

Ibiciro Bya GTBank Guhera Kuwa 4 Nyakanga 2025



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 Bundle: Ubuntu	GTSeniors: 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	Ubuntu		
Amafaranga yo gufunguza konti	Ubuntu		
Inyungu itangwa ku bwizigame	GTSAver Agera kuri 4% ku mwaka	SKS Agera kuri 4% ku mwaka	GTCSaver 8 e-Account Agera kuri 4%
Amafaranga acibwa ku kubukiza birenze incuro enye (4) mu kwezi	GTSAver & SKS: Nta nyungu uhabwa mugihe urengeje inshuro 4 ubukiza		
Amafaranga yo kubukiza 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 ni RWF 55,000 ku mafaranga ari muni ya RWF 50,000,000		
Umufuragiro wo gukurikirana dosiye	Amake ni RWF 85,000 ku mafaranga ari hejuru ya RWF 50,000,000		
Amafaranga afasha mu micungire y'inguzanyo buri mwaka	1% amake Rwf 100,000		
Kwishyura inguzanyo mbere y'uko igihe kigera	1% buri mwaka		
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 bitishyuye	2% ku kwezi ku mwenda uri mumukererewe		
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 ajanywe n'iyerekanwa ry'inguzanyo	Hifashishijwe ibiciro bya CRB Africa		
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'ibiciriirthe: RWF: 2, 000 Imiryango itegamiye kuri leta: Ubuntu Sugira :Ubuntu Konti ya sheki ya USSD: 4 GBP 2 EUR 3 Bundle: Ubuntu Rwf. 5000 (kugatabo gafite impapuroa 24) USD 4.5 EURO 3.5 GBP 3.5
Amafaranga y'agatabo ka sheki	
Amafaranga yo gufunga konti	Ubuntu
Konti isanzwe ifite uburyo bwo kwizigamira	Yishyurwa kumpera z'ukweze (kuva kuri 1% kugeza kuri 4%)
Avansi ihabwa abakiriya	
Amafaranga yogufungura dosiye y'inguzanyo	RWF 160,000
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.	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 gitanganijwe	Kwishyura mbere y'igihe: Ubuntu 8% by'amafaranga yose yemejwe yagujijwe umukirya mugihe icyo nguzanyo yaba ifashwe n'indi banki cyangwa ikindi kigo cy'imari icyo aricyo cyose
Ikiguzi cya serivisi mugihe umukirya 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 gukererera kwishyura (ku nguzanyo no ku bukode)	2% ku kwezi ku mafaranga atarishyuye
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 Z'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) alya 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 koheraza amafaranga mu buryo bw'ikoranabuhanga)	Ubuntu
SWIFT (Inyandiko banki iha uwohereje amafaranga mu mahanga)	USD 18

KUBITSA NO KUBIKUZA MUBURYO BW'IKORANABUHANGA				
ATM				
IKARITA YU KUBIKUZA MASTERCARD	CLASSIC	CORPORATE	PLATINUM	GTCSaver 8
Guhabwa ikarita ya ATM	Rwf. 6,000	Rwf. 85,000	Rwf. 15,000	Rwf. 4,000
Guhabwa ikarita nshya indi yarangiye, gusimbura ikarita yazimiyeye/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 ukoreshije ikarita	Free			
International Withdrawal	Rwf. 3,500 + 3%			
Gukoresha ikarita ya ATM ya Banki (Ubukuzza)	Rwf. 300			
Gukoresha ikarita ya ATM y'indi banki (Ubukuzza)	Rwf. 1,500			
Gukoresha amakarita mpuzamahanga ubikuzza ku ikarita ya ATM ya Banki	Rwf. 3,500 + 3%			
SMS ya OTP ku bwishyu bwakorewe kuri murandasi	Rwf. 100			
Gukoresha umukodi 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 GTCSaver 8)	Rwf. 3,500			

Serivisi za banki kuri telefoni	
Ikiguzi 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	Rwf. 1,000
zindi serivisi; kwishyura agatabo ka sheki/guhagarika kwishyura	Nk'uko bitangwaho inama mu zindi serivisi
Guhabwa kode ya PIN / Guhindura Kode ya PIN	Ubuntu
Kwishyura fagitire	Ubuntu
Kubona Kode ya PIN yazimiyeye cyangwa yabuze	Rwf. 3,500
Guhabwa ubutumwa bugufi bumenyeshya	Rwf. 4 cyangwa ingano yayo mu madovise
Kwishyura ibikorwa rusange	Ubuntu
Kwishyura imisoro binyuze muri serivisi za banki kuri terefoni	Ubuntu
Serivisi za banki kuri murandasi	
Igiciro 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 ivunisha	Ubuntu
Gusaba Banki kujya kwishyurira umuntu cyangwa ikigo umubare w'amafaranga runaka	Frw 2,000
Kwishyura fagitire	Ubuntu
Kode ya PIN	Guhabwa kode ya PIN / Guhindura Kode ya PIN = Ubuntu / Kubona Kode ya PIN yazimiyeye cyangwa yabuze= Rwf. 3,500
Kwishyura imisoro binyuze muri serivisi za banki kuri murandasi	Ubuntu
Mobile App	Ubuntu
Amafaranga yo gucunga iBank ku kwezi	Rwf. 1,500
Serivisi za banki kuri murandasi bihuriweho n'abantu benshi (GAPS)	
Igiciro 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 ukoreshije 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 (GTMoney Transfer; Hagati y'Itsinda rya GTBank)	3%, Amake USD 10

ICYITONDERWA
1. Amafaranga yishyurwa ntabarirwamo Umusoro ku Nyongeragaciro (VAT) ku ijanisha rikoreshewa (rya 18% ubu) aho bishoboka rizongerwaho
2. Inyungu yose yishyurwa ishingira ku ivanwa ry'umusoro usigararwa (WHT) ku ijanisha rikoreshewa
3. Ibiciro byihariye biraboneka k'ubisabye
4. Amafaranga yishyurwa SWIFT yongerewe ku bikorwa byose aho bishoboka – USD 18
5. Izindi serivisi zishobora guhabwa ibiciro mu gihe bisabwe
6. Amajanja ashingira ku mpinduka kandi iyo bigenze bityo, imenyekanisha rishyirwa ku rubuga rwacu no mu mashami

IBIYANYE 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 – Agenewe umuntu umwe	Frw 15,000
Amafaranga asohoka – Agenewe 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
Ikiguzi cyo koheraza amadovize	0.3% igihe cyose amafaranga arengeje USD5,000
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'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 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/byarangije 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 hanzey'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 byoherezwaga hanzey'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'ibyoherajwe 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
Amafaranga yo gutegura	2.5% ku mafaranga atishingiwe amake FRW 50,000
Gutanga impapuro mpeshamwenda	1% ry'amafaranga y'ingwate, amake Frw 70,000
Icyemezo cy'agaciro k'inguzanyo	Ku muntu umwe: Frw 10,000 Ku bantu benshi: Frw 20,000 Frw 100,000

IZINDI SERIVISI	
Amafaranga	
Kubikuzza amadevise	
Kubikuzza amadevize yoherejwe	0.5% y'agaciro
Kubikuzza amadevize 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'ivunisha (Amafaranga ari muni ya USD 50)	Ubuntu
Komisiyo ku mafaranga yashyizwemo – Urururikirane rwo muri 2003 na mbere yaho	Ubuntu
Kubitsa amafaranga akoreshewa mu mahanga	Ubuntu
Sheki na fagitire	
Impamvu za teknikini	Ubuntu
Impamvu y'amafaranga Adahagije	20% y'agaciro
Sheki zasubijwe inyuma zitishyuye n'Andi Mabanki	Ubuntu
Sheki zasubijwe inyuma zitishyuye kuri gishe	20% y'agaciro
Amafaranga y'agatabo ka sheki	Rwf 5,000 (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 buryo bwihutirwa	Rwf. 10,000
Guhagarika kwishyura – kuri buri kintu	Rwf. 10,000
Icyemezo cya sheki	Rwf. 5,000
Urupapuro rwa sheki rwo kuri gishe	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 kwiyishyura kuri konti yawe	
Gusaba ko banki kwishyurira umuntu	Rwf. 1000
Igicyiro cyo ku kwishyurira	Ubuntu
Guhindura uburyo bwo kwishyurira	Rwf. 3,000
Guhagarika ubusabe bwo kwishyurira	Rwf. 1,000
Amafaranga atarishyuye ku busabe bw'uko banki kwishyurira / kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kumwishyura kigeze.	Rwf. 3,000
Gusaba ko banki kwishyurira	
Ahasabirwa ko Banki kwishyurira/kwemerera umuntu kwiyishyura kuri konti yawe igihe cyo kumwishyura kigeze	Frw 2,000
Amafaranga agenda ku bikorwa byo gusaba ko Banki kwishyurira/kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kumwishyura kigeze	Frw 2,000
Amafaranga yo kuvugurura ubusabe bw'uko Banki kwishyurira/ kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kumwishyura kigeze	Rwf. 3,000
Amafaranga yo guhagarika ubusabe bw'uko Banki kwishyurira/kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kumwishyura kigeze	Rwf. 5,000
Amafaranga atarishyuye ku busabe bw'uko Banki kwishyurira/kwemerera umuntu kwishyurira kuri konti yawe igihe cyo kumwishyura kigeze	Rwf. 3,000

Ibindi	
Icyemezo cy'imiterere ya konti	Umuntu ku giti cye: Frw 30,000 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. 20,000
Gusaba kwerekwa amafaranga ufite kuri konti (kuri gishe)	Rwf. 200
Icyemezo cy'ubugenuzi	
Gikoreshwa mu Gihugu	Rwf. 60,000
Gikoreshwa mu mahanga	Rwf. 60,000 + 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 zijanywe no kwishyura imishahara (Bikorwa ku bafite by'ibuzze konti 25 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. 1,000
ICYITONDERWA: Imenyekanishwa ry'ibyakozwe kuri konti yawe rimwe mu mwaka ni ubutunze.	Rwf. 30,000
Ibiyanywe n'amabarurwa yandi	Ubuntu
Kongera gukoresha konti imaze igihe kinini idakora	Ubuntu
Ibarurwa ishingirwaho	Rwf. 25,000
Kugarura amashusho ya CCTV y'ibikorwa by'ubucuruzi byakorewe kuri ATM	Rwf. 25,000



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