MTN RWANDACELL PLC

AMABWIRIZA AGENGA ABACURUZI BAKORANA NA MTN SERIVISI N'IBIKORESHO

1. ISHYIRWAHO N'IYEMEZWA RY'AYA MABWIRIZA

MTN Rwandacell Plc (yitwa "MTN" mu ngingo zikurikira) binyuze ku Mucuruzi uyihagarariye ishyizeho Intumwa ikorana na MTN yemerewe kwamamaza, guteza imbere no gufasha gukwirakwiza serivisi za MTN Rwandacell Plc hamwe n'ibicuruzwa byayo birimo ibicuruzwa na serivisi bijyanye n'uburyo bwa *Mobile Money* ("Serivisi") mu Rwanda kandi intumwa ikorana na MTN yemeye kubahiriza amabwiriza akubiye mu ngingo zikurikira.

Aya Mabwiriza agenga Intumwa ikorana na MTN mu kwamamaza, guteza imbere no gucuruza serivisi za MTN mu Rwanda; kwiyemeza kuyakurikiza bituma agira agaciro nk'Amasezerano ku Ntumwa ikorana na MTN. Gushyira umukono ku nyandiko yemera Amabwiriza iri ku mugereka bisobanuye ko Intumwa ikorana na MTN yiyemeje kubahiriza aya Mabwiriza.

2. IBISOBANURO BY'AMAGAMBO

"Amasezerano": aya amabwiriza n'imigereka yose bijyanye.
"Umunsi w'akazi": undi munsi w'icyumweru uretse ku wa gatandatu, ku cyumweru cyangwa iminsi y'ikiruhuko rusange.
"Uhiganwa": umuntu uwo ari we wese cyangwa ikigo batanga ibicuruzwa na serivisi by'itumanaho koranabuhanga cyangwa serivisi z'imari n'ibicuruzwa kuri terefone zigendanwa mu Rwanda.
"Umukiriya": umufatabuguzi wabaruwe wa MTN ukoresha umuyoboro wa MTN yifashishije Simukadi kandi wishyura Serivisi za MTN akoresha.
"KYC cyangwa Menya Umukiriya Wawe": uburyo bwo kumenya ibiranga umukiriya harimo gusaba no kubika inyandiko zikubiyemo amakuru ku mukiriya nk'amazina ye, nomero y'indangamuntu/pasiporo n'aho abarizwa bifasha kugenzura amazina ye no gutanga amakuru.
"Intumwa ya MTN": umuntu cyangwa ikigo bibaruje kandi bemerewe na MTN gucuruza Serivisi za MTN no gukora imirimo bahabwa na MTN cyangwa Umucuruzi uyihagarariye mu karere Umucuruzi ukorana na MTN akoreramo.
"Iseta y'Intumwa ya MTN": ahantu hamwe cyangwa henshi Intumwa ya MTN igurishiriza ibikoresho na serivisi bya MTN mu Rwanda.
"Itariki y'itangira": umunsi Intumwa ikorana na MTN ishyiriye umukono kuri aya Mabwiriza.
"ERS" Sisitemu ikoreshwa mu kugurira umukiriya ikarita ya guhamagara.
"Ibiciro bya MTN" bisobanuye:

(i) amafaranga cyangwa ibiciro bya serivisi abakiriya bishyura MTN kuri serivisi za *Mobile Money* bahabwa nk'uko bizajya bitangazwa; cyangwa
(ii) ibiciro byagenwe bijyanye na serivisi ndetse n'ibicuruzwa bya MTN Intumwa ya MTN yemerewe gucuruzaho uko MTN igenda ibivugurura.

"Mobile Money": amafaranga abitse mu buryo bw'ikoranabuhanga atangwa na MTN kandi ahesha umuntu uburenganzira bwo kubona ingurane ihwanye n'amafaranga asanzwe ashyinguwe kuri Konti y'indagizo MTN ifite muri Banki zikorana na yo hakurikijwe ikiguzi cy'agaciro k'ayo mafaranga abitse mu buryo bw'ikoranabuhanga.
"SIMU": Intima iriho amakuru y'umufatabuguzi.
"Guhinduza SIMU": uburyo bwo gusimbuza SIMU indi nshya, ku buryo inomero isanzwe yimukira kuri SIMU nshya.
"Serivisi": serivisi za *Mobile Money* hamwe n'ibindi bicuruzwa na serivisi bitangwa na MTN mu gutanga no kugaruza amafaranga abitse mu buryo bw'ikoranabuhanga no guhererekanya amafaranga abitse mu buryo bw'ikoranabuhanga/*Mobile Money* hagati y'abakiriya hagendewe ku Mabwiriza y'ihererekanya harimo kwandika ibyakozwe byose mu bitabo byabugenewe, kugenzura no kwemeza ko ibikorwa byo koherezanya ibyakozwe byarangiye no guhuza n'igihe amakuru ya Konti y'Umukiriya.
"Ibikoresho bigendanwa": terefone igendanwa cyangwa ibindi bikoresho bikomatanywa kugira ngo umuntu abashe kubona Serivisi za Mobile Money.
"Urwego ngenzuramikorere": bisobanuye Urwego rw'Igihugu rushinzwe kugenzura imikorere y'inzego zimwe z'imirimo ifitiye igihugu akamaro (RURA), Banki nkuru y'igihugu (BNR) cyangwa urundi rwego rushinzwe kugenzura imikorere cyangwa urwego rushinzwe kubahiriza amategeko rwashyiriweho icyo n'amategeko y'u Rwanda.
"Amategeko cyangwa Amabwiriza"bisobanuye sitati, itegeko, icyemezo, ingingo y'amategeko, amabwiriza, imisesengurire y'icyemezo cy'ubutegetsi, icyemezo cy'urukiko, itegeko rihatira, ibwiriza ry'ubuyobozi, inyandiko y'urubanza cyangwa itegeko-teka uko bigenda bishyirwaho na Leta y'u Rwanda, Minisiteri, amashami, ubunyamabanga, ibigo cyangwa urwego nshingamategeko, urwego ngenzuramikorere cyangwa urukiko byayo.
"PoS" cyangwa "Imashini yifashishwa mu gutanga serivisi" bisobanuye telefone cyangwa imashini y'ikoranabuhanga ihabwa Intumwa ya MTN kugira ngo ibashe gutanga serivisi za MTN zikubiye muri aya amabwiriza.
"Politiki" bisobanuye amategeko y'ubucuruzi, uburyo bw'imikorere, amabwiriza, n'ibyemezo bigenda bifatwa na MTN.

3. INSHINGANO Z'INTUMWA YA MTN

3.1. Gukwirakwiza serivisi za MTN Ikurikije amahugurwa yahawe kandi ku biciro bigenwa na MTN, gufasha ndetse no kubarura cyangwa kwandika abakiriya mu biro ikoreramo cyangwa ku iseta yayo aho bishoboka hakurikijwe ibisabwa na MTN bikubiyemo ariko bitagarukira ku mazina y'umukiriya, nomero y'icyangombwa kimuranga, aho abarizwa, itariki y'amavuko, igitsina, nomero ya terefone ye igendanwa, akazi akora.

3.2. Kurangura nibura **amafaranga abitse mu buryo bw'ikoranabuhanga angana n'ibihumbi mirongo itanu (50,000 Frw)** yishyurwa kuri konti z'indagizo za *Mobile Money* muri banki yose ikorana na MTN mu Rwanda no guhorana amafaranga abitse mu buryo bw'ikoranabuhanga adakorwaho angana n'incuro imwe n'igice (1.5) by'agaciro k'akayacurujwe ku munsi ubanza. Bityo, intumwa ya MTN igomba guhorana buri gihe nibura amafaranga *(Cash)* ibihumbi mirongo itanu (50,000Frw) cyangwa incuro imwe n'igice (1.5) by'agaciro k'ayacurujwe ku munsi ubanza bitewe n'ahari menshi.

3.3. Intumwa ya MTN nta na rimwe yemerewe gukora igikorwa kirengeje agaciro amafaranga ifite kuri Konti y'indagizo ya *Mobile Money* yafunguje muri banki zikorana na MTN mu Rwanda mu gihe ashobora kuba make ku gaciro k'igikorwa n'amafaranga ya serivisi iyo ntumwa isabwe.

3.4. Intumwa ya MTN ifite iduka, amangazini cyangwa *kiosque* igomba gukoresha buri gihe abakozi bashoboye kandi bahuguwe igihe cyose atari yo yitangira serivisi za Mobile Money.

3.5. Intumwa ya MTN iryozwa ibyo yakoze cyangwa yirengagije gukora mu bucuruzi bwayo bwose, ibikorwa by'ubujura cyangwa uburiganya byakorewe kuri konti cyangwa ku mashini itangirwaho serivisi yahawe, uburiganya, gukoresha nabi uburyo bw'ikoranabuhanga *(systems),* uburangare cyangwa ikindi gikorwa nk'icyo cyangwa ukwirengagiza bikozwe na yo ubwayo cyangwa umukozi wayo (aho bishoboka) gishobora guteza MTN ibibazo, guharabikwa, igihombo cyangwa kikangiza izina ryayo.

3.6. Kugira uruhare rugaragara mu gutanga no guteza imbere serivisi zihariye za *Mobile Money* zitangwa na MTN nk'uko zizajya zitangazwa. Intumwa ya MTN ntiyemerewe kugaragaza cyangwa ngo yihe kugaragaza ubutumwa bwo kwamamaza cyangwa kumenyekanisha bufitanye isano n'aya Masezerano itabanje kubiherwa uruhushya na MTN mu nyandiko igaragaza imiterere n'ibigize ubwo butumwa.

3.7. Kubahiriza, ku kiguzi byayisaba cyose, amategeko yose, ibisabwa ku mpushya n'ibiteganywa n'urwego rwose rushinzwe amategeko cyangwa Leta, intara, akarere cyangwa inzego z'ibanze bijyanye n'ibivugwa muri aya Masezerano.

3.8. Guha MTN raporo z'ibyakozwe (aho bishoboka) zigaragaza imigendekere y'ibikorwa bivugwa muri aya Masezerano igihe cyose ibisabwe na MTN.

3.9. Kubahiriza inyandiko z'imikorere n'amasezerano agenga ubuziranenge mu bijyanye na *Mobile Money* nk'uko zizajya zitangazwa na MTN.

3.10. Kugereranya amafaranga ifite n'amafaranga ari mu buryo bw'ikoranabuhanga yacurujwe buri munsi no kubika amakuru ya servisi za *Mobile Money* zacurujwe mu gihe kitari munsi y'imyaka icumi (10) aho bishoboka. Intumwa ya MTN igomba kubika neza inyandiko, amakuru yerekeranye n'imyirondoro y'abakiriya (KYC) cyangwa izindi nyandiko zose zangombwa mbere yo kubishyikiriza MTN igihe ibisabye.

3.11. Intumwa ya MTN yemera kandi ihamya ko amakuru yose ajyanye n'ibikorwa bya *Mobile Money* na serivisi za banki, yaba ayo yahawe n'abakiriya cyangwa MTN cyangwa yakuye ahandi hantu yerekeranye na serivisi za Mobile Money, ari umutungo bwite wa MTN.

3.12. Raporo zose, ibisobanuro, ingengabihe, ibiteganyijwe, imibare cyangwa andi makuru Intumwa ya MTN igeza kuri MTN bigomba kugenzurwa no gushyirwaho umukono n'umukoresha cyangwa Umuyobozi mukuru wayo kugira ngo yemeze ko izo nyandiko ari impamo koko (aho bishoboka).

3.13. Intumwa ya MTN yiyemeje kudafata umwenda uwo ari wo wose mu izina rya MTN, gutanga cyangwa kugerageza gutangaho ingwate umutungo wa MTN cyangwa kwakira ubusabe bw'ibicuruzwa (komande) mu izina rya MTN cyangwa kuyishyiraho inshingano iyo ari yo yose cyangwa guha, gukorera cyangwa kugerageza kwishingira cyangwa kugira icyo itangaza mu izina rya MTN keretse ibikoze mu buryo bweruye buteganyijwe muri aya Masezerano cyangwa MTN yabanje kuyibihera ububasha mu nyandiko. By'umwihariko, Intumwa ya MTN yiyemeje:

3.13.1. Kwirinda gukora imishyikirano cyangwa kugerageza guha umukiriya cyangwa ushobora kuba we agahimbazamusyi, kumugabanyiriza igiciro, kumworohereza, kumwongerera igihe, ubwisanzure cyangwa andi Masezerano yakozwe cyangwa agomba kwemezwa cyangwa gukorwa gusa

hagati ya MTN n'uwo mukiriya cyangwa ushobora kuba umukiriya mbere yo kubyemererwa na MTN mu nyandiko.

3.13.2. Kumenyesha buri mukiriya n'ushobora kuba umukiriya ko nyuma yo gufungura konti ya *Mobile Money* umukiriya azajya asabwa kwishyura amafaranga ya serivisi yagenwe igihe cyose akoresheje serivisi za *Mobile Money;* no kumenyesha abo bakiriya ibiteganyijwe, ibisabwa, amategeko n'andi makuru y'inyongera MTN ishobora gusaba Intumwa yayo kumenyesha umukiriya cyangwa ushobora kuba umukiriya igihe cyose bibaye ngombwa.

3.13.3. Intumwa ya MTN ntiyemerewe kugabanyiriza umukiriya igiciro cyangwa kumuha inyongezo bijyanye na serivisi za MTN kabone nubwo Intumwa ya MTN yaba yiteguye kubikora no kubyishyura ku giti cyayo.

3.13.4. Intumwa ya MTN ntiyemerewe gukora ibikorwa bitari mu bucuruzi yemerewe gukora cyangwa gutanga serivisi itemerewe gutanga.

3.14. Intumwa ya MTN ntiyemerewe gukora imirimo y'ubuyobozi, gufata ibyemezo by'ubuyobozi, gukora cyangwa gusa n'ukora mu bubasha nk'ubw'umuntu wo mu buyobozi cyangwa nk'umukozi wa MTN. Intumwa ya MTN yemera ko yo ubwayo cyangwa undi muntu uyikorera (aho bishoboka) badafatwa nk'abakozi ba MTN ku mpamvu iyo ari yo yose kandi isobanukiwe ndetse yemera ko yo ubwayo cyangwa undi muntu uyikorera (aho bishoboka) batagenerwa umushahara, uduhimbazamusyi cyangwa andi amafaranga n'izindi nyungu zigenerwa umukozi wa MTN.

3.15. Intumwa ya MTN yemera ko MTN mu bushishozi bwayo ishobora kuyifatira ibihano byo mu rwego rw'imyitwarire igihe itubahirije inshingano izo ari zo zose mu zivugwa muri aya Masezerano muri rusange. **Umugereka A** w'aya Masezerano ugaragaza zimwe mu nshingano zihanirwa mu gihe zitubahirijwe n'intumwa ya MTN.

3.16. Intumwa ya MTN isabwa gushyira amatangazo yamamaza ahantu habugenewe kandi ikitabira amamurikagurisha n'ibindi bikorwa bigamije kumenyekanisha ibicuruzwa na serivisi bya MTN.

3.17. Amasaha y'akazi:

Amasaha y'akazi y'Intumwa ya MTN ni ukuva mu gitondo saa moya (07:00) kugera nimugoroba saa moya (19:00) iminsi yose. Bitabangamiye ibikubiye mu gika cya 3.17, ntacyabuza Intumwa za MTN zikorera ahantu haba akazi kenshi kurenza amasaha y'akazi yavuzwe haruguru.

4. INSHINGANO ZA MTN

4.1. Hejuru y'inshingano ziteganywa muri aya Masezerano, MTN izajya:

4.1.1. Ifasha Intumwa ya MTN kubona ibitabo byabugenewe byo kwandikamo amakuru y'abakiriya, inyandiko ziriho ibiciro, udutabo tugaragaza amafoto y'ibicuruzwa n'amakuru abyerekeye *(catalogue)* n'ibindi bikoresho byamamaza cyangwa bifasha kumenyekanisha ibicuruzwa na serivisi za MTN nta kiguzi Intumwa ya MTN itanze.

4.1.2. Guha Intumwa ya MTN amahugurwa ku ikoranabuhanga rikoreshwa mu gutanga serivisi n'ubufasha ku bicuruzwa na serivisi za MTN nta kiguzi kandi MTN ikagena incuro amahugurwa akorwa n'ibiyakubiyemo.

4.1.3. Kunganira Intumwa ya MTN mu birebana no kubika cyangwa kwakira amafaranga mu gihe ibisabye.

4.1.4. Gusubiza ubutumwa cyangwa ubusabe buvuye ku ntumwa ya MTN n'abakiriya bo mu gace ikoreramo.

4.1.5. Kuyobora cyangwa guhuza ibikorwa by'Intumwa za MTN bijyanye no guha abakiriya *Mobile Money* n'izindi serivisi za MTN ziteganywa muri aya masezerano.

5. GUFUNGURA KONTI NO KWISHYURANA

5.1. MTN itunganya kandi ikabika amakuru yanditse agaragaza:

5.1.1. Umubare w'amafaranga Intumwa ya MTN yishyura MTN hagendewe kuri serivisi za MTN zose yahawe mu gihe cy'aya Masezerano.

5.1.2. Uduhimbazamusyi cyangwa amafaranga ya komisiyo n'ibiciro bigabanyije Intumwa ya MTN ishobora kugenerwa hagendewe ku bikubiye muri aya Masezerano.

5.1.3. Hatitawe ku bikubiye mu gika cya 4.1, MTN ifite uburenganzira bwo gufatira igice cya komisiyo cyangwa komisiyo zose uko zakabaye z'Intumwa ya MTN iyo igaragaje cyangwa habayeho gukeka ko Intumwa ya MTN ifite uruhare mu bikorwa by'uburiganya nk'uko bisobanurwa ku Mugereka A *("Urutonde rw'ibikorwa bitemewe")* cyangwa bifatwa gutyo hakurikijwe amategeko ariho.

5.2. **Iyishyurwa rya komisiyo**

5.2.1. Ibyerekeye kwishyuza:
Abakiriya bishyura amafaranga ya serivisi, akurwa kuri konti zabo za Mobile Money, ajyanye n'ibikorwa by'ubucuruzi byishyuzwa bakoze. Nta mafaranga bishyura Intumwa za MTN. Ubutumwa bugufi bukoreshwa mu bikorwa

by'ubucuruzi ntibwishyuzwa kandi Intumwa za MTN zishyurwa na MTN hashingiwe ku bikorwa zakoze.

5.2.2. MTN yishyura Intumwa ya MTN komisiyo zayo zose zijyanye na *Mobile money* hatabariwemo umusoro kandi hakurikijwe ibiciro MTN igenda itangaza. MTN ifite uburenganzira bwo guhindura amafaranga ya komisiyo igihe cyose bibaye ngombwa kandi ikamenyesha Intumwa ya MTN izo mpinduka ku gihe.

5.2.2.1. Komisiyo zishyurwa ku munsi wa nyuma w'ukwezi hamaze gukusanywa serivisi zatanzwe n'Intumwa ya MTN no gukuramo ibikorwa cyangwa serivisi zatanzwe ariko zigaragaramo uburiganya cyangwa ibindi bikorwa bitemewe nk'uko biteganywa muri aya Masezerano.

5.3. Ibiciro byose bivugwa muri aya Masezerano cyangwa biri ku rutonde rw'ibiciro bikubiyemo umusoro ku nyongeragaciro *(TVA).*

6. IBYAPA N'IBIRANGO

Intumwa ya MTN yemerewe gusa gukoresha no kugaragaza ibyapa n'ibirango, byaba bibaruye cyangwa bitabaruye, bifatwa nk'umutungo wa MTN cyangwa ibyo MTN yemerewe gukoresha ariko bitari umutungo wayo mu gihe cy'aya Masezerano, hakurikijwe amabwiriza yanditse atangwa na MTN mbere yuko Intumwa ya MTN ibikoresha.

7. KUGENZURA AHAKORERWA UBUCURUZI

MTN ifite uburenganzira bwo kugenzura, nta nteguza, aho Intumwa ya MTN ikorera igihe cyose bikozwe mu masaha y'akazi. Iri genzura rikorwa na MTN nta kubangamira ibikorwa bisanzwe by'Intumwa ya MTN. Iyo mu bushishozi bwa MTN iri genzura rigaragaje ko Intumwa ya MTN ikora ubucuruzi bwayo mu buryo butageza ku bipimo bisabwa n'aya Masezerano cyangwa ibipimo bisabwa Intumwa ya MTN cyangwa bikagaragara ko ibikoresho, iseta n'ibyapa byamamaza bitameze neza kandi byarangiritse, Intumwa ya MTN ntabwo iba yubahirije aya Masezerano bityo hejuru y'ubundi burenganzira ifite hashingiwe kuri aya Masezerano n'amategeko, MTN yemerewe guhita isesa aya Masezerano nta nteguza ndetse igahita ikura ibikoresho n'ibyapa byamamaza ku iduka cyangwa iseta y'Intumwa ya MTN.

8. GUKEMURA IBIBAZO BY'UMUKIRIYA

8.1. Intumwa za MTN zisabwa gukemura ibibazo byose bituruka ku bucuruzi zigirana n'abakiriya. Cyakora, ibibazo by'ikoranabuhanga bisaba ibisobanuro byisumbuye bishobora gusabwa ishami rya MTN rishinzwe gufasha abakiriya. Iyo uwatanze ikibazo atanyuzwe, Intumwa ya MTN imusobanurira ko ashobora kwandikira Umuyobozi wa Serivisi za MTN, ishami rishinzwe gufasha abakiriya kugira ngo ikibazo gikurikiranwe kandi gisubizwe vuba nibura mu gihe kitarenze amasaha makumyabiri n'ane (24) ku bibazo by'ikoranabuhanga byoroheje.

8.2. Iyo nta gisubizo gitanzwe na Serivisi ya MTN ishinzwe gufasha abakiriya mu gihe cyavuzwe cyangwa iyo nta gisubizo gishimishije gitanzwe mu gihe gikwiye, Umucuruzi ukorana na MTN azamura ikibazo mu nzego ku buryo bukurikira:

8.2.1. **Imbonerahamwe y'inzego za MTN zishinzwe gukemura ibibazo**

Urwego	**Amazina**	**Imeyiri y'urwego**	**Nomero ya terefone**
Urwego rwa 1	Serivisi y'ubucuruzi	Customercareissues.RW@mtn.com/ MobileMoney.RW@mtn.com	3466/100
Urwego rwa 2	Umuyobozi ukuriye Zone	Customercareissues.RW@mtn.com/ MobileMoney.RW@mtn.com	3466/100
Urwego rwa 3	Umuyobozi ukuriye Serivisi y'ubucuruzi	Customercareissues.RW@mtn.com/ MobileMoney.RW@mtn.com	3466/100

9. KUDAHEZA

MTN ifite uburenganzira bwo gushyiraho izindi ntumwa mu gihe cyose hashingiwe ku mabwiriza yumvikanyeho na zo, mu bushishozi bwa MTN kandi Intumwa ya MTN yemera ko uburenganzira bwayo buvugwa muri aya Masezerano budaheza MTN mu buryo ubwo ari bwo bwose ku bikorwa byerekeye gushyiraho izindi ntumwa.

10. ITANGIRA RY'AMASEZERANO, IGIHE AZAMARA N'ISESWA RYAYO

10.1. Aya mabwiriza atangira kubahirizwa ku **Itariki atangiriyeho** kandi akomeza kubahirizwa kugeza asheshwe kubera impamvu iyo ari yo yose mu zikurikira:

10.1.1. Bitabangamiye ibivugwa ku **Mugereka A** *("Urutonde rw'ibikorwa bitemewe")*, MTN ishobora gusesa cyangwa guhagarika Konti y'Intumwa ya MTN n'uburenganzira bijyanye mu gihe Intumwa ya MTN itubahirije ingingo iyo ari yo yose y'aya mabwiriza kandi ikananirwa gukosora ayo makosa mu buryo bunyuze MTN mu gihe kitarenze iminsi irindwi (7) kuva

ku munsi yakiriyeho inyandiko cyangwa ubutumwa bugufi (SMS) biyimenyesha imiterere y'amakosa kandi biyisaba kuyakosora.

10.1.2. MTN ishobora gusesa cyangwa guhagarika Konti y'Intumwa ya MTN n'uburenganzira bijyanye bigahita byubahirizwa:

10.1.2.1. Iyo habayeho gufatira, gusesa cyangwa guhagarika ubucuruzi ku bushake cyangwa ku ngufu, by'agateganyo cyangwa burundu cyangwa iyo Intumwa ya MTN ari isosiyete hagafatwa umwanzuro wo kuyifunga burundu cyangwa kuyisesa (aho bishoboka).

10.1.2.2. Iyo Intumwa ya MTN, umunyamigabane cyangwa umuyobozi wayo (iyo ari sosiyete) bananiwe kwishyura imyenda.

10.1.2.3. Iyo Intumwa ya MTN igaragaje imyitwarire idahwitse cyangwa ibikorwa by'uburiganya mu bucuruzi cyangwa iyo ihamijwe icyaha gikomeye gihanwa n'amategeko, harimo n'uburiganya.

10.1.2.4. Iyo Intumwa ya MTN igurishije ibicuruzwa cyangwa serivisi zitemewe cyangwa itaherewe uburenganzira na MTN.

10.1.2.5. Iyo Intumwa ya MTN ifunze ku bushake iduka, ibiro cyangwa *kiosque* (aho bishoboka) cyangwa iyo itagaragaye aho icururiza mu gihe kirenze iminsi itanu (5) ikurikiranye nta mpamvu ifatika itanze.

10.1.3. Iyo Intumwa ya MTN ari umuntu ku giti cye, akazi kayo cyangwa aya masezerano ahita ahagarara/aseswa iyo ipfuye.

11. INGARUKA Z'ISESWA RY'AMASEZERANO

11.1. Iseswa ry'aya masezerano ku mpamvu iyo ari yo yose ntiribangamira ikurikiranwa ry'ibirego byatanzwe cyangwa ibyumvikanweho na buri ruhande mbere y'itariki y'iseswa.

