



## **INYANDIKO Y'AMASEZERANO Y'INGUZANYO YO KWIGA AMASHURI MAKURU MU RWANDA (TERMS AND CONDITIONS OF STUDENT LOANS AND BURSARIES)**

### **Ingingo 1: Abarebwa n'iyi nyandiko**

Amasezerano yerekeranye n'imicungire y'inguzanyo yo kwiga amashuri makuru mu Rwanda ashirwaho umukono hagati ya Banki y'Amajyambere y'u Rwanda, (BRD Ltd) ku ruhande rumwe, umunyeshuri n'umuhagarariye k'urundi ruhande.

### **Ingingo 2: Ibyo iyi nyandiko ishingiyeho**

Iyi nyandiko ishingiye ku:

- Itegeko n°44/2015 ryo kuwa 14/09/2015 rigene inguzanyo na buruse bihabwa abanyeshuri;
- Amasezerano No.....yo kuwa.....agenga imikoranire hagati ya Leta y'u Rwanda na BRD Ltd kubijyanye no gucunga inguzanyo na buruse;
- Urutonde rw'abahabwa inguzanyo yo kwiga mu mashuri makuru mu Rwanda nk'uko rwateguwe na Minisiteri ifite uburezi mu shingano zayo maze ikarushyikiriza BRD Ltd;

### **Ingingo 3: Ibyiciro by'inzigisho zirebwa n'ayamasezerano**

Aya masezerano azashyirwaho umukono na BRD Ltd hamwe n'Umunyeshuri, yaba yiga mu icyiciro cya mbere, icya kabiri cyangwa icya gatatu cy'amashuri makuru mu Rwanda.

### **Ingingo 4: Icyo inguzanyo izakoreshwa**

Inguzanyo yo kwiga mu mashuri makuru mu Rwanda ivugwa muri aya masezerano, nijyanye no kwiwishyurira ibi bikurikira:

- Amafaranga y'ishuri;
- Amafaranga y'imibereho;

### **Ingingo 5: Ingingo y'inguzanyo ihabwa umunyeshuri n'uburyo bw'imitangire yayo**

Ingingo y'amafaranga yo kwiga, n'amafaranga atunga umunyeshuri igenwa n'amabwiriza atangwa na Minisiteri ifite uburezi mu nshingano zayo.

BRD Ltd, mu izina ry'umunyeshuri, ishyikiriza ishuri rikuru umunyeshuri yigaho, amafaranga y'ishuri (tuition fees), hashingiwe ku nyandiko nyemezagaciro itangwa n'iryo shuri.

Buri kwezi kw'igihe cy'amasomo, BRD Ltd ishyikiriza umunyeshuri amafaranga amutunga, iyanyujije kuri konti yatanzwe n'umunyeshuri. Mu gihe habaye impinduka kubyerekeye numero ya konti, umunyeshuri yihutira kubimenyesha BRD Ltd mu nyandiko asaba ko amafaranga amutunga yashyirwa ku yindi konti. Iyo BRD Ltd itanyuzwe n'ibisobanuro bitanzwe n'umunyeshuri, iyo numero ntihinduka.

### **Ingingo 6: Imiterere y'inyigisho n'igehe zimara**

Imiterere y'inyigisho n'igihe zimara bigengwa n'amategeko, amabwiriza na politike igenga ishuri rikuru Umunyeshuri yigaho.

### **Ingingo 7: Ihagarikwa ryitangwa ry'inguzanyo**

1. Inguzanyo ikomeza gutangwa mu gihe cyose umunyeshuri yiga, haseguriwe ibivugwa mu gace ka kabiri k'iyi ngingo. Umunyeshuri agomba gukoresha inguzanyo yahawe icyo yagenewe. Buri mwaka w'amasomo, Umunyeshuri afite inshingano yo gushyikiriza BRD Ltd indangamanota Iyo nyandiko ishyikirizwa BRD Ltd bitarenze amezi abiri nyuma yisozwa ry'umwaka w'amashyuri makuru.

## 2. Itangwa ry'inguzanyo rihita rihagarara :

- i. k'umpamvu y'urupfu rw'uwayihabwaga cyangwa ubumuga buhoraho bwatuma uwayihabwaga atakomeza amashuri, byemejwe n'inzego zibifitiye ububasha.
- ii. umunyeshuri wahagaritse amasomo ku mpamvu iyo ariyo yose<sup>1</sup>.
- iii. umunyeshuri wemerewe n'ishuri yigamo, gusubika amasomo ye.
- iv. umunyeshuri wasibiye.<sup>2</sup>
- v. umunyeshuri wirukanwe n'ishuri yigiragamo ku mpamvu iyariyo yose<sup>3</sup>.
- vi. umunyeshuri warengeje igihe cyo gutanga indangamanota<sup>4</sup>; nta bisobanuro byemewe na BRD yatanze.
- vii. umunyeshuri wakoze icyaha gihanwa n'amategeko y'u Rwanda, bimaze kwemezwa n'inzego zibifiteye ububasha.
- viii. umunyeshuri ku giti cye ahisemo guhagarika inguzanyo.
- ix. umunyeshuri watanze amakuru atariyo mugihe yasabaga inguzanyo yo kwiga amashuri makuru, cyangwa andi makuru yaha BRD Ltd.

### **Ingingo 8: Ivugururwa ry'amasezerano**

Impande zombi zumvikanye ko BRD Ltd, ihawe uburengazira bwo guhindura ibikubiye muri aya masezerano ikayahuza n'amategeko, n'amabwiriza yashyirwaho n'inzego zibifitiye ubushobozi.

### **Ingingo 9. Uburenganzira bw'umunyeshuri**

Hitawe ku mategeko n'amabwiriza agenga itangwa ry'inguzanyo, umunyeshuri afite uburenganzira bwo kubona inguzanyo agenewe ku gihe. Umunyeshuri afite kandi

<sup>1</sup> Iyo umunyeshuri yasubitse amasomo ye ku buryo bwemewe n'ishuri yigamo, yongera guhabwa inguzanyo iyo asubukuye ayo masomo muri iryo shuri, amaze kubisaba mu nyandiko ashyikiriza BRD Ltd.

<sup>2</sup> Iyo umunyeshuri yimutse, yongera guhabwa inguzanyo yo kwiga, amaze kubisaba munyandiko ashyikiriza BRD Ltd.

<sup>3</sup> Iyo umunyeshuri yongeye kwakirwa n'iryo shuri, ashobora kongera guhabwa inguzanyo amaze kubisaba munyandiko ashyikiriza BRD Ltd. <sup>4</sup> Keretse iyo ishuri rikuru Umunyeshuri yigaho ryashyikirije BRD Ltd inyandiko zigaragaza imitsindire y'Umunyeshuri.

uburenganzira bwo kumenyeshwa ingano y'umwenda afitiye BRD Ltd ijyanye no kwiga mu mashuri makuru mu Rwanda.

#### **Ingingo 10: Kwishyura inguzanyo <sup>4</sup>**

Umunyeshuri wahawe inguzanyo ayishyura mu buryo bukurikira:

- i) Yishyura inguzanyo yose ivugwa mu ngingo ya 4, hiyongeyeho 11% y'inyungu ibarwa rimwe ku mbumbe y'amafaranga yagurijwe.
- ii) Kwishyura inguzanyo bitangira igihe cyose uwahawe inguzanyo atangiriye akazi cyangwa yabonye ubundi buryo bw'injiza amafaranga <sup>5</sup>. Uwahawe inguzanyo yishyura mu buryo buteganywa n'itegeko N° 44/2015 ryo ku wa 14/09/2015 rigenga inguzanyo na buruse bihabwa abanyeshuri ndetse n'andi mategeko n'amabwiriza bigenga itangwa ry'inguzanyo.
- iii) Iyo uwahawe inguzanyo atubahirije ibikubiye mu masezerano ndetse n'amategeko n'amabwiriza agenga itangwa ry'inguzanyo, ahanishwa ibihano biteganijwe n'ingingo ya 23 y'itegeko N° 44/2015 ryo ku wa 14/09/2015 rigenga inguzanyo na buruse bihabwa abanyeshuri ndetse n'amabwiriza agenga itangwa ry'inguzanyo mu Rwanda.

#### **Ingingo 11: Ihererekanya ry'amakuru hagati y'abagize amasezerano**

Igihe cyose Umunyeshuri akeneye kugira icyo abaza cyangwa gutanga inyandiko iyariyo yose asabwa na BRD Ltd, agomba gukoresha urubuga rwabigenewe (BRD Student online portal).

<sup>4</sup> Ibikubiye muri iyi ngingo bishobora guhinduka uko bibaye ngomwa hashingiwe kubiteganywa n'amategeko, politike, n'amabwiriza agenga itangwa ry'inguzanyo.

<sup>5</sup> Uwahawe inguzanyo yo kwiga amashuri makuru, ntayarangize, y'ishyura inguzanyo yahawe igihe cyose afite umurimo umubyarira inyungu. <sup>7</sup> Umubyeyi, umurera, cyangwa undi bafitanye isano.



## **Ingingo 12: Ishyirwa mu bikorwa**

Amasezerano agira agaciro guhera igihe ashyiriweho umukono n'impande zombi. Gusa, iyo umunyeshuri adafite n'ibura imyaka 21, amasezerano ashyirwaho umukono n'Uhagarariye Umunyeshuri<sup>7</sup>.

**Bikorewe I Kigali, taliki 8/9/2016**