



IBICIRO BISHYA BYEMWE NA UNGUKA BANK NYAKANGA 2019

SERIVISI	UMUNTU KU GITI CYE	SOSIYETI NTO CYANE	SOSIYETI NTO NIZICIRIRITSE	SOSIYETI NINI
1.AMAFARANGA YO GUCUNGA KONTI				
Konti isanzwe	800	2000	2000	2000
Konti isanzwe mu madorari	3USD	3USD	3USD	3USD
Konti yo kuzigama	Ubuntu	Ubuntu	Ubuntu	Ubuntu
2.KONTI ZO KUZIGAMA				
Konti yo kuzigama ya Flexi/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
Konti yo kuzigama ya flexi				
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%
Konti yo kubitsa idasanzwe				
Umubare				
< 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%
> 500,000,000	4%	4%	4%	4%
Konti yo kuzigamira amashuri				
>= 10,000	4%	N/A	N/A	N/A
Konti yo kuzigamira inyubako				
>= 10,000,000	4%-7%	N/A	N/A	N/A
Konti yo kuzigamira umushinga				
>= 10,000,000	4%-7%	N/A	N/A	N/A
Konti yo kuzigamira abana				
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
Konti y'abanyeshuri				
> 30,000	2%	N/A	N/A	N/A
Konti yo kuzigama y'ibimina				
Umubare				
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.KONTI YO KWIZIGAMIRA BY'IGIHE KIREKIRE				
Umubare	Amezi 3	Amezi 6	Amezi 12	
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	Byumvikanwaho	Byumvikanwaho	Byumvikanwaho	
4.AMAFARANGA YA SHEKI				
Gusaba guhagarika kwishyura sheki	5000	5000	5000	5000
Gusaba guhagarika kwishyura sheki (Agatabo kose)	10000	10000	10000	10000
Agatabo ka sheki (impapuro 24)	3500	3500	3500	3500
Agatabo ka sheki (Impapuro 48)	7000	7000	7000	7000
Agatabo ka sheki (impapuro 24) muburyo bwihuse	10000	10000	10000	10000
Agatabo ka sheki (impapuro 48) muburyo bwihuse	15000	15000	15000	15000
Gukoresha sheki ya banki	5000	5000	5000	5000
Gutanga sheki itazigamiye	20% y'amafaranga yanditse kuri sheki	20% y'amafaranga yanditse kuri sheki	20% y'amafaranga yanditse kuri sheki	20% y'amafaranga yanditse kuri sheki
Gushinganisha sheki	5000	5000	5000	5000
5.AMABWIRIZA AHORAHU YO KOHEREZA AMAFARANGA				
Gusaba amabwiriza ahoraho	5000	5000	5000	5000
Amabwiriza ahoraho yo kohereza amafaranga hagati y'abakiliya ba UNGUKA	1000	1000	1000	1000
Amabwiriza ahoraho yo kohereza amafaranga muyandi muyandi ma banki	1/1000 y'amafaranga yose (Amake 1,000 Frw; Amenshi 5,000Frw)	1/1000 y'amafaranga yose (Amake 1,000 Frw; Amenshi 5,000Frw)	1/1000 y'amafaranga yose (Amake 1,000 Frw; Amenshi 5,000Frw)	1/1000 y'amafaranga yose (Amake 1,000 Frw; Amenshi 5,000Frw)
Amande igihe usabye kwishyura amafaranga atari kuri konti	5000	5000	5000	5000
Guhindura amabwiriza ahoraho yo kohereza amafaranga	2000	2000	2000	2000
Guhagarika amabwiriza ahoraho	3000	3000	3000	3000
6.AMABWIRIZA YO KWISHYURA				
Agatabo k'amabwiriza yo kwishyura (Impapuro 24)				
Agatabo k'amabwiriza yo kwishyura (Impapuro 48)				
Agatabo k'amabwiriza yo kwishyura (impapuro 24) mu buryo bwihuse				
Agatabo k'amabwiriza yo kwishyura (impapuro 48) mu buryo bwihuse				

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7.KOHEREZA AMAFARANGA MU GIHUGU				
Ayoherejwe n'ayakiriwe				
Kohereza amafaranga ukoresheje uburyo bwa Swift	0.5% amake 40\$; amenshi \$ 550	0.5% amake 40\$; amenshi \$ 550	0.5% amake 40\$; amenshi \$ 550	0.5% amake 40\$; amenshi \$ 550
Kwakira amafaranga ukoresheje uburyo bwa Swift	0.5% amake \$10 Amenshi \$200	0.5% amake \$10 Amenshi \$200	0.5% amake \$10 Amenshi \$200	0.5% amake \$10 Amenshi \$200
Kubikiza amafaranga woherejwe muburyo bwa swift	1% y'amafaranga yose : Amake ni 5% amenshi ni 500\$	1% y'amafaranga yose : Amake ni 5% amenshi ni 500\$	1% y'amafaranga yose : Amake ni 5% amenshi ni 500\$	1% y'amafaranga yose : Amake ni 5% amenshi ni 500\$
9.SERIVISI ZA BANKI HAKOSESHEJWE TELEFONI				
Kureba amafaranga ari kuri konti	100	100	100	N/A
Raporo ngufi	200	200	200	N/A
Kwakira ubutumwa bugufi kubibera kuri konti	50	50	50	N/A
Kohereza amafaranga muri Unguka	300	300	300	N/A
Gusaba sheki	100	100	100	N/A
Kugura ikarita yo guhamagara	100	100	100	N/A
Kugura umuriro	100	100	100	N/A
Guhindura PIN	100	100	100	N/A
Kwishyura inyemezabwishyuru	75	75	75	N/A
Gukoresha push na Pull	Ubuntu	Ubuntu	Ubuntu	N/A
10.AMAKARITA YO KUBIKUZA NO KWISHYURA				
Ikarita yo kubikiza	7500	N/A	N/A	N/A
Kugura ikarita nshyashya iyo wayitaye cyangwa yaribwe	7500	N/A	N/A	N/A
Guhindura PIN	3000	N/A	N/A	N/A
Kubikiza ukoresheje ikarita kuri ATM	400	N/A	N/A	N/A
Kureba amafaranga ari kuri konti ukoresheje ikarita	100	N/A	N/A	N/A
11.KWISHYURA IMISORO UKOSESHEJE IKORANABUHANGA				
Kwishyura imisoro ukoresheje telefoni yawe	100	100	100	100
Kwishyura imisoro utari umukiliya wa Unguka kuri gishe	500	500	500	500
12.INGUZANYO				
Inguzanyo kumushahara	18% igabanuka	N/A	N/A	N/A
Inguzanyo ngoboka	24% Idahinduka	N/A	N/A	N/A
Inguzanyo y'imodoka	18% igabanuka	N/A	N/A	N/A
Inguzanyo y'lcumbi	18% igabanuka	N/A	N/A	N/A
Kwakira dosiye y'inguzanyo	0.25%(Amake ni 5,000+ VAT)	N/A	N/A	N/A
Kwiga inguzanyo	2% (Amake ni 5,000+VAT)	N/A	N/A	N/A
GUCUNGA KONTI.....	0.25%(ayibaze k'ukwezi)	N/A	N/A	N/A
Inyungu ku Inguzanyo	18% igabanuka	N/A	N/A	N/A
Ibihano kubukererwe	4% y'ayakerewe	N/A	N/A	N/A
Kugura inguzanyo	10% yasisigaye kwishyurwa	N/A	N/A	N/A
"Kwishyura inguzanyo mbere y'igihe"	3% y'asisigaye kwishyurwa	N/A	N/A	N/A
Inguzanyo y'ubucuruzi	N/A	N/A	N/A	N/A
"Inguzanyo y'ubuhinzi bw'ibirayi"	N/A	18% igabanuka	N/A	N/A
Inguzanyo ya moto	N/A	24% idahinduka	N/A	N/A
Inguzanyo y'ubucuruzi	N/A	24% idahinduka	18% igabanuka	18% igabanuka
Inguzanyo y'ibikoreho	N/A	N/A	18% igabanuka	18% igabanuka
Inguzanyo yi lcumbi	N/A	N/A	18% igabanuka	18% igabanuka
inye de keredi	N/A		24% igabanuka na 0.5% yo gucunga inguzanyo buri kwezi	24% igabanuka na 0.5% yo gucunga inguzanyo buri kwezi
Inguzanyo ku masoko	N/A	N/A	24% igabanuka	24% igabanuka
Gupiganira amasoko	N/A	N/A	0.20%+ TVA buri gihembwe	0.20%+ TVA buri gihembwe
"Amasezerano ya Linye ya Credit no guhamya Linye de credi"	N/A	N/A	Umufuragiro wa 30,000 +umusoro ku nyongeragaciro	Umufuragiro wa 30,000 +umusoro ku nyongeragaciro
"Inguzanyo kuri Inyemezabwishyuru"	N/A	N/A	24% idahinduka	24% idahinduka
Inguzanyo ngoboka	N/A	N/A	24% idahinduka	24% idahinduka
13.IZINDI SERIVISI				
Kubikiza kuri gishe udakoresheje agatabo cyangwa sheki	2500	2500	2500	2500
Kubikiza amafaranga yabikijwe uwo muni	Ubuntu	Ubuntu	Ubuntu	Ubuntu
Gufunga konti yo mu mafaranga y'u Rwanda	5000	5000	5000	5000
Gufunga konti yo mu madolari	5\$	5\$	5\$	5\$
Gusaba kongera gukoresha konti	Ubuntu	Ubuntu	Ubuntu	Ubuntu
Kwemeza amaranga ari kuri konti	5000	5000	5000	5000
Gusaba imikorere ya konti	1000 buri paji	1000 buri paji	1000 buri paji	1000 buri paji
Kubaza amafaranga ari kuri konti	200	200	200	200
Gutanga icyemezo cy'uko konti ihagaze ku igenzuramari	30000	30000	30000	30000
Amafanga asabwa kuguma kuri konti	1000	1000	1000	1000
Agatabo ka banki	10000	10000	10000	10000
Komisiyo ku madolari abikijwe yakozwe mbere ya 2006	Kugera kuri 4% (ku noti z'amadolari 100 gusa)	Kugera kuri 4% (ku noti z'amadolari 100 gusa)	Kugera kuri 4% (ku noti z'amadolari 100 gusa)	Kugera kuri 4% (ku noti z'amadolari 100 gusa)
Komisiyo ku madolari mato abikijwe hagati 1-20\$	Kugera kuri 5% y'agaciro	Kugera kuri 5% y'agaciro	Kugera kuri 5% y'agaciro	Kugera kuri 5% y'agaciro
Gushaka inyandiko (Hashize ukwezi kumwe)	5000	5000	5000	5000
Gushaka inyandiko (Hashize amezi atatu)	7500	7500	7500	7500
Gushaka inyandiko (Hashize amezi atandatu)	10000	10000	10000	10000
Gushaka inyandiko (Nyuma y'umwaka)	15000	15000	15000	15000
Gushaka inyandiko (Nyuma y'umwaka urenga)	20000	20000	20000	20000
Kureba ibyafashwe na Camera nyuma y'umunsi umwe	Ubuntu	Ubuntu	Ubuntu	Ubuntu