AMASEZERANO Y'INGUZANYO Y'UBWISHINGIZI AHUZA IMPANDE ESHATU

Aya masezerano y'inguzanyo y'ubwishingizi ("aya masezerano") akozwe kuwa.......................... ..../.............hagati ya :

Umukiriya..ufite Indangamuntu/Nomero iranga...

umusoreshwa... ubarizwa ku Gasanduku k'iposita...

Umujyi wa .... telefone nomero ....

Akaba ari umuntu cyangwa sosiyete ivugwa muri aya masezerano y'ubwishingizi harimo ndetse n'abazayisimbura cyangwa abayihagarariye bwite (bitewe n'uko ibintu bimeze) n'abo ishobora guhabwa ku ruhande rwa mbere:

BPR Bank Rwanda PLC ibarizwa ku Gasanduku k'iposita 1348 Kigali muri Repubulika y'u Rwanda harimo n'abazayisimbura n'abo ishobora guhabwa ku ruhande rwa kabiri; na

Sosiyete y'Ubwishingizi ....Ibarizwa ku Gasanduku k'Iposita .... Umujyi wa ....

Nomero ya telefone .... ikaba ari yo sosiyete y'ubwishingizi ivugwa mu mugereka w'amasezerano y'ubwishingizi hakaba kandi harimo n'abazayisimbura n'abo izahabwa ku ruhande rwa gatatu.

Aya masezerano y'ubwishingizi akaba ari agize umugereka w'amasezerano y'ubwishingizi.

IBYEREKERANYE NO KWISHYURA

Amafaranga y'ubwishingizi		Ijanisha ry'inyungu (%) (AMAFARANGA ADAHINDUKA)			
Uburyo bwo		Ibyiciro by'amafaranga yishyurwa buri kwezi		Umubare w'ibyiciro	
kwishyura		Itariki yo kwishyura			
Nomero ya konti					
Umuhuza mu		NO ZA TELEFONE			

GAHUNDA Y'AMASEZERANO Y'UBWISHINGIZI

Ubwoko bw'ubwishingizi (ikinyabiziga/inkongi y'umuriro,ibindi)	No y'ubwishingizi	Igihe butangirira	Igihe buzarangirira	No y'iyandikwa/nomero yatanzwe n'uruganda	Amafaranga y'ubwishingizi

AYA MASEZERANO N'IBYO ABAYAKOZE BIYEMEZA BITEYE MU BURYO BUKURIKIRA:
Bitewe n'uko Banki yemeye guha umukiriya inguzanyo yo gufata ubwishingizi agomba kwishyura sosiyete y'ubwishingizi (ivugwa mu mugereka w'amasezerano y'ubwishingizi); ayo akaba ari amafaranga agomba kwishyura sosiyete y'ubwishingizi (asobanurwa mu mugereka w'amasezerano y'ubwishingizi)

Umukiriya yemeye
Kwishyura banki amafaranga y'inguzanyo ahawe ku gihe kandi atabanje kubisabwa cyangwa ngo hagire amafaranga agabanyaho cyangwa ngo agire ayo yiyishyura ayo ari yo yose. Hishyurwa amafaranga y'ibyiciro bya buri kwezi bikurikirana bigaragara mu mugereka w'amasezerano y'ubwishingizi no mu buryo bwateganyijwe muri ayo masezerano kandi mu rwego rwo gushyira mu bikorwa aya masezerano, umukiriya ahaye banki uburenganzira bwo gufungura konti y'inguzanyo ("konti") mu izina rye no gukura kuri iyo konti amafaranga y'ubwishingizi n'andi mafaranga asabwa n'inyungu nk'uko avugwa muri aya masezerano. Icyiciro cya mbere cyishyurwa mu gihe cyo gushyira umukono kuri aya masezerano. Ibindi byiciro bizajya byishyurwa buri kwezi mbere y'uko gutangira.

Usibye inyungu z'amafaranga y'ibyiciro byo kwishyura zisabwa , yemeye kwishyura banki kuri buri cyiciro cyangwa igice cy'icyiciro kiba gisigaye kitishyuwe nyuma y'uko itariki yo kwishyura igera amafaranga 3% ku mwaka aza yiyongera ku mafaranga y'inyungu asabwa kuri konti cyangwa irindi janisha ry'inyungu banki ishobora gushyiraho mu bushishozi bwayo (mu kigero cyemewe n'amategeko kandi bitabaye ngombwa ko umukiriya abanza kubyemerera banki); izo nyungu zizajya zibarwa ku munsi (na mbere cyangwa nyuma y'urubanza urwo ari rwo rwose rwabaho) kugeza igihe inguzanyo izaba yarangiye kwishyurwa yose uko yakabaye.

Yemeye ko amafaranga y'umwenda azaba asigaye kuri konti atishyuwe azajya yishyurwa bisabwe kandi ko azahita yishyurwa bitabaye ngombwa kubisabwa hamwe n'inyungu za yo n'andi mafaranga yose umukiriya azaba agomba banki igihe hazaba habayeho kimwe cyangwa byinshi mu bikorwa bikurikira:

Iseswa ry'amasezerano na banki
Umukiriya natuzuza inshingano ze nk'uko zikubiye muri aya masezerano
Nihashyirwaho abashinzwe gucunga umutungo w'abandi n'abacungamutungo cyangwa abashinzwe kwegeranya umutungo no kuwugabagabanya iyo umukiriya ari sosiyete yemewe n'amategeko cyangwa banki nimenyeshwa ko hagiye kubaho igikorwa cyo gushyiraho bene bantu.
Umukiriya cyangwa umwishingizi ku mpamvu iyo ari yo yose nakuraho amasezerano y'ubwishingizi avugwa.
Igihe bizahinduka ibintu binyuranye n'amategeko ko banki cyangwa umukiriya akomeza kugendera kuri aya masezerano.
Igihe hazabaho ibintu banki isanga byagira ingaruka mbi ku bushobozi bw'umukiriya bwo kuzuza inshingano ze nk'uko zikubiye muri aya masezerano cyangwa mu masezerano y'ubwishingizi.

Yijeje banki ko aya masezerano y'ubwishingizi afite agaciro kandi yemeye ko azakomeza kugira agaciro igihe cyose umukiriya azaba afite inguzanyo ya banki. Mu rwego rwo gushyira aya masezerano mu bikorwa, umukiriya yiyemeje kutazakuraho aya masezerano y'ubwishingizi atabyemerewe na banki cyangwa ngo akore igikorwa icyo ari cyo cyose cyangwa ikosa ryatuma ibikorwa byose biba imfabusa cyangwa bikaba byatuma biba ngombwa kongera amafaranga y'ubwishingizi cyangwa asabwa agomba kwishyurwa (cyeretse gusa igihe umukiriya ahise yishyura ako kanya sosiyete y'ubwishingizi amafaranga y'inyongera asabwa cyangwa ay'ubwishingizi) ; bipfa gusa igihe umukiriya akoze ikosa cyangwa arenze kuri zimwe ku nshingano ze nk'uko zikubiye mu muri aya masezerano, bizaba bikurikije amategeko ariko banki ikazaba idategetswe gukora ikintu cyose yasanga ari ngombwa gukora mu rwego rwo gukosora iryo kosa. Amafaranga yose azatangwa na banki muri urwo rwego hamwe n'inyungu za yo nk'uko byavuzwe hejuru azakurwa kuri iyo konti akazishyurwa n'umukiriya abisabwe. Ibiteganywa muri iki gika ntabwo bikuraho uburenganzira bwa banki nk'uko buteganywa mu gika cya (c) hejuru.

Binyuze mu ishyirwaho umukono ry'aya masezerano, ahaye sosiyete y'ubwishingizi kandi ayitegetse kwandika inyungu za banki mu masezerano y'ubwishingizi nk'uwatanze inguzanyo kimwe n'uburenganzira bwa yo bwo gusesa amasezerano y'ubwishingizi no kwakira amafaranga y'ubwishyu bw'ubwishingizi kandi umukiriya yemereye banki ko azakora ibishoboka byose kugirango sosiyete y'ubwishingizi yubahirize ibijyanye n'ubwo burenganzira bwavuzwe uko byagenda kose. Umukiriya yemeye ko azagumisha amafaranga yose azishyurwa na sosiyete y'ubwishingizi mu rwego rw'amasezerano y'ubwishingizi

muri banki kandi ko azahita ako kanya acyakira ayo mafaranga ayaha banki kugirango ashyirwe kuri konti. Ibi bizakomeza kugenda gutyo kugeza igihe banki izemereza mu nyandiko ko amafaranga yose umukiriya ayigomba kuri iyo konti yarangije kuyishyurwa.

Ahaye banki ububasha bwo kuba intumwa ye no gushyira mu bikorwa no gukora mu izina no mu nyungu ze ibikorwa byose bijyanye n'ubwishingizi n'ibindi bintu umukiriya yagombye gushyira mu bikorwa cyangwa gukora mu rwego rw'amasezerano y'ubwishingizi harimo ariko nanone atari bwo gusa ububasha bwo gusesa aya masezerano y'ubwishingizi no kwemeza no gutanga inyandiko igaragaza ko umukiriya yakiriye amafaranga y'ubwishingizi yishyuwe cyangwa ko umukiriya yakiriye igice cya yo igihe habayeho iseswa ry'amasezerano cyangwa hagize amafaranga yishyurwa mu rwego rw'aya masezerano y'ubwishingizi.
Umukiriya kandi yemeza ibikorwa byose bikorwa na banki mu gihe ikoresha ububasha ihawe mu rwego rw'amasezerano kandi yemeye ko ari ntacyo azaryoza banki n'izindi mpande zose zigira uruhare mu ishyirwa mu bikorwa ry'ubu bubasha. Umukiriya yemeje kandi yemeye ko amafaranga y'ubwishingizi cyangwa igice cya yo cyishyuwe nk'uko bivugwa hejuru cyangwa amafaranga yishyurwa banki azabanza gukoreshwa mu kurangiza kwishyura amafaranga y'umwenda ari kuri konti noneho amafaranga asigaye (bibaye ngombwa) agasubizwa umukiriya.

Yiyemeje kwishyura andi mafaranga yose asabwa (bibaye ngombwa) ashobora kujyana n'aya masezerano cyangwa n'izindi nyandiko zishyirwaho umukono mu rwego rw'aya masezerano (ayo mafaranga cyangwa imisoro akazashyirwa kuri konti).

Yiyemeje kwishyura banki abisabwe amafaranga yose izatanga harimo n'amafaranga banki yishyura ategetswe n'itegeko mu gihe cyo kumvikana no gutegura aya masezerano n'amafaranga yose atangwa na banki mu kurega cyangwa kugaruza amafaranga aba agomba kwishyurwa banki mu rwego rw'aya masezerano cyangwa mu kurengera cyangwa gushyira mu bikorwa uburenganzira bwayo igenerwa mu rwego rw'aya masezerano.