

DESCRIPTION	RATES & PRICING
ACCOUNT MANAGEMENT ITEMS	TRANSACTION RATES
Account opening fee	FREE
Minimum operating balance	FREE
LEDGER FEE PERSONAL ACCOUNT (RETAIL)	
Current Account:	
FRW	1,750
USD	2
EURO	2
GBP	1.5
MALAIKA CURRENT ACCOUNT	
LCY	1,750
USD	2
EURO	2
GBP	1.5
Young Professionals Current account	FREE
Student (Future Pro) Current account	FREE
LEDGER FEE CORPORATE / BUSINESS BANKING	
	a. Micro: (FRW/USD/ EURO/GBP): FREE b. Small: (FRW/USD/ EURO / GBP): FREE c. Medium: FRW: 3,500 USD: 3.5 EURO: 3 GBP: 2
Ledger Fee Business Banking - SME's	
Ledger Fee Corporate Banking	FRW: 5,000 USD: 5 EURO: 3 GBP: 2
Ledger Fee Dormant Account	FREE
Account closure	FREE
Dormant Account Reactivation Fee	FREE
Bank Statement Printed Copy	FREE
Bank Statement Email call center	FREE
Account Balance Certificate	FRW 25,000
Account Confirmation	FRW 15,000
Certificate of Credit Facilities	FRW 75,000
Audit Certification	FRW 50,000
Certificate of Good Standing	FRW 30,000

Certificate of Undebtedness	FRW 60,000
All other certificates / demand for banking opinion	FRW 30,000
T-Bills / Bonds Submission Corporate / Busines	FRW 60,000
T-Bills / Bonds Submission Retail	FRW 6,000
MT940 Statement	FRW 50,000
PAYMENT ORDER	
24 Leaf	FRW 5,000
48 Leaf	FRW 10,000
CHEQUE	
RETAIL	
24 Leaf	FRW 4,000
48 Leaf	FRW 7,500
24 Leaf - Express	FRW 8,000
48 Leaf - Express	FRW 15,000
CORPORATE	
24 Leaf	FRW 5, 000
48 Leaf	FRW 10,000
96 Leaf	FRW 15,000
Bankers Cheque	FRW 10,000
Cancellation of Bankers cheque	FRW 10,000
OTHER GENERAL FEES	
Same Day Value Cheque in Collection	1% Min FRW 75,000
Same Day Value Foreign Cheques	3%
Foreign Cheques Clearing	2.5%
Receipt Book	FRW 3,840
Bank Receipt	FRW 5,000
UNPAID CHEQUES	
Cheque Discrepancy	FRW 20,000
Over the Counter & Clearing Due to Lack of Funds	FRW 20,000 & 20% Penalty
STOP PAYMENT	
Per Leaf	FRW 5,000
Per Series	FRW 10,000
CASH	
Withdrawals Against Inward Transfers	0,5%
Withdrawals Against Cash Deposits	FREE
USD & Equivalent in Other FCY Cash Deposit	FREE

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PRODUCTS AND SERVICES TARIFF EFFECTIVE SEPTEMBER 2025

USD Cash deposit - Denominations USD 20 & below	10%
USD Cash Deposit - Series 2006 & Below	10%
Old / Torn Notes Charge	5%
Retail / Micro / Small Enterprises Over the Counter Cash Withdrawal for amount less or equal to FRW 200,000	FRW 2,000
Over the Counter Cash Withdrawal Fee per transaction for Retail / Micro / Small Enterprises over FRW 200,000	FRW 200
CARDS	RATE
VISA - DEBIT CLASSIC	
New Card Issuance / Renewal /Replacement	FREE
Annual Card Anniversary Fee	FRW 7,500
VISA - DEBIT GOLD	
New Card Issuance / Renewal /Replacement	FRW 15,000
Annual Card Anniversary Fee	FRW 7,500
VISA - GOLD CREDIT	
New Card Issuance / Renewal / Replacement	FRW 30,000
Annual Card Anniversary Fee	FRW 30,000
Late penalty fee for Credit cards	1% per month
Credit Card Interest Fee	Base Rate +/-
VISA CARD ATM CHARGES	
On Us ATM Cash Withdrawal	FRW 236
Local Banks ATM Cash - Withdrawal	FRW 1,500
International ATM Withdrawal - 3% with a minimum of	FRW 10,000
Balance Inquiry	FRW 100
Mini Statement over ATM	FRW 100
PIN Renewal / Reset/Change	FRW 5,000
ATM Transaction Receipts	FREE
Transaction Alerts (monthly)	FRW 500
MASTERCARD CORPORATE & BUSINESS	
Joining Fee	FRW 10,000
Annual Fee	FRW 25,000
MASTERCARD WORLD ELITE	
Joining Fee	FRW 60,000
Annual Fee	FRW 15,000 / Month
MASTERCARD ATM CHARGES	
Intra Wallet Transfer Fee	FREE
Intra Bank Funds Transfer Fee	FREE

On Us ATM Cash Withdrawal	FRW 590
Local Banks ATM Cash Withdrawal	FRW 1,500
International ATM Withdrawal	FRW 10,000
Balance Inquiry	FRW 100
Mini Statement over ATM	FRW 100
Cash Loading	FREE
PIN Renewal / Reset /Change	FRW 5,000
ATM Transaction Receipts	FREE
POS & E-COMMERCE CHARGES	
POS / E-Commerce Transactions	FREE
Acquiring POS Merchant Discount Rate	3%
MOBILE BANKING - USSD	RATE
SMS Alert	FRW 50
Balance Inquiry	FRW 100
Loan Details	FRW 100
Cheque Book Request	FREE
Forex Inquiry	FRW 100
Airtime Purchase	FRW 100
Electricity Purchase	FRW 100
Funds Transfer (Within)	FREE
Funds Transfer (Local)	FRW 200
Funds Transfer (Own Accs)	FREE
Funds Transfer	FREE
PIN Change	FREE
RRA Tax	FREE
Mini Statement	FRW 100
ONLINE BANKING / MOBILE APP	RATE
Monthly Fee Corporate, Business & Retail Customers	FREE
E-Alerts & E-Statements	FREE
Inter- bank transfers (RTGS)	FRW 600
Transfer within bank	FREE
Transfer to own accounts	FREE
PIN reset	FREE
Statement inquiry	FREE
Bulk transfers (Within I&M)	FREE
MOMO bulk payment, Bulk local RTGS transfers	FRW 200
Bills payments	FREE
Salary Bulk Transfers	FRW 100

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Daily Limit on Transfers (Retail)	FRW 40,000,000
Daily Limit on Transfers (SME)	FRW 100,000,000
Daily Limit on Transfers (Corporate)	FRW 2,000,000,000
RRA Tax	FREE
RSSB Ishema	FREE
IREMBO	FREE
RURA	FREE
Utility Bills	FREE

SCHOOL FEES PAYMENTS	RATE
Urubuto	FREE
School Gear	FREE
Kudibooks	FREE

AGENT BANKING SERVICES	RATE		
	Minimum Amount	Maximum Amount	Customer Charges
Cash Deposit	1,000	10,000,000	0
	1,000	5,000	200
	5,001	10,000	250
	10,001	20,000	300
	20,001	40,000	400
	40,001	75,000	700
Cash Withdrawal	75,001	150,000	1000
	150,001	300,000	1500
	300,001	500,000	2500
	500,001	1,000,000	3000
	1,000,001	1,500,000	3500
	1,500,001	2,000,000	4000

WIRE TRANSFER (LOCAL)	RATE
Funds transfer (within the Bank) manual	FRW 200
Single FCY Transfer to local bank in USD (MT 103)	USD 6
FCY Local Transfer - Non USD (\$)	0.50%
Incoming Transfer Fees (Conversion)	Flat fee - FRW 5,000
SWIFT Charge	FRW 20,000

WIRE TRANSFER (INTERNATIONAL)	RATE
Retail International Transfer fees	1% with a Maximum of FRW 215,000
Corporate & Business	0.5% with a Maximum of FRW 215,000
SWIFT Amendment	FRW 6,000
Recalling Funds	FRW 12,000

BRISK & INTERCOUNTRY TRANSFERS	RATE
Outgoing remittance -Intercountry	FRW 9,000
Incoming Transfer - Intercountry	FRW 2,000
Outgoing Brisk Transfer (Via Swift)	FRW 41,772 (Swift Inclusive)

