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| **Itariki** | **Dir Tel No.** | **Our Ref.** |
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| **……………………….** | **Ext.0788140155** | **………………………….** |

**…………………………..**
**No ya Kode ya Sosiyete. ……………………**
**C/…………………….**
**No z'Indangamuntu. ………………………**
**Telefone: ………………….**

Mukiriya wacu,

**<u>INGUZANYO YA BANKI ISHYIRWA KURI KONTI No …………………</u>**

Dushingiye ku busabe bw'inguzanyo imara igihe muheruka kutugezaho, turabamenyesha ko inguzanyo yanyu yemewe none tukaba tubasaba kuyemera hakurikijwe aya mabwiriza n'amategeko akurikira:

## 1 Ibisobanuro by'amagambo

Muri iyi baruwa, amagambo akurikira, usibye gusa mu gihe aho akoreshwa haba habisaba ukundi, afite bisobanuro bikurikira:

**1.1.** **"Banki" na/cyangwa "Utanga inguzanyo**" bisobanura **BPR Bank Rwanda Plc**, banki yashingiwe muri Repubulika y'u Rwanda, ibarizwa kuri aderesi ikurikira: Binyujijwe ku Gasanduku k'iposita **1348,** ikaba ifite kode y'iyandikwa rya sosiyete nomero **100162830,** Avenue de la Paix **–** Kigali, Rwanda, muri aya masezerano ijambo Banki rikazaba rikubiyemo n'abaziyisimbura n'abo izahabwa; ikaba ihagararirwe na ……… na ………. Umukozi ushinzwe iby'amategeko n'Umukozi ushinzwe iby'amategeko bakaba bafite uburenganzira mu buryo bwemewe n'amategeko bwo gushyira umukono ku Masezerano mu izina rya BPR Bank Rwanda Plc;

**1.2.** **"Ijanisha ry'Inyungu ku Nguzanyo Ngenderwaho "** bisobanura ijanisha ry'inyungu ku nguzanyo Banki ikoresha ritangazwa mu bitangazamakuru bisohoka buri munsi rimwe na rimwe (ubu **rikaba ari …………% ku mwaka**). Iyo Banki ihagaritse kugira Ijanisha ry'Inyungu ku Nguzanyo Ngenderwaho, Ijanisha ry'Inyungu ku Nguzanyo Ngenderwaho biba bisobanura ijanisha ry'inyungu Banki isaba abakiriya rimwe na rimwe mu bushishozi bwayo ikurikije ijanisha ntarengwa zemewe n'itegeko;

**1.3.** **"Usaba inguzanyo"** na/cyangwa "Umukiriya" bisobanura **………………,** sosiyete ifite uburyozwe buhinnye ikorera muri Repubulika y'u Rwanda ifite nomero za kode ya sosiyete …………….. Iri jambo rikaba rikubiyemo abaziyisimbura n'abo izahabwa bitewe n'uko ibintu bizaba biteye; ikaba ihagarariwe muri aya masezerano na …**…………………..,** Umunyarwanda ufite Indangamuntu **………………………,** akaba ari Umuyobozi Mukuru wa sosiyete isaba inguzanyo;

**BPR Bank Rwanda Plc**
**Directors**: George W. Rubagumya (Chairman); Dr. Obuya Bagaka; Paul R. Russo; Diana Haguma; Jean Malic Kalima; Dr. Alexis Nsengumuremyi; Patience Mutesi (Managing Director).

**Share Capital: FRW 81,509,050,000** Member of KCB Group www.bpr.rw

1.4. **"Umunsi w'akazi "** bisobanura umunsi amabanki akoraho mu Rwanda.

1.5. **"Itariki kwemera gutanga inguzanyo birangiriraho "** bisobanura iminsi mirongo itatu ibarwa uhereye ku itariki iyi baruwa yandikiweho.

1.6. **"Gutangaho ingwate"** birimo ingwate iyo ari yo yose, amafaranga atangwa, itangwa ry'umutungo ho ingwate, gushyira mu bugwate, gutanga umutungo mu buryo bw'ingwate, inyungu ku ngwate, gufatira ibyangombwa, uburenganzira bwo kwiyishyura mbere, kutishyuza banki, ifatirwa ry'umutungo rikorwa na banki cyangwa izindi ngwate zishingira umwenda w'undi muntu uwo ari we wese;

1.7. **"Kurenga ku masezerano"** bisobanura ikintu cyangwa ibintu ibyo ari byo byose bivugwa mu **Gika cya 11** cy'iyi baruwa;

1.8. **" Amafaranga y'inguzanyo, igihe cyo kwishyura no gusuzuma inguzanyo"** bisobanura inguzanyo ifite amakuru agaragara mu **gika cya 2** n'icya **4** by'iyi Baruwa;

1.9. **"Ibaruwa"** bisobanura iyi baruwa irebana n'inguzanyo;

1.10. **"Inguzanyo"** bisobanura ingwate zivugwa mu Mugereka wa Mbere w'iyi baruwa na/cyangwa indi ngwate iyo ari yo yose itangwa cyangwa iteganywa gutangwa n'Umukiriya cyangwa n'urundi ruhande urwo ari rwo rwose bisabwe n'Umukiriya igahabwa Banki mu rwego rw'inguzanyo cyangwa indi ngwate iyo ari yo yose Banki ishobora gusaba rimwe na rimwe mu buryo bwumvikana;

1.11. **" Inyandiko z'ibikorwa"** Bisobanura inyandiko zose zishingirwaho, izahorerezanywa mu gihe cyo kwandikirana, izirebana n'amasezerano n'inyandiko z'ubwoko ubwo ari bwo bwose n'uko zaba zivugwa cyangwa zisobanurwa kose ziba zanditse ku mpapuro cyangwa zasohowe mu mashini zitangwa n'umukiriya cyangwa mu izina rye cyangwa na Banki hagamijwe gusuzuma, koroshya cyangwa gutanga inguzanyo cyangwa muri rusange zifitanye isano n'iki gikorwa zirimo n'Iyi baruwa n'amasezerano y'ingwate.

Inyito zikoreshwa muri iyi baruwa zashyizwemo hagamijwe koroshya imikoreshereze y'aya masezerano. Kubera iyo mpamvu, ntabwo zitabwaho mu gihe cyo gusobanura ibikubiye muri iyi Baruwa.

## 2. <u>Inguzanyo</u>

Banki ihaye umukiriya inguzanyo izamara igihe y'amafaranga y'u Rwanda ………………… ……. Frw) izishyurwa mu gihe cy**'amezi ……………………………..**

## 3. <u>Icyo iyi nguzanyo igamije</u>

Iyi nguzanyo itanzwe izamara igihe izakoreshwa mu kubaka ikigo cy'ubucuruzi n'uruhererekane rw'agaciro mu bijyanye no kugaburira amatungo hagamijwe kunoza ibikorwa by'ubucuruzi.

## 4. <u>Kwishyura no gusuzuma inguzanyo</u>

4.1. Iyi nguzanyo izajya isuzumwa buri mwaka kandi isuzumwa ritaha rizakorwa **kuwa …………………..**. Kubera iyo mpamvu, umukiriya azasabwa gutanga inyandiko zose za ngombwa Banki izakenera muri urwo rwego.

4.2. Mu rwego rwo gukuraho urujijo, birumvikana ko Banki ishobora gusaba ko iyi nguzanyo ihita yishyurwa ako kanya;

4.3. Igice icyo ari cyo cyose cy'amafaranga y'Inguzanyo gishobora gukurwaho kandi Umukiriya akishyura Banki amafaranga yose yari itarishyurwa ku itariki yo kwishyuriraho hamwe n'inyungu zayo kimwe n'ibindi biguzi, amafaranga asabwa n'ayakoreshejwe iba igomba kwishyurwa mu rwego rw'aya masezerano cyangwa ingwate.

**5. Ibyerekeranye n'Ibiciro**

**5.1. Ijanisha ry'inyungu**

5.1.1. Inyungu ku nguzanyo y'ingoboka zicibwa ku ijanisha ry'Inyungu ku Nguzanyo Ngenderwaho rya Banki rya ……………% ku mwaka havukweho amafranga **……….%** ntarengwa ku mwaka.

5.1.2. Inyungu zizajya ziyongera buri munsi; zikazajya zibarwa hashingiwe ku mubare nyakuri w'iminsi ihise no ku mwaka ufite iminsi ………….. 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.

5.1.3. Inyungu zibarwa buri munsi hakurikijwe amafaranga aba atarishyurwa noneho zigakurwa kuri konti buri kwezi. Banki ifite uburenganzira bwo guhindura mu bushishozi bwayo rimwe na rimwe ijanisha ry'inyungu ku nguzanyo isaba igihe cyose yumva ari ngombwa.

**5.2. Andi mafaranga ya serivisi n'asabwa**

Usibye amafaranga y'inyungu, hishyurwa andi mafaranga ya serivisi n'andi asabwa akurikira:

| | |
|---|---|
| **Amafaranga ya dosiye** | **…………% y'amafaranga y'inguzanyo y'inyongera ya miliyoni esheshatu z'amafaranga y'u Rwanda (………….. Frw) hiyongereyeho Umusoro ku Nyongeragaciro.** |
| **Kwishyura mbere y'igihe cyemeranyijweho (Inguzanyo iguzwe n'indi banki)** | **Hasabwa kwishyura …………..% y'amafaranga yishyuwe mbere y'igihe cyemeranyijweho hakiyongeraho Umusoro ku Nyongeragaciro wayo iyo inguzanyo iguzwe n'indi banki.** |
| **Gukererwa kwishyura ( Ibihano ku mafaranga atarishyuriwe ku gihe)** | **Amafaranga …………% ku kwezi ku mafaranga yakererewe kwishyurwa;** |
| **Amafaranga yo gucunga inguzanyo** | **…………..% ku kwezi y'amafaranga y'inguzanyo yabikujwe hakiyongeraho Umusoro ku Nyongeragaciro wayo** |
| **Amafaranga yo gukuraho inguzanyo** | **Frw ………………… hiyongereyeho Umusoro ku Nyongeragaciro** |
| **Gukererwa kwandikisha ingwate ( Ubukererwe buhera nyuma y'iminsi 30 habikujwe igice cy'amafaranga y'inguzanyo)** | **……….% y'amafaranga y'inguzanyo yiyongeraho Umusoro ku Nyongeragaciro** |
| **Amafaranga yo gusuzuma ubusabe bw'inguzanyo** | **…………… Frw yiyongeraho umusoro ku Nyongeragaciro** |

5.2.1. Banki ica amafaranga yose y'umufuragiro n'andi mafaranga asabwa hakurikijwe uko ibyumvikanyeho n'umukiriya cyangwa hakurikijwe ibiciro ishobora gushyiraho igihe icyo ari cyo cyose;

5.2.2. Umukiriya yishyura amafaranga y'ingwate, aya noteri na/cyangwa andi mafaranga asabwa mu kuzuza no kwandikisha iyi ngwate.

## 6. Ingwate

Inguzanyo yishingirwa n'ingwate zisobanurwa mu Mugereka wa Mbere w'iyi baruwa irebana n'Inguzanyo;

## 7. Ibisabwa kuzuzwa

Uretse gusa mu gihe Banki yaba ibyemeye ukundi, itangwa ry'inguzanyo rigendera **ku Mategeko n'Amabwiriza avugwa mu Mugereka wa II w'iyi baruwa irebana n'Inguzanyo;**

## 8. Amategeko n'Amabwiriza Rusange agenga Inguzanyo

**8.1.** Umukiriya agomba guhita abimenyesha Banki mu nyandiko iyo habayeho impinduka mu bijyanye n'aderesi igihe agifite iyo nguzanyo;

**8.2.** Iyi nguzanyo ikomeza kubaho bitewe n'uko konti y'umukiriya ikoreshwa mu buryo bushimishije kandi n'umutungo waguzwe ku nguzanyo ugahora ufatwa mu buryo bushimishije Banki igihe cyose;

**8.3.** Bitabangamiye ibiteganywa muri aya masezerano, iyi nguzanyo itangwa igihe icyo ari cyo cyose bitewe n'amafaranga ahari n'uko Banki yubahiriza amategeko n'amabwiriza arebana n'ibibujijwe byose rimwe na rimwe bishyirwaho na Banki Nkuru y'u Rwanda cyangwa n'urundi rwego urwo ari rwo rwose rugenzura.

**8.4.** Iyi baruwa irebana n'inguzanyo igira agaciro k'iminsi 30 kandi Banki ifite uburenganzira bwo gukuraho iyo nguzanyo iyo ingwate zidatanzwe mu gihe cy'iminsi 30 ibarwa uhereye ku itariki iyi baruwa irebana n'inguzanyo yandikiweho.

**8.5.** Kwemera iyi nguzanyo bigomba kujyana n'ibi bikurikira:

8.5.1. Inyemezabwishyu y'amafaranga y'ubukode bw'ubutaka

8.5.2. Icyemezo cyo kutabamo amafaranga y'imisoro ku mitungo itimukanwa (gifite agaciro k'umwaka)

**8.6.** Kutemera amategeko n'amabwiriza agenga iyi baruwa irebana n'inguzanyo cyangwa kudatwara amafaranga y'inguzanyo ku itariki ivugwa hejuru bituma iyi nguzanyo ihita IKURWAHO ako kanya.

**8.7.** Iyo iyo nguzanyo ikuweho, Banki ishobora kuyisubizaho mu bushishozi bwa yo;

**8.8.** Banki ifite uburenganzira bwo kongera gukoresha igenagaciro ry'umutungo (imitungo) utangirwa amafaranga ku mafaranga yawe igihe icyo ari cyo cyose itabanje kubimenyesha umukiriya mu gihe kitarenze imyaka itatu (3) uhereye igihe raporo y'igenagaciro iheruka yakorewe.

**8.9.** Iyo amafaranga y'inguzanyo yahawe umukiriya amaze kwishyurwa, aba agomba gutwara Ibyangombwa by'umutungo mu gihe kitarenze ukwezi kumwe.

**8.10.** Byaba ugushyira umukono cyangwa ugutanga ifishi yo kwemera inguzanyo bikorwa n'Umukiriya cyangwa kubahiriza cyangwa gukurikiza inshingano iyo ari yo yose ivugwa muri iyi Baruwa ntabwo bihabanye na cyangwa ngo bitume habaho kurenga ku itegeko iryo ari ryo ryose, amategeko shingiro, amabwiriza, amategeko agenga ubwizerane, amategeko agenga ingwate, amasezerano y'ubwizerane cyangwa andi masezerano ayo ari yo yose, inshingano cyangwa ibindi byose umukiriya aba asabwa kubahiriza cyangwa ngo bitume habaho kugabanya ububasha ubwo ari bwo bwose cyangwa mu buryo ubwo ari bwo bwose byakorwa cyangwa ngo bitume uburenganzira cyangwa ubushobozi bw'Umukiriya bwo gukoresha ubwo bubasha burenga ;

**8.11.** Ibyo umukiriya yemeza kandi yizeza nk'uko bivugwa hejuru bitangwa kandi bigakorwa ku itariki iyi Baruwa ishyiriweho umukono, bikazakomeza kugira agaciro iyo umukiriya yemeye iyi Baruwa; bigakomeza kandi kubaho mu buryo bwisubiramo igihe cyose iyi nguzanyo ikiriho.

**9. <u>Ingingo zumvikanyweho</u>**

Umukiriya yumvikanye na Banki ibi bikurikira:

**9.1.** Umukiriya azajya rimwe na rimwe, abisabwe na Banki, aha Banki amakuru izajya iba ikeneye harimo ariko nanone atari yo gusa kopi za raporo y'imari y'Umukiriya yagenzuwe, iz'ifoto y'umutungo, iza raporo y'igihombo n'urwunguko ndetse n'iz'umutungo nyakuri wahurijwe hamwe zitegurwa hakurikijwe amahame y'ibaruramari akoreshwa mu Rwanda mu buryo buhoraho.

**9.2.** Amafaranga yose agomba kwishyurwa Banki mu rwego rw'iyi Baruwa agomba buri gihe cyose kuza mbere y'indi myenda yose yaba iy'iki gihe n'iy'igihe kizaza yaba yishingiwe cyangwa itishingiwe hamwe n'imyenda yishyurwa mbere y'iyindi indi yose (harimo n'imyenda ishobora kubaho) y'umukiriya usibye imyenda iba igomba kwishyurwa mbere iteganywa n'amategeko aho guteganywa n'amasezerano.

**9.3.** Umukiriya, atabanje kubyemererwa na Banki mu nyandiko, ntabwo ashobora guhindura imiterere y'imari shingiro ye kandi ntabwo ashobora guha abagize inama y'ubutegetsi ye atabanje kubyemererwa na Banki uruhushya rwo kohereza imigabane y'Umukiriya ahandi;

**9.4.** Umukiriya ntabwo azatangaho ingwate cyangwa ngo yemere ko umutungo we ugumya kuba mu bugwate, cyangwa ngo ufatweho ingwate bitewe n'Umwenda we w'iki gihe cyangwa uw'igihe kizaza;

**9.5.** Umukiriya agomba, igihe icyo ari cyo cyose, kubahiriza no gukurikiza ingingo zose zumvikanweho n'inshingano zose nk'uko zikubiye muri iyi baruwa no mu Masezerano y'ingwate.

**10. <u>Ibikorwa byo kurenga ku Masezerano</u>**

Habaho igikorwa cyo kurenga ku Masezerano iyo:

**10.1.** Umukiriya atabashije kuzuza inshingano ze nk'uko ziteganywa muri iyi Baruwa irebana n'inguzanyo cyangwa n'amasezerano y'Ingwate;

**10.2.** ibivugwa cyangwa ibyizezwa n'umukiriya mu rwego rw'iyi Baruwa cyangwa amasezerano y'ingwate cyangwa irindi menyekanisha ryose atanga cyangwa akora akurikije ibyo ngibyo biba atari ukuri igihe aba ari kubikora;

**10.3.** Habayeho, nk'uko Banki ibyumva, impinduka mbi kandi zikomeye mu bijyanye n'uko umukiriya ahagaze mu rwego rw'imari, urw'umusaruro w'ibikorwa bye cyangwa n'urw'ubucuruzi bwe;

**10.4.** Hakozwe igikorwa icyo ari cyo cyose cyangwa hagamijwe gusesa sosiyete y'umukiriya cyangwa iyo umukiriya atabasha kwishyura imyenda ye cyangwa ari nta bushobozi afite bwo kwishyura imyenda ye cyangwa iyo agiranye imishyikirano n'abo abereyemo imyenda agamije kwirinda cyangwa ategereje ko azananirwa kwishyura imyenda ye cyangwa ahagaritse cyangwa akangishije guhagarika kwishyura muri rusange cyangwa iyo habayeho igikorwa kirebana n'amafaranga asabwa ku mutungo runaka cyangwa hashyizweho ushinzwe gucunga umutungo w'umukiriya wose uko wakabaye cyangwa igice kinini cyawo;

**10.5.** Iyo bibaye ibintu binyuranyije n'amategeko cyangwa iyo bidashobokera Banki gukora, gukomeza cyangwa gutanga inguzanyo cyangwa kimwe muri ibyo ngibyo nk'uko biteganywa muri iyi Baruwa cyangwa iyo ari yo yose mu nshingano bivugwa ko ari iz'umukiriya mu rwego rw'iyi baruwa cyangwa Ingwate yataye agaciro, ihabanye n'amategeko kandi itakireba cyangwa ngo ibe yakoreshwa ku Mukuriya nk'uko byateganyijwe;

**10.6.** Iyo habayeho igikorwa cyo kurenga ku masezerano n'igihe cyose nyuma yaho, iyo icyo gikorwa gikomeje, Banki, imaze kubimenyesha umukiriya, ishobora gukora ibi bikurikira: -

10.6.1. Gutangaza ko inshingano za Banki mu rwego rw'iyi baruwa zisheshwe kandi zigaseswa; na/cyangwa

10.6.2. Gutangaza ko Ingwate zishobora gushyirwa mu bikorwa hanyuma amafaranga yose aba agomba kwishyurwa n'Umukiriya ku byerekeranye n'iyi nguzanyo hakurikijwe aya masezerano y'ingwate akaba yahita abasha kwishyurwa ako kanya, ibyo byose bigakorwa ati nta mbaraga zishyizwemo, nta kirego gitanzwe, cyangwa ubusabe bwo kwishyura, nta ngingimira cyangwa imenyeshwa iryo ari ryo ryose; ibyo byose umukiriya akaba yarabiretse ku bushake.

## 11. Ibyerekeranye no kwishyura

**11.1.** Ubwishyu bwose bukorwa mu rwego rw'Iyi baruwa bukorwa mu bwoko bw'ifaranga inguzanyo yatanzwemo na Banki mu mafaranga ahari ako kanya mu masaha asanzwe y'akazi. Iyo igihe cyo kwishyura amafaranga y'inguzanyo kigeze atari ku munsi w'akazi, kwishyura bikorwa ku munsi w'akazi ukurikiraho.

**11.2.** Amafaranga yose yishyurwa n'Umukiriya mu rwego rw'iyi Baruwa anyuzwa kuri konti isanzwe yo kubitsa no kubikuza y'Umukiriya iri mu Ishami iryo ari ryo ryose rya Banki cyangwa kuri Konti Banki imenyesha rimwe na rimwe umukiriya mu nyandiko.

**11.3.** Amafaranga yose aba agomba kwishyurwa n'Umukiriya mu rwego rw'iyi baruwa yishyurwa yose uko yakabaye ari nta ayo kwishyurana avuyeho cyangwa ngo habe hari aba agomba kwishyuzwa Banki kandi (usibye gusa mu gihe itegeko ryaba ribiteganya mu buryo bunyuranye) nta yandi mafaranga aba agomba kuvanwaho

cyangwa gufatirwa ayo ari yo yose. Iyo Umukiriya asabwe igihe icyo ari cyo cyose n'Itegeko kugira amafaranga akura ku mafaranga aba agomba kwishyurwa Banki, ubwo Umukiriya agomba guhita yishyura Banki ayo mafaranga y'inyongera ku buryo Banki ibasha kubona amafaranga yose yagombye kubona iyo bitaza kuba ngombwa gufatira cyangwa gukuraho ayo mafaranga. Umukiriya agomba kandi icya rimwe guha Banki icyemezo kijyana n'amafaranga yakuweho cyangwa yafatiriwe hamwe n'igihamya cyemeza Banki ko amafaranga yafatiriwe cyangwa yakuweho yishyuwe inzego bireba uko yasabwaga kandi akishyurirwa igihe.

## 12. Ibyerekeranye no guhuza konti

Banki ishobora igihe icyo ari cyo cyose itabanje gutanga integuza, hatitawe ku buryo ubwo ari bwo bwose bukoreshwa bwo kwishyura guhuriza hamwe konti zose cyangwa izo ari zo zose z'umukiriya ziri muri Banki igahuriza hamwe cyangwa ikohereza amafaranga yose ari kuri buri yose muri izo konti kuri konti y'inguzanyo hagamijwe kwishyura umwenda umukiriya abereyemo Banki; uwo mwenda waba uriho muri iki gihe, waba uzabaho mu gihe kizaza, waba ari uriho mu by'ukuri cyangwa ushobora kubaho, waba uw'ibanze, waba ushingiye ku ngwate, cyangwa uhuriweho n'abantu benshi kandi Umukiriya akuyeho uburenganzira bwose bwo guhuriza amafaranga ari kuri konti yaba afite kugeza ku kigero cyemewe n'itegeko hakurikijwe amafaranga aba ashobora kwishyuza Banki muri iki gihe cyangwa nyuma igihe icyo ari cyo cyose.

## 13. Ibyerekeranye n'amafaranga akoreshwa n'uko yishyurwa

**13.1.** Umukiriya agomba kwishyura Banki abisabwe amafaranga yose yumvikana asabwa cyangwa yakoreshejwe mu rwego rwa Konti ye.

**13.2.** Umukiriya yishyura Banki abisabwe amafaranga yose akoreshwa harimo amafaranga asabwa mu rwego rw'amategeko yishyurwa na Banki mu rwego rwo kwiga no gutegura iyi Nguzanyo no mu rwego rwo gutegura no kwandikisha ingwate. Umukiriya yishyura kandi Banki ibimusabye amafaranga yose itanga mu manza no mu kwishyuza amafaranga ayo ari yo yose Umukiriya agomba Banki mu rwego rw'iyi Baruwa cyangwa Ingwate cyangwa mu rwego rwo kurengera cyangwa gushyira mu bikorwa uburenganzira bwayo ihabwa n'ibaruwa y'inguzanyo cyangwa ingwate. Ijambo "amafaranga akoreshwa" riba rikubiyemo amafaranga ayo ari yo yose aba agomba guhabwa Banki mu rwego rw'imisoro itangwa ku birebana n'Umwavoka n'Umukiriya we bwite.

