

IZINDI SERIVISI (OTHER SERVICES)

No	Ubwo bwa serivisi	Uko ikora n'aho itangirwa	Ikiguzi
01	Ubwishingizi bw'inkongi y'umuriro (Fire insurance)	Gushinganisha inyubako ku nkongi y'umuriro. Iyi serivisi itangirwa mu mashami yose.	0.3/1000 by'agaciro k'inyubako.
02	Ubwishingizi ku nguza-nyo (Loan protection)	Ubwishingizi bw'inguzanyo yishyurwa mu gihe umunyamuryango yitabye Imana cyangwa amugaye burundu. Iyi serivisi itangirwa ku kicaro gikuru	0.9% - 1.8%
03	Ikigega cy'ubwisungane (Solidarity Fund)	Kwishyura inguzanyo y'umunyamuryango witabye Imana cyangwa wamugaye burundu kugeza kuri 25 000 000 Frw. Iyi serivisi itangirwa ku kicaro gikuru	Ntacyo
04	Serivisi za Noteri na RDB	Gusinya amasezerano y'inguzanyo no kwandikisha ingwate. Iyi serivisi turateganya kuyigeza mu mashami duherereye ku mashami manini	Ikiguzi cya Noteri na RDB
05	Serivisi ya-kira ibibazo by'Abanyamuryango (Call center)	Umurongo wa telephone utishyurwa : 5005	Ntacyo
06	Urubuga nkora-nyam-baga (Web-site)	Gutanga no kwakira amakuru kuri: www.zigamacss.rw	Ntacyo

UMUTEKANO (DIGITAL SECURITY PRECAUTIONS)

- Kwirinda kumenyekanisha umubare w'ibanga wawe wa mobile money, Tigo cash, mobile application, ikarita (ATM, PoS), SMS banking, internet banking, n'ibindi.
- Kwihutira gutanga amakuru y'igikoreshe cyawe cy'ikorana buhanga (urugero: ATM card,...) cyibwe cyangwa cyatakaye.
- Kudakoresha iyakure/murandasi rusanjye muri serivise kuri konti yawe.

SERIVISI YO GUFUNGURA KONTI Z'ABASHAKANYE N'ABANA BABO

- Turashishikariza abanyamuryango gufasha abo bashakanye n'abana babo gufungura no gukoresha konti zabo bazigama kandi biguriza bakoresheje Zigama CSS kubera ko nabo ari abanyamuryango kandi bafite byinshi bahungukira.



ZIGAMA CSS

P.o Box 4772, Kigali - Rwanda

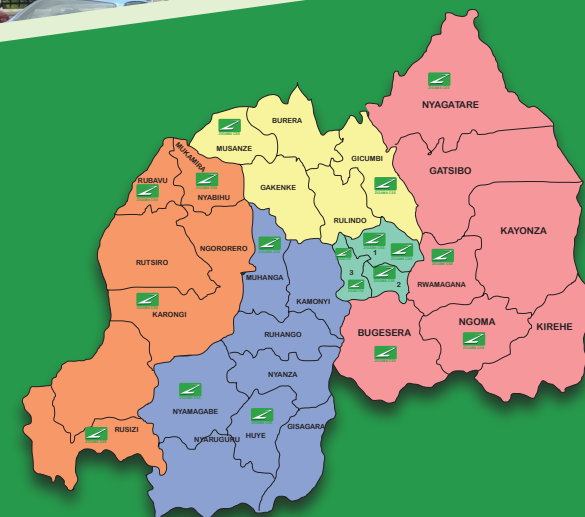
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www.zigamacss.rw



ZIGAMA CSS
Zigama Credit and Savings Society



Our operating Network...

UBUTUMWA BUGENEWE ABANYAMURYANGO

Vision:

To be a trusted and Member focused financial Institution.

Mission:

To empower Members through provision of appropriate, innovative, affordable, and accessible financial services.

Core values:

Integrity, Accountability, Efficiency and Effectiveness.

Mobile Banking



IBYO ZIGAMA CSS IGEZA KU BANYAMURYANGO (PRODUCTS AND SERVICES)

UBWIZIGAME (SAVINGS PRODUCTS)

No	Ubwoko bw'ubwizigame	Inyungu ku munyamuryango (uko byahozze)	Inyungu ku munyamuryango (uko bimeze ubu)
01	Konti isanzwe (Current account)	Ntabwo yungukirwa	Ntabwo yungukirwa
02	Konti y'ubwizimire rusange (Compulsory Savings)	7%	8%
03	Konti y'ubwizigame kubushake (Voluntary savings)	6%	7%
04	Konti y'ubwizigame bw'igihe kigufi (fixed account)	Inyungu yumvikanwaho	Inyungu yumvikanwaho
05	Konti yo kuzigamira amashuri (Education savings)	Ntiyabagaho	8%

Ikitoronderwa:

Inyungu kubwizigame burengeje umwaka ntabwo zisoreshwa.

INGUZANYO (LOANS PRODUCTS)

No	Ubwoko bw'inguzanyo	Icyo ikore-shwa	Aho itan-girwa	Ikiguzi
01	Inguzanyo z'ingoboka	Amashuri, kwivuzza, n'ibindi	Mu masha-mi yose	13% - 15%
02	Inguzanyo z'amacumbi	Kubaka, kugura inzu, kuvugurura, kugura ikibanza,	Mu masha-mi yose bitewe n'ingano y'inguzanyo	13% - 15%
03	Inguzanyo z'ubucuruzi	Imishinga y'ubucuruzi ibyara inyungu (Inguzanyo y'umuryango "Family loans" n'ibindi)	Mu masha-mi yose bitewe n'ingano y'inguzanyo	13% - 15%
04	Inguzanyo z'ibikoreshe (equip-ments)	Imodoka, ibikoreshe byo mu nzu, n'ibindi	Mu masha-mi yose bitewe n'ingano y'inguzanyo	13% - 15%
05	Inguzanyo z'abajya mu butumwa bw'amahoro.	Inguzanyo zishingiye ku bihembo bituruka mu butumwa bw'amahoro	Mu masha-mi yose bitewe n'ingano y'inguzanyo	13% - 15%

SERIVISI (SERVICES)

Ihereze aho uri hose, igihe cyose (Serve yourself, anywhere, anytime)

No	Ubwoko bwa serivisi	Uko ikora	Ikiguzi
01	Mobile Money (MTN, Tigo)	Kubitsa (Push) no kubikuza (Pull) ukoresheje telephone	Ntacyo
02	ATM (Smart cash Card, Visa Card)	Kubikuza ukoresheje icyuma cya Zigama CSS n'ibizindi banki dukorana	200 Frw ku cyuma cya ZCSS na 400 Frw ku bindi byuma
03	POS	Kwishyura ukoresheje i karita ya ATM	Ntacyo

04	SMS Banking	Kubona amakuru ya konti n'ubutumwa bugufi hakoreshejwe telephone	10 Frw ku butumwa, 15 Frw ku makuru.
05	Mobile Application	Kubona amakuru ya konti, Gusaba serivisi, kwishyura ukoresheje telephone.	Kuba ufite murandasi kuri telephone.
06	Internet Banking	Kubona amakuru ya konti, Gusaba serivisi, kwishyura ukoresheje mudasobwa	Kuba ufite murandasi kuri mudasobwa.
07	RRA- Tax	Uburyo bwo kwishyura imisoro kuri konti yawe ukoresheje telephone cyangwa mudasobwa	Kuba ufite murandasi kuri mudasobwa cyangwa telephone.
08	Ibintu nkenerwa mu buzima (Utilities)	Kwishyura umuriro, amazi, imirongo ya televiziyo n'ibindi ukoresheje telephone cyangwa mudasobwa	Kuba ufite murandasi kuri mudasobwa cyangwa telephone..
09	Kwishyura ibicuruzwa muri AFOS	Guhaha muri AFOS ukoresheje telephone yawe.	Kuba ufite murandasi kuri telephone
10	Irembo	Uburyo bwo kwishyurira serivise za leta ubikoreye kuri konti yawe muri Zigama CSS ukoresheje telephone cyangwa mudasobwa	Kuba ufite murandasi kuri telephone
11	E- Loan	Kumenya amakuru y'inguzanyo, ibisabwa ku nguzanyo, gusaba inguzanyo no kwiguriza ku bwoko bumwe na bumwe hakoreshejwe telephone.	Kuba ufite murandasi kuri telephone

