

NCBA BANK RWANDA PLC TARIFF GUIDE

EFFECTIVE 25TH JUNE 2021

PRODUCT/ SERVICE			PRODUCT/ SERVICE			PRODUCT/ SERVICE		
ENGLISH	RWANDA	BANK TARIFF	ENGLISH	RWANDA	BANK TARIFF	ENGLISH	RWANDA	BANK TARIFF
Account Management Fee	Gucunga Konti	Amount/ Ikiguzi	Retrieval of Documents	Gusaba kopi y'inyadiko yatakaye cg yangiritse	RWF 10,000	Penalty Interest Rate on arrears	Inyungu z'ubukererwe	0.48% per month on outstanding amount/Ku kwezi -kumafaranga asigaye
Account opening fee	Gufungura Konti	Free / Ntayo	Standing Orders			Lending Rates	Inyungu ku nguzanyo	Base rate +/- Margin
Savings Accounts	konti yo kuzigama	Refer to rate card (Products)	Standing order amendment	Guhindura Amabwiriza ahoraho yo kohereza amafaranga	RWF 2,000	IPF	Inyungu yo kugura ubwishingizi	2% of the amount
Current Accounts (individual/Business) - RWF&FCY	"Konti yo kubitsa no kubikuzi (Umuntu ku giti cye N'ibigo)"	Refer to rate card (Products)	Standing Order set up	Amabwiriza ahoraho yo kohereza amafaranga	RWF 2,000	Credit line letter of intent	Icyemezo cyo kwemererwa inguzanyo	RWF 50,000
Ledger Fees	Amafaranga Yo gucunga Konti buri kwezi		Unpaid standing order	Amabwiriza ahoraho yo kohereza amafaranga atishyuye kumpamvu z'amafaranga adakwiye	RWF 5,000	Unrearranged overdraft to Clear cheque	Kwishyura sheki itazigamiye	3% of the cheque value of the Cheque value Minimum Rwf : 100,000 ; Maximum 500,000
Savings Accounts	konti yo kuzigama	Nil/Ntayo	Standing order Monthly fee outgoing local	Ikiguzi ku Amabwiriza ahoraho yo kohereza amafaranga aya mu gihugu ya buri kwezi	RWF 500	Salary Advance Negotiation Fee	Inguzanyo yingoboka kumushahara w'ukwezi.	1% minimum Rwf 5,000
Current Accounts Individual/ Business/ Corporate	"Konti yo kubitsa no kubikuzi (Umuntu ku giti cye N'ibigo)"	RWF1,000, RWF2,000; FCY :USD 2, USD 3 or Equivalent	Standing order Cancellation	Guhagarika/ Guhindura cg kubura amafaranga yo kwishyura amabwiriza ahoraho	RWF 5,000			
Transaction Fees & Charges	Amafaranga agenda kuri serivisi zinyuranye	Amount/ Ikiguzi	Standing Order Monthly fee outgoing Int'l	Ikiguzi ku Amabwiriza ahoraho yo kohereza amafaranga aya mu gihugu ya buri kwezi	Usd 30 + Swft charges			
Over the counter cash withdrawal of an ≤ Rwf 200,000 (For individuals)	Kubikuzi amafaranga ≤200,000 Rwf kuri gishe (Kuri konti y'umuntu ku giti cye)	FRW 3000	Cards					
Over the counter Withdrawal-Savings Accounts	Kubiluzi kuri Konti zo kuzigama	RWF 200	Card Application	Gusaba Ikarita	Amount/ Ikiguzi			
Over the counter lack of funds withdrawal	Sheki yajekubikuzi itazigamiye	10% of the amount	Card cash advances	Kubikuzi Amafaranga kuri ATM ukoresheje ikarita ya VISA Credit	RWF 5000	BANK GUARANTEES		
Cash withdraw with counter cheque leaf	Kubikuzi amafaranga kuri gishe ukoresheje kitansi	RWF 1000	Card replacement (lost or damaged)	Gusimbura Ikarita yatakaye cg yangiritse	6% min RWF 2000 (Business & Personal Gold)	Bank Guarantee Commission (RWF100%/ FCY110% cash covered)	Umufuragiro ku ngwate yishingiye na kashi	0.5% per quarter or part thereof (min RWF 50,000)
Account statement	Urupapuro rugaragaza imikorere ya Konti	RWF 1000 per page/ Kuri buri rupapuro Free/Ntayo	Withdrawal (CBAR Card) ATM international	Kubikuzi ukoresheje ikarita yo mumahanga	RWF 5,000	Cancellation of Guarantee	Guhagarika Impapuro Zishingira (Guarantee)	RWF 50,000
Dormant/Inactive Account Reactivation	Gusaba kongera gukoresha Konti	RWF 5,000	Withdrawal (Other bank's Card)	Kubikuzi ukoresheje ikarita y'andi ma banki	RWF 400	Bank Guarantee Commission (non cash covered)	umuragiro ku ngwate yishingiye nibindi bitari kashi	1% per quarter or part thereof (min RWF 100,000)
Account closure	Gufunga Konti	RWF 5,000	Visa Gold Credit Card Joining Fee	Visa Gold Credit Card- Gusaba guhabwa ikarita	RWF 30,000	Extension Commissions Guarantee	Kongerera amasezerano y'Ingwate yishingira	0.5% per Quarter and th
Cheque	Sheki		Visa Gold Credit Card Annual Subscription	Visa Gold Credit Card- ifatabuguzi ku mwaka	RWF 30,000	Amendment of Guarantee	Guhindura bimwe mu bigize Impapuro zishingira	RWF 50,000
Cheque Certification	Kwemeza sheki izigamiye	RWF 5,000	Visa Gold Business Credit Card Joining Fee	Visa Gold Business Credit Card- Gusaba guhabwa ikarita	RWF 100,000	Guarantee handling fee	Ikiguzi ku mpapuro za Bank zishi ngira	RWF 50,000
Cheque Book (24 leaf)	Agatabo Ka sheki (Impapuro 24)	RWF 4,000	Visa Gold Business Credit Card Annual Subscription	Visa Gold Business Credit Card- ifatabuguzi kumwaka	RWF 50,000	Import LC		
Cheque Book (48 leaf)	Agatabo Ka sheki (Impapuro 48)	RWF 8,000	Visa Gold Business Credit Card Additional Card	Visa Gold Business Credit Card- Gusaba indi Karita	RWF 50,000	"LC Opening commission (110% cash covered) 120% > YR"	"Gutanga Inyandiko mpeshanguzanyo itumiza ibicuruzwa mu gihugu hanzwe ingwate ya amafaranga kuri konti"	0.5% per quarter or part thereof,Max USD 10,000 or Equivalent
Cheque Book (96 leaf)	Agatabo Ka sheki (Impapuro 96)	RWF10,000	Balance inquiry	Kureba amafaranga usigaranye	RWF 50	"LC Opening (with non cash covered)"	"Gutanga Inyandiko mpeshanguzanyo itumiza ibicuruzwa mu gihugu yishingiye nibindi bitari kashi"	1.2% per quarter or part thereof,Max USD 10,000 or Equivalent
Express Cheque Book Payment order	Karine ya Payment order	RWF 3,000	Balance inquiry print	Gusohora inyandiko y'amafaranga asigaye kuri Konti	RWF 100	LC Acceptance commission (Cash covered)	Umufuragiro wo kwemeza Inyandiko mpeshanguzanyo	0.5% per quarter or part thereof, Min RWF 100,000
Stop payment (cheque payment order)	Guhagarikisha sheki cg ubundi bwishyu	RWF 3,000 per leaf/ Kurupapuro	Re issue pin	Kongerera gusaba umubare w'ibanga w' Ikarita	RWF 1,000	Adding confirmation	Ikiguzi cyo kwemeza Inyandiko mpeshanguzanyo	Correspondent Bank Charges
Stop payment (cheque payment order)	Guhagarikisha sheki cg ubundi bwishyu	RWF 8,000 per series/ Ku gatabo	Stopping Card	Guhagarikisha ikarita	RWF 1,000	LC Payment/Settlement commission	Kwishyura inyandiko mpeshanguzanyo	0.5% non cash Covered ; 0.25% Cash covered a maximum of USD 10,000
