



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.duterimberimf.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.duterimberimf.co.rw/>
Tubashimiye uko mudahwema gukorana 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 cy 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	0 Frw	<table><tr><th>Months Amezi</th><th>3 - 6 months</th><th>9 months</th><th>12 months</th></tr><tr><th>Amount Umubare</th><td></td><td></td><td></td></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></table>	Months Amezi	3 - 6 months	9 months	12 months	Amount Umubare				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)
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Cost for early breakup: 0.3%-0.5% of Capital except the Public fund																																								
4	INTEGO Saving Accounts / Konti yo kuzigama «INTEGO »	Voluntary / Ayo ushaka	0 Frw	0 Frw	0Frw Twice/month	6% annum																																		
5	Education Saving Account (IGANAWE) / Konti yo kuzigamira kwiza				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 / Amafaranga ya dosiye	Late interest / Inyungu zubukerewe
1	Groups Loans (Solidarity, VSLAs) / Inguzanyo ku matsinda	2% per month / 2% ku kwezi	Flat	2% of total loan / 2% y'inguzanyo yose	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'ubucuruzi kuri ba Rwiyezamezimirimo b'abagore	1.5% per month for amount ≤ 5,000,000 Frw / 1.5% ku kwezi ku mafaranga ≤ 5,000,000 Frw	Flat		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	
		20-24% per annum for amount > 5,000,000Frw / 20-24% ku mwaka ku mafaranga > 5,000,000Frw	Decreasing			
3	Agriculture Loan to Entrepreneurs Women / Inguzanyo y'ubuhinzi kuri ba Rwiyezamezimirimo 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 kuri ba Rwiyezamezimirimo b'abagore	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 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	



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 20-24% per annum for amount / 20-24% ku mwaka ku mafaranga > 5,000,000 Frw	Flat Decreasing	2% of total loan / 2% y'inguzanyo yose	5,000Frw
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 yurubiruko	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 18% annum for moto / 18% ku mwaka kuri moto	Decreasing 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
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 2% per month for amount > 5,000,000Frw	Flat Decreasing	2% of total loan / 2% y'inguzanyo yose	For amount / ku mafaranga: 1) ≤ 5,000,000Frw : 30,000Frw
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 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

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	Account reactivation / Gukangura Konti	0 Frw
4	SMS banking / Ubutumwa bugufi	20 Frw/SMS
5	Push & Pull / Kubitsa cg kubikuzza ukoresheje telefoni	0 Frw
6	Third Party salaries / Gushyira imishahara kuri konti z'abandi bantu	500Frw
7	Outward interbank transfer (RIPPS) / Kohereza amafaranga mu zindi banki	1,000Frw
8	Inward interbank transfer (RIPPS) / Kwakira amafaranga avuye mu zindi banki	1,000Frw
9	Clearance or Non clearance certificate / Icyemezo cyerekana ko urimo cg utarimo umwenda	0Frw
10	Withdraw without cheque or booklet / Kubikuzza udafite sheki cg agatabo	1,000 Frw
11	Search for lost bank slip / Gushaka borudero yatakaye	5,000Frw
12	Confirmation of Account balance in writing / Kwemeza amafaranga asigaye kuri konti mu nyandiko	5,000Frw
13	Bulk payments (Salary Payments) / Kwishyura imi shahara ingunga imwe	500Frw by beneficiary / 500Frw kuwa kiriye umushahara
14	Takeover loan by another bank/ Kugurirwa ideni n'iyindi banki	8% of the outstanding amount / 8% yayo warusigayemo
15	Deregistration of collateral / Kwandukuzza ingwate	Free / Ubuntu
16	Ingwate yo gupiganira isoko / Bidding security	2% of the bid / 2% y'isoko
17	Ingwate yo gukora imirimo cyangwa isoko watsindiye / Performance security	20% for works, 30% for contracts, 50% for services / 20% ku mirimo, 30% ku masezerano na 50% kuri serivisi



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

Chief Executive Officer (CEO)

NGABONZIZA M. Alphonse

