FREE FEE CHART

Airtel Money Uganda Withdraw Charges 2026

Every band, the 0.5% excise duty, and what you actually pay

Cash-out (withdrawal) charges

All figures in Ugandan shillings. The duty scales with the amount, so the total is a range across each band.

WITHDRAWAL AMOUNT	AIRTEL FEE	0.5% DUTY	TOTAL COST
500 - 2,500	330	2 - 12	**332 - 342**
2,501 - 5,000	440	13 - 25	**453 - 465**
5,001 - 15,000	880	25 - 75	**905 - 955**
15,001 - 30,000	1,320	75 - 150	**1,395 - 1,470**
30,001 - 45,000	1,760	150 - 225	**1,910 - 1,985**
45,001 - 60,000	2,200	225 - 300	**2,425 - 2,500**
60,001 - 125,000	3,300	300 - 625	**3,600 - 3,925**
125,001 - 250,000	4,400	625 - 1,250	**5,025 - 5,650**
250,001 - 500,000	7,700	1,250 - 2,500	**8,950 - 10,200**
500,001 - 1,000,000	12,100	2,500 - 5,000	**14,600 - 17,100**
1,000,001 - 2,000,000	16,500	5,000 - 10,000	**21,500 - 26,500**
2,000,001 - 4,000,000	17,600	10,000 - 20,000	**27,600 - 37,600**
4,000,001 - 5,000,000	18,000	20,000 - 25,000	**38,000 - 43,000**

How the 0.5% duty works

The excise duty is 0.5% of the amount you withdraw and is charged on top of the Airtel fee. It is not charged on the fee itself. Since the 2018 amendment it applies to cash withdrawals only, so sending, receiving and paying bills do not attract it.

Because the duty scales with the amount while the Airtel fee is flat within a band, the total cost is a range rather than one figure. Withdraw at the bottom of a band, not the top of the one below it: UGX 30,000 costs 1,320 but UGX 30,001 costs 1,760.

The four amounts people ask about most

Airtel fee plus the 0.5% duty. Full list of amounts on page 2.

	AIRTEL FEE	0.5% DUTY	TOTAL COST
You withdraw UGX 20,000	1,320	100	**1,420**
You withdraw UGX 100,000	3,300	500	**3,800**
You withdraw UGX 500,000	7,700	2,500	**10,200**
You withdraw UGX 1,000,000	12,100	5,000	**17,100**

FREE FEE CHART

What each amount actually costs

Airtel fee plus the 0.5% duty, all in

Common withdrawal amounts

The figure in the last column is the total as a percentage of what you took out.

YOU WITHDRAW	AIRTEL FEE	0.5% DUTY	TOTAL COST	% OF AMOUNT
1,000	330	5	335	**33.5%**
5,000	440	25	465	**9.3%**
10,000	880	50	930	**9.3%**
20,000	1,320	100	1,420	**7.1%**
50,000	2,200	250	2,450	**4.9%**
100,000	3,300	500	3,800	**3.8%**
200,000	4,400	1,000	5,400	**2.7%**
500,000	7,700	2,500	10,200	**2.0%**
1,000,000	12,100	5,000	17,100	**1.7%**
2,000,000	16,500	10,000	26,500	**1.3%**
5,000,000	18,000	25,000	43,000	**0.9%**

Small withdrawals are the expensive ones

Taking out UGX 1,000 costs UGX 335, which is 33.5% of the money. Taking out UGX 1,000,000 costs UGX 17,100, which is 1.7%. The percentage falls as the amount rises, every time.

So withdraw once rather than twice. The Airtel fee is charged per transaction while the duty is a flat 0.5% either way, which means splitting a withdrawal pays the fee twice for nothing. Two withdrawals of UGX 50,000 cost 4,900. One withdrawal of UGX 100,000 costs 3,800.

Do not cash out just to pay someone

Sending money carries no excise duty at all. Sending UGX 100,000 costs UGX 1,200. Withdrawing the same UGX 100,000 and handing over notes costs UGX 3,800. Sending is cheaper more than three times over, and the person receiving it pays nothing to receive.

FREE FEE CHART

Sending, what is free, and the limits

The charges that carry no excise duty

Send money

One table covers Airtel to Airtel and Airtel to other networks, including MTN. No duty applies.

AMOUNT SENT	SENDING FEE
500 - 2,500	100
2,501 - 5,000	150
5,001 - 15,000	330
15,001 - 30,000	550
30,001 - 45,000	800
45,001 - 60,000	1,000
60,001 - 125,000	1,200
125,001 - 250,000	1,500
250,001 - 500,000	1,700
500,001 - 1,000,000	1,800
1,000,001 - 2,000,000	1,900
2,000,001 - 4,000,000	2,000
4,000,001 - 5,000,000	2,000

What costs nothing

No fee and no excise duty on any of these.

TRANSACTION	CHARGE
Receiving money, from anyone	Free
Checking your balance	Free
Changing your PIN	Free
Depositing cash at an agent	Free
Mini statements	Free
Airtime and data for your own line	Free

Limits

Minimum transaction: UGX 500. Maximum transaction: UGX 5,000,000.
Maximum wallet balance: UGX 20,000,000.

Check any amount, or compare with MTN

For an exact figure on any amount, and to compare Airtel against MTN, use the free calculator at metricsuite.tools/airtel-money-charges-uganda-2026/

Published by MetricSuite.tools. Free to share and print. Not financial advice, not Airtel.