



**COOPERATIVE OF PROGRESS & FINANCING INEZA**  
**P.O.BOX:48 MUHANGA –RWANDA. TEL: 0782553125/0788743637**  
**E –mail: [cpfinez@gmail.com](mailto:cpfinez@gmail.com)**

**IFISHI Y’IMENYEKANISHAMAKURU Y’UMUNYAMURYANGO**

**1.NYIRI KONTI**

Amazinayombi.....Telefoni.....

Nr ID.....aho yatangiwe..... igihe yavukiye :.....

Aho yavukiye:Dudugu.....Akagari..... Umurenge.....Akarere.....

Aho atuye Dudugu.....Akagari.....Umurenge.....Akarere.....

Icyo akora : .....irangamimerere ingaragu arubatse umupfakazi Igitsina.....

Ubwenegihugu..... Umugabane yishyuye :..... ikiguzi cy’agatabo.....

Igihe yinjiriye..... Amazina y’uwo bashakanye.....

Nr ID.....aho yatangiwe..... igihe yavukiye :.....

Aho yavukiye:umudugudu.....Akagari..... Umurenge.....Akarere.....

Icyo akora : .....Telefoni.....

**ABISHINGIZI KURI KONTI**

**Umwishingizi wa 1:** Isano bafitanye.....

Amazina yombi.....Telefoni.....

Nr ID.....aho yatangiwe ..... igihe yavukiye :.....

Icyo akora : .....irangamimerere arubatse Umupfakazi ingaragu Igitsina.....ubwenegihugu.....

Aho yavukiye: umududugu.....Akagari..... Umurenge.....Akarere.....

Aho atuye : Dudugu.....Akagari.....Umurenge.....Akarere.....

Amazina y’uwo bashakanye..... Telefoni.....

**Umwishingizi wa 2:** Isanobafitanye.....

Amazina yombi.....Telefoni.....

Nr ID.....aho yatangiwe..... igihe yavukiye :.....

Icyo akora : .....irangamimerere ingaragu arubatse Umupfakazi Igitsina.....ubwenegihugu.....

Aho yavukiye:Dugudu.....Akagari..... Umurenge.....Akarere.....

Aho atuye : Dudugu.....Akagari.....Umurenge.....Akarere.....

Amazina y’uwo bashakanye..... Telefoni.....

## 1. AMAFOTO

Umubare w'abemerewe kubikuza

2. Maze kubisobanurirwa, nemeye ko amakuru yanjye nk'umunyamuryango yatangwa ku babifitiye uburenganzira cyangwa ku buryo bufitiye inyungu CPF INEZA.

## 3. GUKORESHA IKORANABUHANGA

### 5.1. UBUTUMWA BUGUFI, KOHEREZA NO GUKURA AMAFARANGA KURI KONTI

- Guhabwa ubutumwa bugufi kuri telefone igihe hari igikorewe kuri konti  
*SMS banking*
- Gukura amafaranga kuri konti cyangwa kuyashyiraho ukoresheje telefone, kureba amafaranga ufite kuri konti no amateka magufi ya konti.  
*Push and pull mini statement and balance checking*

### 5.2. IZINDI SERVICE (MOBILE BANKING)

- Service zitandukanye:** kureba amafaranga ufite kuri konti, amateka *magufi* ya konti, kwimura amafaranga uyashyira ku yindi konti iri muri CPF INEZA, kugura ifatabuguzi rya televiziyo, kugura no kwishyura service zitandukanye (umuriro wa REG, kugura inite za telefone,...) ...

**Mobile banking:** *balance inquiry, mini statement, funds transfer, subscription to television providers, buy and pay various services (electricity, air time)*

Aho bikorewe n'itariki:.....

Amazina n'umukono by'umunyamuryango : .....

Telephone No: .....

**NB:** 1. Shyira akamenyetso ka V kuri service uhiseho 2. Shyiraho kopi y'indangamuntu

## 6. AHUZUZA NA CPF INEZA

Nr ya konti ahawe:

Amazina n'umukono by'umukozi umwakiriye (inputter): .....

Amazina n'umukono by'umukozi ubyemeje (authorizer) :.....



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## IFISHI Y'IMENYEKANISHAMAKURU Y'UMUNYAMURYANGO

### INYANDIKO IMENYEKANISHA AMAKURU Y'INGENZI YA KONTI

*Iyi nyandiko ntabwo ari amasezerano*

Ikigo cy'imari: **CPF INEZA** Konti: ..... tariki: ...../...../.....

#### GUFUNGURA NO GUCUNGA KONTI

**Amafaranga wishyura  
mu gufunguza konti: Ntayo**

**Amafaranga y'ibanze  
ubitsa iyo ufunguza konti: Ntayo**

**Amafaranga agomba  
guhora ari kuri konti: Ntayo**

**Amafaranga make  
agomba kuba kuri konti  
buri muni : Ntayo**

#### ESE UZABONA INYUNGU KURI IYI KONTI ?

Yego/Oya

**Ijanisha ry'inyungu: % ku mwaka**

#### 1. Prix pour dépôt a terme

| Montants              | Taux suivant l'échéance |            |            |            |
|-----------------------|-------------------------|------------|------------|------------|
|                       | 3 mois                  | 6 mois     | 9 mois     | 12 mois    |
| 20 000 - 99 999       | 2%                      | 3%         | 4%         | 5%         |
| 100 000 - 499 999     | 3%                      | 4%         | 5%         | 6%         |
| 500 000 - 999 999     | 4%                      | 5%         | 6%         | 7%         |
| 1.000.000 - 3 999 999 | 5%                      | 6%         | 7%         | 8%         |
| 4 000 000 - 8 000 000 | 6%                      | 7%         | 8%         | 9%         |
| > 8 000 000           | négociable              | négociable | négociable | négociable |

**Ni amafaranga  
angahe y'inyungu  
uzakira?**

Inyungu ni Frw.....ku  
Frw ..... yabikijwe  
mu mezi 12.  
\*aya mafaranga ntabwo abariwemo za  
komisiyo cyangwa imisoro ifatirwa  
ugomba kwishyura\*

**Ingaruka zo kubikuzwa ubwizigame mbere  
y'igihe akurwaho 1% ku nyungu yagombaga guhabwa.**

## SERIVISI ZIJYANYE NA KONTI

### Serivisi zitangwa n'amafaranga zishyurwa

**Kubitsa** – iyi serivisi iraboneka

Ushobora kubitsa amafaranga

- Mu mashami yacu: *Nta kiguzi*  
 Abaduhagarariye (Agent): *Nta kiguzi*

**Kubikuza amafaranga**

– birakorwa: Ushobora kubikuza ukoresheje uburyo bukurikira:

- Kujya ku mashami yacu: *Nta kiguzi*  
 Kujya ku baduhagarariye (Agent):

| SERIVISE ZIBONEKA | MONTANT MINIMUM | MONTANT MAXIMUM | A PAYER PAR LE MEMBRE |
|-------------------|-----------------|-----------------|-----------------------|
| DEPOSIT/KUBITSA   | 500             | 10,000          | -                     |
|                   | <u>10,001</u>   | 30,000          | -                     |
|                   | 30,001          | 50,000          | -                     |
|                   | 50,000          | 100,000         | -                     |
|                   | 100,001         | 300,000         | -                     |
|                   | 300,001         | 500,000         | -                     |
|                   | 500,000         | 750,000         | -                     |
|                   | 750,001         | 1,000,000       | -                     |
| RETRAIT/KUBIKUZA  | 500             | 10,000          | 100                   |
|                   | 5,001           | 10,001          | 200                   |
|                   | <u>10,001</u>   | 20,000          | 250                   |
|                   | <u>20,001</u>   | 40,000          | 300                   |
|                   | 40,001          | 75,000          | 400                   |
|                   | 75,001          | 150,000         | 800                   |
|                   | 150,001         | 300,000         | 1,500                 |
|                   | 300,001         | 500,000         | 2,500                 |
|                   | 500,001         | 750,000         | 5,000                 |
|                   | 750,001         | 1,000,000       | 7,500                 |

Ubundi buryo: .....

**Serivisi za banki zikorera kuri telefone :Zirahari**

Serivisi yo kubitsa no kubikuza/serivisi yo kureba amafaranga ufite kuri konti: *Ntakiguzi*

Serivisi yo guhabwa ubutumwa bugufi igihe harigikorewe kuri konti yawe **FRW 40**

**Gutanga uburenganzira bwo kwishyura buhoraho:** Birahari; *Nta kiguzi*.

## Izindi serivisi zitangwa n'ikiguzi

**Inyandiko zigaragaza imiterere ya konti** Wemerewe iyi nyandiko ukwezi kurangiye nta kiguzi

Urupapuro rugaragaza ibyakorewe kuri konti andi mezi:  
**FRW 1,180/PAGE**

**Izindi serivisi zidashingiye ku byakozwe; FRW 5,000**

*\*Icyitonderwa: ushobora gucibwa andi mafaranga nk'ikiguzi cyo kureka kwishyura serivisi z'ibyakozwe zavuzwe haruguru. Amafaranga asabwa na Leta na yo ushobora kuyacibwa. Ni byiza kubaza ubuyobozi bwa CPF INEZA andi makuru.*

### **Andi makuru ya ngombwa ukwiriye kumenya**

- **Ibisabwa mu gutanga umwirondoro** : mu gufungura konti uzakenera kuzuza ibisabwa byose mu kuzuza umwirondoro w'umuguzi. Ibi hashobora kubamo gutanga inyandiko n'amakuru byafasha mu kugenzura umwirondoro wawe. Ni byiza kubaza ikigo cy'imari kugira ngo kiguhe andi makuru.
- **Kwishyura amafaranga ya komisiyo** : Amafaranga ya komisiyo agaragazwa mu Nyandiko Imenyekanisha amakuru y'ingenzi azahora akurwa kuri konti yawe, ariko uburyo butandukanye bwo kwishyura bushobora gukoreshwa ku mafaranga ya komisiyo amwe n'amwe. Ni byiza kubaza ikigo cy'imari kugira ngo kiguhe andi makuru.
- **Impinduka mu mafaranga ya komisiyo** : amafaranga ya komisiyo yagaragajwe mu Nyandiko Imenyekanisha amakuru y'ingenzi ashobora guhinduka mu gihe runaka nyuma yuko ufunguye iyi konti kandi andi mafaranga mashya ya komisiyo nayo ashobora gushyirwaho.
- **VAT**: amafaranga yose ya komisiyo agomba kuba akubiyemo umusoro ku nyongeragaciro (VAT).
- **Gufunga konti**: Ushobora gufunga iyi konti utishyuye andi mafaranga ya komisiyo/gufunga konti yawe nta kiguzi bisaba.
- **Iyo udakoresheje konti yawe mu gihe cy'amezi 6**: Iyo udakoresheje konti yawe mu gihe kingana n'amezi 6, ifatwa nk'idakora icyo gihe uzakenera kongera kuyifungura ,bikorwa nta kiguzi mbere yuko wongera kuyikoresha. Niba konti yawe utayikoresheje mu gihe kingana n'imyaka 5 amafaranga ayiraho azafatwa nk'umutungo wasizwe na nyirawo icyo gihe azoherezwa muri Banki Nkuru y'u Rwanda.

**Ese waba ufite ibibazo,ibyifuzo,ibitekerezo cyangwa ibyo utishimira kuri CPF INEZA?**

**UKO MWABITUGEZAHO:**

1. Hamagara/Ubutumwa bugufi(message/sms) 0782553125 :Ushinzwe kwakira ibibazo byanyu. Mugihe utanyunzwe n'igisubizo uhawe kuri telephone yo hejuru,wahamagara (1).0788743637:Manager,(2) ku rwego rwa nyuma ni 0788747800:chairperson
2. Kwandika ugashyira mu gasanduku kabigenewe kari kuri buri shami rya CPF INEZA (Mugina,Runda,Rutobwe na Muhanga)
3. Kwandikira CPF INEZA kuri Email yayo: [cpfineza@gmail.com](mailto:cpfineza@gmail.com)
4. Gusura urubuga rwa internet(Website): <https://www.cpfineza.rw>
5. Kwandikira CPF INEZA urwandiko, cyangwa ugakoresha agasanduku k'iposita 48 GITARAMA
6. Kugera kuri CPF INEZA ukareba Manager ukamubwira ikibazo cyawe.

**IBITEKEREZO BYANYU BIRATWUBAKA**

**Waba utishimiye uburyo CPF INEZA yakemuye ikibazo cyawe ?** Ushobora kwiyambaza Ibiro by'Urwego rw'Umuvunyi Mukuru kugira ngo bigufashe kugukemurira ikibazo kuri **numero ya telefoni 199** ihamagarwa nta kiguzi cyangwa

**Email:** [ombudsinfo@ombudsman.gov.rw](mailto:ombudsinfo@ombudsman.gov.rw) cyangwa ugakoresha

**AGASANDUKU K'IPOSITA 9269- Kigali,** cyangwa ugasura **URUBUGA RWA INTERINETI : [www.ombudsman.gov.rw](http://www.ombudsman.gov.rw) .**

**NDEMERA KO NAKIRIYE IYI NYANDIKO:**

*Izina ry'umuguzi n'umukono: .....*

*Itariki:.....*