FREE FEE CHART

MTN MoMo Uganda Withdraw Charges 2026

Agent cash-out fees, the 0.5% withdrawal tax, and what you actually pay

Cash-out (withdrawal) charges

All amounts in Ugandan shillings. The tax column varies across the band, so the total is shown as a range.

WITHDRAWAL AMOUNT	AGENT FEE	WITHDRAW TAX	TOTAL COST
500 - 2,500	330	3 - 13	**333 - 343**
2,501 - 5,000	440	13 - 25	**453 - 465**
5,001 - 15,000	700	25 - 75	**725 - 775**
15,001 - 30,000	880	75 - 150	**955 - 1,030**
30,001 - 45,000	1,210	150 - 225	**1,360 - 1,435**
45,001 - 60,000	1,500	225 - 300	**1,725 - 1,800**
60,001 - 125,000	1,925	300 - 625	**2,225 - 2,550**
125,001 - 250,000	3,575	625 - 1,250	**4,200 - 4,825**
250,001 - 500,000	7,000	1,250 - 2,500	**8,250 - 9,500**
500,001 - 1,000,000	12,500	2,500 - 5,000	**15,000 - 17,500**
1,000,001 - 2,000,000	15,000	5,000 - 10,000	**20,000 - 25,000**
2,000,001 - 4,000,000	18,000	10,000 - 20,000	**28,000 - 38,000**
4,000,001 - 5,000,000	20,000	20,000 - 35,000	**40,000 - 55,000**

How the withdrawal tax works

The government withdrawal tax is 0.5% of the amount you take out, and it applies only to cash withdrawals. Sending money, paying a bill or moving funds to a bank account does not attract it. Because the tax scales with the amount and the agent fee does not, the total cost is a range across each band rather than a single figure.

Two ways to pay less

1. Withdraw once rather than twice. The agent fee is per transaction, so splitting a withdrawal pays the fee twice while the tax stays the same.
2. Do not cash out to pay someone. Sending the money costs a flat fee with no withdrawal tax, which is almost always cheaper than withdrawing and handing over notes.

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Sending, bills and bank transfers

The charges that carry no withdrawal tax

Send to another wallet

MTN to MTN or to another network. No withdrawal tax applies.

AMOUNT SENT	FEE
500 - 5,000	**100**
5,001 - 60,000	**500**
60,001 - 250,000	**1,000**
500,001 - 1,000,000	**1,500**
Above 1,000,000	**2,000**

Bank transfers and bill payments

Bank transfer is not available below UGX 2,500. Charges start at UGX 1,500 and reach UGX 11,300 in the highest bands. No withdrawal tax applies.

Bill payments start at UGX 110 for school fees, Azam TV, ReadyPay and SolarNow, and at UGX 190 for UMEME, NWSC, DStv, StarTimes and NSSF. The charge rises with the size of the transaction. No withdrawal tax applies.

Check a specific amount

This chart covers the bands. For an exact figure on a specific amount, including Airtel Money and the other networks, use the free calculator: metricsuite.tools/mtn-momo-fees-uganda-2026/

About this chart

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