

AMASEZERANO Y'INGUZANYO IHEREKEJWE N'INGWATE KU MUTUNGO UTIMUKANWA

Hagati ya:

Guaranty Trust Bank (Rwanda) plc, Isosiyete ifite imari shingiro ifite agaciro k'amafaranga y'u Rwanda angana na Miliyari makumyabiri (RWF20,000,000,000), ikaba ifite icyicaro i Kigali, KN Ave 2, 1370, ifite umubare wihaye uyiranga ari wo: 100003180, ihagarariwe n'Umuyobozi w'Ishami rishinzwe ubucuruzi ari we n'Umuyobozi w'Ishami ry'amategeko akaba n'Umwanditsi wa sosiyete ari we, hashingiwe ku bubasha bahawe n'Inama y'Ubuyobozi, akaba ari uruhande rwa mbere rurebwa n'amasezerano mu izina ry'uwatanze inguzanyo, witwa "Banki" mu ngingo zikurikira;

Na

....., ifite umubare wihariye uyiranga:, Kigali-Rwanda; ihagarariwe na ufite indangamuntu numero, isosiyete ifite icyicaro gikuru cy'ibikorwa by'ubucuruzi i Kigali - Rwanda; akaba ari uruhande rwa kabiri rurebwa n'amasezerano nk'uwahawe inguzanyo, akaba yitwa "**Uwahawe inguzanyo/Umukiriya**" muri aya masezerano;

Na

....., ufite ubwenegihugu nyarwanda, n'indangamuntu numero na ufite ubwenegihugu nyarwanda n'indangamuntu numero; bakaba ari uruhande rwa gatatu rurebwa n'amasezerano nka ba nyiri umutungo bitwa "**Abafatanyije umutungo watanzweho ingwate**" muri aya masezerano

UMUTWE WA I: ITANGWA RY'INGUZANYO

1. Ingano y'inguzanyo n'ikoreshwa ryayo

Banki yemeye gutanga inguzanyo ingana na y'u Rwanda (..... FRW) n'umukiriya yemera kwakira iyo nguzanyo.

Imikoreshereze itandukanye y'inguzanyo izashingira ku byumvikanyweho n'impande zirebwa n'amasezerano. Ibyo impande zumvikanaho bigaragazwa mu mabaruwa impande zirebwa n'amasezerano zohererezanya cyangwa bikagaragazwa hakoreshejwe ubundi buryo bwose bw'ibimenyetso bibyemeza. Mu bihe ibyo ari byo byose, "ibigomba kubahirizwa

no gukurikizwa kugira ngo inguzanyo itangwe” bigenwa na Banki biri mu bigize aya masezerano.

Banki ifite uburenganzira bwo kwinjiza mu nguzanyo ibyo umukiriya ayigomba muri iki gihe cyangwa ibyo azayigomba mu bihe bizaza mu buryo ubwo ari bwo bwose no ku mpamvu izo ari zo zose.

Kuba ku nguzanyo hashobora kwiyongeraho amafaranga umukiriya agomba kwishyura ntibiha umukiriya uburenganzira bwo kwaka amasezerano mashya, bityo uburenganzira n’ingwate bijyanye n’umwenda remezo bikaba bikomeza kugira agaciro.

Amajanisha y’inyungu na komisiyo bibarwa ku nguzanyo biteganywa n’amasezerano yihariye hagati y’impande zombi bikoze mu buryo bw’inyandiko impande zombi zoherezanya cyangwa ku bundi buryo.

2. Igihe amasezerano azamara n’iseswa ryayo

Umutungo watanzweho ingwate muri aya masezerano uzakomeza kuba ingwate ya GT Bank (Rwanda) kugeza igihe umukiriya yishyuriye inguzanyo yose kandi uburenganzira bwa Banki kuri icyo ngwate bumara igihe kitarenze **imyaka** ibarwa uherye ku iyandikisha ry’icyo ngwate mu Kigo cy’u Rwanda Gishinzwe Iterambere kandi iryo yandikisha akaba ari ryo ribanziriza ibindi byose. icyakora, icyo inguzanyo itishyurwe, Banki izaba ifite uburenganzira bwo gusesa amasezerano y’ingwate imaze guha umukiriya iminsi mirongo itatu (30) y’integuza mu ibaruwa ishinganiye ifatwa nk’iyakiriwe cyangwa ibaruwa yoherezwa umukiriya akemeza ko yakiriye.

