



SERIVISI Z'INGUZANYO

SERIVISI	IBICIRO	
1	Igipimo cy'inyungu ku nguzanyo	Igipimo cy'ibanze cya BRD+ ikiguzi cy'ingorane zijyanye n'itangwa ry'inguzanyo
2	Amafaranga ya komisiyo kuri serivisi	<ul style="list-style-type: none"> - 1% by'inguzanyo yasabwe kugera kuri miliyari 1 Frw - 0,75 by'inguzanyo yasabwe iri hagati ya miliyari 1 (+1) na - miliyari 3 Frw - 0,5 by'inguzanyo yasabwe iri hejuru ya miliyari 3 Frw - 50% by'amafaranga ya komisiyo kuri serivisi ahita yishyurwa nyuma yo gusinya inyandiko zisobanura imiterere ya service
3	Amafaranga yo kwiyezema kwaka inguzanyo	5% buri mwaka by'amafaranga atarasohotse kandi yari yarateganyijwe, azatangira kubarirwa inyungu mu kwezi gukurikira, uherye ku itariki yari ateganyirijweho kubikuzwa, yishyurwa hagendewe kuri gahunda yo kwishyura inguzanyo
4	Amafaranga yo gucunga inguzanyo	<ul style="list-style-type: none"> - 0,1% ku kwezi, ku nguzanyo ziri muni cyangwa zingana na miliyari 1 Frw - 0,08% ku kwezi ku nguzanyo zifite agaciro kari hejuru ya miliyari imwe Frw - Ibi byavuzwe haruguru bizakurikizwa ku mafaranga y'inguzanyo yose yasohotse kandi atarishyurwa, yishyurwa kuri buri tariki yagenywe yo kwishyura.
5	Amafaranga y'ibihano by'ubucyererwe	<ul style="list-style-type: none"> - 4% ku kwezi ku mafaranga y'inguzanyo yose ari mu bucyererwe, aya mafaranga akaba yishyurwa kuri buri tariki yo kwishyuriraho - 2% ku kwezi iyo hishyurwa amafaranga yose ari mu bucyererwe
6	Amafaranga yo kuvugurura amasezerano y'inguzanyo	<ul style="list-style-type: none"> - 1% ry'amafaranga yose y'inguzanyo izavugururirwa amasezerano ari muni cyangwa ahwanye na miliyari 1 Frw - 0,5% by'amafaranga y'inguzanyo izavugururirwa amasezerano ari hejuru ya miliyari 1 Frw - 50% bya komisiyo yo kuvugurura amasezerano y'inguzanyo, yishyurwa mu gihe cyo gutanga ubusabe
7	Amafaranga yo kugura inguzanyo	Kugera kuri 9% by'amafaranga yose y'inguzanyo igiye kugurwa (ibi bikaba byubahirizwa mu gihe habaye igurwa ry'inguzanyo bikozwe n'ikindi kigo cy'imari)
8	Amafaranga yo guhagarika gufata inguzanyo	1% by'ikigereranyo cy'amafaranga yose y'inguzanyo yahagaritswe kwakwa, nyuma y'uko amasezerano y'inguzanyo yari amaze gushyirwaho umukono
9	Ikiguzi cyo kuzibukira inguzanyo amwe mu mabwiriza n'amategeko y'inguzanyo	200,000 Frw cyangwa ahwanye na yo mu USD/EUR ku mabwiriza cyangwa amategeko y'inguzanyo yose yazibukiriwe yarari mu masezerano y'inguzanyo yasinywe
10	Amafaranga y'uhagarariye ibigo byishize hamwe mu gutanga inguzanyo	0,2% by'amafaranga yose y'inguzanyo



IZINDI SERIVISI

SERIVISI	IBICIRO	
11	Ikiguzi cy'inyandiko yemeza	25,000 Frw kuri buri busabe
12	Ikiguzi cyo guhabwa amakuru ku inguzanyo	25,000 Frw kuri buri bwoko bw'inguzanyo ndetse na buri mwaka wasabiwe

GUTANGA INGUZANYO Z'UBUCURUZI KU BAKIRIYA BA BRD

SERIVISI	IBICIRO
1 INGWATE	
Kwishingirwa na Banki (ingwate zatanzwe mu mafaranga)	0,5% ku gihembwe
Kwishingirwa na Banki (ingwate zatanzwe zitari mu mafaranga)	1% ku gihembwe

2 IBARUWA YEMERA GUTANGA INGUZANYO KU BICURUZWA BITUMIZWA MU MAHANGA

Gusohora ibaruwa yemera gutanga inguzanyo/ amafaranga ya komisiyo y'ibanze

Ingwate y'amafaranga yishingiye ibaruwa yemera gutanga inguzanyo	0,4%; Ikiguzi cyo hasi ntarengwa ni USD 30 (cyangwa angana na cyo mu FRW) ku gihembwe
Inguzanyo yishingiwe n'ibaruwa yemera gutanga inguzanyo	0,75%; Ikiguzi cyo hasi ntarengwa ni USD 30 (cyangwa angana nacyo mu FRW) ku gihembwe
Ingwate itari iy'amafaranga yishingiye ibaruwa yemera gutanga inguzanyo	1%; Ikiguzi cyo hasi ntarengwa ni USD 50 (cyangwa angana na yo mu FRW) ku gihembwe

Ikiguzi cyo Kwemera ubwishyu

Ikiguzi cya SWIFT (ingwate zitangwa mu mafaranga cyangwa ingwate zitari amafaranga)	USD 30 (cyangwa ahwanye na yo mu ma FRW) kuri buri SWIFT
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Kuvugurura ibaruwa yemera gutanga inguzanyo (Amafaranga y'ikiguzi/ Igihe/ kuzamura/ kwongera)

Kuvugurura amabaruwa yose yemera gutanga inguzanyo	0,5% ku mafaranga yose asigaye kwishyurwa y'amabaruwa yemera gutanga inguzanyo
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Ikiguzi cya SWIFT

Gukuraho amafaranga ya komisiyo (ingwate zitangwa mu mafaranga cyangwa ingwate zitari amafaranga)	USD 30 (cyangwa ahwanye nayo mu ma FRW) kuri buri SWIFT
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Kwishyura amafaranga ya komisiyo

Amafaranga yishingiwe n'ingwate zitangwa mu mafaranga	0.3%; Ikiguzi cyo hasi ntarengwa ni USD 30 (cyangwa angana na cyo mu FRW)
Amafaranga yishingiwe n'ingwate zitari amafaranga	0.3%; Ikiguzi cyo hasi ntarengwa ni USD 30 (cyangwa angana na cyo mu FRW)
Ikiguzi cya SWIFT (yishingirwa n'ingwate zitangwa mu mafaranga cyangwa ingwate zitari amafaranga)	USD 30 kuri buri SWIFT (cyangwa angana na cyo mu FRW)
Ikiguzi kijyanye na LC	Aya azishyurwa n'uwaka inguzanyo
Igipimo cy'ivunjisha	Hazagendera ku ijanisha rya banki

3 IBARUWA YEMERA GUTANGA INGUZANYO KU BICURUZA BYOHEREZWA MU MAHANGA

Gufungura dosiye/ komisiyo itangwa	Ntabwo itangwa
Komisiyo ku bujyanama	USD 30 (cyangwa angana nayo mu FRW)
Komisiyo yo kwemererwa	0.3%; Ikiguzi cyo hasi ntarengwa ni USD 50 (cyangwa angana nacyo mu FRW) ikiguzi cyo hejuru ntarengwa ni USD 200
Kwishyura amafaranga ya komisiyo	0,3%; Ikiguzi cyo hasi ntarengwa ni USD 50 (cyangwa angana na cyo mu FRW) ikiguzi cyo hejuru ntarengwa ni USD 300
Ikiguzi cyo guhindura inyandiko zatanzwe	USD 20 (cyangwa angana na yo mu FRW)
Ikiguzi cya SWIFT	USD 30 (cyangwa angana nayo mu FRW)

4 INYEMEZABUGUZI ZO GUTUMIZA IBICURUZA MU MAHANGA/ KWAKIRA INYANDIKO

Gufungura dosiye z'inyemezabuguzi zijyanye no gutumiza ibicuruzwa mu mahanga no kuzakira	0.5%; by'agaciro ka IBC, ikigereranyo cy'amafaranga ntarengwa ni USD 300
Kugenzura inyemezabuguzi zitishyuwe	USD 20 ku kwezi (cyangwa angana nayo mu FRW)
Komisiyo zo kwishyura	0,5%; by'agaciro ka IBC, ikigereranyo cy'amafaranga ntarengwa ni USD 300
Ubutumwa bwa SWIFT	USD 30 ku kwezi (cyangwa angana na yo mu FRW)

5 INYANDIKO ZO KOHEREZA IBICURUZA MU MAHANGA/ KWAKIRA INYANDIKO

Gufungura inyemezabuguzi zo kohereza ibicuruzwa mu mahanga no kuzakira	0,5%; by'agaciro ka EBC, ikigereranyo cy'amafaranga ntarengwa ni USD 300
Inyemezabwishyu	0,5%; by'agaciro ka EBC, ikigereranyo cy'amafaranga ntarengwa ni USD 300
Ubutumwa bwa SWIFT	USD 20 ku kwezi (cyangwa angana na yo mu FRW)

6 GUHEREREKANYA AMAFARANGA

Guhererekanya amafaranga mu gihugu imbere mu USD	Nta kiguzi
Kohereza amafaranga hanze y'igihugu	0,3%; ikiguzi cyo hasi ntarengwa ni USD 20; ikiguzi cyo hejuru ntarengwa ni 100 USD (cyangwa angana na yo mu FRW)
Kwakira amafaranga aturutse hanze y'igihugu	0,2%; ikiguzi cyo hasi ntarengwa ni USD 50; ikiguzi cyo hejuru ntarengwa ni 100 USD (cyangwa angana na yo mu FRW)
Ikiguzi cya SWIFT ku ihererekanya ry'amafaranga	USD 30 (cyangwa angana na yo mu FRW)

Ibiciro by'ubucuruzi mpuzamahanga ntibibariwemo ikiguzi cyakwa na banki zifasha ihererekanya. Amafaranga yose ndetse n'ikiguzi kuri ibi biciro ntibariwemo amafaranga y'umusoro ku nyongeragaciro ibi biciro bizatangira gukurikizwa guhera ku itariki ya **01 Nyakanga 2023**

Bikorewe i Kigali, kuwa 30 Gicurasi 2023



Kampeta Sayinzoga
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