

**IKIGUZI BOA-RWANDA IGENDERaho MU
GUTANGA SERIVISI GUHERA KU ITARIKI
YA 25 WERURWE 2025**



SERIVISI	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI		
KONTI YO KUBITSA NO KUBIKAZA	IKIGUZI	IKIGUZI	IKIGUZI		
Amafaranga yo gufungura konti	Ubuntu	Ubuntu	Ubuntu		
Amafaranga acibwa buri kwezi yo gucunga Konti	Ubuntu	Ubuntu	Frw 6,000, USD 5 EURO 5, GBP 5		
Ikiguzi cyo kumenya amafaranga asigaye kuri konti buri uko ubarje kuri gishe	Frw 300	Frw 300	Frw 300		
Inyandiko iagaraga incamake y'uko amafaranga yakoreshewe (isabwe bwa mbere mu mwaka)	Ubuntu	Ubuntu	Ubuntu		
Inyandiko iagaraga incamake y'uko amafaranga yakoreshewe (Ikiguzi ku rupapuro rumwe)	Frw 1,500	Frw 1,500	Frw 1,500		
Inyandiko iagaraga incamake y'uko amafaranga yakoreshewe swift (MT 940)	NTIBYEMEWE	50 USD + umusoro	50 USD + umusoro		
Ikiguzi cyo kubikaza amafaranga ayo orayo yoso kuri Gishe	Frw 500	Frw 500	Frw 500		
Ikiguzi cyo kubikaza amafaranga kuri Gishe hakoresheje sheki y'indi banki	Frw 1,000	Frw 1,000	Frw 1,000		
Kubikaza amadevise yari yarabikijwe	Ubuntu	Ubuntu	Ubuntu		
Kubikuza amadevise yoherejwe	0.5% by'amafaranga yabikujwe	0.5% by'amafaranga yabikujwe	0.5% by'amafaranga yabikujwe		
Kubikuza amadevise mu ntara itandukanye naho wayabikije	0.5% by'amafaranga yabikujwe	0.5% by'amafaranga yabikujwe	0.5% by'amafaranga yabikujwe		
Ikiguzi cyo gukangura Konti	Ubuntu	Ubuntu	Ubuntu		
Ikiguzi cyo gufunga Konti	Ubuntu	Ubuntu	Ubuntu		
PACKS	IKIGUZI	IKIGUZI	IKIGUZI		
Ikiguzi cyo NYURWA pack ku kwezi	Frw 2,500	NTIBYEMEWE	NTIBYEMEWE		
Ikiguzi cyo TUZA pack ku kwezi	Frw 5,000	NTIBYEMEWE	NTIBYEMEWE		
KONTI YO KUBITSA NO KUBIKAZA YA ISANZURE	IKIGUZI	IKIGUZI	IKIGUZI		
Amafaranga yo gufungura Konti	Ubuntu	NTIBYEMEWE	NTIBYEMEWE		
Amafaranga acibwa buri kwezi yo gucunga Konti	Frw 1,000	NTIBYEMEWE	NTIBYEMEWE		
Ikiguzi cyo gufunga Konti	Ubuntu	NTIBYEMEWE	NTIBYEMEWE		
KONTI ZO KUZIGAMA	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI		
KONTI YA TUNGA	IKIGUZI	IKIGUZI	IKIGUZI		
Amafaranga fatizo/ahoraho kugira ngo konti ikoreshwe	Frw 20,000	NTIBYEMEWE	NTIBYEMEWE		
Inyungu banki ikungukira ku mwaka (zitangwa buri gihembwe)	5%	NTIBYEMEWE	NTIBYEMEWE		
Inshuro umukiliya yemerewe kubikuza	1 mu mezi 3	NTIBYEMEWE	NTIBYEMEWE		
Ikiguzi cyo kubikuza inshuro zirenze izemerewe bikuraho inyungu z'icyo gihembwe	Kubikuza inshuro zirenze izemerewe bikuraho inyungu z'icyo gihembwe	NTIBYEMEWE	NTIBYEMEWE		
Amafaranga acibwa buri kwezi yo gucunga Konti	Ubuntu	Ubuntu	Ubuntu		
Agatabo ko kubikuza & ikarita yo kubikuza	NTIBYEMEWE	NTIBYEMEWE	NTIBYEMEWE		
KONTI Y'UMURAGE	IKIGUZA	IKIGUZI	IKIGUZI		
Amafaranga fatizo/ahoraho kugira ngo konti ikoreshwe	Frw 10,000	NTIBYEMEWE	NTIBYEMEWE		
Inyungu banki ikungukira ku mwaka (zitangwa buri nyuma y'umwaka)	6.5%	NTIBYEMEWE	NTIBYEMEWE		
Inshuro umukiliya yemerewe kubikuza	1 mu mezi 6	NTIBYEMEWE	NTIBYEMEWE		
Ikiguzi cyo kubikuza inshuro zirenze izemerewe bikuraho inyungu z'icyo gihembwe (amezi 6)	Kubikuza inshuro zirenze izemerewe bikuraho inyungu z'icyo gihembwe (amezi 6)	NTIBYEMEWE	NTIBYEMEWE		
Amafaranga acibwa buri kwezi yo gucunga Konti	Ubuntu	Ubuntu	Ubuntu		
Agatabo ko kubikuza & ikarita yo kubikuza	NTIBYEMEWE	NTIBYEMEWE	NTIBYEMEWE		
KONTI Y'UMUHIGO	IKIGUZI	IKIGUZI	IKIGUZI		
Amafaranga fatizo/ahoraho kugira ngo konti ikoreshwe	Frw 15,000	NTIBYEMEWE	NTIBYEMEWE		
Inyungu banki ikungukira ku mwaka (zitangwa buri nyuma y'umwaka)	7.5%	NTIBYEMEWE	NTIBYEMEWE		
Inshuro umukiliya yemerewe kubikuza	1 mu mwaka	NTIBYEMEWE	NTIBYEMEWE		
Ikiguzi cyo kubikuza inshuro zirenze izemerewe	Kubikuza bisesa amasezerano	NTIBYEMEWE	NTIBYEMEWE		
Amafaranga acibwa buri kwezi yo gucunga Konti	Ubuntu	NTIBYEMEWE	NTIBYEMEWE		
Agatabo ko kubikuza & ikarita yo kubikuza	NTIBYEMEWE	NTIBYEMEWE	NTIBYEMEWE		
Inyungu banki yungukira IBIMA	5%	5%	NTIBYEMEWE		
Inyungu kuri Konti za SACCO	7-10% ku gihe cyemeranyiwe uhereye kuri miliyon 50 kuzamura	7-10% ku gihe cyemeranyiwe uhereye kuri miliyon 50 kuzamura	NTIBYEMEWE		
KUZIGAMA MU GIHE CYEMERANYIWE	KU BAKILIYA BOSE	KU BAKILIYA BOSE	KU BAKILIYA BOSE		
MU MANYARWANDA (FRW)	HAGATI Y'AMEZI 1-3	HAGATI Y'AMEZI 3-6	HAGATI Y'AMEZI 6-9	HAGATI Y'AMEZI 9-12	AMEZI 12
1M kugeza 9M	5.00%	5.20%	6.80%	7.30%	7.50%
10M kugeza 99M	5.10%	5.25%	6.90%	7.40%	7.60%
100M kugeza 499M	5.20%	6.50%	7.00%	7.50%	7.75%
500M kugeza 999M	5.30%	6.70%	7.10%	7.60%	7.85%
1BN kuzamura	5.40%	6.80%	7.20%	7.80%	8.00%
Ikiguzi cyo gusesa amasezerano mbere y'igihe cyemeranyiwe ni 2% ku nyungu zari zemeranyiwe.					
MUMA DEVISE (USD)	HAGATI Y'AMEZI 1-3	HAGATI Y'AMEZI 3-6	HAGATI Y'AMEZI 6-9	HAGATI Y'AMEZI 9-12	AMEZI 12
15K kugeza 99K	0.20%	0.25%	0.30%	0.40%	0.50%
100K kugeza 999K	0.25%	0.50%	0.60%	0.60%	1.00%
1M kuzamura	0.80%	0.95%	1.25%	1.50%	2.00%
Ikiguzi cyo gusesa amasezerano mbere y'igihe cyemeranyiwe ni 30% y'inungu ugezeho.					
INGUZANYO	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI		
INYUNGU	IKIGUZI	IKIGUZI	IKIGUZI		
Inyungu ku nguzanyo y'ingoboka itangwa hatgi mu kwezi ku bakorerwa umushahara (Quinzaine)	Inyungu fatizo + Inyongera hamwe n'umufuragiro wa	NTIBYEMEWE	NTIBYEMEWE		
5% aho amake ari Frw 15,000					
Inyungu ku nguzanyo y'ingoboka (Overstepping)	2% akatwa rimwe aho amake ari Frw 15,000	2% akatwa rimwe aho amake ari Frw 15,000	2% akatwa rimwe aho amake ari Frw 15,000		
Inyungu ku nguzanyo y'inzu y'ikitegererero (Affordable housing)	11% ku mwaka ku rugo rwinjiza agera kuri Frw miliyon 1.2 na 13% ku rugo rwinjiza agera kuri Frw miliyon 1.5	NTIBYEMEWE	NTIBYEMEWE		
Ingungu ku nguzanyo y'inzu	16% - 19% Umukiliya atanga atari munsi	16% - 19% Umukiliya atanga atari munsi	16% - 19% Umukiliya atanga atari munsi		

	ya 20% y'agaciro k'inzu	ya 20% y'agaciro k'inzu	ya 20% y'agaciro k'inzu
Inyungu ku nguzanyo itanzwe mu madolari	Inyungu banki iri kugenderaho + Inyongera	Inyungu banki iri kugenderaho + Inyongera	Inyungu banki iri kugenderaho + Inyongera
Inyungu ku mwaka ku nguzanyo z'ubuhinzi	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo itangwa mu gihe gito (Overdraft)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Ingungu ku mwaka kuri avance ku mushara (salary advance)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku nguzanyo zihabwa ibigo by'amashuri	NTIBYEMEWE	0%	0%
Inyungu ku mwaka ku nguzanyo y'igishora (Investment loan)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku inguzanyo zitanzwe ku nyemezbawishyu (Invoice discounting facility)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo yo guhatanira isoko (Contract line)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo y'igishora (Working capital facility)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku mwaka ku nguzanyo y'umuntu ku git cye (Personal loan)	Inyungu fatizo + Inyongera	NTIBYEMEWE	NTIBYEMEWE
Inyungu ku mwaka ku nguzanyo yo kugura ibikoresho (Asset Finance)	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera	Inyungu fatizo + Inyongera
Inyungu ku nguzanyo ya IGA na Tekana	0%	NTIBYEMEWE	NTIBYEMEWE
UMUFURAGIRO KU NGUZANYO	IKIGUZI	IKIGUZI	IKIGUZI
Amafaranga yo gucunga inguzanyo	Ubuntu	Ubuntu	Ubuntu
Amafaranga yo gufungura dosiye isaba inguzanyo	Ubuntu	Ubuntu	Ubuntu
Amafaranga yo gukurikirana inguzanyo by'umwenda usigaye	0.1-0.3% by'umwenda usigaye	0.1-0.3% by'umwenda usigaye	0.1-0.3% by'umwenda usigaye
Amafaranga yo gucunga inguzanyo y'igie gito n'inguzanyo z'ubuhinzi	Ubuntu	Ubuntu	Ubuntu
Amafaranga acibwa kuri dosiye yo gusoba inguzanyo (yishyurirwa rimwe)	1-3% by'ayo wemerewe guhabwa	1-3% by'ayo wemerewe guhabwa	1-3% by'ayo wemerewe guhabwa
Amafaranga yo gucunga inguzanyo ya IGA na Tekana	10% yishyurirwa rimwe	NTIBYEMEWE	NTIBYEMEWE
Umufuragiro ku nguzanyo zihabwa amashuri	NTIBYEMEWE	5% yishyurirwa rimwe iyo ari hagati y'amezi 3 na 4, 3% yishyurirwa rimwe iyo ari hagati y'ukwezi 1 na 2	5% yishyurirwa rimwe iyo ari hagati y'amezi 3 na 4, 3% yishyurirwa rimwe iyo ari hagati y'ukwezi 1 na 2
Amafaranga yo gukurikirana inguzanyo y'igie gito (overdraft), inguzanyo ku nyemezbawishyu (Invoice Discount Financing) ndetse n'inguzanyo yo guhatanira isoko (Contract line)	2% yishyurirwa rimwe	2% yishyurirwa rimwe	2% yishyurirwa rimwe
Amafaranga acibwa iyo inguzanyo yishyuuwe mbere (igire umukiliya yishyurirwe)	Ubuntu	Ubuntu	Ubuntu
Amafaranga acibwa mu guhindura imiterere iyo ariyo yose y'inguzanyo	2% yishyurirwa rimwe	2% yishyurirwa rimwe	2% yishyurirwa rimwe
Ikiguzi cyo kongera inguzanyo	1-3% (bitewe n'icyiciro cy'umukiliya)	1-3% (bitewe n'icyiciro cy'umukiliya)	1-3% (bitewe n'icyiciro cy'umukiliya)
Umufuragiro ku nguzanyo y'igie gito (overdraft) y'rengeje ayemerewe	2% yishyurirwa rimwe	2% yishyurirwa rimwe	2% yishyurirwa rimwe
Amafaranga acibwa ku nguzanyo iri mu bukerewe bwo kwishyurwa	2% ku kwezi	2% ku kwezi	2% ku kwezi
Amafaranga acibwa iyo inguzanyo iguze n'indi banki	8% yishyurirwa rimwe	8% yishyurirwa rimwe	8% yishyurirwa rimwe
Umufuragiro ku nguzanyo yemerewe ariko itari gukoresha	Ubuntu	Ubuntu	Ubuntu
Amafaranga acibwa iyo umuntu yemerewe inguzanyo agasesa amasezerano	1% aho amake ari Frw 35,000 amenshi akaba Frw 150,000	1% aho amake ari Frw 35,000 amenshi akaba Frw 150,000	1% aho amake ari Frw 35,000 amenshi akaba Frw 150,000
Gucunga ingwate	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate	Frw 25,000 kuri buri ngwate
Amafaranga yo kwandukuza ingwate	Ubuntu	Ubuntu	Ubuntu
Umufuragiro wo kugenzura CRB y'umukiliya	Frw 10,000	Frw 10,000	Frw 10,000
IBARUWA ZISEZERANYA GUHABWA INGUZANYO	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
Ibaruwa isezeranya kuzahabwa inguzanyo habanje kabaho igenzura ry'ibindi bisabwa	NTIBYEMEWE	Frw 50,000 + umusoro	Frw 50,000 + umusoro
Ibaruwa yemera bidasubiraho ko umukiliya yemerewe kuzahabwa inguzanyo	NTIBYEMEWE	Frw 50,000 + umusoro	Frw 50,00

**IKIGUZI BOA-RWANDA IGENDERaho MU
GUTANGA SERIVISI GUHERA KU ITARIKI
YA 25 WERURWE 2025**



**INYANDIKO MPESHAMWENDA ZITANGWA
KU BUCURUZI MPUZAMAHANGA ZO
KWAKIRA NO KOHEREZA IBICURUZA**

	IKIGUZI	IKIGUZI	IKIGUZI
Umufuragiro wo gutangiza dosiye	USD / EURO 100	USD / EURO 100	USD / EURO 100
Ikiguzi cyo kuzemeza	USD / EURO 100	USD / EURO 100	USD / EURO 100
Ikiguzi cyo gukurikirana inyemeza buguzi zitishyuwe	USD / EURO 50	USD / EURO 50	USD / EURO 50
Ikiguzi kidahinduka harimo nicy SWIFT	USD / EURO 20	USD / EURO 20	USD / EURO 20
Ikiguzi cyo kwishyura umufuragiro	0.5% aho amake ari USD 30 amenshi akaba USD 400	0.5% aho amake ari USD 30 amenshi akaba USD 400	0.5% aho amake ari USD 30 amenshi akaba USD 400
IBYEMEZO BYA GARANTI BANKI ITANGA	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
Ikiguzi cyo kwiga dossier isaba garantie	Frw 25,000 + UMUSORO	Frw 25,000 + UMUSORO	Frw 25,000 + UMUSORO
Garanti/icyemezo banki itanga cyo guhatanira isoko	5% (atangirwa rimwe) iyo icyemezo	5% (atangirwa rimwe) iyo icyemezo	5% (atangirwa rimwe) iyo icyemezo
Garanti/Icyemezo gihama ko isoko ryatsindiwe rizakorwa	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000
Icyemezo gihama ko avance yishyuwe	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000	0.5% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 25,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000
Igiciro cyo SWIFT	USD / EURO 50	USD / EURO 50	USD / EURO 50
Ibyezemo biokreshwa kuri gasutamo (Custom Bonds)	1% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 50,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000	1% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 50,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000	1% ku gihembwe iyo ingwate y'amafaranga itanzwe aho amake ari Frw 50,000 na 1.5% ku gihembwe ku zindi ngwate aho amake ari Frw 50,000
GUKORESHA SERIVISI ZA BANKI HIFASHISHIWE IKORANABUHANGA SERIVISI ZA BANKI HAKORESHEJWE TELEFONI IGENDANA KURI USSD (MOBILE BANKING)	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
Kwinjira muri serivise hakoreshejwe code (USSD)	Ubuntu	Ubuntu	NTIBYEMEWE
Ikiguzi cyo buri kwezi cyo gukoresha serivise ya Mobile banking	Frw 100	Frw 100	NTIBYEMEWE
Kureba amafaranga ari kuri konti	Frw 100	Frw 100	NTIBYEMEWE
Kubaza incamake y'uko amafaranga yakoreshejwe	Frw 100	Frw 100	NTIBYEMEWE
Kohereza amafaranga kuri konti yawe	Ubuntu	Ubuntu	NTIBYEMEWE
Kohereza amafaranga ku yindi konti ya BOA	Frw 200	Frw 200	NTIBYEMEWE
Kohereza amafaranga ku zindi banki zo mu gihugu	Frw 1,000	Frw 1,000	NTIBYEMEWE
Guhindura umubare w'ibanga (PIN)	Frw 100	Frw 100	NTIBYEMEWE
Guhindura nimero ya telefoni ikoreshwa kuri Mobile banking	Frw 100	Frw 100	NTIBYEMEWE
Guhindura ururimi	Frw 100	Frw 100	NTIBYEMEWE
Gusaba agatabo ka sheki	Frw 100	Frw 100	NTIBYEMEWE
Guhagarika agatabo ka sheki	Frw 100	Frw 100	NTIBYEMEWE
Kwemeza ko sheki yishyzuwa	Frw 100	Frw 100	NTIBYEMEWE
Kwisyura imisoro ya RRA na RSSB	Frw 100	Frw 100	NTIBYEMEWE
Kwisyura umuriro n'amazi	Frw 100	Frw 100	NTIBYEMEWE
Kugura ikarita yo guhamagara	Frw 100	Frw 100	NTIBYEMEWE
Kwisyura fagiture zitandukanye	Frw 100	Frw 100	NTIBYEMEWE
MYBOA - RWANDA APP. (MOBILE BANKING)	IKIGUZI	IKIGUZI	IKIGUZI
Kwinjira muri MyBOA - Rwanda	Ubuntu	Ubuntu	NTIBYEMEWE
Ikiguzi cyo buri kwezi cyo gukoresha MyBOA - Rwanda	Frw 100	Frw 100	NTIBYEMEWE
Kureba amafaranga ari kuri konti	Frw 100	Frw 100	NTIBYEMEWE
Kubaza incamake y'uko amafaranga yakoreshejwe	Frw 100	Frw 100	NTIBYEMEWE
Kohereza amafaranga kuri konti yawe	Ubuntu	Ubuntu	NTIBYEMEWE
Kohereza amafaranga ku yindi konti ya BOA	Frw 200	Frw 200	NTIBYEMEWE
Kohereza amafaranga ku zindi banki zo mu gihugu	Frw 1,000	Frw 1,000	NTIBYEMEWE
Guhindura umubare w'ibanga (PIN)	Frw 100	Frw 100	NTIBYEMEWE
Guhindura ururimi	Frw 100	Frw 100	NTIBYEMEWE
Gusaba agatabo ka sheki	Frw 100	Frw 100	NTIBYEMEWE
Guhagarika agatabo ka sheki	Frw 100	Frw 100	NTIBYEMEWE
Kwemeza ko sheki yishyzuwa	Frw 100	Frw 100	NTIBYEMEWE
Kwisyura imisoro ya RRA na RSSB	Frw 100	Frw 100	NTIBYEMEWE
Kwisyura umuriro n'amazi	Frw 100	Frw 100	NTIBYEMEWE
Kugura ikarita yo guhamagara	Frw 100	Frw 100	NTIBYEMEWE
Kwisyura fagiture zitandukanye	Frw 100	Frw 100	NTIBYEMEWE
PUSH NA PULL (KOHEREZA AMAFARANGA HAGATIYA KONTI BANKI NIYA MOMO)	IKIGUZI	IKIGUZI	IKIGUZI
Pull / Push (500 - 5,000)	Frw 100	Frw 100	NTIBYEMEWE
Pull / Push (5,001 - 20,000)	Frw 600	Frw 600	NTIBYEMEWE
Pull / Push (20,001 - 100,000)	Frw 1,000	Frw 1,000	NTIBYEMEWE
Pull / Push (100,001 - 1,000,000)	Frw 1,500	Frw 1,500	NTIBYEMEWE
Pull / Push (1,000,001 - 2,000,000)	Frw 3,000	Frw 3,000	NTIBYEMEWE
Pull / Push (2,000,001 - 5,000,000)	Frw 5,000	Frw 5,000	NTIBYEMEWE
Ikiguzi cyo cohoreza amafaranga hagati ya konti yawe ya banki na konti yawe ya MOMO	Ubuntu	Ubuntu	NTIBYEMEWE
E-KASH	IKIGUZI	IKIGUZI	IKIGUZI
Ikiguzi cyo cohoreza	Frw 250	NTIBYEMEWE	NTIBYEMEWE
Amafaranga ntarengwa ushobora cohoreza icyarimwe	Frw 10,000,000	NTIBYEMEWE	NTIBYEMEWE
UBUTUMWA BUGUFU BUMENYESHA IGIKOZWE KURI KONTI YAWE (SMS ALERT)	IKIGUZI	IKIGUZI	IKIGUZI
Kwiyandikisha muri SMS alert	Ubuntu	Ubuntu	Ubuntu
Ikiguzi kuri butumwa bugufi	Frw 8	Frw 8	Frw 8
Kumunyesha igikozwe kuri konti hakoreshejwe E-mail	Ubuntu	Ubuntu	Ubuntu
SERIVISI ZA BANKI HAKORESHEJWE MURANDASI (INTERNET BANKING)	IKIGUZI	IKIGUZI	IKIGUZI
Kumunyesha igikozwe kuri konti hakoreshejwe E-mail	Ubuntu	Ubuntu	Ubuntu
Incamake y'uko amafaranga yakoreshejwe (ku munsi / icyumweru & ku kwezi)	Ubuntu	Ubuntu	Ubuntu
Kohereza ku yindi konti yo muri BOA	Frw 200	Frw 200	Frw 200
Kohereza amafaranga ku mutu umwe mu zindi banki mu gihugu	Frw 1,500	Frw 1,500	Frw 1,500
Kohereza amafaranga ku bantu barende umwe mu zindi banki mu gihugu	Frw 3,000	Frw 3,000	Frw 3,000

Ikiguzi ku bigo binini ndetse n'ibito ku kwezi	NTIBYEMEWE	Frw 3,000	Frw 3,000
Ikiguzi ku mukiliya ku giti cye ku kwezi	Frw 1,000	NTIBYEMEWE	NTIBYEMEWE
Amafaranga yo kugura Token ku mwaka	Frw 10,000	Frw 10,000	Frw 10,000
UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI	
AMAKARITA YA VISA	IKIGUZI	IKIGUZI	IKIGUZI
Ikiguzi cyo kugura ikarita	Frw 7,000 (yishuryu rimwe)	NTIBYEMEWE	NTIBYEMEWE
Amafaranaga yishuryu buri mwaka	Frw 8000	NTIBYEMEWE	NTIBYEMEWE
Kongera gusaba umubare w'ibanga	Frw 6000	NTIBYEMEWE	NTIBYEMEWE
Guhabwa ikarita nshya cyangwa gusimbura iyabuze	Frw 7,000	NTIBYEMEWE	NTIBYEMEWE
Kumanya amafaranga ari kuri konti ukoresheje ATM zacu	Frw 100	NTIBYEMEWE	NTIBYEMEWE
Kumanya amafaranga ari kuri konti ukoresheje ATM z'izindi banki	Frw 500	NTIBYEMEWE	NTIBYEMEWE
Kumanya incamake y'uko amafaranga yakoreshejwe ikarita	Frw 100	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM zacu	0.5% aho amake ari Frw 300	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM z'ahandi	2% aho amake ari Frw 2,000	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM zacu hakoreshejwe ikarita yo mu yindi banki mu gihugu	Frw 2,000	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM zo hanze y'igihugu hakoreshejwe ikarita yacu	Frw 3,000 + 3%, + 4%OIF	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM zacu hakoreshejwe ikarita yo hanze y'igihugu	Frw 3,000 + 3%	NTIBYEMEWE	NTIBYEMEWE
Kwakira resi kuri ATM	Frw 100	NTIBYEMEWE	NTIBYEMEWE
Kwishyura ukoresheje ikarita yacu kuri POS yacu	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
Kwishyura ukoresheje ikarita yacu kuri POS z'ahandi	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
Kwishyura ukoresheje ikarita yacu kuri POS zo hanze y'igihugu	4%OIF	NTIBYEMEWE	NTIBYEMEWE
Kugura ibicuruzwa mu gihugu kuri murandasি hakoreshejwe ikarita yacu	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
Kugura ibicuruzwa mu gihugu kuri murandasি hakoreshejwe ikarita yo hanze y'igihugu	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
Kugura ibicuruzwa mu gihugu kuri murandasিOptional Issuer Fee (OIF)	Ubuntu	NTIBYEMEWE	NTIBYEMEWE
IKARITA YA VISA ELITE	IKIGUZI	IKIGUZI	IKIGUZI
Ikiguzi cyo kugura ikarita	Frw 30,000 (yishuryu rimwe)	NTIBYEMEWE	NTIBYEMEWE
Amafaranaga yishuryu buri mwaka	Frw 15,000	NTIBYEMEWE	NTIBYEMEWE
Kongera gusaba umubare w'ibanga	Frw 6000	NTIBYEMEWE	NTIBYEMEWE
Guhabwa ikarita nshya cyangwa gusimbura iyabuze	Frw 30,000	NTIBYEMEWE	NTIBYEMEWE
Kumanya amafaranga ari kuri konti ukoresheje ATM zacu	Frw 100	NTIBYEMEWE	NTIBYEMEWE
Kumanya incamake y'uko amafaranga yakoreshejwe ukoresheje ikarita	Frw 100	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM zacu	0.5% aho amake ari Frw 300	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM z'ahandi	2% aho amake ari Frw 2,000	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM zacu hakoreshejwe ikarita yo mu yindi banki mu gihugu	Frw 2,000	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM zo hanze y'igihugu hakoreshejwe ikarita yacu	Frw 3,000 + 3%, + 4%OIF	NTIBYEMEWE	NTIBYEMEWE
Kubikuza kuri ATM zo hanze y'igihugu hakoreshejwe ikarita yacu	Frw 3,000 + 3%	NTIBYEMEWE	NTIBYEMEWE
Kwakira resi kuri ATM	Frw 100	NTIBYEMEWE	NTIBYEMEWE
Kwishyura ukoresheje ikarita yacu kuri POS yacu	Ubuntu	NTIBYEME	

**IKIGUZI BOA-RWANDA IGENDERHA MU
GUTANGA SERIVISI GUHERA KU ITARIKI
YA 25 WERURWE 2025**



ya 2006 kumanuka	Ubuntu	Ubuntu	Ubuntu
Kubitsa amadevise ari munsi ya USD 50	Ubuntu	Ubuntu	Ubuntu
SERIVISE ZO KOHEREZA NO KWAKIRA AMANYARWANDA MU GHUGU	IKIGUZI	IKIGUZI	IKIGUZI
Igiciro cyo kohereza/kwakira amafaranga kuri konti za BOA	Frw 500	Frw 500	Frw 500
Igiciro cyo kohereza/kwakira amafaranga muri BOA atututse mu yindi banki yo mu ghugu	Frw 500	Frw 500	Frw 500
Igiciro cyo kohereza amafaranga ku muntu umwe uftite konti mu yindi banki	Frw 3,000	Frw 3,000	Frw 3,000
Igiciro cyo kohereza amafaranga ku bantu barene umwe bafite konti mu zindi banki	Frw 3,000	Frw 3,000	Frw 3,000
Ikiguzi kuri sheke itishyewe (bitewe n'amafaranga adahagje kuri konti)	Frw 10,000	Frw 10,000	Frw 10,000
Ikiguzi ku butinde bw'ambarwiza ahoraho yo koheresa FRW (bitewe n'amafaranga adahagje kuri konti)	Frw 3,000	Frw 3,000	Frw 3,000
SERIVISE ZO KOHEREZA NO KWAKIRA AMADEVISE MU GHUGU	IKIGUZI	IKIGUZI	IKIGUZI
Kohereza umuntu umwe amadevise mu yindi banki yo mu ghugu	USD/ EURO 10	USD/ EURO 10	USD/ EURO 10
Ikiguzi cyo kohereza amadevise w'amafaranga yoherejwe	0.5% y'umubare w'amafaranga yoherejwe	0.5% y'umubare w'amafaranga yoherejwe	0.5% y'umubare w'amafaranga yoherejwe
SERIVISE ZO KWAKIRA AMAFARANGA AVUYE HANZE Y'IGHUGU	IKIGUZI	IKIGUZI	IKIGUZI
Igiciro cyo kwakira amadevise	USD 20	USD 20	USD 20
Ikiguzi ya SWIFT	Frw 10,000	Frw 10,000	Frw 10,000
SERIVISE ZO KOHEREZA AMAFARANGA HANZE Y'IGHUGU	IKIGUZI	IKIGUZI	IKIGUZI
Ikiguzi ya SWIFT	Frw 15,000	Frw 15,000	Frw 15,000
Igiciro cyo kohereza amadevise	0.5% aho amake ari USD 30, amenshi akaba USD 400	0.5% aho amake ari USD 30, amenshi akaba USD 400	0.5% aho amake ari USD 30, amenshi akaba USD 400
Igiciro cyo kohereza amadevise angana cg ari hejuru ya USD 500,000	USD 500	USD 500	USD 500
Igiciro cyo kohereza hanze amadevise abitswe ahandi	0.5% by'amafaranga yoherejwe	0.5% by'amafaranga yoherejwe	0.5% by'amafaranga yoherejwe
Igiciro cyo kohereza amadevise yabikije n'umukiliya kuri konti ye	0.5% by'amafaranga yoherejwe na 1.2% iyo yoherejwe aka kanya (express)	0.5% by'amafaranga yoherejwe na 1.2% iyo yoherejwe aka kanya (express)	0.5% by'amafaranga yoherejwe na 1.2% iyo yoherejwe aka kanya (express)
Igiciro cyo SWIFT / TT iyo habaye impinduka	Frw 15,000	Frw 15,000	Frw 15,000
Igiciro cyo SWIFT / TT iyo igikorwa cyo ko-hereza gihagaristwe	Frw 15,000	Frw 15,000	Frw 15,000
Ikiguzi cyo kugarura amafaranga yari yoherejwe	USD/ EURO 40	USD/ EURO 40	USD/ EURO 40
Igiciro ku zindi banki (correspondent bank charges)	Frw 15,000	Frw 15,000	Frw 15,000
KOHEREZA NO KWAKIRA AMAFARANGA MURI BOA ZO MU BINDI BIHUGU	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
KOHEREZA NO KWAKIRA MURI BOA-UGANDA, TANZANIA & KENYA	IKIGUZI	IKIGUZI	IKIGUZI
Ikiguzi cyo gukresha servise ya Instant transfer	USD 10	USD 10	USD 10
Amafaranwa ntarengwa yo koheresa ku munsi	USD 200,000	USD 200,000	USD 200,000
SERIVISE ZIYANYE N'ISOKO RY'MARI N'IMIGABANE	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
IMARI, IMIGABANE N'IMPAPURO MPESHAMWENDA	IKIGUZI	IKIGUZI	IKIGUZI
Ikiguzi cyo kwiyanidisha	Frw 5,000	Frw 5,000	Frw 5,000
Guhatanira isoko	Frw 5,000	Frw 5,000	Frw 5,000
Inyungu zishyurwa ku mpapuro mpesham-wenda (zishyurwa rimwe mu mezi 6)	Frw 5,000	Frw 40,000	Frw 40,000
SERIVISE Z'AMASHEKI / RESI / PAYMENT ORDER	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
UDUTABO TWA SHEKI / RESI / PAYMENT ORDER	IKIGUZI	IKIGUZI	IKIGUZI
Agatabo ka sheki (Impapuro 24)	Frw 6,000 cg ahwanye nayo mama USD na EURO	Frw 6,000 cg ahwanye nayo mama USD na EURO	Frw 6,000 cg ahwanye nayo mama USD na EURO
Agatabo ka sheki (Impapuro 48)	Frw 11,000 cg ahwanye nayo mama USD na EURO	Frw 11,000 cg ahwanye nayo mama USD na EURO	Frw 11,000 cg ahwanye nayo mama USD na EURO
Agatabo ka sheki gatangwa ako kanya/express (Impapuro 24)	Frw 12,000 cg ahwanye nayo mama USD na EURO	Frw 12,000 cg ahwanye nayo mama USD na EURO	Frw 12,000 cg ahwanye nayo mama USD na EURO
Agatabo ka sheki gatangwa ako kanya/express (Impapuro 48)	Frw 22,000 cg ahwanye nayo mama USD na EURO	Frw 22,000 cg ahwanye nayo mama USD na EURO	Frw 22,000 cg ahwanye nayo mama USD na EURO
Agapapuro kamwe ko kubikuza kuri gishe	Frw 3,000	Frw 3,000	Frw 3,000
SHEKI YASUBIYEYO ITISHYUWE	IKIGUZI	IKIGUZI	IKIGUZI
Bitewe n'impamvu za teknike	Ubuntu	Ubuntu	Ubuntu
Bitewe n'impamvu z'amafaranga	20% y'igiciro cyayo + Frw 10,000	20% y'igiciro cyayo + Frw 10,000	20% y'igiciro cyayo + Frw 10,000
Sheke yacu igarwe itushyuwe n'izindi banki	Ubuntu	Ubuntu	Ubuntu
Sheke isubiyeo itishyuwe kuri gishe	Ubuntu	Ubuntu	Ubuntu
Ikiguzi cyo guhagarika kwishyura - kuri sheki imwe	Frw 10,000 amensi akaba Frw 50,000	Frw 10,000 amensi akaba Frw 50,000	Frw 10,000 amensi akaba Frw 50,000
Kashe ya banki yemeza ko sheki izigamiwe	Frw 10,000	Frw 10,000	Frw 10,000
IZINDI SERIVISE ZIYANYE NA SHEKI	IKIGUZI	IKIGUZI	IKIGUZI
Umufuragiro kuri sheki isubijweyo bitewe n'amafaranga adahagje	2% by'amafaranga ya overdraft yiyongera ku nyungu fatizo, 10% y'amafaranga ya overstepping yatzanzwe	2% by'amafaranga ya overdraft yiyongera ku nyungu fatizo, 10% y'amafaranga ya overstepping yatzanzwe	2% by'amafaranga ya overdraft yiyongera ku nyungu fatizo, 10% y'amafaranga ya overstepping yatzanzwe
Ikiguzi cyo gutesha agaciro agatabo ka sheki kaheze kuri banki	Frw 3,000	Frw 3,000	Frw 3,000
Ikiguzi cyo guhagarika sheki yamaze kwemewza mu kwishyura	Frw 5,000	Frw 5,000	Frw 5,000
PAYMENT ORDER	IKIGUZI	IKIGUZI	IKIGUZI
Payment order (Impapuro 24)	Frw 6,000 ahwanye nayo mama USD/EURO	Frw 6,000 ahwanye nayo mama USD/EURO	Frw 6,000 ahwanye nayo mama USD/EURO
RESI	IKIGUZI	IKIGUZI	IKIGUZI
Agatabo ka resi (Impapuro 24)	Frw 4,000	Frw 4,000	Frw 4,000
UBURENGANZIRA BUHABA BANKI BWO GUKURA AMAFARANGA KURI KONTI BUHORAOHO	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
GUKURA AMAFARANGA KURI KONTI BIHORAOHO	IKIGUZI	IKIGUZI	IKIGUZI
Gusaba gutanga uburenganzira bwo guku-ra amafaranga kuri konti	Frw 2,000	Frw 2,000	Frw 2,000
Ikiguzi cyo gukura amafaranga kuri konti hatanzwe uburenganzira	Frw 1,000	Frw 1,000	Frw 1,000
Uburenganzira bwo gukura amafaranga kuri konti imwe ajya ku yindi (konti zombi ziri muri BOA)	Ubuntu	Ubuntu	Ubuntu

Ikiguzi cyo guhindura uburenganzira bwo gukura amafaranga kuri konti	Frw 2,000	Frw 2,000	Frw 2,000
Ikiguzi cyo guhagarkira uburenganzira bwo gukura amafaranga kuri konti	Frw 2,000	Frw 2,000	Frw 2,000
Ikiguzi cy'ubukerwe bwo gukura amafaranga kuri konti kuko ntayariho	Frw 3,000	Frw 3,000	Frw 3,000
IZINDI SERIVISI ZA BANKI	UMUNTU KU GITI CYE	IBIGO BITO	IBIGO BININI
IBYEMEZO N'IMPAPURO ZA BANKI	IKIGUZI	IKIGUZI	IKIGUZI
Icyemezo cy'imkoranire myiza na banki	Frw 50,000	Frw 50,000	Frw 50,000
Icyemezo banki itanga cyemeza ubugen-zuzi mu ghugu	Frw 60,000	Frw 60,000	Frw 60,000
Icyemezo banki itanga cyemeza ubugen-zuzi hanze y'ighugu	Frw 75,000 + amafaranga y'iposita	Frw 75,000 + amafaranga y'iposita	Frw 75,000 + amafaranga y'iposita
Icyemezo cy'umusoro ufatiiriwe	Frw 50,000	Frw 50,000	Frw 50,000
Icyemezo kigaragaza ko warangije kwishyura inguzanya	Ubuntu	Ubuntu	Ubuntu
Icyemezo kigaragaza ku ufite umwenda wa banki	Frw 20,000	Frw 20,000	Frw 20,000
Impapuro/ibyemezo bindi bitangwa na Banki byo gukresha mu ghugu	Frw 25,000	Frw 25,000	Frw 25,000
Ibindi byemezo bitangwa na Banki: byoherejwe hanze y'ighugu	Frw 30,000 + amafaranga y'iposita	Frw 30,000 + amafaranga y'iposita	Frw 30,000 + amafaranga y'iposita
Icyemezo kigaragaza amafaranga uftite kuri konti	Frw 15,000/ cg ahwanye nayo mu madevise + amafaranga y'iposita	Frw 15,000/ cg ahwanye nayo mu madevise + amafaranga y'iposita	Frw 15,000/ cg ahwanye nayo mu madevise + amafaranga y'iposita
IZINDI SERIVISI ZIYANYE NO GUSHAKIRWA DOSIYE	IKIGUZI	IKIGUZI	IKIGUZI
Ikiguzi cyo gushakirwa dosiye (imaze igihe kitarena umwaka 1)	Frw 15,000	Frw 15,000	Frw 15,000
Ikiguzi cyo gushakirwa dosiye (imaze igihe kirenga umwaka 1)	Frw 30,000	Frw 30,000	Frw 30,000
Icyemezo cyo gufotira konti bisabwe n'ababifitiye uburenganzira	Frw 15,000	Frw 15,000	Frw 15,000
Ikiguzi cyo guhabwa amashusho	Frw 25,000	Frw 25,000	Frw 25,000
BYITONDERWA			
1. Inyungu zose zishyurwa na Banki zikurwaho umusoro.			
2.Ibiciro ntibiboriwemo umusoro (ubu ubarirwa kuri 18%), bishobora kwiyongera aho bisabwa.			
3. Inyungu fatizo ya Banki ni 17%			
4.Inyungu ku nguzanya mu madollari yemezwa na banki hakurikije igiciro kiri ku isoko.			
5.Inyungu fatizo ya Banki isobora guhindura igihe cyo aricyo cyose bitewe n'imterere y'isoko.			
6. Inyongera ku nyungu fatizo iri hagati ya 0%- 2 %			
7.Ibiciro byihariye birenewe iyo habayeho ubusabe n'ubwumvikane.			
8. Ikiguzi cyo SWIFT kiyongera aho ikoreshejwe.			
9.Ibiciro bya trade finance ntibibariwemo ikiguzi cy'izindi banki z'abafatanyabikorwa muri iyi serivisi.			
10.Izindi serivisi zitari kuri iyi tarifu zishyirwaho ibiciro hakurikije ubusabe.			
SERIVISE ZO KOHEREREZA AMAFARANGA			
WESTERN UNION / BOA EXPRESS / MONEY GRAM			
SERIVISE ZA WESTERN UNION			
Guhera ku 100 USD	15		
Guhera ku 101 kugeza ku 200 USD	22		
Guhera ku 201 kugeza ku 300 USD	29		
Guhera ku 301 kugeza ku 400 USD	34		
Guhera ku 401 kugeza ku 500 USD	42		
Guhera ku 501 kugeza ku 750 USD	47		
Guhera ku 751 kugeza ku 1,000 USD	52		
Guhera ku 1,001 kugeza ku 1,500 USD	78		
Guhera ku 1,501 kugeza ku 1,750 USD	83		
Guhera ku 1,751 kugeza ku 2,000 USD	93		
Guhera ku 2,001 kugeza ku 2,500 USD	113		