

IBYICIRO	IBICIRO
<b>GUCUNGA KONTI</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: 1,75   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	FRW: 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 (hakoreshejwe e-mail)	UBUNTU
Icyemezo cy'amafaranga asigaye kuri konti	FRW 25 000
Icyemezo cy'igenzuramari	FRW 15 000
Icyemezo cy'uko wishyuye inguzanyo	FRW 75 000
Icyemezo cy'uko konti ihagaze neza	FRW 30 000
Icyemezo cy'uko nta deni ufite	FRW 60 000
Ibindi byemezo byose bisabwa banki	FRW 30 000
Gutanga impapuro mpeshamwenda ku masosiyete / ku bigo by'ubucuruzi (FRW)	FRW 60 000
Gutanga impapuro mpeshamwenda ku muntu ku giti cye	FRW 6 000
Inyandiko ya MT940	FRW 50 000 kuri buri nyandiko

AGATABO K'INYANDIKO ISABA KWISHYURA	IGICIRO
Agatabo k' Impapuro 24	FRW 5 000
Agatabo k' Impapuro 48	FRW 10 000
<b>AGATABO KA SHEKI</b>	
<b>AMAFARANGA</b>	
<b>UMUNTU KU GITI CYE</b>	
<b>IGICIRO</b>	
Agatabo ka sheki k' Impapuro 24	FRW 4 000
Agatabo ka sheki k' Impapuro 48	FRW 7 500
Agatabo ka sheki k' Impapuro 24 Kaboneka uwo muni	FRW 8 000
Agatabo ka sheki k' Impapuro 48 Kaboneka uwo muni	FRW 15 000
<b>ISOSIYETE</b>	
<b>IGICIRO</b>	
Agatabo ka sheki k' Impapuro 24	FRW 5 000
Agatabo ka sheki k' Impapuro 48	FRW 10 000
Agatabo ka sheki k' Impapuro 96	FRW 15 000
Sheki ya I&M Ishinganye	FRW 10 000
Guhagarika Sheki ya I&M Ishinganye	FRW 10 000
<b>IBINDI BICIRO RUSANGE</b>	
<b>IGICIRO</b>	
Kwishyura ako kanya sheki yavuye mu yindi banki	1% Amake ni FRW 75 000
Kwishyura sheki yo mu mahanga umunsi yazaniweho	3%
Kwishyura sheki yo mu mahanga mu buryo busanzwe	2.5%
Agatabo ka resi	FRW 3 840
Resi ya banki	FRW 5 000
<b>SHEKI ZITISHYUWE</b>	
<b>IGICIRO</b>	
Sheki yanditseho amafaranga atari yo	10 000 FRW
Sheki itishyuye 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

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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Kubitsa amadorali - Inoti za 20 n'into kuri yo	UBUNTU
Kubitsa amadorali - Inoti zo mu 2006 n'izo mu myaka yabanje	UBUNTU
Inoti zishaje/zicitse	UBUNTU
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
Amafara 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
Amafara yo guhagarika ikarita	1 000 FRW
<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 wakoreshye ku ikarita y'inguzanyo.	1% buri kwezi
Amafara y'inyungu ku ikarita y'inguzanyo	Igiciro fatizo +/-
<b>AMAFARANGA UCIBWA KURI SERIVISI ZA VISA CARD KURI ATM</b>	
Kubikuzwa ukoresheje ATM za I&M Bank	236 Frw
Kubikuzwa ukoresheje ATM za Banki z'imbere mu gihugu	FRW 1,500
Kubikuzwa ukoresheje ATM mu mahanga - 3% amacye ni	10,000 Frw
Kureba asigaye ukoresheje ATM	100 Frw
Kureba raporo ngufi ya konti kuri ATM	100 Frw
Guhindura umubare w'ibanga	5 000 Frw
Resi yo kuri ATM	UBUNTU
Kumenyeshwa ibyakozwe kuri konti (buri kwezi)	500 Frw
<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	50 000 FRW
Ifatabuguzi rya buri mwaka	10,000 FRW buri kwezi
<b>MASTERCARD WORLD ELITE</b>	
Gutanga ikarita nshya	100 000 FRW
Ifatabuguzi rya buri mwaka	250 000 FRW
<b>AMAFARANGA UCIBWA KURI SERIVISI ZA MASTERCARD KURI ATM</b>	
Kubikuzwa ukoresheje ATM za Banki z'imbere mu gihugu	1 500 Frw
Kubikuzwa ukoresheje ATM mu mahanga	4% amake akaba 10,000 Frw
Kwimura amafaranga ava ku ikofi imwe ajya ku yindi	Ubuntu
Kohereza amafaranga ava ku ikarita imwe ajya ku yindi	Ubuntu
Kongerwa amafaranga ku ikarita	Ubuntu
Kureba asigaye ukoresheje ATM	100 Frw
Kureba raporo ngufi ya konti kuri ATM	100 Frw
Guhindura umubare w'ibanga	5 000 Frw
Resi yo kuri ATM	Ubuntu
Kumenyeshwa ibyakozwe kuri konti (buri kwezi)	500 Frw
<b>AYO UCIBWA KURI SERIVISI ZA POS</b>	
Kwishyura ukoresheje POS na interineti (Murandasi)	UBUNTU
Ayishyurwa n'umucuruzi kuri POS	3%
<b>SERIVISI ZA BANKI KURI TELEPHONE - USSD</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 ama inite	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 ajya ku ikofi)	Ubuntu
Guhindura umubare w'ibanga	Ubuntu

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

Kwishyura imisoro ya RRA	Ubuntu
Incamake y'ibikorwa bya konti	100 FRW
<b>SERIVISI ZA BANKI KURI INTERINETI / APURIKASIYO YA TELEPHONE - IGICIRO</b>	
Amafaranga ya buri kwezi yishyurwa na sosiyete, ikigo cy'ubucuruzi n'abakiriya ku giti cyabo	UBUNTU
Kumenyeshwa no kubona raporo m'uburyo bw'ikoranabuhanga	UBUNTU
Kohereza amafaranga ava muri Banki imwe ajya mu yindi (RTGS)	600 FRW
Kohereza amafaranga ava kuri konti imwe ajya 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 mugihugu	100 FRW
Kwishyura fagitire	UBUNTU
Amafaranga ntarengwa yoherezwa ku zmunsi (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
RSSB ISHEMA	UBUNTU
IREMBO	UBUNTU
RURA	UBUNTU
KWISHYURA FAGITIRE	UBUNTU
<b>KWISHYURA AMAFARANGA Y'ISHURI IGICIRO</b>	
Urubuto	UBUNTU
School Gear	UBUNTU

Kudibooks	UBUNTU
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SERIVISI ZITANGWA NA AGENT			IGICIRO
	Kuva	Kugeza	Amafaranga acibwa umukiriya
Kubitsa amafaranga	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
Kubitsa amafaranga	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

**KOHEREZA AMAFARANGA (IMBERE MU GIHUGU) - BIKOREWE MURI BANKI**

Kohereza amanyarwanda kuri banki zo mu gihugu (MT 103) RTGS	3 000 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 - Hakoreshejwe uburyo butari ubwa RIPPS	0.50%
Guhindura amafaranga yoherejwe	5 000 FRW
Igiciro cya SWIFT	20 000 FRW

**KOHEREZA AMAFARANGA (MU MAHANGA) - BIKOREWE MURI BANKI**

Umuntu ku giti cye	1% aho amenshi ari 215 000 FRW
Isosiyete cyangwa ikigo cy'ubucuruzi	0,5% aho amenshi ari 215 000FRW
Amafaranga ya SWIFT	20 000 FRW
Guhindura SWIFT	6 000 FRW
Kugarura amafaranga	12 000 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.

Ikiguzi cyo gukosora ku mafaranga yinjira (mu gihugu no hanze)	USD 20
Gusubiza amafaranga yoherejwe mu mahanga	20,000 FRW
Ikiguzi cy'iperereza	USD 20
<b>KOHEREZA AMAFARANGA HAKORESHEJWE BRISK, EAPS &amp; INTERCOUNTRY</b>	<b>IGICIRO</b>
Kohereza amafaranga hakoreshajwe Outgoing remittance	9,000 FRW
Kohereza amafaranga hakoreshajwe Incoming Transfer	2,000 FRW
BRISK / EAPS	41 772 FRW
<b>AMABWIRIZA AHORAHO YO KOHEREZA AMAFARANGA</b>	<b>IGICIRO</b>
Gutanga amabwiriza	6 000 FRW
Kutubahiriza Amabwiriza yo kohereza amafaranga	5 000 FRW
Guhindura umubare w'amafaranga	1 500 FRW
Guhagarika amabwiriza	1 000 FRW
<b>KOHEREZA AMAFARANGA MU ZINDI BANKI BURI KWEZI</b>	
Amanyarwanda	1 000 FRW
Amadovize	Amadorali 5
kohereza amafaranga mu mahanga	20 000 FRW
<b>INGUZANYO</b>	<b>IGICIRO</b>
<b>IGICIRO RUSANGE</b>	
<b>IBIPIMO KU NYUNGU</b>	

Serivisi za banki zihabwa abantu ku giti cyabo n'isosiyete: 2% ku kwezi ku cyiciro kitishyuwe

**Konti y'ikigo cy'ubucuruzi: MSMES** kugeza kuri 5% ku kwezi

**A. Ikigo gito : Igipimo**  
Fatizo 16.5% + urwunguko  
Amake -2.5% to Amenshi 3.45%

**B. Ikigo giciriritse:**  
Iqipimo Fatizo 16.5% + urwunguko  
Amake -2.5% to Amenshi 3.45%

**C. Ikigo kinini: Igipimo**  
Fatizo 16.5% + urwunguko  
Amake -2.5% to Amenshi 3.45%

**Konti y'umuntu ku giti cy'e:** Igipimo fatizo + urwunguko

Inguzanyo zose

Guhabwa inguzanyo y'igihe gito irenze ku yo wemerewe	4% ku mwaka ku nguzanyo irenze cyangwa irenze umubare wo kuguzura uri gukurikizwa
Kongeraho umubare ntarengwa by'igihe gito	2% ku mwaka ku nguzanyo irenze cyangwa irenze umubare wo kuguzura uri gukurikizwa

Amafaranga ucibwa ku birarane	
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**AMAFARANGA UCIBWA KUBERA KWAKA INGUZANYO**

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

**KONTI Y'UMUNTU KU GITI CYE** **IGICIRO**

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'ikurikiranabikorwa (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

**CASH PLUS**

Umubare ntarengwa:	Kugera kuri 50% by'amafaranga asigaye kumushahara
Igihe cy'inguzanyo:	Iminsi 30 ishobora kongerwa kugeza ku gihe cy'amezi 12
Inyungu:	19.95% ku mwaka

**SERIVISI ZA BANKI ZIHABWA SOSIYETE N'IKIGO CY'UBUCURUZI** **IGICIRO**

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

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**SERIVISI ZA BANKI ZIHABWA IKIGO CY'UBUCURUZI** **IGICIRO**

Amafaranga yo kwiga kuri dosiye	<p><b>Iciriritse:</b> 2% ndakuka (Amake ni 50 000 FRW)</p> <p><b>Gito:</b> 1% ndakuka (Amake ni 100 000 FRW)</p> <p><b>Kinini:</b> 1% ndakuka (Amake ni 100 000 FRW)</p>
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Amafaranga yo gucunga konti	<p><b>Iciriritse:</b> 2% ndakuka (Amake ni 50 000 FRW)</p> <p><b>Gito:</b> 1% ndakuka (Amake ni 100 000 FRW)</p> <p><b>Kinini:</b> 1% ndakuka (Amake ni 100 000 FRW)</p>
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Amande yo gutinda kwishyura	<p><b>Iciriritse:</b> 5% ku kwezi</p> <p><b>Gito:</b> 4% ku kwezi</p> <p><b>Kinini:</b> 2% ku kwezi</p>
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Amafaranga ucibwa kubera kwaka inguzanyo iyo inguzanyo itabikujwe mu mezi 3 imaze kwemezwa	<p><b>Iciriritse:</b> 50 000 FRW ndakuka</p> <p><b>Gito:</b> 0,5% ndakuka (amake ni 100 000 FRW)</p> <p><b>Kinini:</b> 1% ndakuka (100 000 FRW)</p>
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**INGUZANYO Y'INGOBOKA (SERIVISI ZA BANKI ZIHABWA IKIGO CY'UBUCURUZI)**

Amafaranga yo gukurikirana inguzanyo y'ingoboka	<p><b>Iciriritse:</b> 0,5% ku kwezi ku mafaranga atarakoreshejwe</p>
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**INGUZANYO Y'INGOBOKA (SERIVISI ZA BANKI Z'ISOSIYETE)**

Amafaranga yo kwiga kuri dosiye	<p>1% ndakuka kandi igakurwaho buri mwaka w'isuzuma ry'inguzanyo (Amake ni 100 000 FRW)</p>
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Amafaranga y'ikurikirana	<p>0,2% buri kwezi ku mafaranga menshi yabikujwe arenze kuyari ariho</p>
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**IBIKORWA BYA BANKI** **IGICIRO**

Kubarira inyungu hamwe	<p>1 500 FRW Amadovize: Ayo bingana mu manyarwanda</p>
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Konti ijyaho amafaranga yabaye menshi cyangwa make mu buryo bwikora	<p>1 000 FRW Amadovize: Ayo bingana mu manyarwanda</p>
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Konti isigaraho zeru - Amafaranga yo kuyigena	<p>1 000 FRW Amadovize: Ayo bingana mu manyarwanda</p>
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Kuyihindura	<p>1 500 FRW Amadovize: Ayo bingana mu manyarwanda</p>
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Kuyihagarika	<p>1 000 FRW Amadovize: Ayo bingana mu manyarwanda</p>
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Guhuriza amafaranga kuri konti imwe (CC) - Amafaranga yo kuyigena	<p>15 000 FRW Amadovize: Ayo bingana mu manyarwanda</p>
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**MOMO OVERDRAFT (K'AVANCE)**

Inyungu ya buri muni:	<p>0.75%: 0.75% ku muni ishyirwa ku mafaranga asigaye ku nguzanyo</p>
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Amafaranga yishyurwa rimwe:	<p>3.25% ku mafaranga yinguzanyo yafashwe (harimo TVA)</p>
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**IPF - KUGURIZWA AMAFARANGA AFASHA KWISHYURA INGUZANYO** **IGICIRO**

Amafaranga yo kwiga kuri dosiye	<p>1% ndakuka, amake ni 50 000 FRW)</p>
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Ibipimo ku nyungu	<p>Igiciro fatizo --+</p>
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**KUBITSA** **IGICIRO**

Kuzigama	<p>Rebera ku rutonde rw'ibiciro (Ushinzwe imari)</p>
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Kubitsa amafaranga ukungukirwa	<p>Rebera ku rutonde rw'ibiciro (Ushinzwe imari)</p>
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**SERIVISI Z'IMARI MU BUCURUZI** **IGICIRO**

**IBARUWA Y'INGUZANYO (LC) - USABIRA INGUZANYO MURI BANKI**

**AMAFARANGA YO GUTANGA IBARUWA**

Igice cyishingiwe	<p>0,5% buri gihembwe cyangwa buri gice (Amake ni 50 000 FRW)</p>
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Igice kitishingiwe	<p>1 % buri gihembwe cyangwa buri gice (Amake ni 100 000 FRW)</p>
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**KOMISIYO YO KWEMERA**

Igice cyishingiwe	<p>0,5% buri gihembwe cyangwa buri gihe, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 50 000 FRW)</p>
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Igice kitishingiwe	<p>1% buri gihembwe cyangwa buri gihe, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 100 000 FRW)</p>
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Amafaranga bijyanye (Kwemeza n'ibindi)	<p>Yishyurwa n'umukiriya</p>
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**GUHINDURA**

Nta ngaruka bigira ku gihe n'amafaranga	100 000 FRW
Kongera igihe - Igice cyishingiwe	0,5% buri gihembwe cyangwa buri gihe, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 50 000 FRW)
Kongera igihe - Igice kitishingiwe	1% buri gihembwe cyangwa buri gihe, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 100 000 FRW)

**IBARUWA Y'INGUZANYO (LC) - USABIRA INGUZANYO MU YINDI BANKI**

Komisiyo yo kwemeza	0,5% buri gihembwe cyangwa buri gice (Amake ni 100 000 FRW)
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**KOMISIYO YO KWEMERA**

Igice cyishingiwe	0,5% buri gihembwe cyangwa buri gihe, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 50 000 FRW)
Igice kitishingiwe	1% buri gihembwe cyangwa buri gihe, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 100 000 FRW)
Amafaranga bijyanye (Kwemeza n'ibindi)	Yishyurwa n'umukiriya

**GUHINDURA**

Nta ngaruka bigira ku gihe n'amafaranga	100 000 FRW
Kongera igihe - Igice cyishingiwe	0,5% buri gihembwe cyangwa buri gihe, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 50 000 FRW)
Kongera igihe - Igice kitishingiwe	1% buri gihembwe cyangwa buri gihe, bikurikizwa nyuma y'aho ibaruwa y'inguzanyo itereye agaciro (Amake ni 100 000 FRW)

**IBARUWA Y'INGUZANYO (LC) - USABIRA INGUZANYO MU YINDI BANKI**

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%

**KUGABANYA FAGITIRE IGICIRO**

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 abatari abakiriya ba I&M Bank	0,3 % Amake ni 50 000 FRW

**INYANDIKO YO KWISHYUZA IGICIRO**

**KWISHYUZA**

Amafaranga yo kugirwa inama	50 000 FRW
Ibyangombwa byagaruwe	50 000 FRW
Igenzura rya fagitire zitishyurwa	30 000 FRW

**KWISHYUZWA**

Amafaranga yo kugirwa inama	50 000 FRW
Ubwishingire	1% ndakuka (Amake ni 100 000 FRW)

**UBWISHINGIRE BWA BANKI IGICIRO**

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)

**ANDI MAFARANGA UCIBWA MURI RUSANGE HAKURIKIJE SERVISI Z'IMARI MU BUCURUZI**

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

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

Ikiguzi cyo gutanga inama kuri LC na BG	120,000 FRW
Ikiguzi cyo kwemeza LC	USD 100
Ikiguzi cyo gutanga inama ku nyandiko	FRW 100,000
Ikiguzi cyo gutanga inama ku nyandiko zoherewe hanze	FRW 100,000
Ikiguzi cyo kwandika LC	FRW 15,000
<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
Kwishyura fagitire kuri gishe (umukirya wa I&M)	500 FRW
Kwishyura fagitire kuri gishe (utari umukirya wa I&M)	1,000 FRW
Kwishyura imisoro ya RRA kuri gishe (umukirya wa I&M)	500 FRW
Kwishyura imisoro ya RRA kuri gishe (utari umukirya 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 kambere	UBUNTU
Ikarita yambere	UBUNTU
Kubikuza 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	FRW 20 000
Hejuru y' imyaka 5	FRW 40 000
Kopi (kuri buri rupapuro)	FRW 1 500

<b>EKASH</b>	
Ibiciro bya eKash (RWF)	Ibiciro (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
<b>MTN PUSH AND PULL</b>	<b>IGICIRO</b>
Gukura cyangwa gushyira amafaranga	UBUNTU
<b>Igiciro Kuva - Kugeza</b>	
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
<b>Igiciro Kuva - Kugeza</b>	<b>Igiciro Kuva - Kugeza</b>
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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