Ibituranga: **EBRPLC/SOL IDXX/PF NUMBERXX/ACCOUNT NUMBERXX/CIF XX**

Kuwa XX/XX/ XXX

Ugurijwe: XXXXXXXXX

Nomero ya telefoni: (+250) XXXXXX

Imeyili: XXXXXX

Ishami rya: XXXXXXXXX

Bwana,

Impamvu: Inguzanyo Ku mushahara ya FrwXXXXX /=(Amafaranga y'u Rwanda XXXXXXX gusa). Twebwe, "Banki" bivuga Equity Bank Rwanda PLC, ikigo gifite uburyozwe bushingiye ku imigabane cyanditswe mu buryo bwemewe n'amategeko y'u Rwanda agenga ibigo cy'ubucuruzi, gifite nimero 102229882 kandi cyemerewe gukora nk'ikigo cy'imari gifite icyicaro mu nyubako ya Grand Pension Plazza Kigali-Rwanda kandi gifite agasanduku k'Iposita 494 Kigali, Rwanda hashingiwe ku busabwe bwanyu bw'inguzanyo bwo kuwa XX/XX/XXXX. twishimiye kwemeza ko tubahaye hashingiye ku mategeko n'amabwiriza bikurikira:

1. **Ubusobanuro bw'amagambo**

Muri iyi baruwa_aya magambo akurikira afite ibisobanuro bikurikira:

''Uwatse inguzanyo'' bivuga	**Ugurijwe: XXXXXXXXX** **Nomero ya telefoni: (+250) XXXXXX** **Imeyili: XXXXXX** **Ishami rya: XXXXXXXXX**
"Utanga inguzanyo" bivuga	**Equity Banki Rwanda plc,** **Icyicaro Gikuru** **P.O. Box 494** **Kigali**

2. **Icyo inguzanyo igenewe**

Inguzanyo igenewe: **XXXXXXXX**

Amafaranga yose y'inguzanyo agomba gukoreshwa icyo agenewe muri aya masezerano. Banki ifite uburenganzira kandi bwo gusaba kwishyurwa inguzanyo ako kanya zasigayemo hamwe n'inyungu zazo iyo Banki ifite amakuru y'uko hari ikimenyetso kigaragaza ko inguzanyo yaba yose cyangwa igice cyayo cyakoreshejwe ku mpamvu zitandukanye n'iz'inguzanyo yagenewe.

3. **<u>Amafaranga y'inguzanyo n'uburyo bwo kwishurwa</u>**

Amafaranga azahabwa Uwatse inguzanyo ntashobora kurenga Frw XXXXXX/= (Amafaranga XXXXX yonyine) nanone kandi aya mafaranga azashyirwa kuri konti y'Uwatse inguzanyo hamaze gukurwamo amafaranga y'umufuragiro, umusoro ku nyongeragaciro n'ubwishingizi mugihe atanzwe hakoreshejwe uburyo bw'ikoranabuhanga) .Ashobora kandi gutangwa hakoreshejwe ubundi buryo bw'ikoranabuhanga (Newgen) aho umukiriya ashyirirwa kuri konti ye amafaranga yose maze ikatwa ry'ibyumvikanweho rigakorwa nyuma.

Uwatse inguzanyo ayishyurira mu buryo butaziguye kuri konti ye isanzwe cyangwa iyo kwizigama mu byiciro 12 **ku kwezi** bihwanye n'igiteranyo cya Frw**XXXX/=Gusa** buri Kwezi kugeza igihe inguzanyo yishyuwe yose. Ugomba kandi ku menya ko konti yawe igomba guhoraho ayo mafaranga agomba kwishyurwa.

