

ACCESS BANK (R.D. CONGO) SA — MIFUTU YA OFELE — Q2 2026				
Ndimbola	Kisalu	Malu a mushindu		Access Bank RD. Congo
Kufungula cimpangu tshia mbongo	Kutula mbongo wa ntete	Muntu wa muntu		22 000 CDF
		Société / lukongolo		220 000 CDF
		Bipangu bya Leta		220 000 CDF
		ONG ne ba Ambassade		220 000 CDF
	Mfutu wa kusunga cimpangu ca courant pa ngonda	Muntu wa muntu		22 000 CDF + TVA
		Société / lukongolo		33 000 CDF +TVA
		Bipangu bya Leta		33 000 CDF +TVA
		Ba Ambassade ne malongola a muaba yonso		33 000 CDF +TVA
Mbongo wa nse mu cimpangu	Muntu wa muntu	Mbongo wa nse wa kutula mu cimpangu ca courant		220 000 CDF
		Mbongo wa nse wa kutula mu cimpangu ca kusungila		22 000 CDF
	Société / lukongolo	Mbongo wa nse wa kutula		220 000 CDF
Kufunga cimpangu	Mfutu wa kufunga cimpangu			0,00 CDF
Kupeta mbongo	Ku guichet	Mfutu		Franc congolais (Aucun frais)
		Mutambe		Dollars américains (0,5 %+ TVA)
Kuzululula cimpangu	Mfutu wa kuzululula			9,999\$ ou équivalent en CDF
0,00 CDF				
Bituma bya mbongo	Bituma bya mu nshi munu	Bidi bikota	Cimpangu courant Dollars et Euro	0.1% Min 66 000 ou Max 1 100 000 CDF mfutu CITI
			Cimpangu Epargne Dollars et Euro	0.5% (kin) soit 0.75% (Partie est)+ TVA+ 0.1% min 66 000 CDF et max 1 100 000 CDF mfutu CITI
		Bidi biuma	Franc Congolais	ACH 0.1% + TVA + (ACH BCC Commission 0.1%) RTGS 0.1% + TVA + (RTGS BCC Commission 0.15%)
			Dollars et Euro	1% du montant min 66 000 CDF + TVA+ 0.1% min 66 000 ou max 1 100 000 CDF mfutu CITI
	Bituma bya mbongo ya makanda	Bidi bikota	Cimpangu Courant Dollars et Euro	0.1% Min 66 000 ou Max 1 100 000 CDF mfutu CITI + 0.2% du montant principal RSC
			Cimpangu Epargne Dollars et Euro	0.5% (kin) soit 0.75% (Partie Est)+ TVA+ 0.1% Min 66 000 ou Max 1 100 000 CDF mfutu CITI +0.2% RSC
		Bidi biuma	Dollars et Euro	1% minimum 110 000 CDF +TVA - minimum 66 000CDF ou max 1 100 000CDF, Mfutu CITI + 0.02% RSC
Billets bya mbongo bya banki				Kusolola na muntu na muntu.
Kufuta mpaku	Lukanda lumue lua déclaration	IPR; CNSS;ONEM; INPP		66 000 CDF +TVA+0.5/1000 mfutu BCC
	Mpaku	Mpaku wa musalu pa mbongo ya muntu		22 000 CDF+TVA + 0.5/1000 mfutu BCC
	Mpaku	Mpaku wa bénéfice ne profit		22 000 CDF+TVA + 0.5/1000 mfutu BCC
	Mpaku wa bintu biikale			22 000 CDF+TVA + 0.5/1000 mfutu BCC
	Mbongo wa ntete wa mpaku			22 000 CDF+TVA + 0.5/1000 mfutu BCC
	Mpaku wa mushinga wa bintu ne bisalu	TVA		22 000 CDF+TVA + 0.5/1000 mfutu BCC
	Caisse ya Leta ya bukole bwa bantu ba musalu	CNSS		22 000 CDF+TVA
	Bupangu bwa Leta bwa musalu	ONEM		22 000 CDF+TVA

ACCESS BANK (R.D. CONGO) SA — MIFUTU YA OFELE — Q2 2026			
Ndimbola	Kisalu	Malu a mushindu	Access Bank RD. Congo
	Cibanza tshia Leta tshia kulongesha bantu ba musalu	INPP	22 000 CDF+TVA
Makalata a ndinganyi	Kundimuna	Licence RC,IB,IS, ES, EB	119 702 TTC
	Kubalula mikanda	Kubalula	167 090 TTC
		Kusungila ntangu	167 090 TTC
		Kufuta lukanda	378 400 TTC
	Kutuma	Kutuma	770 000 TTC
	Kusungila ntangu	Kuzongolola	1 346 400 TTC
Kuenzela diaka ngolo		1 126 400 TTC	
Mukanda wa ba chèque	Muntu wa muntu	Mukanda wa ba chèque 20	44 000 CDF +TVA
		Mukanda wa ba chèque 40	77 000 CDF +TVA
	Société / lukongolo	Mukanda wa ba chèque 20	44 000 CDF +TVA
Mukanda wa ba chèque 40		77 000 CDF +TVA	
Chèque udi kawuyi na mbongo ya kufuta			0.1 % du montant + TVA
Chèque udi wakamijibue	Kufila		66 000 CDF +TVA
Chèque wa guichet	Société / lukongolo	Sambu wa kupeta Dollars mu cimpangu ca courant	2 200 CDF +TVA
	Muntu wa muntu	Sambu wa kupeta Dollars mu cimpangu ca courant	2 200 CDF +TVA
Carte Visa ya kupeta mbongo	Mifutu ya bisalu		
	Mfutu wa kubaka		55 000 CDF+TVA
	Mfutu wa mvula		55 000 CDF+TVA
	Mfutu wa kupesa		0 CDF
	Mfutu wa kusoba		55 000 CDF+TVA
	Mfutu wa PIN mupiamu		11 000 CDF+TVA
	Mfutu wa kupeta ku DAB		
	Ba DAB betu		1%+ 4 400 CDF+TVA
	Wa mu nshi munu		3%+ 6 600 CDF+TVA
	Wa makanda		3%+ 11 000 CDF+TVA
	Mfutu wa kupeta ku TPE		
	Ba TPE betu		1%+TVA
	Wa mu nshi munu		1%+TVA
	Wa makanda		1%+TVA
	Mfutu pa kusumba		
	Ba TPE betu		1%+TVA
	Wa mu nshi munu		1%+TVA
	Wa makanda		1%+TVA
Carte ya mu nshi munu Solution USD/CDF	Mfutu wa kubaka		33 000 CDF + TVA incluse
	Mfutu wa mvula		33 000 CDF + TVA incluse
	Mfutu wa kusoba		33 000 CDF + TVA incluse
	Mfutu wa PIN mupiamu		0 CDF
	Mfutu wa kupeta ku DAB		0 CDF
Carte ya mu nshi munu Mbote CDF	Mfutu wa kubaka		4 400 CDF
	Mifutu ya pa ngonda		4 400 CDF TVA incluse
Mulombodi wa ntangu yonso	Muntu wa muntu		0 CDF
	Société / lukongolo		0 CDF
	Lukanda lwa Crédit (LC) lua kutuma bintu ku makanda		
