

**IKIGUZI N’AMABWIRIZA YIHARIYE Y’INGUZANYO
(TARIFF AND TERMS & CONDITIONS)**

No	IKINYARWANDA	ENGLISH
1	<p>Inguzanyo ntarengwa:</p> <ul style="list-style-type: none"> Frws 40,000,000/Ku muryango winjiza atarenga 1,200,000Frws; Frws 60,000,000/ Ku muryango winjiza abarirwa hagati ya 1,200,000Frws na 1,500,000Frws; <p>Icyitonderwa: Ingano y’inguzanyo yemererwa umunyamuryango ishobora gutandukana n’iyo yasabye nyuma yo kwiga umushinga we.</p>	<p>Loan ceiling:</p> <ul style="list-style-type: none"> Maximum Loan amount: Frws 40,000,000/Net household monthly income not exceeding Frws 1,200,000; Maximum Loan amount: Frws 60,000,000/Net household monthly income between Frws 1,200,000-1,500,000. <p>Note: Amount of loan approved may vary from amount applied subject to qualification after appraisal.</p>
2	<p>Ibijyanye n’inyungu ku nguzanyo:</p> <ul style="list-style-type: none"> Inyungu ya 10%/ku mwaka (mu ibara rihinduka)/Ku muryango winjiza atarenga 1,200,000Frws; Inyungu ya 13%/ku mwaka (mu ibara rihinduka)/Ku muryango winjiza abarirwa hagati ya 1,200,000Frws na 1,500,000Frws; 	<p>Interest rate on loan:</p> <ul style="list-style-type: none"> 10% / year (declining)/ Have a net household monthly income not exceeding Frws 1,200,000; Interest rate: 13% / year (declining)/Have a net household monthly income between Frws 1,200,000-1,500,000;
3	<p>Igihe kinini inguzanyo yishyurwamo: Imyaka 20</p> <p>Icyitonderwa: Ku banyamuryango bafite amasezerano y’akazi y’igihe gito, inguzanyo itangwa ishingira ku gihe ayo masezerano asigaje.</p>	<p>Tenor: 20 years</p> <p>Note: To the member with temporary job contract, loan period depends to the remaining period of the contract;</p>
4	<p>Ubwishyu bwa buri kwezi</p> <p>Ubwishyu ku nguzanyo ntibugomba kurenga 50% y’ibyho umuryango winjiza buri kwezi</p>	<p>Loan repayment</p> <p>50% of net house income(monthly basis)</p>
5	<p>Kwiga inguzanyo</p> <p>1% + VAT y’inguzanyo isabwa (amake: 118,000Frws & Amenshi: 236,000Frws)</p>	<p>Loan Appraisal fee(by application)</p> <p>1% of applied loan amount +VAT (Minimum amount: 118,000Frw & Maximum amount: 236,000Frw)</p>
6	<p>Umufuragiro</p> <p>Ntasabwa</p>	<p>Commissions (by disbursement):</p> <p>Not applicable</p>
7	<p>Guhindura ingengabihe yo kwishyura</p> <p>2% + VAT y’inguzanyo isigaye yongerewe igihe</p>	<p>Loan restructuring</p> <p>2% + VAT of Outstanding loan restructured</p>
8	<p>Ibihano by’ubukererwe</p> <p>Mu gihe uguza azaba atishyuye ku gihe inguzanyo yahawe, azacibwa ibihano bya 6% ku kwezi uherye ku muni wa mbere w’ikirarane cy’amafaranga y’ukwezi atishyuye.</p>	<p>Penalties</p> <p>In case the borrower does not comply with the repayment schedule she/he will be subject to a penalty of 6% per month from the first day on the delay applied to the installment in arrears.</p>