

# IBICIRO BYA BOA-RWANDA

## Guhera muri Mutarama 2023

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
<b>KONTI YO KUBITSA NO KUBIKUZA</b>			
Amafara yo gufungura konti	Ubuntu	Ubuntu	Ubuntu
Amafara yo gufungura konti	Frw 1,000, USD 1.77, EURO 1	Frw 2,000	Frw 5,000
Igiciro cyo kumenya amafara ari konti buri uko ubarije kuri gishe	Frw 200	NTIBYEMEWE	NTIBYEMEWE
Inyandiko igaragaza incamake y'uko amafara ari konti yakoreshje (Ikiguzi ku rupapuro rumwe)	Frw 500	Frw 500	Frw 500
Igiciro cyo kubikuza amafara ari konti yose kuri Gishe	Frw 500	Frw 500	Frw 500
Igiciro cyo gusaba guhindurira imiterere ya konti	Ubuntu	Ubuntu	Ubuntu
Igiciro cyo gukangura Konti	Ubuntu	Ubuntu	Ubuntu
Igiciro cyo gufunga Konti	Ubuntu	Ubuntu	Ubuntu
Amafara fatizo/ahoraho kugira ngo konti ikoreshwe	Frw 1,000, USD 1.77, EURO 1	Frw 10,000	Frw 50,000
<b>KONTI YO KUBITSA NO KUBIKUZA YA ISANZURE</b>			
Amafara yo gufungura Konti	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
Amafara fatizo/ahoraho kugira ngo konti ikoreshwe	Frw 1,000	NTIBYEMEWE	NTIBYEMEWE
Amafara fatizo/ahoraho kugira ngo konti ikoreshwe	Frw 5,000	NTIBYEMEWE	NTIBYEMEWE
Igiciro cyo kubikuza amafara ari konti yose kuri Gishe	Frw 500	NTIBYEMEWE	NTIBYEMEWE
Igiciro cyo gufunga Konti	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
<b>KONTI ZO KUZIGAMA</b>			
<b>TUNGA</b>			
Amafara yo gufungura konti (atangwa rimwe)	Frw 20,000	NTIBYEMEWE	NTIBYEMEWE
Amafara fatizo/ahoraho kugira ngo konti ikoreshwe	Frw 20,000	NTIBYEMEWE	NTIBYEMEWE
Inyungu banki ikungukira ku mwaka	4%	NTIBYEMEWE	NTIBYEMEWE
Ikiguzi cyo kubikuza inshuru zirenze izemeranyijwe	2% by abikujwe aho omake ori Frw 5,000	NTIBYEMEWE	NTIBYEMEWE
Umukiliya yemereke kubikuza inshuru imwe buri kwezi. Nta sheki itangwa, nta mafara yo gucunga konti akatwa	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
<b>UMURAGE</b>			
Amafara yo gufungura konti (atangwa rimwe)	Frw 10,000	NTIBYEMEWE	NTIBYEMEWE
Amafara fatizo/ahoraho kugira ngo konti ikoreshwe	Frw 10,000	NTIBYEMEWE	NTIBYEMEWE
Inyungu banki ikungukira ku mwaka	5%	NTIBYEMEWE	NTIBYEMEWE
Ikiguzi cyo kubikuza inshuru zirenze izemeranyijwe	2% by abikujwe aho omake ori Frw 5,000	NTIBYEMEWE	NTIBYEMEWE
Umukiliya yemereke kubikuza inshuru imwe mu mezi 3. Nta sheki itangwa, nta mafara yo gucunga konti akatwa	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
<b>UMUHIGO</b>			
Amafara yo gufungura konti kandi fatizo yo kuzigama	Frw 15,000	NTIBYEMEWE	NTIBYEMEWE
Inyungu banki ikungukira ku mwaka	6%	NTIBYEMEWE	NTIBYEMEWE
<i>Icytonderwa: Iyi konti ntibikuzaho mbere y'igihemerekyiwe mu masezerano. Iyi konti ntibikuzaho mbere y'igihemerekyiwe abo asehwe</i>	NTIBYEMEWE	NTIBYEMEWE	NTIBYEMEWE
<b>KUZIGAMA MU GIHE CYEMERANYIJWE</b>			
Amafara fatizo ni Frw 100,000	Inyungu fatagi ya 3%-8%; hatagi y'amezi 3 kugeza ku mezi 24	Inyungu fatagi ya 3%-8%; hatagi y'amezi 3 kugeza ku mezi 24	Inyungu fatagi ya 3%-8%; hatagi y'amezi 3 kugeza ku mezi 24
Kuzigama amadevize mu gihe cyemeranyijwe	Ibiciro biraciririkanwa	Ibiciro biraciririkanwa	Ibiciro biraciririkanwa
Ikiguzi cyo kubikuza mbere y'igihemerekyiwe	2% y'inyungu ugezeho	2% y'inyungu ugezeho	2% y'inyungu ugezeho
<b>INGUZANYO</b>			
<b>INGUZANYO Z'ABAKILIYA</b>			
Inyungu ku nguzanyo ya Quinzaine	Inyungu fatizo + inyongera homwe n'umufuragiro wa 5% akatwa rimwe aho omake ori Frw 15,000	NTIBYEMEWE	NTIBYEMEWE
Inyungu ku nguzanyo ya affordable housing	11% ku mwaka 13% ku rugo rwiniiza agho kuri RWF milivuni 1,2 ng 13% ku rugo rwiniiza agho kuri RWF milivuni 1,5	NTIBYEMEWE	NTIBYEMEWE
Ingungu (ku nguzanyo y'inzu) (ku mwaka)	16% iyo umukiliyo atanze 30% by agaciro kose k'inzu yifuzu na 17% iyo atanze 20% no muni yayo	16% iyo umukiliyo atanze 30% by agaciro kose k'inzu yifuzu na 17% iyo atanze 20% no muni yayo	NTIBYEMEWE
Inyungu ku nguzanyo z'ibingwa ku mwaka (ikawa, umuceri etc)	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu ku nguzanyo ya Overdraft ku mwaka	NTIBYEMEWE	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu ku nguzanyo y gushora (Investment loan) ku mwaka	NTIBYEMEWE	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 y guhatanira isoko (Contract line) ku mwaka	NTIBYEMEWE	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 git cye (Personal loan) ku mwaka	Inyungu fatizo + inyongera	NTIBYEMEWE	NTIBYEMEWE
Inyungu ku nguzanyo y ugura ibikresho by'ikigo (Asset Finance) ku mwaka	NTIBYEMEWE	Inyungu fatizo + inyongera	Inyungu fatizo + inyongera
Inyungu ku nguzanyo ya IGA	0%	NTIBYEMEWE	NTIBYEMEWE
Amafara yo gufungura dosiye isaba inguzanyo	Ubuntu	Ubuntu	Ubuntu
Amafara yo gukurikirana no gucunga inguzanyo buri kwezi/ umufuragiro ku kwezi	0.3% ku kwezi	0.3% ku kwezi	0.3% ku kwezi
Amafara yo gucunga inguzanyo ya IGA	10% yishyurirwa rimwe	10% yishyurirwa rimwe	10% yishyurirwa rimwe
Amafara yo gukurikirana inguzanyo ya overdraft / IDF ndetse/ n'nguzanyo yo guhatanira isoko (Contract line)	2% yishyurirwa rimwe	2% yishyurirwa rimwe	2% yishyurirwa rimwe
Amafara acibwa iyo inguzanyo yishyurwa mbere y'igihemerekyiwe	Ubuntu	Ubuntu	Ubuntu
Amafara acibwa mu guhindura imiterere iyo arivo yose y'inguzanyo	2% yishyurwa rimwe	2% yishyurwa rimwe	2% yishyurwa rimwe
Umfuragiro ku nguzanyo ya overdraft yarengeje	2% yishyurwa rimwe	2% yishyurwa rimwe	2% yishyurwa rimwe
Amafara acibwa iyo nguzanyo iri mu bukererwe bwo kwihiura	2% ku kwezi	2% ku kwezi	2% ku kwezi
Amafara acibwa iyo nguzanyo iguzwe n'ndi banki (yishyurwa rimwe)	8%	8%	8%
Umfuragiro ku nguzanyo yemereke ariko itari	NTIBYEMEWE	NTIBYEMEWE	NTIBYEMEWE
Amafara acibwa iyo umuntu yemereke inguzanyo ogasesa 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	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate
Kongera kwandikisha ingwate	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate
Amafara yo kwandikisha ingwate	Ubuntu	Ubuntu	Ubuntu
Umfuragiro wo kugenzura CRB y'umukiliya	Frw 5,000	Frw 5,000	Frw 5,000
<b>IBARUWA ZISEZERANYA GUHABWA INGUZANYO</b>			
Ibaruwa yemeza bidasubiraho ko umukiliya yemereke kuzahabwa inguzanyo	NTIBYEMEWE	Frw 100,000	Frw 100,000
Ibaruwa isezeranya kuzahabwa inguzanyo habanje kubaho igenzura y'ibindi bisabwa	NTIBYEMEWE	Frw 50,000	Frw 50,000

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
<b>SERIVISE ZA BANKI KURI TELEFONI IGENDANWA (MOBILE BANKING)</b>			
Winkinjira muri serivise hakoreshje code (USSD)	Ubuntu	Ubuntu	Ubuntu
Ikiguzi cyo buri kwezi cyo gukresha serivise ya Mobile banking	Frw 100	Frw 100	Frw 100
Kureba amafara ari konti kwezi	Frw 100	Frw 100	Frw 100
Kubaza incamake y'uko amafara yakoreshje	Frw 100	Frw 100	Frw 100
Kohereza amafara ari konti yowe	Frw 100	Frw 100	Frw 100
Kohereza amafara ari yindi konti ya BOA	Frw 200	Frw 200	Frw 200
Kohereza amafara ari zindi banki zo mu gihu	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
Guhogarika agatabo ka sheki	Frw 100	Frw 100	Frw 100
Kwemeza ko sheki yishyzuwza	Frw 100	Frw 100	Frw 100
Kwisyurya imisoro ya RRA na RSSB	Frw 100	Frw 100	Frw 100
Kwisyurya umuriro n'amazi	Frw 100	Frw 100	Frw 100
Kugura ikarita yo guhamagara	Frw 100	Frw 100	Frw 100
Kwisyurya fagitire zitandukanye	Frw 100	Frw 100	Frw 100
<b>PUSH NA PULL (KOHEREZA AMAFARANGA HAGATI YA KONTI YA BANKI NIYA MOMO)</b>			
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
Ikiguzi cyo kohereza amafara ari konti yowe ya banki ya banki ya Momo	Ubuntu	Ubuntu	Ubuntu
<b>UBUTUMWA BUGIFI BUMENYESHA IGIKOZWE KURI KONTI YAWE (SMS ALERT)</b>			
Kiyandikisha muri SMS alert	Ubuntu	Ubuntu	Ubuntu
Ikiguzi cyo buri kwezi cyo gukresha SMS Alert	Frw 50	Frw 50	Frw 50
Ikiguzi kuri burutumwa bugifi	Frw 50	Frw 50	Frw 50
Kumunyesha igikozwe kuri konti hakoreshje E-mail	Ubuntu	Ubuntu	Ubuntu
<b>SERIVISE ZA BANKI HAKORESHEJWE MURANDASI (INTERNET BANKING)</b>			
Kumunyesha igikozwe kuri konti hakoreshje E-mail	Ubuntu	Ubuntu	Ubuntu
Incamake y'uko amafara yakoreshje (ku munsi / icyumweru & kwezi)	Ubuntu	Ubuntu	Ubuntu
Kohereza amafara ari mutu umwe mu zindi banki mu Rwanda	Frw 500	Frw 500	Frw 500
Kohereza amafara ari bantu barene umwe mu zindi banki mu Rwanda	Frw 400 kuri buri mutu	Frw 400 kuri buri mutu	Frw 400 kuri buri mutu
Ikiguzi ku bigo binini cg bitu kwezi	NTIBYEMEWE	NTIBYEMEWE	NTIBYEMEWE
Ikiguzi ku mukiliya ku git cye kwezi	Frw 1,000	Frw 1,000	Frw 1,000
Amafara yo kugura Token ku mwaka	Frw 10,000	Frw 10,000	Frw 10,000
<b>IKARITA YA VISA BLUE</b>			
Ikiguzi cyo kugura ikarita	Frw 6,000	Ikiguzi cyo kugura ikarita	Frw 30,000
Amafara yishyurwa buri mwaka	Frw 5,000	Amafara yishyurwa buri mwaka	Frw 15,000
Kongera gusaba umubare w'ibanga	Frw 3,000	Kongera gusaba umubare w'ibanga	Frw 3,000
Guhobwa ikarita nshya cyangwa gusimbura iyabuze	Frw 6,		

# IBICIRO BYA BOA-RWANDA

## Guhera muri Mutarama 2023



### 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 bank	Frw 1,000	Frw 1,000	Frw 1,000
Igiciro cyo kohereza amafaranga ku bantu barende umwe bafite konti mu zindi banki	Frw 500 ku muntu	Frw 500 ku muntu	Frw 500 ku muntu
Ikguzi kuri sheke itishyuwe (bitewe n'amafaranga adahagije kuri konti)	Frw 10,000	Frw 10,000	Frw 10,000
Ikguzi ku butinde bw'amobwiriza 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 ukoreshje uburyo bwa SWIFT	USD 20
Kohereza amafaranga ukoreshje uburyo SWIFT	0.5% aho amake ari 30\$, amenshi ari 300\$ amenshi ri 500\$ (Ku madevise arenze USD 1,000,000)
Ikguzi cyo 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 kuvunjiisha kiri ku isoko
Igiciro cyo kohereza amadevise muri banki zo mu bindi bihu	Igiciro kiri ku isoko
Igiciro cyo SWIFT / TT iyo habaya impinduka/ igikorwa cyo kohereza gihagaristwe	Igiciro gisonzwe + 10 USD / EURO
Ikguzi 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
Umufulagiro wo gungurido idosiye	0.5%ku gihembe
Ikguzi cyo kwiyemeza	0.5% ku gihembe iyo ingwate y'amafaranga itanzwe, 1% ku ngwate y'amafaranga itanzwe Ikguzi cyo kwemeza idosiye
Ikguzi cyo kwemeza idosiye	0.25% yishyuru nyuma y'icyuragie ry'urupupuro
Umufulagiro kuri iyi servisi	0.5% aho amake ari USD / EURO 100
Ikguzi cyo guhagarika / kurenza igihe cyemeranyijweho	USD / EURO 100
Ikguzi cyo SWIFT kuri izi nyandiko	USD 30 cg EURO 30
Ikguzi cyo guhindura / kongera igihe cy'urwandiko	0.5% ku gihembe iyo ingwate y'amafaranga itanzwe, 1% ku gihembe iyo nta ngwate y'amafaranga itanzwe
Ikguzi cyo guhindura / kongera agaciro k' amafaranga	0.5% ku gihembe iyo ingwate y'amafaranga itanzwe, 1% ku gihembe iyo nta ngwate y'amafaranga itanzwe

INYANDIKO KU BICURUZWA BISOHOTSE MU GIHUGU	IBICIRO
Umufulagiro wishyurwa mu gutanga inama gusa hataraho ikindi banki yiyemeje	0.3% aho amake ari USD/EURO 50 cg Frw angana n'aya
Ikguzi cyo SWIFT kidahinduka	USD / EURO 15
Ikguzi cyo kwiyemeza (iyo banki ikwishingiye)	0.3% aho amake ari USD/EURO 50 cg Frw angana n'aya
Umufulagiro kuri iyi servisi	0.3% aho amake ari USD/EURO 50 cg Frw angana n'aya
Ikguzi cyo guhindura	USD / EURO 50
Ikguzi cyo kohereza inyandiko (iposita)	Igiciro kiri ku isoko

### IMPAPURO Z'IBICURUZWA (ADVISING DOCUMENTS IMPORT AND EXPORT)

IBICIRO
Umufulagiro wo gutangiza dosiye
Ikguzi cyo kwemeza
Gukurikirana inyemeza buguzi zitishyuwe
Ikguzi cyo swift gihoraho
Umufulagiro kuri iyi servisi

### IBYEMEZO BYA GARANTI BANKI ITANGA

Ikguzi cyo gukurikirana dosiye	Frw 25,000
Garanti/cyemezo banki itanga cyo guhatanira isoko	0.5% ku gihembe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000, 2.5% ku gihembe iyo ari izindi ngwate aho amake ari Frw 50,000
Garanti/cyemezo gihamya ko isoko ryatsindiwe rizakorwa	0.5% ku gihembe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000, 2.5% ku gihembe iyo ari izindi ngwate aho amake ari Frw 50,000
Icyemezo gihamya ko hari avance yishyuwe	0.5% ku gihembe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000, 2.5% ku gihembe iyo ari izindi ngwate aho amake ari Frw 50,000
Ibyezemo kuri gasatamo (Custom Bonds)	1% ku gihembe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 50,000, 2.5% ku gihembe iyo ari izindi ngwate aho amake ari Frw 50,000

### SERIVISE ZO KOHEREREZA AMAFARANGA

IBICIRO
SERIVISE ZA WESTERN UNION
Guhera ku 100 USD
Guhera ku 100,001 kugeza ku 200,00 USD
Guhera ku 200,001 kugeza ku 300,00 USD
Guhera ku 300,01 kugeza ku 400,00 USD
Guhera ku 400,001 kugeza ku 500,00 USD
Guhera ku 500,01 kugeza ku 750,00 USD
Guhera ku 750,001 kugeza ku 1,000,00 USD
Guhera ku 1,000,01 kugeza ku 1,500,00 USD
Guhera ku 1,500,001 kugeza ku 1,750,00 USD
Guhera ku 1,750,01 kugeza ku 2,000,00 USD
Guhera ku 2,000,001 kugeza ku 2,500,00 USD
Guhera ku 2,500,001 kugeza ku 3,000,00 USD
Guhera ku 3,000,001 kugeza ku 3,500,00 USD
Guhera ku 3,500,001 kugeza ku 4,000,00 USD
Guhera ku 4,000,001 kugeza ku 4,500,00 USD

IBICIRO
SERIVISE ZA BOA EXPRESS
\$100 - \$200
\$201 - \$300
\$301 - \$400
\$401 - \$500
\$501 - \$750
\$751 - \$1,000
\$1,001 - \$1,500
\$1501 - \$1750
\$1,751 - \$2000
\$2,001 - \$2,500
\$2,501 - \$3,000
\$3,001 - \$3,500
\$3,501 - \$4,000
\$4,001 - \$4,500
\$4,501 - \$5,000

### SERIVISE ZA MONEY GRAM

O - 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

6,500
8,000
11,000
16,500
22,000
27,500
33,000
38,500
43,500
54,500
82,000
136,000
164,000

### 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 gatangwa ako kanya (Impapuro 24)	Frw 10,000 cg ahwanye nayo muma USD/EURO
Agatabo ka sheki gatangwa ako kanya (Impapuro 48)	Frw 20,000 cg ahwanye nayo muma USD/EURO
Agapapuro kamwe ko kabikuza kuri gishe	Frw 2,000

### IZINDI SERIVISI ZIJYANYE NA SHEKI

IZINDI SERIVISI ZIJYANYE NA SHEKI</
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