

2022 TARIFF GUIDE: Effective April 1st,2022

SERVICES	PERSONAL	CORPORATE
1.ACCOUNT MANAGEMENT	Fee/Charges	
Current Account Maintenance	RWF 800	RWF 2,000
Account Reactivation	FREE	FREE
SMS Subscription	RWF 100 paid once	RWF 100 paid once
SMS Notifications (Per Volume)	RWF 200 - FRW 1,000 per month	RWF 200 - FRW 1,000 per month
Withdrawals below RWF 20,000	RWF 150	RWF 150
Withdrawal Receipt	RWF 1,000	RWF 1,000
Account Balance Enquiry in Branch	RWF 250	RWF 250
Mobile Money agent over the counter withdrawal	RWF 10,000 per transactions	RWF 10,000 per transactions
Account Statement	RWF 500 per page	RWF 500 per page
Account closure	FREE	FREE
2. CHEQUES	Fee/Charges	
Cheque book (24 leaves)	RWF 3,500	RWF 4,000
Cheque book (48 leaves)	RWF 6,000	RWF 7,000
Express Personal Cheque book (24 leaves)	RWF 6,000	RWF 7,500
Express Personal Cheque book (48 leaves)	RWF 11,500	RWF 15,000
Certified cheque (cost per leaf)	RWF 5,000	RWF 5,000
Clearing of other banks' cheques	RWF 2,000	RWF 2,000
Cheque cancellation (one leaf)	RWF 1,000	RWF 1,000
Cheque cancellation (booklet)	RWF 3,000	RWF 3,000
Bounced cheque	20% of bounced amount	20% of bounced amount
3. TRANSFERS	Fee/Charges	
Internal transfers	FREE	FREE
Incoming local bank transfer	RWF 500	RWF 500
Transfer to local bank (MT 102)	RWF 1,000	RWF 1,000
Transfer to local bank (MT 103)	RWF 2,500	RWF 2,500
4. STANDING ORDER	Fee/Charges	
Set up / Amendment / Cancellation	RWF 2,000	RWF 2,000
Internal transfer	FREE	FREE
Outward local (MT 102)	RWF 2,000	RWF 2,000
Unpaid standing order fee	RWF 5,000	RWF 5,000
5. MOBILE BANKING	Fee/Charges	
Registration / Change language / Change PIN	FREE	FREE
Balance inquiry / PIN Reset	FREE	FREE
Mini-Statement	FREE	FREE
6. AB IBAKWE (PUSH AND PULL)	Fee/Charges	
Registration / Activation / Push / Pull	FREE	FREE
7.OTHER SERVICES	Fee/Charges	
Audit Confirmation Document	RWF 30,000	RWF 30,000
8. DEPOSITS	PERSONAL	CORPORATE
	Rates	Rates
Savings Accounts	3.5%	3.5%
Term Deposits (TD)	6% to 9%	6% to 9%

SERVICES	MICRO	SUPER MICRO
9. BUSINESS LOANS	Fee/Charges	
Monthly Interest Rate	3% per month	2.25% per month
Loan application Fees	RWF 5,000 per application +VAT	<25M RWF 10,000 per application+VAT , >25M RWF 20,000 per application+VAT
Disbursement Fees	5%+VAT	3%+VAT
Monitoring Fees	Monthly 0.30% + VAT Yearly 2.12% for maturity from 3 to 6 months 4.25% for maturity from 7 to 12 months 6.37% for maturity from 13 to 18 months 8.5% for maturity	FREE
10. AGRO LOANS	Fee/Charges	
>=200,000 UP TO 5M RWF		
Monthly interest rate	3.5%	
Loan Application Fees	RWF 5,000 per application +VAT	
Disbursement Fees	5%+VAT	
11. OTHER SERVICE LOANS	Fee/Charges	
Overdue Loan Penalties	0.5% of outstanding balance per day 0.5% of outstanding balance per day	
Certificate of indebtedness	RWF 50,000	
Bank reference letter / Certificate of balance	RWF 20,000	
Miscellaneous Letters	RWF 20,000	
Document retrieval	RWF 5,000	
CRB Re-check (additional CRB report)	RWF 1,500	
Bank Deregistration fee for collateral	- RWF 20,000 per collateral (max . of 50,000) for loans >5m - RWF 10,000 per collateral (max . of 25,000) for loans ≤5m	
Earl Loan closer fee	Loan buy 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.	

- All fees and charges indicated are exclusive of VAT.
- Special Rates upon request.
- Interest payable is subject to withholding tax (WHT) at the current rate.

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