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6. TERMS AND CONDITIONS/ AMABWIRIZA

Njyewe/Twebwe (Umukiliya) niyemeje gusoma aya mategeko n'aya mabwiriza neza nkayasobanukirwa. Agufasha kumenya neza ibijyanye na konti yawe yo kubikuzaho muri UFC Plc

A. IBIKUBIYE MURI AYA MATEGEKO N'AMABWIRIZA
Amakuru akubiye kuri iyi paji (ndetse n'andi mabwiriza ayo ari yo yose UFC Plc ishobora gushyiraho igihe icyo ari cyo cyose) ni yo masezerano ugirana na UFC, iyo ushyize umukono ku nyandiko yuzuzwa mu gufunguza konti uba wiyemeje kubahiriza aya mategeko n'amabwiriza.

B. KONTI YAWE
Ugomba kumenyako inyandiko yose igaragara kuri sheki, ku nyandiko igomba kwishyurwa, ku nyandiko tegekabwishyu, ku nyandiko sezeranyabwishyu, ku nyandiko zishobora gucuruzwa no ku nyandiko zakiriwaho ibicuruzwa bishyirwa kuri konti yawe ari umwimerere, ifite amakuru nyayo kandi ifite agaciro UFC ntishobora kuryozwa igikorwa kibaye kigatuma amafaranga ubikije muri UFC ahura n'igihombo cyangwa akangirika bitewe n'iteka, itegeko, amahoro, umusoro, icyemezo cy'ikomatanyirizwa, icyemezo cy'isubikabikorwa n'amabwiriza y'ivunjisha bishyizweho na Leta cyangwa se bitewe n'indi mpamvu iyo ari yo yose irenze ububasha bwa UFC Konti yawe ishobora gukurwaho amafaranga bitewe na serivisi UFC iguhaye kandi ayo mafaranga UFC ishobora kuyagena igihe icyo ari cyo cyose.
Amatangazo cyangwa amabaruwa bikugenewe bizajya byoherezwa kuri aderesi watanze/mwatanze kandi bizafatwa ko wabyakiriye/mwabyakiriye igihe wabishyikirijweho/ mwabishyikirijweho cyangwa se mu gihe cy'iminsi irindwi (7) ikurikira igihe yashyiriwe mu iposita UFC ntishobora kuryozwa amafaranga uhaye/muhaye abakozi bayo igihe muyabahereye ahantu hatari kuri banki. Iyo usanze/ musanze hari ikosa mu nyandiko igaragaza ibikorwa byakozwe kuri konti yawe/yanyu, ugomba/mugomba kubimenyesha UFC mu minsi makumyabiri n'umwe (21) kuko iyo utabikoze/ utabikoze nta na rimwe UFC ishobora kuryozwa iryo kosa. UFC ishobora gukoresha uburenganzira bwo gufatira cyangwa gukoresha ubundi burenganzira nk'ubwo yemererwa cyangwa guhuriza hamwe zimwe muri konti zawe cyangwa zose zigaragaraho imyenda ubereyemo UFC kugira ngo ikore ihwanyabwishyu cyangwa yimure amwe mu mafaranga cyangwa amafaranga yose asigaye kuri imwe kuri nyinshi muri izo konti cyangwa se andi mafaranga aya n'aya ufite kuri konti

C. SHEKI
Sheki cyangwa izindi nyandiko zisaba banki kwishyura wishyiriyeho umukono (cyangwa se zashyizweho umukono n'umwe muri mwe cyangwa mwembi iyo ari konti muhuriyeho) UFC izajya izishyura maze amafaranga yishyuwe akurwe kuri konti yawe kabone n'iyo iyo konti yawe yaba iriho ayo mafaranga agomba kwishyurwa cyangwa se n'igihe amafaranga asigaye kuri kuri konti yawe ari make ugereranije n'agomba kwishyurwa cyangwa se bikaba na ngombwa ko UFC iyishyura isa n'ikugurije ukazayishyura.

UFC nta nshingano ifite yo kwishyura sheki watanze igihe nta mafaranga ahagije ari kuri konti yawe ashobora kwishyura iyo sheki watanze. Icyo gihe UFC ishobora kwanga kwishyura iyo sheki ikayigusubiza Ugomba gukora ku buryo agatabo kawe ka sheki kabikwa ahantu hizewe kugira ngo hatagira undi muntu ugafata akagakoresha atabyemerewe. Iyo utakabitse ahantu hizewe ushobora kubihomberamo kuko undi muntu ashobora kugakoresha akabikuza amafaranga kuri konti yawe.
Mu bushishozi bwayo, UFC ishobora gufata icyemezo cyo kwishyura sheki n'ubwo amafaranga yaba ataragera kuri konti. Iyo banki yanze kwishyura iyo sheki, iba ifite kandi n'uburenganzira bwo kuyifatira bityo ikaba yasubizwa uwayizanye kabone n'ubwo aba asabwa kubanza kuyuzuza no kuyishyiraho umukoro.
Iyo agatabo; kawe ka sheki gatakaye, kabuze cyangwa se kakibwa ugomba guhita ubimenyesha UFC. UFC ntishobora kuryozwa igikorwa cyo kuba agatabo kawe ka sheki kakoreshejwe n'undi muntu utabifitiye uburenganzira mu gihe utahise uyimenyesha ko agatabo kawe katakaye cyangwa kabuze ku bundi buryo.

D. KONTI IRIHO AMAFARANGA ATAGEZE KU YANDITSE KURI SHEKI
Abakiriya bashobora guhabwa amafaranga na UFC igihe konti yabo itariho amafaranga atageze ku yanditse kuri sheki ariko ibyo bigakorwa nyuma yo kubyumvikanaho na UFC. Iyo utabyumvikanyeho na UFC kandi konti yawe ikaba isigayeho amafaranga atageze ku yanditse kuri sheki, ayo mafaranga UFC ishobora kuyaguha ariko ikaguca amafaranga n'inyungu biri hejuru kubera ko ufatwa nk'umuntu waka inguzanyo atayemerewe. Iyo konti yawe itariho amafaranga yo kubikuza ahagije kandi ukaba ushaka kubikuza amafaranga arenze ari kuri iyo konti, icyo gihe iyo sheki turayigusubiza ntituyishyure.

UFC ifite uburenganzira bwo gukoresha amafaranga asigaye kuri konti yawe yo kubikuzaho kugira ngo yiyishyure imyenda uyigomba bitewe n'amafaranga yishyuye kuri konti yawe kandi icyo gihe amafaranga yari asigaye kuri iyo konti yawe yari make ugereranije n'ayo UFC yakwishyuriye.

E. KWISHYURA INYUNGU
Uzagira inshingano zo kwishyura inyungu ku ijanisha rigenwa na UFC yawe yakwa ku mafaranga urimo UFC kuberako yayakwishyuriye kuri konti yawe yo kubikuzaho igihe atari ariho. Konti yawe yo kubikuzaho kandi ishobora gukurwaho amafaranga UFC isanzwe ica kubera serivisi itanze, gukurwaho inyungu ugomba UFC, komisiyo n'andi mafaranga

F. GUSESA AMASEZERANO
Uruhande urwo ari rwo rwose rushobora gusesa aya masezerano igihe icyo ari cyo cyose rukabimenyesha urundi ruhande mu nyandiko. Iyo habaye gusesa amasezerano, iryo sesa rigira agaciro igihe sheki iyo ari yo yose cyangwa amafaranga ayo ari yo yose byagombaga kwishyurwa hakoreshejwe konti yawe byarangije kwishyurwa n'igihe udutabo twose twa sheki n'amakarita wahawe na UFC warangije kubisubiza UFC. Iyo ari UFC ifashe icyemezo cyo gusesa amasezerano kandi hakaba hari amafaranga UFC yaguhaye igihe konti yawe itariho amafaranga kandi ayo mafaranga ukaba utari wayishyura, icyo gihe ugomba kuyishyura bitaba ibyo UFC ikaba yakwitabaza inzego z'ubutabera kugira ngo igaruze ayo mafaranga.

Inyandiko zose zisabwa zigomba kuba zarangije kuzuzwa mu gihe cy'amezi atatu (3) abarwa uhereye ku munsi wafungurijeho konti. Iyo udashoboye gutanga izo nyandiko muri ayo mezi atatu (3) konti yawe ihita ifungwa ariko bigakorwa ubanje kubimenyeshwa mu nyandiko.

G. ABANTU BAHURIYE KURI KONTI
Uretse ibikubiye mu ngingo zavuzwe haruguru, iyo hari umuntu witabye Imana kandi yari afite konti ahuriyeho n'undi muntu, icyo gihe hitabwa kuri ibi bikurikira:

Uburenganzira ku mafaranga yose asigaye kuri iyo konti yari ihuriweho buhabwa usigaye (bitabangamiye amategeko akurikizwa)

Imyenda yose abahuriye kuri konti bafitiye UFC (yaba inguzanyo batse cyangwa undi mwenda wo ku bundi buryo) ni uburyozwe magirirane kuri buri wese. Abahuriye kuri konti bagira uburyozwe magirirane ku mikoreshereze no ku mafaranga aba asigaye kuri konti yabo.

H. KWIHAKANA UBURYOZWE
Nta na rimwe UFC ishobora kuryozwa amafaranga/umutungo ubikije kuri konti yawe ariko nyuma bikazagaragarako ayo mafaranga cyangwa uwo mutungo bikomoka mu nzira cyangwa ku bikorwa binyuranije n'amategeko.

Ugomba kwemezako amafaranga/umutungo ubikije kuri konti yawe bikomoka mu nzira cyangwa ku bikorwa bitanyuranije n'amategeko. Ugomba kwemera ko UFC ihanahana n'abakorana na UFC Plc ndetse n'ibigo bishinzwe kwishyuza iyo bibaye ngombwa, amakuru akwerekeye.

ACCEPTANCE OF TERMS AND CONDITIONS GOVERNING ACCOUNTS

I/we accept the above General Terms and Conditions governing the UFC-Customer relationship and hereby undertake to comply with and fulfil the above General Terms and Conditions at all times as long as I/we maintai n an account with the UFC.

Ndemera /Turemera aya mahame n'amabwiriza rusange agenga imikoranire ya UFC n'umukiriya kandi niyemeje/twiyemeje kubahiriza aya mahame n'amabwiriza nk'uko byavuzwe hejuru igihe cyose nzaba/tuzaba dufite konti muri UFC.

Name ______________________ Signature ______________ Date ___/___/___

Name ______________________ Signature ______________ Date ___/___/___

FOR UFC Plc USE ONLY

7. ACCOUNT OPENING CHECKLIST

- ☐ Original and copy of ID/Passport/National Driving Licence
- ☐ Quality colored Passport size photo
- ☐ Fill account opening form
- ☐ Not blacklisted
- ☐ Copy of Tin number or certificate of incorporate (if applicable)
- ☐ Acceptance of terms and conditions
- ☐ Full Identification of Signatories

ACCOUNT OPENING AUTHORISATION

Account initiated by: ______________________ Signature/ Umukono ______________ Date: ___/___/___
Byakozwe na

Account authorized by: ______________________ Signature/ Umukono ______________ Date: ___/___/___
Byemejwe na

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Nyamirambo, KN 2 Av. Building No. 177,
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Toll-free: 5020. **Tel:** +250 788 387 730 **Email:** info@ufinance.co.rw. **Website:** www.ufinance.co.rw

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ACCOUNT OPENING FORM-INDIVIDUAL AND JOINT ACCOUNT

1 . NATURE OF THE ACCOUNT (INDIVIDUAL OR JOINT)/UBWOKO BWA KONTI (UMUNTU KU GITI CYE CYANGWA IHURIWEHO)

Currency Type/Ubwoko bw'amafaranga: Frw | USD | EURO

IFISHI YO GUFUNGURA KONTI UMUNTU KU GITI CYE CYANGWA IHURIWEHO

Product Type/Ubwoko bwa serivise ______________________

Account Name / Izina rya konti ______________________ Branch / Ishami ______________

Account Number / Numero ya konti ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

2. CUSTOMER DETAILS / UMWIRONDORO W'UMUKIRIYA

Mr/Mrs/Miss | Bwana/ Madamu/

Surname/Izina ry'ababyeyi ______________________ First name/Izina ry'idini ______________________

Date of Birth / Itariki y'amavuko: ___/___/___ Gender/ Igitsina: Male/ Gabo ☐ Female/Gore ☐

Marital Status/ Irangamimerere ☐ Single/ Ingaragu ☐ Married/ Warashatse ☐ Other/Ikindi: ______________

Spouse Name/ Amazina y'uwo mwashakanye: ______________________ Date of Birth / Itariki y'amavuko: ___/___/___

Spouse National ID /Nimero y'indangamuntu y'uwo mwashakanye .: ______________________

Address / Aderesi	Place of Birth / Aho wavukiye	Current Address / Aho utuye
Country / Igihugu		
Province / Intara		
District / Akarere		
Sector / Umurenge		
Cell / Akagari		
Village / Umudugudu		
Street / Umuhanda N°		
House / Urugo N°		

Nationality / Ubwenegihugu: ______________ Postal Address/Agasanduka k'iposita: ______________

Mobile N° / Telefoni igendanwa: ______________ Email Address / Aderesi Imeyiri: ______________________

Form of Identification / Ubwoko bw'ikikuranga : ☐ National ID card/ Nomero y'indangamuntu ☐ International Passport / Urwandiko rw'abajya mu mahanga (ku banyamahanga gusa)

☐ Foreigner ID (issued by NIDA) / Irangamuntu ihabwa umunyamahanga N°: ______________________

Issue date / Igihe yatangiwe ___/___/___ Expiry Date / Igihe izarangirira ___/___/___

Country of Issue / Igihugu yatangiwemo ______________________

TIN Number / Numero yo gusoreraho

Education Level / Amashuri wize ______________________ Social Economic Class / Icyiciro cy'ubudehe ______________

Residence Type / Ubwoko bw'imiturire:Owner/Nyirubwite ☐ Tenant /Arakodesha ☐ Number of Dependants / Abo wishingiye: ______________

Next of KIN / Izina ry'umuzungura wawe: ______________________ Tel / Telefoni: ______________________

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Related Party in UFC Plc / Ufitanye isano na UFC Plc: Yes / yego ☐ No / oya ☐ Relationship Type / Isano ____________

Related Party Name / Amazina y'uwo mufitanye isano: ____________

Economic Sector / Icyiciro cy'Ubukungu ____________ Subsector / Icyiciro cyungirije ____________

ISIC Code / Kode ya ISIC ____________ ISIC Name / Izina rya ISIC: ____________

3. EMPLOYMENT DETAILS / UMWIRONDORO W'AKAZI

☐ Employed / Ufite Akazi ☐ Self-Employed / Uwikorera ☐ Unemployed / Ntakazi ufite ☐ Retired / Wahagaritse imirimo

☐ Student / Umunyeshuri ☐ Others / Ikindi ____________

Employer's Name / Amazina y'umukoresha ____________

Employer's Address / Aderesi y'umukoresha: Country / Igihugu ____________ Province / Intara ____________

District / Akarere ____________ Sector / Umurenge ____________

Cell / Akagari ____________ Village / Umudugudu ____________

4. OTHER CUSTOMER SERVICES / SERIVISI UMUKIRIYA ASABA

☐ Cheque Book/ Agatabo ka sheki

☐ Email Alert / Ubutumwa kuri Imeyiri

☐ Statement of account/ Uko konti ihagaze

☐ ATM Card / Ikarita ya ATM

☐ On-line Banking / Kumenya amakuru ya Konti kuri interineti

☐ Mobile Banking / Servise za banki kuri telefoni

☐ SMS Alert / Ubutumwa kuri telefoni

☐ Quarterly/ Buri gihembwe ☐ Weekly / Buri cyumweru

☐ Monthly/ Buri kwezi ☐ Daily/ Buri munsi

Others / Ikindi ____________

____

Note: Separate Application Forms to be completed/Ifishi zindi zibisaba nazo zuzuzwa ukwazo

AUTHORISED SIGNATORY / UMUKONO W'UBYEMEREWE (A)

Surname/Izina ry'ababyeyi ____________ First name/Izina ry'idini ____________

Signature / Umukono ____________ Date / Itariki ___/___/___

Photo

MODE OF ACCOUNT OPERATION / UBURYO BWO GUSINYA

☐ Sole Signatory / Wenyine ☐ Jointly/ Bombi bafatanije Other / Ikindi ____________

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5. CUSTOMER DETAILS / UMWIRONDORO W'UMUKIRIYA - SECOND APPLICANT / UWUZUZA BWA KABIRI (FOR JOINT OR MINOR ACCOUNT)

Mr/Mrs/Miss| Bwana / Madamu ____________

Surname/Izina ry'ababyeyi ____________ First name/Izina ry'idini ____________

Date of Birth / Itariki y'amavuko: ___/___/___ Gender/ Igitsina: Male/ Gabo ☐ Female/Gore ☐

Marital Status/ Irangamimerere ☐ Single/ Ingaragu ☐ Married/ Warashatse ☐ Other/Ikindi: ____________

Spouse Name/ Amazina y'uwo mwashakanye: ____________ Date of Birth / Itariki y'amavuko: ___/___/___

Spouse National ID /Nimero y'indangamuntu y'uwo mwashakanye: ____________

Address / Aderesi	Place of Birth / Aho wavukiye	Current Address / Aho utuye
Country / Igihugu		
Province / Intara		
District / Akarere		
Sector / Umurenge		
Cell / Akagari		
Village / Umudugudu		
Street No. / No. z'Umuhanda		
House No./ No. y'inzu		

Nationality / Ubwenegihugu: ____________ Postal Address/Agasanduka k'iposita: ____________

Mobile N° / Telefone igendanwa: ____________ Email Address / Aderesi Imeyiri: ____________

Form of Identification / Ubwoko bw'ikikuranga : ☐ National ID card/ Nomero y'indangamuntu ☐ International Passport / Urwandiko rw'abajya mu mahanga (ku banyamahanga gusa)

☐ Foreigner ID (issued by NIDA) / Indangamuntu ihabwa umunyamahanga N°: ____________

Country of Issue / Igihugu yatangiwemo____________ Issue date / Igihe yatangiwe ___/___/___ Expiry Date / Igihe izarangirira ___/___/___

Education Level / Amashuri wize ____________ Social Economic Class / Ikiciro cy'ubudehe ____________

Residence Type / Ubwoko bw'imiturire: Owner / Nyirubwite ☐ Tenant / Arakodesha ☐ Number of Dependants / Abo wishingiye: ____________

Next of KIN / Izina ry'umuzungura wawe: ____________ Tel / Telefoni: ____________

Related Party in UFC Plc/ Ufitanye isano na UFC Plc: Yes / yego ☐ No / oya ☐ Relationship type / Isano ____________

Related Party Name / Amazina y'uwo mufitanye isano: ____________

Economic Sector / Icyiciro cy'ubukungu____________ Subsector / Ikiciro cyungirije ____________

ISIC Code / Kode ya ISIC ____________ ISIC Name / Izina rya ISIC: ____________

AUTHORISED SIGNATORY / UMUKONO W'UBYEMEREWE

Surname/Izina ry'ababyeyi ____________ First name/Izina ry'idini ____________

Signature / Umukono ____________ Date / Itariki ___/___/___

Photo

MODE OF ACCOUNT OPERATION / UBURYO BWO GUSINYA

☐ Sole Signatory / Wenyine ☐ Jointly/ Bombi bafatanije Other / Ikindi ____________

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