Amafaranga acibwa ku kiguzi cya serivise yo gusaba iyi nguzanyo hamwe nandi uhawe inguzanyo akurwaho yo gusuzuma no kwakira dosiye isaba ino nguzanyo yose ni **frwXXXXX/=Gusa** atangirwa umusoro ku nyongera gaciro uzwi nka (VAT) ujyanye n'igihe inguzanyo itangiwe ubu ni 18%. Umusoro wose hamwe ukaba ungana na frw**XXXX**/=gusa

4. **<u>Inyungu n'amafaranga atangwa</u>**

Uwatse inguzanyo agombwa kwishyura inyungu mu gihe gikwiye cyanditse muri aya masezerano ku giciro cyinyungu cyumvikanyweho kingana na **17%** ku mwaka hongeyeho **XXX%** ku giciro cy'inyungu cyingana na **XXXX%**(XXXXXXX kw'ijana) ku giciro ku nyungu Kidahinduka. Uruhande rutanga inguzanyo rufite uburenganzira bwo guhindura inyungu ku nguzanyo yatanzwe habanje gutanga integuza mu gihe kingana n'iminsi (30) ku wahawe inguzanyo.

5. **<u>Izindi nyungu zibarwa</u>**

Iyo uwahawe inguzanyo ananiwe kwishyura igice cy'inguzanyo ku itariki zagenwe, inguzanyo aba agomba nibura kugerageza gutangira kuzishyura bucye bucye uhereye umunsi hagaragarijweho kunanirwa kwishyura aho kugirango ube umunsi nyirizina wo gutangira kwishyuriraho, ashobora kandi no gutangira kwishyura mbere y'igihe giteganyijwe gisabwa muri aya masezerano cyagwa mbere y'igihombo abona yiteze kuzahura nacyo ku kigero kingana na (6%) ku mwaka nkuko byavuzwe mu ngingo ya 4 haruguru. Iyo nyungu igomba kwishyurwa nuwahawe inguzanyo igihe icyo aricyo cyose agaraje kandi bikanemezwa ko hari impamvu nyamukuru ishobora guteza igihombo uwatanze umwenda mu gihe uwahawe inguzanyo yaramuka akeneye ubundi bufasha buturutse ku ruhande rwatanze inguzanyo.

Mu gihe inguzanyo yasabwe n'inindi banki inyungu igomba kwishyurwa igomba kuba ingana na (8%) ku mwenda usigaye hiyongereye n'inyungu zo ku kirarane.

6. **Ubwishingizi bw'ubuzima ku ngwate**

Inguzanyo yagenwe gutangwa muri aya masezerano igombwa kutangirwa ingwate y'ubwishingizi ku buzima izigamiwe mu gihe kingana n'amezi (9).Ahwanye n'amafaranga y'u Rwanda frw**XXXXXX/=** Gusa) agomba gutangwa nk'ubwishingizi bw'imbogamizi mu gihe cyose inguzanyo izamara.

7. **Ingwate**

Iyi nguzanyo izishingirwa na:

Umushahara uturutse Muri **XXXXXXXX**

Amabwiriza y'ubahirizwa mu itangwa ry'iyi nguzanyo

Amabwiriza ya mbere yo guhabwa iyi nguzanyo, Uwahawe inguzanyo agomba kubahiriza ibi bikurikira:

1. inguzanyo izajya yishurwa buri kwezi
2. Kugaragaza ko uwahawe inguzanyo afite amafaranga ahagije kuri konti ye yo kuvamo azajya yishyurwa hakurikijwe ibikubiye muri aya masezerano ndetse no kugaragaza impamvu zose zatuma habaho kunanirwa kwishyura inguzanyo bishobora gutuma banki itangiza inzira yo kugaruza imyenda.
3. Umushahara uzajya ushyirwa kuri konti ya Banki ya Equity PLC
4. Inguzanyo zigomba kwishyurwa mu gihe cyagenwe kandi habaho guhindura akazi ku mukozi wahawe iguzanyo, Banki isabwa kubimenyeshwa byihutirwa
5. Inyandiko nsezeranyabwishyu ya **XXXXXXXX**Frw agomba guhita yishyurwa
6. Inyandiko y'uruhushya rwo gusaba inguzanyo yujujwe neza kandi ikanasinywaho n'umukoresha w'uwaka inguzanyo
7. Ibyemezo bigaragaza irangamimerere
8. Kwihatira gukorera serivise z'imari zirimo izo kubitsa no kuzigama muri Banki ya Equity Rwanda PLC,
9. Andi mafaranga yose y'aherekeza umushara azwi nk'uduhimbaza-musyi yose ahawe uwaka inguzanyo agomba kunyuzwa kuri konti ya Equity Bank Rwanda PLC

10. Uwahawe inguzanyo ntabwo yemerewe inguzanyo kumushahara izwi nka (midi-month advances).
11. Ugurijwe asabwe gutanga raporo y'imyenda (CRB) igaragaza ko ntamyenda afite itishyurwa neza
12. Kwishyura umwenda ubereyemo Banki kuri konti **XXXXXXX** iri muri Equity Bank Rwanda Plc ugishyikirizwa amafaranga kuri konti
13. Gushyikiriza banki abishingizi babiri(2)
14. Inyandiko imenyesha amakuru y'ingenzi ivuguruye hakurikije amasezerano y'umwenda yashyizweho umukono n'usaba umwenda mu gihe cy'isinywa ry'amasezerano y'umwenda
15. Amafaranga yandi yose asabwa agomba kwishyurwa n'uwatse inguzanyo.

8. <u>Gukoresha amafaranga y'uhabwa inguzanyo ari kuri za konti zitandukanye</u>

Banki ifite uburenganzi bwo gukoresha amafaranga ari kuri konti izo arizo zose z'uwahawe ingwate mu kwishyurwa inguzanyo itarinze kubisabira uburenganzira.

9. <u>Gukoresha imishahara yanyuma y'umukozi</u>

Banki ifite uburenganzira bwo gukoresha amafaranga y'imishahara umukozi yagombaga guhembwa mu gihe byabaye ngombwa ko habaho guhagarikwa kw'akazi yakoraga

10. Amabwiriza ya mbere yo gushyikirizwa iyi nguzanyo

Ibi bikurikira ni bimwe mu bisabwa ku ruhande ruhabwa inguzanyo mbere yo kuzihabwa. Utanga inguzanyo agomba kubanza gusuzuma ko uyihabwa yujuje ibi bikurikira:

a) a) Copi y' ibaruwa ifunze isaba iyi nguzanyo yasinyweho n'uwatse inguzanyo cyangwa umuhagarariye cyanga abo yahaye ububasha hakurikijwe amategeko n'amabwiriza agenga aya masezerano
b) nubwo aya masezerano yaba yamaze gusinywa, amafaranga atangira gushikiriza uwatse inguzanyo nyuma y'uko habonetse icyemezo cyemerera Banki gutanga iyi nguzanyo gitangwa n'ubuyobozi bukuru bwa Bank buzwi nka (Credit Risk Team)bushinzwe gukumira ibyatera imbogamizi zishobora kubangamira itangwa n'iyishyurwa by'inguzanyo .
c) Andi makuru yose hamwe n'andi y'ingenzi arebana n'ubucuruzi cyangwa imikorere y'uwa inguzanyo akenerwa na banki yatanze inguzanyo

11. Andi mabwiriza

Utanga inguzanyo kandi asabwa kubahiriza ibi bikurikira:

a) Gusuzuma niba koko usaba inguzanyo yubahirije amategeko n’amabwiriza akubiye mu ibaruwa y’amasezerano, akanasuzuma dosiye zose zerekeye ingwate zatanzwe n’usaba inguzanyo akanareba nib anta komyi zatuma amasezerano atubahirizwa nkuko bikwiye.
b) Kubahiriza amasezerano ku mpamvu zombie hakurikijwe amategeko, amategeko-teka, amabwiriza n’amahame shingiro yubahirizwa ubu muri Repubulika y’u Rwanda.
c) Uwatanze inguzanyo afite kandi uburenganzira bwo guhuza za konti, no guhuriza hamwe ingwate zivuye ku ma konti yose uwahawe inguzanyo akoresha.

12. <u>Biro ishinzwe kugenzura imyenda nk'uko bisabwa n'amategeko</u>

Uwaka inguzanyo ku bushake bwe yemerera Banki guhererekanya amakuru bwite ndetse n’amakuru yuzuye y’umwimerere arebana n’inguzanyo kuri Biro ishinzwe kugenzura imyenda nk'uko biteganywa n'imategeko no. 16/2010 of 07/05/2010 rigenga urubuga rwo guhererekanya amakuru y’ibijyanye n’inguzanyo.

13. <u>Gutangaza</u>

a. Aya maseze rano asubizwa mu gihe cy’iminsi (30) kuva atangarijwe abo bireba. Iyo nta gisubizo cyatanzwe n’uruhande areba (uwaka inguzanyo) ateshwa agaciro kuva ku munsi wa nyuma

b. Utanga inguzanyo agomba kubahiriza uburenganzira bwo gusuzuma buri gihe ubusabe bw’inguzanyo hanyuma mu bushishozi bwe nta nteguza igihe icyo aricyo cyose ashobora gusubiramo, kuvanaho, guhindura cyangwa gusubika yose cyangwa igice cy’aya masezerano kandi mu gihe hari ibyari byabanje gukorerwa uhabwa inguzanyo agomba kubyishyura.

c. Muri aya masezerano kandi inguzanyo ishobora guhagarikwa cyangwa igasubirwamo ku mpamvu z’uko utanga inguzanyo yamenye amakuru y’impinduka y’umyanya w’akazi uwahawe inguzanyo yari afite cyangwa impinduka ku bucuruzi yakoraga

14. <u>Kunanirwa kwishyura</u>

a) Ibi bikurikira bifatwa nko kunanirwa kwishyura cyangwa bigatuma habaho ibirarane mu kwishyura inguzanyo yatanzwe kuburyo byatuma inguzanyo isabwa kwishyurwa byihutirwa cyangwa igahagarikwa:

(i) Uwatse inguzanyo ananiwe kwishyura itariki yo kwishyura igeze amafaranga ayo ariyo yose cyangwa gukora inshingano cyangwa uburyozwe Uwatse inguzanyo agomba kwishyura banki cyangwa akananirwa kubahiriza amasezerano cyangwa ibiteganywa n’iyi nyandiko cyangwa akananirwa gukora inshingano nk'uko biteganywa mu nyandiko z’ingwate cyangwa, uguhagararirwa cyangwa kwizeza byahawe banki n’Uwatse inguzanyo bikaba atari byo cyangwa biyobya; cyangwa

(ii) Habayeho impamvu zihindura imiterere y’amasezerano bikozwe n’utanga inguzanyo bigatuma uhabwa inguzanyo ananirwa kwishyura nkuko byari bikubiye muri aya masezera cyangwa mu nyandiko yerekeye ingwate

(iii) Uwahawe inguzanyo yiyemerera ko ntabubasha bwo kwishyura mu nyandiko

(iv) Mu gihe uwahawe inguzanyo ari isosiyete hakaba hari imirimo y'iseswa ry'isosiyete bitewe n'ibihombo

(v) habayeho kutubahiriza itariki yo kwishyura ku bushake ku ruhande rw'uwahawe inguzanyo cyangwa Kutubahiriza amasezerano yo kwishingira ku ruhande rwemejwe kuba umwishingizi

(vi) Ku mpamvu za leta cyangwa ku bundi bushake bujyanye n'ikurwaho za zimwe mu ngingo zigize ano masezerano byatuma uwahawe inguzanyo asanga gukomeza kwishyura byaba binyuranyije n'amategeko.

