BBC BANK UGANDA LIMITED

Plot 14, Kampala Road, P.O. Box 70421, Kampala

TARIFF GUIDE 2026

Agency Banking (AgentConnect) Tariffs and Agent Commission Schedule

Effective 1 January 2026

Approval

Body	Date	Reference
Assets and Liabilities Committee (ALCO)	02/12/2025	ALCO/12/2025/04
Board of Directors	15/12/2025	BOD/RES/2025/31

Annex A: Agent Banking Customer Tariffs

All fees are in Uganda Shillings (UGX) and are exclusive of excise duty. Tier bands are inclusive of both the lower and upper limits.

Transaction	Amount band (UGX)	Fee (UGX)
Cash withdrawal	5,000 – 50,000	1,500
Cash withdrawal	50,001 – 200,000	3,000
Cash withdrawal	200,001 – 500,000	5,000
Cash withdrawal	500,001 – 1,000,000	8,000
Cash withdrawal	1,000,001 – 2,500,000	12,000
Cash withdrawal	2,500,001 – 5,000,000	18,000
Cash deposit	Any amount	Free
Funds transfer (BBC to BBC)	Up to 1,000,000	1,000
Funds transfer (BBC to BBC)	Above 1,000,000	2,500
Balance enquiry	N/A	500

Taxes

- Excise duty is charged at 15% of the fee on all fee-bearing transactions and is collected on behalf of the Uganda Revenue Authority.
- The 0.5% excise duty on withdrawal value applies to mobile money cash withdrawals. It does not apply to cash withdrawals from BBC Bank accounts at BBC Bank agents.
- Fee waivers or overrides at agent level are not permitted. Any waiver requires written approval of the Head of Agency and Digital Banking.

Annex B: Agent Commission Schedule

Transaction	Agent commission
Cash withdrawal	40% of the fee charged (excluding excise duty)
Cash deposit of UGX 20,000 and above	UGX 300 per transaction
Funds transfer	30% of the fee charged
Balance enquiry	Nil
Reversed or failed transactions	Nil

- Withholding tax at 10% shall be deducted from gross agent commission before payment.
- Commission is computed monthly from the AgentConnect journal and paid by the 7th of the following month.

Annex C: Agent Transaction Limits and Controls

Control	Limit
Maximum single cash withdrawal	UGX 5,000,000
Maximum cash withdrawals per customer per day (all agents)	UGX 5,000,000
Agent float top-up above UGX 5,000,000	OTP plus Agency Supervisor approval

Back-office reversal	Maximum UGX 2,000,000 per transaction; dual authorisation (AGT_OPS maker, AGT_SUP checker)
Reversal window	Within 48 hours of the original transaction