



BANK OF KIGALI
Financially transforming lives



Corporate Banking Products

INVENTORY FINANCING

Short-term loan made to businesses seeking to purchase additional inventory.

Currency: RWF/FCY

Features:

- Possible funding up to a certain percentage of eligible inventory
- Repayment period of up to 24 months

Amount:

Up to a certain percentage of eligible inventory

- Minimum: Nil
- Maximum: Nil

Tenor:

- Minimum: 1 month
- Maximum: 24 months
- Above: override

CASH CREDIT LINES

Working Capital Financing provided by the bank allowing the client to continuously draw funds up to the limit of the credit line.

Currency: RWF/FCY

Features:

- Repayment period of up to 1 year renewable

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

OVERDRAFT

Temporary facility allowing a customer to overdraw their account up to a certain limit.

Currency: RWF/FCY

Features:

- Repayment period of up to 3 to 6 months.
- Flexibility, an overdraft is given when needed or requested for.
- Clean up period is 3 months

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 to 6 months

SEASONAL LOANS

Short-term loans given to agricultural commodity traders for up to one year.

Currency: RWF/FCY

Features:

- Repaid over a period of up to 1 year.

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

MEDIUM TERM LOANS

Reserved for business expansions plans, small-medium scale capital investments, long-term working capital, etc.

Currency: RWF/FCY

Features:

- Repaid over a period of 3 to 5 years

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 3 to 5 years

COMMERCIAL MORTGAGE

Commercial mortgages are advanced for both construction and purchase of commercial properties and estates. Also, refinance and / or equity release of existing property.

Currency: RWF/FCY

Features:

- Financing of acquisition of commercial property.

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- Up to 10 years

INVESTMENT LOAN

Fixed contract to finance the acquisition of another business (buying shares), expansion of diversification of existing operations.

Currency: RWF/FCY

Features:

- Financing revenue generating capital assets with a minimum 20% contribution.

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- Up to 10 years

POST IMPORT FACILITY ON LETTER OF CREDIT

Trade Loan on maturity of LC / SBLC

Currency: RWF/FCY

Features:

- Up to 30% provision required.

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 2 years

EQUIPMENT LOAN / ASSET FINANCING

Finance acquisition of equipment or Business assets

Currency: RWF

Features:

- Medium term financing, contribution required.

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 5 years.

COMMERCIAL PAPERS

Money market fixed income products to cover short-term obligations.

Currency: RWF/FCY

Features:

- Short-term, unsecured.

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- Up to 9 months

BRIDGE LOANS

Funds lent to cover gap in funding to be repaid when funding is raised by debt or equity.

Currency: RWF / FCY

Features:

- Short-term with Bullet repayment

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- Up to 2 years

SYNDICATED LOANS

Syndicate of Lenders work together to lend single corporate borrower.

Currency: RWF/FCY

Features:

- Group of Lenders

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 10 years

FACTORING

Type of trade finance where the credit extended is based of the value of the client's account receivable; that is the payment owned by the client's buyers of goods and / or services.

Unlike the other main form of asset-based finance, the receivables are purchased by the factor rather than used as collateral in a loan. As such, under factoring, the title and ownership of the receivables shifts from the seller / supplier to the factor.

Currency: RWF/FCY

Features:

- The bank's client can receive up to 90% of the amount invoiced to its customers. With recourse or non-recourse to client

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 month to 2 years.

PROJECT FINANCING

Long-term financing of infrastructure project based on projected cash flows of the project.

Currency: RWF / FCY

Features:

- 10% to 30% contribution

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- Up to 15 years

LETTERS OF CREDIT

Irrevocable undertaken by the bank on behalf of a customer through a correspondent bank to finance trade activities.

Currency: RWF/FCY

Features:

- Provision required.

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

STANDBY LETTER OF CREDIT

Irrevocable undertaken by the bank on behalf of a customer through a correspondent bank to finance trade activities.

Currency: RWF / FCY

Features:

- Provision required

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year RENEWABLE

DOCUMENTARY
COLLECTIONS

Bank makes payment on behalf of importer upon receipt of shipping document without guarantee.

Currency: RWF / FCY

Features:

- Provision required

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

PERFORMANCE BONDS

Bank guarantee for performance of Contract

Currency: RWF / FCY

Features:

- Provision required

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

RETENTION BONDS

Bank guarantee for retention money after completion of contract

Currency: RWF / FCY

Features:

- Provision required

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

INVOICE DISCOUNTING

Bridging debtor's settlement of invoice.

Currency: RWF / FCY

Features:

- Access to 70% of sales proceeds

Amount:

70% of the invoice value (taxes out)

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

BID BONDS

Bank guarantee for tendering process.

Currency: RWF / FCY

Features:

- Provision required

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

ADVANCE PAYMENT BONDS

Bank guarantee for Advance Payment under contract.

Currency: RWF / FCY

Features:

- Provision required

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

CUSTOM BONDS

Bank Guarantee issued to RRA for Customs.

Currency: RWF / FCY

Features:

- Provision required

Amount:

- Minimum: Nil
- Maximum: Nil

Tenor:

- 1 year

ADVANCE ON CONTRACT

To finance contracts

Currency: RWF / FCY

Features:

- Access to 70% of Contract proceeds

Amount:

70% of the invoice value (taxes out)

- Minimum: Nil
- Maximum: Nil

Tenor:

- Contract duration

CORPORATE LIABILITY PRODUCTS

PRODUCT	CORPORATE CURRENT ACCOUNT	CORPORATE ESCROW ACCOUNT	INTERNATIONAL ORGANIZATION CURRENT ACCOUNT	FINANCIAL INSTITUTION CURRENT ACCOUNT	CORPORATE TERM DEPOSIT
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Currency	RWF / FCY	RWF	RWF / FCY	RWF / FCY	RWF
Cheque Book	Yes	No	Yes	Yes	No
Prepaid Card	Yes	No	Yes	Yes	No
Corporate Credit Card	Yes	No	Yes	Yes	No
Ledger Fees	Yes	No	Negotiable	Yes	No
Transfer Fees	Yes	No	Negotiable	Yes	No
Standing Order	Yes	Yes	Yes	Yes	No
Remuneration	Yes	Yes	Yes	No	No
Minimum Operating Balance	No	No	No	No	N/A
Loans	Yes	No	No	No	Can be used as security for loan
Channels	Internet Banking, POS, Branch, IB, POS, ATM, Agency Banking	Internet Banking, POS, Branch, IB, POS, ATM, Agency Banking	Internet Banking, POS, Branch, IB, POS, ATM, Agency Banking	Internet Banking, POS, Branch, IB, POS, ATM, Agency Banking	Branch
Other Features	NA	NA	NA	NA	Tenors 6, 9, 12 months

For any assistance, please reach out to us through: / Ku bindi bisobanuro, mwabariza kuri:

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The Management of Bank of Kigali PLC / Ubuyobozi bwa Bank of Kigali PLC