

Retail Banking		
Type of Account	Ledger Fee	Features
Current account	Individuals FRw 1,000	Cheque book Debit Card for individuals Overdraft on arrangement
Micro	FRw 500	Receipt book/ Debit Card
Pensioners	FRw 200	Receipt book/ Debit Card
Student	FRw 200	Receipt book/ Debit Card
Transaction account	No monthly ledger fee	No facilities/Receipt book/Debit Card
Term Deposits	Min Bal	Interest Rate
FRw	Min 300,000	1 month- 3% pa 3 months- 4% pa 6 months -6% pa 9 months-7% pa 12 months-8% pa
USD	Min 500,000 \$	12 months- 1.5% p.a.
Students' Savings Account	FRw 20,000 Debit Card or receipt book	5% pa interest paid quarterly
KIRA KIBONDO Account	FRw 10,000 Once a year with-draw up to 16 years old	8 % pa interest paid quarterly
BK Saving account- for all types of clients	FRw 100,000 Debit Card or receipt book	5% pa interest paid quarterly
Term Deposits	Min Bal	Interest Rate
Call and Term Deposit Accounts	FRw 300,000	1 month- 3% pa 3 months- 4% pa 6 months -6% pa 9 months-7% pa 12 months-8% pa
	USD 500,000	12 months- 1.5% p.a.
Loans to customers		
File opening fee	1% ( Maximum FRw 14,750)	
Facility fee	1% (Minimum FRw 11,000)	
Lending rate-Personal loans, loans or leases repayable by instalments, mortgage loans	Base Rate + margin	
Management and supervision fees on medium and long term loans	2% charged at the anniversary of the loan (minimum FRw 11,000 – maximum FRw 50,000)	
Restructured Facility	2% of the new restructured facility implemented	

Late payment commission per month-Term Loan	There is an additional rate of 2% per month flat rate on each delayed instalment	
Temporary overdraft	Base Rate + margin	
Early repayment fees	5% of the amount repaid	
Commission on exceeding limit	2% per month on exceeded amount	
Corporate And Sme Banking		
Checking Accounts	Ledger Fee	Min Operating Bal
Current account	Corporate FRw 2,000 SME FRw 1,500	FRw 10,000
File opening fee	FRw 30,000	
Facility fee	1% (Minimum FRw 11,000)	
Annual Management and supervision fees on mortgage loans, medium and long term loans and cash credit lines	1% charged at the anniversary of the loan (minimum FRw 11,000 – maximum FRw 50,000)	
Management and supervision fees on overdraft and seasonal facilities	0.25% per quarter	
Restructuring fees	2% of the new restructured facility implemented	
Early repayment fees	5% of the amount repaid	
Late payment commission - term loans	Additional rate of 2% per month flat rate on each delayed instalment	
Commission on exceeding limit	2% per month on exceeded amount	
Seasonal loans for agricultural products (coffee + food crops)	Base Rate + margin	
Cash credit lines	Base Rate + margin	
Medium and long term investment loans	Base Rate + margin	
Invoice discounting facility	Base Rate + margin	
Advance on contract	Base Rate + margin	
Stock loans	Base Rate + margin	
Temporary overdraft	Base Rate + margin	

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### Note

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Trade Finance	
Trade Finance Services	
Documentary collection	Fees/ Charges
Opening commission	FRw 25,000
Acceptance	FRw 25,000
Fixed charges including swift charges etc	FRw 15,000
Payment commission	0.5% of amount paid
Letter of Credit - Import	
L.C. opening provision =100%:	Fees/ Charges
Opening commissions	1% per quarter, Minimum FRw.20,000
Fixed charges including Swift fees	FRw 15,000
L.C. opening provision <100%:	
Opening commissions	0.5% per quarter minimum FRw 20,000
Fixed charges	FRw 15,000
L.C modification provision <100%:	
Extension commission	1% per quarter Minimum FRw 20,000
Increasing commission	1% per quarter Minimum FRw 20,000
Fixed charges including Swift fees	FRw 15,000
L.C modification provision =100%:	
Extension commission	0.5% per quarter minimum FRw 20,000
Increasing commission	0.5% per quarter minimum FRw 20,000
Fixed charges	FRw 15,000
Letter of Credit -Export	
Opening commission	0.5% per quarter
Advising commission	0.1%
Fixed charges	FRw 15000
Payment commission	0.3%
LC cancellation fees	FRw 10,000
L.C Payment	
Payment commission	0.3% Minimum FRw 15,000
Transfer commission	0.50%
Swift charge	FRw 15,000
Domestic Transfer Services	
Transfers	Fees/ Charges
Local transfers to other banks	FRw 500

Local transfers in USD up to \$100,000	USD 5
Bulk transfers	FRw 1500
Internal transfers	FRw 100
Inward Transfers	
Fixed charges	FRw 15,000
Transfer commission	0.35% Min 15 USD; Maximum 200 USD
Commission on withdrawals	1.06%
Outward Transfers	
Fixed charges	FRw 15,000
Transfer commission	0.5% min 32 USD or Eq. max 200 USD or eq.
Transfer commission USD or equ. 1,000,000 and above	0.5%
Amendment fees	Equ. USD 50
Inquiry	Equ. USD 50
Cancellation fees	FRw 25,000
Return of fund	FRw 25,000
Balance confirmation-Migration Visa	FRw 25,000
Bankers cheques- Draft	FRw 25,000
Draft- Letters of credit	FRw 15,000
Commission on receipt of bills denominated in USD (\$50 and below)	5% of the deposited amount
Outward transfer- East African Payment system Transfer commission	20\$
Standing Orders	
Set up fee (BK to BK)	Free
Set up fee	FRw 2,000
Monthly fee	FRw 1,000
Amendment	FRw 2,000
Cancellation	FRw 5,000

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Electronic Banking		
PRODUCT	Particulars	Fees and Charges
DEBIT CARDS	Joining Fee Visa	Free
	Joining Fee MC	Free
	Annual Card Fee	5,000
	Re-issue fee Visa (expired)	Free
	Re-issue fee MasterCard (expired)	Free
	Replacement if lost/stolen (Visa)	5,000
	Replacement if lost/stolen (MC)	5,000
	PIN Re-issue	Free
	CLASSIC CREDIT	Credit Entry Min Pay
Free Interest Period		upto 55 Days
Joining Fee		10,000
Annual Card Fee		20,000
Late Payment fee per month		2%
Debit Interest Fee on outstanding		2.5%
Over limit Fee		2.5%
Card Replacement fee (lost/stolen/expired)		8,000
Supplementary Card		10,000
Minimum Repayment		25%
Cash Advance ATM		7%
Cash Advance POS		3.67%
Card validity		3 years

GOLD CREDIT CARD	Credit Entry Min Pay	> 1 M
	Free Interest Period	55 days
	Joining Fee	25,000
	Annual Fee	40,000
	Late Payment fee per month	5.0%
	Debit Interest Fee on outstanding	2.5%
	Over limit Fee	5.0%
	Card Replacement fee (lost/stolen/expired)	8,000
	Supplementary Card	25,000
	Minimum Repayment	25%
PREPAID	Cash Advance ATM	7%
	Cash Advance POS	3.67%
	Card validity	3 years
	Joining Fee (Individuals)	5,000
	Joining Fee (Institutions min 100 Cards)	1,000
	Annual Card Maintenance fee	3,000
	Replacement fee (if lost/stolen)	5,000
	Cash Advance on POS (ON US)	1.5%
	Cash Advance on POS (OFF US)	3.67%
	PIN Re-issue	Free
MOBILE BANKING	Account movement (SMS) Alert	Free
	Account transfer fee	100
INTERNET BANKING	Daily Limit on Transfers	5,000,000
	Inter-bank Transfer fee (to other banks)	500
	Internal transfer fee (BK to BK)	100
Mobiserve - Mobile Banking transactions		
Account Movement Alert	Free	
Utility Payment	Free	
Exchange rate inquiry	Free	

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BK ATM Cashpoint		
Cash withdrawal BK to BK	FRw 200	
Cash withdrawal BK to Local Bank	FRw 1,000	
Cash withdrawal BK to International Bank	FRw 2,000 + 3%	
Daily Limit Amount	FRw 400,000	
Balance inquiry - printed	FRw 100	
Mini statement - printed	FRw 100	
POS transactions		
BK Cardholder	Free	
BK POS Merchant	2.50%	
Bk Yacu - Agency Banking		
Cash Deposit		
Minimum FRw 500- Maximum FRw 1,500,000	As per rate card	
Cash Withdrawal		
Minimum FRw 500- Maximum FRw 500,000	As per rate card	
Send money		
Minimum FRw 500- Maximum FRw 500,000	As per rate card	
Other Services		
Cheques	Normal	Express
Cheque book	FRw 5,000	FRw 10,000
Counter cheque / withdrawal slip	FRw 3,000	
Cheque certification	FRw 5,000	
Unpaid cheque	20% of the value	
Cheque stoppage per cheque	FRw 1,000	
Payment order book	FRw 5000	FRw 10,000
Receipt book	FRw 5,000	FRw 10,000
Over the counter withdrawal- amount FRw 200,000 and below	FRw 300	
Other services		
Account closure	FRw 6,500	
Promise of line of credit for bidding	FRw 100,000	

Confirmation of facilities for bidding	FRw 50,000
Bank letter	FRw 10,000
Account balance	FRw 230
Bank Statement	FRw 1,265 Per page
Audit certification	FRw 50,000
Certificate of withholding tax	FRw 50,000
Search documents fees	Less or equal to 1 year – FRw 10,000 Above 1 year – FRw 15,000
Submission of Treasury bills & Bond	FRw 5,000
Retrieval of ATM transaction images	FRw 25,000

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