

# TARIFF 2019

SERVICES	PERSONAL BANKING	CORPORATE & SME	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)	FRW 200 per beneficiary	FRW 200 per beneficiary	EXEMPT
Internal transfers- KCBR TO KCBR (TT or FT)	FRW 200 per transaction	FRW 200	EXEMPT
RIPPS Transfers- RWF / Transaction	FRW 2,500	FRW 2,500	EXEMPT
RIPPS Transfers- USD amounts up to \$100,000 / Transaction	USD 3	USD 3	EXEMPT
Local transfer - USD above \$100,000 (to be sent by SWIFT)	0.5% of value transferred - min USD 35, max USD 200	0.5% of value transferred - min USD 35, max USD 200	EXEMPT
Incoming RIPPS Transfers all currencies	FRW 500	FRW 500	EXEMPT
Local Transfer (EFT) - Local Currency	FRW 500	FRW 500	EXEMPT
Local Transfer (EFT) - Foreign Currency	0.5% of value transferred - min USD 35, max USD 200	0.5% of value transferred - min USD 35, max USD 200	EXEMPT
Multiple credit posting (EFT)	FRW 200 per beneficiary	FRW 200 per beneficiary	EXEMPT
RRA e_Tax Collection_Transfers	Free	Free	EXEMPT
RRA e_Tax Collection_Cash payment by KCB Non Customers	FRW 3000 per transaction	FRW 3000 per transaction	EXEMPT
Bulk payments (Salary Payments)	FRW 200 per transaction	FRW 200 per transaction	EXEMPT
<b>INSTANT PAYMENTS (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:	0.5% of value	0.5% of value	EXEMPT
Intercompany - Cash withdrawals - In local currency equivalent to:	0.5% of value	0.5% of value	EXEMPT
Intercompany - Transfers - In local currency equivalent to:	\$20 flat	\$20 flat	EXEMPT
<b>INTERNATIONAL PAYMENTS:</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
<b>Outward Payment:</b>			
KCBR to other Banks (SWIFT) - 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)	EXEMPT
SWIFT Amendment (where errors originate from the customer)	FRW 10,000	FRW10,000	TAXABLE
Swift Cancellation	FRW 10,000	FRW10,000	TAXABLE
<b>Inward payments:</b>			
Inward payments- SWIFT	FRW 15,000	FRW20,000	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	EXEMPT
<b>ALTERNATIVE CHANNELS</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
<b>1. Card Business</b>			
KCBR Cards on KCBR ATMs (FRW CARDS)	FRW 250	FRW 250	EXEMPT
KCBR Cards on international ATMs	USD 3	USD 3	EXEMPT
KCBR Cards on Rwanda non KCBR ATMs	FRW 1,000	FRW 1,000	EXEMPT
Local non KCBR Cards on KCBR ATMs	FRW 500	FRW 500	EXEMPT
International cards on KCB ATMs - RWF withdrawal	FRW 1,500	FRW 1,500	EXEMPT
Other KCB subs. Cards - intercompany	FRW 1,500	FRW 1,500	EXEMPT
KCBR Cards on KCBR ATMs (USD CARDS)	USD 1	USD 1	EXEMPT
ATM withdrawal_Clients from other KCB subsidiaries	FRW 1,000	FRW 1,000	EXEMPT
ATM Mini statement	FRW 100	FRW 100	EXEMPT
ATM Receipt print out	FRW 100	FRW 100	EXEMPT
Card issuance	FRW 4,000	FRW 4,000	EXEMPT
Card issuance_Micro customers	FRW 4,000	FRW 4,000	EXEMPT
Card replacement	FRW 4,000	FRW 4,000	EXEMPT
Card stop fee	FRW 4,000	FRW 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)	FRW 200 per transaction	FRW 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	FRW 500 per transaction	FRW 500 per transaction	EXEMPT
I-BankTransfer (RIPPS - Local Banks)/LCY	FRW 2,000 per transaction	FRW 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	FRW 500 per transaction	FRW 500 per transaction	EXEMPT
I-Bank single transfer to Mobile phone	FRW 500 per transaction	FRW 500 per transaction	EXEMPT
I-Bank transfer-Instant payment to other KCB Subsidiaries (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	FRW 300 per transaction	FRW 300 per transaction	EXEMPT
I-Bank service fee	FRW 1,000 per month	FRW 2,500 per month	EXEMPT
<b>3. Mobile Banking</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Sms Alerts	FRW 50 per sms	FRW 50 per sms	EXEMPT
Mobile banking balance inquiry	FRW 100 per request	FRW 200 per request	EXEMPT
Mini Statement on Mobile Banking	FRW 100 per request	FRW 100 per request	EXEMPT
Mobile banking transfer to KCB Account	FRW 300 per transaction	FRW 300 per transaction	EXEMPT
Mobile Banking Transfer to other local banks_LCY only	FRW 500 per transaction	FRW 500 per transaction	EXEMPT
Mobile banking utility Payments	FRW 50	FRW 50	EXEMPT
Mobile banking Pull & Push Services	See card rate	See rate card	EXEMPT
KCB Iwacu (Agent Banking)	See card rate	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)	FRW 2,000	FRW 2,000	EXEMPT
Over the counter withdrawal service fee	FRW 300	FRW 300	EXEMPT
Over the counter withdrawal - Savings accounts	Only FRW 300 for withdrawal charge fee	Only FRW 300 for withdrawal charge fee	EXEMPT
Minimum Balance Violation fee	FRW 600 (Flat fee) per violation	FRW 600 (Flat fee) per violation	TAXABLE
Deposit/ Withdrawal using Advantage counter by non members	FRW 3,000 transaction	FRW 3,000 transaction	TAXABLE
<b>CASH TRANSACTIONS (FCY)</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
<b>FCY Cash Deposit:</b>			
Up 10,000 (USD and equivalent in other FCY)	5\$	SME & Corporate: 10\$	EXEMPT
Above 10,000 (USD and equivalent in other FCY)	0.50%	SME & Corporate: 0.5%	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 10,000 (USD and equivalent in other FCY)	5\$	SME: 10\$; corporate: 0.5%	EXEMPT
Above 10,000 (USD and equivalent in other FCY)	0.50%	SME: 20\$; corporate: 0.5%	EXEMPT
KES cash deposit to LCY account	1% of value	1% of value	EXEMPT
<b>LEDGER FEES</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Current Account Bundle	Frw 1,500	Business SME Current Account Bundle : Frw 5,000	EXEMPT
Current Account Pay as you go	Free	Corporate & SME Current Account Pay as you go:Free	EXEMPT
Saving Account	Free	Corporate & SME Saving Account :Free	EXEMPT
Transactional Account Bundle	Frw 1,000	Business Corporate Current Account Bundle: Frw 5,000	EXEMPT
Transactional Account Pay as you go	Free	Transactional SME Account Bundle: Frw 5,000	EXEMPT
Virtual_Pay as you go	Free	Transactional SME Account Pay as you go: Free	EXEMPT
Current Account Maintenance fee (FCY) / Month	USD 3; USD 2 and or equivalent for advantage fee	Business SME \$5 & Corporate & 10 and equivalent for others FCY	EXEMPT
Advantage Service fee	FRW 20,000 per Month	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	FRW 300 per request	FRW 300 per request	EXEMPT
Bank statement	FRW 1,000 per Page	FRW 1,000 per Page	EXEMPT
Account statement for visas applicants	FRW 5,000 per Page	SME: FRW 5,000 per Page; Corporate: FRW 15,000 per Page	EXEMPT
Account Statement for audit purpose	FRW 5,000 per Page	SME: FRW 5,000 per Page; Corporate: FRW 15,000 per Page	EXEMPT

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<b>CHEQUES</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Cheque Book (24 Leaves)	FRW 3,000	FRW 3,000	EXEMPT
Cheque book (48 leaves)	FRW 6,000	FRW 6,000	EXEMPT
Payment order book	FRW 3,000	FRW 3,000	EXEMPT
Express Cheque book (Delivery within 24 hours)	FRW 10,000	FRW 10,000	EXEMPT
Stopping Cheque (per instruction)	FRW 5,000	FRW 5,000	EXEMPT
Unpaid Cheque (insufficient fund)	FRW 5,000 flat	FRW 5,000 flat	EXEMPT
Certified cheques	FRW 7,500	FRW 7,500	EXEMPT
Cancellation of unused certified cheque	FRW 3,000	FRW 3,000	EXEMPT
Bankers Cheque Issuance	FRW 5,000	FRW 5,000	EXEMPT
Repurchase of bankers cheque	FRW 1,000	FRW 1,000	EXEMPT
<b>STANDING ORDERS</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Set up fee	FRW 2,000	FRW 2,000	EXEMPT
Monthly transaction to KCB Accounts	FRW 200	FRW 200	EXEMPT
Monthly transaction to Other banks	FRW 500	FRW 500	EXEMPT
Unpaid standing orders (insufficient fund)	FRW 5,000	FRW 5,000	EXEMPT
Amendment	FRW 2,000	FRW 2,000	EXEMPT
Cancellation	FRW 2,000	FRW 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	FRW 5,000	FRW 5,000	TAXABLE
Dormant account activation	FRW 1,000	FRW 1,000	TAXABLE
Opinion Letter	FRW 10,000	FRW 10,000	TAXABLE
Letter of introduction/Account confirmation	FRW 5,000	FRW 5,000	TAXABLE
Declaration of balances	FRW 10,000	FRW 10,000	EXEMPT
Promise of line of credit	FRW 50,000	FRW 50,000	EXEMPT
<b>SAFE CUSTODY</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Sealed envelop, small packages	FRW 15,000 per quarter	FRW 15,000 per quarter	TAXABLE
Large boxes	FRW 25,000 per quarter	FRW 25,000 per quarter	TAXABLE
Access charge to safe custody items	FRW 2,000	FRW 2,000	TAXABLE
Document search Fees 0-3 months	FRW 5,000	FRW 5,000	EXEMPT
Document search fee over 3 months	FRW 20,000	FRW 20,000	EXEMPT
Document search fee over 1 year	FRW 30,000	FRW 30,000	EXEMPT
Retrieval of CCTV Camera Footage /Same day	Free	Free	EXEMPT
Retrieval of CCTV Camera Footage 2-30 days	FRW 10,000	FRW 10,000	EXEMPT
Retrieval of CCTV Camera Footage 1-2 Months	FRW 25,000	FRW 25,000	EXEMPT
Treasury bills & Bonds subscription	FRW 5,000	FRW 50,000	TAXABLE
<b>IPF - INSURANCE PREMIUM FINANCE</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	See rate card	See rate card	TAXABLE
Minimum Amount	See rate card	See rate card	TAXABLE
<b>LOANS &amp; OVERDRAFT SERVICES</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Loan Application Processing Fee (Any)	FRW 10,000, Mortgage:N/A	SME (FRW 30,000); Corporate (FRW 100,000)	TAXABLE
Loan Restructure processing fee (any changes on current loan terms)	Personal: FRW 10,000 flat	SME & Mortgage: 1%, Min FRW 10,000 max 300,000	TAXABLE
Loan Restructure negotiation fee (applicable on any arrears/capitalisation)	Personal: 1%; Mortgage: 1% only on principal increase	SME 1% Max 1 Million, Corporate 2%	TAXABLE
Loans negotiation fee	Mortgage: Purchase 2% & Construction 2.5% SME:2	SME:2%; Corporate: 1%	TAXABLE
Salary advance negotiation fee	2% min FRW 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 / Temporary Excess	2% Min FRW 20,000/ per request	2% Min FRW 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	Personal & Mortgage: N/A	SME 1% per year with a max of 500,000; corporate none	TAXABLE
Facility management fee/Applied on initial Loan (Line of credit)	Personal & Mortgage: N/A	SME 1% per year with a Max of 500,000; corporate none	TAXABLE
Penalties on Arrears	3% per Month applied on instalment in arrears	3% per Month applied on instalment in arrears	EXEMPT
Charges on undrawn Loans	Free	Corporate only:0.5%	TAXABLE
Offer letter cancellation fees	FRW 10,000	SME: FRW 25,000; Corporate: FRW 200,000	TAXABLE
Late registration fees (Effective from 30 day after partial disbursement)	0.5%	0.5%	TAXABLE
Perfection fees	FRW 25,000 Per each security registered	FRW 25,000 Per each security registered	TAXABLE
Collateral release	FRW 25,000 Per each security de-registered	FRW 25,000 Per each security de-registered	TAXABLE
Loan Certificate Fee	FRW 20,000	FRW 20,000	TAXABLE
Loan Clearance Certificate	FRW 20,000	FRW 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 FRW 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 FRW 100,000)	0.5% value of the increased portion	EXEMPT
Amendments commission- others	FRW 25,000	FRW 25,000	EXEMPT
Expiring unutilised/cancellation of LC	0.2% value of the LC (Min FRW 50,000; max FRW 150,000)	0.2% value of the LC (Min FRW 50,000 max FRW 150,000)	EXEMPT
SWIFT commission	FRW 15,000	FRW 15,000	EXEMPT
<b>IMPORT LC NEGOTIATIONS</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Payment commission	0.5% value of the drawings (Min FRW 150, 000)	0.5% value of the drawings (Min FRW 150,000)	EXEMPT
Discrepancy commission	FRW 30,000	FRW 30,000	EXEMPT
SWIFT commission	FRW 15,000	FRW 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 FRW 150,000	0.3% max 150,000	EXEMPT
Confirmation commission	0.3% value of the LC with min FRW 100,000; max FRW 300,000- per Q (or part thereof)	0.3% value of the LC with min FRW 100,000 max FRW 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	FRW 25,000	FRW 25,000	EXEMPT
SWIFT commission	FRW 15,000	FRW 15,000	EXEMPT
<b>IMPORT COLLECTION</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Procession fee/ Opening commission	FRW 15,000	FRW 15,000	EXEMPT
Retirement commission/payment	0.5% value of the amount, min FRW 50,000; max FRW 250,000	0.5% value of the amount, min 50,000, max 250,000	EXEMPT
Swift commission	FRW 15,000	FRW 15,000	EXEMPT
Unpaid bills supervision	FRW 20,000 per month	FRW 20,000 per month	EXEMPT
<b>EXPORT COLLECTION</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Processing fee/opening	FRW 30,000	FRW 30,000	EXEMPT
Retirement commission/payment	FRW 0.5% value of the amount, min FRW 50 000; max FRW 250 000	0.5% min 50 000; max FRW 250 000	EXEMPT
Release chaser/ tracer letter commission	FRW 30,000	FRW 30,000	EXEMPT
Swift commission	FRW 15,000	FRW 15,000	EXEMPT
Bills Discounting	1% value of the bill to be discounted	1% value of the bill to be discounted	EXEMPT
<b>GUARANTEE COMMISSION</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Guarantee issuance- Non cash collateralised	3% per annum, minimum FRW 25,000 ( Non-prorated)	3%	EXEMPT
Guarantee issuance- Cash collateralised	2% per annum, minimum FRW 25,000 ( Non-prorated)	2%	EXEMPT
Amendments	FRW 50,000	FRW 50,000	EXEMPT
Cancellation of guarantee	FRW 50,000	FRW 50,000	EXEMPT
<b>SWIFT MESSAGE</b>	<b>Fees / Charges</b>	<b>Fees / Charges</b>	
Incoming Swift	FRW 25,000	FRW 25,000	EXEMPT

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

\*The Bank reserves the right to review and notify customers prior to implementation.

\*Tariff effective 11th March 2019

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