

INYANDIKO Y’INGINGO Z’INGENZI N’ITANGAZWA RY’AMAKURU KURI KONTI



Guaranty Trust Bank (Rwanda) plc

INYANDIKO Z’INYONGERAMAKURU

1. Amafaranga yose yishyurwa ntarimo TVA ku gipimo kiriho (ubu ni 18%) aho bikenewe, kandi izongerwaho.
- 2.Inyungu zose zishyurwa zigomba gukatwaho umusoro ku nyungu (Withholding Tax – WHT) ku gipimo kiriho.
3. Ibisabwa byihariye bishobora gutangwa bisabwe.
4. Amafaranga ya SWIFT azongerwaho mu bihe byose aho bikenewe – USD 18.
5. Izindi serivisi zishobora gutangirwa igiciro bisabwe.
6. Ibiciro bishobora guhinduka, kandi mu gihe bihindutse hazatangwa itangazo ku rubuga rwacu no mu mashami yacu.

SERIVISI ZA BANKI ZIHABWA UMUNTU KU GITI CYE

Amafaranga yo gufunguza konti	Ubuntu
Amafaranga yo gucunga konti	RWF 1,000 Sugira: Free Aguka: Rwf 500 Bundle: Free GTSeniors: Free USD 2 GBP 1 EUR 2
Amafaranga make ashoboka asigara kuri konti	Sugira: RWF10,000 Izindi:Ubuntu
Amafaranga yo gufunga konti	Ubuntu
Konti zo kuzigama	
Amafaranga yo gufunguza konti	Ubuntu
Inyungu itangwa ku bwizigame	Hagati ya 2.5% na 5%
Amafaranga acibwa ku kubikuzwa birenze incuro enye (4) mu kwezi	GTSaver & SKS: Nta nyungu uhabwa mugihe urengeje inshuro 4 ubikuzwa
Amafaranga yo kubikuzwa kuri konti y’ikoranabuhanga	Rwf10,000 ku mafaranga ari hejuru ya RWF150,000
Inguzanyo zihabwa abantu ku giti cyabo n’inguzanyo y’igihe gito	
Amafaranga yogufungura dosiye y’inguzanyo	A. Amake ni RWF80,000 ku mafaranga agera kuri RWF 50MM B. Amake ni RWF120,000 ku mafaranga ari hagati ya RWF50.1MM na RWF100MM C. Amake ni RWF160,000 ku mafaranga ari hagati ya RWF100.1MM na RWF150MM D. Amake ni RWF200,000 ku mafaranga arenga RWF150MM
Umufuragiro wo gukurikirana dosiye	1% amake Rwf 100,000
Amafaranga afasha mu micungire y’inguzanyo buri mwaka	1% buri mwaka
Kwishyura inguzanyo mbere y’uko igihe kigera	Ubuntu
Ikiguzi cya serivisi yahagaritswe (nyuma yo gusinya amasezerano)	RWF 100,000
Umufuragiro wogusubira muri dosiye	2.5% by’amafaranga yahinduwe, amake Frw50,000
Amafaranga yo gutunganya dosiye y’inguzanyo y’igihe gito	5% ku kwezi. Amake Rwf 50,000
Amafaranga y’ibihano ku birarane by’inguzanyo bitishyuwe	2% ku kwezi ku mwenda uri mubukererwe
Amafaranga yo gukurikirana inguzanyo y’igihe gito	1% ku kwezi
Amafaranga yo kwimurira inguzanyo muyindi banki	8% by’amafaranga yose yemejwe yo gufasha mu micungire
Amafaranga acibwa ku nguzanyo yatanze ariko ntikoreshwe na nyirayo	1% ku mwaka ku mafaranga atarabikujwe
Amafaranga yokwandika ingwate	Hifashishijwe ibiciro bya RDB
Amafaranga ajyanye n’iyerekanwa ry’inguzanyo	Hifashishijwe ibiciro bya CRB Africa
Amafaranga yo kwandukiza ingwate	Ubuntu
Agatabo ka sheki (Abantu ku giti cyabo)	Rwf5,5000 (Impapuro 24) USD 4.5 EURO 3.5 GBP 3.5

