



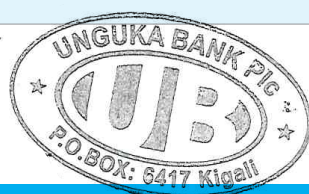
UNGUKA BANK PLC TARRIF GUIDE FROM 10TH OF MAY 2022

GUIDE TARIFAIRE DE UNGUKA BANK PLC A PARTIR DU 10 MAI 2022

IBICIRO NGENDERWAHO MU GUTANGA SERVICE MURI UNGUKA BANK PLC GUHERA TARIKI 10 GICURASI 2022

| SERVICES | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
|--|--|----------------------|
| CURRENT ACCOUNTS | | |
| 1. Current Account/Compte Courant/Konti Isanzwe (IKAZE) | | |
| Withdrawal Charges/ Frais de retrait/Amafaranga yo kubikuza | Free/Gratuit/Ubuntu | Free/Gratuit/Ubuntu |
| Account Management Fees/Frais de Tenue de compte/Gucunga konti | | |
| Account in FRW/Compte en FRW/Konti y'amafaranga y'u Rwanda | 1,200 | 2,000 |
| FCY Account/Compte en Dollars/Konti y'amadolari | 3USD | 3USD |
| Savings accounts/Compte d'épargne/Konti yo kuzigama | Free/Gratuit/Ubuntu | Free/Gratuit/Ubuntu |
| Minimum Balance/ Solde minimale/ Amafaranga asigara kuri konti | | |
| Account in FRW/Compte en FRW/Konti y'amafaranga y'u Rwanda | 3,000 | 3,000 |
| FCY Account/Compte en Dollars/Konti y'amadolari | 2USD | 2USD |
| 2. Student Current Account (IGA NEZA) | | |
| (IR. 2%)_Minimum Balance bearing Interest/Solde générant les intérêts/Inyugu zibara iyo ufiteho nibura | >=100,000 Frw | N/A |
| Minimum Opening Balance/Balance initiale/Ayo gutangiza | 2,000 | N/A |
| 3. Special Current Account (IYUNGURE) | | |
| Minimum Opening Balance/Balance initiale/Ayo gutangiza | 10,000,000 | 10,000,000 |
| Minimum Balance/ Solde minimale/ Amafaranga asigara kuri konti | 10,000 | 10,000 |
| Account Management Fees/Frais de Tenue de compte/Gucunga konti | Free/Gratuit/Ubuntu | Free/Gratuit/Ubuntu |
| Interests on the monthly minimum balance/Intérêts sur solde minimum/Inyungu ibarirwa ku Frw make yabaye kuri konti | | |
| From 50,000,000 to 100,000,000 | 3% | 3% |
| Above 100,000,000 | 5% | 5% |
| 4. Fixed Deposit /Dépot à Terme/ (KUNGAHARA) | | |
| Minimum Opening Balance/Balance initiale/Amake watangiza | 50,000 | 50,000 |
| Charges for: Early redemption/Retrait avant l'échéance/Kubikuza mbere y'igihe (Inyungu zagenwe ziragabanuka) | 20% of Interests | 20% of Interests |
| Price & Term/Prix & Period/ Ibiciro n'igihe | 3-6-12 months | 3-6-12 months |
| 50,000-1,000,000 | 2%-3%-4% | 2%-3%-4% |
| 1,000,001-25,000,000 | 3%-4%-5% | 3%-4%-5% |
| 25,000,001-50,000,000 | 4%-5%-6% | 4%-5%-6% |
| 50,000,001-75,000,000 | 5%-6%-7% | 5%-6%-7% |
| 75,000,001-100,000,000 | 6%-7%-8% | 6%-7%-8% |
| > 100,000,000-300,000,000 | 7%-8%-9% | 7%-8%-9% |
| > 300,000,000 | Negotiable | Negotiable |

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| SAVINGS ACCOUNTS | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
|--|--|--------------------------|
| 5. Flexi Saving Account (RWUNGUKO) | | |
| Minimum Opening Balance/Balance initiale/Amake watangiza | 10,000,000 | 10,000,000 |
| Free withdrawal/Retrait Gratuit/Kubikuza ku buntu | 2 per month | 2 per month |
| Charges for: Exceeding limit/Exces sur le nombre de retraits/ kurenza inshuro zo kubikuza | 2% of withdrawn amount | 2% of withdrawn amount |
| Amount and IR ranges/Montants & taux d'intérêt/Amafaranga n'inyungu | Min/Max | Min/Max IR |
| = 10,000,000 <= 50,000,000 | 5%-8% | 5%-8% |
| >50,000,000 <100,000,000 | 8%-8.3% | 8%-8.3% |
| >= 100,000,000 <=300,000,000 | 8.3%-8.6% | 8.3%-8.6% |
| >300,000,000 | 8.6%-9% | 8.6%-9% |
| 6. Mortgage Saving (TURA AHEZA) | | |
| Minimum Opening Balance/Balance initiale/Amake watangiza | 50,000 | N/A |
| Free withdrawal/Retrait Gratuit/Kubikuza ku buntu | 1 per quarter | N/A |
| Charges for: Exceeding limit/Exces sur le nombre de retraits/ kurenza inshuro zo kubikuza | Lose quarterly Interests | |
| Amount /Montant/Amafaranga n'inyungu | Interest Rate | |
| Below 5M | 3.0% | N/A |
| >= 5,000,001 up to 10M | 4.0% | N/A |
| Above 10M | 6.0% | N/A |
| 7. Project Saving (GIRINTEGO) | | |
| Minimum Opening Balance/Balance initiale/Amake watangiza | 20,000 | 20,000 |
| Free withdrawal/Retrait Gratuit/Kubikuza ku buntu | 1 per Quarter | 1 per Quarter |
| Charges for: Exceeding limit/Exces sur le nombre de retraits/ kurenza inshuro zo kubikuza | Lose quarterly Interests | Lose quarterly Interests |
| Amount /Montant/Amafaranga n'inyungu | Interest Rate | Interest Rate |
| Below 5M | 3.0% | 3.0% |
| >= 5,000,001 & below 10M | 4.0% | 4.0% |
| 10M and Above | 5.0% | 5.0% |
| 8. Education Saving (IGA UTUJE) | | |
| Minimum Opening Balance/Balance initiale/Amake watangiza | 20,000 | N/A |
| Free withdrawal/Retrait Gratuit/Kubikuza ku buntu | 1 per Quarter | N/A |
| Charges for: Exceeding limit/Exces sur le nombre de retraits/ kurenza inshuro zo kubikuza | Lose quarterly Interests | N/A |
| Minimum deposit/Versement minimal/Amake wabitsa (monthly) | 10,000 | N/A |
| (IR. 4%)_Minimum Balance bearing Interest/Solde générant les intérêts/Inyugu zibara iyo ufiteho nibura | 50,000 | N/A |
| 9. Ibimina Saving (UBUMWE) | | |
| Minimum Opening Balance/Balance initiale/Amake watangiza | 50,000 | N/A |
| Free withdrawal/Retrait Gratuit/Kubikuza ku buntu | 1 per month | N/A |
| Charges for: Exceeding limit/Exces sur le nombre de retraits/ kurenza inshuro zo kubikuza | Lose Monthly Interests | N/A |
| Amount /Montant/Amafaranga n'inyungu | Interest Rate | |
| 50,000 - 1,000,000 | 3% | N/A |
| 1,000,001- 10,000,000 | 4% | N/A |
| Above 10,000,001 | 6% | N/A |
| 10. Child Saving Account (MWANUKUNZWE) | | |
| Minimum Opening Balance/Balance initiale/Amake watangiza | 5,000 | N/A |
| Free withdrawal/Retrait Gratuit/Kubikuza ku buntu | 1 per Semester | N/A |
| Charges for: Exceeding limit/Exces sur le nombre de retraits/ kurenza inshuro zo kubikuza | Lose semester's interets | N/A |
| Minimum deposit/Versement minimal/Amake wabitsa (monthly) | 5,000 | N/A |



| | | |
|--|--|----------------------------|
| Minimum Balance bearing Interest/Solde générant les intérêts/Inyugu zibara iyo ufiteho nibura | 50,000 | |
| Amount /Montant/Amafaranga n'inyungu | Interest Rate | |
| 50,000-1,000,000 | 3% | N/A |
| 1,000,001- 10,000,000 | 4% | N/A |
| 10,000,001-30,000,000 | 5% | N/A |
| More 30,000,000 | 6% | N/A |
| 11. Post Loan Saving (ZIRIKANA EJO) | | |
| Free withdrawal/Retrait Gratuit/Kubikuza ku buntu | At maturity or as agreed | At maturity or as agreed |
| (2% IR)_ Minimum Balance bearing Interest/Solde générant les intérêts/Inyugu zibara iyo ufiteho nibura | 100,000 | 100,000 |
| 12. Other services related to Accounts/Autres service sur les comptes/ zindi service ku ma konti | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Account closing fee current account in RWF / Comptes en FRW/ Konti y'amafaranga y'u Rwanda | FRW 6,000 | FRW 6,000 |
| Account closing fee in FCY/ Clôture de compte en devises/ Gufunga konti y'amadovise | USD6/ EUR6 | USD6/ EUR6 |
| Dormant account activation/ Activation du compte dormant/Ifungurwa rya konti itagikoreshwa | free | free |
| Account balance certificate/ Certificat de balance de compte/ icyemezo cy'amafaranga ari kuri konti | FRW 10,000 | FRW 10,000 |
| Bank statement/Relevé de compte bancaire/ Raporo y'ibyakorewe kuri konti | FRW 1,000/ page | FRW 1,000/ page |
| Bank statement email/ call center for corporate customers/Relevé de compte bancaire envoyé par e-mail/ Raporo y'ibyakorewe kuri konti yoherejwe kuri emeyili | free | free |
| Withdraw with bank receipt/ retrait par reçu/ kubikuza hakoreshejwe resi | FRW 3,000 | FRW 3,000 |
| Account balance Inquiry/ Front Office Desk / Over the counter/Demande de solde du compte/ Réception/Au guichet/ Gusaba kubwirwa amafaranga ari kuri konti/ ku mukozi ushinzwe kwakira abakiliya / kuri guichet | FRW200 | FRW200 |
| Passbook/ Livret Bancaire/ Agatabo ko kubikuza | FRW 20,000 | N/A |
| 13. CHEQUES/ CHEQUE/ SHEKI | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Stopping cheque payment per leaf / Arrêt du chèque / Guhagarika sheki | FRW 5,000 | FRW 5,000 |
| Stopping cheque payment per series / Arrêt d'une serie de chèque /Guhagarika sheki nyinshi | FRW 15,000 | FRW 15,000 |
| Cheque book (24 leaves)/ chéquier de 24 pages/ agatabo ka sheki impapuro 24 | FRW 4,000 | FRW 4,000 |
| Cheque book (48 leaves)/ chéquier de 48 pages/ agatabo ka sheki impapuro 48 | FRW 8,000 | FRW 8,000 |
| Cheque book fees -Express (24 leaves)/ Carnet de 24 chèques express / Agatabo ka sheki 24 gatanga mu gihe gito | FRW 10,000 | FRW 10,000 |
| Cheque book fees -Express (48 leaves)/ Carnet de 48 chèques express / Agatabo ka sheki 48 gatanga mu gihe gito | FRW 15,000 | FRW 15,000 |
| cheque book destruction fee when not collected /frais de destruction du chéquier non collecté/ Amafaranga y'agatabo ka sheki igihe yakozwe ntitwarwe | FRW 2,000 | FRW 2,000 |
| Issuing of bankers chèques/ Emission d'un cheque bancaire/ sheki ya banki | FRW 5,000 | FRW 5,000 |
| Bounced cheque Sanction / Sanction pour Chèque impayé pour provision insuffisante /Sheki itazigamiye | 20% of the cheque value | 20% of the cheque value |
| Unpaid inward cheque for other reasons /Chèque entrant impayé pour d'autres raisons/ Sheki zitishyurwa ku zindi mpamvu uretse kuba itazigamiye | FRW5,000 | FRW5,000 |
| Cheque certification fees/ Frais de certification du Chèques//Kwemeza ko sheki izigamiye | FRW 5,000 | FRW 5,000 |
| Cancellation of certified cheque / Annulation d'un cheque certifié non utilisé / Guhagarika sheki yemejwe na Banki ko izigamiye itakoreshejwe | FRW 2,000 | FRW 2,000 |
| 14. PAYMENT ORDER/ ORDRE DE PAIEMENT/UBURENGANZIRA BWO KWISHYURA | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Payment order book 24 leaves /Carnet d'ordres de paiement 24 pages /Agatabo k'amabwiriza yo kwishyura paji 24 | FRW5,000 | FRW5,000 |
| Payment order book 48 leaves /Carnet d'ordres de paiement 48 pages /Agatabo k'amabwiriza yo kwishyura paji 48 | FRW 9,000 | FRW 9,000 |



| | | |
|---|--|--|
| Express Payment order book 24 leaves /Carnet d'ordres de paiement 24 pages express /Agatabo k'amabwiriza yo kwishyura paji 24 gakorwa mu gihe gito | FRW 10,000 | FRW 10,000 |
| Express Payment orderbook 48 leaves/carnet d'ordres de paiement 48 pages express /Agatabo k'amabwiriza yo kwishyura paji 48 gakorwa mu gihe gito | FRW 18,000 | FRW 18,000 |
| 15. STANDING ORDERS/ ORDRE DE VIREMENT PERMANENT/ AMABWIRIZA AHORAHO YO KOHEREZA AMAFARANGA | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Set up fees/ Frais de mise en place/ Uburyo bwo kuyashyira kuri konti | FRW3,000 | FRW3,000 |
| Internal standing order each transfer/ ordre de transfert interne/ | free | free |
| External standing order each transfer/ Frais de transfert aux autres banques / Kohereza amafaranga mu zindi Banki | <2M:2000 ,>2M-10M:5000,> 10M:10000 | <2M:2000 ,>2M-10M:5000,> 10M:10000 |
| Unpaid standing orders / insufficient funds / Ordres de virement permanents impayés (provision insuffisante)/Uburenganzira bwo gukuraho amafaranga butakozwe nta mafaranga ahagije ari kuri konti | FRW 5,000 | FRW 5,000 |
| Standing order amendement fee /Modification de l'ordre de virement permanent/ Guhindura amabwiriza ahoraho | FRW 2,000 | FRW 2,000 |
| Standing order cancelation fee / Annulation de l'Ordre de virement permanent/ Guhagarika amabwiriza ahoraho | FRW 3,000 | FRW 3,000 |
| standing order to saving account / Ordre de virement permanent au compte d'épargne/ Amabwiriza ahoraho yo kohereza amafaranga kuri konti yo kuzigama | free | free |
| 16. FUNDS TRANSFER- LOCAL / TRANSFERT DE FONDS- LOCAL/KOHEREZA AMAFARANGA HAGATI MU GIHUGU | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Internal transfer within UB / Virement Interne aux clients UB / Kohereza amafaranga muri Unguka | free | free |
| Internal transfer multiple entries/ Virement interne aux bénéficiaires différents/ Kohereza amafaranga kuri konti zitandukanye | FRW500 / transaction | FRW500 / transaction |
| RIPPS/RTGS single transfers received from other Banks / Transfert reçu des autres Banques / Amafaranga avuye mu zindi Banki | FRW 500 | FRW 500 |
| RIPPS/ RTGS Transfers to local Banks in RWF / Transfers envoyés aux autres banques/ Amafaranga yoherezwa ku zindi banki | ≤2Millions: FRW2,000 ,> 2M-10M:FRW5,000 , > 10M: FRW10,000 | ≤2Millions: FRW2,000 ,> 2M-10M:FRW5,000 , > 10M: FRW10,000 |
| RIPPS Inward cheques(cheque drawn to UB customers)/ Chèques UB reçus des autres Banques / sheki zatanzwe n'abakiliya ba UNGUKA | FRW 500 | FRW 500 |
| Outward cheques(cheques drawn to others Banks customers/ chèques tirés sur les autres Banques reçus en compensation/ Cheque z'andi mabanki zakiriwe muri Unguka | FRW 500 | FRW 500 |
| Multiple credit posting (EFT) outward / tranfert au bénéficiaires multiples / Amafaranga yoherezwa mu zindi banki ku makonti menshi | FRW 500 per transaction | FRW 500 per transaction |
| RIPPS/ RTGS transfer to local banks in FCY | ≤ 100,000 USD :5USD Above 100,000USD :10USD | ≤ 100,000 USD :5USD Above 100,000USD :10USD |
| 17. CASH TRANSACTION IN USD / TRANSACTION EN ESPECE EN DOLLARS/ KUBITSA NO KUBIKUZA MU MADORALI | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Usd cash deposit over 10,000 USD per day /Versement de plus de 10,000 USD/ Kubitsa arenze 10,000USD ku munsu | 0.33% of the daily total amount | 0.33% of the daily total amount |
| cash deposit equal or less than 10,000 USD/ Kubitsa amadolari atagera kuri USD 10,000 | free | free |
| cash withdraw less than 10,000 USD/ Kubikuzwa amadolari atagera kuri USD 10,000 | free | free |
| Usd cash withdraw over or equal 10,000\$/day/ Kubikuzwa amadorari angana cyarenze 10,000\$/ | USD3 | USD3 |
| Commission on small FCY cash deposit series 2006 and below/ Dépôt en espèces en dollars- Série 2006 et inférieur/ Kubitsa amadorali yakozwe mu mwaka wa 2006 cyangwa mbere yaho | up to 10% for(100 usd notes only) | up to 10% for(100 usd notes only) |
| Commission on USD cash deposited - denomination 50 and below(USD)- Versement en dollars billets de 50 \$ et inférieur/ Kubitsa inoti ya 50\$ cyangwa ntoya kuriyo | up to 6% of the value | up to 6% of the value |
| 18. INTERNATIONAL TRANSFERS- TRANSFER DE FONDS INTERNATIONAL- KOHEREZA AMAFARANGA MU MAHANGA | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Outgoing Foreign Swift remittance/ Transfert Sortant/ Ayoherejwe mu mahanga | as by the product card | as by the product card |
| Incoming SWIFT Remittance/ Transferts entrant/ Ava mu mahanga | As by the product card | As by the product card |



| 19. MOBILE BANKING & INTERNET BANKING/ SERVICE BANCAIRE PAR TELEPHONE & INTERNET / SERVICE ZA BANKI ZIKOresha TELEFONI& INTERNET | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
|--|---|---------------------|
| Balance enquiry/ Demande de solde/ Kubaza ari kuri konti | FRW 100 | FRW 100 |
| Mini statement enquiry on mobile banking/ Mini relevé sur les services bancaires au téléphone mobile/ Kureba raporo ngufi y'ibyakozwe ukoresheje telefone igendanwa | FRW 200 | FRW 200 |
| App Account statement /relevé de compte demande sur Mobile APP/ Raporo y'ibyakorerwe kuri konti bigaragazwa na Mobile App | FRW 300 | FRW 300 |
| App stamped account statement / relevé de compte signé demandé en utilisant le Mobile APP/ Raporo isinye y'ibyakorerwe kuri konti isabwe binyuze muri Mobile App | FRW 1,000 | FRW 1,000 |
| Sms alerts/Messages courts d'alerte/Ubutumwa bugufi bukubwira ibimaze gukorerwa kuri konti yawe | FRW 50 | FRW 50 |
| Internal Funds transfer/ Transfert de fonds / Kohereza amafaranga muri Unguka | FRW 200 | FRW 200 |
| Own account funds transfer / Transfert de fonds sur ton propre compte/ Kohereza amafaranga kuri konti zawe | FRW 100 | FRW 100 |
| Fund transfer to local Banks / Transfer de fonds aux autres Banques par telephone | FRW 500 | FRW 500 |
| Transaction search / Recherche d'une opération/ Gushaka ibyakozwe kuri konti | FRW 100 | FRW 100 |
