Ku ya ....

………………………… (Amazina)

Akagari ka ....

Umurenge wa ....

Akarere ka ....

Agasanduku k'iposita:

Imeri:

Numero ya terefone:

Muyobozi Mukuru,

<u>IMENYESHA RYO KWEMERERWA INGUZANYO</u>

…………………………………………... ("The Bank") yishimiye guha ……………. ("Uwagurijwe") umwenda mu buryo bukurikira:

Uwagurijwe: ………………

Uguriza: ………………………... ("The Bank")

Ubucuruzi: ....

Aho buherereye: Akarere ka ...., Umujyi wa Kigali

Abanyamigabane: 100% ifitwe na ....

Ubwoko bw'Inguzanyo: Inguzanyo y'igihe kizwi (Nshya)

Ingano y'inguzanyo: FRW .... (..................................... y'amafaranga y'amanyarwanda).

Icyo izakoreshwa: ....

Inkomoko y'ubwishyu: ....

Igipimo cy'inyungu: Ukurikije uko isoko ry'ifaranga rihagaze, igipimo kiriho gishobora guhinduka, kikaba igipimo fatizo hiyongereyeho ....% ni ukuvuga ....% ku mwaka, aho igipimo fatizo ari 17,95%. Ariko, bikabanza kumenyeshwa mu minsi 30 yakazi mbere yuko hahindurwa igipimo.

Igihe izamara: amezi .... uhereye umunsi yatangiwe

Umufurangiro: ....% y'ingano y'umwenda + TVA

Amafaranga yo gukurikirana imikoreshereze y'inguzanyo: ....% y'ingano y'umwenda + TVA kumwaka

Amafaranga yo gufungura dosiye: amafaranga .... + TVA

INGWATE / IBIMENYETSO

• Ingwate ku rwego rwa mbere ku nyubako yo guturamo UPI no. …………….. iri mu Murenge wa Kagarama / Akarere ka Kicukiro mu izina ya ………………….. (Kwandikisha ingwate bigomba guhindurwa).

• Ingwate ku rwego rwa mbere ku nyubako yo guturamo UPI no. ………………… iri mu Murenge wa Kanombe / Akarere ka Kicukiro mu izina ya ………………………………. (Kwandikisha ingwate bigomba guhindurwa).

• Ubwishingizi bw'inkongi y'umuriro n'ubuzimire ku mitungo yo guturamo yatanzweho ingwate buvuga ko …………………………… nk'uwangirijwe ugomba kwishyurwa mbere y'abandi

• Inyandiko nsezeranya bwishyu ku mafaranga y'umwenda hiyongereyeho n'inyungu.

<u>IBISABWA MBERE Y'ITANGWA/IKORESHWA RY'UMWENDA</u>

Mbere yo guhabwa inguzanyo Uwagurijwe azabanza gushyikiriza ibi bikurikira:

• Ibaruwa y'Umukiriya isaba umwenda.

• Umwanzuro w'abanyamigabane ba …………….. wakorewe imbere ya Noteri bemera umwenda unavuga abahawe uburenganzira bwo kwemera umwenda mu izina rya sosiyeti.

• Amasezerano amenyesha kwemererwa inguzanyo yashyizweho umukono n'abemerewe guhagarira Sosiyete.

• Amasezerano y'inguzanyo y'igihe kizwi yashyizweho umukono n'ababifitiye ububasha.

• Ubwishingizi bw'inkongi y'umuriro n'ubuzimire ku mitungo yo guturamo yatanzweho ingwate buvuga ko ………………. nk'uwangirijwe ugomba kwishyurwa mbere y'abandi.

• Raporo idafite inenge y'ikigo gihererekanya amakuru ku nguzanyo CRB bya Sosiyete n'izabanyamigabane bayo.

• Icyemezo cyo kutabamo umwenda w'imisoro.

• Inyandiko nsezeranya bwishyu ku mafaranga y'umwenda hiyongereyeho n'inyungu zawo.

<u>IBINDI BISABWA</u>

1. Ibihano byo gutinda kwishyura bingana 2% buri kwezi y'iyongera ku nyungu zisanzwe zizajya zibarwa ku mafaranga yakereranywe bitabaye ngombwa ko Uwagurijwe abanza kwibutswa.
2. Amafaranga yose azakoreshwa mu kubahiriza ibiteganywa n'amategeko, ibirango n'andi mafaranga ajyanye n'inyandiko, irangizwa no gucunga ibikoresho bizishyurwa n'uwagurijwe.
3. Mu gihe umwenda uguzwe n'ikindi kiugo cy'imari uwagurijwe yishyura 8% y'umwenda wose waguzwe.
4. Mu gihe habayeho kuvugurura inguzanyo, kwimura inguzanyo cyangwa kongera igihe cyo kwishyura (harimo ariko ntibigarukira kuari avansi kuri Fagitire, insezeranya myenda"LINES", Ubwishingire, imyenda y'ingoboka, n'imyenda y'igihe kirekire) hazakoreshwa igipimo gito cya 2,5% ku mafaranga y'umwenda utarishyurwa (nibura atari munsi ya FRW 3.000.000 uko yaba angana kose).
5. Ikiguzi cyo gusesa kingana 2% y'ingano y'umwenda (nibura FRW 200,000 ariko atarengeje FRW 5,000,000) azacibwa Uwagurijwe mu gihe yisubiyeho nyuma yo gushyira umukono ku masezerano cyangwa n'izindi nyandiko zirebana n'umwenda. Uwagurijwe yemereye ku buryo budasubirwaho Bank gukura kuri konti ye ayo mafaranga kugira ngo yishyure ikiguzi cyo gusesa. Umwenda uzafatwa nk'uwanzwe mu gihe uwagurijwe adashobora cyangwa adashaka kubahiriza amabwiriza ari muri aya masezeranp mu gihe cy'iminsi 90 ibazwe umunsi ku munsi uhereye ku itariki yemereweho umwenda.
6. Uwagurijwe yemeye gukomeza no gukora ibikorwa by'ubucuruzi akurikiza amategeko yose arebana n'ubuzima, umutekano n'ibidukikije akoreshwa mu Rwanda mu gihe bisabwe na Banki cyangwa itabisabye, kandi agaha Banki n'ibimenyetso by'uko byubahirizwa.
7. Uwagurijwe yemera kandi ko kutubahiriza amategeko ayo ari yo yose y'ubuzima, Umutekano n'ibidukikije ari ukwica amasezerano y'inguzanyo, kandi mu bushishozi bwa Banki ifata ingamba zusumbuyeho zo guhatira uwagurijwe kubahiriza inshingano zose zirebana n'amategeko y'ubuzima, umutekano n'ibidukikije, ku kiguzi cyishyurwa n'uwagurijwe.
8. Kopi yumwimerere y'ingwate/ubwishingire yatanzwe ku bijyanye n'umushinga uwo ariwo wose igomba gusubizwa muri Banki iyo umushinga washyizwe mu bikorwa neza kandi byemejwe n'umugene rwabikorwa.
9. Amafaranga yose akomoka kuri aya masezerano banki yatangiwe ubwishingire ku mwenda agomba kunyuzwa kuri konti ya sosiyeti iri muri banki.
10. Uwagurijwe agomba kujya amenyesha Banki amakuru ahoraho arebana n'aho imirimo igeze bijyanye n'amasezerano Banki yatangiye ingwate Ibi bizaba birimo ariko ntibigarukira gusa ku mashusho y'umushinga hamwe nibyemezo bitangwa n'ugenzura umushinga washyizweho n'abazagirwa inyungu n'ubwo bwishingizi.
11. Amafaranga yose ajyanye no kubahiriza ibisabwa n'amategeko n'ibyakoreshejwe byose bikomoka mu gushyira mu bikorwa aya masezerano azishyurwa n'uwagurijwe.
12. Biteganijwe ko uwagurijwe azakomeza kunoza imikoranire ye na Banki binyuze mu bikorwa azakorera kuri konti ye.
13. Ukwemera kwa Banki gukozwe mu nyandiko mu buryo bukurikije amategeko ni ngombwa mbere yuko hagira amafaranga akurwa mu bucuruzi kugira ngo

akoreshwe mu bindi, kutabyubahiriza biba ari ukutubahiriza inshingano kandi muri icyo gihe umwenda wose uzafatwa nk'ugomba guhita wishyuzwa ako kanya .

14. Banki ishobora gukoresha amakuru yose yerekeye uwagurijwe kugira ngo isuzume ubusabe bw'inguzanyo. Banki ishobora mu bushishozi bwayo mu gihe ibona bikwiye guha no kwakira ibiro by'inguzanyo n'ibigo bishinzwe ihererekanyamakuru ku myenda haba mu karere cyangwa mu mahanga, ibindi bigo by'imari, ibigo bishinzwe kubahiriza amategeko ndetse n'abandi bantu bireba amakuru yerekeye uwagurijwe, harimo amakuru ku bayobozi n'abandi bakozi, ibikorwa hamwe nimyitwarire kuri konti yayo hamwe nibisobanuro byose byo kutishyura cyangwa gutinda kwishyurwa hagamijwe kubafasha hamwe na / cyangwa Banki mu gutanga inguzanyo cyangwa mu gushyira mu cyiciro uwagurijwe.
15. Uwagurijwe yemera ko Banki ifite uburenganzira bwo guhuza cyangwa guhuriza hamwe amafaranga yose cyangwa ayo ari yo yose abitswe kuri konti y'uwagurijwe cyangwa amafaranga ari kuri konti bifitanye isano azakoreshwa na Banki mu rwego rwo kugabanya ingaruka mbi z'inguzanyo.
16. Andi mabwiriza yose akubiye mu masezerano y'umwenda agomba kubahirizwa uwagurijwe.

Byongeye kandi, Banki ifite uburenganzira bwo kwishyuza no gukurikiza amafaranga y'avansi, amafaranga yo kuvugurura/kongerera igihe amasezerano n'ibihano ku nguzanyo byakoreshejwe cyangwa igice cyakoreshejwe cyarangiye bitabaye ngombwa kubanza kubaza S.J.M Ltd.

Amafaranga yose arimo ariko ntagarukira gusa ku mafaranga y'igihembo cy'Avoka, Amafaranga y'igenagaciro, amahoro ya kashe, ubukode bwubutaka, igiciro cyubutaka, amafaranga ya cyamunara cyangwa andi mafaranga, amafaranga nandi mafaranga yishyuwe ku buryo bw'ingoboka yatanzwe na Banki bijyanye n, umwenda uvugwa hano, gushyira mu bikorwa no kwandikisha ubugwate bijyanye n'umwenda uvugwa hano hamwe n'amafaranga yose yakoreshejwe mu kwishyuza agomba kwishyurwa n'uwagurijwe.

Serivisi zitangwa nabashinzwe bemejwe na Banki ikiguzi cyazo kizishyuzwa hakurwa amafaranga kuri konti y'umukiriya bitabaye ngombwa kumubaza mu gihe atishyuriwe ku gihe byasabwaga.

Mu gihe cyose cy'inguzanyo kugeza igihe yishyuriwe yose, Uwagurijwe yiyemeje ko umutungo watanzweho ingwate (Ingwate) ufite ubwishingizi bwuzuye; kurwanya umuriro, umutingito, inkuba, guturika hamwe n'ibyago bifitanye isano kandi bigahora bivugururwa ku gihe. " Kuvugurura ibijyanye n'ubwishingizi bigomba kuguma kuba inshingano y'uwagurijwe kandi bigomba kuvugururwa buri gihe iminsi 30 mbere y'itariki yo kurangiriraho. Ariko, Banki ishobora gufasha gusa no koroshya ivugurura ryayo.

Iyo uwagurijwe adashoboye cyangwa adashaka kubahiriza ibijyan no gushaka cyangwa kuvugurura ubwishingizi ku gihe cyumvikanyweho, Banki mu bushishozi bwayo ishobora kuvugurura ubwishingizi ikura amafaranga y'ikiguzi cyabyo (niba ahari) kuri konti y'umukiriya ngo acyishyuye.

Mu gihe nta mafaranga ahari kuri konti y'umukiriya yo kwishyura ubwishingizi, banki mu byemezo ifata ishobora gushyira umwenda w'ingoboka kuri konti y'umukiriya ubyara inyungu nk'izumwenda umukiriya asanzwe afite.

AGACIRO / KONGERA KUKEMEZA

(*Ku bikoresho byizewe n'umutungo / umutungo*)

Mu gihe cyose cy'inguzanyo Banki yemerewe kwishyuza amafaranga aganye no kugenga agaciro no kuvurura igenagaciro ku ngwate zatanzwe hishingirwa umwenda. Kuvugura amagenagaciro cyangwa kuyemeza bikorwa buri myaka itatu na buri mwaka.

Hashingiwe kuri uyu mwenda, wemereye ku buryo budasubirwaho banki gukura amafaranga ahari, ayabikijwe ku ma konti mu bwoko bw'amafaranga ayo ariyo yose mu gihe icyo aricyo cyose afitwe na banki hagamijwe kwishyura cyangwa kohereza ayo mafaranga ngo yishyure umwenda ushobora kuba uhari. Ibi kandi binakorwa no mugihe ubwishingizi bwarangiye.

Igihe cyiminsi 90 kiratanzwe gitangwa ku girango wuzuze ibisabwa byavuzwe haruguru. Nyuma y'icyo gihe, iyi nyandiko imenyesha kwemererwa umwenda izaba ishobora guteshwa agaciro kandi yemezwe.

Kutubahiriza ibyo wiyemeje haruguru bituma masezerano y'inguzanyo ahagarikwa no guhita hishyuzwa amafaranga asigaye.

Byongeye kandi, ibikorwa byose ukora kandi / cyangwa uzakorana na banki yacu, haba ku bijyanye cyangwa bitajyane n'iyi nguzanyo bizakorwa mu nyandiko gusa hashingiwe ku byateganijwe, ingingo n'ibisabwa biteganijwe mu buryo bujyanye n'amafaranga yakoreshejwe, ingingo n'ibisabwa kugira ngo uhabwe inguzanyo.

Mu gihe havutse impaka zijyanye n'aya masezerano, Impande zose zizagerageza kuyakemura nta buryarya. Mu gihe impande zidashoboye gukemura amakimbirane mu bwumvikane, ikibazo kizashyikirizwa inkiko zo mu Rwanda zifite ububasha mu Mujyi wa Kigali. Amasezerano azagengwa kandi asobanurwe hakurikijwe amategeko yu Rwanda.

<u>AHO ABASHYIZE UMUKONO KURI AYA MASEZERANO BABARIZWA/ADERESI</u>

Banki hamwe n'uwagurijwe bemeje ko imenyesha ryose, hamwe n'inyandiko z'urukiko n'izindi nyandiko zose kuri buri ruhande zigomba zizoherezwa hakoreshejwe amabaruwa yanditse, imeyiri cyangwa zitangwe mu ntoki kuri aderesi hano hepfo:

…………………………………..:

- Ibiro bikuru biherereye kuri ku muhanda KN 2 ave, 1370, Umudugudu w' I Nyarurembo, Akagari ka Kiyovu, Umurenge wa Nyarugenge, Akarere ka Nyarugenge, Umujyi wa Kigali, Rwanda.

…………………..:

- Umudugudu wa Kinunga, Akagari ka Nyabisindu, Umurenge wa Remera, Akarere ka ...., Agasanduku k'iposita ……………., Imeri: ………………………………, nimero ya telefone: ………………

Ubutumwa buhererekanywa hagati y'impande zombi, imenyesha n'itangizwa ry'Ibikorwa bikurikiza imihango y'amategeko bigomba kumenyeshwa kuri aderesi zavuzwe haruguru. Uruhande rwahinduye ibiro cyangwa aderesi byanditse rusabwa kumenyesha urundi ruhande aderesi nshya mu minsi itanu (5) nyuma yo guhindura ibiro cyangwa aderesi ".

INGINGO YO KWIYEMERERA

………………………. yemerera ikoreshwa ry'amakuru arebana n'iki gikorwa ku kigo gishinzwe ihererekanyamakuru ku nguzanyo kandi yemerera Banki kubaza amakuru arebana n'inguzanyo yanjye mu kigo gishinzwe guhererekanya amakuru ku nguzanyo. Mu gushyira umukono kuri aya masezerano, uwagurijwe yemeye ko amakuru ye hamwe n'andi makuru ajyanye n'iyubahirizwa ry'aya masezerano asangirwa n'Ikigo cyemewe gishinzwe guhererekanya amakuru ku nguzanyo, ku mpamvu zo gutanga raporo ku myenda. Twemereye kandi uwatanze inguzanyo / Banki kubaza amateka y'inguzanyo zanjye mu Kigo Gishinzwe guhererekanya amakuru ku nguzanyo mwemereye kandi no gutanga ibisobanuro birambuye kuri aya masezerano n'iyubahirizwa ryayo ku kigo gishinzwe guhererekanya amakuru ku nguzanyo. Ku bushake bwacu dutanze uburenganzira bwo kugenzura amakuru runaka mu kigo gifite ihererakanyamakuru ku nguzanyo ko kandi twemera ko iryo genzura nta burenganzira bwacu bw'ibanze rihungabanya.

INGINGO IJYANYE NO KUBONEKA

Turabasaba kugaragaza ko wemeye amategeko n'amabwiriza y'iyi nguzanyo ushyira umukono kandi ukatugarurira kopi wemeje mu minsi 15 (cumi n'itanu) uhereye igihe cy'iyi baruwa, kutabyubahiriza bizatuma uyu mwenda utakaza agaciro nta ngaruka cyangwa inshingano ku ruhande rwa banki.

Inguzanyo yose yemerewe ariko ikamara igihe cy'iminsi 90 itaratangwa ihita itakaza agaciro nta mpaka keretse byaravuzwe ukundi.

Turabashimira imikoranire kandi twizeye ko bizakomeza kutugirira inyungu twese.

GUTANGIRA GURIKIZWA

Hemejwe kandi n'impande zombi ko iyi nyandiko imenyesha kwemererwa umwenda itangira gukurikizwa guhera ku ya ……………………….

Kubwa no mu izina rya ……………………………………..

…………………..	……………………
Umuyobozi, Umuyobozi w'ishami ry'ubucuruzi,	Umunyamategeko

INYANDIKO YO KWEMERA

Twebwe, ………………….. twemeye ibyumvikanyweho n'amabwiriza bikubiye mu ibaruwa yanyu yo ku ya ………………………………, iyi ikaba ari kopi.

Izina:

Umukono:

Itariki: