



UMWALIMU SACCO TARIFF

A. OPERATIONS TARIFF	
SERVICE	FEES/CHARGES
1. MANAGEMENT AND CHARGES ON TRANSACTIONS	
Account opening fees	Free
Monthly maintenance fees	Fw 500
Minimum operating balance	Fw 5000
Account closing fees	Free
Withdrawal with a bank slip	Fw 500
Bank statement	Fw 500/Page
Search documents fees	From 1 day to 3 months: Fw 5,000; above 3 months to 1 year: Fw 7,000; above one year: Fw 10,000, all + VAT (18%)
Account confirmation	Fw 500
2. CHEQUES FEES	
Cheque book fees (24 Leaves)	Fw 5,000
Payment order fees (24 Leaves)	Fw 6000
Receipt Book (24 Leaves)	Fw 3000
Unpaid cheque	5% of the cheque value + VAT (18)
Stopping cheque payment	Fw 1000 + VAT (18%)
Cheque certification	Fw 5000 + VAT (18%)
3. STANDING ORDER	
Set up fees	Fw 200 + VAT (18%)
Stop standing order	Fw 200 + VAT (18%)
Change standing order	Fw 200 + VAT (18%)
4. FUND TRANSFER - RPPS INSTRUCTIONS	
Inward payments (Salary posting and other incoming transfers)	Fw 600
Outward transfers - Physical Instructions /per transaction	Fw 800
Internal transfer - Physical Instructions /per transaction	Fw 600
5. MOBILE BANKING	
USSD code dialing	Fw 20
Internal transfer (your account to other accounts in USACCO)	Fw 300 (Individual account)
External transfer to other banks	Fw 600
Transfer - USACCO Account to MoMo Wallet	Free
Monthly Maintenance fees	Fw 100

Internal transfer (same account holder)	Free
6. E-KASH TRANSACTIONS	
Transfer - USACCO Account to other Banks	Frw 250
Transfer - USACCO Account to MoMo Wallet	Frw 250
7. INTERNET BANKING	
Salary posting (internal) / per transaction	Frw 300
Outward external transfers/per transaction	Frw 600
Internal transfer (Single or Multiple)/ per transaction	Frw 300
Internal transfer (same accounts holder)	Free
Monthly Maintenance fees	Frw 1,000
8. DEBIT CARDS TRANSACTIONS	
Issue of new card	Frw 5,000
Withdrawal charges on ATM	Frw 500
Card renewal	Frw 5,000
PIN Change	Frw 500
Transaction on POS (Charges are borne by Merchants)	0.5% value of purchase
Inquiry	Frw 100
Monthly Management fee	Frw 300
Stopping a card	Frw 1,000
B. CREDIT TARIFF	
SERVICE / PRODUCT	
1.OVERDRAFT	
Interest rate	2.5% per month
File fees	Frw 300 + VAT (18%)
2. EMERGENCY LOAN	
Interest rate	14% per annum
File fees	Frw 300 + VAT(18%)
Commission Fees	1.5% of the approved amount + VAT(18%)
Insurance	2% life insurance of the approved amount if the loan amount is below or equals to Frw 500,000 or reference to insurance Company tariff if the the amount is above Frw 500,000.
3.SALARY ADVANCE / PERSONAL LOAN	
File fees	0.2% of the approved amount + VAT (18%) for Frw 2000 as minimum for any amount of loan + VAT (18%).
Interest rate for public schools teachers (Primary and Secondary)	13% per annum, if the approved amount is less or equal to Frw 10,000,000.
Interest rate for public schools teachers (Primary and Secondary)	14% per annum, if the approved amount is above Frw 10,000,000.
Interest rate for others	14% per annum.
Commissions fees	1.5% of the approved loan +VAT(18%).
Insurance	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
4.SCHOOL FEES LOAN	

File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan +VAT(18%).
Interest rate for public schools teachers (Primary and Secondary)	13% per annum, if the approved amount is less or equal to Frw 10,000,000.
Interest rate for others	14% per annum, if the approved amount is above to Frw 10,000,000.
Commissions fees	14% per annum.
Insurance	1.5% of the approved amount + VAT (18%)
2% life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.	
5. MEDICAL LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan + VAT(18%).
Interest rate for public schools teachers (Primary and Secondary)	13% per annum, if the approved amount is less or equal to Frw 10,000,000.
Interest rate for others	14% per annum, if the approved amount is above Frw 10,000,000.
Commissions fees	14% per annum.
Insurance	1.5% of the approved amount + VAT (18%).
2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.	
6. ONE LAPTOP PER TEACHER	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan + VAT(18%).
Interest rate for public schools teachers (Primary and Secondary)	11% per annum, if the approved amount is less or equal to Frw 10,000,000.
Interest rate for others	14% per annum, if the approved amount is above Frw 10,000,000.
Commissions fees	14% per annum
Insurance	1.5% of the approved amount + VAT(18%).
2% life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.	
7.HOME FURNITURES LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan + VAT (18%).
Interest rate for public schools teachers (Primary and Secondary)	13% per annum, if the approved amount is less or equal to Frw 10,000,000.
Interest rate for others	14% per annum, if the approved amount is above Frw 10,000,000.
Commissions fees	14% per annum.
Insurance	1.5% of the approved amount + VAT(18%)
2% life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.	
8.BUSINESS LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan +VAT (18%).
Interest rate for public schools teachers (Primary and Secondary)	11% per annum, if the approved amount is less or equals to Frw 10,000,000.
Interest rate for others	14% per annum, if the approved amount is above Frw 10,000,000
Commissions fees	14% per annum

Commission fees	1.5% of the approved amount + VAT (18%)
Insurance	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
9. AGRICULTURE AND LIVESTOCK LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan +VAT (18%).
Interest rate for public schools teachers (Primary and Secondary)	11% per annum, if the approved amount is less or equals to Frw 10,000,000.
Interest rate for others	14% per annum, if the approved amount is above Frw 10,000,000.
Commission fees	1.5% of the approved amount + VAT (18%).
Insurance	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
10. VEHICLE LOAN AND OTHER ASSET BASED FINANCE	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan + VAT (18%).
Interest rate for public schools teachers (Primary and Secondary)	11% per annum, if the approved amount is less or equal to Frw 10,000,000.
Interest rate for others	14% per annum, if the approved amount is above Frw 10,000,000.
Commission fees	1.5% of the approved amount + VAT (18%).
Insurance	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
11. MORTGAGE LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan +VAT (18%).
Interest rate for public schools teachers (Primary and Secondary)	11% per annum, if the approved amount is less or equal to Frw 10,000,000.
Interest rate for other members	14% per annum, if the approved amount is above Frw 10,000,000.
Commission fees	1.5% of the approved amount + VAT (18%)
Insurance fees	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to insurance company tariff when the approved amount approved is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
12. GIRIMAWE LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan +VAT (18%).
Interest rate for members with a monthly income ≤ Frw 1,200,000	11% per annum
Interest rate for members with a monthly income above Frw 1,200,000 ≤ Frw 1,500,000	13% per annum
Commission fees	1.5% of the approved amount + VAT (18%)

