

ACCESS BANK (R.D. CONGO) SA - MIFUTA YA MISALA YA BANKE OYO ENDIMAMI

ACCESS BANK (R.D. CONGO) SA - MIFUTA YA MISALA YA BANKE OYO ENDIMAMI 2e ETENI YA MOBU 2026

Limbolá	Transakisi	Makambo ya sikisiki	Access Bank RDC
Kofungola konte	Kotiya mbongo ya liboso	Moto moko	22 000 CDF
		Ebongiseli oyo endimami na mibeko	220 000 CDF
		Ba Institution ya Leta	220 000 CDF
		ONG mpe ba Ambassade	220 000 CDF
	Mifuta ya sanza mpo na kobatela konte ya momesano	Moto moko	22 000 CDF + TVA
		Ebongiseli oyo endimami na mibeko	33 000 CDF + TVA
		Ba Institution ya Leta	33 000 CDF + TVA
		Ba Ambassade, ba ebongiseli ya mokili mobimba	33 000 CDF + TVA
		ONG (soki ezali na mokanda oyo emonisi exemption ya TVA te)	33 000 CDF + TVA
Solde moke esengeli na konte	Moto moko	Kotiya mbongo moke na konte ya momesano	220 000 CDF
		Kotiya mbongo moke na konte ya kobomba mbongo	22 000 CDF
	Ebongiseli oyo endimami na mibeko	Kotiya mbongo moke	220 000 CDF
Kokanga konte	Mifuta ya kokanga konte		0,00 CDF

Kobimisa mbongo	Na esika ya service ya banque	Mifuta			Ofele	
		Mokuse ya likolo			9,999\$ to motuya oyo ekokani na yango na CDF	
Kofungola lisusu konte	Mifuta ya kofungola lisusu konte				0,00 CDF	
Kotiya / kotindas	Kotinda mbongo na kati ya ekolo	Mbongo oyo ekoti	Konte ya momesano na USD mpe Euro	0.1% Moke 66 000 to Koleka te 1 100 000 CDF frais CITI		
			Konte ya kobomba USD mpe Euro	0.5% (Kin) to 0.75% (Etando ya Est) + TVA + 0.1% moke 66 000 CDF mpe koleka te 1 100 000 CDF frais CITI		
		Mbongo oyo ebimi	Franc Congolais	ACH 0.1% + TVA + (ACH BCC Commission 0.1%) RTGS 0.1% + TVA + (RTGS BCC Commission 0.15%)		
			USD mpe Euro	1% ya motuya, moke 66 000 CDF + TVA + 0.1% moke 66 000 to koleka te 1 100 000 CDF frais CITI		
	Kotinda mbongo na mikili	Mbongo oyo ekoti	Konte ya momesano na USD mpe Euro	0.1% Moke 66 000 to Koleka te 1 100 000 CDF frais CITI + 0.2% ya motuya ya monene RSC		
		Mbongo oyo ekoti	Konte ya kobomba USD mpe Euro	0.5% (Kin) to 0.75% (Etando ya Est) + TVA + 0.1% moke 66 000 to koleka te 1 100 000 CDF frais CITI + 0.2% RSC		
		Mbongo oyo ebimi	USD mpe Euro	1% moke 110 000 CDF + TVA - moke 66 000 CDF to koleka te 1 100 000 CDF, frais CITI + 0.02% RSC		
	Billet ya trésorerie					Ekoki kosolola yango, likambo na likambo
	Déclaration moko		IPR; CNSS;ONEM; INPP		66 000 CDF + TVA + 0.5/1000 frais BCC	
	Mpako		ya mosala na mosolo		22 000 CDF + TVA + 0.5/1000 frais BCC	

Kofuta mpako	Mpako		ya litomba ya mombongo	22 000 CDF + TVA + 0.5/1000 frais BCC
	Mpako ya biloko			22 000 CDF + TVA + 0.5/1000 frais BCC
	Avance ya mpako			22 000 CDF + TVA + 0.5/1000 frais BCC
	Mpako ya motuya oyo ebakisami		TVA	22 000 CDF + TVA + 0.5/1000 frais BCC
	Sanduku ya Ekolo ya bobateli ya bato ya mosala		CNSS	22 000 CDF+TVA
	Ofisi ya Ekolo ya mosala		ONEM	22 000 CDF+TVA
	Institut ya Ekolo ya bobongisi ya mosala		INPP	22 000 CDF+TVA
Mikanda ya ndingisa	Bondimi	Licence RC, IB, IS, ES, EB		119 702 TTC
	Bobongoli	Mbongwana		167 090 TTC
		Kobakisa ntango		167 090 TTC
		Kolongola		378 400 TTC
	Kotiya / kotinda	Kotiya / kotinda		770 000 TTC
	Kobakisa ntango	Kozongisa		1 346 400 TTC
		Kozongisa na mosala		1 126 400 TTC
Mukanda ya ba chèque	Moto moko	Mukanda ya ba chèque 20		44 000 CDF +TVA
		Mukanda ya ba chèque 40		77 000 CDF +TVA
	Ebongiseli oyo andimami na	Mukanda ya ba chèque 20		44 000 CDF +TVA

	Endimami na mibeko	Mukanda ya ba chèque 40	77 000 CDF +TVA
Chèque oyo ezali na mbongo te			0.1 % ya motuya + TVA
Chèque oyo banque endimaki	Kobimisa		66 000 CDF +TVA
Chèque ya esika ya service ya banque	Ebongiseli oyo endimami na mibeko	Mpo na kobimisa USD (konte ya momesano)	2 200 CDF +TVA
	Moto moko	Mpo na kobimisa USD (konte ya momesano)	2 200 CDF +TVA
Carte ya Débit Visa	Mifuta ya misala		
	Mifuta ya kozwa		55 000 CDF+TVA
	Mifuta ya mobu		55 000 CDF+TVA
	Mifuta ya kopesa		0 CDF
	Mifuta ya kobongola		55 000 CDF+TVA
	Mifuta ya kopesa PIN ya sika		11 000 CDF+TVA
	Mifuta ya kobimisa mbongo na DAB		
	DAB na biso		1%+ 4 400 CDF+TVA
	Na kati ya ekolo		3%+ 6 600 CDF+TVA
	Na mikili		3%+ 11 000 CDF+TVA
	Mifuta ya kobimisa mbongo na TPE		
	TPE na biso		1%+TVA
	Na kati ya ekolo		1%+TVA
	Ya mokili mobimba		1%+TVA
	Mifuta ya kosomba		
	TPE na biso		1%+TVA

	Na kati ya ekolo		1%+TVA
	Ya mokili mobimba		1%+TVA
Carte ya mboka Solution USD/CDF	Mifuta ya kozwa		33 000 CDF + TVA incluse
	Mifuta ya mobu		33 000 CDF + TVA incluse
	Mifuta ya kobongola		33 000 CDF + TVA incluse
	Mifuta ya kopesa PIN ya sika		Ofele
	Mifuta ya kobimisa mbongo na DAB		Ofele
Carte ya mboka Mbote CDF	Mifuta ya kozwa		4 400 CDF
	Mifuta ya sanza		4 400 CDF TVA incluse
Instruksion ya libela	Moto moko		Ofele
	Ebongiseli oyo endimami na mibeko		Ofele
	Lettre ya Crédit (LC) ya exportation		
		Toli	55 000 CDF + TVA
		Bondimisi	220 000 CDF + TVA
		Kosolola mikanda	55 000 CDF + TVA
		Bobongoli	220 000 CDF + TVA

