

GTBank Tariff from 1st September 2025.



Guaranty Trust Bank (Rwanda) plc

RETAIL BANKING					
Account opening fee	Free				
Account Maintenance fee	RWF1,000 Sugira:Free Aguka:RWF500 Bundle: Free GTSeniors:Free USD2 GBP1 EUR2				
Minimum operating balance	N/A except for Sugira: RWF10,000				
Account closing fee	Free				
Savings Accounts					
Account opening fee	Free				
Interest Rate	GTSaver Up to 4% per year SKS Up to 4% per year GTCrea8 & e-Account Up to 4%				
Fifth withdrawal in one month	GTSaver & SKS: No interest shall be applied if 4 withdraws per month are exceeded.				
e-Account withdraw fee	RWF10,000 for amount above RWF150,000				
Retail Loans and Overdrafts					
File Opening fee	A. Min. RWF80,000 for amount up to RWF50MM B. Min. RWF120,000 for amount between RWF50.1MM to RWF100MM C. Min. RWF160,000 for amount between RWF100.1MM to RWF150MM D. Min. RWF200,000 for amount above RWF150MM				
Processing/Arrangement fee	1% min Rwf 100,000				
Annual Facility Management fee on loans	1% per annum				
Early repayment	Free				
Service fee (After signing notification and/or contract)	RWF 100,000				
Restructuring fee	2.5% of the restructured amount min Rwf 50,000				
Processing fee on unarranged overdraft	5% of the amount. min Rwf 50,000				
Penalty on arrears	2%/month on the overdue principal amount				
Monitoring fee on overdraft	1% per month				
Take over of commitment by another institution fee	8% of the amount taken over				
Commission on non disbursed amount(term loan)	1% per annum on undrawn amount				
Security Registration Fee	As per RDB Tariff				
Credit Reference Charges	As per CRB Africa Tariff				
Collateral De-registration Fee	Free				
Cheque book charge (for individuals)	Rwf15,500 (24 leaves) USD 4.5 EURO 3.5 GBP 3.5				
CORPORATE BANKING					
Account opening fee	Free				
Account Maintenance fee	Corporate & SME Chequer Account: RWF:2,000 NGOs: Free Bundle: Free Sugira : Free USD Chequer Account : 4 GBP 2 EUR 3				
Cheque book charge (for businesses /non-individuals)	Rwf8,000 (24 leaves) USD 4.5 EURO 3.5 GBP 3.5				
Account closing fee	Free				
Variable Term Deposit Account (VTD) negotiable	Payable at the end of the month (1% to 4%)				
Advances to Customers					
File Opening fee	Rwf 160,000				
Lending Rate	GT Base Rate +/- Margin				
Facility Processing/Arrangement Fees	2.5%; Min Rwf. 100,000				
Annual Facility Management Fee (All facilities)	2% per annum				
Monthly monitoring fees on overdraft & seasonal facilities	0.16% per month				
Restructuring Commission	2.5% of restructured amount, min Rwf. 3,000,000				
Facility Extension fee	2.5% (min Rwf. 3,000,000)				
Early Repayment Penalty	Early repayment: FREE 8% of the amount taken over in the event of takeover by a bank or any other financial institution				
Service fee in case the Customer declines/rejects the offer of banking facility after the signing and after completion of the cooling-off period.	For Businesses: Rwf3,000,000 for facilities with a value equal to Rwf315 million and above. Rwf1,000,000 for facilities with a value equal to Rwf25 million but less than Rwf315 million. Rwf500,000 for facilities with a value less than Rwf25 million. For Individuals (Non-business): Rwf100,000.				