		Malombodi	55 000 CDF +TVA

ACCESS BANK (R.D. CONGO) SA — MIFUTU YA OFELE — Q2 2026			
Ndimbola	Kisalu	Malu a mushindu	Access Bank RD. Congo
Makalata a Cr�dit		Kukakidila ne kundimuna	220 000 CDF +TVA
		Kusolola pa mikanda	55 000 CDF +TVA
		Amendment	220 000 CDF +TVA
		Kundimuna	220 000 CDF +TVA
		Kusungila ntangu	220 000 CDF +TVA
		Kukakidila lukanda lwa cr�dit	0.25% Trimestriel
		Lukanda lwa Cr�dit (LC) lua kuleta bintu	
		Lukanda lwa Cr�dit (LC) ifutuka padi mbu, mbongo yonso 100% ibikila	
		Mfutu wa kufungula	2% + TVA (Trimestriel)
		Mfutu wa bisalu bya lukanda	220 000 CDF +TVA
		Mfutu wa kufuta lukanda	220 000 CDF +TVA
		Kubalula kwa nkaka	220 000 CDF +TVA
		Lukanda lwa Cr�dit (LC) ifutuka padi mbu, mbongo yonso 100% kayuyi ibikila	
		Mfutu wa kufungula	Kusolola
		Mfutu wa kufuta lukanda	Kusolola
		Kubalula kwa nkaka	Kusolola
		Kukakidila lukanda lwa cr�dit	Kusolola
		Kusadila lukanda lwa Cr�dit (LC)	
		Tii na bilumbu 60	220 000 CDF +TVA
		Bilumbu 61 tii 90	220 000 CDF +TVA
		Bilumbu 91 tii 180	220 000 CDF +TVA
		Kulela bilumbu 180	220 000 CDF +TVA
		Kufuta LC ya kuleta bintu	220 000 CDF +TVA
		Kusungila ntangu pa nima ya expiration ya LC	220 000 CDF +TVA
Kusosa mikanda ya mibelu ne enregistrement (hypoth�que...)	Ku Kinshasa		0.5 % du montant de la facilit� pour la concession perp�tuelle
			1 % du montant de la facilit� pour la concession ordinaire
	Mu ba province		1% du montant de la facilit�
			Mfutu ya inscription hypoth�caire: USD 500
Ngongolo	Mfutu pa ngongolo	Ngongolo ne mbongo itooka pa cimpangu	
		Mfutu wa lukanda lwa ngongolo	1% + TVA (minimum 100 USD + TVA)
		Mfutu wa assurance wa mvula	1% + TVA (minimum 100 USD + TVA)
		Mfutu wa kutangulula ngongolo	1% + TVA(minimum 100 USD + TVA)
		Mfutu wa kulondolola wa mvula	1% + TVA (minimum 100 USD + TVA)
		Mfutu wa muntu wa mibelu	33 USD par exemplaire
		Mfutu wa p�nalit� ya kufuta diaka	20% l'an +TVA pour le pr�t en Dollar am�ricain; 25%+TVA pour le pr�t en Francs Congolais et en EURO.
		Kufuta ngongolo kumpala kua ntangu	50% des int�r�ts restants a courir
		Taux wa interest	Ngongolo octroy� en USD: entre 6 et 14 %; Ngongolo octroy� en CDF: entre 30 et 40% Ngongolo octroy� en EUR: 10% � 15%
	TEG wa katikati wa ngongolo CDF		
	Mutundu wa ngongolo	Taux moyen	
	Ngongolo wa bisumbi bya muntu	42%	
	Ngongolo wa mambu a misoko	34%	

ACCESS BANK (R.D. CONGO) SA — MIFUTU YA OFELE — Q2 2026			
Ndimbola	Kisalu	Malu a mushindu	Access Bank RD. Congo
Taux wa ngongolo wonso	Ngongolo wa trésorerie		35%
	Ngongolo wa investment		33%
	TEG wa katikati wa ngongolo USD		
	Mutundu wa ngongolo		Taux moyen
	Ngongolo wa bisumbi bya muntu		18%
	Ngongolo wa mambu a misoko		11%
	Ngongolo wa trésorerie		23%
	Ngongolo wa investment		20%
Lukanda lua ubushobozi bwa banki		Lukanda lua banki	Kusolola
Lukanda lua kundimuna mbongo mu cimpangu		Kukakidila ne kundimuna de solde / Lukanda lua banki	65 430 CDF + TVA
Ba chèque batumibwa sambu ba kupete mbongo (mbongo ya bapaya)	Ba chèque ya Access Bank		Franco (Aucun frais)
	Ba chèque ya banki ya mu nshi munu ya nkaka mu compensation.		0.5% + TVA + Mfutu citi
	Ba chèque ya banki ya mu nshi munu mu mbongo ya bapaya.		1%(Nse 66 000 CDF) + TVA
	Ba chèque ya banki ya ku makanda.		0.5%(Nse 220 000 CDF) + TVA+ RSC+ Mfutu citi
Ba chèque yakwila sambu ba kupete mbongo (mbongo ya bapaya)	Ba chèque ya Access Bank		0.1% + TVA
	Ba chèque ya banki ya mu nshi munu ya nkaka mu compensation.		0.1% + TVA + ACH BCC Mfutu
	Ba chèque ya banki ya mu nshi munu mu mbongo ya bapaya.		1%(Nse 66 000CDF) + TVA + Mfutu citi 0.1% Mutambe 1 110 000 CDF
	Ba chèque ya banki ya ku makanda.		1%(Nse 110 000 CDF) + TVA+ Mfutu citi 0.1% (Nse 66 000 CDF-Max 1 110 000 CDF RSC 0.2%
Mifutu pa ba garanties	Garantie ya soumission	Couverture en espèces à 110% (Même devise) Couverture en espèces à 120% (différente devise)	Mfutu de commission (1%+TVA : Min USD 100.00) 2.Mfutu wa lukanda lwa ngongolo (1%+TVA : Min USD 100.00) 3.Mfutu wa kutangulula ngongolo (1%+TVA : Min USD 100.00)
	Garantie ya kusala kisalu mbote		
	Garantie ya kuvutula mbongo wa ntete		
	Garantie ya kusungila		
	Garantie ya banki	Couverture en espèces à 110% (Même devise) Couverture en espèces à 120% (différente devise)	Mfutu de commission (1%+TVA : Min USD 100.00) 2.Mfutu wa lukanda lwa ngongolo (1%+TVA : Min USD 100.00) 3.Mfutu wa kutangulula ngongolo (1%+TVA : Min USD 100.00)
	Kufuta lukanda	Kukakidila mu mushindu mukwabo, ve na mbongo	Kusolola 0,00 CDF
Lukanda lua cimpangu	Sambu na cipangu		132 000.00 CDF +TVA
	Cimpangu ca courant ne ca kusungila	Banda na lukanda lua tatu lua ngonda	4 400 CDF +TVA
Bansangu na SMS / e-mail			0 CDF
Access Online (Banki na Internet)	Muntu wa muntu		0 CDF
	Société / lukongolo		0 CDF
Kutungununa ne kufuta misalu ya bantu		Nse pa agent: 2 000 000 CDF; bantu ba musalu 200 pa nda.	0.25%+TVA

ACCESS BANK (R.D. CONGO) SA — MIFUTU YA OFELE — Q2 2026						
Ndimbola	Kisalu	Malu a mushindu				Access Bank RD. Congo
GUICHET MOSI WA KIN VILLE (Kufuta mu Franc Congolais)						
		1 CDF - 500000 CDF				19 224 + TVA + 0.1 Mfutu Ach ou 0.15 RTGS
		500001 CDF - 1000000 CDF				27 241 + TVA+ 0.1 Mfutu Ach ou 0.15 RTGS
		1000001 CDF - 5000000 CDF				36 810 + TVA + 0.1 Mfutu Ach ou 0.15 RTGS
		5000001 CDF - 10000000 CDF				44 828 + TVA +0.1 Mfutu Ach ou 0.15 RTGS
		10000001 CDF - 15000000 CDF				54 483 + TVA + 0.1 Mfutu Ach ou 0.15 RTGS
		15000001 CDF - 20000000 CDF				82 000 + TVA + 0.1 Mfutu Ach ou 0.15 RTGS
		20000001 CDF - 50000000 CDF				120 690 + TVA + 0.1 Mfutu Ach ou 0.15 RTGS
		50000001 CDF - 100000000 CDF				179 310 + TVA + 0.1 Mfutu Ach ou 0.15 RTGS
		100000001 CDF -				267 244 + TVA+ 0.1 Mfutu Ach ou 0.15 RTGS
Cimpangu ca kusungila mbongo						Taux de rémunération
	Cimpangu ca kusungila mbongo ca kawaida					En USD: 0.5%
						En CDF: 0.5%
						En Euro: 0.5%
		Cimpangu ca kusungila mbongo ca muana wa kelasi				
				En CDF: 5%		
		Kupeta mbongo: banda na kupeta wa tatu				0.35% + TVA
Cimpangu Mpower ya kusungila musalu (USD kaka)		Mbongo wa ntete pa musalu tii na 50% ya musalu net wa ngonda.				4% wa pa ngonda
		Taux wa interest				14% l'an + TVA pour les crédits en USD et 30% l'an + TVA pour les crédits en CDF
Ba chèque mu compensation	Mbongo ya mu nshi munu	Bidi biuma (ba banki bakwabo)				0.1% + Tva + 0.1%(Mfutu ACH)
		Bidi bikota (Access Bank)				0.1% + Tva
	Mbongo ya bapaya	Bidi biuma (ba banki bakwabo)				0.5% (kin) 0.75% (Partie est)+ TVA+ 0.1% min 66 000 CDF et max 1 100 000 CDF mfutu CITI+0.2% RSC
		Bidi bikota (Access Bank)				0.5% (kin) 0.75% (Partie est)+ TVA+ 0.1% min 66 000 CDF et max 1 100 000 CDF mfutu CITI+0.2% RSC
Kutula mbongo wa ntangu	Mbongo USD	Kutula mbongo nadi	90 bilumbu	180 bilumbu	360 bilumbu	≥360 bilumbu
	5,000-1,000,000	—	3.00%	3.50%	4.00%	4.50%
	1,000,001-10,000,000	1.75%	3.25%	3.75%	4.25%	4.75%
	10,000,001-50,000,000	2.00%	3.50%	4.00%	4.50%	5.00%
	50 000 001 ne kulenga	Na kusolola				
	Mbongo CDF	Kutula mbongo nadi	90 bilumbu	180 bilumbu	360 bilumbu	≥360 bilumbu
	10,000-1,000,000	—	4.00%	4.50%	5.00%	5.50%
	1,000,001-10,000,000	2.50%	4.50%	5.00%	5.50%	6.00%
	10,000,001-50,000,000	3.00%	5.00%	5.50%	6.00%	6.50%
	50 000 001 ne kulenga	Na kusolola				

ACCESS BANK (R.D. CONGO) SA — MIFUTU YA OFELE — Q2 2026								
Ndimbola	Kisalu	Malu a mushindu						Access Bank RD. Congo
Basumbi ba POS		Mfutu udi musumbi wa POS ufuta						2% + tva par transaction (sujet à negociation). La commission minimale est de 15\$ par terminal installé
Muntu wa agent wa banki	Mifutu ya kupeta mbongo ne ba Master Agents							
	Kupeta USD	Mfutu ya Access Bank	Commission Muntu wa	Commission Master Agent	Kupeta USD	Mfutu ya Access Bank	Commission Agent bancaire	Commission Master Agent
	1-20	3,0%	2,4%	0,6%	500 -30 000	3,0%	2,4%	0,6%
	21-50	2,5%	2,0%	0,5%	30 001-80 000	2,5%	2,0%	0,5%
	51-100	1,5%	1,2%	0,3%	80 001-150 000	1,5%	1,2%	0,3%
	101-200	0,8%	0,6%	0,2%	150 001-300 000	0,8%	0,6%	0,2%
	>200	0,5%	0,4%	0,1%	>300 000	0,5%	0,4%	0,1%
	Mifutu ya kutula mbongo ne ba Master Agents							
	Kutula USD	Mfutu ya Access Bank	Commission Muntu wa agent wa banki	Commission Master Agent	Dépot CDF	Mfutu ya Access Bank	Commission Agent bancaire	Commission Master Agent
	1 - 20	\$ -	\$ 0.10	\$ 0.03	2 000-40 000	CDF -	CDF 248.00	CDF 62.00
	21-50	\$ -	\$ 0.13	\$ 0.03	40 001-100 000	CDF -	CDF 320.00	CDF 80.00
	51-100	\$ -	\$ 0.16	\$ 0.04	100 001-200 000	CDF -	CDF 381.00	CDF 95.00
	101-200	\$ -	\$ 0.30	\$ 0.07	200 001-400 000	CDF -	CDF 712.00	CDF 178.00
	201-500	\$ -	\$ 0.43	\$ 0.11	400 001-1 000 000	CDF -	CDF 1,040.00	CDF 260.00
	501-1 500	\$ -	\$ 0.59	\$ 0.15	1 000 001-3 150 000	CDF -	CDF 1,424.00	CDF 356.00
	1,501-3 000	\$ -	\$ 0.87	\$ 0.22	3 150 001-6 000 000	CDF -	CDF 2,080.00	CDF 520.00
	>3000	\$ -	\$ 1.68	\$ 0.42	>6 000 000	CDF -	CDF 4,040.00	CDF 1,010.00
	BISALU BIKWABO							
	Kufungula cimpangu tshia mbongo							1\$ du montant du premier dépôt
	Kutuma mbongo ku banki yebe mosi							Mfutu kele ve
	Kutuma mbongo ku ba banki bakwabo							N/A
	Kufuta ba facture							N/A
	Mbongo ya telefone							Mfutu kele ve
	Lukanda lua cimpangu							Mfutu kele ve
	Mbongo ishala mu cimpangu							Mfutu kele ve
WESTERN UNION / MONEYGRAM	MBONGO				WESTERN UNION		MONEY GRAM	
					Zone A (USA, CANADA,CHINE, LIBAN, UAE, TURQUIE,INDE)	Zone B (ROYAUME UNI, France,Belgique,Allemagne et La GRECE)	Zone A (EUROPE)	Zone B (CANADA, INDE CHINE,Liban, Turquie, UAE, USA)
	1-100	6	5	5	6			
	300	18	13	12	16			
	500	29	13	18	26			
	600	35	29	26	31			
	1000	58	38	37	52			
	2000	58	60	56	52			
	3000	87	73	61	61			
	5000	116	121	86	100			
	6000	116	151	100	100			
	7500	116	151	100	100			

ACCESS BANK (R.D. CONGO) SA — MIFUTU YA OFELE — Q2 2026					
Ndimbola	Kisalu	Malu a mushindu			Access Bank RD. Congo
	8000	-	-	-	-
	9900	-	-	-	-
ACCESS AFRICA	MBONGO	FRAIS			
	1-100	6.96 - 7.74			
	101-200	7.74 - 8.52			
	201-300	8.52 - 9.30			
	301-400	9.30 - 10.08			
	401-500	10.08 - 10.86			
	501-600	10.86 - 11.64			
	601-700	11.64 - 12.42			
	701-800	12.42 - 13.20			
	801-900	13.20 - 13.98			
	901-1000	13.98 - 14.76			
	1001-5000	14.76 - 45.96			
	5001-6000	45.96 - 53.76			
	6001-7000	45.96 - 61.56			
	7001-8000	61.56 - 69.36			
	8001-9000	69.36 - 77.16			
	9001-9999	77.16 - 84.93			