



UNGUKA BANK TARRIF GUIDE EFFECTIVE JULY 2019

SERVICES	PERSONAL BANKING	Micro SME	SME	CORPORATE
1.ACCOUNT MANAGEMENT FEES				
Current account	800	2000	2000	2000
Foreign currency current account	3USD	3USD	3USD	3USD
Savings account	Free	Free	Free	Free
2.SAVINGS ACCOUNTS				
Flexis saving account/SACCO				
10,000,000-49,999,999	N/A	N/A	6%-7.5%	N/A
>50,000,000	N/A	N/A	8.5%	N/A
Flexis saving account				
10,000,000-49,999,999	1%-3.5%	1%-3.5%	1%-3.5%	1%-3.5%
>50,000,000	4%	4%	4%	4%
Special current account				
Amount				
< 10,000,000	0%	0%	0%	0%
10,000,001 - 25,000,000	1%	1%	1%	1%
25,000,001 - 50,000,000	1.5%	1.5%	1.5%	1.5%
50,000,001 - 100,000,000	2%	2%	2%	2%
100,000,001-300,000,000	2.5%	2.5%	2.5%	2.5%
300,000,001-500,000,000	3%	3%	3%	3%
> 500,000,001	4%	4%	4%	4%
Educational savings				
>= 10,000	4%	N/A	N/A	N/A
Mortgage savings				
>= 10,000,000	4%-7%	N/A	N/A	N/A
Project savings				
>= 10,000,000	4%-7%	N/A	N/A	N/A
Child saving account				
50,000-5,000,000	4%	N/A	N/A	N/A
5,000,001-50,000,000	5%	N/A	N/A	N/A
> 50,000,000	6%	N/A	N/A	N/A
Student current account				
> 30,000	2%	N/A	N/A	N/A
IBIMINA SAVINGS ACCOUNT				
Amount				
50,000-1,000,000	5%	5%	5%	5%
1,000,001-5,000,000	6%	6%	6%	6%
> 5,000,001	7%	7%	7%	7%
3.FIXED TERM DEPOSIT				
Amount				
	3 months	6 months	12 months	
50,000-1,000,000	2%	3%	4%	
1,000,001-25,000,000	3%	4%	5%	
25,000,001-50,000,000	4%	5%	6%	
50,000,001-75,000,000	5%	6%	7%	
75,000,001-100,000,000	6%	7%	8%	
> 100,000,000-300,000,000	7%	8%	9%	
> 300,000,000	Negotiable	Negotiable	Negotiable	
4.CHEQUES FEES				
Stopping cheque payment per leaf	5000	5000	5000	5000
Stopping cheque payment per series	10000	10000	10000	10000
Cheque book payment (24 leaves)	3500	3500	3500	3500
Cheque book payment (48 leaves)	7000	7000	7000	7000
Cheque book fees -Express (24 leaves)	10000	10000	10000	10000
Cheque book fees -Express (48 leaves)	15000	15000	15000	15000
Issuing of bank cheques	5000	5000	5000	5000
Unpaid cheque due to insufficient funds	20% of the value	20% of the value	20% of the value	20% of the value
Cheque certification fees	500	5000	5000	5000
5.STANDING ORDERS				
Set up fees	5000	5000	5000	5000
Internal standing order each transfer	1000	1000	1000	1000
External standing order each transfer	1/1000 of value (min Rwf 1,000 and Max Rwf 5,000)	1/1000 of value (min Rwf 1,000 and Max Rwf 5,000)	1/1000 of value (min Rwf 1,000 and Max Rwf 5,000)	1/1000 of value (min Rwf 1,000 and Max Rwf 5,000)
Unpaid standing orders	5000	5000	5000	5000
Amendment and fail	2000	2000	2000	2000
cancellation	3000	3000	3000	3000
6.PAYMENT ORDERS				
Payment order book with 24 pages	5000	5000	5000	5000
Payment order book with 48 pages	9000	9000	9000	9000
Payment order book with 24 pages(Express)	10000	10000	10000	10000
Payment order book with 48 pages(Express)	18000	18000	18000	18000
7.LOCAL TRANSFERS				
Inward payment (RTGS) (102) or salary transfer	500	500	500	500
Interbank money transfers (Outward local transfers (103))	1/1000 Min Rwf 1,000 and Max Rwf 5,000	1/1000 Min Rwf 1,000 and Max Rwf 5,000	1/1000 Min Rwf 1,000 and Max Rwf 5,000	1/1000 Min Rwf 1,000 and Max Rwf 5,000
Interbank money transfers (Inward cheques)	500	500	500	500
Interbank cheque payment (Outward cheques)	500	500	500	500
Interbank salary transfer (outward local transfers batch)	500	500	500	500
Transfer commission in USD	1% of the amount : min USD 5 and Max usd 5	1% of the amount : min USD 5 and Max usd 5	1% of the amount : min USD 5 and Max usd 5	1% of the amount : min USD 5 and Max usd 5

