

ABOUT I&M BANK

Our story began in 1963 as the first commercial bank in Rwanda, a bold vision born in East Africa that has grown into a regional financial powerhouse. We are On Your Side in Rwanda, Kenya, Uganda, Tanzania, and Mauritius.



OPEN AN ACCOUNT WITH US

We offer seamless comprehensive account packages in local and foreign currency that require no minimum balance to open or operate, and no maintenance fee.



Current Account

- No minimum opening balance
- No monthly Maintenance fee
- Free own accounts transfers



Savings Accounts

- Access up to 6% interest p.a with Easy Smart Saver
- Access up to 9.5% with Rwf Term Deposit Deposit account.

OUR DIGITAL SERVICES 24/7

Mobile App



Internet Banking



WhatsApp Banking



CARDS – PLATINUM MULTI CURRENCY

The Mastercard Multicurrency prepaid card provides account and non-account holders the best-made card of its kind to transact and transfer in 4 currencies.



Benefits:

- No Bank account is required
- Currencies: RWF, USD, GBP, EUR
- Supplementary cards linkage for relatives and friends
- Discount to access to various airport lounges of over 1,200 Business Lounges Worldwide through Mastercard travel pass
- Clear trip Flight & Hotel Booking Discounts up 8%
- Travel Inconvenience Insurance (Loss of baggage, Delay of baggage, Trip, Trip curtail-ment, Trip, delays, Missed connection)
- Travel Medical Insurance (Personal accident, insurance, Emergency medical evacuation and, repatriation, medical emergency expenses, daily in-hospital cash, Rental Collision and Loss Damage Waiver)

MORTGAGE LOAN – MOVE INTO YOUR DREAM HOME

No matter how far we travel, home remains Rwanda. It is where our families are, where our future belongs, and where our legacy will stand.

At I&M Bank, we believe that owning property back home should not be complicated, even when you live abroad. Whether you are planning to own a home in Rwanda, build for your family, or invest in land for the future, we offer flexible, secure, and diaspora-friendly financing solutions tailored to your needs.

