



# Frequently Asked Questions - On The Go

## 1. What are my transaction limits?

The default transaction limits are as follows; Retail-UGX 50 million and Corporate- UGX 200 million. These limits apply to all transaction types.

## 2. How can I access online banking?

To access online banking follow these steps: Visit the I&M website at <https://www.imbankgroup.com/ug/> , click on online services, then select internet banking.

## 3. How do I download the new mobile app?

To download the I&M On The Go UG Mobile app.

### Follow these steps:

Android devices:

- Visit the Google Play store,
- search for I&M ON The Go UG and click install.

Iphone devices:

- Visit the App Store,
- search for I&M On The Go and click get.

## 4. What are the transaction costs?

Transaction costs vary between online and branch transactions. Here's a breakdown- within I&M Bank transfers: free, RTGS: Ugx 10,000,EFT: Ugx 3,000, International Payments: USD 25. For further information,please contact via email at [customerservice@imbank.co.ug](mailto:customerservice@imbank.co.ug)

## 5. Do I need airtime to use the short code \*200#?

Yes, you need to have a minimum airtime balance of Ugx500 on your phone to access the USSD code \*200#.

## 6. How secure is online banking?

Online banking is very secure. All transactions require authorization through a One-Time Password (OTP) sent to your registered phone number and email address, ensuring that only authorized access is granted.

## 7. What is OTG?

OTG stands for "On The Go" and refers to I&M Bank's new Internet and mobile banking platform.

## 8. What is a primary CIF?

A primary CIF (Customer Information File) is a unique number assigned to each customer of the bank. It is used to set and reset passwords on the OTG platform.

## 9. How do I register for USSD?

You can register for USSD in three ways; Self registration: Log in to the app or online platform, go to settings under your profile icon, and follow the prompts, Branch: Visit any I&M Bank branch and our staff will assist you with the registration process, Email: send an email to [customerservice@imbank.co.ug](mailto:customerservice@imbank.co.ug) and our customer service team will guide you through the registration process.

## 10. How do I register for online banking?

You can self-register for online banking by visiting the I&M website at <https://www.imbankgroup.com/ug/> and clicking on online services, then internet banking and clicking on "Sign up" button on the login page or you can reach any I&M bank branch or via email [customerservice@imbank.co.ug](mailto:customerservice@imbank.co.ug)

**11. What do I do when the app is not loading?**

You can always check play/app store for updates or uninstall and reinstall the application again.

**12. Do I need to click Remember me?**

Remember me is optional, however, when you click it, it only remembers your username so that every time you login, you're just required to enter your password.

**13. What should I do in case I forget my password?**

Whenever you forget your password, click on "reset password" to create a new password.

**14. What should I do in case I forget my Username?**

You can reach any I&M bank branch or send an email via [customerservice@imbank.co.ug](mailto:customerservice@imbank.co.ug) whenever you forget the username.

**15. How do I download a statement?**

You can download your statement under Home tab by clicking on "Total Assets", then "Current & Savings accounts", click on the account card for the statement required and click on statement, you can then download in either excel or pdf formats.

**16. How do I use the receive money service?**

Receive money service can be accessed under the payments tab by navigating mobile money transfer, registered payee, then select receive money

**17. What are Total Assets?**

Total assets represent all the customer current & savings accounts with the total available balance and term deposits if any.

**18. What is a deal reference number?**

A deal reference number is a three-digit code tagged to a special foreign exchange rate for making cross currency transactions received upon request.

**19. How do I make a transaction with a custom rate?**

Upon negotiating a rate with treasury, the customer is given a deal reference number and the same is captured in the field "Deal reference number" for that custom rate transaction.

**20. Who can I apply for this service?**

You can apply for this service by visiting any of the I&M bank Uganda branches.

**20. How do I view all my accounts?**

You can view all your accounts under Home tab by clicking on "Total Assets", then "Current & Savings accounts"

**21. What is the difference between RTGS and EFT on local transfers?**

RTGS are real time posting transactions and the processing is within not more than 15mins while EFTs are processed in 24hrs, all these are transaction modes to other banks within Uganda.

**22. What are the applicable charges for RTGS and EFTs?**

The applicable charges for RTGS and EFT transactions are as follows: RTGS: Ugx 10,000 and EFT : Ugx 3,000

**23. How do I search for local and international beneficiary banks?**

For local beneficiary banks, you click on the search button on the "select beneficiary bank" field and select the required bank.

For International beneficiary banks, you first select the country under "Beneficiary country" option, click on search button on the "select beneficiary bank" field and select the required bank.

**24. If a beneficiary bank isn't on the portal, how do I go about it?**

If a beneficiary bank isn't on the portal, you raise this with the bank via email [customerservice@imbank.co.ug](mailto:customerservice@imbank.co.ug)

**25. How do I increase my transaction limits?**

You can always request for a limit increment by visiting any of the I&M bank Uganda branches or sending an email to [customerservice@imbank.co.ug](mailto:customerservice@imbank.co.ug) if your email is indemnified.

**26. Can I see my loans online?**

Yes, you can conveniently access and view all your active loans with I&M Bank through our online platform.

**27. How do I check my loan statement?**

You can log onto the app or online, go to "Total Loans", then to "Loan accounts" and then select any of the available loan account cards to view the statement.

**28. Does the app work on only one phone/device?**

No, the new I&M OTG app can be accessed from any device at any time as long as you have your login credentials.

**29. Whom do I call in case I've challenges with the new system?**

For any questions or challenges, contact our Customer Service team at [customerservice@imbank.co.ug](mailto:customerservice@imbank.co.ug). Available 24/7 to provide support and resolve any issues.

**30. Are mobile money charges the same for all the transactions?**

No, mobile money charges are in tiers, meaning the fee applied varies depending on the transaction amount. For more information on our tiered pricing structure, please email [customerservice@imbank.co.ug](mailto:customerservice@imbank.co.ug) and our team will be happy to assist you.