LOLC UNGUKA FINANCE

AMASEZERANO Y'INGUZANYO N° ...../202....

Hagati ya

LOLC UNGUKA FINANCE Plc, yanditse ku cyemezo **Nº 100500249**, yitwa muri aya masezerano **« Sosiyete »,** ihagarariwe na**........................**, Umucungamutungo w'Ishami rya.............**,** ku ruhande rumwe;

Na

Amazina	**Nomero y'Indangamuntu**	**Aho yatangiwe**	**Aho batuye**	**No ya telefone**	**Muri aya masezerano** kurundi ruhande **bitwa**
					«Ugurizwa»
					«Ugurizwa»

Impande zombi zumvikanye ku masezerano y'inguzanyo akubiye mu ngingo zikurikira:

Ingingo 1: Icyo aya masezerano agamije

Aya masezerano akozwe hagati ya Sosiyete n'Ugurizwa agamije guha Ugurizwa inguzanyo ingana n'amafaranga y'u Rwanda **...........** agenewe kwongera ....

Ingingo ya 2: Ikiguzi cy'inguzanyo

2.1. Amafaranga ya komisiyo ku inguzanyo angana na........**%** k'umwenda ahawe hakiyongeraho TVA. Ayo mafaranga ya komisiyo ashobora kongera gutangwa abariwe ku inguzanyo isigaye, iyo bibaye ngombwa ko inguzanyo isubirwamo, iyo habayeho kongera igihe cyo kwishyura, guteranyiriza inguzanyo hamwe, kugabanya ingwate cyangwa habaye icyemezo icyo aricyo cyose gihindura amasezerano y'ibanze.

2.2. Inyungu zisanzwe ku nguzanyo zibariwe kuri...**.....%** k'umwaka (declining). Aramutse akerewe kwishyura inguzanyo ahawe, azatanga inyungu z'ubukererwe zingana na 4% ku kwezi zibarirwa ku mafaranga ari mubukererwe.

2.3. Sosiyete ifite uburenganzira bwo guhindura ijanisha ry'inyungu ryavuzwe haruguru kugirango irihuze n'ibiciro biri ku isoko ariko ibanje kubimenyesha Ugurizwa.

2.4. Ugurizwa yemeye ko naramuka yanze ko ijanisha ry'inyungu rihinduka amasezerano y'inguzanyo azahita aseswa kandi agahita yishyura Sosiyete amafaranga yose ayibereyemo.

<u>Ingingo ya 3</u>: Igihe inguzanyo izamara

Inguzanyo yose izishyurwa mu mezi **...........** hishyurwa buri kwezi amafaranga y'u Rwanda **........** ashobora kwiyongera mugihe Ugurizwa akererewe kwishyura nk'uko ingengabihe yo kwishyura ibiteganya**.** Itariki ya mbere n'iyanyuma byo kwishyura bigaragazwa n'imbonerahamwe y'uburyo inguzanyo izishyurwa (plan de remboursement) kandi igize aya masezerano.

<u>Ingingo ya 4:</u> Aho ubwishyu buzava

Ugurizwa agaragarije Sosiyete ko ubwishyu bw'inguzanyo buzava ku............... Impande zombi zumvikanye ko impinduka ku bikorwa bivamo ubwishyu atari impamvu ikuriraho Ugurizwa inshingano zikomoka kuri aya masezerano. Ni inshingano y'Ugurizwa kumenyesha Sosiyete impinduka zose zaba ku bikorwa bivamo ubwishyu akizimenya, no kuyigaragariza ahandi azavana ubushobozi bwo kwishyura.

<u>Ingingo ya 5</u>: Inshingano z'Ugurizwa

Inshingano z' Ugurizwa n'izi zikurikira:

- **a.** kubahiriza gahunda yo kwishyura nk'uko ivugwa mu ngingo ya 2 n'iya 3 z'aya masezerano;
- **b.** kunyuza kuri konti ye amafaranga akomoka ku bikorwa byashingiweho ahabwa inguzanyo;
- **c.** kwishyura buri mwaka ubwishingizi bw'inkongi y'umuriro bw'*umutungo/imitungo watanzwe/yatanzwe* nk'ingwate , inyemeza bwishyu igashyikirizwa Sosiyete kandi amasezerano y'ubwishingizi agashyirwamo igika kivuga ko ubwishyu buzahabwa Sosiyete;
- **d.** igihe Ugurizwa atishyuye ubwishingizi nk'uko byavuzwe haruguru, Sosiyete ishobora kwishyura ubwo bwishingizi, hanyuma ikayishyuza Ugurizwa;
- **e.** gufata ubwishingizi bw'ubuzima (life insurance).

<u>Ingingo ya 6</u> : Uburenganzira Ugurizwa ahaye Sosiyete

6.1. Ugurizwa ahaye Sosiyete uburenganzira bwo kwandikisha ingwate zivugwa mu ngingo ya **……**y'aya masezerano k'Umwanditsi Mukuru mbere yo guhabwa inguzanyo kandi ikazandikisha mugihe cy'imyaka **…….**

6.2 Ugurizwa na Sosiyete bemeranije ko mugihe cy'iyandikwa ry'ingwate kivugwa mu gika kibanziriza iki, Ugurizwa ashobora guhabwa inguzanyo ihwanye n'ikinyuranyo cy'ayo yahawe n'ayo amaze kwishyura bidasabye kongera kwandikisha ingwate, nyuma yo gusuzuma ireme ryazo n'ubushobozi bwe

bwo kuyishyura, kuburyo inguzanyo Ugurizwa asaba idashobora kurenga 70% y'agaciro k'ingwate *iramutse/ziramutse igurishijwe/zigurishijwe* (*forced value*).

6.3. Buri inguzanyo izajya ihabwa Ugurizwa hamaze gusinywa inyongera ku masezerano (amendment) igaragaza amafaranga yongerewe.

6.4 Ugurizwa ahaye Sosiyete uburenganzira bwo gufata amafaranga ari ku ma konti ye muri LOLC Unguka Finance Plc, ikayiyishyura mbere y'uko ihitamo uburyo yifuza gukora ku ngwate yahawe nkuko bivugwa mu ngingo ya …….y'aya masezerano.

6.5. Ugurizwa kandi ahaye Sosiyete uburenganzira bwo kureba amakuru ajyanye n'indi myenda afite ahandi igihe bibaye ngombwa.

6.6. Bitabangamiye izindi ngingo z'aya masezerano, Ugurizwa ahaye Sosiyete uburenganzira bwo kwiyishyura ikoresheje amafaranga azaba ari kuri konti ye mu rwego rwo kwisubiza amafaranga yishyuye Umuhesha w'Inkiko wamushyikirije inyandiko imwibutsa inshingano ze zo kwishyura umwenda ayibereyemo.

<u>Ingingo ya </u>7: Ingwate itanzwe/zitanzwe ku inguzanyo

7.1. Ugurizwa atanze ingwate y'*umutungo/imitungo utimukanwa/itimukanwa* ufite **UPI:………** uherereye m'Umudugudu wa **.............,** Akagari ka **..........**, Umurenge wa **...........**, Akarere ka **.............**, intara y' **.......**, kandi igize aya masezerano kugeza igihe inguzanyo izaba yishyuwe.

7.2. Ugurizwa emeye ko *umutungo/imitungo uvuzwe/ivuzwe* haruguru ari *uwe/iye* kandi ko ntahandi watanzweho/yatanzweho ubugwate cyangwa ngo Leta ibe *yawufatira/yayifatira* kubera impamvu zinyuranye.

<u>Ingingo ya 8</u>: Uburyo uwahawe ingwate azitabaza igihe Ugurizwa azaba atishyuye

Ugurizwa ahaye Sosiyete uburenganzira bwo guhitamo gucunga, gukodesha, kugurisha cyangwa kwegukana ingwate igihe azaba adashoboye kwishyura. Mukubahiriza iyi ngingo hazakurikizwa ibyo itegeko n° 10/2009 ryo kuwa 14/05/2009 ryerekeye ubugwate ku mutungo utimukanwa nk'uko ryavuguruwe kugeza ubu n'amabwiriza y'Umwanditsi Mukuru agenga ibyerekeye gukodesha, kugurisha muri cyamunara ndetse no kwegukana ingwate biteganya.

<u>Ingingo ya 9</u>: Ibyerekeye kwishyuza umwenda

9.1. Sosiyete ishobora gutangiza ibikorwa byo kwishyuza umwenda ku ingufu idategereje igihe giteganywa mu ngingo ya 3 y'aya masezerano kubera impamvu zikurikira:

a. kubeshya cyangwa kutubahiriza imwe mu ngingo zigize aya masezerano;

b. guhindura icyo inguzanyo yari igenewe;

c. ubukererwe mu kwishyura burenze amezi abiri;

d. kutishyura buri mwaka ubwishingizi bw'inkongi y'umuriro bw'ingwate *yatanzwe/zatanzwe* ;

e. kudafata ubwishingizi bw'ubuzima.

9.2. Amafaranga yose azakoreshwa mu iyubahirizwa ry'aya masezerano n'ingaruka zizayakomokaho, ayiyandikisha ry'ingwate ndetse n'ayo Sosiyete yakoresha kugirango yishyuze inguzanyo yatanzwe, azishyurwa n'Ugurizwa;

9.3. Ugurizwa naramuka asheshe amasezerano mbere y'igihe giteganijwe kubera ko inguzanyo ye yaguzwe n'ikindi kigo gitanga serivisi z'imari azishyura 10% y'inguzanyo asigaje kwishyura (takeover fee/frais de rachat). Kuri iyi mpamvu, haziyongeraho inyungu zimaze kubarwa nyuma y'igihe aherukira kwishyura.

<u>Ingingo ya 10</u>: Impinduka kuri aya masezerano

Aya masezerano ashobora guhinduka impande zombi zibyumvikanyeho mu nyandiko. Ntampinduka nimwe kuri aya masezerano yakubahirizwa n'uruhande urwo arirwo rwose keretse ikozwe mu inyandiko yashyizweho umukono n'impande zombi.

<u>Ingingo ya 11</u>: Amategeko azakurikizwa n'uko impaka zizakemurwa

11.1. Amategeko azakurikizwa mu gusesengura no mu gushyira mu bikorwa ibikubiye muri aya masezerano ni amategeko ya Repubulika y'u Rwanda.

11.2. Sosiyete imenyesheje Ugurizwa ko yashyizeho akanama gashinzwe gukemura ibibazo byavuka mu iyubahiriza ry'aya masezerano. Uburyo n'inzira zo gushyikiriza ikibazo akanama kavuzwe haruguru biboneka ahamanikwa amatangazo ya Sosiyete mu mashami yayo yose no kumbuga nkoranyambaga zayo.

11.3. Mugihe akanama ka Sosiyete gashinzwe gukemura ibibazo kadashoboye kubikemura, impaka zizakemurwa n'inkiko zibifitiye ububasha.

Ingingo ya 12: Ingingo isoza

12.1.Aya masezerano akozwe muri kopi eshatu (3): imwe ya Sosiyete, iy'Ugurizwa n'iya Noteri kandi zose zifite agaciro kamwe.

12.2. Ugurizwa ahawe iminsi ibiri (2) mbere yo gusinya aya masezerano kugirango ayasome kandi agishe inama.

Ingingo ya 13: Ishyirwa mubikorwa ry'aya masezerano

Aya masezerano atangira gushyirwa mubikorwa akimara gushyirwaho umukono n'impande zombi.

Bikorewe i ……….., kuwa ----/----/2025

Ugurizwa	**Sosiyete**
....	....
	Umucungamutungo

....

Nasomye/Numvise kandi nemeye ibikubiye muri aya masezerano