

CBA TARIFF GUIDE

SAVINGS ACCOUNTS	SAVINGS ACCOUNT	STUDENTS ACCOUNT	ACCESS ACCOUNT
Account Activity Fees	Nil	Nil	Nil
Account Management/Service Fee/Ledger Fee	Nil	Nil	Nil
Monthly Statement	FRW 500 per page	FRW 500 per page	FRW 500 per page
Interim Statement	FRW 500 per page	FRW 500 per page	FRW 500 per page
Duplicate Statement	FRW 500 per page	FRW 500 per page	FRW 500 per page
Closing Account	FRW 5,000	FRW 5,000	FRW 2,500
Cheque Book/On Request and Approved/24 leaves	FRW 3,500	FRW 3,500	FRW 3,500
Interest Per Annum	4% on Monthly Min. Balance	5% on Monthly Min. Balance	2%
Bankers Cheque/Cheque Certification	FRW 5,000	1 Free per quarter for school fees payment	FRW 5,000
Cash Deposit over the Counter	Nil	Nil	Nil

CURRENT ACCOUNTS - LCY	CURRENT ACCOUNT	SALARY ACCOUNT	GOLD ACCOUNT
Account Management/Service Fee	FRW 1,000 Personal, Business and Corporate FRW 2,000	FRW 25,000 Flat Fee	Nil
Monthly Statement	FRW 500 Per Page	Nil	FRW 500 Per Page
Interim Statement	FRW 500 Per Page	Nil	Nil
Overdraft Penalty Interest	Base rate + 5%	Base rate + 5%	Base rate + 5%
Closing Account	FRW 5,000	FRW 25,000	FRW 5,000
Bankers Cheque/Cheque Certification	FRW 5,000	FRW 5,000	FRW 5,000
Cheque Book 24 leaves	FRW 3,500	FRW 3,500	FRW 3,500
Counter Cheque Leaf	FRW 1,000 Per Leaf	FRW 1,000 Per Leaf	FRW 1,000 Per Leaf
Interest Per Annum	2% Interest Payable Above Min. Balance of FRW 10,000 Individual, and FRW 50,000 for Business and Corporate	3% Interest Payable On Monthly Min. Balance	Nil
Salary Processing	FRW 250	FRW 250	FRW 250
School Fee Collection Charges (School)	Nil	Nil	Nil
School Fee Collection Charges (Student)	Nil	Nil	Nil

CURRENT ACCOUNTS - LCY	NGO CURRENT ACCOUNT	SCHOOL FEES CURRENT ACCOUNT
Account Management/Service Fee	Nil	Nil
Monthly Statement	Nil	FRW 500 Per Page
Interim Statement	Nil	FRW 500 Per Page
Overdraft Penalty Interest	Base rate + 5%	Base rate + 5%
Closing Account	FRW 5,000	FRW 5,000
Bankers Cheque/Cheque Certification	FRW 5,000	FRW 5,000
Cheque Book 24 leaves	2 free Cheque Books /FRW 3,500	FRW 3,500
Counter Cheque Leaf	FRW 1,000 Per Leaf	FRW 1,000 Per Leaf
Interest Per Annum	2% Interest Payable Above Min. Balance of FRW 10,000	2% Interest Payable on Monthly Min. Balance of FRW 20,000
Salary Processing	Nil	FRW 250
School Fee Collection Charges (School)	Nil	Free at Bank Premises
School Fee Collection Charges (Student)	Nil	Nil

CURRENT ACCOUNTS - FCY	NGO CURRENT ACCOUNT-USD, EUR & GBP	SCHOOL FEES CURRENT ACCOUNT-USD, EUR & GBP
Cash Withdrawal Charges	0.1% of the value for accounts funded by incoming transfers and Nil for accounts funded by cash deposits	1% of the value for accounts funded by incoming transfers and Nil for accounts funded by cash deposits
Account Management/Service Fee	Nil	Nil
Monthly Statement	Nil	Nil
Interim Statement	Nil	Nil
Duplicate Statement	Nil	Nil
Cash Deposit Charge	Nil	Nil for USD 100, USD 50 2.5%, Below USD 50 5%, (Accepting Only Bills 2006 Onwards)
Interest	Nil	Nil
Account Closure	USD/ GBP/ EUR 15	USD/ GBP/ EUR 15
Salary Processing	Nil	FRW 250
School Fees Collection (School)	Nil	Free at Bank premises
School Fees Collection (Parents)	Nil	Nil

CURRENT ACCOUNTS - FCY	CURRENT ACCOUNT-USD, EUR & GBP	CURRENT ACCOUNT-KES	GOLD CURRENT ACCOUNT
Cash Withdrawal Charges	1% of the value for accounts funded by incoming transfers and Nil for accounts funded by cash deposits	1% of the value for accounts funded by incoming transfers and Nil for accounts funded by cash deposits	1% of the value for accounts funded by incoming transfers and Nil for accounts funded by cash deposits
Account Management/Service Fee	USD/ GBP/ EUR 2 for Personal Account and USD/ GBP/ EUR 3 for Business and Corporate accounts	KES 150 for Personal, Business and Corporate Account for KES 300	USD/ GBP/ EUR 35, KES 3,500
Monthly Statement	FRW 500 per page	FRW 500 per page	Nil
Interim Statement	FRW 500 per page	FRW 500 per page	Nil
Duplicate Statement	FRW 500 per page	FRW 500 per page	Nil
Cash Deposit Charge	Nil for USD 100, USD 50 2.5% Below USD 50 5%, (Accepting Only Bills 2006 Onwards)	1% of Deposits	Nil for USD 100, USD 50 2.5% Below USD 50 5%, (Accepting Only Bills 2006 Onwards)
Interest Per Annum	Nil	Nil	Nil
Account Closure	USD/ GBP/ EUR 15	KES 1,000	USD/ GBP/ EUR 35, KES 3,500
Salary Processing	Nil	Nil	N/A
School Fees Collection (School)	Nil	Nil	N/A
School Fees Collection (Parents)	Nil	Nil	N/A

RECURRING DEPOSITS	REGULAR	KIDS ACCOUNT
Interest Per Annum	6% Per Annum for Regular Deposit of < FRW 50,000 and 7% for Regular Deposit of ≥ FRW 50,000	6% Per Annum for Regular Deposit of < FRW 50,000 and 7% for Regular Deposit of ≥ FRW 50,000
ATM Card	N/A	N/A
Standing Order	Nil	Nil
Transaction Charges	Nil	Nil
Monthly Ledger Fee	N/A	N/A
Pre-mature Withdrawal	2% Penalty Interest and Interest given for the period held with the bank	2% Penalty Interest and Interest given for the period held with the bank

FOREIGN SERVICES	CHARGES
Outward TT	0.5% Min USD 30 - Max USD 120
Incoming TT	Nil
RTGS Inward	Nil
RTGS Outward	FRW 500
Swift Charges	USD 15
Investigation Charges	Actual
Withdrawal Commissions Cash Deposit	Nil
Withdrawal Commissions Account Funded By Inward Payment Or Cheque Collection	1%
EAC Cheque Collection	0.75% of amount min USD 50
Recalling Back of Money	USD 20 plus other Bank Charges
Amendment	USD 20 plus other Bank Charges
INR TTs	FRW 6,000

TRADE FINANCE	CHARGES
BANK GUARANTEES	
Bank Guarantee Commission (FRW 100%/ FCY 120% cash covered)	0.5% Per Quarter
Bank Guarantee Commission (Collateral Covered)	1-2% Per Quarter
Guarantee Handling Fees	FRW 30,000
IMPORT LC	
LC Opening/Advising Commission (110% Cash Covered) 120% > YR	0.5-1% Per Quarter (Based on Terms and Conditions)
LC Opening/Advising Commission (Collateral)	1-2% Per Quarter (Based on Terms and Conditions)
Commitment Fee	N/A
Adding Confirmation	0.5% + Confirming Bank Charges Per Quarter
LC Acceptance Commission	0.25% Per Quarter or Part thereof Min 50,000
LC Payment/Settlement Commission	0.5% of Value; Min USD 50 +USD 30 TT charges

OTHER SERVICES	CHARGES
Local FCY cheque collections ≥ USD 10,000	FRW 5,000
Returned Cheque - Insufficient Funds	FRW 5,000
RTGS Incoming	Nil
RTGS Outgoing	FRW 500
Incoming EFT	Nil
Outgoing EFT	FRW 500
Outgoing EFT - Salary	FRW 500
Fund Transfer - Internal	Nil
Stop Payment of Cheque and Orders	FRW 5,000
Stop Payment orders	FRW 5,000
Standing orders (within bank) Monitoring Per Frequency	FRW 1,000
Standing Orders (to other banks)	FRW 1,000
Standing Orders (set up charge)	FRW 1,000
Standing Orders unpaid	FRW 2,000
Amendments in Standing Order	FRW 2,000
Bankers Cheque/Draft (Customers and Non-Customers)	FRW 5,000
Cancellation/Repurchase of Draft	FRW 2,500
Certificate of Balance	FRW 10,000
Outstanding Loan Certificate	FRW 25,000
Audit Confirmation	FRW 10,000
Letter of Introduction	FRW 10,000
Safe Custody Charges	FRW 25,000 Per Year
Safe Custody Access Fees	FRW 5,000
Search Fees	FRW 1,000 Per Item
Mortgage Registration	As Per District & RDB Charges
ATM OPERATIONS	
ATM card	FRW 4,000
Withdrawals over the counter for an amount within ATM limit	FRW 1,000 per transaction
ATM withdrawal (others Banks' ATM Cards)	FRW 400
Withdrawals (CBA ATMs)	FRW 200 per transaction
ATM Balance Inquiry Display	RWF 50
ATM Balance Inquiry Print	FRW 100
Re-issue PIN	FRW 1,000
Stopping ATM card	FRW 500
ATM Mini Statement	FRW 100
Cash Deposit ATM	FRW 100
Uncollected Cards Destroyed	Nil
Replacement ATM Card (Production fault)	Nil
Card replacement	FRW 5,000
INTERNET BANKING	
Monthly Charges	Corporates - FRW 3,000, Individuals - FRW 2,000
Corporate Token Charges	FRW 12,000

* All fees are VAT Exclusive

LETTERS OF CREDIT	CHARGES
LC Amendments	USD 30 Per Amendment; Max USD 70 Plus Swift Charges
Cancellation of LC	USD 30
Discrepancy fees	USD 50
Discharge of Unutilised LC	FRW 10,000
EXPORT LC	
CHARGES	
Advising Commission	Min. USD 20 or Equivalent in FRW
Handling Fees	0.15% of value min. USD 30
Confirmation Commission	N/A
Negotiation Fee	N/A
Amendment Fee	N/A
Swift Charges	N/A
Payment Commission	N/A
IMPORT BILLS FOR COLLECTION	
CHARGES	
Handling Commission (against acceptance or payment)	0.15%; Min USD 30 + Courier Charges
Confirmation Fees	N/A
Past Due	USD 25 Per Quarter
Payment Commission	N/A
Swift Charges	N/A
EXPORT BILLS FOR COLLECTION	
CHARGES	
Payment Commission	0.25% + courier
Bill Discounting + Financing of Presentations (ref. credit limits)	0.25% (Min USD: 100) per bill + Actual Interest + Postage
LOANS AND ADVANCES	
CHARGES	
File Opening Commission	FRW 25,000
Facility Arrangement Fees	2%
Annual Facility Management Fee (All facilities)	1% Min FRW 15,000 Max FRW 50,000
Uncleared Effects interest rate	Base Rate + 4%
Temporary Overdraft Interest Rate	Base Rate + 4%
Commission on Salary Overdraft	2% Min FRW 5,000
Non-utilisation Fee Against Committed Matching Funds	0.25% per quarter for the unutilised portion
Search Fee	FRW 10,000 for Individual and FRW 20,000 for Company
Temporary Limit Extension fee	1%
Restructuring Commission	2%
Early Repayment Penalty (term facilities)	5%
Early repayment Fee (overdraft) Buy Off	5%
Penalty Interest Rate	5% Per Annum Above Actual
Lending Rates	Base Rate +/- Margin
Clearance Certificate	FRW 25,000
Credit Line Letter of Intent	FRW 50,000
INTER COMPANY TRANSACTIONS	
CHARGES	
Commercial Bank of Africa Rwanda to CBA Group	FRW 10,000 or its Equivalent



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