

The logo for bpr BANK, featuring the lowercase letters 'bpr' in white on a green background, followed by the word 'BANK' in white on a dark blue background.

BANK

A large 'bpr BANK' logo is mounted on the side of a modern glass skyscraper. The building's facade is composed of blue and yellow vertical panels, and the sky is a deep blue with scattered white clouds.

PRODUCTS BOOKLET

Get to know our Products
and Services

Regulated by the National Bank of Rwanda.

For People. For Better.



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Transactional Accounts



A. CURRENT ACCOUNT (BUNDLED)

Open a current or transactional account with a Monthly charge and benefit from accessing bank services on ATMs, Mobile banking, internet banking and on other bank channels.

Benefits

- ATM card, affording you unlimited banking hours through our ATM network
- Make direct payments to the account e.g. salaries, standing orders
- Low minimum operating balance
- Regular transfers from other current or savings accounts
- Statements of accounts at regular intervals or on request
- Cheque book
- Cash deposit at any branch.
- Access to BPR Bank Internet Banking and Mobile Banking services.

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance
- Passport sized photo



**Get a Current Account with
Monthly Fee: Access ATMs,
Mobile, and Online Banking!**

B. CURRENT ACCOUNT (PAY AS YOU GO)

Open a current or transactional account without Monthly charges and you only pay for services every time you transact – We call this the freedom of banking.

Benefits

- ATM card, affording you unlimited banking hours through our ATM network
- Make direct payments to the account e.g. salaries, standing orders
- Low minimum operating balance
- Regular transfers from other current or savings accounts
- Statements of accounts at regular intervals or on request
- Cheque book
- Cash deposit at any branch
- Access to BPR Bank Internet Banking and Mobile Banking services.

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance
- Passport sized photo



Student Account: No monthly fees, unlimited transactions, and access to student loans!

C. STUDENT CURRENT ACCOUNT (IGA)

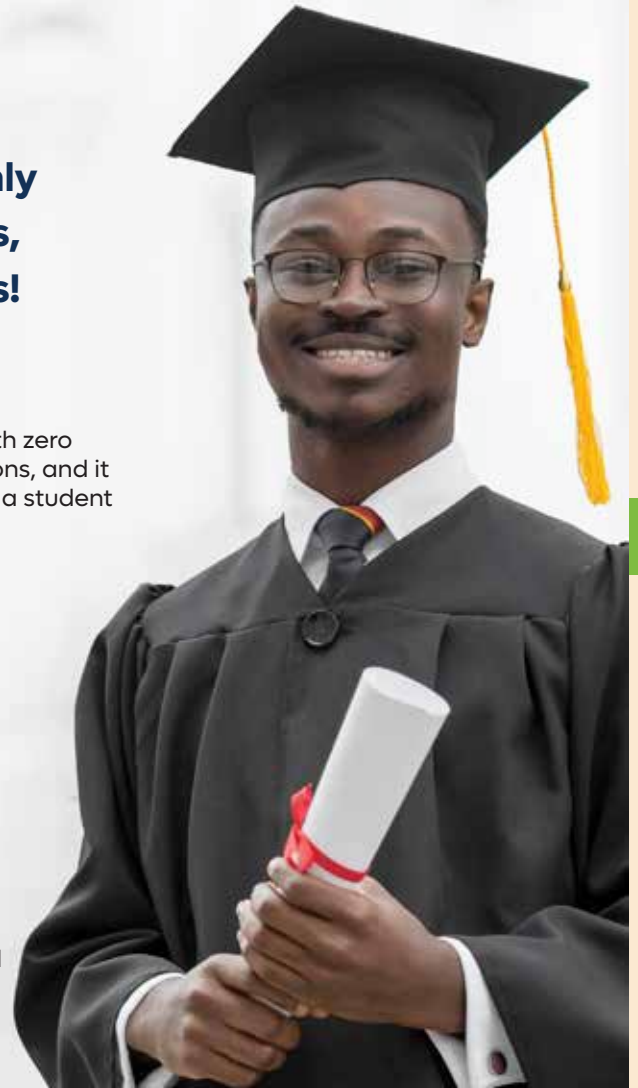
This is an account tailored to the needs of students, affordable with zero monthly charges. What's more, you're allowed unlimited transactions, and it gives you access to student loans. Enjoy all these great benefits of a student current Account.

Benefits

- Zero account opening balance
- No account maintenance charges
- Cash deposit at any branch
- ATM Card for convenient banking
- Regular Transfers from other accounts to your account
- Access BPR Bank Mobile Banking

Requirements

- Two quality color passport-size photos
- Original and copy of passport or ID
- Letter from College/Institution of learning and/or Student card



D. SALARY CURRENT ACCOUNT (BUNDLED)

Salaried? Let us help you save, send and receive money affordably with the salary account; with a monthly charge of Frw 1000. That is not all; access loans of up to Frw 30,000,000. Let us open your account today, shall we?

Benefits

- Low account maintenance fee
- Affordable monthly charges with zero operating balance
- Access to BPR Bank internet Banking and Mobile Banking
- Access to over 40 million ATMs worldwide

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance



E. SALARY CURRENT ACCOUNT (PAY AS YOU GO)

Salaried? Let us help you save, send and receive money affordably with the salary account; with a no monthly charge, you only pay for services used. That is not all; access loans of up to Frw 30,000,000. Let us open your account today, shall we?

Benefits

- Low account maintenance fee
- Affordable monthly charges
- Access to BPR Bank internet Banking and Mobile Banking
- Access to over 40 million ATMs worldwide

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance

With our salary account, enjoy no monthly fees, pay only for services used, and access loans up to Frw 30,000,000. Open your account today!



Savings



A. GWIZA SAVINGS ACCOUNT

Open a BPR Bank Gwiza Savings Account and multiply your hard-earned money with an attractive interest rate of up to 8% p.a on your savings. Deposits are free and one withdrawal allowed per month allows you to keep saving.

Benefits

- No account maintenance charges.
- Four withdrawals per annum
- No restriction or charges on deposits into the account
- Cheap to maintain.
- Convenient to operate.

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance



**Boost Savings
with BPR Gwiza:
Up to 8% Interest
& Free Deposits!**

B. ABANA SAVINGS ACCOUNT

Save for the future you dream of for your little one with the BPR Bank Abana savings account. Earn attractive interests of up to 7% on the savings and secure their future today.

Benefits

- Low account opening balance
- Low account maintenance
- Open to children with less than 18 years
- Attractive interest rates
- No service charges
- Cash deposit at any Branch

Requirements

- Two quality colour passport-size photos of the parent or guardian
- Original and copy of National identification or passport of parent/guardian
- Birth certificate or notification of birth of the child
- Minimum opening deposit



C. GOAL SAVINGS ACCOUNT

A savings account that helps an individual save towards a certain goal, project, or purpose. This could be buying a car, buying a computer, buying land, buying shares, buying furniture, paying for school fees, retirement, saving for a trip, medical bills etc. It's also designed to help businesses save toward specific goals, projects, or purposes. This could include purchasing new equipment, expanding operations, acquiring property, buying shares, funding business development, covering operational costs, or setting aside capital for future investments.

Benefits

- Attractive Interest Rates
- Flexible Savings Period
- Opportunity for Long-Term Investments
- Automatic Transfers
- Financial Discipline

Requirements

For Individuals

- Age Requirement: Must be an individual above 16 years of age.
- Minimum Operating Balance: Must maintain at least RWF 10,000 in the account.
- Minimum Goal Amount: The goal amount must be at least RWF 50,000.
- Lock Period: Choose a lock period between 6 months and 5 years.

SAVINGS

- No ATM Withdrawals: No withdrawals allowed from ATMs before maturity.
- Withdrawal Restrictions: No withdrawals allowed before the goal/maturity period.
- No Fees: No ledger or transactional fees, with free standing orders to the goal account.

For Businesses:

- Registration Requirement: Must be a registered/certified business.
- Minimum Goal Amount: The goal amount must be at least RWF 500,000.
- Lock Period: Choose a lock period between 6 months and 5 years.
- No ATM Withdrawals: No withdrawals allowed from ATMs before maturity.
- Withdrawal Restrictions: No withdrawals allowed before the goal/maturity period.
- No Fees: No ledger or transactional fees, with free standing orders to the goal account.



Platinum Banking

A. ADVANTAGE CURRENT ACCOUNT (BUNDLED)

Tailored to suit your needs, the Premium Account allows you to carry out a wide range of BPR banking transactions, giving you bespoke banking experience.

Benefits

- Available – your dedicated relationship manager and service team are on hand whenever you need them to be.
- Accessible – our exclusive suits and counters mean you get what you need in good time and great comfort.
- Reliable – you can depend upon our platinum team to provide simplified, fast-tracked solutions every single time.
- Convenient – Our full range of e-banking options, including internet banking, mobile banking and real-time payment solutions, remove every vestige of hustle from your banking experience.

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance

Experience bespoke banking with our Premium Account—designed for a wide range of BPR transactions tailored to your needs



B. ADVANTAGE CURRENT ACCOUNT (PAY AS YOU GO)

Tailored to suit your needs, the Premium Account allows you to carry out a wide range of BPR banking transactions, giving you a bespoke banking experience.

Benefits

- Available – your dedicated relationship manager and service team are on hand whenever you need them to be.
- Accessible – our exclusive suits and counters mean you get what you need in good time and great comfort.
- Reliable – you can depend upon our platinum team to provide simplified, fast-tracked solutions every single time.
- Convenient – Our full range of e-banking options, including internet banking, mobile banking and real-time payment solutions, remove every vestige of hustle from your banking experience.

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance



Our Premium Account offers a range of BPR transactions for a truly bespoke banking experience.”

C. ADVANTAGE SAVINGS ACCOUNT-GWIZA

Open a BPR Bank Savings Account and multiply your hard-earned money with an attractive interest rate of up to 8% p.a on your savings. Deposits are free and one withdrawal allowed per month allows you to keep saving.

Benefits

- No account maintenance charges
- Four withdrawals per annum
- No restriction or charges on deposits into the account
- Cheap to maintain
- Convenient to operate

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance





“

**Secure Your Child's
Future: BPR Bank
Abana Account
with Up to 7%
Interest!**

D. ADVANTAGE SAVINGS ACCOUNT (ABANA)

Save for the future you dream of for your little one with the BPR Bank Abana savings account. Earn attractive interests of up to 7% on the savings and secure their future today.

Benefits

- Low account opening balance
- Low account maintenance
- Open to children with less than 18 years
- Attractive interest rates
- No service charges
- Cash deposit at any Branch

Requirements

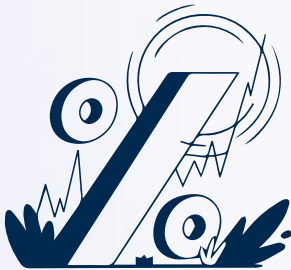
- Two quality color passport-size photos of the parent or guardian
- Original and copy of National identification or passport of parent/guardian
- Birth certificate or notification of birth of the child
- Minimum opening deposit



Diaspora Banking



Enjoy dedicated support, exclusive access, reliable solutions, & seamless e-banking with our Premium Account benefits



A. DIASPORA CURRENT ACCOUNT (BUNDLED)

Tailored to suit your needs, the Diaspora current bundled Account allows you to carry out a wide range of bpr banking transactions, giving you a bespoke banking experience with free access to your account via Internet Banking and other channels.

Benefits

- Available – your dedicated relationship manager and service team are on hand whenever you need them to be.
- Accessible – our exclusive suits and counters mean you get what you need in good time and great comfort anytime you are back home.
- Reliable – you can depend upon our platinum team to provide simplified, fast-tracked solutions every single time.
- Convenient – Our full range of e-banking options, including internet banking, mobile banking and real-time payment solutions, remove every vestige of hustle from your banking experience.

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance

B. DIASPORA CURRENT ACCOUNT (PAY AS YOU GO)

Tailored to suit your needs, the Premium Account allows you to carry out a wide range of bpr banking transactions, giving you a bespoke banking experience.

Benefits

- Available – your dedicated relationship manager and service team are on hand whenever you need them to be.
- Accessible – our exclusive suits and counters mean you get what you need in good time and great comfort anytime you are back home.
- Reliable – you can depend upon our platinum team to provide simplified, fast-tracked solutions every single time.
- Convenient – Our full range of e-banking options, including internet banking, mobile banking and real-time payment solutions, remove every vestige of hustle from your banking experience.

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance



Enjoy up to

7%

annual interest & watch your hard-earned money grow.

C. DIASPORA SAVINGS ACCOUNT

Open a bpr Bank Savings Account and multiply your hard-earned money with an attractive interest rate of up to 7% p.a on your savings. Deposits are free and one withdrawal allowed per month allows you to keep saving.

Benefits

- No account maintenance charges
- Four withdrawals per annum
- No restriction or charges on deposits into the account
- Cheap to maintain
- Convenient to operate

Requirements

- Fill an account opening application form
- Original and copy of National identification or Passport
- Minimum opening balance



D. DIASPORA SAVINGS ACCOUNT (ABANA)

Save for the future you dream of for your little one with the bpr Bank Abana savings account. Earn attractive interests of up to 7% on the savings and secure their future today.

Benefits

- Low account opening balance
- Low account maintenance
- Open to children with less than 18 years
- Attractive interest rates
- No service charges
- Cash deposit at any Branch

Requirements

- Two quality colour passport-size photos of the parent or guardian
- Original and copy of National identification or passport of parent/guardian
- Birth certificate or notification of birth of the child
- Minimum opening deposit



E. DIASPORA MORTGAGE

Let us help you identify the best investment opportunity available back at home. Put money into business, land, property and grow your investment portfolio. Are you a Rwandan living and working in the Diaspora, and looking to buy a home in Rwanda? Bpr Bank Rwanda Mortgages is offering you The KEY to your Dream Home

Benefits

- Financing of up to 75% of the value of the property or sale price whichever is lower for purchase.
- Mortgage Term of up to 15 years subject to the terms of employment.
- Plot Purchase of up to 70% financing for a term of 5 years.
- Competitive interest rate - Bank's Base rate of 16% p.a minus a 0.5% margin therefore 15.5% p.a.
- Loan Repayments should not exceed 50% of one's net income, inclusive of any other loans one could be servicing.
- Subscribe to Advantage banking

Requirements

- Original pay-slips for last 3 months
- Original Bank Statements for last 6 months



- Letter from employer bearing employment details i.e terms, retirement
- Copy of employment contract
- Detailed CV
- Copy of Residency permit or work permit.
- Original Utility Bill
- Duly completed application form
- Copy of National ID / Passport
- Open a Bank account
- Copy of Title / Lease over property offered as security
- Duly signed Sale Agreement/offer of sale
- Spousal joint surety
- Establish a power of Attorney to act on behalf of the client borrower for matters relating to the mortgage transaction.
- Valuation report of property being financed (this should be carried out after preliminary assessment of applicant has been done but before submission of application documents).

Mortgage related costs

- Valuation fees
- Commitment Fees – 2% once off
- Insurance – annual fire & life premium based on loan amount and value of property.
- Notary fees for Mortgage offer letter and mortgage contract.
- Three month's loan repayment to be maintained in a current account for the term of the mortgage.

N.B If the application documents are not received in originals, these should be notarized.

G. MONEY TRANSFER SERVICES

1. SWIFT TRANSFER

Bpr Bank Swift Transfer offers you the best services in international money transfers. Your money gets across the border with great 'swift' ensuring your needs are met without compromise, wherever you are in the world.

Requirements

- The BPR Bank swift code and the full name and address of the bank you're transferring to.
- The recipient's name, account number and recipient's branch.
- The amount and currency you are sending

OUR SWIFT TRANSFER DETAILS

BPR BANK RWANDA PLC SWIFT CODE/ADDRESS: **BPRWRWRW**

OUR CORRESPONDENT BANK FOR USD: **DEUTSCHE BANK TRUST COMPANY AMERICAS, NEW YORK, NY USA**

SWIFT CODE: **BKTRUS33**

OUR CORRESPONDENT BANK FOR EUROS & GBP: **DEUTSCHE BANK AG FRANKFURT GERMANY**

SWIFT CODE: **DEUTDEFFXXX**

2. MONEYGRAM

MoneyGram offers you the flexibility to send money online or in person with the help of any of MoneyGram's agent partners worldwide. Money sent from abroad can be collected at any of our bpr Bank branches countrywide.



Requirements:

- To send to a bpr Bank account, provide details of the recipient's bank name and account number.
- Have with you details of the recipient i.e. full name matching their ID.
- Notify the receiver by sharing the 8-digit reference number for pick-up.

3. RIA

RIA is one of the largest international money transfer companies in the world, offering reputable services in money transfer. Get on to the platform for free and send money to any bpr Bank account, to be received in 24 hours.



Requirements:

- Sign up for a free RIA
- Send a cash transfer for pick-up at any bpr Bank branch countrywide
- Transfer money directly to a bpr Bank account for receipt in 24 hours.

MONEY TRANSFER

4. WESTERN UNION

Western Union is one of the most popular money transfer services globally, and with good cause. It has proved to be one of the safest and most reliable platforms to send money to friends and family around the globe!

What you can do with Western Union:

- Send a cash transfer for pick-up at any bpr Bank branch countrywide
- Transfer money directly to a bpr Bank account.
- Receivers have an option of receiving money into their bpr Bank accounts via bpr Bank mobile banking.





CARDS

CARDS

1. DEBIT CARD (CLASSIC GOLD & PLATINUM)

Your BPR Bank Debit card allows you make easy cashless payments at absolutely no charge. 'Swipe' your card at the gas station or any outlet that accepts visa and enjoy amazing discounts from our partners.

Benefits

- Purchase items at stores with VISA operational point of sale (POS).
- Pay conveniently for online goods and services
- Withdrawal of funds at any BPR Bank Agent in the country and acquire other agent enabled services
- Access any BPR Bank Rwanda ATM and view a mini-statement.
- The BPR Bank Debit Card can be used to withdrawal funds at any BPR Bank ATM
- The card can transact on international ATMs at a fee.
- Eligible for transaction on non BPR Bank ATMs.

Requirements

- To get a BPR Bank debit card, simply sign up for a BPR current or transactional account.
- Fill in card application form



2. PREPAID CARD (AYANJYE)

Weeknight grocery shopping, fuel for the weekend, shopping online for your son's first birthday, pampering at the spa; pay for your expenses with the BPR Bank "Ayanjye" Prepaid Card; top-up cash before transaction allowing you to remain in control of your spends.

Benefits

- Secure online transactions. 3D security features that ensure that all your online transactions are safe and secure.
- Saving tool. Use it to save by topping up money on the card.
- Only spend money that's been loaded
- Global access. Access cash from over 600,000 ATMs worldwide

Requirements

- Fill in card application form
- National ID



CARDS

3. CLASSIC CREDIT CARD

The BPR Classic Visa Card lets you enjoy the freedom of financial flexibility with limits of Frw 1,000,000 and above. With eligibility for both BPR and non-BPR customers, the card is great for first time credit card owners.

Benefits

- Secure online transactions. 3D security features that ensure that all your online transactions are safe and secure.
- Flexible repayment options of between 10% and 100% of the outstanding balance.
- 45 days interest free period.

Requirements

- Rwanda national ID or passport
- Duly filled credit card application form
- Bank statements for the last 6 months if self-employed
- 3 Months' salary account bank statement
- Latest pay slip





CARDS

4. GOLD CREDIT CARD

Perfect for individuals looking for higher credit card limits of Frw. 5,000,000; Go for gold!

Benefits

- Secure online transactions. 3D security features that ensure that all your online transactions are safe and secure.
- Flexible repayment options of between 10% and 100% of the outstanding balance.
- 45 days interest free period.
- Exclusive membership. Automatic memberships to the visa business club.

Requirements

- Rwanda national ID or passport
- Duly filled credit card application form
- Bank statements for the last 6 months if self-employed
- 3 Months' salary account bank statement
- Latest pay slip



5. PLATINUM CREDIT CARD

Life doesn't have to wait; a premium credit card experience guaranteed with platinum credit. It is the card for happiness, experiences, adventures, surprises, aspirations; the platinum credit card is your bridge for every moment. Enjoy higher limits of Frw. 10,000,000 and above.

Benefits

- Secure online transactions. 3D security features that ensure that all your online transactions are safe and secure.
- Flexible repayment options of between 10% and 100% of the outstanding balance.
- 45 days interest free period.
- Exclusive membership. Automatic memberships to the visa business club.

Requirements

- Rwanda national ID or passport
- Duly filled credit card application form
- Bank statements for the last 6 months if self-employed
- 3 Months' salary account bank statement
- Latest pay slip



CARDS

6. CORPORATE CREDIT CARD

Give your senior staff a corporate card to pay for allowances, corporate travel expenses, entertainment, etc.

Benefits

- Accountability. Brings in accountability of staff within an organization.
- Go cashless. Releases employees from the hassle of carrying cash while out on official duties.
- Convenience. Convenient and easy tracking of staff allowances.
- Easy tracking. Flexible corporate statements for easy reconciliation.

Requirements

- Banks statements for the last 6 months
- Memorandum and Articles of Association
- Certificate of Incorporation
- Audited Accounts for the last 2 years
- Board resolution from the account signatories
- Duly filled credit card application form of each signing staff



LOANS



LOANS

LOANS

1. UNSECURED PERSONAL LOAN

Salaried and in need of a financial boost? Secure yourself an affordable loan with flexible amounts, great terms and no collateral needed. We're here to help you go ahead with financing of up to Frw 30 million.

