

2022 TARIFF GUIDE: Effective April 1st, 2022

SERVICES	PERSONAL	CORPORATE	SERVICES	MICRO	SUPER MICRO
1. ACCOUNT MANAGEMENT	Fee/Charges		9. BUSINESS LOANS	Fee/Charges	
Current Account Maintenance	RWF 800	RWF 2,000	Monthly Interest Rate	3% per month	2.25% per month
Account Reactivation	FREE	FREE	Loan application Fees	RWF 5,000 per application +VAT	<25M RWF 10,000 per application+VAT , >25M RWF 20,000 per application+VAT
SMS Subscription	RWF 100 paid once	RWF 100 paid once	Disbursement Fees	5%+VAT	3%+VAT
SMS Notifications (Per Volume)	RWF 200 - FRW 1,000 per month	RWF 200 - FRW 1,000 per month	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
Withdrawals below RWF 20,000	RWF 150	RWF 150	10. AGRO LOANS	Fee/Charges	
Withdrawal Receipt	RWF 1,000	RWF 1,000	>=200,000 UP TO 5M RWF		
Account Balance Enquiry in Branch	RWF 250	RWF 250	Monthly interest rate	3.5%	
Mobile Money agent over the counter withdrawal	RWF 10,000 per transactions	RWF 10,000 per transactions	Loan Application Fees	RWF 5,000 per application +VAT	
Account Statement	RWF 500 per page	RWF 500 per page	Disbursement Fees	5%+VAT	
Account closure	FREE	FREE	11. OTHER SERVICE LOANS	Fee/Charges	
2. CHEQUES	Fee/Charges		Overdue Loan Penalties	0.5% of outstanding balance per day 0.5% of outstanding balance per day	
Cheque book (24 leaves)	RWF 3,500	RWF 4,000	Certificate of indebtedness	RWF 50,000	
Cheque book (48 leaves)	RWF 6,000	RWF 7,000	Bank reference letter / Certificate of balance	RWF 20,000	
Express Personal Cheque book (24 leaves)	RWF 6,000	RWF 7,500	Miscellaneous Letters	RWF 20,000	
Express Personal Cheque book (48 leaves)	RWF 11,500	RWF 15,000	Document retrieval	RWF 5,000	
Certified cheque (cost per leaf)	RWF 5,000	RWF 5,000	CRB Re-check (additional CRB report)	RWF 1,500	
Clearing of other banks' cheques	RWF 2,000	RWF 2,000	Bank Deregistration fee for collateral	<ul style="list-style-type: none"> RWF 20,000 per collateral (max . of 50,000) for loans >5m RWF 10,000 per collateral (max . of 25,000) for loans ≤5m 	
Cheque cancellation (one leaf)	RWF 1,000	RWF 1,000	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.	
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%			

- 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.