

2017 TARIFF GUIDE: EFFECTIVE MAY 1ST

ACCOUNT MANAGEMENT / SERVICES	Fees / Charges	TRANSFERS	Fees / Charges
Current Account Ledger Fees (Personal)	FRW 800	Internal transfers	FREE
Current Account Ledger Fees (Business)	FRW 1,500	Incoming local bank transfer (All currencies)	FRW 200 / USD 1
SMS Notifications	FRW 200 per month	Single LCY / FCY transfer to local bank (MT 102)	FRW 1,000 / USD 2
Account Reactivation	FREE	Single LCY / FCY transfer to local bank (MT 103)	FRW 2,500 / USD 5
Account Closing fee	FRW 2,000 / USD 5	Incoming International transfer (SWIFT)	FRW 10,000 USD (0.2%, min \$20, max \$100)
Withdrawal Receipt	FRW 500	Outgoing International transfer (SWIFT)	0.3% (min \$20, max \$200) 0.3% (min FRW 25,000, max FRW 150,000)
Account Balance Enquiry	FREE	Correspondent bank charges (Per EUR transfer)	FRW 20,000 / USD 25
Account Statement	FRW 500 per page	SWIFT Amendments	FRW 5,000 / USD 7
DEPOSITS		SWIFT Cancellation	FRW 5,000 / USD 7
	Rates	SWIFT Copy	FRW 2,500 / USD 5
Savings Accounts	3.5% to 6%	BANK GUARANTEE	
Term Deposits (TD)	up to 8%	Bid Guarantee	FRW 30,000
TD > 50m	Negotiable	Performance & Advance Payment Guarantees	1.9% commission (min FRW 30,000 <90 days); >90 days (1.9% commission plus 1% per year)
CHEQUES		LOANS	
	Fees / Charges		Fees / Charges / Rates
Personal Cheque book (24 leaves)	FRW 3,500 / USD 5	> FRW 25m	
Personal Cheque book (48 leaves)	FRW 6,000 / USD 8	Monthly interest rate	From 1.9% to 2.5%
Corporate Cheque book (24 leaves)	FRW 4,000 / USD 5	Loan Application Fees	FRW 20,000 per application
Corporate Cheque book (48 leaves)	FRW 7,000 / USD 9	Administration Fees	2% of disbursed amount
Express Personal Cheque book (24 leaves)	FRW 6000 / USD 8	FRW 5m to FRW 25m	
Express Personal Cheque book (48 leaves)	FRW 11500 / USD 15	Monthly interest rate	From 2.75% to 3.25%
Express Corporate Cheque book (24 leaves)	FRW 7,500 / USD 10	Loan Application Fees	FRW 10,000 per application
Express Corporate Cheque book (48 leaves)	FRW 15,000 / USD 20	Administration Fees	3% to 4% of disbursed amount
Bankers Cheque (cost per leaf)	FRW 5,000 / USD 7	FRW 70,000 to FRW 5m	
Clearing of other banks' cheques	FRW 1,000 / USD 2	Monthly interest	From 3.75% to 4.25%
Expedited clearance of other banks cheque	FRW 5,000 / USD 7	Loan Application Fees	FRW 5,000 per application
Cheque cancellation (one leaf)	FRW 1,000 / USD 2	Administration Fees	3.5% to 5% of disbursed amount
Cheque cancellation (booklet)	FRW 3,000 / USD 5	OTHER SERVICES	
Unpaid cheque (Insufficient funds)	10% of cheque amount		Fees / Charges / Rates
CASH		Overdue Loan Penalties	0.5% of outstanding balance / per day
	Fees / Charges	Early Loan Repayment	5% of outstanding principal
Cash Withdrawal FCY	0.5% of the amount	Certificate of indebtedness	FRW 10,000
USD Cash Deposits - \$20 and less	2.5% of the value	Bank reference letter / Certificate of balance	FRW 3,000
BULK LCY TRANSFERS / PAYROLL		Audit certification / Confirmation	FRW 20,000 / per request
	Fees / Charges	Document retrieval	FRW 5,000 Per document
Internal Transfer	FREE	Withdraw of LCY on savings accounts beyond authorized limits	2% of withdrawn amount thereafter
Outward Local Banks	FRW 300 - Single Transfer	Cash withdrawal - group savings account	FREE
STANDING ORDERS		Miscellaneous Letters	FRW 10,000
	Fees / Charges	Account statements - Group Savings Account	FREE
Set up / Amendment / Cancellation Fees	FRW 1,500 / USD 3		
Internal transaction	FREE		
Outward International	0.3% (min \$20 max \$200) 0.3% (min FRW 25,000 max FRW 150,000)		
Outward local (MT 102)	FRW 1,000 / USD 2		
Administration	FRW 500 / USD 1		
Unpaid standing order	FRW 5,000 / USD 7		

NOTES:

- All Fees and charges indicated are exclusive of VAT and correspondent bank charges.
- Interest payable is subject to withholding tax (WHT) at the current rate.
- Special Rates available upon request.
- Loan application fees will be reimbursed for approved loans.