

IBICURUZWA NA SERIVISI	IBIJYANYE N'IBICIRO
Ibiciro byo kubitsa amafaranga	Kubitsa amafaranga kuri gishe cyangwa ku mu agent ni ubuntu.
Ibiciro byo kubikuzza	Kuri gishe: <ul style="list-style-type: none"> Munsi ya RWF 400,000 (Ayo utarenza kuri ATM) ni FRW 2,000 Kubitsa/Kubikuzza kuri gishe yihariye ku batari abakiriya b'imena ni FRW 3,000 Gukoresha ATM (wemerewe kubikuzza atarenze FRW 400,000 ku munsi): FRW 250 & USD 1 Amakarita ya KCB kuri ATM z'izindi banki: FRW 1,000
Koherereza amafaranga bikorewe imbere mu gihugu	<ul style="list-style-type: none"> KCB – KCB (harimo no koherereza abantu benshi icyarimwe): FRW 200 ku gikorwa keretse kuri konti yo kuzigama KCB – izindi banki: FRW 500 ku gikorwa Kohererezwa amafaranga: FRW 500
Ikarita ibikwaho amafaranga/ATM	<ul style="list-style-type: none"> Raporo ngufi ya ATM/ kuyisohora: FRW 100 Guhabwa ikarita, kuyihindura & kuyihagarika: FRW 4,000
Sheke	<ul style="list-style-type: none"> Agatabo ka sheke k'impapuro 24 kagura FRW 3,000 Agatabo ka sheke uhabwa ako kanya FRW 10,000 Guhagarikisha sheke FRW 5,000 Sheke yemejwe na banki FRW 7,500
Internet banking	<ul style="list-style-type: none"> Twishyuzza dukurikije ibiciro bya banki
Mobile banking	<ul style="list-style-type: none"> Ubutumwa bugufi bumenyeshya: FRW 50 Kureba ari kuri konti& gusaba guhabwa raporo ngufi FRW 100 Koherereza amafaranga FRW 300
Gushyira amafaranga kuri konti ku buryo buhoraho	<ul style="list-style-type: none"> Kwiyandikisha ni FRW 2,000 Ibikorwa bikorerwa kuri konti za KCB mu gihe cy'ukwezi :FRW 200 Ibikorwa bikorerwa ku zindi banki mu gihe cy'ukwezi :FRW 500 Kuvugurura: FRW 2,000 Guhagarika:FRW 2,000 Gushyira amafaranga ku buryo buhoraho kuri konti yo kuzigama ya KCB ni ubuntu Iyo amafaranga yashyizwe kuri konti ku buryo buhoraho atishyurwe (amafaranga ntahagije) FRW 5,000
Ubwishyuru burenga imbibe z' u Rwanda	<ul style="list-style-type: none"> KCB ku zindi banki (SWIFT): 0.5% by'ayoherejwe - amake USD 35, amenshi USD 200 Wongeyeho TVA. Guhindura SWIFT FRW 10,000 Guhagarika Swift FRW 10,000
Raporo ya banki	<ul style="list-style-type: none"> Raporo ngufi ya banki FRW 1,000 kuri page imwe. Iimiterere ya konti ku basaba guhabwa ikarita ya viza: FRW 5,000 Iimiterere ya konti ku mpamvu z'ubugenzuzi bw'umutungo FRW 10,000 Gushakirwa inyandiko kugeza ku mezi 3: FRW 5,000 Gushakirwa inyandiko mu gihe kirenze amezi 3 FRW 20,000 Gushakirwa inyandiko mu gihe kirenze umwaka FRW 30,000
Kubikirwa ibintu by'abagaciro	<ul style="list-style-type: none"> Ibasha ifunze, udupfuyika duto FRW 15,000 mu gihe cy'amezi 3 Amasanduku manini: FRW 25,000 mu gihe cy'amezi 3 Ayishyurwa ku kujya aho wabikije ibintu by'agaciro FRW 2,000

***icyitonderwa:** Ushobora gusabwa kwishyura amafaranga arenze ku bikorwa byavuzwe haruguru. Ibiciro byashyizweho na leta nabyo bishobora kugenderwaho. Urasabwa kwegera ibigo by'imari ughabwa ibindi bisobanuro *

**KCB****BANK**

Kohereza amafaranga hagati mu Rwanda bimara igihe kingana iki?

Ni ryari uwohererejwe yakira amafaranga umwoherereje? Igihe kohereza amafaranga bitwara	<ul style="list-style-type: none"> Iyo kohereza bikoze ari KCB kuri KCB :umunsi umwe Iyo amafaranga yoherejwe kuri konti itari iya KCB: Hagati y'umunsi umwe n'ibiri y'akazi
Ni ryari uzaba ushobora gukoresha amafaranga wohererejwe?	<ul style="list-style-type: none"> Mu gihe kohereza bikoze ari KCB kuri KCB: Umunsi umwe Iyo ari twe twohererejwe: Hagati y'umunsi umwe n'ibiri y'akazi

Andi makuru y'ingenzi ugomba kumenya

- Umwirondoro usabwa:** Kugirango ubashe gufungura konti urasabwa gutanga ibisabwa ku bijyanye n'umwirondoro. Hashobora kuba harimo inyandiko n'andi makuru byifashishwa mu kugenzura umwirondoro. Ushobora kwegera ibigo by'imari ugahabwa ibindi bisobanuro *
- Kwishyura amafaranga:** Amwe mu mafaranga avugwamo aha azakurwa kuri konti yawe. icyakora hashobora kubaho impinduka nyuma y'uko ufunguje konti/ hashobora kuzashyirwaho ibiciro bishya. Ushobora kwegera ibigo by'imari ugahabwa ibindi bisobanuro *
- VAT:** Ibijyanye n'umusoro bizakurikizwa aho bigomba gukurikizwa
- Gufunga konti:** Kugira ngo konti yawe ibashe gufungwa uzasabwa kwishyura FRW 7,400 niba ari konti yawe ku giti cyawe ndetse na FRW 10,900 kuri konti y'ubucuruzi. Uzasabwa kandi kwita ku bikorwa bitasojwe neza bishobora gutuma iyi konti ifungwa, aha twavugaga nka cheque zishyurwe amafaranga ntakurwe kuri konti, amafaranga akurwa kuri konti yoherezwa ku zindi ku buryo buhoraho, amafaranga atishyurwe. Ushobora kwegera ikigo by'imari mukorana ugahabwa ibindi bisobanuro
- Konti itagikoreshwa:** Mu gihe udakoresha konti yawe mu gihe cy'amezi 6 izafatwa nk'itagikora bityo uzasabwa kwishyura FRW3,000 ibashe kongera gukora.

Waba ufite ikibazo? Duhamagare kuri **+250 788140000** cyangwa 5222, Email:

contactus@rw.kcbbankgroup.com cyangwa utwandikire kuri iyi aderesi: **P.O. Box 5620** Kigali Rwanda, KN 4 Ave 18 utugezeho ikibazo cyawe.

Waba utishimiye n'uburyo ikigo mukorana gisubiza ibibazo ukigezaho?

Ushobora kugana ibiro by'Umuvunyi mukuru ukabagezaho ikibazo cyawe.

Telephone **199** cyangwa email: ombudsinfo@ombuds-man.gov.rw / Wanabandikira kuri aderesi ikurikira:

P.O Box 6269- Kigali, cyangwa ugasura urubuga: www.ombudsman.gov.rw

Njyewe Nemeye ko nabonye kandi nasomye amakuru y'ingenzi:

Izina n'umukono by'umukiriya n'itariki: