

# BOA-RWANDA TARIFF GUIDE MAY 2020



**BANK OF AFRICA**  
BMCE GROUP

## RETAIL BANKING TARIFFS

Current account	New tariff 2020
Account opening balance	Free
Monthly Maintenance fees	FRW 1,000, USD 1.77, EURO 1
Minimum operating balance	FRW 1,000, USD 1.77, EURO 1
Checkbook (24 leaf)	FRW 3,500, USD 5, EURO 3
Checkbook (48 leaf)	FRW 7,000; USD 9; EURO 7
Payment order	FRW 4,000U; USD 5; EURO 3
Receipt book	FRW 3,000; USD 5; EURO 3
Express check book (24 leaf)	FRW 7,000 or equivalent in USD and EUR
Express check book (48 leaf)	FRW 14,000 or equivalent in USD and EUR
Account closing fees	Frw 5,000

## ISANZURE CURRENT ACCOUNT TARIFFS

Account opening balance	Free
Monthly Maintenance fees	Free
Minimum operating balance	Frw 5,000
Account closing fees	Frw 5,000

## SAVING ACCOUNTS TARIFFS

TUNGA	TARIFFS
Minimum account opening balance	free
Minimum operating balance	20 000
Interest rate	4%
Charges on extra withdraw	2% with minimum of FRW 5,000
One withdrawal per month. No account maintenance fees and no checkbook	

## UMURAGE TARIFFS

Minimum account opening balance	FREE
Minimum operating balance	FRW 10000
Interest rate	5%
One withdraw per 3 months. No account maintenance fees and no checkbook	
Charges on extra withdraw on savings accounts	2% with minimum of FRW 5,000

## UMUHIGO (Saving Ambition Plan) TARIFFS

Minimum account opening balance and minimum monthly saving	FRW 15,000
Interest rate	6%
NB: Any withdrawal before contract maturity leads to its termination	

## Fixed Term Deposit TARIFFS

Minimum amount of FRW 100,000	3%-8% : 3 months to 24 months
Term deposit in USD	Negotiable
Penalty to withdraw Fixed Term Deposit before maturity period	2% of accrued interests
Garnishment/arrest/Administration opposition	Frw 10,000

## Loans to Customers TARIFFS

Interest rate(Base rate+/-Margin)	17% +/- margin
Loan application fees	Free
Mortgage registration: For more than 2 securities; additional to be charges separately.	FRW 25,000
Processing fee/Commission per month	0,10%
Management fees per month	0,10%
Early repayment	5%
Restructuring fees	2%
Processing fee on overdraft paid once	2%
Exceeding overdraft limit	2%
Penalty on arrears	2%
Take over of commitment by other banks	8%
Commission on nonutilised facilitate per month	free
Loan cancellation fees after signature of the contract	1% with min of Frw 25,000 and max of FRW 100,000
De-regulation.	Frw 30,000

## SME & CORPORATE

Account opening balance	FREE
Monthly Ledger fee(maintenance fees)	FRW 2,000, USD 2, EURO 2
Checkbook	FRW 3,500
Express check book	FRW 7,000
Minimum operating balance	Free
Account closing fees	FRW 10,000

## Invoice Discount

Application fees	Free
Processing fees	0.5% paid once

## Bonds and Guarantees

Processing fees	FRW 25,000
Bonds and Guarantees Commissions	per quarter. 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

## Promise of Credit

Letter of Intent(Promise of credit line)with bank commitment	0.5% upfront with maximum of FRW 100,000 when cash cover and 1% up front with maximum Frw 300,000 non cash covered.
Letter of Intent(Promise of credit line)without commitment	FRW 25,000
De-registration	FRW 30,000

## ELECTRONIC BANKING AMOUNT

Mobile Banking	AMOUNT
USSD Monthly fees	FRW 100
SMS Alert Monthly Fees	FRW 50
Account Balance Inquiry	FRW 100
Mini Statement Inquiry	FRW 100
Transfer to Own account	Free
Transfer to BOA account	FRW 200
Transfer to other banks	FRW 500
Change PIN	FRW 100

Cheque book order	FRW 100
Stop cheque book	Free
Cheque Confirmation	FRW 100
Forex inquiry	Free
Change Language	Free
USSD session	FRW 100
E-Tax (RRA&RSSB)	FRW 100
SMS Alert	FRW 50
Loan Alert	FRW 50
Loan details	FRW 50
Utility payment	FRW 100
Airtime purchase	FRW 100
Bill Payment	FRW 100

## Internet banking

Email Alert	Free
E-Statement (Daily/Weekly&Monthly)	Free
Local Bulk transfer	1 to 50 beneficiaries FRW 2,500; Each additional beneficiary Frw 100
Corporate & Business customer; per month	FRW 2,500,
Retail Customer; per month	FRW 1,000
Token(hard, soft and sms email) per year	Frw 10,000

## VISA Blue card

Joining fee	FRW 5,000
Annual fee	FRW 2,500
PIN Re-issue	FRW 1,000
Card Renewal/Replacement	FRW 5,000
Request by client to Block card temporary/permanently	FRW 2,000
Request by client to change Card limits temporarily/permanently	FRW 2,000
ATM Balance enquiry BOA network	FRW 100
ATM Balance enquiry Domestic us-on them	FRW 300
ATM Balance enquiry International us-on-them	FRW 500
ATM Balance enquiry us-on-us	FRW 100
ATM Cash withdrawal Domestic us-on-them	FRW 400
ATM Cash withdrawal International us-on-them	FRW 1,500
ATM Cash withdrawal us-on-us	FRW 200
Fund Transfer fees	Free
Mini statement BOA network	FRW 100
Mini statement us-on-us	FRW 100
POS Purchase BOA network	Free
POS Purchase Domestic us-on-them	Free
POS Purchase International us-on-them	Free
POS Purchase us-on-us	Free
ATM receipt	Frw 100

## VISA Elite card TARIFFS

Joining fee	FRW 30,000
Annual fee	FRW 15,000
PIN Re-issue	FRW 2,000
Card renewal/Replacement	FRW 30,000
Block card by Bank	FRW 3,000
Request to Block card temporary /permanently by Client	FRW3,000
Request to change Card limit temporary/permanently	FRW3,000
ATM Balance enquiry BOA network	FRW 100
ATM Balance enquiry Domestic us-on-them	FRW 100
ATM Balance enquiry International us-on-them	FRW 100
ATM Balance enquiry us-on-us	FRW 100
ATM Cash withdrawal BOA network	FRW 200
ATM Cash withdrawal Domestic us-on-them	FRW 400
ATM Cash withdrawal International us-on-them	FRW 2,000
ATM Cash withdrawal us-on-us	FRW 200
Funds Transfer Fee	Free
ATM Receipt	FRW 100
Mini statement us-on-us	FRW 100
POS Purchase Domestic us-on-them	Free
POS Purchase International us-on-them	Free
POS Purchase us-on-us	Free

## TRADE FINANCE/OPERATION PRODUCTS TARIFFS

### Money Transfer Services

### Local bank transfers

Local Bank Transfers within BOA	Free
Inward (Local Currency) from local bank	Free
Inward (foreign Currency) from local bank	USD 1 EURO 1,
Outward (Local Currency) to local banks - Single beneficiary	FRW 1,000
Outward (Local Currency)to local banks - Multiple beneficiaries	2 to 50 beneficiaries FRW 2,500; 51-100 beneficiaries FRW 5,000 and above 100 beneficiaries FRW 20,000
Outward (Foreign Currency) to any local bank for single beneficiary	USD 5, EURO: 5
Outward express transfer(Local currency)	FRW 2,000

## LETTER OF CREDITS TARIFF

### Letters of Credit Issued (for Imports)

Opening Commission	0.5% with minimum of USD/EUR 100 per quarter
Amendment Commission per item changed	USD50 or Euro 50
Confirming/Advising Bank Fees	At cost
Payment commission	0.5% with minimum of USD/EUR 100
Cancellation/Expired Unutilised	USD/EURO 100
Opening SWIFT costs for LCs	USD 15 or Euro 15
Amendment / extension of the LC	0.5% when cash covered,1% when non cash covered
Amendment / increase of amount	0.5% when cash covered,1% when non cash covered
Commitment fees	0.5% per quarter when cash covered and 1% when non cash covered

### Import Collection Document (RDI)

Opening Collection Document	USD 15 or Euro 15 or equivalent in FRW
Payment Commission	0.5% with minimum of USD 100 or Euro 100 or equivalent in FRW

Unpaid Bills Supervision	USD 15 or Euro 15 or equivalent in FRW
Avalisation	0.3% with min of USD 50 or Euro 50 or equivalent in FRW
Swift Fee	USD 10 or Euro 10 or equivalent in FRW

## Export Collection Document

Opening Collection Document	USD 15 or Euro 15 or equivalent in FRW
Payment Commission	0.3% with min of Usd 50 or Euro 50 or equivalent in FRW
Avalisation	0.3% with min of Usd 50 or Euro 50 or equivalent in FRW
Swift Fee	USD 10 or Euro 10 or equivalent in FRW

## Letters of Credit Received (For Exports)

Advising Commission (Advised without our Confirmation)	0.3% with min of USD 50 or Euro 50 or equivalent in FRW
Confirmation Commission (Advised with our Confirmation)	0.3% with min of Usd 50 or Euro 50 or equivalent in FRW
Payment Commission	0.3% with min of Usd 50 or Euro 50 or equivalent in FRW

## Foreign Bank Transfers TARIFFS

Inward	USD 15 or Euro 15 or equivalent in FRW
Outward	0.3% Min 25 USD/EURO; Maximum USD/EURO 300 (+ beneficiary bank charges)

Outward transfer using USD/EURO notes deposited on customer's account	0.5% as operational cost plus 0.3% with minimum of USD/EURO 25 and maximum of USD/EURO 300 as commission+beneficiary bank chargers
Outward transfer of USD/EURO when a customer has account in FRW	Market exchange rate + 0.3% with minimum of USD/EURO 25 and maximum of USD/EURO 300+beneficiary bank charges.
SWIFT/TT funds transfer amendments / Cancellation	Actual + USD/EURO10
SWIFT fees/In & Out Payment	Equivalent of RWF 6,000

## Money Remittances

Money Gram	As per agency contract
Western Union	As per agency contract

## Cash transactions Cash

Over the counter cash Withdrawal in FRW	FRW 500
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## Foreign Currency Cash Withdrawals

Received against Inward Foreign Transfer	1.06% of value
Received against Cash Deposit	Free
USD/EURO deposited in one branch of BANK OF AFRICA to be withdrawn in different cities	0.5% of withdrawn amount

## Foreign Currency Cash Deposits

FC Cash Deposits (Denominations of below 50 USD)	5% of value
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## CHEQUES

### Cheques Returned unpaid by us

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 more than 2 items we charge FRW 10,000
Cheque Certification	FRW 5,000
Counter Cheque leaf	FRW 2,000

### Standing Orders and Direct Debits

Standing Orders/ Direct Debits Establishment	Free
Standing Orders/ Direct Debits Transaction Fee	FRW 500
Standing Orders within the same Bank (BOA to BOA)	Free
Standing Orders/ Direct Debits Amendment Fee	FRW 1,000
Stop Standing Orders/ Direct Debits Fee	FRW 1,000
Standing order within the same bank	Free
Unpaid Standing Orders/ Direct Debits Fee	FREE

### Audit Certification

Local Destination	FRW 25,000
Foreign Destination	FRW 25,000+Postage fees

### Other services New item as a title

Commission to clear cheque presented in clearing without sufficient funds	2% of the amount of overdraft in addition to the interest rate
Advance on cheque in clearing	2% of the amount of overdraft in addition to the interest rate
Bankers Opinion Provided :Local Destination	FRW 10,000
Bankers Opinion Provided: Foreign Destination	FRW 10,000+Postage fees
Certificate of Balance	FRW 10,000/ FCY Equivalent + Postage
Testimonial of indebtedness/debt	FRW 10,000
Balance Inquiry (Over The Counter)	FRW 200
Search Commission (up to 1 year) per item	FRW 2,000
Search Commission (over 1 year) per item	FRW 5,000
Search Commission (beyond 2 year) per item	FRW 10,000
Account Statement per Page	FRW 500 or equivalent in foreign currency
Dormant Account Re-activation Charge	Free
Garnishment/arrest/Administration opposition	Frw 10,000
Retrieve of camera image	Frw 10,000

## NOTES

- Charges exclude VAT at the ruling rate (currently at 18%) where applicable which will be added.
- All interest payable is subject to deduction of withholding tax (WHT) at the ruling rate.
- Special prices are available on request.
- SWIFT costs added in all cases where applicable
- Other services can be quoted for on request.
- All trade finance charges are exclusive of corresponded bank charges.
- Base rate subject to change at any time according to the market conditions.



# IBICIRO BYA BANK OF AFRICA GICURASI 2020



# BANK OF AFRICA BMCE GROUP



## ABANTU KU GITI CYABO IBICIRO

### KONTI YO KUBITSA NO KUBIKUZA IBICIRO

Amafanga yo gufungura konti	Ubuntu
Amafanga yo gucunga konti buri kwezi	FRW 1,000, USD 1.77, EURO 1
Amafanga asabwa gusigara kuri konti	FRW 1,000, USD 1.77, EURO 1
Agatabo ka sheki (paji 24)	FRW 3,500, USD 5, EURO 3
Agatabo ka sheki (paji 48)	FRW 7,000; USD 9; EURO 7
Agatabo kifashisha mu kwishyura ku bigo n'amasosiyeti	FRW 4,000; USD 5; EURO 3
Agatabo ka kubikiza katariki sheki	FRW 3,000; USD 5; EURO 3
Agatabo ka sheki iboneka ako kanya (paji 24)	FRW 7,000 cg ahwanye mu USD/EUR
Agatabo ka sheki iboneka ako kanya (paji 48)	FRW 14,000 cg ahwanye mu USD/EUR
Amafanga yo gufungisha konti	FRW 5,000

### KONTI YO KUBITSA NO KUBIKUZA ISANZURE IBICIRO

Amafanga yo gufungura konti	Ubuntu
Amafanga yo gucunga konti buri kwezi	Ubuntu
Amafanga asabwa gusigara kuri konti	FRW 5,000
Amafanga yo gufungisha konti	FRW 5,000

## KONTI ZO KUZIGAMA IBICIRO

### TUNGA IBICIRO

Amafanga fatizo yo gufungura konti	Ubuntu
Amafanga fatizo kugira ngo konti ikoreshe	20 000
Inyungu zishyurwa	4%
Kubikiza inshuro irenze imwe mu kwezi	2% by'abikujwe, amacyeya akaba FRW 5,000
ibikuzwaho rimwe gusa mu kwezi, nta sheki itangwa kuri iyi konti, nta n'amafanga acibwa mu gucunga iyo konti	

### UMURAGE IBICIRO

Amafanga fatizo yo gufungura konti	Ubuntu
Amafanga fatizo kugira ngo konti ikoreshe	10 000
Inyungu zishyurwa	5%
Amafanga akatwa iyo ubukije inshuro irenze imwe mu mezi atatu/Nta sheki itangwa, nta n'amafanga acibwa mu gucunga iyo konti	2% by'abikujwe amacyeya ni FRW 5,000

### UMUHIGO IBICIRO

Amafanga fatizo yo gufungura konti	FRW 15,000
Inyungu zishyurwa	6%
Icyitonderwa: Iyi konti ntibikuzwaho mbere y'igihe kemanyijwe mu masezerano. Iyo bibaye mbere y'icyo gihe; amasezerano aba aseshwe.	

### KUZIGAMA MU GIHE CYUMVUKANYEHO IBICIRO

Amafanga fatizo: FRW 100,000	Inyungu hagati ya 3%-8% mu mezi 3 kugeza mu mezi 24
Amadevize fatizo: USD/EURO 50,000 mu gihe cy'amezi 12.	Tubyumvikanaho
Amafanga yishyurwa iyo konti ibikujweho mbere y'igihe	2% by'inyungu zimaze kubarwa

### INGUZANYO IBICIRO

Ijanisha shingiro +/- inyungu	17% +/- inyungu
Amafanga asabwa ngo hakirwe ibaruwa isaba Inguzanyo	Ubuntu
Amafanga acibwa mukwandikisha ingwate	FRW 25,000
Amafanga yo kwiga dosiye acibwa buri kwezi	0,10%
Amafanga yo gucunga dosiye yishyurwa buri kwezi	0,10%
Amafanga yishyurwa iyo inguzanyo yishyurwa mbere yigihe cyateganyijwe	5%
Amafanga yishyurwa iyo umukiriya asabye ko haba impinduka ku gihe cyateganyijwe cyo kwishyura	2%
Amafanga acibwa inshuro imwe mu kwiga inguzanyo yishyurwa mu gihe gito	2%
Kwemererwa kurenza kuri decouvert usanganywe	2%
Amafanga yishyurwa buri kwezi iyo habaye ubukerewe mu kwishyura	2%
Amafanga acibwa iyo inguzanyo iguzwe n'andi mabanki	8%
Amafanga acibwa iyo umukiriya yanze inguzanyo yamaze gusinyira amasezerano	1% ariko atarenze FRW 100,000
Kwandukira ingwate	FRW 30,000

### IBIGO BITO N'IBININI

Amafanga fatizo yo gufungura Konti	Ubuntu
Amafanga yo gucunga Konti ya buri kwezi	FRW 2,000, USD 2, EURO 2
Agatabo ka sheki	FRW 3,500
Agatabo ka sheki iboneka ako kanya	FRW 7,000
Guhagarikisha konti bikozwe n'urwego rubifitiye ububasha	FRW 10,000
Amafanga yo gufungisha konti	FRW 10,000

### INGUZANYO KU NYEMEZABUGUZI

Amafanga yo kwakira dosiye	Ubuntu
Amafanga yo kwiga dosiye	0.5% yishyurwa ako kanya
Inguzanyo zitari amafanga	
Amafanga yo kwiga dosiye	FRW 25,000
Amafanga yishyurwa buri gihembwe ku ngwate	0.5% ku gihembwe
amacye ari FRW 25,000 iyo ingwate ari amafanga na 2.5% ku gihembwe amacye ni FRW 25,000 iyo ingwate ari ikindi kintu.	

### IBARUWA ISEZERANYA GUHABWA INGUZANYO

Ibaruwa itangwa ku ipiganwa yemeza bidasubirwaho ko umukiriya yemerewe inguzanyo 0.5% amacye ni FRW 25,000 amenshi ni FRW 100,000 iyo ingwate ari amafanga na 1% amacye akaba FRW 25,000 amenshi akaba FRw 300,000 iyo ingwate atari amafanga.

Ibaruwa izazeranya kuzahabwa inguzanyo habanje kugenzura ibindi bisabwa FRW 25,000

Kwandukira ingwate FRW 30,000

Gukoresha Banki ukoresheje ikoranabuhanga IBICIRO

Gukoresha konti kuri telefoni igendanwa

Gukoresha service za banki kuri telephone ku kwezi FRW 100

Guhabwa ubutumwa bugufi kuri telephone ku kwezi FRW 50

Kubaza amafanga asigaye konti FRW 100

Kureba incamake y'ibyakorewe kuri konti FRW 100

Kohereza amafanga kuri konti yawe Ubuntu

Kohereza amafanga ku yindi konti y'umukiriya wa BOA FRW 200

Kohereza amafanga muzinda banki FRW 500

Guhindura umubare w'ibanga FRW 100

Kwaka agatabo ka sheki FRW 100

Gusaba guhagarika kwishyura sheki FRW 100

Kwemeza kwishyura Sheki FRw 100

Kubaza amakuru ku ivunja FRW 100

Guhindura ururimi FRW 100

Gukoresha service za USSD FRW 100

Umusoro(RRA& RSSB) FRW 100

Ubutumwa kuri telefoni bumenyeshya ibikorewe kuri konti FRW 50

Ubutumwa kuri telefoni bumenyeshya ubukerewe ku inguzanyo FRW 50

Ubutumwa bukumeshesha kwishyura inguzanyo FRW 50

Kwishyura umuriro n'amazi FRW 100

Kugura ikarita yo guhamagara FRW 100

Kwishyura fagitire FRW 100

Gukoresha Banki ukoresheje ikoranabuhanga rya interineti(murandasi) Ubutumwa bwibyakorewe kuri konti bwoherejwe kuri imeli( interinete) Ubuntu  
Imeli yerekana uko itihagaze/ku munsu/ku cyumweru/ku kwezi Ubuntu  
Kohereza amafanga ku bantu barenze Kuva 1 kugera ku bantu 50: Frw 2,500.  
umwe muri banki zo mu Rwanda Abarengaho bese buri wese yishyurirwa Frw 100

Service za interineti kuri email ku bigo FRW 2,500  
Service za interineti ku bantu ku giti cyabo FRW 1,000  
Agakoresha ka token Frw 10,000

### IKARITA YA VISA Y'UBURURU

Ikiguzi cy'ikarita	FRW 5,000
Amafanga yishyurwa buri mwaka	FRW 2,500
Guhindura umubare w'ibanga	FRW 1,000
Gusaba indi karita cyangwa gusimbuza indi karita	FRW 5,000
Guhagarikisha ikarita by'igihe gito/burundu	FRW 2,000
Guhindura amafanga yemerewe kubikwa ku ikarita by'agateganyo/ burundu	FRW 2,000
Kubaza amafanga ufite ku byuma bya BOA	FRW 100
Kubaza amafanga ufite ku byuma by'andi mabanki	Frw 300
Kubaza amafanga ufite ku byuma bya BOA mu bindi bihugu	FRW 500
Kubikiza ku byuma by'andi mabanki imbere mu gihugu	FRW 400
Kubikiza ku byuma by'andi mabanki hanze y'igihugu	FRW 1500
Kubikiza ku byuma bya BOA imbere mu gihugu	FRW 200
Kubona ishusho ya konti ku byuma bya BOA hanze y'igihugu	FRW 100
Kubona ishusho ya konti ku byuma bya BOA n'iby'andi mabanki imbere mu gihugu	FRW 100
Kwishyura ukoresheje POS z'andi ma banki	Ubuntu
Kwishyura ukoresheje POS z'andi ma banki hanze y'igihugu	Ubuntu
Kwishyura ukoresheje POS za BOA imbere mu gihugu	Ubuntu

### IKARITA VISA Y'ABAKIRIYA BANINI

Ikiguzi cyayo	FRW 30,000
amafanga yishyurwa buri mwaka	FRW 15,000
Amafanga yo guhindura umubare w'ibanga	FRW 2,000
Amafanga yo guhabwa/gusimbuza ikarita	FRW 30,000
Guhagarikisha ikarita mu gihe gito/burundu bikozwe n'umukiriya	Frw 3000
Guhindura umubare w'amafanga abikuzwa ku ikarita mu gihe gito /burundu	Frw 3000
Kubaza amafanga asigaye kuri konti hakoreshejwe ATM za BOA Network	Frw 100
Kubaza amafanga asigaye kuri konti hakoreshejwe ATM za BOA mu Rwanda	Frw 100
Kubaza amafanga asigaye kuri ATM zitari izo mu Rwanda	Frw 1,000
Kubikiza kuri ATM za BOA mu Rwanda	Frw 200
Kubikiza kuri ATM za BOA Network	Frw 200
Kubikiza kuri ATM z'andi mabanki mu Rwanda	400
Kubikiza kuri ATM zo mumahanga	2 000
Kohereza amafanga kuyindi konti yo muri BOA	Ubuntu
Kwaka agapapuro kagaragaza ayo ubukije n'asigaye	100
Kubona ishusho ya konti ku byuma bya BOA hanze y'igihugu	FRW 100
Kubona ishusho ya konti ku byuma bya BOA n'iby'andi mabanki imbere mu gihugu	FRW 100
Kwishyura ukoresheje POS za BOA	Ubuntu
Kwishyura ukoresheje POS z'andi ma banki	Ubuntu
Kwishyura ukoresheje POS z'andi ma banki hanze y'igihugu	Ubuntu
Kwishyura ukoresheje POS za BOA imbere mu gihugu	Ubuntu

### SERIVISI ZO KWAKIRA NO KOHEREZA AMADEVIZE/AMAFARANGA IBICIRO

#### SERIVISE ZO KOHEREZA AMAFARANGA MURI BANKI ZIRI MU RWANDA

Kwakira amafanga avuye mu zindi banki mu Rwanda	Ubuntu
Kwakira amafanga y'amanyamahanga avuye mu zindi banki	USD 1 EURO 1,
Kohereza amafanga ku muntu umwe muri banki ziri mu gihugu	FRW 1,000
Kohereza amafanga ku bantu barenze umwe muri banki ziri mugihugu	Hagati ya 2
	kugeza kuri 50 FRW 2,500; Hagati ya 51- kugeza
	ku 100; FRW 5,000. Hejuru y'abantu 100; FRW 20,000
Kohereza amadevize ku muntu umwe	USD 5, EURO 5
Kohereza amafanga byihuse mu zindi banki zo mu Rwanda	FRW 2,000

### UBUCURUZI MPUZAMAHANGA IBICIRO

Impapuro zifashishwa mu kwinjiza ibintu	
Amafanga yo gufungura dosiye	0.5% amacyeya USD/EUR 100 Ku Gihembwe
Amafanga yishyurwa ku mpinduka zabaye	USD50/EURO50
Amafanga yishyurwa ku mpinduka zabaye zo kongera igihe	0.5% iyo ingwate ari
amafanga na 1% iyo ingwate ari ikindi kitari amafanga	
Amafanga yishyurwa ku mpinduka zo kongera agaciro(amafanga)	0.5% iyo ingwate ari
amafanga na 1% iyo ingwate ari ikindi kitari amafanga	
Amafanga acibwa mugutanga inama no kwemeza dosiye	Ku kiguzi
Kwishyura umufuragiro	0.5% amacyeya akaba USD/EUR 100 ku gihembwe.
Amafanga y'ishingira	0.5% ku gihembwe iyo ingwate ari ama faranga na 1% ku gihembwe iyo ingwate atari amafanga

Gusesa ibitarakoreshejwe 1000 USD/EURO

Amafanga ya SWIFT yimpapuro zifashishwa mu kwinjiza ibintu USD 15 cg Euro 15 cg

angana nayo mu mafanga y'u Rwanda.

Impapuro zo Kwinjiza

Gufungura dosiye USD 15 cg Euro 15 cg angana nayo mu mafanga y'u Rwanda.

Kwishyura umufuragiro 0.5% amacyeya ari USD 100 na EURO 100 cg angana nayo mu

mafanga y'u Rwanda..

Gukurikirana impapuro zibitarishyurwa USD 15 cg Euro 15 cg angana

nayo mu mafanga y'u Rwanda.

Amafanga yishyurwa iyo banki ikwishingiye 0.3% amacyeya ari USD 50 na EURO 50

cg angana nayo mu mafanga y'u Rwanda..

Amafanga yishyurwa ya SWIFT USD 10 na EURO 10 cg angana

nayo mu mafanga y'u Rwanda.

### IMPAPURO ZIKORESHWA KU BINTU BYOHAREJWE MU MAHANGA IBICIRO

Gutangira gukoresha izo mpapuro USD 15 na EURO 15 cg angana

nayo mu mafanga y'u Rwanda.

Umufuragiro wishyurwa 0.3% amacyeya ari USD 50 na EURO 50 cg

angana nayo mu mafanga y'u Rwanda..

Amafanga yishyurwa iyo banki ikwishingiye 0.3% amacyeya ari USD 50 na EURO 50 cg

angana nayo mu mafanga y'u Rwanda..

Amafanga yishyurwa SWIFT USD 10 na EURO 10 cg angana

nayo mu mafanga y'u Rwanda.

### IMPAPURO ZIJYANYE N'INGUZANYO Y'IBYOHEREJWE MU MAHANGA IBICIRO

Komisio isabwa iyo banki itanze inama ntibishinganire 0.3% amacyeya ari USD 50

na EURO 50 cg angana nayo mu mafanga y'u Rwanda

Komisio isabwa iyo banki itanze inama ikanabishinganira 0.3% amacyeya ari USD 50

na EURO 50 cg angana nayo mu mafanga y'u Rwanda

Kwishyura umufuragiro 0.3% amacyeya ari USD 50 na EURO 50 cg angana nayo mu

mafanga y'u Rwanda

### SERIVISI ZO KWAKIRA NO KOHEREZA AMADEVIZE IBICIRO

Kwakira amadevize USD 15 na EURO 15 cg angana nayo mu mafanga y'u Rwanda.

