

**Ifishi yo Kwiyandikisha
Usaba Inguzanyo y'Igihe
gito**



Izina ry'Umuryango _____ Irindi Zina _____ Izina _____

Italiki y'Amavuko _____ Igitsina: Gabo Gore _____ Aho Utuye _____
Umunsi /Ukwezi / u
m
wa
ka

Indagamuntu _____ Telefoni Ngendanwa _____ Email: _____ Telefoni (yo mu Rugo) _____



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 rimenyeshajwe 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 cyanjye 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.

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 kumenyeshya banki impinduka 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 ukwishyura 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 impinduka 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 yishyurwe 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