

Ibiciro Bya GTBank Guhera Kuwa 26 Ukwakira 2023

GTCO

Bifite agaciro kugeza kuwa 25 Ukwakira 2024

Guaranty Trust Bank (Rwanda) plc

SERIVISI ZA BANKI ZIHABWA UMUNTU KU GITI CYE			
Amafaranga yo gufunguza konti	Ubuntu		
Amafaranga yo gucunga konti	Rwf 1,000 Sugira: Ubuntu	Aguka: Rwf 500	GT Saver: Ubuntu 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		
Amafaranga ashoboka asigara kuri konti	GT Saver Rwf. 10,000	SKS Rwf.10,000	GT Crea8 & e-Account Ubuntu
Inyungu itangwa ku bwizigame	GT Saver Agera kuri 4% ku mwaka	SKS Agera kuri 4% ku mwaka	GT Crea8 & e-Account Agera kuri 4%
Amafaranga acibwa ku kubikuzwa birenze rimwe mu kwezi	GT Saver & SKS: 1% ku mubare w'amafaranga yabikujwe (Amake Rwf 1,000)		
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	Amake Rwf 15,000 ku mafaranga ari muni ya Rwf 50,000,000	Amake Rwf 50,000 ku mafaranga ari hejuru ya Rwf 50,000,000	2,5% amake Rwf 50,000
Umufuragiyo wo gukurikirana dosiye	2% buri mwaka		
Amafaranga afasha mu micungire y'inguzanyo buri mwaka	Ubuntu		
Kwishyura inguzanyo mbere y'uko igihe kigera	Rwf 100,000		
Ikguzi cya serivisi yahagaritswe (nyuma yo gusinya amasezerano)	2.5% by'amafaranga yahinduwe, amake Frw50,000		
Umufuragiyo wogusubira muri dosiye	5% ku kwezi. Amake Rwf 50,000		
Amafaranga yo gutunganya dosiye y'inguzanyo y'igihe gito	2% ku kwezi ku mwenda uri mubukerewe		
Amafaranga y'ibihano ku birarane by'inguzanyo bitishyuwe	1% ku kwezi		
Amafaranga yo gukurikirana inguzanyo y'igihe gito	8% by'amafaranga yose yemejwe yo gufasha mu micungire		
Amafaranga yo kwimurira inguzanyo mu yindi banki	1% ku mwaka ku mafaranga atarabikujwe		
Amafaranga acibwa ku nguzanyo yatanze ariko ntikoreshwe na nyirayo	Hifashishijwe ibiciro bya RDB		
Amafaranga yokwandika ingwate	Hifashishijwe ibiciro bya CRB Africa		
Amafaranga ajanyanye n'iyerekanwa ry'inguzanyo	Ubuntu		
Amafaranga yo kwandukiza ingwate	Ubuntu		

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		
Amafaranga y'agatabo ka sheki	Sugira :Ubuntu Konti ya sheki ya USD: 4 GBP 2 EUR 3	Rwf. 4000 (kugatabo gafite impapuro 24) USD 4.5 EURO 3.5 GBP 3.5	
Amafaranga make ashoboka asigara kuri konti	Ntayo, ari kuri SUGIRA ni Rwf 12,000		
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	Rwf 100,000		
Inyungu ku nguzanyo	Ijanisha fatizo rya GT +/- Umwitangirizwa		
Umufuragiyo 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.	1% 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 gitanganyijwe	Kwishyura mbere y'igihe: Ubuntu 8% by'amafaranga yose yemejwe yagujwe umukiriya mugihe icyo nguzanyo yaba ifashwe n'indi banki cyangwa ikindi kigo cy'imari icyo aricyo cyose		
Ikguzi cya serivisi mugihe umukiriya ahagaritse ubusabe bwe, nyuma yokwemererwa inguzanyo kandi n'igihe cyo gutekereza cyararangije.	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 gukererwa 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 kwigira ngo hishyurwe za sheki	5% y'agaciro ka sheki yiyongeraga ku nyungu		

AMAFARANGA AKORESHWA NK'IKIGUZI CY'UBWISHINGIRI			
Ijanisha ry'inyungu ku mwaka	Inyungu fatizo ya GTBank +/- Umwitangirizwa		
Umufuragiyo	Rwf 20,000		

KONTI Z'IMIRYANGO IDAHARANIRA INYUNGU			
Amafaranga yo gucunga konti	Ubuntu		
Amafaranga yinjira (mu Frw)	Ubuntu		
Amafaranga asohoka (mu Frw) – Ageneve umuntu umwe	Rwf. 500		
Amafaranga asohoka (mu Frw) – Ageneve abantu benshi	Rwf. 2,600		
Amafaranga asohoka (Mu madevize) alya kuri banki iyo ari yo yose	USD 5 cyangwa ingano yo muyandi madovize		
Kubitsa sheki	Ubuntu		
Koheraza amafaranga muri Banki zo mu Mahanga	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 koheraza amafaranga mu buryo bw'ikoranabuhanga)	Ubuntu		
SWIFT (Inyandiko banki iha uwohereje amafaranga mu mahanga)	USD 18		

KUBITSA NO KUBIKUZA MUBURYO BW'IKORANABUHANGA				
ATM	CLASSIC	CORPORATE	PLATINUM	GT Crea8
IKARITA YO KUBIKUZA MASTERCARD	Rwf. 6,000	Rwf. 50,000	Rwf. 30,000	Rwf. 4,000
Guhabwa ikarita ya ATM	Rwf. 6,000	Rwf. 50,000	Rwf. 30,000	Rwf. 4,000
Guhabwa ikarita nshya indi yarangiye, gusimbura ikarita yazimiyeyangiritswe	Rwf. 6,000	Rwf. 50,000	Rwf. 30,000	Rwf. 4,000
Amafaranga yo gucunga ATM ku mwaka	Rwf. 5,000	Rwf. 50,000	Rwf. 10,000	Rwf. 5,000

AMAFARANGA Y'IBIKORERWA KU IKARITA YA ATM	
Kwishyura ukoresheje ikarita	Free
International Withdrawal	Rwf. 3,500
Gukoresha ikarita ya ATM ya Banki (Ubikuza)	Rwf. 200
Gukoresha ikarita ya ATM y'indi banki (Ubikuza)	Rwf. 500
Gukoresha amakarita mpuzamahanga ubikuza ku ikarita ya ATM ya Banki	Rwf. 3,500
SMS ya OTP ku bwishyurwa bwakorewe kuri murandasi	Rwf. 100
Gukoresha umukozi utanga amafaranga kuri gishye 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 GT Crea8)	Rwf. 3,500

Serivisi za banki kuri telefoni	
Ikguzi cya serivisi	Rwf. 100
Gushaka kumenya amafaranga asigaye kuri konti	Ubuntu
Gushaka kumenya ibyakorewe kuri konti mu buryo bugufi	Ubuntu
Koheraza amafaranga kuri konti iri muri Banki	Ubuntu
Koheraza amafaranga imbere mu gihugu mu yandi mabanki zindi serivisi; kwishyura agatabo ka sheki/guhagarika kwishyura	Rwf. 1,000
Guhindura Kode ya PIN	Nk'uko bitangwaho inama mu zindi serivisi
Kwishyura fagitire	Ubuntu
Kode ya PIN yazimiyeye	Ubuntu
Guhabwa ubutumwa bugufi bumenyeshya	Rwf. 4 cyangwa ingano yayo mu madovize
Kwishyura ibikorwa rusange	Ubuntu
Kwishyura imisoro binyuze muri serivisi za banki kuri terefoni	Ubuntu

Serivisi za banki kuri murandasi	
Ikguzi cya tokeni	Rwf 10,000
Kumenya amafaranga asigaye kuri konti	Ubuntu
Kumenya ibyakorewe kuri konti	Ubuntu
Koheraza amafaranga kuri konti iri muri Banki	Ubuntu
Koheraza amafaranga mu zindi banki ziri imbere mu Gihugu	Frw 1,000
Izindi serivisi; kwishyura agatabo ka sheki/guhagarika kwishyura	Nk'uko bitangwaho inama mu zindi serivisi
Amakuru ku ivunjisha	Ubuntu
Gusaba Banki kujya kwishyurira umuntu cyangwa ikigo umubare w'amafaranga runaka	Frw 2,000
Kwishyura fagitire	Ubuntu
Kode ya PIN yazimiyeye	Ubuntu
Kwishyura imisoro binyuze muri serivisi za banki kuri murandasi (USSD)	Ubuntu
Mobile App	Ubuntu

Serivisi za banki kuri murandasi bihuriweho n'abantu benshi (GAPS)	
Ikguzi cya tokeni	Rwf. 10,000
Kumenya ibyakorewe kuri konti	Ubuntu
Kumenya amafaranga asigaye kuri konti	Ubuntu
Kwishyura fagitire	Ubuntu
Ivunjwa ry'amadevize	Rigendera ku ijanisha rya buri muni
Koheraza amafaranga kuri konti iri muri Banki	Ubuntu
Koheraza amafaranga mu zindi banki ziri imbere mu Gihugu	Frw 1,000
Kwishyura abantu benshi ukoresheje konti yo kwishyura imwe	Rwf. 2,600 ku itsinda ry'abishyurwa bo hanze batarenze 25
Kwishyura imisoro binyuze muri serivisi za banki kuri murandasi	Ubuntu
Amafaranga yo gucunga GAPS ku kwezi	Rwf 2,000

Uburyo bwo koheraza amafaranga	
WorldRemit	Nk'uko amasezerano y'iki kigo abiteganyaga
RIA Money Transfer	Nk'uko amasezerano y'iki kigo abiteganyaga
MoneyGram	Nk'uko amasezerano y'iki kigo abiteganyaga
Western Union	Nk'uko amasezerano y'iki kigo abiteganyaga
Amafaranga yishyurwa ku ikosa ryakozwe mu koheraza amafaranga	Rwf. 5,000
GTMT (GT Money Transfer; Hagati y'Itsinda rya GTBank)	3%, Amake USD 10

ICYITONDERWA

- Amafaranga yishyurwa ntabarirwamo Umusoro ku Nyongeragaciro (VAT) ku ijanisha rikoreshewa (rya 18% ubu) aho bishoboka zingongereyeho
- Inyungu yose yishyurwa ishingira ku ivanwa ry'umusoro usigarana (WHT) ku ijanisha rikoreshewa
- Ibiciro byihariye biraboneka k'ubisabaye
- Amafaranga yishyurwa SWIFT yongerewe ku bikorwa byose aho bishoboka – USD 18
- Izindi serivisi zishobora guhabwa ibiciro mu gihe bisabwwe
- Amajanja ashingira ku mpinduka kandi bwo bigenze bityo, imenyekanisha rishyirwa ku rubuga rwacu no mu mashami

IBIJANYE NO KOHEREZA AMAFARANGA MU MAHANGA NO KUYINJIZA MU GIHUGU

Serivisi zo Koheraza Amafaranga	
Koheraza amafaranga muri banki z'imbere mu gihugu	
Kubitsa sheki (MT 104)	Ubuntu
Amafaranga yinjira (Mu Frw)	Ubuntu
Amafaranga asohoka – Ageneve umuntu umwe	Frw 15,000
Amafaranga asohoka – Ageneve abantu benshi	Frw 3,000

Koheraza Amafaranga muri Banki zo mu Mahanga	
Amafaranga yinjira	0.2% (Amake USD 14; Amenshi USD 150)
Amafaranga asohoka	0.3% (Amake USD 28; Amenshi USD 300 ku mafaranga ari muni ya USD 1,000,000 Amenshi USD 500 kuri USD 1,000,000 no kuzamura
Ikguzi cyo koheraza amadovize	0.7% y'amafaranga yoherejwe
Koheraza muzindi banki imbere mugihugu	USD5 cyangwa ingano yayo muyandi madovize
Igiciro cya banki iduhagarariye	USD25
Kopi ya TT (yo koheraza amafaranga mu buryo bw'ikoranabuhanga)	Ubuntu
Amafaranga ya SWIFT (Inyandiko banki iha uwohereje amafaranga mu mahanga)	USD 18
Kumenya imiterere ya SWIFT (MT 940)	Frw 100,000 ku kwezi
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)	Ubuntu

Serivisi z'Imari zitangwa mu Bucuruzi	
Inyandiko mpeshanguzanyo y'ibinjijwe 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'inyongeraga ku nyandiko mpeshanguzanyo yafunguwe	0.5% ku gihembwe by'amafaranga yiyongereyeho
Amafaranga yo Kwishingira	0.5% ku mafaranga yishingiwe, 2% ku mafaranga atishingiwe
Amafaranga y'igihe cy'ikoreshewa	0.5% (ku gihembwe)
Amafaranga acibwa mugutanga inama no kwemeza dosiye	Ku giciro cyabyo
Kwishyura komisiyo ku mafaranga atishingiwe	0.5% (Amake USD 70)
Kwishyura komisiyo ku mafaranga yishingiwe	0.25% (Amake USD 70; Amenshi USD 700)
Guhagarika/byarangijwe igihe/Ntibyakoreshejwe	USD 50
Umushinga wimiterere ya LC (ku mushinga)	Frw 10,000
Gufungura ibiciro bya SWIFT kuma LCs	USD 30

Impapuro z'ibicuruzwa bitumirwa hanze y'igihugu (RDI)	
Gufungura dosiye	Frw 20,000
Umufuragiyo wishyurwa	0.5% (Amake USD 35; Amenshi USD 300)
Kugenzura fagitire zitishyuye	USD 20 ku kwezi
Gutanga inyandiko yemeza kwishyura	0.3% (Amake USD 35 yiyongeraga ku nyungu)
Amafaranga ya SWIFT	USD 30

Impapuro z'ibicuruzwa byoherezwaga hanze y'igihugu	
Gufungura dosiye	USD 20
Umufuragiyo wishyurwa	0.5% (Amake USD 35; Amenshi USD 280)
Amafaranga ya kuriye (iposita)	USD 100
Amafaranga ya SWIFT	USD 30

Impapuro mpeshanguzanyo y'ibyohererejwe mu mahanga	
Komisiyo k'ubujyanama (Yagirirwe inama nta kwemeza kwacu)	USD 40
Komisiyo ku kwemeza (Yagirirwe inama hamwe no kwemeza kwacu)	0.5% (ku gihembwe cyangwa igice cy'igihembwe)- amake USD 70
Amafaranga ya kuriye (iposita)	USD 100
Umufuragiyo 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 Frw 70,000
Gutanga impapuro mpeshamwenda	Ku muntu umwe: Frw 10,000 Ku bantu benshi: Frw 20,000
Icyemezo cy'agaciro k'inguzanyo	Frw 100,000

IZINDI SERIVISI

Amafaranga	
Kubikuzwa amadevise	
Ayakiriwe kuri konti mu buryo butari ukubitsa	1% ry'agaciro
Ayakiriwe kubera ivunjisha cg umushahara	Ubuntu

Kubitsa amadevise	
Gushyira amafaranga mu biro by'ivunjisha (Amafaranga ari muni ya USD 50)	Ubuntu
Komisiyo ku mafaranga yashyizwemo – Urukurikirana rwo muri 2003 na mbere yaho	Ubuntu
Kubitsa amafaranga akoreshewa mu mahanga	Ubuntu

Sheki na fagitire	
Sheki twasubijwe inyuma zitishyuye	
Impamvu za tekini	Ubuntu
Impamvu y'amafaranga Adahagije	20% y'agaciro
Sheki zasubijwe inyuma zitishyuye n'Andi Mabanki	Ubuntu
Sheki zasubijwe inyuma zitishyuye kuri gishye	20% y'agaciro
Amafaranga y'agatabo ka sheki	Rwf 4,000 (ku gatabo k'impapuro 24) USD 4.5 EURO 3.5 GBP 3.5
Amafaranga y'agatabo ko kwishyura	Rwf 5,000 ku gatabo k'impapuro 24
Gusaba agatabo ka sheki mu bwhitiriwa	Rwf. 10,000
Guhagarika kwishyura – kuri buri kintu	Rwf. 10,000
Icyemezo cya sheki	Rwf. 5,000
Urupapuro rwa sheki rwo kuri gishye	Rwf. 3,000 USD3 GBP3 EURO3

Fagitire	
Zishyuye	Rwf. 5,000
Zitishyuye	Rwf. 15,000

Sheki n'izindi nyandiko	
Sheki n'izindi nyandiko	0.5% y'agaciro amake akaba Frw 5,000

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 bitishyuye	Frw 15,000 + Inyungu ikoreshewa ku ijanisha ry'ifaranga ryaho

Gusaba ko Banki kwishyurira no kwemerera umuntu kwishyurira kuri konti yawe	
Gusaba ko banki kwishyurira umuntu	Rwf. 1000
Igicyiro cyo ku kwishyurira	Ubuntu
Guhinduzwa uburyo bwo kwishyurira	Rwf. 3,000
Guhagarika ubusabe bwo kwishyurirwa	Rwf. 1,000
Amafaranga atarishyuye ku busabe bw'uko banki kwishyurira / kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kwishyurira kigeze.	Rwf. 3,000

Gusaba ko banki kwishyurira	
Ahasabirwa ko Banki kwishyurira/kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kwishyurira kigeze	Frw 2,000
Amafaranga agenda ku bikorwa byo gusaba ko Banki kwishyurira/kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kwishyurira kigeze	Frw 2,000
Amafaranga yo kuvugurura ubusabe bw'uko Banki kwishyurira/ kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kwishyurira kigeze	Rwf. 3,000
Amafaranga yo guhagarika ubusabe bw'uko Banki kwishyurira/kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kwishyurira kigeze	Rwf. 5,000
Amafaranga atarishyuye ku busabe bw'uko Banki kwishyurira/kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kwishyurira kigeze	Rwf. 3,000

Ibindi	
Icyemezo cy'imiterere ya konti	Umuntu ku giti cye: Frw 25,000 Abantu benshi: Frw 50,000 cyangwa icyo bigana mu mafaranga yo mu mahanga + iposita
Icyemezo cy'uko nta mwenda urimo/urimo umwenda/ufite inguzanyo	Rwf. 200
Gusaba kwerekwa amafaranga ufite kuri konti (kuri gishye)	Rwf. 2,000

Icyemezo cy'ubugenzuzi	
Gikoreshwa mu Gihugu	Rwf. 40,000
Gikoreshwa mu mahanga	Rwf. 50,000 + iposita
Igiterekerezo cy'abanyamabanki cyatanze	
Gikoreshwa mu Gihugu	Rwf 25,000
Gikoreshwa mu mahanga	Rwf 25,000
Ibarurwa y'ubwumvikane bw'impande zombi	Rwf. 100,000

Andi mafaranga	
Serivisi zijanyane no kwishyurira imishahara (Bikorwa ku bafite byibuze konti 25 z'imishahara) (Uwishyurira n'uwishyurwa bagomba kubera ari abakiriya ba GTBank)	Frw 3,000 ku bwishyurwa 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. 20,000
Komisiyo ku kugenzura (hejuru y'imyaka 2) ku kintu kimwe	Rwf. 25,000
Ikguzi kimenyekanisha ry'ibyakozwe kuri konti.	Rwf. 1,000
Icyitonderwa: Imenyekanisha ry'ibyakozwe kuri konti yawe rimwe mu mwaka ni ubuntu.	
Ibijanyanye n'amabarurwa yandi	Rwf. 25,000
Kongera gukoresha konti imaze igihe kinini idakora	Ubuntu
Ibarurwa ishingirwaho	Rwf. 25,000
Kugarurwa amashusho ya CCTV y'ibikorwa by'ubucuruzi byakorewe kuri ATM	Rwf. 25,000