Kohereza amadevize 0.3% amacyeya ari USD/EURO 25 amenshi ari USD/ EURO 300

kongeraho amafanga ashobora gukatwa

na banki y'uwohererejwe amafanga.

Kohereza amafanga ya USD/EURO igihe 0.5% nk'ikiguzi cyo kuyabika+ 0.3%

umukiriya yayabikije ari inoti kuri konti ye. y'umufuragiro amenshi akaba USD 300+

kongeraho amafanga ashobora gukatwa

na banki y'uwohererejwe amafanga.

Kohereza amafanga ya USD/EURO igihe Ivinjisha ry'umunsi + 0.3% aho amacyeya

umukiriya afite konti mu mafanga y'u Rwanda. ari USD/EURO 25 naho amenshi akaba

USD/EURO 300+ ayo banki yakiriye ishobora gukata.

Guhindura cyangwa gusesa kohereza na SWIFT Ibiciro bisanzwe + USD/EURO 10

Guhabwa urupapuro rwa SWIFT RWF6,000

### IHEREKANYA RY'AMAFARANGA UKORESHIJE IZINDI SERIVISE IBICIRO

Money Gram Hakurikijwe amasezerano n'ikigo kiduha iyo serivise

Western Union Hakurikijwe amasezerano n'ikigo kiduha iyo serivise

### IKORESHWA RY'AMAFARANGA/AMADEVIZE IBICIRO

KUBIKUZA AMAFARANGA KURI GISHE Frw 500

### KUBIKUZA AMADEVIZE

Amadevize yakiriwe avuye mu yindi banki yo hanze 1.06% by'agaciro kayo

Amadevize abikujwe kuri gishye atoherejwe Ubuntu

Amadevize abikujwe ku ishamba ryo mu karere akaburizwa ku ishamba

ry'akandi karere muri BOA-RWANDA( uretse mu turere twa Kigali) 0.5% by'abikujwe

Kubitsa amadevize

Kubitsa amadevize (USD inoti ziri munsu y'iya 50) 5% by'agaciro kayo

### AMASHEKI

#### SHEKI ISUBIJEYO

Kubera impamvu ziri tekinike Ubuntu

Kuberako ntamafanga ahagije umukiriya afite kuri konti 20% by'agaciro kayo

Sheki igarurwe itishyurwa n'izindi banki Ubuntu

Sheki igarurwe itishyurwa kuri gishye Ubuntu

Guhagarikisha kwishyura sheki FRW 5,000 izirenze 2 duca FRW 10,000

Kwemeza ko sheki zigamiye FRW 5,000

Kubikiza hakoreshejwe sheki ya banki iyo umukiriya

yibagiye iye cyangwa ntayo afite FRW 2,000

### GUHA BANKI AMABWIRIZA YO KUGUSHYIRIRA AMAFARANGA KURI KONTI YAWE CYANGWA Z'ABANDI.

Gutanga amabwiriza yo guha banki itegeko ryo

gushyira amafanga kuri konti yawe cyangwa iyabandi . Ubuntu

Amafanga acibwa iyo wahaye banki amabwiriza yokukohereza

amafanga ku buryo buhoro kuri konti yawe cyangwa yabandi. FRW 500

Amafanga acibwa iyo wahaye banki amabwiriza yo gushyira

amafanga kuri konti Ku bakiriya ba BOA kuri BOA Ubuntu

Amafanga acibwa iyo wahaye banki amabwiriza

yo guhindura gushyira amafanga kuri konti yawe cyangwa yabandi. FRW 1,000

Amafanga acibwa iyo yahagaritswe amabwiriza

yo guhagarika gushyira amafanga kuri konti yawe cyangwa yabandi. FRW 1,000

Amafanga acibwa iyo wahaye banki amabwiriza yo gushyira

amafanga kuri konti yawe cyangwa yabandi. Ku bakiriya ba BOA kuri BOA Ubuntu

Amafanga acibwa iyo wahaye banki amabwiriza yo gushyira amafanga kuri

konti yawe cyangwa yabandi maze itariki yo kubikora ikagera ntamafanga ufite. Ubuntu