15. Inzira zifashishwa mugihe habayeho kutubahiriza ibisabwa

Mu gihe binaniranye kwishyura inyungu n'ishyingu nk'uko biteganyijwe muri gahunda yo kwishyura, banki ifite ububasha bwo gucunga, gukodesha, kugurisha cyangwa gufatira imitungo yatanzweho ingwate hakurikijwe ibiteganywa n'Itegeko nomero 10/2009 ryo ku wa 14 Gicurasi 2009 yerekeye ingwate nk'uko ryavuguruwe kugeza ubu ndetse hakurikijwe ibiteganywa n'Itegeko nomero 34/2013 ryo ku wa 24 Gicurasi 2013 ryerekeye inyungu ku ngwate y'imitungo yimukanwa.

Mu gihe iyo mitungo igurishijwe, banki ikurikiza amabwirizwa ateganywa n'Itegeko rigenga ingwate ndetse nandi ashyirwaho n'inzego zibifitiye ububasha.

16. <u>Gusiba, Guhuza no gukusanyiriza hamwe konti.</u>

Banki igihe cyose itabanje gutanga imenyesha cyangwa kubisaba Uwatse inguzanyo kandi bitabangamiye uburyo bwo guhuza konti cyangwa ikindi kintu birebana, Banki ishobora guhuza cyangwa gukomatanya konti zose cyangwa konti imwe muzo uwatse inguzanyo asanganywe (iz'uwatse inguzanyo yaba ari umwe cyangwa izo afatanyije n'abandi) ziri muri banki aho zaba zihereye hose harimo na konti ziri mu mazina ya banki (zaba izisanzwe, izo kubitsaho, iz'inguzanyo cyangwa izindi izo ari zo zose, haba hatanzwe imenyesha cyangwa ntayo kandi mu ifaranga iryo ari ryo ryose) ndetse no gufatira cyangwa kohereza amafaranga ayo ari yo yose ari mu mwenda kuri konti imwe cyangwa iyo ari yo yose muri zo,kugira ngo huzuzwe inshingano n'uburyozwe Uwatse inguzanyo agomba banki, byaba ari ibiriho ubu, ibizaza, ibyakozwe, ibiteganywa, iby'ibanze, ibishingiye ku ngwate, ibihuriweho cyangwa bihuriweho n'abantu benshi kandi Uwatse inguzanyo yiyambuye uburenganzira mu buryo butaziguye bwo guhwanisha imyenda ashobora kuba afite, kugeza ubu yemererwa n'amategeko, burebana n'ikirego yarega Banki ubu cyangwa yatanga nyuma.

17. **<u>Amategeko akurikizwa</u>**

Aya masezerano agengwa n'amategeko yubahirizwa ni aya Repubulika y'u Rwanda. Uwahabwa inguzanyo agomba kugana inkiko zo mu Rwanda igihe havutse ikibazo. Kwifashisha inkiko ku ruhande rw'uwahawe inguzanyo ntibibangamira iburanisha ryatangijwe n'inkiko zibifitiye ububasha.

18. **Ingingo rusange**

Ibikubiye muri aya masezerano bishobora guta agaciro mu gihe icyo aricyo cyose hatabonetse ukwiyemerere k'urundi ruhande (uhabwa inguzanyo). Uko kwemera aya masezerano kandi guhabwa agaciro iyo guherekejwe n'ibyangombwa byose bisabwa kandi bujujwe neza nkuko biteganywa mu gace ka 7 k'iyi baruwa mu gihe kitarenze iminsi (30)

Sinya kandi ugarure copi y'iyi baruwa bigaragaza ukwemera amategeko n'amabwiriza akubiye muri aya masezerano

<u>Impande zigiranye amasezerano</u>

xxxxxxxxxxxxxxxxxxxx	**<u>izina ry'uhabwa inguzanyo</u>**
Uwemerewe Gusinya	**XXXXXXXXXX**
Mu Izina rya banki	**<u>uwo bashakanye</u>**
xxxxxxxxxxxxxxxxxxxx	XXXXXXXXXXXXXXXX
Uwemerewe Gusinya	
Mu Izina rya banki	