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Itariki **Our Ref.**
……………………… **BPR/LS/…/…/…-….**

INYANDIKO YA GATATU YUZUZA AMASEZERANO Y'INGUZANYO N'AMASEZERANO Y'INGUZANYO YO KUGURA INZU

Dushingiye ku nyandiko ya kabiri yuzuza amasezerano y'inguzanyo n'amasezerano yo kugura inzu yakozwe hagati ya BPR Bank Rwanda Plc nk'ikigo gitanga inguzanyo na …………. Uhagarariwe na ……………. nk'usaba inguzanyo ku itariki ya ……. **Ugushyingo** ……… ifite Nomero **BPRR/LS/…/…/…-…;**

Dushingiye kandi ku cyemezo cy'Iyandikwa ry'amasezerano y'inguzanyo yo kugura inzu nomero ……. cyatanzwe n'Umwanditsi Mukuru kuwa **………………………..;**

" Dushingiye kandi ku cyemezo cyo kwihuriza hamwe cyo kuwa ……………………… aho Banque Populaire du Rwanda Plc na BPR Bank Rwanda Plc zihuje zigakora Banki imwe yiswe BPR Bank Rwanda Plc hanyuma iyi ngiyi igafata amasezerano yose yari yarakozwe n'izo banki zavuzwe"

BPR BANK RWANDA Plc muri aya masezerano yitwa "Banki**"** ku ruhande rumwe na **…………………** uhagarariwe na **………………….** muri aya masezerano witwa **"Umukiriya"** ku rundi ruhande bemeye guhindura amasezerano mu buryo bukurikira:

Ingingo ya Mbere (1)

1.1. Ku **itariki ya 10 Ugushyingo ….**, Umukiriya yahawe **inguzanyo y'ingoboka y'amafaranga y'u Rwanda …………………………………… gusa (………………….. Frws)** igomba kwishyurwa mu gihe cy'**amezi …………………..** ku ijanisha ry'inyungu ku nguzanyo rikoreshwa na Banki **(………………% ku mwaka ubungubu)** hakiyongeraho ikindi kigero cy'ijanisha ry'inyungu ntarengwa rya **…………………% ku mwaka;**

1.2. Banki yahaye umukiriya inguzanyo yo kugura inzu y'ubucuruzi ingana n'amafaranga y'u Rwanda **……………………………… gusa (……………………….. Frws)** agomba kwishyurwa mu gihe cy'amezi 96 ku ijanisha ry'inyungu ku nguzanyo rikoreshwa na Banki **(…………….% ku mwaka ubungubu)** hakiyongeraho ikindi kigero cy'ijanisha ry'inyungu ku nguzanyo ntarengwa rya **…………………..% ku mwaka**;

1.3. Amafaranga y'inguzanyo yo kugura inzu y'ubucuruzi atanzwe azakoreshwa mu kwishyura inguzanyo y'ingoboka isanzweho noneho asigaye akoreshwe mu kurangiza imirimo y'ubwubatsi bwa sitasiyo ya lisansi yubakwa mu kibanza No. **…………………………. giherereye** mu Karere **ka ……………………………., Umurenge wa ………………………,** Akagari ka **……………………………….,** umudugudu wa **…………………………….;**

1.4. Inguzanyo nshya itanzwe igomba kwandikwa nk'inguzanyo y'igihe kirekire.

1.5. Inyungu zizajya ziyongera buri munsi; zikazajya zibarwa hashingiwe ku mubare nyakuri w'iminsi ihise no ku mwaka ufite iminsi 366/360. Zizajya zikurwa kuri konti isanzwe yo kubitsa no kubikuza umukiriya afite muri Banki buri kwezi igihe cyo kwishyura kigeze kandi zizajya

ziteranyirizwa hamwe igihe igihe zizaba zitishyuwe ako kanya hamwe n'amafaranga azaba asigaye y'uko kwezi.

1.6. Byongeye kandi, hazishyurwa amafaranga ya serivisi n'andi mafaranga asabwa akurikira:

Amafaranga y'umufuragiro	**…………………..% rya ………………….. Frw hakiyongeraho Umusoro ku Nyongeragaciro wa yo.**
Amafaranga yo kwishyura inguzanyo mbere y'igihe cyumvikanyweho (Inguzanyo iguzwe n'indi banki)	**Hishyurwa …………………..% yiyongeraho Umusoro ku Nyongeragaciro iyo Inguzanyo iguzwe n'ikindi kigo cy'imari**
Kwishyura ukoererewe (Ibihano by'ubukererwe)	**Amafaranga ……………% adahinduka buri kwezi ku cyiciro cy'ubwishyu cyakererewe kwishyurwa**
Amafaranga yo gukuraho ibaruwa yemerera umukiriya guhabwa inguzanyo	**……………… Frw hakiyongeraho Umusoro ku Nyongeragaciro**
Amafaranga yo gukererwa kwandikisha ingwate (guhera ku munsi wa 30 nyuma y'itangwa ry'igice cya mbere cy'inguzanyo iyo bimeze gutyo)	**………………% hakiyongeraho Umusoro ku Nyongeragaciro**
Amafaranga yo kwiga dosiye isaba inguzanyo	**………………… Frw hakiyongeraho Umusoro ku Nyongeragaciro**

Ingingo ya kabiri (2)

Usibye gusa mu gihe Banki yaba ibyemeye ukundi, inguzanyo y'ingoboka itangwa ari uko hatanzwe izi ngwate hakanuzuzwa ibisabwa bikurikira:

2.1. Ingwate n'ibigomba kuzuzwa no gukorwa mbere y'uko amafaranga y'inguzanyo atangwa:

2.1.1. Guhindura amafaranga asabwa mu rwego rw'amategeko bwa mbere ku nzu yubatse mu kibanza gifite Ibyangombwa by'Ubutaka bifite UPI No. **…………………….** giherereye mu Karere ka ……………, Umurenge wa ………………, Akagari ka **……………** , Umudugudu wa **…………………**;

2.1.2. Amafaranga asabwa mu rwego rw'amategeko bwa mbere ku nzu yubatse mu kibanza gifite ibyangombwa by'ubutaka bifite UPI No. **…………..** giherereye mu Karere ka **……………………..**, Umurenge wa …………….., Akagari ka …………………., Umudugudu wa ………………..;

2.1.3. Ubwishingizi w'inzu igomba kugurwa hakoreshejwe inguzanyo bwa ……………………. bwishingira inguzanyo yose kandi bugaragaza ko Banki ari yo igomba kwishyurwa bwa mbere igihe habayeho igihombo;

2.1.4. Ubwishingizi rusange (inkongi y'umuriro, imitingito n'izindi ngorane bijyana) bw'inzu igurwa hakoreshejwe inguzanyo yubatse mu Kibanza No **……………** kandi bugaragaza ko Banki ari yo igomba kwishyurwa bwa mbere igihe habayeho igihombo

2.1.5. Ubwishingizi bw'ingorane zose zishobora kuvuka bwa Rwiyemezamirimo bwishingira imirimo y'ubwubatsi bwa sitasiyo yubakwa mu kibanza **…………..** bukazasimburwa, imirimo y'ubwubatsi irangiye, n'ubwishingizi rusange bw'inyubako bwishingira (imyuzure, inkongi y'umuriro, imitingito n'izindi ngorane bijyana) bugaragaza ko Banki ari yo igomba kwishyurwa bwa mbere igihe habayeho igihombo;

2.1.6. Inyandiko nsezeranyabwishyu y'amafaranga **…………………….Frw** yashyizweho umukono n'uhagarariye umukiriya mu buryo bwemewe n'amategeko;

2.1.7. Inyandiko yo kwishingira inguzanyo iriho umukono w'abanyamigabane b'umukiriya;

2.1.8. Icyemezo cyo kutabamo imyenda gihuye n'igihe gitangwa n'Ikigo cy'Igihugu gishinzwe Imisoro n'Amahoro;

2.1.9. Inguzanyo itanzwe itangwa mu byiciro;

2.1.10. Gutanga raporo y'igenagaciro ya nyuma imirimo y'ubwatsi irangiye;

2.1.11. Icyemezo cy'Inama y'Ubutegetsi y'Umukiriya gitanga uburenganzira bwo gusaba inguzanyo yo kugura inzu y'ubucuruzi ingana na **…………………… Frw** kikanaha Banki ingwate;

2.1.12. Amafaranga yose arenga ku nguzanyo yasabwe atangwa n'umukiriya;

2.1.13. Amasezerano arebana n'aho amafaranga azajya akomoka mu bukode bwa sitasiyo izubakwa hakoreshejwe inguzanyo azajya ashyirwa azashyirwaho umukono imirimo y'ubwubatsi irangiye bitewe n'uko Mount Meru Petroleum idashobora kuyashyiraho umukono imirimo y'ubwubatsi itararangira;

2.1.14. Amafaranga yose azajya ava mu bicuruzi bwa sitasiyo no mu bucuruzi busanzweho azajya anyuzwa mu bitabo by'ibaruramari bya Banki;

2.1.15. Gutanga ibyangombwa by'ubutaka by'ikibanza gifite **UPI ……………………..** mbere yo kubikuza amafaranga y'inguzanyo.

Ingingo ya gatatu (3)

Ingwate y'yi nguzanyo izakomeza kuba uyu mutungo utimukanwa waguzwe ku nguzanyo wavuzwe hejuru kimwe n'undi wose **Banki** yahabwa mu gihe **cy'amezi …………….** keretse mu gihe byaramuka bihinduwe ukundi mu nyandiko. Ariko, Umukiriya/Nyirumutungo yemeye ko umutungo uguzwe hakoreshejwe inguzanyo uzakomeza kuba ingwate ihawe banki kugeza igihe umwenda wose uzarangiza kwishyurirwa.

Ingingo ya kane (4)

Ibindi bisabwa n'izindi ngingo z'agaciro zikubiye mu nyandiko ya kabiri yuzuza amasezerano y'inguzanyo n'amasezerano yo kugura umutungo utimukanwa yashyizweho umukono na BPR Bank Rwanda Plc nka Banki na …………. uhagarariwe na ………………………….. Nk'umukiriya kuwa ……. **………………** …. afite No. **BPRR/LS/…/………../………..-…. Ntabwo bihindutse.**

MU IZINA RYA BANKI

………………….. **…………………………**

Umukiriya/Nyirumutungo :

Mu izina rya **…………………..**

………………………
UMUYOBOZI MUKURU

NOMERO Y'AMASEZERANO Y'UMWIMERERE …….. IGITABO ………

Umwaka w'ibihumbi bibiri na makumyabiri n'itatu, ku itariki .... Nyakanga, Twebwe …………………….., noteri wigenga uri kandi utuye muri Kigali, twemeje ko aya masezerano agizwe n'ingingo ziri imbere yacu twayeretswe na :

1. **………………….** Uhagarariwe na **……………………….**
2. **BPR Bank Rwanda Plc**

Hari …**…………………….** na **……………………….** bose baba muri Kigali; bakaba ari abahamya b'aya masezerano kandi bakaba bujuje ibisabwa n'amategeko. Maze gusomera abagiranye amasezerano n'abahamya ibikubiye muri aya masezerano, abagiranye amasezerano bavuze imbere yacu n'imbere y'abahamya ko aya masezerano, nk'uko yanditse agaragaza neza ubushake bwabo.
Kubera iyo mpamvu, aya msezerano yashyizweho umukono n'abayagiranye na twe, yemezwa kandi aterwaho kashe ya Noteri wigenga.

ABAGIRANYE AMASEZERANO

Umukiriya **Banki/BPR Bank Rwanda Plc**

.... **........................**
Ahagarariwe na

UMUHAMYA

…………………….. **…………………………..**

Noteri

UBURENGANZIRA BUKOMOKA KURI AYA MASEZERANO

Amafaranga ya serivisi ijyanye n'amasezerano:

…………………….., Noteri wigenga w'umunyarwanda uri kandi utuye muri Kigali, kuri nomero ….. **IGITABO CYA** …….

<u>Noteri</u>

…………………………

<u>Amafaranga ya serivisi yo gusinya amasezerano :</u>

Kugirango iyi nyandiko ibashe gushyirweho umukono, iyi serivisi yishyurwa amafaranga y'u Rwanda ………………….. Frw agaragara ku nyemezabwishyu imwe.

<u>Noteri</u>

……………………….