Cheque discrepancy	Sheki itujuje neza harimo ikinyuranyo	RWF 1,000	Stop Card	Guhagarikisha ikarita	RWF 500	LC Amendments	Guhinduzwa inyandiko mpeshanguzanyo	0.5% per quarter or part thereof,Min RWF 50,000
Same day value cheque in collection	Kwishyurwa uwo muni kuri Sheki Zoherezwa zisabirwa kwishyurwa	1% min RWF10,000	Account statement Visa Use	Kwaka Impapuro zigaragaza imikorere ya konti mugihwe waka Visa yabajya mumahanga	RWF 5000	LC extension of period	"Kongerera igihe Gutanga Inyandiko mpeshanguzanyo itumiza ibicuruzwa mu gihugu yishingiye nibindi bitari kashi"	0.25% per Quarter or part there of Min 50,000
Unpaid outwards Cheque	Sheki itazigamiye yo muyindi Banki	N/A	Mini statement	Gusohora inyandiko y'incamacaye ku byakozwe kuri Konti	RWF 100	Discrepancy Fee	Ikiguzi cyo kwemeza Inyandiko mpeshanguzanyo	1.2% per quarter or part thereof, Min 100,000
Returned cheque insufficient funds (Over the counter/Clearing)	Sheki itishyuye kuko itazigamiye yakiriye kuri Guichet	RWF 10,000	MOBILE BANKING			Import LC/ commitment fee	Ikiguzi cyo kwemeza Inyandiko mpeshanguzanyo	0.5 cash covered, 2% non Cash covered CAS COVERED: 0.5% per quarter or part thereof, (Min 100,000) + NON CASH COVERED: 1.2% per quarter or part thereof (min RWF 100,000)
Cheque collection FCY Locally above Usd10,000	Kubikuzi sheki mu madorari >10,000	Rwf : 100,000	SMS alert	Ubutumwa bugufi	RWF 50	Swift Message	Ikiguzi cy'uburyo bwa Swift	0.5% per quarter or part thereof, Min RWF 50,000
Transfers Local			Balance enquiry	kubaza asigaye kuri konti	RWF 100			
Internal Transfer	Kohereza amafaranga hagati y'abakiriya ba CBA Rw	Nil/ Ntayo	Mini-statement	Incamate y'Imikorere ya konti	RWF 100			
EFT Outgoing	Kohereza amafaranga hakoreshejwe uburyo bwa EFT	Rwf 500	Loan details	kubaza ibijyanye n'umwenda	RWF 100			
Outgoing Transfer Local	Kohereza amafaranga hagati y'abakiriya b'andi ma banki (Mu Rwanda)	FRW 500; USD 5 or equivalent	Cheque book request	Gusaba agatabo ka sheki	RWF 100			
EFT/ RTGS Incoming	Kwakira amafaranga hakoreshejwe uburyo bwihuse (RTGS)	Nil/ Ntayo	Forex enquiry	kubaza ibyivunjisha	RWF 100			
RTGS Outgoing	Kohereza amafaranga hakoreshejwe uburyo bwihuse (RTGS)	RWF 1,000	Airtime purchase	kugura ikarita yo guhamagara	RWF 100			
Incoming Transfer (Local)	Kwakira amafaranga yoherejwe ava Mu gihugu	Nil/ Ntayo	Electricity purchase	kugura umuriro	RWF 100			
Foreign Services	Serivisi Mpuzamahanga		Funds transfer	kohereza amafaranga	RWF 100			
Outward TT	Kohereza amafaranga hanze	0.5% minimum, Usd30 maximum Usd 200 + Swift charges USD 15	PIN change	Guhindura umubare w'ibanga	RWF 100			
Swift cancellation	Iswesha ry'ikiguzi cy'uburyo bwa Swift	RWF 10,000	RRA tax payment	Kwishyura Imisoro ya RRA	RWF 100			
SWIFT Charges	Kohereza no kwakira amafaranga hakoreshejwe SWIFT	USD 15	ONLINE BANKING					
Tracing Charges	Gushakisha aho amafaranga yoherejwe cg yakiriwe	USD 15 or Equivalent	Corporate & business customers	standing order internal on Internet Banking	RWF 3,000 per month/ Ku kwezi			
Cash withdraw charges against inward transfers (FCY)	Kubikuzi amadevize kuri konti yakiriye amafaranga atari kashi	0.5% for amount up to 5,000 and 1% >5000	Individual customers	Individual customers	RWF 1000 per month / ku kwezi	Export LC		
Cash deposit USD small denomination	Kubitsa US amadorali mu noti ntayo:	USD 50: 2.5% other Small denominations 5% charge. Accepting Bills 2006 and above series Only	Internal Transfer(Bulk payments)	Kohereza amafaranga hagati y'abakiriya ba Banki	RWF 100	Confirmation Fee	Gutanga Inyandiko mpeshanguzanyo yohereza ibicuruzwa hanze y'igihugu	RWF 100,000 or USD equivalent
EAC cheque for collection	Kubikuzi sheki yishyuye nyuma yo koherezwa muri EAC	0.5% min USD 15 Max \$50 plus Courier Charges/ Hiyongereyeho ikiguzi cyo kohereza	EFT(Bulk payments)	Kohereza amafaranga atandukanye icyarimwe	RWF 200	Payment commission	Kwishyura impapuro mpesha nguzanyo	0.25% maximum usd 5,000
Recalling funds	Kugaruza amafaranga	Usd20+ correspondent Banks charges/ Hiyongereyeho ikiguzi cy'izindi banki	RTGS(Bulk payments)	Kohereza amafaranga atandukanye muburyo bwihuta bwa RTGS	RWF 500	Advising Commission	Kumenyesha Inyandiko mpesha mwenda Zitumiza ibicuruzwa biva mu Rwanda	0.25% Max RWF 100,000
Amendment of message	Gukosozwa cg Kuzuzwa ubutumwa bwa Swift	Usd 20 + other bank charges/ Hiyongereyeho ikiguzi cy'izindi banki	E-alerts & Estatements	kumenyeshwa amakuru ya konti muburyo Elegitoronike	Free/ Ntayo	LC Advising Fees with our Confirmation (Export LC)	Kumenyesha Inyandiko mpesha mwenda Zitumiza ibicuruzwa biva mu Rwandahiyongereyeho kuyemeza	0.5% per Quarter or part there of
Amendment fee	Gukosozwa cg Kuzuzwa ubutumwa bwa INR	RWF 5000	Borderless Transactions	Kohereza amafaranga binyuze mu mashami ya		Courier	Ikiguzi cyo kohereza Courier	USD 50
Indian Rupee Telegraphic Transfers	Kohereza amafaranga y'u Buhinde mu Buhinde	RWF 6,000	Rwanda to CBA KE/UG/TZ	Kohereza amafaranga muyandi mashami ya Kenya, Uganda na Tanzania	0.5% Min, Usd15 Max Usd 50	Bill discounting	Kwishyurwa kuri service yo Kwishyurwa Fagitire itumiza ibicuruzwa hanze y'igihugu	0.15% min USD 30 + courier charges
Other Services			Rwanda to other banks in KE/UG/TZ	Kohereza amafaranga muyandi mabanki Kenya, Uganda na Tanzania	0.5% Min, Usd 30 Max Usd 100	Documentary collection Import Collection Document		
Salary processing fee	Kwishyura imishahara	Per bulk payment & charged to the employer Rwf 5000	Loans and Advances	Inguzanyo		Returned Documents	itumiza ibicuruzwa mu gihugu yishingiye	RWF 50,000
Treasury Bills/ Bonds Submission	Kugura impapuro zagaciro muri BNR	Retail RWF 10,000; Corporate and Business RWF 20,000	File Opening	Gufungura idosiye y'inguzanyo	RWF 25,000	Unpaid Bill Supervision	Gukurikirana impapuro z'ubwishyu zitishyuye	RWF 30,000
School fees Collection	Kwakira amafaranga y'ishuri	Nil/ Ntayo	Facility Arrangement Fees	Umufuragiro kunguzanyo	2% min RWF 50,000	Past due (unpaid bill supervision)	Ikiguzi kubukererwe mu kwishyura Fagitire itumiza ibicuruzwa hanze y'igihugu yishingiye	USD 25 per quarter
Swift statement MT940 MT950	Guhindura ubwoko bwa Swift	RWF 25,000 per Month	Annual Facility Management Fee (All facilities)	Gucunga idosiye	1% MIN RWF 15,000 max RWF 50,000 individual; 0.5 % for Business Banking and Corporate	Export collection Document	Kwishyurwa Fagitire yohereza ibicuruzwa hanze y'igihugu	
Account Modification (Product change in the same category)	Guhindura ubwoko bwa konti	RWF 3,000	Search Fee	Gushaka amakuru muri CRB	RWF 20,000 +VAT	Payment commission	Umufuragiro mu kwishyura fagitire yohereza ibicuruzwa hanze y'igihugu	0.25% + Courier
Audit certificate balance	Icyemezo cy'uko Konti ihagaze gisabwa N'umugenzuzi	RWF 10,000	Temporary Excess/ Increase O/D	Inyungu kunguzanyo y'ingoboka	Base +/-	Advising Commission	Ikiguzi cyo Kumenyeshwa	0.25% MAX RWF 100,000
Certificate of Good standing	Icyemezo cy'uko umukiriya akorana na banki	RWF 10,000	Commission on salary overdraft	Umufuragiro kunguzanyo y'ingoboka k'umushahara	2% min RWF 5,000	Avalisation	Kwemeza impapuro z'ubwishyu zitumizwa hanze	1% flat, RWF 100,000 min
Balance Confirmation	Icyemezo cy'uko Konti ihagaze	RWF 10,000	Non-utilisation Fee Against Committed Matching Funds	Kudakoresha inguzanyo wahawe	1% per quarter or part thereof of non utilized portion	Bill discounting + financing of presentations (ref. Credit limits)	Kwishyurwa fagitire yohereza ibicuruzwa hanze y'igihugu mbere y'igihe cyagenwe	0.25% (min usd 100) per bill +actual interest +postage
Loan Clearance Certificate/ Certificate of Indebtedness	Icyemezo cy'uko ufite umwenda cg utawufite	RWF 15,000	Cancellation fee (After signing notification and/or Contract	Gusesa amasezerano nyuma yo kujya kwa Noteri	1% Min 100,000 Max 5,000,000	NB:		
			Monitoring Fee	Ikiguzi cyo gukurikirana		Note: All above charges are exclusive of VAT. Interest payable is subject to withholding Tax(WHT) at the ruling rate		
			O/D Extension fee	Kongerera igihe cy'inguzanyo by'ingoboka	2% minimum RWF 5,000			
			Restructuring Commission	Guhindura igihe cyangwa ubwoko bw'inguzanyo isanzwe	2% of restructured amount Min Rwf 50,000;corporate RWF 100,000			
			Loan Restructuring processing fee	Kwiga Dosiye Guhindura igihe cyangwa ubwoko bw'inguzanyo isanzwe	RWF 25,000			
			Loan clearance Fee	Urupapuro rugaragaza ko warangije umwenda	RWF 25,000			
			Loan Certificate fee	Urupapuro rugaragaza umwenda usigaye	RWF 20,000			
			Early Repayment Penalty (Term facilities)	Kwishyura inguzanyo mbere y'igihe (Inguzanyo isanzwe)				
			Takeover/Prepayment fee	Kwishyura inguzanyo mbere y'igihe (Iguzwe n'indi banki)	8% of outstanding amount - min RWF 50,000			



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