11.2. Nyuma y'iseswa ry'aya masezerano ku mpamvu iyo ari yo yose:

11.2.1. Amafaranga yose cyangwa komisiyo zishyurwa hagendewe ku biteganywa n'aya masezerano bigomba guhita byishyurwa.

11.2.2. Intumwa ya MTN igomba guhita ihagarika gutanga serivisi za MTN ku bakiriya n'abashobora kuba bo.

11.2.3. Intumwa ya MTN igomba guhita ihagarika gukoresha cyangwa kugaragaza ibyapa cyangwa ibirango, bifatwa nk'umutungo wa MTN byaba byandikishije cyangwa bitandikishije, kandi ikamenyekanisha izo mpinduka mu bitangazamakuru byamamaza, cyangwa aho ari ho hose ibyo byapa n'ibirango byashyizwe n'iyo ntumwa ya MTN (aho bishoboka), kugira ngo itandukanye ubucuruzi bwayo busanzwe n'ubwo yari ifatanyije na MTN mu buryo bunogeye cyangwa bunyuze MTN.

11.2.4. Ibyibwirije cyangwa ibisabwe na MTN mu nyandiko, Intumwa ya MTN igomba gusubiza MTN ibikoresho bimwe cyangwa byose, amafaranga ya *Mobile Money* ifite kandi ikirengera ikiguzi cyabyo, hatitawe ku kuba byose byarishyuwe cyangwa harishyuwe igice. Icyo gihe MTN ishyira kuri konti y'intumwa ya MTN amafaranga angana n'igiciro cyishyuwe igihe ibikoresho byifashishwa mu gutanga serivisi za *Mobile Money* byatangwaga. Kubara amafaranga ashyirwa kuri konti bikorwa na MTN.

11.2.5. Intumwa ya MTN igomba guhita isubiza MTN inyandiko zose, amakuru y'abakiriya, urutonde rw'abakiriya ifite cyangwa biri mu maduka yayo, aho icururiza cyangwa itunze cyangwa icunga mu buryo butaziguye cyangwa buziguye, ibyometse ku iduka n'ibindi bikoresho byose bifatwa nk'umutungo wa MTN Intumwa ya MTN yaba ifite kandi ikirengera ikiguzi cyo kubisubiza. Intumwa ya MTN igomba kwemeza binyuze mu nyandiko ko yabigenje ityo kandi ikagaragaza amazina na aderesi y'undi muntu wese yaba izi ufite bene izo inyandiko n'amakuru utarabyakwa kandi ikemerera MTN ubufatanye mu kugaruza izo nyandiko n'amakuru mu gihe yaba ibisabwe.

11.2.6. Intumwa ya MTN ihita itakaza uburenganzira bwo guhabwa komisiyo n'andi mafaranga yose yari yemerewe guhabwa ateganywa n'aya masezerano.

11.3. Ibivugwa muri iyi ngingo bikomeza kubahirizwa na nyuma y'iseswa ry'aya mabwiriza.

12. GUHAGARIKA KONTI Y'UMUCURUZI UKORANA NA MTN BY'AGATEGANYO

12.1. MTN ifite uburenganzira bwo guhagarika by'agateganyo cyangwa gufunga burundu konti y'Intumwa ya MTN (yose cyangwa igice) nta kubiryozwa ku mpamvu zikurikira:

12.1.1. Intumwa ya MTN inaniwe kubahiriza ibikubiye muri aya mabwiriza cyangwa andi mabwiriza agenda atangwa na MTN.

12.1.2. Iyo Intumwa ya MTN ikoze ibikorwa binyuranye n'ibyemewe muri aya mabwiriza.

12.1.3. Iyo MTN ifite impamvu ituma ikeka ko konti y'Intumwa ya MTN yigeze gukoreshwa cyangwa irimo gukoreshwa mu buryo butemewe n'amategeko, budakwiye cyangwa bw'uburiganya mu bikorwa bihanwa n'amategeko cyangwa mu bundi buryo.

12.1.4. Iyo Intumwa ya MTN imenyesheje MTN mu nyandiko ko yibagiwe amakuru yerekeye imibare y'ibanga cyangwa ijambo ry'ibangwa ikoresha kuri serivisi

za *Mobile Money*, imibare y'ibanga ya Sisitemu yo kugurira abakiliya ikarita yo guhamagara, imibare y'ibanga ya Sisitemu yo kwandikisha simukadi, imibare y'ibanga ya Sisitemu yo guhinduza SIMU, cyangwa ko hari undi muntu wayahawe. Mu rwego rwo kurwanya ikoreshwa rya serivisi mu buryo bw'uburiganya, Intumwa ya MTN itegetswe guhita imenyesha MTN amakuru arambuye yerekeranye n'imibare y'ibanga cyangwa ijambo ry'ibanga atanga uburenganzira bwo kwinjira muri konti ikeka ko yamenywe n'abantu batabifitiye uruhushya.

12.1.5. Ku yindi impamvu iyo ari yo yose irenze ubushobozi bwa MTN.

12.1.6. Iyo Intumwa ya MTN isabye ko konti yayo ifungwa.

12.1.7. MTN ntiryozwa ibyangiritse mu buryo butaziguye cyangwa buziguye, ibyangiritse byihariye cyangwa bitewe n'ihagarikwa ry'agateganyo rya konti y'Intumwa ya MTN bivugwa mu ngingo ya 12.

13. UBURYOZWE N'INDISHYI

13.1. MTN iryoza Intumwa ya MTN ibikorwa byose by'amakosa cyangwa uburangare yakoze cyangwa ibyo yirengagije mu gutanga serivisi za MTN.

13.2. MTN ntiryozwa igihombo, ibirego, ibigomba gushyirwa mu bikorwa, amafaranga yakoreshejwe, ibyangiritse cyangwa ubundi buryozwe ubwo ari bwo bwose Intumwa ya MTN yahuye na bwo cyangwa yishyuye hagendewe kuri aya mabwiriza cyangwa kubera gutunga, guha umukiriya cyangwa undi muntu uwo ari we wese serivisi za *Mobile Money* cyangwa izindi serivisi za MTN, mu buryo butaziguye cyangwa buziguye, biteganyijwe cyangwa bidateganyijwe. By'umwihariko, MTN ntiryozwa igihombo cy'amafaranga, kubura akazi, inyungu, ubwizigame, imari cyangwa umutungo w'ubucuruzi Intumwa ya MTN yagize uko byaba byagenze kose.

13.3. Uretse ibiteganywa muri aya Masezerano, MTN ntiyishingira cyangwa ngo ihagararire Serivisi za *Mobile Money* cyangwa izindi serivisi iha Intumwa ya MTN zijyanye n'aya Masezerano. Uretse ibiteganywa muri aya Masezerano, MTN ntirebwa n'izindi ngingo izo ari zo zose z'andi mategeko n'amabwiriza cyangwa ubwishingire, byaba bikozwe mu buryo bwanditse cyangwa butanditse.

13.4. Intumwa ya MTN yishingira indishyi kandi ikarinda MTN ibihombo, ibyangirika, ibikorwa, ibirego no gutanga amafaranga biturutse ku makosa cyangwa ku burangare bw'Intumwa ya MTN cyangwa ku mwirondoro w'umukiriya iyo bigaragaye ko atari wo cyangwa udafite agaciro hashingiwe ku mpamvu izo ari zo zose.

13.5. Aya masezerano ahita aseswa igihe cyose habayeho guhagarika cyangwa gutesha agaciro uruhushya rw'Intumwa ya MTN rwo gukora ku mpamvu iyo ari yo yose. Intumwa ya MTN ntiyemerewe kugira icyo iryoza MTN biturutse kuri iryo hagarikwa kabone nubwo iryo hagarikwa cyangwa iteshagaciro ryaba riturutse kuri MTN.

13.6. Ibivugwa muri iyi ngingo bikomeza kubahirizwa na nyuma y'ihagarikwa ry'aya mabwiriza ku mpamvu iyo ari yo yose.

14. IBYEREKEYE AMAKIMBIRANE

14.1. Mu gihe habayeho impaka cyangwa amakimbirane hagati y'impande zihuriye kuri aya Masezerano ku kibazo icyo ari cyo cyose kivugwa cyangwa giturutse ku ngingo iyo ari yo yose cyangwa ku gisobanuro cyayo, impande bireba ziyakemura mu bwumvikane.

14.2. Haseguriwe ibiteganywa mu gika cya 14.1, iyo impande zombi zinaniwe gukemura impaka cyangwa amakimbirane mu bwumvikane, ikibazo gishyikirizwa inkiko zibifitiye ububasha mu Rwanda.

15. KUGIRA IBANGA NO KUDATANGA AMAKURU

15.1. Amakuru yose yerekeye ibikorwa, abakiriya, ubucuruzi, ubumenyi, tekiniki cyangwa andi makuru yerekeye MTN kimwe n'urutonde rw'ibiciro rukoreshwa cyangwa rwacyuye igihe Intumwa ya MTN yahawe cyangwa yabonye kugira ngo itunganye inshingano zayo zivugwa muri aya mabwiriza bigomba gufatwa nk'ibanga kandi ntibigomba guhabwa abandi bantu cyangwa gukoreshwa ku zindi mpamvu zitari izo byatangiwe, hatabanje gutangwa uruhushya rwanditse rwa MTN.

15.2. Iyo bigaragaye ko Intumwa ya MTN yahaye ikindi kigo gicuruza itumanaho cyangwa yahaye urundi rwego urwo ari rwo rwose amakuru, inyandiko, ingamba, imibare cyangwa ibindi ihabwa na MTN cyangwa impuguke zayo cyangwa abakozi bayo, birebana na serivisi za *Mobile Money* cyangwa izindi serivisi yarabibasangije, yarabibaganiriyeho cyangwa yaratumye babibona cyangwa babimenya, MTN ifite uburenganzira bwo gusesa aya Masezerano nta nteguza kandi ikishyuza indishyi z'ibyangiritse kubera amakuru Intumwa ya MTN yatanze.

15.3. Intumwa ya MTN ishobora guha abakozi b'urwego ngenzuramikorere inyandiko zose, raporo n'amakuru yose bikenewe kandi ku gihe igihe cyose urwo rwego rubisabye. Haseguriwe ibivugwa muri iki gika, serivisi zitangwa n'Intumwa ya MTN zishobora gukorerwa igenzura n'urwo rwego.

15.4. Igika cya 15.1 n'iya 15.2 bikomeza kubahirizwa na nyuma y'ihagarikwa ry'aya mabwiriza ku mpamvu iyo ari yo yose.

16. KURINDA UMUTEKANO W'AMAKURU NO KUBIKA IBANGA

16.1. Amakuru yose avuye kuri MTN cyangwa ku bakiriya (uruhande rutanga amakuru) ahabwa Intumwa ya MTN (uruhande rwakira amakuru) mu buryo butaziguye cyangwa buziguye mu rwego rwo gushyira mu bikorwa aya Masezerano agumya kuba umutungo bwite w'uruhande rwayatanze. Uruhande rwakira amakuru rugomba kuyashyiraho ikirango, ikimenyetso biyatandukanya n'ayandi makuru rubitse kandi akabikwa mu mashini yarwo uko ateye. Uruhande rwakira amakuru rwishingira kandi rukishyura indishyi z'akababaro uruhande rwatanze amakuru rushobora guterwa n'ibibazo, ibirego cyangwa igihombo bishobora kuba ku ruhande rwatanze amakuru bikomoka ku kutubahiriza k'uruhande rwakira amakuru bivugwa mu gika cya 16.1.

16.2. Intumwa ya MTN ifata ingamba zishoboka kugira ngo ibungabunge umwimerere w'amakuru y'umukiriya kandi ikayarinda ihindurwa cyangwa itakara, iyangirika cyangwa isenywa.

16.3. Intumwa ya MTN yemera kubahiriza no guhorana ingamba zikwiye zo kubahiriza ibivugwa n'inshingano bikubiye muri iyi ngingo ya 16.

16.4. Amakuru yerekeranye n'abantu ku giti cyabo Intumwa ya MTN ihawe na MTN cyangwa n'abakiriya akoreshwa mu rwego ndetse no mu biteganywa n'aya Masezerano gusa; nta handi ashobora cyangwa agomba gukoreshwa.

16.5. Nta kintu na kimwe kiri muri aya Masezerano gitegeka Intumwa ya MTN guha rubanda cyangwa abakiriya amakuru ayo ari yo yose mu gihe bigaragara ko kubikora byaba ari ukunyuranya n'aya Masezerano.

16.6. Kutubahiriza ibivugwa muri iyi ngingo bifatwa nk'amakosa aremereye mu rwego rw'aya Masezerano biha uruhande rwangirijwe uburenganzira bwo gusesa aya Masezerano.

17. IMPAMVU SIMUSIGA *(FORCE MAJEURE)*

Nta ruhande ruryozwa igihombo urundi ruhande rwatewe no gukererwa cyangwa kubuzwa kurangiza inshingano zarwo bitewe n'impamvu iyo ari yo yose yateye ingaruka urwo ruhande rutashoboraga kandi rutanashobora mu by'ukuri kubuza kubaho mu buryo busanzwe bw'imikorere yarwo.

18. KURWANYA RUSWA N'IYEZANDONKE

18.1. **Politiki ya MTN yo kurwanya ruswa**

18.1.1. Intumwa ya MTN igomba buri gihe kuba ifite ubumenyi buhagije mu bijyanye n'amategeko yo kurwanya ruswa; igomba gufata ingamba zikwiye zo kuyubahiriza kandi ntiyemerewe gutuma habaho cyangwa gusaba igikorwa cyateza urundi ruhande kwica ayo mategeko.

18.1.2. Mu buryo bweruye, MTN ntiyemera itangwa rya ruswa ndetse n'andi mafaranga yakwishyurwa nk'impongano mu bikorwa byerekeranye na serivisi zayo. MTN ishobora gusesa aya Masezerano kubera guteshuka ku nshingano, iyo Intumwa ya MTN itubahirije iyi ngingo cyangwa andi mategeko ariho yo kurwanya ruswa mu kurangiza inshingano zayo zivugwa muri aya Masezerano. Intumwa ya MTN yijeje kandi ihamya ko mu iyubahirizwa ry'aya Masezerano yaba yo cyangwa undi muntu uyikorera (aho bishoboka) itigeze itanga cyangwa itazatanga ruswa cyangwa amafaranga yo guhonga ibikorwa cyangwa ngo ikore igikorwa gifatwa nk'icyaha mu mategeko yo kurwanya ruswa.

18.2. **Kurwanya Iyezandonke N'ibikorwa byo Gutera Inkunga Iterabwoba**

18.2.1. Intumwa ya MTN igomba yo ubwayo cyangwa undi muntu uyikorera (aho bishoboka), abagiranye na yo amasezerano yo kuyikorera, kubahiriza amategeko yose ariho yo kurwanya iyezandonke n'ibikorwa byo gutera inkunga iterabwoba, yashyiriweho kurwanya iyezandonke n'ibikorwa byo gutera inkunga iterabwoba. Intumwa ya MTN cyangwa abakozi bayo, abayihagarariye, abagiranye na yo amasezerano yo kuyikorera, (aho bishoboka) bagomba kurangwa n'ubushishozi mu kazi kabahuza n'abakiriya n'izindi mpande. Intumwa ya MTN kandi yiyemeje kandi ihamije ko itazemera cyangwa ngo igerageze gukora igikorwa gishobora kunyuranya n'amategeko yo kurwanya iyezandonke n'ibikorwa bishyigikira iterabwoba kandi ko izageza ayo makuru kuri MTN igihe bibaye ngombwa cyangwa ibisabwe na MTN, nta kiguzi, kugira ngo yubahirize inshingano zayo zijyanye no kurwanya iyezandonke n'ibikorwa bishyigikira iterabwoba.

18.3. Hatitawe ku yindi ngingo iyo ari yo yose y'aya Masezerano, MTN ishobora gusesa aya Masezerano cyangwa guhagarika amafaranga cyangwa za komisiyo zishyurwa hashingiwe ku biteganywa muri aya Masezerano igihe cyose ibonye amakuru yizewe kandi mu bushishozi bwayo agaragaza ko Intumwa ya MTN (cyangwa abakozi bayo, abagiranye na yo amasezerano yo kuyikorera) batubahiriza ibikubiye muri iyi ngingo. MTN ifite uburenganzira

bwo gukorera Intumwa ya MTN igenzura kugira ngo yizere neza ko Intumwa yayo yubahiriza inshingano zayo zikubiye muri aya Masezerano cyangwa ko nta kwica amategeko kwabayeho kandi Intumwa ya MTN igomba korohereza mu buryo busesuye iryo genzura cyangwa ipererereza nta kiguzi.

19. KUBAHIRIZA AMATEGEKO

19.1. Intumwa ya MTN igomba:

19.1.1. Kubahiriza ku kiguzi cyayo, amategeko yose yashyizweho no gukurikiza amabwiriza yatanzwe n'urwego ngenzuramikorere rubifitiye ububasha ajyanye no kurangiza inshingano zayo zirebana n'ibivugwa muri aya Masezerano; no

19.1.2. Kudakoresha cyangwa gutuma abandi bakoresha serivisi z'umuyoboro cyangwa ibindi bikoresho by'itumanaho ku mpamvu zidakwiye, z'urukozasoni cyangwa zinyuranyije n'amategeko; no

19.1.3. Kudakora cyangwa kwirengagiza igikorwa ku buryo bishobora kubangamira cyangwa kwangiza umuntu, umutungo, umuyoboro w'itumanaho cyangwa gutuma serivisi z'umurongo zangirika cyangwa habaho kuzirogoya mu buryo ubwo ari bwo bwose.

19.2. Intumwa ya MTN yiyemeza kubahiriza imibare y'ibanga ya Sisitemu yo kwandikisha simukadi, amategeko agenga kwiyandikisha cyangwa izindi politiki n'uburyo bw'imikorere byemejwe na MTN. Intumwa ya MTN yishyura MTN indishyi zijyanye n'amande, igihombo cyangwa imyenda biturutse, mu buryo butaziguye cyangwa buziguye, ku burangare, uburiganya cyangwa imyitwarire mibi y'Intumwa, y'amashami yayo, y'abakozi bayo cyangwa y'undi muntu uyikorera (aho bishoboka). Umwenda cyangwa amande bikomotse kuri izo mpamvu byishyurwa n'Intumwa.

19.3. Intumwa ya MTN yiyemeza kubahiriza, ku kiguzi cyayo, amabwiriza yose atangwa na MTN arebana no kubahiriza itangwa ry'uruhushya rukoreshwa cyangwa ibisabwa n'urwego ngenzuramikorere, gukoresha cyangwa kumenyekanisha serivisi za *Mobile Money.*

20. IKIGUZI

Iyo hari uruhande rusabye umwunganizi mu nkiko gutera intambwe zo kubahiriza uburenganzira bwarwo buvugwa muri aya Masezerano, urwo ruhande rwiyishyurira amafaranga yose atangwa mu kwishyuza cyangwa gusaba ubutabera.

21. INGINGO RUSANGE

21.1. **Guhindura aya Masezerano**

Guhindura aya Masezerano, kuyahagarika ku bwumvikane, kuyavugurura cyangwa kongeramo ingingo ntibizagira agaciro cyangwa ngo byubahirizwe keretse gusa igihe izo mpinduka zikozwe kandi zikemezwa na MTN.

21.2. **Imbumbe y'Amasezerano**

Iyi nyandiko n'umugereka wayo bikubiyemo imbumbe y'Amasezerano hagati y'impande zombi arebana n'ibiyakubiyemo kandi nta ruhande rutegetswe kubahiriza ibikorwa, imvugo, ubwishingire, amasezerano cyangwa ibindi bisa na byo bitagaragara muri iyi nyandiko.

21.3. **Kutabangamira MTN**

Kwihanganira Intumwa ya MTN, kuyorohereza cyangwa kuyongerera igihe ntibigomba kubangamira MTN cyangwa kuyibuza gukoresha bumwe mu burenganzira bwayo mu gihe kizaza.

21.4. **Kwegurira no gutanga ububasha**

Intumwa ya MTN ntiyemerewe, mu gihe cyose itabanje kubyemererwa na MTN, kwegurira ububasha undi muntu, guhagararirwa cyangwa kwemerera undi muntu gukoresha uburenganzira bwose cyangwa igice cyabwo bw'uruhushya bivugwa muri aya Masezerano. MTN ntirebwa n'iyi nzitizi kandi Intumwa ya MTN yemeye ko MTN ishobora kwegurira undi muntu uburenganzira cyangwa inshingano zayo no guhagararirwa muri aya masezerano.

21.5. **Gutanywa kw'ingingo**

Ingingo iyo ari yo yose iri muri aya Masezerano inyuranyije n'amategeko, itakaza agaciro cyangwa ntibe igitegetswe ifatwa nk'itarigeze kubaho kandi igakurwa mu Masezerano nta gutesha agaciro ingingo zisigaye z'aya Masezerano kandi ntigira ingaruka ku iyubahirizwa ry'ingingo zisigaye.

21.6. **Kwiyishyura**

Nta na rimwe cyangwa ku bw'impamvu iyo ari yo yose Intumwa ya MTN yemererwa gukura cyangwa gukata ku mafaranga ya MTN inyishyu cyangwa komisiyo MTN iyigomba.

21.7. **Amategeko agenga Amasezerano**

Aya Masezerano n'ibibazo byose cyangwa amakimbirane biyakomokaho cyangwa bishamikiyeho bigengwa n'amategeko y'u Rwanda.

UMUGEREKA "A"

Urutonde rukurikira rw'ibikorwa bitemewe n'ingaruka zabyo (ibihano) rwubahirizwa mu rwego rwo gukumira imyitwarire mibi mu ntumwa za MTN zitanga serivisi za MTN Mobile Money.

Igikorwa	**Ingaruka**
- Uburiganya ku mafaranga ya MoMo y'umukiriya ○ Guhindura SIMU y'umukiriya, kubarura umukiriya cyangwa kwandikisha simukadi mu buryo bunyuranyije n'amategeko. ○ Kubikuza amafaranga y'umukiriya atabyemeye. ○ Kutandika ibikorwa by'ubucuruzi byose cyangwa kwandika amakuru atari yo mu bitabo bigenewe ibikorwa bya MoMo. ○ Guha umukiriya amafaranga make ku yo agomba guhabwa. ○ Gutanga PIN y'umukiriya cyangwa kuyinjiramo mu buryo bunyuranyije n'amategeko.	- Ibihano byo mu rwego rw'imari n'amategeko mpanabyaha bihabwa Intumwa ya MTN. - Konti y'Intumwa ya MTN ifungwa burundu ikanakurwa muri MoMo. - Ibihano byo mu rwego rw'imari n'amategeko mpanabyaha bihabwa Intumwa ya MTN. - Konti y'Intumwa ya MTN ihagarikwa muri MoMo.
○ Kubitsa/kubikuriza umukiriya kuri MoMo mu byiciro birenze kimwe hagamijwe kubona komisiyo nyinshi cyangwa Kubitsa/kubikuriza umukiriya kuri MoMo atahibereye.	- Kutishyurwa komisiyo zijyanye n'ibikorwa byakozwe mu gihe cy'aya makosa. - Kwihanangirizwa nyuma y'ikosa rya mbere. - Ikosa rya kabiri rikurikira kwihanangirizwa rihanishwa guhagarikwa by'agateganyo iminsi irindwi (7). - Iyo Intumwa ya MTN isubiyemo ikosa rimwe ku ncuro ya gatatu cyangwa ikagaragaraho irindi kosa cyangwa imyitwarire mibi, konti yayo ihagarikwa burundu.
○ Kutubahiriza ibisabwa mu mwirondoro w'umukiriya (KYC). ○ Kutagenzura indangamuntu y'umukiriya no kudasigarana kopi yayo (aho bishoboka).	- Ibihano byo mu rwego rw'imari n'amategeko mpanabyaha bihabwa Intumwa ya MTN. - Konti y'Intumwa ya MTN irahagarikwa.
○ Kwishyuza abakiriya amafaranga y'umurengera ku bikorwa bikurikira: - *Kohereza/kwakira amafaranga.* - *Guhinduza SIMU.*	- Ibihano byo mu rwego rw'imari n'amategeko mpanabyaha bihabwa Intumwa ya MTN. - Konti y'Intumwa ya MTN irahagarikwa.
- Gukorera umukiriya ibikorwa atiyiziye aho umucuruzi akorera (gusabira serivisi za MoMo undi muntu).	- Ibaruwa yo kwihanangirizwa nyuma y'ikosa rya mbere ikurikirwa no guhagarika burundu konti y'Intumwa ya MTN nyuma y'ikosa rya kabiri. - Kutishyurwa komisiyo zijyanye n'ibikorwa byakozwe mu gihe cy'amakosa.
- Gusaba guhindura umubare w'ibanga (PIN) bitanyuze mu nzira zinoze.	- Ibihano byo mu rwego rw'imari n'amategeko mpanabyaha bihabwa Intumwa ya MTN. - Konti y'Intumwa ya MTN ihagarikwa muri MoMo. - Konti y'Intumwa ya MTN irahagarikwa.

- Intumwa ya MTN yimuye iseta cyangwa ikorera hanze y'imbibi z'aho yemerewe gukorera itabimenyesheje umukozi wa MTN ushinzwe kugenzura ako gace.	- Konti y'Intumwa ya MTN irahagarikwa. - Kutishyurwa komisiyo zijyanye n'ibikorwa byakozwe mu gihe cy'amakosa.
- Intumwa ya MTN ikorera hanze y'imbibi z'aho yahawe gukorera itabimenyesheje umukozi wa MTN ushinzwe kugenzura ako gace cyangwa Intumwa ya MTN itubahirije amabwiriza yahawe na MTN cyangwa Umucuruzi uyihagarariye ajyanye no gutanga Serivisi.	- Kwihanangirizwa nyuma y'ikosa rya mbere. - Ikosa rya kabiri rikurikira uko kwihanangirizwa rihanishwa guhagarikwa by'agateganyo amasaha makumyabiri n'ane (24). - Iyo Intumwa ya MTN isubiyemo ikosa rimwe ku ncuro ya gatatu cyangwa ikagaragaraho irindi kosa cyangwa imyitwarire mibi, konti yayo ihagarikwa burundu. - Kutishyurwa komisiyo zijyanye n'ibikorwa byakozwe mu gihe cy'amakosa.