



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

UKWEMERA KWA NYIR'UBWITE

Muri NCBA, twubaha imibereho bwite y'umuntu kandi twiyemeje kurinda amakuru yawe. Iyi ngingo yerekeye imibereho bwite y'umuntu isobanura uko dukusanya, uko dukoresha, uko dusangiza ndetse n'uko turinda amakuru bwite yawe igihe wiyemeje gukoresha serivisi zacu. Ibindi bisobanuro ku buryo dukoresha amakuru yawe bwite ndetse n'uburenganzira bwawe hakurikijwe Itegeko ryerekeye kurinda amakuru bwite n'imibereho bwite by'umuntu, ushobora kubibona mu nyandiko yose ya politiki yacu y'imibereho bwite y'umuntu ku rubuga:

<https://rw.ncbagroup.com/privacypolicy/> cyangwa ukajya ku ishami ryacu iryo ari ryo ryose bakaguha inyandiko isanzwe ibigusobanurira. Iyi ngingo ivuga ku mibereho bwite y'umuntu ikubiyemo ibi bikurikira:

1.1. Ikusanya ry'amakuru: Dukusanya kandi tukanakoresha amakuru bwite duhawe nawe cyangwa dukuye ahandi mu gihe turi mu gikorwa cyo gufunguza konti ndetse no mu gihe turi gukorana nawe. Aya makuru ashobora kuba akubiyemo umwirondoro n'itumanaho, ibyerekeye imali n'andi makuru ajyanye nabyo.

1.2. Imikoreshereze y'amakuru: Amakuru bwite yawe akoreshwa ku mpamvu zinyuranye iyo wabitwemereye cyangwa se tukayakoresha mu buryo bwemewe n'amategeko nk'uko biteganywa n'Itegeko ryerekeye kurinda amakuru bwite n'imibereho bwite by'umuntu. Akenshi, amakuru yawe bwite akoreshwa mu kwiandikisha, ku kwinjiza muri sisitemu za banki, imicungire ya konti, gufasha abakiriya ku bibazo bafite, ihangashusho ry'ibikorwa, gutanga serivisi no kureba ko amategeko n'amabwiriza byubahirizwa.

1.3. Gusangiza abandi amakuru: Dushobora gusangiza amakuru yawe abakora ibikorwa by'ubucuruzi byemewe n'amategeko, ibigo bikora imirimo ijyanye n'amategeko cyangwa ibigo ngenzuramikorere, abandi bantu cyangwa ibindi bigo bifite inshingano ku bw'amasezerano zo kugira ibanga amakuru yawe bwite y'ibanga mu rwego rwo kuyarinda ko yatangazwa mu buryo budatangiwe uburenganzira.

1.4. Ihererekanya ndengamipaka ry'amakuru: Dushobora guhererekanya cyangwa kubika amakuru yawe mu zindi nzego zibifitiye ububasha hagamijwe kuzuza inshingano zijyanye n'amategeko, gukora ibikorwa by'ubucuruzi byemewe n'amategeko, cyangwa igihe bibaye ngombwa ko dukoresha undi muntu cyangwa ikigo kugira ngo bageze serivisi zacu ku bakiriya, kandi abo bantu bandi cyangwa ibyo bigo bakaba babarizwa cyangwa babika amakuru (harimo n'amakuru bwite yawe y'ingenzi) hanze y'u Rwanda. Dushobora nanone gusangiza abandi amakuru yawe hanze y'igihugu aho wemeye ko bikorwa.

Twabwemeje cyangwa abandi bafatanyabikorwa bacu babyemerewe dukora ku buryo amakuru ayo ari yo yose ahererekanyijwe hanze y'igihugu ahererekanywa mu buryo bukurikije amategeko kandi ko bikorwa ku gipimo gikwiye cyo kurinda amakuru, harimo ihererekanya ku nzego zibifitiye ububasha zigengwa n'amategeko yerekeranye no kurinda amakuru kandi zishobora kwinjira mu masezerano mu buryo bwemewe n'amategeko mu rwego rwo kubugabunga umutekano w'amakuru yawe bwite.

1.5. Umutekano w'amakuru: Dukora ibishoboka byose tugashyiramo ingamba zihamye kugira ngo amakuru yawe ahore arinzwe uko bikwiye. Twashyizweho ingamba mu buryo bwa teknikiki no mu buryo bw'imikorere kugira ngo turinde amakuru yawe kugerwaho n'utabifitiye uburenganzira, kwangirika cyangwa gutanganzwa.

1.6. Kubika amakuru: Amakuru yawe bwite tuyagumana gusa iyo ari ngombwa ko akoreshwa ibyo agamije gukoresha, cyangwa tukayagumana igihe kirekire kugira ngo twuzuze ibisabwa byerekeranye n'amategeko, amabwiriza, kubara umusoro, cyangwa gutanga raporo. Nanone dushobora kugumana amakuru yawe bwite igihe kirekire iyo hari ikirego cyangwa ikibazo gishobora kuvuka mu mikoranire yacu nawe.

1.7. Uburenganzira bwawe: Ufite uburenganzira bwo:

- Kumenyeshwa amakuru twakusanyije n'uburyo tuyakoreshwa;
- Kubona cyangwa guhindura amakuru yawe bwite;
- Gusiba amakuru yawe bwite, hazirikanwa inshingano dufite zo kugumana amakuru;
- Gusaba ihererekanya ry'amakuru yawe bwite ku kindi kigo, wishyuye ikiguzi gikwiye cy'iyi serivisi;
- Kwanga ko amakuru yawe bwite yongera gukoreshwa keretse gusa igihe dufite inshingano zo gukomeza kuyakoresha nk'uko biteganywa n'itegeko cyangwa bigenwa ukundi;
- Gusubirana uburenganzira watanze ku gukoresha amakuru yawe bwite mu gihe hatunganywa igikorwa runaka, kabone n'ubwo iryo tunganywa ridashobora kugira ingaruka ku makuru yawe hashingiwe ku burenganzira bwo gukoresha amakuru yawe wari watanze mbere;
- Gusaba ko amakuru yawe bwite atashingirwaho cyangwa ngo ashingirweho mu ifatwa ry'ibyemezo; ; Kugena umuzungura igihe agaragaje inyandiko y'ubuzungura;
- Guhagararirwa hakurikijwe amategeko abigenga.

Mu rwego rwo kubahiriza uburenganzira bwavuzwe haruguru, tuvugishe unyuze ku itumanaho ryacu riri ku musozo w'iyi fishi cyangwa usure ishami ryacu iryo ari ryo ryose kugira ngo bagufashe. Dusubiza ibibazo byose utubaza mu gihe gikwiye hakurikijwe ibisabwa nk'uko biteganywa n'itegeko ryerekeye kurinda amakuru bwite n'imibereho bwite by'umuntu.

1.8. Uburenganzira bwo gukoresha amakuru yawe bwite

Mu gushyira umukono kuri iyi fishi, jyewe/twebwe _____ntanze uburenganzira/dutanze uburenganzira bwo gukusanya, gukoresha, gusangiza no kohereza amakuru yanjye bwite/yacu bwite hakurikijwe amategeko n'amabwiriza ari kuri iyi fishi hamwe n'amategeko abigenga.

IFISHI YO GUFUNGURA KONTI Y'UMUNTU KU GITI CYE

IBIREBANA N'ISHAMI RYA BANKI

Jyewe/Twebwe turifuza gufunguza konti zikurikira muri NCBA RWANDA PLC ku buryo bukurikira

Izina ry'umukiriya:

Ubwoko bwa konti ifunguzwa

Konti yo kubitsa / RWF ☐ USD ☐ EUR ☐ GBP ☐ Konti yo kuzigama: RWF ☐ USD ☐ EUR ☐ GBP ☐

Hitamo ururimi wifuza kuzakoresha mu itunamaho ryose rijyanye na banki.

Igifaransa ☐ icyongereza ☐ ikinyarwanda ☐

USABA WA MBERE

Inyito: Bwana ☐ Madamu ☐ Ms. ☐ Dr. ☐ Prof. ☐ Hon. ☐ Ikindi (sobanura)

Izina bwite: Irindi zina: Irindi zina:

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

Baratanye ☐ Ntibakibana ☐

Itariki y'amavuko: jj/mm/aaaa Ubwenegihugu:

No y'indangamuntu/Pasiporo/Impunzi/ Indangamuntu y'umunyamahanga:

Aho yatangiye: Igihe yatangiye: jj/mm/aaaa

Igihe izarangirira: jj/mm/aaaa Aratuye: Ntahatuye

No ya telefone : No ya Tel. yo ku kazi:

Agasanduku k'iposita: Imeyili:

Izina ry'uwo bashakanye : No ya Tel. y'uwo bashakanye:

AHO YAVUKIYE

Igihugu: Intara: Akarere:

Umurenge: Akagari: Umudugudu:

AMAKURU Y'AHU ATUYE

Igihugu: Intara: Akarere:

Umurenge: Akagali: Umudugudu:

No y'umuhanda: No. ya telefone

Inzu atuyemo : Ni we nyirayo ☐ Arakodesha ☐ Ibindi (sobanura)

UMWUGA / ICYO AKORA			
Icyo akora:	Afite akazi: Yego ☐ Oya ☐	Nta kazi afite: Yego ☐ Oya ☐	
Arikorera:	Yego ☐ Oya ☐		
Izina ry'umukoresha:			
Sobanura icyiciro cy'akazi/imirimo akora:			

AMASHURI	
* Shyira akamenyetso ku cyiciro cy'amashuri kiruta ibindi wize	
☐ PHD	☐ Masters ☐ Licence ☐ Diploma ☐ Baccalauréat
☐ Amashuri yisumbuye	☐ Amashuri abanza ☐ Munsu y'amashuri abanza
Ufitanye icyihe sano na Banki?	☐ Umukiriya ☐ Umukozi ☐ Umuyobozi ☐ Umunyamigabane

UMUSIMBURA KURI KONTI			
Inyito:	Bwana ☐ Madamu ☐ Ms. ☐ Dr. ☐ Prof. ☐ Hon. ☐	Ikindi (sobanura)	
Izina bwite:		Irindi zina:	
Igitsina:	Gabo ☐ Gore ☐	Irangamimerere :	Ingaragu ☐ Arubatse ☐ Yarapfakaye ☐
Baratanye ☐	Ntibakibana ☐		
Isano afitanye n'ubwasabye gufunguza konti			
Itariki y'amavuko:	jj/mm/aaaa	Ubwenegihugu:	
No y'indangamuntu/Pasiporo/Impunzi/Indangamuntu y'umunyamahanga:			
Aho yatangiye:		Igihe yatangiye:	jj/mm/aaaa
Igihe izarangirira:	jj/mm/aaaa	Aratuye:	☐ Ntahatuye ☐
No ya telephone:		No ya Tel. y'akazi:	
Agasanduku k'iposita:		Imeyili:	

UBURYO BUKORESHA KURI KONTI

	Yego / Oya	Umubare ntarengwa w'ibikorwa byo kwishyura	Nomero ya telefoni cyangwa imeyili wakiraho ubutumwa bw'ibyakorewe kuri konti
Serivise za banki kuri telefone			
Serivise za banki kuri interineti			
Amakarita (yo kubikuza)			
Amakarita (y'inguzanyo)			
Agatabo ka sheki		Umubare w'impapuro 24 ☐ 48 ☐	
Gutanga uburenganzira bwo kwishyura		Umubare w'impapuro 24 ☐ 48 ☐	
Inyandiko ya imeli itanga uburenganzira bwo kwishyura (tanga imeli uzakoreshe)			

Shyira umukono ku yandi mategeko n'amabwiriza yavuzwe haruguru yerekeye serivisi/uburyo wihitiyemo konti yawe izakoresha

UBURENGANZIRA BWO KUGEZWAHO UBUTUMWA BWAMAMAZA

Igihe icyo ari cyo cyose dushobora kukuvugisha tukumenyesha amakuru y'ibindi bikorwa na serivisi bya banki cyangwa ibindi bintu byiza banki iri gutanga cyangwa ibirori cyangwa amarushanwa dutegura. Niba wifuza kwakira ubutumwa bwacu bwamamaza cyangwa bumenyekanisha ibikorwa byacu cyangwa by'abafatanyabikorwa bacu, washyira akamenyetso ku kazu gakurikira. Ibi ushobora no kubikora igihe cyose wohera ubutumwa bwa imeyili kuri aderesi ikurikira: contact.rw@ncbagroup.com.

- ☐ Yego, ndifuza kwakira ubutumwa bwamamaza cyangwa bumenyekanisha ibikorwa bya NCBA cyangwa by'abafatanyabikorwa bayo.
- ☐ Oya, ntabwo nifuza kwakira ubutumwa bwamamaza.

1. FATCA (ITEGEKO RIGENDA IYUBAHIRIZWA RY'ITANGWA RY'IMISORO KURI KONTI ZO HANZE Y'IGIHUGU IGIHE UWO ARI WESE MU BAYOBOZI, ABANYAMIGABANE CYANGWA AFAFITE UBUBASHA BWO GUSINYA BAFITE AHO BAHURIYE NA LETA ZUNZE UBUMWE Z'AMERIKA)

FATCA

Utuye muri Leta Zunze Ubumwe z'Amerika?	Yego ☐	Oya ☐
Ufite ubwenegihugu bwa Leta Zunze Ubumwe z'Amerika?	Yego ☐	Oya ☐
Ufite ikarita yo gutura muri Leta Zunze Ubumwe z'Amerika ku buryo buhoraho (Green Card)?	Yego ☐	Oya ☐
Wavukiye muri Leta Zunze Ubumwe z'Amerika?	Yego ☐	Oya ☐
Waba warahaye umuntu ubarizwa muri Leta Zunze Ubumwe z'Amerika ububasha bwo kuguhagararira?	Yego ☐	Oya ☐
Ufite aho ubarizwa muri Leta Zunze Ubumwe z'Amerika?	Yego ☐	Oya ☐
Waba ufite agasanduku k'iposita cga umuntu unyuzwaho ubutumwa bwawe muri Amerika?	Yego ☐	Oya ☐
Hari ubwishyu utanga ku gihe cyagenwe kuri konti ya banki yo muri Amerika?	Yego ☐	Oya ☐
Ufite numero ya telefone yo muri Leta Zunze Ubumwe z'Amerika?	Yego ☐	Oya ☐

Niba hari aho washubije "Yego" mu bibazo byavuzwe haruguru, urasabwa kuzuza Ifishi yihariye ya FATCA (W8 cyangwa W9)

Ibipimo Rusange byo gutanga Raporo (niba uri umusoreshwa w'umunyamahanga)

Uzuza imbonerahamwe ikurikira niba uri umusoreshwa w'umunyamahanga cyangwa ukaba ukorera ubucuruzi mu mahanga:

Amazina:	
Aho imisoro itangwa:	(igihugu utangamo imisoro)
TIN:	

Niba TIN idahari tanga impamvu yumvikana A, B cyangwa C:

- Impamvu A:** Igihugu nyiri konti agomba gutangamo imisoro ntigitanga TIN ku baturage baho.
Impamvu B: Nyiri konti ntashobora kubona TIN cyangwa numero ihwanye nayo yasoreraho (sobanura impamvu udashobora kubona TIN mu mbonerahamwe ikurikira, niba wahisemo iyi mpamvu).
Impamvu C: TIN ntikenewe. (Icyitonderwa. Iyi mpamvu uyihitemo ari uko gusa ubuyobozi bw'igihugu utangamo imisoro wavuze mu mboherahamwe ikurikira, budasaba ko TIN itangazwa)

Igihugu utangamo imisoro	TIN	Niba TIN idahari, tanga impamvu A, B cyangwa C	Niba wahisemo Impamvu B sobanura igituma udashobora kubona TIN
1			
2			
3			
4			
5			
Ifishi yihariye y'utanga imisoro mu mahanga yuzuzwa iyo hari nibura amwe mu makuru yavuzwe haruguru yujujwe.			

IBYO UMUKIRIYA YEMEJE

Nemeje/twemeje ko amakuru yatanzwe haruguru ari ukuri nkurikije/dukurikije uko mbizi/tubizi mu buryo bwose bushoboka; kandi nemeje /twemeje ko nakiriye/twakiriye inyandiko ya banki y'amategako n'amabwiriza kandi ko niyemeje /twiyemeje gukurikiza amategako n'amabwiriza ari muri iyi nyandiko. Aho Banki Nkuru y'u Rwanda ibuza banki kwishyurana najye cyangwa undi ufite ububasha bwo gusinya ku nyandiko za konti, ikiguzi cyose n'amande akomoka ku bibujiwe bizakurwa kuri konti yanjye bidasabye ko banki ibimenyesha.

Umukono

Amazina:

Itariki:

AHAGENEWE KUZUZWA GUSA N'UBUYOBOZI

Izina ry'ishami:

Indangamuntu y'umukiriya:

Nomero ya konti:

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

Ubwoko bwa konti:

Kubitsa /Kubikuza:

--

Kuzigama:

--

Aho tubarizwa

NCBA BANK RWANDA PLC
Kigali Heights, 8th Floor
Plot No. 772, KG 7 AVE,
Boulevard de L'Umuganda
P O Box 6774, Kigali, Rwanda
Tel: +250 788 149 500 / +250 788 149 555
Imeli: contact.rw@ncbagroup.com
NCBA Data Protection Office: DataProtectionRwanda@ncbagroup.com

