

# IBICIRO BYA I&M BANK 2024

IBICIRO BYA I&M BANK 2022	
IBYICIRO	IBICIRO
<b>GUCUNGA KONTI</b>	<b>IGICIRO CYA SERIVISI</b>
Amafaranga yo gufungura konti	UBUNTU
Amafaranga fatizo kuri konti	UBUNTU
<b>AMAFARANGA UKATWA BURI KWEZI KURI KONTI BWITE (UMUNTU KU GITI CYE)</b>	
Konti isanzwe	FRW: 1,750 USD: 2 EURO: 2 GBP: 1.5
Konti isanzwe ya Malaika	FRW : 1,750 USD: 2 EURO: 2 GBP: 1.5
Konti isanzwe y'abanyamwuga bakiri bato	<b>Umwaka ubanza:</b> UBUNTU <b>Imyaka ikurikira:</b> 1 000 FRW
Konti isanzwe y'umunyeshuri (Future Pro)	UBUNTU
<b>AMAFARANGA UKATWA BURI KWEZI KURI KONTI YA SOSIYETE/ IBIGO BY'UBUCURUZI</b>	
Amafaranga ukatwa buri kwezi kuri konti y' ikigo cy'ubucuruzi gito	FRW/USD/EUR/GBP: UBUNTU
Amafaranga ukatwa buri kwezi kuri konti y' ikigo cy'ubucuruzi giciriritse	FRW/USD/EUR/GBP: UBUNTU
Amafaranga ukatwa buri kwezi kuri konti y' ikigo cy'ubucuruzi kinini	RWF: 3500 USD: 3.5 EUR: 3 GBP: 2
Amafaranga ukatwa buri kwezi kuri konti ya sosiyete	FRW:5000 USD:5 EUR:3 GBP:2
Amafaranga ukatwa kuri konti itagikoreshwa	UBUNTU
Gusaba kongera gukoresha konti	UBUNTU
Gusaba gufunga konti	UBUNTU
Inyandiko yerekana uko konti yakoreshejwe (ku rupapuro)	UBUNTU
Inyandiko yerekana uko konti yakoreshejwe (hakoreshajwe e-mail)	UBUNTU
Icyemezo cy'amafaranga asigaye kuri konti	25 000 FRW
Icyemezo cy'igenzuramari	15 000 FRW
Icyemezo cy'uko wishyuye inguzanyo	75 000 FRW
Icyemezo cy'uko konti ihagaze neza	30 000 FRW
Icyemezo cy'uko nta deni ufite	60 000 FRW
Ibindi byemezo byose bisabwa banki	30 000 FRW
Gutanga impapuro mpushamwenda ku masosiyete/ ku bigo by'ubucuruzi (FRW)	60 000 FRW
Gutanga impapuro mpushamwenda ku muntu ku giti cye	6 000 FRW
Inyandiko ya MT940	50 000 FRW
<b>AGATABO K'INYANDIKO ISABA KWISHYURA</b>	<b>IGICIRO</b>
Agatabo k' Impapuro 24	5 000 FRW
Agatabo k' Impapuro 48	10 000 FRW
<b>AGATABO KA SHEKI</b>	<b>AMAFARANGA</b>
<b>UMUNTU KU GITI CYE</b>	
Agatabo ka sheki k' Impapuro 24	4 000 FRW
Agatabo ka sheki k' Impapuro 48	7 500 FRW
Agatabo ka sheki k' Impapuro 24 Kaboneka uwo muni	8 000 FRW
Agatabo ka sheki k' Impapuro 48 Kaboneka uwo muni	15 000 FRW
<b>ISOSIYETE</b>	<b>IGICIRO</b>
Agatabo ka sheki k' Impapuro 24	5 000 FRW
Agatabo ka sheki k' Impapuro 48	10 000 FRW
Agatabo ka sheki k' Impapuro 96	15 000 FRW
Sheki ya I&M Ishinganye	10 000 FRW
Guhagarika Sheki ya I&M Ishinganye	10 000 FRW
<b>IBINDI BICIRO RUSANGE</b>	<b>IGICIRO</b>
Kwishyura ako kanya sheki yavuye mu yindi banki	1% Amake ni 75 000 FRW

Kwishyura sheki yo mu mahanga umunsi yazaniweho	3%
Kwishyura sheki yo mu mahanga mu buryo busanzwe	2.5%
