BOA-RWANDA TARIFFS GUIDE

Effective by January 2023

RETAIL

SME

CORPORATE

			CORPORATE
CURRENT ACCOUNT			
Account opening fees	Free	Free	Free
Ledger fees / Monthly maintenance fee	FRW 1,000, USD 1.77, EURO 1	Frw 2,000	Frw 5,000
Balance request over the counter	Frw 200	N/A	N/A
Bank statement per page	Frw 500	Frw 500	Frw 500
Cash withdrawals of any amount over the counter	Frw 500	Frw 500	Frw 500
Account modification fee	Free	Free	Free
Account reactivation	Free	Free	Free
Account closing charges	Free	Free	Free
Minimum operating balance	FRW 1,000, USD 1.77, EURO 1	Frw 10,000	Frw 50,000
ISANZURE CURRENT ACCOUNT			
Account opening fees	Free	N/A	N/A
Monthly Maintenance fees	Frw 1,000	N/A	N/A
Minimum operating balance	Frw 5,000	N/A	N/A
Withdrawals for any amount over the counter	Frw 500	N/A	N/A
Account closing fees	Free	N/A	N/A
SAVING ACCOUNTS			
TUNGA			
Minimum account opening balance (Deposited as operating	g balance) Frw 20,000	N/A	N/4
Minimum operating balance	Frw 20,000	N/A	N/4
Interest rate per annum	4%	N/A	N/A
	2% with minimum of Frw 5,000	N/A	N/A
One withdrawal per month.	276 With Himminian of Hiw 5,000	175	14/7
No account maintenance fees and no checkbook		N/A	N/A
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UMURAGE	a balanca) Ecuito 000	L: / A	
Minimum account opening balance (Deposited as operating		N/A	N/A
Minimum operating balance	Frw 10,000	N/A	N/A
Interest rate per annum	5%	N/A	N/A
Free one withdraw per 3 months. No account maintenance fees and no checkbook		N/A	N/A
	2% with minimum of Frw 5,000	N/A N/A	N/#N/#
	2.0 with minimum of Prw 5,000	IN/A	N/F
UMUHIGO (SAVING AMBITION PLAN)			
Minimum account opening balance and minimum monthly s	÷	N/A	N/4
nterest rate per annum	6%	N/A	N/4
NB: Any withdrawal before contract maturity leads to its te	rmination	N/A	N/A
FIXED TERM DEPOSIT			
Minimum amount of Frw 100,000	3%-8% :	3%-8% :	3%-8%
	3 months to 24 months	3 months to 24 months	3 months to 24 months
Term deposit in USD	Negotiable	Negotiable	Negotiable
Penalty to withdraw Fixed Term Deposit			
pefore maturity period	2% of accrued interests	2% of accrued interests	2% of accrued interest
LOANS			
LOANS TO CUSTOMERS			
Interest rate Quinzaine Base rate	e +margin with a commission of FRW 15,000 as minimum	N/A	N/A
nterest rate for affordable housing 11% P.A	for maximum household income		
	.2 million and 13% P.A maximum	N/A	N/A
hous	sehold income of RWF 1.5 million		
nterest rate (for mortgage)	16% if the contribution	16% if the contribution	
	is 30% and 17% when contribution is 20% and below	is 30% and 17% when contribution is 20% and below	N/A
nterest rate	contribution is 20% and below	contribution is 20% and below	
for seasonal loan for agriculture products (cofee, Rice etc))	Base rate +margin	Base rate +margin	Base rate +margin
Interest rate per annum (Overdraft)	N/A	Base rate +margin	Base rate +margin
nterest rate per annum (Investment Ioan)	N/A	Base rate +margin	Base rate +margin
nterest rate per annum (Invoice discounting facility)	Base rate +margin	Base rate +margin	Base rate +margin
nterest rate per annum (Contract line)	N/A	Base rate +margin	Base rate +margin
nterest rate per annum (Working capital facility)	Base rate +margin	Base rate +margin	Base rate +margin
nterest rate per annum (Personal Ioan)	Base rate +margin	N/A	N/A
nterest rate per annum (Asset finance)	N/A	Base rate +margin	Base rate +margir
nterest rate per annum (IGA Ioan)	0%	N/A	
Loan application / opening fees			N/A
	Free		N/A
Management fees per month (processing fees+ Manageme	Free nt fees) 0.3% per month	Free	Free
	nt fees) 0.3% per month		Free O.3% per montl
Management fees for IGA loan	nt fees) 0.3% per month 10% upfront	Free 0.3% per month N/A	Free O.3% per montl N/4
Management fees for IGA loan Processing fee on overdraft / IDF and Contract line	nt fees) 0.3% per month 10% upfront 2% upfront	Free 0.3% per month N/A 2% upfront	Free 0.3% per mont N/4 2% upfron
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Sending limit per day USD 200,000 FCY transfer against cash deposit 0.5% against cash deposit FOREIGN CURRENCY CASH WITHDRAWALS PRICING FCY cash withdrawls for any amount received against inward transfer 1.06% of the value FCY cash withdrawls against cash deposit Free FCY cash withdrawls against cash deposit Free FCY withdrawols in district different from the ones where deposits were made(except between kigali district) 0.5% of withdrawn amount FCY withdrawols in Kigali branches from deposit made in up country branches 0.5% of withdrawn amount	FCY Transfer fees against cash deposity		Outward (Foreign Currency) to any	5 USD/ EUROs
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against inward transfer 1.06% of the value FCY cash withdrawls against cash deposit Free FCY withdrawals in district different from the ones where deposits were made(except between kigali district) 0.5% of withdrawn amount FCY withdrawals in Kigali branches from deposit made in up country branches 0.5% of withdrawn amount	FOREIGN CURRENCY CASH WITHDRAWAL	.s PRICING	against cash deposit	the value transferred
FCY cash withdrawls against cash deposit Free FCY withdrawls in district different from the ones where deposits were made(except between kigali district) 0.5% of withdrawn amount FCY withdrawls in Kigali branches from deposit made in up country branches 0.5% of withdrawn amount		1.06% of the value		
FCY withdrawals in district different from the ones 0.5% of withdrawn amount where deposits were made(except between kigali district) 0.5% of withdrawn amount FCY withdrawals in Kigali branches 0.5% of withdrawn amount from deposit made in up country branches 0.5% of withdrawn amount				
from deposit made in up country branches 0.5% of withdrawn amount	FCY withdrawals in district different from the ones	0.5% of withdrawn amount		
ECX with rough in any up country branches		0.5% of withdrawn amount		
For deposit made in Kigali branches 0.5% of withdrawn amount	FCY witdrawals in any up country branches from deposit made in Kigali branches	0.5% of withdrawn amount		

BANK OF AFRICA BMCE GROUP

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DOMESTIC TRANSFERS SERVICES / LOCAL BANK TRANSFERS			
Local Transfers within BOA in all currencies	Frw 200	Frw 200	Frw 200
Inward transfer (Local Currency) from local bank	Frw 500	Frw 500	Frw 500
Outward (Local Currency) to local banks - Single beneficiary	Frw 1,000	Frw 1,000	Frw 1,000
Outward (Local Currency)to local banks - Multiple beneficiaries	Frw 500 each	Frw 500 each	Frw 500 each
Unpaid Inward cheque (Unsufficient funds)	Frw 10,000	Frw 10,000	Frw 10,000
Delayed Standing order (due to unsufficient funds)	Frw 2,000	Frw 2,000	Frw 2,000
INTERNATIONAL BANK TRANSFERS (SWIFT)			
Inward SWIFT		USD 20	
Outward SWIFT		0.5% min 30\$, max 300\$ max 500\$ (amount above USD 1	.000.000)

Outward transfer using USD / EURO notes deposit on customer's account	O.5%
Outward transfer of USD / EURO notes when a customer has account in Frw	Market exchange rate
Outward transfer correspondant bank charges	At cost
SWIFT / TT funds transfer amendments / Cancelation	Actual + USD / EURO 10
Return of funds	25 USD / EURO
Correspondent bank charges	At cost

Frw 10,000

SWIFT Fee

Outward transfer using USD / EURO notes deposit on customer's account

BOA-RWANDA TARIFFS GUIDE

Effective by January 2023



LETTERS OF CREDIT ISSUED (FOR IMPORTS)	PRIC
Opening Commission	0.5% per qu
Commitment fees	0.5% cash covered per quarter, 1% non cash covered per qu
Usance / acceptance fee	0.25% applicable for the period after the Expiry of the
Payment commission	0.5% with minimum of USD / EURC
Cancellation / Expired Unutilised	USD / EURC
SWIFT costs for LCs	USD 30 or EUR
Amendment / extension of the LC	0.5% per quarter when cash covered, 1% when non cash cov
Amendment / increase of amount	0.5% per quarter when cash covered, 1% when non cash cov
LETTERS OF CREDIT RECEIVED (FOR EXPORTS)	PRICI
Advising Commission (Advised without our Confirmation)	0.3% with min of USD 50 or EURO 50 or equivalent ir
Fixed charges including Swift	USD / EUF
Confirmation Commission (Advised with our Confirmation)	0.3% with min of USD 50 or EURO 50 or equivalent ir
Payment Commission	0.3% with min of USD 50 or EURO 50 or equivalent ir
Amendment	USD / EUR
Postage fee	At cost (courrier ch
EXPORT COLLECTION DOCUMENT (ADVISING DOCUME	NTS IMPORT AND EXPORT) PRICI
Openning commission	USD 100 or EURC
Acceptance	USD 100 or EURO
Unpaid bill supervision	USD 50 or EUR
Fixed charges including swift	USD 15 or EUR
Payment commission	0,

BANKS GUARANTIES	
Processing fees	Frw 25,000
Bid guarantees	0.5% per quarter for cash cover with minimum of Frw 25,000 and 2.5% per quarter for other security with minimum of Frw 50,000
Perfomance Guarantees	0.5% per quarter for cash cover with minimum of Frw 25,000 and 2.5% per quarter for other security with minimum of Frw 50,000
Advance payment Guarantees	0.5% per quarter for cash cover with minimum of Frw 25,000 and 2.5% per quarter for other security with minimum of Frw 50,000
Custom Bonds	1% with min Frw 50,000 per quarter for cash cover

MONEY REMITTANCES

MONEY REMITIANCES	
WESTERN UNION	PRICING
From 100 USD	15
From 100,001 to 200,00 USD	22
From 200,001 to 300,00 USD	29
From 300,01 to 400,00 USD	34
From 400,001 to 500,00 USD	42
From 500,01 to 750,00 USD	47
From 750,001 to 1,000,00 USD	52
From 1,000,01 to 1,500,00 USD	78
From 1,500,001 to 1,750,00 USD	83
From 1,7500,01 to 2,000,00 USD	93
From 2,000,001 to 2,500,00 USD	113
From 2,500,01 to 3,000,00 USD	123
From 3,000,001 to 3,500,00 USD	143
From 3,500,01 to 4,000,00 USD	163
From 4,000,01 to 4,500,00 USD	183
From 4,500,01 to 5,000,00 USD	203
BOA-EXPRESS	PRICING
\$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
MONEY GRAM	PRICING IN FRW
0 - 54,500	6,500
54,501 to 109,500	8,000
109,501 to 218,500	11,000
218,501 to 328,000	16,500
328,001 to 437,000	22,000
437,001 to 546,500	27,500
546,501 to 656,000	33,000
	70.500

OTHER SERVICES RELATED TO CHEQUE	PRICING
Commission to clear cheque presented in clearing without sufficient funds	2% of the amount of overdraft in addition to the interest rat
Advance on cheque in clearing	2% of the amount of overdraft in addition to the interest rat
Cheque book destruction fee when not collected	Frw 2,50
Cancellation of certified cheque	Frw 3,000
OTHER SERVICES	
Values dates for other credit or debit transactions	Free
Promise of line of credit for bidding	Frw 50,000
Confirmation of facilities for bidding	Frw 50,000
Certifica of good standing	Frw 50,000
Bank's audit certificate for local destination	Frw 50,000
Bank's audit certificate for foreign destination	Frw 50,000 + Postage fee
Certifica of withholding tax	Fw 50,000
Loan clearence certificate / Testimonial of indebteness	Free
Loan certificate / Testimonial of debt	Frw 20,000
Bank letters / Bankers Opinion Provided: Local Destination	Frw 20,000
Bankers Opinion Provided: Foreign Destination	Frw 20,000 + Postage fees
Certificate of Balance	Frw 10,000 / FCY Equivalent + Postage
Search Commission (up to 1 year) per item	Below 1 year Frw 10,000
Search Commission (over 1 year) per item	Over 1 year Frw 30,000
Dormant Account Re-activation Charge	Free
Garnishment/arrest / Administration opposition	Frw 10,000
Retrieve of camera image	Frw 20,000
CHEQUES RETURNED UNPAID BY US	PRICING
Technical Reason	Free
Financial Reason	20% of value
Cheques Returned unpaid by other Banks	Free
Cheques Returned unpaid over the Counter	Free
Stop Payment - per item	Frw 5,000 and if more than 2 items we charge Frw 10,000
Cheque Certification	Frw 5,000
STANDING ORDERS AND DIRECT DEBITS	PRICING
Standing Orders / Set up fee	Free
Standing Orders / Direct Debits Fee	Frw 1,000
Standing Orders within the same Bank (BOA to BOA)	Free
Standing Orders amendment / Cancellation Fees	Frw 1,000
Delayed standing order due to unsufficient funds	Frw 2,000
TREASURY BILLS AND BONDS SUBSCRIPTION	PRICING
Treasury bills and bonds subscription	Frw 5,000
Bid	Frw 5,000
Coupon payment	Frw 5,000

NOTES

1. Charges exclude VAT at the ruling rate (currently at 18%) where applicable which will be added.

2. The bank's base rate is 17%

3. The margin ranges from 0% to 2%

- 4. All interest payable is subject to deduction of withholding tax (WHT) at the ruling rate.
- 5. Special prices are available on request.
- 6. SWIFT costs added in all cases where applicable
- 7. Other services can be quoted for on request.
- 8. All trade finance charges are exclusive of corresponded bank charges.
- 9. Base rate subject to change at any time according to the market conditions.

656,001 to 820,000	38,500
820,001 to 984,000	43,500
984,001 to 1,336,500	54,500
1,336,501 to 2,733,000	82,000
2,733,001 to 4,100,000	136,000
4,100,001 and above	164,000

CHEQUES / RECEIPT / PAYMENT ORDER

CHEQUES BOOKS / RECEIPT / PAYMENT ORDER	PRICING
Checkbook (24 leaf)	Frw 5,000 or equivalent in USD and EURO
Checkbook (48 leaf)	Frw 10,000
Payment order	Frw 6,000 or equivalent in USD and EURO
Receipt book	Frw 3,500
Express check book (24 leaf)	Frw 10,000 or equivalent in USD and EURO
Express check book (48 leaf)	Frw 20,000 or equivalent in USD and EURO
Counter Cheque leaf	Frw 2,000