



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.duterimberemf.co.rw/>

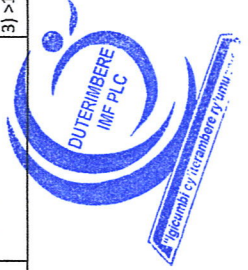
Ku Bakirya bacu,
 Ubuyobozi bwa DUTERIMBERE - IMF PLC bunejeje no kubamenyeshya ko serivise z'ibiciro zashyizwe ahagaragara ku buryo mwazisanga ku rubuga rwayo ari rwo: <https://www.duterimberemf.co.rw/>
 Tubashimiye uko mudahwema gukorana natwe

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 Sheld cya agatabo	Allowed number of times to deposit or withdraw /Inshuro wamerewe kubita ce Witandurwaw /Kubikuzasa	Fees for deposit or withdrawal / ikiguzi cyo kubitsa cg kubikuzasa	Interest rate / Inyungu		
1	Current Account "GWIZA" / Konti isanzwe "GWIZA"	Non fees / Ubuntu	10,000Fw	0 Fw	No limit /Inshuro ushatse	No limit /Inshuro ushatse	0Fw	0		
2	Current Account "IBANZE" / Konti isanzwe "IBANZE"		3,000Fw	500 Fw			0Fw	0		
3	Term Deposit (SUGIRA) / Kubitsa igihe kizwi	Non fees (Under current account) / Ubuntu (ishamikiye kuri konti isanzwe)	50,000Fw	0 Fw	1) Cheque book / Agatabo ak sheki: 24 pages : 4,500 Fw, 48 pages: 9,000 Fw 2) Booklet: / Agatabo ko kubitsa no kubikuzasa: 3,000Fw	Once at the signature of contract / Rimwe mu gushyirwa amasezerano arangiyeye	0 Fw	3 - 6 months		
						Once at the end of contract / Rimwe amasezerano arangiyeye		Amount / Umubare		
								50,000 - 500,000	5%	
								500,001 - 1,000,000	5.50%	
								1,000,001 - 10,000,000	6.50%	
								10,000,001 - 20,000,000	7%	
								20,000,001 - 100,000,000	(10%-11%)	
								Above 100,000,000	10%-13% (negotiable)	
4	INTEGO Saving Accounts / Konti yo kuzigama «INTEGO»		10,000Fw	0 Fw		No limit /Inshuro ushatse	Twice per month /Inshuro 2 mu kwezi	Twice per month /Inshuro 2 mu kwezi	6.5% annum	
5	Education Saving Account (IGANAWE) / Konti yo kuzigamira kwiga			0 Fw		Twice a quarter /Kabiri mu gihembwe	Twice a quarter /Kabiri mu gihembwe	Twice a quarter /Kabiri mu gihembwe	6.5% annum	



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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 bw'okubara to the type of loan or mode of repayment	Commission fees / Komisiyo	File fees / Amafaranga ya dosiye
1	Groups Loans (Solidarity, VSLAs) / Inguzanyo ku matsinda	2% per month / 2% ku kwezi	Flat or Decreasing depends to the type of loan or mode of repayment		5,000Frw per member / 5,000Frw kuri buri munyamuryango
2	Business Loan/inguzanyo y'ubucuruzi	2% per month for amount ≤ 5,000,000 Frw / 2% 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	Decreasing 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 500,000Frw
3	Agriculture Loan Inguzanyo y'ubuhinzi	18-24% annum / 18-24% ku mwaka	Flat or Decreasing depends to the type of loan or mode of repayment	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 500,000Frw
4	Livestock Loan / Inguzanyo y'ubworozi	18-24% annum / 18-24% ku mwaka	Flat or Decreasing depends to the type of loan or mode of repayment	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 500,000Frw
5	Salary Advance Loan / Inguzanyo ku mushahara	2% per month for amount ≤ 10,000,000 Frw / 2% ku kwezi ku mafaranga ≤ 10,000,000 Frw 22-24% per annum for amount / 22-24% ku mwaka ku mafaranga > 10,000,000Frw	Decreasing Decreasing	2% of total loan / 2% y'inguzanyo yose	5,000Frw
6	Overdraft (NYUNGANIRA)	1) 5% per month / 5% ku kwezi,	Flat or Decreasing depends to the mode of repayment	2% of total loan / 2% y'inguzanyo yose	5,000Frw
7	Construction Loan / Inguzanyo y'ubwubatsi	22-24% annum / 22-24% 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 500,000Frw
8	Gura Ubutaka	22-24% annum / 22-24% 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 500,000Frw
9	SERUKA (Youth loan) / Inguzanyo y'urubyiruko	20% annum / 20% ku mwaka	Decreasing	1% of total loan / 1% 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 withdraw amount / 3% y'abikujwe	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 500,000Frw
11	Transport Loan / Inguzanyo y'ubwikorezi	22-24% annum for vehicle / 22-24% ku mwaka ku modoka 24% annum for moto / 24% ku mwaka kuri moto	Decreasing 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 500,000Frw



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12	Contract financing	22-24% annum / 22-24% 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 500,000Frw
13	Invoice discount	22-24% annum / 22-24% 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 500,000Frw
14	Women Loan / Inguzanyo y'bagore "TERIMBERE MUIGORE"	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
15	Education Loan / Inguzanyo yo kwiga (UMURAGE UKWIYE)	2% per month for amount ≤ 5,000,000Frw 2% per month for amount > 5,000,000Frw	Decreasing 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 500,000Frw
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)	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
19	KUNGAHARA MUHINZI MWOROZI (CDAT)	9.6% annum / 9.6 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 500,000Frw



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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	50 Frw/SMS
5	Push & Pull / Kubitsa cg kubikuza ukoresheje telefoni	0 Frw
6	Third Party salaries / Gushyira imishahara kuri konti z'abandi bantu	> 30,000: 500Frw/person paid by beneficiary/kuri buri muntu akaba ari nawe usyishyura.
		≤ 30,000: Frw 50/person/Kuri buri muntu
7	Outward interbank transfer (RIPPS) / Kohereza amafaranga mu zindi banki	3,000Frw
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 / Kubikuza udafite sheki cg agatabo	2,000 Frw
11	Search for lost bank slip or other document not older that three months / Gushaka borudero cg indi nyandiko yatakaye itarengeje amezi atatu	3,000Frw
12	Search for lost bank slip or other document not older that 4-12 months/ Gushaka borudero cg indi nyandiko yatakaye iri hagati y'amezi 4-12	5,000Frw



13	Search for lost bank slip or other document more than 12 months/Gushaka borudero cg indi nyandiko yatakaye irengeje umwaka	10,000Frw
14	Search the information via the images captured by Camera/Gushaka amakuru hifashisijwe amashusho yafashwe na Camera	10,000Frw
15	Confirmation of Account balance in writing / Kwemeza amafaranga asigaye kuri konti mu nyandiko	10,000Frw
16	Certificate of having an account in DUTERIMBERE-IMF PLC/Icyemezo cy'uko ufite konti muri DUTERIMBERE-IMF PLC	10,000Frw
17	Balance certificate or other document for audit purpose/Kwemeza amafaranga asigaye kuri konti cg indi document kubera impamvu z'ubugenzuzi	10,000Frw
18	Recommandation letter/certificate/ Icyemezo cy'uko ukorana na DUTERIMBERE neza	10,000Frw
19	Bulk payments (Salary Payments) / Kwishyura imi shahara ingunga imwe	500Frw by beneficiary / 500Frw kuwa kiriye umushahara
20	Takeover loan by another bank/ Kugurirwa ideni n'iyindi banki	8% of the outstanding amount / 8% yayo warusigayemo
21	Request of changing collateral by client/Gusaba guhindura ingwate bikoze n'umukiriya	20,000Frw
22	Loan cancelation fee by client/Gusesa amasezerano y'inguzanyo bikoze n'umukiriya	1% of approved amount/1% y'inguzanyo yemejwe



23	Management fees for Loan/Ikiguzi cyo gucunga inguzanyo	0.25% per month of outstanding balance
24	Deregistration of collateral / Kwandukuzwa ingwate	Free / Ubuntu
25	Restructuration loan fees/Guhindura amasezerano y'inguzanyo	Same conditions for new loan/Kimwe n'ibikurikizwa ku nguzanyo nshya.
26	Balance inquiry by phone/Kureba amafaranga ari kuri konti ukoresheje telefone	50Frw
27	Mini statement enquiry by phone/Kureba ibyakorewe kuri konti ukoresheje telefone	100Frw
28	Ingwate yo gupiganira isoko / Bidding security	2% of the bid / 2% y'isoko
29	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
30	Tax payment - DUTERIMBERE's client	500Frw/transaction
31	Tax payment - No DUTERIMBERE's client	1,000Frw/transaction
32	Stopping one cheque payment/Guhagarika sheki imwe	2,000Frw
33	Stopping cheque payment per series/Guhagarika sheki nyinshi	5,000Frw
34	Cheque certification fees/Kwemeza ko sheki izigamiwe	5,000Frw
35	Cancellation of certified cheque/Guhagarika sheki itakoreshejwe yari yemejwe n'ikigo ko izigamiwe	2,000Frw
36	CRB check	2,000Frw
37	Withdrawal 3rd party cheque/Kubikuzwa cheque itari iyawe	1,000Frw
38	Unpaid cheque/Sheki itishyuwe	5% Of the value/5% by'agaciro k'amafaranga ari kuri sheki
39	Cheque book/Agatabo ka sheki	24 pages: 4,500 Frw, 48 pages: 9,000 Frw



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40	Promise of line of credit for bidding / Kwizezwa inguzanyo mu gihe utsindiye isoko	100,000 Frw
41	Confirmation of facilities for bidding / Kwemererwa inguzanyo mu gihe utsindiye isoko	50,000 Frw
Note: All prices, VAT are exclusive / Ibiciro byose, umusoro ku nyongeragaciro ntubariwemo		
Management of DUTERIMBERE IMF PLC		

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