Ba Lettre ya Crédit		Boyambi	220 000 CDF + TVA
		Kobakisa ntango	220 000 CDF + TVA
		Bondimisi ya lettre ya crédit	0.25% ya trimestre
	Lettre ya Crédit (LC) ya importation		
		Lettre ya Crédit (LC) oyo efutami mbala moko (mbongo ebombami 100%)	
		Mifuta ya kofungola	2% + TVA (ya trimestre)
		Mifuta ya boyangeli	220 000 CDF + TVA
		Mifuta ya kolongola	220 000 CDF + TVA
		Bobongoli mosusu	220 000 CDF + TVA
		Lettre ya Crédit (LC) oyo efutami mbala moko (mbongo ebombami 100% te)	
		Mifuta ya kofungola	Ekoki kosolola
		Mifuta ya kolongola	Ekoki kosolola
		Bobongoli mosusu	Ekoki kosolola
		Bondimisi ya lettre ya crédit	Ekoki kosolola
	Esaleli ya Lettre ya Crédit (LC)		
		Kino mikolo 60	220 000 CDF + TVA
		Mikolo 61 kino 90	220 000 CDF + TVA
		Mikolo 91 kino 180	220 000 CDF + TVA
		Eleki mikolo 180	220 000 CDF + TVA
		Kolongola LC ya importation	220 000 CDF + TVA
		Kobakisa ntango (nsima ya LC esila)	220 000 CDF + TVA

Boluki ya mibeko / bokomisi (Hypothèque...)		Na Kinshasa		0.5 % ya motuya de la facilité mpo na concession ya seko
				1 % ya motuya de la facilité mpo na concession ya momesano
		Na bituka		1% ya motuya de la facilité
				Mifuta ya bokomisi hypothèque : USD 500
Niongo	Komision ya niongo	Biongo mpe découvert		
		Mifuta ya dosye		1% + TVA (moke 100 USD + TVA)
		Mifuta ya aslikoló yaance (ya mobu)		1% + TVA (moke 100 USD + TVA)
		Mifuta ya kobongisa		1% + TVA(moke 100 USD + TVA)
		Mifuta ya bokengeli (ya mobu)		1% + TVA (moke 100 USD + TVA)
		Mifuta ya Notaire		33 USD mpo na exemplere moko
		Mifuta ya etumbu mpo na kozongisa mbongo		20% na mobu + TVA mpo na niongo na Dollar ya Amerika; 25% + TVA mpo na niongo na Francs Congolais mpe EURO.
		Kozongisa mbongo liboso ya ntango		50% ya lifuta ya inté rêt oyo etikali
		Taux ya inté rêt		Niongo octroyé en USD: entre 6 et 14 %; Niongo octroyé en CDF: entre 30 et 40% Niongo octroyé en EUR: 10% à 15%
TAUX YA SOLA	TEG ya moyenne ya biongo CDF			
	Lolenge ya niongo			Taux ya moyenne
	Niongo ya bomeli			42%
	Niongo ya mombongo			34%
	Mbongo ya mosala			35%
	Niongo ya investissement			33%

SOLO MOBIMBA	TEG ya moyenne ya biongo USD	
	Lolenge ya niongo	Taux ya moyenne
	Niongo ya bomeli	18%
	Niongo ya mombongo	11%
	Mbongo ya mosala	23%
	Niongo ya investissement	20%
Mokanda ya makoki ya banque		Ekoki kosolola
Mokanda / Bondimi ya mbongo oyo ezali na konte		65 430 CDF + TVA
Ba chèque etindami mpo na kobimisa mbongo (mbongo ya bapaya)	Ba chèque Access Bank	Ofele (Mifuta ezali te)
	Ba chèque oyo ebimisami na banque mosusu ya mboka mpo na compensation.	0.5% + TVA + frais CITI
	Ba chèque oyo ebimisami na banque ya mboka (mbongo ya bapaya).	1% (moke 66 000 CDF) + TVA
	Ba chèque oyo ebimisami na banque ya mboka mopaya.	0.5% (moke 220 000 CDF) + TVA + RSC + frais CITI
Ba chèque oyo eyambami mpo na kobimisa mbongo (mbongo ya bapaya)	Ba chèque Access Bank	0.1% + TVA
	Ba chèque oyo ebimisami na banque mosusu ya mboka mpo na compensation.	0.1% + TVA + frais ACH BCC
	Ba chèque oyo ebimisami na banque ya mboka (mbongo ya bapaya).	1% (moke 66 000 CDF) + TVA + frais CITI 0.1% koleka te 1 110 000 CDF

		Ba chèque oyo ebimisami na banque ya mboka mopaya.	1% (moke 110 000 CDF) + TVA + frais CITI 0.1% (moke 66 000 CDF - koleka te 1 110 000 CDF) RSC 0.2%		
Ba komision ya ba garantie	Garantie ya soumission	Couverture ya mbongo 110% (mbongo ndenge moko) Couverture ya mbongo 120% (mbongo ndenge mosusu)		Mifuta ya komision (1% + TVA : moke USD 100.00) 2. Mifuta ya dosye (1% + TVA : moke USD 100.00) 3. Mifuta ya kobongisa (1% + TVA : moke USD 100.00)	
	Garantie ya kokokisa mosala				
	Garantie ya kojongisa				
	Garantie ya kobatela mbongo				
	Garantie ya banque	Couverture ya mbongo 110% (mbongo ndenge moko) Couverture ya mbongo 120% (mbongo ndenge mosusu)		Mifuta ya komision (1% + TVA : moke USD 100.00) 2. Mifuta ya dosye (1% + TVA : moke USD 100.00) 3. Mifuta ya kobongisa (1% + TVA : moke USD 100.00)	
Kolongola	Couverture oyo ezali mbongo te			Ekoki kosolola	
			0,00 CDF		
Relevé ya banque	Mpo na institution				132 000.00 CDF + TVA
	Konte ya momesano mpe ya kobomba mbongo	Kobanda na relevé ya misato ya sanza			4 400 CDF + TVA
Mayebisi na SMS/Email					0 CDF
Access Online (Banque na nzela ya Internet)		Moto moko			0 CDF
		Ebongiseli oyo endimami na mibeko			0 CDF
Bobongisi to boyangeli ya lifuti (payroll)		Na moke mpo na agent moko 2 000 000 CDF et 200 employés au koleka te.			0.25% + TVA
GUICHET MOKO YA KIN VILLE (Kofuta na Franc Congolais)					

	1 CDF - 500000 CDF	19 224 + TVA + 0.1 Mifuta Ach ou 0.15 RTGS
	500001 CDF - 1000000 CDF	27 241 + TVA+ 0.1 Mifuta Ach ou 0.15 RTGS
	1000001 CDF - 5000000 CDF	36 810 + TVA + 0.1 Mifuta Ach ou 0.15 RTGS
	5000001 CDF - 10000000 CDF	44 828 + TVA +0.1 Mifuta Ach ou 0.15 RTGS
	10000001 CDF - 15000000 CDF	54 483 + TVA + 0.1 Mifuta Ach ou 0.15 RTGS
	15000001 CDF - 20000000 CDF	82 000 + TVA + 0.1 Mifuta Ach ou 0.15 RTGS
	20000001 CDF - 50000000 CDF	120 690 + TVA + 0.1 Mifuta Ach ou 0.15 RTGS
	50000001 CDF - 100000000 CDF	179 310 + TVA + 0.1 Mifuta Ach ou 0.15 RTGS
	100000001 CDF -	267 244 + TVA+ 0.1 Mifuta Ach ou 0.15 RTGS
Konte ya kobomba mbongo		Taux ya litomba
	Konte ya kobomba mbongo ya momesano	Na USD: 0.5%
		Na CDF: 0.5%
		Na Euro: 0.5%
	Konte ya kobomba mbongo ya mwana-kelasi	Na USD: 2.5%
		Na CDF: 5%
Konte Mpower Salary Savings (USD	Avance ya lifuti kino 50% ya lifuti nete ya sanza.	4% ya sanza

kaka)		Taux ya inté rêt				14% l'an + TVA mpo na les crédits en USD et 30% l'an + TVA mpo na les crédits en CDF		
Ba chè que na compensation	Mbongo ya mboka	Ebimi (ba banque mosusu)					0.1% + TVA + 0.1% (Mifuta ACH)	
		Ekoti (Access Bank)					0.1% + Tva	
	Mbongo ya bapaya	Ebimi (ba banque mosusu)					0.5% (Kin) 0.75% (Etando ya Est) + TVA + 0.1% moke 66 000 CDF mpe koleka te 1 100 000 CDF frais CITI + 0.2% RSC	
		Ekoti (Access Bank)					0.5% (Kin) 0.75% (Etando ya Est) + TVA + 0.1% moke 66 000 CDF mpe koleka te 1 100 000 CDF frais CITI + 0.2% RSC	
Kotiya mbongo ya ntango	Motuya USD	Kotiya mbongo oyo ebimaka mbala moko	90 jours	180 jours		360 jours		≥360 jours
	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 mpe koleka	Ekoki kosolola						
	Motuya CDF	Kotiya mbongo oyo ebimaka mbala moko	90 jours	180 jours		360 jours		≥360 jours

	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 mpe koleka	Ekoki kosolola				
Bateki oyo basalelaka POS		Komision oyo moteki asengeli kofuta				2% + TVA na transakisi moko (ekoki kosolola). Komision moke ezali 15\$ mpo na terminal moko oyo ekangami
Agent ya banque	Mifuta ya kobimisa mbongo na ba agent ya banque					
	Kobimisa USD		Komision Access Bank	Kobimisa USD	Komision Access Bank	
	1-20		Ofele	500 -30 000	Ofele	
	21-50		Ofele	30 001-80 000	Ofele	
	51-100		Ofele	80 001-150 000	Ofele	
	101-200		Ofele	150 001-300 000	Ofele	
	>200		Ofele	>300 000	Ofele	
	Mifuta ya kotiya mbongo na ba agent ya banque					
	Kotiya USD		Komision Access Bank	Kotiya CDF	Komision Access Bank	
	1 - 20		Ofele	2 000-40 000	Ofele	
	21-50		Ofele	40 001-100 000	Ofele	
	51-100		Ofele	100 001-200 000	Ofele	
	101-200		Ofele	200 001-400 000	Ofele	
	201-500		Ofele	400 001-1 000 000	Ofele	
	501-1 500		Ofele	1 000 001-3 150 000	Ofele	

1,501-3 000	Ofele	3 150 001-6 000 000	Ofele
>3000	Ofele	>6 000 000	Ofele
TRANSAKISI MOSUSU			
Kofungola konte			1\$ ya motuya ya kotiya mbongo ya liboso
Kotinda mbongo na banque na yo moko			Ofele
Kotinda mbongo na ba banque mosusu			N/A
Kofuta ba facture			N/A
Crédit ya telefone			Ofele
Relevé ya konte			Ofele
Solde ya konte			Ofele

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WESTERN UNION / MONEYGRAM	MOTUYA	WESTERN UNION			MONEYGRAM	
		Etando A (USA, CANADA, CHINE, LIBAN, UAE, TURQUIE, INDE)	Etando B (ROYAUME UNI, France, Belgique, Allemagne mpe GRECE)		Etando A (EUROPE)	Etando 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
	8000	-	-		-	-
	9900	-	-		-	-

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	MOTUYA	MIFUTA
	1-100	6.96 - 7.74

ACCESS AFRICA	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
Mbongisami na 24 sanza ya mwambe 2026		