



LOLC UNGUKA FINANCE TARIFF GUIDE FROM April 1st 2025 / Guide Tarifaire de UNGUKA BANK PLC à partir du 1^{er} Avril 2025 /

IBICIRO NGENDERWAHO MU GUTANGA SERVICE MURI UNGUKA BANK PLC GUHERA TARIKI 01 Mata 2025

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 kubuza	Free/Gratuit/Ubuntu	Free/Gratuit/Ubuntu
Account Management Fees/Frais de Tenue de compte/ucunga konti		
Account in FRW/Compte en FRW/Konti yamafaranga y'u Rwanda	1200	2,000
FCY Account/Compte en Dollars/Konti y'amadolari	1 USD	1 USD
Savings account/Compte d'épargne/Konti yo kugama	Free/Gratuit/Ubuntu	Free/Gratuit/Ubuntu
Minimum Balance/Solde minimale/Amafaranga asigara kuri konti		
Account in FRW/Compte en FRW/Konti yamafaranga y'u Rwanda	3,000	3,000
FCY Account/Compte en Dollars/Konti y'amadolari	5USD	5USD
2. Student Current Account (IGA NEZA)		
(R. 24) Minimum Balance bearing Interest/Solde générant les intérêts/inyugu zibara yo ufiteho nibura	>=100,000 Frw	N/A
Minimum Opening Balance/Balance initiale/Ayo gutangiza	2,000	N/A
3. Special Current Account (YUNGURE)		
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/ucunga konti	Free/Gratuit/Ubuntu	Free/Gratuit/Ubuntu
Interests on the monthly minimum balance/Intérêts sur solde minimum/inyugu ibarwa ku FRw make yabonye kuri konti		
From 50,000,000 to 100,000,000	3%	3%
Above 100,000,000	5%	5%
4. FIXED DEPOSIT/Dépôt à Terme/ (KUNGAHABA)		
Minimum Opening Balance/Balance initiale/Amake watangiza	50,000	50,000
Charges for: Early redemption/Retrait avant l'échéance/Kubikura mbere y'ighe (inyungu zagerwaga burukuru)	20% of interests	20% of interests
Price & Term/Frais & Période/ Isigira n'ighe		
3-6-12 months	3-6-12 months	3-6-12 months
50,000-100,000	28-33%-4%	28-33%-4%
1,000,001-25,000,000	33-43%-5%	33-43%-5%
25,000,001-50,000,000	43-53%-6%	43-53%-6%
50,000,001-75,000,000	53-63%-7%	53-63%-7%
75,000,001-100,000,000	63-73%-8%	63-73%-8%
> 100,000,000-300,000,000	73-83%-9%	73-83%-9%
> 300,000,000	Negotiable	Negotiable
SAVINGS ACCOUNTS		
5. Flexi Saving Account (RWUNGUKO)	RETAILS BANKING (Individual/Micro & Groups)	SME & CORPORATE
Minimum Opening Balance/Balance initiale/Amake watangiza	10,000,000	10,000,000
Free withdrawal/Retrait Gratuit/Kubukiza ku buntu	2 per month	2 per month
Charges for: Exceeding limit/Excès sur le nombre de retraits/ kurenza inshuro zo kubukiza	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/Kubukiza ku buntu	1 per quarter	1 per quarter
Charges for: Exceeding limit/Excès sur le nombre de retraits/ kurenza inshuro zo kubukiza	Loss quarterly interests	Loss quarterly interests
Amount /Montant/Amafaranga n'inyungu	Interest Rate	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 (GIRINETEO)		
Minimum Opening Balance/Balance initiale/Amake watangiza	20,000	20,000
Free withdrawal/Retrait Gratuit/Kubukiza ku buntu	1 per Quarter	1 per Quarter
Charges for: Exceeding limit/Excès sur le nombre de retraits/ kurenza inshuro zo kubukiza	Loss quarterly interests	Loss 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 UTUJI)		
Minimum Opening Balance/Balance initiale/Amake watangiza	20,000	N/A
Free withdrawal/Retrait Gratuit/Kubukiza ku buntu	1 per Quarter	N/A
Charges for: Exceeding limit/Excès sur le nombre de retraits/ kurenza inshuro zo kubukiza	Loss quarterly interests	N/A
