

IFISHI Y'AMAKURU Y'UMUNYAMURYANGO AJYANYE NA KONTI/ INDIVIDUAL MEMBERSHIP INFORMATION FORM

Hitamo igikorwa usaba/Choose Request type :

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

(1)Gufunguza Konti/Account Opening

(2)Kuzuzanya imyirondoro/Information Updates (Nimero yawe muri MUGANGA SACCO/Member number :.....)

IBIJYANYE NA KONTI/ACCOUNT DETAILS

Nyiri konti/Account Holder:

IBIJYANYE N'UMUNYAMURYANGO/MEMBER INFORMATION DETAILS

Amazina/Names:

Bwana/Mr cg/or

Madamu/Ms/Mrs

Itariki y'amavuko/Date of birth:

...../...../.....

Irangamimere/Marital status

Indangamuntu/ID Type

Passport

Nimero y'icyangombwa/ No ID/Passport

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Aho yatangiye/ Place of Issue

Aho yavukiye/Place of Birth:

Ubwenegihugu/Nationality:

Nimero ya telefoni/Mobile phone:

Imeyiri/Email

Icyiciro cy'amashuri/Education level:

Amazina y'Uwo bashakanye/Names of Spouse:

Nimero ya telefoni y'uwo bashakanye/
Tel. No of Spouse:

ANDI MAKURU/OTHER INFORMATIONS

Icyo ukora/Occupation

Icyiciro cy'umurimo abarizwamo/Industrial Code of client(NAICS): **Health sector** (if not, specify other sector.....)

Icyiciro cy'umurimo abarizwamo/ Economic subsector **ISIC** (be precise on your profession:

Izina ry'Ikigo ukorera/Name of Employer

Igereranya ry'amafaranga winjiza ku kwezi/ Monthly Revenue

Ubwoko bw'ubwishingizi bw'indwara/Type of Life insurance.....

Nimero y'ubwiteganyirize bw'izabukuru/No RSSB Pension

Umubare w'abantu utunze/Number of Dependants

Ubarizwa mu bayobozi b'inzeho z'ibanze/Are you a member of local administrative authorities ?.....

Aho atuye/ Residency adress

Intara/Province:	<input type="text"/>
Akarere/District:	<input type="text"/>
Umurenge/Sector:	<input type="text"/>
Akagali/Cell:	<input type="text"/>
Umudugudu/Village:	<input type="text"/>

Aderesi y'Ikigo ukorera/Employer adress

Intara/Province:	<input type="text"/>
Akarere/District:	<input type="text"/>
Umurenge/Sector:	<input type="text"/>
Akagali/Cell:	<input type="text"/>
Umudugudu/Village:	<input type="text"/>

Umuhagarariye/Reference person: Isano/Relationship:..... Tel.

1) Umuzungura/Next of KIN:Isano/ Relationship:Tel...

2) Umuzungura/Next of KIN: Isano/ Relationship:Tel.....

2) Umuzungura/Next of KIN:Isano/ Relationship:Tel...

Waba ufitanye isano n'umukozi wa MUGANGA SACCO/Any relationship with MUGANGA SACCO Staff? Yego/Yes cg/or Oya/No.....

Amazina ye/His/her Names

Umwanya akoraho/Current Position

AMAHAME N'AMABWIRIZA AKURIKIZWA/ TERMS AND CONDITIONS

1. GUFUNGUZA KONTI/ACCOUNT OPENING

Mbere yo gufunguza konti nemeye gutanga ibyangombwa by'umwimerere mu buyobozi bwa MUGANGA SACCO kugirango hasuzumwe umwirondoro wanjye muri Trans Union/CRB n'izindi sisitemu ndetse hafungurwe na Konti ngombwa 3 arizo Konti isanzwe, Konti y'ubwizigame (Compulsory savings) na Konti y'umugabane. Nemeye Kandi ko nahawe inyandiko imenyeshya imikoreshereze ya Konti / *Prior to the opening of 3 mandatory accounts (Current, Compulsory savings and Shares), I have agreed to provide the original identity documents to MUGANGA SACCO to verify his identification in the TransUnion/CRB system and other related systems. I agreed also having received Key facts statements for account opening.*

2. IMIKORESHEREZE YA KONTI/ACCOUNT OPERATION

- Konti ikoresheha hashingiwe ku myirondoro ya nyirayo, Nimero ya Telefoni, Itarita yo Kubikuzwa, Internet Banking, Kode ya Mobile Banking, Taransiferi, umukono w'umunyamuryango cyangwa abamuhagarariye /*The Account operates under the identification of its holder, Mobile phone, USSD Code Mobile Banking, Transfers and Signatures of his/her representatives.*
- Ashingiye ku biciro byashyizweho na MUGANGA SACCO, umunyamuryango ufunguje Konti yemeye kubyubahiriza kandi akabitsa amafaranga agomba gusigara kuri konti nk'uko byateganijwe./ *Depending on the pricing conditions applied by MUGANGA SACCO, when opening accounts, the member agrees to comply with the tariffs and make a minimum deposit according to the pricing conditions in force.*
- Iyo umunyamuryango yifuza kubikuzwa amafaranga ari hejuru ya Miliyoni ebyiri (2,000,000 FRW) ariko nanone atarengeje 5,000,000Frws, agomba kubimenyeshya Ubuyobozi bw'Ishami rya MUGANGA SACCO mbere y'amasaha 24. Bitabaye ibyo agomba gukoresha uburyo buhari bwa Taransiferi cyangwa se ikoranabuhanga/ *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 digital transfers available including but not limited to External Transfer (Form available on www.mugangasacco.rw).*
- Nkimara kuba umunyamuryango wa MUGANGA SACCO niyemeje kujya ntanga amafaranga y'ubwizigame angana na 5% y'umushahara wa buri kwezi/I understand that after being enrolled in the Muganga SACCO, I have committed to make deductions of compulsory savings of 5% Net salary on monthly basis.

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'umufuragiho. 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 ya Nyiri Konti/ Names of Account Holder		Umukono/Signature	
AHAGENEWE MUGANGA SACCO/ FOR OFFICIAL USE ONLY			
Verified by		Approved by	
✓ Names		✓ Names	
✓ Position		✓ Position	
✓ Date		✓ Date	
✓ Signature		✓ Signature	



SAVINGS COMMITMENT N°

I, the undersigned (full names)
.....
employee of

Authorize my employer's Human Resource Department and/or any other department in charge of salaries, to deduct **5** % equivalent to

.....Rwandan Francs (..... Rwf)

from my monthly net salary. Deduction will start from the month of/20... to **my account No**
in MUGANGA SACCO. This amount will constitute my monthly savings in the MUGANGA SACCO.

Share Capital amount of Rwf 50,000 shall be deducted from my savings in following installments:

Tick	Number of Instalments	Amount
	1	50,000
	2	25,000
	5	10,000
	10	5,000

I undertake to withdraw the savings only in the terms and conditions specified in MUGANGA SACCO Bylaws.

I fully agree to abide by all MUGANGA SACCO regulations.

Done in, on/...../20.....

Names :

Phone number :

District :

Province :

I.D. n° :

Signature :



ENGAGEMENT D'EPARGNER N°

Je soussigné (nom et prénom), ,
.....
employé de

Autorise au Département en charge des Ressources Humaines de mon employeur et/ou à tout autre département chargé des salaires, de déduire **5** % équivalent à.....

.....Francs Rwandais (..... Frw)

de mon salaire mensuel net. La déduction sera faite à partir du mois de/20.....au profit de mon compte **n°** ouvert à **MUGANGA SACCO.** Ce montant constituera mon épargne mensuelle à la MUGANGA SACCO.

Le montant du part social de 50,000 Frw sera déduit de mon épargne par versement dans les tranches suivantes :

Cocher	Nombre de tranches	Montant
	1	50,000
	2	25,000
	5	10,000
	10	5,000

Je m'engage à ne retirer l'épargne que dans les modalités stipulées dans le Statut de la MUGANGA SACCO.

J'adhère entièrement aux règlements de la MUGANGA SACCO.

Fait à, le/...../20.....

Noms :

Tel. :

District :

Province :

I.D. n° :

Signature :

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 gufungura 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^{xi}]	<input type="checkbox"/> Kohereza amafaranga: [nta kiguzi / FRW <u>3000 Iyo uyohereje mu yindi banki</u>] <input type="checkbox"/> Ihererekanya ntirigomba kurenga [FRW <u>Ntayo</u>] <input type="checkbox"/> Kwakira amafaranga: [nta kiguzi / FRW <u>1000</u>]
Ikarita yo kubikuzwa / ikarita ya ATM [Zirahari]	<u>FRW 5,000</u>
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>1000--</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 <u>inshuro imwe ku myaka ni Ubuntu. Izindi nshuro yishyurwa 1,000 / FRW Buri Paji</u> <input type="checkbox"/> Inyandiko z'ikoranabuhanga zigaragaza ibyakorewe kuri konti: [nta kiguzi / FRW <u>0</u>]
[Izindi serivisi zidashingye ku byakozwe] (Gucunga Konti)	<input type="checkbox"/> <u>[Hishyurwa 1000 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 ihererekanya 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 wongerera 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: