

GTBank Card FAQs

Your guide to seamless transactions



Guaranty Trust Bank (Rwanda) plc



What are the daily spend limits on GTBank cards?

Each GTBank card has specific daily limits depending on the transaction type and card category.

ATM CASH WITHDRAW

TYPE OF CARD	MIN AMOUNT	MAX AMOUNT
CLASSIC/SAVING/GTCRE8	20,000	500,000
PLATINUM	1,000,000	3,000,000
COORPORATE	1,000,000	3,000,000

Online / Web Transactions

TYPE OF CARD	MIN AMOUNT	MAX AMOUNT
CLASSIC/SAVING/GTCRE8	20,000	3,000,000
PLATINUM	1,000,000	10,000,000
COORPORATE	1,000,000	10,000,000

Why was my card transaction declined?

There are several reasons why your transaction might be declined:

Limit-Related Causes

- You have reached your daily card spend limit.
- Your channel-specific limit (ATM, POS, or online) has been exceeded.

Security and Authentication Issues

- Incorrect PIN, CVV, or OTP entry.
- The transaction was flagged for possible fraud or unusual activity.
- The card has expired or is temporarily blocked.

Account or Connectivity Issues

- Insufficient funds in your account.
- Network downtime or gateway failure between your bank and the merchant.
- Merchant's payment processor or website may be unavailable.

Online-Specific Causes (Highlighted)

- The merchant's site does not support your card network (Visa, Mastercard, etc.).
- The website is blacklisted or flagged as insecure.

What should I do if I've reached my card limit but need to spend more?

If you need to spend above your current card limit at any point in time:

- Send an email to cardssupport@gtbank.com and/or call +250-788-149-600 requesting a review or amendment of your card limit.
- Visit the nearest GTBank branch for assistance if you prefer in-person support to fill the form.
- Once your request is approved, your new limit will be updated and take effect immediately.