



LENDING SERVICES

FEE ITEM	PRICING	
1	Interest rate on loans	BRD Base rate + Risk premium.
2	Service Commission Fee	<ul style="list-style-type: none"> - 1% of requested loan up to Frw 1Bn; - 0.75% of requested loan between Frw 1Bn (+1)-3Bn; - 0.5% of requested loan above Frw 3Bn. - 50% of the service commission fee is payable upfront after signing the term sheet.
3	Commitment Fee	5% per annum on the planned undisbursed amount which shall start to accrue the following month from the date of planned drawdown, payable as per loan repayment plan.
4	Management Fee	<ul style="list-style-type: none"> - 0.1% per month for loans less or equal to Frw 1Bn - 0.08% per month for loans above Frw 1Bn; - The above shall apply to any disbursed and outstanding loan amount, payable on each reimbursement date.
5	Penalty Fee	<ul style="list-style-type: none"> - 4% per month on the principal amount in arrears. - It is payable on each reimbursement date. - 2% per month on a bullet payment in arrears
6	Restructuring Fee	<ul style="list-style-type: none"> - 1% of the amount to be restructured less or equal to Frw 1Bn - 0.5% of the amount to be restructured above Frw 1Bn. - 50% of the restructuring fee payable at the time of application
7	Facility Take over Fee	Up to 9% of the buy off amount (applicable in case of take-over by any other financial institution).
8	Cancellation Fee	1% of the aggregate principal amount cancelled after loan contract signature
9	Waiver Fee	Frw 200,000 or equivalent USD/EUR for any material waiver in the signed loan agreement
10	Lead Arranger Fees	0.2% of the amount



OTHER SERVICES

FEE ITEM	PRICING	
11	Confirmation Fees (correspondences and certificates)	Frw 25,000 per request
12	Information Fee on Loan	Frw 25,000 for each type of loan and each year requested

TRADE FINANCE FOR BRD CLIENTS

FEE ITEM

PRICING

1 GUARANTEES

Bank guarantees (Cash collateral)	0.5% per quarter
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Bank guarantees (Non-cash collateral)	1% per quarter
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2 IMPORT LETTER OF CREDIT

LC Issuing/Opening Commission

Cash Covered LC	0.4%; Min USD 30(or equivalent in FRW) per quarter
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Loan-backed LC	0.75%; Min USD 30(or equivalent in FRW) per quarter
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Non-cash covered LC	1%; Min USD 50 (or equivalent in FRW) per quarter
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Acceptance fees

SWIFT charges (Cash or noncash covered)	USD 30 per (or equivalent in FRW) SWIFT
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LC amendment (Amount/Duration/increasing/Extension)

Amendment on all LCs	0.5% on the outstanding LC amount.
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SWIFT charges

Cancelling commission (cash-covered or non-cash covered amount)	USD 30 (or equivalent in FRW) per SWIFT
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Payment commissions

Cash-covered amount	0.3%; Min USD 30(or equivalent in FRW)
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Non-Cash-covered amount	0.3%; Min USD 30 (or equivalent in FRW)
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SWIFT charges (Cash or non-cash covered)	USD 30 per SWIFT (or equivalent in FRW)
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LC correspondent fees	To be borne by the applicant
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Exchange rate	Applicable Bank Exchange Rate
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3 EXPORT LETTER OF CREDIT

Opening/issuing commission	N/A
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Advising commissions	USD 30 (or equivalent in FRW)
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Confirmation commissions	0.3%; Min- USD 50 (or equivalent in FRW) Max USD 200
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Payment commissions	0.3%; Min USD 50 (or equivalent in FRW) Max USD300
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Modification commissions	USD 20 (or equivalent in FRW)
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SWIFT charges	USD 30 (or equivalent in FRW)
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4 IMPORT BILLS/DOCUMENTARY COLLECTION

Opening of import Bill of collection document	0.5%; Value of the IBC Max USD 300
Unpaid bills supervision	USD 20 monthly (or equivalent in FRW)
Payment commissions	0.5%; Value of the IBC Max USD 300
SWIFT message	USD 30 monthly (or equivalent in FRW)

5 EXPORT BILLS/DOCUMENTARY COLLECTION

Opening of export Bills of collection document	0.5%; Value of the EBC Max USD 300
Payment receipt	0.5%; Value of the EBC Max USD 300
SWIFT message	USD 20 monthly (or equivalent in FRW)

6 FUNDS TRANSFER

Local transfers in USD	Free
Outgoing International transfers	0.3%; Min USD 20; Max USD 100 (or equivalent in FRW)
Incoming International transfers	0.2%; Min USD 10 Max USD 50 (or equivalent in FRW)
SWIFT charges on transfers	USD 30 (or equivalent in FRW)

Trade finance tariff is exclusive of correspondent Bank Charges.
All fees and charges on this Tariff are VAT Exclusive
This tariff will take effect from **1st July 2023**

Done at Kigali, 30th May 2023

Kampeta Sayinzoga
Chief Executive Officer

HERE TO EMPOWER YOUR DREAMS
Development Bank of Rwanda through its Education financing alignment intervenes through education and infrastructure financing and efficient management of student loan and bursary schemes for tertiary education within and outside of Rwanda.

TERA INKUNGA UBUREZI BW'EJO HAZAZA

WISHYURA INGUZANYO WIGIYEHO

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BRD
DEVELOPMENT BANK OF RWANDA

NI AKAHE KAMARO KARI MU GUKOresha INGUZANYO YA **HATANA-ERF2** MU KWAGURA UBUCURUZI BWAWO?

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HATANA, TURAGUSHYIGIKIYE

HATANA
BRD ERF 2