

PRODUCTS / SERVICES	TARIFF DETAILS
Tariff for cash Deposit	Cash deposit over the counter and on Agency is free of charge.
Tariff for cash withdrawal	Over the counter: <ul style="list-style-type: none"> • below RWF 400,000 (ATM Limit) at FRW 2,000 • Deposit/ Withdrawal using Advantage counter by non-members at FRW 3,000 • Using ATM (with a daily limit of FRW 400,000): FRW 250 & USD 1 • KCB cars on other bank's ATM: FRW 1,000
Local funds transfers	<ul style="list-style-type: none"> • KCB – KCB (including Bulk): FRW 200 per transaction except on saving account • KCB – other banks: FRW 500 per transaction • Incoming transfers: FRW 500
Debit card/ATM	<ul style="list-style-type: none"> • ATM Mini statement/Print out: FRW 100 • Card: issuance, replacement & stoppage: FRW 4,000
Cheque	<ul style="list-style-type: none"> • Cheque book cost of 24 leaves FRW 3,000 • Cheque book express order FRW 10,000 • Stopping cheque FRW 5,000 • Certified cheque FRW 7,500
Internet banking	We charge as per the bank's Tariff
Mobile banking	<ul style="list-style-type: none"> • SMS Alert: FRW 50 • Balance & mini statement inquiry FRW 100 • Funds transfers FRW 300
Standing order	<ul style="list-style-type: none"> • Set up fee FRW 2,000 • Monthly transaction to KCB Accounts FRW 200 • Monthly transaction to Other banks FRW 500 • Amendment FRW 2,000 • Cancellation FRW 2,000 • Standing orders to KCB savings account is free • Unpaid standing orders (insufficient fund) FRW 5,000
International payments	<ul style="list-style-type: none"> • KCBR to other Banks (SWIFT): 0.5% of value transferred - min USD 35, max USD 200 • SWIFT Amendment FRW 10,000 • Swift Cancellation FRW 10,000
Bank statements	<ul style="list-style-type: none"> • Bank statement FRW 1,000 per page • Account statement for visas applicants FRW 5,000 • Account Statement for audit purpose FRW 10,000 • Document search Fees 0-3 months FRW 5,000 • Document search fee over 3 months FRW 20,000 • Document search fee over 1 year FRW 30,000
Safe custody	<ul style="list-style-type: none"> • Sealed envelope, small packages FRW 15,000 per quarter • Large boxes FRW 25,000 per quarter • Access charge to safe custody items FRW 2,000

***Note:** You might be required to pay additional fees on any transactions listed above. Government charges may also apply. Please ask the financial institution for more details*



KCB

BANK

How long do money transfers within Rwanda take?

<p>If you send funds when will the recipient receive them?</p> <p>TAT on money transfers</p>	<ul style="list-style-type: none"> • If the transfer is done within (KCB to KCB): 1day • If they are transferred IS to an account outside of KCB: 1 to 2 working days
<p>When will funds transferred to your account be available?</p>	<ul style="list-style-type: none"> • If the transfer is done within (KCB to KCB): 1 day • If we are the beneficiary institution: 1 to 2 working days

Other important info you should know

- **Required Identification:** To open an account you will need to provide customer identification requirements. This can include providing documents and information to verify your identity. You can ask your financial institution for more details.
- **Paying fees:** some of the fees listed in this KFS will be debited to your account. However, a change over time after you open this account / new fees might be introduced through our tariff. You may can ask your financial institution for more details.
- **VAT:** this will apply where applicable.
- **Account closure:** to close your account you will need to pay a fee of FRW 7,400 for personal account and FRW 10,900 for business account. You also need to consider any outstanding transactions that may affect the closure of this account, such as outstanding cheques, standing orders and unpaid fees. **Kindly consult your financial institution for more details.**
- **Dormant/Inactive account:** If you do not use your account for 6 months it will be treated as inactive or dormant and you will need to reactivate it at a fee of FRW3,000.

Do you have questions or complaints for us? Call us on +250 788140000 or 5222, email contactus@rw.kcbbankgroup.com or write to P.O. Box 5620 Kigali Rwanda, KN 4 Ave 18 to contact us regarding your question or complaint.

If you are unsatisfied with how your institution responds to your complaint? You can contact the Office of the Ombudsman to help address your complaint

Telephone 199 or email: ombudsinfo@ombuds-man.gov.rw / write to mailing address: P.O Box 6269- Kigali, or visit website: www.ombudsman.gov.rw

I the undersigned hereby aknowledge receipt of the key fact statement:

Customer name, signature and date:

IBICURUZWA NA SERIVISI	IBIJYANYE N'IBICIRO
Ibiciro byo kubitsa amafaranga	Kubitsa amafaranga kuri gishe cyangwa ku mu agent ni ubuntu.
Ibiciro byo kubikuzwa	Kuri gishe: <ul style="list-style-type: none"> Munsi ya RWF 400,000 (Ayo utarenza kuri ATM) ni FRW 2,000 Kubitsa/Kubikuzwa kuri gishe yihariye ku batari abakiriya b'imena ni FRW 3,000 Gukoresha ATM (wemerewe kubikuzwa atarenze FRW 400,000 ku munsi): FRW 250 & USD 1 Amakarita ya KCB kuri ATM z'izindi banki: FRW 1,000
Kohereza amafaranga bikorewe imbere mu gihugu	<ul style="list-style-type: none"> KCB – KCB (harimo no kohereza abantu benshi icyarimwe): FRW 200 ku gikorwa keretse kuri konti yo kuzigama KCB – izindi banki: FRW 500 ku gikorwa Koherezwa amafaranga: FRW 500
Ikarita ibikwaho amafaranga/ATM	<ul style="list-style-type: none"> Raporo ngufi ya ATM/ kuyisohora: FRW 100 Guhabwa ikarita, kuyihindura & kuyihagarika: FRW 4,000
Sheke	<ul style="list-style-type: none"> Agatabo ka sheke k'impapuro 24 kagura FRW 3,000 Agatabo ka sheke uhabwa ako kanya FRW 10,000 Guhagarikisha sheke FRW 5,000 Sheke yemejwe na banki FRW 7,500
Internet banking	<ul style="list-style-type: none"> Twishyuzwa dukurikije ibiciro bya banki
Mobile banking	<ul style="list-style-type: none"> Ubutumwa bugufi bumenyeshya: FRW 50 Kureba ari kuri konti& gusaba guhabwa raporo ngufi FRW 100 Kohereza amafaranga FRW 300
Gushyira amafaranga kuri konti ku buryo buhoraho	<ul style="list-style-type: none"> Kwiyandikisha ni FRW 2,000 Ibikorwa bikorerwa kuri konti za KCB mu gihe cy'ukwezi :FRW 200 Ibikorwa bikorerwa ku zindi banki mu gihe cy'ukwezi :FRW 500 Kuvugurura: FRW 2,000 Guhagarika:FRW 2,000 Gushyira amafaranga ku buryo buhoraho kuri konti yo kuzigama ya KCB ni ubuntu Iyo amafaranga yashyizwe kuri konti ku buryo buhoraho atishyurwe (amafaranga ntahagije) FRW 5,000
Ubwishyuru burenga imbibe z' u Rwanda	<ul style="list-style-type: none"> KCB ku zindi banki (SWIFT): 0.5% by'ayoherejwe - amake USD 35, amenshi USD 200 Wongeyeho TVA. Guhindura SWIFT FRW 10,000 Guhagarika Swift FRW 10,000
Raporo ya banki	<ul style="list-style-type: none"> Raporo ngufi ya banki FRW 1,000 kuri page imwe. Imiterere ya konti ku basaba guhabwa ikarita ya viza: FRW 5,000 Imiterere ya konti ku mpamvu z'ubugenzuzi bw'umutungo FRW 10,000 Gushakirwa inyandiko kugeza ku mezi 3: FRW 5,000 Gushakirwa inyandiko mu gihe kirenze amezi 3 FRW 20,000 Gushakirwa inyandiko mu gihe kirenze umwaka FRW 30,000
Kubikirwa ibintu by'abagaciro	<ul style="list-style-type: none"> Ibasha ifunze, udupfuyika duto FRW 15,000 mu gihe cy'amezi 3 Amasanduku manini: FRW 25,000 mu gihe cy'amezi 3 Ayishyurwa ku kujya aho wabikije ibintu by'agaciro FRW 2,000

***icyitonderwa:** Ushobora gusabwa kwishyura amafaranga arenze ku bikorwa byavuzwe haruguru. Ibiciro byashyizweho na leta nabyo bishobora kugenderwaho. Urasabwa kwegera ibigo by'imari uhabwa ibindi bisobanuro *

**KCB****BANK**

Kohereza amafaranga hagati mu Rwanda bimara igihe kingana iki?

Ni ryari uwohererejwe yakira amafaranga umwoherereje? Igihe kohereza amafaranga bitwara	<ul style="list-style-type: none"> Iyo kohereza bikoze ari KCB kuri KCB :umunsi umwe Iyo amafaranga yoherejwe kuri konti itari iya KCB: Hagati y'umunsi umwe n'ibiri y'akazi
Ni ryari uzaba ushobora gukoresha amafaranga wohererejwe?	<ul style="list-style-type: none"> Mu gihe kohereza bikoze ari KCB kuri KCB: Umunsi umwe Iyo ari twe twohererejwe: Hagati y'umunsi umwe n'ibiri y'akazi

Andi makuru y'ingenzi ugomba kumenya

- Umwirondoro usabwa:** Kugirango ubashe gufungura konti urasabwa gutanga ibisabwa ku bijyanye n'umwirondoro. Hashobora kuba harimo inyandiko n'andi makuru byifashishwa mu kugenzura umwirondoro. Ushobora kwegera ibigo by'imari ugahabwa ibindi bisobanuro *
- Kwishyura amafaranga:** Amwe mu mafaranga avugwamo aha azakurwa kuri konti yawe. icyakora hashobora kubaho impinduka nyuma y'uko ufunguje konti/ hashobora kuzashyirwaho ibiciro bishya. Ushobora kwegera ibigo by'imari ugahabwa ibindi bisobanuro *
- VAT:** Ibijyanye n'umusoro bizakurikizwa aho bigomba gukurikizwa
- Gufunga konti:** Kugira ngo konti yawe ibashe gufungwa uzasabwa kwishyura FRW 7,400 niba ari konti yawe ku giti cyawe ndetse na FRW 10,900 kuri konti y'ubucuruzi. Uzasabwa kandi kwita ku bikorwa bitasojwe neza bishobora gutuma iyi konti ifungwa, aha twavugaga nka cheque zishyurwe amafaranga ntakurwe kuri konti, amafaranga akurwa kuri konti yoherezwa ku zindi ku buryo buhoraho, amafaranga atishyurwe. Ushobora kwegera ikigo by'imari mukorana ugahabwa ibindi bisobanuro
- Konti itagikoreshwa:** Mu gihe udakoresha konti yawe mu gihe cy'amezi 6 izafatwa nk'itagikora bityo uzasabwa kwishyura FRW3,000 ibashe kongera gukora.

Waba ufite ikibazo? Duhamagare kuri **+250 788140000** cyangwa 5222, Email:

contactus@rw.kcbbankgroup.com cyangwa utwandikire kuri iyi aderesi: **P.O. Box 5620** Kigali Rwanda, KN 4 Ave 18 utugezeho ikibazo cyawe.

Waba utishimiye n'uburyo ikigo mukorana gisubiza ibibazo ukigezaho?

Ushobora kugana ibiro by'Umuvunyi mukuru ukabagezaho ikibazo cyawe.

Telephone **199** cyangwa email: ombudsinfo@ombuds-man.gov.rw / Wanabandikira kuri aderesi ikurikira:

P.O Box 6269- Kigali, cyangwa ugasura urubuga: www.ombudsman.gov.rw

Njyewe Nemeye ko nabonye kandi nasomye amakuru y'ingenzi:

Izina n'umukono by'umukiriya n'itariki: