

# KCB BANK RWANDA Ltd

August 30, 2017

## KEY FACTS STATEMENTS (KFS) FOR CONSUMER CREDIT

N°	Credit product	Base rate	Other fees		APR
			Fire insurance	Life insurance	
1	Mortgage residential, Construction	16%	Not known <sup>1</sup>	0.55%	20.6%
2	Mortgage residential, Purchase	16%	Not known <sup>1</sup>	0.55%	19.1%
3	Mortgage commercial, Construction	16%	Not known <sup>1</sup>	0.55%	21.1%
4	Mortgage commercial, Purchase	16%	Not known <sup>1</sup>	0.55%	19.6%
5	Staff mortgage loan, Purchase	7%	Not known <sup>1</sup>	0.55%	7.5%
6	Staff mortgage loan, Construction	7%	Not known <sup>1</sup>	0.55%	7.5%
7	Business loans	16%	Not known <sup>2</sup>		22.7%
8	ABF loan	16%	Not known <sup>2</sup>		22.7%
9	Non check-off loan, secured	16%	Not known <sup>1</sup>	0.6%	19.0%
10	Non check-off loan, unsecured	16%	0	0.6%	21.0%
11	Check-off loan, unsecured	16%	0	0.6%	20.0%
12	Personal loan, partially secured	16%	Not known <sup>1</sup>	0.6%	19.0%
13	Personal loan, secured	16%	Not known <sup>1</sup>	0.6%	18.4%
14	Staff education loan	0%	0	0	0.0%
15	IPF loan	3%	0	0	10.0%

Note the above is referred to a loan of FRW 5,000,000 repayable in two years.

<sup>1</sup> Insurance cover is determined by the insurance company. It depends on value of the collateral and is 0.125% of the collateral security;

<sup>2</sup> Insurance cover is determined by the insurance company. It depends on type of collateral and its value.