Agatabo ka resi	3 840 FRW
Resi ya banki	5 000 FRW
<b>SHEKI ZITISHYUWE</b>	<b>IGICIRO</b>
Sheki yanditseho amafaranga atari yo	10 000 FRW
Sheki itishyurwa kubera ko nta mafaranga ari kuri konti	20%
<b>GUTAMBAMIRA KWISHYURA SHEKI</b>	<b>IGICIRO</b>
Igiciro kuri sheki imwe	5 000 FRW
Igiciro kuri sheki zirenze imwe	10 000 FRW
<b>KUBITSA NO KUBIKUZA</b>	<b>IGICIRO</b>
Kubikuzwa amadovize kuri konti avuye hanze ya Banki	0.5%
Amadovize yabikijwe ku mushahara unyura muri banki	UBUNTU
Kubikuzwa amadovize yabikijwe	UBUNTU
Kubitsa amadovize	UBUNTU
Kubitsa amadorali - Inoti za 20 n'into kuri yo	10%
Kubitsa amadorali - Inoti zo mu 2006 n'izo mu myaka yabanje	10%
Inoti zishaje/zicitse	5%
Kubikuriza kuri gishe amafaranga atageze cyangwa angana na 200 000 FRW : Umuntu ku giti cye/ikigo cy'ubucuruzi gito/ikigo cy'ubucuruzi giciriritse	2000 FRW
Kubikuriza kuri gishe amafaranga arenze 200 000 FRW: Umuntu ku giti cye/ ikigo cy'ubucuruzi gito/ ikigo cy'ubucuruzi giciriritse	200 FRW
<b>AMAKARITA</b>	<b>IGICIRO</b>
<b>VISA - DEBIT CLASSIC</b>	
Gutanga ikarita nshya / Guhinduza ikarita	UBUNTU
Ifatabuguzi rya buri mwaka	7 500 FRW
Amafaranga yo guhagarika ikarita	1 000 FRW
<b>VISA - DEBIT GOLD</b>	
Gutanga ikarita nshya / Guhinduza ikarita	15 000 FRW
Ifatabuguzi rya buri mwaka	7 500 FRW
Amafaranga yo guhagarika ikarita	1 000 FRW
<b>VISA - PREPAID</b>	
Gutanga ikarita nshya / Guhinduza	5 000 FRW
Ifatabuguzi rya buri mwaka	2 500 FRW
Kongera amafaranga ku ikarita - Kuri gishe	UBUNTU
Kongera amafaranga ku ikarita - ukoresheje iClick/Mobile App	UBUNTU
<b>VISA - GOLD CREDIT</b>	
Gutanga ikarita nshya / Guhinduza ikarita	30 000 FRW
Ifatabuguzi rya buri mwaka	30 000 FRW
Amande y'ubukererwe bwo kwishyura amafaranga wakoreshwe ku ikarita y'inguzanyo.	1% buri kwezi
Amafaranga y'inyungu ku ikarita y'inguzanyo	Igiciro fatizo +/-
<b>MASTERCARD MULTICURRENCY PREPAID</b>	
Gutanga ikarita nshya	35 000 FRW
Ikarita y'inyongera	35 000 FRW
Ifatabuguzi rya buri mwaka	25 000 FRW
Guhinduzwa ikarita	25 000 FRW
<b>MASTERCARD CORPORATE &amp; BUSINESS</b>	
Gutanga ikarita nshya	10 000 FRW
Ifatabuguzi rya buri mwaka	25 000 FRW
<b>MASTERCARD WORLD ELITE</b>	
Gutanga ikarita nshya	60 000 FRW
Ifatabuguzi rya buri mwaka	15 000 FRW
Kubikuzwa ukoresheje ATM za I&M Bank	236 FRW
Kubikuzwa ukoresheje ATM za banki z'imbere mu gihugu	590 FRW
Kubikuzwa ukoresheje ATM mu mahanga	10 000 FRW

Kwishyura amafaranga ava ku ikofu imwe aya ku yindi	UBUNTU
Kwishyura amafaranga ava ku ikarita imwe aya ku yindi	UBUNTU
Kureba asigaye ukoresheje ATM.	100 FRW
Kureba raporo ngufi ya konti kuri ATM	100 FRW
Kongera amafaranga ku ikarita	UBUNTU
Guhindura umubare w'ibanga	5 000 FRW
Kwishyura ukoresheje POS na interineti (Murandasi)	UBUNTU
Resi yo kuri ATM	UBUNTU
Kumenyeshwa ibyakozwe kuri konti (buri kwezi)	500 FRW
<b>SERIVISI ZA BANKI KURI TELEFONE - USSD</b>	<b>IGICIRO</b>
Guhabwa ubutumwa bugufi bumenyeshya ibikorewe kuri konti yawe.	50 FRW
Kureba asigaye	100 FRW
Amakuru ku nguzanyo	100 FRW
Gusaba agatabo ka sheki	UBUNTU
Kubaza iby'ivunjisha	100 FRW
Kugura amayinite	100 FRW
Kugura umuriro	100 FRW
Kohereza amafaranga (Muri I&M Bank)	UBUNTU
Kohereza amafaranga (Mu zindi Banki)	200 FRW
Kohereza amafaranga (Kuri konti bwite)	UBUNTU
Kohereza amafaranga (Ava kuri konti aya ku ikofu)	UBUNTU
Guhindura umubare w'ibanga	UBUNTU
Kwishyura imisoro ya RRA	UBUNTU
Incamate y'ibikorwa bya konti	100 FRW
<b>SERIVISI ZA BANKI KURI INTERINETI / POROGARAMU YO MURI TELEFONE</b>	<b>IGICIRO</b>
Amafaranga ya buri kwezi yishyurwa n'isosiye, ikigo cy'ubucuruzi n'abakiriya ku giti cyabo	UBUNTU
Kumenyeshwa no kubona raporo mu buryo bw'ikoranabuhanga	UBUNTU
Kohereza amafaranga ava kuri banki imwe aya ku yindi (RTGS)	600 FRW
Kohereza amafaranga ava kuri banki imwe aya ku yindi (EFT)	200 FRW
Kohereza amafaranga ava kuri konti imwe aya ku yindi ( Muri I&M Bank)	UBUNTU
Kohereza amafaranga kuri konti zawe bwite	UBUNTU
Guhindura umubare w'ibanga	UBUNTU
Amakuru y'ibikorwa bya konti	UBUNTU
Kohereza amafaranga icyarimwe ku bantu benshi (muri I&M Bank)	UBUNTU
Kohereza amafaranga icyarimwe ku bantu benshi mu zindi banki zo mu gihugu (EFT)	100 FRW
Kwishyura fagitire	UBUNTU
Amafaranga ntarengwa yoherezwa ku muni (Retail)	20 000 000 FRW
Amafaranga ntarengwa yoherezwa ku muni (MSME)	75 000 000 FRW
Amafaranga ntarengwa yoherezwa ku muni (CORPORATE)	200 000 000 FRW
Kwishyura imisoro ya RRA	UBUNTU
<b>KOHEREZA AMAFARANGA (IMBERE MU GIHUGU) - BIKOREWE MURI BANKI</b>	<b>IGICIRO</b>
Kohereza amanyarwanda kuri banki zo mu gihugu (MT 103) RTGS	3 000 FRW
Kohereza amanyarwanda kuri banki zo mu gihugu (MT 103) EFT	1 500 FRW
Kohereza amafaranga icyarimwe ku bantu benshi bikoze n'umuntu	500 FRW
Kohereza amafaranga muri banki bikoze n'umuntu	200 FRW
Kohereza amadorali kuri banki zo mu gihugu (MT 103)	Amadorali 6
Kohereza amadovize kuri banki zo mu gihugu - Hakoreshajwe uburyo butari ubwa RIPS	0.50%
Guhindura amafaranga yoherejwe	5 000 FRW

NOTE: All above charges are exclusive of VAT and correspondent bank charges. Interest payable is subject to Withholding Tax (WHT) at the ruling rate.

