AMATEGEKO N’AMABWIRIZA

INGUZANYO YA MoMo

Gicurasi 2025

AMATEGEKO N’AMABWIRIZA AGENGA SERIVISI Y’INGUZANYO YA MOMO (“AMATEGEKO”)

1. AMASEZERANO

1.1. Aya masezerano ashyiraho amategeko n’amabwiriza yuzuye agenga **Wowe** (nk’Umukiriya/Usaba inguzanyo), I&M Bank Rwanda PLC (yitwa **Banki** muri aya masezerano) na Mobile Money Rwanda Limited (yitwa “**MMRL**”) ajyanye na Serivisi y’Inguzanyo ya MoMo nk’uko isobanurwa muri aya masezerano) kandi akaba akugenga, akanagenga intumwa zawe n’abazahabwa imitungo ya buri ruhande.

1.2. Aya mategeko n’impinduka zose zizakorwa kuri aya mategeko atangira kubahirizwa ku itariki atangarijweho.

1.3. Aya mategeko yuzuza kandi ajyana n’Amategeko n’Amabwiriza rusange agenga MMRL nk’uko aboneka kuri https://www.mtn.co.rw/momo-terms/. Iyo aya Mategeko ahabanye n’Amategeko n’Amabwiriza agenga MMRL, aya mategeko ni yo akurikizwa.

2. IBISOBANURO BY’AMAGAMBO

Muri aya Mategeko, amagambo akurikira (usibye gusa mu gihe aho akoreshwa haba habigena ukundi) asobanura ibi bikurikira:

2.1. **"Amafaranga ya serivisi y’inguzanyo”** ni amafaranga asabwa inshuro imwe cyangwa ijanisha ry’amafaranga ya serivisi asabwa ku mafaranga y’inguzanyo buri gihe abikujwe.

2.2. **“Amasezerano”** bisobanura Aya mategeko n’impinduka zose zishobora gukorwa kuri aya mategeko igihe icyo ari cyo cyose.

2.3. **“Umwenda”** bisobanura amafaranga yose y’inguzanyo, amafaranga ya serivisi, n’amafaranga asabwa aba asigaye atarishyurwa iyo Igihe cy’Inguzanyo kirangiye.

2.4. **“Ikigo Gishinzwe Guhererekanya Amakuru ku Nguzanyo”** cyangwa **“CRB”** bisobanura ikigo gishinzwe guhererekanya amakuru ku nguzanyo cyemewe n’amategeko y’u Rwanda mu nshingano zacyo hakaba harimo gukusanya no/cyangwa gusangiza abandi amakuru arebana n’inguzanyo z’abakiriya.

2.5. **“Amafaranga bingana ”** bisobanura Amafaranga y’u Rwanda ahwanya n’Agaciro k’Amafaranga korabuhanga bijyana.

2.6. **“Umukiriya”** bisobanura umuntu wese wiyandikishije muri iyi Serivisi kandi wemeye gukurikiza aya Mategeko.

2.7. **“Ishami rishinzwe kwakira Abakiriya”** bisobanura ishami ritanga serivisi za MTN ryagenewe gutanga iyi serivisi nk’uko biteganywa n’aya Mategeko.

2.8. **“Ikosa”** bisobanura ikintu cyose kivugwa mu Ngingo ya 10 ikurikira.

2.9. **“Agaciro Koranabuhanga”** bisobanura agaciro koranabuhanga gatangwa na MMRL; ikagatanga binyuze muri mobile money kandi ako gaciro kakaba kangana n’amafaranga nyakuri ufiteho uburenganzira.

2.10. **“Ibikoresho”** birimo telefone yawe igendanwa,simukadi ya mobile money na/cyangwa ikindi gikoresho gikoreshwa hamwe n’iyo simukadi kikagufasha kugera ku Ihuzamurongo.

2.11. **“Inguzanyo”** bisobanura amafaranga y’umwenda ashyirwa kuri Konti yawe ya MoMo kugirango ubashe gusoza ibikorwa byo kwishyura no gutanga

serivisi zivugwa mu Ngingo ya 12 iyo Konti yawe ya MoMo itariho amafaranga ahagije.

2.12. **“Igihe Inguzanyo Imara”** bisobanura igihe cyumvikanyweho kwishyura iyo nguzanyo yose bigomba kuba byakorewe; icyo gihe kikagomba kuba kingana n’iminsi mirongo itatu (30) ibarwa uhereye igihe inguznyo isigaye kwishyurwa yatangiwe. Hagamijwe gukuraho urujijo kandi bidakuyeho ibiteganyijwe ahandi muri aya Masezerano, bifatwa nk’aho hari Inguzanyo uhereye igihe hashyizwe amafaranga kuri Konti ya MoMo mu rwego rw’izi serivisi, ariko ntibirenge iminsi mirongo mirongo itatu (30) abikujwe. Igihe inguzanyo imara ntigihindurwa n’uko habayeho ubundi busabe bwakorwa hakurikijwe umubare ntarengwa w’amafaranga ashobora kubikuzwa kugeza igihe inguzanyo yose iba imaze kurangiza kwishyurirwa.

2.13. **“Amafaranga ya serivisi”** bisobanura amafaranga asabwa kuri serivisi zitangwa zisobanurwa mu Ngingo ya 17 kimwe n’andi mafaranga yose asabwa ku Nguzanyo ashyirwaho na MMRL igihe icyo ari cyo cyose hakurikijwe aya Mategeko kandi akubiyemo amafaranga yose asabwa n’imisoro bijyana ishyirwaho hakurikijwe amategeko y’igihugu. MMRL na Banki bashobora igihe icyo cyose guhindura amafaranga ya serivisi asabwa hatanzwe integuza y’iminsi mirongo itatu (30) nk’uko biteganywa mu nyandiko z’ubugenzuzi bijyana.:

2.13.1. Amafaranga ya serivisi asabwa igihe habayeho igikorwa cyo kubikuza asobanurwa mu nyandiko irebana n’ubucuruzi na

2.13.2. Inyungu ku nguzanyo zisabwa buri munsi ku mafaranga aba asigaye kwishyurwa cyangwa iyo inguzanyo iba itarishyurwa yose mu gihe ntarengwa giteganywa mu nyandiko irebana n’ubucuruzi.

2.14. **“Leta”** bisobanura Leta ya Repubulika y’u Rwanda.

2.15. Inshingano ya **“Menya Umukiriya wawe”** izwi mu magambo y’impine nka **“KYC”** ni inshingano ijyana no kugira ubushishozi ku mukiriya igenwa n’amategeko bireba kandi Leta cyangwa Banki Nkuru y’u Rwanda (NBR) igashishikariza abantu kuyikurikiza rimwe na rimwe.

2.16. **“MoMo”** Bisobanura serivisi zo kohererezanya no kwishyurana amafaranga zicungwa kandi zikoreshwa gusa na Mobile Money Rwanda Limited mu Rwanda kandi zikaba zemewe na NBR.

2.17. **“Konti ya MoMo”** bisobanura ikofi ya MoMo yawe yanditse mu izina ryawe kandi wakoresheje usaba serivisi zitangwa hakurikijwe Amategeko n’Amabwiriza ya MMRL.

2.18. **“Ukoresha MMRL”** bisobanura umuntu ukoresha MoMo kandi wemeye Amategeko n’Amabwiriza ya MMRL.

2.19. **“Amakuru ku Nguzanyo z’Ukoresha MMRL”** bisobanura amakuru ajyana n’inguzanyo yawe muri sisitemu ya MoMo.

2.20. **“Amakuru y’Ukoresha MMRL ”** bisobanura izina ry’ukoresha MMRL n’andi makuru amwerekeyeho harimo nomero y’indangamuntu ye, nomero y’ikarita ye ya gisirikare, nomero y’ikarita iranga umudipolomate, nomero y’ikarita iranga umunyamahanga, nomero ya pasiporo cyangwa y’uruhushya rwo gutwara ibinyabiziga, nomero ya telefone ye igendanwa n’andi makuru yose ya ngombwa yafasha mu itangwa rya serivisi y’inguzanyo ya MoMo agaragara mu nyandiko za MMRL

rimwe na rimwe.

2.21. **"Sisitemu ya MoMo "** cyangwa **" Sisitemu ya MMRL"** bisobanura uburyo bwa tekiniki bukoreshwa muri icyo gihe mu gutanga serivisi za MoMo.

2.22. No za **"MSISDN"** Nomero z'ihuzamirongo koranabuhanga za Serivisi Zihurijwe Hamwe z'Ukoresha Telefone Igendanwa (Nomero za telefone igendanwa) zanditse muri MMRL na/cyangwa MTN.

2.23. **"MTN"** bisobanura MTN Rwandacell Plc, sosiyete y'itumanaho yanditse hakurikijwe Itegeko rigenga amasosiyete rya Repubulika y'u Rwanda kandi yahawe na RURA uburenganzira bwo gutanga serivisi z'itumanaho.

2.24. **"MoMo App"** Bisobanura lojisiyeli ikoreshwa izwi nka MoMo App itangazwa, ikavururwa kandi ikanozwa na MMRL rimwe na rimwe.

2.25. **"Amashami ya Serivisi za MTN "** bisobanura amaguriro ya MTN na/cyangwa MMRL ikaba ari nyayo iyakoresha.

2.26. **"Ihuzamirongo"** bisobanura ihuzamirongo rya telefone zigendanwa rikoreshwa na MTN.

2.27. **"Akadirishya ko kwiyandikisha"** Bisobanura uburyo bwihariye bwashyizweho na MMRL kandi usanga kuri USSD, App no ku yindi mirongo igenewe abakiriya buhabwa abakoresha MMRL kugirango babashe gusaba kwiyandikisha muri iyo serivisi.

2.28. **"Umubare ntarengwa w'amafaranga y'inguzanyo "** Bisobanura umubare w'amafaranga y'inguzanyo wo hejuru ntarengwa umukiriya yemerewe mu rwego rw'iyi serivisi usobanurwa, ushyirwaho kandi ukamenyeshwa abakiriya rimwe na rimwe hashingiwe ku buryo bakoresha inguzanyo yabo.

2.29. **"Banki igira uruhare mu itangwa rya serivisi"** bisobanura (I&M Bank (Rwanda) Plc)

2.30. **"Uruhande"** bisobanura Wowe, Banki cyangwa MMRL buri wese ku giti cye.

2.31. **"Impande"** bisobanura Wowe, Banki na MMRL bose hamwe bafatanyije.

2.32. **"Ibikorwa byatangiwe uburenganzira"** birimo ibikorwa byemerewe gukoresha Inguzanyo ya MoMo bivugwa mu nyandiko irebana n'ubucuruzi.

2.33. **"Umubare w'Ibanga"** bisobanura Umubare wawe Ukuranga; uwo mubare ukaba ari umubare w'ibanga ukoresha kugirango ubashe kugera ku ikofi yawe muri Sisitemu ya MMRL no kuyikoresha harimo ariko nanone atari byo gusa kugera kuri iyi serivisi no kuyikoresha.

2.34. **"Amafaranga akoreshwa mu kwishyuza"** arimo amafaranga dukoresha mu kwishyuza Amafaranga ari mu Bukererwe.

2.35. **"Kwishyura"** bisobanura kwishyura amafaranga yose ajyanye n'inguzanyo yatanzwe mu rwego rwa Serivisi ivugwa muri aya Mategeko harimo ariko nanone atari byo gusa kwishyura amafaranga y'Inguzanyo n'Amafaranga ya serivisi.

2.36. **"Ubusabe"** bisobanura igikorwa cyo gusaba cyangwa amabwiriza yawe twakira cyangwa aguturukaho wabigambiriye binyuze mu Ihuzamirongo no muri Sisitemu aduhesha uburenganzira bwo gukora igikorwa runaka.

2.37. **"Serivisi"** bisobanura serivisi yo

gutanga inguzanyo kuri Konti ya MoMo ifasha abakoresha MMRL gushyira amafaranga y’inguzanyo kuri zabo za MoMo kugirango babashe gusoza ibikorwa byabo hakurikijwe aya Masezerano; kandi iyo serivisi ikaba izwi ku izina rya “Inguzanyo ya MoMo ”.

2.38. **“SIMUKADI”** Bisobanura ikarita iranga ukoresha serivisi ifasha Ukoresha MMRL gukoresha serivisi ya MoMo iyo ikoreshejwe hamwe n’ikindi gikoresho cyagenwe.

2.39. **“Amategeko”** Bisobanura aya mategeko n’amabwiriza harimo n’impinduka cyangwa ibikorwa byo kuyanoza bishobora kuyakorwaho igihe icyo ari cyo cyose.

2.40. **“USSD”** Bisobanura Amakuru arebana na Serivisi y’Inyongera atangwa rimwe na rimwe akunze kwitwa “Kwiki kode ” cyangwa “ Fica Kode; akaba ari amabwiriza y’ihanahanamakuru akoreshwa na telefone zigendanwa za GSM mu guhanahanamakuru na mudasobwa za MMRL kuri serivisi za USSD zitangwa na MTN.

2.41. **“Twebwe”**, **“yacu”**, bisobanura MMRL na I&M Bank Rwanda Plc harimo n’abazadusimbura n’ abazahabwa imitungo yacu.

2.42. **“Wowe”** cyangwa **“yawe”** bisobanura Umukiriya hakabamo n’intumwa bwite z’umukiriya n’abazahabwa imitungo ye.

2.43. Amagambo asobanura ibintu mu bucye iyo aho akoreshwa habyemera aba anasobanura ibyo bintu mu bwinshi n’asobanura ibintu mu bwinshi akaba asobanura ibyo bintu mu bucye.

3. IBYEREKERANYE NO KWEMERA AYA MATEGEKO N’AMABWIRIZA

3.1. Mbere yo gukoresha cyangwa kwiyandikisha muri iyi serivisi, ugomba kubanza gusoma witonze no kumva aya Mategeko kuko agenga uburyo bwo kugera kuri iyi serivisi no kuyikoresha.

3.2. Aya mategeko aboneka kuri https://www.mtn.co.rw/momo-terms/ no kuri https://www.imbankgroup.com/rw/ . Azashyirwa kandi mu Mashami ya Serivisi za MTN.

3.3. Niba utemeye aya Mategeko, wikwinjiza umubare w’ibanga wawe mu gihe cyo kwiyandikisha muri serivisi (Opt-in Function).

3.4. Bizafatwa nk’aho wasomye, wumvise kandi wemeye aya Mategeko:

3.4.1. Niwinjiza umubare w’Ibanga wawe mu kadirishya k’amahitamo kagusaba kwemeza ko wasomye, wumvise kandi wemeye gukurikiza aya Mategeko; na cyangwa

3.4.2. Nukoresha cyangwa ugakomeza gukoresha no gusaba iyi serivisi.

3.5. Iyo wiyandikishije muri iyi Serivisi, uba wemeye gukurikiza no kugengwa n’aya Mategeko nk’uko ashobora guhindurwa no kuvugururwa igihe icyo ari cyo cyose kandi uba wemeye ko aya Mategeko atabangamira ubundi burenganzira dushobora kugira imbere y’itegeko cyangwa bitewe n’uko wiyandikishije kuri iyi serivisi, uyigeraho cyangwa uyikoresha.

3.6. Dushobora igihe icyo ari cyo cyose guhindura cyangwa kuvugurura aya Mategeko kandi kuba ukomeza guhabwa no gukoresha iyi serivisi bisobanura ko uba wemeye kugengwa n’izo mpinduka cyangwa

amavugururwa bikozwe kuri aya Mategeko.

4. IBYEREKERANYE NO KWIYANDIKISHA KURI SERIVISI

4.1. Iyo wiyandikishije kuri iyi Serivisi, uba wemeje kandi utwijeje ko (a) ufite imyaka cumi n'umunani (18); (b) ufite ububasha bwo gukora amasezerano yemewe imbere y'amategeko; kandi ko (c) wanditse kandi ukoresha MMRL; bityo ukaba usaba kwiyandikisha muri iyi Serivisi.

4.2. Dufite uburenganzira bwo gusuzuma ukuri ku byerekeranye na Konti MoMo yawe n'uko ikora ndetse n'ibikorwa byayikoreweho. Dufite kandi uburenganzira bwo kwanga ubusabe bwawe uko tubyumva igihe dusanze utujuje ibisabwa by'ibanze.

4.3. Ushobora kwiyandikisha kuri iyi Serivisi kuri MSISDN imwe gusa kandi amategeko n'amabwiriza byubahirizwa kuri Konti MoMo yanditse mu izina ryawe.

4.4. Muri aya Masezerano wemeye kandi uhaye MMRL n'izindi mpande zikorana na MMRL cyangwa abafatanyabikorwa bakorana nayo muri iyi serivisi uburenganzira bwo guhanahana amakuru bwite akwerekeyeho (yitwa "Amakuru bwite muri aya Masezerano") dufite mu rwego rwo gutanga serivisi za MMRL/(Banki). Ayo makuru bwite azadufasha kukumenya no kuzuza ibisabwa mu rwego rw'ubugenzuzi ku byerekeranye no "Kumenya Umukiriya Wawe" .

4.5. Haseguriwe ibyo ari byo byose bivugwa muri aya masezerano, mu gihe hazaramuka habayeho ikibazo icyo ari cyo cyose, ubusabe bujyanye n'imyishyurire y'inguzanyo, amaperereza na/cyangwa ubundi busabe bwihariye bujyanye n'amakuru yawe bwite arimo ariko nanone atari byo gusa amazina yawe, amakuru arebana n'Indangamuntu/pasiporo yawe, ayo makuru ashobora kuzashyikirizwa abafatanyabikorwa bireba, inzego zishinzwe kubahiriza amategeko na/cyangwa inkiko ziyasabye kugirango ziyasuzume zinayahe agaciro.

4.6. Muri aya Masezerano, wemeye kandi uduhaye uburenganzira bwo gukoresha amakuru arebana n'imikoreresherezе yawe ya serivisi ya MoMo n'izindi serivisi za MMRL twakenera tugamije gutanga Serivisi ("Amakuru arebana na MMRL").

4.7. Ushobora kwiyandikisha muri iyi serivisi gusa ubisabye mu buryo bw'ikoranabuhanga wifashishije Ibikoresho byawe unyuze kuri USSD cyangwa MoMo App.

4.8. Muri aya Masezerano wemeye kandi uduhaye uburenganzira bwo kubona no gushaka Amakuru Bwite akwerekeyeho afitwe n'Urwego rw'Ubugenzuzi urwo ari rwo rwose kandi wemeye nanone ko Inzego za Leta izo ari zo zose zidugutangariza kandi zikaduha ayo Makuru Bwite akwerekeyeho.

4.9. Muri aya masezerano wemeye kandi uduhaye uburenganzira bwo kugenzura Amakuru Bwite akwerekeyeho dufite uyagereranyije n'amakuru aturuka mu Urwego urwo ari rwo rwose rwa Leta yaba afitwe n'urwego rw'ubugenzuzi bireba.

4.10. Muri aya masezerano, wemeye kandi uduhaye uburenganzira bwo gusaba, gukora iperereza, kohereza, kugenzura no kwakira Amakuru Bwite Akwerekeyeho kimwe n'inyandiko igaragaza imikoreshereze y'inguzanyo yawe cyangwa amakuru bimeze kimwe cyangwa amakuru bifitanye isano yo muri CRB bireba kugirango tubashe gufata icyemezo gikwiye ku byerekeranye no kumenya niba ugomba guhabwa izo serivisi cyangwa

kugabanyirizwa cyangwa kongererwa Inguzanyo yawe.

4.11. Dufite uburenganzira bwo kugusaba andi makuru arebana n'ubusabe bwawe bwo kwiyandikisha muri iyi Serivisi igihe icyo ari cyo cyose. Iyo ayo makuru adatangiwe ku gihe nk'uko tubisaba, ibyo bishobora gutuma ubusabe bwawe bwo kwandikwa muri iyi serivisi bwangwa.

4.12. Iyo twemeye cyangwa twanze ubusabe bwawe bwo kwiyandikisha muri iyi Serivisi, dushobora kubikumenyesha dukoresheje Ubutumwa Bugufi twohereza kuri MSISDN yawe yanditse ijyana na Konti MoMo yawe na/cyangwa Igikoresho cyawe. Wemeye kandi ko kwemera ubusabe bwawe bwo kwiyandikisha muri iyi Serivisi bishyiraho imikoranire ishingiye ku masezerano yihariye hagati yawe, MMRL na Banki itandukanye n'amategeko n'amabwiriza agenga Konti yawe ya MoMo rimwe na rimwe.

4.13. Dufite uburenganzira bwo kwanga ubusabe bwawe bwo kwiyandikisha muri iyi Serivisi; cyangwa ubwo gukuraho iyandikwa ryawe muri iyi Serivisi tumaze gutanga integuza y'iminsi mirongo itatu (30) cyangwa indi nteguza yagenwa n'itegeko. Iyo twanze ubusabe bwawe bwo kwandikwa muri iyi serivisi cyangwa iyo dukuyeho iyandikwa ryawe, dukora uko dushoboye kose tukakumenyesha mu buryo bwemewe impamvu zatumye dufata icyo cyemezo.

5. IBYEREKERANYE N'AMABWIRIZA YAWE

5.1. Muri aya Masezerano, uduhaye mu buryo budasubirwaho uburenganzira bwo gukora ku mabwiriza yose twakira akomoka cyangwa atangwa hakurikijwe Umubare w'Ibanga wawe n'ubwo kwemeza ko ayo amabwiriza aba akureba. Dushobora ariko kwanga gushyira mu bikorwa amabwiriza ayo ari yo yose arenze urwego rwa Serivisi zitangwa rimwe na rimwe.

5.2. Tubifata nk'aho twakoze uko bikwiye kandi ko twujuje neza inshingano zacu zose iyo twabahirije amabwiriza utanga. Dushobora kugusaba amakuru y'inyongera cyangwa kwemeza amabwiriza utanze (byaba mu buryo bwanditse cyangwa mu bundi buryo) mbere yo kubahiriza amabwiriza ariko ntabwo dutegetswe kubahiriza amabwiriza iyo ayo makuru y'inyongera atabonetse cyangwa iyo kwemeza amabwiriza bidakozwe cyangwa ngo dusabe cyangwa twakire ukwemeza utanze mbere yo kubahiriza amabwiriza.

5.3. Dushobora kwanga Ubusabe ubwo ari bwo bwose bw'Inguzanyo butangwa hakurikijwe iyi Serivisi igihe urengije umubare w'Amafaranga y'Inguzanyo Ntarengwa Wemerewe cyangwa umubare w'amafaranga ntarengwa y'ibikorwa ushobora gukorera kuri MMRL (umenyeshwa na MMRL) kandi dufite uburenganzira bwo kwanga by'igice Ubusabe bwawe iyo kubahiriza ubwo busabe bwose uko bwakabaye bishobora gutuma urenza Umubare Ntarengwa w'Amafaranga y'inguzanyo wemerewe cyangwa umubare w'amafaranga ntarengwa y'ibikorwa ushobora gukorera kuri MMRL. Mu gufata icyemezo kijyana no kuguha iyo serivisi, dushingira ku Nguzanyo zitarishyurwa no ku Mafaranga ya serivisi yo kuri Konti yawe ya MoMo hakurikijwe ibiteganywa n'aya Mategeko cyangwa n'Amategeko n'Amabwiriza agenga MMRL. Ntabwo dutegetswe gushingira ku nguzanyo zisanzwe cyangwa ku mafaranga yakiriwe nyuma yo kwanga ubwo

Busabe.

5.4. Ushobora guhagarika Ubusabe gusa ubisabye unyuze muri apulikasiyo ya USSD cyangwa ukoresheje MoMo App. Guhagarika ubusabe bizemerwa gusa igihe tuzaba tutarasubiza Ubusabe bwawe na gato cyangwa ngo tugire icyo tubukoraho.Nitubasha guhagarika Ubusabe bwawe, ushobora kuzasabwa kwishyura amafaranga ajyana n'icyo gikorwa cyo guhagarika ubusabe bwawe ku giciro ushobora kumenyeshwa kandi gishobora guhindurwa igihe icyo ari cyo cyose.

5.5. Muri aya Masezerano, uduhaye uburenganzira bwo gushyira mu bikorwa amategeko no gukora kuri ayo mabwiriza ku bijyanye na Konti ya MoMo yawe nk'uko byategekwa n'urukiko cyangwa urwego cyangwa ikigo kibifitiye ububasha hakurikijwe amategeko abigenga.

6. IBYEREKERANYE NO GUSABA INGUZANYO

6.1. Iyo wiyandikishije kuri iyi Serivisi, uhabwa ubutumwa bwemeza ko wanditswe bugaragaza Umubare Ntarengwa w'Amafaranga y'Inguzanyo wemerewe.

6.2. Niba udahawe Umubare ntarengwa w'amafaranga y'inguzanyo wemerewe, ugomba gukomeza gukora ibikorwa binyuranye ukoresheje MoMo kugirango wubake amateka y'ibikorwa; ibyo bikazagufasha kuzamura ingano y'amafaranga y'inguzanyo ushobora guhabwa hanyuma ukabona guhabwa Umubare ntarengwa w'amafaraga y'inguzanyo wemerewe.

6.3. Iyo wemeye aya Mategeko, uba wemeye ko dufite uburenganzira bwihariye bwo gushyiraho Umubare ntarengwa w'amafaranga y'inguzanyo wemerewe .

6.4. Ushobora kureba Umubare Ntarengwa w'amafaranga y'inguzanyo wemerewe ukoresheje uburyo bukwiye wahawe ku Gikoresho cyawe unyuze kuri USSD cyangwa MoMo App.

6.5. Wemeye ko Inguzanyo yose uzahabwa izajya ikurwa kuri Konti MoMo yawe kugeza ku mubare w'amafaranga y'inguzanyo n'amafaranga ya serivisi ajyanya n'Inguzanyo (harimo n'inyungu). Amafaranga ya serivisi azajya yongerwa ku nguzanyo hanyuma akurwe kuri Konti MoMo yawe. Amafaranga yose asabwa azaba arimo imisoro , amafaranga ateganywa n'amategeko, n'amahoro.

6.6. Ubusabe bw'inguzanyo bwawe buzajya busuzumwa hakurikijwe uburyo dukoresha dusuzuma inguzanyo. Dufite uburenganzira bwo gufata icyemezo cyo kwemera cyangwa kwanga ubusabe dukurikije uko tubyumva kandi bitabaye ngombwa ko tuguha ibisobanuro by'icyo cyemezo.

6.7. Icyemezo cy'uko twemeye cyangwa twanze ubusabe bwawe uzacyohererezwa kuri MSISDN no/cyangwa Igikoresho cyawe cyanditse dukoresheje ubutumwa bugufi.

6.8. Inguzanyo yose uzahabwa igomba kwishyurwa yose uko yakabaye mu minsi mirongo itatu (30) ibarwa uhereye ku itariki iyo nguzanyo yatangiweho bwa mbere (itariki wabikurijeho amafaranga bwa mbere).

