

NCBA BANK RWANDA PLC TARIFF GUIDE

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	Standing order Monthly fee outgoing local	Ikiguzi ku Amabwiriza ahoraho yo kohereza amafaranga aya mu gihugu ya buri kwezi	RWF 500	Unrearranged overdraft to Clear cheque	Kwishyura sheki itazigamiye	3% of the cheque value of the Cheque value Minimum Rwf : 100,000 ; Maximum 500,000
Account opening fee	Gufungura Konti	Free / Ntayo	Standing order Cancellation	Guhagarika/ Guhindura cg kubura amafaranga yo kwishyura amabwiriza ahoraho	RWF 5,000	Salary Advance Negotiation Fee	Inguzanyo yingoboka kumushahara w'ukwezi.	1% minimum Rwf 5,000
Savings Accounts	konti yo kuzigama	Refer to rate card (Products)	Standing Order Monthly fee outgoing Int'l	Ikiguzi ku Amabwiriza ahoraho yo kohereza amafaranga aya mu gihugu ya buri kwezi	Usd 30 + Swft charges	BANK GUARANTEES		
Current Accounts (Individual/Business) - RWF&FCY	" Konti yo kubitsa no kubikuzza (Umuntu ku giti cye N'ibigo)"	Refer to rate card (Products)	Cards	Amakarita	Amount/ Ikiguzi	Bank Guarantee	Umufuragiho ku ngwate yishingiwe na kashi	0.5% per quarter or part thereof (min RWF 50,000)
Ledger Fees	Amafaranga Yo gucunga Konti buri kwezi		Card Application	Gusaba Ikarita	RWF 5000	Commission (RWF100%/FCY110% cash covered)	Guhagarika Impapuro Zishingira (Guarantee)	RWF 50,000
Savings Accounts	konti yo kuzigama	Nil/Ntayo	Card replacement (lost or damaged)	Gusimbura Ikarita yatakaye cg yangiritse	RWF 5,000	Cancellation of Guarantee	umuragiho ku ngwate yishingiwen'ibindi bitari kashi	1% per quarter or part thereof (min RWF 100,000)
Current Accounts Individual/ Business/ Corporate	" Konti yo kubitsa no kubikuzza (Umuntu ku giti cye N'ibigo)"	RWF1,000, RWF2,000; FCY :USD 2, USD 3 or Equivalent	Withdrawal (CBAR Card)	Kubikuzza ukoresheje ikarita	RWF 200	Bank Guarantee	Kongera amasezerano y'Ingwate yishingira	0.5% per Quarter and th
Transaction Fees & Charges	Amafaranga agenda kuri serivisi zinyuranye	Amount/ Ikiguzi	ATM international	Kubikuzza ukoresheje ikarita yo mumahanga	RWF 3,000	Commission (non cash covered)	Guhindura bimwe mu bigize Impapuro zishingira	RWF 50,000
Over the counter cash withdrawal of an ≤ Rwf 200,000 (For individuals)	Kubikuzza amafaranga ≤200,000 Rwf kuri gishe (Kuri konti y'umuntu ku giti cye)	FRW 3000	Withdrawal (Other bank's Card)	Kubikuzza ukoresheje ikarita y'andi ma banki	RWF 400	Extension Commissions Guarantee	Inguzanyo yishyirwa	0.5% per Quarter and th
Over the counter Withdrawal-Savings Accounts	Kubiluzza kuri Konti zo kuzigama	RWF 200	Visa Gold Credit Card Annual Subscription	Visa Gold Credit Card- Gusaba guhabwa ikarita	RWF 30,000	Amendment of Guarantee	Inguzanyo yishyirwa	RWF 50,000
Over the counter lack of funds withdrawal	Sheki yajekubikuzza itazigamiye	10% of the amount	Visa Gold Business Credit Card Joining Fee	Visa Gold Credit Card- ifatabuguzi ku mwaka	RWF 100,000	Guarantee handling fee	Ikiguzi ku mpapuro za Bank zishi ngira	RWF 50,000