Minimum deposit/Versement minimal/Amake wabitsa (monthly)	10,000	N/A
(R. 43) Minimum Balance bearing Interest/Solde générant les intérêts/inyugu zibara yo ufiteho nibura	50,000	N/A
9. Lifetime Saving (UBUMURU)		
Minimum Opening Balance/Balance initiale/Amake watangiza	50,000	N/A
Free withdrawal/Retrait Gratuit/Kubukiza ku buntu	1 per month	N/A
Charges for: Exceeding limit/Excès sur le nombre de retraits/ kurenza inshuro zo kubukiza	Loss Monthly interests	N/A
Amount /Montant/Amafaranga n'inyungu	Interest Rate	Interest Rate
50,000 -100,000	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/Kubukiza ku buntu	1 per Semester	N/A
Charges for: Exceeding limit/Excès sur le nombre de retraits/ kurenza inshuro zo kubukiza	Loss semester's interests	N/A
Minimum deposit/Versement minimal/Amake wabitsa (monthly)	5,000	N/A
Minimum Balance bearing Interest/Solde générant les intérêts/inyugu zibara yo ufiteho nibura	50,000	N/A
Amount /Montant/Amafaranga n'inyungu	Interest Rate	Interest Rate
50,000-100,000	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 (GIRIKANA EJJO)		
Free withdrawal/Retrait Gratuit/Kubukiza ku buntu	At maturity or as agreed	At maturity or as agreed
(2% IR) Minimum Balance bearing Interest/Solde générant les intérêts/inyugu zibara yo ufiteho nibura	100,000	100,000
OTHER SERVICES RELATED TO ACCOUNTS/AUTRES SERVICES SUR LES COMPTES/zindi service ku ma konti		
Account closing fee current account in FRW / Comptes en FRW/ Konti yamafaranga y'u Rwanda	Free	Free
Account closing fee in FCY/ Clôture de compte en devises/ Gufunga konti y'amadolari	Free	Free
Dormant account activation/ Activation du compte dormant/Intungurwa rya konti igakoresheje	Free	Free
Account balance certificate/ Certificat de balance de compte/ icyemwezo cy'amafaranga ari kuri konti	FRW 10,000/ 7 USD	FRW 10,000/ 7 USD
Bank statement/Relevé de compte bancaire/ Raporo y'ibyakorewe kuri konti	Free/Ubuntu/1 Statement per Year & FRW 1,000 or 1USD/ page other requests	Free/Ubuntu/1 statement per year & FRW 1,000 or 1USD/ page other requests
Bank statement email/ call center for corporate customers/Relevé de compte bancaire envoyé par e- mail/ Raporo y'ibyakorewe kuri konti yoherejwe kuri emeyi	Free	Free
Withdraw with bank receipt/ retrait par reçu/ kubukiza hakoreshejwe resi	FRW 3,000/ 2USD	FRW 3,000/ 2USD
Account balance inquiry/ Front Office Desk / Over the counter/demande de solde du compte/Reception/au guichet/ Gusaba kubwiriza amafaranga ari kuri konti/ ku mukazi uwitwaga kwatara abashyamba / kuri guichet	FRW200/ 0.14USD	FRW200/ 0.14USD
Passbook/ Livret Bancaire/ Agatabo ka kubukiza	FRW10,000/ 7USD	N/A
12. CHEQUES/ CHEQUE/ SHEKI		
Stopping cheque payment per leaf / Arrêt du cheque / Gufungisha sheki	FRW 5,000 / USD 5	FRW 5,000 / USD 5
Stopping cheque payment per series / Arrêt d'une série de chèques /Guhagarika sheki nyinshi	FRW 15,000 / USD 15	FRW 15,000 / USD 15
Cheque book (24 leaves)/ chèque/ de 24 pages/ agatabo ka sheki impapuro 24	FRW 5,000 / USD 6	FRW 5,500 / USD 6
Cheque book (48 leaves)/ chèque/ de 48 pages/ agatabo ka sheki impapuro 48	FRW 10,000 / USD 10	FRW 11,000 / USD 10
Cheque book fees -Express (24 leaves)/ Carnet de 24 chèques express / Agatabo ka sheki 24 gutangwa mu ghe gito	FRW 15,000 / USD 15	FRW 16,000 / USD 15
