

1. ACCOUNT MANAGEMENT	TRANSACTION RATE
Account opening fee	Free
Minimum operating balance	No minimum balance required
Ledger Fee Retail	RWF 1,750, USD 2.0, EURO 2.0, GBP 1.5
Ledger Fee Corporate / Business	RWF 3,000, USD 3.5, EURO 3 GBP 2
Ledger fee dormant account	RWF 3,000
Account closure charge	RWF 10,000
Bank statement printed copy	RWF 1,000
Account balance certificate	RWF 15,000
Audit certification	RWF 50,000
Loan clearance certificate	RWF 15,000
Certificate of good standing	RWF 25,000
Certificate of undebtedness	RWF 60,000
T-bills/Bonds submission Retail	RWF 6,000
T-bills/Bonds submission corporate / business	RWF 60,000
MT940 statement	RWF 50,000
2. PAYMENT ORDER	RATE
24 Leaf	RWF 5,000
48 Leaf	RWF 10,000
3. CHEQUE	RATE
Retail	
24 leaf	RWF 4,000
48 leaf	RWF 7,500
Corporate	
24 leaf	RWF 5,000
48 leaf	RWF 10,000
96 leaf	RWF 15,000
Bankers cheque	RWF 10,000
General Cheque Fees	
Same day value cheque in collection	1% min RWF 12,000
Same day value foreign cheques	3.0%
Foreign cheques clearing	2.5%
Receipt book	RWF 3,840
Bank receipt	RWF 5,000
Unpaid Cheques	
Cheque discrepancy	RWF 6,000
Over the counter & clearing due to lack of funds	RWF 12,000
Stop Payment	
Per leaf	RWF 5,000
Per series	RWF 10,000
4. CASH	RATE
Withdrawal against inwards transfers	1.5%
Withdrawal against cash deposits	Free
USD & equivalent in other FCY cash deposit- up to USD 25,000 daily	Free
USD & equivalent in other FCY cash deposit - above USD 25,000 daily	1%
USD cash deposit - denominations USD 50 and below	10%
USD cash deposit - series 2006 and below	10%
Over the counter cash withdrawal of amount less or equal to RWF 200,000 - (Retail customers)	RWF 590
5. CARDS	RATE
VISA - Debit Classic	
New card issuance / renewal or replacement	RWF 5,000
Annual card anniversary fee	RWF 5,000
VISA - Debit Gold	
New card issuance / renewal / replacement	RWF 15,000
Annual card anniversary fee	RWF 7,500
VISA - Prepaid	
New card issuance / renewal / replacement	RWF 3,300
Card re-loading fees	RWF 3,300
VISA - Credit Gold	
New card issuance / renewal / replacement	RWF 30,000
Annual card anniversary fee	RWF 30,000
General Card Related Fees	
PIN renewal / reset / change	RWF 5,000
POS transactions	FREE
Online transactions	FREE
ATM transaction receipts	RWF 100
Balance enquiry	RWF 50
Withdrawal on us	RWF 236
Withdrawal off us	RWF 590

6. E-BANKING	RATE
6.1. MOBILE BANKING	
SMS alert	RWF 50
Balance enquiry	RWF 100
Loan details	RWF 100
Cheque book request	RWF 100
Forex enquiry	RWF 100
Airtime purchase	RWF 100
Electricity purchase	RWF 100
Funds transfer	RWF 100
PIN change	RWF 100
RRA tax payment	RWF 100
6.2. ONLINE BANKING	
Corporate & business customers	RWF 3,000 per month
Retail customers	RWF 1,000 per month
E-alerts & E-statements	FREE
7. TRANSFERS	RATE
Single LCY transfer to local bank (MT 103)	RWF 600
Single FCY transfer to local bank in USD (MT 103)	USD 6
FCY local transfer - non USD (\$)	0.50%
Incoming transfer fees	0.4% min RWF 5,000 max RWF 50,000
SWIFT charge	RWF 20,000
Local electronic bulk transfers (MT 102)	RWF 100
Local manual bulk transfers (MT 103)	RWF 200
7.1. WIRE TRANSFERS (International)	
Retail	1.0%
Corporate & business	0.5%
SWIFT amendment	RWF 6,000
Recalling funds	RWF 12,000
BRISK transfers	Refer to rate card
8. STANDING ORDER	RATE
Set up fee	RWF 6,000
Unpaid standing order	RWF 5,000
Amendment	RWF 1,500
Cancellation	RWF 1,000
Monthly Fee Outward Local	LCY RWF 1,000 / FCY USD 5
Monthly fee outward international	RWF 20,000
9. LOANS	RATE
9.1. GENERAL INTEREST RATES	
All loans	Base rate +/-
Temporary excess over limit	4% per annum over & above the lending rate in force
Temporary limit increase	2% per annum over & above the lending rate in force
Charge on arrears	0.8% per month on the unpaid installment.
Commitment fee	Up to 1% of the amount not utilized (overdraft) or undrawn (term loans) for 3 months.
Late registration of security (monthly)	0.2% of the loan amount
Release of collateral	RWF 30,000
Security perfection excluding retail	RWF 72,000
Customers prepayment fee	8% of the prepaid principal (min RWF 50,000)
Take over of commitment by a financial institution.	8% of the outstanding amount (min RWF 50,000)
9.2. RETAIL BANKING	
Processing fee	2% flat (min RWF 35,000)
Annual management fee	2% per annum charged on the approved loan amount
Overdraft fee	3% flat (min RWF 15,000)
Monitoring fee (cash plus)	2% per month on the highest amount drawn down
Restructuring fee	2% flat (min RWF 50,000)
9.3. CORPORATE & BUSINESS BANKING	
Processing fee (exclude overdraft)	1% flat (min RWF 100,000)
Annual management fee	1% per annum charged on the approved loan amount
Restructuring fee	1% flat (min RWF 100,000)
9.4. OVERDRAFT (ALL)	
Processing fee	1% flat and taken during each annual review of the facility min Rwf 100,000
Monitoring fee	0.2% per month on the highest amount overdrawn

10. IPF - INSURANCE PREMIUM FINANCE	RATE
Processing fee	1% flat min of RWF 50,000
Interest rate	Base rate + / -
11. DEPOSITS	RATE
Savings	Refer to rate card (Treasury)
Term deposits	Refer to rate card (Treasury)
12. TRADE FINANCE	RATE
12.1. LETTER OF CREDIT (LC) - 12.1.1 IMPORTATION	
Issuance Fee	
Covered portion	0.6% per quarter or part thereof (min RWF 50,000)
Non covered portion	1.2% per quarter or part thereof (min RWF 100,000)
Acceptance Commission	
Covered portion	0.6% per quarter or a part thereof, effective after LC expiry period (min RWF 50,000)
Non - covered portion	1.2% per quarter or a part thereof, effective after LC expiry period (min RWF 100,000)
Correspondent fee (confirmation,etc)	Borne by the customer
Amendment	
No impact on duration and amount	RWF 100,000
Increase or extension of period. covered portion	0.6% per quarter or a part thereof, effective after LC expiry period (min RWF 50,000)
Increase or extension of period. non - covered portion	1.2% per quarter or a part thereof, effective after LC expiry period (min RWF 100,000)
12.1.2 EXPORTATION	
Confirmation commission	0.5% per quarter or part thereof min RWF 100,000
Amendment	RWF 100,000
Negotiation commission	0.5% min RWF 50,000
12.2. BILL DISCOUNTING	
Covered portion	Base rate +/-
Non - covered portion	Base rate +/-
Bill discounted under LC	Base rate +/-
Past due bills	0.2% per Month
Advising I&M Bank customers	0.25% min RWF 50,000
Advising non I&M Bank customers	0.3% min RWF 50,000
12.3. DOCUMENTARY COLLECTION	
IMPORT	
Advising commission	RWF 50,000
Returned documents	RWF 50,000
Unpaid bills supervision	RWF 30,000
EXPORT	
Advising commission	RWF 50,000
Avalisation	1% flat. min RWF 100,000
12.4. BANK GUARANTEES	
Processing fee	1% flat min RWF 75,000
Commission - 110% cash collateral	0.60% per quarter or part thereof min RWF 50,000
Commission - without cash collateral	1.2% per quarter or part thereof min RWF 100,000
12.5. OTHER GENERAL CHARGES UNDER TRADE FINANCE	
Cancellation commission	RWF 100,000
Discrepancies notification	RWF 50,000
Payment commission	0.5% flat per quarter or a part thereof min RWF 50,000
SWIFT charges	RWF 20,000
Ancillary charges	To be borne by the customer
13. OTHER SERVICES	RATE
Monthly postal box rental	RWF 500
ATM transaction image retrieval	RWF 30,000
Document Retrieval Fee Per Request	
5 years old	RWF 6,000
Older than 5 years	RWF 24,000
Copy (per page)	RWF 1,500

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