Benefits

- Flexible repayment periods: Get repayment periods that match your needs, up to 60 months (5 years).
- Higher Loan limits: Loans limits based on your repayment capacity
- Loan open to all; Unsecured personal loans are available to both salaried and self-employed professionals and retirees

Requirements

- Employment contract Indicating terms and conditions of employment.
- Stamped Pay slips for recent 3 consecutive months
- Employment and salary certificates recently signed
- Undertaking by employer to channel the borrower's salary through his/her account with BPR Bank.
- Bank statement for 6 months (If not banking with BPR)
- One color passport photograph for the borrower and the guarantor
- Loan clearance certificate / loan certificate (If not banking with BPR)

- Photocopy of ID for Rwandese or Passport for foreigners (including a working permit)
- Marital status (Certificate of marriage, celibacy, Divorced & Widowed)
- Guarantor's photocopy of ID for Rwandese or Passport for foreigners (if applicable)
- Well filled BPR loan application form
- Positive CRB report
- Promissory note

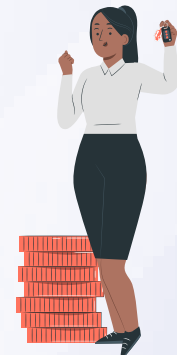
2. SECURED PERSONAL LOAN

Is it high time you acquired that asset, or do you have an investment opportunity that you just can't pass up? The Secured Personal Loan will help you get started and with flexible repayment periods up to 84 months.

All you need is to have an active BPR Bank account, and requisite security including title deeds, logbooks, share certificates, among others.

Benefits

- Long tenure: Enjoy long payment periods of up to 84 months.
- Top ups allowed: Top up your loan as needed and enjoy more financial muscle
- Flexible terms: Flexible installment deductions according to your financial power
- Quick processes: Access the loan in no time, thanks to the quick loan processes



Requirements

- Employment contract Indicating terms and conditions of employment.
- Stamped Pay slips for recent 3 consecutive months
- Employment and salary certificates recently signed
- Undertaking by employer to channel the borrower's salary through his/her account with BPR Bank.
- Bank statement for 6 months (If not banking with BPR)
- One color passport photograph for the borrower and the guarantor
- Loan clearance certificate / loan certificate (If not banking with BPR)
- Photocopy of ID for Rwandese or Passport for foreigners (including a working permit)
- Marital status (Certificate of marriage, celibacy, Divorced & Widowed)
- Guarantor's photocopy of ID for Rwandese or Passport for foreigners (if applicable)
- Well filled BPR loan application form
- Positive CRB report
- Promissory note



3. ASSET BASED FINANCE (ABF)-PERSONAL CAR LOAN.

Looking to get your first car? Or have you simply identified a fresh set of wheels you'd like to snag? Secure yourself a friendly personal car loan with a comfortable repayment period of up to 60 months. All you need is an active BPR account and proof of security, and you'll be on cruising with your dream car.

Benefits

- Long tenure: Enjoy long payment periods of up to 60 months.
- Equity contribution as low as 10% for brand new cars of up 1 year of manufacturing or zero (0%) under government scheme so you do not have to save much.
- Highly competitive pricing
- Early repayments allowed without penalty
- Choose from a wide range of dealers

Requirements

- Employment contract Indicating terms and conditions of employment.
- Stamped Pay slips for recent 3 consecutive months
- Employment and salary certificates recently signed
- Undertaking by employer to channel the borrower's salary through his/her account with BPR Bank.
- Bank statement for 6 months (If not banking with BPR)
- One color passport photograph for the borrower and the guarantor
- Loan clearance certificate / loan certificate (If not banking with BPR)
- Photocopy of ID for Rwandese or Passport for foreigners(including a working permit)
- Marital status (Certificate of marriage, celibacy, Divorced & Widowed)
- Guarantor's photocopy of ID for Rwandese or Passport for foreigners (if applicable)
- Proforma invoice/pre-sale agreement for the vehicle to be purchased.
- Well filled BPR loan application form
- Positive CRB report
- Promissory note

LOANS

4. MID-MONTH SALARY ADVANCE

Are you employed or retiree and looking for a short-term loan to support you tide over any urgent financial exigency or emergency? then look no further, Our mid-month facility got you covered.

Benefits

- Accessibility: You may access up to 50% net pay
- Flexible tenor from 1-12 months depending on your preference
- Pay with the next pay or at the end of the month.
- Competitive rates i.e. no processing fees, early repayment charge and monthly management fees.....etc.
- Security Free: No security required to take up this loan
- Quick processing: Get your loan processed in the shortest time possible

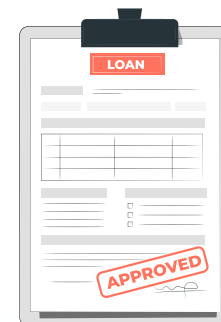
Requirements

Non-borrowers:

- Application form/terms and conditions duly signed
- Copy of employment contract for non-borrowers
- Copy of Identity card/passport
- Salary Certificate for non-borrowers
- Positive CRB report

Existing borrowers and repeat salary advance borrowers.

- Application form/terms and conditions duly signed
- Positive CRB report



5. MOBI-LOAN

Do you need quick funding? Take out one of the quickest mobile loans and top up your funds to complete a purchase or sort out an emergency. With BPR Mobi Loan you can access loan amounts between Frw 5000 and Frw 1,000,000 instantly. All you need to do is sign up for BPR Bank mobile banking.

Benefits

- Higher loan limits of up to Frw 1,000,000.
- Instant Access. Get instant access to a Mobi loan, as an active customer for 6 months, with 4 deposits during the period.
- Pay in 30days. Enjoy a 30-day payment period.
- Get Top-Up loans. Access top-up loans within your limit and term of 30 days.

Requirements

- A BPR Bank Account
- Register for Mobile Banking
- Register for Mobi-Loan
- Pre-scoring by the bank



6. HOME LOAN -PURCHASE

With our mortgage loan purchase program, you can confidently embark on your journey to homeownership with the assurance of financial stability and the support of a dedicated team. Secure your future today with a mortgage solution designed to meet your needs and exceed your expectations.

Benefits

- Flexible payment periods: Borrow any amount for home purchase and pay back for up to 25 years.
- Open to all: Mortgages are available to salaried persons, self-employed as well as Rwandans working abroad.
- Easily accessible: Express interest in a BPR Bank home loan at over 100 BPR Bank branches countrywide
- Up to 100% Financing: Access up to 100% financing for owner occupier purchase.

7. HOME LOAN - EQUITY RELEASE

If you have an existing property e.g home land , you can borrow against it and get equity release that allows access to quick funds to pay for school fees, medical major life events or emergency expenses, renovations/home improvement , investment opportunities, purchasing a new home and much more....

Benefits

- Get access to funds quickly
- Competitive interest rates
- Flexible tenor or up to 20 years
- Debt consolidations
- Flexible use of funds (any purpose)
- Access funds of up to 70% value (LTV)
- No penalties for early principal reductions.
- No penalties on accelerated monthly repayments.



8. HOME LOAN -CONSTRUCTION

Enjoy our residential construction mortgage for development/construction of a residential property for owner-occupation or renting out. This provides a structured and cost-effective way to finance the building of a new home, offering flexibility and control over the construction process while increasing the property value and the homeowner's equity.

Benefits

- Control over your project (Materials, designs, contractors. Etc)
- up to 100% financing for first homeowners % 80% for others
- Open to all - employed and self-employed persons
- Available at all our branches countrywide
- Flexible tenor of up to 300 months
- Higher loan limits based on repayment capacity
- Competitive interest rates
- No penalties for early principal reductions.
- No penalties on accelerated monthly repayments.

9. PLOT PURCHASE

This is a secured term loan that is intended to finance the purchase of a residential/commercial plot of land and the maximum loan tenor should not exceed 10 years.

LOANS

Benefits

- Flexible payment periods: Borrow any amount for land purchase and pay back for up to 10 years.
- Open to all, Product is available to salaried persons, self-employed as well as Rwandans working abroad.
- Easily accessible: Express interest in a BPR Bank home loan at over 100 BPR Bank branches countrywide
- We make it possible for you to Purchase your residential or commercial plots

10. AFFORDABLE HOUSING SCHEME HOME LOAN:

The home loan under the affordable Housing scheme targets a lower income bracket of earners. It makes the journey to home ownership a reality for all. We make it possible for you to purchase your residential home from estates or outside estates.

Benefits

- Financing of up to 100% of the value of the property or sale price whichever is lower for a residential home.
- No penalties for early principal reductions.
- No penalties on accelerated monthly repayments.



11. COMMERCIAL MORTGAGE -PURCHASE

The BPR Bank Rwanda income generating mortgage Loan makes it possible for you to invest in real estate that will generate an income. You are able to buy a commercial property for rental income with flexible, cost-effective financing terms

Benefits

- Financing of up to 80% of the value of the property or sale price whichever is lower for commercial purchase in major towns.
- Mortgage Term of up to 120 months
- No penalties for early principal reductions.
- No penalties on accelerated monthly repayments.
- Affordable equity contribution of as low as 20%
- Diverse repayment sources including salary, rental income
- Competitive interest rates

12. COMMERCIAL MORTGAGE-CONSTRUCTION

The BPR Bank Rwanda income generating mortgage Loan makes

it possible for you to invest in real estate that will generate an income. You are able to build a commercial property for rental income with flexible, cost-effective financing terms.



LOANS

Benefits

- Financing of up to 70% of construction cost in major towns
- Mortgage Term of up to 120 months
- No penalties for early principal reductions.
- No penalties on accelerated monthly repayments.
- Affordable equity contribution of as low as 20%
- Diverse repayment sources including salary, rental income
- Competitive interest rates

13. COMMERCIAL MORTGAGE-EQUITY RELEASE

If you have an existing property e.g commercial building land , you can borrow against it and get equity release that allows access to quick funds to pay for school fees, medical major life events or emergency expenses, renovations/home improvement , investment opportunities, purchasing a new home and much more....

Benefits

- Get access to funds quickly
- Competitive interest rates
- Flexible tenor or up to 10 years
- Debt consolidations
- Flexible use of funds (any purpose)
- Access funds of up to 70% value (LTV)
- No penalties for early principal reductions.
- No penalties on accelerated monthly repayments.

Requirements & documents required

Pre-approval documents

- Submission of a duly filled personal loan application form.
- A copy of National ID card /passport (for foreigners) of borrower (and spouse if their income is included, they are joint borrowers or if a guarantor). Originals to be sighted by the Loan Officer and confirmed as such (Certified as True copy of Original)
- Copy of a Valid working permit (for foreigners)
- Copies of employment (offer of employment, service certificate, salary certificate, latest three months' pay slips).
- CVs for employed persons on contracts to assess the employment history and future employability in case of termination.
- Tenancy contracts where rent is considered as source of repayment – originals to be sighted and confirmed as such by Loan Officer.
- Copy of marital status certificate (singleness, marriage, divorce, or widow(er))
- Copy of property ownership documents (for secured facilities)
- Current valuation report done by a valuer on BPR Bank list of approved valuers (for facilities secured by real estate)
- Proforma invoices /sale agreement of movable/immovable property to be purchased (where applicable).
- Six months bank statement if not banking with BPR Bank.
- Positive CRB report
- Outstanding loan certificates for takeovers
- RSSB code (number where applicable).



LOANS

Documentation-mortgage

Individual/salaried

- Submission of a duly filled mortgage application form.
- A copy of National ID card of borrower (and spouse if their income is included, they are joint borrowers or if a guarantor). Originals to be sighted by the Loan Officer and confirmed as such (Certified as True copy of Original)
- Copies of employment (offer of employment, service certificate, salary certificate, latest three months' pay slips) ;
- CVs for employed persons on contracts to assess the employment history and future employability in case of termination.
- Tenancy contracts where rent is considered as source of repayment – originals to be sighted and confirmed as such by Loan Officer.
- Copy of marital status certificate (singleness, marriage, divorcee, or widow(er))
- Copies of property ownership documents
- Current valuation report done by a valuer on BPR Bank list of approved valuers.
- Provisional sale agreement/offer of sale for purchase cases.
- Evidence of equity contribution (where applicable);
- Six months bank statement if not banking with BPR Bank



Self -employed and sole proprietors

- Submission of a duly filled mortgage application form.
- A copy of National ID card of borrower (and spouse if their income is included, they are joint borrowers or if a guarantor). Originals to be sighted by the Loan Officer and confirmed as such (Certified as True copy of Original)
- Copy of marital status certificate (singleness, marriage, divorce or widow(er));
- Certificate of domestic company registration from RDB/Business registration certificate where applicable.
- Copied of property ownership documents
- Current valuation report done by a valuer on BPR Bank list of approved valuers
- Provisional sale agreement/offer of sale for purchase cases.
- Evidence of equity contribution (where applicable)
- Twelve (12) months bank statement if not banking with BPR Bank.
- Books of Accounts for last 3 years.
- Cashflow projections for the next three years
- Any other supporting documents to support repayment ability

Limited Liability Companies

- Submission of a duly filled mortgage application form.
- Certificate of domestic company registration issued by RDB/Business registration certificate where applicable.
- Copy of RRA TIN Certificate.
- Copies of ID/passport for the owners and directors of the company.
- Copied of property ownership documents Current valuation report done by a valuer on BPR Bank list of approved valuers.
- Evidence of own contribution (where applicable) ;
- Books of Accounts for last 3 years.

LOANS

- Projected Cash-flows for next 3 years.
- Bank statements for last 12 months if not banking with BPR Bank
- Full details of all Borrowings and Facilities Advanced from other institutions/banks if any

Estate Development/Project Finance

- A current feasibility study confirming project viability.
- Evidence for availability of end buyers of the units to be developed (min 30% confirmed sales)
- Evidence of developer's ability to raise own contribution upfront. (Own contribution is $\geq 30\%$ of the cost excluding land);
- Copies of title documents to the plot (s) to be developed.
- Architectural building and structural plans duly approved by the relevant local authority/Kigali One stop Centre.
- Priced Bills of Quantities duly signed;
- Regulatory approvals for the development including EIA (where applicable /any exemptions);
- Evidence of availability of existing sources of income to service interest during the construction / grace period or the entire facility (if company provide, audited financial statements for last three years , cash flow projection for the next three years , business profiles, account statements for last twelve months, certificate of incorporation , memorandum and articles of association, TIN certificate, RRA clearance certificate.....)
- Briefs on the project technical management teams (indicating their qualifications and experience, CVs, and qualification papers). Professional competence to be evidenced by a list of major projects completed within the last 5 to 10 years.
- An executed formal contract between the Developer and the Contractor indicating the estimated completion time and how cost overruns will be treated.
- Submission of a performance bond from a reputable bank or insurance firm for 10% of the contract value.

Projected valuation report carried out by a Valuer recommended by BPR Bank disclosing:

- Market value
 - Mortgage value
 - Insurance value
 - Forced sale value (reserve price)
- per unit as well as the entire project

All construction cases (in addition)

- Approved (valid) building permit.
- Bills of quantities
- Approved building plans
- EIA certificate where applicable

Diaspora documents

- Diaspora living and working in countries where KCB bank/BPR bank is represented will be served as any other walk-in customers and documents verified as true copy of the original (CTO) by a loan officer/RM
- Diaspora living and working in other countries will submit employment contracts/service certificate, working permit certified by Rwandan embassy in their respective countries. Other documents like bank statements, pay slips, IDs and Passportsetc may be certified (CTO) by a loan officer/RM

INVESTMENTS



INVESTMENTS

1. FIXED DEPOSITS

Grow your money with our Fixed Deposit account. Our competitive interest rate will have you reach your goal faster. The interest applies to local and foreign currencies; and will only be accrued if the money remains in the account for the agreed tenor.

2. CALL DEPOSITS

Sign up for Call Deposit; an interest-bearing investment account that allows you to withdraw your money from the account without a penalty, at a moment's notice. Enjoy the various benefits, such as withdrawing from your account without prior notification to the bank.

3. TREASURY BIDS & BONDS

Looking for a stable and risk-free way to grow your money? Treasury Bills and Bonds are a surefire investment that can be a stable source of income. BPR Bank invests in Treasury Bills and Bonds on your behalf.

4. SHORT-TERM CREDIT LOANS

You can borrow short term loans with or without an approved loan in place. They are extended for up to 6 months, with their interest rates determined by the Treasury Bill.

FOREX



FOREX

1. FOREIGN CASH EXCHANGE (PURCHASE & SALE)

Customers can buy or sell foreign cash over the counter in any BPR Bank branch countrywide. It is also available in all major world currencies (US\$, Euro and Pound Sterling etc.), in mint condition

- Flexibility/negotiation of exchange rates for amounts above US\$5,000
- No commission charged for cash transactions below US\$40,000 or the equivalent in other currencies

2. FOREIGN EXCHANGE FORWARD CONTRACTS

The Treasury team can arrange on behalf of customers for the sale or purchase of a specific amount of foreign currency at a specified exchange rate for settlement on a particular date up to 180 days (6 months) in the future. This enables you to eliminate any risk of exchange rates moving between the time that commitment is first established (deal date) and the date of actual delivery of funds (value date) at no additional cost.

3. FIXED INCOME AND MONEY PRODUCTS

- Investment in Government Securities
- Interbank placement & Borrowing
- Corporate Money Market Loans
- Fixed Term Deposit

SME BANKING



SME BANKING

1. Current accounts

A. CURRENT ACCOUNT (BUNDLED)

The SME Current account (Bundled) is your best bet for your growing business, with requirements of frequent transactions and multiple payments. Get a cheque book, access to financing and monthly statements.

Benefits

- Low monthly maintenance fee
- Preferential fees on direct payments e.g transfers and standing orders
- Negotiated rates on foreign currency transactions
- Business customers are entitled to relationship managers for personalized services
- Access to bpr Channels (iBank and Mobile Banking)

Requirements

- RDB certificate for domestic company registration, including shareholder's copy.
- Board resolution and Letter of opening account.
- ID or passport of signatories
- Colored passport photo of signatories.

B. CURRENT ACCOUNT (PAY AS YOU GO)

The SME Current account (Pay as you go) is your best bet for easy cash flow and monitoring of your transactions as you go. Get a cheque book, access to financing and monthly statements.

Benefits

- No monthly maintenance fess applied
- Minimum operating balance is not required.
- Lower transaction charges or the equivalent in foreign currency
- Business customers are entitled to relationship managers

Requirements

- RDB certificate for domestic company registration, including shareholder's copy.
- Board resolution and Letter of opening account.
- ID or passport of signatories
- Colored passport photo of signatories.

2. LEARNING INSTITUTION ACCOUNTS

A. LEARNING INSTITUTION ACCOUNT (PRIVATE SCHOOLS)

This account is designed to meet your school's unique needs. It gives parents and guardians the freedom to pay for fees conveniently using the bpr App, our bpr Bank Agents or any branch. The account also gives you many more benefits to grow your school.

Benefits

Low Monthly Maintenance Fee

- Preferential fees on direct payments e.g transfers and standing orders
- Negotiated rates on foreign currency transactions
- Entitled to relationship managers for personalized services.
- Access to bpr Channels (iBank and Mobile Banking)

Requirements

1. School registration certificate
2. A letter of introduction from the Ministry of Education
3. Board resolution

B. LEARNING INSTITUTION ACCOUNT (PUBLIC SCHOOLS)

This account is designed to meet your school's unique needs. It gives parents and guardians the freedom to pay for fees conveniently using the bpr App, our bpr Bank Agents or any branch. The account also gives you many more benefits to grow your school.

Benefits

- Low monthly maintenance fee
- Preferential fees on direct payments e.g transfers and standing orders
- Negotiated rates on foreign currency transactions.

SME BANKING

- Entitled to relationship managers for personalized services.
- Access to bpr Channels (iBank and Mobile Banking)

Requirements

- School registration certificate
- A letter of introduction from the Ministry of Education
- Board resolution.

3. SACCO ACCOUNT

A. SACCO ACCOUNT

A special deposit account designed for the purpose of accumulating savings for financing their lending operations or future investment plans thus enabling them to realize their shared objectives and goals. It is designed for SACCOs that prefer a checking account.

Benefits

- No account maintenance fees
- Free withdrawals
- 24/7 access to your account through bpr Online Banking
- Access to SACCO loans

Requirements

- Copy of the SACCO registration certificate issued by Rwanda Sacco Union.
- Certificate Copy of SACCO byelaws
- Minute and resolution to open account
- A registered resolution defining the signatories and account opening mandate (if the SACCO is a registered company)
- Certificate of incorporation for the case of companies

4. NGOs ACCOUNT

A. INTERNATIONAL NGO BUNDLED ACCOUNT

Giving more to those who give selflessly.

The bpr Bank NGO offering gives you more so that you can carry out your operations with ease.

Benefits

- Low monthly maintenance fee
- Preferential fees on direct payments e.g transfers and standing orders
- Negotiated rates on foreign currency transactions
- Entitled to relationship managers for personalized services
- Access to bpr Channels (iBank and Mobile Banking)



Requirements

- RDB certificate for domestic company registration, including shareholder's copy.
- Board resolution and Letter of opening account.
- ID or passport of signatories
- Colored passport photo of signatories.

BRALIRWA VALUE CHAIN PROPOSITION

BPR Bank is committed to supporting the Bralirwa distributor network by offering tailored financial solutions that help distributors optimize their business operations, improve cash flow management, and achieve long-term growth. The Bralirwa Value Chain Proposition encompasses a range of products designed to meet the specific needs of distributors and their sub-dealers.

a. Payment & Collection Products

BPR Bank offers seamless and hassle-free payment collection services that take the burden off your shoulders. We efficiently manage collections from your customers and sub-dealers, ensuring steady cash flow and liquidity. Let us handle the complexities, so you can focus on what you do best—growing your business.



