

IBICIRO BYA BOA-RWANDA

Guhera muri Mutarama 2023



BANK OF AFRICA
BMCE GROUP

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
KONTI YO KUBITSA NO KUBIKUZA			
Amafaranga yo gufungura konti	Ubuntu	Ubuntu	Ubuntu
Amafaranga acibwa buri kwezi yo gucunga Konti	Frw 1,000, USD 1.77, EURO 1	Frw 2,000	Frw 5,000
Igiciro cyo kumenya amafaranga asigaye kuri konti buri uko ubarije kuri gishe	Frw 200	NTIBYEMWE	NTIBYEMWE
Inyandiko igaragaza incamake y'uko amafaranga yakoreshejwe (Ikguzi ku rupapuro rumwe)	Frw 500	Frw 500	Frw 500
Igiciro cyo kubikuzwa amafaranga ayo ariyo yose kuri Gishe	Frw 500	Frw 500	Frw 500
Igiciro cyo gusaba guhindurirwa imiterere ya konti	Ubuntu	Ubuntu	Ubuntu
Igiciro cyo gukangura Konti	Ubuntu	Ubuntu	Ubuntu
Igiciro cyo gufungura Konti	Ubuntu	Ubuntu	Ubuntu
Amafaranga fatizo/ahoraho kugira ngo konti ikoreshe	Frw 1,000, USD 1.77, EURO 1	Frw 10,000	Frw 50,000

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
KONTI YO KUBITSA NO KUBIKUZA YA ISANZURE			
Amafaranga yo gufungura Konti	Ubuntu	NTIBYEMWE	NTIBYEMWE
Amafaranga acibwa buri kwezi yo gucunga Konti	Frw 1,000	NTIBYEMWE	NTIBYEMWE
Amafaranga fatizo/ahoraho kugira ngo konti ikoreshe	Frw 5,000	NTIBYEMWE	NTIBYEMWE
Igiciro cyo kubikuzwa amafaranga ayo ariyo yose kuri Gishe	Frw 500	NTIBYEMWE	NTIBYEMWE
Igiciro cyo gufungura Konti	Ubuntu	NTIBYEMWE	NTIBYEMWE

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
KONTI ZO KUZIGAMA TUNGA			
Amafaranga yo gufungura konti (atangwa rimwe)	Frw 20,000	NTIBYEMWE	NTIBYEMWE
Amafaranga fatizo/ahoraho kugira ngo konti ikoreshe	Frw 20,000	NTIBYEMWE	NTIBYEMWE
Inyungu banki ikungukira ku mwaka	4%	NTIBYEMWE	NTIBYEMWE
Ikguzi cyo kubikuzwa inshuro zirenze izemeranyijwe	2% by'abikujwe aho amake ari Frw 5,000	NTIBYEMWE	NTIBYEMWE
Umukiliya yemerewe kubikuzwa inshuro imwe buri kwezi. Nta sheki itangwa, nta mafaranga yo gucunga konti akatwa	Ubuntu	NTIBYEMWE	NTIBYEMWE

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
UMURAGE			
Amafaranga yo gufungura konti (atangwa rimwe)	Frw 10,000	NTIBYEMWE	NTIBYEMWE
Amafaranga fatizo/ahoraho kugira ngo konti ikoreshe	Frw 10,000	NTIBYEMWE	NTIBYEMWE
Inyungu banki ikungukira ku mwaka	5%	NTIBYEMWE	NTIBYEMWE
Ikguzi cyo kubikuzwa inshuro zirenze izemeranyijwe	2% by'abikujwe aho amake ari Frw 5,000	NTIBYEMWE	NTIBYEMWE
Umukiliya yemerewe kubikuzwa inshuro imwe mu mezi 3. Nta sheki itangwa, nta mafaranga yo gucunga konti akatwa	Ubuntu	NTIBYEMWE	NTIBYEMWE

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
UMUHIGO			
Amafaranga yo gufungura konti kandi fatizo yo kuzigama	Frw 15,000	NTIBYEMWE	NTIBYEMWE
Inyungu banki ikungukira ku mwaka	6%	NTIBYEMWE	NTIBYEMWE
Icyitonderwa: Iyi konti ntibikuzwaho mbere y'igihe kemeranyijwe mu masezerano. Iyo bibaye mbere y'icyo gihe amasezerano aba aseshwe			

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
KUZIGAMA MU GIHE CYEMERANYIJWE			
Amafaranga fatizo ni Frw 100,000	Inyungu hagati ya 3%-8%; hagati y'amezi 3 kugeza ku mezi 24	Inyungu hagati ya 3%-8%; hagati y'amezi 3 kugeza ku mezi 24	Inyungu hagati ya 3%-8%; hagati y'amezi 3 kugeza ku mezi 24
Kuzigama amadevise mu gihe cyemeranyijweho	Ibiciro biraciririkanwa	Ibiciro biraciririkanwa	Ibiciro biraciririkanwa
Ikguzi cyo kubikuzwa mbere y'igihe cyemeranyijwe	2% y'inyungu ugezeho	2% y'inyungu ugezeho	2% y'inyungu ugezeho

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
INGUZANYO			
INGUZANYO Z'ABAKILIYA			
Inyungu ku nguzanyo ya Quinzaine	Inyungu fatizo + inyongera hamwe n'umufuragiro wa 5% akatwa rimwe aho amake ari Frw15,000	NTIBYEMWE	NTIBYEMWE
Inyungu ku nguzanyo ya affordable housing	11% ku mwaka ku rugo rwinjiza agera kuri RWF miliyoni 1.2 na 13% ku rugo rwinjiza agera kuri RWF miliyoni 1.5	NTIBYEMWE	NTIBYEMWE
Inyungu (ku nguzanyo y'inzuzi) (ku mwaka)	16% iyo umukiliya atanze 30% by'agaciro kose k'inzuzi yifuza na 17% iyo atanze 20% no muni yayo	16% iyo umukiliya atanze 30% by'agaciro kose k'inzuzi yifuza na 17% iyo atanze 20% no muni yayo	NTIBYEMWE

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
Inyungu ku nguzanyo z'ibihingwa ku mwaka (ikawa, umuceri etc)	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu ku nguzanyo ya Overdraft ku mwaka	NTIBYEMWE	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu ku nguzanyo yo gushora (Investment loan) ku mwaka	NTIBYEMWE	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu kuri (Invoice discounting facility) ku mwaka	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu ku nguzanyo yo guhatanira isoko (Contract line) ku mwaka	NTIBYEMWE	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu kuri (Working capital facility) ku mwaka	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu ku nguzanyo y'umuntu ku giti cye (Personal loan) ku mwaka	Inyungu fatizo + inyongera	NTIBYEMWE	NTIBYEMWE
Inyungu ku nguzanyo yo kugura ibikoresho by'ikigo (Asset Finance) ku mwaka	NTIBYEMWE	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu ku nguzanyo ya IGA	0%	NTIBYEMWE	NTIBYEMWE
Amafaranga yo gufungura dosiye isaba inguzanyo	Ubuntu	Ubuntu	Ubuntu
Amafaranga yo gukurikiranana no gucunga inguzanyo buri kwezi/ umufuragiro ku kwezi	0.3% ku kwezi	0.3% ku kwezi	0.3% ku kwezi
Amafaranga yo gucunga inguzanyo ya IGA	10% yishyurirwa rimwe	10% yishyurirwa rimwe	10% yishyurirwa rimwe
Amafaranga yo gukurikiranana inguzanyo ya overdraft / IDF ndetse n'inguzanyo yo guhatanira isoko (Contract line)	2% yishyurirwa rimwe	2% yishyurirwa rimwe	2% yishyurirwa rimwe

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
Amafaranga acibwa iyo inguzanyo yishyurwa mbere y'igihe cyemeranyijweho	Ubuntu	Ubuntu	Ubuntu
Amafaranga acibwa mu guhindura imiterere y'ariyo yose y'inguzanyo	2% yishyurwa rimwe	2% yishyurwa rimwe	2% yishyurwa rimwe
Umufuragiro ku nguzanyo ya overdraft yarengeje ayemerewe	2% yishyurwa rimwe	2% yishyurwa rimwe	2% yishyurwa rimwe
Amafaranga acibwa ku nguzanyo iri mu bukererwe bwo kwishyura	2% ku kwezi	2% ku kwezi	2% ku kwezi
Amafaranga acibwa iyo inguzanyo iguzwe n'indi banki (yishyurwa rimwe)	8%	8%	8%
Umufuragiro ku nguzanyo yemerewe ariko itari gukoreshe	NTIBYEMWE	NTIBYEMWE	NTIBYEMWE
Amafaranga acibwa iyo umuntu yemerewe inguzanyo agasesa amasezerano	1% aho amake ari Frw 25,000	1% aho amake ari Frw 25,000	1% aho amake ari Frw 25,000
Kwandikisha ingwate	Frw 25,000 kuri buri ngwate	Frw25,000 kuri buri ngwate	Frw25,000 kuri buri ngwate

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
Kongera kwandikisha ingwate	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate
Amafaranga yo kwandukiza ingwate	Ubuntu	Ubuntu	Ubuntu
Umufuragiro wo kugenzura CRB y'umukiliya	Frw 5,000	Frw 5,000	Frw 5,000

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
IBARUWA ZISEZERANYA GUHABWA INGUZANYO			
Ibaruwa yemeza bidasubirwaho ko umukiliya yemerewe kuzahabwa inguzanyo	NTIBYEMWE	Frw 100,000	Frw 100,000
Ibaruwa iseseranya kuzahabwa inguzanyo habanje kubaho igenzura ry'ibindi bisabwa	NTIBYEMWE	Frw 50,000	Frw 50,000

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
SERIVISE ZA BANKI KURI TELEFONI IGENDANWA (MOBILE BANKING)			
Kwinjira muri serivise hakoreshejwe code (USSD)	Ubuntu	Ubuntu	Ubuntu
Ikguzi cya buri kwezi cyo gukoresha serivise ya Mobile banking	Frw 100	Frw 100	Frw 100
Kureba amafaranga ari kuri konti	Frw 100	Frw 100	Frw 100
Kubaza incamake y'uko amafaranga yakoreshejwe	Frw 100	Frw 100	Frw 100
Kohereza amafaranga kuri konti yawe	Frw 100	Frw 100	Frw 100
Kohereza amafaranga ku yindi konti ya BOA	Frw 200	Frw 200	Frw 200
Kohereza amafaranga ku zindi banki zo mu gihugu	Frw 500	Frw 500	Frw 500
Guhindura umubare w'ibanga	Frw 100	Frw 100	Frw 100
Guhindura ururimi	Frw 100	Frw 100	Frw 100
Gusaba agatabo ka sheki	Frw 100	Frw 100	Frw 100
Guhagarika agatabo ka sheki	Frw 100	Frw 100	Frw 100
Kwemeza ko sheki yishyuzwa	Frw 100	Frw 100	Frw 100
Kwishyura imisoro ya RRA na RSSB	Frw 100	Frw 100	Frw 100
Kwishyura umurimo n'amazi	Frw 100	Frw 100	Frw 100
Kugura ikarita yo guhamagara	Frw 100	Frw 100	Frw 100
Kwishyura fagitire zitandukanye	Frw 100	Frw 100	Frw 100

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
PUSH NA PULL (KOHEREZA AMAFARANGA HAGATI YA KONTI YA BANKI NIYA MOMO)			
Pull / Push (500 - 5,000)	Frw 100	Frw 100	Frw 100
Pull / Push (5,001 - 20,000)	Frw 600	Frw 600	Frw 600
Pull / Push (20,001 - 100,000)	Frw 1,000	Frw 1,000	Frw 1,000
Pull / Push (100,001 - 300,000)	Frw 1,500	Frw 1,500	Frw 1,500
Pull / Push (300,001 - 500,000)	Frw 3,000	Frw 3,000	Frw 3,000
Ikguzi cyo kohereza amafaranga hagati ya konti yawe ya banki na konti yawe ya MOMO	Ubuntu	Ubuntu	Ubuntu

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
UBUTUMWA BUGUFI BUMENYESHA IGIKOZWE KURI KONTI YAWE (SMS ALERT)			
Kwiyandikisha muri SMS alert	Ubuntu	Ubuntu	Ubuntu
Ikguzi cya buri kwezi cyo gukoresha SMS Alert	Frw 50	Frw 50	Frw 50
Ikguzi kuri buri butumwa bugufu	Frw 50	Frw 50	Frw 50
Kumenyesha igikozwe kuri konti hakoreshejwe E-mail	Ubuntu	Ubuntu	Ubuntu

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
SERIVISE ZA BANKI HAKORESHEJWE MURANDASI (INTERNET BANKING)			
Kumenyesha igikozwe kuri konti hakoreshejwe E-mail	Ubuntu	Ubuntu	Ubuntu
Incamate y'uko amafaranga yakoreshejwe (ku muni / icyumweru 5 ku kwezi)	Ubuntu	Ubuntu	Ubuntu
Kohereza amafaranga ku muntu umwe mu zindi banki mu Rwanda	Frw 500	Frw 500	Frw 500
Kohereza amafaranga ku bantu barenze umwe mu zindi banki mu Rwanda	Frw 400 kuri buri muntu	Frw 400 kuri buri muntu	Frw 400 kuri buri muntu
Ikguzi ku bigo binini cg bito ku kwezi	NTIBYEMWE	NTIBYEMWE	NTIBYEMWE
Ikguzi ku mukiliya ku giti cye ku kwezi	Frw 1,000	Frw 1,000	Frw 1,000
Amafaranga yo kugura Token ku mwaka	Frw 10,000	Frw 10,000	Frw 10,000

	IBICIRO	IBICIRO	IBICIRO
IKARITA YA VISA BLUE			
Ikguzi cyo kugura ikarita	Frw 6,000	Ikguzi cyo kugura ikarita	Frw 30,000
Amafaranga yishyurwa buri mwaka	Frw 5,000	Amafaranga yishyurwa buri mwaka	Frw 15,000
Kongera gusaba umubare w'ibanga	Frw 3,000	Kongera gusaba umubare w'ibanga	Frw 3,000
Guhabwa ikarita nshya cyangwa gusimbura iyabuze	Frw 6,000	Guhabwa ikarita nshya cyangwa gusimbura iyabuze	Frw 30,000
Kumenya amafaranga ari kuri konti ukoreshaje ATM zacu	Frw 100	Kumenya amafaranga ari kuri konti ukoreshaje ATM zacu	Frw 100
Kubikuzwa ukoreshaje ATM zacu	Frw 200	Kubikuzwa ukoreshaje ATM zacu	Frw 200
Kubikuzwa ukoreshaje ATM z'ahandi	Frw 1000	Kubikuzwa ukoreshaje ATM z'ahandi	Frw 1000
Kubikuzwa kuri ATM zo hanze y'igihugu hakoreshejwe ikarita yacu	Frw 3,000 + 3%	Kubikuzwa kuri ATM zo hanze y'igihugu hakoreshejwe ikarita yacu	Frw 3,000 + 3%
Kwakira resi kuri ATM	Frw 100	Kwakira resi kuri ATM	Frw 100
Kwishyura ukoreshaje ikarita yacu kuri POS yacu	Ubuntu	Kwishyura ukoreshaje ikarita yacu kuri POS yacu	Ubuntu
Kwishyura ukoreshaje ikarita yacu kuri POS z'ahandi	Ubuntu	Kwishyura ukoreshaje ikarita yacu kuri POS z'ahandi	Ubuntu
Gusaba guhindurirwa burundu amafaranga ntarengwa yemerewe ku muni	Ubuntu	Gusaba guhindurirwa burundu amafaranga ntarengwa yemerewe ku muni	Ubuntu
Gufunga ikarita bikozwe na banki	Ubuntu	Gufunga ikarita bikozwe na banki	Ubuntu
Gufunga ikarita by'agateganyo bisabwe n'umukiliya	Frw 500	Gufunga ikarita by'agateganyo bisabwe n'umukiliya	Frw 500
Gufunga ikarita burundu bisabwe n'umukiliya	Frw 3,000	Gufunga ikarita burundu bisabwe n'umukiliya	Frw 3,000
Gusaba guhindurirwa by'agateganyo amafaranga ntarengwa yemerewe ku muni	Ubuntu	Gusaba guhindurirwa by'agateganyo amafaranga ntarengwa yemerewe ku muni	Ubuntu
Kubikuzwa kuri ATM zacu hakoreshejwe ikarita yo mu yindi banki mu Rwanda	Frw 1,500	Kubikuzwa kuri ATM zacu hakoreshejwe ikarita yo mu yindi banki mu Rwanda	Frw 1,500
Kubikuzwa kuri ATM zacu hakoreshejwe ikarita yo hanze y'igihugu	Frw 3,000 + 3%	Kubikuzwa kuri ATM zacu hakoreshejwe ikarita yo hanze y'igihugu	Frw 3,000 + 3%
Gusaba guhindurirwa burundu amafaranga ntarengwa yemerewe ku muni	Ubuntu	Gusaba guhindurirwa burundu amafaranga ntarengwa yemerewe ku muni	Ubuntu

	IBICIRO	IBICIRO	IBICIRO
KWISHYURA IMISORO YA RRA			
Kwishyura imisoro ku bakiliya ba BOA (igiciro k'umusoro)	Frw 1,000	Kubitsa amafaranga y'amanyarwanda (umubare uwo ariwo wose)	Ubuntu
Kwishyura imisoro ku bakiliya badafte konti muri BOA	Frw 2,000	Kubitsa amadevise ari muni ya USD 50	5% by'agaciro kayo
Amafaranga ntarengwa yo kwishyura imisoro (KASHI)	Frw 500,000	Kubitsa inoti z'amadolari (USD) ya 2006 kumanuka	NTIBYEMWE

	IBICIRO	IBICIRO	IBICIRO
KOHEREZA NO KWAKIRA AMAFARANGA MURI BOA ZO MU BINDI BIHUGU			
Ikguzi cyo gukoresha serivise ya Instant transfer	USD 10	Kwakira amadevise kuva mu yindi banki yo mu gihugu	5 USD/EURO
Amafaranga acibwa mu kohereza amadevise yabikijwe	0.5% y'umubare w'amafaranga yoherejwe	Kohereza umuntu umwe amadevise mu yindi banki yo mu gihugu	5 USD/EURO

	IBICIRO	IBICIRO	IBICIRO
Amafaranga ntarengwa yo kohereza ku muni	USD 200,000	Amafaranga acibwa mu kohereza	0.5% y'umubare w'amafaranga yoherejwe

	IBICIRO	IBICIRO
KUBIKUZA AMADEVISE		
Kubikuzwa amadevise yoherejwe	1.06% by'amafaranga yabikujwe	
Kubikuzwa amadevise yari yarabikijwe	Ubuntu	
Kubikuzwa amadevise mu yindi ntara itari icyo yabikishijemo (usibye mu mujyi wa Kigali)	0.5% by'amafaranga yabikujwe	
Kubikuriza mu mu mashami ya Kigali amadevise yabikijwe mu ishimi ryo mu yindi ntara	0.5% by'amafaranga yabikujwe	
Kubikuriza mu mashami yacu yo ntara amadevise yabikijwe mu mashami yo muri Kigali	0.5% by'amafaranga yabikujwe	

IBICIRO BYA BOA-RWANDA

Guhera muri Mutarama 2023



BANK OF AFRICA

BMCE GROUP

SERIVISE ZO KOHEREZA NO KWAKIRA AMAFARANGA MURI BANKI ZO MU RWANDA

Igiciro cyo kohereza amafaranga/amadevise kuri konti za BOA	Frw 200	Frw 200	Frw 200
Igiciro cyo kwakira amafaranga muri BOA aturutse mu yindi banki yo mu gihugu	Frw 500	Frw 500	Frw 500
Igiciro cyo kohereza amafaranga ku muntu umwe ufite konti mu zindi banki	Frw 1,000	Frw 1,000	Frw 1,000
Igiciro cyo kohereza amafaranga ku bantu barenze umwe bafite konti mu zindi banki	Frw 500 ku muntu	Frw 500 ku muntu	Frw 500 ku muntu
Ikiguzi kuri sheke itishyuye (bitewe n'amafaranga adahagije kuri konti)	Frw 10,000	Frw 10,000	Frw 10,000
Ikiguzi ku butinde bw'amabwiriza ahoraho yo kohereza FRW (bitewe n'amafaranga adahagije kuri konti)	FRW 2,000	FRW 2,000	FRW 2,000

SERIVISE ZO KWAKIRA NO KOHEREZA FRW HANZE Y'IGIHUGU (SWIFT)

Kwakira amafaranga ukoresheje uburyo bwa SWIFT	USD 20
Kohereza amafaranga ukoresheje uburyo bwa SWIFT	0.5% aho amake ari 30\$, amenshi ari 500\$ (Ku madevise arenze USD 1,000,000)
Ikiguzi cya SWIFT	Rwf 10,000
Igiciro cyo kohereza amadevise yabikijwe n'umukiliya kuri konti ye	0.5%
Igiciro cyo kohereza amadevise (USD/EURO) iyo umukiliya afite konti muma FRW	Igiciro cyo kuvunjisha kiri ku isoko
Igiciro cyo kohereza amadevise muri banki zo mu bindi bihugu	Igiciro kiri ku isoko
Igiciro cya SWIFT / TT iyo habaye impinduka/ igikorwa cyo kohereza gihagaristwe	Igiciro gisanzwe + 10 USD / EURO
Ikiguzi cyo kugarura amafaranga yari yoherejwe	25 USD / EURO
Igiciro ku zindi banki (correspondent bank charges)	Igiciro kiri ku isoko

INYANDIKO ZISEZERANYA GUHABWA INGUZANYO

INYANDIKO ZITANGWA KU BICURUZWA BYINJIYE MU GIHUGU IBICIRO

Umufuragiro wo gufungura idosiye	0.5% ku gihembwe
Ikiguzi cyo kwiyemeza	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe, 1% ku gihembwe iyo nta ngwate y'amafaranga itanzwe ikiguzi cyo kwemeza idosiye
Ikiguzi cyo kwemeza idosiye	0.25% yishyurwa nyuma y'icyuragije ry'urupapuro
Umufuragiro kuri iyi serivisi	0.5% aho amake ari USD / EURO 100
Ikiguzi cyo guhagarika / kurenza igihe cyemeranyijweho	USD / EURO 100
Ikiguzi cya SWIFT kuri izi nyandiko	USD 30 cg EURO 30
Ikiguzi cyo guhindura / kongera igihe cy'urwandiko	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe, 1% ku gihembwe iyo nta ngwate y'amafaranga itanzwe
Ikiguzi cyo guhindura / kongera agaciro k' amafaranga	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe, 1% ku gihembwe iyo nta ngwate y'amafaranga itanzwe

INYANDIKO KU BICURUZWA BISOHOTSE MU GIHUGU IBICIRO

Umufuragiro wishyurwa mu gutanga inama gusa hatariho ikindi banki yiyemeje	0.3% aho amake ari USD/EURO 50 cg Frw angana n'aya
Ikiguzi cya SWIFT kidahinduka	USD / EURO 15
Ikiguzi cyo kwiyemeza (iyo banki ikwishyuye)	0.3% aho amake ari USD/EURO 50 cg Frw angana n'aya
Umufuragiro kuri iyi serivisi	0.3% aho amake ari USD/EURO 50 cg Frw angana n'aya
Ikiguzi cyo guhindura	USD / EURO 50
Ikiguzi cyo kohereza inyandiko (iposita)	Igiciro kiri ku isoko

IMPAPURO Z'IBICURUZWA (ADVISING DOCUMENTS IMPORT AND EXPORT)

Umufuragiro wo gutangiza dosiye	USD 100 cg EURO 100
Ikiguzi cyo kwemeza	USD 100 cg EURO 100
Gukurikirana inyemeza buguzi zitishyuye	USD 50 cg EURO 50
Ikiguzi cya swift gihoraho	USD 15 cg EURO 50
Umufuragiro kuri iyi serivisi	0,50%

IBYEMEZO BYA GARANTI BANKI ITANGA

Ikiguzi cyo gukurikirana dosiye	Frw 25,000
Garanti/icyemezo banki itanga cyo guhatanira isoko	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000, 2.5% ku gihembwe iyo ari izindi ngwate aho amake ari Frw 50,000
Garanti/icyemezo gihamya ko isoko ryatsindiye rizakorwa	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000, 2.5% ku gihembwe iyo ari izindi ngwate aho amake ari Frw 50,000
Icyemezo gihamya ko hari avance yishyuye	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000, 2.5% ku gihembwe iyo ari izindi ngwate aho amake ari Frw 50,000
Ibyezemo kuri gasutamo (Custom Bonds)	1% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 50,000, 2.5% ku gihembwe iyo ari izindi ngwate aho amake ari Frw 50,000