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Koherereza amafaranga icyarimwe ku bantu benshi bikoze n' Imiryango itegamiye kuri leta		UBUNTU
<b>KOHEREZA AMAFARANGA (MU MAHANGA) - BIKOREWE MURI BANKI</b>		
Umuntu ku giti cye	1% aho amenshi ari 215 000 FRW	
Isosiyete cyangwa ikigo cy'ubucuruzi	0,5% aho amenshi ari 215 000 FRW	
Amafaranga ya SWIFT	20 000 FRW	
Guhindura SWIFT	6 000 FRW	
Kugarura amafaranga	12 000 FRW	
<b>KOHEREZA AMAFARANGA HAKOSESHEJWE BRISK &amp; INTERCOUNRTY</b>		<b>IGICIRO</b>
Koherereza amafaranga hakoreshjwe Outgoing remittance	9 000 FRW	
Koherereza amafaranga hakoreshjwe Incoming Transfer	2 000 FRW	
Koherereza amafaranga hakoreshjwe Outgoing Brisk Transfer	41 772 FRW (harimo na Swift)	
<b>AMABWIRIZA AHORAHYO KOHEREZA AMAFARANGA</b>		<b>IGICIRO</b>
Gutanga amabwiriza	6 000 FRW	
Kutubahiriza Amabwiriza yo koherereza amafaranga	5 000 FRW	
Guhindura umubare w'amafaranga (FRW)	1 500 FRW	
Guhagarika amabwiriza (FRW)	1 000 FRW	
<b>KOHEREZA AMAFARANGA MU ZINDI BANKI BURI KWEZI</b>		
Amanyarwanda	1 000 FRW	
Amadovize	Amadorali 5	
koherereza amafaranga mu mahanga	20 000 FRW	
<b>INGUZANYO</b>		<b>IGICIRO</b>
<b>IGICIRO RUSANGE</b>		
<b>IBIPIMO KU NYUNGU</b>		
Inguzanyo zose	Serivisi za banki zihabwa isosiyete: Igiciro fatizo +/- Konti y'ikigo cy'ubucuruzi: <b>A.</b> Ikigo gito : Igipimo fatizo + urwunguko <b>B.</b> Ikigo giciriritse: Igipimo fatizo + urwunguko <b>C.</b> Ikigo kinini: Igipimo fatizo + urwunguko Konti y'umuntu ku giti cye: Igipimo fatizo + urwunguko	
Guhabwa inguzanyo y'igihe gito irenze ku yo wemerewe	4% ku mwaka ku nguzanyo irenze cyangwa irenze umubare wo kuguzura uri gukurikizwa	
Kongeraho umubare ntarangwa by'igihe gito	2% ku mwaka ku nguzanyo irenze cyangwa irenze umubare wo kuguzura uri gukurikizwa	
Amafaranga ucibwa ku birarane	Serivisi za banki zihabwa abantu ku giti cyabo n'isosiyete: 2% ku kwezi ku cyiciro kitishyuye Konti y'ikigo cy'ubucuruzi: MSMES kugeza kuri 5% ku kwezi	
<b>AMAFARANGA UCIBWA KUBERA KWAKA INGUZANYO</b>		
Gutinda kwandikisha ingwate (Buri kwezi)	0,2% ku kwezi atangwa ku inguzanyo yemejewe na banki	
Kwandikisha ingwate hatarimo abakiriya ku giti cyabo	100 000 FRW	
Kwishyurirwa umwenda n'ikigo cy'imari.	8% by'amafaranga yari asigaye kwishyurwa (amake ni 50 000 FRW)	
Amafaranga yo guhagarika inguzanyo (nyuma yo gushyira umukono ku masezerano)	1% by'amafaranga y'inguzanyo	
<b>KONTI Y'UMUNTU KU GITI CYE</b>		<b>IGICIRO</b>
Amafaranga yo kwiga kuri dosiye	2% yishyurwa mbere (Amake 50 000 FRW)	
Amafaranga yo gucunga inguzanyo ku mwaka	2% by'amafaranga y'inguzanyo isigaye yishyurwa igihe wayiherewe	
Amafaranga yo gutanga inguzanyo y'ingoboka	3% ndakuka (Amake ni 15 000 FRW)	
Amafaranga y'ikurikirana-bikorwa (Cash Plus)	2% buri kwezi ku mafaranga menshi yabikujwe	
Amafaranga yo guhindura uburyo bwo kwishyura	2% ndakuka (Amake ni 50 000 FRW)	
Amafaranga y'ubukererwe ku nguzanyo y'ingoboka	1% buri kwezi	

<b>SERIVISI ZA BANKI ZIHABWA SOSIYETE N'IKIGO CY'UBUCURUZI</b>		<b>IGICIRO</b>
Amafaranga yo kwiga kuri dosiye (Hatarimo inguzanyo y'ingoboka)	1% ndakuka (Amake ni 100 000 FRW)	
Amafaranga yo gucunga inguzanyo ku mwaka	1% by'amafaranga y'inguzanyo isigaye yishyurwa igihe wayiherewe	
Amafaranga yo guhindura uburyo bwo kwishyura	1% aho amake ari 100 000 FRW	
<b>SERIVISI ZA BANKI ZIHABWA IKIGO CY'UBUCURUZI</b>		<b>IGICIRO</b>
Amafaranga yo kwiga kuri dosiye	Iciriritse: 2% ndakuka (Amake ni 50 000 FRW) Gito: 1% ndakuka (Amake ni 100 000 FRW) Kinini: 1% ndakuka (Amake ni 100 000 FRW)	
Amafaranga yo gucunga konti	Iciriritse: 2% ndakuka (Amake ni 50 000 FRW) Gito: 1% ndakuka (Amake ni 100 000 FRW) Kinini: 1% ndakuka (Amake ni 100 000 FRW)	
Amande yo gutinda kwishyura	Iciriritse: 5% ku kwezi Gito: 4% ku kwezi Kinini: 2% ku kwezi	
Amafaranga ucibwa kubera kwaka inguzanyo iyo inguzanyo itabikujwe mu mezi 3 imaze kwemezwa	Iciriritse: 50 000 FRW ndakuka Gito: 0,5% ndakuka (amake ni 100 000 FRW) Kinini: 1% ndakuka (100 000 FRW)	
<b>INGUZANYO Y'INGOBOKA (SERIVISI ZA BANKI ZIHABWA IKIGO CY'UBUCURUZI)</b>		
Amafaranga yo gukurikirana inguzanyo y'ingoboka	Iciriritse: 0,5% ku kwezi ku mafaranga atarakoreshejwe	
<b>INGUZANYO Y'INGOBOKA (SERIVISI ZA BANKI Z'ISOSIYETE )</b>		
Amafaranga yo kwiga kuri dosiye	1% ndakuka kandi igakurwaho buri mwaka w'isuzuma ry'inguzanyo (Amake ni 100 000 FRW)	
Amafaranga y'ikurikirana	0,2% buri kwezi ku mafaranga menshi yabikujwe arenze kuyari ariho	
<b>IBIKORWA BYA BANKI</b>		<b>IGICIRO</b>
Kubarira inyungu hamwe	1 500 FRW Amadovize: Ayo bingana mu manyarwanda	
Konti iyahoye amafaranga yabaye menshi cyangwa make mu buryo bwikora	1 000 FRW Amadovize: Ayo bingana mu manyarwanda	
Konti isigaraho zeru - Amafaranga yo kuyigena	1 000 FRW Amadovize: Ayo bingana mu manyarwanda	
Kuyihindura	1 500 FRW Amadovize: Ayo bingana mu manyarwanda	
Kuyihagarika	1 000 FRW Amadovize: Ayo bingana mu manyarwanda	
Guhuriza amafaranga kuri konti imwe (CC) - Amafaranga yo kuyigena	15 000 FRW Amadovize: Ayo bingana mu manyarwanda	
<b>IPF - Kugurizwa amafaranga afasha kwishyura inguzanyo</b>		<b>IGICIRO</b>
Amafaranga yo kwiga kuri dosiye	1% ndakuka, amake ni 50 000 FRW)	
Ibipimo ku nyungu	Igiciro fatizo →+	
<b>KUBITSA</b>		<b>IGICIRO</b>
Kuzigama	Rebera ku rutonde rw'ibiciro (Ushinzwe imari)	
Kubitsa amafaranga ukungukirwa	Rebera ku rutonde rw'ibiciro (Ushinzwe imari)	
<b>SERIVISI Z'IMARI MU BUCURUZI</b>		<b>IGICIRO</b>
<b>IBARUWA Y'INGUZANYO (LC) - USABIRA INGUZANYO MURI BANKI</b>		
<b>AMAFARANGA YO GUTANGA IBARUWA</b>		
Igice cyishingiwe	0,5% buri gihembwe cyangwa buri gice (Amake ni 50 000 FRW)	
Igice kitishingiwe	1% buri gihembwe cyangwa buri gice (Amake ni 100 000 FRW)	

<b>KOMISIYO YO KWEMERA</b>	
Igice cyishingiwe	0,5% buri gihembwe cyangwa buri gice, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 50 000 FRW)
Igice kitishingiwe	1% buri gihembwe cyangwa buri gice, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 100 000 FRW)
Amafaranga bijyanye (Kwemeza n'ibindi)	Yishyurwa n'umukiriya
<b>GUHINDURA</b>	
Nta ngaruka bigira ku gihe n'amafaranga	100 000 FRW
Kongera igihe - Igice cyishingiwe	0,5% buri gihembwe cyangwa buri gice, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 50 000 FRW)
Kongera igihe - Igice kitishingiwe	1% buri gihembwe cyangwa buri gice, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 100 000 FRW)
<b>IBARUWA Y'INGUZANYO (LC) - USABIRA INGUZANYO MU YINDI BANKI</b>	
Komisiyo yo kwemeza	0,5% buri gihembwe cyangwa buri gice (Amake ni 100 000 FRW)
Guhindura umubare w'amafaranga	100,000 FRW
Komisiyo yo kuganira kuri dosiye	0,5% Amake ni 50 000 FRW
Komisiyo yo gutinda kwishyura ibaruwa y'inguzanyo (LC)	0,30%
<b>KUGABANYA FAGITIRE</b>	
Igice cyishingiwe	Igiciro fatizo +/-
Igice kitishingiwe	Igiciro fatizo +/-
Kugabanya fagitire hagendewe ku ibarurwa y'inguzanyo	Igiciro fatizo +/-
Fagitire zatinze kwishyurwa	0,2% buri kwezi
Kugira inama abakiriya ba I&M Bank	0,25 % Amake ni 50 000 FRW
Kugira inama abatarabakiriya ba I&M Bank	0,3 % Amake ni 50 000 FRW
<b>INYANDIKO YO KWISHYUZA</b>	
<b>KWISHYUZA</b>	
Amafaranga yo kugirwa inama	50 000 FRW
Ibyangombwa byagaruwe	50 000 FRW
Igenzura rya fagitire zitishyuye	30 000 FRW
<b>KWISHYUZWA</b>	
Amafaranga yo kugirwa inama	50 000 FRW
Ubwishingire	1% ndakuka (Amake ni 100 000 FRW)
<b>UBWISHINGIRE BWA BANKI</b>	
<b>IGICIRO</b>	
Amafaranga yo kwiga kuri dosiye	1% ndakuka (Amake ni 75 000 FRW)
Komisiyo - 110% by'ingwate y'amafaranga	0,50% buri gihembwe cyangwa buri gice (Amake ni 50 000 FRW)
Komisiyo - Nta ngwate y'amafaranga	1% buri gihembwe cyangwa buri gice (Amake ni 100 000 FRW)
<b>ANDI MAFARANGA UCIBWA MURI RUSANGE HAKURIKIJE SERIVISI Z'IMARI MU BUCURUZI</b>	
Komisiyo yo guhagarika	100 000 FRW
Imenyeshya ry'imibare idahuye	50 000 FRW
Komisiyo yo kwishyura	0,5% ndakuka buri gihembwe cyangwa buri gice (Amake ni 50 000 FRW)
Amafaranga ya SWIFT	20 000 FRW
Andi mafaranga ucibwa	Yishyurwa n'umukiriya
<b>IZINDI SERIVISI</b>	
<b>IGICIRO</b>	
Gukodesha agasanduku k'iposita buri kwezi	500 FRW
Ifoto y'ibikorwa by'icyuma cya ATM	50 000 FRW muri Kigali 150 000 FRW hanze ya Kigali

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Kwishyura fagitire kuri gishe (umukiriya wa I&M)	500 FRW
Kwishyura fagitire kuri gishe (utari umukiriya wa I&M)	1,000 FRW
Kwishyura imisoro ya RRA kuri gishe (umukiriya wa I&M)	500 FRW
Kwishyura imisoro ya RRA kuri gishe (utari umukiriya wa I&M)	1,000 FRW
<b>SERIVISI ZA DIASIPORA</b>	<b>IGICIRO</b>
Amafaranga yo gufungura konti	UBUNTU
Amafaranga ukatwa buri kwezi kuri konti bwite	UBUNTU
Inyandiko yerekana uko konti yakoreshejwe (hakoreshejwe e-mail)	UBUNTU
Agatabo ka sheki kamere	UBUNTU
Ikarita yambere	UBUNTU
Kubikiza amadovize	USD 5
Kubitsa amadovize	UBUNTU
Amafaranga ya SWIFT yo kwakira	UBUNTU
<b>IBICIRO BYO GUSHAKISHA INYANDIKO ZIBITSWE NA BANKI</b>	
Kugeza ku myaka 5	20 000 FRW
Hejuru y' imyaka 5	40000 FRW
Kopi (kuri buri rupapuro)	1 500 FRW
<b>SPENN &amp; SPENN MICROLOAN</b>	<b>IGICIRO</b>

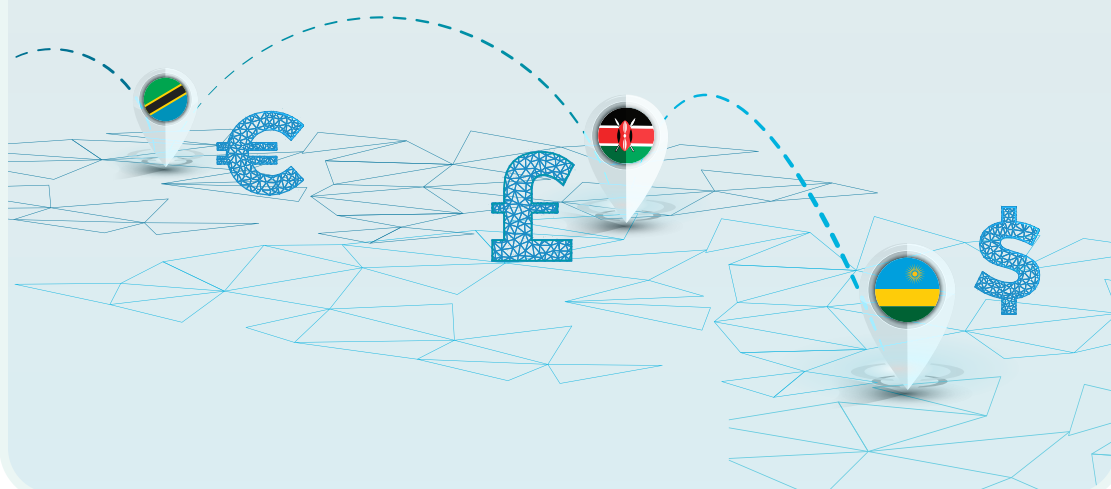
Ikiguzi cyo gushinga inguzanyo	15 DAYS
Amafaranga make afatwa ku nguzanyo	15 000 FRW
Amafaranga menshi afatwa ku nguzanyo	500 000 FRW
Inyungu ku nguzanyo	0.39%
Kwohereza amafaranga umufatabuguzi wa SPENN	UBUNTU
Kwohereza amafaranga utari umufatabuguzi wa SPENN	UBUNTU
Gusaba amafaranga	UBUNTU
Kwishyura	UBUNTU
Kugura ama inite	UBUNTU
Kugurira abandi ama inite	UBUNTU
Kugura ama inite yo hanze	UBUNTU
Kwishyura	UBUNTU
Kubikiza amafaranga kuri SPENN unyuze kuri gishe ku mafaranga angana cyangwa ari muni ya FRW 200,000	2,000 FRW
<b>WHATSAPP BANKING</b>	<b>IGICIRO</b>
Kureba amafaranga asigaye kuri konti	100 FRW
Raporo ngufi	100 FRW
Kwohereza amafaranga kuri konti yawe	UBUNTU

Kwohereza amafaranga kuzindi konti muri I&M Bank	100 FRW
Kwohereza amafaranga muzindi banki mu gihugu RTGS	600 FRW
Kwohereza amafaranga muzindi banki mu gihugu EFT	200 FRW
Kwishyura	100 FRW
Servisi za Mobile Money	UBUNTU
Gushyira amafaranga kwi karita ya banki	UBUNTU
<b>MTN PUSH AND PULL</b>	<b>IGICIRO</b>
Gukura cyangwa gushyira amafaranga	UBUNTU
Igiciro Kuva - Kugeza	
Munsi ya 5,000	100
5,001 - 40,000	600
40,001 - 300,000	1,500
300,001 - 2,000,000	5,000
<b>AIRTEL PUSH AND PULL</b>	<b>IGICIRO</b>
Gukura cyangwa gushyira amafaranga	UBUNTU
Igiciro Kuva - Kugeza	Igiciro Kuva - Kugeza
1 - 100	N/A
101 - 300	N/A
301 - 1,000	N/A
1,001 - 3,000	200
3,001 - 5,000	300
5,001 - 10,000	400
10,001 - 20,000	500
20,001 - 40,000	700
40,001 - 75,000	1,100
75,001 - 150,000	2,000
150,001 - 300,000	3,000
300,001 - 500,000	4,900
500,001 - 1,000,000	8,800
1,000,001 - 1,500,000	12,000
1,500,001 - 2,000,000	15,000
<b>IBICIRO BY'AYANDI MABANKI (KWOHEREZA HANZE)</b>	<b>IGICIRO</b>
COMMERZBANK	EUR 30
	GBP 15
Koherereza amafaranga hakoreshejwe CITIBANK	CAD 25.5
	CHF 18.5
CITIBANK LONDON	EUR 25
BHF	EUR 15
ICICI BANK	INR 200
I&M BANK KENYA	KES 700
Koherereza amafaranga hakoreshejwe I&M BANK	USD 6
	EUR 5
I&M BANK TANZANIA	TZS 10,000
	USD 10



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