

GTBank Tariff from 4th July 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 USD 2 GBP 1 EUR 2			
Minimum operating balance	N/A except for Sugira: RWF10,000			
Account closing fee	Free			
Savings Accounts				
Account opening fee	Free			
Interest Rate	GT Saver Up to 4% per year SKS Up to 4% per year GTCrea8 & e-Account Up to 4%			
Fifth withdrawal in one month	GT Saver & SKS: No interest shall be applied if 4 withdrawals per month are exceeded.			
e-Account withdraw fee	RWF10,000 for amount above RWF150,000			
Retail Loans and Overdrafts				
File Opening fee	Min. RWF 55,000 for amount below RWF 50MM Min. RWF 85,000 for amount above RWF 50MM			
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			
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	Rwf. 5000 (for a 24 leaf book) 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	1% 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	GT Crea8
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			
Use of a teller for an ATM possible transaction (up to RWF 400,000)	Rwf. 1,000			
Balance inquiry and mini statement on ATM	Rwf. 100			
ATM Receipt	RWF 100			
PIN Re-Issue (Excluding GT Crea8 Card)	Rwf. 3,500			
Mobile Banking				
Session fee	Rwf. 100			
Account Balance Inquiry	Free			
Mini Statement Inquiry	Free			
Internal Account Transfer	Free			
Local Transfer to other banks	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)				
Token Activation	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				
WorldRemit	As per Agency Contract			
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			
NOTES				

1. Charges exclude VAT at the ruling rate (currently at 18%) where applicable which will be added
2. All interest payable is subject to deduction of withholding tax (WHT) at the ruling rate
3. Special Quotations available on request
4. SWIFT costs added in all cases where applicable - USD 18
5. Other services can be quoted on request
6. Rates are subject to change and in this event, notification will be posted on our website and in the branches

TRADE FINANCE PRODUCTS	
Money Transfer Services	
Local Currency Bank Transfers	
Cheque Deposit (MT 104)	Free
Inward (Local Currency)	Free
Outward (Local Transfer) - Single beneficiary	Rwf. 1500
Outward (Local Transfer) - Multiple beneficiaries	Rwf. 3000
Foreign Currency Bank Transfers	
Inward	0.2% (Min USD. 14; Max USD. 150)
International Outward Transfer	0.3% (Min USD. 28; 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	USD5 or equivalent
Correspondant Bank Fee	USD25
TT Copy	Free
Swift Fee	USD 18
SWIFT Statement (MT 940)	Rwf. 100,000 per month
GT Direct Outward (Max USD. 45,000; for GTBank Group account holders only)	USD 20
GT Direct Inward (Max USD. 45,000; for GTBank Group account holders only)	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 USD 70
Courrier Fees	USD 100
Payment Commission	0.5% per quarter min. USD 35
Bonds and Guarantees	
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
Cheques and Bills	
Technical Reason	Free
Financial Reason	20% of value
Cheques Returned Unpaid by Other Banks	Free
Cheques Returned Unpaid over the counter	20% of the value
Cheque book charge	Rwf. 5,000 (for a 24 leaf book) USD 4.5 EURO 3.5 GBP 3.5
Payment Order book charge	Rwf. 5,000 for a 24 leaf 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. 3,000 USD3 GBP3 EURO3
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 Ammdment 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 Ammdment Fee	Rwf. 3,000
Stop Standing Orders/Direct Debit Fee	Rwf. 5,000
Unpaid Standing Orders/Direct Debit Fee	Rwf. 3,000
Miscellaneous	
Certificate of Balance	Individual: Rwf. 30,000 Corporate: Rwf. 50,000 or FCY Equivalent + Postage
Debt/Loan Certificate	Rwf. 20,000
Balance Inquiry (Over the Counter)	Rwf. 200
Audit Certification	
Local Destination	Rwf. 60,000
Foreign Destination	Rwf. 60,000 + 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 process
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. Rwf.30,000
Dormant Account Reactivation	FREE
Reference letter	Rwf. 25,000
Retrieval of ATM and CCTV transaction images	Rwf. 25,000