I&M Bank

IFISHI YO GUSABA CREDIT CARD

AMAKURU YEREKERANYE N'UMUNTU KU GITI CYE

Amazina yombi					
Igitsina	☐ Gabo ☐ Gore	Irangamimerere	☐ Yarashyingiwe ☐ Ingaragu ☐ Yaratandukanye		
N° za konti					
Umudugudu		Akagari		Akarere	
Umurenge		Intara		Igihugu	
N° z'Indangamuntu/ Pasiporo		Aho yavukiye		Igihe yavukiye	
Aderese Imeyili				N° za Telefone	

IMITERERE Y'AKAZI

☐ Arakora ☐ Arikorera ☐ Ari mu kiruhuko k'izabukuru

Izina ry'Umukoresha/Sosiyete	
Ubwoko bw'Ubucuruzi	
Aderesi y'Ibiro	
Amafaranga yinjiza mu kwezi	☐ 200,000 FRW - 1,000,000 FRW ☐ 1,000,000 FRW - 5,000,000 FRW ☐ Hejuru ya 5,000,000 FRW
Igihe amaze mu kazi	☐ Amezi 6 - Umwaka ☐ Umwaka 1 – Imyaka 5 ☐ Imyaka 5 no hejuru yayo

INDANGAMUNTU/PASIPORO KU IKARITA Y'INYONGERA

Mbasabye guha ikarita y'inyongera aba bakurikira:

☐ Uwo twashakanye ☐ Umubyeyi ☐ Umwana w'umuhungu ☐ Umwana w'umukobwa ☐ Undi *(Sobanura)*

UMUBARE NTARENGWA W'AMAFARANGA ASABWA ☐ 100,000 FRW ☐ 200,000 FRW ☐ 300,000 FRW ☐ 400,000 FRW ☐ 500,000 FRW ☐ 600,000 FRW ☐ 700,000 FRW ☐ 800,000 FRW ☐ 900,000 FRW ☐ 1,000,000 FRW ☐ Undi

HAGENEWE BANKI GUSA

Izina ry'ishami		Kode y'ishami	
Ubwoko bw'ikarita	☐ MASTERCARD World Elite ☐ VISA Gold		

IBISOBANURO

IBYEREKERANYE N'IMARI

Nemeye ko ubusabe bwanjye buzagengwa n'amategeko n'amabwiriza rusange agenga BANKI akurikira ku byerekeranye n'inguzanyo zizajya zifatwa hakoreshejwe credit card.

- ☐ Ijanisha ry'inyungu zisabwa : 3% mu kwezi, zishyurwa hakurikijwe amafaranga macye ntarengwa ashobora kwishyurwa ku kwezi.
- ☐ Amafaranga yo kwishyura ukerererwe : 1% mu kwezi
- ☐ Amafaranga yo kugura ikarita nshya: 30.000 FRW (Gold); 60.000 FRW (World Elite)
- ☐ Amafaranga ngarukamwaka yishyurwa ku ikarita : 30.000 FRW (Gold); 180.000 FRW (World Elite), 15.000 FRW ku kwezi (World Elite)

UKWIYEMEZA K'UMUKIRIYA

Numvise kandi nemeye ko konti yanjye izajya buri gihe iba iriho amafaranga ahagije igihe umushahara uzajya uba woherejwe, bitaba ibyo, banki ikazaba ari nta yandi mahitamo ifite atari ukunca amafaranga y'ibihano byo kutubahiriza Amategeko n'Amabwiriza nk'uko bisobanurwa hasi cyangwa se ikankuriraho uburyo bwo gukoresha ikarita.

Niyemeje kwishyura Banki amafaranga yose nyigomba n'amafaranga yose y'ibirarane n'inyungu bijyana mu gihe nzaba narenze ku Mategeko n'Amabwiriza. Mpaye kandi umukoresha wanjye uburenganzira bwo kohereza umushahara wanjye, ibindi bihembo ngenerwa n'amafaranga yo gutandukana mu kazi kuri konti yanjye iri muri BANKI kugeza igihe umwenda nyifitiye uzarangirira. Umukoresha ntabwo azemera ubusabe ubwo ari bwo bwose nazamushyikiriza bwo kunyuza umushahara wanjye cyangwa ibindi bihembo ngenerwa ahandi atabanje kubiherwa uburenganzira na Banki.

IBYEREKERANYE NO KURENGA KU MATEGEKO N'AMABWIRIZA

Bifatwa nko kurenga ku Mategeko n'Amabwiriza iyo:

- Umukiriya atishyue amafaranga fatizo yagurijwe cyangwa atishyuye inyungu cyangwa andi mafaranga ajyanye n'iyi nguzanyo igihe cyo kuyishyura kigeze, cyangwa
- Kutubahiriza amategeko n'amabwiriza ayo ari yo yose agenga iyi nguzanyo cyangwa ibindi umukiriya yiyemeza cyangwa amabwiriza n'amategeko ayo ari yo yose agenga Inyandiko z'ingwate cyangwa izindi ngwate izo ari zo zose Banki yaba ifite zijyanye n'iyi nguzanyo, cyangwa
- Iyo hashyizweho ushinzwe gucunga umutungo wose w'Umukiriya cyangwa igice cya wo, ushinzwe gucunga no kugabanya uwo mutungo, ushinzwe gucunga iby'undi muntu mu gihe cy'igihombo, ushinzwe kugurisha umutungo we cyangwa undi mukozi nka bo; cyangwa
- Iyo habayeho ifatirwa ry'umutungo w'Umukiriya, umwanzuro w'urukiko wo gufatira umutungo we cyangwa ikindi cyemezo cy'urukiko cyo kugira ububasha ku mutungo we kandi ntibikurweho mu gihe kitarenze iminsi 7, cyangwa
- Ubugenzuzi bw'umutungo w'umukiriya bugiye mu maboko y'undi muntu cyangwa w'abandi bantu (harimo n'ibigo cyangwa amasosiyete) yaba akora ku giti cye cyangwa akorana n'abandi igihe Banki idashaka kubanza kwemera ko izo mpinduka zibaho cyangwa
- Iyo Umukiriya agurishije, atanze cyangwa yikuyeho umutungo we wose cyangwa igice cy'ibikorwa bye kinini binyuze mu gikorwa kimwe cyangwa mu bikorwa byinshi atabanje kubyemererwa mu nyandiko na Banki, cyangwa
- Iyo Umukiriya afite umwenda agomba guhita yishyura undi muntu cyangwa ashobora kunanirwa kwishyura cyangwa akaba afite umwenda adashobora kwishyura ku itariki yagenwe, cyangwa.
- Iyo ibyo Umukiriya yiyemeza gukora cyangwa ingwate atanga agamije kubona inguzanyo bidahuye n'ukuri ku birebana n'itariki byatangiweho, cyangwa byagombaga gutangirwaho, cyangwa iyo habayeho impinduka mbi mu miterere y'ibivugwa muri ibyo yiyemeza gukora cyangwa iyo ngwate, ibyo Banki yiyemeza mu rwego rwo gutanga inguzanyo cyangwa amafaranga asigaye bigomba guhagarara kandi amafaranga yose asigaye ku nguzanyo n'inyungu zose cyangwa andi mafaranga agomba kwishyurwa, agomba guhita yishyurwa bisabwe na Banki mu nyandiko igihe cyose ibishatse. Umukiriya kandi agomba gutanga, mu gihe abisabwe, amafaranga yo kwishingira umwenda wose Umukiriya agomba Banki n'inyandiko zirebana n'umwenda n'inyemezabuguzi zose yemeye, yasinye cyangwa zagabanyirijwe agaciro n'inyandiko nyemezamyenda, ingwate, indishyi, inyandiko ziherekeza inyemezabuguzi cyangwa izindi nyandiko zifatirwaho umwenda zikorwa na Banki zikorewe Umukiriya abisabye. Byongeye kandi, inyandiko zose z'ingwate n'izindi ngwate zose zifitwe na Banki zishobora guhita zishyirwa mu bikorwa kubera iyo nguzanyo. Amafaranga yose atishyuwe bisabwe hakurikijwe ibivugwa muri iki gika akomeza kongerwaho inyungu ku ijanisha riri mu masezerano.

Amazina:		Itariki n'Umukono:	

INGWATE ZITANGWA

Umukiriya agomba gutanga ingwate zikurikira:

- ☐ Inyandiko y'amasezerano iriho umukono wemewe mu buryo bw'amategeko y' amafaranga ______________________ y'inguzanyo fatizo ya credit card.
- ☐ Ubwishingizi bw'ubuzima bujyanye n'inguzanyo bwishingira inguzanyo itangirwa kuri credit card.

IBISABWA

Umukiriya agomba gutanga inyandiko zikurikira:

☐ Fotokopi y'indangamuntu cyangwa ya pasiporo
☐ Ibaruwa y'umutangabuhamya yashyizweho umukono n'umukoresha w'umukiriya (iyo bishoboka);
☐ Inyandiko ya Banki igaragaza uko umukiriya akoresha konti (iyo bishoboka)

Byemeranyijweho mu buryo bwumvikana ko itangwa ry'iyi Credit Card rijyana n'itangwa ry'ingwate no kuzuza ibisabwa byavuzwe hejuru kandi ko ari nta gikorwa cyo kudakurikiza cyangwa kurenga ku mategeko n'amabwiriza bigenga iyi Baruwa kizabaho.

Ubu busabe bugomba gufatwa nk'amasezerano kandi buzagengwa kandi busobanurwe hakurikijwe Amategeko ya Repubulika y'u Rwanda. Mu gihe hazabaho amakimbirane akomotse kuri ubu busabe, ikibazo kizashyikirizwa Inkiko zibifitiye ububasha zo muri Repubulika y'u Rwanda.

1. Amafaranga yakoreshejwe kuri Credit card agomba kwishyurwa/kugaruzwa buri kwezi ku kigero cya ________% (20%, 50% cyangwa 100%) by'amafaranga yakoreshejwe hiyongereyeho amafaranga ya serivisi asabwa
2. Credit card imara amezi 36.

Icyitonderwa : Amategeko n'Ambawiriza agenga credit card ntabwo aganirwaho; yemerwa uko ari.

KU BYEREKERANYE NO KWEMERA K'UMUKIRIYA:

JYEWE, ________________________________ (amazina y'umukiriya) nasomye, numva kandi nemeye amategeko n'amabwiriza agenga iyi nyandiko kandi nemeye kuyubahiriza.

Umukono