

1. KONTI

	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	Ubuntu	Frw 2,000, ayo bihwanye mu madevise	Frw 10,000, ayo bihwanye mu madevise
Igiciro cyo kumenya amafaranga asigaye kuri konti buri uko ubarije kuri gishe	Ubuntu	Ubuntu	Ubuntu
Inyandiko igaragaza incamake y'uko amafaranga yakoreshejwe (iya mbere isabwwe mu mwaka)	Ubuntu	Ubuntu	Ubuntu
Inyandiko igaragaza incamake y'uko amafaranga yakoreshejwe (Ikiguzi ku rupapuro rumwe)	Frw 1,500	Frw 1,500	Frw 1,500
Inyandiko igaragaza incamake y'uko amafaranga yakoreshejwe hakoreshejwe swift (MT 940)	Ntibyemewe	50 USD + umusoro	50 USD + umusoro
Igiciro cyo kubikuzwa amafaranga ayo ariyo yose kuri gishe	Ku mafaranga angana cg ari munsu ya Frw 200,000; Frw 500 Hejuru ya Frw 200,000; Ubuntu	Ku mafaranga angana cg ari munsu ya Frw 200,000; Frw 500 Hejuru ya Frw 200,000; Ubuntu	Ku mafaranga angana cg ari munsu ya Frw 200,000; Frw 500 Hejuru ya Frw 200,000; Ubuntu
Kubikuzwa amadevise yari yarabikijwe	Ubuntu	Ubuntu	Ubuntu
Kubikuzwa amadevise yoherejwe kuri konti yawe	0.5% by'amafaranga yabikujwe	0.5% by'amafaranga yabikujwe	0.5% by'amafaranga yabikujwe
Igiciro cyo kubikuzwa amafaranga kuri gishe hakoreshejwe sheki y'indi banki	Frw 1,000	Frw 1,000	Frw 1,000
Igiciro cyo gukangura Konti	Ubuntu	Ubuntu	Ubuntu
Igiciro cyo gufunga Konti	Ubuntu	Ubuntu	Ubuntu
PACKS			
Igiciro cya NYURWA pack ku kwezi	Frw 2,500	Ntibyemewe	Ntibyemewe
Igiciro cya TUZA pack ku kwezi	Frw 5,000	Ntibyemewe	Ntibyemewe
KONTI YO KUZIGAMA YA TUNGA			
Amafaranga yo gufungura konti abarwa nk'amafaranga fatizo/ahoraho kugira ngo konti ikoreshewe	Frw 20,000	Ntibyemewe	Ntibyemewe
Inyungu banki ikungukira ku mwaka (zitangwa buri gihembwe)	5%	Ntibyemewe	Ntibyemewe
Ikiguzi cyo kubikuzwa inshuro zirenze	Kubikuzwa inshuro zirenze izemerewe bikuraho inyungu z'icyo gihembwe	Ntibyemewe	Ntibyemewe
Inshuro umukiliya yemerewe kubikuzwa	1 mu mezi 3	Ntibyemewe	Ntibyemewe
Amafaranga acibwa buri kwezi yo gucunga Konti	Ubuntu	Ntibyemewe	Ntibyemewe
Agatabo ko kubikuzwa & ikarita yo kubikuzwa	Ntibyemewe	Ntibyemewe	Ntibyemewe
KONTI YO KUZIGAMA Y'UMURAGE			
Amafaranga yo gufungura konti abarwa nk'amafaranga fatizo/ahoraho kugira ngo onti ikoreshewe	Frw 10,000	Ntibyemewe	Ntibyemewe
Inyungu banki ikungukira ku mwaka (zitangwa buri nyuma y'amezi 6)	6.5%	Ntibyemewe	Ntibyemewe
Inshuro umukiliya yemerewe kubikuzwa	1 mu mezi 6	Ntibyemewe	Ntibyemewe
Ikiguzi cyo kubikuzwa inshuro zirenze izemerewe	Kubikuzwa inshuro zirenze izemerewe bikuraho inyungu z'icyo gihembwe (amezi 6)	Ntibyemewe	Ntibyemewe
Amafaranga acibwa buri kwezi yo gucunga Konti	Ubuntu	Ntibyemewe	Ntibyemewe
Agatabo ko kubikuzwa & ikarita yo kubikuzwa	Ntibyemewe	Ntibyemewe	Ntibyemewe
KONTI YO KUZIGAMA Y'UMUHIGO			
Amafaranga yo gufungura konti abarwa nk'amafaranga fatizo/ahoraho kugira ngo konti ikoreshewe	Frw 15,000	Ntibyemewe	Ntibyemewe
Inyungu banki ikungukira ku mwaka (zitangwa buri nyuma y'umwaka)	7.5%	Ntibyemewe	Ntibyemewe
Inshuro umukiliya yemerewe kubikuzwa	Ntibyemewe kubikuzwa mbere y'amezi 12	Ntibyemewe	Ntibyemewe
Ikiguzi cyo kubikuzwa inshuro zirenze izemerewe	Kubikuzwa inshuro zirenze izemerewe bisesa amasezerano	Ntibyemewe	Ntibyemewe
Amafaranga acibwa buri kwezi yo gucunga Konti	Ubuntu	Ntibyemewe	Ntibyemewe
Agatabo ko kubikuzwa & ikarita yo kubikuzwa	Ntibyemewe	Ntibyemewe	Ntibyemewe
KONTI YO KUZIGAMA Y'INTEGO			
Amafaranga fatizo ahoraho kugira ngo konti ikoreshewe	Frw 5,000	Ntibyemewe	Ntibyemewe
Amafaranga azigamwa ku kwezi	Biterwa n'intego y'umukiliya	Ntibyemewe	Ntibyemewe
Inyungu banki ikungukira ku mwaka (atangwa buri gihembwe)	8% (harimo n'ubushingizi bw'ubuzima)	Ntibyemewe	Ntibyemewe
Igiciro cyo kubikuzwa	Ntibyemewe (konti imara hagati y'umwaka n'imyaka 3)	Ntibyemewe	Ntibyemewe
KONTI ISANGIWE (IBIMINA)			
Amafaranga yemerewe kungukirwa	Frw 200,000	Frw 200,000	Ntibyemewe
Inyungu banki ikungukira ku mwaka	5%	5%	Ntibyemewe