Benefits:

- **Improved Cash Flow:** Distributors receive timely payments, helping to maintain consistent cash flow.
- **Operational Efficiency:** The bank manages collections, allowing distributors to focus on core business activities.
- **Increased Liquidity:** Higher account balances lead to better liquidity management.
- **Reduced Administrative Burden:** The service reduces the need for manual tracking of payments from multiple customers.

b. Working capital financing

Unlock the power of working capital financing, designed specifically to give you the flexibility and resources to fuel your business operations. With financing of up to 67% of your 12-month average deposits, you can **seize opportunities and manage day-to-day operations with confidence.**

Benefits:

- **Quick Access to Funds:** Get fast approval for working capital financing, giving you the flexibility to meet business needs.
- **Attractive Rates:** With interest rates as low as 16% per annum, distributors enjoy competitive pricing while fueling their business operations.
- **Flexible Financing Limits:** Access up to 67% of your 12-month average deposits, providing a significant boost to your cash flow when it's needed most.

SME BANKING

c. Asset financing

Take your business to the next level with our tailored, self-secured asset financing solution. Whether it's expanding your delivery fleet or upgrading critical equipment, we provide flexible financing with terms up to 60 months, helping you acquire the assets you need to scale your business.

Benefits:

- **Acquire Essential Assets:** Distributors can obtain movable assets, such as delivery vehicles, to enhance their distribution network.
- **Flexible Repayment Terms:** Up to 60 months to repay, allowing distributors to manage repayments alongside their cash flow.
- **Self-Secured Financing:** Distributors can secure financing based on the assets they are purchasing, without the need to pledge additional securities simplifying the process.
- **Business Growth:** Enables expansion of distribution operations without the need for large upfront payments.
- **Discounted interest pricing** Bralirwa distributors enjoy discounted rates for asset financing compared to the usual tariff.
- **Insurance premium financing** insurance premium financing is bundled with this product, making it easier for you to manage insurance costs while enjoying complete asset protection

d. Insurance premium financing for your other assets and insurance needs.

Protect your business with our **stress-free insurance premium financing** solution. Spread out your premium payments over time, allowing you to **stay protected without the pressure of lump-sum payments**. Focus on your growth while we help you safeguard your assets, effortlessly.

Benefits:

- **Spread Payments Over Time:** Avoid lump-sum payments by spreading insurance premiums over 6 to 12 months, keeping cash flow intact.
- **Low Interest Rates:** Finance your premiums at a competitive interest rate of 16% per annum, reducing financial pressure.
- **Continuous Coverage:** Ensures your business stays protected with uninterrupted insurance coverage, even when finances are tight.
- **Improved Budgeting:** Predictable, monthly payments make it easier to plan and manage your financial commitments.

e. Investment financing

Dream big with BPR Bank's investment financing solutions, designed to help you expand and transform your business premises. Whether you're planning to acquire, renovate, or build new spaces, our flexible term loans give you the freedom to bring your vision to life, enhancing your business operations and future growth potential.

Benefits:

- **Growth-Driven Financing:** Get long-term loans to expand, renovate, or acquire business premises with loan tenures up to 10 years.
- **Competitive Interest Rates:** Financing is available at rates starting from 16% per annum, tailored to help you grow your business without overstretching your budget.

SME BANKING

- **Flexible Repayment Terms:** Customized repayment schedules aligned with your business cycle, helping manage cash flow during expansion.
- **Increased Operational Capacity:** Use investment financing to increase the size of your operations, driving growth and boosting your market presence.

f. Current account remuneration

BPR Bank introduces a game-changing Current Account Remuneration designed to maximize returns on the high-volume transactions of Bralirwa distributors. With interest rates of up to 4% per annum for balances over FRW 400 million, this offering ensures that your idle funds are working as hard as you are. By maintaining higher account balances, you not only enhance your liquidity but also unlock the potential for greater financial stability and growth. This is more than just a current account—it's a strategic tool for boosting your business's bottom line while exploring the bank's full suite of financial solutions.

Benefits:

- **Earn Competitive Returns:** Distributors can earn up to 4% per annum on their current account balances, turning idle funds into a valuable income stream.
- **Enhanced Liquidity:** Maintaining higher balances ensures that distributors have ready access to cash, making it easier to manage operations and seize new opportunities.
- **Boost Financial Stability:** The interest earned on deposits provides an additional layer of financial security, supporting long-term business growth.
- **Seamless Cash Management:** By keeping funds in a remunerated account, distributors enjoy better cash flow management without the need for complex financial arrangements.

Requirements/ Eligibility criteria

To be eligible for any of the products offered under this proposition, distributors and transporters must meet the following criteria:

- Valid service contract from Bralirwa for at least one year.
- Submission of financial statements covering the last 3 years.
- Proof of business income (such as audited accounts, management accounts, or cash flow statements).
- Evidence of the value or cost of the asset(s) to be financed.
- Cash flow projections for the loan or investment period.
- Copy of business registration or identification documents.
- Any additional information required by BPR Bank for credit assessment.

Self-Secured Asset Financing Product

The Self-Secured Asset Financing Product from BPR Bank is specifically designed to empower businesses by providing the financial support needed to acquire qualifying movable assets such as vehicles, trucks, essential equipment, and other movables. No additional collateral is required, as the financed assets themselves serve as security. This tailored solution caters to various industry players, including manufacturers, agribusinesses, transporters, construction companies, oil and gas firms, and distributors for brands like BRALIRWA, Inyange, Azam, and SKOL. Other qualifying businesses can also benefit from this self-secured financing option.

SME BANKING

The product is delivered through direct financing via term loans or by facilitating imports with Import Letters of Credit (LCs) that offer post-import financing options. Whether you're looking to upgrade your fleet, acquire new machinery, or enhance your operational capacity, BPR Bank's flexible financing terms allow you to grow your business with confidence.

Benefits:

- **Extended Repayment Flexibility:** Enjoy repayment periods of up to **60 months**, giving you the breathing room to manage cash flow while expanding your business.
- **High Loan-to-Value Financing:** Get between **70% to 80% financing** for new assets minimizing the upfront investment required.
- **Comprehensive Asset Protection:** all financed assets will be fully insured under a comprehensive policy bundled with this product, making it easier for you to manage insurance costs while enjoying complete asset protection. This means your business is protected against unforeseen events, allowing you to focus on growth.
- **Direct Payment to Asset Suppliers:** The loan amount is conveniently paid directly to the asset seller, simplifying your procurement process.
- **Business Growth:** This financing is designed to **boost your business capacity**, allowing you to operate more efficiently and scale operations.

Requirements

- Assets must be brand new or no more than one year old from the date of registration.
- All financed assets will be registered as the bank's collateral and must be insured comprehensively. Financing options are available to support the insurance cost
- A qualifying business must have been in operation for at least 3 years.
- A qualifying business must have a positive operating profit (EBITDA) for at least the last 3 years.
- A qualifying business should present financial statements for at least for the last 3 years.
- Proof of the value or cost of the asset (valuation report, proforma invoice, sales agreement, etc.) to be financed.
- Cash flow projections for at least the proposed duration of the loan.
- A copy of the identification/registration of the business requesting financing.

AGRI ACCOUNTS



5. AGRI ACCOUNTS

a. Agri Business Current Account - Bundled

This account is for farmers that wish to grow their farming business and get access inputs required for their operations to increase productivity.

Benefits

- Easy Access to Inputs
- Competitive pricing
- Seasonal payment based on production/business cycle.
- Zero Minimum Operating Balance
- Zero account Maintenance Fee
- Dedicated Relationship Manager

Requirements

- RDB certificate for domestic company registration, including shareholder's copy.
- ID or passport of signatories
- Colored passport photo of signatories.

B. AGRI BUSINESS CURRENT ACCOUNT – PAY AS YOU GO

This account is for farmers that wish to grow their farming business and get access inputs required for their operations to increase productivity.

Benefits

- Easy Access to Inputs
- Competitive pricing
- Seasonal payment based on production/business cycle.
- Zero Minimum Operating Balance
- Zero account Maintenance Fee

Requirements

- RDB certificate for domestic company registration, including shareholder's copy.
- ID or passport of signatories
- Colored passport photo of signatories.

C. AGRI COOP CURRENT ACCOUNT - BUNDLED

This account is for farming cooperatives that wish to grow their farming business and get access inputs required for their operations to increase productivity, boost their farm produce and market value of their produce

Benefits

- Easy Access to Inputs
- Competitive pricing
- Seasonal payment based on production/business cycle.
- Zero Minimum Operating Balance
- Zero account Maintenance Fee
- Dedicated Relationship Manager

Requirements

- Coop registration Certificate.
- Board resolution and Letter of opening account.
- ID or passport of signatories
- Colored passport photo of signatories.

D. AGRI COOP CURRENT ACCOUNT – PAY AS YOU GO

This account is for farming cooperatives that wish to grow their farming business and get access inputs required for their operations to increase productivity, boost their farm produce and market value of their produce.

Benefits

- Easy Access to Inputs
- Competitive pricing
- Seasonal payment based on production/business cycle.
- Zero Minimum Operating Balance
- Zero account Maintenance Fee

Requirements

- Coop registration Certificate.
- Board resolution and Letter of opening account.
- ID or passport of signatories
- Colored passport photo of signatories.



AGRI LOAN

AGRI LOANS

1. Asset Based Financing

This is a loan facility that enables customers to purchase commercial and farm machinery and equipment such as green houses, irrigation kits, oil processing equipment, chaff cutters, tractor implements, trucks for transport produce e.g., cereals, milk etc.

Benefits

- Flexible repayment plan
- Relatively low initial capital relay
- Improved cash flow and liquidity
- Competitive interest rates

2. Working Capital facility

This is a loan product designed to meet working capital requirement needs for traders in agribusiness. These include Agro vets, Agro processors, commodity traders (cereals, Legumes, Vegetables etc.), traders in livestock.

Benefits

- Flexible repayment plan
- Long tenor
- Competitive interest rates
- Requirements
- Must be in commercial farming/ activity for at least 2 years.

SME FINANCING



SME FINANCING

1. LPO FINANCING

We support your business by providing financing up to 70% cost of goods to be supplied against a Local Purchase Order received from a client, and/or issuer of a contract, enabling you to fulfill goods and services you have committed to. Let us help you deliver your best work!

Benefits

- Finance of up to 70% cost of items to be supplied.
- Quick approval process
- Maximum period of 90 days depending on the terms.

