AMASEZERANO Y'UBWISHINGIZI MAGIRIRANE

HAGATI YA:

Guaranty Trust Bank (Rwanda) plc, isosiyete ihamagarira rubanda kuyiguramo imigabane ifite uburyozwe buhinnye, ifite imari shingiro ifite agaciro k'amafaranga y'u Rwanda angana na makumyabiri (RWF 20.000.000.000), ikaba ifite icyicaro i Kigali, KN Ave 2, 1370, ifite umubare wihariye uyiranga: 100003180;

Mu ngingo zikurikira yitwa **"Banki"** ku ruhande rumwe;

Na

………………………… ufite ubwenegihugu Nyarwanda, ufite indangamuntu nimero ……………………...

Mu ngingo zikurikira witwa « Umwishingizi » ku rundi ruhande.

HABAYEHO KUMVIKANA KU BURYO BUKURIKIRA:

INGINGO YA MBERE:
Muri aya Masezerano, Umwishingizi yiyemeje inshingano zose kandi yemeje ko atazigera agerageza gukoresha uburenganzira bwo kumvikana n'abandi hagamijwe gutandukanya inshingano ze n'iz'uwo yishingiye, bityo akaba yiyemeje kwishingira inshingano zose z'ubwishyu zireba---------- **.......................................** --------

Mu ngingo zikurikira yitwa **..............................** ufitiye Banki umwenda cyangwa ushobora kuzagira uwo mwenda ku mpamvu iyo ari yo yose kandi hashingiwe ku cyo yaba ashobora kuba ari cyo no mu bihe ibi n'ibi nk'uko biba bigaragara kuri konti z'Uwahawe umwenda nyirizina afite muri Banki.

INGINGO YA 2:
Umubare w'amafaranga yishingiwe ungana na **....................................z'amafaranga y'u Rwanda (........................... Frw)** y'umwenda remezo, hiyongereyeho inyungu, amafaranga yakoreshejwe n'andi nka yo na komisiyo, nk'uko biteganyijwe mu ngingo ya 4.

INGINGO YA 3:
Umwishingizi afatanyije kandi ntiyakwitandukanya n'abandi bishingizi uwasabye inguzanyo yaba afite. Ni muri urwo rwego, yemeje ko abazungura be bose n'abafite uburenganzira kuri we bose (kandi buri wese mu bishingizi, igihe ari benshi) bahuriye ku nshingano, ku buryo abazungura bose bavuzwe haruguru bahuriye ku nshingano yo kwishyura inguzanyo

yatanzwe na Banki kandi buri wese muri bo azaba afite inshingano yo kwishyura iyi nguzanyo yose.

INGINGO YA 4:
Ubu bwishingizi bwishingira iyishyurwa ry'umwenda remezo, hiyongereyeho inyungu na komisiyo n'amafaranga atangwa mu manza no mu bindi Banki izatanga ku bijyanye n'ingwate. Inyungu zikomoka ku nyungu na komisiyo bibarwa hashingiwe ku ijanisha ryakoreshejwe ryumvikanyweho ku mwenda remezo kandi zitangira kubarwa bisabwe na Banki yahawe ingwate.

INGINGO YA 5:
Banki ifite uburenganzira busesuye bwo kumenyesha umwishingizi inshingano z'Uwahawe inguzanyo nyirizina, ubukererwe bw'igihe kirekire bushobora kwemerwa, impinduka zaterwa na Banki ndetse/cyangwa n'uwahawe inguzanyo nyirizina ku birebana n'inguzanyo ndetse/cyangwa ibigomba gukurikizwa byerekeye inguzanyo yahawe uwahawe inguzanyo nyirizina cyangwa ku bamufiteho uburenganzira ndetse n'inshingano ashobora kuzagenda akurirwaho uko ubwishyu bugenda bukorwa. Ifite kandi uburenganzira busesuye bwo kwanga amabwiriza aya n'aya cyangwa ibisabwa guhindurwa biriho umukono w'uwahawe inguzanyo nyirizina, kwanga amabwiriza atanzwe ku muntu uyu n'uyu no gukoresha inzira zose ziteganywa n'amategeko. Na none kandi, ifite uburenganzira busesuye bwo gusubiza uwaba yayoherereje inyandiko y'ibigomba guhinduka ndetse n'inyandiko nsezeranyabwishyu cyangwa abandi bose babishyizeho umukono igihe cyose itabyemeye cyangwa igihe hatabaye ubwishyu.

INGINGO YA 6:
Umwishingizi yiyemeje ko adashobora gusaba Uwahawe inguzanyo cyangwa abandi bishingizi bose bagenzi be kwishyura amafaranga yose aya n'aya igihe cyose Banki itishyuwe umwenda remezo wose, inyungu, komisiyo n'andi mafaranga nk'ayo.

INGINGO YA 7:
Iyo habayeho gusenyuka burundu, guhomba cyangwa ukwemera k'urimo umwenda cyangwa igabana cyangwa iseswa ryumvikanyweho ry'imigabane y'urimo umwenda, Banki ishyira imbere inguzanyo yatanze hatavuyemo amafaranga yishyuwe n'umwishingizi keretse kuba yasubiza umwishingizi amafaranga asagutse Banki imaze kwiyishyura.

INGINGO YA 8:
Ubu bwishingizi buzakomeza kugira agaciro igihe habayeho igihombo cyangwa kureka uburenganzira ubu n'ubu ku mpamvu iyo ari yo yose ku birebana n'izindi ngwate ku mutungo utimukanwa cyangwa wimukanwa ijyanye n'umwenda Banki ifitiwe n'umwahawe inguzanyo nyirizina n'ijyanye n'uburenganzira abandi bishingizi basabwa gutanga.

INGINGO YA 9:
Kugaragaza inyandiko yo mu bitabo bya Banki bizaba bihagije kugira ngo yemeze ko yatanze inguzanyo, keretse igihe hari amafaranga agomba gusubizwa igihe habayeho kwibeshya. Umwishingizi ashobora kuzakoresha aho atuye ko ariho azishyurira nk'aho ariho yahisemo kubarizwa akoresheje ibaruwa ishinganishije, amafaranga yose ajyanye no kurangiza imanza banki yari kwishyura, harimo igihembo cy'Abavoka, azishingirwa n'umwishingizi.

INGINGO YA 10:
Banki izaba ifite uburenganzira busesuye bwo kwemera ubukererwe bwasabwe n'Uwahawe inguzanyo cyangwa uburyo Uwahawe inguzanyo yagaragaje bwp gukemura ikibazo ku bwumvikane habayeho cyangwa hatabayeho kugabanya umwenda. Nta na rimwe, kwemera ibyo bishobora kubuza Banki gukurikirana umwishingizi.

INGINGO 11:
Umwishingizi yiyambura uburenganzira bwo kwiyambaza ingingo yaba yarakozwe ku nyungu z'uwahawe inguzanyo nyirizina, mu gihe uwahawe inguzanyo hari inyungu atakaje ku mpamvu iyo ari yo yose.

INGINGO YA 12:
Inshingano z'umwishingizi ntizizagirwaho ingaruka, cyangwa ngo zigabanuke kubera iseswa ry'uwahawe inguzanyo cyangwa kubera impinduka iyo ari yo yose yaba ishingiye ku mategeko cyangwa y'izina rya sosiyete y'Uwahawe inguzanyo cyangwa umwishingizi cyangwa nyir'umutungo ahindutse cyangwa iyo uwahawe umwenda nyirizina cyangwa umwishingizi ahurije umutungo we hamwe n'uw'abandi, yihuje n'abandi cyangwa yimuriwe ku bandi.

INGINGO YA 13:
Umwishingizi azishyura ku biro bya Banki amafaranga uwahawe inguzanyo asigaje kwishyura. Konti yafunguwe na banki izaba ari itegeko kandi nta tambamira rishobora guhagarika cyangwa kubuza ubwishyu kabone nubwo umwishingizi yaba abona ko afite uburenganzira bwo gukora iryo tambamira.

INGINGO YA14:
Umwishingizi ntashobora kureka kwishingira keretse abanje guha Banki n'uwahawe inguzanyo nyirizina integuza y'amezi 3 kandi akabikora mu ibaruwa igaragaza ko yakiriwe. Igihe cy'amezi 3 gitangira kubarwa kuva ku munsi ukurikira uwo Banki yakiriyeho ibaruwa y'itambamira. Umwishingizi akomeza kwishingira inshingano zose zireba uwahawe inguzanyo kugeza igihe cy'integuza kirangiye.

Umwishingizi areka uburenganzira bwo kwishingira mu gihe cy'amezi 9 akurikira igihe iyi nyandiko yashyiriweho umukono.

INGINGO YA 15:
Umwishingishi areka kandi uburenganzira bwo kugira ibyo akurikirana ku mpamvu iyo ari yo yose, iyo amafaranga yishyuwe banki n'uwahawe inguzanyo cyangwa yayishyuriwe ntahabwa agaciro cyangwa igihe amafaranga yagaragajwe na Banki agomba gusubizwa cyangwa iyo gusubizwa ibyishyuwe n'umwishingizi bikozwe mu mwanya we.

INGINGO YA 16:
Ku bijyanye n'aya masezerano, umwishingizi ahisemo ko azabarizwa kuri aderesi yagaragajwe hejuru. Ibizakorwa byose bijyanye n'amategeko bishingiye kuri aya masezerano ,bizashyikirizwa inkiko za Kigali. Icyakora, Banki ifite uburenganzira bwo kugana inkiko z'aho umwishingizi atuye cyangwa yahisemo.

INGINGO YA 17:
Amafaranga yishyurwa ku bijyanye n'inshingano n'ibindi bikomoka kuri aya masezerano byishyurwa n'umwishingizi.

Bikorewe i Kigali, ku wa ....

Mu izina no mu mwanya wa Guaranty Trust Bank (Rwanda) plc

Umwishingizi
....

Icyitonderwa: Ushyira umukono kuri iyi nyandiko agomba gushyiraho uwo mukono ubanjirijwe n'aya magambo akurikira yanditse n'intoki ze: "BYEMEJWE N'UMWISHINGIZI KU BIREBANA N'INSHINGANO ZE ADASHOBORA GUHARIRA ABANDI zijyanye n' **...................................... (........................ Frw)**, harimo inyungu z'iremezo, komisiyo, amafaranga yakoreshejwe nibindi byose bijyanye n'aya mafaranga".