

### 2019 TARIFF GUIDE: EFFECTIVE JANUARY, 1<sup>st</sup> 2019

ACCOUNT MANAGEMENT / SERVICES	Fees / Charges	TRANSFERS	Fees / Charges
Current Account Ledger Fees (Personal)	FRW 800	Internal transfers	FREE
Current Account Ledger Fees (Business)	FRW 2,000	Incoming local bank transfer (All currencies)	FRW 200 / USD 1
SMS Subscription Fees	FRW 100 paid once	Single LCY / FCY transfer to local bank (MT 102)	FRW 1,000 / USD 2
SMS Notifications ( As per Volume )	FRW 200 - FRW 1500 per month	Single LCY / FCY transfer to local bank (MT 103)	FRW 2,500 / USD 5
Account Reactivation	FREE	Incoming International transfer (SWIFT)	FRW 10,000
Withdrawals below RWF 20,000	FRW 150		USD (0.2%, min \$20, max \$100)
Withdrawal Receipt	FRW 1000	Outgoing International transfer (SWIFT)	0.3% (min \$40, max \$300)
Account Balance Enquiry in Branch	FRW 250		0.3% (min FRW 36,000, max FRW 270,000)
Account Statement	FRW 500 per page	Correspondent bank charges (Per EUR transfer)	FRW 20,000 / USD 25
		SWIFT Amendments	FRW 5,000 / USD 7
		SWIFT Cancellation	FRW 5,000 / USD 7
		SWIFT Copy	FRW 2,500 / USD 5
DEPOSITS	Rates	BANK GUARANTEE	Fees / Charges
Savings Accounts	3.5% to 7.5%	Bid Guarantee	FRW 30,000
Term Deposits (TD)	up to 9%	Performance & Advance Payment Guarantees	1.9% commission (min FRW 30,000 <90 days); >90 days (1.9% commission plus 1% per year)
TD > 50m	Negotiable		
CHEQUES	Fees / Charges	LOANS	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	Disbursement Fees	2%
Express Personal Cheque book (24 leaves)	FRW 6,000 / USD 8	Monthly monitoring fee	0.08%/month
Express Personal Cheque book (48 leaves)	FRW 11,500 / USD 15		>FRW 5m up to FRW 25m
Express Corporate Cheque book (24 leaves)	FRW 7,500 / USD 10	Monthly interest rate	From 2.75% to 3.25%*
Express Corporate Cheque book (48 leaves)	FRW 15,000 / USD 20	Loan Application Fees	FRW 10,000 per application
Bankers Cheque (cost per leaf)	FRW 5,000 / USD 7	Disbursement Fees	3% to 4%
Clearing of other banks' cheques	FRW 1,000 / USD 2	Monthly monitoring fee	0.08%/month
Expedited clearance of other banks cheque	FRW 5,000 / USD 7		>FRW 70,000 up to FRW 5m
Cheque cancellation (one leaf)	FRW 1,000 / USD 2	Monthly interest rate	From 3.75% to 4.25%*
Cheque cancellation (booklet)	FRW 3,000 / USD 5	Loan Application Fees	FRW 5,000 per application
Unpaid cheque (Insufficient funds)	10% of cheque amount	Disbursement Fees	3.5% to 5%
CASH FCY	Fees / Charges	OTHER SERVICES	Fees / Charges / Rates
Cash Withdrawal FCY	0.5% of the amount	Overdue Loan Penalties	0.5% of outstanding balance / per day
USD Cash Deposits - \$50 and less (or notes before 2006)	10% of the value	Early Loan Repayment	5% of outstanding principal if normal repayment 10% of outstanding principal if buy-out
		Certificate of indebtedness	FRW 20,000
BULK LCY TRANSFERS / PAYROLL	Fees / Charges	Bank reference letter / Certificate of balance	FRW 3,000
Internal Transfer	FREE	Audit certification / Confirmation Document retrieval	FRW 20,000 / per request FRW 5,000 Per document
Outward Local Banks	FRW 300 - Single Transfer	Withdrawal of LCY on savings accounts beyond authorized limits	2% of withdrawn amount thereafter
STANDING ORDERS	Fees / Charges	Cash withdrawal - group savings account	FREE
	Set up / Amendment / Cancellation Fees	Miscellaneous Letters	FRW 10,000
Internal transaction	FRW 2,000/USD 5	Account statements - Group Savings Accounts	FREE
Outward International	FRW 4,000/USD 8	Restructuring fee	2% of the restructured amount
Outward local (MT 102)	FRW 2,000/USD 5	Grace period fee	5% of the rescheduled amount
Unpaid standing order fee	FRW 5,000 / USD 7	Deregistration fee for collateral	FRW 20,000 per collateral (max . of 50,000) for loans >5m FRW 10,000 per collateral (max . of 25,000) for loans ≤5m
Unpaid standing order International	FRW 8,000 / USD 15		
MOBILE BANKING	Fees / Charges		
Registration / Change language / Change PIN	FREE		
Balance inquiry	FRW 50		
Mini-Statement	FRW 100		
PIN Reset in-branch	FRW 50		

1. All fees and charges indicated are exclusive of VAT and correspondent bank charges.

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

3. Special Rates available upon request.

\*Calculated on declining balance