

LOLC UNGUKA FINANCE TARIFF GUIDE

Effective From April 1st, 2025

Guide Tarifaire de LOLC UNGUKA FINANCE à partir du 1er Avril 2025

IBICIRO NGENDERWAHO MU GUTANGA SERVICE MURI LOLC UNGUKA FINANCE GUHERA
TARIKI 01 Mata 2025

SERVICES	RETAIL 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	1 USD	1 USD
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	5 USD	5 USD
2. Student Current Account (IGA NEZA)		
(IR. 2%) Minimum Balance bearing Interest/Solde générant les intérêts/Inyugu zibara iyo ufiteho nibura $\geq 100,000$ Frw	N/A	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

SERVICES	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Minimum Balance/Solde minimale/Amafaranga asigara kuri konti</i>	10,000	10,000
<i>Account Management Fees/Frais de Tenue de compte/Gucunga konti</i>	Free/Gratuit/Ubuntu	Free/Gratuit/Ubuntu
<i>Interests on monthly minimum balance/Intérêts sur solde minimum/Inyungu ibarirwa ku Frw make yabaye kuri konti</i>		
<i>From 50,000,000 to 100,000,000</i>	3%	3%
<i>Above 100,000,000</i>	5%	5%
4. FIXED DEPOSIT/Dépot à Terme/(KUNGAHARA)		
<i>Minimum Opening Balance/Balance initiale/Amake watangiza</i>	50,000	50,000
<i>Charges for: Early redemption/Retrait avant l'échéance/Kubikuza mbere y'igihe (Inyungu zagenwe ziragabanuka)</i>	20% of Interests	20% of Interests
<i>Price & Term/Prix & Period/Ibiciro n'igihe</i>	3-6-12 months	3-6-12 months
<i>50,000-1,000,000</i>	2%-3%-4%	2%-3%-4%
<i>1,000,001-25,000,000</i>	3%-4%-5%	3%-4%-5%
<i>25,000,001-50,000,000</i>	4%-5%-6%	4%-5%-6%
<i>50,000,001-75,000,000</i>	5%-6%-7%	5%-6%-7%
<i>75,000,001-100,000,000</i>	6%-7%-8%	6%-7%-8%
<i>> 100,000,000-300,000,000</i>	7%-8%-9%	7%-8%-9%
<i>> 300,000,000</i>	Negotiable	Negotiable

SAVINGS ACCOUNTS	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
5. Flexi Saving Account (RWUNGUKO)		
<i>Minimum Opening Balance/Balance initiale/Amake watangiza</i>	10,000,000	10,000,000
<i>Free withdrawal/Retrait Gratuit/Kubikuza ku buntu</i>	2 per month	2 per month
<i>Charges for: Exceeding limit/Exces sur le nombre de retraits/kurenza inshuro zo kubikuza</i>	2% of withdrawn amount	2% of withdrawn amount
<i>Amount and IR ranges/Montants & taux d'intérêt/Amafaranga n'inyungu</i>	Min/Max IR	Min/Max IR
<i>=10,000,000<= 50,000,000</i>	5%-8%	5%-8%
<i>>50,000,000<100,000,000< /td></i>	8%-8.3%	8%-8.3%
<i>>=100,000,000 <=300,000,000< /td></i>	8.3%-8.6%	8.3%-8.6%
<i>>300,000,000</i>	8.6%-9%	8.6%-9%
6. Mortgage Saving (TURAHEZA)		
<i>Minimum Opening Balance/Balance initiale/Amake watangiza</i>	50,000	N/A
<i>Free withdrawal/Retrait Gratuit/Kubikuza ku buntu</i>	1 per quarter	N/A
<i>Charges for: Exceeding limit/Exces sur le nombre de retraits/kurenza inshuro zo kubikuza</i>	Lose quarterly Interests	N/A
<i>Below 5M</i>	3.0%	N/A
<i>>= 5,000,001 up to 10M</i>	4.0%	N/A
<i>Above 10M</i>	6.0%	N/A
7. Project Saving (GIRINTEGO)		
<i>Minimum Opening Balance/Balance initiale/Amake watangiza</i>	20,000	20,000
<i>Free withdrawal/Retrait Gratuit/Kubikuza ku buntu</i>	1 per Quarter	1 per Quarter
<i>Charges for: Exceeding limit/Exces sur le nombre de retraits/kurenza inshuro zo kubikuza</i>	Lose quarterly Interests	Lose quarterly Interests

SAVINGS ACCOUNTS	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Below 5M</i>	3.0%	3.0%
<i>>= 5,000,001 & below 10M</i>	4.0%	4.0%
<i>10M and Above</i>	5.0%	5.0%
8. Education Saving (IGA UTUJE)		
<i>Minimum Opening Balance/Balance initiale/Amake watangiza</i>	20,000	N/A
<i>Free withdrawal/Retrait Gratuit/Kubikuza ku buntu</i>	1 per Quarter	N/A
<i>Charges for: Exceeding limit/Exces sur le nombre de retraits/kurenza inshuro zo kubikuza</i>	Lose quarterly Interests	N/A
<i>Minimum deposit/Versement minimal/Amake wabitsa (monthly)</i>	10,000	N/A
<i>(IR. 4%) Minimum Balance bearing Interest/Solde générant les intérêts/Inyugu zibara iyo ufiteho nibura</i>	50,000	N/A
9. Ibimina Saving (UBUMWE)		
<i>Minimum Opening Balance/Balance initiale/Amake watangiza</i>	50,000	N/A
<i>Free withdrawal/Retrait Gratuit/Kubikuza ku buntu</i>	1 per month	N/A
<i>Charges for: Exceeding limit/Exces sur le nombre de retraits/kurenza inshuro zo kubikuza</i>	Lose Monthly Interests	N/A
<i>50,000 - 1,000,000</i>	3%	N/A
<i>1,000,001 - 10,000,000</i>	4%	N/A
<i>Above 10,000,001</i>	6%	N/A
10. Child Saving Account (MWANUKUNZWE)		
<i>Minimum Opening Balance/Balance initiale/Amake watangiza</i>	5,000	N/A
<i>Free withdrawal/Retrait Gratuit/Kubikuza ku buntu</i>	1 per Semester	N/A
<i>Charges for: Exceeding limit/Exces sur le nombre de retraits/kurenza inshuro zo kubikuza</i>	Lose semester's interests	N/A

SAVINGS ACCOUNTS	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Minimum deposit/Versement minimal/Amake wabitsa (monthly)</i>	5,000	N/A
<i>50,000 - 1,000,000</i>	3%	N/A
<i>1,000,001 - 10,000,000</i>	4%	N/A
<i>10,000,001 - 30,000,000</i>	5%	N/A
<i>More than 30,000,000</i>	6%	N/A
11. Post Loan Saving (ZIRIKANA EJO)		
<i>Free withdrawal/Retrait Gratuit/Kubikuza ku buntu</i>	At maturity or as agreed	At maturity or as agreed
<i>(2% IR) Minimum Balance bearing Interest/Solde générant les intérêts/Inyugu zibara iyo ufiteho nibura</i>	100,000	100,000

12. Other services related to Accounts/Autres service sur les comptes/ izindi service ku ma compte	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Account closing fee current account in RWF/Comptes en FRW/Konti y'amafaranga y'u Rwanda</i>	Free	Free
<i>Account closing fee in FCY/Clôture de compte en devises/Gufunga konti y'amadovise</i>	Free	Free
<i>Dormant account activation/Activation du compte dormant/Ifungurwa rya konti itagikoreshwa</i>	Free	Free
<i>Account balance certificate/Certificat de balance de compte/Icyemero cy'amafaranga ari kuri konti</i>	FRW 10,000 / 7 USD	FRW 10,000 / 7 USD
<i>Bank statement/Relevé de compte bancaire/Raporo y'ibyakorewe kuri konti</i>	Free 1 Statement per Year & FRW 1,000 or 1USD/page other requests	Free 1 statement per year & FRW 1,000 or 1USD/page other requests
<i>Bank statement email/call center for corporate customers/Relevé de compte bancaire envoyé par e-mail/Raporo y'ibyakorewe kuri konti yoherejwe kuri emeyili</i>	Free	Free
<i>Withdraw with bank receipt/retrait par reçu/kubikuza hakoreshejwe resi</i>	FRW 3,000 / 2 USD	FRW 3,000 / 2 USD
<i>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 ushinze kwakira abakiliya/kuri guichet</i>	FRW 200 / 0.14 USD	FRW 200 / 0.14 USD
<i>Passbook/Livret Bancaire/Agatabo ko kubikuza</i>	FRW 10,000 / 7 USD	N/A
13. CHEQUES/CHEQUE/SHEKI		
<i>Stopping cheque payment per leaf/Arrêt du chèque/Guhagarika sheki</i>	FRW 5,000 / USD 5	FRW 5,000 / USD 5
<i>Stopping cheque payment per series/Arrêt d'une serie de chèques/Guhagarika sheki nyinshi</i>	FRW 15,000 / USD 15	FRW 15,000 / USD 15
<i>Cheque book (24 leaves)/chèquier de 24 pages/agatabo ka sheki impapuro 24</i>	FRW 5,000 / USD 6	FRW 5,500 / USD 6
<i>Cheque book (48 leaves)/chèquier de 48 pages/agatabo ka sheki impapuro 48</i>	FRW 10,000 / USD 10	FRW 11,000 / USD 10
<i>Cheque book fees - Express (24 leaves)/Carnet de 24 chèques express/Agatabo ka sheki 24 gatanga mu gihe gito</i>	FRW 15,000 / USD 15	FRW 15,000 / USD 15

12. Other services related to Accounts/Autres service sur les comptes/ izindi service ku ma compte	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Cheque book fees - Express (48 leaves)/Carnet de 48 chèques express/Agatabo ka sheki 48 gatangwa mu gihe gito</i>	FRW 20,000 / USD 20	FRW 20,000 / USD 20
<i>Cheque book destruction fee when not collected/frais de destruction du chéquier non collecté/Amafaranga y'agatabo ka sheki igihe yakozwe nititwarwe</i>	FRW 2,000 / USD 2	FRW 2,000 / USD 2
<i>Issuing of bankers chèques/Emission d'un cheque bancaire/sheki ya banki</i>	FRW 5,000 / USD 5	FRW 5,000 / USD 5
<i>Bounced cheque Sanction/Sanction pour Chèque impayé pour provision insuffisante/Sheki itazigamiye</i>	10% of the cheque value	10% of the cheque value
<i>Unpaid inward cheque for other reasons/Chèque entrant impayé pour d'autres raisons/Sheki zitishyuwe ku zindi mpamvu uretse kuba itazigamiye</i>	FRW 5,000 / USD 5	FRW 5,000 / USD 5
<i>Cheque certification fees/Frais de certification du Chèques/Kwemeza ko sheki izigamiye</i>	FRW 5,000 / USD 10	FRW 5,000 / USD 10
<i>Cancellation of certified cheque/Annulation d'un cheque certifié non utilisé/Guhagarika sheki yemejwe na Banki ko izigamiwe itakoreshejwe</i>	FRW 2,000 / USD 2	FRW 2,000 / USD 2

14. PAYMENT ORDER/ORDRE DE PAIEMENT/UBURENGANZIRA BWO KWISHYURA	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Payment order book 24 leaves/Carnet d'ordres de paiement 24 pages/Agatabo k'amabwiriza yo kwishyura paji 24</i>	FRW 5,000 / USD 6	FRW 5,500 / USD 6
<i>Payment order book 48 leaves/Carnet d'ordres de paiement 48 pages/Agatabo k'amabwiriza yo kwishyura paji 48</i>	FRW 9,500 / USD 9	FRW 10,000 / USD 10
<i>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</i>	FRW 11,000 / USD 11	FRW 11,000 / USD 11
<i>Express Payment order book 48 leaves/carnet d'ordres de paiement 48 pages express/Agatabo k'amabwiriza yo kwishyura paji 48 gakorwa mu gihe gito</i>	FRW 18,000 / USD 18	FRW 18,000 / USD 18
15. RECEIPTS BOOK/CARNET DE RECUES/ AGATABO KA RESI	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Receipt book 24 leaves/Carnet de recu 24 pages/Agatabo ka resi impapuro 24</i>	FRW 2,500 / USD 3	N/A
<i>Receipt book 48 leaves/Carnet de recu 48 pages/Agatabo ka resi impapuro 48</i>	FRW 5,000 / USD 6	N/A
16. STANDING ORDERS/ORDRE DE VIREMENT PERMENANT/AMABWIRIZA AHORAHU YO KOHEREZA AMAFARANGA	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Set up fees/Frais de mise en place/Uburyo bwo kuyashyira kuri konti</i>	FRW 3,000 / USD 2	FRW 3,000 / USD 2
<i>Internal standing order each transfer/ordre de transfert interne</i>	Free	Free
<i>External standing order each transfer/Frais de transfert aux autres banques/Kohereza amafaranga mu zindi Banki</i>	FRW 3,000 / USD 2	FRW 3,000 / USD 2
<i>Unpaid standing orders/insufficient funds/Ordres de virement permanents impayés (provision insuffisante)/Uburenganzira bwo gukuraho amafaranga butakozwe nta mafaranga ahagije ari kuri konti</i>	FRW 5,000 / USD 3.5	FRW 5,000 / USD 3.5
<i>Standing order amendment fee/Modification de l'ordre de virement permanent/Guhindura amabwiriza ahoraho</i>	FRW 2,000 / USD 1.42	FRW 2,000 / USD 1.42
<i>Standing order cancellation fee/Annulation de l'Ordre de virement permanent/Guhagarika amabwiriza ahoraho</i>	FRW 3,000 / USD 2	FRW 3,000 / USD 2

14. PAYMENT ORDER/ORDRE DE PAIEMENT/UBURENGANZIRA BWO KWISHYURA	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Standing order to saving account/Ordre de virement permanent au compte d'epargne/Amabwiriza ahoraho yo kohereza amafaranga kuri konti yo kuzigama</i>	Free	Free
17. FUNDS TRANSFER - LOCAL/TRANSFERT DE FONDS - LOCAL/KOHEREZA AMAFARANGA HAGATI MU GIHUGU	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Internal transfer within LUF/Virement Interne aux clients LUF/Kohereza amafaranga muri LUF</i>	Free	Free
<i>Internal transfer multiple entries/Virement interne aux bénéficiaires différents/Kohereza amafaranga kuri konti zitandukanye (per transaction)</i>	FRW 500 / USD 1	FRW 500 / USD 1
<i>RIPPS/RTGS single transfers received from other Banks/Transfert reçu des autres Banques/Amafaranga avuye mu zindi Banki</i>	FRW 500 / USD 1	FRW 500 / USD 1
<i>RIPPS/RTGS Transfers to local Banks in RWF/Transfers envoyés aux autres banks/Amafaranga yoherezwa ku zindi banki</i>	FRW 3,000	FRW 3,000
<i>RIPPS Inward cheques (cheque drawn to LUF customers)/Chèques LUF reçus des autres Banques/sheki zatanzwe n'abakiliya ba LOLC UNGUKA FINANCE</i>	FRW 500 / USD 1	FRW 500 / USD 1
<i>Outward cheques (cheques drawn to others Banks customers)/chèques tirés sur les autres Banques reçus en compensation/Cheque z'andi mabanki zakiriwe muri LOLC UNGUKA FINANCE</i>	FRW 500 / USD 1	FRW 500 / USD 1
<i>Multiple credit posting (EFT) outward/transfert au bénéficiaires multiples/Amafaranga yoherezwa mu zindi banki ku makonti menshi</i>	FRW 500 per transaction	FRW 500 per transaction
<i>RIPPS/RTGS transfer to local banks in FCY</i>	≤ 100,000 USD: 5USD Above 100,000USD: 0.1% max 200\$	≤ 100,000 USD: 5USD Above 100,000USD: 0.1% of the amount max 200\$

18. CASH TRANSACTION IN USD/TRANSACTION EN ESPECE EN DOLLARS/KUBITSA NO KUBIKUZA MU MADORALI	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>USD 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 munsu kuri konti bwite</i>	Free	Free
<i>Cash deposit equal or less than 10,000 USD/Kubitsa amadolari atagera kuri USD 10,000</i>	Free	Free
<i>Cash withdraw up to 10,000 USD/retrait jusqu'a 10,000 USD/Kubikuza amadolari kugeza kuri 10,000</i>	Free	Free
<i>Cash withdraw/Retrait (plus) 10 001 to (jusqu'a) 25,000 USD/Kubikuza amadolari arenze 10 000 kugeza kuri 25,000</i>	USD 5	USD 5
<i>USD cash withdraw/Retrait above (plus) 25,000\$/Kubikuza amadolari arenze 25,000\$</i>	0.2% of withdrawn amount, Max 300 USD	0.2% of withdrawn amount, Max 300 USD
<i>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</i>	Free	Free
<i>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</i>	Free	Free
19. INTERNATIONAL TRANSFERS - TRANSFER DE FONDS INTERNATIONAL - KOHEREZA AMAFARANGA MU MAHANGA	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Outgoing Foreign Swift remittance/Transfert Sortant/Ayoherejwe mu mahanga</i>	As by the product card	As by the product card
<i>Incoming SWIFT Remittance/Transferts entrant/Ava mu mahanga</i>	As by the product card	As by the product card
20. MOBILE BANKING & INTERNET BANKING/SERVICE BANCAIRE PAR TELEPHONE & INTERNET/SERVICE ZA BANKI ZIKORESHA TELEFONI & INTERNET	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Balance enquiry/Demande de solde/Kubaza ari kuri konti</i>	FRW 100	FRW 100
<i>Mini statement enquiry on mobile banking/Mini relevé sur les services bancaires au téléphone mobile/Kureba raporo ngufi y'ibyakorewe ukoresheje telephone igendanwa</i>	FRW 200	FRW 200

18. CASH TRANSACTION IN USD/TRANSACTION EN ESPECE EN DOLLARS/KUBITSA NO KUBIKUZA MU MADORALI	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>App Account statement/relevé de compte demande sur Mobile APP/Raporo y'Ibyakorerwe kuri konti bigaragazwa na Mobile App</i>	FRW 300	FRW 300
<i>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</i>	FRW 1,000	FRW 1,000
<i>SMS alerts/Messages courts d'alerte/Ubutumwa bugufi bukubwira ibimaze gukorerwa kuri konti yawe</i>	FRW 30 / USD 0.02	FRW 30 / USD 0.02
<i>Internal Funds transfer/Transfert de fonds/Kohereza amafaranga muri Unguka</i>	FRW 200	FRW 200
<i>Own account funds transfer/Transfert de fonds sur ton propre compte/Kohereza amafaranga kuri konti zawe</i>	FRW 100	FRW 100
<i>Fund transfer to local Banks/Transfer de fonds aux autres Banques par telephone</i>	FRW 500	FRW 500
<i>Transaction search/Recherche d'une opération/Gushaka ibyakozwe kuri konti</i>	FRW 100	FRW 100
<i>Overdraft request/demande d'un crédit découvert/Gusaba umwenda w'igihe gito ukoresheje telefoni</i>	FRW 1,000	FRW 1,000
<i>Loan details/détail de crédit/amakuru ku nguzanyo</i>	FRW 100	FRW 100
<i>Cheque book request/demande de chéquier/gusaba agatabo ka sheki</i>	FRW 100	FRW 100
<i>Airtime Purchase/Service bancaire d'achat de carte par téléphone mobile/kugura unite ukoresheje telefoni</i>	Free	Free
<i>Electricity Purchase/Service bancaire d'achat d'électricité par téléphone mobile/Kugura umuriro ukoresheje telefoni igendanwa</i>	Free	Free
<i>Water bills payment/Service bancaire de paiement des factures d'eau par téléphone mobile/Kwishyura fagitire z'amazi ukoresheje telefoni</i>	FRW 200	FRW 200
<i>UB Mobile Pin Change/Changement du mot de passe/guhindura umubare w'ibanga</i>	FRW 35	FRW 35
<i>Bill payment (star time, DSTV...)/Paiement des factures de Startime et DSTV par telephone/Kwishyura fagitire za Startime na DSTV hakoreshejwe telefoni</i>	Free	Free

18. CASH TRANSACTION IN USD/TRANSACTION EN ESPECE EN DOLLARS/KUBITSA NO KUBIKUZA MU MADORALI	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
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 differents 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 differents 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

21. DEBIT CARDS/SERVICES DES CARTES BANCAIRES/GUKORESHA IKARITA YO KUBIKUZA	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Purchase of Debit Card/Achat de carte Bancaire/Kugura ikarita yo kubikuza</i>	FRW 7,500	N/A
<i>Monthly management fees/Frais de gestion mensuelle/Amafranga yo service yishyurwa buri kwezi</i>	FRW 300	N/A
<i>PIN renewal/reissue/Changement du code PIN de la carte bancaire/Guhindura umubare w'ibanga w'ikarita</i>	FRW 500	N/A
<i>Off-us transactions/Retrait en especes aux guichets automatiques des autres Banques/Kubikuza ku byuma by'andi mabanki</i>	FRW 400	N/A
<i>Balance enquiry/Demande de solde aux Guichet Automatique/Kureba ari kuri konti ukoresheje ikarita</i>	FRW 100	N/A
22. E-TAX/Perception électronique de l'impôt/Service zo kwakira imisoro	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>RRA tax Collection - Bank customers/perception électronique de l'impôt RRA - Client de la Banque/Kwishyurira muri Banki imisoro - umukiliya wa Banki</i>	FRW 500	FRW 500
<i>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</i>	FRW 1,000	FRW 1,000
23. OTHER SERVICES/AUTRES SERVICES /IZINDI SERIVISI	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>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</i>	FRW 5,000 / USD 3.5	FRW 5,000 / USD 3.5
<i>Audit certificate/Certificat d'Audit/Inyandiko zisabwa n'Abagenzuzi</i>	FRW 40,000 / USD 28	FRW 40,000 / USD 28
<i>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</i>	FRW 5,000 / USD 3.5	FRW 5,000 / USD 3.5
<i>Searching documents fees <1 year/Frais de recherche d'un document <1 année/Gushakirwa kopi y'ibyemezo byatanzwe</i>	FRW 5,000 / USD 3.5	FRW 5,000 / USD 3.5

21. DEBIT CARDS/SERVICES DES CARTES BANCAIRES/GUKORESHA IKARITA YO KUBIKUZA	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>na Banki bimaze muni y'umwaka</i>		
<i>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</i>	FRW 10,000 / 7 USD	FRW 10,000 / 7 USD
<i>Retrieval of CCTV Camera Footage for investigations or claim/Recherche des images de caméra pour investigation/Gushaka amashusho yafashwe na camera z'ikigo mu gukemura ibibazo cg gutanga umucyo ku byabaye</i>	Free	Free

24. LOANS/CREDIT/INGUZANYO	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Appraisal fee/Frais d'etude/Kwiga inguzanyo</i>	0.25% (minimum is FRW 5,000) 0.5% to 1% for Vehicle & Unsecured loans	0.25% (minimum is FRW 5,000) 0.5% to 1% for Vehicle & Unsecured loans
<i>Processing fee/Commissions/Umufuragiro</i>		
<i>Mortgage/Construction</i>	2%	2%
<i>Working Capital</i>	2%	2%
<i>Micro Working Capital</i>	2.75%	2.75%
<i>Agriculture Loans</i>	2% to 2.75%	2% to 2.75%
<i>Unsecured_Isange/Ihereze</i>	3.5%	3.5%
<i>Interest rate/Taux d'intérêts/Urunguko</i>		
<i>Mortgage/Construction 5 Years</i>	20% to 23%	20% to 23%
<i>Mortgage/Construction 7 Years</i>	21% to 24%	21% to 24%
<i>Working Capital</i>	21% to 24%	21% to 24%
<i>Asset Finance</i>	21% to 24%	21% to 24%
<i>Micro Working Capital</i>	30% to 36%	30% to 36%
<i>Vehicle Loans</i>	24% to 36%	24% to 36%
<i>Unsecured_Isange & Ihereze</i>	36% to 48%	36% to 48%
<i>Agriculture/Ubuhinzi</i>	21% to 24%	21% to 24%
<i>Late payment penalty/Intérêts de retard/Inyungu z'ubukererwe</i>	4% on Amount in arrears	4% on Amount in arrears
<i>Buy out fee/Frais de rachat de prêt/Kugurisha inguzanyo</i>	10% of outstanding	10% of outstanding
25. OVERDRAFT & CREDIT LINE	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>OD management Fees/Frais de Gestion/Gucunga konti</i>	0.5% per month	0.5% per month
<i>Interest rate/Taux d'intérêts/Urunguko</i>	2% Per Month	2% Per Month

24. LOANS/CREDIT/INGUZANYO	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
26. GUARANTEES, INVOICE DISCOUNT & TENDER FINANCE	RETAIL BANKING (Individual/Micro & Groups)	SME & CORPORATE
<i>Account Management Fees/Frais de Tenue de compte/Gucunga konti (Bid, Advance and Performance guarantees)</i>	0.20% Quarterly	0.20% Quarterly
<i>Appraisal fee/Frais d'etude/Kwiga dosiye</i>	0.25% (minimum is FRW 5,000)	0.25% (minimum is FRW 5,000)
<i>Processing fee/Commissions/Umufuragiro</i>	2%	2%
<i>Interest rate/Taux d'intérêts/Urunguko (Invoice Discount_Flat Rate)</i>	24%	24%
<i>Interest rate/Taux d'intérêts/Urunguko (Tender Finance_Reducing Rate)</i>	24%	24%
<i>Promise of credit line and Credit line confirmation (Icyemero cyo kuba ufite Credit Line Cg kuba ushobora kuyihabwa)_Commissions/Umufuragiro</i>	30,000	30,000

Important Notes:

- 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'epargne/Umusoro ku nyungu ku bwizigame wishyurwa n'umukiliya (15%) (Except for TDs of 12 Months and Above)
- Interest rates and fees are subject to change based on market conditions and regulatory requirements
- For any clarification or additional information, please contact your nearest Unguka Bank branch

This tariff guide is effective from April 1st, 2025

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