

NCBA BANK RWANDA PLC TARIFF GUIDE

PRODUCT/SERVICE	PRODUCT/SERVICE	BANK TARIFF
Account Management	Gucunga Konti	Amount/ikiguzi
Account opening fee Savings Accounts Current Accounts (Individual/Business) RWF&FCY	Gufungura Konti konti yo kuzigama Konti yo kubitsa no kubikuzwa (Umuntu ku giti cye N'ibigo)	Free / Ntayo Refer to rate card (Products) Refer to rate card (Products)
Ledger Fees	Amafaranga Yo Gucunga Konti Buri Kwezi	Amount/ikiguzi
Savings Accounts Current Accounts Individual/Business/ Corporate	Konti yo kuzigama " Konti yo kubitsa no kubikuzwa (Umuntu ku giti cye N'ibigo)"	Nil/Ntayo RWF1,000,RWF2,000;FCY: USD 2, USD 3 or Equivalent
Transaction Fees & Charges	Amafaranga Agenda Kuri Serivisi Zinyuranye	Amount/ikiguzi
Over the counter cash withdrawal of an ≤ RWF 200,000 (For individuals) Cash withdraw with counter cheque leaf Account statement Dormant/Inactive Account Reactivation Account closure	Kubikuzwa amafaranga ≤200,000 RWF kuri gishe (Kuri konti y'umuntu ku giti cye) Kubikuzwa amafaranga kuri gishe ukoresheje kitansi Urupapuro rugaragaza imikorere ya Konti Gusaba kongera gukoresha Konti Gufunga Konti	RWF 3,000 RWF 1,000 RWF 1,000 per page/Kuri buri rupapuro Free/Ntayo RWF 5,000
Cheques	Sheki	Amount/ikiguzi
Cheque Certification Cheque Book (24 leaf) Cheque Book (48 leaf) Cheque Book (96 leaf) Express Cheque Book Stop payment (cheque payment order) Stop payment (cheque payment order) Cheque discrepancy Same day value cheque in collection	Kwemeza sheki izigamiye Agatabo Ka sheki (Impapuro 24) Agatabo Ka sheki (Impapuro 48) Agatabo Ka sheki (Impapuro 96) Agatabo ka sheki Kihuse Guhagarikisha sheki cg ubundi bwishyu Guhagarikisha sheki cg ubundi bwishyu Sheki itujuje neza harimo ikinyuranyo Kwishyurwa uwo muni kuri Sheki Zaherezwa zisibirwa kwishyurwa Sheki itishyurwa kuko itazigamiye yakiriwe kuri Guichet Kubikuzwa sheki mu madorari >10,000	RWF 5,000 RWF 4,000 RWF 8,000 RWF10,000 RWF10,000 RWF 3,000 per leaf/ Kurupapuro RWF 8,000 per series/ Ku gatabo RWF 1,000 1% min RWF10,000 RWF 10,000 RWF 1,000
Returned cheque insufficient funds (Over the counter/Clearing) Cheque collection FCY Locally above USD10,000		
Transfers	Kohereza Amafaranga	Amount/ikiguzi
Internal Transfer EFT Outgoing Local Outgoing Transfer Local EFT/RTGS Incoming RTGS Outgoing Incoming Transfer (Local)	Kohereza amafaranga hagati y'abakiriya ba NCBA Rwanda Kohereza amafaranga hakoreshajwe uburyo bwa EFT Kohereza amafaranga hagati y'abakiriya b'andi ma banki (Mu Rwanda) Kwakira uburyo bwa EFT cg RTGS Kohereza amafaranga hakoreshajwe uburyo bwihuse (RTGS) Kwakira amafaranga yoherejwe ava Mu gihugu	Nil/Ntayo RWF 500 RWF 500/USD 5 or equivalent Nil/Ntayo RWF 1,000 Nil/Ntayo
International Services	Serivisi Mpuzamahanga	Amount/ikiguzi
Outward TT SWIFT Charges Tracing Charges Cash withdraw charges against inward transfers (FCY) EAC cheque for collection Recalling funds Amendment of message Indian Rupee Telegraphic Transfers	Kohereza amafaranga hanze Kohereza no kwakira amafaranga hakoreshajwe SWIFT Gushakisha aho amafaranga yoherejwe cg yakiriye Kubikuzwa amadevize kuri konti yakiriye amafaranga atari kashi Kubikuzwa sheki yishyurwa nyuma yo koherezwa muri EAC Kugaruzwa amafaranga Gukosozwa umwirodoro Kohereza amafaranga y'u Buhinde mu Buhinde	0.5% minimum, USD30 maximum USD200 + Swift charges USD15 USD 15 or Equivalent 0.5% for amount up to 5,000 and 1% >5,000 0.5% min USD 15 Max \$50 plus Courier Charges/ Hiyongereyeho ikiguzi cyo kohereza USD 20 + correspondent Banks charges/ Hiyongereyeho ikiguzi cy'izindi banki USD 20 + other bank charges/ Hiyongereyeho ikiguzi cy'izindi banki RWF 6,000
Other Services	Izindi Serivisi	Amount/ikiguzi
Salary processing fee Audit Certification Certificate of Good standing Balance Confirmation Loan Clearance Certificate/ Certificate of Indebtedness Retrieval of Documents	Kwishyura imishahara Icyemezo cy'uko Konti ihagaze gisabwa N'umugenzi Uko umukiriya akorana na banki Icyemezo cy'uko Konti ihagaze Icyemezo cy'uko ufite umwenda cg utawufite Gusaba kopi y'inyadiko yatakaye cg yangiritse	Per bulk payment & charged to the employer RWF 5,000 RWF 10,000 RWF 10,000 RWF 10,000 RWF 15,000 RWF 10,000
Standing Orders	Amabwiriza Ahoraho	Amount/ikiguzi
Standing order amendment Standing Order set up Unpaid standing order Standing order Monthly fee outgoing local Standing order Cancellation Standing Order Monthly fee outgoing International	Guhindura amabwiriza ahoraho yo kohereza amafaranga Amabwiriza ahoraho yo kohereza amafaranga Amabwiriza ahoraho yo kohereza amafaranga atishyurwa kumpamvu z'amafaranga adakwiye Ikiguzi ku amabwiriza ahoraho yo kohereza amafaranga aya mu gihugu ya buri kwezi Guhagarika/Guhindura cg kubura amafaranga yo kwishyura amabwiriza ahoraho Ikiguzi ku amabwiriza ahoraho yo kohereza amafaranga aya mu gihugu ya buri kwezi	RWF 2,000 RWF 2,000 RWF 5,000 RWF 500 RWF 5,000 USD 30 + Swift charges
Cards - Visa And Smartcash	Amakarita	Amount/ikiguzi
Card Issuance Balance Inquiry Print-Out ATM Transaction Receipt Visa Gold Credit Card Joining Fee Visa Gold Credit Card Annual Subscription Visa Gold Business Credit Card Joining Fee Visa Gold Business Credit Card Annual Subscription Visa Gold Business Credit Card Additional Card Card renewal/replacement ATM transactions – On Us withdrawals ATM transactions – Off Us withdrawals	Gusaba Ikarita Gusabura inyangirika y'amafaranga asigaye kuri konti Gusaba inyemezajikorwa kuri ATM Visa Gold Credit Card - Gusaba guhabwa Ikarita Visa Gold Credit Card - ifatabuguzi ku mwaka Visa Gold Business Credit Card - Gusaba guhabwa Ikarita Visa Gold Business Credit Card - ifatabuguzi ku mwaka Visa Gold Business Credit Card - Gusaba indi karita Gusimbuzwa Ikarita (Yabuze cg yangiritse) ATM Kubikuzakuri ATM ya NCBAR ukoresheje ATM card ya NCBAR Kubikuzwa kuri ATM y'andi ma Banki ukoresheje ATM card ya NCBAR	RWF 5,000 RWF 100 RWF 100 RWF 30,000 RWF 30,000 RWF 100,000 RWF 50,000 RWF 50,000 RWF 5,000 RWF 200 RWF 400
Mobile Banking		Amount/ikiguzi
SMS alert Balance enquiry Loan details Cheque book request Forex enquiry Mini Statement Airtime purchase Electricity purchase Funds transfer PIN change RRA tax payment	Kumenyeshwa mu butumwa bugufi Kubaza asigaye kuri konti Amakuru ku nguzanyo Gusaba agatabo ka sheki Amakuru ajanywe n'ivunjisha Incamate y'ibyakozwe kuri Konti Kugura Ikarita yo guhamagara Kugura umuriro Kohereza amafaranga Guhindura umubare w'ibanga Kwishyura imisoro	RWF 50 RWF 100 RWF 100 RWF 100 RWF 100 RWF 100 RWF 100 RWF 100 RWF 100 RWF 100
Online Banking		Amount/ikiguzi
Corporate & business Customers Retail customers Internal Transfer (Bulk payments) EFT (Bulk payments) RTGS(Bulk Payments) E-alerts & E statements	Ibigo Abakiriya kugiticyabo Kohereza amafaranga hagati y'abakiriya ba Banki Kohereza amafaranga atandukanye icyarimwe Kohereza amafaranga atandukanye muburyo bwihuta bwa RTGS Ubutumwa bwoherejwe na mudasobwa butanga amakuru kuri konti	RWF 3,000 per month/ ku kwezi RWF 1,000 per month/ ku kwezi RWF 100 RWF 200 RWF 500 Free/Ntayo
Crossborder Transactions	Kohereza Amafaranga Binyuze Mu Mashami Ya Cba	Amount/ikiguzi
NCBA Rwanda to CBA KE/UG/TZ NCBA Rwanda to other banks in KE/UG/TZ	Kohereza amafaranga muyandi mashami ya NCBA Kenya, NCBA Uganda na NCBA Tanzania Kohereza amafaranga muyandi mabanki Kenya, Uganda na Tanzania	0.5% min, USD15/Max USD 50 0.5% min, USD 30/Max USD 100
Loans	Inguzanyo	Amount/ikiguzi
All loans File opening commission Facility Arrangement Fees Annual Facility Management Fee (All facilities) Commission on salary overdraft Non - utilisation Fee Against Committed Matching Funds Restructuring fee Early Repayment Penalty (Term facilities) Takeover/Prepayment fee Penalty Interest Rate on arrears Credit line letter of intent	Inguzanyo Gufungura idosiye y'inguzanyo Umufuragiye kunguzanyo Gucunga idosiye Umufuragiye kunguzanyo y'ingoboka K'umushahara Kudakoresha inguzanyo wahawe Guhindura igihe cyangwa ubwoko bw'inguzanyo isanzwe Kwishyura inguzanyo mbere y'igihe (Inguzanyo isanzwe) Kwishyura inguzanyo mbere y'igihe (Iguzeze n'indi banki) Inyungu z'ubukerewe Icyemezo cyo kwemererwa inguzanyo	Base rate +/- Margin RWF 25,000 2% min RWF 50,000 1% min Rwf 15,000 MAX RWF 50,000 individual; 0.5 % for Business Banking 2% min RWF 5,000 1% per quarter or part thereof of non utilized portion 2% min RWF 50,000 5% 8% of outstanding amount - min Rwf 50,000 0.4% per month on outstanding amount/Ku kwezi - ku mafaranga asigaye RWF 50,000

PRODUCT/SERVICE	PRODUCT/SERVICE	BANK TARIFF
Trade Finance		Amount/ikiguzi
Letter of Credit (LC)		
Importation	Inyangirika Mpeshanguzanyo Itumiza Ibicuruzwa Mu Gihugu	Amount/ikiguzi
Opening commission (Cash covered) Opening commission - (Non cash covered)	"Gutanga Inyangirika mpeshanguzanyo itumiza ibicuruzwa mu gihugu hatanzwe ingwate ya amafaranga kuri konti" "Gutanga Inyangirika mpeshanguzanyo itumiza ibicuruzwa mu gihugu yishingiwe n'ibindi bitari kashi"	0.5% per quarter or part thereof, (min RWF50,000) 1.2% per quarter or part thereof (min RWF100,000)
Acceptance Commission		Amount/ikiguzi
Acceptance commission (Cash covered) Acceptance commission (Non cash covered)	Umufuragiye wa kwemeza Inyangirika mpeshanguzanyo "Gutanga Inyangirika mpeshanguzanyo itumiza ibicuruzwa mu gihugu yishingiwe n'ibindi bitari kashi"	0.5% per quarter or part thereof, (min RWF100,000) 1.2% per quarter or part thereof effective LC expiry period (min RWF100,000)
Amendments	Guhinduzwa Inyangirika Mpeshanguzanyo	Amount/ikiguzi
Adding confirmation LC Amendments	Ikiguzi cyo kwemeza Inyangirika mpeshanguzanyo Guhinduzwa inyangirika mpeshanguzanyo	Correspondent Bank Charges RWF 100,000 or USD equivalent
Exportation	Inyangirika mpeshanguzanyo yohereza ibicuruzwa hanze y'igihugu	Amount/ikiguzi
Confirmation Fee Advising Commission Correspondent fee (Borne by the customer) Payment commission	Gutanga Inyangirika mpeshanguzanyo yohereza ibicuruzwa hanze y'igihugu Ikiguzi cyo Kumenyeshwa Ikiguzi cyo kohereza (Yishyurwa n'umukiriya) Umufuragiye mu kwishyura fagitire yohereza ibicuruzwa hanze y'igihugu	0.5% of the Value min USD 30 min USD 20 USD 50 0.25% + Courier
Other General Charges Under Trade Finance		Amount/ikiguzi
LC Payment/Settlement commission Discrepancy Fee Cancellation of LC	Kwishyura inyangirika mpeshanguzanyo Ikiguzi cyo Gukosora ikinyuranyo Guhagarika inyangirika mpeshanguzanyo	0.5% Flat USD 50 USD 30
Bill Discounting		Amount/ikiguzi
Handling commission (against acceptance or payment) Bill discounted under LC Past due (unpaid bill supervision) Bill discounting + financing of presentations (ref. Credit limits)	Umufuragiye kuri service yo Kwishingira Fagitire itumiza ibicuruzwa hanze y'igihugu Ikiguzi kubukerewe mu kwishyura Fagitire itumiza ibicuruzwa hanze y'igihugu yishingiwe Kwishyura fagitire yohereza ibicuruzwa hanze y'igihugu mbere y'igihe cyagenwe	0.15% min USD 30 + courier charges Base rate +/- USD 25 per quarter or part thereof 0.25% (min USD 100)per bill +actual interest +postage
Documentary Collection	Impapuro Z'ibicuruzwa	Amount/ikiguzi
Import	Kwishyura Fagitire Itumiza Ibicuruzwa Hanze Y'igihugu Yishingiwe	Amount/ikiguzi
Returned Documents Past due (unpaid bill supervision) Advising Commission	Umufuragiye kumpapuro z'ibicuruzwa Ikiguzi kubukerewe mu kwishyura Fagitire itumiza ibicuruzwa hanze y'igihugu yishingiwe Ikiguzi cyo Kumenyeshwa	RWF 50,000 USD 25 per quarter or part thereof RWF 50,000 or USD equivalent
Export	Kwishingira Fagitire Yohereza Ibicuruzwa Hanze Y'igihugu	Amount/ikiguzi
Avalisation Advising Commission Bill discounting + financing of presentations (ref. Credit limits)	Kwemeza impapuro z'ubwishyu zitumizwa hanze Ikiguzi cyo Kumenyeshwa Kwishyura fagitire yohereza ibicuruzwa hanze y'igihugu mbere y'igihe cyagenwe	1% flat, RWF100,000 min RWF 50,000 or USD equivalent 0.25% (min USD 100)per bill +actual interest +postage
Bank Guarantees	Ingwate Z'ishingiwe	Amount/ikiguzi
Bank Guarantee Commission (RWF100%/FCY110% cash covered) Bank Guarantee Commission (non cash covered) Guarantee handling fees/Processing Fees	Umufuragiye ku ngwate yishingiwe na kashi Umufuragiye ku ngwate yishingiwe n'ibindi bitari kashi Ikiguzi ku mpapuro za Bank zishi ngira	0.5% per quarter or part thereof (min RWF50,000) 1% per quarter or part thereof (min RWF 100,000) 1% min RWF 50,000

Note: All above charges are exclusive of VAT. Interest payable is subject to withholding Tax (WHT) at the ruling rate.



NCBA

Kigali Heights, 8th Floor
Plot No. 772, KG7 AVE,
Boulevard de L'Umuganda
P. O. Box 6774, Kigali, Rwanda
Tel: +250 788 149 500
Email: contact@ncbagroup.com
www.ncbagroup.com

