

## UKO IKIMINA CYACU GIKORA N'IBIJYANYE N'AMASEZERANO

Amasezerano y'ubwishingizi "Ikimina Cyacu" ni amasezerano y'ubwishingizi bw'ubuzima agengwa n'itegeko ry'u Rwanda rigenga ibigo bikora/bitanga ubwishingizi mu Rwanda.

**Ikimina Cyacu gikora gute:** "IKIMINA CYACU" ni ubwishingizi bw'ubuzima burimo kwizigamira byose bikaba bikorwa muburyo bw'ikoranabuhanga. Kwiandikisha, kwishyura imisanzu uko umunyamuryango abishatse ndetse no kubikuzanya byose bikorerwa kuri telefoni ngendanwa aho umunyamuryango akanda \*177# ubundi agakurikiza amabwiriza.

## AMASEZERANO RUSANGE Y'IKIMINA CYACU

- ✚ **Ingingo ya 1: Imiterere y'Ikimina Cyacu**
- Umunyamuryango yemerewe kubitsa inshuro ashaka n'igihe abishakiye. Amafaranga make yo guheraho ni 100.
- Iyo umunyamuryango yishyuye umusanzu wa mbere, ahita abona ubwishingizi.
- Kwiandikisha bikorwa hakoreshejwe telefoni ngendanwa, umuntu akanze \*177# agakurikiza amabwiriza. Dore uko kwiandikisha bikorwa:
  - **Kwiandikisha:** bikorwa n'umuntu ufite imyaka 16 kugeza kuri 72 y'amavuko.
  - **Kwizigamira:** kwishyura bikorerwa kuri telefoni gusa.
  - **Kubikuzanya:** kubikuzanya bikorerwa kuri telefoni gusa.
  - **Kureba ayo ugejemo:** kureba ubwizigame bikorerwa kuri telefoni no kuu rubuga rwa murandasi (website).
  - **Gutanga umusigire:** gutanga umusigire nabyo bikorerwa kuri telefoni.
  - **Kubikuzanya:** bikorwa n'umunyamuryango kugiti cyeye.
- **Amategeko agenga uburyo bwo kubikuzanya:**
  - Nyuma y'amezi 3 (iminsi 90) umunyamuryango afashe ubwishingizi cyangwa uhereye igihe yabikuriye yemerewe kubikuzanya 50% y'ubwizigame bwe.
  - Nyuma y'amezi 6 (iminsi 180) umunyamuryango afashe ubwishingizi atarabikuzanya cyangwa uhereye igihe yabikuriye bwa nyuma, yemerewe kubikuzanya 70% y'ubwizigame bwe.
  - Nyuma y'amezi 12 (iminsi 365) umunyamuryango afashe ubwishingizi atarigeze abikuzanya na rimwe cyangwa uhereye igihe yabikuriye bwa nyuma, yemerewe kubikuzanya amafaranga afitemo hagasigaramo nibura Frw 200 kugeza amasezerano arangiye cyangwa asheshwe.
    - Umunyamuryango yishyura Frw 100 kuri buri nshuro abikuje.
    - Gusesa amasezerano burundu byemewe hashize nibura imyaka 3 nkuko bitegangwa n'itegeko. Iyo amasezerano asheshwe, umunyamuryango ahabwa ubwizigame bwe bwose ndetse n'inyungu ziyongeyeho. Aha naho umunyamuryango yishyura Frw 100

ubundi amasezerano agahita atakaza agaciro.

**Ingingo ya 2: Igihe amasezerano amara**

- Amasezerano atangira umusanzu wa mbere ukimara kwishyurwa.
- Igihe gito amasezerano amara ni amezi 36 kandi ntashobora guseswa mbere y'icyo gihe keretse umunyamuryango aramutse yitabye Imana.

**Ingingo ya 3: Iyo umunyamuryango yitabye Imana**

Iyo umunyamuryango yitabye Imana, umusigire ahabwa ubwizigame bwose nyakwigendera yaragejemo hamwe inyungu ubwizigame bwabyaye. Iyo umunyamuryango yaragejemo byibuze Frw 100,000, umusigire we ahabwa 5% y'ubwizigame [current fund value] adashobora kurenga Frw 50,000. Usibye urupfu rutewe n'impanuka, iyi mpozamarira ya 5% itangwa aruko umunyamuryango yaramaze iminsi 60 yinjije mu Ikimina cyacu.

**Ingingo ya 4: Umunyamuryango**

Umuntu wese ufite hagati y'imyaka y'amavuko 16 na 72 akaba afite

indangamuntu y'u Rwanda ndetse na telefoni ngendanwa yemerewe kuba umunyamuryango.

**Ingingo ya 5: Imisanzu**

Umunyamuryango yemerewe gutanga umusanzu ashaka n'igihe abishakiye gusa umusanzu ku nshuro imwe ntashobora kujya muni ya Frw 100 nk'uko bivugwa mungingo ya 1.

**Ingingo ya 6: Inyungu Z'IKIMINA CYACU**

Imisanzu y'IKIMINA CYACU ibyara inyungu zibyara izindi nyungu zingana na 3% k'umwaka. Mugihe umunyamuryango yitabye Imana, hiyongeraho 5% y'ubwizigame nkuko bivugwa mungingo ya 3.

**Ingingo ya 7: Gusubika amasezerano**

Iyo umunyamuryango ashatse gusubika amasezerano by'igihe gito ntabwo aringombwa ngo abimenyesha Prime Life Insurance. Areka gutanga imisanzu kandi ibi ntabwo bimubuza gukomeza kubarirwa inyungu ku misanzu yatanzwe mbere. Bivuzeko ntabirarane abarwaho.