Cheque book fees -Express (48 leaves)/ Carnet de 48 chèques express / Agatabo ka sheki 48 gutangwa mu ghe gito	FRW 20,000 / USD 20	FRW 21,000 / USD 20
cheque book destruction fee when not collected /Frais de destruction du chèque/non collecté/ Amafaranga yagabaho ka sheki ighe yakazwe nibwawe	FRW 2,000 / USD 2	FRW 2,000 / USD 2
issuing of bankers cheques/ Emission d'un cheque bancaire/ sheki ya banki	FRW 5,000 / USD 5	FRW 5,000 / USD 5
Bounced cheque Sanction / Sanction pour Chèque impayé pour provision insuffisante /Sheki itaziganywe	10% of the cheque value	10% of the cheque value
Unpaid inward cheque for other reasons /Chèque entrant impayé pour d'autres raisons/ Sheki zibanywe ku zindi raporo uretse kuba itaziganywe	FRW5,000 / USD 5	FRW5,000 / USD 5
Cheque certification fees/ Frais de certification du Chèques/ Ikemweza ko sheki ziganywe	FRW 5,000 / USD 5	FRW 5,000 / USD 5
Cancellation of certified cheque / Annulation d'un cheque certifié non utilisé / Guhagarika sheki yemanywe na banki ko ziganywe /Ikoreshejwe	FRW 2,000 / USD 2	FRW 2,000 / USD 2
14.PAYMENT ORDERS/ORDRE DE PAIEMENT/UBUREGANGAZIRA BWO KWISHYURA		
Payment order book 24 leaves /Carnet d'ordres de paiement 24 pages /Agatabo k'amabwiriza yo kwishyura paj 24	FRW5,000 / USD 6	FRW 5,500 / USD 6
Payment order book 48 leaves /Carnet d'ordres de paiement 48 pages /Agatabo k'amabwiriza yo kwishyura paj 48	FRW 9,500/ USD 9	FRW 10,000 /USD 10
Express Payment order book 24 leaves /Carnet d'ordres de paiement 24 pages express / Agatabo k'amabwiriza yo kwishyura paj 24 gakorwa mu ghe gito	FRW 10,000/USD11	FRW 11,000/USD11
Express Payment orderbook 48 leaves/carnet d'ordres de paiement48 pages express / Agatabo k'amabwiriza yo kwishyura paj 48 gakorwa mu ghe gito	FRW 18,000/USD 18	FRW 18,000/USD18

15 RECEIPTS BOOK/ CARNET DE RECUS/AGATABO KA RESI	RETAILS BANKING (Individual/Micro & Groups)	SME & CORPORATE
Receipt book 24 leaves/ Carnet de recu 24 pages/ Agatabo ka resi impapuro 24	Frw 2,500 /USD 3	N/A
Receipt book 48 leaves/ Carnet de recu 48 pages/ Agatabo ka resi impapuro 48	Frw 5,000 /USD 6	N/A
16.STANDING ORDERS/ORDRE DE VIREMENT PERMANENT/ AMABWIRIZA AHORAHYO YO KOHEREZA AMAFARANGA		
Set up fees/ Frais de mise en place/ Uburyo bwo kuyashyira kuri konti	FRW3,000/ USD 2	FRW3,000 / USD 2
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	FRW 3,000/ USD 2	FRW 3,000 / USD 2
Unpaid standing orders / Insufficient funds / Ordres de virement permanents impayés (provision insuffisante) /Uburenganzira bwo gukora amafaranga butakowe nta mafaranga ahagije ari kuri konti	FRW 5,000/ USD 3.5	FRW 5,000 / USD 3.5
Standing order amendment fee /Modification de l'ordre de virement permanent/ Guhindura amabwiriza ahoraho	FRW 2,000/ USD 1.42	FRW 2,000 / USD 1.42
Standing order cancellation fee / Annulation de l'ordre de virement permanent/ Guhagarika amabwiriza ahoraho	FRW 3,000/ USD 2	FRW 3,000 / USD 2
standing order to saving account / Ordre de virement permanent au compte d'épargne/ Amabwiriza ahoraho yo kohereza amafaranga kuri konti yo kugama	Free	Free
17. FUNDS TRANSFER- LOCAL / TRANSFERT DE FONDS- LOCAL/KOHEREZA AMAFARANGA HAGATI MU GIHUGU		
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 (per transaction)	FRW500 / USD 1	FRW500 / USD 1
RIPPS/RTOS single transfers received from other Banks / Transfert reçu des autres Banques / Amafaranga avuye mu zindi Banki	FRW 500 / USD 1	FRW 500 / USD 1
RIPPS/ RTOS Transfers to local Banks in FRW / Transfers envoyés aux autres banques / Amafaranga yoherezwa ku zindi banki	FRW 3,000	FRW 3,000
RIPPS inward cheques/ cheque drawn to UB customers/ Chèques UB reçus des autres Banques / sheki zatanywe nibashyamba ba UNGUKA	FRW 500 / USD 1	FRW 500 / USD 1
Outward cheques/ cheques drawn to others Banks customers/ chèques tirés sur les autres Banques reçus en compensation/ Cheque zandi mabanki zakiriwe muri Unguka	FRW 500 / USD 1	FRW 500 / USD 1
Multiple credit posting (FTT) outward / transfert aux bénéficiaires multiples / Amafaranga yoherezwa mu zindi banki ku makonti menshi	FRW 500 per transaction	FRW 500 per transaction
RIPPS/ RTOS transfer to local banks in FCY	+ 100,000 USD /USD Above 100,000USD :0.1% max 200\$	+ 100,000 USD /USD Above 100,000USD :0.1% of the amount max 200\$
18. CASH TRANSACTION IN USD / TRANSACTION EN ESPECIE EN DOLLARS/ KUBITSA MO KUBUKIZA MU MADORALI		
Used cash deposit over 10,000 USD per day for own account /Versement de plus de 10,000 USD par le titulaire du compte/ Kubitsa arenze 10,000USD ku munsi kuri konti bwite	Free	Free
cash deposit equal or less than 10,000 USD/ Kubitsa amadolari atagera kuri USD 10,000	Free	Free
Cash withdraw up to10,000 USD/ retrait jusqu'a 10,000 USD/ kubukiza amadolari kugeza kuri 10,000	Free	Free
Cash withdraw/Retrait (plus) 10 000 to (jusqu'a) 25,000 USD/ Kubukiza amadolari arenze 10 000 kugeza kuri 25,000.	USD 5	USD 5
Used cash withdraw/Retrait above (plus) 25,000\$/ Kubukiza amadolari arenze 25,000\$/	0.2% of withdrawn amount. Max 300 USD	0.2% of withdrawn amount. Max 300 USD
Commission on small FCY cash deposit: series 2008 and below/ Dépôt en espèces en dollars- Série 2008 et inférieure/ Kubitsa amadolari yakazwe mu mwaka wa 2008 cyangwa mbere yaho	Free	Free
Commission on USD cash deposited - denomination 50 and below/(USD)- Versement en dollars billets de 50 \$ et inférieur/ Kubitsa inshi yo 50\$ cyangwa itoya kuraho	Free	Free
19.INTERNATIONAL TRANSFERS- TRANSFER DE FONDS INTERNATIONAL- KOHEREZA AMAFARANGA MU MASHANGA		
Outgoing foreign Swift remittance/ Transfert Sortant/ Kuyoherejwe 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
20.MOBILE BANKING & INTERNET BANKING/ SERVICE BANCAIRE PAR TELEPHONE & INTERNET/ SERVICE ZA BANKI ZIKORESHA TELEFONIE INTERNET		
Balance enquiry/ Demande de solde/ Kubara 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'ibyakorewe ukoresheje telefoni igendawira	FRW 200	FRW 200
App Account statement/ Relevé de compte demande sur Mobile APP/ Raporo y'ibyakorewe 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 linye y'ibyakorewe kuri konti isabwa binyuze muri Mobile App	FRW 1,000	FRW 1,000
SMS alert/ Messages courts d'alerte/Ubushyamba bugufi bukubwira ibizamwe gukorewa kuri konti yawe	FRW 30/ USD 0.02	FRW 30/ USD 0.02
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 / Transfert de fonds aux autres Banques par téléphone	FRW 500	FRW 500
Transaction search / Recherche d'une opération/ Gusaha ibyakozwe kuri konti	FRW 100	FRW 100
overdraft request / demande d'un crédit découvert/ Gusaba umwenda w'ighe 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 chèque/ gusaba agatabo ka sheki	FRW 100	FRW 100
Active Purchase/ Service bancaire d'achat de carte par téléphone mobile/ kugura urutwe ukoresheje telefoni	Free	Free
Electricity Purchase/ Service bancaire d'achat d'électricité par téléphone mobile/ kugura umuniro ukoresheje telefoni igendawira	Free	Free
Water bills payment / Service bancaire de paiement des factures d'eau par téléphone mobile/ kwishyura factures d'eau ukoresheje telefoni	FRW 200	FRW 200
UB Mobile Pin Change/ Changement du mot de passe/ guhindura umubare w'ibanga	FRW 35	FRW 35
Bill payment/ Atar time DSTV.../ Paiement des factures de Startime et DSTV par téléphone/ Kwishyura factures de Startime na DSTV hakoreshejwe telefoni	Free	Free
Bank to own wallet (Pul) Service de transfert de fonds sur son propre compte Pul/ kohereza amafaranga kuri konti yawe ya mamo	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 mamo Pul/ kohereza amafaranga ku zindi konti za mamo	FRW 500	FRW 500
21.DEBIT CARDS / SERVICES DES CARTES BANCAIRES / GUKORESHA IKARITA YO KUBUKUZA		
Purchase of Debit Card / Achat de carte bancaire/ kugura ikarita yo kubukiza	FRW 7,500	N/A
Monthly management fees / Frais de gestion mensuelle/ Amafaranga yo service yishyurwa kuri konti	FRW 300	N/A
PIN renewal/renouvellement/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 / Kubukiza ku byuma bya zindi mabanki	FRW400	N/A
Balance enquiry/ Demande de solde aux guichet Automatique/Kureba ari kuri konti ukoresheje ikarita/	FRW 100	N/A
22.5-TAX/Perception Electronique de l'impôt/ Service zo kwakira imisoro		
RRA tax Collection - Bank customers/perception électronique de l'impôt RRA- Client de la Banque /Kwishyura 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 /Kwishyura muri Banki imisoro- Atari umukiliya wa Banki	FRW 1,000	FRW 1,000
23.OTHER SERVICES/ AUTRES SERVICES/ ZINDI SERIVISI		
Commitment, 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 yumukiliya	FRW 5,000/ USD 3.5	FRW 5,000/ USD 3.5
Audit certificate/ Certificat d'Audit/ Inyandiko zisabwa n'Abagenzuzi	FRW 40,000/ USD 28	FRW 40,000/ USD 28
T-bills and T- bonds subscription on behalf of the customer / Souscription au T- Bonds or T- Bills pour le compte du client/ Kwakirishiriza umukiliya kuri T-bills/ T-bonds	FRW 5,000/ USD 3.5	FRW 5,000/ USD 3.5
Searching documents fees +1 year / Frais de recherche d'un document +1 année/ Gusukirwa kopi yibanywe byatanzwe na Banki bimaze munsi y'umwaka	FRW 5,000/ USD 3.5	FRW 5,000/ USD 3.5
Searching documents fees over 1 year / Frais de recherche d'un document +1 année/ Gusukirwa kopi yibanywe byatanzwe na Banki bimaze hajuru umwaka	FRW 10,000/ 7 USD	FRW 10,000/ 7 USD
Retrieval of CCTV Camera footage for investigations or claims/ Recherche des images de caméra pour investigation/Gushaha amashusho yafashwe na camera z'igiko mu gushyamba ibabazo cy gutangira umunyacyi ku byabaye	Free	Free
24. LOANS/CREDIT/INGUZANYO		
Appraisal fee/Frais d'étude/kwiga inguzanyo	0.25% (minimum is Frw 5,000) 0.3% to 1% for Vehicle & Unsecured loans.	0.25% (minimum is Frw 5,000) 0.3% to 1% for Vehicle & Unsecured loans.
Processing fee/Commissions/Umunuragiro	Mortgage/Construction 2% Working Capital 2% Micro Working Capital 2.75% Agriculture loans (2% to 2.75%) Unsecured ,range/finanze (3.5%)	Mortgage/Construction 2% Working Capital 2% Micro Working Capital 2.75% Agriculture loans (2% to 2.75%) Unsecured ,range/finanze (3.5%)
Interest rate/ Taux d'intérêts/Uwunguko	Mortgage/Construction 5 years (20% to 23%) 7 years (21% to 24%) Working Capital (21% to 24%) Asset Finance (21% to 24%) Micro Working Capital (30 to 36%) Vehicle Loans (24-36%) Unsecured ,range & finance (36%-48%)	Mortgage/Construction 5 years (20% to 23%) 7 years (21% to 24%) Working Capital (21% to 24%) Asset Finance (21% to 24%) Micro Working Capital (30 to 36%) Vehicle Loans (24-36%) Unsecured ,range & finance (36%-48%)
Late payment penalty/Intérêts de retard/Inyungu zubukerewe	4% on Armt in arrears	4% on Armt in arrears
Buy out fee/Frais de rachat de prêt/kugurisha inguzanyo	10% of outstanding	10% of outstanding
Interest rate/ Taux d'intérêts/Uwunguko ,Agriculture/ubuhinzi	21% to 24%	21% to 24%
25. Overdraft & Credit line		
OD management fees/Frais de Gestion/ucunga konti	0.5% per month	0.5% per month
Interest rate/ Taux d'intérêts/Uwunguko	2% Per Month	2% Per Month
26. Guarantees, Invoice Discount & Tender Finance		
Account Management Fees/Frais de Tenue de compte/ucunga konti (bid, Advance and Performance guarantees)	0.20% Quarterly	0.20% Quarterly
Appraisal fee/Frais d'étude/kwiga dosye	0.25% (minimum is Frw 5,000)	0.25% (minimum is Frw 5,000)
Processing fee/Commissions/Umunuragiro	2%	2%
Interest rate/ Taux d'intérêts/Uwunguko (Invoice Discount ,Flat Rate)	24%	24%
Interest rate/ Taux d'intérêts/Uwunguko (Tender Finance ,Reducing Rate)	24%	24%
Promiss of credit line and Credit line confirmation (icyemwezo cyo kuba ufite Credit line Cyg kuba uhahabwa kuyibwira) ,Commissions/Umunuragiro	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 intérêts reçu sur les compte d'épargne/ Umusoro ku nyungu ku buzigamwe wishyurwa umukiliya (15%) (Except for TDs of 12 Months and Above)

LOLC Unguka Finance (LUF)
iguha inguzanyo mu buryo
bwiuhuse,ugashora mu bucuruzi
buciriritse cyangwa bunini



LUF Iguha inguzanyo yo kugura
imodoka cyangwa igafataho
ingwate imodoka yawe, ikaguha
inguzanyo yo gukoresha ibyo
wifuza.



LUF iguha inguzanyo yo kugura
ibikoreho bitandukanye
harimo n'imodoka zikora mu
bucuruzi, imashini, n'ibindi.
Igera ishami ryacya bagufashe.



OUR VISION