

KEY FACTS DOCUMENT – DEPOSITS

THIS KEY FACTS DOCUMENT IS IMPORTANT TO YOU. IT SUMMARISES THE TRANSACTION YOU ARE CONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, UNDERSTOOD AND AGREED TO THE CONTENT OF THIS DOCUMENT.

1. **TYPE OF ACCOUNT** Equity Save Plus Account

2. **AIMS AND BENEFITS** It offers customers an easy way to manage finances and regularly save small fixed amounts to build a lump sum towards future goals. Loans up to 90% of savings.

3. **TERMS AND CONDITIONS**
 - a) **Interest to be earned:** % per . **The interest rate is:** Fixed Variable Tiered
 - b) **Duration:** 12 Months **End date:** 8
 - c) **Account opening balance** in UGX: 100000
 - d) **Minimum balance** in UGX: 100000

4. **FEES, CHARGES AND PENALTIES**

Description of standard fees		Amount in UGX
a)	Withdrawal fees Over the counter (teller) ATM 0 free withdrawals (fee applies after these)	0 0
b)	Account statements 1 statements free of charge (fee applies after these) per Month	0
c)	Balance enquiry	0
d)	Administrative fees per	0
e)	Minimum contribution per month	100000
f)	N/a	0
g)	N/a	0
Potential additional fees/charges		
h)	System alerts	0
i)	SMS alerts (per SMS alert)	0
j)	Account closure fees	0
k)	Reactivation Fees	0
l)	N/a	0
m)	N/a	0

Depending on how you use the account, you may be charged any of the fees above, which will be directly deducted from your account. **NOTE** that while the common fees, charges and penalties are listed in the table above, there may be other fees, charges and penalties – you can find information on these in the Tariff Guide.

5. RISKS

- a) If you terminate the account before the agreed end date, you may lose the interest you have earned.
- b) If your balance falls below the minimum balance allowed, you will have to pay penalty charges.
- c) n/a
- d)

6. FURTHER POINTS TO CONSIDER

How to deposit money into your account: You can pay money into your account in any of the following ways:
Transfer from operative account

How to take money out of your account: You can take money out of your account in any of the following ways:
Transfer to operative account

Inactivity/dormancy: After 2 Years of inactivity, an account will be considered inactive. You will need to Complete a Reactivation form with aproper ID to reactivate your account. After 2 years of account inactivity, the account is considered dormant. To reactivate, a fee may apply. See 4 (fees).

Deposit protection: Your deposits are insured up to UGX 3 million by the Uganda Deposit Protection Fund. Please ask our staff for further details.

Tax implications: The current withholding tax / excise duty will be debited from your account.

Account closure: You may close your account at any time. To close your account ,Complete the Account Closure form. If you close your account, there will be a charge for doing so (see 4j) and the account will be closed after 7 days. If this is a fixed deposit account, early termination may result in losing interest accrued.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us through our Customer care Numbers 256772290000 or 256772291000 . We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks.

Future communications: It is important for us to be able to communicate with you. Below, please tick at least two preferred means of communication and provide details (and update us in case of any changes):

Mobile Phone <input type="checkbox"/>	Email <input type="checkbox"/>	Post <input type="checkbox"/>	Over the counter <input type="checkbox"/>	Other <input type="checkbox"/>
# 1				
# 2				
# 3				

Signature Date

Name Date
Relationship Officer Client

Where can I find out more? If you want more information on this deposit product or the terms used in this KFD, please contact us on 256772290000, 256772291000 or 256772292000 or visit our website www.ug.equitybankgroup.com at