
Service Charges and Rates



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**Account
Services**

Savings Accounts



Feature	Kiddies Account	Teens Account	NextGen Account	Bumper Account	Regular Savings Account	Target Account	Diaspora Account
Interest Rate (per annum)	8.25%	8.25%	8.25%	2%	8.25%	N50,000 – N 99,999.99 4.20% N100,000 – N 4,999,999.99 4.50% N5,000,000 – N 99,999,999.99 6.00% N100,000,000 - N 249,999,999.99 5.50% N 250,000,000 & above 5.50%	8.25%
Debit Card Maintenance Fee (Quarterly)	N/A	N/A	FREE	N50 + 7.5% VAT	N50 + 7.5% VAT	N50 + 7.5% VAT	N50 + 7.5% VAT
Transactional SMS	N6/SMS	N6/SMS	FREE	N6/SMS	N6/SMS	N6/SMS	N6/SMS
Stamp Duty Charge	N50 applied per transaction of N10,000 and above						

NOTES:

Stamp Duty Charge: Please note that in compliance with the Stamp Duties Act & Federal Government Regulations Act, the Central Bank of Nigeria (CBN) has directed that a Stamp duty charge of N50 be paid by account holders on receipt of deposits or electronic transfers of N10,000 and above.

Current Accounts



Feature	Individual Current Account	Priority Account
Interest Rate (per annum)	N/A	N/A
Current Account Maintenance Fee (CAMF)	N1 per mille	No CAMF if an account balance of N1m and above is maintained monthly, and if the debit turnover limit of N50m is not exceeded.
Account Conditions	N/A	N50m debit turnover limit. N1/mille is charged on the excess if this limit is exceeded.
Debit Card Maintenance Fee (Quarterly)	N50 + 7.5% VAT	N50 + 7.5% VAT
Transactional SMS	N6/SMS	N6/SMS
Stamp Duty Charge	N50 per receipt of transactions of N10,000 and above	N50 per receipt of transactions of N10,000 and above

Domiciliary Accounts



Feature	Kiddies Domiciliary Account	Freedom Savings Domiciliary Account	Savings Domiciliary Advantage Account	Current Domiciliary Advantage Account	Diaspora Domiciliary Account
Interest Rate (per annum)	0.10%	N/A	0.10%	0.10%	0.10%
Debit Card Maintenance Fee	N/A	N/A	\$10 / year	\$10 / year	\$10 / year
Transactional SMS	N6/SMS (equivalent)	N/A	N6/SMS (equivalent)	N6/SMS (equivalent)	N6/SMS (equivalent)



SME & Corporate Accounts

Feature / ACCOUNT TYPE	MICRO BUSINESS ACCOUNT (SME)	SMALL BUSINESS ACCOUNT (SME)	SME MEDIUM BUSINESS ACCOUNT	CORPORATE ACCOUNT
Fixed Monthly Charge	N1,000 + 7.5% VAT	N5,000 + 7.5% VAT	N10,000 + 7.5% VAT	N/A
Current Account Maintenance Fee (CAMF)	N/A	N/A	N/A	N1 per mille
Monthly Minimum Turnover Threshold	N2.5m	N10m	N50m	N/A. No limits on account turnover
Monthly Maximum Turnover Threshold	N9.99m	N49.99m	N100m	N/A. No limits on account turnover
Applicable charge on falling below Minimum Turnover threshold	N1 per mille on Turnover	N0.9 per mille on Turnover	N0.8 per mille on Turnover	N/A
Applicable charge on exceeding Maximum Turnover threshold	N5,375	N10,750	N10,750 + N0.6 per mille on the excess turnover	N/A
Stamp Duty Charge	N50 per receipt of transactions of N10,000 and above	N50 per receipt of transactions of N10,000 and above	N50 per receipt of transactions of N10,000 and above	N50 per receipt of transactions of N10,000 and above
Transactional SMS	N6/SMS	N6/SMS	N6/SMS	N6/SMS

