AMASEZERANO Y'IGURIZA N'ITANGWA RY'INGWATE KU MUTUNGO UTIMUKANWA N°.........

Ku ruhande rumwe, Ikigo cy'imari iciriritse «COPEDU PLC», ifite icyicaro i Kigali, Kicukiro, B.P 4053 Kigali, yanditswe n'Umwanditsi Mukuru w'amasosiyete kuri kodi N°100544626, ihagarariwe na ________________,‹‹Umuyobozi Mukuru››, Nawe akaba yarahaye uburenganzira bwo gusinya kuri ay'amasezerano Bwana __________________ « **Umuyobozi ushinzwe Amategeko** » na Bwana __________________, « **Umuyobozi ushinzwe inguzanyo** ».

na

Ku rundi ruhande, Bwana/Madame _______________, Ufite telefone No __________________ mwene ____________ wavukiye ______________, ku wa ______________, ufite indangamuntu N° ______, yatangiwe __________, ubu akaba ari __________ (icyo akora), utuye mu mu Mudugudu __________, Akagali ka ___________, Umurenge wa_________, Akarere ka __________, Umujyi wa __________ , hano akaba yitwa « Nyirukugurizwa» akaba atanze ingwate, ya;

________________, washakanye na ________________ kuburyo bwemewe n'amategeko Ufite telefone No___________ wavutse ku wa__________, ufite indangamuntu N° __________, yatangiwe_____________, hano witwa «Umwishingizi»

BEMERANYIJWE IBI BIKURIKIRA:

I.INGINGO ZEREKERANYE N'INGUZANYO:

Ingingo ya 1: COPEDU PLC ikurikije amategeko-remezo, amabwiriza rusange, amategeko ngenga mikorere n'amabwiza agenga inguzanyo byayo, igurije nyirukugurizwa amafaranga________________ (…………) yo gukoresha mu mushinga wo____ watanzwe na Nyirukugurizwa.

Ingingo ya 2: Nyirukugurizwa azishyura inyungu zisanzwe zibariwe kuri ____ % ku kwezi ku nguzanyo yahawe. Naramuka akererewe kwishyura azatanga inyungu z'ubukererwe zibariwe kuri ___% ku kwezi uhereye ku munsi wa mbere w'ubukererwe kandi zibarirwa k'umwenda remezo (capital) yakererewe kwishyura.

Ingingo ya 3: Abagiranye aya masezerano bemeranyijwe ko ijanisha ku nyungu rishobora guhinduka (bitewe n'inguzanyo Nyirukugurizwa yasabye kandi akayihabwa) mu gihe icyo aricyo cyose inguzanyo icyishyurwa. Iyo mihindukire imenyeshwa Nyirukugurizwa mu nyandiko ishinganye cyangwa ashyikirijwe mu ntoki agasinyira ko ayibonye. Iyo Nyirukugurizwa atemeye bene iryo hindurwa ry'ijanisha ku nyungu z'inguzanyo yafashe aba yiyemeje iseswa ry'amasezerano, rigendana no guhita yishyura umwenda wose hatitawe ku ngengabihe yo kwishyura.

Ingingo ya 4: Nyirukugurizwa ahaye COPEDU PLC umufuragiro w'amafaranga ………Frw ni ukuvuga______% y'inguzanyo yafashe hiyongereyeho umusoro ku nyongeragaciro. Mu gihe habayeho ihindurwa ry'itangwa ry'ingwate biturutse kuri Nyirukugurizwa; yishyura umufuragiro ungana na _________% abarirwa ku gaciro k'inguzanyo isigaye kwishyurwa hiyongereyeho umusoro ku nyongeragaciro.

Ingingo ya 5: Nyirukugurizwa azishyura buri kwezi inguzanyo n'inyungu zisanzwe bingana na __________Frw mu gihe cy'amezi (…………). Italiki ya mbere n'iyanyuma zo kwishyura zibarwa uhereye igihe amafaranga y'inguzanyo ashyiriwe kuri Konti y'ugurijwe. Mu gihe ari ikindi kigo cy'imari kiguze inguzanyo ye, azishyura umwenda remezo yari asigaje kwishyura yongeyeho _____% yawo Nyirukugurizwa afite uburenganzira bwo guhabwa ingengabihe (plan de remboursement) yo kwishyura inguzanyo yahawe.

Ingingo ya 7: Amafaranga yose akomoka ku masezerano n'inkurikizi zayo, nk'ayisuzumwa ry'ingwate ay'iyandikisha ry'ingwate, ayo gushyira ayo masezerano mu nyandiko-mvaho ndetse n'ay'igaruza ry'umwenda, yishyurwa na Nyirukugurizwa.

Ingingo ya 8: Nyirukugurizwa yemeye gufata ubwishingizi bw'inguzanyo ahawe bungana n'igihe cyose inguzanyo izamara bukishyurwa ingunga imwe. Nyirukugurizwa yemeye kandi gufata ubwishingizi bw'inkongi y'umuriro ku ngwate (aho isabwa) ihawe COPEDU PLC akurwa kuri konti mu gihe ahawe inguzanyo yemerewe. Ubwo bwishingizi bubarwa mu gihe cy'umwaka umwe bukishyurwa buri mwaka mu gihe cyose inguzanyo izamara. Ku bw'ibyo, Nyirukugurizwa yiyemeje ko ayo mafaranga y'ubwishingizi agomba kujya aba ari kuri Konti ye muri COPEDU PLC kugirango akurweho hishyurwe ubwishingizi bw'umwaka ukurikira. Mu gihe cyo kwishyura ubwishingizi bw'inkongi y'umuriro ku mwaka ukurikiyeho kizaba kigeze ariko ntibikorwe bitewe n'uko uwagurijwe nta mafaranga afite kuri Konti biturutse ku mpamvu zitandukanye harimo n'izo kutishyura inguzanyo yahawe; COPEDU PLC izahita yishyura ubwo bwishingizi ku bw'umutekano w'ingwate yahawe. Ayo mafaranga azajya yishyurwa mu gihe uwagurijwe azaba ashyize amafaranga kuri Konti. Mu gihe ibyo bizaba bidakozwe bitewe n'uko Nyirukugurizwa atishyura inguzanyo yahawe, ayo mafaranga azongerwa ku mwenda yishyuzwa na COPEDU PLC.

Ingingo ya 9: Mu gihe Nyirukugurizwa apfuye biturutse ku mpamvu ikigo cy'ubwishingizi kitishingira ntikimwishyurire; inguzanyo yahawe n'inyungu zayo byishyurwa n'umwishingizi. Umwishingizi na none yiyemeje kwishyurira iyi nguzanyo n'inyungu zayo mu gihe icyo aricyo cyose bibaye ngombwa.

Ingingo ya 10: Hashingiwe na none ku itegeko rigena uburyo bw'ihererekanyamakuru ku myenda, ugurijwe ahaye COPEDU PLC uburenganzira bwo kumenyesha imiterere y'umwenda urwego urwo arirwo rwose rubishinzwe kandi rwemewe n'amategeko.

Ingingo ya 11: COPEDU PLC yiyemeje kugira ibanga no gukumira ibyahungabanya umutekano cyangwa ubusugire bw'amakuru bwite yerekeye Nyirukugurizwa ndetse no kurinda ko yagerwaho n'abatabifitiye uburenganzira, keretse iyo biteganywa ukundi n'andi mategeko.

II.INGINGO ZEREKERANYE N'INGWATE

Ingingo ya 12: Ingwate zitanzwe zigizwe n'ibi bikurikira:

Umutungo uri mu kibanza no_______________, kingana na__________sqm, gifite UPI_________________, kiri mu Mudugudu wa___________ Akagali ka ___________, Umurenge wa ___________, Akarere ka _________________, Intara y'_______________, nk'uko bigaragazwa n'amasezerano y'ubukode burambye no________________yo ku wa _____________________ Uwo mutungo ukaba wanditse kuri _________________ yemeye kuwutangaho ingwate ku nguzanyo yavuzwe haruguru. Akaba yemeza ko iyi ngwate ari iye / yayitijwe na______________________ikaba ifite agaciro ka ______________ (…………Frw). Nyirukugurizwa yemeye ko ingwate yatanze azazibungabunga mugihe cyose atararangiza kwishyura inguzanyo.

Ingingo ya 13: Mu bwumvikane bw'impande zombi abatanze ingwate twavuze haruguru, bahaye COPEDU PLC uburenganzira bwo kwandikisha ingwate itanzwe mu biro by'Umwanditsi Mukuru, ku rwego rwa mbere ku mutungo wavuzwe haruguru. Iryo yandikisha rifite agaciro guhera ku itariki y'iyandikwa kugeza mu myaka ______ikurikira. Nyuma y'iyandikisha, ntibemerewe gutanga, kongera kugwatiriza, cyangwa kugurisha ingwate yatanzwe nta burenganzira bwanditse bahawe na COPEDU PLC bubibe merera. Bitabaye ibyo, abatanze ingwate bagakurikiranwa hakurikijwe amategeko igihugu kigendera ho. Mu gihe kandi Nyirukugurizwa arangije kwishyura neza inguzanyo yose, adakeneye gusaba indi, COPEDU PLC yemeye ku mwandukuriza ingwate, no kumusubiza ibyangombwa byayo.

Impande zombi zikaba zumvikanye ko, aya masezerano y'iguriza n'itangwa ry'ingwate yagira agaciro no ku zindi nguzanyo_________________yazahabwa na COPEDU PLC cyangwa yazishingira mu gihe iri yandikisha ry'ingwate rizaba rigifite agaciro.

Ingingo ya 14: COPEDU PLC ihawe ububasha bwo kugurisha ingwate itanzwe na Nyirukugurizwa, kuyicunga, kuyikodesha cyangwa kuyegukana mu gihe Nyirukugurizwa atabashije kwishyura nk'uko byumvikanyweho. Ibikurikizwa byose kugirango bumwe mu buryo bwemejwe bushyirwe mu bikorwa, hazakurikizwa amabwiriza y'Umwanditsi Mukuru Nº 001/2020/ORG YO KU WA 12 / 05 / 2020 AGENGA IBYEREKEYE GUCUNGA, GUKODESHA, KUGURISHA MU CYAMUNARA, NO KWEGUKANA INGWATE nk'uko yavuguruwe kugeza ubu ndetse nk'uko biteganywa n'itegeko N° 13/2010 ryo ku wa 07/05/2010 rihindura kandi ryuzuza itegeko N° 10/2009 ryo ku wa 14 / 05/2009 ryerekeye ubugwate ku mutungo utimukanwa. By'umwihariko, COPEDU PLC, ifite uburenganzira bwo kwishyuza Nyirukugurizwa inguzanyo yose mbere y'igihe cyateganyijwe, iyo

- Atishyura neza, inguzanyo yahawe imaze kugira ubukererwe bw'iminsi 90 kuzamura;
- Bigaragaye ko inguzanyo yahawe yayikoresheje ibitandukanye nibyo yayisabiye;
- Atabungabunga neza cyangwa yangiza ku bushake ingwate yatanze ku nguzanyo, yarayigurishije atabimenyesheje COPEDU PLC ngo asimbuze ingwate yagurishijwe cyangwa ayikoresha ibindi bitemewe n'amategeko agenga ubugwate ku mitungo itimukanwa/yimukanwa;
- Ashatse kwimurira umushinga we yaherewe inguzanyo hanze y'u Rwanda
- Ingwate yatanze ayambuwe mu nyungu rusange z'igihugu.

Mu gihe ubwishyu butabonetse mu ngwate zatanzwe ; COPEDU PLC izakurikirana indi mitungo ya Nyirukugurizwa harimo n'imigabane yaba afite muri COPEDU PLC kugira ngo yishyurwe umwenda wose ayifitiye nta mananiza. Nyirukugurizwa ahaye uburenganzira COPEDU PLC bwo kwiyishyura umwenda hakoreshejwe iyo migabane. Mu gihe ingwate itandikishijwe mu biro by'Umwanditsi Mukuru, COPEDU PLC ifite uburenganzira bwo kwitabaza inkiko kugirango igaruze umutungo wayo.Nyirukugurizwa yemera ko amafaranga yose azagenda mu gikorwa cyo kumwishyuza igihe yarengeje itariki ariwe uzayirengera (amafaranga y'inyandiko, ingendo, igihembo cy'uwacunze ingwate, icy'uwayigurishije n'amafaranga y'inkiko

Ingingo ya 15: Nyirukugurizwa yemereye COPEDU PLC gusura umushinga yatanzeho inguzanyo ndetse n'ingwate yatanzwe igihe cyose ibona ko ari ngombwa kugirango irebe niba inguzanyo yatanzwe ikoreshwa neza cyangwa ko ingwate ifashwe neza.Mu gihe COPEDU PLC isanze Nyirukugurizwa atarakoresheje inguzanyo icyo yayisabiye, yarafashe nabi ingwate, cyangwa yarayigurishije, hakurikizwa ibiri mu ngingo ya 14 y'aya masezerano mu gihe atishyura neza.

Ingingo ya 16: Impaka zose zakomoka kuri aya masezerano zizakemurwa hakurikijwe amategeko agenga ubugwate ndetse n'amabwiriza y'Umwanditsi Mukuru. Mu gihe inguzanyo itanzwe yishyujwe hisunzwe amategeko ndetse n'amabwiriza avuzwe haruguru cyangwa Inkiko, Nyirukugurizwa yiyemeje kuzatanga amafaranga azakoreshwa mu kumwishyuza hiyongereyeho n'inyungu zabazwe, ndetse n'igihembo cya Avocat kubera gushora COPEDU PLC mu manza zitari ngombwa.

Ingingo ya 17: Nyirukugurizwa ahawe amakuru yose ajyanye n'inguzanyo n'igihe cyo kubitekerezaho mbere y'uko ashyira umukono kuri aya masezerano kitarenze iminsi irindwi (7).Aya masezerano akozwe mu nyandiko eshatu z'umwimerere zigenewe : COPEDU PLC, Nyirukugurizwa na Noteri buri wese ahabwa aya masezerano kandi yose afite agaciro kamwe kugeza igihe inguzanyo izarangira kwishyurwa. Aya masezerano atangira kugira agaciro kuva igihe yashyiriweho umukono n'impande zombi.

Ingingo ya 17: Nyirukugurizwa ahawe amakuru yose ajyanye n'inguzanyo n'igihe cyo kubitekerezaho mbere y'uko ashyira umukono kuri aya masezerano kitarenze iminsi irindwi (7).Aya masezerano akozwe mu nyandiko eshatu z'umwimerere zigenewe : COPEDU PLC, Nyirukugurizwa na Noteri buri wese ahabwa aya masezerano kandi yose afite agaciro kamwe kugeza igihe inguzanyo izarangira kwishyurwa. Aya masezerano atangira kugira agaciro kuva igihe yashyiriweho umukono n'impande zombi.

Bikorewe i Kigali, ku wa ....

COPEDU PLC

…………………………………….
Umuyobozi Ushinzwe Amategeko

…………………………………..
Umuyobozi Ushinzwe Inguzanyo

………………………………..
Nyirukugurizwa akaba atanze ingwate

…………………………………
Umwishingizi

Umugereka:

Ibyemezo by'umutungo

Nimero ya konti y'Ugurijwe: