

**bpr**

**BANK**

- **Imitangire ya serivisi**
- **Service charter**
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# Imitangire ya serivisi





## 1.0 Intangiriro

Inyandiko ngenderwaho mu mitangire ya serivisi yacu yerekana neza uburyo twiyemeje guha abakiriya bacu serivisi zibanyura aho dutangira serivisi hose. Inerekana kandi indangagaciro zacu, uburenganzira bwawe, ibyo ugomba kutwitegaho, uko wadufasha kurushaho kuguha serivisi nziza n'uburyo watugeraho mu gihe ufite ibyo usaba, hari serivisi utishimiye cyangwa kutubwira uko wakiriye serivisi wahawe.

### 1.1. Abo turi bo

Turi ishami rya KCB Group ari nayo banki ya mbere muri Afrika y'iburasirazuba no hagati ugendeye ku mutungo ifite, umurage w'imyaka irenga mu 120 hamwe n'umuyoboro mugari w'amashami muri Kenya, Uganda, Tanzaniya, u Rwanda, Burundi, Sudani yepfo na Etiyopiya. Twishimiye gukuza igitekerezo cyihariye, aricyo cyo gushyiraho umuyoboro w'ishami-rimwe rukumbi-mu gutanga serivise z'imari ijyanye nibyo abakiriya bacu bakeneye kandi bahisemo. Gutanga serivisi yacu bikubiyemo icyerekezo n'indangagaciro zacu kandi nazo zikaba urufatiro rw'ibyemezo n'ibikorwa byacu.

#### 1.1.1. icyerekezo cyacu

Kuba amahitamo ya mbere ku bashaka ibisubizo mu bijyanye na serivisi z'imari muri Afurika no kw'isi yose.

#### 1.1.2. Intego zacu

Kuza kw'isonga mu mikorere myiza ari nako tuzamuka ku isoko ry'imigabane bityo tukabasha kuba amahitamo ya mbere ku bashaka ibisubizo mu bijyanye na serivisi z'imari muri Afurika no kw'isi yose.

#### 1.1.3. Indangagaciro zacu

- Kuba hafi: hafi y'abakiriya bacu, kwita ku bo dukorana tuzamura imibereho yabo
- Gukorera hamwe : itsinda rimwe, rirenga ibya banki rikagera no mu bijyanye n'ubuzima bwa buri muni, rihujwe n'ibitekerezo bishya bigendeye ku ikoranabuhanga.
- Kuba abanyamurava: Kutemera kuguma ahantu hamwe, gukorana intego n'icyerekezo tuyobowe n'ubwenge n'umutima.

#### 1.1.4. icyerekezo cyacu mu gutanga serivisi zishimirwa n'umukiriya

Kubaka ihuriro ry'abantu badufitiye icyizere banakorera BPR ubuvugizi kw'isi yose.

#### 1.1.5. Intego yacu ijyanye no guha abakiriya serivisi nziza

Guha buri mukiriya wacu serivisi zimunyura azahora yibuka, abari abakiriya bagahinduka ihuriro ry'abantu batwizera binyuze mu ndagagaciro zacu zo kuba hafi, gukorera hamwe no kuba abanyamurava.

## 1.2. Imyizerere yacu mu mitangire ya serivisi: (4E's)

- Kugaburira amarangamutima yawe: Tuguha umwanya wo kukumva, tuzana ibyishimo n'ubunyamwuga mu buryo tuvugana nawe.
- Ibisubizo tuguha bigomba kuba bijyanye n'ibyo ukeneye, amahitamo yawe n'ibyo utwitezeho
- Kukorohera: Tugushyiriraho uburyo butandukanye bwo kugera kuri serivisi zacu, bitakugoye, bwizewe kandi mu mutekano usesuye.
- Kuba indashyikirwa mu mikorere: Tukugezaho serivisi zihariye zisobanutse kandi zihuta, mu myitwarire yuje ikinyabupfura, kugira intego n'ubunyamwuga.

## 1.3. Uburenganzira bwawe nk'umukiriya:

Nk'umukiriya, ufite uburenganzira bwo:

- Kwerekwa ko agaciro, icyubahiro n'umunyamwuga mu buryo uhabwamo serivisi.
- Kubona neza amakuru y'ukuri, ku gihe kandi yizewe.
- Kubikirwa amakuru no gukorana natwe mu muhezo no mw'ibanga.
- Kwizezwa gukorera mu mucyo no mu kuri mu gihe akorana natwe
- Kudusangiza ibitekerezo byawe ntacyo wishisha
- Kugera kuri serivisi zacu mu buryo bujyanye nibyo ukeneye kandi bikoroheye.

## 1.4. Uko wadufasha:

Ushobora kudufasha kuzamura urwego rw'imitangire ya serivisi zacu tukagufasha nk'uko twabyiyemeje:

- Utanga amakuru cyangwa inyandiko byuzuye, by'ukuri kandi mu gihe gikwiye.
- Kuduha ibitekerezo byawe, ibyifuzo n'ibitekerezo.
- Kugenzura amakuru yawe y'imari na konte zawe ukurikije amabwiriza n'amabwiriza byashyizweho.
- Gukurikiza ibisabwa n'amategeko n'izindi nshingano nkuko bisabwa n'amategeko agenga inganda na leta yacu.
- Gukorana abakozi bacu mu cyubahiro n'ikinyabupfura.

**urwego  
rwa serivisi  
zacu:**



## 2.0. URWEGO RWA SERIVISI ZACU:

Twiyemeje kukugezaho serivisi zo mu rwego rwo hejuru mu buryo bukurikira:

SERIVISI	IBIJYANYE NAYO	IBYO TWIYEMEJE (AMASAHA Y'AKAZI)
<b>Ibibarizwa kuri gishe</b>	Ibisubizo byihuse kubyo mwasabye	<b>Ibyo wemerewe:</b> <ul style="list-style-type: none"> <li>Igihe ikibazo cyawe kizasubirizwa kandi igisubizo ugiharerwe muri icyo gihe.</li> <li>Igisubizo cy'ako kanya ku muntu ukizanye bwa mbere ku bibazo bihora bibazwa bidasabwa gukurikiranwa</li> <li>Tukubwira aho ikibazo cyawe kigeze buri masaha 48 ku bibazo bisaba gukurikiranwa cyangwa gukorerwa ubugenzuzi.</li> </ul>
<b>Ibibarizwa kuri telefone</b>	Ibisubizo byihuse ku bibazo bitangirwa kuri telefone	<b>Ibyo tuzakora:</b> <ul style="list-style-type: none"> <li>Kwitaba ako kanya telephone itarasona inshuro zirenze 2</li> <li>Gutanga igisubizo ako kanya ku bibazo bidasaba gukurikiranwa</li> <li>Gutanga ibisubizo mu minota 30 ku bibazo bisaba gukurikiranwa</li> <li>Gutanga ibisubizo mu masaha 48 ku bibazo bikomeye bisaba gukorerwa ubushakashatsi</li> </ul>
<b>Ibibarizwa kuri email</b>	Ibisubizo byihuse ku bibazo bitangirwa kuri email	<b>Ibyo tuzakora:</b> <ul style="list-style-type: none"> <li>Gutanga ibisubizo mu masaha 12 ku bibazo bidakeneye gukurikiranwa</li> <li>Gutanga ibisubizo mu masaha 48 ku bibazo bikomeye gukorerwa ubushakashatsi</li> </ul>
<b>Ibibazwa binyuze mu nyandiko</b>	Ibisubizo byihuse ku bibazo binyujijwe mu nyandiko	<b>Ibyo tuzakora:</b> <ul style="list-style-type: none"> <li>Gutanga ibisubizo mu masaha 24 tukimara kwakira inyandiko</li> <li>Gutanga ibisubizo mu gihe cyumvikana tugenda tukumenyeshya aho bigeze ku bibazo bigoye bikomeye gukorerwa ubushakashatsi</li> </ul>
<b>Ibibazo by'abakiriya</b>	Gutanga ibisubizo byihuse, bihamye kandi byumvikana	<b>Ibyo tuzakora:</b> <ul style="list-style-type: none"> <li>Guharanira kugera ku rugero rwa 15% ku manota atangwa n'abakiriya.</li> <li>Gutanga ibisubizo ako kanya ku bibazo bidasaba gukurikiranwa.</li> <li>Gutanga ibisubizo mu masaha 24 ku bibazo bisaba gukurikiranwa.</li> <li>Gutanga ibisubizo mu masaha 24 no mu masaha 48 tumenyeshya aho bigeze n'iminsi 30 ku bibazo bikomeye bisaba gukorerwa ubushakashatsi</li> </ul>
<b>Ibitekerezo n'inyunganizi by'abakiriya</b>	Gusaba ibitekerezo n'inama mu buryo	Tuzakangurira abakiriya bacu kuduha ibitekerezo byabo binyuze mu bushakashatsi bwakozwe, imbuga nkoranyambaga, nimero y'itumanaho, email, urubuga rw'ibiganiro, (SMS) no mu bakozi bacu.
<b>Gukurikirana ibyasabwe n'abakiriya</b>	Gutunganya ibyasabwe n'abakiriya mu gihe gito kandi neza.	Tuzaharanira gukora, gukurikirana no gusubiza ibyasabwe n'abakiriya neza, vuba tugendeye kuri politike tugenderaho, mu gihe umukiriya yujuje ibisabwa byose.

# **serivisi zo ku mashami**

## SERIVISI ZO KU MASHAMI

<b>SERIVISI ZIJYANYE NA KONTI</b>		
Gufungura konti y'umuntu ku giti cye	Gufungura konti muri sisitemu	Nyuma y'iminota 7 hatanzwe ibisabwa byose
	SMS y'ikaze	Mu masaha 48
	Gutunganya imikoreshereze ya banki kuri interineti	Iminota 15
	Ikarita na PIN bihita bitangwa ako kanya	Iminota 7
	Gusaba ikarita n'agatabo ka sheki	Ako kanya ukimara gufunguza konti unamaze gusaba agatabo ka sheki mu mashami y'iKigali, n'iminsi 4 mu zindi ntara
	Ikarita ya banki/umubare w'ibanga byabonetse	Umukiriya amenyeshwa kuza kubitwara nyuma y'iminsi 7 y'akazi.
Tariki yo gusaba agatabo ka sheki	Agatabo ka sheki kabonetse	Iminsi 3 y'akazi
	Kureba uko konti ihagaze	Iminota 5
Konti z'ibigo by'ubucuruzi	Sisitemu yo gufunguza konti (BPM)	Iminota 7
	Gusaba ikarita/ agatabo ka sheki	Ako kanya ukimara gufunguza konti, ugomba kubanza kubisaba
	Ikarita na PIN byabonetse	Ushobora kubifata ku ishami mbere y'ukwezi
	Agatabo ka sheki kabonetse	Iminsi 3 y'akazi kuva ku itariki wafungurijeho konti
	Gushyirirwaho uburyo bwo kureba uko konti ihagaze kuri email	Iminota 5
	Gushyirirwaho ibyakorewe kuri konti unyuzwe kuri interineti	Iminota 15
Guhagarika kwishyurira kuri sheki	Gutanga no kwemeza amabwiriza	Ako kanya ukubisaba
Gusohora ibyakorewe kuri konti	Konti zisanze	Iminota 10 nyuma yo kubisaba
	Konti z'ubwizigame	Iminota 10 nyuma yo kubisaba
	Konti z'inguzanyo	Iminota 10 nyuma yo kubisaba
	Ikarita y'inguzanyo	Iminota 10 nyuma yo kubisaba
	Ikarita isanzwe	Iminota 10 nyuma yo kubisaba
Konti z'ababa hanze y'u Rwanda	Kwakira impapuro zo gusaba kuyifungura binyuze kuri email yanditswe	Amasaha 24 nyuma yo kuzuzwa ibisabwa byose
Gusaba kujya umenyeshwa ibijyanye na konti	Gusaba kubikorwa	Iminota 15
Gusaba gufungirwa konti	Gusaba ko bikorwa	Iminota 15
Gusaba ibyakorewe kuri konti	Ubanje kubisaba	Iminota 15
<b>SERIVISI ZA BANKI Z'INYUNGANIZI</b>		
ATM	Igihe ATM iba ikora	Igihe cyose
	kubikuzwa/ kureba asigaye/ raporo ntoya	Igihe cyose
	Igihe amafaranga yo gukoresha ahari	Igihe cyose
	Ubwizerwe by'amafaranga atanzwe	Igihe cyose



	Kubitsa	Ako kanya
	Gusubiza ihagarikwa ry'amafaranga (ATM yo kw'ishami)	Amasaha 24
	Gusubiza inyuma igikorwa (Kuri POS za BPR)	Iminsi 7
	Gusubiza inyuma igikorwa (Kuri POS izitari iza BPR)	Iminsi 30
	Guhinduzwa Ikarita ya ATM	Iminsi 7
	Ikarita yaheze mu cyuma cya ATM	Iminota 15– Kuri ATM yo kuri banki Amasaha 24 – Kuri ATM itari iyo kuri banki
	Guhagarika ikoreshwa ry'ikarita ya ATM yibwe/ yatakaye	Ako kanya ukimara kubisaba
	Gusimbuza ikarita ya ATM	Iminsi 7
Serivisi za banki kuri interineti	Konti z'abantu ku giti cyabo: Gushyiraho imikoreshereze	Iminota 30
Guhindura ijamba ry'ibanga		Iminota 15 cyangwa ugakoresha uburyo bwo kuryihindurira
Serivisi za banki kuri interineti	Impinduka	Iminota 30
	Konti z'ubucuruzi: uburyo bw'imikoreshereze	Isaha 1
	Guhindura ijamba ry'ibanga	Iminota 15 cyangwa ugakoresha uburyo bwo kuryihindurira
	Impinduka	Iminota 30
Serivisi za banki kuri telefone	Igihe iba ikora	Igihe cyose
	Kureba asigayeho	Ako kanya
	Kugura ikarita ya telefone	Ako kanya
	Gusaba raporo ngufi	Ako kanya
	Kohereza amafaranga ava kuri konti ajya ku yindi konti	Iminota 5
<b>SERIVISI ZA BANKI KU BIGO</b>		
Igihe serivisi zo kuri gishe zimara	Gushyira amafaranga kuri konti	Iminota 3
	Gukura amafaranga kuri konti	Iminota 3
	Kongerera gukoresha sheki amafaranga hagati ya konti 2	Iminota 5
	Kubitsa no kubikuzwa amafaranga yo mu mahanga	Iminota 5
	Serivisi za Western Union/ MoneyGram	Iminota 5
	Kwimura amafaranga kuri sheki yatanzwe	Sheki zo muri banki
Sheki zatanzwe mbere ya saa sita		Umunsi umwe
Sheki zatanzwe nyuma ya saa sita		Umunsi w'akazi ukurikiraho

# Serivisi zo Koherereza amafaranga



<b>SERIVISI ZO KOHERERZA AMAFARANGA</b>		
Amafaranga atangwa igihe runaka kigeze	Imikoreshereze	Uwo munsi
	Ibihindurwa	Uwo munsi
	Ibihagarikwa	Uwo munsi
Amafaranga asohoka	RTGS Processing – Amafaranga y'u Rwanda	Iminota 30
	SWIFT	Iminota 30
Amafaranga yinjira	RTGS – Amafaranga y'u Rwanda n'ayo mu mahanga	Iminota 30
	SWIFT	Iminota 30
Gusubiza amafaranga	RTGS	Inguzanyo y'uwo munsi – Ku mabwiriza yatanzwe mbere ya 2:30
		Inguzanyo yo ku munsi ukurikiraho - Ku mabwiriza yatanzwe mbere ya 2:30
	SWIFT	Munsi 1
Gutanga imishahara	Kwimura amafaranga kuri sheki yatanzwe	Amasaha 24 - Muri banki
		Amasaha 24 - Hagati yacu n'izindi banki
	Serivisi ya Quick Pay	Inguzanyo y'uwo munsi – Ku mabwiriza yatanzwe mbere ya saa kumi
		Inguzanyo yo ku munsi ukurikiraho - Ku mabwiriza yatanzwe mbere ya saa kumi
<b>SERIVISI Z'UBUCURUZI</b>		
Garanti ya banki	Ingwate ya avanse y'isoko	Hagati y'umunsi 1 n'imini 5 (Umunsi 1 iyo hatanzwe amafaranga)
	Kwishingira kurangiza akazi	Hagati y'umunsi 1 n'imini 5 (Umunsi 1 iyo hatanzwe amafaranga)
	Kwishingira avansi ku mushahara	Hagati y'umunsi 1 n'imini 5 (Umunsi 1 iyo hatanzwe amafaranga)
	Kwishingira ibigo by'imari	Hagati y'umunsi 1 n'imini 5 (Umunsi 1 iyo hatanzwe amafaranga) cyangwa hatanzwe ingwate
Amabaruwa y'inguzanyo	Gutanga ibaruwa y'inguzanyo yo kwinjiza ubicuruzwa mu gihugu	Hagati y'umunsi 1 n'iminsi 10

# serivisi z'ubucuruzi



INGUZANYO NA AVANSE		
Inguzanyo ku mushahara	Kwemeza Nyuma yo kwemeza	Iminota 30 Isaha 1
Inguzanyo y'umuntu ku giti cye idakurwa ku mushahara	Kwemeza	Iminsi 2 y'akazi
	Nyuma yo kwemeza	Iminsi 3 w'akazi
Inguzanyo y'umuntu ikurwa ku mushahara	Kwemeza	Iminsi 3 w'akazi
	Nyuma yo kwemeza	Iminsi 3 y'akazi
Inguzanyo y'umuntu ku giti cye idakurwa ku mushahara	Kwemeza	Iminsi 3 w'akazi
	Nyuma yo kwemeza	Iminsi 2 y'akazi
Inguzanyo y'umuntu ku giti cye/ kugura	Kwemeza	Iminsi 3 y'akazi
	Nyuma yo kwemeza	Iminsi 4 y'akazi
Inguzanyo y'umuntu ku giti cye/ kubaka ikurwa ku mushahara	Kwemeza	Iminsi 3 y'akazi
	Nyuma yo kwemeza	Iminsi 3 y'akazi
Inguzanyo ku bigo by'ubucuruzi bito n'ibiciririte	Kwemeza	4 working days
	Nyuma yo kwemeza	Iminsi 3 y'akazi
		Iminsi 5 y'akazi – Hakenewe ubwishingizi bwo kunononsora.
Inguzanyo zigenewe ibigo	Kwemeza	Iminsi 9 y'akazi
	Nyuma yo kwemeza	Iminsi 5 y'akazi
Inguzanyo zigenewe ibigo	Kwemeza	Iminsi 9 y'akazi
	Nyuma yo kwemeza	Iminsi 5 y'akazi
Kuvugurura ibigo	Kwemeza	Iminsi 8 y'akazi
	Nyuma yo kwemeza	Iminsi 3 y'akazi
	Kwemeza	Iminsi 5 y'akazi
Imitungo y'ikigo (Nshyashya)	Kwemeza	Iminsi 5 y'akazi
Imitungo y'ingoboka (kuvugurura)	Kwemeza	Iminsi 2
	Nyuma yo kwemeza	Umunsi 1

<b>SERIVISI Z' IMIGABANE</b>		
Imigabane	Kugurisha	Byoherezwa abakomisiyoneri mu masaha 2 nyuma yo kwakirwa
	Kigurisha	Byoherezwa abakomisiyoneri mu masaha 2 nyuma yo kwakirwa
Icyemezo cy'imigabane	Kugitegura	Iminsi 2
Kwimura imigabane mu buryo bw'ibanga	Imigabane muri konti ya CDS	Kugeza ku kwezi 1
	Imigabane mu buryo bwa seritifika	Kugeza mu mezi 2
Konti ya CDS	Gufungura konti	Iminsi 2 y'akazi
	Gukoresha konti	Iminsi 2 y'akazi
	Impinduka kuri konti-umukono/ aderesi/ amazina/ abahagararizi	Iminsi 2
Imigabane	Kugurisha	Byoherezwa abakomisiyoneri mu munsu 1
	Kugura	byoherezwa abakomisiyoneri mu munsu 1 mu munsu 1 nyuma yo kwakirwa
DSheki zigabanyije	Hagarika kwishyura kuri konti zigabanyije	Iminota 15

### **SERIVISI ZIJYANYE N'IKARITA YO GUHaha N'IKARITA ISANZWE**

Ikarita yo guhaha nshya	Kwemeza	Iminsi 2
	Igihe ibonekera	Iminsi 10 y'akazi
Ikarita isanzwe nshya	Kwemeza	Umunsu 1 w'akazi
	Igihe ibonekera	Iminsi 10 y'akazi
Kongera ubushobozi bw'ikarita yo guhaha amafaranga ntarengwa	Kwemeza	Umunsu 1
	Kongera amafaranga ntarengwa	Umunsu byemerejweho
Guhindura amakuru yerekeranye na konti	email/ aderesi y'iposita, nomero ya telefone, ayo wishyura kw'ijana, uburyo, uburyo bwo kwakira raporo	Umunsu 1
Kubungabunga ikarita	Kubyutsa ikarita yo guhaha imaze igihe idakora	Iminota 15
	Gufunga ikarita zatakaye/zibwe	Iminsi 10 y'akazi
	Gusimbuza ikarita zangiritse/ zatakaye	Iminsi 10 y'akazi
	Kuvugurura ikarita yarengeje igihe	Iminsi 10 y'akazi
	Kusaba kugera kuri raporo mu buryo bw'ikoranabuhanga	Iminsi 2 y'akazi
	Gukuraho amakarita ataratwawe na ba nyirayo	Amezi 3 uhereye ku itariki yakiriwe ku ishami
	Guhagarika ibikorwa (Atari kuri -POS) Guhagarika ibikorwa (Kuri POS)	Iminsi 5 y'akazi
	Gusubizwa ayakuwe ku ikarita mu buryo nyirayo atemera – VISA Card	Iminsi 30 – Kwishyurwa Iminsi 30 y'inyongera- mu gihe habayeho kuburana

### **SERIVISI Z'AMAFARANGA**

Amafaranga adahinduka ashirwaho	Shyiraho no gukurikiza amabwiriza mashya	Iminota 5
	Gutanga resi	Iminota 2
	Gukurikiza amabwiriza yo kuyakuraho mbere y'igihe cyateganyijwe	Iminota 5



**(i). Isesengura ry'iyi nyandiko**

Kugirango dukomeze kugeza ku bakiriya bacu serivisi z'indashyikirwa, tuzita ku:

- Gukurikirana no gusuzuma imitangire ya serivisi hagendewe ku bipimo bigaragara muri iyi nyandiko
- Gukora isuzuma ngarukamwaka ry'urwego rw'ibipimo biri muri iyi nyandiko hagendewe ku bitekerezo byanyu n'uko imikorere ihagaze.
- Gusubira muri iyi nyandiko buri myaka itatu.

**(ii). Uko mwatugeraho**

**Aderesi y'iposita:**

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mu gihe mutanyuzwe n'igisubizo mwahawe ku kibazo cyanyu mwatwandikira kuri consumer protection committee kuri email: [ConsumerProtectionCommittee@bpr.rw](mailto:ConsumerProtectionCommittee@bpr.rw)



# amashami yacu

### 3.0. Amashami yacu

Tubafitiye serivisi igendeye ku muyoboro umwe rukumbi w'amashami mu rwego rwo gufasha abakiriya bacu kugera kuri serivisi z'imari mu Rwanda hose.

NO.	AMAZINA	AHO RIHEREREYE			
1	ISHAMI RYA BPF	KIGALI A	40	IDUKA RYA RUSHAKI	MU MAJYARUGURU
2	ISHAMI RYA BPF	KIGALI A	41	ISHAMI RYA RUSHASHI	MU MAJYARUGURU
3	ISHAMI RYA KAMONYI	KIGALI A	42	ISHAMI RYA RUTARE	MU MAJYARUGURU
4	ISHAMI RYA MIC	KIGALI A	43	ISHAMI RYA CYARUBARE	IBURASIRAZUBA
5	IDUKA RYA MUGINA	KIGALI A	44	ISHAMI RYA FUMBWE	IBURASIRAZUBA
6	IDUKA RYA MUSAMBIRA	KIGALI A	45	ISHAMI RYA GISHARI	IBURASIRAZUBA
7	ISHAMI RYA NYABUGOGO	KIGALI A	46	ISHAMI RYA KAYONZA	IBURASIRAZUBA
8	ISHAMI RYA NYAMIRAMBO	KIGALI A	47	ISHAMI RYA GISHARI	IBURASIRAZUBA
9	ISHAMI RYA BUGESERA	KIGALI B	48	ISHAMI RYA KABARONDO	IBURASIRAZUBA
10	IDUKA RYA GASHORA	KIGALI B	49	ISHAMI RYA KABARORE	IBURASIRAZUBA
11	ISHAMI RYA GIKONDO	KIGALI B	50	ISHAMI RYA KARANGAZI	IBURASIRAZUBA
12	ISHAMI RYA GISOZI	KIGALI B	51	IDUKA RYA KAREMBO	IBURASIRAZUBA
13	ISHAMI RYA KABUGA	KIGALI B	52	ISHAMI RYA KAYONZA	IBURASIRAZUBA
14	ISHAMI RYA KBC	KIGALI B	53	IDUKA RYA KIGABIRO	IBURASIRAZUBA
15	ISHAMI RYA KICUKIRO	KIGALI B	54	ISHAMI RYA KIRAMURUZI	IBURASIRAZUBA
16	ISHAMI RYA KIMIRONKO	KIGALI B	55	ISHAMI RYA KIREHE	IBURASIRAZUBA
17	IDUKA RYA KINAMBA	KIGALI B	56	ISHAMI RYA MATIMBA	IBURASIRAZUBA
18	ISHAMI RYA KISIMENTI	KIGALI B	57	IDUKA RYA MIMURI	IBURASIRAZUBA
19	IDUKA RYA MASAKA	KIGALI B	58	IDUKA RYA MUGERA	IBURASIRAZUBA
20	ISHAMI RYA RUHUHA	KIGALI B	59	ISHAMI RYA MUHURA	IBURASIRAZUBA
21	ISHAMI RYA BASE	MU MAJYARUGURU	60	IDUKA RYA MUTENDERI	IBURASIRAZUBA
22	IDUKA RYA BUKURE	MU MAJYARUGURU	61	IDUKA RYA NASHO	IBURASIRAZUBA
23	ISHAMI RYA BUNGWE	MU MAJYARUGURU	62	ISHAMI RYA NGARAMA	IBURASIRAZUBA
24	ISHAMI RYA BURERA	MU MAJYARUGURU	63	ISHAMI RYA NGOMA	IBURASIRAZUBA
25	ISHAMI RYA BUSOGO	MU MAJYARUGURU	64	ISHAMI RYA NYAGATARE	IBURASIRAZUBA
26	ISHAMI RYA CYANIKA	MU MAJYARUGURU	65	ISHAMI RYA RUKARA	IBURASIRAZUBA
27	ISHAMI RYA GAKENKE	MU MAJYARUGURU	66	ISHAMI RYA RUKOMO	IBURASIRAZUBA
28	IDUKA RYA GATUNA	MU MAJYARUGURU	67	ISHAMI RYA RWAMAGANA	IBURASIRAZUBA
29	ISHAMI RYA GICUMBI	MU MAJYARUGURU	68	IDUKA RYA RWIMIYAGA	IBURASIRAZUBA
30	ISHAMI RYA KAJEVUBA	MU MAJYARUGURU	69	ISHAMI RYA SAKE	IBURASIRAZUBA
NO.	AMAZINA	AHO RIHEREREYE			
31	ISHAMI RYA KINIHIRA	MU MAJYARUGURU	70	ISHAMI RYA BUHANDA	IBURASIRAZUBA
32	IDUKA RYA KINYABABA	MU MAJYARUGURU	71	IDUKA RYA BUSANZE	IBURASIRAZUBA
33	ISHAMI RYA KINYAMI	MU MAJYARUGURU	72	IDUKA RYA BUSORO	IBURASIRAZUBA
34	ISHAMI RYA MUSANZE	MU MAJYARUGURU	73	IDUKA RYA BYIMANA	IBURASIRAZUBA
35	IDUKA RYA NKOTSI	MU MAJYARUGURU	74	ISHAMI RYA GASARENDA	IBURASIRAZUBA
36	IDUKA RYA REMERA	MU MAJYARUGURU	75	ISHAMI RYA GIKONKO	IBURASIRAZUBA
37	IDUKA RYA RUGENGABARI	MU MAJYARUGURU	76	IDUKA RYA GISAGARA	IBURASIRAZUBA
38	ISHAMI RYA RULI	MU MAJYARUGURU	77	ISHAMI RYA HUYE	IBURASIRAZUBA
39	IDUKA RYA RULINDO	MU MAJYARUGURU	78	IDUKA RYA KADUHA	IBURASIRAZUBA
			79	IDUKA RYA KIGEMBE	IBURASIRAZUBA
			80	IDUKA RYA KINAZI	IBURASIRAZUBA



81	IDUKA RYA KIRUHURA	MU MAJYARUGURU
82	IDUKA RYA KIYUMBA	MU MAJYEPFO
83	IDUKA RYA MAMBA	MU MAJYEPFO
84	IDUKA RYA MUGANZA	MU MAJYEPFO
85	IDUKA RYA MUGOMBWA	MU MAJYEPFO
86	IDUKA RYA MURAMA	MU MAJYEPFO
87	IDUKA RYA MUSANGE	MU MAJYEPFO
88	IDUKA RYA MUSEBEYA	MU MAJYEPFO
89	IDUKA RYA MUSHA	MU MAJYEPFO
90	IDUKA RYA MUSHISHIRO	MU MAJYEPFO
91	IDUKA RYA NTYAZO	MU MAJYEPFO
92	IDUKA RYA NYAGISOZI	MU MAJYEPFO
93	ISHAMI RYA NYAMABUYE	MU MAJYEPFO
94	ISHAMI RYA NYAMAGABE	MU MAJYEPFO
95	ISHAMI RYA NYANZA	MU MAJYEPFO
96	ISHAMI RYA NYARUGURU	MU MAJYEPFO
97	IDUKA RYA RANGO	MU MAJYEPFO
98	ISHAMI RYA RUHANGO	MU MAJYEPFO
99	IDUKA RYA RUHASHYA	MU MAJYEPFO
100	ISHAMI RYA RUSATIRA	MU MAJYEPFO
101	ISHAMI RYA RWOTSO	MU MAJYEPFO
102	SAVE OUTLET	MU MAJYEPFO
103	ISHAMI RYA BIGOGWE	IBURENGERAZUBA
104	IDUKA RYA BIREMBO	IBURENGERAZUBA
105	IDUKA RYA BUGARAMA	IBURENGERAZUBA
106	ISHAMI RYA BUGARAMA CITE	IBURENGERAZUBA
107	IDUKA RYA BUSASAMANA	IBURENGERAZUBA
108	IDUKA RYA GAKERI	IBURENGERAZUBA
109	ISHAMI RYA GASHARI	IBURENGERAZUBA
110	ISHAMI RYA GATEGA	IBURENGERAZUBA

111	ISHAMI RYA KABAYA	IBURENGERAZUBA
112	IDUKA RYA KAGANO	IBURENGERAZUBA
113	ISHAMI RYA KANAMA	IBURENGERAZUBA
114	IDUKA RYA KARENGERA	IBURENGERAZUBA
115	ISHAMI RYA KARONGI	IBURENGERAZUBA
116	ISHAMI RYA KAYOVE	IBURENGERAZUBA
NO.	AMAZINA	AHO RIHEREREYE
117	ISHAMI RYA KIBOGORA	IBURENGERAZUBA
118	IDUKA RYA KIVUMU	IBURENGERAZUBA
119	IDUKA RYA MACUBA	IBURENGERAZUBA
120	IDUKA RYA MAHEMBE	IBURENGERAZUBA
121	IDUKA RYA MBUGANGARI	IBURENGERAZUBA
122	ISHAMI RYA MUBUGA	IBURENGERAZUBA
123	ISHAMI RYA MUKAMIRA	IBURENGERAZUBA
124	IDUKA RYA MURUNDA	IBURENGERAZUBA
125	ISHAMI RYA NGORORERO	IBURENGERAZUBA
126	IDUKA RYA NYAKABUYE	IBURENGERAZUBA
127	IDUKA RYA NYAKARENZO	IBURENGERAZUBA
128	IDUKA RYA RAMBURA	IBURENGERAZUBA
129	ISHAMI RYA RUBAVU	IBURENGERAZUBA
130	ISHAMI RYA RUBENGERA	IBURENGERAZUBA
131	IDUKA RYA RUBONA	IBURENGERAZUBA
132	ISHAMI RYA RUSIZI	IBURENGERAZUBA
133	ISHAMI RYA RUTSIRO	IBURENGERAZUBA
134	IDUKA RYA RWIMBOGO	IBURENGERAZUBA
135	ISHAMI RYA SHANGI	IBURENGERAZUBA
136	IDUKA RYA SHYIRA	IBURENGERAZUBA
137	IDUKA RYA TWUMBA	IBURENGERAZUBA



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