

TARIFF GUIDE: Effective July 20th,2025 Up to June, 2026

IBICIRO NGENDERWAHO BYA SERIVISI: NYAKANGA 20, 2025 KUGERA NYAKANGA 2026

GUIDE TARIFAIRE : En vigueur à partir du 20 Juillet 2025 jusqu’en Juillet 2026

SERVICES (servisi)	PERSONAL (Umntu Kugiti cye)	CORPORATE (Ibigo by’ubucuruzi)
1.ACCOUNT MANAGEMENT /GESTION DE COMPTE (Kubungabunga Konti)	Fee/Charges (ikiguzi)	Fee/Charges (ikiguzi)
Current Account Maintenance /Maintenance du compte courant (Amafaranga yo gucunga Konti)	RWF 994 VAT inclusive	RWF 2,360 VAT inclusive
Saving Account/TDA /Compte d’épargne/TDA (Konti zo kuzigama)	FREE/ Gratuit (Ubuntu)	
Account Reactivation/ Closer/ Réactivation/fermeture du compte (Gusaba kongera gukoresha Konti cg Gufunga Konti)	FREE/ Gratuit (Ubuntu)	
SMS Subscription/ Abonnement SMS (Kwiyandikisha)	FREE / Gratuit (Ubuntu)	
SMS Notifications/Notifications SMS (Per Volume) (kubona sms ugendeye kuzo wakiriye)	RWF 29.5 VAT inclusive per sms/ par SMS/ kuri message	RWF 29.5 VAT inclusive per SMS/ par SMS/ kuri message
Withdrawals below /Retraits ci-dessous RWF 20,000 (Kubikuza kuri gishe muni y’amafaranga 20,000)	RWF 177 VAT inclusive	
Withdrawal Receipt /Reçu de retrait (kubikuza ukoresheje agapapuro ko kubikuza)	RWF 1,180 VAT inclusive	
Account Balance Enquiry in Branch/Demande de solde de compte dans la bank (Kubaza amafaranga ufite kuri Konti)	Free	
Mobile Money agent over the counter withdrawal /Retrait en vente libre de l’agent Mobile Money (kubikuza amafaranga kuri gishe uri umu agent wa Mobiyiro Money)	RWF 11,800 VAT inclusive per transactions/ par transaction (buri uko ubikuje)	
Account Statement / Historique (Gusaba urupapuro rugaragaza uko konti yakoreshejwe)	Free for The first Time in a a month and RWF 590 VAT inclusive per page for additional (Ubuntu rimwe mu kwezi, izindi nshuro ukishyura 590 FRW harimo umusoro kuri buri rupapuro) Gratuit pour la première fois dans le mois, puis 590 RWF TVA comprise par page supplémentaire	
Account closure /Fermeture de compte (Gufunga Konti)	FREE /Gratuit (Ubuntu)	FREE / Gratuit (Ubuntu)
2.CHEQUES /CHÈQUES /SHEKI	Fee/Charges (ikiguzi)	Fee/Charges (ikiguzi)
Cheque book (24 leaves) /Carnet de chèques (24 feuilles) agatabo ka sheki k’impapuro 24)	RWF 5,310 VAT inclusive	RWF 6,490 VAT inclusive
Cheque book (48 leaves)/Carnet de chèques (48 feuilles (agatabo ka sheki k’impapuro 48)	RWF 8,850 VAT inclusive	RWF 11,210 VAT inclusive
Express Personal Cheque book (24 leaves) /Carnet de chèques personnel express (24 feuilles) (agatabo ka sheki iboneka ako kanya)	RWF 9,440 VAT inclusive	RWF 11,800 VAT inclusive
Express Personal Cheque book (48 leaves) /Carnet de chèques personnels express (48 feuilles) agatabo ka sheki iboneka ako kanya)	RWF 16,520 VAT inclusive	RWF 21,830 VAT inclusive
Certified cheque (cost per leaf) / Chèque certifié (coût par feuille) (sheki ya AB Bank ishinganye)	RWF 5,900 VAT inclusive	
Clearing of other banks’ cheques / Compensation de chèques d’autres banques(kwishyura sheki itari iya AB Banki)	RWF 2,000	
Cheque cancellation (one leaf)/Annulation de chèque (une feuille)(guhagarikisha agapapuro ka Sheki)	RWF 1,180 VAT inclusive	RWF 2,360 VAT inclusive
Cheque cancellation (booklet) /Annulation de chèque (livret) (guhagarikisha sheki yose)	RWF 4,720 VAT inclusive	RWF 4,720 VAT inclusive
Bounced cheque /Chèque sans provision (Sheki itazigamiye)	20% + vat of bounced amount /20 % + vat du montant rebondi (20% by’amafaranga ari kuri sheki)	
3.TRANSFERS / TRANSFERTS (Kohereza Amafaranga)	Fee/Charges (Ikiguzi)	Fee/Charges (Ikiguzi)
Internal transfers /Transferts internes (kohereza amafaranga kuyindi konti iri muri AB Banki)	FREE (Ubuntu)	
Incoming local bank transfer (kwakira amafaranga avuye muyindi bank)	RWF 500	
Transfer to local bank/Transfert à la banque locale (MT 102/ 103) (kohereza amafaranga ukore-sheje RTGS)	RWF 1,000	
4.STANDING ORDER / ORDRE PERMANENT (AMABWIRIZA AHORAHO YO KOHEREZA)	Fee/Charges (Ikiguzi)	Fee/Charges (ikiguzi)
Set up / Amendment / Cancellation / Configuration / Amendement / Annulation kutangira/ guhindura/guhagarikisha)	RWF 2,360 VAT inclusive	
Internal transfer/Transfert interne (amabwiriza ahoraho yo kohereza amafaranga kuri konti yo muri AB Banki)	FREE (Ubuntu)	
Outward local /Local extérieur (MT 102) amabwiriza ahoraho yo kohereza amafaranga kuri konti yo mu zindi banki)	RWF 2,000	
Unpaid standing order fee /Frais de commande permanente impayés (amabwiriza ahoraho atubahirijwe)	RWF 5,900 VAT inclusive	
5.MOBILE BANKING /.BANQUE MOBILE (Banki kuri Telefone)	Fee/Charges (ikiguzi)	Fee/Charges (Ikiguzi)
Registration / Change language / Change PIN /Inscription / Changer de langue / Changer de code PIN (kwiyandikisha/ guhindura ururimi.guhindura umubare banga)	FREE/ Gratuit (UBUNTU)	
Balance inquiry / PIN Reset /Demande de solde / Réinitialisation du code PIN (kureba asigaye kuri konti)	FREE / Gratuit (UBUNTU)	
Mini-Statement/Mini-déclaration (kureba ibyakozwe kuri konti bigufi)	FREE/ gratuit (UBUNTU)	
6.AB IBAKWE / (POUSSER ET TIRER) (PUSH AND PULL)	Fee/Charges (ikiguzi)	Fee/Charges (ikiguzi)
Registration / Activation / Push / Pull / Enregistrement / Activation / Pousser / Tirer (kwiyandikisha, no gutangira kuyikoresha) . EKASH	FREE / Gratuit (Ubuntu) 295 FRW VAT inclusive / per transaction	
7.OTHER SERVICES/ AUTRES SERVICES (IBINDI BIKORWA)	Fee/Charges	Fee/Charges
Audit Confirmation Document /Document de confirmation d’audit (urupapura ruhamya uko konti ikoreshwa kubagenzuzi b’imari)	RW 47,200 VAT inclusive	

1. All fees and charges indicated are exclusive of VAT/ Tous les frais et charges indiqués sont hors TVA.. (Ibiciro Byose nta musoro wa VAT urimo among them some are excepted for VAT (Ibiciro bimwe nta musoro bicibwaho)

2. Interest payable is subject to withholding tax (WHT) at the current rate.

3. Special Rates upon request (Kuri Konti zo kuzigama, iyo amafaranga ari menshi mugihe cy’umwaka, birashoboka kumvikana

SERVICES / SERVICE (SERIVISI)	PERSONAL/ PERSONNEL (UMUNTU KUGITI CYE)	CORPORATE / CORPORATIF (IKIGO CY’UBUCURUZI)
8.DEPOSITS / DÉPÔTS (KONTI ZO KUBITSA)	Rates/ Taux (inyungu ku mwaka)	
Current account/ Compte courant (Konti isanzwe)	0%	
Savings Accounts/ Comptes d'épargne (Konti yo Kuzigama)	3.5%	
Intego Special Saving Account / Compte d'épargne spécial Intego (Konti idasanzwe yo Kuzigama Intego)	1M — 10M:5% Above 10M — 50M:6.5% Above 50M — 200M:7.5%	
Term Deposits / Dépôts à terme (TD) (Konti yo kuzigama igihe cyateganijwe)	7% to 10% Above 100M Bank can negotiate interest rate based on market rate / Au-dessus de 100 millions, la banque peut négocier le taux d'intérêt en fonction du taux du marché (Hejuru ya Miliyoni 100 Banki ishobora kumvikana n’umukiriya ku nyungu hagendewe kugiciro kiri ku isoko	

1.

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2.

Interest payable is subject to withholding tax (WHT) at the current rate. Les intérêts à payer sont soumis à une retenue à la source au taux en vigueur / Inyungu igomba kwishyurwa isoresha umusoro ufatwa ku nyunqu (WHT) hakurikiywe iqipimo kiriho ubu

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Special Rates upon request / Tarifs spéciaux disponibles sur demande (Kuri Konti zo kuzigama, iyo amafaranga ari menshi mugihe cy’umwaka, birashoboka kumvikana

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SERVICES	MICRO (Inguzanyo Nto) (250K –7M)	Type and Method of interest rate calculation /Type et méthode de calcul du taux d'intérêt			SUPER MICRO (inguzanyo zisumbuye) (+7M — 50M)															
9.BUSINESS LOANS / CREDIT AUX ENTREPRISES (Inguzanyo za Bisinesi)	Fees / Charges / Rates Ikiguzi	Ubwoko n’uburyo bwo kubara ijanisha kunyungu			Fees / Charges / Rates Ikiguzi															
Monthly interest rate (/Taux d'intérêt mensuel Inyungu ku kwezi)	3% per month / par mois (ku kwezi)	All Interest rate are Fixed /Tous les taux d'intérêt sont fixes (ubwoko by’i-janisha kunyungu: Ubudahinduka The method of loan repayment is declining with Fixed Payment (/Le mode de remboursement des prêts est en déclin avec le paiement fixe Uburyo bwo kwishyura inguzanyo ni uburyo bw’igabanuka n’ubwishyu budahinduka)			Range 7,000,001 up to 10,000,000 >> 1.80% 10,000,001 up to 20,000,000 >> 1.60% 20,000,001 up 50,000,000 >> 1.5% per month / par mois (buri kwezi)		Interest													
Loan Application Fees/ Frais de demande de prêt (Amafaranga y’ubusabe)	FRW 5,000 per application +VAT/5 000 FRW par demande + TVA (ubusabe +Umusoro)				<=25M FRW 10,000 per applica-tion+VAT /par application+TVA >25M FRW 20,000 per application+VAT / par application+TVA															
Disbursement Fees / Frais de décaissement (Umufurangiro)	5%+VAT				3%+VAT															
Monitoring fee (/Frais de surveillance amafaranga yo gukurikirana inguzanyo)	Monthly Monitoring fee /Frais de surveillance (amafaranga yo guku-rikirana inguzanyo buri kwezi)	Yearly Monitoring fee/Frais annuels de surveil-lance (buri kwezi)	Minimum Maturity/ Maturité minimale (igihe gi-to)	Maximum Maturity/ Maturité mini-male (igihe Kinini)	<table><tr><td rowspan="2">Range of Loan</td><td>Monthly monitoring</td><td>Maturity</td></tr><tr><td>7M to 10M</td><td>0.22%</td><td>36Months</td></tr><tr><td>10 to 20M</td><td>0.25%</td><td>36Months</td></tr><tr><td>20M to 50M</td><td>0.16%</td><td>36Months</td></tr><tr><td>7M to 50M</td><td>0.25%</td><td>60Months</td></tr></table>	Range of Loan	Monthly monitoring	Maturity	7M to 10M	0.22%	36Months	10 to 20M	0.25%	36Months	20M to 50M	0.16%	36Months	7M to 50M	0.25%	60Months
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0.3%	2.12%	3	6																	
	4.25%	7	12																	
	6.37%	13	18																	
	8.50%	19	24																	
10.AGRO LOANS /Crédit AGRO (Inguzanyo z’Ubuhinzi)	Fees / Charges / Rates Ikiguzi				EN: New SuperMicro up to 60 months, 1.9% monthly interest—other terms unchanged. FR: SuperMicro jusqu’à 60 mois, 1,9 % mensuel—autres conditions inchangées. RW: SuperMicro nshya kugeza ku mezi 60, inyungu 1.9 %—ibisigaye ntibyahindutse.															
	> FRW 250,000 up to RWF 7M																			
Monthly interest rate /Taux d'intérêt mensuel (Inyungu Buri Kwezi)	3.5%	No Monthly Monitoring Fee/Pas de frais de surveillance mensuels (/ Nta mafaranga yo gucunga in-guzanyo ku kwezi acibwa)																		
Loan Application Fees (Amafaranga y’ubusabe)	FRW 5,000 per application +VAT /par application +TVA kuri buri busabe + umusoro)																			
Disbursement Fees /Frais de décaissement Umufu-ragi-ro)	5%+VAT																			
11.OTHER SERVICES/LOANS/AUTRES SERVICES/ credit	Fees / Charges / Rates				Fees / Charges / Rates															
Overdue Loan Penalties/ Pénalités de credit en souffrance (Amafaranga acibwa k’ubukererwe)	0.5% of outstanding balance per day/ 0,5 % du solde impayé par jour (0.5% ku muni by’amafaranga ari mubuk-ererwe) Note: Maximum Penalties should not be greater than the total of Outstanding Principal and Interest /Les pénalités males ne doivent pas être supérieures au total du principal et des intérêts impayés (ikitonderwa: Igiterango cy’inyungu z’ubukererwe ntikiruta amafanga fatizo wongeyeho inyungu)																			
Loan Restructuring fee/Frais de restructuration du credit (Amafaranga yo guhindura imiterere y’inguzanyo)	5% of outstanding principal (5% By’amafaranga asiganye)																			
Certificate of indebtedness/ Loan Clearance letter / Certificat d'endettement/Lettre d'apurement de prêt (Urupapuro rugaragaza umwenda cg ko udafite umwenda)	Free / Gratuit (Ubuntu)																			
Bank reference letter/opinion / Certificate of bal-ance/Recommandation letter /Lettre de référence bancaire/avis / Certificat de solde/Lettre de recom-mandation (Icyemezo cyuko umukiriya akorana neza na Banki)	RWF 23,600 VAT inclusive																			
Document retrieval / Récupération de documents (gushakisha no gutanga kopi ya dokima mu bubiko rusange)	RWF 5,900 VAT inclusive																			
CRB Re-check (additional CRB report)/Revérification du CRB (rapport CRB supplémentaire) gutanga uru-papuro rugaragaza uko umukiriya akorana n’ibigo by’imari mugihe arusabye by’inyongera cg atari uko byagenywe)	RWF 2,360 VAT inclusive Ikindi gihe arimo asaba inguzanyo cg afungura konti ni ubuntu																			
Bank Deregistration fee for collateral /Frais de dé-sinscription bancaire pour garantie (Kwandukuza ingwate cg guhabwa icyangombwa cy’umutungo)	FREE / Gratuit (Ubuntu)																			
Customer complains response/Le client se plaint de	Free/ gratuit (Ubuntu)																			
Earl Loan closer fee/ Frais de clôture du prêt anticipé (Kurangiza Inguzanyo mbere y’igihe cyateganijwe)	Loan buys out by other financial institutions: 10% + VAT of outstanding principal, if the closer is due to customer request without buy out, there is no fee/Rachat de prêts par d'autres institutions financières: 10 % + TVA du principal impayé, si la clôture est due à la demande du client sans rachat, il n'y a pas de frais. iyo ari ikindi kigo Cyimari kibisabye, his-hyurwa 10% by’inguzanyo fatizo yarisigaye+VAT, ariko iyo ari umukiriya urangije kubushake bwe, atagurishije in-guzanyo mukindi kigo cyimari, ntamafaranga y’inyongera atanga, yishyura inguzanyo fatizo yarisigaye n’inyungu zabazwe kugera uwo muni)																			

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