**13.3.** Umukiriya yishyura amafaranga yose asabwa na Leta arebana no kwemeza inyandiko runaka ndetse n'andi mafaranga yose y'amahoro n'imisoro yo hari asabwa kuri iyi Baruwa cyangwa Ingwate cyangwa ashobora gukomoka kuri ibingibi kandi yishyura Banki amafaranga y'umwenda ayo ari yo yose afite aho ahuriye cyangwa akomoka ku gukererwa cyangwa yatewe n'uko Umukiriya atishyuye ayo mafaranga y'amahoro cyangwa imisoro.

**13.4.** Umukiriya yishyura Banki amafaranga yose y'igihombo ishobora guhura na cyo bitewe n'inguzanyo yahawe na Banki.

## 14. Ishyirwaho ry'Intumwa

Umukiriya ashyizeho mu buryo budasubirwaho Banki kugirango imubere intumwa ihagararira inyungu ze ku birebana no gukora amasezerano y'ubwishingizi ayo ari yo yose no mu bikorwa Umukiriya yagombye gukora mu rwego rw'ibyumvikanyweho n'amasezerano

akubiye muri iyi nyandiko no gukoresha muri rusange izina ry'Umukiriya mu gihe cyo gushyira mu bikorwa ububasha ubwo ari bwo bwose Banki ihabwa n'aya masezerano cyangwa n'itegeko.

**15. Amakuru y'ibanga**

**15.1.** Banki ishobora gufata no gusesengura, ikoresheje mudasobwa cyangwa ubundi buryo, amakuru ayo ari yo yose ihabwa yerekeye Umukiriya ku bijyanye n'ubu busabe na/cyangwa aya masezerano/iyi baruwa irebana n'inguzanyo.

**15.2.** Umukiriya yemeye ko Banki ishobora:

**15.3.** Gushyira amakuru bwite muri sisitemu zikoreshwa ku bakiriya baka inguzanyo zishobora kwinjirwamo n'izindi sosiyete ziri mu itsinda rya banki mu rwego rwo gusesengura inguzanyo, gukora isesengura ryo mu rwego rw'ibarurishamibare harimo no kumenya ibijyanye n'imyitwarire no gushyira imigabane ku isoko no kureba ibicuruzwa na serivisi (harimo n'izitangwa n'abandi bantu) zishobora kugira aho zihurira n'umukiriya; na

**15.4.** Kwemerera izindi sosiyete ziri mu itsinda rya Banki gukoresha amakuru bwite n'andi makuru ayo ari yo yose yaba ifite ku Mukiriya muri sisitemu za Banki zikoreshwa ku bakiriya kugirango zibashe gukurikirana ibicuruzwa na serivisi zashobora kugirira Umukiriya akamaro.

**15.5.** Umukiriya yemeye kandi ko Banki ishobora gutangaza amakuru bwite ye na/cyangwa amakuru amwerekeyeho harimo imibare n'amakuru arebana n'inyandiko z'ibikorwa bye ibyo ari byo byose cyangwa imitungo, ubucuruzi bwe hanze y'itsinda rya Banki; ayo makuru ye ku giti cye yaba yabonetse nyuma y'uko umukiriya arekeye aho kuba umukiriya wa Banki cyangwa mu gihe yaba akomeje kugirana na Banki imibanire ihuza umukiriya na Banki cyangwa mbere y'uko iyo mibanire iba:

15.5.1. Ku mpamvu zo kwirinda uburiganya;

**15.5.2.** Ku bigo bihererekanya amakuru ku nguzanyo cyangwa abandi batanga inguzanyo abo ari bo bose;

15.5.3. Ku banyamatageko ba yo bo hanze, abagenzuzi n'abandi bakorana na yo cyangwa abantu bakora nk'intumwa za Banki;

15.5.4. Ku undi muntu wese ushobora gukoresha uburenganzira bwa banki nk'uko buteganywa muri iyi baruwa;

15.5.5. Kubasha kubona amakuru yerekeye umukiriya binyuze mu bigo bihererekanya amakuru ku nguzanyo.

15.5.6. Iyo Banki ifite uburenganzira cyangwa inshingano zo gutangaza ayo makuru cyangwa iyo yemerewe cyangwa isabwa n'itegeko kubikora na

15.5.7. Hagamijwe gukoresha ububasha ubwo ari bwo bwose, igisubizo, uburenganzira, itegeko cyangwa ubushishozi bujyana n'iyi Baruwa irebana n'Inguzanyo cyangwa indi nyandiko y'igikorwa iyo ari yo yose ikurikira igikorwa cyo kurenga ku masezerano ku wundi muntu uwo ari we wese cyangwa ku rundi ruhande.

**15.6.** Umukiriya yemeje kandi yemeye ko, hatitawe ku biteganywa n'andi masezerano ayo ari yo yose yakozwe hagati y'Umukiriya na Banki, gutangaza amakuru bikorwa na Banki biteganywa n'iki gika atari ukurenga ku nshingano iyo ari yo yose Banki iba igomba kubahiriza imbere y'Umukiriya byaba mu mategeko asanzwe cyangwa hakurikijwe amasezerano ayo ari yo yose ahuza Banki n'Umukiriya cyangwa mu rwego rw'ibikorwa bisanzwe bya banki cyangwa mu migirire, imikorere n'imigenzereze bijyanye. Yemeje kandi yemeye ko itangazwa nk'uko ryavuzwe hejuru rishobora gukorwa bitabaye ngombwa kumenyesha cyangwa gusaba uburenganzira Umukiriya kandi bitabaye ngombwa ko Banki ikora iperereza rigamije gusobanura impamvu cyangwa agaciro k'iryo tangaza."

**16. Itangwa ry'uburenganzira**

Umukiriya nta burenganzira afite bwo gutanga ubureganzira, inshingano cyangwa inyungu zaba zose uko zakabaye cyangwa igice cyazo atabanje kubiherwa uburenganzira mu nyandiko na Banki.

**17. Ibyerekeranye no guhererekanya ubutumwa**

**17.1.** Itangazo cyangwa ubundi butumwa buba bugomba gutangwa:

17.1.1. Bugenewe Banki mu rwego rw'iyi Baruwa bwohererezwa kandi bugatangwa kuri Banki ku **Cyicaro Gikuru**, **KN 67, Umuhanda wa 2.** Iyo bwoherejwe hakoreshejwe iposita bunyuzwa ku Gasanduku k'iposita nomero **1348 Kigali, Rwanda.** Iyo bwoherejwe hakoreshejwe fagisi bunyuzwa ku Gasanduku k'iposita **+250 788140000;**

17.1.2. Bugenewe Umukiriya mu rwego rw'iyi baruwa bwoherezwa kandi bugahabwa umukiriya kuri aderesi ikurikira: **Nomero ya Telefone** +**250…………………………** cyangwa kuri aderesi uruhande bireba rumenyesha urundi igihe icyo ari cyo cyose muri urwo rwego;

**17.2.** Itangazo iryo ari ryo ryose cyangwa ubutumwa butangwa mu rwego rw'iyi baruwa bushobora gutangwa bunyujijwe mu iposita yanditse, kuri telex cyangwa fagisi kandi bufatwa nk'aho bwatanzwe iyo bwatanzwe mu ibaruwa yabanje kwishyurirwa mu minsi itanu uhereye ku itariki ubwo butumwa bwatangiweho kandi iyo hakoreshejwe telegisi cyangwa fagisi bufatwa nk'aho bwatanzwe nyuma y'umunsi umwe w'akazi bwoherejwe.

**18. Ibyerekeranye no kuvanaho uburenganzira bushingiye ku gihe, ihurizwa hamwe ry'uburenganzira bunyuranye**

**18.1.** Igihe ni ikintu cy'ingenzi mu bijyanye n'inshingano z'umukiriya mu rwego rw'iyi baruwa cyangwa iyi nguzanyo.

**18.2.** Niba Banki idakoresheje cyangwa ikererewe gukoresha uburenganzira bwayo ubwo ari bwo bwose, ububasha cyangwa akarusho ihabwa mu rwego rw'iyi baruwa; ibyo ntacyo bigabanya kuri ubwo burenganzira, ubwo bubasha cyangwa akarusho cyangwa ngo bivuge ko ibiretse. Kandi ntabwo gukoresha uburenganzira, akarusho cyangwa ububasha bumwe cyangwa kubukoresha mu buryo bw'igice cyangwa mu buryo butari bwo ntabwo bikuraho ko ishobora kubukoresha bwose. Uburenganzira n'ibisubizo biteganywa muri iyi Baruwa birakomatanywa kandi ntabwo bikuraho uburenganzira ubwo ari bwo bwose cyangwa ibisubizo biteganywa n'itegeko cyangwa n'amasezerano y'ingwate.

**19. Ibyerekeranye n'Amategeko akoreshwa**

Iyi baruwa irebana n'inguzanyo igengwa kandi igasobanurwa mu buryo bwose hakurikijwe amategeko y'u Rwanda. Nta kintu na kimwe muri iki gika gikuraho uburenganzira bwa Banki bwo gukurikirana Umukiriya mu rukiko urwo ari rwo rwose rubifitiye ububasha kandi

gukurikirana umukiriya mu rundi rukiko rumwe cyangwa nyinshi ntibikuraho ko aba ashobora kuregerwa urundi rukiko; byaba ari ibintu bikorewe icya rimwe cyangwa bidakozwe icya rimwe.

**20. Igihe umukiriya aba afite cyo kwemera inguzanyo**

Inguzanyo ikubiye muri iyi baruwa ishobora kwemerwa n'Umukiriya nk'uko biteganywa muri iyi baruwa kugeza igihe Banki yiyemerejeho gutanga iyo nguzanyo kirangiriye nyuma yaho iyi baruwa igata agaciro, uretse gusa iyo igihe igomba kurangiriraho cyangerewe na Banki mu nyandiko.

Banki irifuza ko Umukiriya yashaka inama zo mu rwego rw'amategeko ku byerekeranye n'ibikubiye muri iyi baruwa ku muntu wigenga no ku byerekeranye n'ingwate zigomba gutangwa muri urwo rwego kugirango abashe kumva neza ibikubiye muri iyi baruwa irebana n'inguzanyo kimwe n'ingaruka umukiriya aba ashobora guhura na zo igihe yemeye ingingo ziyikubiyemo.

