

DESCRIPTION	RATES & PRICING
ACCOUNT MANAGEMENT ITEMS	
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 per statement
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

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

USD & Equivalent in Other FCY Cash Deposit	FREE
USD Cash deposit - Denominations USD 20 & below	FREE
USD Cash Deposit - Series 2006 & Below	FREE
Old / Torn Notes Charge	FREE
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 50,000
Annual Fee	FRW 10,000 per month

MASTERCARD WORLD ELITE

Joining Fee	FRW 100,000
Annual Fee	FRW 250,000 / 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	4% with a minimum of 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

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MOMO bulk payment, Bulk local RTGS transfers	FRW 200
Bills payments	FREE
Salary Bulk Transfers	FRW 100
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	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
	75,001	150,000	1000
	150,001	300,000	1500
Cash Withdrawal	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) - MANUAL	RATE
RTGS Single LCY Transfer to local bank - Manual	FRW 3,000
Local Manual Bulk Transfers	FRW 500
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
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SWIFT Amendment	FRW 6,000
Recalling Funds	FRW 12,000

BRISK & INTERCOUNRTY 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
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GENERAL PRICING
INTEREST RATES

All Loans	<p>Corporate Banking: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%</p> <p>Business Banking: a. Micro: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%</p> <p>b. Small: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%</p> <p>c. Medium: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%</p> <p>Retail Banking: Base Rate 16.5% + Margin Min -2.5% to Max 3.45%</p>
Temporary Excess Over Limit	4% per Annum Over & Above the Lending Rate in Force

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Temporary Limit Increase	2% per Annum Over & Above the Lending Rate in Force
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Charge on Arrears	Retail Banking and Corporate Banking: 2% per month on unpaid instalment Business Banking: MSMES up to 5% per month
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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 FRW100,000)
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Management Fee	Micro: 2% Flat (Min FRW 50,000) Small: 2% Flat (Min FRW 100,000) Medium: 1% Flat (Min FRW 100,000)
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Late Repayment penalty	Micro: 5% p.m Small: 4% p.m Medium: 2% p.m
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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)
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OVERDRAFT (BUSINESS BANKING)

OD Monitoring Fee	Medium: 0.5% pm on non-utilized amount
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OVERDRAFT (CORPORATE & RETAIL BANKING)

Processing Fee	1% flat and taken during each annual review of the facility (Min FRW100,000)
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Monitoring Fee	0.2% per month on the highest amount overdrawn
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TRANSACTION BANKING

Notional pooling	FRW: 1,500 FCY: LCY Equivalent
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Auto Investment Sweep	FRW: 1,000 FCY: LCY Equivalent
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Zero Balance Sweep - Set up Fee	FRW: 1,000 FCY: LCY Equivalent
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Amendment	FRW: 1,500 FCY: LCY Equivalent
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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
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Access Fee	A one-time fee of 3.25% (VAT inclusive) charged per drawdown.
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Cash Plus	Maximum amount: 50% of net disposable income Tenor: 30 days (revolving up to 12 months) Interest rate: 19.95% per annum
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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)
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Term Deposits	Refer to Rate Card (Treasury)
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TRADE FINANCE RATE

LETTER OF CREDIT (LC) - IMPORTATION ISSUANCE FEE

Covered Portion	0.5% per quarter or part thereof (Min FRW 50,000)
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Non Covered Portion	1% per quarter or part thereof (Min FRW 100,000)
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ACCEPTANCE COMMISSION

Covered Portion	0.5% per quarter or a part thereof, effective after LC expiry period (Min FRW 50,000)
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Non Covered Portion	1% per quarter or a part thereof, effective after LC expiry period (Min FRW 100,000)
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Correspondent Fee (Confirmation,etc)	Borne by the Customer
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AMENDMENT

No impact on duration and amount	FRW 100,000
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Increase or Extension of Period - Covered Portion	0.5% per quarter or a part thereof, effective after LC expiry period (Min FRW 50,000)
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Increase or Extension of Period - Non Covered Portion	1% per quarter or a part thereof, effective after LC expiry period (Min FRW 100,000)
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LETTER OF CREDIT (LC) - EXPORTATION

Confirmation Commission	0.5% per quarter or part thereof Min FRW 100,000
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PRODUCTS AND SERVICES TARIFF EFFECTIVE MAY 2026

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

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 payment 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

EKASH FEES

Transaction Band (RWF)	Fees (RWF)
100 - 2,000	50
2,001 - 10,000	140
10,001 - 150,000	250
150,001 - 500,000	450
500,001 - 2,000,000	750
2,000,001 - 5,000,000	1,000
5,000,001 - 10,000,000	2,000

MTN PUSH AND PULL

MTN Own Account		PULL FEES
From	To	
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		PULL FEES
From	To	
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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