Requirements

- Letter of request
- Tax Clearance certificate from RRA
- Valid business registration and permit documents
- Valid LPO from the government, ministry or parastatal, a reputable company, listed NGOs
- Details of the costs required to execute the contract.
- Valuation report where applicable
- Audited accounts where applicable
- List of completed past contracts & good completion certificate.
- Positive CRB report
- Debtor/creditor payables and receivables

SME FINANCING

- Identification documents of shareholders
- Marital status of the shareholders

2. INVOICE FINANCING

Do you work on contract or project-based jobs? We offer you a buffer as you wait to be paid for a completed project by financing up to 70% of your invoice.

Benefits

- Access to 70% of sales proceeds within 10 days
- Quick approval process
- Competitive rates

Requirements

- Valid Business permit or trading license
- Business Registration Identification
- Invoice(s) jointly stamped and certified by the seller and the buyer.
- Delivery note(s) jointly stamped and certified by the seller and the buyer.
- Copy of the contract and/or copy of purchase order jointly stamped and certified by the seller and the buyer.
- Where a contract is involved, a certificate of completion.
- Collaterals, with valuation reports, where applicable.
- Bank statements for the past 3 years from all banking institutions where the customer has accounts.

3. ASSET BASED FINANCING

We are your partner in ensuring your productivity. If your business is one that requires movable assets to operate, then this is the perfect product for you. We'll help you purchase motor vehicles such as trucks, heavy commercial vehicles and school buses, as well as plant machinery, agricultural, medical and construction equipment, among others.

Benefits

- Flexible repayment plan
- Relatively low initial capital relay
- Improved cash flow and liquidity
- Competitive interest rates

Requirements

- Duly filled bpr Bank application form
- Certified copies of Certificates of Incorporation and TIN
- Board resolution.
- Audited statements where applicable.
- Company's memos and Articles of Association
- Last 3 years bank statements
- 20% equity contribution
- Proforma invoice from seller or supplier
- Valid valuation report of the asset to be financed.



4. OVERDRAFTS

Sometimes all you need is a little boost to drive your business. Our overdraft facilities give you the financial muscle to stay liquid allowing you to run overheads and have enough working capital.

Benefits

- Repayable in 12 months subject to renewal
- Improved cash flow and liquidity
- Competitive interest rates

Requirements

- Letter of request
- Copy of valid identification documents (ID or passport)
- Financial statements for the last 3 years
- Trade license
- Board resolution approving the request for the facility.



5. INSURANCE PREMIUM FINANCE

Enables you to pay for your premiums over time by reducing the financial strain of lump-sum premium payments. It covers assets such as Houses, cars, trucks, medical insurance, office equipment, stock, and others.

Benefits

- Flexible repayment plan
- Repayable in 12 months subject to renewal
- Improved cash flow and liquidity
- Competitive interest rates

Requirements

- Letter of request
- Copy of ID or passport
- Financial statements for the last 3 years.
- Valid identification documents
- Trade license
- Audited financials where applicable, valid insurance policy.

6. GUARANTEES (BID, PERFORMANCE, ADVANCE PAYMENT)

Our guarantees are a promise toward the genuineness and safety in the business of our customers. Bid guarantees commit us to your bid participation in tenders; performance guarantees will commit us to the completion of projects; and advance payment guarantees commit us to fund for project start-up.

Benefits

- Improved cash flow and liquidity
- Quick approval process
- Secure your participation in tenders.
- Ensure project completion.
- Build credibility and confidence in your business dealings.

Requirements

- Copy of the contract and/or copy of purchase order jointly stamped and certified by the seller and the buyer.
- Letter of request
- Tax Clearance certificate from RRA.
- Valid business registration and permit documents
- Valuation report where applicable
- Audited accounts where applicable
- List of completed past contracts & good completion certificate.
- Positive CRB report
- Debtor/creditor payables and receivables

SME FINANCING

- Identification documents of shareholders
- Marital status of the shareholders

7. LETTER OF CREDIT

Our letters of credit service facilitate the smooth exchange of transactions in international trade. It is a payment device that assures payments will be made for goods or services provided by the terms of the documentary credit.

Benefits

- Guarantee payments for goods or services.
- Ensure smooth cross-border transactions.
- Protect against non-payment and default.
- Build trust with international partners.

Requirements

- Proforma invoice of the supplier
- Letter of request
- Valid business registration and permit documents
- Positive CRB report
- Financial statements for the last 3 years
- Identification documents (ID/Passport)

8. INVESTMENT FINANCING (PROJECT FINANCE/COMMERCIAL BUILDING)

Expand and grow your business infrastructure. With our investment financing, we offer funding large time in project finance and commercial building to add more value to your commercial property and in building your investment property portfolio.

Benefits

- Expand and grow your business infrastructure.
- Increase the value of your commercial property.
- Diversify your investment property portfolio.

Requirements

- For buying; sales agreement between the buyer and the seller.
- Contribution of at least 20%.
- Occupancy rate to be availed.
- Letter of request
- Valid business registration and permit documents
- Positive CRB report
- Financial statements for the last 3 years
- Identification documents (ID/Passport)

A silhouette of a man and a woman in business attire shaking hands. They are positioned in front of a large window overlooking a city skyline at sunset. The sun is low on the horizon, creating a warm, golden glow. The man is on the left, and the woman is on the right. The text 'CORPORATE BANKING' is overlaid in white, bold, sans-serif font across the middle of the image.

CORPORATE BANKING

CURRENT ACCOUNT

1. Current Account (Bundled)

Ideal for government, NGOs and private institutions, this account is designed to help you manage your day-to-day operations, so you can access and move your money, make payments and borrow seamlessly. With tools such as internet banking, overdraft facilities and loans, you will breeze through managing your finances and see your business scale to greater heights.

Benefits

- Low monthly maintenance fee
- Preferential fees on direct payments e.g transfers and standing orders
- Negotiated rates on foreign currency transactions
- Business customers are entitled to relationship managers for personalized services
- Access to bpr Channels (iBank and Mobile Banking)

Requirements

- Certificate of Registration/ Incorporation from Rwanda Development Board (RDB)**
- Please note: The complete Certificate of Registration showing the complete shareholding of the company is required
- Memorandum & Articles of Association (Copy launched with RDB) **
- Please note: Where the Directors/ Shareholders listed in the Memorandum and Articles are also Companies we require the Memorandum and Articles and certificate of registration of the Companies listed as directors/ shareholders.
- Original and copy of ID/ Passport for all signatories and directors/ shareholders
- Board resolution with a company seal;

CORPORATE BANKING

- Appointing BPR Bank Rwanda Plc as Bankers to the company
- Specifying Account Signatories and signing mandates
- One quality colored passport sized photograph for signatories and directors.

CORPORATE BORROWING

1. ASSET BASED FINANCING

We are your partner in ensuring your productivity. If your business is one that requires movable assets to operate, then this is the perfect product for you. We'll help you purchase motor vehicles such as trucks, heavy commercial vehicles and school buses, as well as plant machinery, agricultural, medical and construction equipment, among others.

Benefits

- Purchase new or used assets: Acquire both new and used assets such as motor vehicles and earth moving equipment
- Acquire production equipment: Get financing for Agricultural, Construction, Medical, Hospitality and IT equipment for your business
- Friendly rates: Enjoy competitive rates for both local and international currencies
- Flexible terms: The financing terms are flexible, with payment periods of up to 72 months
- Insurance benefits: Get insurance for your assets, packaged as part of the plan
- Bundled products: Access Insurance Premium Financing and tracking costs
- Maximum TENOR of 60 months

Requirements

- Duly filled bpr Bank application form
- Certified copies of Certificates of Incorporation and PIN
- Board resolution
- Company's memos and Articles of Association
- Last 2 years bank statements
- 30% equity contribution
- Proforma invoice from seller or supplier
- Recent valuation report (for used vehicles)
- Copy of logbooks (for used vehicles)

2. COMMERCIAL MORTGAGE

Part of our support is helping you get the perfect premises for your business. We advance this loan for both construction and the purchase of commercial properties and estates. Pick whatever suits your business.

Benefits

- **Attractive group and staff packages:** Specially packaged staff mortgage facilities for companies & co-operative societies and organized groups.
- **70% financing:** Get up to 70% financing of the amount you require for your mortgage.
- **Access to a members' club:** Be a member of the Mortgage Developers Club and enjoy trips to China, Dubai & other markets to see latest trends.
- **Have your property showcased:** Gain access to Mortgages Developers Club bus tours where your property is showcased to potential customers.

Requirements

- Duly filled bpr Bank application form
- Certified copies of Certificates of Incorporation and TIN
- Board resolution.
- Company's memos and Articles of Association
- Last 2 years bank statements
- Equity contribution
- Proforma invoice from seller or supplier
- Recent valuation report (for used vehicles)

2. WORKING CAPITAL FACILITY

This is a loan product designed to meet working capital requirement needs for traders in agribusiness. These include Agro vets, Agro processors, commodity traders (cereals, Legumes, Vegetables etc.), traders in livestock.

Benefits

- Flexible repayment plan
- Long tenor
- Competitive interest rates

Requirements

- Must be in commercial farming/ activity for at least 2 years.



3. WORKING CAPITAL LOANS

Your business needs to be liquid in order to run its day-to-day processes. We are here to ensure that operations run smoothly so you can focus on providing the best service while growing your business.

Benefits

- Flexibility in withdrawal: The customer can draw money as needed from time to time, as long as the overdraft limit is not exceeded.
- Low cost: The cost of borrowing is low, since interest is only charged on the overdrawn balance.
- Improved liquidity: It improves the customers' liquidity position, allowing the business to run smoothly.

4. SEASONAL LOANS

Don't be caught in a mess. If you have a business emergency or need to service a particular need, then this is the financial plan for you. With the great rates and quick approval, you will literally be saving time and money.

Benefits

- Friendly terms: Pay back the loan flexibly over a period of 6 months.
- Quick approval: Enjoy a quicker approval and disbursement process for your loan and have your cash almost instantly.

5. LONG TERM FINANCING

Embark on a long-term project with the assurance that we have your back. This product is built to help you scale up by allowing you to take up a business mortgage or finance projects that will build your company.

A. PROJECT FINANCING

Choose financing with great terms. We offer you long-term loans for your projects or acquisition of infrastructure based on your projections. It doesn't get any better than that.

Benefits

- Allows you to run your project: It gives you the ability to get financing that is not tied to the project sponsor's ability.
- Tailored to project: Get a loan that is structured and driven by the specific characteristics of each project.

B. CORPORATE FINANCING

Through our resources, we are well placed to ensure that our corporate and institutional customers meet their financial and capital raising needs. Go ahead with us.

SYNDICATED TERM LOANS

Looking for long-term financing for a large project? A syndicated term loan is the best bet. Being a curation of various lenders, it works perfectly for both parties, allowing for diversification of credit risk for the bank and the full funding for the customer.

CORPORATE BONDS

Through investing in bonds, you can raise funds for your short to medium term projects. With our expertise, we enable our clients to obtain financing for long-term projects and large ticket expenditure programs.