## IBYEREKERANYE NO GUSHYIRA UMUKONO KURI IYI BARUWA

**Ku ruhande rwa Banki**

| | |
|---|---|
| **………………………** | **………………………..** |
| **Umukozi ushinzwe ibirebana n'Amategeko** | **Umuyobozi Mukuru ushinzwe Ingwate no gucunga Inyandiko** |

**IFISHI YO KWEMERA INGUZANYO**

**Kuri: BPR BANK RWANDA Plc**

Bwana,

Nshingiye ku ibaruwa yanyu No. **………………….** yo kuwa **………………….** (kopi yayo ikaba igaragara hejuru); muri iyo baruwa mukaba mwarampaye inguzanyo itangirwa ingwate ingana na **…………………………. Frw (amafaranga y'u Rwanda ………. Gusa)** hakurikijwe amategeko n'amabwiriza akubiye muri iyo baruwa, nejejwe no kubamenyesha ko nemeye iyo nguzanyo no ku mategeko n'amabwiriza akubiye muri iyo baruwa. Nemeje kandi ko nahawe inama zo mu rwego rw'amategeko n'ibitekerezo n'umuntu wigenga ku byerekeranye n'ingingo zigize iyo baruwa ivugwa kimwe n'icyo igamije, aho izo ngingo zigarukira, ingaruka zazo n'ibisobanuro byazo.

Murakoze.

Mu izina rya **……………………….**

**……………………………..**

**UMUYOBOZI MUKURU**

**UMUGEREKA WA MBERE**

**INGWATE ZISABWA GUTANGWA NO KUZUZWA MBERE YO KUBIKUZA IGICE CYA MBERE CY'AMAFARANGA Y'INGUZANYO:**

1. Amafaranga yo mu rwego rw'ubutegetsi asabwa mu cyiciro cya mbere ku mutungo ufite Ibyangombwa by'ubutaka UPI No. **………………** uherereye mu Karere **ka ………………..,** Umurenge wa **……………………,** Akagari ka **………………..,** **Umudugudu wa …………………..;**

2. Amafaranga yo mu rwego rw'ubutegetsi asabwa mu cyiciro cya mbere ku mutungo ufite Ibyangombwa by'ubutaka UPI No. **………………** uherereye mu Karere **ka KAMONYI,** Umurenge wa **………………..,** Akagari ka **……………,** **Umudugudu wa …………………;**

3. Amafaranga yo mu rwego rw'ubutegetsi asabwa mu cyiciro cya mbere ku mutungo ufite Ibyangombwa by'ubutaka UPI No. **………………** uherereye mu Karere **ka KAMONYI,** Umurenge wa **………………..,** Akagari ka **……………,** **Umudugudu wa …………………;**

4. Inyandiko Nyizezabwishyu y'amafaranga y'u Rwanda …………. (…**… Frw**) iriho umukono w'uhagarariye umukiriya;

5. Amasezerano y'ingwate ahuriweho ashyirwaho umukono n'uwashakanye n'umukiriya yishingira umubare w'amafaranga y'inguzanyo yose;

6. Amasezerano y'ubwishingizi rusange (inkongi y'umuriro n'ingorane bijyana) bw'imitungo y'ikigo cy'ubucuruzi agaragaza inyungu za Banki nk'umuntu wishyurwa mbere y'abandi igihe babayeho ingorane;

7. Amasezerano y'ubwishingizi bw'inguzanyo ya ……. bwishingira amafaranga yose y'inguzanyo; ubwo bwishingizi bukaba bugomba kugaragaza inyungu za banki nk'umuntu wishyurwa mbere y'abandi igihe habayeho ingorane;

8. Amasezerano y'ingwate no kwishyura inguzanyo n'andi mafaranga bijyana ashyirwaho umukono n'abanyamigabane ba sosiyete y'umukiriya;

## UMUGEREKA WA KABIRI

## IBISABWA MBERE YO KUBIKUZA IGICE CYA MBERE CY'AMAFARANGA Y'INGUZANYO:

1. Icyemezo cy'Inama y'ubutegetsi giha sosiyete uburenganzira bwo gusaba inguzanyo imara igihe kinatanga ingwate;

2. Gutanga icyemezo cy'irangamimerere cya ba nyir'umutungo;

3. Umukiriya agomba kunyuza amafaranga yose akomoka mu bucuruzi bwe kuri konti ye iri muri banki.

**AMASEZERANO Y'UMWIMERERE NOMERO…………**

Umwaka w'ibihumbi bibiri na makumyabiri na bitatu, ku itariki …………………., Twebwe ……………………., Noteri wigenga w'umunyarwanda 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 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 ya ………..

**ABAGIRANYE AMASEZERANO**

**UMUKIRIYA** | **Banki/BPR Bank Rwanda Plc**

**……………………………….** | **……………………………..…….**

Ahagarariwe na **……………………………….**

**ABAHAMYA**

**……………………** | **………………………….**

**Noteri**

**……………………**

**UBURENGANZIRA BUKOMOKA KURI AYA MASEZERANO**

**Amafaranga ya serivisi yo gusinya aya masezerano:**

**………………….**, Noteri wigenga w'Umunyarwanda uri kandi uba muri Kigali, kuri nomero …….

**Noteri**

………………………