6.9. Ntabwo uzemererwa guhabwa Inguzanyo nshya cyangwa y'inyongera igihe inguzanyo ya mbere izaba itararangije kwishyurwa nyuma y'iminsi mirongo itatu (30) cyangwa igihe hazaba harabayeho kurenga ku mategeko n'amabwiriza agenga inguzanyo harimo n'aya mategeko.

6.10. Iyo ufite Inguzanyo itarishyurwa irengeje iminsi mirongo itatu (30), uburenganzira bwawe bwo gukoresha iyi Serivisi n'Umubare ntarengwa w'amafaranga y'inguzanyo wemerewe atarakoreshejwe bishobora guhagarikwa cyangwa bukagabanywa.

6.11. Ushobora gusaba Inguzanyo inshuro nyinshi ukurikije Umubare ntarengwa w'amafaranga y'inguzanyo wemerewe.

7. UMUBARE NTARENGWA W'AMAFARANGA Y'INGUZANYO

7.1. Dushobora igihe icyo ari cyo cyose kugena umubare wo hasi ntarengwa n'umubare wo hejuru ntarengwa w'amafaranga y'inguzanyo ushobora gusaba mu rwego rw'iyi serivisi. Iyo mibare uyimenyeshwa kuri SMS cyangwa ku rubuga rwa interineti rwacu. Ushobora no kuyivana ku ishami rya Serivisi za MTN.

7.2. Umubare ntarengwa w'amafaranga y'inguzanyo wemerewe ushobora guhindurwa igihe icyo ari cyo cyose kandi dufite uburenganzira bwo guhindura uwo mubare bitabaye ngombwa ko tubitangira ibisobanuro. Tuzakumenyesha ihinduka ry'umubare ntarengwa w'amafaranga y'inguzanyo wemerewe kandi nukomeza gukoresha iyi serivisi bizaba bisobanuye ko wemeye Umubare ntarengwa mushya w'amafaranga y'inguzanyo wemerewe.

8. IBYEREKERANYE N'INGUZANYO UKWIYE GUHABWA

Umubare ntarengwa w'amafaranga y'inguzanyo wemerewe no kuba twahora dukomeza kwemera Ubusabe bwawe bw'Inguzanyo bizagenwa n'inguzanyo ukwiye guhabwa. Inguzanyo ukwiye guhabwa izasuzumwa hashingiwe ku bintu binyuranye harimo amakuru akomoka ku mikoreshereze yawe ya serivisi za MoMo n'uburyo usanzwe wishyura inguzanyo zijyana n'Umubare ntarengwa w'amafaranga y'inguzanyo wemerewe.

9. KWISHYURA INGUZANYO

9.1. Inguzanyo yishyurwa mu buryo buhoraho mu gihe cy'iminsi mirongo itatu (30) uhereye ku itariki ya mbere wakoresherejeho iyo nguzanyo (Igihe inguzanyo imara).

9.2. Utwemereye mu buryo budasubirwaho kujya twishyura iyi Nguzanyo yose uko yakabaye hamwe n'amafaranga ya serivisi tuyakuye kuri Konti MoMo wakoresheje wiyandikisha muri iyi serivisi. Wemeye ko, mu rwego rwo gushyira mu bikorwa aya mabwiriza, MMRL izajya ikura ubwayo amafaranga ugomba kwishyura ku mafaranga abitswa cyangwa yakirwa kuri Konti MoMo yawe igihe icyo ari cyo cyose kugeza inguzanyo yose (harimo n'amafaranga ya serivisi n'ay'inyungu) izarangiza kwishyurirwa yose uko yakabaye.

9.3. Dushobora guhagarika imikoranire yacu nawe na/cyangwa tugahagarika by'agateganyo kuguha iyi Serivisi igihe utabashije kwishyura iyi Nguzanyo yose uko yakabaye hamwe n'amafaranga ya serivisi atarishyuwe mu gihe inguzanyo yagombaga kumara.

9.4. Amafaranga ayo ari yose yose ari kuri Konti MoMo yawe azakoreshwa mu Kwishyura amafaranga y'umwenda urimo mu buryo bukurikira:

9.5.1. Ubwa mbere, kubanza kwishyura amafaranga yose ya serivisi (harimo n'imyungu).

9.5.2. Ubwa kabiri, kwishyura amafaranga y'umwenda nyirizina.

10. IBYEREKERANYE N'AMAKOSA

Haba habayeho ikosa iyo :

10.1. Hari Inguzanyo runaka igomba kwishyurwa ariko ntiyishyurwe mu minsi mirongo itatu (30) cyangwa irenze; cyangwa

10.2. Urenze cyangwa unaniwe kubahiriza, gukomeza, cyangwa gushyira mu bikorwa amategeko ayo ari yo yose, amabwiriza , cyangwa ingingo iyo ari yo yose y'andi masezerano tugirana nawe ku bijyanye n'iyi nguzanyo; cyangwa

10.3. Hari impamvu yumvikana ituma dukeka ko udafite ubushobozi bwo kwishyura imyenda yawe, cyangwa twaramenyeshejwe mu buryo ubwo ari bwo bwose ko wemeye ko ari nta bushobozi ufite bwo kwishyura imyenda yawe iyo igihe cyo kuyishyura kigeze.

10.4. Uhamijwe icyaha n'inkiko hakurikijwe itegeko ririho rigenga imikoreshereze y'izi serivisi cyangwa izindi serivisi zose bijyana cyangwa serivisi zitangwa na MMRL na/cyangwa Banki; cyangwa Iyo utsinzwe urubanza ntubashe kwishyura ibyo watsindiwe mu minsi irindwi (7) ubisabwe ; ibyo bikaba byagira ingaruka ku bushobozi bwawe bwo kwishyura iyo nguzanyo ; cyangwa

10.5. Urukiko rutanze itegeko ryo gufatira amafaranga watubikijeho cyangwa imitungo ufite.

11. INGARUKA Z'AMAKOSA

11.1. Igihe cyose habayeho ikosa kandi rigakomeza gukorwa, dushobora, bitabangamiye uburenganzira bwacu ubwo ari bwo bwose cyangwa igisubizo tugenerwa n'itegeko:

11.1.1. Gusesa amasezerano ya serivisi hakurikijwe ibiteganywa mu ngingo ya 22 cyangwa iya 23 y'aya Mategeko n'Amabwiriza

11.1.2. Gutangaza ko iyi Nguzanyo (harimo n'amafaranga ya serivisi n'andi yose asabwa) kimwe n'andi mafaranga yose atarishyurwa ajyanye n'aya masezerano agomba kwishyurwa; bityo ukaba usabwa guhita wishyura iyo nguzanyo n'amafaranga yandi bijyana ako kanya.

11.1.3. Guhagarika by'agateganyo ubushobozi bwawe bwo guhabwa inguzanyo cyangwa iyi serivisi cyangwa kugabanya Umubare ntarengwa w'amafaranga y'inguzanyo wemerewe.

11.1.4. Gufata amafaranga ayo ari yose ari kuri Konti ya MTN MoMo cyangwa undi mutungo wawe uwo ari wo wose, amafaranga asigaye ku makofi yawe yandi ya MTN MoMo iyo konti yawe iri mu bukererwe bugeze ku minsi 180 cyangwa hejuru yayo nk'ingwate na garanti y'amafaranga ugomba kwishyura mu rwego rw'iyi Nguzanyo cyangwa Serivisi.

11.1.5. Muri aya masezerano wemeye kandi wemeje ko MTN MoMo ifite uburenganzira, ikurikije uko ibyumva, bwo kukubuza cyangwa kugabanya uburenganzira bwawe bwo kubikuza amafaranga yose cyangwa igice cyayo ari kuri konti zavuzwe cyangwa gukuraho iyo ari yo yose mu mitungo yavuzwe igihe cyose no ku kigero cy'amafaranga asigaye kwishyurwa mu rwego rw'iyi nguzanyo na/cyangwa Serivisi bitabaye ngombwa ko

iguha integuza na/cyangwa ari nta mwenda ikugiyemo muri urwo rwego.

11.1.6. Ifite uburenganzira bwo gufatira no kwiyishyura ku mafaranga ufite ku yandi makonti yawe ayo ari yo yose harimo andi makofi cyangwa amakofi y’inyongera ari muri MMRL na Banki. MMRL and Banki bashobora, batabanje gutanga integuza, kwiyishyura amafaranga ubagomba bayakuye ku yindi konti iyo ari yo yose yaba ari konti isanzwe yo kubitsa no kubikuza, yaba iy’inguzanyo, iyo kuzigama, iyo kuzigama cyangwa iy’inguzanyo ikorana na telefone igendanwa cyangwa ubundi bwoko bwa konti.

11.1.7. Guha amakuru arebana n’ikosa ryabaye Ikigo gishinzwe Guhererekanya amakuru ku Nguzanyo nk’uko bisabwa n’amategeko abigenga cyangwa urundi rwego rw’ubugenzuzi bireba.

11.1.8. Gufata ibyemezo bikwiye harimo no guha akazi ikigo kigenga gishinzwe kwishyuza imyenda hagamijwe kwishyuza amafaranga y’umwenda atarishyuwe.

12. IBYEREKERANYE N’IMIKORESHEREZE Y’INGUZANYO

12.1. Ushobora gukoresha Inguzanyo yawe gusa mu bikorwa bijyanye no kurangiza ibikorwa bivugwa mu Mugereka wa Mbere: Umugereka Urebana n’Ubucuruzi nk’“Ibikorwa byemewe ” kuri MoMo unyuze kuri USSD cyangwa My MoMo App cyangwa indi mirongo igenewe abakiriya ba MMRL yemewe igihe amafaranga ari kuri Konti MoMo yawe yaba adahagije kugirango usoze igikorwa cyo kwishyura Igikorwa Cyemewe. Dushobora rimwe na rimwe kongera cyangwa kuvanaho Ibikorwa byemewe. Inguzanyo yawe izakoreshwa gusa mu gusoza Ibikorwa Byemewe. Ushobora gukoresha Inguzanyo yawe gusa ku Bikorwa Byemewe.

12.2. Wemeye ko gusoza Ibikorwa Byemewe n’ibindi bikorwa bikomoka cyangwa bifitanye isano no gusoza Ibikorwa Byemewe bizagengwa gusa n’Amategeko n’Amabwiriza agenga Serivisi za MMRL.

12.3. Dufite uburenganzira bwo guhindura Amafaranga ya serivisi yishyurwa igihe icyo ari cyo cyose hashingiwe ku mategeko ngengamikorere ariho na politiki zacu; kuzamura amafaranga ya serivisi n’andi mafaranga asabwa bipfa gusa gukorwa nyuma y’iminsi mirongo itatu (30) hatangajwe iryo zamuka ry’amafaranga asabwa.

13. GUFATIRA UMUTUNGO N’UBURENGANZIRA KU NGWATE

13.1. Wemeye ko tuzagira uburenganzira bwo gufatira umutungo wawe dufite. Uwo mutungo ugizwe ariko nanone si byo gusa n’amafaranga, ibicuruzwa, impapuro z’agaciro, cyangwa ibintu by’agaciro tubitse mu rwego rwo kubungabunga umutekano wabyo nk’impapuro z’agaciro, sheki zatanzwe, impapuro mvunjwafaranga kimwe n’indi mitungo yose yimukanwa cyangwa itimukanwa itangwa hagamijwe kwishingira ubwishyu bw’amafaranga ayo ari yo yose, ayo mafaranga yaba yarishyuwe cyangwa atarishyuwe. Tuzagira kandi uburenganzira bwo gufatira umutungo wose tuzaba dufite uburenganzira bwo gufatira hakurikijwe itegeko rikurikizwa. Umutungo uzafatirwa hakurkijwe aya mategeko n’amabwiriza uzafatwa nk’ingwate itanzwe ku

nguzanyo ku kigero cy'amafaranga angana n'igiteranyo cy'amafaranga y'inguzanyo nyirizina atarishyurwa ku nguzanyo yawe n'Amafaranga akoreshwa mu Kwishyuza.

13.2. **Muri aya masezerano kandi utugize intumwa iguhagararira mu bijyanye no gusoza no gukora ibikorwa byose birebana na Konti MoMo yawe cyangwa undi mutungo twafatiriye mu rwego rwo kwishyuza Inguzanyo yawe harimo Amafaranga atangwa mu bikorwa byo kwishyuza n'amafaranga ya serivisi atarishyuwe (" Amafaranga asigaye kwishyurwa").**

13.3. Uzagezwaho inyandiko y'integuza igira agaciro uhereye ku itariki isohokeyeho ikumenyesha ko duteganya gushaka amafaranga ahagije mu mutungo wawe twafatiriye kugirango habashe kwishyurwa Amafaranga atarishyurwa. Amafaranga yose y'ubwishyu azakirwa nyuma y'uko iyi nteguza irangira azakiririrwa kuri konti gusa kandi bitabangamiye uburenganzira bwacu.

13.4. Wemeye ko utazasesa cyangwa ngo ukureho ukwandikwa kwa MSISDN yawe yanditse igihe cyose uzaba ugifite Umwenda Utarishyurwa.

14. INYANDIKO IGARAGAZA IMIKORESHEREZE YA KONTI

14.1. Tunyuze kuri MMRL kandi no ku busabe bwawe, tuzajya rimwe na rimwe tuguha ku Gikoresho cyawe inyandiko igaragaza imikoreshereze ya konti yawe cyangwa raporo y'ibikorwa ngufi ku bijyanye na Konti MoMo yawe twifashishije USSD cyangwa MoMo App (" Inyandiko ngufi igaragaza imikoreshereze ya konti"). Ushobora kandi rimwe na rimwe gusaba MMRL inyandiko igaragaza imikoreshereze ya konti yawe cyangwa raporo z'ibikorwa ku bijyanye n'Inguzanyo yawe ya MoMo unyuze kuri iyo mirongo.

14.2. Iyo nyandiko ngufi igaragaza imikoreshereze ya konti izaba itanga amakuru arambuye ku byerekeranye n'ibikorwa bine bya nyuma bijyanye n'iyi Serivisi byakozwe cyangwa undi mubare runaka w'ibikorwa dushobora kugena.

14.3. Ntabwo uzohererezwa Inyandiko ngufi igaragaza imikoreshereze ya konti ku rupapuro rwasohowe mu mashini. Ahubwo uzayishyikirizwa hifashishijwe SMS kuri MSISDN yanditse ijyana na Konti MoMo yawe cyangwa hifashishijwe ubundi buryo bw'ikoranabuhanga ushobora kugena.

14.4. Ushobora guhabwa inyandiko igaragaza imikoreshereze ya konti yawe yuzuye cyangwa ngufi yasohowe mu mashini ugiye ku Ishami ritanga serivisi rya MTN rikwegereye.

14.5. Inyandiko yose igaragaza imikoreshereze ya Konti MoMo yawe yerekana ibikorwa byose byakorewe kuri iyo konti mu gihe runaka uzaba wasabye na /cyangwa kuva uhawe bene iyo nyandiko iheruka. Inyandiko ngufi igaragaza imikoreshereze ya konti yerekana ibikorwa bine bya nyuma bijyanye n'Inguzanyo byakorewe kuri iyo konti cyangwa undi mubare w'ibikorwa dushobora kugena.

14.6. Ugomba kugenzura inyandiko igaragaza imikoreshereze ya konti yawe witonze no kutumenyesha hakiri kare amakosa yose cyangwa ibintu bitari byo cyangwa ibikorwa bitakozwe hakurikijwe amabwiriza yawe.

14.7. Bizafatwa nk'aho wemeye ibyanditswe byose ku nyandiko igaragaza imikoreshereze ya konti yawe

nudatanga ikibazo cyangwa ngo ugaragaze ko utemera ibiyanditsemo mu minsi itanu isanzwe (5) ibarwa uhereye ku itariki iyo nyandiko yasohokeyeho.

14.8. Usibye mu gihe haba habayeho ikosa rikomeye, inyandiko yose na/ cyangwa inyandiko ngufi igaragaza imikoreshereze ya konti uhabwa ku bijyanye na Konti Momo yawe izafatwa nk’ikimenyetso kidashidikanywaho kigaragaza ibikorwa byakorewe kuri Konti MoMo yawe mu gihe kirebwa n’iyo nyandiko ngufi cyangwa yose igaragaza imikoreshereze ya konti yawe.

14.9. Dufite uburenganzira bwo gukosora amakosa, kongera cyangwa guhindura ibyanditswe mu nyandiko yawe yose cyangwa mu nyandiko ngufi igaragaza imikoreshereze ya konti yawe tutabanje kubikumenyesha. Ariko, tuzakumenyesha ibyakosowe, ibyongewe cyangwa ibyahinduwe mu nyandiko igaragaza imikoreshereze ya konti yawe mu minsi irindwi (7) ikurikira igikorwa cyo guhindura iyo nyandiko.

14.10. Uzamenyeshwa ibikorwa byose bikorerwa kuri Konti MoMo yawe hifashishijwe Ubutumwa bugufi.

15. IBYEREKERANYE NO GUTAKAZA IBIKORESHO N’IBIKORWA BITEMEWE

15.1. Nutakaza Igikoresho cyawe cyangwa ku mpamvu iyo ari yo yose ukaba ukeka ko Umubare w’Ibanga wawe wabashijwe kumenywa n’umuntu utabifitiye uburenganzira, ugomba guhita ubimenyesha umukozi ushinzwe kwakira abakiriya wa MTN na/cyangwa Ishami rishinzwe Guhamagara kugirango bagufashe.

15.2. Kugeza igihe cyose uretse gusa igihe uzaba watumenyesheje ko watakaje igikoresho cyawe cyangwa ko Umubare wawe w’Ibanga wamenywe n’umuntu utabifitiye uburenganzira nk’uko bivugwa hejuru, tuzakomeza kuba dufite uburenganzira bwo kwakira Amabwiriza yose azatangwa kuri Konti MoMo yawe hakoreshejwe Umubare w’Ibanga wawe.