SERIVISI ZA BANKI ZIHABWA IBIGO BY’UBUCURUZI

Amafaranga yo gufunguza konti	Ubuntu
Amafaranga yo gucunga konti	Konti za sheki z’ibigo bito n’ibiciriritse: RWF:2,000 Imiryango itegamiye kuri leta: Ubuntu Sugira :Ubuntu Konti ya sheki ya USD: 4 GBP 2 EUR 3 Bundle: Ubuntu
Agatabo ka sheki (Ku bigo/ n’abandi batari abantu ku giti cyabo)	Rwf.8,000 (Impapuro 24) USD 4.5 EURO 3.5 GBP 3.5
Amafaranga yo gufunga konti	Ubuntu
Konti isanzwe ifite uburyo bwo kwizigamira	Yishyurwa kumpera z’ukwezi (kuva kuri 1% kugeza kuri 4%)
Avansi ihabwa abakiriya	
Amafaranga yogufungura dosiye y’inguzanyo	RWF160,000
Inyungu ku nguzanyo	Ijanisha fatizo rya GT +/- Umwitangirizwa
Umufuragiro w’inguzanyo	2,5%; Amake Rwf. 100,000
Amafaranga yo gucunga inguzanyo	2% ku mwaka
Amafaranga yo gucunga no kugenzura inguzanyo z’igihe gito n’ibindi banki ifashamo abakiriya mu bihe runaka.	0.16% ku kwezi
Komisiyo yo gusubira muri dosiye	2,5% by’amafaranga yahinduwe. Amake Rwf. 3,000,000
Amafaranga yo kongera igihe cyo kwishyura inguzanyo	2,5% (Amake Rwf. 3,000,000)
Ibihano byo kwishyura inguzanyo mbere y’igihe gitenganijwe	Kwishyura mbere y’igihe: Ubuntu 8% by’amafaranga yose yemejwe yagujijwe umukiriya mugihe icyo nguzanyo yaba ifashwe n’indi banki cyangwa ikindi kigo cy’imari icyo aricyo cyose
Ikiguzi cya serivisi mugihe umukiliya ahagaritse ubusabe bwe, nyuma yokwemererwa inguzanyo kandi n’igihe cyo gutekereza cyarangiyeye.	Kubigo by’ubucuruzi: Rwf3,000,000 kunguzanyo ingana na Rwf315million kuzamura. Rwf1,000,000 kunguzanyo ingana na Rwf25million ariko iri muni ya Rwf315million Rwf500,000 kunguzanyo irihasi ya Rwf25million Umuntu kugiti cye: Rwf100,000
Amafaranga yo gukererera kwishyura (ku nguzanyo no ku bukode)	2% ku kwezi ku mafaranga atarishyuwe
Amafaranga yishyurwa ku ngwate itandukanye	0.5% ku kwezi ku mafaranga y’inguzanyo
Inguzanyo y’igihe gito itaratanze kugira ngo hishyurwe za sheki	5% y’agaciro ka sheki yiyongera ku nyungu

AMAFARANGA AKORESHWA NK’IKIGUZI CY’UBWISHINGIZI

Ijanisha ry’inyungu ku mwaka	Inyungu fatizo ya GTBank+/- Umwitangirizwa
Umufuragiro	Rwf 45,000

KONTI ZI'IMIRYANGO IDAHARANIRA INYUNGU

Amafaranga yo gucunga konti	Ubuntu
Amafaranga yinjira (mu Frw)	Ubuntu
Amafaranga asohoka (mu Frw) – Agenewe umuntu umwe	Rwf. 1,000
Amafaranga asohoka (mu Frw) – Agenewe abantu benshi	Rwf. 2,600
Amafaranga asohoka (Mu madevize) ajya kuri banki iyo ari yo yose	USD 5 cyangwa ingano yo muyandi madovize
Kubitsa sheki	Ubuntu
Koheraza amafaranga muri Banki zo mu Mahanga	
Amafaranga yinjira	Ubuntu
Amafaranga asohoka	0.3% (Amake USD. 28; Amenshi USD. 300 ku mafaranga ari muni ya USD1,000,000 Amenshi USD. 500 kuri USD1,000,000 no kuzamura
Kopi ya TT (yo kohereza amafaranga mu buryo bw'ikoranabuhanga)	Ubuntu
SWIFT (Inyandiko banki iha uwohereje amafaranga mu mahanga)	USD 18

