

## UMWALIMU SACCO TARIFF - 2023

A. OPERATIONS TARIFF				
1.MANAGEMENT AND CHARGES ON TRANSACTIONS				
SERVICE	Fees / Charges			
Account opening fees	Free			
Monthly Maintenance fees	600			
Minimum Operating balance	5000			
Account Closing fees	Free			
Withdrawal with Bank slip	500			
Bank statement	500/Page			
Search Documents fees	From 1 day to 3months: 5,000,above 3 months to 1 year: 7,000; above one year: 10,000 all + VAT (18%)			
Account confirmation	500			
2.CHEQUES FEES				
Cheque Book fees (24 Leaves)	5000			
Payment Order fees(24 Leaves)	6000			
Receipt Book(24 Leaves)	3000			
Unpaid cheque	5% of the value cheque + VAT (18)			
Stopping Cheque payment	1000 + VAT (18%)			
Cheque certification	5000 + VAT (18%)			
3.STANDING ORDER				
Set up fees	200 + VAT (18%)			
Stop standing order	200 + VAT (18%)			
Change standing order	200 + VAT (18%)			
4.FUND TRANSFER - RIPPS INSTRUCTIONS				
Inwards payment (Salary posting)	600			
Outward transfers - Physical Instructions/per transaction	800			
Internal transfer - Physical Instructions/per transaction	600			
5. MOBILE BANKING				
USSD code dialing	20			
Internal transfer your account to other account in USACCO	300 (Individual account)			
External transfer to other banks	600			
Monthly Maintenance fees	100			
Internal transfer (same account holder)	Free			
6. INTERNET BANKING				
Salary posting (Internal), Allowances (Prime)/per transaction	300			
Outward external transfers/per transaction	600			
Internal transfer (Single or Multiple)/ per transaction	300			
Internal transfer (same accounts holder)	Free			
Monthly Maintenance fees	1000			
B.CREDIT TARIFF				
I.OVERDRAFT				
Interest rate	2.5% per month			
File fees	300+ VAT(18%)			



2.EMMERGENCY LOAN			
Interest rate	14% Per annum		
File fees	300+ VAT(18%)		
Commission Fees			
Insurance	1.5% of the approved amount + VAT(18%)		
modrano	2% life insurance of the approved amount if loan amount is below or equals to 500,000 or reference to insurance Company tariff if the		
3.SALARY ADVANCE /PERSONAL LOAN	the amount is above 500,000 Frw		
File fees	0.20/ of the command arranged WAT (100/ ) 0.000		
Interest rate for Public schools teachers(Primary and Secondary)	0.2% of the approved amount + VAT (18%) or 2000 As minimum for any amount of loan +VAT(18%)		
Interest rate for Public schools teachers(Primary and Secondary)	13% per annum, if amount approved is less or equal to frw 10,000,000		
Interest rate for others	14% per annum, if ammount approved is above frw 10,000,000 14% per annum.		
Commissions fees	1.5% of the approved loan +VAT(18%)		
Insurance	1.3% of the approved foan +VAI(18%)		
and an area of the second seco	2% Life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
4.SCHOOL FEES LOAN	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
File fees	0.20/ o.54/		
Interest rate for Public schools teachers(Primary and Secondary)	0.2% of the approved amount + VAT :18% or 2000frw as minimum for any amount of loan +VAT(18%)		
Interest rate for Public schools teachers(Primary and Secondary)	13% per annum, if amount approved is less or equal to frw 10,000,000		
Interest rate for others	14% per annum, if amount approved is above to frw 10,000,000 14% per annum		
Commissions fees			
Insurance	1.5% of the approved amount + VAT(18%)		
insurance	2% Life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
EMEDICAL LOAD	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
5.MEDICAL LOAN File fees	性。		
	0.2% of the approved amount + VAT (18%) or 2000 As minimum for any amount of loan +VAT(18%)		
Interest rate for Public schools teachers(Primary and Secondary)	13% per annum, if amount approved is less or equal to frw 10,000,000		
Interest rate for Public schools teachers(Primary and Secondary) Interest rate for others	14% per annum, if ammount approved is above frw 10,000,000		
Commissions fees	14% per annum		
Insurance	1.5% of the approved amount + VAT(18%)		
insurance	2% Life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
6.ONE LAPTOP PER TEACHER			
File fees	0.2% of the approved amount + VAT :18% or 2000 As minimum for any amount of loan +VAT(18%)		
Interest rate for Public schools teachers(Primary and Secondary)	11% per annum, if amount approved is less or equal to frw 10,000,000		
Interest rate for Public schools teachers(Primary and Secondary)	14% per annum, if ammount approved is above 10,000,000		
Interest rate for others	14% per annum		
Commission fees	1.5% of the approved amount + VAT(18%)		
Insurance	2% life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
E WOME THIND WITH THE CASE			
7.HOME FURNITURES LOAN	· 公司的自由的任务。在中的证明,在中国的自己的证明,但是自己的证明,但是是自己的证明,但是是是是是是不是是是的。		
File fees	0.2% of the approved amount + VAT (18%) or 2000 As minimum for any amount of loan +VAT(18%)		
Interest rate for public schools teachers (Primary and Secondary)	13% per annum, if amount approved is less or equal to frw 10,000,000		
Interest rate for Public schools teachers(Primary and Secondary)	14% per annum, if amount approved is above frw 10,000,000		
Interest rate for others	14% per annum		
Commission fees	1.5% of the approved amount + VAT(18%)		
Insurance	2% life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
O DISCINIFICE I OAN			
8.BUSINESS LOAN File fees			
Interest rate for Public schools teachers(Primary and Secondary)	0.2% of the approved amount + VAT (18%) or 2000 As minimum for any amount of loan +VAT(18%)		
interest rate for a done schools teachers(Primary and Secondary)	11% per annum, if the amount approved is less or equals to frw 10,0000,000		

Interest rate for Public schools teachers(Primary and Secondary)	140/		
Interest rate for others	14% per annum, if the amount approved is above frw 10,0000,000		
Commission fees	14% per annum		
Insurance	1.5% of the approved amount + VAT(18%)		
insurance	2% Life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
9.AGRICULTURE AND LIVESTOCK LOAN			
File fees	0.2% of the approved amount + VAT (18%) or 2000 As minimum for any amount of loan +VAT(18%)		
Interest rate for Public schools teachers(Primary and Secondary)	11% per annum, if the amount approved is less or equals to 10,0000,000		
Interest rate for Public schools teachers(Primary and Secondary)	14% per annum, if the amount approved is above 10,0000,000		
Interest rate for others	14% per annum		
Commission fees	1.5% of the approved amount + VAT(18%)		
Insurance	2% Life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
10.VEHICLE LOAN AND OTHER ASSET BASED FINANCE			
File fees	0.2% of the approved amount + VAT (18%) or 2000 As minimum for any amount of loan +VAT(18%)		
Interest rate for Public schools teachers(Primary and Secondary)	11% per annum, if amunt approved is less or equal to frw 10,000,000		
Interest rate for Public schools teachers(Primary and Secondary)	14% per annum, if amount approved is above frw 10,000,000		
Interest rate for others	14% per annum		
Commission fees	1.5% of the approved amount + VAT(18%)		
Insurance	2% Life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
11.MORTGAGE LOAN			
File fees	0.2% of the approved amount + VAT (18% )or 2000 As minimum for any amount of loan +VAT(18%)		
Interest rate for Public schools teachers(Primary and Secondary)	11% per annum, if amount approved is less or equal to frw 10,000,000		
Interest rate for Public schools teachers(Primary and Secondary)	14% per annum, if amount approved is above frw 10,000,000		
Interest rate for other members	14% per annum		
Commission fees	1.5% of the approved amount + VAT(18%)		
Insurance fees	2% Life insurance of the approved amount if loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
12. NGURIZA NIGE LOAN			
File fees	0.2% of the approved amount + VAT (18% )or 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 loan amount is less or equals to 500,000rwf or reference to insurance company tariff		
100	when the amount approved is above 500,000rwf, plus insurance for collateral in case amount approved is covered by a collateral.		
	when the amount approved is above 500,000 wir, plus insurance for conateral in case, amount approved is covered by a conateral.		
13. OTHER RELATED SERVICES	PARKET BERGERALD FROM THE RESIDENCE OF SHEET AND ADDRESS OF SHEET BERGERALD BERGERAND BERGERALD BERGERALD BERGERALD BERGERALD BERGERAND BERGERAND BERGERAND		
Bid guarantees	0.2% per quarter value of the guarantee, Min Frw 20,000, Max 200,000 (collected upfront of each quarter) - All cash covered.		
Performance guarantee	0.2% per quarter value of the guarantee, Min Frw 20,000, Max 200,000 (Collected upfront of each quarter)- All cash covered.		
C. OTHER SERVICES	The date covered.		
Restructuring fees	1%+ all charges for a new loan (commissions, insurance, file fees and TVA of 18%)		
Late payment penalty fees	4% of the Installment		
Early repayment of the loan	5% Penalty of the remaining Capital, when it is a take over by another bank.		
Financial advisory service	Free		
Loan clearance certificate	Free		
Photocopying document			
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Letter of Balance Confirmation				
Certificate of Audit Confirmation				5,000
D.SAVINGS TARIFF		STREET,	<b>可以以自然以及</b> 其以此的是方式而且的信息	30,000
1.TERM DEPOSIT SAVING ACCOUNT	AND PROPERTY OF THE PARTY OF TH			
AMOUNT	≥I≤3 MONTHS	>3≤6	2660	
60,000-150,000	3%	3.25%	>6≤9 3.40%	>9≤12
150,001-300000	3.2%	3.40%	3.60%	3.60%
300,001-1,000,000	3.3%	3.50%		3.70%
1,000,001-2,000,000	4%	4.50%	3.70%	3.90%
2,000,001 and above	4.5%		5.00%	6.00%
Company of the control of the contro		5.00%	5.50%	6.00%
Minimum amount for starting earning interest Interest rate	60,000			
Maturity Period	Depends on the period			
2.SCHOOL FEES SAVINGS ACCOUNT	1 Year renewable	The state of the s		
AMOUNT	T		<b>中国产业工艺。第二人工会员对外,</b> 推	
20,000-150,000	Interest rate per year 3%			医原性 计图像操作 医多种性 医多种
150,001-300,000	3.20%			
300,001-500,000	3.50%			
5000,001 and above	4.00%			
Minimum mothly Deposit	1000			
Minimum amount for starting earning interest	20.000			
Interest rate	Depends on the amount saved			
Maturity Period	1 Year renewable			
•	T Tom Tolle Wasie			
3.HOME FURNITURE SAVINGS ACCOUNT	国 [2] [1] [2] [2] [2] [2] [3] [3] [3] [4] [4] [4] [4] [4] [4] [4] [4] [4] [4			
AMOUNT	Interest rate per year		A STATE OF THE PARTY OF THE PAR	
20,000-150,000	3%		ALTHUR DESIGNATION OF THE PARTY	
150,001-300,000	3.20%			
300,001-500,000	3.30%		所有。1800年至1800年,1910年3月1日至1800 1800年1月1日 - 1800年1月1日 - 180	STATE OF THE PROPERTY OF
5000,001-1,000,000	3.50%			Mark County and an examination of
1,000,001 and above	4.00%		TO LANGUE TO SEE THE REAL PROPERTY OF THE	
Minimum mothly Deposit	1000			
Minimum amount for starting earning interest	20,000			
Interest rate	Depends on the amount saved			
Maturity Period	1 Year renewable			
A CHILL DE PLANC OF A DECK A CO.				
4.CHILDREN'S SAVINGS ACCOUNT				
AMOUNT 20,000 -150,000	≥ I-≤ 3 MONTHS		<b>第2年中央制度的基本工工以及</b>	
150,001-300000	3%		Hard Toles to Spice or Stocker Completely Edition	
300,001-500,000	3.20% 3.30%			
500,001-1,000,000	3.50%			
1,000,001 and above	4.00%			
Minimum mothly Deposit	1000			The State of the Land
Minimum amount for starting earning interest	20,000			
Interest rate	Depends on the amount saved			
Maturity Period	1 Year renewable			
,	A TOUR TOHOWAUTE			
5.PERMANENT SAVINGS	RESTRICTION OF THE PROPERTY.			
Savings from salary per month for public&private Shools teachers	5% of the Net Monthly Salary	The Parket Harrison and Street	A TANK OF THE PARTY OF THE PART	AND COME DATE OF THE PARTY OF T
Interest rate renumeration	5% Per Annum			



6.FREE SAVINGS ACCOUNT	的现在分词 医克里克斯氏 医二氏病	
Minimum balance on the account	Page 1	5,0
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Done at Kigali on 20/02/2023		
Management of Univalimu Sacco.		
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