



Guaranty Trust Bank (Rwanda) plc

FREQUENTLY ASKED QUESTIONS (Q&A)



GTWorld Rwanda
Mobile App

REGISTRATION & LOGIN

1. What is the GTWorld Mobile App?

The GTWorld Mobile App is GTBank's mobile banking application that allows customers to perform banking transactions from their smartphones.

2. How do I download the GTWorld App?

Download it from:

- Google Play Store (Android)
- Apple App Store (iPhone)

3. Who can use the GTWorld App?

All GTBank customers with an active account and registered phone number.

4. How do I register on GTWorld?

1. Download the app.
2. Open the app.
3. Select on Request Credentials.
4. Enter your account details.
5. Enter email Address.
6. Enter phone number
7. Submit Request

5. What information do I need to register?

- GTBank Account Number
- Registered Phone Number
- Email address

6. I did not receive my OTP. What should I do?

- Check network connectivity.
- Confirm your phone number and email are registered with the bank.
- Request another OTP.
- Contact the bank if the issue persists.

7. Can I register without a debit card?

Depending on the registration option available, yes. Follow the registration prompts.

8. I forgot my password. What should I do?

- Click "Forgot Password" and follow the reset process.
- Contact the bank if the issue persists

9. Can I use fingerprint or Face ID login?

Yes, if enabled on your device and activated in the app settings.

10. How do I change my password?

Log out – click on forgot password – enter your email – and follow the reset process.

ACCOUNT INFORMATION

11. How can I view my account balance?

Log in and your account balance will appear on the dashboard.

12. How can I view my account details?

Select the account from the dashboard.

13. Can I view multiple accounts?

Yes, all linked accounts will be displayed.

14. How can I view my transaction history?

Select the account and click Transaction History.

15. How can I obtain my account statement?

1. Log in.

2. Select the account.

3. Click Receipt & Bank Statement.

4. Choose the period.

5. Download or share.

16. Can I receive statements via email?

No.

17. How many months of statements can I access?

Since account creation till date.

TRANSFERS

Account to Wallet Transfer

18. How do I transfer money from my GTBank account to Mobile Money?

1. Log in.
2. Select Send to Mobile.
3. Choose Account to Wallet.
4. Select Mobile Number (Quick transfer or Add New Beneficiary).
5. Enter Phone Number.
6. Enter Amount.
7. Enter Payment Reason (Optional)
8. Confirm details.
9. Enter Transaction PIN
10. Submit.

19. Which mobile wallets can I transfer to?

MTN network only.

20. How long does it take?

Usually instantly.

21. What should I do if the wallet transfer fails?

It is instantly reversed when it fails.

Account to GTBank Transfer

22. How do I transfer money to another GTBank account?

1. Select Send to GTBank.
2. Select Beneficiary (Quick transfer or Add New Beneficiary).
3. Enter GT Account Number.
4. Enter Amount.
5. Enter Payment Reason (Optional)
6. Confirm beneficiary name.
7. Enter Transaction PIN.
8. Submit.

23. Is there a charge for GT to GT Account transfers?

No there is no charges applied to internal transfers.

24. How long does it take?

Usually immediate.

Account to Other Bank Transfer

25. How do I transfer money to another bank?

1. Select Send to other Banks.
2. Select Beneficiary (Quick transfer or Add New Beneficiary).
3. Select Beneficiary Bank.
4. Enter Amount.
5. Enter Payment Reason (Optional)
6. Confirm Beneficiary Name.
7. Enter Transaction PIN.
8. Submit.

26. How long does an interbank transfer take?

Normally within minutes, depending on the receiving bank.

27. What if I entered the wrong account number?

Contact the bank immediately.

28. Can I save beneficiaries?

Yes.

29. How do I delete a saved beneficiary?

To delete a saved beneficiary, go to Settings > Manage Beneficiaries, click the three-dot menu (:) next to the beneficiary, and select Delete Beneficiary

AIRTIME & BUNDLES

30. How do I buy airtime for myself?

1. On Home menu select view all or go select Services menu
2. Select Airtime & Data.
3. Buy Airtime.
4. Select service provider (currently it is MTN only)
5. Enter your Phone number
6. Enter Amount.
7. Enter Transaction PIN.
8. Confirm.

31. How do I buy airtime for someone else?

1. On Home menu select view all or go select Services menu
2. Select Airtime & Data.
3. Buy Airtime.
4. Select service provider (currently it is MTN only)
5. Enter the Beneficiary Phone number
6. Enter Amount.
7. Enter Transaction PIN.
8. Confirm.

32. Can I purchase data bundles?

- No

33. What should I do if airtime is not received?

Check transaction history and contact our call center for support.

BILL PAYMENTS

34. How do I pay utility bills?

1. On Home menu select view all or go select Services menu
2. Select Pay Bills.
3. Choose Service Provider.
4. Enter Reference Number.
5. Enter Amount.
6. Enter Transaction PIN
7. Confirm.

35. Can I pay school fees?

Yes, if the institution has GT Bank account.

36. Can I pay TV subscriptions?

No

37. How do I confirm bill payment success?

A receipt is generated.

BENEFICIARY MANAGEMENT

38. How do I add a beneficiary?

During transfer, select add beneficiary or go to setting select Manage Beneficiaries then click on add beneficiary and fill in the details.

39. How do I edit beneficiary details?

To edit a beneficiary, go to Settings > Manage Beneficiaries, click the three-dot menu (⋮) next to the beneficiary, and select edit Beneficiary.

40. How do I delete beneficiaries?

To delete a saved beneficiary, go to Settings > Manage Beneficiaries, click the three-dot menu (⋮) next to the beneficiary, and select Delete Beneficiary.

CARD SERVICES

41. Can I block my card using GTWorld?

No.

42. How do I block my card

Contact Call center

43. How do I unblock my card?

Contact Call center

44. Can I view my card details?

No.

45. Can I request a new card?

Yes, by visiting one of our 14 branches.

CHEQUE SERVICES

46. Can I request a cheque book?

No.

47. How do I request a cheque book?

By visiting one of our 14 branches

48. Can I stop a cheque?

No.

SECURITY

49. Is GTWorld secure?

Yes, it uses by multiple security layers.

50. What should I do if my phone is stolen?

Contact the bank immediately and change your password.

51. Can someone access my account without my password?

No, additional security measures are in place.

52. How do I change my transaction PIN?

By contacting call center team

53. Why am I locked out?

Multiple incorrect login attempts.

54. How can I unlock my profile?

Use the reset/forget password option or contact the bank.

PROFILE MANAGEMENT

60. How do I update my email address?

Visit one of our 14 branches.

61. How do I change my phone number?

Visit one of our 14 branches.

62. How do I change notification preferences?

Visit one of our 14 branches.

63. Can I change my username?

No.

NOTIFICATIONS

64. Why am I not receiving transaction alerts?

Check:

- Internet connection
- Confirm with the bank that your email & sms alerts enabled

65. Can I receive push notifications?

Yes.

66. Can I disable notifications?

No. You will have to visit one of our branches or call our call center team

LIMITS & CHARGES

67. What are the daily transfer limits?

The transfer limit is RWF 2 million per transaction and RWF 10 million per day, in accordance with the Central Bank's directives.

68. Can transfer limits be increased?

No.

69. Are transfers charged?

According to the applicable tariff.

70. Are statement downloads charged?

No.

SERVICE REQUESTS

71. Can I raise a complaint through GTWorld?

Yes, go to settings select, under support select report an issue and follow the steps

72. How do I contact customer care?

Through:

- Phone
- Email
- WhatsApp
- Branch visit

73. Can I track my complaint?

Yes, if a reference number is provided.

LOANS

74. Can I apply for a loan on GTWorld?

No.

75. How do I check my loan balance?

Not available at the moment.

76. How do I view loan repayment history?

Not available at the moment.

77. Can I repay my loan using GTWorld?

No.

GENERAL QUESTIONS

78. Does GTWorld require internet?

Yes.

79. Can I use GTWorld abroad?

Yes, with internet access.

80. Can I use GTWorld on multiple devices?

No, only one device.

81. Why is the app slow?

Possible reasons:

- Poor internet connection
- System maintenance
- Device issues

82. How do I update the app?

Download the latest version from your app store or google playstore.

83. What happens during maintenance?

Some services may be temporarily unavailable. This will always be communicated through our social media platforms.

84. Can I schedule transfers?

No, the option isn't available yet.

85. Can I download transaction receipts?

Yes.

86. Can I share receipts via WhatsApp or Email?

Yes.

87. Can I view foreign currency accounts?

Yes, if linked.

88. Can I transfer between my own accounts?

Yes.

89. Can I view exchange rates?

Yes, and even transfer from USD to RWF accounts

90. Can I locate branches and ATMs?

Yes, through our website.

This set of 90 questions covers most customer inquiries received through branches, contact centers, WhatsApp, and customer experience teams.