KUBITSA NO KUBIKUZA MUBURYO BW'IKORANABUHANGA

ATM				
IKARITA YO KUBIKUZA MASTERCARD	CLASSIC	CORPORATE	PLATINUM	GTCrea8
Guhabwa ikarita ya ATM	Rwf. 6,000	Rwf. 85,000	Rwf. 15,000	Rwf. 4,000
Guhabwa ikarita nshya indi yarangiye, gusimbura ikarita yazimiye/yangiritse	Rwf. 6,000	Rwf. 85,000	Rwf. 15,000	Rwf. 4,000
Amafaranga yo gucunga ATM ku mwaka	Rwf. 5,000	Rwf. 85,000	Rwf. 10,000	Rwf. 5,000

AMAFARANGA Y'IBIKORERWA KU IKARITA YA ATM	
Kwishyura ukoresheje ikarita	Ubuntu
Kubikuza amadevize yo mumahanga	Rwf. 3,500 + 3%
Gukoresha ikarita ya ATM ya Banki (Ubikuza)	Rwf. 300
Gukoresha ikarita ya ATM y'indi banki (Ubikuza)	Rwf. 1,500
Gukoresha amakarita mpuzamahanga ubikuza ku ikarita ya ATM ya Banki	Rwf. 3,500 + 3%
SMS ya OTP ku bwishyu bwakorewe kuri murandasi	Rwf. 100
Gukoresha umukozi utanga amafaranga kuri gishe ku gikorwa runaka cya ATM (kigeza ku Frw400,000)	Rwf. 1,000
Kumenya amafaranga asigaye n'ibyakozwe kuri ATM mu buryo bugufi	Rwf. 100
Resi ya ATM	RWF 100
Kongera guhabwa PIN (Harimo n'ikarita ya GTCrea8)	Rwf. 3,500

Serivisi za banki kuri telefoni (USSD & GTWodrld)	
Ikiguzi cya serivisi *600#	Ubuntu
Gushaka kumenya amafaranga asigaye kuri konti	Ubuntu
Gushaka kumenya ibyakorewe kuri konti mu buryo bugufi	Ubuntu
Kuvana amafr kuri konti yawe ya banki ajya mu telefoni yawe	Rwf. 20
Kuvana amafr kuri konti yawe ya banki ajya mu telefoni yundi	Rwf. 20
Kohereza amafr ukoresheje telefoni (GTBank kuri GTBank)	Ubuntu
Kohereza amafr ukoresheje telefoni (GTBank kuyindi banki)	Rwf. 20
Izindi serivisi; kwishyura agatabo ka sheki/guhagarika kwishyura	Nk'uko bitangwaho inama mu zindi serivisi
Kwishyura fagitire	Rwf. 500
Kubona Kode ya PIN yazimiye cyangwa yabuze	Rwf. 3,500
Guhabwa ubutumwa bugufi bumenyesha	Rwf. 5
Kwishyura imisoro binyuze muri serivisi za banki kuri terefoni (RRA, RSSB, RURA)	Rwf. 500
Ivunjwa ry'amadevize (kuri GTWorld)	Rigendera ku ijanisha rya buri muni

Serivisi za banki kuri murandasi	
Igiciro cya tokeni	Rwf 10,000 + VAT
Kumenya amafaranga asigaye kuri konti	Ubuntu
Kumenya ibyakorewe kuri konti	Ubuntu
Kohereza amafaranga kuri konti iri muri Banki	Ubuntu
Kohereza amafaranga mu zindi banki ziri imbere mu Gihugu	Frw 20
Kohereza amafaranga kuri telefoni igendanwa	Frw 20
Amakuru ku ivunjisha	Ubuntu
Kwishyura fagitire	Rwf. 500
Kode ya PIN	Kubona Kode ya PIN yazimiye cyangwa yabuze= Rwf. 3,500
Kwishyura imisoro binyuze muri serivisi za banki (RRA, RSSB, RURA)	Rwf. 500
Amafaranga yo gucunga iBank ku kwezi	Rwf. 1,500 + VAT
misoro binyuze muri serivisi za banki kuri terefoni (RRA, RSSB, RURA)	Rwf. 500
Ivunjwa ry'amadevize	Rigendera ku ijanisha rya buri muni

Serivisi za banki kuri murandasi bihuriweho n'abantu benshi (GAPS)	
Gukoresha tokeni ifatwa muntoki (hard token)	Rwf. 10,000 + VAT
Kumenya ibyakorewe kuri konti	Ubuntu
Kumenya amafaranga asigaye kuri konti	Ubuntu
Ivunjwa ry'amadevize	Rigendera ku ijanisha rya buri muni
Kohereza amafaranga kuri konti iri muri Banki	Ubuntu
Kohereza amafaranga mu zindi banki ziri imbere mu Gihugu	Rwf. 1,000
Kwishyura abantu benshi ukoresheje konti yo kwishyura imwe	Rwf. 4,000 ku itsinda
Kwishyura abantu benshi (uvana kuri konti ushyira kuri telefoni , kuva 2-100)	Rwf 4,000
Kwishyura abantu benshi (uvana kuri konti ushyira kuri telefoni , hejuru ya 100)	Rwf 4,000 + (incuro wohereje - 100) x Rwf20
Kohereza amafaranga kuri MOMO (Incuro imwe)	Rwf 250
Kwishyura imisoro binyuze muri serivisi za banki (RRA, RURA & RSSB)	Rwf 500
Kwishyura fagitire	Rwf 500
Amafaranga yo gucunga GAPS ku kwezi	Rwf 2,000 + VAT

