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Itariki **Dir Tel No.** **Our Ref.**
………………. **Ext……………** **BPR/LS/…/…/…-…..**

AMASEZERANO Y'INGWATE IGIZWE N'UMUTUNGO WIMUKANWA

Aya masezerano y'ingwate igizwe n'umutungo wimukanwa **(Amasezerano)** akozwe kandi atangira gukurikizwa ku itariki ashyiriweho umukono n'impande zikurikira,

Hagagati ya :

BPR Bank Rwanda Plc, banki yashingiwe muri Repubulika y'u Rwanda ibarizwa kuri aderesi ikurikira: Binyujijwe ku Gasanduku k'Iposita **1348,** KN 67, Umuhanda wa 2- Kigali, Rwanda, yanditse kuri Kode y'Iyandikwa rya sosiyete No. **100162830;** muri aya masezerano ijambo Banki rikazaba rikubiyemo n'abaziyisimbura n'abo izahabwa; ikaba ihagararirwe na ……… na ………. Umukozi wa Banki ushinzwe ubucuruzi n'Umuyobozi w'Ishami bakaba bafite uburenganzira mu buryo bwemewe n'amategeko bwo gushyira umukono ku Masezerano mu izina rya BPR Bank Rwanda Plc. **(Yitwa Banki muri aya masezerano) ku ruhande rumwe,**

NA: …………………………, Umunyarwanda ufite Indangamuntu **11………………………;**

(Muri aya masezerano witwa Umukiriya/Nyir'umutungo) ku rundi ruhande;

KUBERA IYO MPAMVU,

Dushingiye ku ibaruwa yo gutanga inguzanyo yo kuwa ……………………….. ifite Nomero **BPR/LS/…/…/….-….** Yashyizweho umukono hagati ya Banki n'Umukiriya no ku mategeko n'amabwiriza n'izindi ngingo z'agaciro ziri muri iyi baruwa yo gutanga inguzanyo, impande zombi zemeranyijwe ibi bikurikira:

INGINGO Z'AMAZERANO

1. Umukiriya yashyize umukono ku ibaruwa yo gutanga inguzanyo yavuzwe hejuru kandi yemeye guha Banki ingwate ivugwa mu **Mugereka A** w'aya masezerano;

2. Banki ihaye umukiriya inguzanyo imara igihe ingana **n'amafaranga y'u Rwanda ……………. (miliyoni mirongo itanu n'umunani gusa)** azishyurwa mu mezi ………. ku ijanisha ry'inyungu ngenderwaho rya Banki rya **………..% ku mwaka** yiyongeraho n'andi mafaranga ntarengwa angana na **…………% ku mwaka**;

3. Banki ihaye umukiriya inguzanyo ishingiye ku mutungo wimukanwa ufite agaciro k'amafaranga y'u Rwanda **..,…,… (amafaranga y'u Rwanda ….. …….. miliyoni gusa)** azishyurwa **mu mezi 60** ku ijanisha ry'inyungu ngenderwaho rya Banki rya **…………..% ku mwaka** yiyongeraho n'andi mafaranga ntarengwa angana na **……….% ku mwaka**;

4. Amafaranga yose umukiriya yiyemeje kuzishyura ni **amafaranga y'u Rwanda**. **…..,….. (miliyoni ………………………………….. Rwanda gusa).**

5. Inguzanyo itanzwe izishingirwa n'umutungo utimukanwa; imiterere yawo mu buryo bwemewe n'amategeko ikaba yometse kuri aya masezerano **nk'Umugereka A**.

6. Ingwate izandikwa mu Biro by'Umwanditsi Mukuru mu gihe **cy'amezi ……….** Ariko, Umukiriya/utanze ingwate ihuriweho yemeye ko iyo ngwate izakomeza gukoreshwa na Banki nk'ingwate kugeza igihe inguzanyo yose izaba irangiye kwishyurwa.

7. Agaciro k'imodoka itanzweho ingwate kagaragara mu Mugereka A ni **……………. Frw** (Amafaranga y'u Rwanda miliyoni **………………………..(miliyoni ijana gusa).**

8. Umukiriya/Nyir'umutungo yumvise kandi yemeye ko amafaranga yose azakomoka ku ngwate igizwe n'umutungo wimukanwa na wo uzaba ari ingwate ya Banki.

9. Umukiriya/nyir'umutungo kandi yemeye ko icyo aya amasezerano agamije ari uguha **Banki** (**BPR Bank Rwanda Plc)** nk'ingwate yo ku rwego rwa mbere **umutungo** ugaragazwa mu **Mugereka A**.

10. Umukiriya/Nyir'umutungo kandi yiyemeje kutazigera na rimwe afata inyandiko zigaragaza nyir'umutungo wemewe n'amategeko w'uwo mutungo wimukanwa watanzweho ingwate wavuzwe kandi ukaba ushobora kubera ingwate ikindi kigo cy'imari cyangwa urundi ruhande urwo ari rwo rwose, atabiherewe uburenganzira mu nyandiko na **BPR Bank Rwanda Plc** yahaweho ingwate bwa mbere umutungo uvugwa mu **Mugereka A** w'aya Maseerano.

11. Umukiriya/nyir'umutungo ntabwo azi igikorwa cyo gukurikiranwa cyangwa urubanza urwo ari rwo rwose, rwaba ruri kuburanwa mu rukiko urwo ari rwo rwose rwo mu Rwanda rureba Umukiriya kandi rufite ingaruka ku ngwate igizwe n'umtungo wimukanwa. Byongeye kandi ntabwo umukiriya azi urubanza rwaciwe muri urwo rwego cyangwa ifatirwa ry'uwo mutungo kubera imisoro.

