

UKO IKIMINA CYACU GIKORA N'IBIYANYE N'AMASEZERANO

Amasezerano y'ubwishingizi "Ikmina Cyacu" ni amasezerano y'ubwishingizi bw'ubuzima agengwa n'itegeko ry'u Rwanda rigenga ibigo bikora/bitanga ubwishingizi mu Rwanda.

Ikmina Cyacu gikora gute: "IKIMINA CYACU" ni ubwishingizi bw'ubuzima burimo kwizigamira byose bikaba bikorwa muburyo bw'ikoranabuhanga. Kwiyandikisha, kwishyura imisanzu uko umunyamuryango abishatse ndetse no kubikuza byose bikorerwa kuri telefoni ngandanwa aho umunyamuryango akanda *177# ubundi agakurikiza amabwiriza.

AMASEZERANO RUSANGE Y'IKIMINA CYACU

- **Iningo ya 1: Imiterere y'Ikmina Cyacu**
- Umunyamuryango yemerewe kubitsa inshuro ashaka n'igihe abishakiye. Amafaranga make yo guheraho ni 100.
- Iyo umunyamuryango yishyuye umusanzu wa mbere, ahita abona ubwishingizi.
- Kwiyandikisha bikorwa hakoreshejwe telefoni ngandanwa, umuntu akanze *177# agakurikiza amabwiriza. Dore uko kwiyandikisha bikorwa:
- **Kwiyandikisha:** bikorwa n'umuntu ufite imyaka 16 kugeza kuri 72 y'amavuko.
- **Kwizigamira:** kwishyura bikorerwa kuri telefoni gusa.
- **Kubikuza:** kubikuza bikorerwa kuri telefoni gusa.
- **Kureba ayo ugejejemo:** kureba ubwizigame bikorerwa kuri telefoni no kuu rubuga rwa murandasi (website).
- **Gutanga umusigire:** gutanga umusigire nabyo bikorerwa kuri telefoni.
- **Kubikuza:** bikorwa n'umunyamuryango kugiti cye.
- **Amategeko agenga uburyo bwo kubikuza:**

- Nyuma y'amezi 3 (iminsi 90) umunyamurayngó afashe ubwishingizi cyangwa uhoreye igithe yabikurije yemerewe kubikuza 50% y'ubwizigame bwe.
- Nyuma y'amezi 6 (iminsi 180) umunyamurayngó afashe ubwishingizi atarabikuza cyangwa uhoreye igithe yabikurije bwa nyuma, yemerewe kubikuza 70% y'ubwizigame bwe.
- Nyuma y'amezi 12 (iminsi 365) umunyamurayngó afashe ubwishingizi atarigeze abikuza na rimwe cyangwa uhoreye igithe yabikurije bwa nyuma, yemerewe kubikuza amafaranga afitemo hagasigaramo nibura Frw 200 kugeza amasezerano arangiye cyangwa asheshwe.
- Umunyamuryango yishyura Frw 100 kuri buri nshuro abikuje.
- Gusesa amasezerano burundu byemewe hashize nibura imyaka 3 nkuko bitegangwa n'itegeko. Iyo amasezerano asheshwe, umunyamuryango ahabwa ubwizigame bwe bwose ndetse n'inyungu ziyongeyeho. Aha nahohumunyamurayngó yishyura Frw 100

ubundi amasezerano agahita atakaza agaciro.

Ingingo ya 2: Igihe amasezerano amara

- Amasezerano atangira umusanzu wa mbere ukimara kwishyurwa.
- Igihe gito amasezerano amara ni amezi 36 kandi ntashobora guseswa mbere y'icyo gihe keretse umunyamuryango aramutse yitabye Imana.

Ingingo ya 3: Iyo umunyamuryango yitabye Imana

Iyo umunyamuryango yitabye Imana, umusigire ahabwa ubwizigame bwose nyakwigendera yaragejejemo hamwe inyungu ubwizigame bwabyaye. Iyo umunyamuryango yaragejejemo byibuze Frw 100,000, umusigire we ahabwa 5% y'ubwizigame [current fund value] adashobora kurenga Frw 50,000. Usibye urupfu rutewe n'impanuka, lyi mpozamarira ya 5% itangwa aruko umunyamuryango yaramaze iminsi 60 yinjiye mu Ikimina cyacu.

Ingingo ya 4: Umunyamuryango

Umuntu wese ufile hagati y'imyaka y'amavuko 16 na 72 akaba afite

indangamuntu y'u Rwanda ndetse na telefoni ngendanwa yemerewe kuba umunyamuryango.

Ingingo ya 5: Imisanzu

Umunyamuryango yemerewe gutanga umusanzu ashaka n'igihe abishakiye gusa umusanzu ku nshuro imwe ntushobora kujya munsi ya Frw 100 nk'uko bivugwa mungingo ya 1.

Ingingo ya 6: Inyungu Z'IKIMINA CYACU

Imisanzu y'IKIMINA CYACU ibyara inyungu zibyara izindi nyungu zingana na 3% k'umwaka. Mugihe umunyamuryango yitabye Imana, hiyongeraho 5% y'ubwizigame nkuko bivugwa mungingo ya 3.

Ingingo ya 7: Gusubika amasezerano

Iyo umunyamuryango ashatse gusubika amasezerano by'igihe gito ntabwo aringombwa ngo abimenyesha Prime Life Insurance. Areka gutanga imisanzu kandi ibi ntabwo bimubuza gukomeza kubarirwa inyungu ku misanzu yatanzwe mbere. Bivuzeko ntabirarane abarwaho.