SERIVISE ZO KOHEREZA AMAFARANGA

SERIVISE ZA WESTERN UNION IBICIRO

Guhera ku 100 USD	15
Guhera ku 100,001 kugeza ku 200,00 USD	22
Guhera ku 200,001 kugeza ku 300,00 USD	29
Guhera ku 300,01 kugeza ku 400,00 USD	34
Guhera ku 400,001 kugeza ku 500,00 USD	42
Guhera ku 500,01 kugeza ku 750,00 USD	47
Guhera ku 750,001 kugeza ku 1,000,00 USD	52
Guhera ku 1,000,01 kugeza ku 1,500,00 USD	78
Guhera ku 1,500,001 kugeza ku 1,750,00 USD	83
Guhera ku 1,750,01 kugeza ku 2,000,00 USD	93
Guhera ku 2,000,001 kugeza ku 2,500,00 USD	113
Guhera ku 2,500,01 kugeza ku 3,000,00 USD	123
Guhera ku 3,000,001 kugeza ku 3,500,00 USD	143
Guhera ku 3,500,01 kugeza ku 4,000,00 USD	163
Guhera ku 4,000,01 kugeza ku 4,500,00 USD	183
	203

SERIVISE ZA BOA EXPRESS IBICIRO

\$100	7
\$101 - \$200	11
\$201 - \$300	15
\$301 - \$400	21
\$401 - \$500	25
\$501 - \$750	38
\$751 - \$1,000	44
\$1,001 - \$1,500	57
\$1501 - \$1750	59
\$1,751 - \$2000	64
\$2,001 - \$2,500	89
\$2,501 - \$3,000	100
\$3,001 - \$3,500	111
\$3,501 - \$4,000	122
\$4,001 - \$4,500	132
\$4,501 - \$5,000	144

SERIVISE ZA MONEY GRAM

0 - 54,500	6,500
54,501 - 109,500	8,000
109,501 - 218,500	11,000
218,501 - 328,000	16,500
328,001 - 437,000	22,000
437,001 - 546,500	27,500
546,501 - 656,000	33,000
656,001 - 820,000	38,500
820,001 - 984,000	43,500
984,001 - 1,336,500	54,500
1,336,501 - 2,733,000	82,000
2,733,001 - 4,100,000	136,000
4,100,001 and above	164,000

IBICIRO MUMA FRW

SERIVISE Z'AMASHEKI / RESI / PAYMENT ORDER

UDUTABO TWA SHEKI / RESI / PAYMENT ORDER IBICIRO

Agatabo ka sheki (Impapuro 24)	Frw 5,000 cg ahwanye nayo muma USD/EURO
Agatabo ka sheki (Impapuro 48)	Frw 10,000
Payment order	Frw 6,000 cg ahwanye nayo muma USD/EURO
Agatabo ka resi	Frw 3,500
Agatabo ka sheki gatanga ako kanya (Impapuro 24)	Frw 10,000 cg ahwanye nayo muma USD/EURO
Agatabo ka sheki gatanga ako kanya (Impapuro 48)	Frw 20,000 cg ahwanye nayo muma USD/EURO
Agapapuro kamwe ko kubikura kuri gishye	Frw 2,000

IZINDI SERIVISI ZIJYANYE NA SHEKI IBICIRO

Umufuragiro kuri sheki isubijweyo bitewe n'amafaranga	2% bya FRW arengaho yiyongera ku nyungu fatizo
Ikiguzi cya avance kuri sheki itarishyurwa	2% bya FRW arengaho yiyongera ku nyungu fatizo
Ikiguzi cyo gutasha agaciro agatabo ka sheki kaheze kuri banki	Frw 2,500
Ikiguzi cyo guhagarika sheki yamazwe kwemezwa mu kwishyura	Frw 3,000

IZINDI SERIVISI ZA BANKI (ZISHYURWA BURI UKO ZISABWE) IBICIRO

Gusaba kumenyeshwa itariki y'ibyabereye kuri konti	Ubuntu
Kwizezwa kuzahabwa inguzanyo mu gihe utsindiye isoko	Frw 50,000
Kwemererwa inguzanyo mu gihe watsindiye isoko	Frw 50,000
Icyemezo cy'imikoranye myiza na banki	Frw 50,000
Icyemezo banki itanga cyemeza ubugenzuzi mu gihugu	Frw 50,000
Icyemezo banki itanga cyemeza ubugenzuzi hanze y'igihugu	Frw 50,000 + amafaranga y'iposita
Icyemezo cy'umusoro ufatirwe	Frw 50,000
Icyemezo kigaragaza ko warangije kwishyura inguzanyo	Ubuntu
Icyemezo kigaragaza ko ufite umwenda wa Banki	Frw 20,000
Impapuro/ibyemezo bindi bitangwa na Banki byo gukoresha mu gihugu	Frw 20,000
Ibindi byemezo bitangwa na Banki: byaherejwe hanze y'igihugu	Frw 20,000 + Amafaranga y'iposita
Icyemezo kigaragaza amafaranga ufite kuri konti	Frw 10,000/ ahwanye nayo mu madevise + amafaranga y'iposita
Umufuragiro wo gushakirwa dosiye (imaze muni y'umwaka 1) kuri buri dosiye	Frw 10,000
Umufuragiro wo gushakirwa dosiye (hejuru y'umwaka 1) kuri buri dosiye	Frw 30,000
Ikiguzi cyo gusaba kongera gufungura konti yasinziye	Ubuntu
Ikiguzi cyo gufatira konti bisabwe n'ababifitiye ububasha	Frw 10,000
Ikiguzi cyo guhabwa amashusho (ku nshuro imwe)	Frw 20,000

SHEKI YASUBIYEYO ITISHYUWE IBICIRO

Bitewe n'impamvu za tekinike	Ubuntu
Bitewe n'impamvu z'amafaranga	20% y'igiciro cyayo
Sheke yacu igarurwe itushyuye n'izindi banki	Ubuntu
Sheke isubijweyo itishyuye kuri gishye	Ubuntu
Ikiguzi cyo guhagarika kwishyura - kuri sheki imwe	Frw 5,000, iyo zirenze ebyiri ni Frw 10,000
Kashe ya banki yemeza ko sheki zigamiwe	Frw 5,000

UBURENGANZIRA BUHABWA BANKI BWO GUKURA AMAFARANGA KURI KONTI BUHORAHO IBICIRO

Gusaba gutanga uburenganzira bwo gukura amafaranga kuri konti	Ubuntu
Igiciro cyo gukura amafaranga kuri konti hatanzwe uburenganzira	Frw 1,000
Uburenganzira bwo gukura amafaranga kuri konti imwe aya ku yindi (konti zombi ziri muri BOA)	Ubuntu
Ikiguzi cyo guhindura cg guhagarika uburenganzira bwo gukura amafaranga kuri konti	Frw 1,000
Ikiguzi cy'ubukerewe bwo gukura amafaranga kuri konti kuko ntayariho	Frw 2,000

SERIVISI ZIJYANYE N'ISOKO RY'IMARI N'IMIGABANE IBICIRO

Ikiguzi cyo kwiyandikisha mu isoko ry'imari n'imigabane	Frw 5,000
Guhatanira isoko	Frw 5,000
Inyungu zishyurwa (cyishyurwa rimwe mu mezi 6)	Frw 5,000

IBYITONDERWA

1. Ibiciro ntibibariwemo umusoro (ubu ubarirwa kuri 18%), ushobora kwiyongera aho bisabwa.
2. Inyungu fatizo ya Banki ni 17%
3. Inyungu zose zishyurwa na Banki zikurwaho umusoro.
4. Inyongera ku nyungu fatizo iri hagati ya 0% - 2 %
5. Ibiciro byihariye biremeze iyo habayeho ubusabe n'ubwumvikane.
6. Ikiguzi cya SWIFT kiyongeraho aho biri ngombwa hose.
7. Izindi serivisi zitari kuri iyi tarifu zishyirwaho ibiciro hakurikijwe izo arizo.
8. Ibiciro bya trade finance ntibibariwemo ikiguzi cy'izindi banki z'abafatanyabikorwa muri icyo serivisi.
9. Inyungu fatizo ya Banki ishobora guhinduka igihe icyo aricyo cyose bitewe n'imitere re y'isoko.