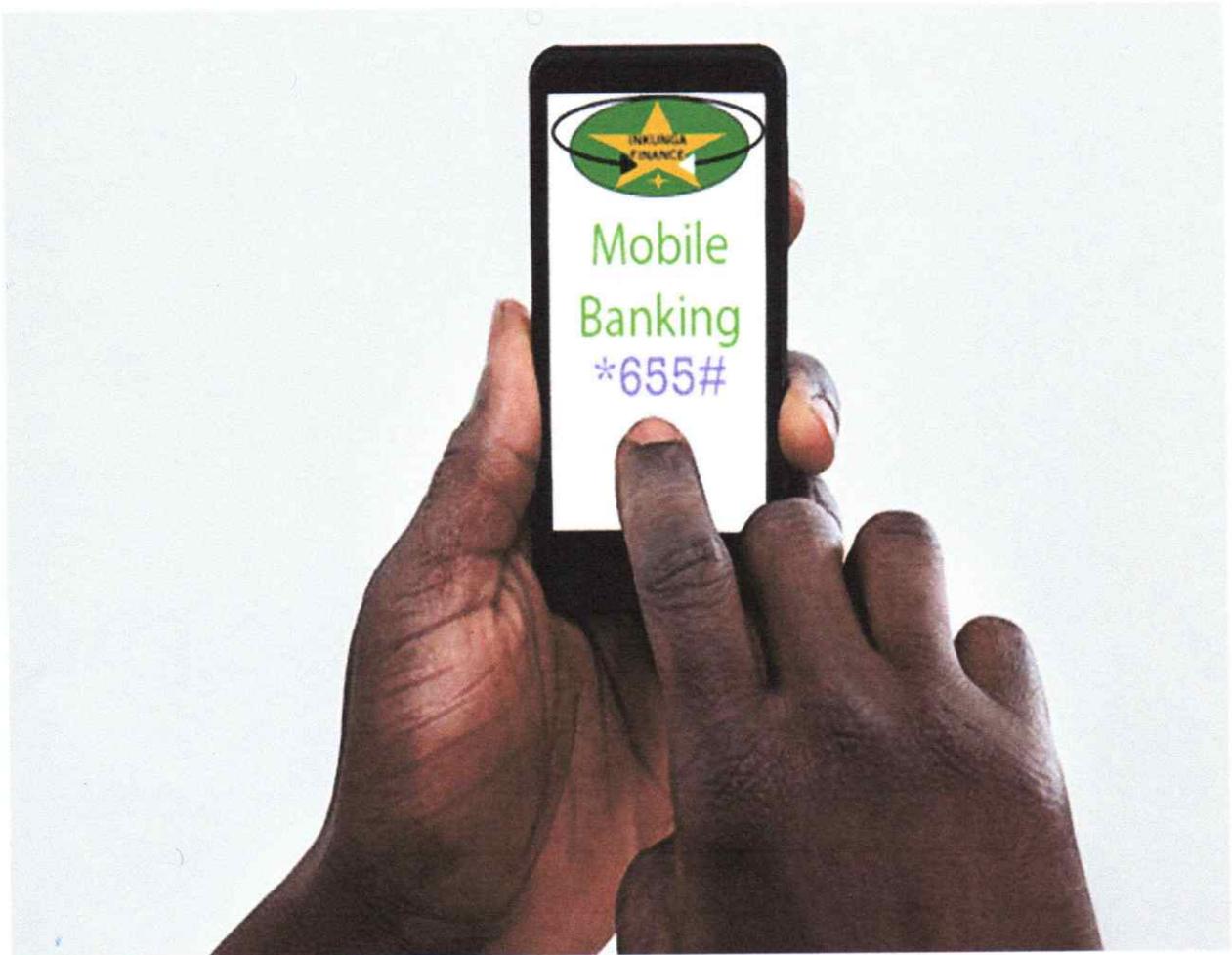




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**AMAKURU Y'INGENZI YEREKEYE IKIGUZI CYA SERIVISI ZITANGWA
N'IKIGO CYA INKUNGA FINANCE Plc**



Karongi, Nzeri 2023

**IBICIRO BIGENDERWAHO MU GUTANGA SERIVISI MU INKUNGA FINANCE Plc
GUHERA TALIKI YA 1 NZERI 2023**

SERIVISI ZITANGWA	IBISABWA /UBUSOBANURO	IKIGUZI
I. GUFUNGUZA KONTI		
1. Konti isanzwe (DAV)	Amafoto 2 magufi + kopi y'indangamuntu/pasiporo Kwemeza inyandiko imenyasha amakuru y'ingenzi ya konti (KFS)	Ubuntu
2. Konti isanzwe (Ibigo, amakoperative n'amashyirahamwe etc..)	1. Ibaruwa y'Ubuyobozi isaba gufunguza konti igaragaza: Abemerewe kuyijyaho (<i>Signataires</i>) n'uburyo bwo kubikuzwa 2. Amafoto y'abazashyirwa kuri Konti ; 3. Icyangombwa cy'Ikigo/Koperative etc... Icyangombwa cy'akagari ku itsinda 4. Kwemeza inyandiko imenyasha amakuru y'ingenzi ya konti (KFS)	Ubuntu
3. Konti yo kuzigama (DAT)	Gusinya amasezerano ya konti ibyara inyungu (DAT) Kwemeza inyandiko imenyasha amakuru y'ingenzi ya konti (KFS) Amafaranga macye azigamwa : 100,000 Frw	Ubuntu
4. ITEGANYIRIZE	Kwemeza inyandiko imenyasha amakuru y'ingenzi ya konti (KFS) Amafaranga make yo kuzigama aherwaho 1,000 Frw Amafaranga make asigara kuri konti: 5,000 Frw	Ubuntu
5. ZIGAMIRUMWANA	Kwemeza inyandiko imenyasha amakuru y'ingenzi ya konti (KFS) Amafaranga make yo kuzigama aherwaho: ayo ariyo yose Amafaranga make asigara kuri konti: 5,000 Frw	Ubuntu
6. Konti y'ubwizigame bwishingira inguzanyo	Kwemeza inyandiko imenyasha amakuru y'ingenzi ya konti (KFS) Amafaranga macye azigamwa: 10% y'inguzanyo ihawe itsinda	Ubuntu
II. KUGURA UDUTABO		
1. Agatabo ko kubitsa no kubikuzwa	Ku muntu ufunguza konti ntagisabwa ariko ku mukiliya usaba agatabo gashya yuzuzwa urupapuro rubisaba	3,000 Frw

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2. Agatabo ka sheki paji 24	Kuzuzura urupapuro rubisaba Usabye sheki ayihabwa mu gihe kingana n'ibyumweru bibiri	5,000 Frw
3. Agatabo ka sheki paji 48	Kuzuzura urupapuro rubisaba Usabye sheki ayihabwa mu gihe kingana n'ibyumweru bibiri	10,000 Frw
III. KUBITSA NO KUBIKUZA		
1. Kubitsa	Ntacyo	Ubuntu
2. Kubitsa no kubikuza ukoresheje telefoni	Kuba telefoni yawe yarahujwe na konti Gukoresha *182*4# ugakurikiza amabwiriza	Ubuntu
3. Kubikuza amafaranga yoherejwe kuri konti hakoreshejwe telefone (mbere y'amasaha 24)	Kwishyura ikiguzi cyabugenewe: 1 Frw -150,000 Frw	1,000 Frw
	150,001 Frw-500,000 Frw	2,500 Frw
	500,000 Frw – 1,000,000 Frw	5,000 Frw
	1,000,001 Frw no kuzamura	10,000 Frw
4. Kubikuza ukoresheje agatabo	Kuba uri nyiri konti cyangwa umwishingizi we	Ubuntu
5. Kubikuza nta gatabo nta na sheki	Kuzuzura urupapuro rusaba kubikuza nta gatabo/sheki bikorwa na nyiri konti gusa Kuzana indangamuntu/pasiporo cyangwa icyangombwa kiyisimbura	1,000 Frw
6. Kubikuza ukoresheje sheki	Kuba imikono ya nyiri konti iri kuri sheki ihuye neza n'iri muri sisiteme ya INKUNGA FINANCE Plc Gutanga Kopi y'irangamuntu/pasiporo iyo atari nyiri konti	Ubuntu
7. Kubikuza kuri konti ya ITEGANYIRIZE	Ntagisabwa ariko kubikuza ni rimwe mu kwezi k'uwitwaje agatabo	Ubuntu
8. Kubikuza kuri Konti ya ITEGANYIRIZE iyo birenze inshuro imwe mu kwezi	Kuri buri nshuro irenze ku iteganywa hishyurwa igiciro cyagenwe	1,000 Frw
9. Kubikuza kuri konti ya ZIGAMIRUMWANA	Ntagisabwa ariko kubikuza ni rimwe mu mwaka k'uwitwaje agatabo	Ubuntu
10. Kubikuza kuri Konti ya ZIGAMIRUMWANA iyo birenze inshuro imwe mu mwaka	Kuri buri nshuro irenze ku iteganywa hishyurwa igiciro cyagenwe	3,000 Frw
IV. KOHEREREZANYA AMAFARANGA		
1. Kohererezanya amafaranga ku bakiriya ba INKUNGA	Kuba telefone yarahujwe na konti Gukoresha *655# ugakurikiza amabwiriza	Ubuntu

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FINANCE Plc ukoresheje telefoni		
2. Kohererezanya amafaranga ku bakiriya ba INKUNGA FINANCE Plc (Imishahara)	Ikigo cyangwa Urwego ruhamba rusabwa gukora urutonde rw'abahabwa amafaranga ruriho amakuru akurikira: 1. Amazina y'abahabwa amafaranga; 2. Umubare w'amafaranga buri wese ahabwa; 3. Nimero ya Konti ya buri wese 4. Kashi (cachet) n'Umukono by'Umuyobozi w'ikigo cyangwa urwego ubyemerewe. 5. Kwishyura ikiguzi cyabigenewe ku mukiriya	
	Kwishyura ikiguzi cyabugenewe: Icyumweru Iminsi 15 Ukwezi	200 Frw 300 Frw 500 frw
3. Koherereza amafaranga ku mukiriya hagati y'ibigo by'imari	Kuzuzwa urupapuro rubisaba (Bisabwa gusa na Nyiri Konti ntabwo abishingizi babyemerewe) no kwishyura ikiguzi cyabigenewe bitewe naho amafaranga ajya Gutanga Indangamuntu/pasiporo	Hagati ya 500-1,500 Frw
4. Uburyo buhoraho bwo koherereza amafaranga (Standing order)	Kuzuzwa no gusinya ku rupapuro rubisaba Kwishyura ikiguzi cya bugenewe	500 Frw
5. Guhagarika uburyo buhoraho bwo kohererezanya amafaranga	Kuzuzwa no gusinya ku rupapuro rubisaba	Ubuntu
V. KUREBA NO GUSABA AMAKURU YEREKEYE KONTI		
1. Gusaba amakuru y'imikoreshereze ya konti ari ku mpapuro	Kwishyura ikiguzi cyabugenewe cy'impapuro	2,000 Frw
2. Gusaba amakuru y'imikoreshereze ya konti yoherejwe kuri imeli, telefoni etc..	Kwandika email ibisaba Kuba uri nyiri konti cyangwa umwishingizi we	Ubuntu
3. Kureba amakuru ukoresheje serivisi ya Mobile Banking	Kuba warahuje telefone na konti yawe Gukoresha *655# Ugakurikiza amabwiriza	Ubuntu
4. Gusaba guhuza telefoone na konti	Kuzuzwa no gusinya urupapuro rubisaba (Telefoni ihuzwa na konti ni ibaruye ku mazina ya Nyiri Konti).	Ubuntu
5. Gusaba inyandiko y'uko urimo umwenda cyangwa ntawo	Kwishyura ikiguzi	5,000 Frw

6. Kwemeza ko umukiriya afite konti mu kigo	Kwishyura ikiguzi	5,000 Frw
7. Gusaba fotokopi zitandukanye z'ibyangombwa byatanzwe birebana na konti cyangwa ibindi bibitswe n'ikigo	Kwishyura ikiguzi	1,000 Frw
8. icyemezo cy'ingwate yo gupiganira isoko	Kwishyura ikiguzi	10,000 Frw
9. Ibaruwa yemera gushyira mu bikorwa amasezerano umukiriya yagiranye n'ikindi kigo cy'imari gishaka kugura umwenda we	Kwishyura ikiguzi	10,000 Frw
VI. IMICUNGIRE YA KONTI		
1. Ikiguzi cyo gucunga konti iyo ari yo yose	Ntabyo	Ubuntu
2. Konti idakoreshwa imaze amezi atandatu	Ntabyo	Ubuntu
3. Gufunga konti isazwe ikoreshwa	Nyiri konti yuzuzwa akanasinyira ku rupapuro rubisaba	Ubuntu
4. Gufunga konti zo kwizigama	Nyiri konti yuzuzwa akanasinyira ku rupapuro rubisaba	Ubuntu
5. Gukangura konti yafunzwe	Nyiri konti yuzuzwa akanasinyira ku rupapuro rubisaba	Ubuntu
6. Guhagarika ikoreshwa rya sheki	Nyiri konti yuzuzwa akanasinyira ku rupapuro rubisaba	Ubuntu
7. Kureba numero ya konti no guhindura umubare w'ibanga	Kuba warahuje telefone na konti yawe Gukoresha *655# Ugakurikiza amabwiriza	Ubuntu
8. Kwakira ubutumwa kuri telefone bw'ibyakorewe kuri konti	Kuba warahuje telefone na konti yawe Kwishyura ikiguzi cy'ikoranabuhanga (software)	200 Frw rimwe mu kwezi
VII. V. INGUZANYO		
1. Inyungu ku mwaka ku nguzanyo zisanzwe n'avansi ku mushahara ku bantu ku igiti cyabo/koperative/Ibigu	Guhera ku nshuro ya mbere (1er cycle) kugeza ku nshuro ya 3 (3ème cycle) umukiriya asaba inguzanyo	23.4%
	Guhera ku nshuro ya kane (4ème cycle) kugeza ku nshuro ya karindwi (7ème cycle) umukiriya asaba inguzanyo	22.2%
	Guhera ku nshuro ya munani (8ème cycle) umukiriya asaba inguzanyo	21.0%

2. Inyungu ku mwaka ku nguzanyo quinzaine n'inguzanyo ngoboka (Découverts)	Ijanisha ku nyungu nti rihinduka n'ubwo umukiriya yaguza inshuro nyinshi. Iyi nguzanyo ariko ntirenza amezi atandatu	36%
3. Inguzanyo ku matsinda	Guhera ku nshuro ya mbere (1er cycle) kugeza ku nshuro ya 3 (3ème cycle) umukiriya asaba inguzanyo	27.6%
	Guhera ku nshuro ya kane (4ème cycle) kugeza ku nshuro ya karindwi (7ème cycle) umukiriya asaba inguzanyo	26.4%
	Guhera ku nshuro ya munani (8ème cycle) umukiriya asaba inguzanyo	25.2%
4. Inyungu ku mwaka ku nguzanyo y'ibinyabiziga ku bakozi ba INKUNGA FINANCE PLC babikoresha mu kazi.	Ijanisha ku nyungu nti rihinduka n'ubwo umukiriya yaguza inshuro nyinshi	10%
5. Inyungu ku kwezi ku nguzanyo kuri telefone (<i>Mobile Lending</i>)	Kuba warahuje telefone na konti yawe Gukoresha *655# Ugakurikiza amabwiriza. Iyi nguzanyo ntirenza amezi atatu	8%
6. Ifishi y'umushinga	Kuri buri mushinga hatitawe k'uko ungana	2,000 Frw
7. Kwiga dosiye y'inguzanyo « <i>Quinzaines</i> » n'iza avance ku mafaranga azigamwe	Uko inguzanyo yaba ingana kose	1,000 Frw
8. (<i>Avance sur DAT</i>)		
9. Kwiga dosiye y'inguzanyo y'ibinyabiziga ku bakozi ba INKUNGA FINANCE PLC babikoresha mu kazi	Uko inguzanyo yaba ingana kose	0%
10. Umufurangiro (<i>Commission sur credit</i>) ku nguzanyo y'ibinyabiziga ku bakozi ba INKUNGA FINANCE PLC babikoresha mu kazi, avance ku mafaranga azigamwe, n'inguzanyo kuri telefone	Uko inguzanyo yaba ingana kose	0%
11. Kwiga dosiye y'inguzanyo zisanzwe	1-100,000	5,000
	100,001-300,000	6,000
	300,001-500,000	8,000
	500,001-1,000,000	10,000
	1,000,001-2,000,000	20,000
	2,000,001-3,500,000	25,000

	3,500,001-5,000,000	35,000
	5,000,001-7,500,000	50,000
	7,500,001-10,000,000	60,000
	10,000,001-15,000,000	75,000
	15,000,001-20,000,000	100,000
	20,000,001-25,000,000	125,000
	25,000,001-30,000,000	150,000
	Plus de 30,000,000	175,000
12. Umufurangiro (Commission sur crédit) ku nguzanyo	Ku nguzanyo iyo ari yo yose uretse iy'ibinyabiziga by'abakozi ba INKUNGA FINANCE Plc babikoresha ku kazi ; iya avance ku mafaranga azigamwe, n'inguzanyo kuri telefone	1.5%
13. Ibihano by'ubukererwe ku nguzanyo buri kwezi	Kwishyura ikiguzi gisabwa ku nguzanyo yakererewe	4%
VIII. KWIZIGAMA BIBYARA INYUNGU		
1. Inyungu ku mwaka ku bwizigame bw'igihe kizwi (DAT)	100,000 - 999,999 Frw	7%
	1,000,000 - 2,999,999 Frw	8%
	3,000,000 - 29,999,999 Frw	10%
	30,000,000 Frw kuzamura	10%-12%
2. ITEGANYIRIZE	Ijanisha ku nyungu ku mwaka ntirihinduka	7.5%
3. ZIGAMIRUMWANA	Ijanisha ku nyungu ku mwaka ntirihinduka	8%

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ICYITONDERWA :

1. Uretse amakuru y'ikiguzi cya serivisi zitangwa n'INKUNGA FINANCE Plc bigaragara mu mbonerahamwe iri haruguru, Umukiriya cyangwa undi wese ugana INKUNGA FINANCE Plc abasha kubona amakuru ayasabye abakozi bacu haba ku mashami cyangwa ku biro bikuru bitewe n'aho uyakeneye aherereye cyangwa kuri rubuga rw'INKUNGA FINANCE Plc (www.inkungafinance.com) ;
2. Uburyo bukoreshwa mu kubara inyungu ku nguzanyo ni uburyo bw'inyungu zigabanuka zibariwe ku nguzanyo isigaye (*intérêt dégressif au capital restant dû*);
3. Umufuragiro ubarirwa ku nguzanyo yatanzwe ;
4. Inyungu z'ubukererwe zibarirwa ku mafaranga ari mu bukererwe (*capital dû et intérêts encourus*) ;
5. Mu kwishyura inguzanyo habanza kwishyuzwa ibihano by'ubukererwe, inyungu, hagakurikizaho ishyingu/amafaranga y'umwenda;
6. Iyo umukiriya yishyuye umwenda wose cyangwa igice cyawo mbere y'igihe nta bihano acibwa ;
7. Ku bwizigame bubyara inyungu gureha ku mafaranga 30,000,000 Frw kuzamura inyungu zumvikanwaho hagati y'impande zombi ariko ntizirenze 12% ku mwaka ;
8. Iyo umukiriya asheshe amasezerano mbere y'igihe ku bwizigame bubyara inyungu (*DAT*) burengeje amezi atatu ahabwa inyungu zingana na 50% hamaze gukurwamo umusoro ;
9. Inyungu ku bwizigame bwa ITEGANYIRIZE na ZIGAMIRUMWANA zibarwa zigashyirwa no kuri konti buri kwezi.

INKUNGA FINANCE Plc tubahaye ikaze

Ubuyobozi Bukuru bwa INKUNGA FINANCE Plc

