

TARIFF GUIDE: Effective May 30th, 2024 Up to May, 2025

SERVICES (servisi)	PERSONAL (Umuntu Kugiti cye)	CORPORATE (Ibigo by'ubucuruzi)
1.ACCOUNT MANAGEMENT (Kubungabunga Konti)	Fee/Charges (ikiguzi)	Fee/Charges (ikiguzi)
Current Account Maintenance (Amafaranga yo gucunga Konti) (Umukozi ni Ubuntu)	RWF 800	RWF 2,000
Saving Account/TDA (Konti zo kuzigama)	FREE (Ubuntu)	
Account Reactivation/ Closer (Gusaba kongera gukoresha Konti cg Gufunga Konti)	FREE (Ubuntu)	
SMS Subscription (Kwiyandikisha)	FREE (Ubuntu)	
SMS Notifications (Per Volume) (kubona sms ugendeye kuzo wakiriye) (5,10,15,20,25,30 are charged respectively/bakatwa ku kwezi FRW 200, 400, 600, 800, 1000 and 1200) bitewe na sms yakiriye. (umukozi ni 50)	RWF 200 - FRW 1,200 per month (ku kwezi)	RWF 200 - FRW 1,200 per month (ku kwezi)
Withdrawals below RWF 20,000 (Kubikuzwa kuri gishe muni y'amafaranga 20,000)	RWF 150	
Withdrawal Receipt (kubikuzwa ukoresheje agapapuro ko kubikuzwa)	RWF 1,000	
Account Balance Enquiry in Branch (Kubaza amafaranga ufite kuri Konti)	Free/ Ubuntu	
Mobile Money agent over the counter withdrawal (kubikuzwa amafaranga kuri gishe uri umu agentu wa Mobiyiro Money)	RWF 10,000 per transactions (buri uko ubikuje)	
Account Statement (Gusaba urupapuro rugaragaza uko konti yakoreshejwe)	Free for The first Time in a Year and RWF 500 per page for additional (Ubuntu rimwe mu mwaka, izindi nshuro ukishyura 500 kuri buri rupapuro)	
Account closure (Gufunga Konti)	FREE (Ubuntu)	FREE (Ubuntu)
2.CHEQUES	Fee/Charges (ikiguzi) PERSONAL	Fee/Charges (ikiguzi) COMPANY
Cheque book (24 leaves) (agatabo ka sheki k'impapuro 24)	RWF 4,500	RWF 5,500
Cheque book (48 leaves)(agatabo ka sheki k'impapuro 48)	RWF 7,500	RWF 9,500
Express Personal Cheque book (24 leaves) (agatabo ka sheki iboneka ako kanya)	RWF 8,000	RWF 10,000
Express Personal Cheque book (48 leaves) agatabo ka sheki iboneka ako kanya)	RWF 14,000	RWF 18,500
Certified cheque (cost per leaf) (sheki ya AB Bank ishinganye)	RWF 5,000	
Clearing of other banks' cheques (kwishyura sheki itari iya AB Banki)	RWF 2,000	
Cheque cancellation (one leaf) (guhagarikisha agapapuro ka Sheki)	RWF 1,000	RWF 2,000
Cheque cancellation (booklet) (guhagarikisha sheki yose)	RWF 4,000	RWF 4,000
Bounced cheque (Sheki itazigamiye)	20% of bounced amount (20% by'amafaranga ari kuri sheki)	
3.TRANSFERS (Kohereza Amafaranga)	Fee/Charges (Ikiguzi)	Fee/Charges (Ikiguzi)
Internal transfers (kohereza amafaranga kuyindi konti iri muri AB Banki)	FREE (Ubuntu)	
Incoming local bank transfer (kwakira amafaranga avuye mu yindi bank)	RWF 500	
Transfer to local bank (MT 102/ 103) (kohereza amafaranga ukoresheje RTGS)	RWF 1,000	
4.STANDING ORDER (AMABWIRIZA AHORAHU YO KOHEREZA)	Fee/Charges (Ikiguzi)	Fee/Charges (ikiguzi)
Set up / Amendment / Cancellation (kutangira/guhindura/ guhagarikisha)	RWF 2,000	
Internal transfer (amabwiriza ahoraho yo kohereza amafaranga kuri konti yo muri AB Banki)	FREE (Ubuntu)	
Outward local (MT 102) amabwiriza ahoraho yo kohereza amafaranga kuri konti yo mu zindi banki)	RWF 2,000	
Unpaid standing order fee (amabwiriza ahoraho atubahirijwe)	RWF 5,000	
5.MOBILE BANKING (Banki kuri Telefone)	Fee/Charges (ikiguzi)	Fee/Charges (Ikiguzi)
Registration / Change language / Change PIN (kwiyandikisha/ guhindura ururimi.guhindura umubare banga)	FREE (UBUNTU)	
Balance inquiry / PIN Reset (kureba asigaye kuri konti)	FREE (UBUNTU)	
Mini-Statement (kureba ibyakozwe kuri konti bigufi)	FREE (UBUNTU)	
6.AB IBAKWE (PUSH AND PULL)	Fee/Charges (ikiguzi)	Fee/Charges (ikiguzi)
Registration / Activation / Push / Pull (kwiyandikisha, no gutangira kuyikoresha)	FREE (Ubuntu)	
7.OTHER SERVICES (IBINDI BIKORWA)	Fee/Charges	Fee/Charges
Audit Confirmation Document (urupapuro ruhamya uko konti ikoreshejwe kubagenzuzi b'imari)	RWF 40,000	

SERVICES (SERIVISI)	PERSONAL (UMUNTU KUGITI CYE)	CORPORATE (IKIGO CY'UBUCURUZI)			
8.DEPOSITS (KONTI ZO KUBITSA)	Rates (inyungu ku mwaka)				
CURRENT ACCOUNT (KONTI ISANZWE)	0%				
SAVINGS ACCOUNTS (KONTI YO KUZIGAMA)	3.5%				
INTEGO SPECIAL SAVING ACCOUNT (KONTI IDASANZWE YO KUZIGAMA INTEGO)	INTEGO SPECIAL SAVING				
	Amount/ Amafaranga abarirwaho	INTEREST RATE / INYUNGU			
	1,000,000 – 10,000,000	5%			
	Above/ Hejuru 10M – 50M	6.50%			
	Above/ Hejuru 50M – 200M	7.5%			
Above 200M negotiation is possible	Hejuru ya 200M, habaho kumvikana				
TERM DEPOSITS ACCOUNT (TDA) (KONTI YO KUZIGAMA IGIHE CYATEGANIJWE)	TDA Schedule				
	Amount	Up to 90 days	91-180 days	181 -365 days	365 days & above
	50,000 – 10,000,000	6.00%	7.50%	8%	8.50%
	Above 10,000,000	6.00%	7.50%	8.50%	9.00%
	>100,000,000	Negotiable			
	Cash collateral	0%			
	Above 100M Possibility of negotiating interest rate based on market rate (Hejuru ya Miliyoni 100 birashoboka kumvikana n'umukiriya ku nyungu hagendewe kugiciro kiri ku isoko				

SERVICES	MICRO (Inguzanyo Nto) (250K -5M)	Type and Method of interest rate calculation	SUPER MICRO (inguzanyo zisumbuye) (+5M — 30M)		
9.BUSINESS LOANS (Inguzanyo za Bisinesi)	Fees / Charges / Rates Ikiguzi	Ubwoko n'uburyo bwo kubara ijanisha kunyungu	Fees / Charges / Rates Ikiguzi		
Monthly interest rate (Inyungu ku kwezi)	3% per month (ku kwezi)	All Interest rate are Fixed (ubwoko by'ijanisha kunyungu: Ubudahinduka)	2.25% per month (buri kwezi)		
Loan Application Fees (Amafaranga y'ubusabe)	FRW 5,000 per application +VAT (ubusabe +Umusoro)	The method of loan repayment is declining with Fixed Payment (Uburyo bwo kwishyura inguzanyo ni uburyo bw'igabanuka n'ubwishyu budahinduka)	Munsi/ <=25M FRW 10,000 per application+VAT ,		
Disbursement Fees (Umufurangiro)	5%+VAT		Hejuru/ >25M FRW 20,000 per applica-		
Loan Monitoring fee (amafaranga yo gukurikirana inguzanyo)	Loan Monthly Monitoring fee (amafaranga yo gukurikirana inguzanyo buri kwezi) 0.3%	Yearly Loan Monitoring fee	FREE (Ubuntu)		
		Minimum Maturity (igihe)		Maximum Maturity (igihe)	
		2.12%		3	6
		4.25%		7	12
		6.37%		13	18
8.50%	19	24			
10.AGRO LOANS (Inguzanyo z'Ubuhinzi)	Fees / Charges / Rates/ Ikiguzi				
	> FRW 250,000 up to RWF 5M				
Monthly interest rate (Inyungu Buri Kwezi)	3.5%	No Monthly Monitoring Fee (Nta mafaranga yo gucunga inguzanyo ku kwezi acibwa)			
Loan Application Fees (Amafaranga y'ubusabe)	FRW 5,000 per application +VAT kuri buri busabe + umusoro)				
Disbursement Fees (Umufurangiro)	5%+VAT				
11.OTHER SERVICES/LOANS	Fees / Charges / Rates	Fees / Charges / Rates			
Overdue Loan Penalties (Amafaranga acibwa k'ubukererwe)	0.5% of outstanding balance per day (0.5% ku munsi by'amafaranga ari mubukererwe) Note: Maximum Penalties should not be greater than the total of Outstanding Principal (icyitonderwa: Igiteranyo cy'inyungu z'ubukererwe n'fikiruta amafanga fatizo umukiriya asigajemo)				
Loan Restructuring fee (Amafaranga yo guhindura imiterere y'inguzanyo)	Free (Ubuntu)				
Certificate of indebtedness/ Loan Clearance letter (Urupapuro rugaragaza umwenda cg ko udafite umwenda)	Free (Ubuntu)				
Bank reference letter/opinion / Certificate of balance/Recommandation letter (Icyemezo cyuko umukiriya akorana neza na Banki)	RWF 20,000				
Document retrieval (gushakisha no gutanga kopi ya dokima mu bubiko rusange)	RWF 5,000 Ariko iyo umukiriya aje gufata icyangombwa cy'ubutaka mugihe yarangije inguzanyo ni ubuntu				
CRB Re-check (additional CRB report) gutanga urupapuro rugaragaza uko umukiriya akorana n'ibigo by'imari mugihe arusabye by'inyongera cg atari uko byagenywe)	RWF 2,000 Ikindi gihe arimo asaba inguzanyo cg afungura konti ni ubuntu				
Bank Deregistration fee for collateral (Kwandukuza ingwate cg guhabwa icyangombwa cy'umutungo)	FREE (Ubuntu)				
Customer complains response (Gusubiza Ibaruwa y'umukiriya)	Free (Ubuntu)				
Early Loan closer fee (Kurangiza Inguzanyo mbere y'igihe cyateganijwe)	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. (iyo ari ikindi kigo Cyimari kibisabye, hishyurwa 10% by'inguzanyo fatizo yarisigaye+VAT, ariko iyo ari umukiriya urangije kubushake bwe, atagurishije inguzanyo mukindi kigo cyimari, n'amafaranga y'inyongera atanga, yishyura inguzanyo fatizo yarisigaye n'inyungu zabazwe kugera uwo munsi)				

1. All fees and charges indicated are exclusive of VAT. (Ibiciro Byose ntamusoro wa VAT urimo among them some are excepted for VAT (Ibiciro bimwe ntamusoro 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)