

**IFISHI YO GUFUNGURA KONTI IGENEWE IKIGO, KOPERATIVE, ISHYIRAHAMWE
(ACCOUNT OPENING FORM TO CORPORATE MEMBERS)**

Ubwoko bwa Konti/Type of Account :

Date/Italiki:/...../.....

Konti Isanzwe /Current Account

Konti yo Kuzigama / Voluntary Saving Account

Amakuru ajyanye na Konti mu buryo burambuye / Account details

No iranga ikigo / Institution Code

Nimero ya Konti y' umunyamuryango/Account Number

Itariki ikigo/ishyirahamwe byafunguriyeho/ Creation Date :.....

Izina ry'ikigo/ Koperative/Isyirahamwe/Name of Corporte/Institution

No y'Icyemezo cy'imikorere/**Registration number/Licence Number**:.....

Ububasha / Legal nature /:.....

Aho babarizwa/ Local adress:

Umudugudu/Village :Akagari/Cell :.....

Umurenge/Secteur :Akarere/District:..... Intara/Province.....

Numero ya telephone(Umuyobozi Mukuru) /Phone number / Managing Director/Legal Representative

Imeyiri/E-mail :.....

Ibikorwa/Activity

Amazina y'abahagarariye Konti/ Names of Account Signatories

1. Amazina/ Names :..... Icyo ashinzwe/ Position

2. Amazina/ Names :..... Icyo ashinzwe/ Position

3. Amazina/ Names :..... Icyo ashinzwe/ Position

Mobile Banking

Internet Banking

ICYITONDERWA/N.B:

Abagize Konti bagomba gusobanura neza bikozwe mu nyandiko mbere yo gufungura Konti uko bazajya babikuzwa, gusaba andi makuru ajyanye na Konti ndetse na **Nimero ya TELEFONE IBARUWE KU IZINA RYA NYIRI IKIGO** cyangwa **KU IZINA RY'IKIGO/ISHYIRAHAMWE/KOPERATIVE**. Iyo nimero ikaba izakoreshwa muri **Mobile Banking**/ The signatories must formally specify their powers of signature on the account and **The Phone Number registered in the names of the owner or institution itself** which will be used in **Mobile Banking** transactions.

AMAHAME N'AMABWIRIZA AKURIKIZWA/ TERMS AND CONDITIONS

1. GUFUNGUZA KONTI/ACCOUNT OPENING

Mu gihe cyo gufunguza konti yemeye gutanga ibyangombwa by'umwimerere mu buyobozi bwa MUGANGA SACCO kugirango hasuzumwe umwirondoro we muri Trans Union/CRB n'izindi sisitemu / *Prior to the opening of account, the member has agreed to provide the original identity documents to MUGANGA SACCO to verify his identification in the TransUnion/CRB system and other related systems.*

- Abahagarariye Ikigo/Ishyirahamwe/Koperative basinyira MUGANGA SACCO mu gihe cyo gufunguza konti isanzwe na konti yo kuzigama. Ikigo/Ishyirahamwe/Koperative kigomba kumenyesha MUGANGA SACCO impinduka z'abagihagarariye nyuma bakongera gusinyira ubuyobozi bwa MUGANGA SACCO. / *The Corporate Management must submit specimen of its signatories to MUGANGA SACCO when opening the current account and the savings account. The Corporate Management undertakes to inform MUGANGA SACCO of the change in its representatives and to subsequently renew the deposit of its specimen signatures as well.*

2. IMIKORESHEREZE YA KONTI/ACCOUNT OPERATION

- Konti ikoreshwa gusa hashingiwe ku mikono w'umunyamuryango cyangwa abamuhagarariye /*The Account operates under the exclusive signature of the member or his representatives*
- Ashingiye ku biciro byashyizweho na MUGANGA SACCO, mu gufunguza konti umukiriya agomba kubahiriza ikiguzi cya serivisi kandi akabitsa amafaranga agomba gusigara kuri konti nk'uko byateganijwe. Amafaranga akoreshwa mu micungire ya konti yishyurwa buri kwezi. / *Depending on the pricing conditions applied by MUGANGA SACCO, when opening the Current account, the member must pay the applied service fee and make a minimum deposit according to the pricing conditions in force. Note that Account management fees are applied monthly.*

- Iyo umunyamuryango yifuza kubikuzwa amafaranga ari hejuru ya Miliyoni ebyiri (2,000,000 FRW) ariko nanone atarengeje 5,000,000Frws, agomba kubimenyesha Ubuyobozi bw'Ishami rya MUGANGA SACCO mbere y'amasaha 24. Bitabaye ibyo agomba gukoresha uburyo bwa Taransiferi buhari/ *For withdrawals greater than Frw 2,000,000 FRW but not over Frw 5,000,000, the member must notify the MUGANGA SACCO Branch 24 hours in advance. Otherwise, he/she must proceed with **External Transfer** (Form available on www.mugangasacco.rw).*

- Numvise neza ko kuba umunyamuryango wa MUGANGA SACCO nzajya ntanga amafaranga y'ubwizigame atajya mu nsi ya **10,000frws buri kwezi**/ *I understand that by enrolling in the Muganga SACCO, I will have to make deposit of 10,000frws(minimum) as Compulsory savings on monthly basis. This Deposited amount will constitute my Muganga SACCO savings.*

3. GUFUNGISHA KONTI/ ACCOUNT CLOSING

Gufungisha konti bishobora kuba igihe cyose bisabwe na rumwe mu mpande zombi hakurikijwe amategeko abigenga. Umunyamuryango agomba kuba yarangije kwishyura umwenda wose abereyemo MUGANGA SACCO akaba yanishyuye amafaranga azakoreshwa muri icyo gikorwa, ay'amande n'ay'umufuragiro. Iyo gufungisha konti byasabwe na MUGANGA SACCO, ishyikiriza umukiriya ibaruwa y'integuza imusobanurira impamvu/ *The account may be closed at any time by the will of a party in accordance with legal provisions. The member must have fully reimbursed any credit contracted with MUGANGA SACCO and paid the fees, penalties and commissions due. When closure occurs on the initiative of MUGANGA SACCO, the latter sends to the member a reasoned letter of notice.*

Ndemeza ko nasomye, numvise, kandi nemeranya no kubahiriza amahame ajyanye n'imikoreshereze y'iyi konti nkanemera amategeko n'amabwiriza ayobora iyi serivisi kubijyanye n'iyongerwa, inononsorwa, cyangwa se ihinduka igihe byabaho kandi nkiyemeza kubyubahiriza / *I certify that I have read, understood and agree to be bound by the general conditions governing the operation of this account and accept that the general conditions governing the products and services are subject to successive modifications or alterations from time to time and undertake to be bound by the same*

Amazina n'Umukono
by'Umuyobozi Mukuru
+Kashi /Names, Signature of
Managing Director/Legal
Representative + Stamp

Umukono/Signature:

ABAHAGARARIYE KONTI/ACCOUNT SIGNATORIES

Ifoto/Photo	Amazina/Names	Umukono/Signature 1	Umukono/Signature 2
<i>Photo</i>	<i>Nyiri ikigo akaba ari nawe uhagarariye Konti wenyine/ Institution's owner & Account sole Signatory</i>		
<i>Photo</i>	<i>Uhagarariye Konti/AccountSignatory</i>		
<i>Photo</i>	<i>Uhagarariye Konti/AccountSignatory</i>		
<i>Photo</i>	<i>Uhagarariye Konti/AccountSignatory</i>		

AHAGENEWE/ FOR MUGANGA SACCO OFFICIAL USE ONLY(BRANCH/OPERATIONS DEPARTMENT)

Verified by		Approved by	
✓ Names		✓ Names	
✓ Position		✓ Position	
✓ Date		✓ Date	
✓ Signature		✓ Signature & Stamp	

INYANDIKO IMENYEKANISHA AMAKURU Y'INGENZI YA KONTI

YI NYANDIKO NTABWO ARI AMASEZERANO

Ushobora gukoresha iyi Nyandiko imenyekanisha amakuru y'ingenzi (KFS) ugereranya iyi konti n'izindi konti bisa yatanzwe n'ibindi bigo by'imari nka banki, ibigo by'imari iciriritse, koperative cyangwa ibigo bitanga konti Ikigo gitanga amafaranga ari mu buryo bw'ikoranabuhanga. Ufite uburenganzira bwo kwakira KFS ziturutse mu bindi bigo by'imari zirebana na konti zabyo.

Ikigo cy'imari: [MUGANGA SACCO] Konti: [KONTI ISANZWE NA KONTI YO KUZIGAMA] itariki:/...../.....	
GUFUNGURA NO GUCUNGA KONTI	ESE UZABONA INYUNGU KURI IYI KONTI [Oya]
Amafaranga wishyura [FRW <u>Ntayo mu gufunguza konti</u>]	
Amafaranga y'ibanze ubitsa iyo ufungura konti [FRW <u>5,000</u>]	
Amafaranga agomba guhora ari kuri konti [FRW <u>5,000</u>]	
Amafaranga make agomba kuba kuri konti buri muni [FRW <u>5,000</u>] * nujya muni y'aya mafaranga [garagaza ingaruka : <u>Ntazo</u>]* ^{vii}	

SERIVISI ZIJYANYE NA KONTI	
Serivisi zitangwa n'amafaranga zishyurwa	
Kubitsa – Iyi serivisi iraboneka	Ushobora kubitsa amafaranga [cyangwa gutanga sheki] binyuze : ^{viii} <input type="checkbox"/> Mu mashami yacu : [nta kiguzi / FRW --- <u>Ntayo</u> ---
Kubikuzwa amafaranga [Birakorwa]	Ushobora kubikuzwa ukoresheje uburyo bukurikira: ^x <input type="checkbox"/> Kujya ku mashami yacu : [nta kiguzi / FRW --- <u>Ntayo</u> ---] <input type="checkbox"/> Kubikuzwa nta gatabo cyangwa sheki [FRW --- <u>Ntayo</u> ---] <input type="checkbox"/> Kubikuzwa ntibigomba kurenga [FRW --- <u>Nta mubare ntarengwa kereka ibiteganwa n'amabwiriza ya BNR</u>]
Ihererekanya ry'amafaranga imbere mu gihugu - [Rirahari^{xii}]	<input type="checkbox"/> Kohereza amafaranga: [nta kiguzi / FRW <u>600 Iyo uyohereje muyindi banki</u>] <input type="checkbox"/> Ihererekanya ntirigomba kurenga [FRW <u>Ntayo</u>] <input type="checkbox"/> Kwakira amafaranga: [nta kiguzi / FRW <u>600</u>]
Ikarita yo kubikuzwa / ikarita ya ATM [Zirahari]	
Sheki [ntabwo ihari^{xiii}]	<input type="checkbox"/> Agatabo gashya ka sheki: [FRW <u> </u>]
Serivisi za banki zikorera kuri interineti [Zirahari^{xiv}]	
Gutanga uburenganzira (bwo kwishyura) – [Birahari^{xvi}]	Gutanga uburenganzira bwo kwishyura buhoraho : [nta kiguzi / Frw <u>600--</u>]
Ihererekanya ry'amafaranga mpuzamahanga [Ntabihari^{xvii}]	<input type="checkbox"/> Kohereza amafaranga: [nta kiguzi / FRW Kwakira amafaranga: [nta kiguzi / FRW <u> </u>]
Inguzanyo y'igihe gito – [Zirahari^{xviii}]	
Izindi serivisi zitangwa n'ikiguzi	
Inyandiko zigaragaza imiterere ya konti	<input type="checkbox"/> [Wemerewe iyi nyandiko <u>Ntamubare ntarengwa</u> <input type="checkbox"/> Urupapuro rugaragaza ibyakorewe kuri konti: kiguzi / FRW Buri Paji <u>yishyurwa 1,000</u> <input type="checkbox"/> Inyandiko z'ikoranabuhanga zigaragaza ibyakorewe kuri konti:[nta kiguzi / FRW <u>0</u>]
[Izindi serivisi zidashingiye ku byakozwe] (Gucunga Konti)	<input type="checkbox"/> <u>[Hishyurwa 500 Frw ku kwezi]</u>

Icyitonderwa: ushobora gucibwa andi mafaranga nk'ikiguzi cyo kureka kwishyura serivisi z'ibyakozwe zavuzwe haruguru. Amafaranga asabwa na Leta na yo ushobora kuyacibwa. Ni byiza kubaza ikigo cy'imari kugira ngo kiguhe andi makuru

Ese iherekanya ry'amafaranga mu Rwanda rifata igihe kingana iki?	
Niba wohereje amafaranga, uwo wayohereje azayakira nyuma y'igihe kingana iki ?	<ul style="list-style-type: none"> • Niba amafaranga yoherejwe kuri konti iri muri iki kigo: [ako kanya] • Niba amafaranga yoherejwe kuri konti iri mu kindi kigo : [kugera ku minsi y'akazi [I]]
Kwakira amafaranga yoherejwe kuri konti yawe bifata igihe kingana iki?	<ul style="list-style-type: none"> • Niba yoherejwe avuye kuri konti iri muri iki kigo: [ako kanya] • Niba yoherejwe avuye kuri konti itari muri iki kigo: [ubusanzwe kugera ku minsi y'akazi [I]]

Andi makuru ya ngombwa ukwiriye kumenya

- **Ibisabwa mu gutanga umwirondoro** : mu gufungura konti uzakenera kuzuza ibisabwa byose mukuzura umwirondoro w'umuguzi. Ibi hashobora kubamo gutanga inyandiko n'amakuru byafasha mu kugenzura umwirondoro wawe. Ni byiza kubaza ikigo cy'imari kugira ngo kiguhe andi makuru.
- **Kwishyura amafaranga ya komisiyo** :Amafanga ya komisiyo agaragazwa mu Nyandiko Imenyekanisha amakuru y'ingenzi azahora akurwa kuri konti yawe, ariko uburyo butandukanye bwo kwishyura bushobora gukoreshwa ku mafaranga ya komisiyo amwe n'amwe. Ni byiza kubaza ikigo cy'imari kugira ngo kiguhe andi makuru.
- **Impinduka mu mafaranga ya komisiyo** : Amafanga ya komisiyo yagaragajwe mu Nyandiko Imenyekanisha amakuru y'ingenzi ashobora guhinduka mu gihe runaka nyuma yuko ufunguye iyi konti kandi andi mafaranga mashya ya komisiyo nayo ashobora gushyirwaho.
- **VAT**: amafanga yose ya komisiyo agomba kuba akubiyemo umusoro ku nyongeragaciro (VAT).
- **Gufunga konti**: [Ushobora gufunga iyi konti utishyuye andi mafaranga ya komisiyo/**gufunga konti yawe uzasabwa kwishyura amafaranga ya komisiyo, kuri ubu FRW__0__**]. Ugomba no kumenya ko ibyari birimo gukorwa bishobora kugirwaho ingaruka mu gihe ufunze konti, aha hakaba hatangwa urugero rwa sheki zitarishyurwa, impapuro mvunjwafaranga zitarishyurwa ndetse n'amafaranga ya komisiyo atarishyurwa. Ni byiza kubaza ikigo cy'imari kikaguhaha ibindi bisobanuro.
- **Iyo udakoresheje konti yawe mu gihe cy'amezi 6**: Iyo udakoresheje konti yawe mu gihe kingana n'amezi 6, ifatwa nk'idakora icyo gihe uzakenera kongera kuyifungura (**ibi bikaba bishobora gukorwa nta kiguzi**) mbere yuko wongeraga kuyikoresha. Niba konti yawe **utayikoresheje mu gihe kingana n'imyaka 5** amafaranga ayiraho azafatwa nk'umutungo wasizwe na nyirawo icyo gihe azoherezwa muri Banki Nkuru y'u Rwanda.
- **Ese waba ufite ibibazo cyangwa ibyo utishimira ku kigo cyawe ?** Hamagara Tél. : **[+250788124500]**, imeyili **[info@mugangasacco.rw]**, cyangwa ukohereza ibaruwa kuri **[BP.:.....]** wandikira ikigo cy'imari cyawe ku bigandanye n'ikibazo ufite cyangwa ibyo utishimira.

Waba utishimiye uburyo ikigo cyawe gikemuye ikibazo cyawe ?Ushobora kwiyambaza Ibiro by'Urwego rw'Umuvunyi Mukuru kugira ngo bigufashe kugukemurira ikibazo kuri **numero ya telefoni 199**[ihamagarwa nta kiguzi] cyangwa [email: **ombudsinfo@ombudsman.gov.rw**], cyangwa ugakoresha [AGASANDUKU K'IPOSITA 9269- Kigali], cyangwa ugasura [URUBUGA RWA INTERINETI :**www.ombudsman.gov.rw**].

NDEMERA KO NAKIRIYE IYI NYANDIKO :

Izina ry'umuguzi n'umukono:

Itariki: