COGEBANQUE TARIFFS AND CONDITIONS GUIDE EFFECTIVE FROM 4TH JANUARY 2023/ TARIF ET CONDITIONS DE LA COGEBANQUE APPLICABLE A PARTIR DU 04 JANVIER 2023/ IBICIRO NGENDERWAHO BYA COGEBANQUE PLC GUHERA 04 MUTARAMA 2023

cogebanque
simple & possible

SERVICES/ SERIVISI	PERSONAL BANKING/ SERVICES BANCAIRES AUX CLIENT PARTICULIERS/ UMUNTU KUGITI CYE	SME BANKING/ PME /ABACURUZI N'IBIGO BITO N'IBICIRIRITSE/	CORPORATE / GRANDES ENTREPRISES ET INSTITUTIONS / ABAKILIYA BANINI
Presented cheque drawn on COGEBANQUE/ Remise de chèque tiré sur la COGEBANQUE/ Sheki yishyuwe n'umukiriya wa COGEBANQUE muri COGEBANQUE	Working Value Date (the same day)/Valeur J ouvré(même jour)/Umunsi umwe	Working Value Date (the same day)/Valeur J ouvré(même jour)/Umunsi umwe	Working Value Date (the same day)/Valeur J ouvré(même jour)/Umunsi umwe
Presented cheque from other local banks (clearing house)/Remise de chèque sur place/ Sheki yishyuwe n'umukiriya w'indi banki muri COGEBANQUE	To be drawn within 24 hours /A toucher dans 24 heures/Amasaha 24	To be drawn within 24 hours /A toucher dans 24 heures/Amasaha 24	To be drawn within 24 hours /A toucher dans 24 heures/Amasaha 24
Presented cheque from abroad/Remise de chèque tiré sur l'étranger/Sheki yishyuwe n'umukiriya wa banki yo mu kindi gihugu	Client account is credited after drawer's payment confirmation/Chèque porté au crédit du compte du client après paiement par le tiré/ Sheki yishyurwa Cogebanque imaze kubona ubwishyu	Client account is credited after drawer's payment confirmation/Chèque porté au crédit du compte du client après paiement par le tiré/ Sheki yishyurwa Cogebanque imaze kubona ubwishyu	Client account is credited after drawer's payment confirmation/Chèque porté au crédit du compte du client après paiement par le tiré/ Sheki yishyurwa Cogebanque imaze kubona ubwishyu
Other credit or debit transactions/Toute autre opération de crédit ou debit/Ibindi bikorwa byo kubitsa no kubikuza	Working Value Date (the same day)/Valeur J ouvré(même jour)/Umunsi umwe	Working Value Date (the same day)/Valeur J ouvré(même jour)/Umunsi umwe	Working Value Date (the same day)/Valeur J ouvré(même jour)/Umunsi umwe
Account opening fee in FRW, Usd, Euro/Frais d'ouverture de compte/Ikiguzi cyo gufunguza Konti	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi
Ledger fee current account/ Tenue de compte compte courant/ ikiguzi cyo gucunga Konti isanzwe yo kubitsa no kubikuza	FRW 1,000 / USD2/ EUR2 / GBP2	FRW 2000 / USD5 / EUR3 / GBP3 /	FRW 5,000 / USD7/ EURO6 / GBP5
Ledger fee on ITEZIMBERE account/Tenue de compte ITEZIMBERE/Konti ya ITEZIMBERE	Free / Gratuit / Nta kiguzi	N/A	N/A
Saving Account/Compte d'épargne/ Konti yo kuzigama	Free / Gratuit / Nta kiguzi	Free / Gratuit / Nta kiguzi	Free / Gratuit / Nta kiguzi
Fixed Term deposit account/Depot à terme/ konti ibitswaho igihe kigenwe	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi
Account modification request / demande de modification de compte/Guhindura amakuru kuri konti	FRW 5,000 / USD10/ EUR10 / GBP10	FRW 5,000 / USD10/ EUR10 / GBP10	FRW 5,000 / USD10/ EUR10 / GBP10
Account closing fee / Frais de clôture de compte/ Ikiguzi cyo gufunga konti	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi
Account Statement /Historique de compte/ Raporo y'ibyakorewe kuri konti	FRW 1,000 / page	FRW 1,000 / page	FRW 1,000/page
MT 940 statement/extrait de compte MT940/ Raporo y'ibyakorewe kuri konti mu bury bwa MT940	FRW15,000	FRW15,000	FRW15,000
Account balance Inquiry/ Front Office Desk / Over the counter/ Demande de solde du compte/ Réception/Au guichet/ Gusaba kubwirwa amafa- ranga ari kuri konti/ ku mukozi ushinzwe kwakira abakiliya/ kuri gishe	FRW1000	FRW1,000	FRW1,000
account to account transfer in FRW/Virement recus en interne en FRW/Kohereza amafaranga uvana kuri konti imwe ujyana kuy'indi muri Cogebanque	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi
Outward transfer to single beneficiary in FRW/ Virement simple externe sur place en FRW/ Kohereza amafaranga ku muntu umwe	1,000 FRW per operation/ 1,000 Frw ku gikorwa	1,000 FRW per operation/ 1,000 Frw ku gikorwa	1,000 FRW per operation/ 1,000 Frw ku gikorwa
Outward transfer to Bank's supplier in FRW/ Virement simple banque locale en faveur du fournisseur de la Cogebanque /Kohereza amafaranga muri banki y'umucuruzi yo mu Rwnda	500 FRW per trannsaction/ Frw 500 ku gikorwa	500 FRW per trannsaction/ Frw 500 ku gikorwa	500 FRW per trannsaction/ Frw 500 ku gikorwa
Local Outward Transfer to single beneficiary in foreign currency amount </=100,000 /Virement simple local en devises</=100,000 /Kohereza amadevize ku muntu umwe hagati mu gihugu angana cyangwa ari munsi ya 100,000	Equival. to 6 USD/ Amadorari 6	Equival. to 6 USD/ Amadorari 6	Equival. to 6 USD/ Amadorari 6
Local Outward Transfer to single beneficiary in foreign currency amount >100,000 /Virement simple local en devises/ Kohereza amafaranga atari amanya Rwanda ku muntu umwe arenze 100,000	0.3% of the transfered amount with maximum of equiv. to usd 1000 /0.3% du montant transféré , max. Equiv. usd 1000/ 0.3% byamafaranga yoherejwe atajya hejuru ya $1000	0.3% of the transfered amount with maximum of equiv. to usd 1000 /0.3% du montant transféré , max. Equiv. usd 1000/ 0.3% byamafaranga yoherejwe atajya hejuru ya $1000	0.3% of the transfered amount with maximum of equiv. to usd 1000 /0.3% du montant transféré , max. Equiv. usd 1000/ 0.3% byamafaranga yoherejwe atajya hejuru ya $1000
Local Outward (FRW) to multiple beneficiaries/ Virements multiples locaux/Kohereza amafaranga hagati mu gihugu ku bantu benshi	200 FRW per beneficiary/bénéficiaire/ Frw 200 kuri buri muntu	200 FRW per beneficiary/bénéficiaire/ Frw 200 kuri buri muntu	200 FRW per beneficiary/bénéficiaire/ Frw 200 kuri buri muntu
Amendment to outgoing fees/Frais d'amandement sur virement externe/Igiciro cyo guhindura iyoherezwa ryabaye	10,000 FRW	10,000 FRW	10,000 FRW
SWIFT charges/Frais SWIFT/Igiciro cya Swift	15000 FRW	15000 FRW	15000 FRW
SWIFT cancellation charges/Frais d'annulation SWIFT/Igiciro cyo guhagarika Swift	15000 FRW	15000 FRW	15000 FRW
Cash deposit over the counter in FRW/Versement espèces en FRW au guichet/Kubitsa amafaranga y'amanyarwanda kuri gishe	Free / Gratuit / Nta kiguzi	Free / Gratuit / Nta kiguzi	Free / Gratuit / Nta kiguzi
Cash deposit in FX currencies /Versement espèces en devises, / kubitsa amadevize	Free + cash transport agencies fees	Free + cash transport agencies fees	Free + cash transport agencies fees
Cash collection from customer's premises service /Ramassage de valeurs en clientèle/ serivise yo kujya gufata amafaranga yo kubitsa ku mukiriya	2000 FRW / Km the minimum is Frw25,000 in a month/ avec un minimum de 25,000Frw par mois/ 2,000Frw ku kilometero, amake ku kwezi akaba FRW 25,000	2000 FRW / Km the minimum is Frw25,000 in a month/ avec un minimum de 25,000Frw par mois/ 2,000Frw ku kilometero, amake ku kwezi akaba FRW 25,000	2000 FRW / Km the minimum is Frw25,000 in a month/ avec un minimum de 25,000Frw par mois/ 2,000Frw ku kilometero, amake ku kwezi akaba FRW 25,000
Cash withdrawal over the counter without slip/Retrait espèces en FRW au guichet sans bordereau/Kubikuza amafaranga kuri gishe nta borudero	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi
Cash withdrawal over the counter with slip/ Retrait espèces en FRW au guichet avec bordereau/ Kubikuza amafaranga kuri gishe ugahabwa borudero	FRW 500 per slip /par bordereau/kuri borudero	FRW 500 per slip /par bordereau/kuri borudero	FRW 500 per slip /par bordereau/kuri borudero
Cash withdrawal over the counter by bank voucher, without slip/ Retrait avec quittance de caisse mais sans bordereau/ Kubikuza amafaranga kuri gishe ukoresheje gitansi nta borudero	FRW 1,500 per receipt/par quittance/ kuri gitansi	FRW 1,500 per receipt/par quittance/ kuri gitansi	FRW 1,500 per receipt/par quittance/ kuri gitansi
Cash withdrawal over the counter by bank voucher, with slip/Retrait avec quittance de caisse, avec bordereau/ Kubikuza amafaranga kuri gishe ukoresheje gitansi ugahabwa borudero	FRW 2,000 per receipt/par bordereau/ kuri borudero	FRW 2,000 per receipt/par bordereau/ kuri borudero	FRW 2,000 per receipt/par bordereau/ kuri borudero
Cash withdrawal over the counter amount ≤ FRW 400 000 /Retrait espèces au guichet montant ≤ à FRW400 000 /Kubikuza amafaranga ari munsi cyangwa angana na 400,000 kuri gishe	1000 FRW	N/A	N/A
Prestige banking Services fee/Accès à l'Agence « Prestige »/ Ikiguzi ku wahawe serivi y'ikirenga	Frw 15,000 per month/par mois/buri kwezi	Frw 15,000 per month/par mois/buri kwezi	Frw 15,000 per month/par mois/buri kwezi
Agent Float Accounts/Agent compte flottant / Ikiguzi kuri konti ikoreshwa n'uhagarariye Banki "agent banking"	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi	Free/Gratuit/Nta kiguzi
Cheque certification /Certification de chèques/ Kwemeza Sheki	6,500 FRW / cheque/ 6500 kuri buri sheki	6,500 FRW / cheque/ 6500 kuri buri sheki	6,500 FRW / cheque/ 6500 kuri buri sheki
Cancellation of certified cheque /Annulation chèque certifié/Guhagarika sheki yemejwe	3,000 FRW /cheque/ 3,000 Frw kuri buri sheki	3,000 FRW /cheque/ 3,000 Frw kuri buri sheki	3,000 FRW /cheque/ 3,000 Frw kuri buri sheki
Deposited cheque issued by COGEBANQUE / Remise de chèque sur COGEBANQUE/ Kubitsa sheki ya COGEBANQUE	Free/Gratuit/ Nta kiguzi	Free/Gratuit/ Nta kiguzi	Free/Gratuit/ Nta kiguzi
Deposited cheques from other banks/ Remise de chèques autre banque(compensation)/ Kubitsa sheki y'indi banki	250 FRW	250 FRW	250 FRW
All incoming transfers of salaries/Tous virements de salaire reçus/ kwakira imishahara ivuye mu y'indi Banki	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi
Supervision of standing order (OPP)/Surveillance d'ordre de paiement permanent (OPP)/ Gucunga uburyo buhoraho bwo kwishyurira umukiriya	1,000 FRW per month/Par mois/ 1000 Frw kuri buri kwezi	1,000 FRW per month/Par mois/ 1000 Frw kuri buri kwezi	1,000 FRW per month/Par mois/ 1000 Frw kuri buri kwezi
Cancellation of standing order (OPP)/Annulation d'ordre de paiement permanent (OPP)/ Guhagarika Uburenganzira buhoraho bwo gukuraho amafaranga	2,000 FRW	2,000 FRW	2,000 FRW
Dormant account Re-activation Charge/ Réactivation de compte dormant/ Gukangura konti yasinziriye	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi
Photocopying cheques/Photocopie de chèques/ Gufotora sheki	500 FRW per page/500 kuri buri rupapuro	500 FRW per page/500 kuri buri rupapuro	500 FRW per page/500 kuri buri rupapuro
Photocopying any documents/Photocopie tous documents/Gufotora iy'indi nyandiko yose	500 FRW per page/500 kuri buri rupapuro	500 FRW per page/500 kuri buri rupapuro	500 FRW per page/500 kuri buri rupapuro
Retrieval of documents issued within last 6 months/Recherche de document de < 6 mois/ Gushaka inyandiko z'ibyakozwe zitarengeje amezi 6 ikozwe	10,000 FRW by request/par document demandé/ 10,000 kuri buri nyandiko	10,000 FRW by request/par document demandé/ 10,000 kuri buri nyandiko	10,000 FRW by request/par document demandé/ 10,000 kuri buri nyandiko
Retrieval of documents issued above 6 months and below 1 year/Recherches > 6 mois < 1an/ Gushaka inyandiko z'ibyakozwe zirengeje amezi 6 ariko itarengeje umwaka	15,000 FRW by request/par par document demandé/15,000 Frw kuri buri busabe kuri buri nyandiko	15,000 FRW by request/par par document demandé/15,000 Frw kuri buri busabe kuri buri nyandiko	15,000 FRW by request/par par document demandé/15,000 Frw kuri buri busabe kuri buri nyandiko
Retrieval of documents issued above 1 year/ Recherches > 1 an/ Gushaka inyandiko z'ibyakozwe zirengeje umwaka ikozwe	40,000 FRW by request/par par document demandé/40,000 Frw kuri buri busabe/ kuri buri nyandiko	40,000 FRW by request/par par document demandé/40,000 Frw kuri buri busabe/ kuri buri nyandiko	40,000 FRW by request/par par document demandé/40,000 Frw kuri buri busabe/ kuri buri nyandiko
Retrieval of camera images for event occurred within 15 days/Recherche des images de camera au cours de 15 jours/Gushaka amashusho ya kamera yabaye mu munsi 15 itambutse	FRW 10,000 (when initited by customer)/ 10,000 Frw iyo bisabwe n'umukiriya	FRW 10,000 (when initited by customer)/ 10,000 Frw iyo bisabwe n'umukiriya	FRW 10,000 (when initited by customer)/ 10,000 Frw iyo bisabwe n'umukiriya
Certificate of Loan clearance for non borrower / Attestations de non créance/ créance pour un non debiteur /Icyemezo cyo Kugira/ kutagira umwenda utarigeze umwenda muri Cogebanque	20,000 FRW per certificate/Par attestation/ 20,000 Frw kuri buri Cyemezo	20,000 FRW per certificate/Par attestation/ 20,000 Frw kuri buri Cyemezo	20,000 FRW per certificate/Par attestation/ 20,000 Frw kuri buri Cyemezo
All other certificates/demand for banking opinion, balance confirmation, ect./Toutes autres attestations/demande d'opinion bancaire, confirmation de solde, ect./ Ikindi cyemezo cyose cyatangwa na Banki	20,000 FRW per certificate/Par attestation/ 20,000 Frw kuri buri Cyemezo	20,000 FRW per certificate/Par attestation/ 20,000 Frw kuri buri Cyemezo	20,000 FRW per certificate/Par attestation/ 20,000 Frw kuri buri Cyemezo
Withholding tax cerificate/ Attestation de la Retenue à la source (WHT)/ Icyemezo cy'umusoro ufatirwa	20,000 FRW	20,000 FRW	20,000 FRW
T-bills and T- bonds subscription on behalf of the client/Soumission aux Bons du Trésor pour compte client/Gufasha umukiriya Kugura Inyandiko mpeshwamwenda	10,000 FRW per bidding/par soumission/ 10,000 Frw kuri buri piganwa	10,000 FRW per bidding/par soumission/ 10,000 Frw kuri buri piganwa	10,000 FRW per bidding/par soumission/ 10,000 Frw kuri buri piganwa
E-tax payment for non-CGBK clients/Payment Taxe pour un non- client/ Gufasha kwishyura imisoro hakoreshejwe ikoranabuhanga kumu kiriya utari uwa COGEBANQUE	1,000 FRW per transaction/1,000 Frw kuri buri gikorwa	1,000 FRW per transaction/1,000 Frw kuri buri gikorwa	1,000 FRW per transaction/1,000 Frw kuri buri gikorwa
Digipass Fee	10,000 FRW (one-off fee)/ 10,000 Frw byishyuriwe rimwe	10,000 FRW (one-off fee)/ 10,000 Frw byishyuriwe rimwe	10,000 FRW (one-off fee)/ 10,000 Frw byishyuriwe rimwe
Monthly Fee /Frais mensuel/ Igiciro ku kwezi	Retail/Abatari abacuruzi : FRW1,000 ;	; SME/Abacuruzi N'ibigo Bito N'ibiciriritse : FRW2,000	Coporate/ Abakiliya Banini /: FRW3,000
Bulk Payment charge/Paiements multiples/ Kwishyura abantu benshi icyarimwe	2,500 FRW up to 25 beneficiaries/2,500 Frw ku bantu batarenze 25	2,500 FRW up to 25 beneficiaries/2,500 Frw kubantu batarenze 25	2,500 FRW up to 25 beneficiaries/2,500 Frw kubantu batarenze 25
Bulk Payment charge/Paiements multiples/ Kwishyura abantu benshi icyarimwe	above 25 beneficiaries: 100 FRW per each /Plus de 25 bénéficiaires, 100 Frw chacun/Abarenze 25, 100 kuri buri muntu	above 25 beneficiaries: 100 FRW per each /Plus de 25 bénéficiaires, 100 Frw chacun/Abarenze 25, 100Frw kuri buri muntu	above 25 beneficiaries: 100 FRW per each /Plus de 25 bénéficiaires, 100 Frw chacun/Abarenze 25, 100Frw kuri buri muntu
Local interbank Transfer/Virement local/ Kohereza Amafaranga hagati mu gihugu	1000 Frw	1000 Frw	1000 Frw
Transactions via Mobile Banking/Opérations via Mobile Banking/Ibikorwa byakorewe kuri Mobile Banking	100 FRW	100 FRW	100 FRW
Request chequebook/Demande de carnets de valeurs/ Kwaka gataboagatabo ka sheki	100 FRW	100 FRW	100 FRW
Electricity purchase/Achat d'électricité/ Kugura amashanyarazi	50 FRW	50 FRW	50 FRW
Checking of exchange rate/Consultation cours de change/ Kureba igiciro kivunjisha	50 FRW	50 FRW	50 FRW
Funds Transfer-internal/Virement compte en compte même banque/Kohereza amafaranga hagati ya konti zafunguwe muri COGEBANQUE	300 FRW	300 FRW	300 FRW
Account Mini-Statement (last 5 transactions occured)/Demande mini historique (5 derniers mouvements)/Raporo y'ibyakorewe kuri konti mu minsi 5 ishize	100 FRW	100 FRW	100 FRW
SMS -alerts/SMS –alertes/ Kubona message	15 FRW	15 FRW	15 FRW
Push &Pull transaction from own account / Transaction via Push & Pull de son proper compte/Gukura & gushyira amafaranga kuri mobile money ava/ajya kuri konti ya nyirayo	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi
Mobile Wallet (Coge mBank)/Application Coge mBank / Gukoresha porogaramu ya COGEBANQUE ukura cyangwa ushyira amafaranga kuri konti	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi
ATM balance inquiry display (CGBK ATM)/ Demande de Solde carte CGBQ sur nos ATM/ Kureba amafaranga ufite kuri konti hakoreshejwe icyuma cya ATM (ku muntu usanzwe ari umukiriya wa COGEBANQUE)	50 FRW	50 FRW	50 FRW
Card mini Statement/Demande de mini historique des transactions faites par la carte/ Gusaba Raporo ngufi y'ikarita ya banki	100 FRW	100 FRW	100 FRW
ATM Withdraw (on CGBK ATM)/Retrait carte CGBQ sur nos ATM/Kubikuza Kuri ATM (Ku muntu usanzwe ari umukiriya wa COGEBANQUE)	200 FRW	200 FRW	200 FRW
ATM Withdraw (other bank's ATM)/Retrait carte CGBQ sur ATM autre banque/ Kubikuza Kuri ATM zandi ma banki (ku mukiriya wakoresheje ikarita yakozwe na COGEBANQUE)	2% of withdrwan amount/ 2% by'amafaranga yabikujwe	2% of withdrwan amount/ 2% by'amafaranga yabikujwe	2% of withdrwan amount/ 2% by'amafaranga yabikujwe
ATM receipt/Bordereau ATM/ resi z'icyuma cya ATM	50 FRW	50 FRW	50 FRW
Joining fee (One off)/Frais d'inscription(une fois)/ Kwiyandikisha (acibwa rimwe)	FRW 40,000	FRW 40,000	FRW 40,000
Supplementary joining fees/Frais d'inscription supplementaires/Gusubukura	Free/Gratuit	Free/Gratuit	Free/Gratuit
Annual subscription/ Frais d'abonnement annuel/ Kwiyandikisha k'umwaka	FRW 50,000	FRW 50,000	FRW 50,000
Credit Period/période de crédit	Up to 55 days/jusqu'a 55 jours	Up to 55 days/jusqu'a 55 jours	Up to 55 days/jusqu'a 55 jours
Roll over Amount/ Montant restant dû/ Amafaranga yishurwa nibura ku mwenda wakoreshejwe	75% of the outstanding balance/du montant utilisé/75% by'amafaranga wemerewe	75% of the outstanding balance/du montant utilisé/75% by'amafaranga wemerewe	75% of the outstanding balance/du montant utilisé/75% by'amafaranga wemerewe
Minimum Payment/ Paiement Minimum sur le montant utilisé/Amafaranga amake agomba kwishyurwa	25% of the outstanding balance/du montant utilisé/25% by'amafaranga yakoreshejwe	25% of the outstanding balance/du montant utilisé/25% by'amafaranga yakoreshejwe	25% of the outstanding balance/du montant utilisé/25% by'amafaranga yakoreshejwe
Cash withdrawal using ATM/retrait cash sur ATM/ Kubikuza kuri ATM	Up to 50% of credit limit/ jusqu' à 50% de la limite de la carte/Kugeza kuri 50% by'amafaranga wemerewe	Up to 50% of credit limit/ jusqu' à 50% de la limite de la carte/Kugeza kuri 50% by'amafaranga wemerewe	Up to 50% of credit limit/ jusqu' à 50% de la limite de la carte/Kugeza kuri 50% by'amafaranga wemerewe
Statement Date/Date d'envoi d'extrait/ Itariki ya raporo	Last day of each month/dernier jour de chaque mois/Umunsi wanyuma w'ukwezi	Last day of each month/dernier jour de chaque mois/Umunsi wanyuma w'ukwezi	Last day of each month/dernier jour de chaque mois/Umunsi wanyuma w'ukwezi
Due Date/Date d'échéance/ Itariki ikarita iza- rangiriraho	25 days from statement date/25 jours après avoir reçu l'extrait/ ku munsi wa 25 uhereye ku munsi wa raporo	25 days from statement date/25 jours après avoir reçu l'extrait/ ku munsi wa 25 uhereye ku munsi wa raporo	25 days from statement date/25 jours après avoir reçu l'extrait/ ku munsi wa 25 uhereye ku munsi wa raporo
Payment Date/Date de paiement/ Itariki yo kwishyuriraho	5th of the following month/le 5 du mois suivant/ kuwa 5 w'ukwezi gukurikira	5th of the following month/le 5 du mois suivant/ kuwa 5 w'ukwezi gukurikira	5th of the following month/le 5 du mois suivant/ kuwa 5 w'ukwezi gukurikira
Late Payment penality commission- inter- est rate/ Taux d'Intérêt de retard/ inyungu ku bukererwe bwo kwishyura	5% of the past due amount each month in arrears / 5% flat sur l'encours non payé à l'échéance/ 5% by'amafaranga utishyuye buri kwezi	5% of the past due amount each month in arrears / 5% flat sur l'encours non payé à l'échéance/ 5% by'amafaranga utishyuye buri kwezi	5% of the past due amount each month in arrears / 5% flat sur l'encours non payé à l'échéance/ 5% by'amafaranga utishyuye buri kwezi
Over limit Charge Rate/commission sur le dép- assemnt de ligne Umufuragiro wo kurenza ama- faranga wemerewe	5% of exceeded amount /montantant dépassé/ 5% by'amafaranga yarenze kuyemerewe.	5% of exceeded amount /montantant dépassé/ 5% by'amafaranga yarenze kuyemerewe.	5% of exceeded amount /montantant dépassé/ 5% by'amafaranga yarenze kuyemerewe.
Commission or charge on cash withdrawn/com- mission sur retrait cash/ Inyungu ku mafaranga abikujwe	6% on amount withdrawn/ 6% du montant retiré en cash/ 6% y'amafaranga abikujwe	6% on amount withdrawn/ 6% du montant retiré en cash/ 6% y'amafaranga abikujwe	6% on amount withdrawn/ 6% du montant retiré en cash/ 6% y'amafaranga abikujwe
Processing fees when the payment is through cheque issued by other bank/Frais de gestion sur paiment par chèque autre banque/Amafa- ranga acibwa iyo hakoreshejwe sheki y'indi ban- ki	FRW. 15,000 for cheque or other remittance / chèque autre banque/ 15,000 Frw kuri buri sheki	FRW. 15,000 for cheque or other remittance / chèque autre banque/ 15,000 Frw kuri buri sheki	FRW. 15,000 for cheque or other remittance / chèque autre banque/ 15,000 Frw kuri buri sheki
Credit Card Replacement Fees /Frais de rééditi on de la carte/Amafaranga yo gusimbuza ikarita	FRW 5,000	FRW 5,000	FRW 5,000

SERVICES/ SERIVISI	PERSONAL BANKING/ SERVICES BANCAIRES AUX CLIENT PARTICULIERS/ UMUNTU KUGITI CYE	SME BANKING/ PME /ABACURUZI N'IBIGO BITO N'IBICIRIRITSE/	CORPORATE / GRANDES ENTREPRISES ET INSTITUTIONS / ABAKILIYA BANINI
PIN Re- issue fees/ Réédition du mot de passe(PIN)/Guhabwa umubare w'ibanga mushya	FRW 1,000	FRW 1,000	FRW 1,000
Classic card/ikarita ya Classic	5,000 FRW	5,000 FRW	5,000 FRW
Prepaid card	5,000 FRW	5,000 FRW	5,000 FRW
Prestige card	50,000 FRW	50,000 FRW	50,000 FRW
Privilege card	100,000 FRW	100,000 FRW	100,000 FRW
Classic card	5,000 FRW	5,000 FRW	5,000 FRW
Prepaid card	5,000 FRW	5,000 FRW	5,000 FRW
Prestige card	50,000 FRW	50,000 FRW	50,000 FRW
Privilege card	100,000 FRW	100,000 FRW	100,000 FRW
Classic card	7,500 FRW per year/par an/ 7,500 Frw ku mwaka	7,500 FRW per year/par an/ 7,500 Frw ku mwaka	7,500 FRW per year/par an/ 7,500 Frw ku mwaka
Prepaid card	7,500 FRW per year/par an/ 7,500 Frw ku mwaka	7,500 FRW per year/par an/ 7,500 Frw ku mwaka	7,500 FRW per year/par an/ 7,500 Frw ku mwaka
Prepaid card (for students)	Frw 4000 p.a/4,000 Frw ku mwaka	Frw 4000 p.a/4,000 Frw ku mwaka	Frw 4000 p.a/4,000 Frw ku mwaka
Cash loading fee/ Gushyira amafaranga ku ikarita	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi
Privilege card	80,000 FRW per year/ par an/ 80,000 Frw ku mwaka	80,000 FRW per year/ par an/ 80,000 Frw ku mwaka	80,000 FRW per year/ par an/ 80,000 Frw ku mwaka
Replacement of Pin/Pin Reminder/Changement de PIN/Gusimbuza umubare w'ibanga	1,000 FRW	1,000 FRW	1,000 FRW
SMART cash card issuance fees	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi	Free/Gratuit/Ntakiguzi
SMART cash card Annual subscription fees	3500 FRW once off / 350 per month/ 350 ku kwezi/3500 iyo yishyuriwe rimwe	3500 FRW once off / 350 per month/ 350 ku kwezi/3500 iyo yishyuriwe rimwe	3500 FRW once off / 350 per month/ 350 ku kwezi/3500 iyo yishyuriwe rimwe
SMART cash card receipt	Free/Gratuit	Free/Gratuit	Free/Gratuit
Cheque or Reciept book for 24 leaf /Chéquier ou Carnets de reçus (24 formules)/Sheki cyangwa resi y'impapuro 24	4,300 FRW per book /chequier; 8,300 FRW express/ 4,300 frw ku gatabo na 8,300 Frw ku gatabo iyo byihutirwa	4,300 FRW per book /chequier; 8,300 FRW express/ 4,300 frw ku gatabo na 8,300 Frw ku gatabo iyo byihutirwa	4,300 FRW per book /chequier; 8,300 FRW express/ 4,300 frw ku gatabo na 8,300 Frw ku gatabo iyo byihutirwa
Cheque or Reciept book for 48 leaf /Chéquier ou Carnets de reçus (24 formules)/Sheki cyangwa resi y'inyandiko 48	8,500 FRW per book /chequier; 16,500 FRW express/ frw 8,500 ku gatabo na 16,500 Frw ku gatabo iyo byihutirwa	8,500 FRW per book /chequier; 16,500 FRW express/ frw 8,500 ku gatabo na 16,500 Frw ku gatabo iyo byihutirwa	8,500 FRW per book /chequier; 16,500 FRW express/ frw 8,500 kugatabo na 16,500 Frw ku gatabo iyo byihutirwa
Books of 24 payment orders/Carnets de 24 ordres de paiement/Gatabogatabo cy'uruhushya ruhoraho rwo kwishyura cy'inyandiko 24	5,300 FRW per book /chequier; 10,100 FRW express/ 5,300 frw ku gatabo na 10,100 Frw ku gatabo iyo byihutirwa	5,300 FRW per book /chequier; 10,100 FRW express/ 5,300 frw ku gatabo na 10,100 Frw ku gatabo iyo byihutirwa	5,300 FRW per book /chequier; 10,100 F RW express/ 5,300 frw ku gatabo na 10,100 Frw ku gatabo iyo byihutirwa
Books of 48 payment orders/Carnets de 48 ordres de paiement/GatabogataboIAgatabo k'uruhushya rwo kwishyura k'iimpapuro 48	10,700 FRW per book /chequier; 20,300 FRW express/ 10,700 frw ku gatabo na 20,300 Frw ku gatabo iyo byihutirwa	10,700 FRW per book /chequier; 20,300 FRW express/ 10,700 frw ku gatabo na 20,300 Frw ku gatabo iyo byihutirwa	10,700 FRW per book /chequier; 20,300 FRW express/ 10,700 frw kugatabo na 20,300 Frw ku gatabo iyo byihutirwa
Cheque book destruction fee (Cheque not collected after 6 months)/Destriction Chequier/ OP/ non récupéré après 6 mois/Agatabo ka sheki kadatwawe mu mezi atandatu	FRW 2,500	FRW 2,500	FRW 2,500
Manual exchange, purchase and sale of foreign currency, travelling cheques and the scriptural exchange USD and EUR. / Le change manuel, l'achat et vente de billets en monnaie étrangère, de chèques de voyage et le change scriptural en USD et en EUR.Ivunjsha, kugura cyangwa kugurisha amadevize ,sheki y'ingendo n'ivunjisha ryanditse ry'amadorali ndetse n'amayero	Variable according to the market conditions/ Variable selon les conditions du Marché/ Ihindagurika ryatewe n'soko	Variable according to the market conditions/ Variable selon les conditions du Marché/ Ihindagurika ryatewe n'soko	Variable according to the market conditions/ Variable selon les conditions du Marché/ Ihindagurika ryatewe n'soko
Inwards transfers/Transferts reçus/Amafaranga ava mu mahanga	Correspondant fees + 0,10 % of the amount received (minimum is 6000, Max is 50,000) /Amafaranga yaciwe na banki yohereje wongeyeho 0.10% by'amafaranga yakiriwe (amake ni Frw6,000, ariko ntarenge Frw50,000)	Correspondant fees + 0,10 % of the amount received (minimum is 6000, Max is 50,000) /Amafaranga yaciwe na banki yohereje wongeyeho 0.10% by'amafaranga yakiriwe (amake ni Frw6,000, ariko ntarenge Frw50,000)	Correspondant fees + 0,10 % of the amount received (minimum is 6000, Max is 50,000) /Amafaranga yaciwe na banki yohereje wongeyeho 0.10% by'amafaranga yakiriwe (amake ni Frw6,000, ariko ntarenge Frw50,000)
Outwards transfers/Transferts envoyés/ Amafaranga ajya mumahanga	Correspondant bank fees + 0,50 % of the amount sent (minimum is 15,000, Max is 100,000) /Amafaranga yaciwe na banki yohereje wongeyeho 0.10% by'amafaranga yoherejwe (amake ni Frw15,000, ariko ntarenge Frw100,000)	Correspondant bank fees + 0,50 % of the amount sent (minimum is 15,000, Max is 100,000) /Amafaranga yaciwe na banki yohereje wongeyeho 0.10% by'amafaranga yoherejwe (amake ni Frw15,000, ariko ntarenge Frw100,000)	Correspondant bank fees + 0,50 % of the amount sent (minimum is 15,000, Max is 100,000) /Amafaranga yaciwe na banki yohereje wongeyeho 0.10% by'amafaranga yoherejwe (amake ni Frw15,000, ariko ntarenge Frw100,000)
Withdrawal in USD and EUR of funds received in transfer/Retrait en USD et EUR sur fonds reçus / transfert ou virement/Kubikuza amafaranga yoherejwe mu madorali cyangwa mu mayero	1%	1%	1%
SWIFT fee/Frais Swift/ igiciro cya Swift	15,000 FRW	15,000 FRW	15,000 FRW
Charges of correspondant banks/Frais du correspondant/igiciro cya banki yakira amafaranga yoherezwa	Paid by client/paye par le client/Yishyurwa n'umukiriya	Paid by client/paye par le client/Yishyurwa n'umukiriya	Paid by client/paye par le client/Yishyurwa n'umukiriya
Documentary credit (Letter of credit)/Inyandiko nyizezabwishyu	0,50 % of cash covered amount per quarter Equiv to 200 usd/0.50% y'amafaranga yishingiwe K ku gihembwe atagomba kuba munsi ya Usd 200	0,50 % of cash covered amount per quarter Equiv to 200 usd/0.50% y'amafaranga yishingiwe ku gihembwe atagomba kuba munsi ya Usd 200	
Opening fee for L/C non cash covered/Ikiguzi cyo gufungura inyandiko nyizezabwishyu	1 % of non cash covered portion per quarter minimum Equivalent to 300 Usd/ 1% du montant non provionné par trimester, min. équival 300usd 1% y'amafaranga atishingiwe ku gihembwe atagomba kuba munsi ya 300 Usd.	1 % of non cash covered portion per quarter minimum Equivalent to 300 Usd/ 1% du montant non provionné par trimester, min equival 300usd 1% y'amafaranga atishingiwe ku gihembwe atagomba kuba munsi ya 300 Usd	1 % of non cash covered portion per quarter minimum Equivalent to 300 Usd/ 1% du montant non provionné par trimester, min equival 300usd 1% y'amafaranga atishingiwe ku gihembwe atagomba kuba munsi ya 300 Usd
File fee/ Frais de Dossier/Igiciro cyo kwiga dosiye	FRW 25,000	FRW 25,000	FRW 25,000
Swift charges/Frais Swift/ Igiciro cya Swift	FRW 15,000	FRW 15,000	FRW 15,000
Confirmation fee/ frais de confirmation /Igiciro cyo kwemeza inyandiko nyizezabwishyu	Correspondent bank fees+ 10% of those fees (up front)/Igiciro cya banki yakira uteranyijeho 10% by'icyo kiguzi	Correspondent bank fees+ 10% of those fees (up front)/Igiciro cya banki yakira uteranyijeho 10% by'icyo kiguzi	Correspondent bank fees+ 10% of those fees (up front)/Igiciro cya banki yakira uteranyijeho 10% by'icyo kiguzi
LC Payment commission / umufuragiro ku inyandiko nyizezabwishyu yishyuwe	0.50 % of the amount/0.50% by'inguzanyo nyijejwe	0.50 % of the amount/0.50% by'inguzanyo nyijejwe	0.50 % of the amount/0.50% by'inguzanyo nyijejwe
No impact on duration and Amount/Nta mpinduka yabaye ku gihe cyangwa ingano y'amafaranga	FRW 100,000 per modification/par modification/ Frw 100,000 kumpinduka	FRW 100,000 per modification/par modification/ Frw 100,000 kumpinduka	FRW 100,000 per modification/par modification/ Frw 100,000 kumpinduka
Increase/Decrease of Amount for covered portion/Ihinduka ry'ingano y'amafaranga yishingiwe	0,50 % of cash covered amount per quarter with Minimum of Usd 200/ 0.50% y'amafaranga yishingiwe ku gihembwe atagomba kujya munsi ya Usd 200.	0,50 % of cash covered amount per quarter with Minimum of Usd 200/ 0.50% y'amafaranga yishingiwe ku gihembwe atagomba kujya munsi ya Usd 200.	0,50 % of cash covered amount per quarter with Minimum of Usd 200/ 0.50% y'amafaranga yishingiwe ku gihembwe atagomba kujya munsi ya Usd 200.
Increase/Decrease fee for Uncovered portion/ Ihinduka ry'igice cy'inyandiko nyizezabwishyu kitishingiwe	1 % of non cash covered portion per quarter with minimum of Usd 300/1% by'ingano itishingiwe itagomba kujya munsi ya Usd 300	1 % of non cash covered portion per quarter with minimum of Usd 300/1% by'ingano itishingiwe itagomba kujya munsi ya Usd 300	1 % of non cash covered portion per quarter with minimum of Usd 300/1% by'ingano itishingiwe itagomba kujya munsi ya Usd 300
Period extension/ Extension de la periode / Kongera igihe	1% per quarter + correpondent fee/ 1% by'ingano y'umwenda wijejwe hongeweho igiciro cya banki yakira	1% per quarter + correpondent fee/ 1% by'ingano y'umwenda wijejwe hongeweho igiciro cya banki yakira	1% per quarter + correpondent fee/ 1% by'ingano y'umwenda wijejwe hongeweho igiciro cya banki yakira
Cancellation of LC/ Guhagarika urupapuro nyizezabwishyu	RWF 100,000	RWF 100,000	RWF 100,000
Covered portion/Igice kishingiwe	1% Semi- annual/ 1% y'ingano y'bwishyu bwijejwe mumezi atandatu	1% Semi- annual/ 1% y'ingano y'bwishyu bwijejwe mumezi atandatu	1% Semi- annual/ 1% y'ingano y'bwishyu bwijejwe mumezi atandatu
Uncovered portion/Igice kitishingiwe	2% Semi- annual/ 2% y'ingano y'ubwishyu bwijejwe mumezi atandatu	2% Semi- annual/ 2% y'ingano y'ubwishyu bwijejwe mumezi atandatu	2% Semi- annual/ 2% y'ingano y'ubwishyu bwijejwe mumezi atandatu
Confirmation fee/Igiciro cyo Kwemeza Inyandiko nyizezabwishyu	At cost(correspondant's cost)/ kugiciro cya banki yakira	At cost(correspondant's cost)/ kugiciro cya banki yakira	At cost(correspondant's cost)/ kugiciro cya banki yakira
Document processing/ Frais Dossier/Igiciro cyo gutegura dosiye	FRW 50,000 plus courier Agency charges/Frw 50,000 wongeyeho igiciro cyiyigeza ku mukiriya	FRW 50,000 plus courier Agency charges/Frw 50,000 wongeyeho igiciro cyiyigeza ku mukiriya	FRW 50,000 plus courier Agency charges/Frw 50,000 wongeyeho igiciro cyiyigeza ku mukiriya
Confirmation commission/ igiciro cyo kwemeza	0.5% of the amount per quarter/ 0.5% by'amafaranga yibyoherejwe ku gihembwe	0.5% of the amount per quarter/ 0.5% by'amafaranga yiboherejwe ku gihembwe	0.5% of the amount per quarter/ 0.5% by'amafaranga yiboherejwe ku gihembwe
Advising fee/Igiciro cyo kugirwa inama	0.5% per quarterwith minimum of Usd 300/ 0.5% ku gihembwe atagomba kujya munsi yd Usd 300	0.5% per quarterwith minimum of Usd 300/ 0.5% ku gihembwe atagomba kujya munsi yd Usd 300	0.5% per quarterwith minimum of Usd 300/ 0.5% ku gihembwe atagomba kujya munsi yd Usd 300
Negociation commission/Igiciro cyo kumvikana mumwanya w ;umukiriya	0.50 % of the amount/ 0.5% by'agaciro kibyumvikanyeho	0.50 % of the amount/ 0.5% by'agaciro kibyumvikanyeho	0.50 % of the amount/ 0.5% by'agaciro kibyumvikanyeho
processing fee/Igiciro cyo gutunganya dosiye	FRW 35,000	FRW 35,000	FRW 35,000
Payment commission/ Umufuragiro wo kwishyurira umukiriya	0.50 % of the amount wth minimum of Frw 50,000 and maximum of Frw 200,000/0.5% by'amafaranga yishyuwe atagomba kujya munsi ya Frw 50,000 cyangwa hejuru ya Frw 200,000	0.50 % of the amount wth minimum of Frw 50,000 and maximum of Frw 200,000/0.5% by'amafaranga yishyuwe atagomba kujya munsi ya Frw 50,000 cyangwa hejuru ya Frw 200,000	0.50 % of the amount wth minimum of Frw 50,000 and maximum of Frw 200,000/0.5% by'amafaranga yishyuwe atagomba kujya munsi ya Frw 50,000 cyangwa hejuru ya Frw 200,000
Swift charges/Frais Swift /Igiciro cya Swift	FRW 15,000	FRW 15,000	FRW 15,000
Unpaid Bills supervision fee/Igiciro cyo kugenzura fagitire zitishyuwe	FRW 20,000	FRW 20,000	FRW 20,000
Documents brought back/Kugarura dosiye	FRW 50,000 plus courier Agency charges/Frw 50,000 hongeweho igiciro cyo kujyana dosiye	FRW 50,000 plus courier Agency charges/Frw 50,000 hongeweho igiciro cyo kujyana dosiye	FRW 50,000 plus courier Agency charges/Frw 50,000 hongeweho igiciro cyo kujyana dosiye
EXPORT/IBICURUZWA BISOHOKA			
processig fee/Igiciro cyo kwiga dosiye	FRW 35,000	FRW 35,000	FRW 35,000
Payment receipt/Igiciro cyo kwakira ubwishyu	0.50 % of the amount with minimum of Frw 50,000 and Maximum of Frw 200,000/ 0.50% by'amafaranga yakiriwe atagomba kujya munsi ya Frw 50,000 cyangwa ngo arenge Frw 200,000	0.50 % of the amount with minimum of Frw 50,000 and Maximum of Frw 200,000/ 0.50% by'amafaranga yakiriwe atagomba kujya munsi ya Frw 50,000 cyangwa ngo arenge Frw 200,000	0.50 % of the amount with minimum of Frw 50,000 and Maximum of Frw 200,000/ 0.50% by'amafaranga yakiriwe atagomba kujya munsi ya Frw 50,000 cyangwa ngo arenge Frw 200,000
Swift charges/Frais Swift/ Igiciro cya Swift	FRW 15,000	FRW 15,000	FRW 15,000
Discrepancy reconciliation commission/ Umufuragiro wo kugukosora amakosa mu inyandiko zoherejwe	FRW 50,000	FRW 50,000	FRW 50,000
Swift relay service/Relais message SWIFT/Igiciro cya Swift	FRW 200,000	FRW 200,000	FRW 200,000
Swift charges/Frais Swift/ Igiciro cya Swift	FRW 15,000	FRW 15,000	FRW 15,000
Cheque and other transactions/Chèque et autre opération/sheki n'ibindi byakozwe	0.20 % of the amount/du montant with minimum of Frw2,000 and muximum of Frw50,000/0.20% by' amafaranga ari kuri sheki atagomba jya munsi ya Frw2000 cyangwa hejuru ya Frw50,000	0.20 % of the amount/du montant with minimum of Frw2,000 and muximum of Frw50,000/0.20% by' amafaranga ari kuri sheki atagomba jya munsi ya Frw2000 cyangwa hejuru ya Frw50,000	0.20 % of the amount/du montant with minimum of Frw2,000 and muximum of Frw50,000/0.20% by' amafaranga ari kuri sheki atagomba jya munsi ya Frw2000 cyangwa hejuru ya Frw50,000
Unpaid cheques/Chèque impayé/ Sheki itishyuwe	FRW 10,000	FRW 10,000	FRW 10,000
Unpaid standing orders (OP)/Ordre de paiement (OP) impayé/Uburenganzira bwo kwishyura butishyuye	N/A	1.00 % of the value with minimum Frw500 and maximum of Frw5,000/de la valeur /1% by'agaciro ku bwishyu atajya munsi ya Frw 500 cyangwa hejuru Frw 5,000	1.00 % of the value with minimum Frw500 and maximum of Frw5,000/de la valeur /1% by'agaciro ku bwishyu atajya munsi ya Frw 500 cyangwa hejuru Frw 5,000
Another outstanding operations (international)/ Autre opération impayée (dont opérations internationales.)/Ibindi bikorwa birenga igihugu bitishyuwe	1% of the value with minimum of 10,000/ de la valeur/ 1% by'agaciro katishyuye katajya munsi ya Frw 10,000	1% of the value with minimum of 10,000/ de la valeur/ 1% by'agaciro katishyuye katajya munsi ya Frw 10,000	1% of the value with minimum of 10,000/ de la valeur/ 1% by'agaciro katishyuye katajya munsi ya Frw 10,000
Corresponding Banks fees/Tous frais de correspondant/Ikiguzi cya serivise kuri banki ifite imikoranire na COGEBANQUE	Fully borne by clients/En charge du client/Igiciro cyose kishyurwa n'umukiriya	Fully borne by clients/En charge du client/Igiciro cyose kishyurwa n'umukiriya	Fully borne by clients/En charge du client/Igiciro cyose kishyurwa n'umukiriya
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./Gufatira,gutambamira umutungo bikozwe n'ubuyobozi bwa leta bubifiye ububasha	FRW 10,000	FRW 10,000	FRW 10,000
Stop payments of a single leaf of cheque/ Opposition sur une seule formule de chèque/ Gutambamira cyangwa guhagarikisha kwishyura sheki imwe	FRW 5,000	FRW 5,000	FRW 5,000
Stop payment of two or more leaves of cheque/ Opposition sur 2 ou plusieurs formules de chèques/Gutambamira cyangwa guhagarikisha kwishyura sheki ebyiri cyangwa nyinshi	FRW 10,000	FRW 10,000	FRW 10,000
Stop payment on ATM card/Opposition sur carte bancaire/Gutambamira ikarita yo kubikuza	FRW 5,000	FRW 5,000	FRW 5,000
Base rate on FRW since 01 january 2013/Taux de base FRW depuis le 01.01.2013/Inyungu fatizo ya banki ku nguzanyo y'amanyarwanda	15%	15%	15%
Base rate USD/EUR since 1st September 2017 / Taux de base USD/EUR depuis le 01.09.2017/ Inyungu fatizo ya banki ku nguzanyo yamadorari cyangwa amayero	7.5%	7.5%	7.5%
Personal loans/retail (Short, medium and long term)/Crédits aux clients particuliers(CT, MT,&LT))/Inguzanyo ku Bantu kugiti cyabo	Base rate + /-risk margin/Taux de base+/- marge de risque [0 -3.5%]/Inyungu fatizo hongeweho ijanisha ry'ingorane zaba ku nguzanyo	N/A	N/A
GISUBIZO Personal loan/GISUBIZO Crédits aux clients particuliers/Inguzanyo ya 'GISUBIZO'	18%		
Mortgage loans for retail (Short, medium and long term)/crédits habitat aux clients particuliers(CT, MT,&LT)/Inguzanyo y'inzu ku Bantu kugiti cyabo	16%		
EQUITY RELEASE loans for retail (Short& medium and term)/crédits "Equity Release" aux clients particuliers(CT &MT)/Inguzanyo y' igishoro y'igihe gito ku Bantu kugiti cyabo	16%	16%	16%
EQUITY RELEASE loans for retail (Long term)/crédits "Equity Release" aux clients particuliers(LT)/Inguzanyo y'igishoro y'igihe kirekire ku bantu kugiti cyabo	17%	17%	17%
Business loans (Short, medium and long term)/ Crédits aux clients professionnels (CT, MT,&LT)/ Inguzanyo y'ubucuruzi	Base rate +Risk margin/Taux de base + marge de risque/inyungu fatizo hingeweho ijanisha ry'ingorane zaba ku nguzanyo	Base rate +Risk margin/Taux de base + marge de risque/inyungu fatizo hingeweho ijanisha ry'ingorane zaba ku nguzanyo	Base rate +Risk margin/Taux de base + marge de risque/inyungu fatizo hingeweho ijanisha ry'ingorane zaba ku nguzanyo
Temporary overdraft & excess over limit in FRW/ Intérêt sur découvert temporaire &dépassement de limite FRW/Inguzanyo y'ingoboka	2% per month/2% ku kwezi	2% per month/2% ku kwezi	2% per month/2% ku kwezi
Penality on arrears in FRW/Pénalité sur impayés FRW/Ibihano kubukererwe	2% per month/2% ku kwezi	2% per month/2% ku kwezi	2% per month/2% ku kwezi
Penality on excess over limit and arrears for loans in USD/EUR / Pénalité sur depassement & impayés en USD/EUR//Ibihano kumafaranga arenze kuyemewe	Base rate +5% /Taux de base +5%/inyungu fatizo wongeweho 5%	Base rate +5% /Taux de base +5%/inyungu fatizo wongeweho 5%	Base rate +5% /Taux de base +5%/inyungu fatizo wongeweho 5%
Interest rate of advances on fixed term deposit/Avances sur dépôts à terme/Inyungu kumafaranga yabikijwe mugihe kidahinduka	Lending rate attached to client risk profile -minus 3% (Limit= 90% of term deposit amount) / (limite= 90% du DAT)Inyungu igendeye ku miterere y'ingorane k'umukiriya hakuweho 3%	Lending rate attached to client risk profile -minus 3% (Limit= 90% of term deposit amount) / (limite= 90% du DAT)Inyungu igendeye ku miterere y'ingorane k'umukiriya hakuweho 3%	Lending rate attached to client risk profile -minus 3% (Limit= 90% of term deposit amount) / (limite= 90% du DAT)Inyungu igendeye ku miterere y'ingorane k'umukiriya hakuweho 3%
Short, medium and long term/crédits aux clients particuliers(CT, MT,&LT)/Inguzanyo z'igihe gito/ igiciriritse /ikirekire	Frw25 000 once off at the submission of the file/ une fois à la demande du crédit/ Frw 25,000 byishyurwa rimwe	FRW50,000 once off at the submission of the file/une fois à la demande du crédit/Frw 50,000 byishyurwa rimwe	Frw200 000 once off at the submission of the file/FRW 200,000 une fois à la demande du crédit/Frw 200,000 yishyurwa rimwe
Processing fee for all term loans/ frais de traitement de dossier pour tous les crédits amortissables/Igiciro cyo kwiga dosiye ku nguzanyo zose z'igihe kizwi	0.25% of the amount once off at disbursement level /du montant de crédit une fois au déblocage/0.25% by'agaciro k'inguzanyo	0.25% of the amount once off at disbursement level /du montant de crédit une fois au déblocage/0.25% by'agaciro k'inguzanyo	0.25% of the amount once off at disbursement level /du montant de crédit une fois au déblocage/0.25% by'agaciro k'inguzanyo
Application fee for GISUBIZO loan/ frais d'application de dossier pour GISUBIZO personal loan/Igiciro ku nguzanyo ya 'GISUBIZO'	Frw10,000 once off at the submission of the file/une fois à la demande du crédit/Frw 10,000 yoshyurwa rimwe	N/A	N/A
Mortgage loans/retail (Short, medium and long term)/Crédits aux clients particuliers(CT, MT,&LT)/Inguzanyo y'inzu	0.05% of loan amount once off/une fois/0.05% y'inguzanyo (yoshyurwa rimwe)	N/A	N/A
Processing fees on Equity Release loan/Igiciro ku nguzanyo y'igishoro itimukanwa	1% once off for all duration/1% y'inguzanyo	1% once off for all duration/1% y'inguzanyo	1% once off for all duration/1% y'inguzanyo
Management fees on Equity Release loan/Igiciro cyo gucunga inguzanyo ku gishuro	1% annually on loan amount /1% y'inguzanyo ku mwaka	1% annually on loan amount /1% y'inguzanyo ku mwaka	1% annually on loan amount /1% y'inguzanyo ku mwaka
Short, medium and long term Loans/Crédits aux clients particuliers(CT, MT,&LT)/	2% once off/une fois/2% y'inguzanyo	N/A	N/A
Mortgage loans/retail (Short, medium and long term)/Crédits aux clients particuliers(CT, MT,&LT)/Igiciro cyo GUCUNGA inguzanyo z'inzu	0.2% once off/une fois/0.2% by'inguzanyo (yishyurwa rimwe)	N/A	N/A
SME & CORPORATE Loans in USD/EUR (Short, medium and long term)/Crédit en USD/EUR aux SME & CORPORATE/ Igiciro cyo gucunga inguzanyo (Usd na EUR) ku bigo biciriritse n'ibinini	N/A	0.0075% to 0.375% per month based on amount and tenure/ per nominal /selon le montant et durée/Kuva kuri 0.075% kugeza kuri 0.375% by'inguzanyo ku kwezi	0.0075% to 0.375% per month based on amount and tenure/ per nominal /selon le montant et durée/Kuva kuri 0.075% kugeza kuri 0.375% by'inguzanyo ku kwezi
GISUBIZO personal loan/ GISUBIZO personal loan/Igiciro cyo kugenzuro inguzanyo ya 'GISUBIZO'	0.15% per month/0.15% by'inguzanyo ku kwezi	N/A	N/A
Commission on undrawn amount (Term agreed)/ Commission engagement sur crédits non débloqué/Umufuragiro ku gice kitakoreshejwe	0,50% per quarter/ par trimestre/0.50% by'igice kitakoreshejwe ku gihembwe	0,50% per quarter/ par trimestre/0.50% by'igice kitakoreshejwe ku gihembwe	0,50% per quarter/ par trimestre/0.50% by'igice kitakoreshejwe ku gihembwe
Early repayment fee (Cash payment)/ Commission sur remboursement anticipé par cash/Igiciro ku nguzanyo yishyuwe mbere yigihe hakoreshejwe cash	Free/Gratuit/ntakiguzi	Free/Gratuit/ntakiguzi	Free/Gratuit/ntakiguzi
Early repayment fee (Buy Out by Other bank)/ Commission sur remboursement anticipé par rachat autre banque/Igiciro ku nguzanyo iguzwe n'indi banki	8% of reimbursed amount/du montant remboursé/8% by'agaciro k'inguzanyo isigaye	8% of reimbursed amount/du montant remboursé/8% by'agaciro k'inguzanyo isigaye	8% of reimbursed amount/du montant remboursé/8% by'agaciro k'inguzanyo isigaye

SERVICES/ SERIVISI	PERSONAL BANKING/ SERVICES BANCAIRES AUX CLIENT PARTICULIERS/ UMUNTU KUGITI CYE	SME BANKING/ PME /ABACURUZI N'IBIGO BITO N'IBICIRIRITSE/	CORPORATE / GRANDES ENTREPRISES ET INSTITUTIONS / ABAKILIYA BANINI
Cancellation fee (after 30 days of signing notification and/or contract)/Frais d'annulation après 30 jours de signature de contract/Igiciro cyo guhagarika inguzanyo (nyuma y'iminsi 30 hasinywe amasezerano)	1% of the amount with minimum of Frw 100,000 and maximum of Frw 5,000,000/du montant de crédit/1% by'inguzanyo itajya munsi ya Frw 100,000 cyangwa Hejuru ya Frw 5,000,000	1% of the amount with minimum of Frw 100,000 and maximum of Frw 5,000,000/du montant de crédit/1% by'inguzanyo itajya munsi ya Frw 100,000 cyangwa Hejuru ya Frw 5,000,000	1% of the amount with minimum of Frw 100,000 and maximum of Frw 5,000,000/du montant de crédit/1% by'inguzanyo itajya munsi ya Frw 100,000 cyangwa Hejuru ya Frw 5,000,000
Loan restructuring fees(all term loans)/ Frais de restructuration du crédit (tous les crédits amortissables)/Igiciro cyo Kuvugurura umwenda	2% of the amount restructered/montant restricturé/2% by'agaciro kavuguruwe	2% of the amount restructered/montant restricturé/2% by'agaciro kavuguruwe	2% of the amount restructered/montant restricturé/2% by'agaciro kavuguruwe
Restructuring fees on FCY loans/ Frais de restructuration sur crédit en devises/ Igiciro cyo kuvugurura inguzanyo yatanzwe mumafaranga atari amanya Rwanda	1% of the amount restructered if the tenure is extended/montant restricturé si l'échéance est prolongée/1% by'agaciro kavugurwe iyo arukongera igihe cy'inguzanyo	1% of the amount restructered if the tenure is extended/montant restricturé si l'échéance est prolongée/1% by'agaciro kavugurwe iyo arukongera igihe cy'inguzanyo	1% of the amount restructered if the tenure is extended/montant restricturé si l'échéance est prolongée/1% by'agaciro kavugurwe iyo arukongera igihe cy'inguzanyo
Penalty fee/Ibihano ku bukererwe	2% per month on amount in arrears/2% by'agaciro katishyuwe ku kwezi	2% per month on amount in arrears/2% by'agaciro katishyuwe ku kwezi	2% per month on amount in arrears/2% by'agaciro katishyuwe ku kwezi
Processing fee in FRW/Frais de traitement de dossier en FRW/Igiciro cyo kwiga dosiye	1% of the limit once-off with maximum of Frw 100,000,/1% by'agaciro k'inguzanyo (yishyurwa rimwe) atarengeje Frw 100,000	1% of the limit onceoff with maximum of Frw 100,000,/1% by'agaciro k'inguzanyo (yishyurwa rimwe) atarengeje Frw 100,000	1% of the limit onceoff with maximum of Frw 100,000,/1% by'agaciro k'inguzanyo (yishyurwa rimwe) atarengeje Frw 100,000
Processing fee in USD/Frais de traitement de dossier en USD/ Igiciro cyo kwiga dosiye ku nguzanyo itanzwe mumafaranga atari amanya Rwanda	0.5% of the limit onceoff with maximum of 75 Usd,/1% by'agaciro k'inguzanyo (yishyurwa rimwe) atarengeje Usd 75	0.5% of the limit onceoff with maximum of 75 Usd,/1% by'agaciro k'inguzanyo (yishyurwa rimwe) atarengeje Usd 75	0.5% of the limit onceoff with maximum of 75 Usd,/1% by'agaciro k'inguzanyo (yishyurwa rimwe) atarengeje Usd 75
Management fee on line of credit and overdraft/ Frais de gestion sur ligne de crédit et facilité de caisse/ Igiciro cyo GUCUNGA umurongo w'inguzanyo n'inguzanyo y'ingoboka	0.20% /month on the highest overdrawn amount/ sur le plus fort decouvert du mois/0.20% by'ingoboka nini yakoreshejwe mu kwezi	0.20% /month on the highest overdrawn amount/ sur le plus fort decouvert du mois/0.20% by'ingoboka nini yakoreshejwe mu kwezi	0.20% /month on the highest overdrawn amount/ sur le plus fort decouvert du mois/0.20% by'ingoboka nini yakoreshejwe mu kwezi
Management fee on line of credit and overdraft in USD/Frais de gestion sur ligne de crédit et facilité de caisse en USD/Igiciro cyo GUCUNGA umurongo w'inguzanyo n'inguzanyo y'ingoboka yatanzwe mumadorali.	0.10% /month on the highest overdrawn amount/ sur le plus fort decouvert du mois/0.20% by'ingoboka nini yakoreshejwe mu kwezi	0.10% /month on the highest overdrawn amount/ sur le plus fort decouvert du mois/0.20% by'ingoboka nini yakoreshejwe mu kwezi	0.10% /month on the highest overdrawn amount/ sur le plus fort decouvert du mois/0.20% by'ingoboka nini yakoreshejwe mu kwezi
Commission for non-utilised amount/ Commission de ligne inutilisée/Umufuragiro ku gice cy'inguzanyo itakoreshejwe	0.10% /month/mois/ 0.10% ku kwezi	0.10% /month/mois/ 0.10% ku kwezi	0.10% /month/mois/ 0.10% ku kwezi
Commission for non-utilised amount in USD/ Commission de ligne inutilisée en USD/ Umufuragiro ku gice cy'inguzanyo itakoreshejwe mu gihe yatanzwe mu madorali	0.05% /month/mois/ 0.05% ku kwezi	0.05% /month/mois/ 0.05% ku kwezi	0.05% /month/mois/ 0.05% ku kwezi
Promise of Credit line with a commitment/ Promesse de ligne de crédit avec un engagement ferme/Insezeranywa ry'umurongo w'inguzanyo	1.00% per quarter/par trimestre/1% by'agaciro k'inguzanyo ku gihembwe	1.00% per quarter/par trimestre/1% by'agaciro k'inguzanyo ku gihembwe	1.00% per quarter/par trimestre/1% by'agaciro k'inguzanyo ku gihembwe
Temporary extension fees on overdraft/Frais d'extension temporelle d'un découvert/Igiciro kukongera igihe by'igihe gito kuku nguzanyo y'ingoboka.	1% with maximum of Frw 100,000/1% by'inguzanyo atarenga Frw 100,000	1% with maximum of Frw 100,000/1% by'inguzanyo atarenga Frw 100,000	1% with maximum of Frw 100,000/1% by'inguzanyo atarenga Frw 100,000
Management fees on salary advance (NGOBOKA)/ Frais de Gestion sur avance sur salaire/Igiciro cyo gucunga inguzanyo k'umushahara'NGOBOKA'	5% of the amount/du montant/5% by'inguzanyo	N/A	N/A
File opening Fee/Frais de dossier/Igiciro cyo gufungura dosiye	N/A	0.25% of Invoice amount/0.25% by'agaciro k'inyandiko	0.25% of Invoice amount/0.25% by'agaciro k'inyandiko
Processing fee/Frais de traitement de dossier/ Igiciro cyo Gusukurikirana dosiye		0.25% of Invoice amount/0.25% by'agaciro k'inyandiko	0.25% of Invoice amount/0.25% by'agaciro k'inyandiko
Guarantee (covered by cash collateral)/Caution (partie provisionnée)/Impapuro nyizezabwishyu (zizigamiwe namafaranga)	N/A	1.00 % flat per six months with minimum of Frw 50,000/par semestre/1% by'inguzanyo ku mezi atandatu atajya munsi ya Frw 50,000	1.00 % flat per six months with minimum of Frw 50,000/par semestre/1% by'inguzanyo ku mezi atandatu atajya munsi ya Frw 50,000
Guarantee (uncovered by cash collateral) / Caution (partie non provisionnée)/Impapuro nyizezabwishyu (zitazigamiwe n'amafaranga)	N/A	2.00 % flat per 6 months with minimum of Frw 50,000/ par semestre/ 2% by'umwenda mu mezi atandatu atajya munsi ya Frw 50,000	2.00 % flat per 6 months with minimum of Frw 50,000/ par semestre/ 2% by'umwenda mu mezi atandatu atajya munsi ya Frw 50,000
Promise of Credit line for bidding tenders(without commitment)/Promesse de ligne de crédit/ Isezeranywa ry'umurongo w'inguzanyo ku masoko		30, 000 FRW	30, 000 FRW
Single issuance of the bank guarantee on the approved line/Une caution couverte par une ligne de crédit existante/ urupapuro nyizezabwishyu busabwe ku murongo w'inguzanyo	N/A	1% of each bank guarantee, de chaque cuation/ ya buri rupapuro nyizezabwishyu/ min. FRW 30,000; max FRW100,000	1% of each bank guarantee, de chaque cuation/ ya buri rupapuro nyizezabwishyu/ min. FRW 30,000; max FRW 100,000

DEPOSITS INTEREST RATES/ TERMS & CONDITIONS/ CONDITIONS CREDITRICES/IBICIRO NGENDERWAHO KU KUZIGAMA

CATEGORIES	TARIFF	
	Minimum RATE/TAUX /Ijanisha fatizo	OUTCOMING RATE/TAUX SORTANT/ IJANISHA RY'URWUNGUKO RYISHYURWA
Current account /Compte à vue FRW, USD or EUR/Konti isanzwe	N/A	Unpaid unless specific agreement/ Non- rémunéré sauf négociation/ ntibyara inyungu uretse byumvikanyweho
Savings Account/Compte d'épargne ordinaire/konti yo kuzigama rusange	3.00%	Tiered interest rate up to 2% based on amount/ijanisha ry'urwunguko hakurikijwe ari kuri konti, bikaba byazamukaho agera kuri 2%
Savings Account in USD/Compte d'épargne USD/konti yo kuzigama yo mu madorari	0%	0.20% p.a
Savings Account in EUR/Compte d'épargne EUR /konti yo mu mayero	0%	0.1% p.a
Education savings account/Compte d'épargne éducation/konti yo kuzigamira amashuri	3.00%	Tiered interest rate up to 2.5% based on amount/Taux d'intérêt par tranches des soldes jusqu'à 2.5%/ ijanisha ry'urwunguko hakurikijwe ari kuri konti, bikaba byazamukaho agera kuri 2%
Housing savings plan/Plan Epargne Logement/Konti yo kuzigamira inyubako	3.00%	Tiered interest rate between 3.25 % and 7% based on amount/ Taux d'intérêt par tranches des soldes entre 3.25% et 7% /Ijanisha ry'urwunguko hakurikijwe ari kuri konti, bikaba byazamukaho agera kuri 7%
Project savings plan/Plan Epargne Projet/konti yo kuzigamira umushinga	3.00%	Tiered interest rate between 3.25 % and 7% based on amount/ Taux d'intérêt par tranches des soldes entre 3.25% et 7%/Ijanisha ry'urwunguko hakurikijwe ari kuri konti, bikaba byazamukaho agera kuri 7%

	Amount	3 Months	6 Months	12 Months	< / = 24 months	>24 months
	1,000,000 to 10,000,000	5.00%	5.50%	5.75%	6.25%	6.75%
In Local currency/ Mu mafaranga y'amanyarwanda	10,000,001 to 25,000,000	5.50%	6.00%	6.25%	6.75%	7.25%
	25,000,001 to 50,000,000	6.00%	6.50%	6.75%	7.25%	7.75%
	50,000,001 to 100,000,000	T-bill rate+0.03%	T-bill rate+0.3%	T-bill rate+0.03%	1year T-bill+0.25%	1year T-bill+0.50%
	100,000,001 to 500,000,000	T-bill rate+0.05%	T-bill rate+0.05%	T-bill rate+0.05%	1year T-bill+0.50%	1year T-bill +0.75%
	> 500,000,000	T-bill rate+0.10%	T-bill rate+0.10%	T-bill rate+0.10%	1year T-bill+0.75%	1year T-bill +1.00%
TERM DEPOSIT IN USD/DAT en USD/ Konti yo kuzigama igihe kizwi mu madorari	999,999,999,999	-	0.35%	0.50%	0.75%	Negotiable/ Byumvikanyweho
TERM DEPOSIT IN EUR/DAT en EUR /Konti yo kuzigama igihe kizwi mu mayero	999,999,999,999	-	0.10%	0.10%	0.10%	0.10%
Term deposit early reimbursement/Casser le DAT avant l'échéance/ Gusesa amasezerano yo kuzigama igihe kizwi	Term deposit rate minus 3% p.a / Taux d'intérêt sur dépôt à terme moins 3%/Ijanisha ry'ungukuko hakuweho 3%					
Term deposit early reimbursement FCY/ Gusesa amasezerano yo kuzigama igihe kizwi	Term deposit rate = 0% p.a/ Taux d'intérêt sur dépôt à terme=0%/Ijanisha ry'urwungukuko ingana na 0%					

N.B: All Interest paid on deposits placed for less than 12 months are subject to withholding tax (Curenntly 15%)/ les intérêts payés sur les dépôts sur une durée inférieure à 12 mois sont assujettis à une retenue à la source de 15%/inyungu zishyuwe ku bwizigame bw'igihe kiri munsi y'amezi 12, zigomba gukatirwaho umusoro ungana na 15%.

TRANSFERS WESTERN UNION /KOHEREZA UKORESHEJE WESTERN UNION

CATEGORIES/IBYICIRO	TARIFF Without Taxe/IBICIRO NTA MUSORO	VAT/UMUSORO KU NYONGERA GACIRO	TARIFF TTC/IBICIRO
From 0 to 100,00 USD	15,00 USD	1,00 USD	16,00 USD
From 100,01 to 200,00 USD	22,00 USD	1,00 USD	23,00 USD
From 200,01 to 300,00 USD	29,00 USD	1,00 USD	30,00 USD
From 300,01 to 400,00 USD	34,00 USD	1,00 USD	35,00 USD
From 400,01 to 500,00 USD	42,00 USD	2,00 USD	44,00 USD
From 500,01 to 750,00 USD	47,00 USD	2,00 USD	49,00 USD
From 750,01 to 1 000,00 USD	52,00 USD	2,00 USD	54,00 USD
From 1 000,01 to 1 500,00 USD	78,00 USD	3,00 USD	81,00 USD
From 1 500,01 to 1 750,00 USD	83,00 USD	3,00 USD	86,00 USD
From 1 750,01 to 2 000,00 USD	93,00 USD	3,00 USD	96,00 USD
From 2 000,01 to 2 500,00 USD	113,00 USD	4,00 USD	117,00 USD
From 2 500,01 to 3 000,00 USD	123,00 USD	4,00 USD	127,00 USD
From 3 000,01 to 3 500,00 USD	143,00 USD	4,00 USD	147,00 USD
From 3 500,01 to 4 000,00 USD	163,00 USD	5,00 USD	168,00 USD
From 4 000,01 to 4 500,00 USD	183,00 USD	5,00 USD	188,00 USD
From 4 500,01 to 5 000,00 USD	203,00 USD	6,00 USD	209,00 USD

TRANSFERS MONEYGRAM/IBICIRO BYA MANEYGRAM

CATEGORIES(IN RWF)/IBYICIRO	TARIFF Without Taxe in FRW/ IBICIRO NTA MUSO-RO	VAT in FRW/Umusoro kunyongeragaciro	TARIFF TTC (IN FRW) /IBICIRO
From 0 to 54,500	6,500	1,152	7,652
From 54,500.01 to 109, 500	8,000	1,418	9,418
From 109,500.01 to 218,500	11,000	1,950	12,950
From 218,500.01 to 328,000	16,500	2925	19,425
From 328,000.01 to 437,000	22,000	3,899	25,899
From 437,000.01 to 546,500	27,500	4,874	32,374
From 546,500.01 to 656,000	33,000	5,849	38,849
From 656,000.01 to 820,000	38,500	6,824	45,324
From 820,000.01 to 984,000	43,500	7,710	51,210
From 984,000.01 to 1,366,500	54,500	9,660	64,160
From 1,366,500.01 to 2,733,000	82,000	14,534	96,534
From 2,733,000.01 to 4,100,000	136,500	24,194	160,694
From 4,100, 000.01 and above	164,000	29,069	193,069

AGENCY BANKING COMMISSION/UMUFURAGIRO W'UHAGARARIYE BANKI

CASH DEPOSIT/VERSEMENT/ABIKIJWE	FROM/ DE /KUVA	TO/A/KUGERA	CUSTOMER CHARGES / CLIENT/ IBICIRO
DEPOSIT/VERSEMENTS/ABIKIJWE	500	5,000	Free/Gratuit/ntakiguzi
	5,001	50,000	Free/Gratuit/ntakiguzi
	50,001	100,000	Free/Gratuit/ntakiguzi
	100,001	300,001	Free/Gratuit/ntakiguzi
	300,001	500,000	Free/Gratuit/ntakiguzi
	500,001	1,000,000	Free/Gratuit/ntakiguzi
	1,000,001	1,500,000	Free/Gratuit/ntakiguzi
ITEMS/IBIKORWA	**LIMIT DEPOSIT/LIMITE DU VERSEMENT/AMAFARANGA ATARENGA**		
New account opened with minimum balance / nouveau compte ouvert avec solde minimum Frws 2000/ konti ifunguwe igomba kuba ifite byibura Frw 2,000	Deposit/versement : Minimum/amake : 500 & Maximum/amenshi :1500000		
ITEZIMBERE ACCOUNT/KONTI YA ITEZIMBERE	**CUSTOMER CHARGES/CLIENT/IGICIRO**		
Account maintenance fees/frais de tenue de compte/Igiciro cyo gucunga konti	Free/Gratuit/Ntakiguzi		
Withdrawal for any amount over the counter/ Retrait sur guichet/Kubikuza amafaranga kuri gishe hatitawe kungano	Frws 200/transaction/Frw 200 ku gikorwa		
Withdrawal for any amount from Bank Agent/ retait sur Bank Agent/Kubikuza amafaranga kuhagarariye banki	Bank agency tariff aplied/Ibiciro byabahagarariye banki birakurikizwa		

TYPES OF TRANSACTIONS/IBYICIRO BY'IBIKORWA	FROM/ DE / KUVA	TO/A/KUGERA	CUSTOMERS CHARGES/IGICIRO
Withdrawal & Send Money and Bulk Payment/ Kubikuza no kubitsa muburyo bwaguye	500	5,000	150
	5,001	10,000	250
	10,001	20,000	300
	20,001	50,000	400
	50,001	100,000	600
	100,001	150,000	800
	150,001	200,000	1200
	200,001	300,000	2000
	300,001	500,000	3000

TRANSACTION/IBYAKOZWE	SEND MONEY LIMIT AND CHARGES/ENVOI DE FONDS ET CHARGES Y RELATIVES/IBICIRO BYO KOHEREZA		
SEND MONEY ANY TO ANY/KOHEREZA AMAFARANGA	FROM/DE /KUVA	TO/A/KUGERA	CUSTOMERS CHARGES/IGICIRO
Send Money Limit/amafaranga atarenga	500	5,000	300
	5,001	10,000	500
	10,001	20,000	600
	20,001	50,000	650
	50,001	100,000	900
	100,001	150,000	2000
	150,001	200,000	2500
	200,001	300,000	3500
	300,001	500,000	4500
Cash collection/Amafaranga akusanyijwe			
TRANSACTION	**CUSTOMER CHARGES/IBICIRO KU BAKIRIYA**		
Deposit of any amount/Amfaranga yose abikijwe	500		

PUSH AND PULL TRANSACTIONS WITH THIRD PARTY/TRANSACTIONS VIA PUSH &PULL WITH AUTRE PERSONNE QUE LE PROPRIETAIRE DU COMPTES/ KOHEREZANYA AMAFARANGA KURI TELEFONE HAGATI Y'ABAKIRIYA

MIN	MAX	COMISSION
100	5,000	100
5,001	40,000	400
40,001	250,000	1,000
250,001	750,000	2,000
750,001	1,250,000	5,000
1,250,001	2,000,000	7,500

Notes:

- The hereby presented tariff rates are exclusive of tax. The Value Added Tax (VAT) is added to these rates at the time operation. In addition, other taxes and fees (present or future) that are applicable to the fees and charges of current rates are (or will be) charged to the customer.
- The services rendered, fees, and disbursements incurred by COGEBANQUE on behalf of its clients that are not included in this tariff guide are a recoverable amount.
- All personalized business pricing offers which are more than 12 months old since their signature, are no longer applicable.