Late Payment Fee (On Loans and Leases)	2%/month on the overdue principal amount				
Collateral non perfection fee	0.5%/month on loan amount				
Unarranged Overdraft to clear cheques	5% of cheque value in addition to the interest				
INSURANCE PREMIUM FINANCE					
Interest rate per annum	GT baserate ± Margin				
Processing fee	Rwf 45,000				
NGO ACCOUNT					
Account Maintenance Fee	Free				
Inward (Local Currency)	Free				
Outward (Local Currency) - Single beneficiary	Rwf. 1,000				
Outward (Local Currency) - Multiple beneficiaries	Rwf. 2,600				
Outward (Foreign Currency) to any local bank	USD5 or equivalent				
Cheque Deposit	Free				
Foreign Bank Transfers					
Inward	Free				
Outward	0.3% (Min USD. 28; Max USD. 300 Max USD. 500 for USD1,000,000 and above				
TT Copy	Free				
SWIFT	USD 18				
ELECTRONIC BANKING					
ATM					
MASTERCARD DEBIT CARDS		CLASSIC	CORPORATE	PLATINUM	GTCreas8
Provision of an ATM card		Rwf. 6,000	Rwf. 85,000	Rwf. 15,000	Rwf. 4,000
Renewal on Expiry, Replacement of lost/damaged card		Rwf. 6,000	Rwf. 85,000	Rwf. 15,000	Rwf. 4,000
ATM Card annual management fee		Rwf. 5,000	Rwf. 85,000	Rwf. 10,000	Rwf. 5,000
ATM TRANSACTION FEES					
POS and Online Payments		Free			
International Withdrawal		Rwf. 3,500 + 3%			
Use of Bank's own ATM (Withdrawal)		Rwf. 300			
Use of other bank's ATM (Withdrawal)		Rwf. 1,500			
International Cards Withdrawal on Bank's ATM		Rwf. 3,500 + 3%			
OTP SMS for Online Payments		Rwf. 100			
Balance inquiry and mini statement on ATM		Rwf. 100			
ATM Receipt		RWF 100			
PIN Re-Issue (Excluding GTCrea8 Card)		Rwf. 3,500			
Mobile Banking					
Session fee: *600*2*5# (Push & Pull)		Rwf. 100			
Account Balance Inquiry		Free			
Mini Statement Inquiry		Free			
Own account to own wallet (*600#)		Free			
Own account to third party wallet (*600#)		Rwf. 200			
USSD transfer (GTBank to GTBank) : *600*7# (eKash)		Rwf. 200			
USSD transfer (GTBank to other Banks) : *600*7# (eKash)		Rwf. 1,000			
Other Services; Checkbook Payment/Stop Payment		As advised in other services			
PIN reset/re-issuance		Free			
Bill Payment		Free			
When PIN is lost or forgotten		Rwf. 3,500			
SMS Alert		Rwf. 4 or equivalent			
Utility payment		Free			
Tax payment via Mobile Banking		Free			
Internet Banking					
Token activation		Rwf 10,000			
Account Balance		Free			
Account Statement		Free			
Internal Account Transfer		Free			
Local Transfer to other banks		Rwf.1,000			
Other Services; Checkbook Payment/Stop Payment		As advised in other services			
Forex Info		Free			
Standing Order		Rwf. 2,000			
Bill Payment		Free			
PIN		PIN reset/re-issuance = Free / When PIN is lost or forgotten= Rwf. 3,500			
Tax payment via internet banking (USSD)		Free			
Mobile App		Free			
iBank monthly management fee		Rwf. 1,500			
GAPS (Corporate Internet Banking)					
Hardware Token Activation		Rwf. 20,000			
Soft Token		Rwf. 10,000			
Account Statement		Free			
Account Balance		Free			
Bill Payment		Free			
Forex Conversion		As per daily rate			
Internal Account Transfer		Free			
Local Transfer to other banks		Rwf. 1,000			
Bulk Payment		Rwf. 2,600 per batch of max. of 25 external beneficiaries			
Tax payment via internet banking		Free			
GAPS monthly management fee		Rwf. 2,000			
Money Remittances					
RIA Money Transfer		As per Agency Contract			
MoneyGram		As per Agency Contract			
Western Union		As per Agency Contract			
Charges on Error made on remittances		Rwf. 5,000			
GTMT (GTMoney Transfer; Between GTBank Group)		3%, Minimum USD 10			

TRADE FINANCE PRODUCTS	
Money Transfer Services	
Local Currency Bank Transfers	
Cheque Deposit (MT 104)	Free
Inward (Local Currency)	Free
Outward (Local Transfer) per beneficiary	Rwf. 1500
Over the counter electronic funds transfer	Rwf. 250 (GTBank to GTBank)
	Rwf. 1,500 (GTBank to other banks)
Foreign Currency Bank Transfers	
Inward	0.5% (Min USD. 30; Max USD. 200)
International Outward Transfer	0.5% (Min USD. 50; Max USD. 300 for amount below USD1,000,000 Max USD. 500 for USD1,000,000 and above
Foreign currency cash export fee	0.3% whenever the amount is above a daily limit of USD5,000.
Local Outward Transfer (FX)	USD6 or equivalent in local currency for amount up to USD50,000
Correspondant Bank Fee	USD20 or equivalent in local currency for amount above USD50,000
TT Copy	USD25
Swift Fee	Free
SWIFT Statement (MT 940)	USD 18
GT Direct Outward (Max USD. 45,000; for GTBank Group account holders only)	Rwf. 100,000 per month
GT Direct Inward (Max USD. 45,000; for GTBank Group account holders only)	USD 20
	Free
Trade Finance Services	
Import Letters of Credit	
Opening commission	0.5% (per quarter(or part there of)- minimum USD 105
Extention commission	0.5% (per quarter(or part there of)- minimum USD 105
Amendment/ Modification Commission per item changed	USD 50 per amendment
Additional amount on opened LC	0.5% per quarter of the added amount
Commitment fee	0.5% for Cash Covered, 2% for Non Cash Covered
Usance Fee	0.5% (per quarter)
Confirming/Advising Bank Fees	At Cost
Payment commission Non Cash covered	0.5% (Min USD. 70)
Payment commission for Cash Covered	0.25% (Min USD. 70; Max USD 700)
Cancellation/Expired Unutilised	USD 50
Draft of LC format (Per Draft)	Rwf. 10,000
Opening SWIFT costs for LCs	USD 30
Import Collection Document (RDI)	
Opening Collection Document	Rwf. 20,000
Payment Commission	0.5% (Min USD 35; Max USD 300)
Unpaid Bills Supervision	USD 20 per month
Avalisation	0.3% (Min USD 35 in addition to interest)
Swift Fee	USD 30
Export Collection Document	
Opening Collection Document	USD 20
Payment Commission	0.5% (Min USD 35; Max USD 280)
Courrier fee	USD 100
Swift Fee	USD 30
Export Letters of Credit	
Advising Commission (Advised without our confirmation)	USD 40
Confirmation Commission (Advised with our confirmation)	0.5% (per quarter(or part there of)- minimum USD70
Courier Fees	USD 100
Payment Commission	0.5% per quarter min. USD 35
Bonds and Guarantees	0.5% for cash covered 2.5% for non cash covered
Bonds and Guarantees Commission	minimum RWF 50,000
Arrangement fee	1% of guarantee amount, minimum Rwf. 70,000
Treasury Bills / Bond Service fee	Retail: Rwf. 10,000 Corporate: Rwf. 20,000
Certificate of credit worthiness	Rwf. 100,000
OTHER SERVICES	
Cash	
Foreign Currency Cash Withdrawals	
Foreign currency cash withdraw against transfers	0.5% of the amount
Foreign currency cash withdraw against deposits, Buy/Sell of foreign currencies, salaries & Consultancy fees	Free
Cash Collection from a Customer's Premise	Rwf100,000 in Kigali and additional Rwf5,000 per km outside Kigali.
Foreign Currency Cash Deposits	
FX Cash Deposits (Denominations below USD.50)	Free
Commission on Cash Deposited - Series 2003 and below	Free
Foreign Currency Cash deposit	Free
RRA Collections (for GTBank Customers)	Rwf. 250
RRA Collections (for non-GTBank Customers)	Rwf. 2,000
Over the counter / branch cash withdrawal (Below Rwf200,000)	Rwf. 2,000
Over the counter / branch cash withdrawal (Above Rwf200,000)	Rwf. 300
Cheques and Bills	
Cheques Returned Unpaid due to Technical Reason	Free
Cheques Returned Unpaid due to Financial Reason	10% of the value
Payment Order book charge	Rwf. 5,000 (24 leaves order book)
Cheque book Emergency Request	Rwf. 10,000
Stop payment - per item	Rwf. 10,000
Cheque Certification	Rwf. 5,000
Counter Cheque leaf	Rwf. 5,000 USD5 GBP5 EURO5
Bills	
Paid	Rwf. 5,000
Unpaid	Rwf. 15,000
Cheques and Other Collection Items	
Cheques and Other Collection Items	0.5% of the value with a minimum of Rwf. 5,000
Foreign Cheque / Draft	
Collection	0.25% of the value , with a minimum of Rwf. 5,000 + postage
Negotiation	1% of the value with a minimum of Rwf. 10,000
Negotiations Unpaid	Rwf. 15,000 + Applicable interest at local currency rate
Internal Standing Orders and Direct Debits	
Standing Orders/Direct Debits Establishment	Rwf. 1000
Standing Orders/Direct Debits Transaction Fee	Free
Standing Orders/Direct Debits Ammdement Fee	Rwf. 3,000
Stop Standing Orders/Direct Debit Fee	Rwf. 1,000
Unpaid Standing Orders/Direct Debit Fee	Rwf. 3,000
External Standing Orders and Direct Debits	
Standing Orders/Direct Debits Establishment	Rwf. 2,000
Standing Orders/Direct Debits Transaction Fee	Rwf. 2,000
Standing Orders/Direct Debits Ammdement Fee	Rwf. 3,000
Stop Standing Orders/Direct Debit Fee	Rwf. 5,000
Unpaid Standing Orders/Direct Debit Fee	Rwf. 3,000
Miscellaneous	
Account confirmation	Rwf. 20,000
Certificate of Balance	Individual: Rwf. 50,000 Corporate: Rwf. 90,000 or FCY Equivalent + Postage
Debt/Loan Certificate	Rwf. 20,000
Balance Inquiry (Over the Counter)	Rwf. 200
Audit Certification	
Local Destination	Rwf. 100,000
Foreign Destination	Rwf. 100,000 + Postage
Bankers Opinion Provided	
Local Destination	Rwf. 25,000
Foreign Destination	Rwf. 25,000
Letter of Intent	Rwf. 100,000
Other Fees	
Payroll Service (Min 25 GT Salary Accounts - Payer and Payee must be GTBank Customers)	Rwf. 3000 per payroll proces
Search Commission (Up to 1 year) per item	Rwf. 10,000
Search Commission (over 1 year) per item	Rwf. 30,000
Search Commission (beyond 2 years) per item	Rwf. 50,000
Account statement per page	Rwf. 1,000
Issue of Miscellaneous Letters	N.B: One printed account statement per year is free of charge.
Dormant Account Reactivation	Rwf.40,000
Reference letter	FREE
Retrieval of ATM and CCTV transaction images	Rwf. 25,000
	Rwf. 60,000