Ikindi kandi Banki izaba ifite uburenganzira busesuye bwo gusesa aya masezerano y’inguzanyo igihe icyo ari cyo cyose bitabaye ngombwa gutanga integuza cyangwa kwihanangiriza cyangwa gukoresha ubundi buryo ubwo ari bwo bwose. Uko byagenda kose umukiriya ahita asabwa kwishyura amafaranga ashobora kuba abereyemo uwahawe inguzanyo igihe:

- a) Ibyo byumvikanyweho buri gihe mu nyandiko ikozwe hagati y’impande zombi;
- b) Hari amakuru atari yo yatanzwe n’umukiriya cyangwa icyo atubahirije inshingano ze;
- c) icyo uburenganzira nyiri umutungo afite ku mutungo watanzweho ingwate atari uburenganzira yihariye, ari uburenganzira butuzuye kandi bushobora kugira ikibubangamira cyangwa igihe ashobora kubuvutswa;

- d) Iyo umutungo uvugwa mu ngingo zikurikira Banki yahawe ingwate ushidikanywaho cyangwa ushobora kuzagira ibindi uvugwaho bituma ushidikanywaho;
- e) Iyo habayeho ifatira ry'umutungo cyangwa ibintu byatanzweho ingwate, kubyimurwamo ku ngufu ku mpamvu z'inyungu rusange cyangwa igihe habayeho kubitambamira cyangwa igihe hari ikindi kintu kibaye cyo kubigurisha;
- f) Iyo habayeho kwikuraho uwo mutungo, waba wose cyangwa igice cyawo, iyo washyizwe mu ikodeshagurisha, iyo utaye agaciro biturutse cyangwa bidaturutse kuri ba nyirawo cyangwa igihe uwo mutungo wose cyangwa igice cyawo byangiritse burundu;
- g) Iyo habaye impinduka ku miterere yawo cyangwa iyo uhinduwe ku buryo ukoreshwa mu byo utari waragenewe;
- h) Iyo /umukiriya apfuye, ahombye, ananiwe kwishyura imyenda, abuze ubushobozi buhagije cyangwa abuze ubushobozi burundu cyangwa igihe asabwe kugaragaza gahunda y'uko azishyura abo abereyemo imyenda cyangwa igihe asabye kwemererwa kuba ahagaritse kwishyura inguzanyo mu gihe iki n'iki cyangwa igihe habayeho ifatirwa ry'umutungo we cyangwa iyo hari inyandiko ashyizeho umukono ikangwa;
- i) Iyo bigaragara ko Banki ishobora kugira igihombo cyangwa iyo bigaragara ko hari impamvu ishobora gutuma igira icyo gihombo bitewe nuko ubushobozi bw'abakiriya bwo kuzaza inshingano zabo butizewe;
- j) Iyo umwishingizi ku buryo buziguye cyangwa umwishingizi ku buryo butaziguye arebwa na kimwe mu bivugwa haruguru mu duce twa b, c, d, e, f, g, h, i, j.

Banki ikomeza kugira uburenganzira bwo gusesa amasezerano y'inguzanyo nta nteguza iyo itanze uburenganzira bwo kugira igikorwa ku nguzanyo kabone nubwo yaba yari izi ikintu cyabaye gituma amasezerano y'inguzanyo aseswa.

Igihe cyose umukiriya yemerewe kwishyura mu buryo bwihuse inguzanyo iyo igihe cyo kuyishyura kigeze. Banki ifite uburenganzira bwo kwiyishyura ku mafaranga yose abikijwe kimwe n'ubwishyu bwarengeje igihe.

Umwenda usigaye kuri konti ku munsu w'ihagarikwa ry'inguzanyo urimo umwenda remezo, inyungu, komisiyo n'ibindi bijyanye na byo wishyurwa Banki itagomye kohereza inyandiko isaba ubwishyu igaragaza imiterere y'ubwishyu busabwa n'ingano yabwo.

Ni ngombwa kubanza kugaragaza mu nyandiko mpamo uburyo bw'imyishyurire y'inguzanyo ndetse n'ingano y'iyonguzanyo. Inguzanyo isigaye ikomeza kubarwaho inyungu kugeza igihe yishyurirwe yose kandi iyo nyungu ibarwa ku ijanisha ry'inyungu ririhog igihe cy'isesa ry'amasezerano y'inguzanyo.

3. Imikorereshereze y'inguzanyo

Imikorereshereze y'inguzanyo, avansi zitanzwe, ibikorwa byumvikanyweho, inguzanyo yatanzwe n'ingano yayo bizagaragazwa n'inyandiko za banki zitandukanye.

UMUTWE WA II: ITANGWA RY'INGWATE

1. Ibiranga ingwate

Kugira ngo hizerwe umutekano n'ubwishingire by'ubwishyu by'amafaranga yose Banki igomba kwishyurwa muri iki gihe n'igihe kizaza, yaba ari umwenda remezo, inyungu, komisiyo, amafaranga yishyurwa ku bandi n'akoreshwa mu rwego rw'ikoreshwa ry'inguzanyo yatanzwe hakurikijwe ibikubiye mu Mutwe wa Mbere w'aya Masezerano, umukiriya yemeye ko ahaye Banki ingwate igizwe n'umutungo wubatse cyangwa uzubakwaho ibindi harimo n'ibintu byimukanwa bifashe kuri uwo mutungo cyangwa bifatwa nk'umutungo utimukanwa:

- Umutungo ugenewe guturwaho gusa uri mu kibanza n° gifite UPI: gihereye mu Mudugudu wa, Akagari ka, Umurenge wa, Akarere ka hashingiwe ku MASEZERANO Y'UBUKODE BURAMBYE N°

Ubutaka butanzweho ingwate ntibushobora guhabwa undi muntu, gushyirwa mu ikodeshagurisha cyangwa gukodeshwa ku bukode buri hasi y'ubukwiye igihe cyose Banki itabanje kubitangira uburenganzira mu nyandiko.

2. Kwandikisha ingwate

Muri aya masezerano, umukiriya yemereye Banki gusaba iyandikisha ry'ingwate yavuzwe haruguru. Kubera iyo mpamvu, umukiriya yemereye Banki gukura amafaranga kuri konti ye hagamijwe kuyakoresha mu kwandikisha ingwate no kuyandukuza.

- Umwenda remezo ungana na y'u Rwanda (..... Frw);
- Agaciro k'umutungo ni amafaranga y'u Rwanda angana na (..... Frw).

Umukiriya yemereye Guaranty Trust Bank (Rwanda) plc guha Ikigo cy'u Rwanda Gishinzwe Igenzuramyenda amakuru y'izindi nguzanyo yafashe no gusaba raporo kuri izo nguzanyo. Azi neza ko ifite uburenganzira bwo guhabwa n'icyo kigo kopi ya raporo ku nguzanyo nta

kiguzi no kugaragaza amakosa yaba arimo. Na none kandi, umukiriya yemereye banki gutangaza ibinyujije mu bitangazamakuru amazina ye n'amafoto igihe abaye bihemu.

Umukiriya yemeye gushyikiriza Banki ibyangombwa byose bijyanye n'umutungo wavuzwe haruguru.

Amafaranga yose ya noteri yishyurwa n'umukiriya.

3. Imiterere y'ingwate

Nyiri umutungo watanzweho ingwate yemeje ko umutungo watanzweho ingwate ari umutungo we yihariye kandi ko utari mu bundi bugwate ubwo ari bwo bwose cyangwa ngo ube urebwa n'undi mwenda uyu n'uyu wa Leta.

4. Ubwishingizi

Umutungo wavuzwe haruguru, ugomba gukomeza gufatwa neza, gushakirwa ubwishingizi bw'inkongi y'umuriro, inkuba, ibisasu, imiyaga, umutingito, inkubi z'umuyaga, iyangizwa riturutse ku mashanyarazi n'amazi mu kigo cy'ubwishingizi cyemewe na Banki kandi ibyo bigakorwa hashingiwe ku miterere y'uwo mutungo.

Utanze ingwate ku mutungo yiyemeje kugumana no kuvugurura ubwo bwishingizi no gukora ubwishyu buhoraho bw'amafaranga asabwa n'agomba gutangwa kandi akagaragaza ibimenyetso by'ubwo bwishyu.

Yiyemeje kandi:

- Kumenyeshya ibigo by'ubwishingizi, yifashahishije Banki, uwandikishije ingwate uyifiteho inyungu mu bwishingizi no guhuza ubwishingizi n'ingano y'umwenda ugomba kwishyurwa.
- Gushyikiriza Banki ayo masezerano y'ubwishingizi.

Banki ishobora gukoresha cyangwa kudakoresha uburenganzira bwayo bwo gufata ubwishingizi iyo bibaye ngombwa kandi igashyira ku mukiriya inshingano yo gufata ubwo bwishingizi ibona ko ari ngombwa mu izina ryayo ku mafaranga ye.

Iyo apfuye, abazungura cyangwa abafite uburenganzira ku mutungo asize ni bo bafata inshingano zose n'inshingano ziteganywa n'iyi ngingo.

Igihe cyose, Banki izagira uburenganzira bwo kwishyura amafaranga ayo ari yo yose yakoreshejwe n'ayishyuwe ageze igihe cyo kwishyurwa kuri konti y'umukiriya.

Igihe cy'ingwate nikirangira, Banki izagira uburenganzira bwo guhagarika ubwishingizi bwose yasabye, kandi nta nshingano ifite yo kumenyesha umukiriya inshingano yose yaba ikomoka ku ihagarikwa ry'ubwo bwishingizi.

5. Gutanga ubukode

a) Umukiriya yemeye guha Banki ubukode bwose bukomoka ku nyubako yatanzeho ingwate muri iki gihe cyangwa mu gihe kizaza.

b) Mu rwego rwo kwishingira inguzanyo ahawe na Banki, Umwishingizi yemeje ko yeguriye kandi ahaye banki, kandi na Banki ikaba ibyemeye, ubukode bwose bukomoka ku nyubako atanzeho ingwate igomba guhabwa ubu cyangwa mu bihe bizaza. Kwegurirwa ubwo bukode bigomba gukorwa uherye igihe habayeho isesa ry'amasezerano.

Iyo atanze kopi yabwo, banki ikora inyandiko isanzwe yemeza ko iyakiriye kandi bitabaye ngombwa ko umukiriya cyangwa umwishingizi babigiramo uruhare, kandi ubukode amafaranga asagutse y'ubukode ashyirwa kuri konti y'umukiriya iyo igihe cyo kwishyura kigeze.

c) Amafaranga yakoreshejwe

Ingwate yose cyangwa isabwa ryose ry'ikorwa ry'ubwishyu ku birebana n'iyi nguzanyo bishyirwa mu bikorwa. Ubwo bwishyu bukorwa mu nyandiko iriho itariki n'umukono. Ibivugwa muri iyi ngingo bigaragazwa mu nyandiko ikoresheya mu gihe cyo kwandikisha ingwate.

Iyo habayeho guhagarika inguzanyo, inyungu nyirizina ikoresheya mu kugabanya inguzanyo Banki iberewemo bitabaye ngombwa ko iyo nyungu ikoreshejwe muri ubwo buryo ituma habaho ivugururwa ry'ibikubiye mu masezerano uko yaba ingana kose.

Birumvikana neza ko iyoherezwa ry'ubu bwishyu rikomeza kugira agaciro ku birebana n'inshingano zagaragajwe mu nyandiko zigomba kuzuzwa ku bw'inyungu za Banki.

Umukiriya ashyikiriza banki inyandiko zose zijyanye n'ubukode na kopi y'amasezerano y'ubukode. Umukiriya yemeye guha Banki izindi nyandiko zose zerekana ubukode Banki ifiteho uburenganzira.

Nta yindi nshingano Banki ibazwa uretse gusaba ko ubukode yeguriwe bwishyurwa iyo igihe cy'ubwishyu bw'ubwo bukode bugeze.

d) Guhitamo aho kugezwaho imenyeshya

Mu ishyirwa mu bikorwa ry'aya masezerano n'andi ayasimbura, banki izagezwaho imenyeshya ahantu hakurikira:

Icyicaro gikuru: KN 2, ave 1370, Umujyi wa Kigali;

Umukiriya, ni aho asanzwe atuye, kuri iyi aderesi: Umurenge wa Ndera, Akarere ka Gasabo.

6. Kwiyambaza inkiko kugira ngo ubwishyu bukorwe

Iyo urimo umwenda atishyuye, uwahawe inguzanyo/ba nyiri umutungo yatanzweho ingwate baha Banki uruhushya rudashidikanywaho kandi rudasubirwaho kugira ngo ibone uburenganzira bwo gukoresha bumwe mu buryo bukurikira:

- a) Gucunga umutungo watanzweho ingwate n'uwaniwe kwishyura inguzanyo;
- b) Kugurisha ingwate yavuzwe mu gika kibanziriza iki binyuze muri cyamunara; iyo habaye kutishyura inguzanyo ingana n'amafaranga angana na 53.000.000 Frw hakurikijwe uburyo n'inzira byumvikanyweho hagati ya Banki n'uwahawe inguzanyo kugira ngo yishyure inguzanyo yose hiyongereyeho inyungu n'andi mafaranga y'inyongera yatanzwe igihe cyo kwishyura inguzanyo yatanzwe.
- c) Gukodesha ingwate;

UBURYO BUKURIKIZWA

1. Gucunga ingwate

- Imenyeshya rigomba kohererezwa uwahawe umwenda mu minsi 30 mbere y'uko hatangwa ikirego mu rukiko kandi kopi yayo igahabwa Umwanditsi Mukuru;
- Inyandikomvugo ivuga ku mimerere y'inyubako kandi isobanura neza uburyo bwashyizweho na banki bwo kuyikurikirana igomba gutegurwa kandi igashyirwaho umukono n'Umunyamabanga Nshingwabikorwa w'Akagari iyo nyubako irimo;

2. Gukodesha inyubako

- Imenyeshya rigomba kohererezwa urimo umwenda mu minsi 30 mbere y'uko hatangwa ikirego mu rukiko kandi kopi yayo igahabwa Umwanditsi Mukuru;

- Banki igomba gusaba uwahawe inguzanyo gukura mu nyubako ibintu byose hasigaye iminsi ibiri (2) kugira ngo igihe kivugwa mu gika kibanziriza iki kirangire;
- Inyandikomvugo ku bukode bw'umutungo watanzweho ingwate ivuga ku mikoreshereze n'amicungire y'amafaranga yakiriwe na banki nk'ubukode bigomba gukorwa n'Umunyamabanga Nshingwabikorwa w'Akagari inyubako iherereyemo igashyirwaho umukono n'uwo muyobozi hamwe na Banki;
- Kwerekana itariki ikodesha ryashyizweho na Banki rishobora kurangiriraho.

3. Kugurisha ingwate

- Imenyekanisha rigomba kohererezwa urimo umwenda mu minsi 30 mbere y'uko hatangwa ikirego mu rukiko kandi kopi yayo igahabwa Umwanditsi Mukuru;
- Ibaruwa yandikiwe Umwanditsi Mukuru isaba gushyiraho ushinzwe kugurisha ingwate;

4. Gusubirana ingwate bikoze na banki

- Imenyekanisha rigomba kohererezwa urimo umwenda mu minsi 30 mbere y'uko hatangwa ikirego mu rukiko kandi kopi yayo igahabwa Umwanditsi Mukuru;
- Igiciro cy'umutungo cy'ifatizo cyagenwe n'umugenagaciro wemewe na Banki Nkuru y'u Rwanda.

Iyo habayeho kutishyura, umukiriya na/cyangwa umwishingizi, bakoresha uburyo bwose bukwiye kandi bwa ngombwa kugira ngo Banki yishyurwe amafaranga yose yatanzwe keretse iyo Banki ihisemo kutabikora igihe izi neza ko hari ibindi yasabwa igihe ikoresheje ubwo burenganzira.

Igihe cyose, umukiriya azirengera ibyakoreshejwe byose, harimo n'igihembo cy'Abavoka.

Umukiriya yemeje ko atigeze yemera kugira uwo yegurira ubukode ubu n'ubu kandi nta n'indi nshingano iyo ari yo yose bishobora kubangamira cyangwa kugabanya ubukode bweguriwe urundi ruhande muri aya masezerano kandi yiyemeje ko adashobora gukora ubwe igikorwa cyabangamira cyangwa cyagabanya ubwo bukode.

Umukiriya ahaye Banki ububasha busesuye ku bukode yeguriwe.

Icyakora, ku biyanye n'imenyesha ryose, inyandiko na kopi z'imanza, Banki ifite uburenganzira bwo gukora imenyesha irikoreye aho isanzwe ibarizwa.

Impaka zose zavuka zishingiye ku isobanurampamo cyangwa ku ishyirwa mu bikorwa by'aya masezerano zizashyikirizwa inkiko zibifitiye ububasha zo mu Mujyi wa Kigali.

Icyakora, impande zirebwa n'amasezerano zifite uburenganzira bwo kuregera izindi nkiko zibifitiye ububasha.

Bikorewe i Kigali, ku ya 21 Kamena 2021

Guaranty Trust Bank (Rwanda) plc

Umukiriya

.....

Abafatanyije umutungo

1.

2.

INYANDIKO YA NOTERI NUMERO (.....) -----

IGITABO CYA -----

Umwaka w'Ibihumbi Bibiri na Makumyabiri na kane, Umunsi waw'Ukwezi kwa

Twebwe,, Noteri Wikorera, yemeje ko iyi nyandiko ikubiyemo ingingo zikurikira twayishyikirijwe none na:

Guaranty Trust Bank (Rwanda) plc, Isosiyete ifite imari shingiro ifite agaciro k'amafaranga y'u Rwanda angana na miliyari makumyabiri (20,000,000,000 Frw), ikaba ifite icyicaro i Kigali, KN Ave 2, 1370, ifite numero yihariye iyiranga: 100003180, ihagarariwe n'Umuyobozi w'Ishami rishinzwe ubucuruzi ari we Joel Gatanazi n'Umuyobozi w'Ishami ry'amategeko akaba n'Umwanditsi wa sosiyete ari we Louis Hategekimana N.;

Na

....., isosiyete ifite numero yihariye iyiranga:, Kigali-Rwanda; ihagarariwe na, ufite indangamuntu:

isosiyete ifite icyicaro gikuru i Kigali - Rwanda; akaba ari uruhande rwa kabiri rurebwa n'amasezerano nk'uwahawe inguzanyo, muri aya masezerano witwa "Uwahawe inguzanyo";

Na

..... ufite ubwenegihugu Nyarwanda, n'indangamuntu nimeru
..... na ufite ubwenegihugu nyarwanda
n'indangamuntu nimeru; akaba ari uruhande rwa gatatu rurebwa
n'amasezerano nka ba nyiri umutungo, muri aya masezerano bitwa **"Abafatanyije
umutungo watanzweho ingwate"**

....., na, abakozi ba Guaranty Trust Bank
(Rwanda) plc, batuye mu Mujyi wa Kigali bakaba ari Abahamya b'iyi nyandiko, nk'uko
biteganywa n'amategeko.

Tumaze gusomera ibikubiye mu nyandiko yavuzwe haruguru abagiranye amasezerano
n'abahamya, abagiranye amasezerano bemereje imbere yacu n'imbere y'abahamya ko
inyandiko nk'uko yanditswe ikubiyemo ugushaka kwabo. Kubera izo mpamvu, iyi nyandiko
ishyizweho umukono n'abagiranye amasezerano, abahamya na twe Noteri, kandi
ishyizweho kashe ya Noteri Wikorera.

-----**ABAGIRANYE AMASEZERANO**-----

Guaranty Trust Bank (Rwanda) plc

Umukiriya

.....

Abafatanyije umutungo watanzweho ingwate

1.

2.

-----**ABAHAMYA**-----

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-----NOTERI-----
.....

-----AMAFARANGA YISHYUWE-----

Ibihembo: Ibihumbi birindwi na magana inani by'amafaranga y'u Rwanda. Byanditswe natwe,, Noteri Wikorera, Umunsi wa, Inyandiko nimeru n'Igitabo ya Noteri wikorera yinjijwe mu bitabo ku wa, yishyuwe hakurikijwe inyandiko y'itangwa ry'ubwishyu N° yo ku ya Umwaka w'..... muri Guaranty Trust Bank (Rwanda) plc.

-----NOTERI-----
.....

Kugira ngo hakorwe kopi y'inyandiko mpamo yishyurirwa amafaranga y'u Rwanda Ibihumbi Cumi na Kimwe na Magana Arindwi (11.700 Frw), yishyuwe hakurikijwe inyandiko y'itangwa ry'ubishyu N° yo ku wa Umwaka w'ibihumbi Bibiri na Makumyabiri na kane bwanyujijwe muri Guaranty Trust Bank (Rwanda) plc.

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