

**INYANDIKO YO
GUFUNGUZA KONTI
Y'UMUNTU KU GITI CYE**

INYANDIKO YO KWEMERA NO GUTANGA UBURENGANZIRA KWA NYIRI UBWITE

Muri NCBA, duha agaciro amakuru bwite n'imibereho yawe bwite bityo twiyemeje kubungabunga amakuru uduhaye. Iyi nyandiko isobanura neza uburyo dukusanya, dukoresha, duhanahana, duhererekanya kandi turinda amakuru bwite mu gihe cyose uzaba ukoresha serivisi zacu. Ku bindi bisobanura ku buryo dukoresha amakuru bwite yawe, uburenganzira bwawe nkuko biteganywa n'itegeko ryerekeye kurinda amakuru bwite n'imibereho bwite by'umuntu, wabona inyandiko irambuye ku rubuga <https://rw.ncbagroup.com/privacy-policy/>

Ndetse ikaba iboneka mu mashami yacu yose. Ibyigenzi bikubiye muri iyi nyandiko ni ibi kiburikira:

- **Gukusanya amakuru bwite:** Dukusanya kandi tugatunganya amakuru bwite waduhaye cyangwa dukuye ahandi hantu mu gihe urimo gufungura konti ndetse no mu gihe uzaba ukorana natwe. Aya makuru ashobora kuba arebana n'ibikuranga, umwirondoro wawe, umutungo wawe ndetse n'andi makuru yaba ari ngombwa.
- **Gukoresha cyangwa kwifashisha amakuru bwite yawe:** Amakuru bwite yawe ashobora gukoreshwa cyangwa kwifashishwa ku mpamvu zitandukanye mu gihe ubyamaze, cyangwa ku mpamvu ziteganywa cyangwa zemewe n'itegeko ryerekeye kurinda amakuru bwite n'andi mategeko. Muri rusange, amakuru yawe bwite azakoreshwa kandi yifashishwe mu gufungura konti no gucunga konti yawe, gutanga ubufasha bukenewe n'abakiliya, gushyiraho no gutanga serivisi za banki, kubahiriza cyangwa gushyira mu bikorwa ibiteganywa n'itegeko cyangwa ibyategetswe n'inzego zibifitiye ububasha aha twavugaga inzego z'ubutabera, abagenzuzi b'ibikorwa runaka, inzego za Leta, abahesha b'inkiko, abavoka cyangwa abishingizi.
- **Guhanahana no gutangaza amakuru bwite:** Dushobora guhererekanya cyangwa gutangaza amakuru bwite yawe mu gihe banki iri mu bikorwa byayo, kuyahererekanya n'izindi nzego ziteganywa n'itegeko cyangwa undi muntu dufitanye amasezerano kandi afite inshingano zo kubungabunga ibanga ry'amakuru yawe bwite ndetse kandi hagasheirwaho ingamba zo kwirinda ko ayo makuru yagera cyangwa akabonwa n'utabyemerewe.
- **Guhererekanya amakuru bwite hanze y'u Rwanda:** Dushobora kohereza cyangwa guhererekanya amakuru bwite yawe hanze y'u Rwanda hari amasezerano banki igomba kubahiriza, mu gukora ibikorwa byayo, cyangwa se igihe ari ngombwa kwifashisha abanda bantu mu kuduha serivisi kandi aba bantu bakaba bakorera cyangwa bafite ububiko bw'amakuru (amakuru bwite n'amakuru bwite y'ibanga) hanze y'u Rwanda nk'uko wemeye ko ayo makuru yahoherezwa cyangwa agahereherakanywa hanze y'igihugu. Twabwira cyangwa abandi bantu twabihereye uburenganzira tuzakora ibishoboka byose kugira ngo iherekanya ry'amakuru bwite hanze y'igihugu rikorwe mu buryo bukurikije amategeko kandi abungabungwe harimo no kureba ko aho yoherejwe hari amategeko yangombwa arebana no kubungabunga amakuru bwite kandi tugirane amasezerano yo kurinda amakuru bwite yawe.
- **Umutekano w'amakuru:** Tuzakora ibishoboka byose dushyireho uburyo buboneye bwo kurinda amakuru bwite n'amakuru bwite y'ibanga yawe. Twashyizeho ingamba ku rwego rwa tekini no ku rwego rwa Banki ku kurinda amakuru bwite yawe ko yabonwa n'utabifitiye uburenganzira, gutakara cyangwa se gushyirwa ahagaragara.

- **Kubika amakuru:** Amakuru bwite n'amakuru bwite y'ibanga yawe azabikwa mu gihe cyose banki izaba iyakeneye, cyangwa igihe gitegekwa n'itegeko, cyangwa ku mpamvu zijyanye n'ibarura ry'imisoro. Amakuru yawe kandi azakomeza kubikwa mu gihe cyose haba hari ikibazo cyashyikirijwe inkiko zibifitiye ububasha.
- **Uburenganzira bwawe:** Ufite uburenganzira bukurikira:
 - Kumenyeshwa amakuru bwite yawe yakusanyijwe n'icyo tuzayakoresha;
 - Kubona amakuru bwite abitswe na banki ndetse no gusaba ko yakosorwa;
 - Gusaba ko amakuru bwite yawe abitswe na banki yasibwa ariko haseguriwe servisi banki izakomeza kuguha;
 - Gusaba ko amakuru bwite yawe yakoherezwa cyangwa ahanahanwa n'ikindi kigo habanje kwishyurwa ikiguzi cyaba gisabwa kutanga iyo serivisi;
 - Kwanga ko amakuru bwite yawe atunganywa cyangwa akoreshwa keretse igihe itegeko ryaba ritwemerera gukomeza kuyatunganya cyangwa kuyakoresha cyangwa biteganywa ukundi;
 - Kwanga ko igikorwa runaka gikoreshwa amakuru yawe bwite kabone nubwo uko kwanga kwaba kudagaharika itunganywa cyangwa ikoreshwa ryayo hagendewe ku kwemera kwakozwe mbere;
 - Kutagengwa n'icyemezo cyangwa gushyirwa mu byiciro hashingiwe ku itunganywa ry'amakuru bwite ryikoresha;
 - Gushyiraho umuzungura binyuze mu irage ryakozwe ku buryo bukurikije amategeko;
 - Guhagararirwa mu buryo bukurikije amategeko;

Mu rwego rwo gushyira mu bikorwa ubu burenganzira bwavuzwe haruguru, wanyura mu nzira zivugwa hasi cyangwa ukagana amashami yacu ku bufasha bwose waba ukeneye.

Uburyo watubona: Mu gihe waba ushaka kutubona kubirebana n'aya mabwiriza yo kurinda amakuru bwite, cyangwa mu guharanira uburenganzira ku makuru bwite yawe, wadusanga:

NCBA Bank Rwanda PLC

Kigali Heights, Igorofa rya 8, Ikibanza no. 772,

Agahanda ka KG 7 AVE, Umuganda.

Agasanduku k'iposita: 6774, Kigali, Rwanda

Telefone: +250 788 149 500 / +250 788 149 555

imeli: contact@ncbagroup.com

Umukozi wacu ushinze kurinda amakuru bwite: DataProtectionRwanda@ncbagroup.com

Kwemera no gutanga uburenganzira bwo gutunganya no gukoresha amakuru bwite yanjye:

Jyewe/Twebwe.....

Ndemeza/ turemeza ko twasomye neza kandi twasobanukiwe n'ibikubiye muri aya mabwiriza ya NCBA arebana no kurinda amakuru bwite n'imibereho bwite nashyikijwe kandi aboneka kurubuga <https://rw.ncbagroup.com/privacy-policy/>.

Mugusinya iyi nyandiko, Jyewe/Twebwe nemeye/twemeye ntagahato kandi mpaye/duhaye uburenganzira busesuye NCBA Bank Rwanda PLC n'ibindi bigo bifitanye isano nayo cyangwa biyishamikiyeho bwo gukusanya, gukoresha no gutunganya amakuru bwite n'ay'ibanga yanjye/yacu nk'uko byasobanuwe muri aya mabwiriza cyangwa biteganywa n'inyandiko irebana no kurinda amakuru bwite n'imibereho bwite bya muntu.

ISHAMI

Izina rya nyir'ikonti:

Amafaranga: ☐ FRW ☐ USD ☐ GBP ☐ EURO ☐ KES

Nomero ya konti (Ugirwa inama n'umukozi wa Banki)

Ni: Bwana Mlle. Madamu Dr. Prof. Hon. Ikindi(isobanura)

Amazina: _____

Igitsina: Gabo Gore Irangamimerere: Ingaragu Arubatse Yarapfakaye
Baratanye Ntibakibana

Amazina y'uwo bashakanye: _____

N° ye ya telefoni igendanwa:_____ Abantu atunze:_____

N° y'irangamuntu/Pasiporo/y'impunzi/y'umunyamahanga: _____

Aho yatangiwe: _____

Itariki yatangiye: jj/mm/aaaa Itariki izarangiraho: jj/mm/aaaa

Atuye mu gihugu Ntutuye mu gihugu

Itariki y'amavuko: jj/mm/aaaa

Ubwenegihugu: _____ N° ya tel. igendanwa: _____ Tel. y'o mu biro: _____

Igihugu: _____ Intara: _____ Akarere: _____

Umurenge: _____ Akagari: _____ Umudugudu: _____

Agasanduku k'iposita:_____ Imeli:_____

Igihugu: _____ Intara: _____ Akarere: _____

Umurenge: _____ Akagari: _____ Umugudugu: _____

UmuhandaN°: _____ Tel.N° _____

Inzu abamo: Ni iye bwite Arakodesha

Ururimi: ☐ Eng ☐ Kinya ☐ French

UMWUGA/ AKAZI

Ubwoko bw'akazi akora: _____ Icyiciro: _____ Umukozi: _____

Umushomeri: _____ Arikorera: _____ Umukoresha: _____

Amafaranga yinjiza ku kwezi (FRW): _____ N° y'umusoreshwa: _____

Urwego rw'imirimu akora: ☐ Ruciriritse ☐ Ruringaniye ☐ Rwagutse

AMASHURI YIZE

* Shyira akamenyetso ku mashuri yo hejuru yize

☐ Impamyabumenyi ihanitse ☐ Icyiciro cya 3 cya Kaminuza ☐ Icyiciro cya 2 cya kaminuza

☐ Icyiciro cya 1 cya kaminuza ☐ Amashuri yisumbuye ☐ Amashuri 3 yisumbuye

☐ Amashuri abanza ☐ Ntiyize

Ku Banyamerika gusa ☐ Nyiri konti afite ubwenegihugu bubiri, yavukiye muri Amerika cyangwa yemerewe kuhaba (afite Green Card).
☐ Uwo bashakanye afite ubwenegihugu bwa Amerika, yavukiye muri Amerika cyangwa yemerewe kuhaba (afite Green Card).

Ifoto y'usaba icyitonderwa: Niba uri umunyamerika, urasabwa kuzuza inyandiko ijyanye no kwishyura imisoro ku bantu bafite konti mu bihugu byo hanze.

USABA WA KABIRI

Ni: ☐ Bwana ☐ Mlle. ☐ Madamu ☐ Dr. ☐ Prof. ☐ Hon. ☐ Ibindi(Sobanura) _____

Amazina: _____

Igitsina: ☐ Gabo ☐ Gore Irangamimerere: ☐ Ingaragu ☐ Arubatse ☐ Yarapfakaye
☐ Baratanye ☐ Ntibakibana

Amazina y'uwo bashakanye: _____

N° ye ya telefoni igendanwa: _____ Abantu atunze: _____

N° y'irangamuntu/Pasiporo/y'impunzi/y'umunyamahanga: _____

Aho yatangiye: _____

Itariki yatangiye: jj/mm/aaaa Itariki izarangiriraho: jj/mm/aaaa

☐ Atuye mu gihugu ☐ Ntuye mu gihugu

AHO YAVUKIYE

Itariki y'amavuko: dd/mm/yyyy

Ubwengihugu: _____ N° ya tel. igendanwa: _____ Tel. yo mu biro: _____

Igihugu: _____ Intara: _____ Akarere: _____

Umurenge: _____ Akagari: _____ Umudugudu: _____

Agasanduku k'iposita: _____ Imeli: _____

AMAKURU AJYANYE N’AHO ATUYE

Igihugu: _____ Intara: _____ Akarere: _____

Umurenge: _____ Akagari: _____ Umugudugu: _____

UmuhandaN°: _____ Tel.N° _____

Inzu abamo: ☐ Ni iye bwite ☐ Arakodesha

Ururimi: ☐ Eng ☐ Kiny ☐ French.

UMWUGA/ AKAZI

Ubwoko bw’akazi akora: _____ Icyiciro: _____ Umukozi: _____

Umushomeri: _____ Arikorera: _____ Umukoresha: _____

Amafanga yinjiza ku kwezi (FRW): _____ N° y’umusoreshwa: _____

Urwego rw’imirimo akora: ☐ Ruciriritse ☐ Ruringaniye ☐ Rwagutse

AMASHURI YIZE

* Shyira akamenyetso ku mashuri yo hejuru yize

☐ Impamyabumenyi ihanitse ☐ Icyiciro cya 3 cya Kaminuza ☐ Icyiciro cya 2 cya kaminuza

☐ Icyiciro cya 1 cya kaminuza ☐ Amashuri yisumbuye ☐ Amashuri 3 yisumbuye

☐ Amashuri abanza ☐ Ntiyize

Ku Banyamerika gusa ☐ Nyiri konti afite ubwenegihugu bubiri, yavukiye muri Amerika cyangwa yemerewe kuhaba (afite Green Card).

☐ Uwo bashakanye afite ubwenegihugu bwa Amerika, yavukiye muri Amerika cyangwa yemerewe kuhaba (afite Green Card).

Icyitonderwa: Niba uri umunyamerika, urasabwa kuzuza inyandiko ijyanye no kwishyura imisoro ku bantu bafite konti mu bihugu byo hanze.

IMYIRONDORO YA NYIRI KONTI UTARUZUZA IMYAKA Y'UBUKURE
(kugeze imyaka 18)

Ifoto
y'usaba

Amazina: _____

Igitsina: ☐ Gabo ☐ Gore icyo apfana n'usaba inguzanyo: _____

N° y'irangamuntu/Pasiporo: _____ Aho yatangiwe _____

Igihe yatangiwe: dd/mm/yyyy Igihe izarangirira: dd/mm/yyyy ☐ Atuye mu gihugu ☐ Ntatuye mu gihugu

AHO YAVUKIYE

Itariki y'amavuko: dd/mm/yyyy

Ubwenegihugu: _____ No. ya tel. igendanwa _____ N°. ya tel. yo mu biro _____

Igihugu: _____ Intara: _____ Akarere: _____

Umurenge: _____ Akagari: _____ Umudugudu: _____

Agasandu k'iposita: _____ Imeli: _____

Umwuga / Akazi: _____

MWENE WABO WA BUGUFI

Amazina: _____

Igitsina: ☐ Gabo ☐ Gore Irangamimerere: ☐ Ingaragu ☐ Arubatse ☐ Yarapfakaye
☐ Baratanye ☐ Ntibakibana

Isano afitanye n'usaba gufungurirwa konti _____

Umubare w'abantu atunze _____

N° y'irangamuntu/Pasiporo/y'impunzi/y'umunyamahanga: _____ Aho yatangiwe _____

Itariki yatangiwe: jj/mm/aaaa Itariki izarangirira: jj/mm/aaaa

☐ Atuye mu gihugu ☐ Ntatuye mu gihugu

AHO YAVUKIYE

Itariki y'amavuko: dd/mm/yyyy

Ubwenegihugu: _____ N° ya tel. igendanwa: _____ Tel. yo mu biro: _____

Igihugu: _____ Intara: _____ Akarere: _____

Umurenge: _____ Akagari: _____ Umudugudu: _____

Agasanduku k'iposita: _____ Imeli: _____

AMAKURU AJYANYE N'AHU ATUYE

Igihugu: _____ Intara: _____ Akarere: _____

Umurenge: _____ Akagari: _____ Umugudugu: _____

UmuhandaN°: _____ Tel.N° _____

Inzu abamo: ☐ Ni iye bwite ☐ Arakodesha

UBWOKO BWA KONTI --SHYIRA (✓) AHO BIKENEWE

Konti yo kubitsa: ☐ FRW ☐ USD ☐ GBP ☐ EURO ☐ KES ☐ Andi _____

☐ Ubwoko bwa Konti _____

Kuzigama (FRW) ☐ Ubwoko bwa Konti _____

☐ Ubwoko bwa Konti _____

ABASINYAKURI KONTI - SHYIRA (✓) AHO BIKENEWE

☐ Wenyine ☐ Bombi icyarimwe ☐ Buri wese ☐ Ibindi (sobanura) _____

Icyitonderwa: Kuri konti zo kuzigama n'ibitswaho amafaranga mu buryo buhoraho, amategako n'amabwiriza arakurikizwa. Wareba agatabo k'amabwiriza ajyanye na konti yawe. Inyungu zibarwa kuri buri konti zishobora guhinduka bitewe n'uko isoko rihagaze.

GUSABA AMAKARITA

Ikarita y'inguzanyo; shyira (✓) aho ☐ Ikarita ya VISA ☐ Ikarita y'inguzanyo nke bikenewe: ☐ Ikarita y'inguzanyo nini ☐ Indi karita y'inyongera

Usaba wa mbere: ☐ Usaba wa kabiri: ☐ Usaba wa gatatu: ☐ Abasaba bose hamwe:

Izina rya nyiri konti	Nomeroya konti

Soma witonze amategako n'amabwiriza agenga imikoreshereze y'amakarita y'inguzanyo ya NCBA Bank Rwanda PLC.

GUSABA AGATABO KA SHEKI – SHYIRA (✓) AHO BIKENEWE

☐ Usaba wa mbere ☐ Usaba wa kabiri ☐ Usaba wa gatatu ☐ Abasaba bose hamwe

Amazina ya nyiri konti	Nomeroya konti

Soma witonze amategako n'amabwiriza agenga imikoreshereze y'agatabo ka sheki ka NCBA Bank Rwanda PLC.

SERIVISE ZA BANKI Z'IKORANABUHANGA – SHYIRA (✓) AHO BIKENEWE

Ndasaba guhabwa: ☐ Serivise za banki NCBA zo kuri telefone ☐ Serivise za banki NCBA zo kuri interineti

Nomero za konti zizakoreshwaho serivisi za banki zo kuri telefoni: _____

Nomero ya telefoni izakoreshwa _____

Nomero za konti zizakoreshwaho serivisi za banki zo kuri interineti _____

Aderesi ya imeli izakoreshwa: _____

AMAFARANGA NTARENGWA MURI IZO SERIVISE - SHYIRA(✓) AHO BIKENEWE

- ☐ Nemeye/ Twemeye kutazarenza amafaranga yateganyijwe na Banki
(ku mafaranga yoherezwa kuri serivisi za banki z'ikoranabuhanga)
- ☐ Mpisemo/Duhisemo gushyiraho umubare ntarengwa w'amafaranga urenze ku yo Banki yateganyije
(ku mafaranga yoherezwa kuri serivisi za banki z'ikoranabuhanga)

Amafaranga ntarengwa _____

Soma witonze amategeko n'amabwiriza agenga imikoreshereze ya serivisi za Banki ya NCBA zo kuri telefone no kuri interineti. Uzirikane ko serivisi zimwe zishyurwa hakurikijwe ibiciro byashyizweho na Banki ya NCBA Bank Rwanda PLC.

KWIYEMERERA K'UMUKIRIYA

Jyewe / Twebwe, ushyize umukono kuri iyi nyandiko, mbasabye kumfunguriza konti nkuko nabigaragajeharugurukandi ndemeza ko amakuru ntanze ari ay'ukuri nkurikije ibyo nzi kandi muri iyi nyandiko ndemeza ko mpawe kopi y'amategeko n'amabwiriza ya bankikandi nkaba nemeye gukurikiza ayo mategeko n'amabwiriza. Mu gihe Banki Nkuru y'u Rwanda yaba yarabujije amabanki kunguriza amafaranga cyangwa undi wese mu basinya kuri konti yanjye, amafanga yose nzacibwa ajyanye n'ibihano azakurwa kuri konti yanjye nta nteguza ibanje kumpa. Nemereye Banki ya NCBA Bank Rwanda PLC gukura amafaranga kuri konti yanjye yo kubitsa/ yo kuzigama amafaranga yakoreshejwe na banki ajyanye n'iyi konti yanditse muri iyi nyandiko.

Umukono w'usinye kuri konti bwa mbere:
Amazina: _____
Itariki: _____

Umukono w'usinye kuri konti bwa kabiri:
Amazina: _____
Itariki: _____

Umukono w'usinye kuri konti bwa gatatu:
Amazina: _____

Umukono w'usinye kuri konti bwa kane:
Amazina: _____
Itariki: _____

AHUZUZA NA BANKI GUSA

Ibigomba kugenzura mbere yo gufungura konti

A. Umuntu ku giti cye – Atuye mu gihugu	B. Umuntu ku giti cye - Ntuye mu gihugu
☐ Kopi y'indangamuntu/ ya pasiporo (ugomba kuba wabonye n'iy'umwimerere)	☐ Kopi y'indangamuntu/ya pasiporo (ugomba kuba wabonye n'iy'umwimerere)
☐ Amafoto abiri magufi ya buri wese mu banditse kuri konti	☐ Amafoto abiri magufi ya buri wese mu banditse kuri konti
☐ Nomero y'umusoreshwa (TIN) (niba ari ngombwa)	☐ Ibaruwa y'umukoresha yemeza ko akora
☐ Ibaruwa y'umukoresha yemeza ko akora (niba ari ngombwa) Ni ngombwa ku bafite imyanya yo hejuru mu kazi ka leta (PEP)	☐ CRB
☐ CRB	☐ PEP
☐ PEP	

Huzuzwa n'umukozi wa Banki waganiriye n'umukiriya	
Kode y'icyiciro cya 1 cy'ubukungu _____	Icyo abivugaho
Kode y'icyiciro cya 2 cy'ubukungu _____	
Kode NAICS _____	Amazina _____
Ibisobanuro by'iko code NAICS _____	Umukono n'itariki _____
Amazina _____	
Umukonon'itariki _____	

INYANDIKO YO KUBAHIRIZA IBIJYANYE NO GUTANGA UMUSORO KU BAFITE AMAKONTI MU BIHUGU BYO HANZE (FATCA) –KONTI Y'UMUNTU KU GITI CYE

Amazina ya nyiri konti _____

Nomero ya konti

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Itegeko ryo kubahiriza ibijyanye no gutanga umusoro ku bafite amakonti mu bihugu byo hanze ya Amerika (FATCA) ryatangajwe ku itariki ya 18 Werurwe 2010. Rigamije kubuza abasoreshwa b'abanyamerika gukoresha konti bafite mu bihugu byo hanze ya Amerika kugira ngo badatanga imisoro. Ikigo cy'imari cyose kitazubahiriza iri tegeko ry'imisoro(FATCA) kizatuma Amerika ifatira 30% by'amafaranga yagombaga kwishyurwa kurizo konti aturutse muri Amerika. Hashingiwe ku itegeko rya Amerika rigenga imisoro, NCBA Bank Rwanda PLC igomba kugira amakuru runaka isaba Abanyamerika bafite konti muri NCBA Bank Rwanda PLC (baba bishyura cyangwa batishyurira umusoro muri Amerika). Ayo makuru atanzwe azakoreshwa gusa mu kuzuza inshingano NCBA Bank Rwanda PLC ifite zijyanye no kubahiriza itegeko rya Amerika rigenga umusoro, nta bwo azakoreshwa mu bindi. Kugira ngo twubahirize izo nshingano, turabasaba guhita mudushyikiriza inyandiko yitwa W-9 cyangwa W-8BEN yujuje neza hamwe n'izindi nyandiko zose (zigaragaza niba abo bantu baba batanga imisoro muri Amerika cyangwa batayitangayo), bitewe n'ibikenewe, zigaragaza uburyo mwishyura imisoro.

Muzirikane ko nimutuzuzwa iyi nyandiko yereka uko mutanga imisoro, bishobora kuba ngomba ko twoherereza(dufatira) ikigo cya Amerika gishinzwe kwakira imisoro(IRS) 30% by'amafaranga yose avuye muri Amerika anyura kuri konti yanyu kandi tukabikora buri kwezi, cyangwa tugasaba ko konti yanyu ifungwa. Izo ngamba zizakomezwa gushyirwa mu bikorwa kugeza igihe mutwoherereje inyandiko yanyu ya W-9 cyangwa W-8BEN yujujwe neza cyangwa indi nyandiko igaragaza niba mutanga imisoro cyangwa mutayitanga, aho bishoboka.

AMAKURU KU BEMEREWE GUSINYA KURI KONTI (IBIBAZWA ABANYAMERIKA BIJYANYE NA FATCA)

Garagaza amakuru ajyanye no kubahiriza itegeko ry'imisoro(FATCA)ku bemerewe gusinya kuri konti, ushyira akamenyetso aho bikwiriye:

Inyandiko zisabwa

Ufite ubwenegihugu bwa Amerika cyangwa wemerewe kuhatura mu buryo bwemewe n'amategeko?

Yego

Oya

Niba ari yego,

Wavukiye muri Amerika(aho wavukiye)?

Yego

Oya

Niba ari yego, uraduhainyandiko ya W-9 cyangwa W-8BEN napasiporo yanyuitari iya Amerika cyangwa ikindi cyangombwa nka cyokigaragaza ko uri umunyamahanga; hamwe n'ibisobanuro mu nyandiko bijyanye n'ubwenegihugu bwa Amerika.

Ese hari umuntu ufite aderesimuri Amerika wahaye inyandiko yemewe mu rwego rw'amategeko imuha ububasha bwo gusinya kuri konti yawe?

Yego

Oya

Niba ari yego, uraduha inyandiko ya W-9 cyangwa W-8BEN na pasiporo yanyu itari iya Amerika cyangwa ikindi cyangombwa nka cyo kigaragaza ko uri umunyamahanga

Ese hari amabwiriza watanze yo kohereza amafaranga kur konti ziri muri Amerika cyangwa amabwiriza uhabwa buri gihe aturuka kuri aderesi iri muri Amerika?

Yego

Oya

Niba ari yego, uraduha inyandiko ya W-9 cyangwa W-8BEN n'icyangombwa kigaragaza ko uri umunyamahanga.

Ese dosiye yawe ufitemo aderesi wandikiraho umuntu utahatuye ukamusigiraho ubutumwa bumugenewe cyangwa ugasaba iposita kugumana ubwo butuma mu gihe runaka, cyangwa agasanduku k'iposita muri Amerika cyangwa numero ya telefone yaho?

Yego

Oya

Niba ari yego, uraduha inyandiko ya W-9 cyangwa W-8BEN n'icyangombwa kigaragaza ko uri umunyamahanga

Nemereye / Twemereye Banki ya NCBA Rwanda PLC kumenyekanisha amakuru ya konti akenewe cyangwa amakuru yanjye bwite ku buyobozi bushinzwe imisoro muri Amerika kugira ngo Banki ya NCBA Rwanda PLC yubahirize inshingano zayozirebana n'amategeko ya Amerika ku bijyanye no kwishyuraimisoro kubantu bafitekonti mu mahanga (FATCA).

Niyemeje/ Twiyemeje gufatanya byimazeyo na NCBA Bank Rwanda PLC kugirango menye neza ko isohoza inshingano zayo kuri konti yanjye zijyanye n'itegeko ry'imisoro(FATCA). Nijeje / Twijeje Banki ya NCBA Rwanda PLC ko itazaryozwa ibihombo byose, ibikorwa, ikiguzi, ibyishyuwe (hakubiyemo n'amafaranga yishyuwe mu gukemura ibibazo, ay'igihembo cya avoka gishyize mu gaciro, abajyanama n'inzobere), ibirego, ibyangiritse cyangwa inshingano zitewe cyangwa zizaterwa n'uko NCBA Banki y'u Rwanda PLC yubahirije ibyo isabwa n'itegeko ry'imisoro(FATCA) cyangwa biturutse ku makuru yamenyesheje abashinzwe imisoro muri Amerika.

Amazina y'umukiriya

Umukono

IBISOBANURO BY'AMAGAMBO

1. **NAICS:** Ni uburyo bwo gushyira mu byiciro inganda zo muri Amerika y'Amajyaruguru, bushyira inganda mu byiciro hakurikijwe uburyo izo nganda zikoramo ibyo zicuruza. Ni uburyo bwuzuye bukubiyemo ibikorwa byose bibarurwa mu rwego rw'ubukungu.
2. **Ibyiciro by'inzego za Leta:** Inzego za Leta zirimo ubuyobozi bwo hejuru n'inzego z'ibanze, ibigo bya leta, imiryango/inzego n'ibindi bigo bigenzurwa cyangwa biterwa inkunga na Leta bitanga gahunda rusange, ibicuruzwa cyangwa serivisi ku baturage. Urugero, Minisiteri, Uturere, Ikigo cy'ubwiteganyirize (RSSB), ibitaro, nibindi.
3. **Kode y'icyiciro cy'ubukungu ya ISIC:** Ni icyiciro ngenderwaho mpuzamahanga cy'ibikorwa byo mu rwego rw'ubukungu (harimo ibicuruzwa na serivisi) giteguwe mu buryo butuma ibigo bishobore gushyirwa mu byiciro hakurikijwe ibikorwa byabyo. Harimo ibyiciro 3 by'ingenzi: icya mbere, icya kabiri n'icya gatatu.
4. **PEP:** Ni umuntu wahawe na leta inshingano zo mu rwego rwo hejuru.
5. **CRB:** Uburyo bw'iherekanyamakuru ku myenda
6. **FATCA:** Ni itegeko ryo kubahiriza ibijyanye no gutanga umusoro ku bafite amakonti mu bihugu byo hanze ya Amerika

