



Britam
Easy
EARNER
SAVE & EARN MORE

Earn competitive interest on your savings in 3,6 or 12 months.

Email clientserviceug@britam.com for more details.

Head Office: Plot 24A Akii Bua Road. Telephone: 0312 305 600.
Email: clientserviceug@britam.com Web: www.britam.com

UGANDA | KENYA | TANZANIA | RWANDA | SOUTH SUDAN | MOZAMBIQUE | MALAWI
www.britam.com [BritamUganda](#) [BritamUganda](#)

Britam is licensed by the Capital Markets Authority of Uganda

Funds Invested in Fixed Income Money Market Fund

The yields are not guaranteed and past performance does not guarantee future investment performance. The yields are not fixed and may vary depending on the investment period and prevailing economic, political and social circumstances. **Terms and conditions apply.**



1. Are indicative rates guaranteed?

The rates are provided on a daily basis and they are not guaranteed. If a client chooses to invest for 3 months, they will enjoy the quoted 3 months' rate of return computed on a daily basis for the entire duration of 3 months, same applies for the other tenures. This means that they can't lock in the rate on the day they invested.

2. How often do the rates change?

The rates change on a daily basis depending on market performance. These rates will be communicated daily via email and will also be published on the website or local national newspapers.

3. Since rates change daily, does a person who invested the previous week enjoy the new rates?

Yes, once a client invests, they will enjoy the rate of return for that particular day and once the rate changes the following day, they will also enjoy the new rate on a daily basis until the end of their investment

4. Can I invest funds for more than 12 months?

No. We have limited the rates of return to 12 months. Clients can however roll it over after the 12 months lapse at the prevailing rate.

5. Can I do a partial withdrawal?

Yes, upon maturity. You can either make a partial withdrawal and re-invest/roll over the balance providing you meet the minimum funds criteria.

6. What happens if I do not issue you with instructions at maturity of my investment?

We will continue to roll over the investment for three months at the prevailing rate until instructions are issued by the Investor or the Account is declared dormant.

7. Does one pay taxes on this fund?

The interest earned is currently tax exempt according to the Income Tax Act of Uganda.

8. Would I be issued with a proof of investment?

Yes. A contract note is sent via email to the client once the funds are invested.

9. What interest can I expect to earn?

Below is a computation of the indicative rates of return for 3, 6 and 12 month periods for investments in UGX.

Funds Invested in Fixed Income Money Market Fund