

MTN & Airtel Mobile Money Charges

Uganda 2026 — Withdrawal & Sending Fees Chart (incl. 0.5% tax)

Indicative agent tariffs for MTN Mobile Money and Airtel Money in Uganda. Two charges apply on every cash withdrawal: the agent **withdrawal fee** (rising in bands), plus the government **0.5% withdrawal tax** on the amount. Sending money wallet-to-wallet is cheaper than withdrawing cash. Airtel and MTN rates are broadly comparable under the same regulated structure.

MTN & AIRTEL — WITHDRAWAL CHARGES

Amount withdrawn (UGX)	Withdrawal fee (UGX)	+ 0.5% tax (UGX)	Approx. total (UGX)
500 - 5,000	~ 330 - 440	~ 2 - 25	~ 399
5,001 - 15,000	~ 440 - 700	~ 25 - 75	~ 620
15,001 - 45,000	~ 700 - 900	~ 75 - 225	~ 950
45,001 - 125,000	~ 900 - 1,800	~ 225 - 625	~ 1,775
125,001 - 250,000	~ 1,800 - 3,200	~ 625 - 1,250	~ 3,438
250,001 - 500,000	~ 3,200 - 5,000	~ 1,250 - 2,500	~ 5,975
500,001 - 1,000,000	~ 5,000 - 7,000	~ 2,500 - 5,000	~ 9,750
Above 1,000,000	~ 7,000 - 7,500	0.5% of amount	~ 7,000+ + tax

MTN & AIRTEL — SENDING CHARGES

Amount sent (UGX)	Sending fee (UGX)
500 - 2,500	~ 0 - 100
2,501 - 5,000	~ 100 - 220
5,001 - 15,000	~ 220 - 360
15,001 - 30,000	~ 360 - 460
30,001 - 60,000	~ 460 - 720
60,001 - 125,000	~ 720 - 1,000
125,001 - 250,000	~ 1,000 - 1,450
250,001 - 500,000	~ 1,450 - 2,000
500,001 - 1,000,000	~ 2,000 - 3,200
1,000,001 - 5,000,000	~ 3,200 - 5,000

Rates are indicative for 2026 and vary slightly by agent. Always confirm the exact fee shown on your MTN or Airtel prompt before confirming a transaction. Never pay an agent a separate cash fee — fees are deducted automatically from your wallet.

Operating a remote team or NGO field project in Uganda?

Stop paying retail withdrawal rates and processing individual transfers one by one. Basket Advisory runs secure, audit-ready **bulk mobile-money payroll** and **Employer of Record (EOR)** distributions across every Ugandan district — with PAYE and NSSF handled automatically.

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