| overdraft request / demande d'un crédit découvert/ Gusaba umwenda w'igihe gito ukoresheje telefoni | FRW 1,000 | FRW 1,000 |
| Loan details/ détail de crédit/ amakuru ku nguzanyo | FRW 100 | FRW 100 |
| Cheque book request / demande de chéquier/ gusaba agatabo ka sheki | FRW 100 | FRW 100 |
| Airtime Purchase/ Service bancaire d'achat de carte par téléphone mobile/ kugura unite ukoresheje telefoni | free | free |
| Electricity Purchase/ Service bancaire d'achat d'électricité par téléphone mobile/ Kugura umuriro ukoresheje telefoni igendanwa | free | free |
| Water bills payment / Service bancaire de paiement des factures d'eau par téléphone mobile/ Kwishyura fagitire z'amazi ukoresheje telefoni | FRW200 | FRW200 |
| UB Mobile Pin Change/ Changement du mot de passe/ guhindura umubare w'ibanga | FRW 35 | FRW 35 |
| Bill payment(star time, DSTV...)/ Paiement des factures de Startime et DSTV par telephone/ Kwishyura fagitire za Startime na DSTV hakoreshejwe telefoni | free | free |
| Bank to own wallet (Pull)/ Service de transfert de fonds sur son propre compte Pull/ kohereza amafaranga kuri konti yawe ya momo | free | free |
| Internal transfer - bulk/ Transfert interne de fonds aux différents bénéficiaires/ Kohereza amafaranga ku bantu batandukanye muri Unguka hakoreshejwe telefoni | FRW 300 per account | FRW 300 per account |
| External transfer - bulk / Transfers de fonds aux différents bénéficiaires clients des autres banques commerciales / Kohereza amafaranga ku bantu batandukanye bo mu zindi banki hakoreshejwe telefoni | FRW 500 per account | FRW 500 per account |
| Bank to other wallet /service de transfert de fonds de son compte au autres comptes momo Push/ Kohereza amafaranga ku zindi konti za momo | FRW 500 | FRW 500 |
| 20. DEBIT CARDS / SERVICES DES CARTES BANCAIRES / GUKOresha IKARITA YO KUBIKUZA | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Purchase of Debit Card / Achat de carte Bancaire/ Kugura ikarita yo kubikuza | FRW 7,500 | N/A |
| Monthly management fees / Frais de gestion mensuelle/ Amafranga yo service yishyurwa buri kwezi | FRW 300 | N/A |
| PIN renewal/reissue/Changement du code PIN de la carte bancaire/ Guhindura umubare w'ibanga w'ikarita | FRW 500 | N/A |
| Off-us transactions/ Retrait en espèces aux guichets automatiques des autres Banques / Kubikuza ku byuma by'andi mabanki | FRW400 | N/A |
| Balance enquiry/ Demande de solde aux Guichet Automatique/Kureba ari kuri konti ukoresheje ikarita/ | FRW 100 | N/A |
| 21. E-TAX/ Perception électronique de l'impôt/ Service zo kwakira imisoro | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| RRA tax Collection - Bank customers/perception électronique de l'impôt RRA- Client de la Banque / Kwishyurira muri Banki imisoro- umukiliya wa Banki | FRW 500 | FRW 500 |



| | | |
|---|--|------------------------------|
| RRA tax collection over the counter- non bank customers/ perception électronique de l'impôt RRA- Non Client de la Banque /Kwishyurira muri Banki imisoro- Atari umukiliya wa Banki | FRW 1,000 | FRW 1,000 |
