

SERVICES	PERSONAL BANKING	CORPORATE & SME BANKING	VAT 18%
<b>FUNDS TRANSFER: LOCAL</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Internal Transfers - Own accounts	Free	Free	EXEMPT
Multiple entries (MDC & BKAC)	RWF 200 per beneficiary	RWF 200 per beneficiary	EXEMPT
Internal transfers- KCBR TO KCBR (TT or FT) -	RWF 200 / transaction	RWF 200	EXEMPT
RIPPS Transfers- RWF / Transaction	RWF 2,500	RWF 2,500	EXEMPT
Incoming RIPPS Transfers all currencies	RWF 500	RWF 500	EXEMPT
Local Transfer (EFT)- Local Currency	RWF 500	RWF 500	EXEMPT
Local Transfer (EFT)- Foreign Currency	1% of value transferred - min USD 35, max USD 200	1% of value transferred - USD 35, max USD 200 (SME), max: 500 (Corporate)	EXEMPT
Multiple credit posting (EFT)	RWF 200 per beneficiary	RWF 200 per beneficiary	EXEMPT
RRA e_Tax Collection_ Transfers	Free	Free	EXEMPT
RRA e_Tax Collection_ Cash payment by KCB Non Customers	RWF 3,000/ per transaction	RWF 3,000/ per transaction	EXEMPT
Bulk payments (Salary Payments)	RWF 200 per transaction	RWF 200 per transaction	EXEMPT
<b>INSTANT PAYMENTS FROM KCB BANK RWANDA TO OTHER KCB GROUP SUBSIDIARIES</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Intercompany - Cash deposit - In local currency equivalent to:	1% of value deposited	1% of value deposited	EXEMPT
Intercompany - Cash withdrawals - In local currency equivalent to:	1% of value withdrawn	1% of value withdrawn	EXEMPT
Intercompany - Transfers - In local currency equivalent to:	0.5% of value transferred - USD 35, max USD 200	0.5% of value transferred - USD 35, max USD 200 (SME), max: 500 (Corporate)	EXEMPT
<b>INTERNATIONAL PAYMENTS:</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
<b>Outward Payments:</b>			
KCBR to other Banks (SWIFT)- FCY In local currency equivalent to:	0.5% of value transferred - min USD 35, max USD 200	0.5% of value transferred - min USD 35, max USD 200 (SME), max: 500 (Corporate)	TAXABLE
SWIFT Amendment (where errors originate from the customer)	RWF 10,000	RWF10,000	TAXABLE
Swift Cancellation	RWF 10,000	RWF10,000	TAXABLE
<b>Inward payments:</b>			
Inward payments- SWIFT	RWF 15,000	RWF20,000	TAXABLE
<b>EXCHANGE RATES</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Exchange rates of the day	Negotiable above USD 5,000	Negotiable above USD 5,000	
FX Selling Service fee	Negotiable	Negotiable	
<b>ALTERNATIVE CHANNELS</b>			
<b>1. CARD BUSINESS</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
ATM withdrawal charges (RWF CARDS)	RWF 250	RWF 250	EXEMPT
ATM withdrawal charges (USD CARDS)	USD3	USD3	EXEMPT
ATM withdrawal_ Clients from other KCB subsidiaries	RWF 1,000	RWF 1,000	EXEMPT
ATM Mini statement	RWF 100	RWF 100	EXEMPT
ATM Receipt print out	RWF 100	RWF 100	EXEMPT
ATM withdrawal charges_ Clients from other local banks	RWF 1,000	RWF 1,000	EXEMPT
ATM withdrawal charges_ Clients from other international banks	RWF 1,500	RWF 1,500	EXEMPT
Card issuance	RWF 4,000	RWF 4,000	EXEMPT
Card issuance_ Micro customers	RWF 4,000	RWF 4,000	EXEMPT
Card replacement	RWF 4,000	RWF 4,000	EXEMPT
Card stop fee	RWF 4,000	RWF 4,000	EXEMPT
<b>2. INTERNET BANKING</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
I-Bank transfers (KCB Own account)	Free	Free	EXEMPT
I-Bank single transfer (KCB other accounts)	RWF 200/ per transaction	RWF 200/ per transaction	EXEMPT
I-BankTransfer (EFT-Local Banks) FCY	0.5% of value transferred - min USD 35,max USD 500	0.5% of value transferred - min USD 35,max USD 500	EXEMPT
I-BankTransfer (EFT-Local Banks) LCY	RWF 500/ per transaction	RWF 500/ per transaction	EXEMPT
I-BankTransfer (RIPPS-Local Banks)/LCY	RWF 2,000/ per transaction	RWF 2,000/ per transaction	EXEMPT
I-BankTransfer (RIPPS-Local Banks)/FCY	0.5% of value transferred - min USD 35,max USD 500	0.5% of value transferred - min USD 35,max USD 500	EXEMPT
I-Bank bulk payment	As per type of transaction	As per type of transaction	EXEMPT
I-Bank bulk payment to Mobile phones users_LCY	RWF 500/ per transaction	RWF 500/ per transaction	EXEMPT
I-Bank single transfer to Mobile phone	RWF 500/ per transaction	RWF 500/ per transaction	EXEMPT
I-Bank transfer-Instant payment to other KCB Suidiaries (Intercompany)	0.5% of value transferred	Up to USD 300 charge USD 4	EXEMPT
I-Bank transfer (SWIFT)	0.5% of value transferred - min USD 35, max USD 200	0.5% of value transferred - min USD 35, max USD 200 (SME), max: 500 (Corporate)	EXEMPT
I-Bank tax payment	RWF 300/ per transaction	RWF 300/ per transaction	EXEMPT
I-Bank service fee	RWF 1,000 / month	RWF 2,500 / month	EXEMPT
<b>3. MOBILE BANKING</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Sms Alerts	RWF 50 per sms	RWF 50 per sms	EXEMPT
Mobile banking balance inquiry	RWF 100 per request	RWF 200 per request	EXEMPT
Mini Statement on Mobile Banking	RWF 100 per request	RWF 100 per request	EXEMPT
Mobile banking transfer to KCB Account	RWF 300 per transaction	RWF 300 per transaction	EXEMPT
Mobile Banking Transfer to other local banks_LCY only	RWF 500 per transaction	RWF 500 per transaction	EXEMPT
Mobile banking utility Payments	RWF 50	RWF 50	EXEMPT
Mobile banking Pull & Push Services	See rate card	See rate card	EXEMPT
KCB Iwacu (Agent Banking)	See rate card	See rate card	EXEMPT
<b>CASH TRANSACTIONS- LOCAL CURRENCY (LCY)</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Over the counter withdrawal - below RWF 400,000 (ATM Limit)	RWF 2,000	RWF 2,000	EXEMPT
Over the counter withdrawal service fee	RWF 300	RWF 300	EXEMPT
Over the counter withdrawal - within ATM Limit (RWF 400,000) using CTV	RWF 3,000	RWF 3,000	EXEMPT
Over the counter withdrawal - Savings accounts	Only RWF 300 for withdrawal charge fee	Only RWF 300 for withdrawal charge fee	EXEMPT
Minimum Balance Violation fee	RWF 600 (Flat fee) / per violation	RWF 600 (Flat fee) / per violation	TAXABLE
Deposit/ Withdrawal using Advantage counter by non members	RWF 3,000/ transaction	RWF 3,000/ transaction	EXEMPT
Cash Handling Fee	RWF 10 Mln and above= RWF 2,000 Flat fee	RWF 10 Mln and above= RWF 2,000 Flat fee	TAXABLE
<b>CASH TRANSACTION (FCY)</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
<b>FCY Cash deposit</b>			
Up 5,000 (USD and equivalent in other FCY)	0.25% of value deposited	0.25% of value deposited	EXEMPT
Above 5,000 (USD and equivalent in other FCY)	0.5% of value deposited	0.5% of value deposited	EXEMPT
USD cash deposit- Series 2003 and below	2.5% of value	2.5% of value	EXEMPT
USD Cash deposit-Denominations 50's and below (USD)	2.5% of value	2.5% of value	EXEMPT
<b>FCY Cash withdrawals</b>			
Up 5,000 (USD and equivalent in other FCY)	0.5% of value	0.5% of value	EXEMPT
Above 5,000 (USD and equivalent in other FCY)	1% of value	1% of value	EXEMPT
<b>LEGDER FEES</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Current Account Maintenance fee (RWF) / Month	RWF 1,500	RWF 2,500 (SME); RWF 5,000 (Corporate)	EXEMPT
Current Monthly Maintenance fee (FCY) / Month	Free	Free	EXEMPT
Advantage Service fee	RWF 20,000/ Month	RWF 20,000/ Month	EXEMPT
Student accounts	Free	Free	EXEMPT
All Savings Accounts	Free	Free	EXEMPT
Zamuka Accounts (Micro)	Free	Free	EXEMPT
Agent Iwacu Float Accounts	Free	Free	EXEMPT
Agent Iwacu commission account	Free	Free	EXEMPT
<b>STATEMENTS</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Account balance Inquiry/ Front Office Desk /Over the counter	RWF 300 per request	RWF 300 per request	EXEMPT
Bank statement	RWF 1,000/ Page	RWF 1,000/ Page	EXEMPT
Account statement for visas applicants	RWF 5,000/ Page	SME: RWF 5,000/ Page; Corporate: RWF 15,000/Page	EXEMPT
Account Statement for audit purpose	RWF 5,000/ Page	SME: RWF 5,000/ Page; Corporate: RWF 15,000/Page	EXEMPT
<b>CHEQUES</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Cheque Book (24 Leaves)	RWF 3,000	RWF 3,000	EXEMPT
Cheque book (48 leaves)	RWF 6,000	RWF 6,000	EXEMPT
Payment order book	RWF 3,000	RWF 3,000	EXEMPT
Express Cheque book (Delivery within 24 hours)	RWF 10,000	RWF 10,000	EXEMPT
Stopping Cheque (per instruction)	RWF 5,000	RWF 5,000	EXEMPT
Unpaid Cheque (insufficient fund)	5% of the value on the cheque leaf (Min RWF 5,000)	5% of the value on the cheque leaf (Min RWF 5,000)	EXEMPT
Certified cheques	RWF 7,500	RWF 7,500	EXEMPT

Cancellation of unused certified cheque	RWF 3,000	RWF 3,000	EXEMPT
Bankers Cheque Issuance	RWF 5,000	RWF 5,000	EXEMPT
Repurchase of bankers cheque	RWF 1,000	RWF 1,000	EXEMPT
<b>STANDING ORDERS</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Set up fee	RWF 2,000	RWF 2,000	EXEMPT
Monthly transaction to KCB Accounts	RWF 200	RWF 200	EXEMPT
Monthly transaction to Other banks	RWF 500	RWF 500	EXEMPT
Unpaid standing orders (insufficient fund)	RWF 5,000	RWF 5,000	EXEMPT
Amendment	RWF 2,000	RWF 2,000	EXEMPT
Cancellation	RWF 2,000	RWF 2,000	EXEMPT
Standing orders to KCB savings account	Free	Free	EXEMPT
<b>DRAFTS</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Drafts	0.25% min USD 35 max USD 150	0.25% min USD 35 max USD 150	EXEMPT
<b>OTHER</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Closing of account	RWF 5,000	RWF 5,000	TAXABLE
Dormant account activation	RWF 1,000	RWF 1,000	TAXABLE
Opinion Letter	RWF 10,000	RWF 10,000	TAXABLE
Declaration of balances	RWF 10,000	RWF 10,000	EXEMPT
Promise of line of credit	RWF 50,000	RWF 50,000	EXEMPT
Photocopying any payment instrument	RWF 500/Page	RWF 500/Page	TAXABLE
<b>SAFE CUSTODY</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Sealed envelop, small packages	RWF 15,000 per quarter	RWF 15,000 per quarter	TAXABLE
Large boxes	RWF 25,000 per quarter	RWF 25,000 per quarter	TAXABLE
Access charge to safe custody items	RWF 2,000	RWF 2,000	TAXABLE
Document search Fees 0-3 months	RWF 5,000	RWF 5,000	EXEMPT
Document search fee over 3 months	RWF 20,000	RWF 20,000	EXEMPT
Document search fee over 1 year	RWF 30,000	RWF 30,000	EXEMPT
Retrieval of CCTV Camera Footage /Same day	Free	Free	EXEMPT
Retrieval of CCTV Camera Footage 2-30 days	RWF 10,000	RWF 10,000	EXEMPT
Retrieval of CCTV Camera Footage 1-2 Months	RWF 25,000	RWF 25,000	EXEMPT
<b>IPF - INSURANCE PREMIUM FINANCE</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Minimum Amount	See rate card	See rate card	TAXABLE
Interest Amount	See rate card	See rate card	TAXABLE
Facility fees for amounts above 500,000	See rate card	See rate card	TAXABLE
Minimum Amount	See rate card	See rate card	TAXABLE
<b>LOANS AND OVERDRAFTS SERVICES</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Loan Application Processing Fee (Any)	RWF 10,000	SME (RWF 30,000); Corporate (RWF 100,000)	TAXABLE
Loan Restructure processing fee	1%; Minimum: RWF 10,000 (Includes mortgage)	1% of the amount; Minimum: RWF 50,000	TAXABLE
Loan Restructure negotiation fee	2%	2%	TAXABLE
Loans negotiation fee	Personal: 2%; Mortgages: 2%	SME:2%; Corporate: 1%	TAXABLE
Salary advance negotiation fee	2% min RWF 5,000	NA	TAXABLE
Interest rate (All loans and advances)	Base rate + Margin	Base rate + Margin	EXEMPT
Interest rate (Salary advance)	4% per month	4% per month	EXEMPT
Negotiation fee / Temorary Excess	2% Min RWF 20,000/ per request	2% Min RWF 50,000/ per request	TAXABLE
Early repayment fee (Full payment)	5%	5%	TAXABLE
Early repayment fee (Buy Out by Other bank)	8%	8%	TAXABLE
Facility management fee/Applied on balance for Term Loan	0.21% per month Max RWF 5,000	SME: 0.21%, Max: RWF 200,000/ Month; Corporate: 0.021%/ month	TAXABLE
Facility management fee/Applied on initial Loan (Line of credit)	0.21% per month Max RWF 5,000	0.21% per month Max RWF 200,000	TAXABLE
Penalties on Arrears	3%/ Month applied on instalment in arrears	3%/ Month applied on instalment in arrears	EXEMPT
Charges on undrawn Loans	Free	Corporate only:0.5%	TAXABLE
Offer letter cancellation fees	RWF 10,000	SME: RWF 25,000; Corporate: RWF 200,000	TAXABLE
Late registration fees [Effective from 30 day after partial disbursment]	0.5%	0.5%	TAXABLE
Perfection fees	RWF 25,000/ Per each security registered	RWF 25,000/ Per each security registered	TAXABLE
Collateral release	RWF 25,000/ Per each security de-registered	RWF 25,000/ Per each security de-registered	TAXABLE
Loan Certificate Fee	RWF 20,000	RWF 20,000	TAXABLE
Loan Clearance Certificate	RWF 20,000	RWF 20,000	TAXABLE
<b>FOREIGN TRADE OPERATIONS: IMPORT LC ISSUANCE</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
LC Issuance commission	0.5% value of the LC (Min RWF 100,000) - per Q (or part thereof)	0.5% value of the LC	EXEMPT
Amendments commission- extension/increase	0.5% value of the increased portion (Min RWF 100,000)	0.5% value of the increased portion	EXEMPT
Amendments commission- others	RWF 25,000	RWF 25,000	EXEMPT
Expiring unutilised/cancellation of LC	0.2% value of the LC (Min RWF 50,000; max RWF 150,000)	0.2% value of the LC (Min RWF 50,000 max RWF 150,000)	EXEMPT
SWIFT commission	RWF 15,000	RWF 15,000	EXEMPT
<b>IMPORT LC NEGOTIATION</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Payment commission	0.5% value of the drawings (Min RWF 150,000)	0.5% value of the drawings (Min 150,000)	EXEMPT
Discrepancy commission	RWF 30,000	RWF 30,000	EXEMPT
SWIFT commission	RWF 15,000	RWF 15,000	EXEMPT
Confirmation commission	At cost	At cost	EXEMPT
<b>EXPORT LC</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Advising customers	0.3% max RWF 150,000	0.3% max 150,000	EXEMPT
Confirmation commission	0.3% value of the LC with min RWF 100,000; max RWF 300,000 - per Q (or part thereof)	0.3% value of the LC with min RWF 100,000 max RWF 300,000- per Q (or part thereof)	EXEMPT
Negotiation commission	0.3% value of the Letter of credit	0.3% value of the Letter of credit	EXEMPT
Amendment commission	RWF 25,000	RWF 25,000	EXEMPT
SWIFT commission	RWF 15,000	RWF 15,000	EXEMPT
<b>IMPORT COLLECTIONS</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Procession fee/ Opening commission	RWF 15,000	RWF 15,000	EXEMPT
Retirement commission/payment	0.5% value of the amount, min RWF 50,000; max RWF 250,000	0.5% value of the amount, min 50,000, max 250,000	EXEMPT
Swift commission	RWF 15,000	RWF 15,000	EXEMPT
Unpaid bills supervision	RWF 20,000/month	RWF 20,000/month	EXEMPT
<b>EXPORT COLLECTIONS</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Processing fee/opening	RWF 30,000	RWF 30,000	EXEMPT
Retirement commission/payment	RWF 0.5% value of the amount, min RWF 50 000; max RWF 250 000	0.5% min 50 000; max RWF 250 000	EXEMPT
Release chaser/ tracer letter commission	RWF 30,000	RWF 30,000	EXEMPT
Swift commission	RWF 15,000	RWF 15,000	EXEMPT
Bills Discounting	1% value of the bill to be discounted	1% value of the bill to be discounted	EXEMPT
<b>GUARANTEES COMMISSION</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Guarantee issuance- Non cash collateralised	3% per annum, minimum RWF 25,000 ( Non-prorated)	3%	EXEMPT
Guarantee issuance- Cash collateralised	2% per annum, minimum RWF 25,000 ( Non-prorated)	2%	EXEMPT
Amendments	RWF 50,000	RWF 50,000	EXEMPT
Cancellation of guarantee	RWF 50,000	RWF 50,000	EXEMPT
<b>SWIFT MESSAGE</b>	<b>FEES / CHARGES</b>	<b>FEES / CHARGES</b>	
Incoming Swift	RWF 25,000	RWF 25,000	EXEMPT

\*All charges are in local currency, unless indicated otherwise.

\*Tariff is subject to changes without prior notice.

\*Tariff effective 12th December 2016.