Digital Channels



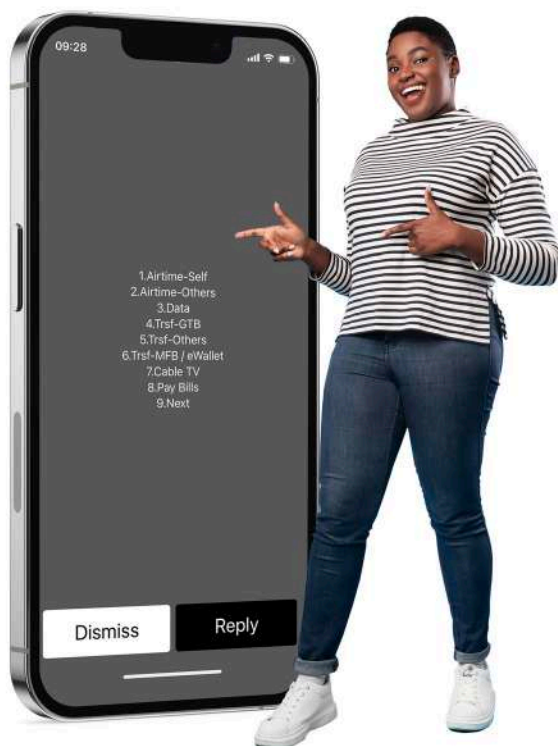


Mobile App

Feature	Fee/Charge
Instant Self-Enrolment	Free
Account Opening	Free
Create/Reset PIN	Free
Check Balance	Free
Airtime Top-up	Free
Send Money UBA to UBA	Free
Send Money to Other banks:	
N0 - N5,000	N10 + 7.5% VAT
N5,001 – N50,000	N25 + 7.5% VAT
Above N50,000	N50 + 7.5% VAT
Loading Prepaid Card	N50.00 + 7.5% VAT
Bills Payment	N107.5 (VAT Inclusive)
Flight Payment	N100
Statement to Embassy	N1000+7.5% VAT + (N40 per page + 7.5% VAT)
Statement to Other Banks	N40 per page + 7.5% VAT

USSD Banking

***919#**



AIRTIME & DATA

Feature	Charge (N)
Check Balance	N10
Buy Airtime (self)	Free
Buy Airtime (3rd Party)	Free
Buy Data (Self)	Free
Buy Data (3rd Party)	Free

BILL PAYMENT

Feature	Charge (N)
Bill payment	N100
Event Ticket	N100
Airline Tickets	N50
Taxes and Levies	N50
Link BVN to Account	Free
Konga Payment	N50
Bet9ja Wallet Funding	N50
Smile Data Top-up	N100
St. Mary's Hospital Payment	N30
BetKing Wallet Funding	N50
ARM Pensions Payment	N25
OAK Pensions Payment	N25
Baba Ijebu Wallet Funding	N50
DSTV and GOTV Payment	N100
Lottomania Wallet Funding	N10

FUNDS TRANSFER

Feature	Charge (N)
Send Money to UBA Account	N20
Send Money to Other Banks	
N0 - N5,000	N10 + 7.5% VAT
N5,001 – N50,000	N25 + 7.5% VAT
Above N50,000	N50 + 7.5% VAT
Send Money to Prepaid Card	N53.75
Send Money to Mobile Number	N21.50

OTHER SERVICES

Feature	Charge (N)
Generate OTP	N5
Block Debit Card	N5
Check and Retrieve BVN	N20
Check LCC e-tag balance	N10
Request Bank Statement to Embassy	N1000+7.5% VAT + (N40 per page + 7.5% VAT)
Request Bank Statement to Commercial banks and Fin.Inst	N40 per page + 7.5% VAT
USSD Session Charge	N6.98

A man and a woman, both in business attire, are seated in a modern office environment. The man, on the left, is wearing a dark suit and glasses, and is high-fiving the woman. The woman, on the right, is wearing a blue blazer over a white polka-dot top and is smiling while holding a laptop. They are both looking at each other. In the background, there is a staircase with wooden steps and a glass railing, and large windows showing a parking lot with cars.

