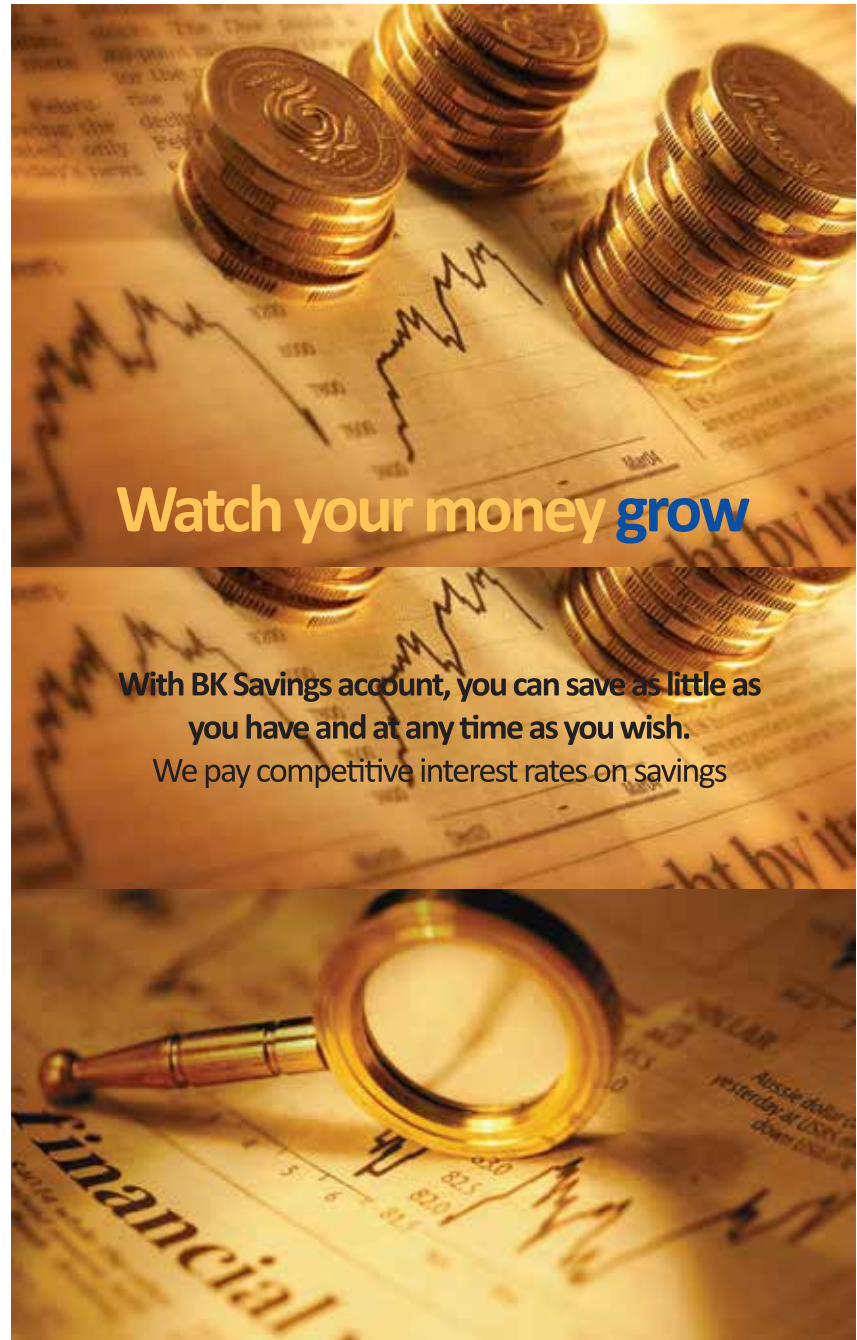




RETAIL BANKING		
Type of Account	Ledger Fee	Features
Current account	Individuals FRw 1,000	Cheque book Debit Card for individuals Overdraft on arrangement
Micro	FRw 500	Receipt book/ Debit Card
Pensioners	FRw 200	Receipt book/ Debit Card
Student	FRw 200	Receipt book/ Debit Card
Transaction account	No monthly ledger fee	No facilities/Receipt book/ Debit Card
Term Deposits	Min Bal	Interest Rate
FRw	Min 300,000	1 month- 3% pa 3 months- 4% pa 6 months -6% pa 9 months-7% pa 12 months-8% pa
USD	Min 500,000 \$	12 months- 1.5% p.a.
Students' Savings Account	FRw 20,000 Debit Card or receipt book	5% pa interest paid quarterly
Junior Savings Account	FRw 50,000	5% pa interest paid quarterly
BK Saving account- for all types of clients	FRw 100,000 Debit Card or receipt book	5% pa interest paid quarterly
Loans to customers		
File opening fee	1% (Maximum FRw 14,750)	
Facility fee	1% (Minimum FRw 11,000)	
Lending rate-Personal loans, loans or leases repayable by instalments, mortgage loans	Base Rate + margin	
Management and supervision fees on medium and long term loans	2% charged at the anniversary of the loan (minimum FRw 11,000 – maximum FRw 50,000)	
Restructured Facility	2% of the new restructured facility implemented	
Late payment commission per month-Term Loan	There is an additional rate of 2% per month flat rate on each delayed instalment	
Temporary overdraft	Base Rate + margin	
Early repayment fees	5% of the amount repaid	
Commission on exceeding limit	2% per month on exceeded amount	

CORPORATE AND SME BANKING		
Checking Accounts	Ledger Fee	Min Operating Bal
Current account	FRw 2,000 for Corporate accounts and FRw 1,500 for SME accounts	None
Term Deposits	Min Bal	Interest Rate
Call and Term Deposit Accounts	FRw 300,000	1 month- 3% pa 3 months- 4% pa 6 months -6% pa 9 months-7% pa 12 months-8% pa
	USD 500,000	12 months- 1.5% p.a.
File opening fee	FRw 30,000	
Facility fee	1% (Minimum FRw 11,000)	
Annual Management and supervision fees on mortgage loans, medium and long term loans and cash credit lines	1% charged at the anniversary of the loan (minimum FRw 11,000 – maximum FRw 50,000)	
