

Products & Services Price Guide

Effective 01.01.2012

Terms and conditions apply



MEMBERSHIP

• Registration	20,000
• Minimum Shares	10 Shares
• Membership card	Free

SAVINGS ACCOUNTS

Fixed Deposit Account - FDA

• Minimum Deposit	5,000,000
• Minimum Period	6 months
• Maximum Period	12 months
• Minimum Tax Free Annual Interest Earned	9%

Family Gold Savings Account - FGSA

• Opening Balance	500,000
• Minimum Shares at 10,000 each	100

Family Silver Savings Account - FSSA

• Opening Balance	300,000
• Minimum Shares at 10,000 each	50

Family Watoto Savings Account - FWSA

• Opening Balance	200,000
• Minimum Shares at 10,000 each	30

TRANSACTIONAL BANKING

Cash Management

• Electronic File Transfer - EFT	10,000
• Real Time Gross Settlement - RTGS	20,000

GENERAL SERVICES

Other Services/Charges

• Recommendation Letters	6,000
• Standing Order unpaid due to lack of funds	150,000
• Land Title Search	125,000
• Vehicle Log Book Search	75,000
• Caveat on Motor Vehicle Log Book	150,000
• Loan Recovery Process	10%

PERSONAL LOANS

Ordinary / Asset Loan / Bank Refinance

• Interest p.a. on loan < 10,000,000	13.5%
• Interest p.a. on loan > 10,000,000	16%
• Shares Loan Requirement	10% of loan amount
• Savings Loan Requirement	3 x Savings Balance
• Arrangement	2 % of loan amount
• Loan Application	10,000
• Insurance	1 % of loan amount
• Maximum amount	15,000,000
• Maximum period	18 Months

Express Loan

• Interest p.m.	3%
• Minimum Shares Capital	10% of loan amount
• Minimum Savings Balance	20% of loan amount
• Arrangement	3 % of loan amount
• Loan Application	20,000
• Insurance	1 % of loan amount
• Maximum amount	4,000,000
• Maximum Loan Period	6 Months

Emergency Loan

• Interest p.m.	2%
• Minimum Shares Capital	10% of loan amount
• Minimum Savings Balance	10% of loan amount
• Arrangement	2% of loan amount
• Loan Application	10,000
• Insurance	1 % of loan amount
• Maximum amount	2,000,000
• Maximum loan Period	4 Months

Weekend Loan

• Interest p.m.	4%
• Minimum Shares Capital	10% of loan amount
• Minimum Savings Balance	10% of loan amount
• Arrangement	3% of loan amount
• Loan Application	30,000
• Insurance	1 % of loan amount
• Maximum amount	1,000,000
• Minimum amount	600,000
• Maximum Loan Period	3 Months

Dividends Loan

• Interest p.m.	4%
• Arrangement	3% of loan amount
• Loan Application	30,000
• Maximum amount	60% of dividends to be earned
• Loan product available 3 months prior to scheduled AGM	
• Loan is not eligible for insurance	

CONTACT/BANK DETAILS

Contacts

UNS-SACCO Uganda Limited
15A Clement Hill Road Kampala
Box 7184 Kampala Uganda
Phone: +256 31 2110414
info@uns-sacco.org | www.uns-sacco.org

Barclays Bank

Branch: Hannington road
Account Number: 6001739571
Account Name: UNS-SACCO Ltd.

Education Loan

• Interest p.a.	13.5%
• Shares Loan Requirement	10% of loan amount
• Savings Loan Requirement	3 x Savings Balance
• Arrangement	2 % of loan amount
• Loan Application	10,000
• Insurance	1 % of loan amount
• Maximum amount	4,000,000
• Maximum period	12 Months