Internet Banking

Internet Banking (Retail)

Feature	Charges
Joining Fee	FREE
Cost of Soft Token	FREE
Bill Payment	N100 + 7.5% VAT
Send Money to UBA Account	FREE
Send Money to Other banks:	
N0 - N5,000	N10 + 7.5% VAT
N5,001 – N50,000	N25 + 7.5% VAT
Above N50,000	N50 + 7.5% VAT
Loading Prepaid Card	N50.00 + 7.5% VAT
Statement to Embassy	N1000+7.5% VAT + N40 per page + 7.5% VAT
Statement to Other Banks & OFIs	N40 per page + 7.5% VAT

Internet Banking (Corporate)

Feature	Charges
Joining Fee	FREE
Cost of Soft Token	FREE
Bill Payment	N100.00 + 7.5% VAT
Send Money to UBA Account (Single Transfer)	FREE
Send Money to Other banks (Single Transfers):	
N0 - N5,000	N10 + 7.5% VAT
N5,001 – N50,000	N25 + 7.5% VAT
Above N50,000	N50 + 7.5% VAT
Send Money (Bulk Transfers):	NAPS upload – N16.14 per transaction in a file NEFT upload - N16.14 per transaction in a file SFI (Single File Intrabank -UBA to UBA) – N10.23 per transaction in a file SFU(Single File Upload) – Same NIP/UBA to UBA fees applies per transaction in the file.
Loading Prepaid Card	N50.00 + 7.5% VAT
Statement to Embassy	N1000+7.5% VAT + N40 per page + 7.5% VAT
Statement to Other Banks & OFIs	N40 per page + 7.5% VAT

Leo Chat Banking



Feature	Charges
Instant Self-Enrolment	Free
Account Opening	Free
Create/Reset PIN	Free
Check balance	Free
Buy Data	Free
Airtime Top-up	Free
Send Money UBA to UBA	Free
Send Money to Other bank:	
N0 - N5,000	N10 + 7.5% VAT
N5,001 – N50,000	N25 + 7.5% VAT
Above N50,000	N50 + 7.5% VAT
Loading Prepaid Card	N100 + 7.5% VAT
Bills Payment	N100 + 7.5% VAT
Flight Payment	N100
Statement to Embassy	N1000+7.5% VAT + (N40 per page + 7.5% VAT)
Statement to Other Banks	N40 per page + 7.5% VAT
Monthly Subscription fee for LEO on iOS (Apple Business Chat)	N100
Prepaid Card to UBA Account	50.00 + 7.5% VAT

Cards



Debit Cards

Feature	Visa Classic	Visa Dual Currency	Verve
Currency Variants	Naira	Naira and USD	Naira
Usable Outside Nigeria	No	Yes	No
Card Issuance / Replacement Cost	N1,000 + 7.5% VAT	N1,000 + 7.5% VAT	N1,000 + 7.5% VAT
Debit Card Maintenance Fee (Quarterly)	N50 + 7.5% VAT	N50 + 7.5% VAT	N50 + 7.5% VAT
Daily ATM Transaction Limit (Local transactions)	N150,000	N150,000	N150,000
Daily POS Transaction Limit (Local transactions)	N1,000,000	N1,000,000	N1,000,000
Daily WEB Transaction Limit (Local transactions)	N500,000	N1,000,000	N500,000
ATM Withdrawal Charge (Local Terminal: Naira Card)	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.
ATM Withdrawal Charge (International Terminal)	N/A	0.6% of Transaction Amount. Min. of \$3.50	N/A

Prepaid Cards

Feature	Naira	USD
Card Issuance / Replacement Cost	N1,000 + 7.5% VAT	\$3.15 + 7.5% VAT
Card Maintenance Fee (Quarterly)	N50 + 7.5% VAT	\$20 + 7.5% VAT(annual)
Daily ATM Transaction Limit	N150,000 N/A on International terminals	Per transaction: \$650 24 Hours: \$3000
Daily POS Transaction Limit	Low: N100,000 High: N500,000	Per transaction: \$3,000 24 Hours: \$10,000
Daily WEB Transaction Limit	Low: N100,000 High: N1,000,000	Per transaction: \$2,500 24 Hours: \$2,500
Maximum Card Loading Limit	Low: N50,000 High: N4,000,000	\$10,000
Maximum Account Balance	Low: N300,000 High: N4,000,000	\$10,000 (per quarter)
ATM Withdrawal Charge (Local Terminal: Naira Card)	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.	N/A
ATM Withdrawal Charge (International Terminal)	N/A	0.6% of Transaction Amount Subject to a Minimum of \$3.5 per ATM withdrawal (VAT Exclusive)
Transfer from Account	N50 + 7.5% VAT	\$0.15 + 7.5% VAT
Prepaid to Prepaid Card Transfe	N50 + 7.5% VAT	\$0.15 + 7.5% VAT
SMS Fee (Customer Induced Transactions)	N6/SMS	\$0.01

Note: Naira Prepaid cards are not useable on international terminals.

- You can load your prepaid card at any UBA branch closest to you for free.

Debit Cards

Feature	Debit MasterCard Standard	Gold Debit MasterCard	Platinum Debit MasterCard	World Debit MasterCard
Currency Variants	Naira	Naira, USD, GBP, EUR	Naira, USD, GBP, EUR	Naira, USD, GBP, EUR
Usable Outside Nigeria	No	Yes	Yes	Yes
Card Issuance / Replacement Cost	N1,000 + 7.5% VAT	N5,000 + 7.5% VAT	N50,000 + 7.5% VAT	N250,000 + 7.5% VAT
Debit Card Maintenance Fee (Quarterly)	N50 + 7.5% VAT	N50 + 7.5% VAT / \$10	N50 + 7.5% VAT / \$10	N50 + 7.5% VAT / \$10
Daily ATM Transaction Limit (Local transactions)	N150,000	N300,000	N300,000	N300,000
Daily POS Transaction Limit (Local transactions)	N1,500,000	N1,500,000	N2,500,000	N5,000,000
Daily WEB Transaction Limit (Local transactions)	N1,000,000	N1,000,000	N2,000,000	N3,000,000
ATM Withdrawal Charge (Local Terminal: Naira Card)	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.
ATM Withdrawal Charge (International Terminal)	N/A	0.6% of Transaction Amount. Min. of \$3.50	0.6% of Transaction Amount. Min. of \$3.50	0.6% of Transaction Amount. Min. of \$3.50

Credit Cards

Fees	Gold Credit Card	Platinum Credit Card
Card Issuance / Replacement Cost	N1,000 + 7.5% VAT	N1,000 + 7.5% VAT
Debit Card Maintenance Fee (Quarterly)	N50 + 7.5% VAT	N50 + 7.5% VAT
Daily ATM Transaction Limit (Local transactions)	N200,000	N200,000
Daily POS/WEB Transaction Limit (Local transactions)	N1,500,000	N1,500,000
ATM Withdrawal Charge (Local)	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.	N100, per withdrawal on other bank terminals & up to N600 for withdrawals on other bank terminals at off-site locations.
ATM Withdrawal Charge (International)	N1,200 per withdrawal	N1,200 per withdrawal
Late Repayment Fee	1% flat on overdue repayment amount	1% flat on overdue repayment amount
Monthly Interest Rate	3% on Cash Advance 2.5% on other channel usage (POS/WEB)	3% on Cash Advance 2.5% on other channel usage (POS/WEB)
Credit Insurance	1.5% of Credit limit, renewable every 3 years	1.5% of Credit limit, renewable every 3 years
Minimum Monthly Repayment	10% of the closing outstanding balance as at the statement date	10% of the closing outstanding balance as at the statement date

POS & Agency Banking

Open Account
Deposit Cash
Withdraw Cash
Send Money
Buy Airtime
Pay DStv/GOTv



UBA
Moni
Your neighbourhood bank

To be an agent, call
0700 2255 822



POS

Feature	Local Charges	International Charges
Joining fee	NIL	NIL
Transaction charge on POS usage	0.5% subject to a maximum of N1,000	Mastercard and Visa - 3%
FGN Electronic Money Transfer Levy (Stamp Duty)	N50 per transaction on electronic transfer of money deposited in any bank or financial institution on any account, on sums of N10,000 or above	

Agency Banking - UBA Moni

These fees are applicable to a UBA customer who transacts at any UBA Moni agent location

Feature	Charge
Cash Deposit	N100
Cash Withdrawals	N100
Transfer to UBA Account	N100
Transfer to Other Banks	
N1-5,000	N50
N5,001-50,000	N100
N50,001 and above	N150

Loans



Personal Loans

Salaried Employees in Private Sector

Feature	INVESTMENT	NON-INVESTMENT	OTHERS
Maximum Loan Amount	N30 million	N20 million	N10 million
Minimum Loan Amount	N200,000	N200,000	N200,000
Pricing: Interest Rate	30% p.a.	37% p.a.	41% p.a.
Account Maintenance Charge	N1.00/mille	N1.00/mille	N1.00/mille
Management Fee	1% flat	1% flat	1% flat
Credit Life Insurance	1.50%	1.50%	1.50%
Debt Service Ratio (DSR)	60%	50%	33%
Tenor	60 Months	48 Months	24 Months

Salaried Employees in Public Sector (with UBA) *(Salary Account maintained with UBA)*

Feature	Tier 1	Tier 2	Tier 3
Maximum Loan Amount	N20 million	N5 million	N1 million
Minimum Loan Amount	N200,000	N200,000	N200,000
Pricing: Interest Rate	30% p.a.	37% p.a.	41% p.a.
Account Maintenance Charge (AMC)	N1.00/mille	N1.00/mille	N1.00/mille
Management Fee	1% flat	1% flat	1% flat
Credit Life Insurance	1.50%	1.50%	1.50%
Debt Service Ratio (DSR)	50%	33%	33%
Tenor	60 Months	48 Months	24 Months

Please note that the banks interest rate is subject to review in line with the prevailing money market condition.

Personal Loans

Salaried Employees in Public Sector

Salaried Employees in Public Sector (with other bank)



Feature	Tier 1	Tier 2
Maximum Loan Amount	10 Million	5 Million
Minimum Loan Amount	N50,000	N50,000
Pricing/ Interest Rate	28% p.a.	30% p.a.
Account Maintenance Charge	N1.00/mille	N1.00/mille
Management Fee	1% flat	1% flat
Credit Life Insurance	1.50%	1.50%
Debt Service Ratio (DSR)	50%	33.30%
Tenor	48months	36 months



Senior Citizen Loan

Feature	Charges
Interest Rate	30% p.a.
Tenor	36months
Debt Service Ratio (DSR)	33.33% - 45% (based on monthly pension)
Maximum Loan Amount	15 Million
Insurance	1.5% insurance applicable covering death, permanent disability, critical illness
Management fee	1% management fee

Please note that the banks interest rate is subject to review in line with the prevailing money market condition.

Asset Finance Loans

Feature	POWER METERS	DEVICES/GADGETS	HOUSEHOLD APPLIANCES	ALTERNATIVE POWER SOURCES
Minimum Loan Amount	N35,000	N100,000	N50,000	N50,000
Maximum Loan Amount	N130,000	N750,000	N2 million	N3 million
Interest Rate (Tier 1)	30% p.a.	30% p.a.	30% p.a.	30% p.a.
Interest Rate (Tier 2)	37% p.a.	37% p.a.	37% p.a.	37% p.a.
Interest Rate (Tier 3)	41% p.a.	41% p.a.	41% p.a.	41% p.a.
Management Fee	1% flat	1% flat	1% flat	1% flat
Credit Life Insurance	1.50%	1.50%	1.50%	1.50%
Equity Contribution	30% minimum (value of item)	30% minimum (value of item)	30% minimum (value of item)	30% minimum (value of item)
Tenor	6 months	9 months	12 months	24 months

Please note that the banks interest rate is subject to review in line with the prevailing money market condition.





Auto Loan

FEATURE	TIER 1 (Private / Public)	TIER 2 (Private / Public)	TIER 3 (Private / Public)
Maximum Loan Amount	N15 million subject to net income and equity provided	N15 million subject to net income and equity provided	N15 million subject to net income and equity provided
Equity	Minimum of 30% price value of vehicle	Minimum of 30% price value of vehicle	Minimum of 30% price value of vehicle
Pricing	30% p.a.	37% p.a	41% p.a
Account Maintenance Charges	N1.00/mille	N1.00/mille	N1.00/mille
Management Fee	1% flat	1% flat	1% flat
Credit Life Insurance	1.50%	1.50%	1.50%
Comprehensive Insurance on Vehicle	5%	5%	5%
Debt Service Ratio (DSR)	50%	33.30%	33.30%
Tenor	48 Months	48 Months	48 Months

Please note that the banks interest rate is subject to review in line with the prevailing money market condition.

Mortgage Loan

Feature	Home Purchase	Equity Release
Obligor Limit	N5million – N100 million (subject to maximum of 70% of FSV of the property by a Bank approved valuation)	N5million – N50 million (subject to a maximum of 50% of the FSV of the property)
Equity	30% of FSV of the property	No Equity but only 50% of the FSV of the property may be granted as Equity Release.
Pricing/ Interest Rate	32% p.a.	32% p.a.
Debt Service Ratio (DSR)	50%	50%
Management Fee	1% Flat (one-off and payable upfront)	1% Flat (one-off and payable upfront)
Account Maintenance Charge	1% Flat (one-off and payable upfront)	N1 per mille
Tenor	10 years max.	5 years max.

FX Cash Backed Loan



Feature	Charges
Rate	19% p.a.
Fee	1% management fee
Tenor	36 months
Loan-to-Collateral Ratio	Maximum of 85% of FX Savings or deposit value calculated at the Bank's prevailing rate (buy rate).

Please note that the banks interest rate is subject to review in line with the prevailing money market condition.

Click Credit

Feature	Charges
Interest Rate	49.8% p.a. (4.15% monthly)
Tenor	6 months
Debt Service Ratio (DSR)	33.33%
Maximum Loan Amount	1 Million
Insurance	1.50%
Management Fee	1% Management fee

Please note that the banks interest rate is subject to review in line with the prevailing money market condition.



Trade Services and Payments



Form NXP (Export)

Feature	Charges
Processing Fee	N5,000 CBN charge N3,000 Commission + 7.5% VAT
Inward LC advising charge on Beneficiary (Non-Oil)	N5000 + 7.5% VAT
Amendment charges on Beneficiary (Non-Oil)	N5000 + 7.5% VAT
Inward LC advising charge on Applicant (Oil)	\$550
Amendment charge on Applicant (Oil)	\$450
Inward LC advising charge on Beneficiary (Oil)	\$25
Amendment charge on Beneficiary (Oil)	\$25
Export Shipping Document handling	N5000 + 7.5% VAT