IZINDI SERIVISI	
Amafaranga	
Kubikuza amadevise	
Kubikuza amadevize yoherejwe	0.5% y’agaciro
Kubikuza amadevezi yavuye mu kubitsa, kugura no kugurisha amadevize, imishahara & n’amafaranga y’ubujyanama.	Ubuntu
Kuvana amafaranga iwabo waba Kiliya	Rwf. 100,000 i Kigali hamwe na Rwf. 5,000 ku kilometero muntara
Kubitsa amadevise	
Gushyira amafaranga mu biro by’ivunjisha (Amafaranga ari muni ya USD 50)	Ubuntu
Komisiyo ku mafaranga yashyizwemo – Urukurikirane rwo muri 2003 na mbere yaho	Ubuntu
Kubitsa amafaranga akoreshea mu mahanga	Ubuntu
Amafaranga ya RRA (ku bakiliya ba GTBank)	Rwf. 250
Amafaranga ya RRA (ku batari abakiliya ba GTBank)	Rwf. 2,000
kubikuriza ku ishami kuri gishe (amafaranga arihasi ya Rwf200,000)	Rwf. 2,000
kubikuriza ku ishami kuri gishe (amafaranga arihasi ari hejuru ya Rwf200,000)	Rwf. 300
Sheki na fagitire	
Sheke zagaruwe zitishyuwe kubera impamvu za tekniki	Ubuntu
Sheke zagaruwe zitishyuwe kubera ko amafaranga adahagije	10% y’agaciro
Amafaranga y’agatabo ko kwishyura	Rwf 5,000 ku gatabo k’impapuro 24
Gusaba agatabo ka sheki mu buryo bwihutirwa	Rwf. 10,000
Guhagarika kwishyura – kuri buri kintu	Rwf. 10,000
Icyemezo cya sheki	Rwf. 5000
Urupapuro rwa sheki rwo kuri gishe	Rwf. 5,000 USD5 GBP5 EURO5
Fagitire	
Zishyuwe	Rwf. 5000
Zitishyuwe	Rwf. 15000
Sheki n’izindi nyandiko	
Sheki n’izindi nyandiko	0.5% y’agaciro amake akaba Frw5,000
Sheki yo mu mahanga / Umushinga	
Kuyakira	0.25% y’agaciro kayo amake akaba Frw 5,000 + iposita
Gushaka isoko	1% ry’agaciro kayo amake akaba Frw 10,000
Gushaka isoko bitishyuwe	Frw 15,000 + Inyungu ikoreshwa ku ijanisha ry’ifaranga ryaho
Gusaba ko Banki ikwishyurira no kwemerera umuntu kwiyishyura kuri konti yawe	
Gusaba ko banki ikwishyurira umuntu	Rwf. 1000
Igicyiro cyo ku kwishyurira	Ubuntu
Guhinduzwa uburyo bwo kwishyurira	Rwf. 3000
Guhagarika ubusabe bwo kwishyurirwa	Rwf. 1000
Amafaranga atarishyuwe ku busabe bw’uko banki ikwishyurira / kwemerera umuntu kwiyishyura kuri konti yawe igihe cyo kumwishyura kigeze.	Rwf. 3000
Gusaba ko banki ikwishyurira	
Ahasabirwa ko Banki ikwishyurira/kwemerera umuntu kwiyishyura kuri konti yawe igihe cyo kumwishyura kigeze	Rwf. 2000
Amafanga agenda ku bikorwa byo gusaba ko Banki ikwishyurira/kwemerera umuntu kwiyishyura kuri konti yawe igihe cyo kumwishyura kigeze	Rwf. 2000
Amafanga yo kuvugurura ubusabe bw’uko Banki ikwishyurira/ kwemerera umuntu kwiyishyura kuri konti yawe igihe cyo kumwishyura kigeze	Rwf. 3,000
Amafanga yo guhagarika ubusabe bw’uko Banki ikwishyurira/kwemerera umuntu kwiyishyura kuri konti yawe igihe cyo kumwishyura kigeze	Rwf. 5000
Amafanga atarishyuwe ku busabe bw’uko Banki ikwishyurira/kwemerera umuntu kwiyishyura kuri konti yawe igihe cyo kumwishyura kigeze	Rwf. 3,000
Ibindi	
Icyemezo cya konti	Rwf. 20,000
Icyemezo cy’imiterere ya konti	Umuntu ku giti cye: Frw 50,000 Abantu benshi: Frw 90,000 cyangwa icyo bingana mu mafaranga yo mu mahanga + iposita
Icyemezo cy’uko nta mwenda urimo/urimo umwenda/ufite inguzanyo	Rwf. 20,000
Gusaba kwerekwa amafaranga ufite kuri konti (kuri gishe)	Rwf. 200
Icyemezo cy’ubugenzuzi	
Gikoreshwa mu Gihugu	Rwf. 100,000
Gikoreshwa mu mahanga	Rwf. 100,000 + iposita
Igitekerezo cy’abanyamabanki cyatanzwe	
Gikoreshwa mu Gihugu	Rwf. 25,000
Gikoreshwa mu mahanga	Rwf. 25,000
Ibaruwa y’ubwumvikane bw’impande zombi	Rwf. 100,000
Andi mafaranga	
Serivisi zijyanye no kwishyura imishahara (Bikorwa ku bafite byibuze konti z’imishahara) (Uwishyura n’uwishyurwa bagomba kuba ari abakiriya ba GTBank)	Frw 3,000 ku bwishyu bw’umushahara
Komisiyo ku kugenzura (kugeza ku mwaka 1) ku kintu kimwe	Rwf. 10,000
Komisiyo ku kugenzura (hejuru y’umwaka 1) ku kintu kimwe	Rwf. 30,000
Komisiyo ku kugenzura (hejuru y’imyaka 2) ku kintu kimwe	Rwf. 50,000
Ikiguzi kimenyekanisha ry’ibyakozwe kuri konti.	Rwf. 1000 icyitonderwa: Imenyekanishwa ry’ibyakozwe kuri konti yawe rimwe mu mwaka ni ubuntu.
Ibijyanye n’amabaruwa yandi	Rwf. 40,000
Kongerwa gukoresha konti imaze igihe kinini idakora	Ubuntu
Ibaruwa ishingirwaho	Rwf. 25,000
Kugarura amashusho ya CCTV y’ibikorwa by’ubucuruzi byakorewe kuri ATM	Rwf. 60,000

Uburyo bwo kohereza amafaranga	
RIA Money Transfer	Nk’uko amasezerano y’iki kigo abiteganya
MoneyGram	Nk’uko amasezerano y’iki kigo abiteganya
Western Union	Nk’uko amasezerano y’iki kigo abiteganya
Amafaranga yishyurwa ku ikosa ryakozwe mu kohereza amafaranga	Rwf. 5,000
GTMT (GTMoney Transfer; Hagati y’itsinda rya GTBank)	3%, Amake USD 10
BIJYANYE NO KOHEREZA AMAFARANGA MU MAHANGA NO KUYINJIZA MU GIHUGU	
Serivisi zo Kohereza Amafaranga	
Kohereza amafaranga muri banki z’imbere mu gihugu	
Kubitsa sheki (MT 104)	Ubuntu
Amafaranga yinjira (Mu Frw)	Free
Amafaranga asohoka ku umuntu umwe	Rwf. 1,500
Kohereza amafaranga hifashishijwe ikoranabuhanga biciye ku ishami rya banki	Rwf. 250 (GTBank kuri GTBank) Rwf. 1,500 (GTBank kuyandi ma banki)
Kohereza Amafaranga muri Banki zo mu Mahanga	
Amafaranga yinjira	0.5% 0.5% (Amake USD 30; Amenshi USD 200)
Amafaranga asohoka	0.5% (Amake USD 50; Amenshi USD 300 ku mafaranga ari muni ya USD1,000,000 Amenshi USD 500 kuri USD 1,000,000 no kuzamura
Ikiguzi cyo kohereza amadovize	0.3% igihe cyose amafaranga arengeje USD5,000
Kohereza muzindi banki imbere mugihugu (FX)	USD6 cyangwa ingano yayo muyandi madovize kumafaranga ageze kuri USD50,000
	USD20 cyangwa ingano yayo muyandi madovize kumafaranga arengeje USD50,000
Igiciro cya banki iduhagarariye	USD25
Kopi ya TT (yo kohereza amafaranga mu buryo bw’ikoranabuhanga)	Ubuntu
Amafaranga ya SWIFT (inyandiko banki iha uwohereje amafaranga mu mahanga)	USD 18
Kumanya imiterere ya SWIFT (MT 940)	Rwf. 100,000 per month
GT Direct asohoka (Amenshi USD 45,000; ku bafite konti mu tsinda rya GTBank gusa)	USD 20
GT Direct ayinjira (Amenshi USD 45,000; ku bafite konti mu tsinda rya GTBank gusa)	Free
Serivisi z’Imari zitangwa mu Bucuruzi	
Inyandiko mpeshanguzanyo y’ibyinijijwe mu gihugu	
Amafaranga yo gufungura dosiye	0.5% (ku gihembwe (cyangwa igice cy’igihembwe) – amake USD 105
Amafaranga yo Kongera agaciro	0.5% (ku gihembwe (cyangwa igice cy’igihembwe) – amake USD 105
Amafaranga acibwa ku Kuvugurura no guhindura kuri buri kintu cyahinduwe	0.5% ku gihembwe by’amafaranga yiyongereyeho
Amafaranga y’inyongera ku nyandiko mpeshanguzanyo yafunguwe	0.5% ku gihembwe by’amafaranga yiyongereyeho
Amafaranga yo Kwishingira	0.5% ku mafaranga yishingiwe, 2% ku mafaranga atishyingiwe
Amafaranga y’igihe cy’ikoreshwa	0.5% (ku gihembwe)
Amafaranga acibwa mugutanga inama no kwemeza dosiye	Ku giciro cyabyo
Kwishyura komisiyo ku mafaranga yishingiwe	0.25% (Amake USD 70; Amenshi USD 700)
Guhagarika/byarangije igihe/Ntibyakoreshejwe	USD 50
Umushinga wimiterere ya LC (ku mushinga)	Rwf. 10,000
Gufungura ibiciro bya SWIFT kuma LCs	USD 30
Impapuro z’ibicuruzwa bitumirwa hanze y’igihugu (RDI)	
Gufungura dosiye	Frw 20,000
Umufuragiro wishyurwa	0.5% (Amake USD 35; Amenshi USD 300)
Kugenzura fagitire zitishyuye	USD 20 ku kwezi
Gutanga inyandiko yemeza kuzishyura	0.3% (Amake USD 35 yiyongera ku nyungu)
Amafaranga ya SWIFT	USD 30
Impapuro z’ibicuruzwa byoherezwa hanze y’igihugu	
Gufungura dosiye	USD 20
Umufuragiro wishyurwa	0.5% (Amake USD 35; Amenshi USD 280)
Amafaranga ya kuriye (Iposita)	USD 100
Amafaranga ya SWIFT	USD 30
Impapuro mpeshanguzanyo y’ibyoherejwe mu mahanga	
Komisiyo k’ubujyanama (Yagiriwe inama nta kwemeza kwacu)	USD 40
Komisiyo ku kwemeza (Yagiriwe inama hamwe no kwemeza kwacu)	0.5% (ku gihembwe cyangwa igice cy’igihembwe)- amake USD 70
Amafaranga ya kuriye (Iposita)	USD 100
Umufuragiro wishyurwa	0.5% ku gihembwe amake USD 35
Impapuro mpeshamwenda n’ingwate	
Komisiyo ku mpapuro mpeshamwenda n’ingwate	0.5% ku mafaranga yishingiwe 2.5% ku mafaranga atishingiwe amake FRW 50,000
Amafaranga yo gutegura	1% ry’amafaranga y’ingwate, amake Frw70,000
Gutanga impapuro mpeshamwenda	Ku muntu umwe: Frw10,000 Ku bantu benshi: Frw20,000
Icyemezo cy’agaciro k’inguzanyo	Rwf. 100,000

- a. Inyungu ku Nguzanyo y'Umushahara: 14.49% ku mwaka
- b. Inyungu ku Bwizigame: 2.5% ku mwaka
- c. Inyungu ku Bwizigame bwa Goal Oriented Saving ukoresheje Porogaramu ya GTWorld: 5.0% ku mwaka

*Ibipimo byose by'inyungu birahinduka kandi biterwa n'imiterere y'isoko ry'imari.

IBINDI BINTU BY'INGENZI UKWIYE KUMENYA

- **Ibisabwa by'irangamuntu:** Kugira ngo ufungure konti, ugomba kuzuza ibisabwa bijyanye n'irangamuntu y'umukiliya. Ibi bishobora kuba birimo gutanga inyandiko n'amakuru bifasha kwemeza umwirondoro wawe. Ushobora kubaza Umukozi ushinze konti yawe cyangwa ugasura ishamba iryo ari ryo ryose rya Banki yacu kugira ngo ubone ibisobanuro birambuye.
- **Kwishyura amafaranga y'ubukomisiyoneri (fees):** Amafaranga agaragara muri iyi **Key Fact Statement (KFS)** asanzwe akurwa kuri konti yawe, ariko ku mafaranga amwe hashobora gukoreshwa ubundi buryo bwo kuyishyura. Ushobora kubaza Umukozi ushinze konti yawe cyangwa ugasura ishamba ryacu iryo ari ryo ryose kugira ngo ubone ibisobanuro birambuye.
- **Impinduka ku mafaranga y'ubukomisiyoneri:** Amafaranga agaragara muri iyi KFS ashobora guhinduka nyuma yo gufungura konti, kandi n'andi mashya ashobora gushyirwaho.
- **Amafaranga y'ubukomisiyoneri ntarimo TVA:** Amafaranga yose agaragara ntarimo TVA ku gipimo kiriho (ubu ni 18%), izongerwa aho bikenewe.
- **Gufunga konti:** Gufunga konti ni ubuntu. Ariko ugomba no gutekereza ku bikorwa bikiri gukorerwa kuri konti yawe bishobora guhagarara cyangwa kugira ingaruka igihe konti ifunzwe, nko ku sheki zitarishyurwa, amabwiriza ahoraho (standing orders) n'amafaranga y'ubukomisiyoneri atarishyurwa. Ushobora kubaza Umukozi ushinze konti yawe cyangwa ugasura ishamba ryacu iryo ari ryo ryose kugira ngo ubone ibisobanuro birambuye.
- **Kutakoresha konti mu gihe cy'amezi 6:** Iyo konti yawe idakoreshejwe mu gihe cy'amezi 6, ifatwa nk'idakora (inactive/dormant), kandi uzasabwa kuyisubizamo imbaraga. Ibi bikorwa nta kiguzi.

Ese ufite ikibazo cyangwa ikirego ufite ku kigo cy'imari yawe?

Hamagara kuri **5054**, cyangwa woherenze imeri kuri **supportwanda@gtbank.com**, cyangwa wandikire kuri **P.O. Box 331 Kigali, Rwanda, 3 KG 11 Ave Kisimenti- Remera** kugira ngo uganire n'ikigo cy'imari yawe ku kibazo cyangwa ikirego ufite.

Niba utanyuzwe n'uko ikigo cy'imari cyakiriye ikirego cyawe?

Ushobora kwegera **Ibiro by'Umuvunyi (Office of the Ombudsman)** bigufashe gukemura ikirego cyawe:

- **Telephone:** 199
- **Imeri:** ombudsinfo@ombudsman.gov.rw
- **Aderesi y'iposita:** P.O. Box 6269 – Kigali
- **Urubuga:** www.ombudsman.gov.rw

Jyewe wasinye hasi aha
Nemera ko nakiriye inyandiko y'iby'ingenzi (Key Fact Statement).

Izina ry'umukiliya n'umukono:

Itariki: