

Izina ry'Umuryango

Irindi Zina

Izina

Italiki y'Amavuko

Umunsi /Ukwezi

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Igitsina: Gabo Gore

Aho Utuye

Indangamuntu

Telefoni Ngendanwa

Email:

Telefoni (yo mu Rugo)

Ifoto ngufi

Nomero ya Pasiporo

Urwego/Umwanya

Umubare w'imyaka mu kazi

Hari inguzanyo usanganywe? Yego Oya Byemejwe Yego Oya

Itariki uhemberwaho

Izina ry'Umukoresha/Aderesi N° y'Inzu/ Umudugudu/Akagari/Umurenge/Akarere

Umushahara w'Ukwezi Ukugera mu Ntoki

Ishami rya Banki umushahara woherezwaho

Nimero ya Konti

Amategeko n'amabwiriza

Ingano y'inguzanyo yemewe ni 50% by'umushahara. Yishyurwa mu minsi 30 ku nyungu ya 6%. Inyungu ku gikorwa gifatika ni 3.8%, ikiguzi cyo kubitunganya ni 2%; inguzanyo ku bwishingizi bw'ubuzima ni 0.2%, igomba gusuzumwa buri gihe hakurikijwe imiterere y'isoko. Ihinduka ryose mu biciro by'igikorwa gifatika rimenyeshejwe na banki ku mukiliya / ikigo rizahuza impande zombi.

Uburenganzira butangwa n'Umukozi & Amabwiriza adahinduka ku mukoresha ku byerekeye imishahara, ubwishyu n'ibihembo

Ku birebana n'icyifuzo cyanje cyo guhabwa "inguzanyo y'igihe gito" na Access Bank Rwanda Plc iherereye mu Igorofa rya 3 mu Nyubako ya KIC, Avenue de la Paix, P.O Box 2059 Kigali, mbahaye uburenganzira bwo kwemeza kuri Access Bank Rwanda Plc aya makuru yatanzwe haruguru kandi mbasaba kubahiriza amasezerano umukoresha yagiranye na banki hano hasi.

Ikindi kandi kubera ko Access Bank Rwanda Plc yampaye inguzanyo y'ubucuruzi, mbahaye uburenganzira ntayegayezwa kandi budafite andi mabwiriza bwo kwishyura umushahara wanjye wa buri kwezi, amafaranga agenerwa uvuye mu kazi, ibihembo n'andi mafaranga ashobora kungeraho nk'umukozi wa mu buryo butaziguye kuri konti yanje ya Access Bank Rwanda Plc nimo ya Konti.....nkoresha hamwe na..... ishami rya banki. Uyu mushahara uzajya ukurwaho na banki mu kwishyura umwenda nyibereyemo

Ndabasaba bidasubirwaho gukoresha amafaranga yanje agenerwa umukozi uvuye mu kazi cyangwa igice cyayo (amafaranga agenerwa abari mu kiruhuko cy'izabukuru) kugira ngo hishyurwe inguzanyo yavuzwe haruguru ku buryo bishobora gukomeza kubaho mu gihe nakwivana mu kazi ku bushake, kujya mu kiruhuko cy'izabukuru, kurangiza amasezerano, kwirukanwa cyangwa gupfa.

Nsobanukiwe ko kurenga kuri kimwe mu bigize aya masezerano bihita biganisha ku iseswa ryayo bikozwe na banki nta nteguza.

Nemera ko umukoresha agomba kubahiriza bikwiye ibyemeranyijweho muri aya masezerano kandi ko amafaranga atagomba koherezwa ku yindi banki iyo ari yo yose iyi banki itabanje kubitangira uruhushya rwanditse.

Ndemera ko ige cyose naba mpinduye Umukoresha, Access Bank Rwanda Plc izajya ikusanya umushahara wanjye wa buri kwezi, amafaranga agenerwa uvuye mu kazi, ibihembo n'andi mafaranga ashobora kungeraho avuye ku mukoresha wanjye mushya kandi akishyurwa mu buryo butaziguye kuri nimo ya Access Bank Rwanda Plc yavuzwe haruguru.

Mu gihe hari kimwe kitubahirijwe mu bikubiye muri aya masezerano, uwasabye inguzanyo yemerera banki gukoresha uburenganzira butangwa n'itegeko.

Aya masezerano atangira gukurikizwa guhera ku itariki iteganyijwe, ntashobora kuvugururwa ahubwo ashobora gusa guhinduka cyangwa guseswa n'iyi banki kandi mu buryo bw'inyandiko.

Izina

Nomero y'Umukozi

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Amasezerano ntayegayezwa y'Umukoresha n'icyemezo cy'uko umushahara n'inyungu by'ukwezi byuzuye byatanzwe

Uwasabye inguzanyo n'umukoresha bemeranya ko umushahara wa buri kwezi uzajya uvanwa kuri konti isanzwe N°.....yafunguwe mu bitabo bya banki. Igice runaka cy'amafaranga kizajya cyishyurwa buri kwezi ni **Frw** ... azajya avanwa ku mushahara wa buri kwezi.

Turemeza ko kuva ku itariki y'iki cyemezo, amakuru yerekeye akazi n'umushahara wa buri kwezi ameze nk'uko byagaragajwe haruguru n'abakozi kandi nk'uko byerekanwe mu izina rye mu mbonerahamwe y'umushahara. Twiyemeje kumenyesha banki mpinduka zose zabaho ku bw'inyungu z'impande zombi.

Byumvikanyweho kandi byemeranyijweho n'impande zose ko nta buryo (bw'inyongera, gufatira, kunyuranya) cyangwa amasezerano atandukanye n'aya, ashobora gutinza cyangwa kubuza kwaba ukwishiura cyangwa guhembwa k'uwasabye inguzanyo.

Uretse igihe banki yemeye ku mugaragaro mbere y'igihe, aya masezerano akomeza gukurikizwa kugeza igihe ideni ryose ryishyuriwe, kandi kwishyura igice cyangwa ideni ryose bihabanye n'aya masezerano ntibigomba kunyuranya na banki.

Twiyemeje ko nta mpinduka igomba kuba kuri konti ye cyangwa mpinduka mu mabwiriza yo kwishyura bizemererwa nta cyangombwa cyangwa inyandiko y'uko nta mwenda afite giturutse muri banki yanyu.

Mu gihe habayeho urupfu, gusezererwa cyangwa kwirukanwa kw'umukozi, twiyemeje kwishyura umwenda waba usigaye we hamwe n'inyungu bivuye mu mperekeza.

Aya masezerano mu izina ry'umukozi wagaragajwe haruguru azakomeza kutugenga kandi ntashobora kunyegayezwa no guhindurwa kugeza igihe hazemezwa ko inguzanyo yatanzwe yishyuwe yose.

Aya masezerano asobanurwa kandi azubahirizwa hakurikijwe amategeko ya Repubulika y'u Rwanda. Mu gihe habayeho ukudahuza cyangwa amakimbirane mu gusobanura cyangwa kuyashyira mu ngiro, bigomba gukemurwa mu bwumvikane. Mu gihe ikibazo kidashobora gukemurwa hakurikijwe uburyo bwavuzwe haruguru, icyo kibazo kizashyikirizwa inkiko z'u Rwanda zibifitiye ububasha.

UMWANYA WAGENEWE IKIGO

UMUYOBOZI USHINZWE IMISHAHARA

UMUYOBOZI USHINZWE ABAKOZI

**UMWANYA WAGENEWE ACCESS BANK (RWANDA)
PLC**

USHINZWE IBARURAMARI

UMUYOBOZI USHINZWE IMIKORANIRE