15.3. Uzaduha wowe n’undi muntu ukora mu nyungu zawe ubufasha bwose bwakenerwa mu maperereza yose, amakuru yose arebana n’uburyo icyo gikoresho cyabuzemo cyangwa n’imikoreshereze mibi y’Igikoresho cyangwa y’umubare w’ibanga wawe ishoboka kugirango tubashe gufata ingamba zikwiye zo kugabanya ubukana bw’ikibazo cyabaye cyangwa gishobora kubaho bitewe no ibura ry’icyo gikoresho cyangwa n’imikoreshereze mibi cyangwa kumenywa k’umubare w’ibanga wawe n’umuntu utabifitiye uburenganzira.

15.4. Wemeye ko twatangariza ayo makuru abandi bantu kubera ko ari ingenzi ku byerekeranye na Konti Momo yawe ku bijyanye n’iryo bura ry’Igikoresho cyawe cyangwa imikoreshereze mibi ishoboka cyangwa kuba umubare w’ibanga wawe warabonywe n’umuntu utabifitiye uburenganzira.

16. IBIBAZO BY’ABAKIRIYA

16.1. Utanga ibibazo byawe uhamagara ku 100 kugirango uhabwe ubufasha na MMRL. Ariko ushobora nanone kujya ku mashami ya MTN

16.2. Tuzafata ingamba zose zikwiye kugirango dukemure ibibazo byanyu dukurikije Amategeko n’Amabwiriza agenga MMRL. Tuzakemura ibibazo byose dukurikije uburyo dukoresha dukemura ibibazo ushobora , iyo ubisabye, kubona ku mashami yose ya MTN atanga serivisi cyangwa kuri

serivisi ya MTN ishinzwe abakiriya cyangwa kuri Serivisi ishinzwe ibyo Guhamagara. Iyo utegereje kumenyeshwa uko ikibazo cyawe cyakemuwe cyangwa ufite ikindi kibazo ariko ukabura igisubizo, ufite uburenganzira bwo kubikurikirana mu gihe gikwiye nyuma yo kutamenyeshwa icyo gisubizo.

17. AMAFARANGA YA SERIVISI, AMAFARANGA ASABWA N’AMAFARANGA AKORESHWA

17.1. Ni wowe wishyura amafaranga yose ya serivisi asabwa mu gukoresha iyi Serivisi harimo amafaranga yose ya serivisi avugwa mu Mugereka I w’aya masezerano. Amafaranga yishyurwa mu rwego rw’iyi serivisi atangazwa ku nkuta za interineti za Banki na MMRL. Itsinda rishinzwe kwita ku bakiriya rya MMRL rizaba ryiteguye kugufasha ku bijyanye na Gahunda y’amafaranga ya serivisi igihe uzaba utazi neza amafaranga ya serivisi ugomba kwishyura.

17.2. Amafaranga yose yishyurwa akurwa ku isoko.

17.3. Amafarabnga ya serivisi yishyurwa mu rwego rw’inguzanyo azajya akurwa kuri Konti yawe ya MoMo. Uzajya utwishyura kandi muri aya masezerano wemeye ko dufite uburenganzira bwo gukata ayo mafaranga kuri Konti MoMo yawe (tutabanje kubikumenyesha).

17.3.1. Amafaranga yose ya serivisi yishyurwa kuri Serivisi zitangwa:

17.3.1.1. Amafaranga ya serivisi y’inguzanyo asobanurwa mu Mugereka urebana n’ubucuruzi asabwa buri gihe habayeho igikorwa cyo kubikuza; kandi

17.3.1.2. Inyungu zivugwa mu Mugereka w’Inguzanyo urebana n’Ubucuruzi zicibwa buri munsi iyo inguzanyo ya MoMo itararangiza kwishyurwa (kandi hagamijwe kwirinda urujijo, zicibwa gusa ku Nguzanyo iba itararangiza kwishyurwa ku mpera za buri munsi) mu gihe cy’iminsi myinshi ntarengwa isobanurwa mu Mugereka Urebana n’Ubucuruzi.

17.3.2. Amafaranga yose y’ikurikiranamanza harimo ayishyurwa abavoka n’abakiriya dutanga kugirango duhabwe inama zo mu rwego rw’amategeko mu rwego rw’iyi Serivisi n’ibikorwa dukorana nawe cyangwa amafaranga twishyura mu bikorwa ibyo ari byo byose by’ikurikiranamanza, iby’ubwunzi cyangwa mu zindi manza zikomoka ku bikorwa bijyanye n’iyi Serivisi kimwe n’andi mafaranga yose ya serivisi, amafaranga akoreshwa n’imisoro, amahoro, n’amafaranga dutanga kugirango tubashe kubahiriza Amabwiriza yawe.

17.4. Usibye mu gihe byamenyekanishwa ukundi, amafaranga ya serivisi aba arimo imisoro yose isabwa harimo n’Umusoro ku Nyongeragaciro ku giciro kiba kigezweho. Muri aya masezerano, wemeye kwishyura amafaranga ya serivisi yose y’ibikorwa.

17.5. Muri aya masezerano wemeye kwishyura amafaranga yose asabwa n’akoreshwa dutanga twishyuza cyangwa tugerageza kwishyuza Inguzanyo wahawe kuri Konti MoMo yawe.

17.6. Igihe cyose uzagira icyo udusaba mu rwego rw'iyi Serivisi, tuzakumenyesha Amafaranga ya serivisi asabwa kugirango tuguhe uburyo bwo kwemeza ko uyazi kandi uyemera.

17.7. Tuzagusobanurira mu buryo burambuye amafaranga ya serivisi wakoresheje mu nyandiko yose no mu nyandiko ngufi igaragaza imikoreshereze ya konti yawe. Jya ku Ishami rya MTN rishinzwe gutanga serivisi kugirango baguhe kopi yuzuye y'ibiciro byacu. Ibyo biciro biboneka ku nkuta za interineti zacu.

17.8. Amafaranga ya serivisi yishyurwa kuri Serivisi y'Inguzanyo ya MoMo agomba kujyana uko byagenda kose n'amategeko n'amabwiriza agenga Serivisi y'Inguzanyo ya MoMo.

18. IMISORO

Amafaranga yose ya serivisi yishyurwa aba arimo n'imisoro yose bijyana. Muri aya masezerano, uduhaye mu buryo budasubirwaho uburenganzira bwo guhindura ayo mafaranga ya serivisi igihe habayeho impinduka ku bijyanye n'imisoro bijyana.

19. ITANGAZWA RY'AMAKURU BWITE

19.1. Muri aya masezerano, wemeye kandi uduhaye uburenganzira bwo gutangaza, kwakira inyandiko cyangwa gukoresha amakuru bwite akwerekeyeho cyangwa amakuru ajyana na Konti MoMo yawe mu rwego rw'Inguzanyo usaba/uhabwa mu rwego rw'iyi Serivi kimwe n'amakuru arambuye ajyana n'imikoreshereze yawe y'izi Serivisi:

19.1.1. Tuyatangariza cyangwa tuyakura ku baduha serivisi,abacuruza ibicuruzwa byacu, intumwa zacu, cyangwa indi sosiyete idushamikiyeho cyangwa ishobora kudushamikiraho cyangwa ishami ryacu cyangwa sosiyete izindi zishamikiyeho ku mpamvu z'ubucuruzi zumvikana zijyana n'izi Serivisi.

19.1.2. Tuyatangariza Ikigo Gishinzwe Ihererekanyamakuru ku Nguzanyo cyemewe.

19.1.3. Tuyatangariza ibigo byigenga bishinzwe kwishyuza imyenda.

19.1.4. Tuyatangariza abanyamategeko bacu, abagenzuzi bacu cyangwa abandi bajyanama babigize umwuga cyangwa urukiko urwo ari rwo rwose cyangwa urukiko rushinzwe gukemura impaka mu bijyanye n'imanza zishingiye ku mategeko cyangwa ubugenzuzi bitewe n'aho inshingano zabo zigarukira.

19.1.5. Tugamije kubahiriza amategeko yose, amabwiriza cyangwa itegeko ry'urukiko.

19.1.6. Ku mpamvu z'ubucuruzi zumvikana zijyana n'uko ukoresha Serivisi nko kwamamaza ibikorwa n'ubushakashatsi bujyanye n'ibikorwa; na

19.1.7. Mu mikorere y'ubucuruzi harimo ariko nanone atari byo gusa kugenzura ireme, amahugurwa no kunoza imikorere ya sisitemu.

19.1.8. Iyo uduhaye uburenganzira bwo gutangaza amakuru.

19.2. Uduhaye uburenganzira bwo gutangaza amakuru yose arebana na Konti MoMo yawe tuyatangariza inzego zo mu gihugu, izo hanze n'inzego

mpuzamahanga zishinzwe gushyira amategeko mu bikorwa cyangwa ibigo bya leta kugirango bigire uruhare mu gukumira, gutahura, mu mapererereza cyangwa mu ikurikirana ry'ibyaha cyangwa uburiganya cyangwa tuyatangariza ikindi kigo cyangwa urundi ruhande rugenwa n'amategeko y'igihugu icyo ari cyo cyose dusanga ari ngombwa.

19.3. Uduhaye uburenganzira bwo gutangaza, gusubiza, kungurana ibitekerezo, no kugeza amakuru arebana na Konti MoMo yawe na /cyangwa inguzanyo yawe ku bandi bantu bagira uruhare mu micungire ya Konti MoMo na/cyangwa inguzanyo yawe, mu gufata ubwishingizi, mu kunoza ububiko bw'amakuru cyangwa guha ubufasha abakoresha serivisi.

19.4. Ugomba kubimenyesha Ishami ritanga Serivisi rya MTN rikwegereye igihe usanze hari ibintu bitari byo mu makuru bwite akwerekeyeho dufite. Igihe cyose tutarakira iryo menyesha, Amakuru bwite akwerekeyeho akomeza kuba yayandi watanze ubwo wasabaga kwiyandikisha muri iyi Serivisi.

20. IGIKORESHO CYAWE N'INSHINGANO

20.1. Ukoresheje amafaranga yawe bwite, ugomba gutanga no gufata neza Igikoresho cya ngombwa kigufasha kubona izi serivisi. Ufite inshingano zo kugenzura ko icyo Gikoresho gikora uko bikwiye. Ntabwo turyozwa amakosa cyangwa imikorere mibi iterwa n'uko igikoresho cyawe kidakora neza. Nta n'ubwo dushobora kuryozwa virusi zijya kuri mudasobwa yawe cyangwa ibindi bibazo bifitanye isano bishobora kugira aho bihurira n'ubushobozi bwawe bwo kubona no gukoresha izi Serivisi n'Igikoresho. Ni wowe wishyura amafaranga yishyurwa utanga serivisi wese uguha ihuzamurongo (Network) kandi ntabwo tubazwa ibijyanye n'igihombo cyangwa ubukererwe bushobora guturuka kuri uwo utanga serivisi.

20.2. Ugomba gukurikiza amabwiriza yose, uburyo bukoreshwa n'aya mategeko n'amabwiriza kimwe n'izindi nyandiko zose dushobora kuguha zijyanye n'uburyo bwo kubona no gukoresha izi serivisi n'ibyo Bikoresho.

20.3. Wemeye ko ari wowe wenyine ushinzwe kubungabunga umutekano n'imikoreshereze myiza y'Ibikoresho byawe no kubika no kubungabunga ibanga ry'Umubare w'Ibanga wawe. Ugomba gukora ku buryo umubare w'ibanga wawe utamenyekana cyangwa ukajya mu maboko y'undi muntu wese utabifitiye uburenganzira. Ntabwo tuzaryozwa kuba umubare w'ibanga wawe waramenywe n'undi muntu kandi muri aya masezerano wemeye kutwishyura no kutuvanaho umugogoro nitugira igihombo cyangwa ibintu byangirika bitewe n'uko Umubare w'Ibanga wawe wamenyekanye waba ubigambiriye, biturutse ku burangare bwawe cyangwa kutita ku bintu.

20.4. Ugomba gufata ingamba zose zumvikana zo kugenzura imikoreshereze itemewe y'Ibikoresho byawe, Umubare w'Ibanga wawe na /cyangwa ya Serivisi no guhita ubitumenyesha kugirango tubashe gufata ibyemezo bijyanye no Kurinda Konti y'Inguzanyo ya MoMo yawe kimwe na Konti MoMo yawe.

20.5. Ugomba guhita ubitumenyesha unyuze ku Ishami rya MTN rishinzwe kwakira Abakiriya cyangwa Ishami rishinzwe Guhamagara igihe habayeho ibi bikurikira:

20.5.1. Ufite impamvu zituma ukeka ko Umubare w'Ibanga wawe

uzwi cyangwa waba uzwi n’undi muntu udafite uburenganzira bwo kuwumenya na/cyangwa ushobora kumenyekana mu buryo bworoshye;cyangwa

20.5.2. Ufite impamvu zituma ukeka ko habayeho cyangwa hashobora kuba harabayeho cyangwa hashobora kubaho imikoreshereze itemewe ya serivisi kandi ko hashobora kuba harabayeho igikorwa gikozwe mu buriganya.

Ugomba buri gihe gukurikiza uburyo bwo kubungabunga umutekano tukumenyesha rimwe na rimwe cyangwa ubundi buryo bushobora gukoreshwa kuri izi serivisi rimwe na rimwe. Wemeye ko igihe utubahirije inama zijyanye n’uburyo bwo kubungabunga umutekano bishobora kubyara ikosa ku bijyanye n’inshingano zawe zo kubungabunga ibanga ry’amakuru bwite akwerekeyeho. By’umwihariko, ugomba kugenzura ko serivisi zidakoreshwa, cyangwa ko hadatangwa amabwiriza cyangwa ko ari nta mirimo ikorwa n’undi muntu utari uwo uba wabihereye uburenganzira.

21. INDISHYI

21.1. Bitewe n’uko MMRL na Banki bubahiriza amabwiriza cyangwa ubusabe bwawe ku byerekeranye na Konti MoMo, wiyemeje kuzatwishyura no kudukuraho umugogoro igihe tuzaramuka tugize igihombo, dukoresheje amafaranga , hagize ibyangirika, amafaranga asabwa, amafaranga ya serivisi dutanga cyangwa tugize ikibazo kubera iyo mpamvu kandi udukuyeho umugogoro wose w’igihombo cyangwa ibintu byawe bishobora kwangirika igihe tuzaba dukora dukurikije amabwiriza cyangwa ubusabe bwawe cyangwa dukurikije aya Mategeko.

21.2. Indishyi zivugwa mu Ngingo ya 21.1 zireba kandi ibintu byose bisabwa, ibyishyuzwa, ibikorwa, ibihombo n’ibintu ibyo ari byo byose byangirika dushobora kuryozwa cyangwa bishobora kutubahaho bitewe no gukora cyangwa kudakora ku Mabwiriza ayo ari yo yose cyangwa bitewe n’imikorere mibi cyangwa kudakora cyangwa no kuba ari nta byuma byabugenewe bihari, lojisiyeli, cyangwa ibikoresho, kubura cyangwa kwangirika kw’amakuru kubura kw’amashanyarazi, kwandura kw’ibikoresho bibikwaho amakuru, Ibiza karemano, imyuvumbagatanyo, ibikorwa by’ubusahuzi, ibikorwa byo kudurumbanya ibintu, iby’iterabwoba, ikindi gikorwa kitabasha kugenzurwa, guhagarika cyangwa kwangiza ihuzamirongo ry’ihanahanamakuru cyangwa ibikorwa biterwa no gushingira ku muntu uwo ari we wese cyangwa ku makuru atari yo, adasomeka,atuzuye, cyangwa adakwiye cyangwa amakuru ari mu busabe twakiriye.

21.3. Indishyi zivugwa mu Ngingo ya 2.1 zireba kandi igihombo gishobora kuba ku bandi bantu gishobora guterwa n’imikoreshereze yawe, imikoreshereze mibi, gukoresha mu buryo budakwiye cyangwa kuba ufite lojisiyeli y’undi muntu, harimo ariko nanone atari byo gusa, sisitemu ikoreshwa, lojisiyeli zo gushakisha amakuru cyangwa izindi lojisiyeli cyangwa porogaramu, igikorwa cyose cyo kubasha kugera kuri Konti MoMo yawe kitatangiwe uburenganzira cyangwa igikorwa cyo kurenga ku ngamba zo kubungabunga umutekano cyangwa icyo kwangiza cyangwa kugera ku makuru yawe

cyangwa igikorwa cyo gushwanyaguza cyangwa icyo kwiba cyangwa kwangiza Ibikoresho byawe, igihombo cyose cyangwa ibyakwangirika bitewe n'uko utubahiriza aya mategeko na/cyangwa no gutanga amakuru atari yo cyangwa igihombo cyangwa ibyakwangirika bitewe no kudakora neza cyangwa n'uko hatari ibikorwaremezo cyangwa sisitemu z'undi muntu cyangwa kuba undi muntu atabasha gukora igikorwa runaka cyangwa ikindi gihombo twagira bitewe n'uko utubahirije aya Mategeko.

22. GUHINDURA NO GUSESA AMASEZERANO Y'IMIKORANIRE

22.1. Dushobora igihe icyo ari cyo cyose, tumaze kubikumenyesha, gusesa amasezerano cyangwa guhindura imikoranire yacu nawe yo mu rwego rw'ubucuruzi no guhagarika by'agateganyo cyangwa guhagarika iyandikwa ryawe na/cyangwa kuguha iyi serivisi.

22.1.1. Iyo ukoresha iyi Serivisi cyangwa Inguzanyo ku mpamvu zitemewe cyangwa iyo tuvumbuye imikoreshereze idakwiye/imikoreshereze mibi, ibikorwa byo kurenga ku bikubiye mu butumwa, uburiganya cyangwa kugerageza gukora uburiganya bifitanye isano n'imikoreshereze yawe y'izi serivisi.

22.1.2. Iyo Konti MoMo yawe cyangwa amasezerano yawe na MMRL (iyo bikwiye) asheshwe ku mpamvu iyo ari yo yose.

22.1.3. Iyo tugomba cyangwa dusabwe kubahiriza itegeko cyangwa amabwiriza runaka cyangwa inama ziturutse muri guverinoma, mu rukiko, ku mugenzuzi cyangwa mu rundi rwego rw'ubutegetsi rubifitiye ububasha muri urwo rwego cyangwa iyo ari ngombwa ko bikorwa.

