

Date:

Our Ref.:

Ugurizwa/Uguza:

.....amazina ye yose)

ID/TIN, etc.....

.....Umudugudu, Akagari,

..... Umurenge, Akarere

Email:

Telephone:

Nomero ya Konti:

Bwana/Madamu,

Impamvu: Kwemera gutanga inguzanyo

Hashingiwe ku ibaruwa yanyu isaba inguzanyo yo ku wa, twebwe **I&M Bank (Rwanda) Plc**, ikigo cyashinzwe hakurikijwe amategeko ya Repubulika y'u Rwanda, gifite inimeru iranga ubucuruzi 100054122; n'icyicaro mu mujyi wa Kigali, KN 3AV 9, Agasanduku k'iposita 354 KIGALI (muri iyi baruwa cyiswe "**Uguriza**" cyangwa "**Banki**", aya magambo yombi kandi akoreshwa no kuvuga n'abasimbura n'abagihagarariye bemewe n'amategeko cyangwa abandi babifitiye ububasha), tunejejwe no kubamenyesha ko ubusabe bwanyu bw'inguzanyo bwemewe mukaba mwemerewe inguzanyo ingana n'**Amafaranga y'u Rwanda** (**Frw**) "**Inguzanyo**" cg "**Umwenda remezo**" izatangwa hakurikijwe ibikubiye mu ingingo zikurikira:

1. INGUZANYO

Banki yemeye kubaha inguzanyo iteye ku buryo bukurikira:

1.1: Ubwoko w'inguzanyo:

1.1.1: Ingano/Umubare w'inguzanyo:

1.1.2: Icyo inguzanyo igenewe gukoreshwa:

1.1.3: Igihe inguzanyo izamara:

1.1.4: Ingengabihe/uburyo bwo kwishyura inguzanyo: (urugero: buri kwezi, buri gihembwe, kwishyurira icyarimwe etc....) inguzanyo izajya yishyurwa izaba igizwe n'umwenda remezo,

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inyungu ku nguzanyo bigejeje igihe cyo kwishyurwa cyangwa byiyongereyeho ibihano by'ubukererwe n'ibindi biguzi byose byishyurwa ku nguzanyo hakurikije ibikubiye muri iyi baruwa.

Mu gihe itariki yo kwishyura umwenda ihuye n'umunsi utari uw'akazi (weekend) cyangwa umunsi w'ikiruhuko (public holiday), inguzanyo izajya yishyurwa umunsi w'akazi ubanziriza utari uw'akazi (weekend) cyangwa ubanziriza uwo munsi w'ikiruhuko.

Mu gihe habayeho kutubahiriza ibikubiye muri aya masezerano, Banki ifite uburenganzira bwo kwishyura Uguza inguzanyo yose yahawe hatitawe ku ngengabihe yo kwishyura yavuzwe haruguru.

1.2 IBICIRO BIKURIKIZWA KURI IYI NGUZANYO

- 1.2.1 **Inyungu ku nguzanyo:** ku mwaka.
- 1.2.2 **Ikiguzi cy'imicungire y'iyi dosiye:** y'umwenda remezo hakiyongeraho umusoro ku nyongeragaciro (VAT).
- 1.2.3 **Ikiguzi cyo gukora iyi dosiye:**% y'umwenda remezo hakiyongeraho umusoro ku nyongeragaciro (VAT), akazatangwa Uguza akimara guhabwa inguzanyo.
- 1.2.4 **Ibihano byo gukererwa kwandikisha ingwate:**.....ku mwenda remezo
- 1.2.5 **Ibihano by'ubukererwe:** ku kwezi, abarwa gusa ku mwenda remezo Uguza yagombaga kwishyura akaba atawishyuriye ku gihe no ku matariki yemeranyijweho muri iyi baruwa.
- 1.2.6 **Ibihano ku kwishyura mbere y'igihe:**% abarwa ku ngano y'umwenda remezo usigaye w'Uguza acibwa gusa mu gihe wishyuye n'ikindi kigo gitanga serivisi y'imari.
- 1.2.7 Banki ifite uburenganzira bwo guhindura ingano y'inyungu kuri iyi nguzanyo igihe icyo ari cyo cyose itabanje kugisha inama uguza, mu bushishozi bwayo kandi ikurikije uko isoko ry'ubukungu ryifashe. icyakora, Banki izamenyesha Uguza mbere y'igihe ibijyanye n'izo mpinduka hakurikijwe ibiteganywa n'amategeko.

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2 INGWATE N'IBISABWA BY'IBANZE KUGIRA NGO INGUZANYO ITANGWE

2.1 Uguza yemeye ko ahaye Banki kugeza igihe umwenda wose uzishyurirwa, ingwate zikurikira, kugira ngo yishingire kwishyura amafaranga yose agomba Banki cyangwa ayo ashobora kuzayigomba, yaba umwenda-remezo, inyungu, ibihano by'ubukererwe ndetse n'andi mafaranga yose agomba kwishyura Banki mu buryo no ku mpamvu izo ari zo zose biturutse ku nguzanyo ahawe:

- Ubugwate ku rwego rwa mbere ku mutungo utimukanwa, ugizwe n'..... iri mu kibanza gifite UPI uri mu mudugudu wa, Akagari ka, Umurenge wa, Akarere ka
- Ubwishingizi bw'inkongi y'umuriro n'ibindi byago bifatanye isano ku mutungo wavuzwe haruguru, Banki ikaba ariyo izishyurwa mbere igihe haba habaye ibyago cyangwa igihombo k'umutungo wishingiwe.
- Ubwishingizi bw'inkongi y'umuriro n'ibindi byago bifatanye isano ku bicuruzwa byose biri mu bubiko (stock) kandi Banki ikaba ariyo ya kwishyurwa mbere igihe haba habaye igihombo k'umutungo wishingiwe.
- Ubwishingizi magirirane (Joint and several guarantee) bw'Abanyamigabane ba LTD.
- Ubwishingizi bwite bwa buri munyamigabane wa LTD.
- Ubwishingizi bwite (personal Guarantee) bwa washakanye n'Umunyamigabane w'Uguza, yishingira kwishyura Umwenda w'Uguza mu gihe Uguza yaba atawishyuye neza ku mpamvu iyo ariyo yose.
- Umwanzuro w'inama y'Ubutegetsu ya LTD wemera inguzanyo ugatanga ingwate kandi ukanashyiraho uwemerewe gusinya ku masezerano y'inguzanyo n'izindi nyandiko zose zijyana nayo.
- Raporo yaLTD y'ubudakemwa mu kwishyura inguzanyo itangwa n'ikigo cy'igihugu gishinzwe guhuza amakuru ku nguzanyo (TRANS-UNION/CRB).
- icyemezo cy'uko nta myenda y'imisoro Uguza abereyemo ikigo cy'igihugu gishinzwe imisoro n'amahoro (Rwanda Revenue Authority)
- Gusinya inyandiko nsezeranya-bwishyu ingana n'amafarangaFrw.....
- icyemezo cy'irangamimerere cya nyiri umutungo watanze ingwate
- Raporo y'igenagaciro ku mutungo watanze ingwate, yakozwe n'umugenagaciro ubifitiye ububasha kandi wemewe na I&M Bank Rwanda Plc.

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- Guhabwa inguzanyo bisaba ko ingwate zose zibanza kwandikishwa mu biro by'Umwanditsi mukuru uretse mu gihe aya masezerano yaba abiteganywa ukundi.
- Amasezerano ya ba Nyiri umutungo bemera gutiza ingwate LTD kugirango ihabwe iyi nguzanyo.
- Ubwishingizi bw'ubuzima (loan protection insurance) bw'Uguza, Banki ikaba ariyo izishyurwa mbere igihe haba habaye ibyago cyangwa igihombo k'umutungo wishingiwe. .
- Ubwishingizi-magirirane (personal Guarantee) bwa washakanye n'Uguza, yishingira kwishyura Umwenda w'Uguza mu gihe Uguza yaba atawishyuye neza.
- icyemezo cy'irangamimerere cy'Uguza
- Amasezerano y'akazi cyangwa icyemezo cy'umukoresha
- icyemezo cy'umushahara attestation de salaire
- Inyandiko yashyurweho n'Umukoresha yemera kunyuzwa umushahara w'Uguza ndetse n'ibindi agenerwa kuri konti y'uguzwa muri I&M Bank (Rwanda) Plc.

2.2 Uburenganzira bw'Uguriza:

- Uguriza ashobora gusubika cyangwa guhagarika gutanga igice kimwe cy'inguzanyo cyangwa inguzanyo yose igihe Uguza atabashije kuzuzwa ibisabwa byavuzwe haruguru.
- Uguriza ashobora gusubika cyangwa guhagarika gutanga igice kimwe cy'inguzanyo cyangwa inguzanyo yose igihe Uguza ayobeje igice cy'inguzanyo yamaze guhabwa, atavugishije ukuri ku bijyanye n'iyi nguzanyo cyangwa atubahirije ibiri muri aya masezerano.
- Uguriza yemerewe kuba yahagarika igice kimwe cy'inguzanyo cyangwa inguzanyo yose igihe Uguza ari mu bikorwa bibujijwe cyangwa bitemewe n'amategeko. Uguriza azamenyeshwa Uguza icyemezo yafashe cyo guhagarika itangwa ry'inguzanyo.

3. IBINDI BISABWA

Uguza yemeye kubahiriza ibi bikurikira mu gihe cyose inguzanyo izaba itararangiza kwishyurwa:

3.1 Uguza arasabwa kubahiriza amategeko n'amabwiriza bijyanye n'iyi nguzanyo ndetse n'izindi nyandiko zose zijyanye na yo.

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- 3.2 Mu gushyira mu bikorwa inshingano zikubiye muri iyi aya masezerano, Uguza n'Uguriza bazubahiriza ibiteganywa n'amategeko, amateka ndetse n'amabwiriza bikurikizwa muri Repubulika y'u Rwanda.
- 3.3 Ugurijwe azajya atanga raporo ndetse n'andi makuru ya ngombwa yasabwa n'Uguriza afitanye isano n'iyi nguzanyo.
- 3.4 Uguza asabwe gucunga neza imitungo yatanzeho ingwate kugira ngo ibe imeze neza; akayishinganisha mu kigo cy'ubwishingizi cyemewe kandi gikorana na Banki, ubwo bwishingizi bukaba bufite inyandiko zemeza ko Banki ariyo yakwishyurwa mbere igihe cyose inguzanyo yatangiwe iyo ngwate itararangiza kwishyurwa.
- 3.5 Uguza asabwe gukora ku buryo imitungo yatanzeho ingwate yose iba ishinganiye mu kigo cy'ubwishingizi kandi amasezerano y'ubwishingizi agahora yongerwa ku gihe. Kongerera igihe amasezerano y'ubwishingizi ni inshingano z'Uguza. Amasezerano y'ubwishingizi agomba kongererwa iminsi 7 mbere y'uko arangira. Mu gihe Uguza ananiwe kongerera igihe amasezerano y'ubwishingizi iminsi 7 mbere y'uko burangiza igihe; Uguriza ashobora (ariko si inshingano/ntategetswe) gukura amafaranga kuri konti y'Uguza akishyura ibisabwa kugira ngo hongererwe igihe amasezerano y'ubwishingizi. Mu gihe kuri konti y'Uguza hatariho amafaranga ahagije, iyo konti izashyirwaho umwenda wo kwishyura ubwishingizi kandi uwo mwenda uzabarirwa inyungu zibarwa hakurikijwe ibiciro bya serivisi za Banki (tariff) bikurikizwa muri icyo gihe. Nta na rimwe inshingano zo kuvugurura/kongerera igihe amasezerano ziba iza Banki kandi Uguza ni we uzirengera igihombo cyose habaye kwangirika kw'ibitarashyizwe mu bwishingizi ku gihe.
- 3.6 Uguza atanga raporo y'igenagaciro y'imitungo yatanzeho ingwate buri myaka itatu uherye igihe raporo y'igenagaciro iheruka yatangiwe, raporo igakorwa n'Umugenagaciro wemewe kandi ukorana na Banki. Uguriza ashobora kandi gusaba igenagaciro rivuguruye mu gihe icyo aricyo cyose bibaye ngombwa. Mu gihe Uguza ananiwe gutanga raporo y'igenagaciro, Banki yemerewe (ariko ntitegetswe) gushyiraho umugenagaciro wemewe kandi akemererwa n'Uguza gusura iyo mitungo agakora raporo akashyikiriza Banki. Banki yemerewe gufata amafaranga kuri konti y'Uguza ikishyura ikiguzi cy'iryo genagaciro. Mu gihe amafaranga ari kuri konti adahagije, iyo konti izashyirwaho ideni ringana n'amafaranga yishyurwe icyo gikorwa kandi iryo deni ribyara inyungu zibarwa hakurikijwe ibiciro bya serivisi za Banki (tariff) bikurikizwa muri icyo gihe.
- 3.7 Mugihe cyo kwimurwa/gusenywa k'umutungo watanzeho ingwate(expropriation), Uguriza azabanza kwishyurwa mbere, naho amafaranga asigaye agahabwa Uguza.
- 3.8 Uguza azamenyesha Uguriza impinduka iyo ariyo yose yaba ku mutungo watanzeho ingwate, harimo ariko bitagarukiye ku mpinduka zifatika zijyanye n'igabanuka ry'agaciro

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k'umutungo watanzweho ingwate, impinduka zijyanye n'irangamimerere ry'Uguza cyangwa indi mpinduka iyo ariyo yose yagira icyo ihindura cyangwa igabanya ku burenganzira Uguriza afite ku mutungo Uguza yatanzeho ingwate.

- 3.9 Ugurizwa aremeza ko yaba we cyangwa ikigo kigishamikiyeho cyangwa kigengwa n'Uguza kidakurikiranweho cyangwa kitari mu bihano bijyanye no kutishyura neza imisoro. Ugusa ntazigera akoresha inguzanyo ahawe haba mu buryo buziguye cyangwa butaziguye, mu bikorwa byo gukemura ibibazo bituruka ku kutishyura neza imisoro kwe cyangwa kw'ikigo gifitanye isano cyangwa gishamikiye k'Uguza.
- 3.10 Uguza ahamya ko nta mutungo we bwite cyangwa uw'ikigo bifitanye isano ufite ibiwugize bihumanya ikirere cyangwa byangiza ibidukikije ku buryo bwagira ingaruka k'Uguza bikaba byamutera igihombo cyagira n'ingaruka ku myishyurire y'inguzanyo mu gihe yaba adakurikije ibisabwa n'amabwiriza ndetse n'amategeko agenga imicungire y'ibidukikije.
- 3.11 Uguza yemeye ko azamenyesha kandi akabanza gusaba uburenganzira mu gihe cyose ari mu bikorwa bihindura abagize isosiyete. Banki yemeye ko ubwo burenganzira itazabwimana keretse mu gihe hari impamvu ifatika ishingiyeho.
- 3.12 Uguza azajya yubahiriza amategeko yose n'amabwiriza (aho bisabwa) agenga abakora ibyo nawe akora, ajyanye n'ubwirinzi no kubungabunga ibidukikije kandi agaha Uguriza inyandiko zemeza ko byose byubahirijwe.
- 3.13 Uguza ahamya ko nta perereza, ibibazo, imanza byaba bihari cyangwa bateganya ko byabaho, bishobora kuba byagira ingaruka mbi ku gikorwa cyatangiwe inguzanyo cyangwa byatuma hafatwa ibindi byemezo byagira ingaruka ku nguzanyo n'imyishyurirwe yayo.
- 3.14 Uguza yemeza ko nta mpinduka muri sosiyete zihari, ko nta ntambwe yaba ijyanye n'iby'amategeko cyangwa indi iyo ariyo yose iganisha ku mpinduka cyangwa ibikorwa biganisha ku guterezwa cyamunara, guhagarika gukora, impinduka mu Buyobozi, kwegurira undi imitungo, ishyirwaho ry'undi wakira (receiver) cyangwa ucunga umutungo (administrator).

4. IBIRANGA KUTUBAHIRIZA AMASEZERANO

Ibikorwa bikurikira bizafatwa nko kutubahiriza amasezerano bitume Uguriza asaba ko umwenda wose aberewemo n'Uguza wishyurwa ndetse n'ingwate zatanzwe zibe zakoresha mu gushaka ubwishyu:

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- a) Uguza atabashije kuzuzanya bimwe mu bikubiye muri aya masezerano y'inguzanyo cyangwa izindi nyandiko n'amasezerano ayishamikiyeho.
- b) Habayeho gukoresha amafaranga y'iyi inguzanyo ibitandukanye n'ibyo yayisabiwe.
- c) Kutavugisha ukuri k'Uguza ku bijyanye n'inguzanyo n'ingwate zayo mu gihe cy'itangwa ryayo cyangwa ikindi gihe icyo aricyo cyose inguzanyo itararangiza kwishyurwa.
- d) Uguza atabashije kwishyura umwenda remezo, inyungu, ibihano, n'andi mafaranga ya serivise yagenwe ku gihe cyagenwe, cyangwa igihe mu ngwate Banki yatanze mu mwanya w'Uguza (ipiganwa, isoko yatsindiye, amafaranga yo gutangira akazi yishyurwa mbere n'ibindi.....) byatanze mu nyungu z'Uguza byishyujwe n'abo byahawe.
- e) Habayeho impinduka mbi mu bijyanye n'ubukungu, mu musaruro w'ibikorwa cyangwa mu bucuruzi by'Uguza.
- f) Intambwe yose yatewe iganisha ku gufunga ubucuruzi bw'Uguza, cyangwa se Uguza atagishoboye kwishyura imyenda cyangwa bigakwira ko habaho kunanirwa kwishyura, cyangwa guhunga inshingano zo kwishyura, cyangwa kuba hakekwa ko yazagwa mu gihombo byazatuma hafatirwa imwe mu mitungo ye cyangwa yose.
- g) Mu gihe leta ikuyeho uruhushya cyangwa icyemezo cyemerera Uguza gukomeza gukora icyo yasabiye inguzanyo cyangwa gukomeza gukoresha ingwate yahaye Banki ku buryo buhangabanywa imyishyurire y'inguzanyo no kubahiriza inshingano ze muri aya masezerano.
- h) Imicungire y'Uguza (Change of control) ishyizwe mu maboko y'undi cyangwa abandira bantu Banki itabimenyeshywe ngo inabitangire uburenganzira.
- i) Mu gihe bibaye bitakemewe n'amategeko ko Uguriza akomeza gutanga iyi inguzanyo cyangwa ingwate yahawe zitagifite agaciro kazo imbere y'amategeko.

5. ICYAKORWA IGIHE HABAYE KUTUBAHIRIZA AMASEZERANO

Mu gihe Uguza atabashije gukemura ibibazo bijyanye no kunanirwa kubahiriza amasezerano mu gihe cy'iminsi 30 amaze kwakira urwandiko rw'integuza yashyikirijwe n'Uguriza, Uguriza afite uburenganzira bwo guhagarika inguzanyo, agategeka kwishyurwa inguzanyo yose ako kanya hiyongereyeho inyungu, ibihano ndetse n'ibiguzi bindi bijyanye

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n'ingwate ndetse n'ibiguzi byishyurwa serivise z'ubutabera zitabajwe kubera kunanirwa kubahiriza amasezerano kw'Uguza n'abishingizi be.

6. GUHUZA IZINDI KONTI NO KWIYISHYURA

Uguriza afite uburenganzira bwo guhuza izindi konti no gufatira amafaranga yose hamwe ari ku ma konti y'Uguza ari muri I&M Bank (Rwanda) Plc kugira ngo yiyishyure umwenda utarishyuwe ku gihe. Mu gihe amafaranga afatiriwe ari mu ma dovize, Banki izayavunja ku gaciro k'ivunjisha ka Banki ko kw'itariki kwiyishyura bikoreweho.

7. AMATEGEKO AGENGA AYA MASEZERANO NO GUKEMURA IMPAKA

- a) Aya masezerano azagengwa kandi yashyizweho hifashishijwe amategeko ya Repubulika y'u Rwanda.
- b) Amakimbirane n'impaka byavuka kuri aya masezerano bizakemurwa mu bwumvikane hagati y'impande zombi. Mu gihe impande zombi zinaniwe kumvikana mu gihe cy'iminsi 30, haziyambazwa inkiko zibifitiye ububasha muri Repubulika y'u Rwanda.

8. AMAKURU Y'IBANGA, UBURYO BWO KUYACUNGA NO KUYAHEREREKANYA

8.1 Mu kwemera no gusinya aya masezerano, Uguza ahaye Uguriza, uburenganzira bwo gukoresha no gutunganya haba mu buryo bwa mudasobwa cyangwa ubundi, amakuru yakusanyijwe yerekeye Uguza ndetse n'inguzanyo yahawe.

8.2 Uguza yemereye Banki kuba yakora ibi bikurikira:

- a) Gushyira amakuru bwite y'Uguza muri sisitemu yayo y'abanyamadani, iyo sisitemu ishobora kugerwaho n'ibindi bigo biri mu rugaga rw'amabanki mu gihe ibyo bigo bikora isesengura mbere yo gutanga inguzanyo, mu gihe hakorwa amabarura, uburyo inguzanyo zabanje zishyuwe, gushyirwa ahabonerwa serivise cyangwa ibicuruzwa (harimo n'abatanga serivise cyangwa ibicuruzwa bandi);
- b) Kwemerera ibindi bigo biri mu rugaga rw'amabanki gukoresha amakuru bwite y'Uguza ndetse n'andi makuru amwerekeye ari muri sisitemu y'abakiriya ya Banki, agakoreshwa mu nyungu z'Uguza hagaragazwa ibicuruzwa na serivise atanga.
- c) Uguza kandi yemereye Banki kuba yatanga amakuru amwerekeyeho, harimo amakuru bwite, amakuru yerekeye uburyo amafaranga yinjira/asohoka kuri konti ye, amakuru

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ku byangombwa ndetse n'imitungo, ubucuruzi n'ubushabitsi bye, yaba amakuru yabonetse mbere, hagati ndetse na nyuma y'ishyirwamubikorwa ry'aya masezerano:

- a. Ku kigo cyemewe gishinzwe gutanga amakuru ku myishyurire y'inguzanyo cyangwa ku bigo byatanze inguzanyo harimo na Banki nkuru y'u Rwanda
- b. Abagenzuzi n'abunganizi mu mategeko ba Banki
- c. Urundi rwego rwose rubifitiye ububasha ruhabwa n'amategeko
- d. Urundi rwego rwose rwashyizweho kugira ngo rukoreshe ububasha n'uburenganzira bw'Uguriza igihe habayeho kutubahiriza aya masezerano.

8.3 Amakuru bwite yose ajyanye n'iyi nguzanyo azakusanwa kandi azakoreshwa hakurikije ibikubiye muri politiki ya Banki yo gucunga no gukoresha amakuru bwite. Inyandiko y'iyi politiki mukaba mwayisanga ku rubuga <https://www.imbankgroup.com/rw/wp-content/uploads/sites/4/2023/05/Privacy-Notice.pdf> cyangwa kw'ishami ribegereye.

8.4 Uguza ntabwo azaryoza Banki ibijyanye n'igihombo cyangwa ubundi buryozwe bwose bwabaho buturutse ku kuba Banki yarakoresheje cyangwa yatanze amakuru y'Uguza mu buryo no mu bihe bikubiye muri aya masezerano cyangwa mu bundi buryo bwose bukurikije ibyo amategeko ateganya.

9. INGINGO ZINYURANYE HAMWE N'IZISOZA

9.1 Ibikubiye muri aya masezerano bifite agaciro mu gihe kitarenze iminsi 10 ibarwa uherye igihe Uguza yaboneye iyi baruwa. Mu gihe Uguza azaba atemeye cyangwa ngo ahakane ibikubiye muri iyi baruwa mu gihe cy'iminsi 10, Banki izaba ifite uburenganzira bwo gusesa ibiyikubiyemo byose no kubifata nkaho byatakaje agaciro kubera ko byarengeje igihe.

9.2 Ibikubiye muri iyi baruwa bizagira agaciro k'amasezerano ndakuka kandi afite agaciro kayo imbere y'amategeko uherye ku muni yasinyiweho n'Uguza.

9.3 Nyuma yo gusinya aya masezerano k'Uguza, bishingiye kandi ku busabe bwe bwanditse, ahabwa igihe cy'iminsi 30 y'akazi ibarwa uherye igihe Uguza yasinyiye amasezerano y'inguzanyo, yo gutekereza ku bikubiye muri aya masezerano. Nyuma y'iyi minsi Uguza natagira igisubizo atanga ku kwemera kwe cyangwa kutemera ibikubiye muri aya masezerano, amasezerano azashyirwa mu bikorwa. Igihe cyo gutekereza ku bikubiye muri aya masezerano kibaho igihe inguzanyo itaratangwa.

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- 9.4 Ibikubiye mu masezerano y'iyi nguzanyo bishobora guhindurwa igihe cyose byemejwe na Banki ku mpamvu zitanyuranyije n'amategeko, Uguza akabimenyeshwa mbere y'iminsi 30.
- 9.5 Ibikubiye muri aya masezerano ndetse no gutangwa kw'inguzanyo bishobora guhagarikwa na Banki mu gihe cyose byaya bigaragaye ko habayeho impinduka zishobora guhungabanya bikomeye ubukungu bw'Uguza mu buryo bwatuma ubucuruzi bwe butagenda neza cyangwa habayeho kutubahiriza amategeko arengera ibidukikije.
- 9.6 Mu gihe Uguza abyifuzaga yemerewe gusaba ko Inguzanyo yahawe ivugururwa ariko bigakorwa mu gihe Uguza/Inguzanyo yaba yujuje ibisabwa n'amategeko ndetse n'amabwiriza ya Banki mu bijyanye no kuvugurura inguzanyo. Mu gihe habayeho ivugururwa ry'inguzanyo hazakorwa amasezerano ajyanye nabyo azaba ari inyongera kuri aya masezerano.
- 9.7 Guhererekanya amakuru, imenyeshya cyangwa ubutumwa hagati y'Uguza n'Uguriza bizajya bihererekanywa binyujijwe kuho babarizwa havuzwe haruguru. Uguza asabwe kwihutira kumenyeshya Banki igihe hagize impinduka izarizo zose ziba ku bijyanye n'aho abarizwa igihe cyose iyi nguzanyo itarangiza kwishyurwa. Imenyekanisha rikorewe kuri aderesi yamenyeshajwe buri ruhande rizafatwa nk'aho ryageze kuri rwo.
- 9.8 Mbere yo kwemera no gushyira umukono kuri aya masezerano, Uguza agiriwe inama yo gushaka inama n'ubusobanuro ku ngingo ziyagize kugira ngo bimufashe gusobanukirwa uburenganzira, inshingano ze n'ibindi biyakubiyemo.
- 9.9 Uguza azishyura ikiguzi cya Noteri ndetse n'andi mafaranga yasabwa ajyanye no gushyira umukoni kuri aya masezerano, kuzuzwa ibisabwa bijyanye n'iyi nguzanyo ndetse no kwandikisha ingwate zatanze.
- 9.10 Bimwe mu biciro bya Banki byavuzwe muri aya masezerano ntabwo byabariwemo Umusoro ku nyungu (TVA). Banki ishobora gukata umusoro kuri ibyo biciro mu gihe cyose biteganywa n'itegeko.

KU RUHANDE RWA: I&M BANK (RWANDA) PLC

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Borrower's Signature.....

Bank's Signature.....

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KU RUHANDE RW'UGUZA:

None ku wa.....Ukwezi kwa.....Umwaka wa.....nemeye ibikubiye muri aya masezerano kandi nemeye kugengwa nayo.

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Jyewe,nemeye ko iyi nyandiko yasinyiwe ibere yanjye isinywe nawemerewe gusinya iyi nyandiko mu mwanya wa..... Irariki.....Signature.....

Borrower's Signature.....

Bank's Signature.....

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