

1 GENERAL TRANSACTION FEES	RATE
1.1 ACCOUNT MANAGEMENT / SERVICES	
Account Opening	No minimum balance required
Personal Account - LCY	Rwf 1,750 per month
Business Account - LCY	Rwf 3,000 per month
Foreign Currency Account	USD 3 EURO 2 GBP 1.5 per month
Dormant Account	Rwf 2,500 per month
Closing of Account	Rwf 10,000
Bank Statement	Rwf 1,000 per page
Account Balance Certificate	Rwf 5,000 per request
Audit certification	Rwf 25,000 per request
Loan Clearance Certificate	Rwf 10,000 per request
Certificate of Good Standing	Rwf 25,000
Certificate of Facility	Rwf 50,000
T-Bills submission	Business: Rwf 50,000 Individual: Rwf 5,000
SWIFT Bank Statement (MT940)	Rwf 20,000 per issuance
1.2 CHEQUES	
Cheque Book	24 leaf - Rwf 3,200, 48 leaf - Rwf 6,000
Corporate Cheque Book	24 leaf - Rwf 4,000, 48 leaf - Rwf 7,000, 96 leaf - Rwf 13,000
Bankers Cheque	Rwf 6,000
Stopping of Cheques	Per Leaf: Rwf 4,000 Per Series: Rwf 10,000
Unpaid Cheques	Lack of Funds Clearance: Rwf 10,000 Technical Reason Rwf 5,000 Cheque Returned unpaid over the Counter Rwf 10,000
Same day value cheque in collection	Up to 1% min Rwf 10,000
Same day value foreign cheques	Up to 2.5% per transaction/cheque
Foreign cheques clearing	Up to 2% per transaction/cheque
Receipt Book	Rwf 2,500
Bank receipt	Rwf 2,500 per Leaf
2 CASH	RATE
Commission on withdrawing cash received from Transfers (FCY)	Up to 1.5%
Commission on FCY cash deposited below 2006 series (USD)	Up to 2% (For \$100 notes only)
Commission on FCY cash deposited - denominations 50 and below (USD)	Up to 2%
Over counter withdrawal of amount equal to or less than Rwf 200,000	Rwf 500 for Individuals only
3 ATM	RATE
New ATM card	Rwf 6,000
ATM Card renewal or replacement	Rwf 6,000
PIN Renewal	Rwf 3,000
On-us Transactions	Rwf 200
Off-us Transactions	Rwf 450
ATM Receipts	Rwf 100
Balance Enquiry	Rwf 50
Retrieval of ATM Transaction Images	Rwf 25,000
4 E-BANKING	RATE
4.1 MOBILE BANKING	
SMS Alert - Account Movement Fee	Rwf 30
All other transactions	Rwf 100
4.2 ONLINE BANKING	
Corporate and Business Customers	Rwf 3,000 per month
Retail Customers	Rwf 1,000 per month
5 CARDS	RATE
VISA Credit, Debit and Prepaid	Refer to rate card
6 OTHER SERVICES	RATE
Postal Box Rental	Rwf 400 per month
Document Retrieval fee	Up to 5 years: Rwf 5,000 per request Beyond 5 years: Rwf 20,000 per request Photocopies: Rwf 1000 per page
7 TRANSFERS	RATE
Single LCY Transfer to local bank (MT 103)	Rwf 500
Single FCY Transfer to local bank in USD, (MT 103)	\$5
FCY Local Transfer - non USD (\$)	Up to 0.5% min Rwf 20,000 max Rwf 300,000
Incoming Transfer to credit Rwf Account	Up to 0.4% min Rwf 5,000 max Rwf 25,000
SWIFT Charge	Rwf 20,000 per message
Electronic bulk transfers (MT 102)	Rwf 100 per transaction
Manual bulk transfers (MT 103)	Rwf 200 per transaction
Wire Transfer	Personal: Up to 0.5% min Rwf 20,000 max Rwf 50,000 Business: Up to 0.5% min Rwf 50,000 max Rwf 300,000 SWIFT Amendment: Rwf 5,000 Recalling funds: Rwf 10,000 + SWIFT charge
BRISK Transfers	Refer to rate card
Standing Order	Set up: Rwf 6,000 Unpaid standing order: Rwf 5,000 Amendment: Rwf 1,500 Cancellation: Rwf 1,000 Outward Local: Rwf 500 Outward local (FCY): USD 5 Outward Foreign: Up to 0.5%, max Rwf 20,000

8 LOANS	RATE
8.1 RETAIL / PERSONAL BANKING	
Interest Rates	Base Rate +/-
Opening File	Rwf 20,000
Facility Management	Up to 2% per annum, minimum Rwf 30,000
Over Draft File Processing	Rwf 5,000
Interest charge on arrears	Up to 0.5% per month over and above the lending rate in force
Cancellation charge	Up to 4% of the amount
Early Repayment	Up to 5% of the amount
Late Registration of Security	Up to 0.2% per month of the outstanding amount
Release of collateral	Rwf 25,000
8.2 CORPORATE AND BUSINESS BANKING	
Interest Rates (applied to all facilities)	Base Rate +/-
Opening File (for all facilities)	Rwf 60,000
Facility Management	Corporate: Up to 1% per annum min Rwf 500,000 Business: Up to 1% per annum min Rwf 250,000
Facility Restructuring Fee	Up to 0.5% flat of the restructured amount, min Rwf 50,000
Non-utilization Fee (TL)	Up to 1% of the amount undrawn for 3 months, min Rwf 60,000
Security Perfection	Rwf 60,000
Late Registration of Security	Up to 0.2% per month of the outstanding amount
Interest charge on arrears	Up to 0.5% per month over and above the lending rate in force
Early Repayment	Up to 5% of the amount outstanding
Cancellation	Up to 4% of the approved amount
Release of collateral	Rwf 25,000
Overdraft	
Facility Management	Up to 0.2% per month on the highest amount overdrawn
Non-utilization Fee	Up to 1% per annum of the amount not utilized for 3 months min Rwf 60,000 Rwf 75,000
Processing Fees (for Temporary OD)	Rwf 75,000
Temporary Excess Over Limit	Up to 4% per annum over and above the lending rate in force
Temporary Limit Increase	Up to 0.3% flat per month or a part thereof up front of the increased amount
8.3 LEASING	
Facility Management	Up to 1% per annum. min Rwf 250,000, max Rwf 1,000,000
Interest charge on arrears	Up to 0.5% per month
Early Repayment	Up to 5% of the amount
Cancellation	Up to 4% of the amount
8.4 IPF - Insurance Premium Finance	
Opening File	Rwf 60,000
Commission	Up to 4% per quarter
9 DEPOSITS	RATE
Savings	Refer to rate card
Term Deposits	Refer to rate card
10 TRADE FINANCE	RATE
10.1 LETTER OF CREDIT IMPORTATION	
Issuing of LC: Covered Portion	Up to 0.5% per quarter or a part thereof, min Rwf 50,000
Non Covered Portion	Up to 1% per quarter or a part thereof, min Rwf 100,000
Acceptance Commission of LC: Covered Portion	Up to 0.5% per quarter or a part thereof, effective after LC expiry period (min Rwf 50,000)
Acceptance Commission of LC: Non - Covered Portion	Up to 1% per quarter or a part thereof, effective after LC expiry period (min Rwf 100,000)
Amendments to LC	
With no impact on duration and amount	Rwf 40,000
Increase or extension of period: Covered Portion	Up to 0.5% per quarter, or a part thereof min Rwf 50,000
Non - Covered Portion	Up to 1% per quarter, or a part thereof min Rwf 100,000
Bill Discounting	
Covered Portion	Base Rate +/-
Non - Covered Portion	Base Rate +/-
Other Charges	
Cancelling Commission	Rwf 100,000
Discrepancies Notification	Rwf 40,000
Retirement Charge	0.25% flat
SWIFT Charge	Rwf 20,000
EXPORTATION	
Retirement Charge	Up to 0.25% flat min Rwf 50,000
Confirmation Commission	Up to 0.5% per quarter or part thereof
Amendment	Rwf 40,000
Negotiation Commission	Up to 0.5% min Rwf 50,000
Bill Discounted under LC	Base rate +/-
Past Due Bills	Up to 0.2% per month additional
Advising I&M Bank Customers	Up to 0.25% min Rwf 25,000, max Rwf 150,000
Advising non I&M Bank Customers	Up to 0.3% min Rwf 60,000, max Rwf 250,000
Discrepancy Commission	\$50 per discrepancy
10.2 DOCUMENTARY COLLECTION	
Import	
Advising Commission	Rwf 15,000
Returned Documents:	Rwf 15,000 + Courier Fee + SWIFT Charge
Payment Commission	Up to 0.2% min Rwf 25,000
Unpaid Bills Supervision	Rwf 10,000 per month
Export	
Advising Commission	Rwf 15,000
Retirement Charges	Up to 0.25% min Rwf 25,000
Avalisation	Commission 0.5% + SWIFT Charge
10.3 BANK GUARANTEES	
File Processing Fee	Rwf 75,000 for less than Rwf 500 mln, Rwf 125,000 for more than Rwf 500 mln
Management Fee	Rwf 25,000
Commission: With 110% Cash Collateral	Up to 0.5% per quarter or a part thereof
Commission: Without Cash Collateral	Up to 1% per quarter or a part thereof

NOTE: All above charges are exclusive of VAT and correspondent bank charges. Interest payable is subject to Withholding Tax (WHT) at the ruling rate.