

bpr

BANK

PRODUCTS & SERVICES



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1 INTRODUCTION

bpr Bank Rwanda is a commercial bank in Rwanda and a subsidiary of KCB Group Kenya. The bank started its operations in Rwanda in 2022 and today has over 100 branches across Rwanda.

2 PRODUCTS SUMMARY

The Bank's customers are categorized under 2 sectors i.e. Personal or Business. The Personal banking sector consists of individuals known as Consumer, Premium, Diaspora, Individual Small and Medium Enterprises (SMEs) and Individuals Micro. In consideration of turnover, the Business banking sector is comprised of corporate entities, Agri-business, and SMEs. The mentioned segments have the option of selecting any of the 6 distinct deposit products below:

i. Current Account Bundled

Checking Account suitable for customer who prefer the certainty of a fixed monthly fee for all transactions/services.

Product Features and Benefits

- Fixed monthly maintenance fee of Frw 1,000 (personal), Frw 3,000 (SME) and Frw 5,000 (Corporate)
- Preferential fees on direct payments e.g transfers and standing orders
- Negotiated rates on foreign currency transactions
- Business customers are entitled to relationship managers for personalized services
- Access to BPR Channels (iBank and Mobile Banking)

ii. Current Account Pay As You Go

Checking Account suitable for customers who prefer to pay only for the services consumed. Customer pays for individual transactions/services as consumed.

Product Features and Benefits

- No monthly maintenance fees applied
- Minimum operating balance is not required
- Frw 200 per transaction is charged or the equivalent in foreign currency
- Business customers are entitled to relationship managers

iii. Transactional Account Bundled

Transaction Account suitable for customers who prefer paying a fixed bundled fee for a specified bundle of transactions/services.

Product Features and Benefits

- Popular with startups and upcoming companies in need of personalized services from a designated relationship manager
- Flat fee of Frw 1,000 per month for all transactions

iv. Transactional Account Pay As You Go

This account is tailored for customers to manage their day-to-day payments.

Product Features and Benefits

- Frw 200 per transaction and minimum of Frw 500 per month
- Minimum operating balance of Frw 5,000
- Flat fee of Frw 1,000 per month for all transactions





v. Savings Account

Account for serious savers. Attracts no monthly charges and interest is paid on deposits as per regulator guidelines. This products cuts across the following segments: Consumers (individuals), Diaspora, Individual MSMEs, Premium customers, Agribusiness and Corporates.

Product Features and Benefits

- No monthly maintenance fees
- Interest calculated on quarterly minimum balance and applied annually
- Free withdrawals over the counter

vi. Virtual Account

This unique account attracts customers on-the-go interested in a digital mobile banking experience.

Product Features and Benefits

Upon validity of customer National ID and Mobile Phone information, customers are given access to a range of services on App and Mobile USSD:

- Deposit and ease of withdrawal
- Transfer services to bpr Bank or other local Bank accounts
- Access to micro loans
- Ability to make payments for utilities and other essential services
- Cardless transactions on ATMs
- Access to agency banking services
- Attractive interest rates on savings over specified periods.

3 PERSONAL BANKING

Personal banking is comprised of 5 customer segments, 2 Premium products, 1 Diaspora product and 1 staff product.

3.1 CONSUMER

These are mainstream customers that fall outside the Premium, Diaspora and Staff categories below. Within the consumer sector a customer will be categorized within the following segments

3.1.1 Consumer: Individuals who are employed, self-employed

3.1.1 Consumer: Individuals who are employed, self-employed

1001 - Current Account Bundled (Consumer Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%; VAT EXEMPTED
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages);
Standing Order	Set up fee Personal Rwf 1000, and Business Rwf 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000., VAT EXEMPTED

1002 - Current Account Pay As You Go (Consumer Tuza)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%; VAT EXEMPTED
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.
Pay As You Use/ Transaction Fee	RWF 200/ transaction with a min of RWF 500 Per months or equivalent for FCY. VAT EXEMPTED

6004 - Transaction Account Bundled (Consumer Transactional Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
Bundled Package (Charge)	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.
Pay As You Use/ Transaction Fee	0

6001 - Transaction Account Pay As You Go (Consumer Transactional Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	N/A
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%; VAT EXEMPTED
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction with a min of RWF 500 Per months or equivalent for FCY. VAT EXEMPTED

3.1.2 Virtual Customer - Virtual customers are low KYC individuals who operate pay bill or have several beneficiaries who are paid directly to their wallets.

6045 - Virtual Account (MBanki)

Currency	LCY
Opening Balance	Rwf 500 for validation
Minimum Operating Balance	Rwf 500
Bundled Package (Charge)	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	N/A
Cheque Book	N/A
Pay As You Use/ Transaction Fee	N/A

3.1.3 Savings Account (Gwiza)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000, USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	Rwf 2,000, USD10, EUR10, GBP10, KES1,000
A/C Maintenance Fee	0
Counter Withdrawal Charge	5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Rwf 200 per Transaction or equivalent in all other currencies

3.1.4 Abana - A child under 18 years of age

6002 - Saving Account (Abana)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000, USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	Rwf 2,000, USD10, EUR10, GBP10, KES1,000
A/C Maintenance Fee	0
Counter Withdrawal Charge	5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Rwf 200 per Transaction or equivalent in all other currencies

3.1.5 Student

6004 - Transaction Account Pay As You Go (IGA Transactional)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 5,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

1002 - Current Account Pay As You Go (IGA Current)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 5,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	Cheque Book (24 Leaves) RWF 4,000; Cheque book (48 leaves) RWF 8,000; Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages); Express Cheque book (Delivery within 24 hours) 10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

3.1.6 Pensioner - This segment is made up of retired individuals.

1001 - Current Account Bundled (Pensioner Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 – Current Account Pay As You Go (Pensioner TUZA)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages);
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	RWF 200/ transaction with a min of RWF 500 Per month or equivalent for FCY.

3.1.7 Salary – Employees with monthly salaries (Public or Private)

1002 – CURRENT ACCOUNT PAY AS YOU GO (IGA CURRENT)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
Bundled Package (Charge)	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.
Pay As You Use/ Transaction Fee	0

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3.1.7 Salary – Employees with monthly salaries (Public or Private)

1002 – Current Account Pay As You Go (Salary Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	Rwf 500 or equivalent for FCY. VAT EXEMPT
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction with a min of RWF 500 Per months or equivalent for FCY

6001 - Transaction Account Bundled (Salary Transaction Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	Rwf 500 or equivalent for FCY. VAT EXEMPT
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	N/A

6004 - Transaction Account Pay As You Go (Salary Transaction Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

3.1.8 Agent Float Account

1001 - Current Account Bundled

Currency	RWF
Opening Balance	Rwf 200,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	N/A
Standing Order	N/A
Pay As You Use/ Transaction Fee	0

3.2 PREMIUM -The discerning customer willing and able to pay for premium services.

3.2.1 **Advantage** - This Product focuses on managing relations with High-Net-Worth customers, by offering them a Relationship Officer as a contact person and a private counter for teller services.

1001 - Current Account Bundled (Advantage Current account)

Currency -	RWF, USD, EUR, GBP, KES
Opening Balance -	Rwf 50,000, USD100, EUR50, GBP50, KES10,000
Minimum Operating Balance -	0
A/C Maintenance Fee -	0
Counter Withdrawal Charge -	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book -	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order -	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	0

6004 - Transaction Account Pay As You Go (Salary Transaction Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 50,000, USD100, EUR50, GBP50, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, Setup fee Business 2,000., To BPR Accounts Rwf 200.,To Other banks Rwf 500.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

3.2.2 Savings (Advantage)

6002 - Saving Account (Gwiza)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	Rwf 2,000, USD10, EUR10, GBP10, KES1,000
A/C Maintenance Fee	0
Counter Withdrawal Charge	5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Standing Order	Rwf 200 per Transaction or equivalent in all other currencies
Pay As You Use/ Transaction Fee	RWF 200/ transaction with a min of RWF 500 Per months or equivalent for FCY

3.3 DIASPORA

3.3.1 DIASPORA - For individuals living abroad and wish to open an account with bpr Bank .

1001 - Current Account Bundled (Diaspora - Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 50,000, USD100, EUR50, GBP50, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

6004 - Transaction Account Pay As You Go (Salary Transaction Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 50,000, USD100, EUR50, GBP50, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 400,000 (ATM Limit) without cheque Rwf 3,000, Below RWF 400,000 (ATM Limit) using cheque Rwf 2,000; Up 10,000 (USD and equivalent in other FCY) 0%; Above 10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY.



3.4 INDIVIDUAL MICRO

3.4.1 Individual Agri

1001 - Current Account Bundled (Individual Agri Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account Pay As You Go (Individual Agri Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

6001 - Transaction Account Bundled (Individual Agri Transaction Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 Per months or equivalent for FCY.

3.4 INDIVIDUAL MICRO

6004 - Transaction Account Pay As You Go (Individual Agri Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction or equivalent for FCY

3.4.2 Individual Farmers

1001 - Current Account Bundled (Farmers Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account Pay As You Go (Farmers Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200., to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

6001 - Transaction Account Bundled (Farmers Transaction Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

6004 - Transaction Account Pay As You Go (Farmers Transaction Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction or equivalent for FCY

3.4.3 Rice Farmers

1002 - Current Account Pay As You Go (Rice Farmers Tuza)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

A man wearing a straw hat and a plaid shirt stands in a rice field, smiling and looking to the right. The background is a lush green field under a clear sky.

Rice Farmers

3.4.3 Rice Farmers

6004 - Transaction Account Pay As You Go (Rice Farmers Transaction Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	0
Minimum Operating Balance	0
A/C Maintenance Fee	N/A
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Set up fee Rwf Personal 1000, Setup fee Business 2,000., To BPR Accounts Rwf 200., To Other banks Rwf 500.,
Standing Order	N/A
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

3.4.4 Other Individual Micro

1001 - Current Account Bundled (Micro Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.
Pay As You Use/ Transaction Fee	0

1002 - Current Account Pay As You Go (Micro Current Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction with a min of RWF 500 Per months or equivalent for FCY

6001 - Transaction Account Bundled (Micro Transactional Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 Per months or equivalent for FCY.

6004 - Transaction Account Pay As You Go (Micro Transactional Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Setup fee Rwf Personal 1000, and Business 2,000., To BPR Accounts Rwf 200., To Other banks Rwf 500.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

3.5 INDIVIDUAL SME

3.5.1 Individual SME

1001 – Current Account – Bundled (Individual SME Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;,
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages);
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.
Pay As You Use/ Transaction Fee	N/A

6004 - Transaction account – Pay as you go (Individual SME Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%,
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 Per months or equivalent for FCY.

1001 – Current Account Pay As You Go (Individual SME Current Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

6001 - Transaction Account Bundled (Individual SME Transaction Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

3.5.2 TAXI MOTO

1001 – Current Account Bundled (Taxi Moto Current account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000
Pay As You Use/ Transaction Fee	N/A

1002 – Current Account – Pay as you go (Taxi Moto Tuza)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without cheque Rwf 3,000, below RWF 500,000 (ATM Limit) using cheque Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 or equivalent for FCY

6004 - Transaction account – Pay as you go (Taxi Moto Transactional)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD50, EUR50, GBP50, KES1,000
Minimum Operating Balance	Rwf 2,000, USD5, EUR5, GBP5, KES500
A/C Maintenance Fee	0
Counter Withdrawal Charge	Below RWF 500,000 (ATM Limit) without Card Rwf 500; 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	Frw 200/ transaction with a min of Frw 500 Per months or equivalent for FCY.

4 BUSINESS

The Business sector is made up of 3 customer segments and 15 account sub-segments.

4.1 CORPORATE

4.1.1 Large Corporates

1001 - Current Account – Bundled (Large Corporate Bundled)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages) Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Large Corporate Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages) Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY.

4.1.2 Custody
1001 - Current Account – Bundled (Custody Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	0
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages) Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1001 - Current Account – Bundled (Custody Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	0
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages) Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

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4.1.3 Bank/Micro-Finance Institutions

1001 - Current Account – Bundled (Bank/Micro Finance Institution Bundled)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages) Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Bank/Micro Finance Institution PAYG)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages) Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.1.4 Mid-Corporate

1001 - Current Account – Bundled (Mid Corporate Current)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages) Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Mid-Corporate Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.1.5 International NGOs

1001 - Current Account – Bundled (International NGO Bundled Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Counter Withdrawal Charge	Yes
Cheque Book	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (International NGO Pay As You Go)

Opening Balance	RWF, USD, EUR, GBP, KES
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY





4.1.6 Insurance

1001 - Current Account – Bundled (Insurance Bundled Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Insurance Pay As You Go)

Currency -	RWF, USD, EUR, GBP, KES
Opening Balance -	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance -	0
A/C Maintenance Fee -	0
Dedicated RM -	Yes
Counter Withdrawal Charge -	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book -	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order -	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	RWF 200/ transaction or equivalent for FCY

4.1.7 Political Party

1001 - Current Account – Bundled (Political Party Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Political Party Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.1.8 Church Headquarters

1001 - Current Account – Bundled (Church Bundled Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	0

1002 - Current Account – Pay As You Go (Church Pay As You Go)

Currency -	RWF, USD, EUR, GBP, KES
Opening Balance -	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance -	0
A/C Maintenance Fee -	0
Dedicated RM -	Yes
Counter Withdrawal Charge -	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book -	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order -	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	RWF 200/ transaction or equivalent for FCY

4.1.9 Central Government

1001 - Current Account – Bundled (Central Government Bundled)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Central Government Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.1.10 Commissions

1001 - Current Account – Bundled (Commissions Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Commissions Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.1.11 Learning Institutions

1001 - Current Account – Bundled (Learning Institutions Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Learning Institutions Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY



Co-operative

4.1.12 Cooperatives

1001 - Current Account – Bundled (Cooperatives Bundled)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Cooperatives Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 100,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2 SME BUSINESS

4.2.1 SME Groups

1001 - Current Account – Bundled (Commissions Current Account)

Currency -	RWF, USD, EUR, GBP, KES
Opening Balance -	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance -	0
A/C Maintenance Fee -	0
Dedicated RM -	Yes
Counter Withdrawal Charge -	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book -	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order -	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	0

1002 – Current Account Pay As You Go (SME Groups Pay As You Go Account)

Currency -	RWF, USD, EUR, GBP, KES
Opening Balance -	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance -	0
A/C Maintenance Fee -	0
Dedicated RM -	N/A
Counter Withdrawal Charge -	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book -	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order -	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	RWF 200/ transaction or equivalent for FCY

6001 – Transactional Account - Bundled (SME Groups Transactional Bundled Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 5,000, USD10, EUR5, GBP5, KES1,000
Minimum Operating Balance	Rwf 5,000, USD10, EUR5, GBP5, KES1,000
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

6004 – Transactional Pay As You Go (SME Groups Trx Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 5,000, USD10, EUR5, GBP5, KES1,000
Minimum Operating Balance	Rwf 5,000, USD10, EUR5, GBP5, KES1,000
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.2 Other SMEs

1002 – Current Account Pay As You Go (Other SMEs Current)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 - Current Account – Pay As You Go (Other SMEs Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.3 SACCOS

1001 - Current Account – Bundled (Saccos Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0



SME Financing

1002 – Current Account Pay As You Go (Saccos Pay As You Go Account)

Currency -	RWF, USD, EUR, GBP, KES
Opening Balance -	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance -	0
A/C Maintenance Fee -	0
Dedicated RM -	Yes
Counter Withdrawal Charge -	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book -	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order -	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	0

1002 – Transactional Account Pay As You Go (Saccos Transactional Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	Rwf 5,000
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	0
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

4.2.4 NGOs

1001 - Current Account – Bundled (NGOs Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

4.2.4 NGOs

1002 – Current Account Pay As You Go (NGOs Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.5 Private Schools

1001 - Current Account – Bundled (Private Schools Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 – Current Account Pay As You Go (Private Schools Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.6 Public Schools

1001 - Current Account – Bundled (Public Schools Current Account)

Currency -	RWF, USD, EUR, GBP, KES
Opening Balance -	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance -	0
A/C Maintenance Fee -	0
Dedicated RM -	Yes
Counter Withdrawal Charge -	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book -	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order -	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee -	0

1002 – Current Account Pay As You Go (Public Schools Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.7 Local Government

1001 - Current Account – Bundled (Local Government Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

4.2.7 Local Government

1002 – Current Account Pay As You Go (Local Government Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.8 CHURCHES-Registered religious based organisations.

1001 - Current Account – Bundled (Churches Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 – Current Account Pay As You Go (Churches Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.9 Health Care Institutions

1001 - Current Account – Bundled (Health Care Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 – Current Account Pay As You Go (Health Care Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.10 Hospitals

1001 - Current Account – Bundled (Hospitals Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0



4.2.10 Hospitals

1002 – Current Account Pay As You Go (Hospitals Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.11 Savings

6002 – Savings (SME Hirwa Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	Rwf 10,000, USD100, EUR50, GBP50, KES10,000
A/C Maintenance Fee	0
Dedicated RM	No
Counter Withdrawal Charge	5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.2.12 Youth Groups

1001 - Current Account – Bundled (Youth Groups Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

AGRI_BUSINESS



1002 – Current Account Pay As You Go (Youth Groups Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

6001 – Transactional Account - Bundled (Youth Groups Transactional Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 5,000, USD10, EUR5, GBP5, KES1,000
Minimum Operating Balance	Rwf 5,000, USD10, EUR5, GBP5, KES1,000
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

6004 – Transactional Pay As You Go (Youth Groups Trx Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 5,000, USD10, EUR5, GBP5, KES1,000
Minimum Operating Balance	Rwf 5,000, USD10, EUR5, GBP5, KES1,000
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.3 AGRI_BUSINESS

4.3.1 Groups

6002 – Savings (Ikimina Hirwa)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 20,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	Rwf 10,000, USD100, EUR50, GBP50, KES10,000
A/C Maintenance Fee	0
Dedicated RM	No
Counter Withdrawal Charge	5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

1001 - Current Account – Bundled (Agri Groups Current)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY.

1002 – Current Account Pay As You Go (Agri Groups Pay As You Go)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

4.3.2 Agri_Business

1001 - Current Account – Bundled (Agri Business Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

1002 – Current Account Pay As You Go (Agri Business Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.3.3 Micro Enterprises

1001 - Current Account – Bundled (Agri Wisigara Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0

4.3.3 Micro Enterprises

1002 – Current Account Pay As You Go (Agri Wisigara Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.3.4 Savings

1001 - Current Account – Bundled (Churches Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	Rwf 10,000, USD100, EUR50, GBP50, KES10,000
A/C Maintenance Fee	0
Dedicated RM	No
Counter Withdrawal Charge	5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	N/A
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

4.3.5 Cooperatives

1001 - Current Account – Bundled (Agri Coop Current Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	Yes
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	0



4.3.5 Cooperatives

1002 – Current Account Pay As You Go (Agri Coop Pay As You Go Account)

Currency	RWF, USD, EUR, GBP, KES
Opening Balance	Rwf 10,000 , USD100, EUR100, GBP100, KES10,000
Minimum Operating Balance	0
A/C Maintenance Fee	0
Dedicated RM	N/A
Counter Withdrawal Charge	RWF 0 charge and for FCY 5\$ (or the equivalent for other currencies) if cumulative per day is less than USD 10,000, Above \$10,000 (USD and equivalent in other FCY) 0.5%;
Cheque Book	Cheque Book (24 Leaves) RWF 4,000;Cheque book (48 leaves) RWF 8,000;Payment order book RWF 5,000 24 pages /RWF 9,500 (48 pages);Express Cheque book (Delivery within 24 hours)10,000 (24 pages)/15,000 (48 pages)
Standing Order	Set up fee Rwf Personal 1000, and Business 2,000., Monthly transaction to BPR savings account free., to BPR Accounts Rwf 200.,to Other banks Rwf 500., insufficient fund Rwf 5,000., Amendment Rwf 2,000., Cancellation Rwf 2,000.,
Pay As You Use/ Transaction Fee	RWF 200/ transaction or equivalent for FCY

5 LOAN PRODUCTS

5.1 Personal Loan Products

The bank avails credit facilities to individuals backed by collateral—financial assets like a home or asset deemed as security by the lender. The lender also approves unsecured loans based on the borrower's creditworthiness. Other products include but are not limited to the following:

Insurance Premium Finance (IPF) will enable clients to pay their premiums over time by reducing the financial strain of lump-sum premium payments. It covers assets such as Houses, cars, trucks, medical insurance, office equipment, stock, and others.

Under vehicle and asset finance, bpr Bank facilitates the acquisition of movable assets such as vehicles equipment, plant and machinery. Repayment is by way of monthly instalments comprising the capital value plus interest charges over an agreed finance term.



Product details and features

PRODUCTS	ITEM	Rate
UNSECURED	RAC	Tier 1 & 2&3
	Max. TENOR	60 Months
	Interest rate	Tie 1: Base rate + 2.5%
		Tie 2: Base rate + 3.5%
		Tie 3: Base rate + 4%
	Facility fees (Once off)	2%
	Management fee	0.1% per Month
	Loan Amount	Tie 1: Frw 30Mn
		Tie 2: Frw 6Mn
		Tie 3: Frw 4Mn
Repayment Capacity	50% of net salary	
	70% of rentals	
SECURED	RAC	Tier 1, 2, & 3
	Max. Tenor	60 Months
	Interest rate	Bpr bank base rate + 1%
	Facility fees (Once off)	2%
	Management fee	0.1% per Month
	Loan Amount	No limit
	Partially secured (50%)	50 Mn
	Repayment Capacity	50% of net salary
		70% of rentals
	COVERAGE	100% on FSV
VEHICLE/ASSET BASED FINANCING	ITEM	Rate
	RAC	Tier 1, 2, & 3
	Max. Tenor	60 Months
	Interest Rate	Tie 1&2: Base rate + 0.5%
	Facility fees (Once off)	2%
	Management fee	0.1% per month
	Loan Amount	No limit
	Repayment Capacity	Up to 100% of transport allowance
		50% of net salary
	Equity Contribution	0-10% of purchase price
Coverage	100% on FSV	

PRODUCTS	ITEM	Rate
	RAC	Tiers
	Max. Tenor	60 months
	Interest rate	Tie 1: Base rate + 2.5%
		Tie 2: Base rate + 3.5%
		Tie 3: Base rate + 4%
	Facility fees (Once off)	2%
	Management fee	0.1% per month
	Loan Amount	Tie 1: Frw 30Mn
		Tie 2: Frw 6Mn
		Tie 3: Frw 4Mn
	Repayment Capacity	Up to 50% of net salary
		70% of rentals
CHECK OFF	Equity Contribution	N/A
	RAC	Tiers
	Max. Tenor	up to 10 months
	Interest rate	3 - 8% flat
	Facility fees (Once off)	2%
	Management fee	N/A
	Loan Amount	up to 5 million
	Repayment Capacity	50% of net income
	Equity Contribution	1 month
INSURANCE PREMIUM		
	ITEM	PROPOSED
	RAC	Tier 1 & 2
	Max. Tenor	12 months
	INTEREST RATE Interest rate	5% flat
	Facility fees (Once off)	2%
	Management fee	N/A
	Loan Amount	Half of Net Disposal Income
	Repayment Capacity	50% of net salary
MID MONTH SALARY ADVANCE		
	RAC	Tiers
	Max. TENOR	12 months
	INTEREST RATE	5% flat
	Facility fees (Once off)	2%
	Management fee	N/A
	Loan Amount	Up to 1,000,000
	Repayment Capacity	50% of account turnover
MOBI-LOAN		

PRODUCTS	ITEM	Rate
Advantage banking check off & non check of Unsecured	RAC	Income bracket min 1,500,000 and client willingness
	Max. TENOR	60 months
	INTEREST RATE	Base rate + 1.5%
	Facility fees (Once off)	2%
	Management fee	0.1% per month
	Loan Amount	30,000,000
	Repayment Capacity	50%
Advantage banking check off & non check of secured	RAC	Income bracket min 1,500,000 and client willingness
	Max. TENOR	60 months
	INTEREST RATE	Base rate + 2%
	Facility fees (Once off)	2%
	Management fee	0.1% per month
	Loan Amount	30,000,000
	Repayment Capacity	50%



Mortgage Financing

5.2 Mortgage Financing

The bank provides customers with facilities to develop or purchase real estate with specified payment periods, lien on property as collateral and interest rate. This product is available in different categories namely:

- Purchase of properties in estate developments
- Construction
- Plot Purchase
- Mortgage Plus (Mortgage Top Up)
- Equity Release
- Diaspora Mortgage



Product	Feature	Terms
Purchase of properties in Estate development	<ul style="list-style-type: none"> Eligible for employed and self- employed persons Suitable bpr Bank account with Rwf 10,000 minimum deposit Other conditions apply prior to approval. 	Dispatch of up to 70% of the loan amount to the developer
Construction	<ul style="list-style-type: none"> Eligible for applicants earning RWF 2.5 M gross income and below. Once can commit up to 50% of this net income A standard construction template is provided for a simple maisonnette and bungalow 	<p>Monthly mortgage repayments would be up to Rwf 840,000 for a house value up to Rwf 55M.</p> <p>The plot shall be free of any encumbrance e.g loan</p>
Plot Purchase	<ul style="list-style-type: none"> Cover of up to 70% in Kigali and below major towns and up to 50% in upcountry towns 	5year term for repayment
Mortgage Plus (Mortgage Top Up)	<ul style="list-style-type: none"> Refinancing of mortgage is based on remaining term of the mortgage and head room on the value of the property Based on a new term subject to retirement age and head room on the value of the property. 	
Equity Release	<ul style="list-style-type: none"> Only salary income or rental income is considered. It is not limited to any purpose 	<p>Loan to Value (LTV) of up to 70% for residential</p> <p>LTV of up to 60% for commercial property</p> <p>LTV of up to 50% for other towns</p>
Diaspora Mortgage	Eligible for diaspora living and working in all countries where KCB is represented and also Diaspora living outside of KCB operating areas.	<p>For diaspora living in countries where BPR operates, rules apply as per walk in</p> <p>Diaspora living outside BPR operations are charged LTV 75% for construction, term of up to 15yrs.</p>

PRODUCTS	ITEM	Rate
MORTGAGE PURCHASE/HOME LOAN	RAC	Tiers
	Max. TENOR	Up to 300 Months
	Interest rate	Tie1: BPR Rwanda Base rate
		Tie2: BPR Rwanda Base rate+1%
		Tie3: BPR Rwanda Base rate +2%
	Facility fees (Once off)	1%
	Management fee	0.1% Per Month
	Loan Amount	No Limit (Repayment Capacity)
	Max. TENOR	50% of Net Salary
	INTEREST RATE	70% of Rentals
	Repayment Capacity	100% of House allowance
		10% of Purchase Price
		N/A for First House
	Equity Contribution	110% on OMV
		90% of Sale Price or Value
	Min Coverage ratio	100% on First House
LTV	90% of Sale Price or Value	
	100% on First House	

PRODUCTS	ITEM	Rate	
MORTGAGE CONSTRUCTION LOAN	RAC	Tiers	
	Max. Tenor	Up to 300 Months	
	Interest rate	Tie1: BPR Rwanda Base rate	
		Tie2: BPR Rwanda Base rate+1%	
		Tie3: BPR Rwanda Base rate +2%	
	Facility fees (Once off)	2%	
	Management fee	0.1% per Month	
	Loan Amount	No Limit (Repayment Capacity)	
	Repayment Capacity	50% of Net Salary	
		70% of Rentals	
		100% of House allowance	
	Equity Contribution	20% of Cost of Construction	
	Min Coverage ratio	100% on OMV	
	LTV	80% of Sale Price or Value 100% on First House	
MORTGAGE TOP UP	RAC	Tiers	
	Max. TENOR	Up to 300 Months	
	Interest rate	Existing Interest rate	
	Facility fees (Once off)	1% (Top up amount)	
	Management fee	0.1% per Month	
	Loan Amount	No Limit (Repayment Capacity)	
	Repayment Capacity	50% of Net Salary	
		70% of Rentals	
		100% of House allowance	
	Equity Contribution	N/A	
	Min Coverage ratio	110% on OMV	
	LTV	90% of Sale Price or Value	
	COMMERCIAL MORTGAGE PURCHASE	RAC	Tiers
		Max. TENOR	120 Months
Interest rate		Tie1: BPR Rwanda Base rate +1.5%	
		Tie2: BPR Rwanda Base rate+2.%	
		Tie3: BPR Rwanda Base rate +3%	
Facility fees (Once off)		1%	
Management fee		0.1% PER MONTH	
Loan Amount		No Limit (Repayment Capacity)	
Repayment Capacity		50% of Net Salary	
		70% of Rentals	
		100% of House allowance	
Equity Contribution		10% of Purchase price	
Coverage ratio		110% on OMV	
LTV		90% of Sale Price or Value	

PRODUCTS	ITEM	Rate
COMMERCIAL MORTGAGE CONSTRUCTION	RAC	Ties
	Max. TENOR	120 Months
	Interest rate	Tie1: BPR Rwanda Base rate +1.5%
		Tie2: BPR Rwanda Base rate+2%
	Facility fees (Once off)	2%
	Management fee	0.1% per Month
	Loan Amount	No Limit (Repayment Capacity)
		50% of Net Salary
		70% of Rentals
	Repayment Capacity	100% of House allowance
	Equity Contribution	30% of Construction Cost
	Coverage ratio	130% on OMV
LTV	70%	
PLOT PURCHASE/ EQUIPMENT LOAN	RAC	Ties
	Max. TENOR	60 months
	Interest rate	Bpr Bank Base Rate + 1.5%
	Facility fees (Once off)	2.00%
	Management fee	0.1% PER MONTH
	Loan Amount	No Limit (Repayment Capacity)
	Repayment Capacity	50% of Net Salary
		70% of Rentals
	Equity Contribution	30% OF PURCHASING PRICE
	Coverage ratio	130% on OMV
LTV	75% of Sale Price or Value	
EQUITY RELEASE/ HOME EQUITY	RAC	Ties
	Max. Tenor	120 months
	Interest rate	Tie1: BPR Rwanda Base rate +1%
		Tie2: BPR Rwanda Base rate+2%
		Tie3: BPR Rwanda Base rate +3%
	Facility fees (Once off)	1%
	Management fee	0.1% per Month
	Loan Amount	No Limit (Repayment Capacity)
	Repayment Capacity	50% of Net Salary
		70% of Rentals
		100% of House allowance
	Equity Contribution	N/A
	Min Coverage ratio	130 on OMV
LTV	70% of Value	

5.3 SME Loan Products

PRODUCTS	ITEM	PROPOSED
Working capital (Overdraft) & Inventory finance facility	RAC	Detailed CQ Memo
	Interest rate	Base rate + 1%
	Negotiation fee	1.50%
	Max. TENOR	According to business cycle - Generally one year
	Management fee	0.21% per month max FRW 500,000 per year
	Loan Amount	70% of the stock value
Working capital (Contract, LPO & Receivables Finance)	RAC	Detailed CQ Memo
	Interest rate	Base rate + 1.5%
	Negotiation fee	1.50%
	Max. TENOR	According to business cycle - Generally one year
	Management fee	0.21% per month max FRW 500,000 per year
	Loan Amount	70% of the contract value
Asset Based Financing	RAC	Detailed CQ Memo
	Max. TENOR	60 Months
	Interest rate	Base rate + 1.25% - 2.25%
	Facility fees(Once off)	2%
	Management fee	0.21% per month max Frw 5000
	Loan Amount	80% of asset to be purchased, exception made on same borrower's category
	Coverage	New asset :30%, Old asset: 20% additional security required. Exception accepted based on approved loan paper for specific targeted customers
Mode of payment	Depending on borrower's business cycle	
Bank Guarantees	RAC	Detailed CQ Memo
	Max. Tenor	Depending on the beneficiaries
	Interest rate	Guarantee issuance-Non cash collateralized: 3%p.a, Min FRW25,000 - Max: FRW500,000
		Guarantee issuance-cash collateralized:1%p.a, Min FRW25,000 - Max: FRW500,000
	Amendments	FRW30,000
	Cancellation	FRW30,000
	Guarantee limit	No limit: Observing Bank core capital of 25%
Documentary collection import	Advising commission	FRW15,000
	Payment commission	
	Returned documents	FRW50,000
	Message SWIFT Fee	
	Unpaid bills supervision	FRW20,000 per month
Export collections	Processing fee / opening	FRW25,000
	Retirement commission / payment	0.5% of the amount's value (Min FRW30,000 - Max FRW200,000)
	Release chaser / tracer letter commission	FRW20,000
	Bills discounting	1% of the value of the bill to be discounted

PRODUCTS	ITEM	PROPOSED
Export letter of credit	Advising customers	0.3% Max FRW100,000
	Confirmation commission	0.3% value of the LC (Min FRW100,000 - Max FRW250,000)
	Negotiation commission	0.3% of the LC
	Amendment commission	FRW25,000
Import letter of Negotiation	Payment commission	0.5% of the drawings's value (Min FRW150,000)
	Discrepancy commission	FRW20,000
	Confirmation commission	At cost
Import letter of credit	RAC	Detailed CQ Memo
	Max. Tenor	12 months
	Interest Rate	LC issuanceCommission:0.5% of LC's value (Min FRW100,000) per quarter
	Amendments	Amendments commissions: Extensions / Increase: 0.5% of the value increased (Min FRW100,000)
	Payment commission	
	Expiring unutilized / cancellation of LC	0.2% of LC's value (Min FRW50,000 - Max FRW150,000)
	Loan Amount	No limit
INSURANCE PREMIUM Facility	RAC	Detailed CQ memo
	Max. Tenor	up to 10 months
	Interest rate	3 - 8% flat
	Facility fees(Once off)	2%
	Management fee	N/A
	Loan Amount	up to 50 million
	Equity Contribution	1 month
Investment project Finance / Commercial Buildings	RAC	Detailed CQ Memo
	Max. TENOR	10 years
	INTEREST RATE	Base rate +/-1
	Negotiation fee (Once off)	2% Max FRW10,000,000
	Management fee	N/A
	Loan Amount	N/A
	Mode of Pyment	Depending on business cycle
Micro Lending paper	RAC	
	Targeted market	
	Max. TENOR	
	INTEREST RATE	
	Negotiation fee (Once off)	
	Management fee	
	Loan Amount	
Mode of Payment	To maintain BPR semi automatic loan for facility amount of FRW10,000,000 and below, proceeding through CREGORA	
Special IDF	RAC	Short Memo CQ
	Targeted market	Clinics, polyclinics, Hospitals, Pharmacies and suppliers of our corporate customers
	Max. TENOR	One year (Each invoice maximum of 3 months)
	INTEREST RATE	Existing base rate
	Negotiation fee (Once off)	1% up to 1.5%
	Management fee	N/A
	Loan Amount	70% of the invoice's value
	Mode of Pyment	Once off or gradually reducing according to payment received

5.4 Trade Finance

bpr Bank has a range of products to enable clients to finance operations, manage liquidity and mitigate risks inherent in trade.

Product Features and Benefits:

i. Import Letters Of Credit (LCS)

A Letter of Credit is issued by the Bank at the request of the customer (applicant/importer) where the Bank undertakes to pay the beneficiary/exporter for goods and services, provided the beneficiary presents all documents called for and meets all other terms and conditions set out in the LCs. The Bank also advises and confirms if requested Export Letters of Credit for customers as well as non-customers.

ii. Guarantees

A written irrevocable undertaking is issued by the bank to pay the beneficiary on demand in the event that its customer has not fulfilled his/her contractual obligations and a specific sum of money within the validity of the guarantee. bpr Bank guarantees are acceptable locally and internationally.

iii. Pre-shipment Finance

- These ranges from general trade finance, working capital, project finance and other foreign currency advances
- Pre-Export Finance - this facility is extended on a short-term basis for export related products, with repayment structure to ensure self-liquidation through export proceeds/receivables
- Import Finance Loans - enable the importer to take advantage of a credit period which is undisclosed to the seller
- Banker's Acceptances - A banker's acceptance is a negotiable short-term money market instrument created by a bank to provide credit for financing a specific import transaction
- Medium/Long Term Import Finance -this is used where a customer's import funding needs cannot be satisfied through short-term financing

iv. Documentary Collections

This is a method of payment used whereby an exporter entrusts the handling of commercial and often financial documents to a Bank and gives the bank instructions concerning the release of these documents to the importer.

v. Bills Discounting Facility

An exporter obtains an advance from the bank thereby securing liquidity. The advance is based on the face value of the trade bill drawn by the exporter.

vi. Import Discounting Facility

This is available to importers who have receivables from identified and confirmed off-takers in the same currency as the facility.

vii. Post Import Finance Facility

Best suited for importers who are experiencing a mismatch between payment for the imports and the receivables, it enables the importer to take advantage of an additional credit period.

viii. Stock Financing Facility

This facilitates importation of raw materials under letters of credit or guarantees. It enables the customer increase his business value, efficiency and productivity.

ix. Invoice Discounting

The Bank discounts invoices with recourse to the supplier. This will enable the client transform receivables into cash early rather than wait for days to when the supplier honors his pledge.



TREASURY SERVICES

6 TREASURY SERVICES

6.1 Forex

6.1.1 Foreign Cash Exchange (Purchase & Sale)

Customers can buy or sell foreign cash over the counter in any bpr Bank branch countrywide. It is also available in all major world currencies (US\$, Euro and Pound Sterling etc.), in mint condition

- Flexibility/negotiation of exchange rates for amounts above US\$2,000
- No commission charged for cash transactions below US\$40,000 or the equivalent in other currencies

6.1.2 Foreign Exchange forward contracts

Treasury team can arrange on behalf of customers for the sale or purchase of a specific amount of foreign currency at a specified exchange rate for settlement on a particular date up to 180 days (6 months) in the future.

This enables you to eliminate any risk of exchange rates moving between the time that commitment is first established (deal date) and the date of actual delivery of funds (value date) at no additional cost.

Summary of Treasury products and features:

Customer Segment_Name	Product/Service Description	Pricing/Rate Based	Pay As You Use/ Transaction Fee
PERSONAL	Foreign Exchange Spot transactions	Rate Card	N/a
PERSONAL	Foreign Exchange SWAP transactions	Rate Card	N/a
PERSONAL	Foreign Exchange Forward transactions	Rate Card	N/a
PERSONAL	Term Deposit	Rate Card	N/a
PERSONAL	Intermediary services for T-Bills	Pricing	FRw 5,900
PERSONAL	Intermediary services for T-Bonds	Pricing	FRw 5,900
SME	Term Deposit	Rate Card	N/a
SME	Foreign Exchange Spot transactions	Rate	N/a
SME	Foreign Exchange SWAP transactions	Rate	N/a
SME	Foreign Exchange Forward transactions	Rate	N/a
SME	Intermediary services for T-Bills	Pricing	FRw 59,000
SME	Intermediary services for T-Bonds	Pricing	FRw 59,000
Corporate	Term Deposit	Rate	N/a
Corporate	Foreign Exchange Spot transactions	Rate	N/a
Corporate	Foreign Exchange SWAP transactions	Rate	N/a
Corporate	Foreign Exchange Forward transactions	Rate	N/a
Corporate	Intermediary services for T-Bills	Pricing	FRw 59,000
Banks	Foreign Exchange Spot transactions	Rate	N/a
Banks	Interbank placements	Rate	N/a
Banks	Interbank borrowing	Rate	N/a

6.2 Fixed Income and Money Products

- Investment in Government Securities
- Interbank placement & Borrowing
- Corporate Money Market Loans
- Fixed Term Deposit

A woman with curly hair, wearing a dark ribbed blazer over a white collared shirt, stands with her arms crossed. The image is overlaid with a blue tint. The text 'CUSTODY & CORPORATE TRUSTEE SERVICES' is written in white, bold, sans-serif font across the lower part of the image.

**CUSTODY
& CORPORATE
TRUSTEE SERVICES**

7 CUSTODY AND CORPORATE TRUSTEE SERVICES

Custody Services are banking services that are directly linked to physical documents of title or their electronic equivalent for Capital and money market instruments such as Fixed Deposits, Treasury Bills, Treasury Bonds, Corporate Bonds Commercial Papers and Equities.

Service/Product	Service	Features
Custody Services	1. Safe Custody	Custody fees is negotiated and bundled as a percentage of portfolio
	2. Transaction Settlement	Transaction Fees
	3. Capital and Income collection	Ledger fees is negotiated
	4. Proxy voting	(All these are invoiced monthly)
	5. Activity Reporting	
Corporate Trustee Services	Trustee Services	Transaction fees is negotiable
IPO Services	1. Receiving Bank	Negotiable
	2. Receiving Agent	· 1% of applications successfully processed
Registrar Services	1. Maintain register of shareholders	Negotiable
	2. Process Corporate Actions	
Facility Agency	1. Paying Agent	Negotiable
	2. Fiscal Agency	
Custody Account	Current Account Bundled	• Minimum Operating Balance: 0
		• Dedicated Custody Relationship Manager
		• Account closing fee: As per Bank Tariff

8 bpr Bank Channel

8.1 bpr Bank Mobile Banking

bpr Bank Mobile banking provides instant access to a customer's account via a mobile phone. Access is available through USSD short code and bpr Bank Mobile App for smart phone holders.

Product Features and Benefits

- Check account status e.g. account balance inquiry for FRW 100 per request, request for a mini statement, check forex rates, request for a cheque book
- Bill payment services for utilities and other needs such as Airtime top up, TV subscription, Airtel Airtime top up, prepaid electricity, school fees payment
- Transfer of funds from Mobile wallet to bpr Bank Account, bpr Bank account to mobile wallet as per rate card, bpr Bank account to other bpr Bank accounts, bpr Bank account to other banks Own account to a Beneficiary and other beneficiaries
- Withdrawal of funds at any bpr Bank Agent
- Request for a mobile loan, payment of loan, checking loan status and credit limit check
- Open an agri-business based account called MobiGrow for easy access to agri based loan products
- Create a group saving scheme and access loan products
- Receive SMS alerts

8.2 Internet Banking

For a fast, secure and friendly banking experience, Internet banking enables customers to access their accounts and general information on bank products and services for both personal and corporate customer through a computer or device connected to the internet.

Product Features and Benefits

- Information retrieval e.g. balance overview, account details, reports, statements, card summary and statement
- Corporate customers can initiate direct debits by uploading their debit files containing all the applicable transactions for processing
- Customers can process transfers between their own accounts, bpr Bank account to other bpr Bank accounts, EFT to local banks in FCY, EFT to Local Banks LCY, RPPS to Local Banks
- Bulk payment for standard transfers, bill payment, mobile transfers
- Other transfers include instant payment to other bpr Bank subsidiaries in East Africa and Swift transfers
- Tax payment capability.

8.3 Agency Banking

Third parties are contracted by the bank to provide banking services on behalf of the bank, under specified conditions and regulations.

Services offered by specific agents include:

- Cash withdrawal
- Cash deposit
- Balance enquiry
- Mini-bank statements
- Funds transfer
- Cheque book request
- Bill payment
- Mobile phone airtime

8.4 bpr Bank Card

8.4.1 Debit Cards

The bpr Bank QuickServe debit card is issued within 7 days of request.

Service Features and Benefits

- Purchase items at stores with VISA operational point of sale (POS)
- Withdrawal of funds at any bpr Bank Agent in the country and acquire other agent enabled services
- Customers can access any bpr Bank Rwanda ATM and view a mini-statement
- The bpr Bank Debit Card can be used to withdrawal funds at any bpr Bank ATM
- The card can transact on international ATMs are charged
- Eligible for transaction on non bpr Bank ATMs.



FRW CARDS				USD CARDS	
Fee Type	BPR Classic	BPR Gold	BPR Platinum	Fee Type	Fees
Cash withdrawal (on us)- FRW	FRW 250	FRW 250	FRW 250	Cash withdrawal (on us)	\$0.25
Bpr bank Cards on international ATMS	\$ 3	\$ 3	\$3	Bpr bank Cards on international ATMS	\$3.00
Cash withdrawal (off us)- FRW	FRW 1,000	FRW 1,000	FRW 1,000	Cash withdrawal (off us) - FRW	\$1.00
Other BPR subs. Cards - intercompany (ATM withdrawals)	FRW 1,500	FRW 1,500	FRW 1,500	Other BPR subs. Cards - intercompany	\$1.50
Cash withdrawal (on us) - USD	\$1	\$1	\$ 1	ATM Mini statement	\$0.10
Card issuance	FRW 5,000	FRW 5,000	FRW 10,000	ATM Receipt print out	\$0.10
Card replacement	FRW 5,000	FRW 5,000	FRW 10,000	Card issuance	\$4.00
Card Stop fee	FRW 0	FRW 0	FRW 0	Card issuance_ Micro customers	\$4.00
Annual fee	FRW 3,500	FRW 3,500	FRW 3,500	Card replacement	\$4.00
				Card Stop fee	\$0.00
				Annual fee	\$3.50

8.4.2 Prepaid Cards

The value proposition for this offering aims at promoting cashless transactions by the target customers while mobilizing deposits.

The Prepaid card addresses concerns of fees linked with maintaining bank accounts, cash handling, overspending since a limit is imposed and management of payments such as e-commerce transactions.

Fee Type	Fees
Cash withdrawal (on us)	Frw 250
Bpr bank Cards on international ATMS	\$3
Cash withdrawal (off us) - FRW	FRW 1,000
Other BPR subs. Cards - intercompany (ATM withdrawals)	\$ 1
Cash withdrawal (on us) - USD	\$ 1
Card issuance	FRW 4,000
Initial Deposit (Minimum balance)	FRW 1,000
Card replacement	FRW 4,000
Card Stop fee	0
Annual fee	FRW 4,000

8.4.3 Credit Cards

A Credit card is a card issued by a financial company giving the holder an option to borrow funds, usually at point of sale. Credit cards charge interest and are primarily used for short-term financing. Customers will be offered options such as Classic, Gold, Platinum and Corporate Cards.

Customers will be provided with options to either pay a minimum amount of outstanding balance or a customer selected rate. Customers who pay their outstanding balance in full can avoid interest charges and get interest-free days on purchases for future statement periods.

The following rate card will be applied upon launch to the credit card.

Fee Type	BPR Classic	BPR Gold	BPR Platinum	Corporate
Joining fee	RWF 10,000	RWF 20,000	RWF 40,000	RWF 50,000
Annual fee	RWF 15,000	RWF 25,000	RWF 45,000	RWF 50,000
Debit Interest rate	3.5%	3.5%	3.5%	3.5%
Late payment fee	5% of amount due	5% of amount due	5% of amount due	5% of amount due
Cash disbursement fee ATM	6% of amount withdrawn	6% of amount withdrawn	6% of amount withdrawn	6% of amount withdrawn
Cash disbursement fee POS	5% of amount	5% of amount/	5% of amount	5% of amount


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