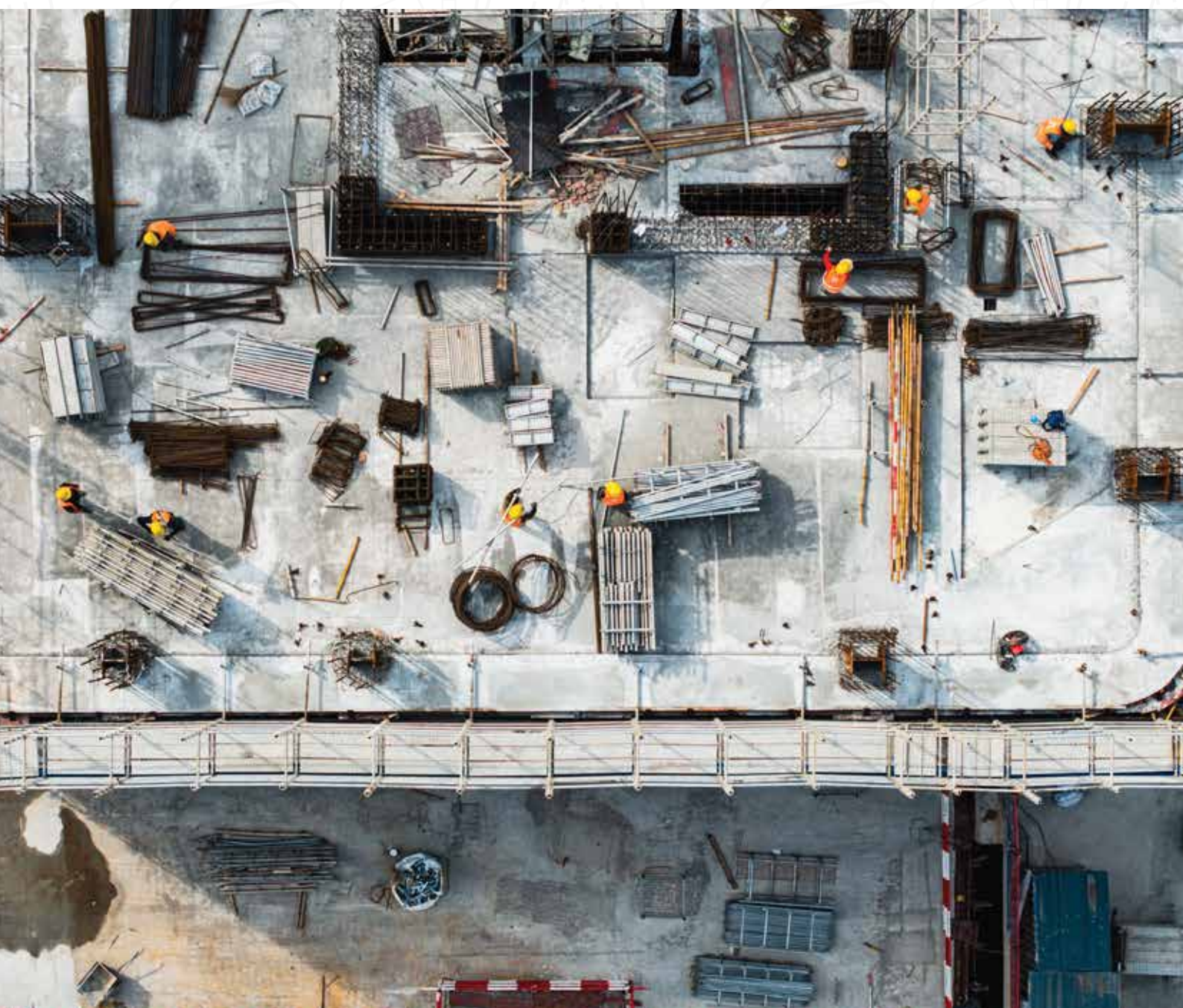


Own a ready-built residential property in Rwanda with confidence.

- Finance up to 80% of the property value - Only 20% client contribution required
- Long repayment period of up to 30 years - Ideal for first-time homeowners and diaspora buyers

Perfect for: Rwandans abroad looking for a smooth, stress-free path to home ownership.

