



MoFlex “Terms and Conditions”

AMATEGEKO N’AMABWIRIZA AGENGA IKORESHA RYA SERIVISI Y’INGUZANYO YA PROGARAMU YA “MOFLEX”

1. AMASEZERANO

1.1. Aya masezerano agamije gushyiraho amategeko n’amabwiriza yuzuye hagati yawe (umukiriya/uwagujije), ikigo cya Mobile Money Rwanda Limited (muri aya masezerano cyitwa “MMR”) na Banki ya Ecobank Rwanda Plc (muri aya masezerano yitwa Banki). Aya mabwiriza ndetse n’impinduka zose zayabamo tuzabisanga igihe icyo aricyo cyose ku rubuga rwacu rwa interinete rwa <https://www.mtn.co.rw/momo-terms/>. Kandi atangira gukurikizwa kuva umunsi azatangirizwaho. Mu gihe mushaka gukoresha serivisi za “MoFlex” musabwe guhamya ko mwemera aya mategeko n’amabwiriza ayigenga.

1.2. Amategeko n’amabwiriza agenga uko ikoreshwa usabwa kuyubahiriza kandi atangira kugenderwaho igihe cyose usabye serivise za “MoFlex” ukoresheje imiyoboro ya serivise za Mobile Money (MoMo)

2. KWEMERA AMATEGEKO N’AMABWIRIZA

2.1. Mbere yo gusaba serivise za “MoFlex” ukoresheje umuyoboro wa serivise za Mobile Money ugomba kubanza ugasoma witonze amategeko rusange agenga imikorere ya serivise za “MoFlex”

2.2. Mu gihe ayo mategeko n’amabwiriza wumva utayemera, ukanda ahanditse “Ndabyanze”.

2.3. Ugomba gusoma, kumva neza no kwemera aya mategeko n’amabwiriza.

2.3.1 Nukanda ahanditse “Emeza” muri porogaramu ya

Mobile Money bakubaza kwemeza ko wasomye, wasobanukiwe kandi wemeye kubahiriza amabwiriza rusange.

2.3.2 Nukoresha cyangwa nukomeza gukoresha serivise y’inguzanyo ya “MoFlex” ;

2.3.3 Nusabwa kwandika umubare w’ibanga ukoresha muri Mobile Money kugira ngo inguzanyo ya “MoFlex” yemerwe.

2.4. Nusaba inguzayo muri Mobile Money, uzaba uhamya

ko wemeye kubahiriza aya mategeko rusange arebana no gutanga, gukoresha no gucunga iyo serivise. Niba wumva utabyemera uzahagarika kwiyandikisha utinjiza umubare w’ibanga ahabugenewe.

2.5. Ugomba gusoma, kumva neza no kwemera aya mategeko n’amabwiriza.

2.5.1 Niwandika muri serivise zo kwakira no kohereza amafaranga cyangwa muri porogaramu ya telephone wemezamo imyirondoro yawe.

2.5.2 Niwemeza ko wabonye ubutumwa bwemeza ko wiyandikishije ndetse nunahabwa neza serivise ku nshuro ya mbere

2.5.3 Nukoresha cyangwa nukomeza guhabwa iyo serivise

2.6. Niwemererwa guhabwa serivise, uzaba uhamije ko aya amategeko n’amabwiriza ntaho abangamiye amategeko agenga serivise Banki zitanga.

2.7. Mwemeje ko Banki isaba porogaramu ya “MoFlex” ikoresheje gusa inzira y’ikoranabuhanga muri serivise ya Mobile Money. Ikibazo cyose muzagira kirebana na porogaramu ya “MoFlex” kizamenyeshwa ikigo cya Mobile Money Rwanda Limited (MMR) binyuze muri Serivise yita ku bakiriya. Kugira ngo twirinde ingorane muzemeza ko mutemerewe gusaba no guhabwa serivise za “MoFlex” muri rimwe cyangwa mu mashami atandukanye ya Banki keretse ubyemerewe gusa na Mobile Money. Muzemeza kandi ko Serivise ishinzwe gufasha abakiriya atari ishami rya Banki ndetse atari n’umufatanyabikorwa wa Banki utanga serivise zo koherezanya amafaranga.

2.8. Abatanga serivise bashobora igihe iyo ari cyo cyose kugira ibyo bongera, ibyo bahindura cyangwa bakura muri aya mategeko n’amabwiriza icyo gihe uzabimenyeshwa mu butumwa bugufi (SMS) kandi ubyubahirize nk’ibiri muri aya mategeko n’amabwiriza.

3. IBISOBANURO BY’AMAGAMBO



3.1 Muri aya mabwiriza rusange amagambo akurikira asobanurwa mu buryo bukurikira (keretse mu gihe hahindutse irebero ryayo)

