



IFISHI YO GUSABA INGUZANYO

AMAKURU YEREKERANYE N'UMUKIRIYA			
Izina rya Konti			
Nyiri konti			
Amazina yombi	<input type="checkbox"/> Bwana	<input type="checkbox"/> Madame	<input type="checkbox"/> Mademazela
	<input type="checkbox"/> Dogiteri	<input type="checkbox"/> Porofeseri	
	Igitsina	<input type="checkbox"/> Gabo	<input type="checkbox"/> Gore
No y'Indangamuntu/Pasiporo. <i>Omekaho fotokopi ya pasiporo</i>			
Aho yatangiwe			
Igihe yatangiwe		Igihe izarangirira	
Umuhanda		Umudugudu	
Akagari		Umurenge	
Akarere		Intara	
Igihugu		Igihe yavukiye	
Aho yavukiye		Ubwenegihugu	
Agasanduku k'iposita		N° za Telefone	
Aderesi Imeyili			

IFOTO

AMAKURU YEREKERANYE N'AKAZI			
Imiterere y'akazi	<input type="checkbox"/> Arakora (Umukoresha)		
Icyo akora		Imyaka amaranye n'umukoresha	
Aderese y'umukoresha			
Igihugu umukoresha akomokamo		Umugi umukoresha akomokamo	
Umuntu ubazwa amakuru y'umukoresha			
Icyo akora		N° za Telefone	
Imiterere y'amasezerano y'akazi	<input type="checkbox"/> Gahoraho	<input type="checkbox"/> Amasezerano y'igihe runaka	<input type="checkbox"/> Guhera
	<input type="checkbox"/> Umukozi uhoraho		<input type="checkbox"/> Kugeza
Umushahara	Umushahara mbumbe w'ukwezi	Umushahara Nyakuri w'Ukwezi	Amafaranga atangirwa rimwe (niba hari ahari)
Ahandi akura amafaranga mu kwezi		Sobanura inokomoko yayo kandi womekeho amakuru abisobanura neza	
Umushahara wakiriwe na I&M BANK(RWANDA) PLC:	<input type="checkbox"/> Yego	<input type="checkbox"/> Oya	Imyaka yo kujya mu kiruhuko cy'izabukuru
Umukoresha wa mbere		Igihe yamaranye n'umukoresha wa mbere	
<input type="checkbox"/> Arikorera	Umwuga/Icyo akora		<input type="checkbox"/> Nta kazi afite
Amafaranga yinjiza mu kwezi			
Asanzwe akorana na Banki?	<input type="checkbox"/> Afite konti	<input type="checkbox"/> Ari mu Nama y'Ubutegetsi	<input type="checkbox"/> Umunyamigabane
			<input type="checkbox"/> Nta na kimwe
Amashuri yize *Shyira ikimenyetso ku nashuri menshi yize	<input type="checkbox"/> Dogitora	<input type="checkbox"/> Icyiciro cya 3 cya Kaminuza	
	<input type="checkbox"/> Icyiciro cya 2 cya Kaminuza		



<input type="checkbox"/> Impamyabumenyi (A2 cyangwa A1)		<input type="checkbox"/> Amashuri ari muni ya A2		<input type="checkbox"/> Amashuri yisumbuye	
<input type="checkbox"/> Amashuri abanza		<input type="checkbox"/> Muni y'Amashuri abanza			
Ishuri/Kaminuza yizemo		Impamyabushobozi yo mu rwego rw'umwuga			
Iragamimerere		Uburyo bw'imicungire y'umutungo w'abashakanye		<input type="checkbox"/> Yego <input type="checkbox"/> Oya	
<input type="checkbox"/> Ingaragu <input type="checkbox"/> Yarashatse					
<input type="checkbox"/> Yatandukanye by'agateganyo					
<input type="checkbox"/> Yaratandukanye <input type="checkbox"/> Yarapfakaye					
Izina ry'uwo bashakanye					
Imeyili y'uwo bashakanye					
No ya telefone (y'uwo bashakanye) yo ku kazi/biro		N° ya Telefone igendanwa			
Itariki yavutseho		Aho yavukiye			
Umukoresha w'uwo bashakanye:		Icyo akora		Umubare w'abantu atunze:	
Konti y'uwo bashakanye muri I&M BANK(RWANDA) PLC		<input type="checkbox"/> Oya <input type="checkbox"/> Yego		Nomero ya konti:	
Amashuri yize *Shyira ikimenyetso ku mashuri menshi yize		<input type="checkbox"/> Dogitora <input type="checkbox"/> Icyiciro cya 3 cya kaminuza		<input type="checkbox"/> Muni y'Amashuri abanza	
<input type="checkbox"/> Impamyabumenyi (A2 cyangwa A1)		<input type="checkbox"/> Amashuri ari muni ya A2		<input type="checkbox"/> Amashuri yisumbuye	
<input type="checkbox"/> Amashuri abanza		<input type="checkbox"/> Muni y'Amashuri abanza			
Ishuri Kaminuza yizemo		Impamyabushobozi yo mu rwego rw'umwuga			
Ubwoko bw'inzu atuyemo		<input type="checkbox"/> Irakodeshwa <input type="checkbox"/> Ni iye bwite <input type="checkbox"/> Iri mu bugwate		Imyaka amaze aho abarizwa muri iki gihe	
<input type="checkbox"/> Umukoresha					

AMAKURU YEREKERANYE N'INGUZANYO

Ubwoko bw'inguzanyo asaba		<input type="checkbox"/> New Eclair <input type="checkbox"/> Inguzanyo y'Imodoka <input type="checkbox"/> Inguzanyo itangirwa ingwate	
		<input type="checkbox"/> Inguzanyo y'Ubwubatsi <input type="checkbox"/> Iyindi	
Uko inguzanyo isabwa inagna FRW		Igihe izamara (Amezi)	
Icyo inguzanyo izakoreshwa (Omekaho amakuru arambuye)			

HAGENEWE BANKI GUSA

Konti muri I&M BANK(RWANDA) PLC		<input type="checkbox"/> Yego <input type="checkbox"/> Oya		Itariki konti yafunguriweho	
Konti afite mu yandi mabanki/Ibiga by'Imari					
Izina rya Banki					
Ishami					
Nomero ya Konti					

Nemeje ko amakuru ntanze ari ukuri kandi yuzuye. Nemeje ko nasomye kandi numvise amategeko n'amabwiriza agenga itangwa ry'inguzanyo(nk'uko yanditse kuri iyi fishi) kandi nemeje kuzayakurikiza. Mpaye I&M BANK (RWANDA) PLC uburenganzira bwo gukora amaperereza yose isanga ari ngombwa mu rwego rwo kwemeza aya makuru no gusuzuma inguzanyo nsabye.

Itangwa ry'Inguzanyo no Kwemera Amategeko n'Amabwiriza agenga itangwa ry'Inguzanyo

I&M Bank (Rwanda) Plc (yitwa Banki muri iyi nyandiko) ishobora kwemera cyangwa kwanga ubusabe bw'inguzanyo ikurikije uko ibyumva. Banki ntabwo itegezwe gusobanura impamvu zituma yanga gutanga inguzanyo yasabwe.

Inyungu

Inyungu ku nguzanyo zibarwa hashingiwe ku nguzanyo fatizo iba isigaye kandi zishyurwa buri kwezi iyo igihe cyo kwishyura kigeze. Banki ifite uburenganzira bwo guhindura inguzanyo zisabwa uko ibyumva ariko umukiriya amenyeshwa mu nyandiko mbere y'igihe ibijyanye n'izo mpinduka.



Amafaranga asabwa, amafaranga ya serivisi, ibihano

Banki ifite uburenganzira bwo kwishyura amafaranga asabwa n’aya serivisi avugwa muri iyi baruwa yo gutanga inguzanyo ya banki. Iyo amafaranga agomba kwishyurwa n’umukiriya atishyuriwe ku itariki yagenwe, Banki ifite uburenganzira bwo kumuca amafaranga y’inyungu z’inyongera na cyangwa zo kutishyura, ijanisha ry’ inyungu z’inyongera na/cyangwa zo kutishyura ni amafaranga aza yiyongera cyangwa arenze ku ijanisha riba risanzwe rikoresheha.

Ubwishingizi

Banki ishobora gusaba umukiriya gufata ubwishingizi mu masosiyete y’ubwishingizi yemewe cyangwa yagennye. Banki ishobora kugirana amasezerano yihariye na sosiyete z’ubwishingizi ikazisaba kwishingira inguzanyo. Umukiriya asabwa kwishyura amafaranga y’ubwishingizi avugwa na banki rimwe na rimwe. Umukiriya yumva kandi ko igihe atishyuye cyangwa acyererewe kwishyura, Banki ifite uburenganzira bwo gukura amafaranga kuri konti y’umukiriya no kwishyura sosiyete y’ubwishingizi. Umukiriya agomba kwishyura amafaranga yose agomba banki iyo ubwishingizi bwarangiye bitewe no gutinda kwishyura ubwishingizi.

Ubuirenganzira bwo gukura amafaranga kuri konti zinyuranye no kuyahuriza hamwe

Banki ishobora igihe icyo ari cyo cyose itabanje kubimenyesha umukiriya guhuriza hamwe konti izo ari zo zose n’imyenda afitiye Banki zaba ari konti ze bwite cyangwa izo ahuriyeho n’abandi cyangwa gukura amafaranga yose yaba ari kuri izo konti harimo n’amafaranga abitsa kuri izo konti (yaba ageze igihe cyo kwishyura cyangwa kitaragera) hagamijwe kwishyura umwenda umukiriya afitiye Banki yaba ari umwenda fatizo cyangwa garanti, umwenda uriho cyangwa ushobora kubaho, uw’ibanze cyangwa uw’ingwate, yaba ari uwe ku giti cye cyangwa uwo ahuriyeho n’abandi, n’undi muntu uwo ari we wese, kandi Banki ishobora gukora ibikorwa by’ivunjisha bya ngombwa ku ijanisha ry’ivunjisha rigezweho rikoresheha na Banki. Ingorane zijyanye n’ivunjisha hashingiwe ku ngwate, amafaranga cyangwa hagamijwe kwishyura umwenda zirengerwa n’umukiriya.

Ibyerekeranye n’ingwate

Umukiriya yemeye kwishyura amafaranga yose asabwa, aya serivisi, ay’amahoro n’ay’imisoro ashobora gusabwa kwishyura ku ngwate. Umukiriya yemereye banki kumwishyurira ayo mafaranga yose no kuyafata nk’igice cy’amafaranga y’umwenda ayigomba.

Guhanahana amakuru

Banki ishobora kandi gukoresha amakuru yerekeye umukiriya mu gusuzuma ubusabe bw’inguzanyo. Banki ishobora kandi kubwira ayo makuru ibigo bishinzwe iherekanyamakuru ku myenda cyangwa ibigo bicuruza imigabane y’imari ku isoko. Umukiriya kandi ahaye Banki uburenganzira bwo gukoresha amakuru yabasha kubona amwerekeyeho muri urwo rwego nk’uko ibyumva.

Kwishyura banki

Umukiriya yemeye byimazeyo kwishyura Banki amafaranga yose izishyura cyangwa izakoresha (harimo n’amafaranga asabwa kwishyurwa n’itegeko) biturutse mu buryo ubwo ari bwo bwose kuri konti ze mu rwego rwo gushyira mu bikorwa amategeko n’amabwiriza cyangwa mu kwishyura amafaranga ayo ari yo yose agomba Banki cyangwa banki yatanze mu rubanza uko rwaba ruteye kose.

Guhindura aderesi

Iyo umukiriya ahinduye aderesi, agomba guhita abimenyesha Banki, atabikora ubutumwa bwose bwoherejwe bunyujijwe kuri aderesi ya mbere bugafatwa nk’aho bwakiriwe n’umukiriya.

Kwemera Amategeko n’Amabwiriza

Umukiriya yumva kandi yemeye ko, igihe ashyize umukono kuri iyi fishi yo gusaba inguzanyo, aba yemeye amategeko n’Amabwiriza yavuzwe hejuru.

Izina ry’umukiriya		Itariki Umukono w’umukiriya
Nomero ya Konti		