

CORPORATE ACCOUNT OPENING FORM

Please read carefully all relevant sections .should you have any question a member of staff will be willing to assist you.
Soma aya mabwiriza witonze maze wuzuze iyi nyandiko uko bikwiye. Niba hari ibyo ushaka gusobanuza ,umukozi wacu yiteguye kuguha ibisobanuro wifuza.

Please Tick to Indicate your Preference / Uzuza akazu gakwiriye

Branch Name / Ishami

Date / Italiki:

Account number / Numero ya Konti:

TYPE OF ACCOUNTS:

- ☐ Ordinary Current account / Konti isanzwe
☐ Transactional Account / Konti isanzwe
☐ Saving Account / Konti yo kuzigama
☐ Term Deposit Account / Konti ibyara inyungu

Currency: RWF ☐ USD ☐ EUR ☐ GBP ☐

LEGDER FEE CHARGE / UBUROYO BWO KWISHYURA:

- ☐ Monthly / ku kwezi
☐ Per Transaction / Uko ubikuje

CORPORATE DETAILS

Acronym/izina Rihinye:

Corporate Name/Izina ry' ikigo:

TIN Number /Registration Number:

Place of Business/Aho ikigo gikorera:

Country /Igihugu.....

Province /Intara

District / Akarere Sector/Umurenge

Village/Umudugudu

Business partnership with USA National YES/NO

Activity Sector/Icyiciro cy' umurimo

Industry /Urwego rw' umurimo

Mobile Telephone number /Nomero ya telefoni igendanwa

Office telephone number Email:

Mailing address

Business/ occupation (Icyo Ukora)

NAICS_Name NAICS_Code.....

Economic Sector Sub Sector Name.....

Economic Sub Sector Code.....

Economic_Sub_Sector_Name_ISIC.....

Economic_Sub_Sector_Code_ISIC

Institutional Sector Name

Institutional Sector Code Public Sector Name.....

Public Sector Code Related Party

Related Party Name Relationship Type

Official Document for Identification/ibyangombwa: Legal status

Other BPR Accounts / Izindi konti za BPR.....

**1. FIRST REPRESENTATIVE IDENTIFICATIONS/UMWIRONDO
W 'UMWISHINGIZI WA MBERE**

Mr/Mrs/Ms/Miss

First Name / Izina bwite

Middle Name /Izina ryo hagati.....

Surname /Last Name / Irindi zina

Full Name / Amazina yose

Gender/Igitsina: Male/Gabo ☐ Female/Gore ☐

Date of Birth/Italiki y' amavuko: dd/mm/year/...../.....

Place of Birth /aho wavukiye

Nationality/ubwenegihugu..... USA National YES/NO.....

Marital Status/irangamimerere:

Marital Status: Married / Arubatse ☐ Single / Ingaragu ☐ Widower / Umupfakazi ☐

Divorced / Baratandukanye byemewe n'amategeko ☐ Separated / Baratandukanye ☐

Number of Dependants/umubare w'abana

Politically Exposed Person (PEP) Yes /No

Mode of identification/ikimuranga

Rwandan National ID /indangamuntu ☐ Passport/ Pasiporo ☐

Rwandese Refugee ID ☐ Kenyan/Ugandan ☐

ID number /Numero y' indangamuntu

Date of Issue / Italiki yatangiweho

Place of issue / Aho yatangiwe

Expiry date / Italiki izarangiriraho

Issued at dd / mm /year.....

Others (Please specify) /ibindi byangombwa

Mobile Number / Numero ya telefoni igendanwa

Office telephone number Email

Mailing address

Business/ occupation (Icyo ukora)

2. SECOND REPRESENTATIVE IDENTIFICATIONS: UMWIRONDORO

W 'UMWISHINGIZI WA KABIRI

Mr/Mrs/Ms/Miss

First Name / Izina bwite

Middle Name/ Izina ryo hagati

Surname /Last Name / irindi zina.....

Full Name / Amazina yose

Gender/Igitsina: Male/Gabo ☐ Female/Gore ☐

Date of Birth/Italiki y' amavuko: dd/mm/year/...../.....

Place of Birth /aho wavukiye

Nationality/ubwenegihugu..... USA National YES/NO.....

Marital Status/irangamimerere:

Marital Status: Married / Arubatse ☐ Single / Ingaragu ☐ Widower / Umupfakazi ☐

Divorced / Baratandukanye byemewe n'amategeko ☐ Separated / Baratandukanye ☐

Number of Dependants/umubare w' abana

Politically Exposed Person (PEP) Yes /No

Mode of identification/ikimuranga

Rwandan National ID /indangamuntu ☐ Passport/ Pasiporo ☐

Rwandese Refugee ID ☐ Kenyan/Ugandan ☐

ID number /Numero y' indangamuntu

Date of Issue / Italiki yatangiweho

Place of issue / Aho yatangiwe

Expiry date / Italiki izarangiriraho

Issued at dd / mm /year.....

Others (Please specify) /ibindi byangombwa

Mobile Number / Numero ya telefoni igendanwa

Office telephone number Email

Mailing address

Business/ occupation (icyo ukora)

3. THIRD REPRESENTATIVE IDENTIFICATIONS: UMWIRONDORO

W 'UMWISHINGIZI WA GATATU

First Name / Izina bwite

Middle Name/ Izina ryo hagati

Surname /Last Name / irind izina.....

Full Name / Amazina yose

Gender/Igitsina: Male/Gabo ☐ Female/Gore ☐

Date of Birth/Italiki y' amavuko: dd/mm/year/...../.....

Place of Birth /aho wavukiye

Nationality/ubwenegihugu..... USA National YES/NO.....

Marital Status/irangamimerere:

Marital Status: Married / Arubatse ☐ Single / Ingaragu ☐ Widower / Umupfakazi ☐

Divorced / Baratandukanye byemewe n'amategeko ☐ Separated / Baratandukanye ☐

Number of Dependants/umubare umubare w' abana

Politically Exposed Person (PEP) Yes /No

Mode of identification/ikimuranga

Rwandan National ID /indangamuntu ☐ Passport/ Pasiporo ☐

Rwandese Refugee ID ☐ Kenyan/Ugandan ☐

ID number /Numero y' indangamuntu

Date of Issue / Italiki yatangiweho

Place of issue / Aho yatangiwe

Expiry date / Italiki izarangiraho

Issued at dd / mm /year

Others (Please specify) /ibindi byangombwa

Mobile Number / Numero ya telefoni igendanwa

Office telephone number Email

Mailing address

Business/ occupation (icyo ukora)

4. FOURTH REPRESENTATIVE IDENTIFICATIONS: UMWIRONDORO

W 'UMWISHINGIZI WA KANE

First Name / Izina bwite

Middle Name/ Izina ryo hagati

Surname /Last Name / irindi zina

Full Name / Amazina yose

Gender/Igitsina: Male/Gabo ☐ Female/Gore ☐

Date of Birth/Italiki y' amavuko: dd/mm/year/...../.....

Place of Birth /aho wavukiye

Nationality/ubwenegihugu..... USA National YES/NO.....

Marital Status/irangamimerere:

Marital Status: Married / Arubatse ☐ Single / Ingaragu ☐ Widower / Umupfakazi ☐

Divorced / Baratandukanye byemewe n'amategeko ☐ Separated / Baratandukanye ☐

Number of Dependents/umubare w' abana

Politically Exposed Person (PEP) Yes /No

Mode of identification/ikimuranga

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 Issued at dd / mm /year.....
 Others (Please specify) /ibindi byangombwa
 Mobile Number / Numero ya telefoni igendanwa
 Office telephone number Email
 Mailing address
 Business/ occupation (icyo ukora)

I. ACCOUNT OPENING TOOL:

Cheque Book / Agatabo ka Sheki ☐ Debit Card / Ikarita yo kubikuza ☐
 Mobile Banking ☐ Internet banking subscription ☐
 SMS Alert subscription / Ubutumwa bugufi ☐

II. MODE OF OPERATIONS/UKO KONTI IKORESHA

Solely ☐ Joint ☐ One can sign ☐ All to sign ☐
 Other conditions (specify)

III. TIER /SEGMENT/AMAFARANGA /AMAFARANGA WINJIZA

1	Tier	Annual Turnover	Business Segment	Tick to Indicate your Turnover (X)
1	Tier 1	Up to 50,000,000 RWF	Micro-SME	
2	Tier2	From 50,000,001 - 300,000,000 RWF	SME	
3	Tier3	From 300,000,001 - 1,000,000,000	SME	
4	Tier 4	Above 1,000,000,000	Corporate	

IV. SHAREHOLDERS IDENTIFICATIONS (OWNING AT LEAST 10 % OF SHARES)

(1) Mr/Mrs/Ms/Miss

First Name / Izina bwite Middle Name

Surname /Last Name

Full Name / Amazina yose

Gender/Igitsina: Male/Gabo ☐ Female/Gore ☐

Date of Birth/Italiki y' amavuko: dd/mm/year/...../.....

Place of Birth /aho wavukiye

Nationality/ubwenegihugu..... USA National YES/NO.....

Marital Status/irangamimerere:

Marital Status: Married / Arubatse ☐ Single / Ingaragu ☐ Widower / Umupfakazi ☐

Divorced / Baratandukanye byemewe n'amategeko ☐ Separated / Baratandukanye ☐

Number of Dependants/umubare w' abana

Politically Exposed Person (PEP) Yes /No

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Place of issue / Aho yatangiwe

Expiry date / Italiki izarangiriraho

Issued at dd / mm /year.....

Others (Please specify) /ibindi byangombwa

Mobile Number / Nomero ya telefoni igendanwa

Office telephone number Email

Mailing address

Business/ occupation (icyo ukora)

(2) Mr/Mrs/Ms/Miss

First Name / Izina bwite Middle Name

Surname /Last Name

Full Name / Amazina yose

Gender/Igitsina: Male/Gabo ☐ Female/Gore ☐

Date of Birth/Italiki y' amavuko: dd/mm/year/...../.....

Place of Birth /aho wavukiye

Nationality/ubwenegihugu..... USA National YES/NO.....

Marital Status/irangamimerere:

Marital Status: Married / Arubatse ☐ Single / Ingaragu ☐ Widower / Umupfakazi ☐
Divorced / Baratandukanye byemewe n'amategeko ☐ Separated / Baratandukanye ☐

Number of Dependants/umubare w' abana

Politically Exposed Person (PEP) Yes /No

Mode of identification/ikimuranga

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ID number /Numero y' indangamuntu

Date of Issue / Italiki yatangiweho

Place of issue / Aho yatangiwe

Expiry date / Italiki izarangiriraho

Issued at dd / mm /year.....

Others (Please specify) /ibindi byangombwa

Mobile Number / Numero ya telefoni igendanwa

Office telephone number Email

Mailing address

Business/ occupation (icyo ukora)

(3) Mr/Mrs/Ms/Miss

First Name / Izina bwite Middle Name

Surname /Last Name

Full Name / Amazina yose

Gender/Igitsina: Male/Gabo ☐ Female/Gore ☐

Date of Birth/Italiki y' amavuko: dd/mm/year/...../.....

Place of Birth /aho wavukiye

Nationality/ubwenegihugu..... USA National YES/NO.....

Marital Status/irangamimerere:

Marital Status: Married / Arubatse ☐ Single / Ingaragu ☐ Widower / Umupfakazi ☐
Divorced / Baratandukanye byemewe n'amategeko ☐ Separated / Baratandukanye ☐

Number of Dependants/umubare w' abana

Politically Exposed Person (PEP) Yes /No

Mode of identification/ikimuranga

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Rwandese Refugee ID ☐ Kenyan/Ugandan ☐

ID number /Numero y' indangamuntu

Date of Issue / Italiki yatangiweho

Place of issue / Aho yatangiwe

Expiry date / Italiki izarangiraho

Issued at dd / mm /year.....

Others (Please specify) /ibindi byangombwa

Mobile Number / Numero ya telefoni igendanwa

Office telephone number Email

Mailing address

Business/ occupation (icyo ukora)

FOR BANK USER ONLY (MANDATORY)

Risk rating (Low ,Medium, High) Automatically generated by the system	
Inputter name :	
Inputter signature :	
Authorizer name :	
Authorizer signature :	

COMMITMENT TO DATA ENTRY ACCURACY:

Please take time to review the data provided in to the core banking system if it's in the same harmony with data generated by nida (national identification agency). Please verify if you have completed all required fields, either mandatory or option prior validation.

I hereby certify that the information provided on this account opening form and captured in t24, is true, accurate and complete.

Inputter name & signature:

Authorizer name & signature:

CORPORATE ENTITY ACCOUNT OPENING TERMS & CONDITIONS

Please read this page carefully. It provides you important information about your Banque Populaire du Rwanda Current Account.

A. TERMS/SCOPE

The information on this page (and any further instructions and conditions that may be prescribed by the Bank from time to time) are the terms of the agreement between you and Banque Populaire du Rwanda. When you sign the account application form you accept these terms as binding on you.

B. YOUR ACCOUNT

You will assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments and receipts or others deposited in your account.

The bank will not be responsible for any loss or damage to funds deposited with the bank due to any future Government order, law, levy tax embargo, moratorium, exchange restriction or any other cause beyond our control.

Your account may be debited for any service charge that is set by the Bank from time to time.

All notices or letters will be sent to the address supplied by you and will be considered duly delivered and received at the time it is delivered or seven days after posting.

The Bank will not be liable for funds handed over to members of its staff outside the Bank's premises. Any anomaly in the entries on your Bank statements must be brought to the attention of the Bank within 21 days of the date thereof and you agree that failure to give such notice absolves the Bank from all liabilities arising there from. The bank may exercise its general lien or any similar right it is entitled to by or consolidate all or any of your accounts with any liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one of more of such accounts or any other credit.

C. CHEQUES

All cheques or other orders signed by you (or either or both of you if a joint account) will be honoured by the Bank and your account will be debited for such cheques whether such account be for the time being in credit or overdrawn or may become over-drawn in consequence of such debit.

The Bank is under no obligation to honour any cheque drawn on your account unless there are sufficient funds in the account to cover the value of the said cheques and such cheques may be returned to you unpaid.

You must ensure that your cheque book is kept in a safe place to prevent unauthorized persons from gaining access to same and neglect of this precaution may be a ground for any consequential loss being charged to your account.

The bank may exercise its discretion in allowing withdrawals against uncleared cheque(s). Where the cheques are returned unpaid thereafter the Bank shall have the right to hold on to the returned cheque and take further action it deems appropriate to recover the value of the cheque from you. The Bank shall have the right whenever it deems appropriate to confirm the issuance of a cheque drawn on the current account failing which the cheque may be returned with 'Drawer's Confirmation Required' endorsed thereon.

If your cheque book gets lost, missing or stolen you must notify the Bank immediately. The Bank shall not be held liable for any unauthorized use of your cheque book where the loss or otherwise of same has not been notified immediately.

D. OVERDRAWN ACCOUNT

Overdrafts may be available to customers upon arrangement with the Bank. If you do not have such arrangement and your account becomes overdrawn, we may charge you an extra fee and interest at our current rate for unauthorized borrowing. If your account does not have enough cleared funds to cover an amount you want to draw we may return your cheque unpaid.

The Bank reserves the right to use credit balance on your current account to set off any outstanding exposures on any of your accounts

E. PAYING INTEREST

You will be liable for the payment of interest charges at the rate fixed by your Bank from time to time for any sum (s) standing to the debit of the current account. The current account may also be debited for the Bank's usual banking charges, interest, commissions, etc.

