

**IBICIRO BYA SERIVISI ZA ATLANTIQUE MICROFINANCE PLC GUHERA TARIKI 09 NZERI 2023**  
**GUIDE TARIFAIRE DE L'ATLANTIQUE MICROFINANCE PLC A PARTIR DU 09 SEPTEMBRE 2023**  
**ATLANTIQUE MICROFINANCE PLC TARRIF GUIDE FROM 9TH OF SEPTEMBER 2023**

NO	SERIVISI/SERVICES	Igicro/Prix/Price	Umusoro /Taxe /Tax	Igiteranyo /Total
<b>I IBYEREKEYE KONTI/CONCERNANT LE COMPTE/ABOUT THE ACCOUNT</b>				
<b>1.1 Amakuru y'ibanze mu gufungura Konti/Informations de base pour ouvrir un compte/Basic information to open account</b>				
a	Gufungura konti/Ouverture compte/Account Opening	0	0	0
b	Gufunga Konti/Fermeture d'un compte/Account Closing	0	0	0
c	Amafaranga yo gucunga konti yo kwizigamira/Frais de gestion de compte d'epargne/Saving Account Management fees	0	0	0
d	Amafaranga yo gucunga konti isanzwe/Frais de gestion de compte courant/Current Account Management fees	1,000	-	1,000
e	Agatabo ko kubikuza/Livret Bancaire/Passbook	10,000	-	10,000
f	Agatabo ka sheki (impapuro 24)/chèquier de 24 pages/Cheque book ( 24 leaves)	3,500	-	3,500
g	Agatabo ka sheki (impapuro 48)/chèquier de 48 pages/Cheque book ( 48 leaves)	7,000	-	7,000
h	Kubikuza hakoreshejwe resi/Retrait par reçu/Withdraw with bank receipt	1,000	-	1,000
i	Agatabo ka sheki 24 gatanga mu gihe gito/Carnet de 24 chèques express /Cheque book fees -Express (24 leaves)/	10,000	-	10,000
j	Raporo y'ibyakorewe kuri konti (Paji)/Relevé de compte bancaire (page)/Bank statement (page)	1,000	-	1,000
k	Raporo y'ibyakorewe kuri konti ku ikoranabuhanga/Relevé de compte bancaire électronique/Electronic Bank statement	0	-	0
<b>1.2 Amafaranga fatizo kuri konti zo kuzigama/Montant minimum sur les comptes d'epargne/Minimum balance</b>				
a	Konti ya - ATLANTIC, konti isanzwe/Compte courant Atlantic/Current account Atlantic	5,000	-	5,000
b	Konti ya - TONUS, Zigama na Atlantique/Compte TONUS/TONUS saving account	13,000	-	13,000
c	Konti ya - AVENIR, Iteganyirize na Atlantique/DAT AVENIR/DAT AVENIR	50,000	-	50,000
d	Konti ya - AVENIR+, Ejo heza/DAT AVENIR+/DAT AVENIR+	1,000,001	-	1,000,001
e	Konti ya - DEPOT A TERME/DAT INSTITUTION/DAT INSTITUTION	5,000,000	-	5,000,000
<b>1.3 Inyungu zishyurwa kuri konti zunguka ku mwaka/interet sur le comptes d'epargne/ Interest on saving accounts</b>				
a	Konti ya - TONUS, Zigama na Atlantique/Compte TONUS/TONUS saving account	5.0%	15%	
b	Konti ya - AVENIR, Iteganyirize na Atlantique/DAT AVENIR/DAT AVENIR	6% Maximum	15%	
c	Konti ya - AVENIR+, Ejo heza/DAT AVENIR+/DAT AVENIR+	8% Maximum	15%	
d	Konti ya - DEPOT A TERME/DAT INSTITUTION/DAT INSTITUTION	10% Maximum	15%	
<b>1.4 Ibihano byo gusesa amasezerano ya konti zo kuzigama/Penalités de resiliation contrat d'epargne avant echeance/Termination penalties on savings contract before maturity</b>				
a	Konti ya - TONUS, Zigama na Atlantique/Compte TONUS/TONUS saving account	0	-	
b	Konti ya - AVENIR, Iteganyirize na Atlantique/DAT AVENIR/DAT AVENIR	1% ku nyungu zimaze kubarwa/1% sur les interet dus/1% of outstanding interests	-	