Benefits

- Improved returns on project: By lowering the cost of funds you will obtain a fixed or floating rate pricing from the market, thus improving the total return from your project.
- Enjoy a fixed rate: Obtain fixed rate pricing from the bond market and thus lock-in your funding costs for the duration of the borrowing period.

INSURANCE PREMIUM FINANCE

This product enables clients to pay their premiums over time by reducing the financial strain of lump-sum premium payments. It covers assets such as Houses, cars, trucks, medical insurance, office equipment, stock etc.

Product Features

- The customer pays the first installment upfront which also includes interest after which the bank releases the total premium to the insurance company's account in BPR BANK facilitating immediate insurance cover to the client
- Subsequent installments paid monthly in advance through current account debit
- The insurance company shall act as a guarantor of the client such that if the client fails to honor their obligations the bank shall proceed to call up the guarantee and demand for the unutilized portion of the insurance premiums from the insurance company.

Benefits:

- Easy application process (48hrs)
- Reduced pressure on working capital
- Flexible repayment terms (10 installments maximum)
- Early settlement options available
- Choose from a wide range of underwriters
- Wide range of insurance products
- Competitive interest rates

Requirements:

- Tripartite Agreement to be signed by all three parties
- ID/TIN certificate for individuals and directors
- Memo & Articles of Association for companies
- Certificate of incorporation or registration

OPERATING LEASE

This product is ideal for you if you're a business owner who wishes to lease assets to use rather than owning them.

Benefits

- Lessor owns the asset: The asset is in full ownership of the lessor.
- Includes interest, capital & VAT: Lease rentals include interest, capital and VAT

- VAT terms: The client will claim VAT input credits based on the lessor's invoice subject to normal VAT rules. VAT is charged on each lease rental (including capital & interest).
- Residual Value (RV): This depends on the asset financed and is generally between 15% and 30% RV with a guaranteed RPU (Repurchase Agreement) with the Supplier or third party.
- Note: Leasing terms and conditions may vary, subject to compliance to specific statutory regulations.

FINANCE LEASE

We have collaborated with dealer partners to ensure that our corporate clients enjoy the best rates during acquisition and leasing of fleets.

Benefits

- Get full financing: This is a full capital pay out lease
- Lessor owns the asset.: The asset is in full ownership of the lessor.
- Lessee benefits: Get income tax deduction for wear and tear of the asset
- VAT terms: The client gets to claim VAT input credits based on the financier's invoice subject to normal VAT rules. VAT is charged on each lease rental.

LETTERS OF CREDIT

Letters of Credit help reduce the various risks that come with local and international trade. We support you by guaranteeing payment to your supplier if specified terms are met.

Benefits

- **Guaranteed payment:** Payment is guaranteed by the issuing bank to the confirming bank, as long as compliant documents are presented.
- **Reduced risks:** Risks usually encountered by the buyer are mitigated.
- **Allows multiple shipments:** Allows for multiple/continuous shipments as long as quality of products and price are guaranteed by an independent pre-shipment inspection company.
- **Flexibility in products:** Allows access to other products e.g. pre-shipment finance and structured finance
- **Timely delivery:** Ensures delivery is done within schedule and payment

PRE-SHIPMENT FINANCING

This short-term offer is primarily offered to exporters. We help finance your products and base your repayments on your export proceeds or funds owed by your buyers.

Benefits

- **Provides working capital:** Helps to generate additional working capital to enable the client meet production demands
- **Flexible security requirements:** Security requirements to take up this loan are dependent on amount.
- **Allows for large consignments:** It facilitates the taking of very large orders
- **Affordable rates:** Offers affordable rates compared to other borrowing facilities
- **Revolving basis:** Accommodates re-borrowing after a specified period of time.

POST IMPORT FINANCING

Sometimes your payments to your suppliers fall due before you are paid by your customers. With the Post-Import Finance Facility, BPR BANK will bridge the financing gap and give you flexibility with additional time on your credit.

Benefits

- Extended credit period: The Bank allows its client an undisclosed extended credit period, allowing for negotiation for better rates with the seller.
- Low rates: Enjoy lower lending rate (LIBOR, plus a small margin)
- Offsets LC bills: Used by importers to pay the LC Bills as they fall due instead of debiting the current account.
- Low fees: It is ideal to use when a client account is not in credit balance as the fees charged are much lower than the O/D.

LPO FINANCING

When you receive an order from a known buyer but are unable to finance it from your own resources, BPR BANK will offer you LPO Financing to enable you to fulfil the order.

Benefits

- Up to 70% financing: Get financing of up to 70% of cost of items to be supplied.
- Flexible security requirement: Security requirements to take up this loan are dependent on amount.
- Low interest rate: Enjoy low interest rates on your loan
- Quick approval process: Enjoy a quick approval process for your loan
- 90 days or less payment disbursement: Disbursement takes a maximum period of 90 days depending on the terms of the LPO

Guarantees/Bonds - (Bid/Performance/Transit Bonds)

When you sign a business contract and need a guarantor, bpr Bank will step in on your behalf to reduce the risk of non-payment or non-performance. BPR BANK Guarantees are accepted both locally and internationally.

Benefits

- Increase in liquidity: Client obtains credit hence increasing their level of liquidity
- Immediate compensation: In case the customer defaults on payment, the beneficiary gets immediate compensation

BILLS/INVOICE DISCOUNTING

Don't stall your project due to any unreceived payments. Our working capital loan facility allows you to stay liquid pending any receipts or collection of payment for work already invoiced. This facility offers the benefit of managing working capital and cash flow requirements for the contractor such as wages, salaries and other supplier payments pending collections.

Benefits

- Immediate access to funds: Immediate access to the proceeds of sales regardless of unreceived payment from customers
- Simple process: Enjoy a simple application process for this credit facility
- Simple security requirements: Enjoy additional working capital with simplified security requirements

COMMODITY FINANCING

This credit facility is extended to producers of products who do not have access to Balance Sheet Lending. The producer obtains liquidity by leveraging his inventories well before the goods are sold into the market.

Benefits

- Immediate access to funds: Immediate access to the proceeds of sales regardless of unreceived payment from customers
- Simple process: Enjoy a simple application process for this credit facility
- Simple security requirements: Enjoy additional working capital with simplified security requirements

DOCUMENTARY COLLECTIONS

We enable the importation and exportation of goods by handling the documents presented in the required order. This could be cash against documents, acceptance documents and/or the banks guarantee.

Benefits

- Low bank charges: They are cheaper than LC's in terms of lower bank charges
- Short processing time: Enjoy short processing periods and speedy payments
- Assured payment: If documents are against acceptance (DA), it allows an importer a period of credit while assuring the exporter of payments
- Flexible bill settlement: The drawee has flexibility on settlement of bills (especially for documents against acceptance)
- No impact on customer's credit lines: It bears no impact on the customer's credit lines

STRUCTURED TRADE FINANCE (STF)

This is cross-border trade using non-standard security where the intention is to get repaid by the liquidation of a flow of commodities.

Benefits

- Access to financing: Gain access to financing where no other financing is in place
- Financing matched with trade cycle: Financing facility is tuned to the producer's production and trade cycle
- Off balance sheet operation/liquidity: It operates on off balance sheet financing, keeping debt to equity low.
- Producer benefits from his record of accomplishment: Allows producer to benefit from his track record in a reduced risk environment

WAYS OF BANKING / CHANNELS



WAYS OF BANKING

1. MOBILE BANKING

Safe and robust, our Mobile-banking platform allows you to access banking services at the comfort of your Mobile-enabled gadget. The platform is customized for Corporate, MSMEs, Consumers, and High Net worth individuals. The banking possibilities are endless.

Benefits

- Easy Funds transfer

Transfer money easily and conveniently to Own Accounts, Other BPR accounts, Other Local bank accounts, Other KCB subsidiaries, Mobile money wallets and international transfers without having to visit your bank branch.

- Access Account & Card Balances and Statements

Check your account, Credit card, and Prepaid card Balances and access your Statements anytime through your



MOBILE BANKING.

- Credit and Prepaid Card Top Up

Ability to top up your credit and Prepaid cards

- Pay your utility bills

Easily pay for your utility bills like electricity (Prepaid & Postpaid), Water, Pay Tvs(Canal+, Startimes, DSTV) subscriptions.

- Government related Payments

Easily pay for RRA Tax, RSSB and Ejo heza from the comfort your homes.

- View and pay your loans

View the status of your loan online; the balance, the next installment due date and how much is cleared so far.

- Airtime and Agent float top-up

Top up your airtime ad buy agent floats directly from your bank account

WAYS OF BANKING

- Standing Orders

Create, View and amend any Standing orders without visiting the any bank branch

- Order and Stop Chequebooks

Order and stop any chequebook at any time without visiting the bank branches

2. INTERNET BANKING

Safe and robust, our internet-banking platform allows you to access banking services at the comfort of your internet-enabled gadget. The platform is customized for Corporate, MSMEs, Consumers, and High Net worth individuals. The banking possibilities are endless.

Benefits

- Easy Funds transfer

Transfer money easily and conveniently to Own Accounts, Other BPR accounts, Other Local bank accounts, Other KCB subsidiaries, Mobile money wallets and international transfers without having to visit your bank branch.

- Access Account & Card Balances and Statements

Check your account, Credit card, and Prepaid card Balances and access your Statements anytime through your internet banking.

- Credit and Prepaid Card Top Up

Ability to top up your credit and Prepaid cards

- Pay your utility bills

Easily pay for your utility bills like electricity (Prepaid & Postpaid), Water, Pay Tvs(Canal+, Startimes, DSTV) subscriptions.

- Government related Payments

Easily pay for RRA Tax, RSSB and Ejo heza from the comfort your homes.

- Loan status enquiry

View the status of your loan online; the balance, the next installment due date and how much is cleared so far.

- Process Bulk/Batch Payments

Allows customers who process their salary payments and other batch payments in a single instance without doing multiple transactions. It a single debit from the customer and multiple credits to his/her beneficiaries.

- Airtime and Agent float top-up

Top up your airtime ad buy agent floats directly from your bank account

WAYS OF BANKING

- Standing Orders

Create, View and amend any Standing orders without visiting the any bank branch

- Order and Stop Chequebooks

Order and stop any chequebook at any time without visiting the bank branches

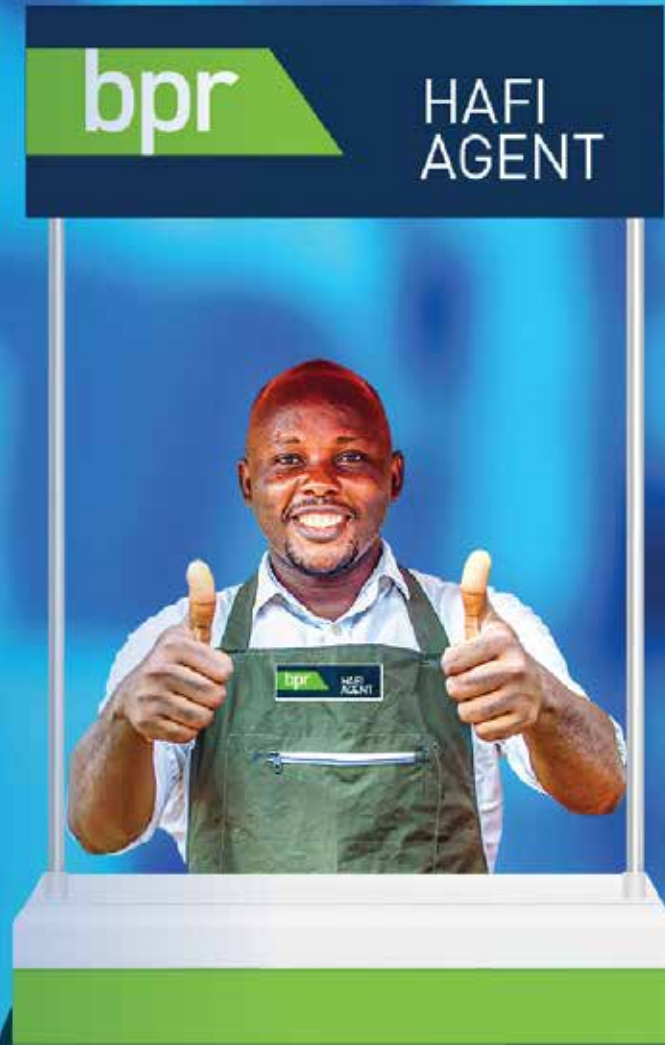
Bpr hafi agents

3. BPR HAFI AGENTS

For many years, BPR has been close to its customers. But with BPR HAFI Agency banking the bank has come even closer than before, offering secure, convenient and reliable banking services to you right in your neighborhood!

With BPR HAFI agency banking, you can:

- Deposit cash into any BPR Bank Account;
- Withdraw cash from your BPR account;
- Transfer funds from your BPR account to any other BPR account;
- Send and/or Receive Money (No BPR account required);
- Check your account balance;
- Get a mini statement of your BPR account;
- Pay School fees;
- Pay RRA taxes;
- Buy EUCL prepaid electricity tokens;
- Pay Wasac water bills;
- Pay Ejoheza;
- Buy TV subscriptions (Canal+, Startimes, DSTV)
- And many more.



WAYS OF BANKING

Become a BPR Hafi Agent

Sign up to become a BPR Bank Agent by applying at your nearest BPR branch and go ahead with us on this journey of bringing our revolutionary banking solutions closer to our customers.

Below are the requirements to become a BPR HAFI agent:

- Should have a profitable business operating for at least six months;
- Manage a business in a very strategic part of the business center;
- Legally compliant to the necessary business requirements i.e. Tax, TIN number, business permits, etc.;
- Manage a business with an annual turnover of cash above 3,000,000 Frw;
- Be able to hold a minimum of Frw 1,000,000 in either/both float and/or cash;
- A Potential Agent outlet should be easily visible and facilitates Branding activities;
- Should agree to have a dedicated staff who can offer good service as per BPR's customer service standards;
- The outlet should be in a relatively secure location;
- Person of great integrity in the community with no criminal record;

Submit following documents at the nearest BPR branch to apply for BPR HAFI agency banking:

- RDB Certificate of Incorporation of the business name
- Six Months Latest Bank Statement (if not a BPR customer)
- A brief one-page Company Profile (Include the business history, nature of business, branches & number of employees)
- Clear Copy of the current Business License/Permit
- Two photos of the outlet applied (Inside photo capturing where agency banking will be done & general outside photo of outlet)

- If regulated, certificates or letters of registration (e.g. Insurance Brokers)
- Clear copies of ID of the Person in charge of Agency Banking.
- One Passport Photo of the Person in charge of Agency Banking.
- Criminal record certificate of the Person in charge of Agency Banking
- Fill application forms from the nearest BPR Bank branch

For the agent's physical location, please refer to our website.

5. ATMS

Spread out in convenient locations both in the city and in upcountry, our vast network of ATMs gives you access to your cash anywhere across the country 24 hours a day. Enjoy our ExpressBank ATMs located at 6 selected bpr BANK branches allowing you to make instant cash deposits in locations with or without an ATM Card.



ATMS

REGION	EXACT LOCATION
CENTRAL REGION	bpr BANK Remera / Kisimenti, bpr BANK Kimironko, bpr BANK MTN Centre, bpr BANK Gisozi, bpr BANK Nyabugogo (Branch & Taxi Park), bpr BANK Tropical Plaza (Downtown), bpr BANK KBC, bpr BANK MIC, bpr BANK (Kigali City market), bpr BANK Nyamirambo, bpr BANK Gikondo , bpr BANK Kicukiro , bpr BANK Kabuga , bpr BANK Kinamba, Giporoso Off-site ATM, Simba Center Off-site ATM, Kubaho Plaza Off-site ATM
SOUTHERN REGION	bpr BANK Muhanga, bpr BANK Huye, bpr BANK Ruhango, bpr BANK Nyanza, bpr BANK Nyamagabe, bpr BANK Mubuga, bpr BANK Kibogora
NORTHERN REGION	bpr BANK Rubavu, bpr BANK Musanze, bpr BANK Gicumbi, Mbugangari Off-site ATM
WESTERN REGION	bpr BANK Rusizi, bpr BANK Karongi, bpr BANK Rubengera, bpr BANK Rubavu, bpr BANK Kanama
EASTERN REGION	bpr BANK Kayonza, bpr BANK Rwamagana, Bpr Bank Kirehe, Bpr BANK Ngoma, Bpr BANK Nyagatare, Bpr BANK Kabarondo, Bpr BANK Kabarore, Bpr BANK Bugesera

BANCASSURANCE

A one stop shop for all customers insurance needs Through BPR Bank Rwanda Ltd bancassurance Intermediary, it is now easier than ever to enjoy insurance products. The Bank bancassurance has negotiated attractive premium rates, terms and superior covers in the market.

This bancassurance solution will ensure that the bank portfolio is efficiently protected and will mitigate lapses and losses to the bank and its customers by making sure that all the individual persons and companies willing to get loans from the bank are well insured with the adequate covers under effective terms and conditions. It also serves as tool to monitor and mitigate the insurance risks associated with the collaterals pledged to the bank, financed assets as well as life assurances by creating a one stop-center for insurance services within the bank premises.

GENERAL INSURANCE

- Motor vehicle
- Fire & special perils- Residential.
- Fire & Special perils- Commercial.
- Fire Industrial Policy
- Assets All Risks
- Personal Accident
- Marine insurance
- Contractors all risks
- Agriculture insurance
- Public liability
- Computer all risks/electronic equipment
- Goods in transit

LIFE INSURANCE

- Mortgage protection.
- Credit life unsecured
- Credit life secured
- Keyman insurance

BENEFITS

By working with us, one will enjoy the following benefits:

- Convenience
- With our “one stop shop” for financial services, customers meet their insurance needs at any BPR Bank branch.
- Unparalleled underwriting
- We have partnered with underwriters who have vast experience, sound financial strength and satisfactory claims settlement record.
- Competitive quotations
- Flexible and competitive pricing of insurance covers.
- Professional advisory
- Professional staff that are well qualified to assist you get the most suitable cover as well as standing in your shoes in lodging claims and making sure they are settled as quickly as possible.
- Quick turnaround time
- Insurance certificates and cover notes for motor, properties, assets as well as for life insurance respectively will be issued and collected at the Bank.
- Flexible payment plan
- Required insurance premiums are paid directly from the customer’s bank account in BPR Bank.

CUSTODY SERVICES

The services offered by BPR Bank Rwanda Custody Services are structured to meet the needs of customers who invest in local and offshore Equities, Fixed Deposits, Treasury Bills, Treasury Bonds, Corporate Bonds, Commercial papers, and other asset classes.

Our services are best suited for International Investors, Global Custodians, Stockbrokers, Investment Managers, Retirement Benefits Schemes, Unit Trust Funds, Insurance Companies, and other registered Collective Investment Schemes.

SERVICES OFFERED

BPR Rwanda Custody Services provides professional and proactive services through a dedicated Team and our overriding concern is to meet our customers' requirements.

The benefits of BPR's Custody Services include:

- Timely execution of your investment instructions.
- A team of dedicated experts providing personalized services.
- Comprehensive recordkeeping and information for timely decision making

How BPR Custody Services works;

- Safekeeping of listed securities
- Activity or Client Reporting
- Trade Settlement Services
- Corporate Actions Management
- Capital and Income Collection Services
- AGM and Proxy Voting Services

CORPORATE TRUSTEE SERVICES

As a Corporate Trustee, BPR Bank Rwanda PLC assumes legal ownership of assets held within collective investment schemes (CIS), pension schemes, and any other trusts. This responsibility is undertaken to fulfill the terms outlined in the trust agreement and to safeguard the interests of the beneficiaries associated with the trust. By holding legal ownership of the assets, BPR Bank Rwanda PLC ensures proper administration, compliance with regulatory requirements, and protection of the assets for the benefit of the trust's beneficiaries. How BPR Corporate Trustee works.

- Ensures compliance with Regulatory requirements and fiduciary responsibilities for Pension Schemes
- Overseeing the administration and management of collective investment funds.
- Representing bondholders' interests and ensuring compliance with bond covenants and obligations.
- Providing oversight and governance to protect investors' interests in any Trust.
- Provides the security and integrity of your assets with robust systems and procedures in place that your assets are held and managed in a secure and controlled environment.

CUSTODY SERVICES

We offer other services such as the ones listed below:

- Central Depository Agency
- Registrar Services

CENTRAL DEPOSITORY AGENT (CSD)

BPR Custody is an agent of the Central Depository, and we facilitate the following services to Retail and Corporate customers of KCB Bank Group:

Service We Offer As Csd Agents.

- CSD Account Opening
- CSD Account transfers between CD Agents i.e. brokers and other custodial banks
- Placement and Release of Lien on securities
- Transfer of securities
- Purchase and Sale of shares.
- Purchase and Sale of Bonds

REGISTRAR SERVICES

BPR Bank Rwanda Plc provides registrar services for issuers listed on the Rwanda Stock Exchange.

Service we offer as Registrars;

- Maintaining accurate registrar records and ensuring their timely updates.
- Recording and updating essential details such as names, addresses, the number of shares or bonds held, and tax or social security numbers for both individuals and entities who own securities of a company.
- Performing daily reconciliations of the positions of the securities, ensuring accuracy and integrity in all transactions







Contact us today

Call: +250 788 187 200 | +250 0788 140 000

Email: contactus@bpr.rw | info@bpr.rw
www.bpr.rw

For People. For Better.