



SCALE OF BANK RATES AND CHARGES

BANK : BANQUE DE KIGALI, S.A.

SCALE PPLICABLE WITH EFFECT FROM: 13 JULY 2007

I. INTEREST RATES

RATE TYPE	LOAN CATEGORY	Annual percentage rate	
		Minimum	Maximum
I.1 LENDING RATE	a) Short-term finance		
	- Short-term credit		17.25
	- Bills discounting	17.00	17.25
	- Overdrafts	17.25	19.25
	- Seasonal agricultural credit		15.25
	b) Medium and long-term financing		
	- investment Loans		15.25
- Housing Loans		17.25	
- Others		17.25	
I.2 DEPOSITOR RATE OF INTEREST	c) Commitment by signature		
	- Guaranty fees	1.50	3.50
	- Other guarantees	1.50	1.50
	a) Sight deposits	0	0
	b) Time deposits:		
	- Deposits 1 month	4.00	
	- Deposits 3 months	5.50	
- Deposits 6 months	6.50		
- Deposits 9 months	9.00		
- Deposits 12 months	9.50		
- Deposits longer than 12 months (subject to Management approval)	Rate negotiable		
c) Other financial products	7.00		

II.COMMISSION ON BANKING TRANSACTIONS

Nature of transaction	COMMISSION	
	Minimal	Maximum
	II.1 Documentary collection	
- Acceptances	RWF 4 430	RWF 4 430
- Cashing of documentary credit in bank	0.25	0.50
- Outstanding documentary credit payable	RWF 5 060	RWF 15 000
II.2 Bills discounting		
- Discounting of bills in bank	0.20	0.30
- Discounting of extended or unpaid bills	RWF 6 325	RWF 15 000
II.3 Transfers of Funds		
- Internal transfers	FREE	FREE
- Amounts available	RWF 3 850	RWF 3 850
- Transfers in foreign currencies	0..35	0.50
- Transfers received from abroad	0.35	0.40

II.4 Foreign exchange transactions on accounts		
- Withdrawal Cash		1.06
- Cheque collection		0.45
- Discounting a cheque in foreign currency		2.25
- Commissions on cashing foreign currency cheque		0.45
II.5 Covering and discount of cheques in currencies		
- Collection		0.45
- Discount	RWF 25 000	2.25
- Sent back Unpaid		RWF 25 000
II.6 Others		

III FOREIGN TRADE .TRANSACTIONS

Nature of transaction	COMMISSION	
	Minimal	Maximum
III.1 Import declaration		
- Validation	RWF 6 325	RWF 6 325
- Modification	RWF 6 325	RWF 6 325
- Refusal of validation		
- Cancellation	RWF 6 325	RWF 6 325
- Extension	RWF 6 325	RWF 6 325
- Signing	RWF 950	RWF 12 650
III.2 Documentary credit and handing-over		
- Emission	0.30	0.50
- Payment	0.30	0.50
III.3 Other		

IV OTHERS TRANSACTIONS

Nature of transaction	COMMISSION	
	Minimal	Maximum
IV.1. Withdrawal slips, cheques and payment orders	RWF 1 000	RWF 2 800
IV.2 Minimum amount for opening an f account	RWF 10.000	
IV.3 Ledger fees	RWF 550	
IV.4 Fees for closing an account	RWF 6 500	
IV.5 Charge for information on the account balance	RWF 448	
IV. 6 Charge for a standing order	RWF 7 600	
IV.7 Others		