F. TERMINATION OF AGREEMENT

Either party may terminate this agreement at any time by notifying the other in writing.

Where you are terminating the agreement, the termination becomes effective where any cheques and amounts carried on the account have been paid and all cheque books and cards issued to you are sent back to the Bank. Where the Bank is terminating agreement and your account is overdrawn, you must pay all sums outstanding on the account otherwise the Bank may take appropriate legal action for recovery.

All mandatory documentation should be completed within (3) months of opening the account. If you do not provide the required documents within three (3) months, your account will be automatically closed after prior written notice to you.

G. JOINT HOLDERS

In addition to the foregoing, in the case of joint accounts, the following shall apply if one of the holders dies:

Any money for the time being standing to the credit of your joint accounts(s) shall be held to the order of the survivor (subject to the applicable legislation).

Any liability incurred by joint account holders to the Bank (whether in the form of borrowing or otherwise) shall be joint and several.

The joint account holders are jointly liable for the functioning and the balance of the account.

H. DISCLAIMER CLAUSE

The bank disclaims any liability for any funds/assets deposited by you which are subsequently found to have derived from illegal sources or activities.

You confirm that the funds/assets deposited are not derived from any illegal sources or activities.

I. SHARING OF PERSONAL INFORMATION

You authorise the circulation of information concerning you, across all Banque Populaire du Rwanda Group affiliates and with collection agencies where necessary.

AMATEGEKO N'AMABWIRIZA BIGENGA KONTI YO KUBIKUZAHU MURI BANQUE POPULAIRE DU RWANDA S.A

Soma aya mategeko n'aya mabwiriza neza uyasobanukirwe.
Agufasha kumenya neza ibijyanye na konti yawe yo kubikuzaho muri Banque Populaire du Rwanda

A. IBIKUBIYE MURI AYA MATEGEKO N'AMABWIRIZA

Amakuru akubiyeye kuri iyi paji (ndetse n'andi mabwiriza ayo ari yo yose Banki ishobora gushyiraho igihe icyo ari cyo cyose) ni yo masezerano ugirana na Banque Populaire du Rwanda Iyo ushyize umukono ku nyandiko yuzuzwa mu gufunguza konti uba wiyemeje kubahiriza aya mategeko n'amabwiriza.

B. KONTI YAWE

Ugomba kumenyako inyangirakuru yose igaragara kuri sheki, ku nyandiko igomba kwishyurwa, ku nyandiko tegekabwishyuru, ku nyandiko sezeranyabwishyuru, ku nyandiko zishobora gukuruzwa no ku nyandiko zakirirwaho ibicuruzwa bishyirwa kuri konti yawe ari umwimerere, ifite amakuru nyayo kandi ifite agaciro.

Banki ntishobora kuryozwa igikorwa kibaye kigatuma amafaranga ubikije muri banki ahura n'igihombo cyangwa akangirika bitewe n'iteka, itegeko, amahoro, umusoro, icyemezo cy'ikomatanyirizwa, icyemezo cy'isubikabikorwa n'amabwiriza y'ivunisha bishyirizwaho na Leta cyangwa se bitewe n'indi mpamvu iyo ari yo yose irenze ububasha bwa Banki.

Konti yawe ishobora gukurwaho amafaranga bitewe na serivisi Banki iguhaye kandi ayo mafaranga banki ishobora kuyagena igihe icyo ari cyo cyose.

Amatangazo cyangwa amabaruwa bikugenewe bizajya byoherezwa kuri aderesi watanze/mwatanze kandi bizafatwa ko wabyakiriye/mwabyakiriye igihe wabishyikirijweho/mwabishyikirijweho cyangwa se mu gihe cy'iminsi irindwi (7) ikurikira igihe yashyirwe mu iposita.

Banki ntishobora kuryozwa amafaranga uhayeho/muhaye abakozi bayo igihe muyababereye ahantu hatari kuri banki. Iyo usanze/musanze hari ikosa mu nyandiko igaragaza ibikorwa byakozwe kuri konti yawe/yanyu, ugomba/mugomba kubimenyesha Banki mu minsi makumyabiri n'umwe (21) kuko iyo utabikoze/mutabikoze nta na rimwe Banki ishobora kuryozwa iryo kosa. Banki ishobora gukoresha uburenganzira bwo gufatira cyangwa gukoresha ubundi burenganzira nk'ubwo yemererwa cyangwa guhuriza hamwe zimwe muri konti zawo cyangwa zose zigagaraho imyenda ubereyemo Banki kugira ngo ikore ihwanyabwishyuru cyangwa yimure amwe mu mafaranga cyangwa amafaranga yose asigaye kuri imwe kuri nyinshi muri izo konti cyangwa se andi mafaranga aya n'aya ufite kuri konti.

C. SHEKI

Sheki cyangwa izindi nyandiko zisaba banki kwishyura wishyiriyeho umukono (cyangwa se zashyirizwaho umukono n'umwe muri mwe cyangwa mwembi iyo ari konti muhuriyeho) Banki izajya izishyura maze amafaranga yishyure akurwe kuri konti yawe kabone n'ayo iyo konti yawe yaba iriho ayo mafaranga agomba kwishyurwa cyangwa se n'igihe amafaranga asigaye kuri konti yawe ari make ugereranije n'agomba kwishyurwa cyangwa se bikaba na ngombwa ko banki iyishyura isa n'ikugurije ukazayishyura.

Banki nta nshingano ifite yo kwishyura sheki watanze igihe nta mafaranga ahagije ari kuri konti yawe ashobora kwishyura iyo sheki watanze. Icyo gihe Banki ishobora kwanga kwishyura iyo sheki ikayigubiza.

Ugomba gukora ku buryo agatabo kawo ka sheki kabikwa ahantu hizewe kugira ngo hatagira undi muntu ugafata akagakoresha atabyemerewe. Iyo utakabitse ahantu hizewe ushobora kubihomberamo kuko undi muntu ashobora kugakoresha akabikuzaho amafaranga kuri konti yawe.

Mu bushishozi bwayo, Banki ishobora gufata icyemezo cyo kwishyura sheki nubwo amafaranga yaba ataragera kuri konti. Iyo Banki yanze kwishyura iyo sheki, iba ifite kandi n'uburenganzira bwo kuyifatira bityo ikaba yafata ikindi cyemezo isanga ari ngombwa kugira ngo yisubize amafaranga ari kuri iyo sheki.

Igihe cyose isanga ari ngombwa, Banki ifite uburenganzira bwo kugenzura no kwemeza ko sheki yatanzwe koko na nyiri konti; bitaba ibyo iyo sheki ikaba yasubizwa uwayizanye kabone nubwo aba asabwa kubanza kuyuzura no kuyishyiraho umukono.

Iyo agatabo kawo ka sheki gatakaye, kabuze cyangwa se kakibwa ugomba guhita ubimenyesha Banki. Banki ntishobora kuryozwa igikorwa cyo kuba agatabo kawo ka sheki kakoreshejwe n'undi muntu utabifitiye uburenganzira mu gihe utahise uyimenyesha ko agatabo kawo gatakaye cyangwa kabuze ku bundi buryo.

D. KONTI IRIHO AMAFARANGA ATAGEZE KU YANDITSE KURI

SHEKI Abakiriya bashobora guhabwa amafaranga na Banki igihe konti yabo itariho amafaranga atageze ku yanditse kuri sheki ariko ibyo bigakorwa nyuma yo kubyumvikanaho na Banki. Iyo utabyumvikanyeho na Banki kandi konti yawe ikaba isigayeho amafaranga atageze ku yanditse kuri sheki, ayo mafaranga Banki ishobora kuyaguhira ariko ikaguka amafaranga n'inyungu biri hejuru kubera ko ufata nk'umuntu waka inguzanyo atayemerewe. Iyo konti yawe itariho amafaranga yo kubikuzaho ahagije kandi ukaba ushaka kubikuzaho amafaranga arenze ari kuri iyo konti, icyo gihe iyo sheki turayigubiza ntityishyure.

Banki ifite uburenganzira bwo gukoresha amafaranga asigaye kuri konti yawe yo kubikuzaho kugira ngo yiyishyure imyenda uyigomba bitewe n'amafaranga yishyuye kuri konti yawe kandi icyo gihe amafaranga yari asigaye kuri iyo konti yawe yari make ugereranije n'ayo Banki yakwishyuriye.

E. KWISHYURA INYUNGU

Uzagira inshingano zo kwishyura inyungu ku ijanisha rigenwa na Banki yawe yakwa ku mafaranga urimo Banki kubera yayakwishyuriye kuri konti yawe yo kubikuzaho igihe atari ariho. Konti yawe yo kubikuzaho kandi ishobora gukurwaho amafaranga Banki isanzwe ica kubera serivisi itanze, gukurwaho inyungu ugomba Banki, komisiyo n'andi mafaranga.

F. GUSESA AMASEZERANO

Uruhande urwo ari rwo rwose rushobora gusesa aya masezerano igihe icyo ari cyo cyose rukabimenyesha urundi ruhande mu nyandiko. Iyo habaye gusesa amasezerano, iryo sesa rigira agaciro igihe sheki iyo ari yo yose cyangwa amafaranga ayo ari yo yose byagombaga kwishyurwa hakoreshejwe konti yawe byarangiye kwishyurwa n'igihe udutabo twose twa sheki n'amakarita wahawe na Banki warangiye kubisubiza Banki. Iyo ari Banki ifashe icyemezo cyo gusesa amasezerano kandi hakaba hari amafaranga banki yaguhaye igihe konti yawe itariho amafaranga kandi ayo mafaranga ukaba utari wayishyura, icyo gihe ugomba kuyishyura bitaba ibyo Banki ikaba yakwitabaza inzego z'ubutabera kugira ngo igaruze ayo mafaranga.

Inyangirakuru zose zisabwa zigomba kuba zarangiye kuzuzwa mu gihe cy'amezi atatu (3) abarwa uherye ku muni wafungurijeho konti. Iyo udashoboye gutanga izo nyandiko muri ayo mezi atatu (3) konti yawe ihita ifungwa ariko bigakorwa ubanje kubimenyeshwa mu nyandiko.

G. ABANTU BAHURIYE KURI KONTI

Uretse ibikubiyeye mu ngingo zavuzwe haruguru, iyo hari umuntu witabye Imana kandi yari afite konti ahuriyeho n'undi muntu, icyo gihe hitabwa kuri ibi bikurikira:

Uburenganzira ku mafaranga yose asigaye kuri iyo konti yari ihuriyeho buhabwa usigaye (bitabangamiye amategeko akurikizwa)

Imyenda yose abahuriye kuri konti bafitiye Banki (yaba inguzanyo batse cyangwa undi mwenda wo ku bundi buryo) ni uburyozwe magirirane kuri buri wese. Abahuriye kuri konti bagira uburyozwe magirirane ku mikoreshereze no ku mafaranga aba asigaye kuri konti yabo.

H. KWIHAKANA UBURYOZWE

Nta na rimwe Banki ishobora kuryozwa amafaranga/umutungo ubikije kuri konti yawe ariko nyuma bikazagaragarako ayo mafaranga cyangwa uwo mutungo bikomoka mu nzira cyangwa ku bikorwa binyuranye n'amategeko.

Ugomba kwemeza amafaranga/umutungo ubikije kuri konti yawe bikomoka mu nzira cyangwa ku bikorwa bitanyuranye n'amategeko.

I. IHANAHANA RY'AMAKURU YEREKEYE UMUKIRIYA

Ugomba kwemera ko Banki ihanahana n'abakorana na Banque Populaire du Rwanda ndetse n'ibigo bishinzwe kwishyura iyo bibaye ngombwa, amakuru akwerekaye.