c	Konti ya - AVENIR+, Ejo heza/DAT AVENIR+/DAT AVENIR+	1% ku nyungu zimaze kubarwa/1% sur les interet dus/1% of outstanding interests	-	

d	Konti ya - DEPOT A TERME/DAT INSTITUTION/DAT INSTITUTION	1% ku nyungu zimaze kubarwa/1% sur les interet dus/1% of outstanding interests	-	
<b>II INGUZANYO/CREDIT/LOANS</b>				
<b>2.1 Amakuru y'ibanze ajyanye no gusaba inguzanyo/Information de base sur credit/Basic information about loan</b>				
a	Kwiga inguzanyo/Frais d'etude/Appraisal fee	(MIN 17,700FRW)0.5%	18%	
b	Gukurikirana inguzanyo/Frais d'administration des credits/Loan management fees	0	-	
c	Umufuragiyo/Commission sur crédit/Processing fee	1.5%	18%	
d	Guhindura ingengabihe yo kwishyura inguzanyo/Changer le calendrier de remboursement/Change the loan repayment schedule	1%	18%	
e	Kwishyura inguzanyo mbere y'igihe cyateganyijwe/Solder un credit/Loan payoff	0%	-	
f	Kugurisha inguzanyo/Frais de rachat de prêt/Buy out fee	10%	18%	
g	Inyungu z'ubukererwe/Intérêts de retard/Late payment penalty	36%		
<b>2.2 Ijanisha ku nyungu fatizo ku mwaka zibarwa mu buryo bw'igabanuka/ Taux d'interet dégressif annuel/Annual Declining Interest rate</b>				
a	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - CREDIT ENTREPRENEUR/ZAMUKA NA ATLANTIQUE	24.0%	-	24.0%
b	Inyungu ku nguzanyo ya - CREDIT PETITE ENTREPRISE/AGUKA NA ATLANTIQUE	24.0%	-	24.0%
c	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - CREDIT PERFORMANCE TPE+/TERIMBERE	22.0%	-	22.0%
d	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - CREDIT SUR PLAN EPARGNE CREDIT	24.0%	-	24.0%
e	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - CREDIT DOMICILIATION SALAIRE / INGUZANYO KU MUSHAHARA	21.0%	-	21.0%
f	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - KUVUGURURA NO KUBAKA INZU/CREDIT IMMOBILIER AMENAGEMENT	21.0%		21.0%
g	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - KUVUGURURA NO KUBAKA INZU/CREDIT IMMOBILIER ACQUISITION	21.0%		21.0%
h	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - INGUZANYO Y'INYONGERA (TOPUP)	18% - 24%		18% - 24%
i	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - CREDIT RELANCE / ZAHUKA	24.0%	-	24.0%
j	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - CREDIT ELAN	24.0%	-	24.0%
k	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - CREDIT FIDELITE	24.0%	-	24.0%
l	Inyungu ku nguzanyo ya/Interets sur credit/Loan Interest - CREDIT ESSOR	24.0%	-	24.0%
<b>NO SERIVISI/SERVICE/SERVICE Igiro/Prix/Price TVA 18% Igiteryano /Total</b>				
<b>III IBINDI/AUTRES/OTHERS</b>				
a	Kohereza amafaranga mu kindi kigo cy'imari/Transfert dans une autre institution/Transfer in other institution	2,000		2,360
b	Kwakira amafaranga avuye mu kindi kigo/Transfert reçu d'une autre institution/Transfer from other institution	500		590
c	Kwakira umushahara uvuye mu kindi kigo cy'imari/Transfert de salaire reçu d'une autre institution/Salary transfer from other institution	500		590
d	Amafanga yishyurwa k'umushahara w'abakozi b'ibigo bifite konti muri Atlantique Microfinance Plc/Paiement de salaire aux employés des institutions ayant les comptes à Atlantique Microfinance Plc/Salary payment to employees of institutions having accounts in Atlantique Microfinance Plc	500		590
e	Icyemezo cy'uko ufite inguzanyo muri Atlantique Microfinance Plc/Attestation de créance/Loan Clearance Certificate	10,000		11,800
f	Icyemezo cy'uko utagifite inguzanyo muri Atlantique Microfinance Plc/Attestation de non créance/Loan clearance	0		0
g	Gushakirwa kopi y'ibyemezo byatanze na Banki birengeje amezi atatu/Frais de recherche d'un document archivé >3Mois/ Searching documents fees >3Months	5,000		5,000
h	Icyemezo cy'amafaranga ufite kuri konti muri Atlantique Microfinance Plc/Certificat de solde de compte/Account balance certificate	10,000		10,000
i	Icyemezo cy'uko ufite konti muri Atlantique Microfinance Plc/Attestation de titulaire de compte/Account holder certificate	10,000		10,000

j	Andi makuru asabwa kuri konti ku mpamvu zirebana n'ubugenzuzi/Autre information sur le compte au besoin d'audit/Other account information for audit purpose	0		0
<b>Izindi serivisi zishyurwa n'umukiriya ziyanye n'inguzanyo/Autres services payés par le client sur les credit/Other services paid by the client related to loan</b>				
<b>IV SERIVISI ZA NOTARIYA/SERVICE DE NOTARIAT/NOTARY SERVICES</b>				
a	Amasezerano y'inguzanyo/ Contrat de prêt/Loan contract	Igicro kigenwa na Noteri/Tarif de Notaire/Notary tarif		
b	Amasezerano y'itangwa ry'ingwate (AOMA)/Contrat d'AOMA/AOMA Contract	Igicro kigenwa na Noteri/Tarif de Notaire/Notary tarif		
c	Kwandukuzwa ingwate/Main levée d'yhotheque/Collateral deregistration	0	-	0
d	Amasezerano yo kwishingirana/Contrat de cautionnement/Guarantee contract	Igicro kigenwa na Noteri/Tarif de Notaire/Notary tarif		
<b>V IBIJYANYE NA RDB/EN RAPPORT AVEC RDB/RELATED TO RDB</b>				
a	Kwandikisha ingwate bwa mbere muri RDB (Igicro kigenwa na RDB)/Premier enregistrement de garantie à RDB/First registration of the collateral in RDB	20,000		20,000
b	Kongera kwandikisha ingwate muri RDB/Mise à jour de la garantie à RDB/Collateral Amendement (Igicro kigenwa na RDB)	10,000		10,000
c	Kwandukuzwa ingwate/Main levée d'yhotheque/Collateral deregistration	0		0
d	Kugena agaciro k'ingwate/Expertise de la garantie/Collateral Valuation	Igicro kigenwa n'urugaga rw'abagenagaciro/Tarif de cabinet d'évaluateurs/Valuer's cabinet tarif		
<b>VI IBIJYANYE N'UBWISHINGIZI/ASSURANCE/INSURANCE</b>				
a	Kwishyura ubwishingizi ku nguzanyo/Assurance protection credit/Loan protection insurance	Igicro kigenwa na Assurance/Tarif de l'assurance/Insurance tarif		
b	Kwishyura ubwishingizi ku nkongi y'umuriro/Assurance incendie/Fire insurance	Igicro kigenwa na Assurance/Tarif de l'assurance/Insurance tarif		