12. Nta mafaranga y'Umukiriya/Nyir'umutungo yigeze afatirwa bitewe no kutishyura imisoro cyangwa ubwishingizi bw'uwo mutungo.

13. Mu gihe cyo gushyira umukono no gutanga amasezerano avugwa, Umukiriya/nyir'umutungo ntabwo yigeza agira ingingimira ku byerekeranye n'ingaruka zabyo, kandi yabikoze mu bwisanzure no ku bushake bwe kandi ntabwo yabikoze ku gitsure cyangwa ku gahato.

14. Igihe cyo gushyira umukono ku masezerano avugwa, Umukiriya/ nyir'umutungo yakekaga kandi na n'ubu akeka ko inguzanyo yahawe ivugwa hejuru yari ifite agaciro kangana n'ak'umutungo wimukanwa watanzweho ingwate.

15. Ku byerekeranye no kwandikisha ingwate, mu gihe umukiriya yaramuka atabonetse, Umukiriya/nyir'umutungo ahaye Banki (BPR Bank Rwanda Plc), mu buryo bwumvikana, uburenganzira bwo kwandikisha ingwate (ivugwa mu Mugereka A) mu izina rye.

16. Aya masezerano akozwe mu rwego rwo kurengera no mu nyungu za Banki muri aya masezerano avugwa, iz'abazayisimbura n'iz'abayihabwa ndetse no mu nyungu z'abandi bose bazakoresha cyangwa bashobora kugira inyungu muri uwo mutungo uvugwa.

17. Umukiriya/Nyir'umutungo agomba kumenyesha Banki impinduka izo ari zo zose zigara ingaruka ku mutungo wimukanwa watanzweho ingwate ;

18. Mu gihe inguzanyo itanzwe itabashije kwishyurwa, banki izakura ubwishyu muri iyi ngwate ishingiye ku miterere y'inyungu zishingiye ku ngwate no ku gaciro k'iyo ngwate ku isoko. Muri urwo rwego, Banki ifite uburenganzira bwo gukoresha kiawe muri ibi bisubizo bikurikira:

18.1 Gucunga imitungo yahaweho ingwate n'umukiriya wananiwe kwishyura;
18.2 Kugurisha mu cyamunara Imodoka yatanzweho ingwate;

19. Umutungo wimukanwa watanzweho ingwate uvugwa mu **Mugereka A** ugumya kuba ingwate ya Banki kugeza igihe cyose inguzanyo yose uko yakabaye izaba irangiriye kwishyurwa.

20. Aya masezerano y'ingwate agengwa kandi agasobanurwa hakurikijwe amategeko y'u Rwanda.

21. Mu gihe haramuka havutse amakimbirane ashingiye ku nyandiko y'aya masezerano, hakoreshwa inyandiko iri mu rurimi rw'Icyongereza. Amakimbirane ayo ari yo yose yavuka hagati y'impande zombi ku byerekeranye n'aya masezerano atabasha gukemurwa mu bwumvikane hagati y'impande zombi akemurwa hakurikijwe Amategeko y'u Rwanda agenga ingwate zigizwe n'imitungo yimukanwa bireba.

22. Imenyesha iryo ari ryo ryose cyangwa ubundi butumwa buba bugenewe:

20.1 Banki mu rwego rw'iyi baruwa bwoherezwa kandi bugatangwa kuri Banki ku **Cyicaro Gikuru, KN 67, Umuhanda wa kabiri.** Iyo bwoherejwe hakoreshejwe iposita bunyuzwa ku Gasandaku k'iposita Nomero **1348 Kigali, Rwanda**; haba hakoreshejwe Fagisi bukanyuzwa kuri Nomero ya Fagisi **+250 788140000;**

20.2 Umukiriya mu rwego rw'iyi Baruwa bwoherezwa kandi bugashyikirizwa Umukiriya kuri aderesi ikurikira : **+250…………………………** cyangwa ku yindi aderesi uruhande bireba rumenyesha urundi muri urwo rwego rimwe na rimwe mu nyandiko**;**

Kubera iyo mpamvu, impande zombi zashyize umukono kuri aya Masezerano ku itariki ivugwa munsi,

<u>Mu izina rya Banki</u>

…………………………… **………………………………………**

<u>Umukiriya/Nyir'umutungo</u>

…………………………………

UMUGEREKA A

IMITERERE Y'UMUTUNGO WIMUKANWA UTANZWEHO INGWATE MU RWEGO RW'AMATEGEKO

Umutungo : **Imodoka**

Ubwoko : **……………………………………**

Izina ryayo : **……………………………………**

Nomero za shasi yayo : **…………………………………..**

Nomero za pulaki : **…………………….. ……………**

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

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

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

Hari ……………………… na **……………………….** bose baba muri …………………….. ; 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 bavuzwe hejuru 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 ………….

ABAGIRANYE AMASEZERANO

Umukiriya	**Banki/BPR Bank Rwanda Plc**
……………………………	**………………………………..**
	…………………………..

ABAHAMYA

…………………………….	**……………………….**

Noteri

…………………………..

UBURENGANZIRA BUKOMOKA KURI AYA MASEZERANO

Amafaranga ya serivisi yo gusinya amasezerano :

………………., Noteri wigenga uri kandi utuye muri ………………., kuri Nomero **…….. IGITABO ……….**

Noteri

…………………………..