



Agréé par la Banque Nationale du Rwanda

TARIFF GUIDE OF DIFFERENT PRODUCTS AND SERVICES

IBICIRO NGENDERWAHO BYA SERIVISE ZITANDUKANYE

Dear Respected customers,

DUTERIMBERE - IMF PLC Management is delighted to inform you that its product and service charges has been revised and the updated tariff is published on the following website: <https://www.duterimbereimf.co.rw/>

Thanks for banking with us

Ku Bakiriya bacu,

Ubuyobozi bwa DUTERIMBERE - IMF PLC bunejewe no kubamenyesha ko serivise z'ibiciro zashyizwe ahagaragara ku buryo mwazisanga ku rubuga rwayo ari rwo: <https://www.duterimbereimf.co.rw/>

Tubashimiye uko mudahwema ukorana natwe

OPENING ACCOUNT & SAVING / GUFUNGURA KONTI NO KWIZIGAMA

N°	Account Type / Ubwoko bwa Konti	Fees for opening / Ikiguzi cyo gufungura	Minimum balance / Amake wizigama kuri konti	Monthly Bank charges / amafaranga acibwa buri kwezi	Fees for cheque or Booklet / Ikiguzi cya Sheki cg agatabo	Fees for deposit or withdrawal / Ikiguzi	Interest rate / Inyungu																																
1	Current Account "GWIZA" / Konti isanzwe "GWIZA"	Non fees / Ubuntu	10,000Frw	0 Frw	1) Cheque book / Agatabo ak sheki: 4,000Frw 2) Booklet / Agatabo ko kubitsa no kubikuzwa: 3,000Frw	0Frw	0																																
2	Current Account "IBANZE" / Konti isanzwe "IBANZE"		3,000Frw	500 Frw		0Frw	0																																
3	Term Deposit (SUGIRA) / Kubitsa igihe kizwi		Non fees (Under current account) / Ubuntu (ishamikiye kuri konti isanzwe)	50,000Frw		0 Frw	0 Frw	<table><tr><th>Months / Amezi</th><th>3 - 6 months</th><th>9 months</th><th>12 months</th></tr><tr><td>50,000 - 500,000</td><td>5%</td><td>5.50%</td><td>6%</td></tr><tr><td>500,001 - 1,000,000</td><td>5.50%</td><td>6%</td><td>6.50%</td></tr><tr><td>1,000,001 - 10,000,000</td><td>6.50%</td><td>7%</td><td>7.50%</td></tr><tr><td>10,000,001 - 20,000,000</td><td>7%</td><td>7.50%</td><td>8%</td></tr><tr><td>20,000,001 - 100,000,000</td><td>8%</td><td>8%</td><td>9%</td></tr><tr><td>Above 100,000,000</td><td>9%</td><td>9.50%</td><td>10-12% (negotiable)</td></tr><tr><td colspan="4">Cost for early breakup: 0.3%-0.5% of Capital except</td></tr></table>	Months / Amezi	3 - 6 months	9 months	12 months	50,000 - 500,000	5%	5.50%	6%	500,001 - 1,000,000	5.50%	6%	6.50%	1,000,001 - 10,000,000	6.50%	7%	7.50%	10,000,001 - 20,000,000	7%	7.50%	8%	20,000,001 - 100,000,000	8%	8%	9%	Above 100,000,000	9%	9.50%	10-12% (negotiable)	Cost for early breakup: 0.3%-0.5% of Capital except		
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4	INTEGO Saving Accounts / Konti yo kuzigama «INTEGO »	Voluntary / Ayo ushaka	0 Frw	0Frw Twice/month	6% annum																																		
5	Education Saving Account (IGANAWE) / Konti yo kuzigamira kwiga		0 Frw	More than twice: 1,000Frw																																			
				0 Frw	6% annum																																		

PRICES ON LOANS SERVICES / IBICIRO KURI SERIVISE ZO GUTANGA INGUZANYO

N°	Type of Loan / Ubwoko bw'inguzanyo	Annual Interest rate / Inyungu ku mwaka	Calculation method / Uburyo bwo kubara	Commission fees / Komisiyo	File fees /Amafara ya dosiye	Late interest / Inyungu zubukerewe
1	Groups Loans (Solidarity, VSLAs) / Inguzanyo ku matsinda	2% per month / 2% ku kwezi	Flat		3,000Frw per member / 3,000Frw kuri buri munyamuryango	5% per month of the late amount / 5% y'amafaranga ari mu bukerewe buri kwezi
2	Business Loan to Entrepreneurs Women / Inguzanyo y'ubuhinzi kuri ba Rwiyemezamirimo b'abagore	1.5% per month for amount ≤ 5,000,000 Frw /1.5% ku kwezi ku mafaranga ≤ 5,000,000 Frw 20-24% per annum for amount > 5,000,000Frw / 20-24% ku mwaka ku mafaranga > 5,000,000Frw	Flat	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw	
3	Agriculture Loan to Entrepreneurs Women / Inguzanyo y'ubuhinzi kuri ba Rwiyemezamirimo b'abagore	18-24% annum / 18-24% ku mwaka	Flat or Decreasing depends to the total loan	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga : 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw	
4	Livestock Loan to Entrepreneurs Women / Inguzanyo y'ubworozi	18-24% annum /18-24% ku mwaka	Flat or Decreasing depends to the total loan	1.5% of total loan /1.5% y'inguzanyo yose	For amount / ku mafaranga : 1) ≤ 5,000,000Frw : 30,000Frw	

5	Salary Advance Loan / Inguzanyo ku mushahara	1.5% per month for amount ≤ 5,000,000 Frw / 1.5% ku kwezi ku mafaranga ≤ 5,000,000 Frw	Flat	2% of total loan / 2% y'inguzanyo yose	5,000Frw
		20-24% per annum for amount / 20-24% ku mwaka ku mafaranga > 5,000,000Frw	Decreasing		
6	Overdraft (NYUNGANIRA)	1) 5% per month / 5% ku kwezi,	Flat	1.5% of total loan / 1.5% y'inguzanyo yose	5,000Frw
7	Construction Loan / Inguzanyo y'ubwubatsi	20-24% annum / 20-24% ku mwaka	Decreasing	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
8	Gura Ubutaka	20-24% annum / 20-24% ku mwaka	Decreasing	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
9	SERUKA (Youth loan) / Inguzanyo y'urubyiruko	20% annum / 20% ku mwaka	Decreasing	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
10	Credit Line	3% per month / 3% ku kwezi	Flat	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
11	Transport Loan / Inguzanyo y'ubwikorezi	20-24% annum for vehicle / 20-24% ku mwaka ku modoka	Decreasing	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
		18% annum for moto / 18% ku mwaka kuri moto	Flat		
12	Contract financing	20-24% annum / 20-24% ku mwaka	Decreasing	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
13	Invoice discount	20-24% annum / 20-24% ku mwaka	Decreasing	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
14	Women Loan / Inguzanyo y'bagore “TERIMBERE MUGORE”	12% annum / 12% ku mwaka	Flat	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
15	Education Loan / Inguzanyo yo kwiga (UMURAGE UKWIYE)	1.5% per month for amount ≤ 5,000,000Frw	Flat	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw
		2% per month for amount > 5,000,000Frw	Decreasing		
16	TERIMBERE NA BRD	16% annum / 16% ku mwaka	Decreasing	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw 2) From 5,000,001 - 10,000,000 Frw : 50,000Frw 3) >10,000,000Frw : 0.5% of total loan but maximum is 200,000Frw
18	Partial Credit Guarantee (Former TEKANA)	1% annum / 1% ku mwaka	Flat	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw

OTHER SERVICES / IZINDI SERIVISE		
N°	Service /Serivisi	Fees /Ikiguzi
1	Close account / Gufunga Konti	0 Frw
2	Account statement / Kumenya uko konti ihagaze	1,000 Frw/page
3	Third Party salaries / Gushyira imishahara kuri konti z'abandi bantu	500Frw
4	Clearance or Non clearance certificate / Icyemezo cyerekana ko urimo cg utarimo umwenda	0Frw
5	Search for lost bank slip / Gushaka borudero yatakaye	5,000Frw
6	Balance Account confirmation / Icyemezo cyemeza amafranga ari kuri konti	5,000 Frw

Note: All prices, VAT are exclusive / Ibiciro byose, umusoro ku nyongeragaciro ntubariwemo