



Agréé par la Banque Nationale du Rwanda

PRODUCTS INFORMATION

1. Saving Accounts

N°	Product	Product features
1	Current Accounts "GWIZA"	It is a current account opened by a client of DUTERIMBERE-IMF PLC in order to keep their money safely. This account is opened for free and can be used for all services of DUTERIMBERE-IMF PLC. The deposit and withdrawals are unlimited. There is no charges for internal transfer within DUTERIMBERE-IMF PLC Accounts and no monthly charges for account maintenance. The minimum saving is 10,000Frw.
2	Current Account (IBANZE)	This account is opened for free by a client of DUTERIMBERE-IMF PLC in order to keep their money safely and can be used for all services of DUTERIMBERE-IMF PLC. The deposit and withdrawals are unlimited. There is no charges for internal transfer within DUTERIMBERE-IMF PLC Accounts. The minimum saving is 3,000Frw.
3	Term Deposit (SUGIRA)	This account is opened as Sub account of Current Account for a specific amount and specific period for attracted higher interest. The minimum amount to be remunerated is 50,000Frw. The remuneration period is from 3-12 months and the remuneration is from 5-12%/annum depending on amount and deposit period. Deposit and withdraw done once according to the agreed period.
4	INTEGO Saving Accounts	This is an account opened as Sub account of Current Account to save for a specific target. The account is opened for free and the interest rate is 6% per annum calculated on saved amount. A client saves any amount progressively according to his financial capacity and has the right to withdraw his money twice a month (after 15 days). The purpose of saving can be: purchase of an asset, a house, a plot, etc. There is no charges for internal transfer within DUTERIMBERE-IMF PLC Accounts and no monthly charges for account maintenance.
5	Savings Account for Education (IGANAWE)	This is a saving account that is opened to save progressively for helping a client that want to accumulate funds for paying school fees. The minimum interest rate is 6% per annum depending on the time agreed. There are no monthly charges for account maintenance. The deposit is unlimited while the withdrawing is done at the end of contract.

2. Loan Products

N°	Product names	Loan requirements
1	Groups Loans (Solidarity, VSLAs)	It is a type of loan given to low-income VSLAs and other groups to enable them to refinance their income generating activities.



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2	Business Loan to Entrepreneurs Women	This loan is given to DUTERIMBERE-IMF PLC clients (individual, cooperatives or group) to enable them to increase their working capital for their income generating activities.
2	Agriculture Loan to Entrepreneurs Women	This loan is given to DUTERIMBERE-IMF PLC clients to enable them to increase their financial capacity in agriculture (individual or group).
3	Livestock Loan to Entrepreneurs Women	This loan is given to DUTERIMBERE-IMF PLC clients' (individual or group) to enable them to increase their financial capacity in livestock.
4	Salary Advance Loan	It is a loan product that allows clients whose salaries pass regularly in their accounts opened into DUTERIMBERE-IMF PLC to access to finance for helping them to solve their personal problems. The loan amount is equal to 15 times of the monthly net salary payable in 48 months.
5	Overdraft (Nyunganira)	It is a loan given to DUTERIMBERE-IMF PLC clients to refinance their urgent needs. This loan is payable in 4 months.
7	Construction Loan (Iyawe)	This loan is given to Clients of DUTERIMBERE-IMF PLC that need to have their own house. The client must have an income generating activity which will be used to payout the construction loan. The maximum amount is 80 million to be paid in 5 years.
8	Gura Ubutaka	It is a loan that help the Clients of DUTERIMBERE-IMF PLC to buy their own land. The client must have an income generating activity which will be used to payout the construction loan. He/She must have also material collateral. The maximum amount is 50 million to be paid in 5 years.
9	SERUKA (Youth loan)	This loan is for the youth aged of 18 to 30 years' old that have stated business for the latest of 6 months or a project of agriculture or livestock. This loan helps them to refinance their business or starting agriculture or livestock.
10	Credit Line	This loan is given to client of DUTERIMBERE-IMF PLC that needs the facility of liquidity. The client must have an income generating activity at least 1 year and good experience of using the loan within DUTERIMBERE-IMF PLC. Must have also a material collateral. The maximum amount is 100 million in 1 year.
11	Transport Loan	This loan is for the Clients than need to buy a vehicle or motorcycle for business or private usage. The client must have a material collateral plus vehicle/motorcycle purchased. If the vehicle or motorcycle is for private usage, the client must have an income generating activity that will help her/him to payout this loan. The maximum amount is 100 million for vehicle and 5 million for motorcycle.
12	Contract financing	This loan is given to the Clients that have the contract of delivering the good but haven't enough finance capacity. The client must have the assignment of contract proceed and Insurance cover. The maximum amount is 50% of signed contract



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13	Invoice discount	This loan is reserved to the Clients that have the proforma invoice or Purchase order and need the finance capacity. The client must have a material collateral. The maximum amount is 40% of proforma invoice or purchase order.
14	Women Loan (TERIMBERE MUGORE)	This loan is given particularly to women which doing the business and having the material collateral for help them to expand their business. The maximum amount is 30 million on the interest rate of 12% annum.
15	Education Loan (UMURAGE UKWIYE)	It is the loan that given to the Clients that need to pay school fees for self or for their children. The client must have an income generating activity and present a signed document from school that show the school fees to be paid. She/He must also present the proof of payment after 3 days upon receiving the loan. The maximum amount is 1 million.
16	TERIMBERE NA BRD	The loan given to Clients of DUTERIMBERE-IMF PLC to facilitate their projects of value chain for breeding of chickens & Pigs and mining activities. The client must have a material collateral. The maximum amount is 100 million at the interest rate of 16% annum.
17	INTEGO Loan	This loan is given to a client that have saved to achieve the goal they have set (INTEGO Saving). This loan is given as supplement to the savings and help the clients to reach his/her goal. The client must save at least first 50% of the value of his/her goal and the remaining balance is given to her/him as loan. The maximum amount is 10 million.
18	Partial Credit Guarantee (Former TEKANA)	It is a Loan offered at low interest of 12% to DUTERIMBERE-IMF PLC' s clients (individual, cooperatives, groups) that doing an income generating activities but don't have sufficient collateral to cover their loans. Those clients can benefit BDF guarantee. The guarantee rate is 50% for all standard eligible loans and 75% for all eligible loans extend to Priority groups. The client's collateral can be cash or material.

Done at Kigali, on 31/08/2023

Alphonse M. NGABONZIZA
Chief Executive Officer