STANDING ORDER	RATE
Set up Fee	FRW 6,000
Unpaid Standing Order	FRW 5,000
Amendment	FRW 1,500
Cancellation	FRW 1,000

MONTHLY FEE OUTWARD LOCAL	RATE
LCY	FRW 1,000
FCY	USD 5
Monthly Fee Outward International	FRW 20,000

LOANS	RATE
GENERAL PRICING	
INTEREST RATES	

All Loans	Corporate Banking: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%
	Business Banking: a. Micro: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%
	b. Small: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%
	c. Medium: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%
	Retail Banking: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%

Temporary Excess Over Limit	4% per Annum Over & Above the Lending Rate in Force
Temporary Limit Increase	2% per Annum Over & Above the Lending Rate in Force

Charge on Arrears	Retail Banking and Corporate Banking: 2% per month on unpaid installement Business Banking: MSMES up to 5% per month
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PRODUCTS AND SERVICES TARIFF EFFECTIVE SEPTEMBER 2025

CORPORATE & BUSINESS BANKING		RATE
Processing Fee (Exclude Overdraft)	1% Flat (Min FRW 100,000)	
Annual Management Fee	1% of outstanding amount at loan anniversary	
Restructuring Fee	1% with a minimum of FRW 100,000	
BUSINESS BANKING		
Processing Fee	Micro: 2% Flat (Min FRW 50,000) Small: 1% Flat (Min FRW 100,000) Medium: 1% Flat (Min FRW 100,000)	
Management Fee	Micro: 2% Flat (Min FRW 50,000) Small: 2% Flat (Min FRW 100,000) Medium: 1% Flat (Min FRW 100,000)	
Late Repayment penalty	Micro: 5% p.m Small: 4% p.m Medium: 2% p.m	
Commitment Fee if the facility is not drawn within 3 months after approval	Micro: FRW 50,000 flat fee Small: 0.5% flat (min FRW 100,000) Medium: 1% flat (FRW 100,000)	
OVERDRAFT (BUSINESS BANKING)		
OD Monitoring Fee	Medium: 0.5% pm on non-utilized amount	
OVERDRAFT (CORPORATE & RETAIL BANKING)		
Processing Fee	1% flat and taken during each annual review of the facility (Min FRW 100,000)	
Monitoring Fee	0.2% per month on the highest amount overdrawn	
TRANSACTION BANKING		
Notional pooling	FRW: 1,500 FCY: LCY Equivalent	
Auto Investment Sweep	FRW: 1,000 FCY: LCY Equivalent	
Zero Balance Sweep - Set up Fee	FRW: 1,000 FCY: LCY Equivalent	
Amendment	FRW: 1,500 FCY: LCY Equivalent	
Cancellation	FRW: 1,000 FCY: LCY Equivalent	
Cash Concentration (CC) - Set up Fee	LCY: 15,000 FCY: LCY Equivalent	
MOMO OVERDRAFT (K'AVANCE)		
Daily Interest Rate	0.75% per day applied to the outstanding loan balance	
Access Fee	A one-time fee of 3.25% (VAT inclusive) charged per drawdown.	

Cash Plus	Maximum amount: 50% of net disposable income Tenor: 30 days (revolving up to 12 months) Interest rate: 19.95% per annum
IPF - INSURANCE PREMIUM FINANCE	
	RATE
Processing Fee	1% Flat Min of FRW 50,000
Interest Rate	Base Rate +/-
DEPOSITS	
	RATE
Savings	Refer to Rate Card (Treasury)
Term Deposits	Refer to Rate Card (Treasury)
TRADE FINANCE	
	RATE
LETTER OF CREDIT (LC) - IMPORTATION ISSUANCE FEE	
Covered Portion	0.5% per quarter or part thereof (Min FRW 50,000)
Non Covered Portion	1% per quarter or part thereof (Min FRW 100,000)
ACCEPTANCE COMMISSION	
Covered Portion	0.5% per quarter or a part thereof, effective after LC expiry period (Min FRW 50,000)
Non Covered Portion	1% per quarter or a part thereof, effective after LC expiry period (Min FRW 100,000)
Correspondent Fee (Confirmation,etc)	Borne by the Customer
AMENDEMENT	
No impact on duration and amount	FRW 100,000
Increase or Extension of Period - Covered Portion	0.5% per quarter or a part thereof, effective after LC expiry period (Min FRW 50,000)
Increase or Extension of Period - Non Covered Portion	1% per quarter or a part thereof, effective after LC expiry period (Min FRW 100,000)
LETTER OF CREDIT (LC) - EXPORTATION	
Confirmation Commission	0.5% per quarter or part thereof Min FRW 100,000
Amendment	FRW 100,000
Negotiation Commission	0.5% Min FRW 50,000
Commission on LC Payments Delay	0.30%
BILL DISCOUNTING	
	RATE
Covered Portion	Base Rate +/-
Non - Covered Portion	Base Rate +/-
Bill Discounted under LC	Base Rate +/-
Past Due Bills	0.2% per Month
Advising I&M Bank Customers	0.25% Min FRW 50,000
Advising non I&M Bank Customers	0.3% Min FRW 50,000

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DOCUMENTARY COLLECTION	RATE
IMPORT	
Advising Commission	FRW 50,000
SWIFT Charge	FRW 20,000
Returned Documents	FRW 50,000
Unpaid Bills Supervision	FRW 30,000
EXPORT	
Advising Commission	FRW 50,000
Avalisation	1% flat min FRW 100,000
BANK GUARANTEES	RATE
Processing Fee - BG's	1% Flat Min FRW 100,000
Commission - 110% Cash Collateral	0.50% per quarter or part thereof Min FRW 50,000
Commission - Without Cash Collateral	1% per quarter or part thereof Min FRW 100,000
OTHER GENERAL CHARGES UNDER TRADE FINANCE	
Cancellation Commission	FRW 100,000
Discrepancies Notification	FRW 50,000
Payment Commission	0.5% flat per quarter or part thereof Min FRW 50,000
SWIFT Charges	FRW 20,000
Ancillary Charges	To be borne by the Customer
LC & BG Advising Fees	FRW 120,000
LC Confirmation Fee	US\$ 100
Documentary Advising Fee	FRW 100,000
Export Advising Fee	FRW 100,000
LC Draft Fee	FRW 15,000
OTHER SERVICES	RATE
Monthly Postal Box Rental	FRW 500
Camera & ATM transaction - Image Retrieval	FRW 50,000 within Kigali FRW 150,000 out of Kigali
Bill Payment for I&M customer over the counter	FRW 500
Bill Payment for non-I&M Customer over the counter	FRW 1,000
RRA Tax payment for I&M customer over the counter	FRW 500
RRA Tax payment for Non-I&M customer over the counter	FRW 1,000
DIASPORA SERVICES / BANKING	RATE
Account Opening Fee	FREE
Account Maintenance Fee	FREE
E-Statement	FREE
1st Cheque Book	FREE
1st Debit Card (Visa or Mastercard)	FREE
Cash Withdrawal Fee - FCY	USD 5
Cash Deposit Fee - FCY	FREE
Incoming Swift Charges	FREE

DOCUMENT RETRIEVAL FEE PER REQUEST			
Up to 5 Years Old			FRW 20,000
Older than 5 Years			FRW 40,000
Copy (per page)			FRW 1,500
SPENN & SPENN MICROLOAN			RATE
Est Fee – taken			15 DAYS
Minimum Loan Amount			FRW 15,000
Maximum Loan Amount			FRW 500,000
Interest Percent			0.39%
Send money to SPENN User			FREE
Send money to others			FREE
Request money			FREE
Make store payment			FREE
Buy airtime for self			FREE
Buy airtime for others			FREE
Buy airtime internationally			FREE
Pay bills			FREE
SPENN Over the Counter Cash Withdrawal for amount less or equal to FRW200,000			FRW 2,000
WHATSAPP BANKING			RATE
Balance Inquiry			FRW 100
Mini Statement			FRW 100
Fund Transfers Own account			FREE
Fund Transfers within I&M Bank			FRW 100
Fund Transfers RTGS			FRW 600
Bills Payment			FREE
Mobile Money Services (Own)			FREE
Prepaid Card Top up			FREE
MTN PUSH AND PULL			
MTN Own Account			FREE
From	To	PULL FEES	
Less than 5,000	5,000	100	
5,001	40,000	600	
40,001	300,000	1,500	
300,001	2,000,000	5,000	
AIRTEL PUSH AND PULL			
AIRTEL Own Account			FREE
From	To	PULL FEES	
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	

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