Cash withdraw with counter cheque leaf	Kubikuzza amafaranga kuri gishe ukoresheje kitansi	RWF 1000	Visa Gold Business Credit Card Additional Card	Visa Gold Business Credit Card- Ifatabuguzi kumwaka	RWF 50,000	Import LC	Inyandiko mpeshanguzanyo itumiza ibicuruzwa mu gihugu	0.5% per quarter or part thereof,Max USD 10,000 or Equivalent
Account statement	Urupapuro rugaragaza imikorere ya Konti	RWF 1000 per page/ Kuri buri rupapuro	Balance inquiry	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 hatanze ingwate ya amafaranga kuri konti"	
Dormant/Inactive Account Reactivation	Gusaba kongera gukoresha Konti	Free/Ntayo	Balance inquiry print	Kureba amafaranga usigaranye	RWF 50	"LC Opening (with non cash covered)"	"Gutanga Inyandiko mpeshanguzanyo itumiza ibicuruzwa mu gihugu yishingiwe n'ibindi bitari kashi"	1.2% per quarter or part thereof,Max USD 10,000 or Equivalent
Account closure	Gufunga Konti	RWF 5,000	Re issue pin	Gusohora inyandiko y'amafaranga asigaye kuri Konti	RWF 100	LC Acceptance commission (Cash covered)	Umufuragiho wo kwemeza Inyandiko mpeshanguzanyo	0.5% per quarter or part thereof, Min RWF 100,000
Cheque	Sheki		Stopping Card	Guhagarikisha ikarita	RWF 1,000	Adding confirmation	Ikiguzi cyo kwemeza Inyandiko mpeshanguzanyo	Correspondent Bank Charges
Cheque Certification	Kwemeza sheki izigamiye	RWF 5,000	Stop Card	Guhagarikisha ikarita	RWF 500	LC Payment/Settlement commission	Kwishyura inyandiko mpeshanguzanyo	0.5% non cash Covered ; 0.25% Cash covered a maximum of USD 10,000
Cheque Book (24 leaf)	Agatabo Ka sheki (Impapuro 24)	RWF 4,000	Account statement Visa Use	Kwaka Impapuro zigaragaza imikorere ya konti mugihe waka	RWF 5000	LC Amendments	Guhinduzza inyandiko mpeshanguzanyo	0.5% per quarter or part thereof,Min RWF 50,000
Cheque Book (48 leaf)	Agatabo Ka sheki (Impapuro 48)	RWF 8,000	Mini statement	Visa yabajya mumahanga	RWF 100	LC extension of period	"Kungera igihe Gutanga Inyandiko mpeshanguzanyo itumiza ibicuruzwa mu gihugu yishingiwe n'ibindi bitari kashi"	0.25% per Quarter or part there of Min 50,000
Cheque Book (96 leaf)	Agatabo Ka sheki (Impapuro 96)	RWF10,000		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
Express Cheque Book	Agatabo ka sheki Kihuse	RWF10,000	MOBILE BANKING	SERVICE ZO KURI TEREFONI IGEN DANWA		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 RWF 100,000) + NON CASH COVERED: 1.2% per quarter or part thereof (min RWF 100,000)
Payment order	Karine ya Payment order	RWF 3,000	SMS alert	Ubutumwa bugufi	RWF 50	Swift Message	Ikiguzi cy'uburyo bwa Swift	
Stop payment (cheque payment order)	Guhagarikisha sheki cg ubundi bwishyu	RWF 3,000 per leaf/ Kurupapuro	Balance enquiry	kubaza asigaye kuri konti	RWF 100			
Stop payment (cheque payment order)	Guhagarikisha sheki cg ubundi bwishyu	RWF 8,000 per series/ Ku gatabo	Mini-statement	Incumake y'Imikorere ya konti	RWF 100			
Cheque discrepancy	Sheki itujuje neza harimo ikinyuranyo	RWF 1,000	Loan details	kubaza ibijyanye n'umwenda	RWF 100			
Same day value cheque in collection	Kwishyurwa uwo muni kuri Sheki Zoherezwa zisabirwa kwishyurwa	1% min RWF10,000	Cheque book request	Gusaba agatabo ka sheki	RWF 100			
Unpaid outwards Cheque	Sheki itazigamiye yo muyindi Banki	N/A	Forex enquiry	kubaza ibyivunjisha	RWF 100			
Returned cheque insufficient funds (Over the counter/Clearing)	Sheki itishyurwa kuko itazigamiye yakirirwe kuri Guichet	RWF 10,000	Airtime purchase	kugura ikarita yo guhamagara	RWF 100			
Cheque collection FCY Locally above Usd10,000	Kubikuzza sheki mu madorari >10,000	Rwf : 100,000	Electricity purchase	kugura umuriro	RWF 100			
Transfers Local			Funds transfer	kohereza amafaranga	RWF 100			
Internal Transfer	Kohereza amafaranga hagati y'abakiriya ba CBA Rw	Nil/ Ntayo	PIN change	Guhindura umubare w'ibanga	RWF 100			
EFT Outgoing	Kohereza amafaranga hakoreshejwe uburyo bwa EFT	Rwf 500	RRA tax payment	Kwishyura Imisoro ya RRA	RWF 100			
Outgoing Transfer Local	Kohereza amafaranga hagati y'abakiriya b'andi ma banki (Mu Rwanda)	FRW 500; USD 5 or equivalent	ONLINE BANKING	SERVICE ZO KURI INTERNETI				
EFT/ RTGS Incoming	Kwakira amafaranga hakoreshejwe uburyo bwihuse (RTGS)	Nil/ Ntayo	Corporate & business customers	abakiriya banini/lbigo	RWF 3,000 per month/ Ku Kwezi			
RTGS Outgoing	Kohereza amafaranga hakoreshejwe uburyo bwihuse (RTGS)	RWF 1,000	standing order internal on Internet Banking	Amabwiriza ahoraho yo kwishyura	RWF 1000 per month / ku kwezi			
Incoming Transfer (Local)	Kwakira amafaranga yoherewe ava Mu gihugu	Nil/ Ntayo	Individual customers	Abantu kugiti cyabo	RWF 1,000 per month/ Ku kwezi			
Foreign Services	Serivisi Mpuzamahanga		Internal Transfer(Bulk payments)	Kohereza amafaranga hagati y'abakiriya ba Banki	RWF 100			
Outward TT	Kohereza amafaranga hanze	0.5% minimum, Usd30 maximum Usd 200 + Swift charges USD 15	EFT(Bulk payments)	Kohereza amafaranga atandukanye icyarimwe	RWF 200			
Swift cancellation	Iseswa ry'ikiguzi cy'uburyo bwa Swift	RWF 10,000	RTGS(Bulk payments)	Kohereza amafaranga atandukanye muburyo bwihuta bwa RTGS	RWF 500			
SWIFT Charges	Kohereza no kwakira amafaranga hakoreshejwe SWIFT	USD 15	E-alerts & Estatements	kumenyeshwa amakuru ya konti muburyo Elegitoronike	Free/ Ntayo			
Tracing Charges	Gushakisha aho amafaranga yoherewe cg yakiriwe	USD 15 or Equivalent	Borderless Transactions	Kohereza amafaranga binyuze mu mashami ya				
Cash withdraw charges against inward transfers (FCY)	Kubikuzza amadevize kuri konti yakiriye amafaranga atari kashi	0.5% for amount up to 5,000 and 1% >5000	Rwanda to CBA KE/UG/TZ	Kohereza amafaranga muyandi mashami ya Kenya, Uganda na Tanzania	0.5% Min, Usd15 Max Usd 50			
EAC cheque for collection	Kubikuzza sheki yishyurwa nyuma yo koherezwa muri EAC	0.5% min USD 15 Max \$50 plus Courier Charges/ Hiyongereyeho ikiguzi cyo kohereza	Rwanda to other banks in KE/UG/TZ	Kohereza amafaranga muyandi mabanki Kenya, Uganda na Tanzania	0.5% Min, Usd 30 Max Usd 100			
Recalling funds	Kugaruza amafaranga	Usd20+ correspondent Banks charges/ Hiyongereyeho ikiguzi cy'izindi banki	Loans and Advances	Inguzanyo				
Amendment of message	Gukosozza cg Kuzuzza ubutumwa bwa Swift	Usd 20 + other bank charges/ Hiyongereyeho ikiguzi cy'izindi banki	File Opening Commission	Gufungura idosiye y'inguzanyo	RWF 25,000			
Amendment fee	Gukosozza cg Kuzuzza ubutumwa bwa INR	RWF 5000	Facility Arrangement Fees	Umufuragiho kunguzanyo	2% min RWF 50,000			
Indian Rupee Telegraphic Transfers	Kohereza amafaranga y'u Buhinde mu Buhinde	RWF 6,000	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			
Other Services			Search Fee	Gushaka amakuru muri CRB	RWF 20,000 +VAT			
Salary processing fee	Kwishyura imishahara	Per bulk payment & charged to the employer Rwf 5000	Temporary Excess/ Increase O/D	Inyungu kunguzanyo y'ingoboka	Base +/-			
Treasury Bills/ Bonds Submission	Kugura impapuro zagaciro muri BNR	Retail RWF 10,000; Corporate and Business RWF 20,000	Collateral De-registration fee	Kwandukuzza Ingwate	RWF 20,000			
School fees Collection	Kwakira amafaranga y'ishuri	Nil/ Ntayo	Commission on salary overdraft	Umufuragiho kunguzanyo y'ingoboka k'umushahara	2% min RWF 5,000			
Swift statement MT940 MT950	Ikiguzi cy'uburyo bwa Swift	RWF 25,000 per Month	Non-utilisation Fee Against Committed Matching Funds	Kudakoresha inguzanyo wahawe	1% per quarter or part thereof of non utilized portion			
Account Modification (Product change in the same category)	Guhindura ubwoko bwa konti	RWF 3,000	Cancellation fee (After signing notification and/or Contract	Gusesa amasezerano nyuma yo kujya kwa Noteri	1% Min 100,000 Max 5,000,000			
Audit certificate balance	Icyemezo cy'uko Konti ihagaze gisabwa N'umugenzuzi	RWF 10,000	Monitoring Fee	Ikiguzi cyo gukurikirana	0.1% per month on the highest amount overdrawn			
Certificate of Good standing	Icyemezo cy'uko umukiriya akorana na banki	RWF 10,000	O/D Extension fee	Kongera igihe cy'inguzanyo by'ingoboka	2% minimum RWF 5,000			
Balance Confirmation	Icyemezo cy'uko Konti ihagaze	RWF 10,000	Restructuring Commission	Guhindura igihe cyangwa ubwoko bw'inguzanyo isanzwe	2% of restructured amount Min Rwf 50,000;corporate RWF 100,000			
Loan Clearance Certificate/ Certificate of Indebtedness	Icyemezo cy'uko ufite umwenda cg utawufite	RWF 15,000	Loan Restructuring processing fee	Kwiga Dosiye Guhindura igihe cyangwa ubwoko bw'inguzanyo isanzwe	RWF 25,000			
Retrieval of Documents	Gusaba kopi y'inyandiko yatakaye cg yangiritse	RWF 10,000	Loan clearance Fee	Urupapuro rugaragaza ko warangije umwenda	RWF 25,000			
Standing Orders			Loan Cerificate fee	Urupapuro rugaragaza umwenda usigaye	RWF 20,000			
Standing order amendment	Guhindura Amabwiriza ahoraho yo kohereza amafaranga	RWF 2,000	Early Repayment Penalty (Term facilities)	Kwishyura inguzanyo mbere y'igihe (Inguzanyo isanzwe)	5%			
Standing Order set up	Amabwiriza ahoraho yo kohereza amafaranga	RWF 2,000	Takeover/Prepayment fee	Kwishyura inguzanyo mbere y'igihe (Iguzwe n'indi banki)	8% of outstanding amount - min RWF 50,000			
Unpaid standing order	Amabwiriza ahoraho yo kohereza amafaranga atishyurwa kumpamvu z'amafaranga adakwiye	RWF 5,000	Penalty Interest Rate on arrears	Inyungu z'ubukererwe	0.4% per month on outstanding amount/Ku kwezi -kumafaranga asigaye			
			Lending Rates	Inyungu ku nguzanyo	Base rate +/- Margin			
			IPF	Inguzanyo yo kugura ubwishingizi	2% of the amount plus other charges related to Loan facilities			
			Credit line letter of intent	Icyemezo cyo kwemererwa inguzanyo	RWF 50,000			



Head Office: 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