

## UMUGEREKA I : ITANGAZO RY'INGENZI KUBYEREKEYE KONTI

### Itangazo ry' iby' ingenzi kuri konti

\*IYI NYANDIKO SI AMASEZERANO\*

Ushobora gukoresha iyi nyandiko igaragaza ibintu by'ingenzi kugira ngo ugereranye iyi konti n' izindi zisa zitangwa n'ibigo by'imari bitandukanye birimo amabanki, ibigo by'imari iciriritse, amakoperative ndetse n'abatanga serivisi z'imari hifashishijwe ikoranabuhanga. Ufite uburenganzira bwo gusaba iyi nyandiko ahandi hose ufite konti.

Ikigo cy'imari: **[Izina ry' ikigo cy'imari]**

Konti: **[Izina ry'umusaruro]**

Itariki: **[Itariki]**

NCBA Rwanda Plc

CURRENT A/C INDIVIDUAL

#### IFUNGURA N'IKORESHA RYA KONTI

#### GAGNEREZ-VOUS DES INTÉRÊTS SUR CE COMPTE? [YES/NO]

**Amafaranga yo gufungura konti** [FRW   NONE   / Nta kiguzi]

**Inyungu ku mwaka**   NONE   % buri mwaka<sup>xxiii</sup>

**Impuzandengo ntarengwa yo gufungura** [FRW        / Nta kiguzi]

**Ubwoko bw'inyungu** [Ihamye / Ihinduka]

**Amafaranga y'imicungire ya konti** [FRW   1,000    
Buri [vuga inshuro - urugero: "ukwezi" cyangwa "umwaka" / Nta n'imwe]

**Uzabona inyungu ingana gute?**<sup>xxiv</sup> FRW   NONE   kuri buri 1.000 FRW yabitswe mu mezi 12.<sup>xxv</sup>

\* Ibi ukuyemo amafaranga yose cyangwa umusoro ufatirwa ushobora kwishyura \*

**Impuzandengo ya buri muni** [FRW   N/A   / Ntayo]

**Ingaruka ubikuje hakiri kare** <sup>xxvi</sup> **igihe ayabikijwe** [Vuga amafaranga cyangwa ikigereranyo kizavanwaho] <sup>xxvii</sup>

*Niba ugiye muni yiye ntera [vuga ingaruka zose]*

SERIVISI ZO KURI IYI KONTI

Serivisi zo gucuruza n'ikiguzi zayo

**Kubitsa - Birashoboka**

Mushobora kubitsa amafranga (na sheki) xxix

- Ku mashami yacu: [*Nta kiguzi / FRW* FREE ]
- Kuri ATM zacu: [*Nta kiguzi / FRW* X ]
- Ku bakozi bacu: [*Nta kiguzi / FRW* X ]
- [*Vuga ubundi buryo*]: [*Nta kiguzi/ FRW* ]

**Kubikuza - Birahari / Ntago Bihari**

Mushoboka kubikuza mukoresheje:

- Mu mashami: [*Nta kiguzi / FRW* NO CHARGE ]
- Kuri ATM zacu [*Nta kiguzi / FRW* 200 ]
- Ku bakozi bacu :[*Nta kiguzi / FRW* 400 ]
- [*Vuga ubundi buryo*] : [*Nta kiguzi / FRW* X ]

[*Umuntu ku giti cye / Buri munsu / Ukwezi / [vuga izindi mbibi]*

*Abikuzwa ntagomba kurenga*

*FRW* 700,000 ]

**Kohereza amafaranga mu gihugu - Birahari / Ntago bihari**

Kohereza amafaranga [*Nta kiguzi / FRW* 1,000 ]

[*Umuntu ku giti cye / Buri munsu / Ukwezi / [vuga izindi mbibi]*

*Abikuzwa ntagomba kurenga*

*FRW* 1,000 ]

Kwakira amafaranga: *Nta kiguzi / FRW* NO CHARGE ]

**Ikarita yo kubikuza / ATM - Birahari / Ntago bihari**

- Ikarita ya mbere: [*Nta kiguzi / FRW* 5,000 ]
- Ikarita isimbura: [*Nta kiguzi / FRW* 5,000 ]
- Kumenya amafranga usigaranye kuri ATM: [*Nta kiguzi / FRW* N/A ]
- [*Garagaza ibindi biciro byose*]: *Nta kiguzi / FRW* ]

**Sheki - Birahari / Ntago bihari**

- Igitabo cya sheki gishya: [*Nta kiguzi / FRW 4,000 / 8,000* ]
- Garagaza ibindi biciro byose:

**Banki kuri murandasi - Birahari / Ntago bihari**

- Amafaranga y'ifatizo: [*Nta kiguzi / FRW N/A buri [Vuga inshuro –urugero : « buri kwezi»]*]
- Kwishyura fagitire : [*Nta kiguzi / FRW\_ N/A* ]
- [*Garagaza ibindi biciro byose*]: [*Nta kiguzi / FRW* ]  
[*Umuntu ku giti cye / Buri munsu / Ukwezi / [vuga izindi mbibi]*  
*Abikuzwa ntagomba kurenga*  
*FRW\_\_\_\_\_N/A\_\_\_\_\_]*

**Banki igendanwa - Birahari / Ntago bihari**

- Amafaranga y'ifatizo: [*Nta kiguzi / FRW\_ N/A* buri [Vuga inshuro –urugero : « buri kwezi»]
- Kwishyura fagitire : [*Nta kiguzi / FRW\_\_\_\_\_ N/A* ]
- [*Garagaza ibindi biciro byose*]: [*Nta kiguzi / FRW\_ N/A* ]
- [*Umuntu ku giti cye / Buri munsu / Ukwezi / [vuga izindi mbibi]* *Abikuzwa ntagomba kurenga* *FRW\_\_\_\_\_N/A\_\_\_\_\_]*

**Amabwiriza y'igihe kirekire - Birahari / Ntago bihari**

- Gushyiraho amabwiriza: [*Nta kiguzi / FRW 1,000* ]
- Garagaza ibindi biciro byose:

**Kohereza amafaranga mu mahanga - Birahari / Ntago bihari**

\*AMAKE 45 USD

\*AMENSHI 215 USD

- Kohereza amafaranga [*Nta kiguzi / FRW 0.5% +SWIFT* ]
- [*Umuntu ku giti cye / Buri munsu / Ukwezi*

/ [vuga izindi mbibi] Abikuzwa ntagomba kurenga FRW\_\_\_\_N/A\_\_\_\_\_]

- Kwakira amafaranga: [Nta kiguzi / FRW N/A ]

**Kurenga kuri konti - Birahari / Ntago bihari**

[Ntushobora kurenga iyi ntera. Amafaranga arashobora gukoreshwa mugihe ugerageje kugurisha birenze konte yawe. Ukeneye ibisobanuro birambuye reba ikigo cy' imari kiri hafi yawe].

[Urashobora kurenga kuri iyi konti niba ikigo cyimari kibyemeye, icyo gihe amafaranga azakurikizwa.]

[Amafaranga y'inyongera: [FRW N/A buri [Vuga inshuro –urugero : « buri kwezi»]

[Igipimo cy' inyungu zirenze:

\_\_\_\_N/A\_\_\_\_ ku mwaka. Ibi bivuze ko uzishyura \_\_\_\_N/A\_\_\_\_ FRW kumwaka (hafi \_\_\_\_\_ FRW buri kwezi) kuri buri fagitire 1.000 FRW kuri konti yawe.]

[Garagaza ibindi biciro byose]

[Inshingano yo kwishyura: [vuga igihe nuburyo umuguzi agomba kwishyura ibicuruzwa byose]]

**[Kugaragaza izindi serivisi zose z' ubucuruzi]**

[Garagaza ibindi biciro byose]

**Izindi serivisi n'amafaranga**

**Imenyekanisha rya banki**

[Ufite uburenganzira bwo gutangaza kubuntu [vuga inshuro, urugero: “buri kwezi”]]

Imenyekanisha ku mpapuro: [Nta kiguzi / FRW 1,000 ]

Ibisobanuro hakoreshejwe ibyuma [Nta kiguzi / FRW ]

**[Autres services non transactionnels]**

[Garagaza ibindi biciro byose]

*\*Icyitonderwa: Amafaranga yinyongera ashobora gukoreshwa mugihe habaye iseswa cyangwa kutishyura ibicuruzwa byavuzwe haruguru. N' amande ya leta ashobora kandi kwiyoneraho. Ku bindi bisobanuro reba ikigo cy'imari kiri hafi yanyu\**

Kohereza amafaranga bifata mu Rwanda kugeza ryari?	
<b>Niba wohereje amafaranga, uyahawe azayakira ryari?</b>	<ul style="list-style-type: none"> <li>• Niba amafaranga yoherejwe kuri konti ajya ku yindi mu kigo cyacu: [<u>Ako kanya</u>] [Ntabwo bitarenze umunsi <u>1</u> w'akazi]</li> <li>• Niba amafaranga yoherejwe kuri konti avuye mu kindi kigo: [<u>Ako kanya</u>] [Ntabwo bitarenze iminsi <u>1</u> y'akazi]</li> </ul>
<b>Ni ryari amafaranga yoherejwe kuri konti yawe azaboneka?</b>	<ul style="list-style-type: none"> <li>• Niba yavuye kuri konti yo muri iki kigo: [<u>Ako kanya</u>] [Mubisanzwe nyuma y'umunsi 1 w'akazi]</li> <li>• Niba yavuye kuri konti yo hanze y'iki kigo: [<u>Ako kanya</u>] [Mubisanzwe nyuma y'umunsi 1 w'akazi]</li> </ul>

#### ➤ **IBINDI BIKWIRIYE KUMENYWA**

- **Ibyangombwa bisabwa:** Gufungura konti, uzakenera kuzuzwa ibisabwa biranga abakiriya. Ibi birashobora kubamo gutanga inyandiko namakuru kugirango umenye umwirondoro wawe. Egera ikigo cyimari kugirango ubone ibisobanuro birambuye.
- **Kwishyura amafaranga:** Amafaranga yanditse muri iyi nyandiko muri rusange azakurwa kuri konti yawe, ariko ubundi buryo bwo kwishyura bushobora gukoreshwa kumafaranga amwe. Egera ikigo cyimari kugirango ubone ibisobanuro birambuye.
- **Impinduka mu kiguzi:** Amafaranga yanditse muri iyi nyandiko ashobora guhinduka nyuma yuko iyi konti ifunguye kandi hashobora gutangizwa ibiciro bishya.
- **TVA :** Irimo muri ayo mafaranga yose
- **Gufunga konti:** [Urashobora gufunga iyi konti nta yandi mafaranga / Gufunga konti yawe, uzasabwa kwishyura amafaranga, ubu FRW 5000/15USD ]. Ugomba kandi gutekereza kubikorwa byose bidasanze bishobora guterwa no gufunga konti, nka cheque zidasanzwe, ibicuruzwa bihagaze, n'amafaranga atishyuye. Egera ikigo cyimari kugirango ubone ibisobanuro birambuye.
- **Niba udakoreshe konte yawe mumezi 6:** Niba idakoreshejwe amezi 6, izafatwa nkigikorwa cyangwa idasinziye kandi uzakenera kongera kuyikora (kubuntu) mbere yuko uyongera kuyikoresha. Niba udakoreshe konte yawe mummyaka 5, amafaranga asigaye azafatwa nkumutungo wataye kandi woherejwe muri Banki nkuru yigihugu yu Rwanda.<sup>xliii</sup>
- **Ubwishingizi bw'amafaranga:** Iyi konti ikubiyemo amafaranga agera ku 500.000 RWF (yose hamwe, hamwe n'andi mafaranga yose wabitsa mu kigo cy'imari) n'ikigega cy'ingwate ya Leta y'u Rwanda. Kubindi bisobanuro, hamagara ikigo cyimari.

**Ufite ibibazo cyangwa ibirego bijyanze n'ikigo cyimari?** Hamagara [TELEFONI], imeri [EMAIL ADDRESS], cyangwa wandike kuri [MAILING ADDRESS] kugirango ubaze ikigo cyimari cyawe kukibazo cyangwa ikibazo..

**Ntabwo wishimiye igisubizo cyikigo cyawe kubibazo byawe?** Urashobora guhamagara Ibiro by'Umuvunyi kugira ngo bigufashe gukemura ikibazo cyawe kuri [TELEFONI: 199] cyangwa [EMAIL: ombudsinfo@ombudsman.gov.rw], andikira kuri [MAILING ADDRESS: P.O Box 6269- Kigali] cyangwa usure [URUBUGA: www.ombudsman.gov.rw]

NEMEYE KUBONA IYI NYANDIKO

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*Izina n'umukono w'umukiriya:*

*Itariki :*

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