



IBICIRO BYA SERIVISI DUTANGA



AMAFARANGA ASIGARA KURI KONTI N'IKIGUZI CYA SERIVISI		
AMAFARANGA MAKE ASIGARA KURI KONTI	IBICIRO	NIBA UMUSORO UCIBWA KU KIGUZI CYA SERIVISI
Konti ikaze umuntu ku giti cye (FRW)	Frw 10,000	N/A
Konti ikaze umuntu ku giti cye (Frw)	Frw 5,000	N/A
Konti ikaze mu madorari ya Amerika (USD)	USD 20	N/A
Konti ikaze mu mayero	Euro 50	N/A
Konti Teganya Amastinda	Ntakiguzi	N/A
Konti Gwiza	Rwf 10,000	N/A
Konti Nzigamira (Frw)	Rwf 5,000	N/A
Konti Staff Iwacu	Ntakiguzi	N/A
IKIGUZI CYA SERIVISI MU MANYARWANDA		
Ikiguzi cya buri kwezi kuri Konti Ikaze y'ikigo cy'ubucuruzi	RWF 2,000	N/A
Ikiguzi cya buri kwezi kuri Konti Ikaze y'Umuntu ku giti cye	RWF 1,000	N/A
Amafaranga ya buri kwezi, ikaze umuntu ku giti cye (USD / EU)	2 USD / 2 EUR	
Amafaranga ya buri kwezi, Abakazi Iwacu (RWF)	Ntakiguzi	N/A
Amafaranga acibwa kuri konti yagiye muni y'umubare fatizo	Ntakiguzi	Ibiciro bibariwemo umusoro ku nyongeragaciro
Gwiza (Kubikuzwa)	Kubikuzwa inshuro irenze imwe mu kwezi duca Frw 2,360	
Kubikuzwa kuri Konti Nzigamira Children Savings	Kubikuzwa inshuro irenze imwe mu gihemwe duca Frw 2,360	
SERIVISI ZIHABWA UMUKIRIYA UGIYE GUKOresha KONTI		
Kubikuzwa kuri Teganya (Amatsinda)	Ntakiguzi	
Kubikuzwa kuri Teganya (Amatsinda)	Reba imbanera hamwe ya mHose Ibiciro byo kubikuzwa kuri gishye	
Kubikuzwa kuri konti teganya (Konti isanzwe)	Ntakiguzi	
Kubikuzwa kuri konti teganya (Konti isanzwe) Amastinda	Reba imbanera hamwe ya mHose Ibiciro byo kubikuzwa kuri gishye	
Kubikuzwa kuri konti ikaze	Ntakiguzi	
Kubikuzwa kuri konti ikaze	Reba imbanera hamwe ya mHose Ibiciro byo kubikuzwa kuri gishye	N/A
Kubikuzwa amafaranga y'amanyamahanga	Kubikuzwa muni: 10,000USD/EURO igiye 35,000RWF (arika ibiciro nibwenge 500USD) Kubikuzwa enze: 10,000USD/EURO igiye 0.2% na 0.5% ku EURO (arika ibiciro nibwenge 100EUR)	umusoro ku nyongeragaciro usonewe
Kubikuzwa inoti into z'amafaranga y'amanyamahanga	Ntakiguzi	
KUBAZA AMAFARANGA ASIGAYE KURI KONTI		
Kumanya uko konti ihagaze	Rwf 200	N/A
Kumanya uko konti yakoreshejwe mu nyandiko	Inshuro imwe mumwaka ntakiguzi, inshuro zikwirakirye duca 1,000Frw ku "ipaji"	Ibiciro bibariwemo umusoro ku nyongeragaciro
Gufunga konti	Ntakiguzi	N/A
Kongera gutanga ikarita iranga umukiriyi wa Banki	RWF 500	Ibiciro bibariwemo umusoro ku nyongeragaciro
Gusubukura konti yari itagikoreshwa	Ntakiguzi	N/A
Gusubizwa amafaranga atarakwirakiriywe nabonye	Ntakiguzi	N/A
INYUNGU		
INYUNGU KURI KONTI Z'UBWIZIGAME		
Nzigamira Children Savings	Inyungu ni 8% ku mwaka yishyurwa buri gihembwe	Ibiciro bibariwemo umusoro ku nyongeragaciro
Konti Gwiza	Inyungu ni 5% ku mwaka abarwa buri kwezi	Ibiciro bibariwemo umusoro ku nyongeragaciro
IBANISHA RY'INYUNGU KU BWIZIGAME MU GIHE RUNAKA		
	Umubare w'amafaranga	Igihe
Kuzigama kugeza kuri miriyoni 50 hagati y'amezi 2 na 12	Hagati ya 0 na 50,000,000	Kuva ku mezi 2 kugeza ku mezi 12
Kuzigama hejuru ya miriyoni 50 hagati y'amezi 6 na 24	Hejuru ya 50,000,000	Kuva ku mezi 6 kugeza ku mezi 24
Guhagarika ubwizigame mbere y'igihe cyagenwe	50% y'inyungu zigezemo kugeza ku itariki yo guhagarika ubwizigame	
IBEREREKANYA RY'AMAFARANGA NO KWISHYURANA		
IBEREREKANYA RY'AMAFARANGA RIKOREWE M'URWEGO BANK		
Kohereza amafaranga kuri konti zirenze imwe bikorewe muri banki imwe	Rwf 100 kuri buri konti	N/A
Kohereza amafaranga kuri konti imwe bikorewe muri banki imwe	Rwf 500	N/A
IBEREREKANYA RY'AMAFARANGA RIKOZWE HAGATI Y'AMABANKI (RIPPS)		
Kohereza amafaranga aturuka kuri konti iri m'Urwego Banki aya ku yindi konti mu yindi Banki hakoreshejwe MT103.	RWF 1000	umusoro ku nyongeragaciro usonewe
Kuvana kuri konti imwe aya kuyindi konti imwe (RTGS)		
Ihererekanya hagati y'ama Banki abiri hakoreshejwe MT 102 na MT103	Ntakiguzi	umusoro ku nyongeragaciro usonewe
(Kohereza kuma konti atandukanye) Kuvana kuri konti imwe iri m'Urwego Banki woheraza kuyandi ma konti ari mu yindi Banki hakoreshejwe MT 102 (ACH)	RWF 1500	umusoro ku nyongeragaciro usonewe
Kohereza amafaranga mu zindi Banki hakoreshejwe "RIPPS"	RWF 500	umusoro ku nyongeragaciro usonewe
KOHEREZA NO KWAKIRA AMAFARANGA AJYA/AVA HANZE Y'IGIHUGU HAKOreshajwe KODI YA SWIFT		
Kohereza amafaranga hanze y'igihugu hakoreshejwe kodi ya SWIFT	Kugera ku €10,000 - €25, hejuru ya €10,000 - 0.4% (Intashobora Kurenga €200) Kugeza ku \$10,000 - \$40, hejuru ya \$10,000 - 0.4% (Intashobora Kurenga \$200)	Ibiciro harimo umusoro ku nyongeragaciro
Kwakira amafaranga aturutse hanze y'igihugu hakoreshejwe kodi ya SWIFT	0.4% y'amayero yakirwa kogeraho \$15 (Intashobora Kurenga \$200)	Ibiciro harimo umusoro ku nyongeragaciro
Kopi yubutumwa bwa SWIFT	\$1 or €1	Ibiciro harimo umusoro ku nyongeragaciro
Ikosora	\$5 or €5	Ibiciro harimo umusoro ku nyongeragaciro
Kugarura amafaranga yohererejwe	\$30 USD or €30	Ibiciro harimo umusoro ku nyongeragaciro
AMABWIRIZA NGENDERWAHO (STANDING ORDERS)		
Amabwiriza atanzwe n'umukiriyi kubazakorwa kuri konti ye bikorewe mu Urwego Bank	FRW 500 kuri buri bwiriza ryubahirijwe	Ibiciro ntibibariwemo umusoro ku nyongeragaciro
UBURENGANZIRA BUHORAHO BWO GUKURAHO AMAFARANGA		
Agatabo k'amabwiriza yo Kwishyura	RWF 5,000	Ibiciro ntibibariwemo umusoro ku nyongeragaciro
UBURENGANZIRA BUHORAHO BWO GUKURAHO AMAFARANGA		
Uburenganzira buhoraho bwo gukuraho amafaranga m'Urwego Banki	RWF 500 kumabwiriza shyizwe mu kibiro	
Uburenganzira buhoraho bwo gukuraho amafaranga aya muzindi banki	Frw 1,000 + kongeraho komisiyo ya RIPPS Frw 1000	
Uburenganzira buhoraho bwo gukuraho amafaranga butakozwe kubera konti itazigamiye	Frw 5,000 gusubiramo amabwiriza atubahirijwe	

IBYUMA BITANGA AMAFARANGA NA SHEKI			
SHEKI	IBICIRO		NIBA UMUSORO UCIBWA KU KIGUZI CYA SERIVISI
Agatabo ka sheki K'amanyarwanda.	Agatabo k'impapuro 24:Frw5000, Agatabo k'impapuro 48:Frw10,000		Umusoro ku nyongeragaciro usonewe
Gusaba agatabo ka sheki mu buryo bwihuse	Agatabo k'impapuro 24:Frw6000, Agatabo k'impapuro 48:Frw12,000		Umusoro ku nyongeragaciro usonewe
Agatabo ka sheki K'amadorari ya Amerika	Agatabo k'impapuro 24: amadorari 6, agatabo k'impapuro k'impapuro 48: amadorari 12.		Umusoro ku nyongeragaciro usonewe
Agatabo ka sheki K'amayero	Agatabo k'impapuro 24: amayero 6, agatabo k'impapuro k'impapuro 48: amayero 12.		Umusoro ku nyongeragaciro usonewe
Guhagarikisha sheki	FRW 5,000 kuri buri sheki		Ibiciro harimo umusoro ku nyongeragaciro
Kwemeza ko sheki izigamiye	FRW 5,000 kuri buri sheki yemejwe ko izigamiye		Ibiciro harimo umusoro ku nyongeragaciro
Resi yokubikurizaho mugihe utakoresheje sheki	Rwf 2,000		Umusoro ku nyongeragaciro usonewe
Ibihano kuri sheki itishyurwe	20% y'agaciro ka sheki yatanze		Ibiciro harimo umusoro ku nyongeragaciro
ICYUMA GITANGA AMAFARANGA (ATM)			
Ikarita ikoreshejwe ku cyuma gitanga amafaranga	RWF 4,000		Umusoro ku nyongeragaciro usonewe
Kubikuzwa ukoresheje ikarita ya ATM ku byuma by'andi ma Banki	RWF 500		Umusoro ku nyongeragaciro usonewe
Guhindura nomero y'ibanga y'ikarita ikoreshejwe kuri ATM	RWF 500		Umusoro ku nyongeragaciro usonewe
SERIVISI ZA BANKI ZITANGWA HAKOreshajwe IKORANA BUHANGA			
MHOSE			
UBURYO BW'IGIKORWA			
Kohereza amafaranga kuri konti yawe cyangwa ku yundi			
Ibiciro bya serivisi ya mHose			
	IKIGUZI FATIZO	IKIGUZI NTABENGA	IBICIRO BYA SERIVISI YA MHOSE
KOHEREZANYA UVANA KURI KONTI AJYA KU YINDI M'URWEGO BANKI WIFASHIJE TELEFONE IGENDANWA (MTN/AIRTEL)	RWF1	RWF 500	RWF 50
	RWF501	RWF 1,000	RWF 75
	RWF1001	RWF2,500	RWF 100
	RWF2501	RWF5,000	RWF 150
	RWF 5001	RWF 7,500	RWF175
	RWF7501	RWF10,000	RWF200
	RWF10001	RWF15,000	RWF 250
	RWF15001	RWF20,000	RWF 300
	RWF20001	RWF30,000	RWF 350
	RWF30001	RWF50,000	RWF 400
	RWF50001	RWF75,000	RWF 500
	RWF75001	RWF100,000	RWF700
	RWF100001	RWF150,000	RWF800
	RWF150000	RWF200,000	RWF900
	RWF200001	RWF300,000	RWF 1,000
	RWF300001	RWF400,000	RWF 1,500
	RWF400001	RWF500,000	RWF 2,000
	RWF500001	RWF750,000	RWF 3,000
	RWF750001	RWF1,000,000	RWF 4,000
			RWF 3000
Kongera amafaranga yo guhamagara muri telefoni			
Kwishyura fagitire (amazi)	Rwf 200		Ntakiguzi
Kwishyura fagitire (umuriro)	Ntakiguzi		
Kubaza amafaranga asigaye kuri konti	Inshuro ya mbere ku muni ni ubuntu, buri nshuro ikurikijeho ni FRW 50		Umusoro ku nyongeragaciro usonewe
Kureba incamake y'ibyakozwe kuri konti	Inshuro ya mbere ku muni ni ubuntu, buri nshuro ikurikijeho ni FRW 50		Umusoro ku nyongeragaciro usonewe
Guhamagara nomero itanga ubufasha	Ntakiguzi		Umusoro ku nyongeragaciro usonewe
Guhindura nomero y'ibanga (mPIN)	Ntakiguzi		Umusoro ku nyongeragaciro usonewe
Guhitamo ururimi	Ntakiguzi		Umusoro ku nyongeragaciro usonewe
Kubona ubutumwa bugufi bw'integuza	50 Rwf cyangwa angana nayo mu mafaranga y'amanyamahanga, kuri buri butumwa bugufi		
IBICIRO BIJANYE N'INGUZANYO			
Ikiguzi cyo kwiga dosiye isaba inguzanyo	Frw 10,000		Umusoro ku nyongeragaciro usonewe
Umufuragiro	1-2% y'ingano y'inguzanyo		Umusoro ku nyongeragaciro usonewe
Kwishyura inguzanyo mbere y'igihe cyateganijwe	7% y'inguzanyo remezo yishyurwe mbere		Umusoro ku nyongeragaciro usonewe
bihano by'ubukerewe mu kwishyura inguzanyo	5% ku kwezi ku nguzanyo remezo itishyurwe ku gihe		Umusoro ku nyongeragaciro usonewe
Ikiguzi cyo gusubirishamo uburyo bwo kwishyura inguzanyo	2% by'inguzanyo yasubirishijwe		Umusoro ku nyongeragaciro usonewe
Ubwishingizi bw'ubuzima ku munyamuryango uri mu itinda ryahawe inguzanyo	Kuva kuri 0.40% kugeza kuri 0.80% mu gihe kiri hagati y'amezi 4 na 12		Umusoro ku nyongeragaciro usonewe
Icyemezo cy'uko ufiteye Banki umwenda	Frw 11,800		Ibiciro harimo umusoro ku nyongeragaciro
Ubwishingizi bw'ubuzima ku munyamuryango wahawe inguzanyo	Hashingirwa ku biciro by'ikigo cy'ubwishingizi		Ibiciro harimo umusoro ku nyongeragaciro
Ubwishingizi bw'inkongi y'umuriro	Hashingirwa ku biciro by'ikigo cy'ubwishingizi		Umusoro ku nyongeragaciro usonewe
Inyungu ku nguzanyo	Ibiciro kibera mu habariwemo ibyago byo kutishyura neza= igipimo fatizo + ikiguzi cy'amafaranga		Umusoro ku nyongeragaciro usonewe
Ikiguzi cyo gucungana inguzanyo	0.1% kukwe zi, acibwa gusa ku nguzanyo z'ubucuruzi niza abantu kugiti cyaba		
Ikiguzi cyo kwikura mu masezerano y'inguzanyo	2% y'inguzanyo yamazwe kwemezwa		Ibiciro harimo umusoro ku nyongeragaciro
GUSABA INYANDIKO N'IBYEMEZO			
Ikiguzi cyo gushaka inyandiko/ibyemezo byakozwe hagati y'umunsi wa 1-7	Frw 2,000		Ibiciro harimo umusoro ku nyongeragaciro
Ikiguzi cyo gushaka inyandiko/ibyemezo byakozwe hagati y'umunsi wa 7-30	Frw 3,000		Ibiciro harimo umusoro ku nyongeragaciro
Ikiguzi cyo gushaka inyandiko/ibyemezo byakozwe hagati y'ukwezi 1-3	Frw 5,000		Ibiciro harimo umusoro ku nyongeragaciro
Ikiguzi cyo gushaka inyandiko/ibyemezo byakozwe hagati y'amezi 3-12	Frw 10,000		Ibiciro harimo umusoro ku nyongeragaciro
Icyemezo kigaragaza uko konti ihagaze	Frw 10,000		Umusoro ku nyongeragaciro usonewe
Icyemezo cy'ubugenuzi bw'imari	Frw 20,000		Umusoro ku nyongeragaciro usonewe

n. a. Amafaranga yose abikijwe akuraho umusoro wa 15% inyungu isuzumwa buri igihembwe cy'amezi atatu bitewe n'uko isoko rihagaze