Management and supervision fees on overdraft and seasonal facilities	0.25% per quarter	



Watch your money grow

With BK Savings account, you can save as little as you have and at any time as you wish. We pay competitive interest rates on savings





Restructuring fees	2% of the new restructured facility implemented
Early repayment fees	5% of the amount repaid
Late payment commission - term loans	Additional rate of 2% per month flat rate on each delayed instalment
Commission on exceeding limit	2% per month on exceeded amount
Seasonal loans for agricultural products (coffee + food crops)	Base Rate + margin
Cash credit lines	Base Rate + margin
Medium and long term investment loans	Base Rate + margin
Invoice discounting facility	Base Rate + margin
Advance on contract	Base Rate + margin
Stock loans	Base Rate + margin
Temporary overdraft	Base Rate + margin

TRADE FINANCE	
Trade Finance Services	
Documentary collection	Fees/ Charges
Opening commission	FRw 25,000
Acceptance	FRw 25,000
Fixed charges including swift charges etc	FRw 15,000
Payment commission	0.5% of amount paid
Letter of Credit -Import	
L.C. opening provision <100%:	Fees/ Charges
Opening commissions	1% per quarter, Minimum FRw.20,000
Fixed charges including Swift fees	FRw 15,000
L.C opening provision =100% :	Fees/ Charges
Opening commissions	0.5% per quarter minimum FRw 20,000
Fixed charges	FRw 15,000
L.C modification provision<100%:	Fees/ Charges
Extension commission	1% per quarter Minimum FRw 20,000
Increasing commission	1% per quarter Minimum FRw 20,000
Fixed charges including Swift fees	FRw 15,000
L.C Modification provision =100%	Fees/ Charges
Extension commission	0.5% per quarter minimum FRw 20,000
Increasing commission	0.5% per quarter minimum FRw 20,000
Fixed charges	FRw 15,000
Letter of Credit -Export	
Opening commission	0.5% per quarter
Advising commission	0.1%
Fixed charges	FRw 15000
Payment commission	0.3%
LC cancellation fees	FRw 10,000
L.C Payment	
Payment commission	0.3% Minimum FRw 15,000
Transfer commission	0.50%
Swift charge	FRw 15,000





Money Transfer Services	
Inward Transfers	
Fixed charges	FRw15,000
Transfer commission	0.35% Min 15 USD; Maximum 200 USD
Commission on withdrawals	1.06%
Outward Transfers	
Fixed charges	FRw 15,000
Transfer commission	0.5% min 32 USD or Eq. max 200 USD or eq.
Transfer commission USD or equ. 1,000,000 and above	0.5%
Amendment fees	Equ. USD 50
Inquiry	Equ. USD 50
Cancellation fees	FRw 25,000
Return of fund	FRw 25,000
Balance confirmation- Migration Visa	FRw 25,000
Bankers cheques- Draft	FRw 25,000
Draft- Letters of credit	FRw 15,000
Commission on receipt of bills denominated in USD (\$ 50 and below)	5% of the deposited amount
Outward transfer- East African Payment system Transfer commission	20\$

ELECTRONIC BANKING	
Credit and Debit Cards	Fees/ Charges
Credit Card	
Joining fee (One off)	Gold FRw 50,000; Classic FRw 20,000
Annual subscription	Gold FRw 60,000; Classic FRw 30,000
Credit Period	Up to 55 days
Roll over Amount	75%
Minimum Payment	25%
Statement Date	Last day of each month.
Due Date	25th of each month.
Minimum Credit Limit	Gold FRw 500,000; classic FRw 100,000
Revolving Credit commission	2.5 % on actual outstanding balance.
Late Payment commission	5% Flat on outstanding minimum payment amount on due date
Over limit Commission	5% of exceeded amount with a minimum of FRw 1000
Cash Advance Commission	7% on amount of Cash advance
Debit Card- Joining fee	FRw 7,500
Debit Card - Annual subscription	FRw 5,000
Card Re-issue / Replacement Fees - All cards	FRw 7,500

Mobiserve - Mobile Banking transactions	
	Fees/ Charges
Account Movement Alert	FRw 50
Utility Payment	Free
Exchange rate inquiry	Free
BK ATM Cashpoint	
Cash withdrawal BK to BK	Free
Cash withdrawal BK to Local Bank	FRw 1,500
Cash withdrawal BK to International Bank	FRw 2,000





Balance inquiry - printed	FRw 100
Mini statement - printed	FRw 100
POS transactions	
BK Cardholder	Free
BK POS Merchant	2.50%

Internet Banking transactions	
Transfers	
Local transfers to other banks	FRw 500
Local transfers in USD up to \$100,000	USD 5
International transfers	International transfers commission apply
Bulk transfers	FRw 1500
Internal transfers	Free

BK Yacu - AGENCY BANKING	
Cash Deposit	
Minimum FRw 500- Maximum FRw 1,500,000	As per rate card
Cash Withdrawal	
Minimum FRw 500- Maximum FRw 500,000	As per rate card
Send money	
Minimum FRw 500- Maximum FRw 500,000	As per rate card

OTHER SERVICES		
Cheques	Normal	Express
Cheque book	FRw 5,000	FRw 10,000
Counter cheque / withdrawal slip	FRw 3,000	
Cheque certification	FRw 5,000	
Unpaid cheque	20% of the value	
Cheque stoppage per cheque	FRw 1,000	
Payment order book	FRw 5000	FRw 10,000
Receipt book	FRw 5,000	FRw 10,000
Over the counter withdrawal- amount FRw 200,000 and below	FRw 300	
Standing Orders		
Set up fee	FRw 2,000	
Monthly fee	FRw 1,000	
Amendment	FRw 2,000	
Cancellation	FRw 5,000	
Other services		
Account closure	FRw 6,500	
Promise of line of credit for bidding	FRw 100,000	
Confirmation of facilities for bidding	FRw 50,000	
Bank letter	FRw 10,000	
Account balance	FRw 230	
Bank Statement	FRw 1,265 Per page	
Audit certification	FRw 50,000	
Certificate of withholding tax	FRw 50,000	
Search documents fees	Less or equal to 1 year – FRw 10,000 Above 1 year – FRw 15,000	
Submission of Treasury bills & Bond	FRw 5,000	
Retrieval of ATM transaction images	FRw 25,000	



Note

1. Charges exclusive of VAT at the ruling rate (currently at 18%) which, where applicable will be added
2. All interest payable is subject to deduction of withholding tax (WHT) at the ruling rate
3. All international payments are exclusive of correspondent banks charges; for incoming payments where sender indicate to cover all charges, transfer commission will be recovered from beneficiary account in case of non- payment by the sender
4. Facilities not disbursed or utilized within 3 months, will be cancelled automatically at the discretion of the Bank depending on the reason for non-utilization.

