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Binyujijwe kuri

Mukiriya,

INGUZANYO YA BANKI ISHYIRWA KURI KONTI No

Dushingiye ku busabe bw'inguzanyo itangirwa ingwate 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" cyangwa/na "Utanga inguzanyo"** bisobanura BPR **Bank Rwanda Ltd**, banki yashingiwe muri Repubulika y'u Rwanda, ibarizwa kuri aderesi ikurikira: Binyujijwe ku Gasanduku k'iposita **1348**, ikaba ifite kode y'iyandikwa rya sosiyete numero **100162830**, Avenue de la Paix, Umuhanda wa – Kigali, Rwanda, muri aya masezerano ijamba Banki rikazaba rikubiyemo n'abaziyisimbura n'abo izahabwa; ikaba ihagararirwe na na Umukozi ushinze iby'amategeko n'Umukozi ushinze 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 muni 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 ry'inyungu ntarengwa ryemewe n'itegeko;
- 1.3. **"Umukiriya "** bisobanura; muri iki gihe umukozi wa
- 1.4. **"CFI"** Ubwishingizi rusange bw'Inkongi y'Umuriro;
- 1.5. **"MPI"** Ubwishingizi bufatirwa ingwate;

BPR Bank Rwanda Plc

Directors: George W. Rubagumya (Chairman); Dr. Obuya Bagaka; Paul R. Russo; Diana Haguma; Jean Malic Kalima; Dr. Alexis Nsengumuremyi; Pascal Nyiringango; Patience Mutesi (Managing Director).

Share Capital: FRW 81,509,050,000

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- 1.6. **"Kurenga ku Masezerano"** bisobanura ikintu cyangwa ibintu ibyo ari byo byose bivugwa mu **Gika cya 10** cy'iyi baruwa;
- 1.7. **"Ibaruwa"** bisobanura iyi baruwa irebana n'inguzanyo;
- 1.8. **"Ingwate "** 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;

2. Inguzanyo

- 2.1. Umukiriya ahawe inguzanyo ye ku giti cye itangirwa ingwate ingana n'amafaranga

3. Icyo iyi nguzanyo igamije

Iyi nguzanyo izakoreshwa mu kugura umutungo utimukanwa mushya.

4. Kwishyura no gusuzuma inguzanyo

- 4.1. Iyi nguzanyo izajya yishyurwa buri kwezi mu gihe **cy'amezi** uhereye igihe izatangira kubikurizwaho;
- 4.2. Amafaranga yishyurwa buri kwezi ashobora guhinduka igihe icyo ari cyose bitewe n'impinduka zibaye mu bijyanye n'ijanisha ry'inyungu ku nguzanyo;
- 4.3. Mu rwego rwo gukuraho urujijo, birumvikana ko Banki ishobora gusaba ko iyi nguzanyo ihita yishyurwa ako kanya igihe icyo ari cyo cyose;
- 4.4. Igice icyo ari cyo cyose cy'amafaranga y'Inguzanyo kitabikujwe 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 rw'iyi ngwate.

5. Ibyerekeranye n'inyungu

- 5.1. Inyungu ku nguzanyo zicibwa hakurikijwe ijanisha ry'Inyungu ku Nguzanyo Ngenderwaho rya Banki (.....% **ku mwaka** muri iki gihe) havukweho amafaranga% ntarengwa ku mwaka; iryo jyanisha ry'inyungu rikaba rishobora kuvugurwa igihe icyo ari cyo cyose hakurikijwe uko ifaranga rihagaze ku isoko; .
- 5.2. Umukiriya agomba kwishyura inyungu ku mafaranga ayo ari yo yose aba asigaye kwishyurwa muri icyo gihe yaba nyuma cyangwa mbere y'uko abisabwa cyangwa y'uko hakorwa igikorwa cyo gukusanya no gusaranganya umutungo we rimwe na rimwe nk'uko bigaragara mu gika cya 5.1;