Amafaranga yemerewe kubikuzwa	Kugeza kuri 60% y'amafaranga ari kuri konti	Kugeza kuri 60% y'amafaranga ari kuri konti	Ntibyemewe
KONTI ZA SACCO			
Inyungu banki ikungukira ku mwaka	7-10% ku gihe cyemeranyijwe uhereye kuri miliyoni 50 kuzamura	7-10% ku gihe cyemeranyijwe uhereye kuri miliyoni 50 kuzamura	Ntibyemewe
KUZIGAMA MU GIHE CYEMERANYIJE			
Amafaranga atangirirwaho yo kuzigama (FRW)	Frw 1,000,000	Frw 1,000,000	Frw 1,000,000
Inyungu banki ikungukira ku mwaka (ku FRW)	Habaho gucibirikanya hagati ya 2.5% - 8%	Habaho gucibirikanya hagati ya 2.5% - 8%	Habaho gucibirikanya hagati ya 2.5% - 8%
Amafaranga atangirirwaho yo kuzigama mu madevise	USD 200,000	USD 200,000	USD 200,000
Inyungu banki ikungukira ku mwaka (ku madevise)	Habaho gucibirikanya hagati ya 0.20% - 2%	Habaho gucibirikanya hagati ya 0.20% - 2%	Habaho gucibirikanya hagati ya 0.20% - 2%
Igihe cyemewe cyo kuzigama	Hagati y'amezi 3 na 12	Hagati y'amezi 3 na 12	Hagati y'amezi 3 na 12
Ikiguzi cyo gusesa amasezerano mbere y'igihe cyemeranyijwe	Ku FRW: 2% uhereye ku itariki y'amasezerano Ku madevise: 30% uhereye ku itariki y'amasezerano	Ku FRW: 2% uhereye ku itariki y'amasezerano Ku madevise: 30% uhereye ku itariki y'amasezerano	Ku FRW: 2% uhereye ku itariki y'amasezerano Ku madevise: 30% uhereye ku itariki y'amasezerano

2. INGUZANYO

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
Inyungu ku nguzanyo ya Quinzaine	Inyungu fatizo + Inyongera hamwe n'umufuragiro wa 5% aho amake ari Frw 15,000	Ntibyemewe	Ntibyemewe
Inyungu ku nguzanyo ya overstepping	2% akatwa rimwe aho amake ari Frw 15,000	2% akatwa rimwe aho amake ari Frw 15,000	2% akatwa rimwe aho amake ari Frw 15,000
Inyungu ku nguzanyo ya affordable housing	11% ku mwaka ku rugo rwinjiza agera kuri Frw miliyoni 1.2 na 13% ku rugo rwinjiza agera kuri Frw miliyoni 1.5	Ntibyemewe	Ntibyemewe
Inyungu ku nguzanyo y'inzu	Hagati ya 16% na 18% ku mwaka aho umukiliya atanga umusanzu utari munsu ya 20%	Hagati ya 15% na 17% ku mwaka aho umukiliya atanga umusanzu utari munsu ya 20%	Hagati ya 15% na 17% ku mwaka aho umukiliya atanga umusanzu utari munsu ya 20%
Inyungu ku nguzanyo itanzwe mu madolari	Inyungu banki iri kugenderaho + Inyongera	Inyungu banki iri kugenderaho + Inyongera	Inyungu banki iri kugenderaho + Inyongera
Inyungu ku mwaka ku nguzanyo z'ubuhinzi	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo itangwa mu gihe gito (Overdraft)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka kuri advance ku mushahara (salary advance)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo yo gushora (Investment loan)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku nguzanyo zihabwa ibigo by'amashuri	Ntibyemewe	0%	0%
Inyungu ku mwaka ku nguzanyo itanzwe ku nyemezbwishyu (Invoice discounting facility)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo yo guhatanira isoko (Contract line)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo y'igishoro (Working capital facility)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo y'umuntu ku giti cye (Personal loan)	Inyungu fatizo + Inyongera	Ntibyemewe	Ntibyemewe
Inyungu ku mwaka ku nguzanyo yo kugura ibikoresho by'ikigo (Asset Finance)	Ntibyemewe	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku nguzanyo za IGA na Tekana	0%	Ntibyemewe	Ntibyemewe
UMUFURAGIRO KU NGUZANYO			
Igiciro cyo gucunga inguzanyo	Ubuntu	Ubuntu	Ubuntu
Igiciro cyo gufungura dosiyere isaba inguzanyo	Ubuntu	Ubuntu	Ubuntu
Igiciro cyo gukurikirana inguzanyo buri kwezi	0 - 0.1%	0 - 0.1%	0 - 0.1%
Igiciro cyo gucunga inguzanyo y'igihe gito n'inguzanyo z'ubuhinzi	Ubuntu	Ubuntu	Ubuntu
Igiciro kuri buri dosiyere yo gusaba inguzanyo (yishyurirwa rimwe)	1 - 2%	1 - 2%	1 - 2%
Umufuragiro ku inguzanyo ya IGA na Tekana	10% yishyurirwa rimwe	Ntibyemewe	Ntibyemewe
Umufuragiro ku nguzanyo zihabwa amashuri	Ntibyemewe	5% yishyurirwa rimwe iyo ari hagati y'amezi 3 na 4, 3% yishyurirwa rimwe iyo ari hagati y'ukwezi 1 na 2	5% yishyurirwa rimwe iyo ari hagati y'amezi 3 na 4, 3% yishyurirwa rimwe iyo ari hagati y'ukwezi 1 na 2
Igiciro cyo gukurikirana inguzanyo y'igihe gito (overdraft), inguzanyo ku nyemezbwishyu (Invoice Discount Financing) ndetse n'inguzanyo yo guhatanira isoko (Contract line)	2%	2%	2%
Igiciro cyo gukurikirana inguzanyo yishyurwa mbere y'igihe	Ubuntu	Ubuntu	Ubuntu
Igiciro cyo guhindura imiterere y'ariyo yose y'inguzanyo	2% yishyurwa rimwe	2% yishyurwa rimwe	2% yishyurwa rimwe
Ikiguzi cyo kongera amafaranga y'inguzanyo	1-3% by'ayongerewe	1-3% by'ayongerewe	1-3% by'ayongerewe
Umufuragiro ku nguzanyo y'igihe gito (overdraft) yarengeje ayemerewe	2% yishyurwa rimwe	2% yishyurwa rimwe	2% yishyurwa rimwe

Igiciro ku nguzanyo iri mu bukererwe ku gihe cyo kwishyura	2% ku kwezi	2% ku kwezi	2% ku kwezi
Igiciro igihe inguzanyo iguzwe n'indi banki	8% yishyurwa rimwe	8% yishyurwa rimwe	8% yishyurwa rimwe
Umufuragiro ku nguzanyo yemerewe ariko itari gukoreshwa	Ubuntu	Ubuntu	Ubuntu
Igiciro iyo umuntu yemerewe inguzanyo agasesa amasezerano	1% aho amake ari Frw 35,000 amenshi akaba Frw 150,000	1% aho amake ari Frw 35,000 amenshi akaba Frw 150,000	1% aho amake ari Frw 35,000 amenshi akaba Frw 150,000
Igiciro cyo gucungira ingwate	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate
Igiciro cyo kwandukira ingwate	Ubuntu	Ubuntu	Ubuntu
Umufuragiro wo kugenzura CRB y'umukiliya	Frw 10,000	Frw 10,000	Frw 10,000

3. GUKORESHA SERIVISI ZA BANKI HIFASHISHIJE IKORANABUHANGA

	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
SERIVISI ZA BANKI KURI TELEFONI IGENDANWA (MOBILE BANKING)			
Kwinjira muri serivise hakoreshejwe code (USSD)	Ubuntu	Ubuntu	Ntibyemewe
Igiciro cya buri kwezi cyo gukoresha serivisi ya Mobile banking	Ubuntu	Ubuntu	Ntibyemewe
Kureba amafaranga ari kuri konti	Frw 100	Frw 100	Ntibyemewe
Kubaza incamake y'uko amafaranga yakoreshejwe	Frw 100	Frw 100	Ntibyemewe
Kohereza amafaranga kuri konti zawe muri BOA	Ubuntu	Ubuntu	Ntibyemewe
Kohereza amafaranga ku yindi konti ya BOA	Frw 200	Frw 200	Ntibyemewe
Kohereza amafaranga ku zindi banki zo mu gihugu	Frw 1,500	Frw 1,500	Ntibyemewe
Guhindura umubare w'ibanga (PIN)	Ubuntu	Ubuntu	Ntibyemewe
Guhindura numero ya telefoni ikoreshejwe kuri Mobile banking	Frw 500	Frw 500	Ntibyemewe
Guhindura ururimi	Ubuntu	Ubuntu	Ntibyemewe
Gusaba agatabo ka sheki	Frw 300	Frw 300	Ntibyemewe
Guhagarika agatabo ka sheki	Frw 300	Frw 300	Ntibyemewe
Kwemeza ko sheki yishyuzwa	Frw 100	Frw 100	Ntibyemewe
Kwishyura imisoro ya RRA na RSSB	Frw 500	Frw 500	Ntibyemewe
Kwishyura izindi fagitire zitandukanye	Ubuntu	Ubuntu	Ntibyemewe
Kwishyura amazi	Frw 350	Frw 350	Ntibyemewe
Kugura ikarita yo guhamagara	Ubuntu	Ubuntu	Ntibyemewe
Kwishyura serivisi	Frw 1,000	Frw 1,000	Ntibyemewe
PUSH NA PULL (KOHEREZA AMAFARANGA HAGATI YA KONTI YA BANKI NIYA MOMO)			
Pull / Push (500 - 5,000)	Frw 100	Frw 100	Ntibyemewe
Pull / Push (5,001 - 20,000)	Frw 600	Frw 600	Ntibyemewe
Pull / Push (20,001 - 100,000)	Frw 1,000	Frw 1,000	Ntibyemewe
Pull / Push (100,001 - 1,000,000)	Frw 1,500	Frw 1,500	Ntibyemewe
Pull / Push (1,000,001 - 2,000,000)	Frw 3,000	Frw 3,000	Ntibyemewe
Pull / Push (2,000,001 - 5,000,000)	Frw 5,000	Frw 5,000	Ntibyemewe
Igiciro cyo kohereza amafaranga hagati ya konti yawe ya banki na konti yawe ya MOMO	Ubuntu	Ubuntu	Ntibyemewe
UBUTUMWA BUGUFI BUMENYESHA IGIKOZWE KURI KONTI YAWE (SMS ALERT)			
Kwiyandikisha muri serivisi ya SMS alert	Ubuntu	Ubuntu	Ubuntu
Igiciro kuri buri butumwa bugufi wakiriye	Frw 13	Frw 13	Frw 13
SERIVISI ZA BANKI HAKORESHEJWE MURANDASI (INTERNET BANKING)			
Kumenyesha igikozwe kuri konti hakoreshejwe E-mail	Ubuntu	Ubuntu	Ubuntu
Incamake y'uko amafaranga yakoreshejwe (ku munsu / icyumweru & ku kwezi)	Ubuntu	Ubuntu	Ubuntu
Kohereza kuri konti zawe muri BOA	Ubuntu	Ubuntu	Ubuntu
Kohereza ku yindi konti yo muri BOA	Frw 200	Frw 200	Frw 200
Kohereza amafaranga ku muntu umwe mu zindi banki mu gihugu	Frw 1,500	Frw 1,500	Frw 1,500
Kohereza amafaranga ku bantu barenze umwe mu zindi banki mu gihugu	Frw 3,000	Frw 3,000	Frw 3,000
Igiciro cya serivisi ku kwezi	Frw 1,000	Frw 3,000	Frw 3,000
IKARITA YA VISA BLUE			
Ikiguzi cyo kugura ikarita		Frw 7,000 (yishyurwa rimwe)	
Amafanga yishyurwa buri mwaka		Frw 8,000	
Kongera gusaba umubare w'ibanga		Frw 3,500	
Guhabwa ikarita nshya cyangwa gusimbura iyabuze		Frw 7,000	
Kumenya amafaranga ari kuri konti ukoresheje ATM zacu		Frw 100	
Kumenya amafaranga ari kuri konti ukoresheje ATM z'izindi banki		Frw 500	
Kumenya incamake y'uko amafaranga yakoreshejwe ukoresheje ikarita		Frw 100	
Kubikuzura kuri ATM zacu		0.5% aho amake ari Frw 300	
Kubikuzura kuri ATM z'ahandi		2% aho amake ari Frw 2,000	
Kubikuzura kuri ATM zacu hakoreshejwe ikarita yo mu yindi banki mu gihugu		Frw 2,000	
Gusaba resi kuri ATM		Frw 100	
Kwishyura ukoresheje ikarita yacu kuri POS mu gihugu		Ubuntu	
Kwishyura ukoresheje ikarita yacu kuri POS zo hanze y'igihugu		4% OIF	

