AB Bank RWANDA

TARIFF GUIDE: Effective May 11th,2023 Up to May, 2024

IBICIRO NGENDERWAHO BYA SERIVISI: GICURASI 2023 KUGERA GICURASI 2024

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)	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)	RWF 200 - FRW 1,000 per month (ku kwezi)	RWF 200 - FRW 1,000 per month (ku kwezi)
Withdrawals below RWF 20,000 (Kubikuza kuri gishe munsi y'amafa-ranga 20,000)	RWF 150	
Withdrawal Receipt (kubikuza ukoreshesheje agapapuro ko kubikuza)	RWF 1,000	
Account Balance Enquiry in Branch (Kubaza amafaranga ufite kuri Konti)	Free	
Mobile Money agent over the counter withdrawal (kubikuza amafa-ranga kuri gishe uri umu agenti wa Mobiyiro Money)	RWF 10,000 per transactions (buri uko ubikuje)	
Account Statement (Gusaba urupapuro rugaragaza uko konti yakore-shejwe)	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)**	**Fee/Charges (ikiguzi)**
Cheque book (24 leaves) (agatabo ka sheki k'impapuro 24)	RWF 4, 000	RWF 5,000
Cheque book (48 leaves)(agatabo ka sheki k'impapuro 48)	RWF 7,000	RWF 9,000
Express Personal Cheque book (24 leaves) (agatabo ka sheki iboneka ako kanya)	RWF 7,500	RWF 9,500
Express Personal Cheque book (48 leaves) agatabo ka sheki iboneka ako kanya)	RWF 13,500	RWF 18,000
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 3,000	RWF 3,000
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 muyindi bank)	RWF 500	
Transfer to local bank (MT 102/ 103) (kohereza amafaranga ukoresheje RTGS)	RWF 1,000	
4.STANDING ORDER (AMABWIRIZA AHORAHO 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/ guhin-dura 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 kuyi-koresha)	FREE (Ubuntu)	
7.OTHER SERVICES (IBINDI BIKORWA)	**Fee/Charges**	**Fee/Charges**
Audit Confirmation Document (urupapura ruhamya uko konti ikore-shwa kubagenzuzi b'imari)	RWF 30,000	

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

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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)	**1M — 10M: 5%** **Above 10M — 50M : 6.5%** **Above 50M — 200M: 7.5%**	
Term Deposits (TD) (Konti yo kuzigama igihe cyateganijwe)	**6% to 9%** **Above 100M Bank can negotiate interest rate based on market rate (Hejuru ya Miliyoni 100 Banki ishobora kumvikana n'umukiriya ku nyungu hagendewe kugiciro kiri ku isoko**	

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SERVICES	MICRO (Inguzanyo Nto) (100K -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 The method of loan repayment is declining with Fixed Payment (Uburyo bwo kwishyura inguzanyo ni uburyo bw'igabanuka n'ubwishyu budahinduka)			2.25% per month (buri kwezi)
Loan Application Fees (Amafaranga y'ubusabe)	FRW 5,000 per application +VAT (ubusabe +Umusoro)				>25M FRW 10,000 per application+VAT , <25M FRW 20,000 per application+VAT
Disbursement Fees (Umufurangiro)	5%+VAT				3%+VAT
Monitoring fee (amafaranga yo gukurikirana inguzanyo)	**Monthly Monitoring fee (amafaranga yo gukurikirana inguzanyo buri kwezi)**	**Yearly Monitoring fee (buri kwezi)**	**Minimum Maturity (igihe gito)**	**Maximum Maturity (igihe Kinini)**	FREE (Ubuntu)
	0.3%	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 200,000 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 (Umufuragiro)	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 and Interest (ikitonderwa: Igiterango cy'inyungu z'ubukererwe ntikiruta amafanga fatizo wongeyeho inyungu)				
Loan Restructuring fee (Amafaranga yo guhindura imiterere y'inguzanyo)	5% of outstanding principal (5% By'amafaranga asiganye)				
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				
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)**				
Earl 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, ntamafaranga y'inyongera atanga, yishyura inguzanyo fatizo yarisigaye n'inyungu zabazwe kugera uwo munsi)				

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