- 5.3. Inyungu zizajya ziyongera buri munsu; zikazajya zibarwa hashingiwe ku mubare nyakuri w'iminsi ihise no ku mwaka ufite iminsi 366/360. Zizajya zikurwa kuri konti isanzwe yo kubitsa no kubikuzwa umukiriya afite muri Banki buri kwezi igihe cyo kwishyura kigeze kandi zizajya ziteranyirizwa hamwe igihe igihe zizaba zitishyurwe ako kanya hamwe n'amafaranga azaba asigaye y'uko kwezi.
- 5.4. Banki ishobora rimwe na rimwe mu bushishozi bwayo no mu kigero cyemewe n'itegeko kuvugurura ijanisha ry'inyungu rikurikizwa noneho ikamenyesha umukiriya mu nyandiko impinduka zose zibayeho mu bijyanye n'ijanisha ry'inyungu rikoreshwa. Kuba Banki itamenyesheje Umukiriya ibyerekeranye n'izo mpinduka ntabwo bikuraho uburenganzira bwayo bwo kwishyura inyungu zisabwa bitewe n'izo mpinduka.
- 5.5. Imenyekanisha rikorwa na Banki ku byerekeranye n'ijanisha ry'inyungu cyangwa umubare w'amafaranga y'inyungu asabwa hakurikijwe iki gika rifatwa nk'ikimenyetso kidashidikanywaho mu gihe ari nta kosa rigaragaramo;
- 5.6. Inyungu ku nguzanyo zishyurwa ku munsu wa nyuma wa buri gihe cyo kwishyura ugomba kuba ari umunsu wa nyuma w'ukwezi kuri kalandiriye. Igihe cya mbere cyo kwishyura inyungu gitangira ku itariki amafaranga y'inguzanyo yose uko yakabaye cyangwa igice cya yo akuriwe kuri konti.

6. Andi mafaranga ya serivisi n'asabwa

- 6.1. Usibye inyungu, hagomba kwishyurwa amafaranga ya serivisi n'andi mafaranga asabwa akurikira:

Amafaranga y'umufuragiro% y'amafaranga y'inguzanyo isabwa hakiyongeraho Umusoro ku Nyongeragaciro;
Amafaranga yo kwishyura inguzanyo mbere y'igihe cyumvikanyweho (Inguzanyo iguzwe n'indi banki)	Hishyurwa% y'inguzanyo yari isigaye kwishyurwa yiyongeraho Umusoro ku Nyongeragaciro iyo Inguzanyo iguzwe n'ikindi kigo cy'imari mbere y'uko imyaka 3 ishira;
Kwishyura ukererewe (Ibihano by'ubukerewe)	Amafaranga% adahinduka buri kwezi ku cyiciro cy'ubwishyu cyakererewe kwishyurwa;
Amafaranga yo gucunga inguzanyo% ku kwezi y'amafaranga y'inguzanyo yabikujwe yiyongeraho Umusoro ku Nyongeragaciro
Amafaranga yo gukererwa kwandikisha ingwate (guhera ku munsu wa 30 nyuma y'itangwa ry'igice cya mbere cy'inguzanyo)% hakiyongeraho Umusoro ku Nyongeragaciro
Amafaranga yo kwiga dosiye isaba inguzanyo Frw hakiyongeraho Umusoro ku Nyongeragaciro

- 6.2. Banki ica amafaranga yose y'umufuragiro n'andi asabwa hakurikijwe ibiciro bya yo biba bigezweho nk'uko biba bishobora kuvugururwa igihe icyo ari cyo cyose;
- 6.3. Umukiriya yishyura amafaranga y'umufuragira n'andi asabwa ku Nguzanyo yumvikanywaho cyangwa Banki ishobora gushyiraho rimwe na rimwe nk'uko ibyumva.

7. Ingwate

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

8. Ibisabwa kuzuwa

Uretse gusa mu gihe Banki yaba ibyemeye ukundi, inguzanyo itangirwa ingwate itangwa hakurikijwe amategeko n'amabwiriza agaragara mu Mugereka wa Kabiri w'iyi baruwa irebana n'inguzanyo;

9. Amategeko n'amabwiriza rusange

- 9.1. Umukiriya agomba guhita abimenyeshya Banki mu nyandiko iyo habayeho impinduka mu bijyanye n'aderesi igihe agifite iyo nguzanyo;
- 9.2. Amafaranga yishyurwa mu kwezi agomba guhita yishyurwa iyo igihe cyo kwishyura kigeze;
- 9.3. Iyi nguzanyo ikomeza kubaho bitewe n'uko konti y'umukiriya ikoresha mu buryo bushimishije kandi n'umutungo waguzwe ku nguzanyo ughora ufatwa mu buryo bushimishije Banki igihe cyose;
- 9.4. 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.
- 9.5. Iyi baruwa irebana n'inguzanyo igira agaciro k'iminsi 30 kandi Banki ifite uburenganzira bwo gukuraho iyo nguzanyo iyo ingwate zidatanze mu gihe cy'iminsi 30 ibarwa uherye ku itariki iyi baruwa irebana n'inguzanyo yandikiweho.
- 9.6. Kwemera iyi nguzanyo bigomba kujyana n'ibi bikurikira:
 - 9.6.1.** Inyemezabwishyu y'amafaranga y'ubukode bw'ubutaka
 - 9.6.2.** icyemezo cyo kutabamo amafaranga y'imisoro ku mitungo itimukanwa (gifite agaciro k'umwaka)
- 9.7. 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.
- 9.8. Onlyo iyo nguzanyo ikuweho, Banki ishobora kuyisubizaho mu bushishozi bwa yo;
- 9.9. Banki ifite uburenganzira bwo kongera gukoresha igenagaciro ry'umutungo (imitungo) utangwaho ingwate ku mafaranga y'umukiriya igihe icyo ari cyo cyose itabanje kubimenyeshya umukiriya mu gihe kitarenze imyaka itatu (3) uherye igihe raporo y'igenagaciro iheruka yakorewe.
- 9.10. Iyo amafaranga y'inguzanyo yahawe umukiriya amaze kwishyurwa, aba agomba gutwara ibyangombwa by'umutungo mu gihe kitarenze ukwezi kumwe.

Ibikorwa byo kurenga ku masezerano

Habaho igikorwa cyo kurenga ku Masezerano iyo:

- 9.11. Umukiriya atabashije kuzuza inshingano ze izo ari zo zose nk'uko ziteganywa muri iyi Baruwa irebana n'inguzanyo cyangwa n'amasezerano y'Ingwate;
- 9.12. 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;
- 9.13. 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;
- 9.14. 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 azananiirwa 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;
- 9.15. Iyo habayeho 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 yakoresha ku Mukuriya nk'uko byateganyijwe;
- 9.16. Iyo habayeho igikorwa cyo kurenga ku masezerano n'igihe cyose nyuma yaho, iyo icyo gikorwa gikomeje, Banki, imaze kubimenyesha umukiriya, ishobora gukora ibi bikurikira: -
 - 9.16.1. Gutangaza ko inshingano za Banki mu rwego rw'iyi baruwa zisheshwe kandi zigaseswa; na/cyangwa
 - 9.16.2. Gutangaza ko Ingwate zishobora gushyirwa mu bikorwa hanyuma amafaranga yose aba agomba kwishyurwa n'Umukiriya ku byerekeranye n'iyi nguzanyo hakurikijwe iyi baruwa akaba yahita abasha kwishyurwa ako kanya, ibyo byose bigakorwa ari 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.

10. Ibyerekeranye n'Imisoro y'ubutaka

Umukiriya afite inshingano zo kwishyura ku buyobozi bw'ibanze imisoro ngarukamwaka irebana n'umutungo watanze ingwate no guha Banki ibimenyetso bigizwe n'inyandiko bigaragaza ko iyo

misoro yishyuwe igihe ibisabye. Iyo iyo misoro itishyuwe ku matariki yateganyijwe, banki yishyurira umukiriya iyo misoro noneho igakura amafaranga kuri konti ye.

11. Amafaranga y'ubukode bw'ubutaka yishyurwa Uturere buri mwaka

Umukiriya afite inshingano zo kwishyura amafaranga y'ubukode bw'ubutaka atangwa buri mwaka arebana n'umutungo watanzweho ingwate no guha Banki ibimenyetso bigizwe n'inyandiko bigaragaza ko ayo mafaranga y'ubukode yatanzwe. Iyo ayo mafaranga y'ubukode bw'ubutaka atishyuriwe ku matariki yateganyijwe, banki yishyurira umukiriya ayo mafaranga noneho ikayakura kuri konti ye.

12. Umusoro ku musaruro

Umukiriya afite inshingano zo gukemura ibibazo byose bijyanye n'imisoro igihe cyose atararangiza kwishyura inguzanyo yahawe.

13. Imiterere na/cyangwa ihererekanywa ry'umutungo watanzweho ingwate

Umukiriya ntabwo yemerewe gukuraho, gusenya cyangwa gutanga uburenganzira bwo gusenya amatara; ibikuta cyangwa ibindi bimenyetso by'ubutaka ibyo ari byo byose kandi nta mpinduka zikomeye agomba gukora mu gihe akoresha umutungo watanzweho ingwate atabanje kubiherwa uburenganzira bwanditse na Banki.

14. Ikodesha na/cyangwa ihererekanya ry'umutungo watanzweho ingwate

Umukiriya ntabwo ashobora gukodesha, kwemera iseswa ry'amasezerano y'ubukode, guhererekanya cyangwa kugabanya umutungo watanzweho ingwate cyangwa kuwukuraho atabanje kubiherwa uburenganzira bwanditse na Banki.

15. Ububasha bwo kugurisha muri cyamunara umutungo watanzweho ingwate

Iyo Umukiriya atabashije kwishyura amafaranga asabwa kwishyura buri kwezi, Banki ikoresha uburenganzira bwa yo ihabwa n'amategeko burimo kugurisha muri cyamunara uwo mutungo watanzweho ingwate.

16. Uburenganzira bwo kwiyishyura na/cyangwa guhuriza hamwe amafaranga ari kuri konti

Banki ifite uburenganzira bwo kwiyishyura na/cyangwa guhuriza hamwe amakonti yose y'umukiriya uko yaba ateye kose.

17. Ubwishingizi

17.1. Imitungo yose ishobora gufatirwa ubwishingizi igize ingwate za Banki (niba hari ihari) igomba gufatirwa ubwishingizi bw'ubujura/ukwangirika/inkongi y'umuriro buhuye n'agaciro ka yo kose mu gihe cyose nyirawo akirimo umwenda; akabufata muri sosiyete y'ubwishingizi yemewe na Banki kandi mu nyandiko z'ubwishingizi hakagaragazwamo neza inyungu za Banki.

17.2. Iyo ubwishingizi burangiye, Umukiriya agomba guha Banki mu minsi irindwi (7) ubwo bwishingizi burangiye inyandiko zijyana n'ivugururwa ry'ubwishingizi atabikora, Banki ikaba

ifite uburenganzira bwo gufata ubwo bwishingizi ku mafaranga y'umukiriya bitabaye ngombwa ko ibimumenyeshya hanyuma igakura amafaranga yishyuye kuri konti ye.

18. Amakuru y'ibanga

18.1. Banki ishobora gufata no gusesengura, ikoresheje mudasobwa cyangwa ubundi buryo, amakuru ayo ari yo yose ihabwa yerekeye Umukiriya ku bijyanye n'iyi baruwa.

18.2. Umukiriya yemeye ko Banki ishobora:

18.2.1. 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

18.2.2. 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.

18.2.3. Kugera ku makuru y'umukiriya biciye ku Kigo cy'Hererekanyamakuru.

18.3. 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:

18.4.

18.4.1. Ku mpamvu zo kwirinda uburiganya;

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

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

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

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

18.4.6. 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.

18.5. 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 kumenyeshya cyangwa gusaba uburenganzira Umukiriya kandi bitabaye ngombwa ko Banki ikora iperereza rigamije gusobanura impamvu cyangwa agaciro k'iryo tangaza.”

19. Igihe umukiriya aba afite cyo kwemera inguzanyo

Iyi baruwa irebana n'inguzanyo igomba kuba yemewe mu minsi 30 uhereye ku itariki yandikiweho, bitaba ibyo Banki ikaba ifite uburenganzira bwo gukuraho inguzanyo iba ikubiye muri iyi baruwa.

20. Inama zo mu rwego rw'amategeko

Banki irifuzwa 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.

21. Itegeko Rikurikizwa

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 kuregera urundi rukiko; byaba ari ibintu bikorewe icya rimwe cyangwa bidakozwe icya rimwe.

IBYEREKERANYE NO GUSHYIRA UMUKONO KURI IYI BARUWA

Ku ruhande rwa Banki:

.....
**Umuyobozi ushinzwe
iby'amategeko**

.....
**Umuyobozi Mukuru ushinzwe gusesengura Ingwate
no Gucunga inyandiko**

IFISHI YO KWEMERA INGUZANYO

Kuri: BPR BANK RWANDA Plc

Bwana,

Nshingiye ku ibaruwa yanyu No. yo kuwa(kopi ya yo ikaba igaragara hejuru); muri iyo baruwa mukaba mwarampaye inguzanyo itangirwa ingwate (kubaka) ingana na **Frw (amafaranga y'u Rwanda Gusa)** hakurikijwe amategeko n'amabwiriza akubiye muri iyo baruwa, nejejwe no kubamenyeshya ko nemeye iyo inguzanyo 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'icyo izo ngingo zigize iyo baruwa zivuga, icyo zigamije, n'aho izo ngingo zigarukira.

Murakoze.

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UMUGEREKA WA MBERE

INGWATE ZISABWA MBERE YO KUBIKUZA IGICE CYA MBERE CY'AMAFARANGA Y'INGUZANYO:

1. Kuvugurura amafaranga asabwa mu rwego rw'amategeko bwa mbere arebana n'umutungo utimukanwa uri mu kibanza gifite Ibyongombwa by'ubutaka (UPI) Numero gihereye mu Karere ka, Umurenge wa, Akagari ka, Umudugudu wa
2. Amasezerano y'ubwishingizi rusange (inkongi y'umuriro, imitingito n'ingorane bijyana) bw'inzu yatanze ingwate iri mu kibanza NO; agaragaza inyungu za Banki nk'umuntu wishyurwa mbere y'abandi igihe babayeho ingorane;
3. Inyandiko nsezeranyabwishyu **y'amafaranga y'u Rwanda** Umukiriya asinyira Banki;
4. Amasezerano y'ubwishingizi bw'umutungo watanze ingwate bwishingira amafaranga yose y'inguzanyo; ubwo bwishingizi bukaba bugomba kugaragaza inyungu za banki nk'umuntu wishyurwa mbere y'abandi igihe babayeho ingorane;
5. Inyandiko yo kwiyemeza mu buryo budasubirwaho kunyuzwa umushahara w'umukiriya n'amafaranga ajyana no gusesa amasezerano y'akazi kuri konti ye iri muri Banki ishyirwaho umukono n'umukoresha we;

UMUGEREKA WA KABIRI

INGWATE N'IBIGOMBA KUBANZA KUZUZWA MBERE YO KUBIKUZA

1. Guha Banki inyandiko y'umwimerere igaragaza nyir'umutungo watanzweho ingwate mbere yo kubikuzwa amafaranga y'inguzanyo ayo ari yo yose;
2. Umukiriya agomba gutanga icyemezo cy'irangamimerere;
3. Umukiriya agomba gutanga raporo ya CRB igaragaza ko ari nta mwenda yananiwe kwishyura;
4. icyiciro cya mbere cy'amafranga y'ubwishyu ku nguzanyo yo kugura inzu yatanzwe kigomba kwishyurwa mu mpera z'ukwezi kwa

AMASEZERANO Y'UMWIMERERE NOMERO IGITABO CYA 4

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

1.
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 masezerano yashyizweho umukono n'abayagiranye na twe, yemezwa kandi aterwaho kashe ya

ABAGIRANYE AMASEZERANO

Umukiriya

Banki/BPR Bank Rwanda Plc

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ABAHAMYA

.....

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Noteri

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UBURENGANZIRA BUKOMOKA KURI AYA MASEZERANO

Amafaranga ya serivisi yo gusinya amasezerano:

....., Noteri wigenga w'Umunyarwanda uri kandi utuye i Kigali, kuri numero
IGITABO CYA 4.

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Noteri

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