

# INDIVIDUAL 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 / UBURYO BWO KWISHYURA:

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

## I. PERSONAL IDENTIFICATION / UMWIRONDORO

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 .....

State / Country /Ubwenegihugu ..... US National YES/NO .....

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

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

Number of Dependants / Umubare w' abana .....

If Married "Name of spouse" / amazina y' uwo mwashakanye .....

Spouse phone number / telefoni y'uwo mwashakanye .....

Business segment (Vision SBU /urwego rw' umurimo) .....

Customer open date ..... House number / Numero y' inzu .....

District / Akarere ..... Sector / Umurenge .....

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

Province / Intara ..... Country / Igihugu .....

Mailing address ..... Business / Occupation (Icyo ukora) .....

## 2. MODE OF IDENTIFICATION / IBIKURANGA

Rwandan National ID /indangamuntu ☐ Passport/ Pasiporo ☐

Drivers Licence/permit ☐ Rwandese Refugee ID ☐ Kenyan/Ugandan ☐

ID number /Numero y' indangamuntu .....

Date of Issue / Italiki yatangiweho .....

Place of issue / Aho yatangiwe .....

Expiry date / Italiki izarangiriraho .....

Others (Please specify) .....

RSSB Number /Numero y' ubwiteganyirize bw' abakozi .....

Health Insurance Number / Numero y' ubwishingizi bw' indwara .....

Mobile Number / Numero ya telefoni .....

Work Telephone ..... Email .....

## 3. COMMUNICATION DETAILS / AHO UTUYE

Country of Residence / aho utuye .....

Street number / Numero y' umuhanda .....

Province / Intara ..... District /Akarere .....

Sector / Umurenge ..... Cellule / Akagali .....

Village / Umudugudu .....

#### 4. EDUCATIONAL DETAILS

Education level /Ibyiciro by'amashuri wize:

Below primary school / Amashuri abanza ☐ Secondary school / Amashuri y' isumbuye ☐

Bachelors' degree / Kaminuza ☐ Masters ☐ Dr ☐ PHD ☐ Prof ☐

Others (specify) .....

Language: Kinyarwanda ☐ English ☐ French ☐ Swahili ☐

Social Economic Class / icyiciro cy' ubudehe .....

Customer TIN Number (if applicable) / Nomero y'umusoreshwa .....

Income frequency / Ikigereranyo cy'amafaranga winjiza :

Monthly ☐ Daily ☐ Others .....

Source of fund/inkomoko y'amafaranga ubitsa muri banki .....

Residence Type (Owner or Tenant) /aho utuye: urakodesha? ☐ Ni iyawe? ☐

Number of dependents .....

#### 5. EMPLOYMENT DETAILS / UMUKORESHA (IF APPLICABLE)

Occupation / Icyo Ukora .....

Employer Name / Umukoresha .....

**Employer Address**

Country / Igihugu .....

Sector / Akagari .....

Province / Intara .....

District / Akarere .....

Street number /Nomero y'umuhanda .....

Employee ID/Nomero iranga umukozi .....

Local Government Member / Umukozi w'inzego z'ibanze za leta (Akarere & Umurenge)?

YES/NO ..... Employer e-mail .....

#### 6. NEXT OF KIN/ UWO MUFITANYE ISANO BANKI YABARIZAHO AMAKURU YAWE

Name / Amazina .....

Phone number / Nomero ya telefoni: .....

Relationship: Mother/ Mama ☐ Father/Papa ☐ Sister /Mushiki wawe ☐

Brother /Musaza wawe ☐ Children /Umwana wawe ☐  
 Adopted Child/Umwana murera byemewe n'amategeko ☐  
 Business partner/uwo mufatanya mu bucuruzi .....  
 Others (specify) /indi sano mufitanye /yivuge .....  
 Language /ururimi akoresha .....  
 Country /Igihugu ..... Province/Intara .....  
 District/ Akarere..... Sector/Umurenge .....  
 Village /Umudugudu ..... Cell / Akagari .....  
 Email address .....

## 7. ACCOUNT OPENING TOOL:

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

## 8. ACCOUNT MANDATE / SIGNATORIES / ABASINYA KURI KONTI

First Names / Izina bwite.....  
 Middle Name /Izina ryo hagati .....  
 Surname / Last Name / Irindi zina .....  
 Full name /Amazina yose .....  
 Gender: Male ☐ Female ☐  
 Date of Birth /igihe wavukiye : itariki / ukwezi/umwaka : dd/mm/year..... /..... /.....  
 Place of Birth / Aho wavukiye.....  
 Date of birth/ itariki wavutseho /ukwezi/umwaka dd/mm/year.....  
 ID Type .....  
 Nationality / ubwenegihugu bwawe .....  
 US National YES/NO / waba ufite ubwenegihugu bw'Amerika? .....  
 ID Number / Numero y'indangamuntu / Passport /Pasiporo .....  
 ID Type / ubwoko bw' ikikuranga .....

### Relationship / Isano

Spouse / Uwo mwashakanye ☐ Children / Umwana ☐ Brother / Musaza wawe ☐

Sister / Mushiki wawe ☐ Business partner ☐

Other (specify) .....

Number of dependents/ umubare w'abana .....

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

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

### 8. MODE OF OPERATIONS/UBURYO KONTI IKORESHA MUKUBIKUZA

Solely/Umwe yemerewe kubikuza .....

Joint/babiri bagomba kwemeza kubikuza .....

All to sign /Bose bagomba kwemeza kubikuza .....

Other conditions (specify)/ Ubundi buryo bwemewe/ buvuge .....

### FOR BANK USER ONLY (MANDATORY)

|   |  |
|---|--|
| Customer Risk rating (Low, Medium, High).<br>Automatically generated by the system  |  |
| PEP ( Y/N ) , check against Pep list in T24 and get confirmation from the customer  |  |
| PEP family member or close associates (Y/N)<br>Mother/ Father /child /spouse /mother in law /<br>father in law /uncle /sister in law /father in law or<br>who have business or financial relationship with a<br>PEP (get information from the client) |  |
| Inputter name:  |  |
| Inputter signature:   |  |
| Authorizer name:  |  |
| Authorizer signature:   |  |

### COMMITMENT ON DATA 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: .....

## Terms And 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 therefrom. 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.

BPR reserves the right to collect applied taxes that are fixed by the law and are related to client's account.  
For accounts with minimum balance and operating balance (TUZA: FRW 10,000; student account FRW 3,000) failure to respect the balance stated on account description is a breach of the terms and conditions of this contract and would lead to the closure of the related account.

The Bank has right to close the client's account without or with prior notice whenever it deems that the account is not fully or properly utilized.  
The bank shall amend, change, remove or add some of the elements either entirely or partially, including charges/prices charged on services provided by it, whenever it is deemed necessary. The new prices/charges as a result of the above changes are respected starting from the date stated by the Bank. The changes made are communicated to the client through notices put in the Bank's building, posting on the bank's website, newspapers, and the client is bound to respect the changes. The bank shall always have the right to change how it delivers its services without notice to the client.

The client gets a password when he/she receives an ATM card, and Mobile Banking services to facilitate and monitor the use of the account. The account holder is required not to share this information with any other person. In case the ATM card, Password is stolen or lost, or the password to access the mobile banking services is lost or stolen, the client is obliged to inform the bank immediately and will incur the cost of issuing the new card and/or a new password. The communication to the bank of the loss of the ATM card, password for ATM or for Mobile banking should be made in writing.

### 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

Soma aya mategeko n'aya mabwiriza neza uyasobanukirwe. Agufasha kumenya neza ibijanyanye 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 YAWA

Ugomba kumenyako inyandiko yose igaragara kuri sheki, ku nyandiko igomba kwishyurwa, ku nyandiko tegekabwishyu, ku nyandiko sezeranyabwishyu, ku nyandiko zishobora gucuruzwa 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'ivunjisha bishyizweho 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 wabishyikiriyeho/mwabishyikiriyeho cyangwa se mu gihe cy'iminsi irindwi (7) ikurikira igihe yashyirwe mu iposita.

Banki ntishobora kuryozwa amafaranga uhave/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 kubimenyeshya 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 muri konti zawe cyangwa zose zigagarahaho imyenda ubereyemo Banki kugira ngo ikore ihwanyabwishyu 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.

Banki y'Abaturage ifite uburenganzira bwo gukusanya imisoro iteganywa n'amategeko ikurwa kuri konti y'umukiliya. Kuri konti zisaba amafaranga y'ifatizo n'amafaranga atuma zibasha gukoreshwa (TUZA: Frw 10000; konti y'abanyeshuri Frw 3000) kutabasha kubahiriza umubare w'amafaranga yagenwe ni ukurengera amabwiriza n'amasezerano y'iki kontaro, bikaba bishobora gutuma iyo konti ifungwa.

Banki ifite uburenganzira bwo gufunga konti y'umukiliya habayeho cyangwa hatabayeho kubanza kubimumenyeshya igihe cyose bigaragaye ko konti itari gukoreshwa mu buryo bwuzuye cyangwa bukiye.

Banki ishobora kuvugurura, guhindura, gukuramo cyangwa kongeramo zimwe mu ngingo uko zakabaye cyangwa ibice byazo, harimo izerekeye ibiciro bigenewe serivisi zitangwa nayo, igihe cyose isanze ari ngombwa. Ibiciro bishya biturutse kuri izo mpinduka bitangira kubahirizwa ku itariki yagenwe na banki. Impinduka zikozwe zimenyeshwa abakiliya binyuze mu matangazo ashyirwa ku nyubako za banki, inkuru zitabwaka ku rubuga rwa banki no mu binyamakuru, kandi umukiliya aba akwiye kuzubahiriza. Banki ihora ifite uburenganzira bwo guhindura uburyo itangamo serivisi itabanye kubimenyeshya umukiliya.

Umukiliya ahabwa umubare w'ibanga iyo ahawe ikarita ya ATM na serivisi za banki kuri telephone hagamijwe koroshya no gucunga imikoreshereze ya konti. Nyiri konti asabwa kutamenyeshya undi muntu iyo mibare. Igihe ikarita ya ATM cyangwa umubare w'ibanga bibuze, umukiliya asabwa kubimenyeshya banki bwangu kandi akishingira ikiguzi cyo guhabwa indi karita cyangwa umubare w'ibanga mushya. Kumenyeshya banki ibura ry'ikarita ya ATM n'iry'umubare w'ibanga wa ATM cyangwa uwa serivisi za banki kuri telephone bikorwa mu nyandiko.

### C. SHEKI

Sheki cyangwa izindi nyandiko zisaba banki kwishyura wishyiriyeho umukono (cyangwa se zashyizweho umukono n'umwe muri mwe cyangwa mwembi iyo ari konti muhuriyeho) Banki izajya izishyura maze amafaranga yishyurwe 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 ikayigusubiza.

Ugomba gukora ku buryo agatabo kawe ka sheki kabikwa ahantu hizewe kugira ngo hatagira undi muntu ugafata akagakoresha atabyemerewe. Iyo utakabitse ahantu hizewe ushobora kubihomberamo kuko undi muntu ashobora kugakoresha akabikuzwa 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 yatanze koko na nyiri konti; bitaba ibyo iyo sheki ikaba yasubizwa uwayizanye kabone nubwo aba asabwa kubanza kuyuzura no kuyishyiraho umukono. Iyo agatabo kawe ka sheki gatakaye, kabuze cyangwa se kakibwa ugomba guhita ubimenyeshya Banki. Banki ntishobora kuryozwa igikorwa cyo kuba agatabo kawe ka sheki kakoreshejwe n'undi muntu ahagije uburenganzira mu gihe utahise yimenyeshya ko agatabo kawe 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 kubyumvikana na Banki. Iyo utabyumvikanyeho na Banki kandi konti yawe ikaba isigaye amafaranga atageze ku yanditse kuri sheki, ayo mafaranga Banki ishobora kuyaguhira ariko ikaguca amafaranga n'inyungu biri hejuru kubera ko ufatwa nk'umuntu waka inguzanyo atayemerewe. Iyo konti yawe itariho amafaranga yo kubikuzaho ahagije kandi ukaba ushaka kubikuzwa amafaranga arenze ari kuri iyo konti, icyo gihe iyo sheki turayigusubiza ntuyishyure.

*Banki ifite uburenganzira bwo gukoresha amafaranga asigaye kuri konti yawe yo kubikuzaho kugira ngo yishyure 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 ijanyishya rigenwa na Banki yawe yakwa ku mafaranga urimo Banki kubera ko 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 guseya aya masezerano igihe icyo ari cyo cyose rukabimenyeshya urundi ruhande mu nyandiko. Iyo habaye guseya amasezerano, iryo sesa rigira agaciro igihe sheki iyo ari yo yose cyangwa amafaranga ayo ari yo yose byagombaga kwishyurwa hakoreshejwe konti yawe byarangije kwishyurwa n'igihe udutabo twose twa sheki n'amakarita wahawe na Banki warangije kubisubiza Banki. Iyo ari Banki ifashe icyemezo cyo guseya 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.

*Inyandiko zose zisabwa zigomba kuba zarangije kuzuzwa mu gihe cy'amezi atatu (3) abarwa uherye ku munsu wafungurijeho konti. Iyo udashoboye gutanga izo nyandiko muri ayo mezi atatu (3) konti yawe ihita ifungwa ariko bigakorwa ubanje kubimenyeshya 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 ihuriweho 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 ko 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.*