| 22. OTHER SERVICES/ AUTRES SERVICES/ IZINDI SERIVISI | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Garnishment , Arrest, administrative opposition and courier charges/Avis à tiers détenteur, saisie arrêt, saisie attribution, saisie conservatoire, opposition administrative et frais de port de lettre/ Inyandiko zitandukanye kuri konti y'umukiliya | FRW 5,000 | FRW 5,000 |
| Audit certificate/ Certificat d'Audit/ Inyandiko zisabwa n'Abagenzuzi | FRW 40,000 | FRW 40,000 |
| T bills and T- bonds subscription on behalf of the customer / Souscription au T- Bonds or T- Bills pour le compte du client/ Kwandikisha umukiriya kuri T-Bills/ T-Bonds | FRW 5,000 | FRW 5,000 |
| Searching documents fees <1 year / Frais de recherche d'un document <1 année/ Gushakirwa kopi y'ibyemezo byatanzwe na Banki bimaze muni y'umwaka | FRW 10,000 | FRW 10,000 |
| Searching documents fees over 1 year / Frais de recherche d'un document >1 année/ Gushakirwa kopi y'ibyemezo byatanzwe na Banki bimaze hejuru y'umwaka | FRW 20,000 | FRW 20,000 |
| Retrieval of CCTV Camera Footage when initiated by the customer/ Recherche des images de caméra/Gushakirwa amashusho yafashwe na kamera zifashishwa mu kureba ibibera muri Bank | FRW 10,000 | FRW 10,000 |
| 23. LOANS/CREDIT/INGUZANYO | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Appraisal fee/Frais d'étude/Kwiga inguzanyo | 0.25% (minimum is Frw 5,000) | 0.25% (minimum is Frw 5,000) |
| Processing fee/Commissions/Umufuragiro | | 2% |
| Interest rate/ Taux d'intérêts/Urunguko | 18%-21% | 18%-21% |
| Late payment penalty/Intérêts de retard/Inyungu z'ubukererwe | 4% on Amnt in arrears | 4% on Amnt in arrears |
| Buy out fee/Frais de rachat de prêt/Kugurisha inguzanyo | 10% of outstanding | 10% of outstanding |
| Interest rate/ Taux d'intérêts/Urunguko_(Agriculture/Ubuhinzi) | 19.8% to 24% | 19.8% to 24% |
| 24. Overdraft & Credit line | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| OD management Fees/Frais de Gestion/Gucunga konti | 0.5% per month | 0.5% per month |
| Interest rate/ Taux d'intérêts/Urunguko | 2% Per Month | 2% Per Month |
| 25. Guarantees, Invoice Discount & Tender Finance | RETAILS BANKING (Individual/Micro & Groups) | SME & CORPORATE |
| Account Management Fees/Frais de Tenue de compte/Gucunga konti (Bid, Advance and Performace guarantees) | 0.20% Quarterly | 0.20% Quarterly |
| Appraisal fee/Frais d'étude/Kwiga dosiye | 0.25% (minimum is Frw 5,000) | 0.25% (minimum is Frw 5,000) |
| Processing fee/Commissions/Umufuragiro | | 2% |
| Interest rate/ Taux d'intérêts/Urunguko (Invoice Discount_Flat Rate) | | 24% |
| Interest rate/ Taux d'intérêts/Urunguko (Tender Finance _Reducing Rate) | | 24% |
| Promise of credit line and Credit line confirmation (Icyemezo cyo kuba ufite Credit Line Cg kuba ushobora kuyihabwa)_Commissions/Umufuragiro | | 30,000 |
| | | 30,000 |
| Note 1: | | |
| *All prices mentioned above are VAT exclusive/ La TVA est exclusive/Ibi biciro nta musoro ubariwemo | | |
| *The WHT is applied on Interest on savings account/ Le client paye la taxe sur interets recu sur les compte d'épargne/ Umusoro ku nyungu ku bwizigame wishyurwa n'umukiliya (15%) (Except for TDs of 12 Months and Above) | | |

Handwritten signature