22.1.4. Iyo mu buryo bwumvikana dukemanga cyangwa dukeka ko urenga kuri aya Mategeko (harimo no kutishyura umwanda urimo iyo ariko bimeze).

22.1.5. Iyo bibaye ngombwa guhagarika by'agateganyo cyangwa guhindura aya masezerno bibaye ngombwa biturutse ku bibazo bya tekiniki cyangwa ku mpamvu z'umutekano wawe cyangwa kubera ko abantu bashobora kugera kuri iyo serivisi.

22.1.6. Hagamijwe koroshya, guhuza n'igihe cyangwa kunoza imiterere cyangwa imikorere y'izi serivisi rimwe na rimwe.

22.1.7. Iyo Konti MoMo yawe idakora cyangwa isinziriye cyangwa ibaye nk'iyavuye ku murongo ukurikije itegeko n'amabwiriza akoreshwa.

22.1.8. Iyo dufashe icyemezo cyo guhagarika by'agatganyo cyangwa turetse gutanga izi serivisi ku mpamvu z'ubucuruzi cyangwa ku zindi mpamvu izo ari zo zose twagena.

22.2. Ushobora igihe icyo ari cyo cyose gukuraho iyandikwa ryawe kuri izi serivisi ukoresheje imirongo koranabuhanga wifashishije Igikoresho cyawe cyangwa ukabikorera ku Ishami rishinzwe gutanga serivisi rya MTN

rikwegereye. Ariko, ntabwo ushobora gukuraho iyandikwa ryawe igihe ufite inguzanyo itararangira cyangwa itarishyurwa, amafaranga ari mu bukererwe cyangwa amafaranga ya serivisi atishyuye.

22.3. Gusesa amasezerano ntibishobora kugira icyo bihindura ku byerekeranye n’uburenganzira cyangwa inshingano z’uruhande urwo ari rwo rwose ariko, by’umwihariko, ntabwo bikuraho inshingano zawe zo kwishyura umwenda uba umaze kugeramo mbere y’iseswa ry’aya masezerano.

23. KURENGA KU MATEGEKO N’AMABWIRIZA

Iyo habayeho igikorwa cyo kurenga kuri aya mategeko n’amabwiriza, dushobora, iyo utubahirije cyangwa ngo ufashe kubahiriza ibikubiye mu menyesha wahawe, gutegeka ko uhita wishyura Inguzanyo yose uko yakabaye na/cyangwa tugahita dusesa amasezerano y’imikoranire dufitanye kandi ari nta kintu na kimwe tukugomba cyangwa tugomba undi muntu uwo ari we wese kubera iyo mpamvu.

24. INGINGO ZINYURANYE

24.1. Aya Mategeko (nk’uko ashobora guhindurwa igihe icyo ari cyo cyose) agize amasezerano aduhuza nawe yemewe imbere y’amategeko.

24.2. Ntabwo ushobora guha undi muntu uwo ari we wese aya masezerano n’uburenganzira cyangwa imyenda biyakomokaho.

24.3. Dushobora igihe icyo ari cyo cyose guhindura cyangwa kuvugurura aya Mategeko n’ibiciro by’Inguzanyo za MoMo kandi tutabanje kukugisha inama; Banki na MMRL bapfa gusa kuba baguhaye integuza yumvikana ikumenyesha ibyerekeranye n’izo mpinduka cyangwa amavugururwa mbere y’igihe ndetse n’igihe bizatangirira gukurikizwa kandi iyo nteguza kimwe n’amakuru arambuye kuri izo mpinduka harimo inyandiko yavuguruwe y’aya Mategeko bitangazwa ku mbuga za interineti za Banki na MMRL. Bishobora kandi no gutangazwa kuri za positeri cyangwa mu dutabo dushyirwa ku mashami ashinzwe gutanga serivisi ya MTN cyangwa bigatangazwa hakurikijwe ubundi buryo twagena.

24.4. Kudakoresha cyangwa gutinda gukoresha uburenganzira cyangwa igisubizo cy’ikibazo runaka mu rwego rw’aya masezerano byaba bikozwe nawe cyangwa natwe ntabwo bikuraho ubwo burenganzira cyangwa icyo gisubizo kandi gukoresha uburenganzira cyangwa igisubizo kimwe cyangwa igice cyabyo ntibikuraho ko uruhande bireba ruba rushobora kongera gukoresha ubundi burenganzira cyangwa ikindi gisubizo.

24.5. Uburenganzira cyangwa ibisubizo bivugwa muri aya masezerano biza byiyongera ku burenganzira cyangwa ibisubizo biteganywa n’itegeko kandi ntabwo bibikuraho.

24.6. Iyo umukemurampaka washyizweho, urukiko, cyangwa urwego rw’ubuyobozi rubifitiye ububasha rusanze hari ingingo iyo ari yo yose y’Aya Masezerano idakwiye cyangwa idashobora gushyirwa mu bikorwa, kuba iyo ngingo idakwiye cyangwa idashobora gushyirwa mu bikorwa nta ngaruka bigira ku zindi ngingo z’aya masezerano.

24.7. Impinduka cyangwa amavugururwa yose azaba kuri aya Masezerano azaba akugenga yose uko yakabaye nk’aho yakabaye ari muri aya Masezerano.

24.8. Dushobora guhindura aya Masezerano

mu ndimi nyinshi. Mu gihe haboneka ibinyuranyo ibyo ari byo byose cyangwa ukutunva kimwe ibikubiye mu nyandiko y'Icyongereza n'iyo mu zindi ndimi, inyandiko iri mu Cyongereza ni yo izahabwa agaciro (hakurikijwe ibiteganywa n'amategeko akoreshwa) cyeretse gusa mu gihe byaba biteganyijwe ukundi.

24.9. Amasezerano y'imikoranire aduhuza agengwa mu buryo bwose n'amategeko ya Repubulika y'u Rwanda kandi impande zombi ziregera Inkiko zo mu Rwanda gusa.

24.10. Ku byerekeranye n'iyi Serivisi, MMRL na Banki bagenzurwa na Banki Nkuru y'u Rwanda.

24.11. Amakimbirane yose azavuka hagati y'impande zombi ashingiye ku kibazo gikomoka kuri aya mategeko n'amabwiriza harimo imisobanurire y'ibiyakubiyemo cyangwa uburenganzira n'inshingano zigomba kubahirizwa azakemurwa mu bwumvikane. Impande zombi nizitabasha kugera ku bwumvikane mu minsi 15 isanzwe, ikibazo kizashyikirizwa inkiko zibifitiye ububasha zo muri Repubulika y'u Rwanda.

UMUGEREKA WA MBERE : UMUGEREKA UREBANA N’UBUCURUZI

No	Inyito	Imiterere
1.	Amafaranga ya serivisi	3.25% atangwa buri gihe ubikuje
2.	Inyungu	0.75% yishyurwa buri munsi ku mafaranga y’inguzanyo nyirizina aba asigaye kwishyurwa
3.	Igihe inyungu zibarwa	Umubare w’iminsi ubarwa uhereye ku munsi wa mbere ubikurijeho amafaranga y’inguzanyo
4.	Ibikorwa byemewe	4.1. Kohereza amafaranga ku bakiriya banditse muri MoMo na/cyangwa ku bakiriya batanditse muri MoMo hatitawe k’ukoresha ihuzamirongo rya telefone igendanwa na/cyangwa abatanga serivisi zo Kwishyurana hubahirizwa byimazeyo amategeko n’amabwiriza akurikizwa. 4.2. Gukora Ubwishyu binyuze mu bikorwa bya “MoMoPay” . 4.3. Kwishyura inyemezabuguzi za serivisi z’ibanze. 4.4. Amayinite na poromosiyo (kwigurira no kugurira abandi).
5.	Kubara inyungu	**5.1. Inyungu za buri munsi** • Hakoreshwa inyungu za 0.75% buri munsi ku nguzanyo iba isigaye kwishyurwa iyo igeze saa sita z’ijoro itarishyurwa. **5.2. Ikomatanya ry’inyungu** • Inyungu zibarwa buri munsi ku mafaranga y’inguzanyo aba asigaye kwishyurwa. Urugero, niba ugujije 100.000 Frw, inyungu za buri munsi zizaba ari: **100.000 FRW × 0.75% = RWF 750 FRW ku munsi** • Iyo utarangije kwishyura inguzanyo yawe yose mu minsi 30, amafaranga y’inguzanyo wemerewe gufata arahagarikwa. • Nyuma y’iminsi 30, inyungu zikomeza kubarwa kugeza ku yindi minsi 15; yose hamwe ikaba **iminsi 45.** **5.3. Urugero** • **Umunsi wa Mbere :** Ubikuje 100.000 FRW. • **Umunsi 2–30:** Inyungu ziyongeraho ku kigero cya 750 FRW ku munsi. • **Umunsi 31–45:** Niba inguzanyo itarishyurwa, inyungu zikomeza kubarwa ku kigero cya 750 FRW ku munsi. **Icyitonderwa:** amafaranga ya serivisi yishyurwa inshuro imwe gusa uko ubikuje mu gihe inyungu zo zibarwa buri munsi ku mafaranga y’inguzanyo aba atarishyurwa.