Insurance fees	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to insurance company tariff when the approved amount approved is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
13. NGURIZA NIGE LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan + VAT (18%).
Interest rate for public schools teachers (Primary and Secondary)	13% per annum
Interest rate for other members	13% per annum
Commission fees	1.5% of the approved amount + VAT (18%)
Insurance fees	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
14. SARUKA - MWARIMU LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan +VAT (18%).
Interest rate for all members	12% per annum.
Commission fees	1.5% of the approved amount + VAT (18%).
Insurance fees	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
15. AGUKA-MWARIMU LOAN	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan +VAT (18%).
Interest rate for all members	14% per annum
Commission fees	1.5% of the approved amount + VAT (18%)
Insurance fees	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
16. BUSINESS CREDIT LINE	
File fees	0.2% of the approved amount + VAT (18%) or Frw 2000 as minimum for any amount of loan +VAT (18%).
Interest rate for all members	14% per annum
Commission fees	1.5% of the approved amount + VAT (18%).
Insurance fees	2% Life insurance of the approved amount if the loan amount is less or equals to Frw 500,000 or reference to the insurance company tariff when the approved amount is above Frw 500,000, plus insurance for collateral in case the approved amount is covered by a collateral.
17. OTHER RELATED SERVICES	
Bid guarantees	0.2% of the guarantee value per quarter. Minimum Frw 20,000; Maximum Frw 200,000 (collected upfront of each quarter) - All cash covered.
Performance guarantee	0.2% of the guarantee value per quarter. Minimum Frw 20,000; Maximum Frw 200,000 (Collected upfront of each quarter) - All cash covered.
C. OTHER SERVICES	

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SERVICE	CHARGES
Loan restructuring fees	1% of the outstanding loan + all charges for a new loan (commission fees, insurance, file fees and VAT of 18%).
Late payment penalty fees	4% of the instalment
Early repayment of the loan	10% penalty of the remaining capital, when it is a take-over by another bank.
Financial advisory service	Free
Loan clearance certificate	Free
Certificate of Outstanding Loan Balance	Fw 50,000
Photocopying a document	Fw 100
Letter of Balance Confirmation	Fw 5000
Certificate of Audit Confirmation	Fw 30,000
D SAVINGS TARIFF	
SERVICE / PRODUCT	FEES / INTEREST RATES
1. TERM DEPOSIT SAVINGS ACCOUNT	
AMOUNT	2 15 3 MONTHS
Fw 60,000 - 150,000	>35 6
Fw 150,001 - 300,000	3%
Fw 300,001 - 1,000,000	3.2%
Fw 1,000,001 - 2,000,000	3.3%
Fw 2,000,001 and above	3.4%
Minimum amount for starting earning interests	3.20%
Interest rate	3.40%
Maturity Period	3.60%
2. NZGAMIRA NIGE (SCHOOL FEES SAVINGS ACCOUNT)	
AMOUNT	>65 9
Fw 20,000 - 150,000	3%
Fw 150,001 - 300,000	3.20%
Fw 300,001 - 500,000	3.30%
Fw 500,001 - 1,000,000	3.50%
Fw 1,000,001 and above	4.00%
Minimum monthly Deposit	Fw 1,000
Minimum amount for starting earning interests	Fw 20,000
Interest rate	Depends on the saved amount
Maturity Period	1 Year renewable
3. HOME FURNITURE SAVINGS ACCOUNT	
AMOUNT	Interest rate per year
Fw 20,000 - 150,000	3%
Fw 150,001 - 300,000	3.20%
Fw 300,001 - 500,000	3.30%
Fw 500,001 - 1,000,000	3.50%
Fw 1,000,001 and above	4.00%

Minimum monthly Deposit	Frw 1,000
Minimum amount for starting earning interests	Frw 20,000
Interest rate	Depends on the saved amount
Maturity Period	1 Year renewable
4. CHILDREN'S SAVINGS ACCOUNT	
AMOUNT	21-53 MONTHS
Frw 20,000 -150,000	3%
Frw 150,001 - 300,000	3.20%
Frw 300,001 - 500,000	3.30%
Frw 500,001 - 1,000,000	3.50%
Frw 1,000,001 and above	4.00%
Minimum monthly Deposit	Frw 1,000
Minimum amount for starting earning interest	Frw 20,000
Interest rate	Depends on the saved amount
Maturity Period	1 Year renewable
5. PERMANENT SAVINGS	
Savings for Individual members	5% of the Monthly Net Salary
Interest rate remuneration	5% Per Annum
Savings for Corporate members	10,000 per month
Interest rate remuneration	5% Per Annum
6. FREE SAVINGS ACCOUNT	
Minimum balance on the account	Frw 5000
<p>Done at Kigali on 30/07/2025 Management of Urwalinu SACCO</p> 	