CONSTRUCTION LOAN – BUILD AT YOUR OWN PACE

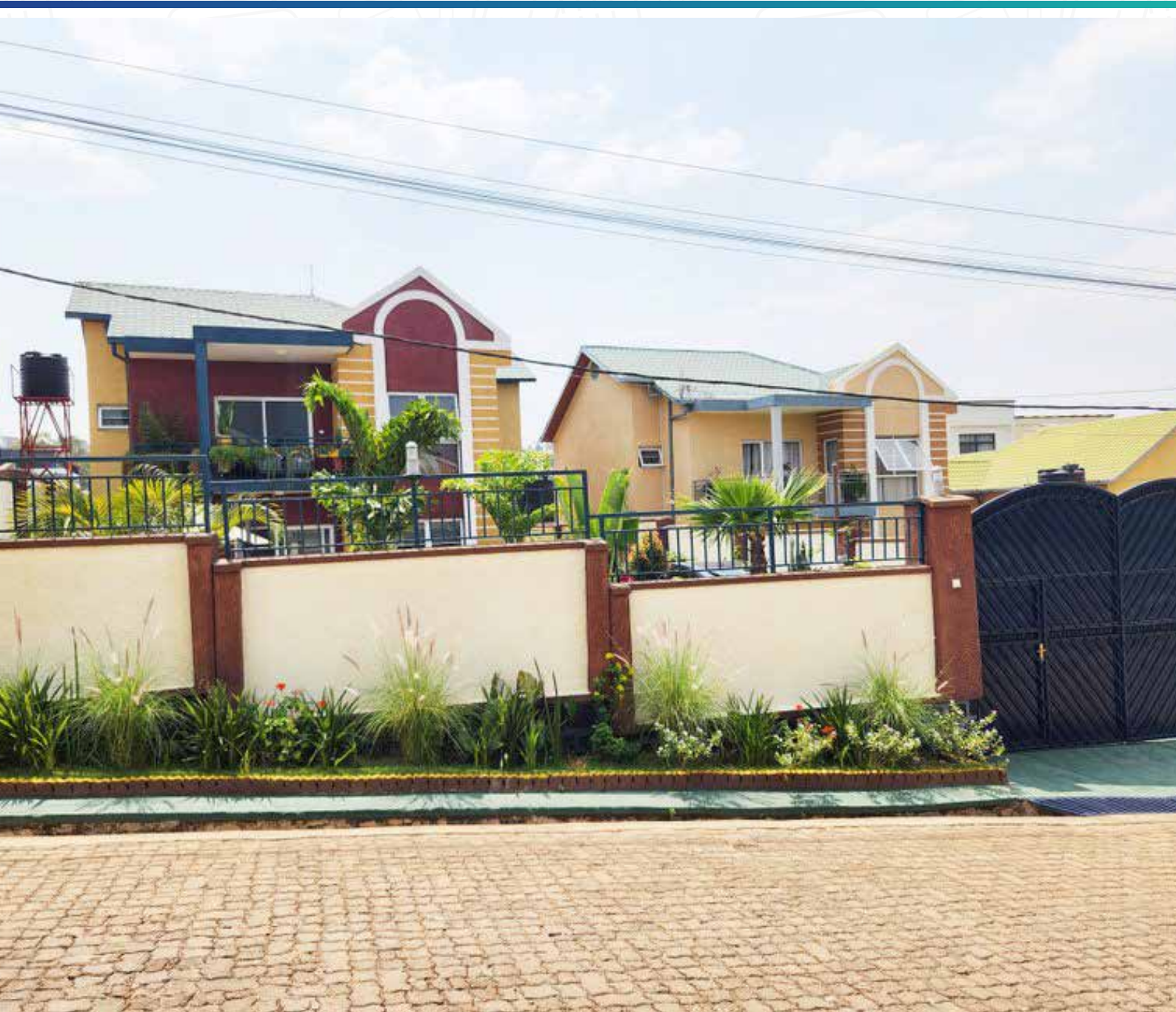


Turn your vision into reality with structured and reliable financing.

- Designed for clients building their own homes
- Minimum 20% contribution (land value Included)
- Funds released in 3 installments - Aligned with construction milestones
- Flexible repayment tenor of up to 20 years

Perfect for: *Diaspora clients who already own land or plan to build gradually.*

HOME EQUITY LOAN – UNLOCK THE VALUE OF YOUR PROPERTY



Let your property work for you.

- Access cash using a fully owned property - Borrow up to 70% of the property value
- Repayment period of up to 20 years - Ideal for business expansion, education, or new investments

Perfect for: Property owners seeking liquidity without selling their assets.

PLOT LOAN – SECURE LAND TODAY, BUILD TOMORROW



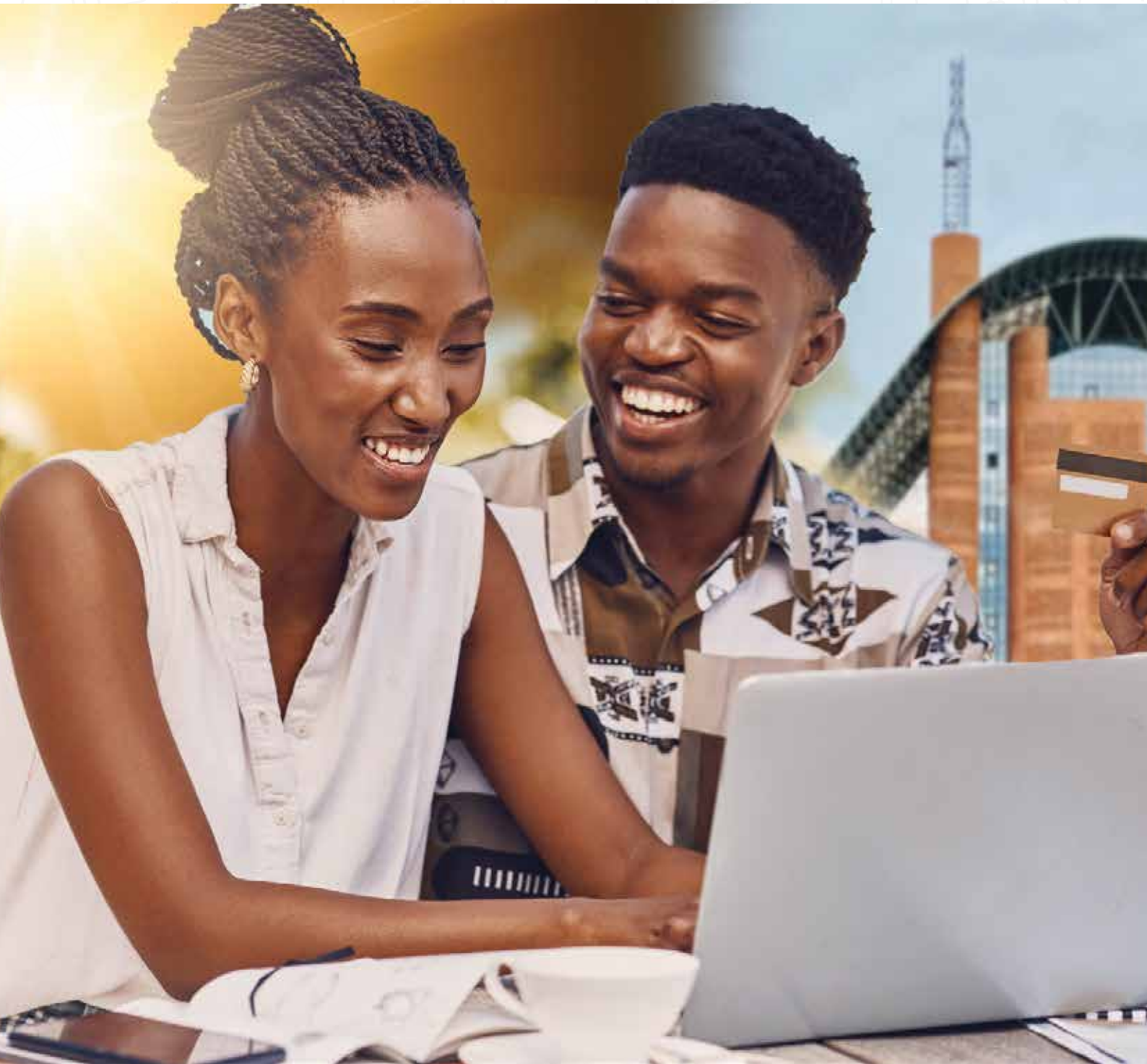
Invest in land and secure your future in Rwanda.

- Finance up to 80% of the plot value
- 20% client contribution
- Repayment period of up to 7 years
- Suitable for residential land purchases

Perfect for: Long-term planners and diaspora investors securing land early.

WHY CHOOSE I&M BANK?

- We connect you with Estate DEVELOPERS and strong Estate REALTORS to make sure you have full option for you to make indicative choice.
- Your loan repayment capacity can reach up to 50% of your net monthly income, allowing higher borrowing power
- Trusted regional bank with deep knowledge of Rwanda's property market
- Transparent, secure, and professionally managed financing



Contact us: +250 788 325 445 | Diasporabanking@imbank.co.rw