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8.INTERNATIONAL TRANSFERS				
Incoming and outgoing				
Outgoing Foreign Swift remittance	0,5% Min 40\$; Max USD 550	0,5% Min 40\$; Max USD 550	0,5% Min 40\$; Max USD 550	0,5% Min 40\$; Max USD 550
Incoming SWIFT Remittance	0,5% Min \$10 Max \$200	0,5% Min \$10 Max \$200	0,5% Min \$10 Max \$200	0,5% Min \$10 Max \$200
9.MOBILE BANKING				
Balance enquiry	100	100	100	
Mini statement enquiry	200	200	200	
Sms alerts	50	50	50	
Funds transfer	300	300	300	N/A
order cheque book	100	100	100	
Airtime Purchase	100	100	100	N/A
Electricity Purchase	100	100	100	N/A
UB Mobile Pin Change	100	100	100	N/A
Bill payment	75	75	75	
Push and Pull transactions(Deposit and Withdrawal)	Free	Free	Free	N/A
10.DEBIT CARDS				
New ATM card	7500	N/A	N/A	N/A
ATM renewal or replacement	7500	N/A	N/A	N/A
PIN renewal	3000	N/A	N/A	N/A
Off-us transaction	400	N/A	N/A	N/A
Balance enquiry	100	N/A	N/A	N/A
11.E-TAX				
RRA tax payment(for UB Client by using own phone)	100	100	100	100
RRA tax payment over the counter (for non UB Client)	500	500	500	500
12.LOANS				
Personal loan	18% declining	N/A	N/A	N/A
Mid-month facility	24% flat	N/A	N/A	N/A
Car loan	18% declining	N/A	N/A	N/A
Mortgage loan	18% declining	N/A	N/A	N/A
Appraisal fee	0.25%(minimum is Frw 5,000+ VAT)	N/A	N/A	N/A
Processing fee	2%(minimum is Frw 5,000+VAT)	N/A	N/A	N/A
Monthly managemnt fee on term loan to be included in monthly instalment	0.25%(monthly basis)	N/A	N/A	N/A
Interest rate	18% declining	N/A	N/A	N/A
Late payment penalty fee	4% of the amount in arrears	N/A	N/A	N/A
Buy out fee	10% of outstanding	N/A	N/A	N/A
Loan Closing before maturity	3% of outstanding	N/A	N/A	N/A
Micro working capital	N/A	18% declining	N/A	N/A
Potato lending	N/A	24% flat	N/A	N/A
Motocycle loan	N/A	24% flat	N/A	N/A
Working Capital loan	N/A	N/A	18% declining	18% declining
Asset Finance Loan	N/A	N/A	18% declining	18% declining
Mortgage loan	N/A	N/A	18% declining	18% declining
Credit line	N/A	N/A	24% declining with 0.5% monthly management fee	24% declining with 0.5% monthly management fee
Tender facility	N/A		24% declining	24% declining
Perforance and Bid guarantee	N/A	N/A	0.20%+VAT quarterly management	0.20%+VAT quarterly management
Promise of creidt line and Credit line confirmation	N/A		Commission of 30,000 +VAT	Commission of 30,000 +VAT
Invoice Discount	N/A	N/A	24% flat	24% flat
Overdraft	N/A	N/A	24% flat	24% flat
13.OTHER SERVICES				
Withdraw with bank receipt	2500	2500	2500	2500
Withdraw before Value date	Free	Free	Free	Free
Account closure fee Rwf	5000	5000	5000	5000
Account closing fee in USD	5\$	5\$	5\$	5\$
Dormat reactivation	Free	Free	Free	Free
Account balance certificate	5000	5000	5000	5000
Bank statement	1000 per page	1000 per page	1000 per page	1000 per page
Counter balance enquiry	200	200	200	200
Audit certificate	30000	30000	30000	30000
Minimum Balance	1000	1000	1000	1000
Pass book	10000	10000	10000	10000
Commission on small FCY cash deposit series 2006 and below	up to 4% (for 100 USD notes only)	up to 4% (for 100 USD notes only)	up to 4% (for 100 USD notes only)	up to 4% (for 100 USD notes only)
Commission on FCY USD cash deposited - denomination 50 and below(USD)	Up to 5% of value	Up to 5% of value	Up to 5% of value	Up to 5% of value
Searching documents fees (1 month ago)	5000	5000	5000	5000
Searching documents fees (3 month ago)	7500	7500	7500	7500
Searching documents fees (6 month ago)	10000	10000	10000	10000
Searching documents fees (12 month ago)	15000	15000	15000	15000
Searching documents fees (over 12 months)	20000	20000	20000	20000
Retrieval of CCTV Camera Footage/Same day	Free	Free	Free	Free

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