

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 300\$ 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 yohererejwe	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'icyuragihe 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) IBICIRO

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 gihamba 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 gihamba 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 gasutama (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 teknike	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.