GTBank Tariff from 20th July 2026.

GTCO

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	Between 2.5% to 5%
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)	Rwf5,500 (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

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GTCONNECT | 5054

info@gtbank.com /GTBankRW @GTBankRW

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Notes:

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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 benefeciary	Rwf. 1,000
Outward (Local Currency) - Multiple benefeciaries	Rwf. 2,600
Outward (Foreign Currency) to any local bank	USD5 or equivant
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	GTCrea8
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 (USSD & GTWorld)

Session fee: *600#	Free
Account Balance Inquiry	Free
Mini Statement Inquiry	Free
Own account to own wallet	Rwf. 20
Own account to third party wallet	Rwf. 20
Mobile Banking transfer (GTBank to GTBank)	Free
Mobile Banking transfer (GTBank to other Banks)	Rwf. 20
Other services; Checkbook Payment / Stop Payment	As advised in other services
Bill Payment	Rwf. 500
When PIN is lost or forgotten	Rwf. 3,500
SMS Alert	Rwf. 5
Government Services Payments (RRA, RURA, RSSB)	Rwf. 500
Forex Conversion (on GTWorld)	As per daily rate

Internet Banking

Token activation	Rwf. 10,000 + VAT
Account Balance	Free
Account Statement	Free
Internal Account Transfer	Free
Local transfer to other banks	Rwf.20
Mobile Transfer	Rwf.20

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Forex Info	Free
Bill Payment	Rwf. 500
PIN	When PIN is lost or forgotten= Rwf. 3,500
Government Services Payments (RRA, RURA, RSSB)	Rwf. 500
iBank monthly management fee	Rwf. 1500 + VAT
Forex Conversion	As per daily rate
GAPS (Corporate Internet Banking)	
Token Activation	Rwf. 10,000 + VAT
Account Statement	Free
Account Balance	Free
Forex Conversion	As per daily rate
Internal Account Transfer	Free
Local Transfer to other banks	Rwf. 1,000
Bulk Payment (Account to Account)	Rwf 4000 per batch (flat)
Bulk Payment (Account to Wallet, batch size 2-100)	Rwf. 4,000
Bulk Payment (Account to Wallet, batch size above 100)	Rwf. 4,000 + (Number of transactions-100) x Rwf20
Single MOMO transfer	Rwf. 250
Government Services Payments (RRA, RURA, RSSB)	Rwf. 500
Bill Payment	Rwf. 500
GAPS monthly management fee	Rwf. 2,000 + VAT
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%, Minimun 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% (MinUSD. 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% Flat
Local Outward Transfer (FX)	USD6 or equivalent in local currency for amount up to USD50,000 USD20 or equivalent in local currency for amount above USD50,000
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

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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	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)	Rwf250
RRA Collections (for non-GTBank Customers)	Rwf2,000
Over the counter / branch cash withdrawal (Below Rwf200,000)	Rwf2,000
Over the counter / branch cash withdrawal (Above Rwf200,000)	Rwf300

Cheques and Bills

Cheques Returned Unpaid due to Technical Reason	Free
Cheques Returned Unpaid due to Financial Reason	10% of value
Payment Order book charge	Rwf. 5,000 for a 24 leaf order book
Cheque book Emergency Request	Rwf. 10,000

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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 Establisment	Rwf. 1000
Standing Orders/Direct Debits Transaction Fee	Free
Standing Orders/Direct Debits Ammendment 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 Establisment	Rwf. 2,000
Standing Orders/Direct Debits Transaction Fee	Rwf. 2,000
Standing Orders/Direct Debits Ammendment 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

Interest Rates*

a. Salary Loan Interest Rate: 14.49% p.a.

b. Savings Deposit Rate: 2.5% p.a.

c. Goal Oriented Saving Rate: 5.0% p.a.

*All rates are floating (variable) and subject to money market conditions

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 N.B: One printed account statement per year is free of charge.
Issue of Miscellaneous Letters	Rwf.40,000
Dormant Account Reactivation	FREE
Reference letter	Rwf. 25,000
Retrieval of ATM and CCTV transaction images	Rwf. 60,000

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