Gufunga ikarita bikozwe na banki	Ubuntu
Gufunga ikarita by'agateganyo bisabwe n'umukiliya	Frw 1,000
Gufunga ikarita burundu bisabwe n'umukiliya	Frw 4,000
Gusaba guhindurirwa by'agateganyo amafaranga ntarengwa yemerewe ku munsu	Frw 2,000
Gusaba guhindurirwa burundu amafaranga ntarengwa ku munsu	Frw 5,000
Kubikuzura kuri ATM zo hanze y'igihugu hakoreshejwe ikarita yacu	Frw 3,000 + 3%, + 4% OIF
Kubikuzura kuri ATM zacu hakoreshejwe ikarita yo hanze y'igihugu	Frw 3,000 + 3%
Ikiguzi cyo gutesha agaciro ikarita yaheze kuri banki	Frw 3,000
Kugura ibicuruzwa hanze y'igihugu kuri murandasi hakoreshejwe ikarita yacu	4% OIF

IKARITA YA VISA ELITE

Ikiguzi cyo kugura ikarita	Frw 30,000 (yishyurwa rimwe)
Amafanga yishyurwa buri mwaka	Frw 15,000
Kongera gusaba umubare w'ibanga	Frw 3,500
Guhabwa ikarita nshya cyangwa gusimbura iyabuze	Frw 30,000
Kumenya amafaranga ari kuri konti ukoresheje ATM zacu	Frw 100
Kumenya amafaranga ari kuri konti ukoresheje ATM z'izindi banki	Frw 500
Kumenya incamake y'uko amafaranga yakoreshejwe ukoresheje ikarita	Frw 100
Kubikuzura kuri ATM zacu	0.5% aho amake ari Frw 300
Kubikuzura kuri ATM z'ahandi	2% aho amake ari Frw 2,000
Kubikuzura kuri ATM zacu hakoreshejwe ikarita yo mu yindi banki mu gihugu	Frw 2,000
Gusaba resi kuri ATM	Frw 100
Kwishyura ukoresheje ikarita yacu kuri POS mu gihugu	Ubuntu
Kwishyura ukoresheje ikarita yacu kuri POS zo hanze y'igihugu	4% OIF
Gufunga ikarita bikozwe na banki	Ubuntu
Gufunga ikarita by'agateganyo bisabwe n'umukiliya	Frw 1,000
Gufunga ikarita burundu bisabwe n'umukiliya	Frw 4,000
Gusaba guhindurirwa by'agateganyo amafaranga ntarengwa yemerewe ku munsu	Frw 2,000
Gusaba guhindurirwa burundu amafaranga ntarengwa ku munsu	Frw 5,000
Kubikuzura kuri ATM zo hanze y'igihugu hakoreshejwe ikarita yacu	Frw 3,000 + 3%, + 4% OIF
Kubikuzura kuri ATM zacu hakoreshejwe ikarita yo hanze y'igihugu	Frw 3,000 + 3%
Ikiguzi cyo gutesha agaciro ikarita yaheze kuri banki	Frw 3,000
Kugura ibicuruzwa hanze y'igihugu kuri murandasi hakoreshejwe ikarita yacu	4% OIF

E-KASH

UMUNTU K'UWUNDU

Ikiguzi cyo kohereza	Frw 250
Amafanga ntarengwa ushobora kohereza icyarimwe	Frw 10,000,000

4. KOHEREZA NO KWAKIRA AMAFARANGA

KOHEREZA NO KWAKIRA AMAFARANGA MU GIHUGU

Kohereza/kwakira amafaranga kuri konti za BOA	Frw 500
Kwakira amafaranga avuye mu zindi banki zo mu gihugu	Frw 500
Kohereza amafaranga ku muntu umwe ufite konti mu yindi banki	Frw 3,000
Kohereza amafaranga ku bantu barenze umwe bafite konti mu zindi banki	Hagati y'abantu 2-25= Frw 3,000 26-50= Frw 5,000 51-100= Frw 7,000 Hejuru y'abantu 100= Frw 20,000
Sheke itishyuye (bitewe n'amafaranga adahagije kuri konti)	Frw 25,000 ku mwaka wa 1 Frw 50,000 ku mwaka wa 2
Igiciro ku butinde bw'amabwiriza ahoraho yo kohereza FRW (bitewe n'amafaranga adahagije kuri konti)	Frw 2,000

KUBITSA AMADEVISE MU GIHUGU

Kubitsa amadevise y'amadolari ari munsu ya 50	Ubuntu
Kubitsa amadevise	Ubuntu
KOHEREZA NO KWAKIRA AMADEVISE	
Kwakira amadevise avuye mu zindi banki mu gihugu	1USD/EURO
Kohereza amadevise mu zindi banki mu gihugu	10 USD/EURO

KUBIKUZURA AMADEVISE MU GIHUGU

Kubikuzura amadevise yoherereje mu buryo bwa transferi	0.5% y'ayoherejwe
Kubikuzura I Kigali amadevise yabikijwe mu ntara	USD 5 iyo ari USD 10,000 na 0.5% hejuru y'ayo

SERIVISE ZO KWAKIRA AMAFARANGA AVUYE HANZE Y'IGIHUGU

Igiciro cya SWIFT	Frw 10,000
Igiciro cyo kwakira amadevise	USD 20

SERIVISE ZO KOHEREZA AMAFARANGA AVUYE HANZE Y'IGIHUGU

Igiciro cya SWIFT	Frw 15,000
Igiciro cyo kohereza amadevise	0.5% aho amake ari USD 30, amenshi akaba USD 400, na USD 500 iyo amafaranga ari cg arenze 1,000,000 USD



Igiciro cya SWIFT / TT iyo habaye impinduka cg kohereza bihagaritswe	Frw 15,000
Igiciro cyo kugarura amafaranga yari yoherejwe	25 USD / EURO
Igiciro ku zindi banki (correspondent bank charges)	Igiciro kiri ku isoko

5. SERIVISI ZO KOHEREZA AMAFARANGA

SERIVISI ZA WESTERN UNION	
Guhera ku 100 USD	15
Guhera ku 101 kugeza ku 200 USD	22
Guhera ku 201 kugeza ku 300 USD	29
Guhera ku 301 kugeza ku 400 USD	34
Guhera ku 401 kugeza ku 500 USD	42
Guhera ku 501 kugeza ku 750 USD	47
Guhera ku 751 kugeza ku 1,000 USD	52
Guhera ku 1,001 kugeza ku 1,500 USD	58
Guhera ku 1,501 kugeza ku 1,750 USD	83
Guhera ku 1,751 kugeza ku 2,000 USD	93
Guhera ku 2,001 kugeza ku 2,500 USD	113
Guhera ku 2,501 kugeza ku 3,000 USD	123
Guhera ku 3,001 kugeza ku 3,500 USD	143
Guhera ku 3,501 kugeza ku 4,000 USD	163
Guhera ku 4,001 kugeza ku 4,500 USD	183
Guhera ku 4,501 kugeza ku 5,000 USD	203

SERIVISI ZA BOA EXPRESS	
Guhera ku 100 USD	7
Guhera ku 101 kugeza ku 200 USD	11
Guhera ku 201 kugeza ku 300 USD	15
Guhera ku 301 kugeza ku 400 USD	21
Guhera ku 401 kugeza ku 500 USD	25
Guhera ku 501 kugeza ku 750 USD	38
Guhera ku 751 kugeza ku 1,000 USD	44
Guhera ku 1,001 kugeza ku 1,500 USD	57
Guhera ku 1,501 kugeza ku 1,750 USD	59
Guhera ku 1,751 kugeza ku 2,000 USD	64
Guhera ku 2,001 kugeza ku 2,500 USD	89
Guhera ku 2,501 kugeza ku 3,000 USD	100
Guhera ku 3,001 kugeza ku 3,500 USD	111
Guhera ku 3,501 kugeza ku 4,000 USD	122
Guhera ku 4,001 kugeza ku 4,500 USD	132
Guhera ku 4,501 kugeza ku 5,000 USD	144

6. AMASHEKI N'IZINDI SERIVISI

UDATABO TWA SHEKI / RESI / PAYMENT ORDER	
Agatabo ka sheki (Impapuro 24)	Frw 6,000 cg ahwanyane nayo muma USD na EURO
Agatabo ka sheki (Impapuro 48)	Frw 11,000 cg ahwanyane nayo muma USD na EURO
Payment order	Frw 6,000 cg ahwanyane nayo muma USD na EURO
Agatabo ka resi	Frw 4,000 cg ahwanyane nayo muma USD na EURO
Agatabo ka sheki gatangwa ako kanya/express (Impapuro 24)	Frw 12,000 cg ahwanyane nayo muma USD na EURO
Agatabo ka sheki gatangwa ako kanya/express (Impapuro 48)	Frw 22,000 cg ahwanyane nayo muma USD na EURO
Agapapuro kamwe ko kubikura kuri gishe	Frw 3,000

SHEKI YASUBIYEUWE ITISHYUWE	
Bitewe n'impamvu z'amafaranga	10% y'igiciro cyayo + Frw 10,000
Sheke yacu igarure itishyuye n'izindi banki	Ubuntu
Igiciro cyo guhagarika kwishyura - kuri sheki imwe	Frw 10,000 amenshi akaba Frw 50,000

IZINDI SERIVISI ZIJYANYE NA SHEKI	
Umufuragiro kuri sheki izubijweyo bitewe n'amafaranga adahagije	Frw 10,000
Kwemeza sheki	Frw 10,000
Igiciro cyo gutasha agaciro agatabo ka sheki kaheze kuri banki	Frw 5,000
Igiciro cyo guhagarika sheki yamaze kwemeza mu kwishyura	Frw 5,000

7. UBURENGANZIRA BUHABWA BANKI BWO GUKURA AMAFARANGA KURI KONTI BUHORAHO

IBIRIMO	
Gusaba gutanga uburenganzira bwo gukura amafaranga kuri konti	Frw 2,000
Uburenganzira bwo gukura amafaranga kuri konti imwe aya ku yindi (konti zombi ziri muri BOA)	Frw 500
Uburenganzira bwo gukura amafaranga kuri konti imwe aya ku yindi (konti yo mu zindi banki)	Frw 3,000
Igiciro cyo guhindura uburenganzira bwo gukura amafaranga kuri konti	Frw 2,000
Igiciro cyo guhagarika uburenganzira bwo gukura amafaranga kuri konti	Frw 2,000

8. SERIVISI ZIJYANYE N'ISOKO RY'IMARI, IMIGABANE N'IMPAPURO MPESHAMWENDA

IBIRIMO	
Ikiguzi cyo kwiyandikisha	Frw 5,000
Guhatanira isoko	Frw 5,000
Inyungu zishyurwa ku mpapuro mpeshamwenda (zishyurwa rimwe mu mezi 6)	Frw 5,000

9. UBUCURUZI MPUZAMAHANGA

KOHEREZA IBICURUZWA BYISHINGIWE N'INYANDIKO MPESHAMWENDA (LCS) KU BICURUZWA BYINJIYE MU GIHUGU

Umufuragiro wo gufungura idosiye	0.50%
Umufuragiro ku nyandiko	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe, 1% ku gihembwe iyo nta ngwate y'amafaranga itanzwe
Umufuragiro kw'itangwa ry'inyandiko mpeshanganzanyo	0.5% ku gihembwe yishyurwa nyuma y'icyuragihye ry'urupapuro
Umufuragiro kuri iyi serivisi	0.5%
Igiciro cyo guhindura / kongera igihe cy'urwandiko	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe, 1% ku gihembwe iyo nta ngwate y'amafaranga itanzwe
Igiciro cyo guhindura / kongera agaciro k' amafaranga	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe, 1% ku gihembwe iyo nta ngwate y'amafaranga itanzwe

KU BICURUZWA BISOHOTSE MU GIHUGU

Umufuragiro wishyurwa mu gutanga inama ntakindi banki yiyemeje	USD/EURO 100
Igiciro ntahinduka harimo nicya SWIFT	USD/ EURO 20
Ikiguzi cyo kwiyemeza (iyo banki ikwish-ingiye)	1% ku gihembwe aho amake ari USD/ EURO 50 cg angana n'aya muma FRW
Umufuragiro kuri iyi serivisi	0.3% aho amake ari USD/ EURO 100
Igiciro cyo guhindura	USD/ EURO 50

INYANDIKO MPESHAMWENDA ZITANGWA KU BUCURUZI MPUZAMAHANGA ZO KWAKIRA NO KO-HEREZA IBICURUZWA

Umufuragiro wo gutangiza dosiye	USD/ EURO 100
Igiciro cyo kwemeza	USD/ EURO 100
Gukurikirana inyemeza buguzi zitishyuye	USD/ EURO 50
Igiciro ntahinduka harimo nicya SWIFT	USD/ EURO 20
Umufuragiro kuri iyi serivisi	0.5% aho amake ari USD 30 amenshi ari USD 400

IBYEMEZO BYA GARANTI BANKI ITANGA

Igiciro cyo gukurikirana dosiye isaba garanti	Frw 25,000+ UMUSORO
Garanti/icyemezo banki itanga cyo guhatanira isoko	Kuri garanti idashinganye: 5% Kuri garanti ishinganye: 1%
Garanti/icyemezo gihamba ko isoko ryatsindiwe rizakorwa	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe (aho amake ari Frw 50,000 amenshi ari Frw 100,000) na 1.5% ku gihembwe ku zindi ngwate (aho amake ari Frw 50,000 amenshi ari Frw 100,000)
Icyemezo gihamba ko hari advance yishyuye	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe (aho amake ari Frw 50,000 amenshi ari Frw 100,000) na 1.5% ku gihembwe ku zindi ngwate (aho amake ari Frw 50,000 amenshi ari Frw 100,000)
Ibyezemo kuri gasutamo (Custom Bonds)	1% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 50,000 na 1.5% ku gihembwe ku zindi ngwate

10. IZINDI SERIVISI ZA BANKI

IBIRIMO	
Ibaruwa yo guhatanira isoko isezzeranya kuzahabwa inguzanyo	Frw 50,000
Ibaruwa yo guhatanira isoko yemeza bi-dasubirwaho ko umukiliya yemerere ku-zahabwa inguzanyo	Frw 50,000
Icyemezo cy'imikoranye myiza na banki	Frw 50,000
Icyemezo banki itanga cyemeza ubugen-zuzi mu gihugu	Frw 60,000
Icyemezo banki itanga cyemeza ubugen-zuzi hanzwe y'igihugu	Frw 75,000 + amafaranga y'iposita
Icyemezo cy'umusoro ufatirirwe	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 25,000
Ibindi byemezo bitangwa na Banki: byoherejwe hanzwe y'igihugu	Frw 30,000 + amafaranga y'iposita
Icyemezo kigaragaza amafaranga ufite kuri konti	Frw 15,000/ cg ahwanyane na yo mu madevise + amafaranga y'iposita

IZINDI SERIVISI ZIJYANYE NO GUSHAKIRWA DOSIYE

Igiciro cyo gushakirwa dosiye (imaze igihe kitarenga umwaka 1)	Frw 15,000
Igiciro cyo gushakirwa dosiye (imaze igihe kirenga umwaka 1)	Frw 30,000
Gukungura konti isinziriywe	Ubuntu
Icyemezo cyo gufatira konti bisabwe n'ababifitiye uburenganzira	Frw 15,000
Ikiguzi cyo guhabwa amashusho	Frw 25,000
Kwishyura imisoro ku bakiliya ba banki	Ubuntu
Kwishyura imisoro ku bandi batari abakiliya ba banki	Frw 500,000
Amafaranga (kashi) ntarengwa watangira rimwe wishyura imisoro	Frw 500,000

IBYITONDERWA

1. Inyungu zose zishyurwa na Banki zikurwaho umusoro.
2. Ibiciro ntibibariwemo umusoro (ubu ubarirwa kuri 18%), bishobora kwiyongera aho bisabwa.
3. Inyungu fatizo ya Banki ni 17%
4. Inyungu ku nguzanyo mu madollari yemeza na banki hakurikijwe igiciro kiri ku isoko.
5. Inyungu fatizo ya Banki ishobora guhinduka igihe icyo aricyo cyose bitewe n'imiterere y'isoko.
6. Inyongera ku nyungu fatizo iri hagati ya 0% - 2 %
7. Ibiciro byihariye biremeze iyo habayeho ubusabe n'ubwumvikane.
8. Ikiguzi cya SWIFT kiyongeraho aho ikoreshejwe.
9. Ibiciro bya trade finance ntibibariwemo ikiguzi cy'izindi banki z'abafatanyabikorwa muri iyi serivisi.
10. Izindi serivisi zitari kuri iyi tarifu zishyurwaho ibiciro hakurikijwe ubusabe.