

# PRODUCT AND SERVICE TARIFF EFFECTIVE 15th MARCH 2023



SERIVISI SERVICES	ikiguzi Fees / Charges
<b>ACCOUNTS</b> <i>SERVISI KURI KONTI</i>	
Gufungura Konti <i>Account Opening</i>	Nta kiguzi <i>Free</i>
Ifungurwa rya konti itagikoreshwa <i>Account Reactivation</i>	Rwf 500
Gusaba kubwirwa amafaranga ari kuri konti <i>Account Balance Enquiry in Branch</i>	Nta kiguzi <i>Free</i>
Account Closure Fee Gufunga konti	Rwf 1,000
Raporo y'ibyakorewe kuri konti <i>Account Statement</i>	Rwf 500 Per page
<b>KUBITSA NO KWITEGANYIRIZA</b> <i>SAVINGS AND DEPOSITS</i>	
Savings Accounts	<p><b>LetsGO</b>                      <b>LetsSAVE</b></p> <p>Min Bal.: Nill                      Min Bal.: Rwf 50,000</p> <p>Interest: 3% p.a                      Interest: 3% - 9% p.a</p> <p><i>Maximum of 2 withdrawal per Month on letsSave (Rwf 500 Fee on 3rd Withdrawal)</i></p>
Term Deposits (TD)	Min Bal.: Rwf 1M Interest: 6.25% - 10% p.a Interest Rate negotiable on amount above 100M
<b>SHEKI</b> <i>CHEQUES</i>	
Agatabo k'amabwiriza yo kwishyura paji 48 gakorwa mu gihe gito <i>Express Internal Withdrawal Slip (48 pages)</i>	Rwf 10,000
Agatabo k'amabwiriza yo kwishyura paji 24 gakorwa mu gihe gito <i>Express Internal Withdrawal Slip (24 pages)</i>	Rwf 5,000
<b>KOHEREZANA AMAFARANGA HAGATI MU GIHUGU</b> <i>TRANSFERS</i>	
Kohereza amafaranga muri Letshego <i>Internal transfers</i>	Nta kiguzi <i>Free</i>
Amafaranga avuye mu zindi Banki <i>Incoming local bank transfer</i>	Nta kiguzi <i>Free</i>
Single transfer to local bank (MT 102)	Rwf 1,000
Kohereza amafaranga kuri konti zitandukanye <i>Internal Transfer (Bulk)</i>	Nta kiguzi <i>Free</i>
Amafaranga yoherezwa ku zindi banki <i>Outward Local Banks (Bulk)</i>	Rwf 500 per Transaction
<b>AMABWIRIZA AHORAHU YO KOHEREZA AMAFARANGA</b> <i>STANDING ORDERS</i>	
Ikiguzi cyo kubushyira kuri konti <i>Set up Fees</i>	Rwf 2,000
Guhindura <i>Amendment</i>	Rwf 1,000
Cancellation Guhagarika	Rwf 2,000
Kohereza amafaranga muri Letshego <i>Internal transaction</i>	Free
Kohereza amafaranga ku zindi Banki <i>Outward local (MT 102)</i>	RWF 2,000
Uburenganzira bwo gukuraho amafaranga butakozwe kubera konti itazigamiye <i>Unpaid Standing Order Fee</i>	Rwf 2,000

SERIVISI SERVICES	ikiguzi Fees / Charges
<b>INGUZANYO</b> <i>LOANS</i>	
Igipimo cy'inyungu <i>Monthly Interest Rate</i>	Igipimo shingiro cy'inyungu +/- inyungu rusange <i>Base rate +/- Margin</i>
igicro cyo kwiga dossier isaba inguzanyo (iyoyose) <i>Loan Application Fees</i>	Rwf 10,000
Ayishyurwa ku nguzanyo Banki yemejwe <i>Disbursement Fees</i>	3% ku nguzanyo yatanzwe <i>3% of the Loan amount</i>
Igicro cyo kuvugurura amasezerano y'inguzanyo (impinduka iyo ari yo yose ku masezerano y'inguzanyo). <i>Restructuring Fee</i>	Rwf 10,000
iyungu z'ubukererwe <i>Overdue Loan Penalties</i>	3% adahinduka buri kwezi kuy akerekerwe kwishyurwa. <i>4% of the amount in area</i>
Igicro cyo kwishyura mbere (igihe umukiliya yiyishyuriye) <i>Early Loan Repayment</i>	Ntibikoreshwa <i>N/A</i>
Igicro cyo kwishyura mbere igihe inguzanyo iguzwe n'indi Banki <i>Loan Transfer - buy off.</i>	7.5% ku nguzanyo isigaje kwishyurwa <i>7.5% of the Loan Balance</i>
Igicro cyo gusubiza ingwate yatanzwe <i>Deregistration Fee for collateral</i>	Nta kiguzi <i>Free</i>
<b>SERIVISI ZIKORERWA KURI TELEFONE IGENDANWA</b> <i>MOBILE BANKING (Push and Pull)</i>	
Kureba amafaranga ari kuri konti <i>Balance enquiry</i>	Rwf 100
Kohereza amafaranga kuri Mobile Money avuye kuri konti <i>Transfer Bank to wallet</i>	Rwf 500 - Rwf 10,000: Rwf 100 Rwf 10,001 - Rwf 100,000: Rwf 1,000 Rwf 100,000 -1,000,000: Rwf 2,000
Kohereza amafaranga kuri konti avuye kuri Mobile Money <i>Transfer Wallet to Bank</i>	Mobile Money Fees apply
Kubikuzwa k'umukozi wa mobile money kuri gishe <i>Mobile Money Agent over the counter withdrawals</i>	Nta kiguzi <i>Free</i>
<b>OVERDRAFT</b>	
kugenzura konti <i>Monitoring Fee</i>	0,5% adahinduka buri kwezi ku nguzanyo yatanzwe ku nguzanyo yatanzwe <i>0,5% per month of the overdraft amount</i>
Umufurangiro <i>Processing fee</i>	2% adahinduka ku nguzanyo yatanzwe <i>2% of the overdraft amount</i>
Igipimo cy'inyungu <i>Interest Rate on OD</i>	1.6% ku kwezi <i>1.6% per Month</i>
<b>IZINDI SERIVISI</b> <i>OTHER SERVICES</i>	
Icyemezo cy'uko ufite cyangwa nta nguzanyo ufite muri Banki <i>Certificate of indebtedness</i>	N/A
Kugaragaza uko konti zihagaze <i>Bank reference letter / Certificate of balance</i>	Rwf 10,000
Gushakirwa kopi y'ibyemezo byatanzwe na Banki <i>Document retrieval</i>	Rwf 10,000

**NOTES :**  
Ibiciro byose ntibibariwemo umusoro ku nyongeragaciro  
*All prices are VAT Exclusive*