Letters of Credit

Feature	Charges
LC establishment commission	1% of Naira equivalent for 180 days (subject to concession) 1.25% of Naira equivalent for up to 270 days (subject to concession) 7.5% VAT (subject to concession) 1.5% of Naira equivalent for up to 360 days (subject to concession)
Vat on LC commission	7.5% on commission
LC Renewals	Commission on applicable LC establishment plus VAT
Swift message (LC)	N5,000
LC Extension charge plus Swift	N8,375
LC terms Amendment plus Swift	N5,150
LC Cancellation	N3,000
Discrepancy waiver charge	N3,000

Bills of Collection

Feature	Charges
Bill of Exchange	N3,000 Commission + 7.5% VAT
SWIFT charge	N3,000
Documentary Bill (commission)	0.5% of Foreign Exchange Value
VAT on Commission	7.5% of Commission



Form M (Import)

Feature	Charges
Processing Fee	N5,000 CBN charge N3,000 Commission + 7.5% VAT
Form m Amendment	N5000 + 7.5% VAT
Form m Extension/Revalidation	N5000 + 7.5% VAT
Form m Cancellation	N5000 + 7.5% VAT
PAAR Charge	N2,500 + 7.5% VAT
Discrepancy Waiver charge(swift)	N3,000

Form A (Invisible)

Feature	Charges
Form A CBN Fee	N5,000
SWIFT charge	N3,000
School Fees / Medical Payment– Off-shore Charge (charged in transaction currency as applicable)	USD \$25 / GBP £15 / EUR €20 / CAD \$40
Processing Commission	0.5% on transaction value



Bonds & Guarantees

Bonds & Guarantees

Feature	Charges
Bid/Tender Bonds (Bid Security)	Negotiable subject to a maximum of 1% of the Bond value for the first year and 0.5% on subsequent years on contingent liabilities
Performance Bonds (chargeable from date of contingent liability)	Negotiable subject to a maximum of 1% of the Bond value for the first year and 0.5% on subsequent years on contingent liabilities
Advance Payment Guarantee (chargeable from date of contingent liability)	Negotiable subject to a maximum of 1% of the Bond value for the first year and 0.5% on subsequent years on contingent liabilities Note: Charges for Advance Payment Guarantee are based on the value of the APG and not on the APG proceeds received.
Bank Guarantee	Negotiable subject to a maximum of 1% of the Bond value for the first year and 0.5% on subsequent years on contingent liabilities
Other Bonds & Guarantees	Negotiable subject to a maximum of 1% of the Bond value for the first year and 0.5% on subsequent years on contingent liabilities

Other Services

Service	Charges
Salary Processing (Intra-bank)	N15
Salary Processing (Interbank)	N53.75
Bank Draft- Current Account	N300 + 7.5% VAT
Bank Draft- Savings Account	N500 + 7.5% VAT
Banker's Signature Verification	N500 + 7.5% VAT
Standing Order (UBA - UBA)	N/A
Standing Order (Other banks)	N50 + 7.5% VAT
Printing of Statements	N21 per page (VAT Incl.)
Reference Letter	N500 + 7.5% VAT
Status Enquiry Letter	N500 + 7.5% VAT
Confirmation of Overseas Enquiry to Correspondent Bank/Agencies	N500 + 7.5% VAT
Chequebook(25 leaves)	N750 + 7.5% VAT
Chequebook(50 leaves)	N1500 + 7.5% VAT

Service	Charges
Chequebook(100 leaves)	N3000 + 7.5% VAT
Counter Cheque	N50
Stopped Cheque Charge	N500 + 7.5% VAT
Returned Cheque Charge (Due to the account being unfunded)	1% of face value or 5,000 whichever is higher
RTGS	N950 + 7.5% VAT
Cyber security levy	0.005%
FCY Offshore transaction	0.5% of Transaction Amount + 7.5% VAT
	Swift Charge: USD \$25, €20, £15
	Offshore charge (based on sender's instruction): \$25, €38, £30
Intra Bank FCY Transfer (UBA to UBA)	0.5% of Transaction Amount + 7.5% VAT