



SAGER GANZA MICROFINANCE PLC

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I. GUFUNGUZA KONTI /OUVERTURE DU COMPTE /OPENING ACCOUNTS	IGICIRO/ PRIX / PRICE		
Gufungura konte isanzwe / Ouverture du compte a vue / Opening a current account	Ubuntu / Gratuit / Free		
Gufungura Konti ibyara inyungu / Ouverture du compte a terme / Opening the term deposit account	Ubuntu / Gratuit / Free		
II . KUGURA AGATABO/ACHAT DU CARNET/PURCHASE OF THE BOOKLET			
Kugura agatabo/ Achat du carnet/ puchase of the booklet	2,500		
Kugura agatabo igihe akandi karangiye	1,500		
Kuguraagatabo igihe akandi katakaye /Buying booklet when the other has lost /Acheter un carnet quand l'autre a perdu	3,000		
III.KUBITSA NO KUBIKUZA /DEPOT ET VERSEMENT / DEPOSIT AND WITHDRAW			
Kubitsa ntatagabo kuri konti zose/ Versement sans Carnet / Deposit without booklet	Ubuntu / Gratuit / Free		
Kubikuzza ntatagabo kuri konti isanzwe/ Retrait sans Carnet / Withdraw without booklet	1,000		
IV. GUSABA AMAKURU KURI KONTI YAWE(ACCOUNT STATEMENT)			
Amakuru asohoka k'urupapuro(Page 1) / Historique du Compte (un page) / Account statement (one page)	2,500		
Amakuru asohoka arenze urupapuro 1, buri page imwe/Historique du Compte (plus d'un page) / Account statement (over one page)	1000/ Urupapuro/Une page/One page		
Amakuru kubikorwa byakorewe kuri Konti yawe(Kubitsa & kubikuzza) wakiriye ubutumwa bugufi (SMS) Amashami ari mumijyi /Mobile Banking Subscription / Abonnement Mobile Banking	300 K'ukwezi		
Amakuru kubikorwa byakorewe kuri Konti yawe(Kubitsa & kubikuzza) wakiriye ubutumwa bugufi (SMS) Amashami ari mubyaro /Mobile Banking Subscription / Abonnement Mobile Banking	200 K'ukwezi		
Kwiyandikisha muri service ya Mobile Banking / S'enregistre dans le mobile Banking / Registering in mobile banking	Ubuntu / Gratuit / Free		
V. GUHEREREKANYA AMAFARANGA KURI KONTI (TRANSFERT/TRANSFFER)			
Guhererekanya amafaranga bisanzwe hagati ya konti so muri SGM/Transfert interne/ Internal Transfer	Ubuntu / Gratuit / Free		
Guhererekanya amafaranga bisanzwe hagati ya SGM n'izindi Bank (Imishahara) Amashami yo mumijyi	1,000		
Guhererekanya amafaranga bisanzwe hagati ya SGM n'izindi Bank (Imishahara) Amashami yo mubyaro	500		
VI. GUCUNGA KONTI/			
Gucunga Konti isanzwe (Account Maintenance fees/ Frais de tenue de compte) Amashami yo mumijyi	500		
Gucunga Konti isanzwe (Account Maintenance fees/ Frais de tenue de compte) Amashami yo mubyaro	300		
Gukangura Konti zose /Active de Compte dormant /Active dormant Account)	Ubuntu / Gratuit / Free		
Gufunga Konti isanzwe /Fermeture du compte/ account closure	Ubuntu / Gratuit / Free		
Gusaba impapuro izo arizo zose mububiko bwa SGM Zitarengeje ukwezi	1,000		
Gusaba impapuro izo arizo zose mububiko bwa SGM Zitarengeje Umwaka umwe	3,000		
Gusaba impapuro izo arizo zose mububiko bwa SGM Zitarengeje Umwaka umwe	5,000		
VII . INGUZANYO/CREDIT/LOAN			
I. INGUZANYO			
	UBWOKO BW'INGUZANYO		
Gufungura dosiye y'inguzanyo/Ouverture du Dossier de Credit/Loan application file	Zisanzwe	Itsinda	Yihuse/Imari Ishyushye
Kuva/ de/From :01-1,000,000	3,000	3,000	3,000
Kuva/ de/From :1,000,001 - 5,000,000	4,000	4,000	4,000
Kuva/ de/From:5,000,001 - 8,000,000	5,000	5,000	5,000
Kuva/ de/From:8,000,001 - Kuzamura	8,000	8,000	8,000
Kwiga dosiye y'inguzanyo / Etude du Dossier de credit/ Loan analysis	Zisanzwe	Itsinda	Yihuse/Imari Ishyushye
Kuva/ de/From:01-1,000,000	5,000	5,000	5,000
Kuva/ de/From:1,000,001 - 5,000,000	7,000	7,000	7,000
Kuva/ de/From :5,000,001 - 8,000,000	10,000	10,000	10,000
Kuva/ de/From :8,000,001 - kuzamura	12,000	12,000	12,000
Inyungu kunguzanyo/ Taux d'interet/ Interest rates on loans	3% Kuburyo bugabanuka		
Inyungu z'ubukeregwe/Interet de retard/Late payment interest	3%y'ayo wakereranywe		
Umufuragiro (Commission) kunguzanyo z'ubwoko bwose	2%		
Ubwizigame ku nguzanyo/Epargne obligatoire/Mandatory savings on loan	10%		
Ubwishingizi kunguzanyo	Bubarwa hagendewe :Ingano y'inguzanyo,igihe izishyurwamo, n'imyaka usaba inguzanyo afite		
Igihe ntarengwa cyo kwishyura Inguzanyo /Duree maximum de credit /Maximum credit term	Imyaka 3 (36Mois)		
II. INGUZANYO MU ITSINDA/CREDITS DES GROUPE/Group Credit			
Inyungu kunguzanyo/ Taux d'interet/ Interest rates on loans	3% Kuburyo bugabanuka		
Inyungu z'ubukeregwe/Interet de retard/Late payment interest	3%y'ayo wakereranywe		
Umufuragiro (Commission) kunguzanyo z'ubwoko bwose	2%		

Ubwizigame ku nguzanyo/Epargne obligatoire/Mandatory savings on loan	10%		
Ubwishingizi kunguzanyo	Bubarwa hagendewe :Ingano y'inguzanyo,igihe izishyurwamo, n'imyaka usaba inguzanyo afite		
Igihe ntarengwa cyo kwishyura Inguzanyo /Duree maximum de credit /Maximum credit term	Imyaka 3 (36Mois)		
III. INGUZANYO YIHUSE(OVERDRAFT)			
Ubwishingizi kunguzanyo	Bubarwa hagendewe :Ingano y'inguzanyo,igihe izishyurwamo, n'imyaka usaba inguzanyo afite)		
Igihe ntarengwa cyo kwishyura Inguzanyo /Duree maximum de credit /Maximum credit term	Amezi 6		
Inyungu z'ubukererwe Intere de retard /Late payment interest	7% y'ayo wakeranywe k'ukwezi		
Kwishyura idene mbere y'igihe wiyemeje/Paye le credit anticipativement/pay the loan in advance	Ubuntu / Gratuit / Free		
Kugurirwa idene n'iyindi Bank	5% y'ayo warusigayemo		
Icyangombwa ko ufite idene SGM(Attestation de non creance)	5,900		
Icyangombwa ko warangije kwishyura umwenda wa SGM (Attestation de Creance)	Ubuntu		
Kwandukuzwa ingwate muri RDB (Delegation of mortgage)	Ubuntu		
IV.KUZIGAMA KUBYARA INYUNGU /EPARGE ET DEPOT A TERME / SAVINGS AND TERM DEPOSIT			
KONTI YO KUZIGAMA ISANZWE			
Ubwizigame fatizo	10,000Frw		
Inyungu k'umwaka	4.50%		
Inyungu zishyurwa	Buri gihembwe		
Kubikuzwa	Inshuro 1 mu guhembwe (hejuru y'inshuro 1 nta nyungu uhabwa)		
KUZIGAMA BY'IGIHE KIREKIRE	Amezi 3	Amezi 6	Amezi 12
Kuva/ de/From 50,000 – 500,000Frw	5.0%	5.5%	6.0%
Kuva/ de/From 500,001 – 3,000,000Frw	5.5%	6.0%	6.5%
Kuva/ de/From 3,000,001 – 10, 000,000Frw	6.0%	6.5%	7.0%
Kuva/ de/From 10,000,001 – 50,000,000 Frw	6.5%	7.0%	7.5%
Kuva/ de/From 50,000,001 – 100,000,000 Frw	7.0%	7.5%	8.0%
Kuva/ de/From 100 000 001- 300,000,000Frw	7.5%	8.0%	8.5 – 10%
Kuva/ de/From 300,000,001- Kuzamurira	Kumvikana	Kumvikana	Kumvikana
ICYTTONDERWA: Umukiriya wese afite uburenganzira bwo gusaba amakuru ajyanye na Service yose akeneye kandi akayababwira uko abyifuzwa , usibye guhabwa amakuru na servisi kuwakira abakiriya (Customer care) Umukiriya afite uburenganzira bwo guhabwa amakuru n'undi mukozi wa SAGER GANZA MICROFINANC PLC yifuzwa.			