- 3.1.1. **“MoFlex”** ni serivise ya avanse ku mushahara ihabwa abakiriya b’ikigo cya Mobile Money Rwanda Limited hubahirijwe aya mategeko n’amabwiriza
- 3.1.2. **“Amasezerano”** ni ukuvuga amategeko n’amavugururwa ashobora kuyabamo igihe icyo ari cyo cyose.
- 3.1.3. **“Amafaranga yemejwe”** ni ukuvuga umubare w’amafaranga yemejwe nk’inguzanyo, cyangwa amafaranga asigara atishyuye iyo igihe cyemejwe cyo kwishyura inguzanyo cyageze.
- 3.1.4. **“Ikigo gishinzwe gucunga inguzanyo “CRB”** Ni ikigo gicunga inguzanyo cyemewe n’amategeko y’u Rwanda, gishinzwe gukusanya no gutanga amakuru ku nguzanyo zafashwe n’abakiriya.
- 3.1.5. **“Umukiriya”** ni umuntu wiyandikishije kuzajya ahabwa iyi serivise kandi yemeye gukurikiza amategeko n’amabwiriza.
- 3.1.6. **“Serivise ishinzwe kwita ku bakiriya”** ni ukuvuga serivise y’ikigo cya MTN ishinzwe gutanga serivise igendeye kuri aya mategeko n’amabwiriza.
- 3.1.7. **“E-Value”** ni ukuvuga agaciro koranabuhanga gatanga n’ikigo cya Mobile Money Rwanda Limited kagatangwa hifashijwe uburyo bwo guhanahana amafaranga kuri telefone kakerekana agaciro k’amafaranga mabarano.
- 3.1.8. **“Igikoresho”** cyangwa **“imashini”** harimo telefone igendanwa, ikarita ya SIM ikoreshwa mu buryo bwo kohererezanya amafaranga cyangwa se ikindi gikoresho icyo ari cyo cyose gifasha kugera ku ihuzanzira ry’interineti.

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- 3.1.9. **“Igihe inguzanyo imara”** ni ukuvuga igihe cyumvikanyweho cyo kuba inguzanyo yose yamaze kwishyurwa haba iminsi 7, iminsi 14 cyangwa iminsi 30 ubaze uherye igihe inguzanyo yatangiye ku nshuro ya mbere. Kugira ngo twirinde ingorane kandi tutabangamiye izindi ngingo ziri muri aya masezerano, inguzanyo tuzavuga ko wayibonye igihe amafaranga yamaze kugera kuri konti ya Mobile Money ariko na none mu gihe kitarenze iminsi 30. Nta mpamvu ibangamira igihe inguzanyo imara haba indi nguzanyo yasabwa nyuma cyangwa se andi madeni wari usanganywe.
- 3.1.10. **“Amafaranga” cg “Amafaranga y’ikiguzi cyo kohererezanya”** bivuze amafaranga yishyurwa nk’uko biteganywa muri aya mategeko harimo amafaranga akatwa, amafaranga y’umusoro hashingiwe ku mategeko y’igihugu. Ayo mafaranga acibwa ashobora guhinduka igihe icyo ari cyo cyose mu bubasha bw’ikigo cya Mobile Money Rwanda Limited na Banki bigakorwa hatanzwe integuza y’iminsi 30 nk’uko biteganywa n’amategeko
 - 3.1.10.1. **“Inyungu ku nguzanyo”** ni amafaranga cyangwa ijanisha ribarwa ku nguzanyo yatanze. Ayo mafaranga akatwa kuri buri nguzanyo itanzwe.
 - 3.1.10.2. **“Inyungu ku nguzanyo yimuriwe igihe cyo kwishyura”** ni amafaranga akatwa iyo igihe cyo kwishyura cyongerewe. Amafaranga akatwa abarwa hashingiwe ku mubare w’asigaye kwishyurwa akongerwa ku giteranyo rusange cy’umwenda.
- 3.1.11. **“Abatanga serivise”** urebye hano uko ibintu bimeze, Ecobank Rwanda Plc,

- Banki yemewe mu mategeko na Banki Nkuru y'u Rwanda yemerewe gukora imirimo y'ubucuruzi bw'amabanki yatanze inguzanyo mu buryo bwa serivise ya “MoFlex” cyangwa ikigo cya Mobile Money Rwanda Limited (‘NMRL) cyemewe na Banki Nkuru y'u Rwanda gitanga serivise zo kwishyurana gikoresheje uburyo bwo guhanahana amafaranga kuri telefone (MoMo) ari nabwo serivise za “MoFlex” zitangirwamo haba umuntu ku giti cye cyangwa muri rusange aba batanga serivise za “MoFlex” bagendeye ku mategeko n'amabwiriza.
- 3.1.12. “MMRL” cyangwa “MoMo” ni ukuvuga Mobile Money Rwanda Limited, ikigo cy'ubucuruzi kigenga cyanditswe muri Repuburika y'u Rwanda gifite ubwishingizi bugarukira ku mugabane w'amafaranga yashowemo.
- 3.1.13. “Guverinoma” ni ukuvuga urwego rw'ubuyobozi bwa Leta ya Repuburika y'u Rwanda.
- 3.1.14. “MoFlex Limit” ni ukuvuga umubare munini w'inguzanyo wemerewe nkuko biteganywa n'imikorere y'iyi serivise kandi tugenda tukumenyeshya uko ugenda uzamuka mu ntera y'umubare w'amafaranga y'inguzanyo wemerewe.
- 3.1.15. “Kwishyura” ni ukuvuga umubare ugezeho w'amafaranga ugomba kwishyura ya serivise wahawe nk'uko biteganywa muri aya mabwiriza harimo inguzanyo ndetse n'ibindi biguzi biyikomokaho.
- 3.1.16. “Banki” ni ukuvuga Banki ya Ecobank Rwanda Plc, yemewe muri Repuburika y'u Rwanda nk'ikigo cy'ubucuruzi gifite ubwishingizi bugarukira ku mugabane w'amafaranga yashowemo cyemewe na Banki Nkuru y'u Rwanda, itanga serivise nk'uko twazitangaje ku rubuga rwacu rwa interineti.
- 3.1.17. “Serivise zo guhanahana amafaranga kuri Telefone” ni ukuvuga serivise zo koherezanya amafaranga bituma ubasha kwakira amafaranga kuri konti yawe muri telefone maze ukaboneraho uburyo bwo kohereza amafaranga, kwishyura, kugurizwa no kwizigamira ukoresheje telefone.
- 3.1.18. “Uburyo bwo koherezanya amafaranga kuri telefone” Ni ukuvuga uburyo bwa gihanga bukoreshwa n'ikigo cya Mobile Money Rwanda Limited mu Rwanda bwo guhanahana amafaranga hifashshijwe ihuzanzira rya interineti.
- 3.1.19. “Umubare w'ibanga w'uburyo bwo koherezanya amafaranga kuri telefone” ni umubare uranga umwirondoro wawe ukaba umubare banga uhitamo kugira ngo ukwinjize ubone uko ukoresha konti yawe y'amafaranga yo kuri telephone nk'uko amategeko n'amabwiriza abiteganyaye.
- 3.1.20. “Uwiyandikishije mu buryo bwo kohereza amafaranga kuri telefone” ni ukuvuga umuntu wiyandikishije mu bakoresha uburyo bwo koherezanya amafaranga kuri telefone ndetse no kwishyurana.
- 3.1.21. “Ihuzanzira” ni uburyo bukoreshwa n' umuyoboro w'itumanaho rya telefone igendanwa mu kigo cya MTN Rwandacell Plc (MTN) gikorera muri Repuburika y'u Rwanda.
- 3.1.22. “Ubusabe” ni ubusabe cg amabwiriza uha abatanga serivise ukoresheje ihuzanzira rya interineti bityo abatanga serivise nabo bakabona uburenganzira bwo gukora.
- 3.1.23. “Ikarita ya SIM” ni ikarita iranga umukiriya uyikoresha, iyo ayishyize muri telefone yabugenewe bituma abona uburenganzira bwo kwinjira mu ihuzanzira agakoresha serivise .

- 3.1.24. **“Ubutumwa bugufi SMS”** ni serivise z’ubutumwa bugufi buhererekanwa hagati ya za telefone ngendanwa.
- 3.1.25. **“Amafaranga akatwa muri serivise ya Mobile Money”** ni ikiguzi cyangwa se amafaranga ukatwa n’ikigo cya Mobile Money Rwanda Limited kubwa buri serivise yo koherereza amafaranga.
- 3.1.26. **“Urubuga rwacu rwa Interineti”** ni urubuga tubarizwaho arirwo: <http://www.mtn.co.rw>.
- 3.1.27. **“Twe,” “abacu,”** na **“Twebwe,”** bivuze abatanga serivise harimo abaragwa ndetse n’abazungura babo.
- 3.1.28. **Serivise y’amakuru y’inyongera “USSD”** iyi serivise ikoresha porogaramu itanga amabwiriza yo kugira ngo ibikorwa bikorwe vuba, ikoresha itumanaho rya telefone ngendanwa riyihuza na mudasobwa z’ikigo cya Mobile Money Rwanda Limited ikagera ku makuru y’inyongera atangwa n’ikigo cya MTN.
- 3.1.29. **“Wowe”** cyangwa **“abawe”** bivuze umukiriya harimo n’abahagarariye umukiriya mu rwego rw’amategeko.
- 3.2. Ijambo **“Umukiriya”** rigizwe n’abantu b’igitsina gabo n’igitsina gore ndetse n’ibigo bifite ubuzima gatozi.
- 3.3. Amagambo akoreshwa mu buke/bumwe iyo igisobanuro cyayo cyakwemerwa nta ngorane yakoreshwa no bwinshi bwayo bigakomeza bityo bityo.
- 3.4. Akamaro k’ Ingingo nkuru cyangwa umutwe w’amagambo muri aya mategeko n’amabwiriza ni ukugaragara neza ntacyo bihindura mu gisobanuro cy’aya masezerano.

4. GUSABA INGUZANYO

- 4.1. Gusaba serivise ya **“MoFlex”** muri Banki ugomba kuba ufite nibura imyaka 18 kandi uri umufatabuguzi

wemewe wa Mobile Money. Banki ifite uburenganzira bwo kugenzura uko konti yawe ya Mobile Money ihagaze.

- 4.2. Uzemererwa gusaba serivise za **MoFlex”** hagendewe kuri gahunda yo kwemererwa inguzanyo igenwa n’abashinzwe gutanga serivise. Iyo gahunda yita cyane uko ukoresha serivise za Mobile Money ndetse bita no ku yandi makuru byose bigakorwa mu ibanga.
- 4.3. Uzemerera Banki kugera ku makuru yawe abitswe mu kigo cya Mobile Money Rwanda Limited kugira ngo uhabwe serivisi za **MoFlex”** nk’inomero yawe ya telefone, izina ryawe,itariki y’amavuko, inomero y’indagamuntu cyangwa pasiporo ndetse n’andi makuru atuma Banki imenya umwirondoro wawe kugira ngo nayo yubahirize ihame rya **“Menya Umukiriya wawe”**
- 4.4. Uzemerera kandi Banki kugera ku makuru arebana n’uko ukoresha serivise za **MoFlex”** kugira ngo nayo ibone uko iguha serivise.
- 4.5. Mu Gusaba inguzanyo ya **MoFlex”** wemerera abatanga serivise gukusanya no gukoresha amakuru yawe mu gutanga, kuyobora gucunga no kwishyura inguzanyo baguhaye. Ayo makuru nta wundi bemerewe kuyaha yaba utanga serivise, yaba ushyiraho amategeko cyaba ikigo gishinzwe iby’inguzanyo byose mu rwego rw’ishyirwa mu bikorwa by’aya masezerano kandi hubahijwe ibiteganywa n’itegeko. Ufite uburenganzira bwo guhagarika uburenganzira watanze ku kugera ku makuru yawe, bwo kwemererwa kuyavugurura n’ubwo gukuraho amakuru akwerekeye, wemerewe no kwanga kuyakoresha ariko wubahiriza ibyo itegeko ryemerera Banki. Aya amakuru ntabwo azabikwa igihe kirengeje igikenewe kubw’impamvu zavuzwe haruguru.
- 4.6. Wemerera abatanga serivise kubw’impamvu zo kumenya niba

wemerewe inguzanyo kugera no gusesengura amakuru ya numero ubaruriweho yo kohererezanya amafaranga kuri Mobile Money harimo uko wagiye ugura ikarita zo guhamagara, uko woherereje amafaranga, ubwizigame n’uko ugenda ubikuzza. Wemera ko bikozwe mu mutekano wawe ayo makuru asangizwa undi mufatanyabikorwa wemewe n’amategeko kubw’impamvu yo kureba niba ufite ubushobozi bwo kwishyura hubahirijwe amategeko agenga ibyo kubungabunga amakuru.

- 4.7. Wemerera abatanga serivise ko igihe icyo ari cyo cyose bemerwe guhabwa amakuru ku nguzanyo zawe mu kigo kigenzura inguzanyo cy’u Rwanda cyangwa se ikindi kigo cyemewe n’amategeko gikurikirana iby’inguzanyo byose kubw’impamvu zo gusuzuma niba ufite ubushobozi bwo kwishyura serivise. Wemerera abatanga serivise gusangiza amakuru y’uko wagiye wishyura inguzanyo zawe muri icyo kigo hubahirizwa amategeko arebana no kumenyekanisha inguzanyo yafashwe.
- 4.8. Wemerera na none abatanga serivise mu gihe gikwiriye guhabwa amakuru yawe n’ikigo gishinzwe gukurikirana inguzanyo (CRB) kuko Banki iba ikeneye ayo makuru kugira ngo ibone itange serivise.
- 4.9. Banki ifite uburenganzira bwo kubona igihe icyo ari cyo cyose amakuru y’inyongera afitanye isano n’ubusabe bwawe bwa serivise ya **MoFlex** nk’ukuntu ukoreshe serivise z’umurongo wa telefone wa MTN. Kudatanga ayo makuru mu gihe cyateganijwe bishobora gutera ingaruka yo kwimwa inguzanyo.
- 4.10. Iyo Banki yemeye ubusabe bwawe bw’inguzanyo ya **MoFlex** ikoherereza ubutumwa bugufi; ibukumenyeshya bunyuzze muri tefone yawe yahujwe na konti yawe ya Mobile Money.

- 4.11. Gufungura konti nta sano ridasanzwe birema hagati yawe n’ikigo cya Mobile Money Rwanda Limited risumba amasezerano rusange arebana na konti ya **MoFlex**”
- 4.12. Banki ifite uburenganzira bwo bwokwanga ubusabe bwawe bw’inguzanyo ya **MoFlex**” cyangwa no kubuhagarika igihe cyose mu budahangarwa bw’utanga serivise ariko igasobanura impamvu yanze ubwo busabwe.

5. AMAFARANGA

- 5.1. Wemera kwishyura ikiguzi cya serivise yo kohereza amafaranga agendanye na serivise wahawe ya **MoFlex**”.
- 5.2. Amafaranga wagujije n’igiteranyo cyose cy’amafaranga uzishyura uzayerekwa kuri mugaragaza (screen) yawe binyuze muri serivisi z’amakuru y’inyongera (USSD) nka “inguzanyo” no “ayo uzishyura”.
- 5.3. Ugomba kwishyura ukoresheje uburyo bwa Mobile Money, kandi twemerewe gukura kuri konti yawe ya Mobile Money amafaranga y’ubwishyu iyo igihe cyo kwishyura cyageze ntubikore (tutagombye kubikumenyeshya).
- 5.4. Iyo usabye inguzanyo ya **MoFlex**” uba wemereye Banki n’ikigo cya Mobile Money Rwanda Limited (MMRL) kwiyishyura bakura amafaranga kuri konti za Mobile Money zibaruye ku ndangamuntu yawe atari kuri konti y’inomero wakoresha usaba inguzanyo gusa. Mbere yo gukuraho ayo mafaranga uzabimenyeshya mu butumwa bugufi.
- 5.5. Uku kwiyemeza kuzakomeza kugira agaciro kuri konti zibaruye ku ndangamuntu yawe, ushobora kuzibikuzaho amafaranga igihe icyo ari cyo cyose ariko ukabimenyeshya Banki mu nyandiko kandi ukirinda ko uko kubikuzza kudatuma amafaranga ukatwa ku nguzanyo ufite abura.
- 5.6. Uzajya wakira ubutumwa bugufi mbere y’itariki yo kwishyura bukumenyeshya

(i) umubare w’amafaranga usigaje kwishyura (ii) ikiguzi ucibwa cya serivise yo kohereza amafaranga (iii) ingaruka mbi zo gutinda kwishyura harimo gucibwa amande. Mu butumwa bugufi uzamenyeshwa kandi ko igihe cyo kwishyura nikirenga Banki yemerewe gukura amafaranga kuri imwe muri konti zibaruye ku ndangamuntu yawe atari kuri konti y’inomero wakoresheje usaba inguzanyo gusa. Ibi bizakorwa gusa ari uko igihe cyo kwishyura inguzanyo cyageze ariko ntiwishyure.

- 5.7. Igihe inguzanyo izamara kibarwa uherye umunsi wayakiriyeho kandi uzakerekwa kuri mugaragaza (screen) ya serivise y’amakuru y’inyongera (USSD)
- 5.8. Ntuzigera wishyura amafaranga arenze ayo wasabye mu nguzanyo mu gihe cyose inguzanyo yawe izamara.
- 5.9. Ushobora kwemera cyangwa kwanga inguzanyo ya **MoFlex** urebye amabwiriza Mobile Money irimo kuguha kuri telefone yawe.
- 5.10. Mu gihe ubusabe bwawe bwemewe, amafaranga y’inguzanyo azashyirwa kuri konti yawe ya Mobile Money.

6. RAPORO

- 6.1. Ukoresheje telefone ushobora gusaba Mobile Money raporo y’ibikorwa ishingiye ku nguzanyo (Incamake ya raporo y’inguzanyo ya **MoFlex**)
- 6.2. Incamake ya raporo y’inguzanyo ya **MoFlex** izagaragaza inshuro 5 ziheruka zo koherezanya amafaranga zakozwe (cyangwa se undi mubare w’inshuro zo kohereza amafaranga zakozwe bigenwe n’utanga serivise) kuri konti yawe ya **MoFlex**
- 6.3. Incamake ya raporo y’inguzanyo ya **MoFlex** uzayoherezwa ku mpapuro cyangwa uyihabwe mu butumwa bugufi ku nomero ya telefone ibaruwe kuri konti ya Mobile Money cyangwa se mu bundi buryo bwo gutumanaho Banki izahitamo. Ugomba kwishyura

ikiguzi cyose Mobile Money Rwanda Limited izaguca cyo kukugezaho iyo ncamake ya raporo.

- 6.4. Ushobora gufata impapuro z’incamake ya raporo ya konti ya **MoFlex** muri serivise ishinzwe abakiriya. Ni wowe uzishyura ikiguzi cy’iyo ncamake ya raporo serivise ishinzwe abakiriya izaba iguhaye.
- 6.5. Uretse ikosa rishobora kuba ryabaho, ubundi impapuro z’incamake ya raporo ya konti ya **MoFlex** igaragara nk’igihamba cy’imirimo yo koherezanya amafaranga byakorewe kuri konti ya **MoFlex** mu gihe runaka kigaragazwa n’iyo raporo.

7. UBUBASHA BUDASUBIRWAHO BW’ABATANGA SERIVISE

- 7.1. Mu buryo budasubirwaho wemereye Banki kuzajya isubiza ubusabe bwawe (cyangwa ku busabe bwitwa ko ari ubwawe) buyigezeho mu buryo bw’ikoranabuhanga kugira ngo ibikozwe abe ari wowe bibazwa n’ubwo ubwo busabe bwaba atari ubwawe cyangwa butari ubw’undi uwari we wese wabihereye uburenganzira.
- 7.2. Nusaba Banki guhagarika kohereza amafaranga cyangwa guhagarika ubusabe wayihaye kandi yamaze kubwakira ishobora mu bubasha bwayo guhagarika uko kohereza amafaranga cyangwa ubwo busabe ariko kandi ntitegetswe kubikora.
- 7.3. Banki yahawe uburenganzira bwo gushyira mu bikorwa amabwiriza yerekeye konti yawe ya MoFlex nk’uko byasabwe n’urukiko cyangwa urwego rubifitiye ububasha cyangwa ikigo kibishinzwe, hakurikijwe amategeko abigenga.
- 7.4. Igihe cyose haba kugonganya hagati y’ingingo iyo ari yo yose y’aya mabwiriza n’ubusabe washyikirije Banki, aya mabwiriza ni yo azahabwa agaciro.



8. IGIKORESHO CY'UMUKILIYA N'INSHINGANO Z'UMUKILIYA

- 8.1. Ni wowe ugomba kwishakira igikoresho cy'ikoranabuhanga uzajya wifashisha muri serivisi za MoMo na MoFlex kucyitaho, no kugifata neza ku buryo gikora neza.
- 8.2. Ni inshingano zawe guharanira ko igikoresho cyawe kiba gikora neza ku rwego rwo hejuru. Banki ntizirengera amakosa ayo ari yo yose cyangwa imikorere mibi y'igikoresho ukoresha, cyangwa ngo yirengere ibibazo ibyo ari byo byose byaterwa na virusi yaje muri mudasobwa yawe byaba bifitanye isano n'imikoreshereze ya sisiteme, na serivisi, cyangwa n'igikoresho ukoresha.
- 8.3. Ugomba kubahiriza amabwiriza, ibisabwa byose ndetse n'ibiteganywa muri aya mategeko n'amabwiriza ndetse n'indi nyandiko iyo ari yo yose iteganywa na Bank ku birebana na serivisi za Momo Service n'ibirebana na MoFlex.
- 8.4. Uremera kandi urazirikana ko ari wowe ubwawe urebwa no kubika neza no gukoresha uko bikwiriye igikoresho ukoresha no kurinda neza umubare w'ibanga wa MoMoukawugira ibanga kandi ukaba utekanye. Ugomba gukora ku buryo hatagira umenya umubare w'ibanga wa MoMo yawe cyangwa hagira umuntu utabyemerewe uwubona. Banki ntizabibazwa igihe cyose hagira undi muntu umenya umubare w'ibanga wa MoMo, kandi muri aya masezerano wiyemeje ko uzarinda Banki kuba yagira ibyayo byangirika cyangwa ngo igire ibihombo ibyo ari byo byose biturutse ku kuba hari undi muntu wamenye umubare w'ibanga wa MoMo yawe.
- 8.5. Uzafata ingamba zose zishyize mu gaciro zo kugira ngo umenye niba uwaba arimo gukoresha serivisi za MoMo n'iza MoFlex atabyemerewe. Mu gusoza ugomba kuba ari wowe wigenzurira ubutumwa ubwo ari bwo

bwose buturutse kuri Banki cyangwa bwoherejwe mu izina ryawe vuba bishoboka ku buryo igihe haba habayeho imikoreshereze itemewe no kuba hari uwagera kuri serivisi ya MoMo atabyemerewe byahita bigaragara.

- 8.6. Ugomba kumenyesha mu maguru mashya MoMo binyuza ku guhamagara umurongo ugenewe abakiliya igihe:
 - 8.6.1. Ugize impamvu ituma utekerezwa ko umubare w'ibanga wa MoMo wamenyekanye cyangwa ushobora kumenywa n'utabyemerewe cyangwa ko waba wibwe.
 - 8.6.2. Ugize impamvu ituma utekerezwa ko hari umuntu wakoresheje cyangwa ushobora kuba yakoresheje serivisi za MoMo cyangwa iza MoFlex cyangwa ko hari ihererekanywa ry'amafaranga ryakozwa cyangwa se ryahagaritswe mu buryo bw'uburiganya.
- 8.7. Ugomba kujya uhora wubahiriza amabwiriza y'umutekano ya hatu na hatu ugezwa na MoMo cyangwa se andi mabwiriza agenda ashwirwaho. Urazirikana ko igihe cyose waba utubahirije inama ugirwa ku bijyanye no kubahiriza amabwiriza y'umutekano, bishobora gutuma utubahiriza ibijyanye n'ibanga ry'inguzanyo yawe yo kuri MoMo. Ugomba gukora ku buryo serivisi zidakoreshwa, ubusabe budatangwa cyangwa se ngo hagire ibindi bikorwa byakorwa n'undi muntu utabifitiye ububasha.
- 8.8. Ntuzigera na rimwe ukora cyangwa ukoresha serivisi mu buryo ubwo ari bwo bwose bwagira icyo bwangiriza utanga serivisi.

9. IBYO BANKI IDASHOBORA KUBAZWA

- 9.1. Banki ntishobora kwirengera igihombo icyo ari cyo cyose wahura na cyo cyangwa se igihe serivisi zagira



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- imbogamizi cyangwa ntiziboneke bitewe na (a) igikoresho cyawe, (b) ibindi bintu ibyo ari byo byose utanga serivisi adafiteho ububasha birimo ibiri hejuru y’ububasha bwa muntu, cyangwa ikosa, guhagarara, gutinda cyangwa kutaboneka kwa sisiteme ya MoMo, kuba igikoresho cyakwanga gukora igikorwa cy’iterabwoba cyangwa cy’umwanzi, kubura umuriro ikirere kitameze neza cyangwa imiterere y’ibihe, cyangwa kugenda nabi kwa sisiteme y’itimanaho yaba iya rusange cyangwa iy’abantu ku giti cyabo.
- 9.2. Banki ntizirengera ibihombo ibyo ari byo byose wahura nabyo bitewe cyangwa bijyanye na:
- 9.2.1. Kuba nta mafaranga ari kuri Konti yawe ya MoMo cyangwa kuba ari make.
- 9.2.2. Kudakora, gukora nabi, guhagarara cyangwa kutaboneka kwa sisiteme, igikoresho cyawe, ihuzanzira ritameze neza, Sisiteme cyangwa na serivisi ya MoMo, icyaba cyabiteye cyose.
- 9.2.3. Kuba amafaranga ari ku ikofi yawe ya MoMo ari mu bikurikiranwa mu rubanza cyangwa ibindi izindi mbogamizi zabuza ko habaho kwishyura cyangwa kohereza amafaranga muri urwo rwego.
- 9.2.4. Kuba utatanze uko bikwiriye cyangwa mu buryo bwuzuye amabwiriza mu gikorwa cyo kwishyura cyangwa kohereza amafaranga kuri konti yawe ya MoFlex.
- 9.2.5. Imikoreshereze iyo ari yo yose y’uburiganya cyangwa itubahirije amategeko kuri serivisi ya MoMo cyangwa numero y’igikoresho cy’ikoranabuhanga ukoresha; cyangwa se
- 9.2.6. Kuba utubahirije aya mategeko n’amabwiriza cyangwa indi nyandiko cyangwa amakuru yatanzwe na Banki ku bijyanye n’imikorere ya serivisi ya MoMo cyangwa na MoFlex.
- 9.3. Igihe hagize impamvu iyo ari yo yose mu zivugwa mu duka twa 9.1 cyangwa 9.2, ituma serivisi zigira imbogamizi cyangwa zitaboneka, inshingano rukumbi y’utanga serivisi muri aya masezerano ni ugukora ku buryo serivisi zongera gukora mu gihe cya vuba gishoboka ushyize mu gaciro.
- 9.4. Nk’uko bivugwa mu gaka ka 9.3 Banki ntishobora kwirengera ukugenda nabi cyangwa kutaboneka kwa serivisi, icyaba cyaguteye cyose.
- 9.5. Banki ntishobora kubazwa inyungu wahomba iyo ari yo yose, amafaranga wateganyaga kuzigama, cyangwa se ikindi gihombo icyo ari cyo cyose kiziguye cyangwa kitaziguye cy’ubwoko ubwo ari bwo bwose cyaturuka aho ari ho hose cyaterwa cyangwa gifitanye isano na serivisi, n’iyo icyo gihombo cyaba cyabanje kumenyeshwa utanga serivisi. Cyakora, ibibazo byose ku mafaranga wagombaga kuba usigaje mu ikofi yawe wagaragariza serivisi zo kwita ku bakiliya byaturutse ku mikorere mibi ya MoMo cyangwa MoFlex, bizahabwa iya mbere mu gukemurwa hashingiwe ku masezerano yo gutanga serivisi zo kwita ku bakiliya.
- 9.6. Amasezerano yose ateganywa n’amategeko gutanga serivisi zitagira amakemwa ntabwo atandukanye n’aya masezerano kugera ku kigero cyemewe n’amategeko.

10. UBURENGANZIRA KU MUTUNGO BWITE MU BY’UBWENGE

- 10.1. Urazirikana ko uburenganzira ku mutungo bwite mu by’ubwenge muri serivisi ya MoMo (n’ivugururwa ryayo ryose, impinduka cyangwa ibyagenda byongerwamo) n’izindi nyandiko zose zijyana na byo uhabwa na Banki binyuze muri sisiteme ya MoMo cyangwa se biri mu bubasha bwa Banki cyangwa mu bandi bantu Banki yemerera gukoresha cyangwa guha

abandi umurimo wo gukoresha sisiteme ya MoMo cyangwa se n'inyandiko zavuzwe. Ntugomba gutandukira ububurenganzira ubwo ari bwo bwose nk'ubwo ku mutungo bwite mu by'ubwenge.

11. INDISHYI

11.1. Hamaze kurebwa ko uguriza yubahirije amabwiriza yawe yose n'ubusabe bwawe bwose ku bijyanye no gutanga serivisi, wiyemeje kuriha uguriza kandi ukamurinda igihombo, icyo yakwishyuzwa, icyakangirika, ibyasohoka, ikiguzi cyangwa ikindi cyose gisabwa uguriza yahura na byo kandi wiyemeje gukuraho uguriza uburyozwe ubwo ari bwo bwose bw'igihombo icyo ari cyo cyose wagira biturutse k'uguriza akora yubahiriza amabwiriza yawe cyangwa ubusabe bwawe cyangwa hakurikijwe aya mategeko n'amabwiriza.

11.2. Indishyi ivugwa mu ngingo ya 11.1 igomba kubarwa kuri ibi bikurikira:

11.2.1. Ubusabe bwose, ibikurikiranwa, ibyemezo byafashwe, ibihombo n'indishyi by'ubwoko ubwo ari bwo bwose bwabazwa abatanga serivisi byagizeho ingaruka cyangwa ibindi bihombwa byaturuka ku kugira icyo bakora cyangwa badakora ku byerekeye imikorere mibi, kudakora cyangwa kutaboneka kw'igikoresho cy'ikoranabuhanga cyangwa porogaramu ya mudasaobwa cyangwa ikindi gikoresho, gutakara cyangwa se kwangirika kw'amakuru runaka, kubura umuriro, kwangirika kw'ububiko bw'amakuru, ingorane kamere, intugunda mu baturage, ibikorwa by'ubwangizi bwibasiye rubanda, kwigaragambya, iterabwoba cyangwa ibindi byose byabaho uguriza adafiteho ububasha, kirogoya cyangwa kuvangirwa kw'imirongo y'itumanaho cyangwa byaturutse ku kwiringira

umuntu uwo ari we wese cyangwa amakuru ayo ari yo yose atari yo, atemewe, atuzuye cyangwa adahagije yatanzwe mu busabe ubwo ari bwo bwose bwagejewe k'uguriza.

11.2.2. Igihombo cyangwa icyakwangirika icyo ari cyo cyose cyaturuka mu buryo ukoresha, ukoresha nabi wangiza cyangwa utunze porogaramu ya mudasobwa y'undi muntu, harimo ubwoko ubwo ari bwo bwose bw'igenamiterere rikorwa muri mudasobwa, porogaramu inyurwamo mu kugera kuri murandasi, cyangwa se urusobe rwa za porogaramu.

11.2.3. Igihe cyose hagira uwinjira muri konti yawe atabyemerewe, yavogera umutekano w'amakuru yawe cyangwa akayangiza cyangwa se hakabaho kwibwa cyangwa kwangizwa kw'igikoresho cyawe.

11.2.4. Igihombo cyangwa ukwangirika uko ari ko kose kwaturuka ku kutubahiriza aya mategeko n'amabwiriza cyangwa se ku gutanga amakuru atari yo cyangwa igihombo cyangwa ukwangirika uko ari ko kose kwaturuka ku kutaboneka kwa serivisi zitangwa n'abandi bantu mu rwego rwo guhererekanya amafaranga cyangwa igihombo icyo ari cyo cyose uguriza yahura na cyo gitewe no kutubahiriza aya mategeko n'amabwiriza.

11.2.5. Indishyi izo ari zo zose zakwishyurwa uguriza hashingiwe bitewe n'ibyo yaregewe kugira ngo arihe igihombo runaka igihe ibyatumye arihishwa ari ibintu wari ufiteho ububasha.

12. GUHINDURA NO GUSESA IMIKORANIRE

12.1. Banki ishobora, igihe cyo ari cyo cyose, gusesa cyangwa kugira ibyo



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- ihindura mu mikoranire mwari mufitanye cyangwa ikagufungira ububasha bwo kwinjira muri konti yawe ya MoFlex, kandi bitabangamiye imigendekere y'ibikorwa byari birimo gukorwa, ishobora guhagarika inguzanyo yari yemeye ikagusaba kwishyura amadeni uyisigayemo mu gihe runaka Banki yagena.
- 12.1.1. Bitabangamiye uburenganzira bwa Banki nk'uko butegenywa mu ngingo 12.1, Banki ishobora, mu bubasha bwayo gusa kuba ihagaritse cyangwa igafunga konti yawe ya MoFlex: Igihe ukoresha MoFlex mu buryo butemewe cyangwa igihe cyose Banki yavumbura ko hari ukonona/gukoresha nabi cyangwa kutubahiriza ibikubiyemo, uburiganya cyangwa kugerageza gukora uburiganya mu mikoreshereze ya serivisi.
- 12.1.2. Igihe Konti yawe ya MoMo cyangwa amasezerano ya na MMRL yaba asheshwe ku mpamvu iyo ari yo yose.
- 12.1.3. Igihe Banki yaba igomba cyangwa isabwa kubahiriza amabwiriza cyangwa inama igirwa na Leta, urukiko, urwego rushyiraho amabwiriza cyangwa urundi rwego rubifitiye ububasha.
- 12.1.4. Igihe Banki yakeka cyangwa yaba izi ko utarimo kubahiriza aya mategeko n'amabwiriza (harimo no kutishyura ideni aho wakabaye ubikora).
- 12.1.5. Igihe uko guhagarika cyangwa guhindura amasezerano kubaye ngombwa ku mpamvu zirebana n'ubuhanga mu mikorere cyangwa z'umutekano.
- 12.1.6. Mu rwego rwo koroshya cyangwa kuvugurura cyangwa kuzamura urwego rw'ibigize serivisi nk' uko bigenda bikorwa hato na hato.
- 12.1.7. Igihe uhagaze gukora mu gihe runaka kigenwa na Banki cyangwa kigenwa hashingiwe ku mategeko akurikzwa mu Rwanda; cyangwa se
- 12.1.8. Igihe Banki yafata icyemezo cyo guhagarika gutanga serivisi ku mpamvu z'ubucuruzi cyangwa izindi mpamvu yo ubwayo yagena mu bubasha bwayo budasubirwaho.
- 12.2. Ushobora gufunga/kugenzura konti yawe ya ya MoFlex igihe icyo ari cyo cyose.
- 12.3. Niba konti yawe ya MoFlex iri mu birarane (harimo umubare w'amafranga ugomba abatanga serivisi) mu gihe cyo kuyifunga, wemeye ko guhita utwishyura amafaranga yose udusigayemo.
- 12.4. Igihe Banki yakiriye amakuru y'uko witabye Imana, Banki nitegetswe kwemerera igikorwa cyangwa kubikuzwa kuri konti yawe ya MoKash umuntu uwo ari we wese keretse igihe yaba agaragaje amabarurwa abimwemerera cyangwa icyemezo ahabwa n'uguhagarariye wemewe n'amategeko wagenwe n'urukiko. Ideni ryose wari usigayemo rihita ritangira kwishyuzwa.
- 12.5. icyakora iseswa ry'amasezerano ntirishobora kubangamira uburenganzira bw'uruhande urwo ari rwo rwose bwari bumaze kwirundanya

13. GUTANGAZA NO GUFATIRA AMAKURU BWITE

- 13.1. Muri aya masezerano wemeye kandi uhaye Banki ububasha bwo kuba yatangaza cyangwa igakoresha amakuru yawe arebana na konti yawe ya MoFlex n'andi makuru yawe ayo ari yo yose wakoresha muri serivisi:
- 13.1.1. Iyatanga cyangwa iyakura mu nzego z'ubuyobozi, inzego zifite ububasha bwo kubahiriza amabwiriza cyangwa iza Leta

kugira ngo iyifashishe mu gukumira, kumenya guperereza cyangwa gukurikirana ibyaha cyangwa uburiganya.

- 13.1.2. Iyatanga cyangwa iyakura mu batanga serivisi, abakorera abandi serivisi, intumwa z’ibigo cyangwa ikindi kigo icyo ari cyo cyose gishobora guhinduka ishami ry’utanga serivisi cyangwa cyakwegukana ikindi kigo ku mpamvu z’ubucuruzi zijyanye na serivisi.
 - 13.1.3. Iyaha ikigo gishinzwe gukurikirana iby’inguzanyo (CRB)
 - 13.1.4. Iyaha abanyamategeko b’utanga serivisi, abagenzuzi be b’umutungo, abandi bajyanama be b’umwuga cyangwa urukiko urwo ari rwo rwose cyangwa urukiko ku bijyanye n’ubugenzuzi bw’imari mu rwego rw’amategeko cyangwa busabwa n’urukiko.
 - 13.1.5. Iyaha MMRL na Banki ifite aho ihuriye na serivisi za MoMo na MoFlex.
 - 13.1.6. Ku mpamvu z’ubucuruzi zishyize mu gaciro zigendanye n’uburyo ukoresha serivisi, nk’iyamamazabucuruzi cyangwa ibikorwa bijyanye n’ubushakashatsi; no
 - 13.1.7. Mu bikorwa cy’ubucuruzi birimo n’igenzurwa ry’ireme no gukurikirana imikorere myiza ya ya za sisiteme.
- 13.2. Urazirikana ko twemewere kubika amakuru yawe ajyanye n’ihererekanya ry’amafaranga kugeza mu gihe cy’imyaka icumi (10) nyuma y’isozwa ry’aya masezerano nk’uko bishobora gusabwa n’amategeko cyangwa n’amabwiriza runaka.

14. IBINDI

- 14.1. Aya mategeko n’amabwiriza (nk’uko yagenda avugururwa bya hatu na

hano) ni amasezerano afite ububasha bw’itegeko.

- 14.2. Ntushobora gushinga amasezerano n’uburenganzira cyangwa uburyozwe bujyana nayo undi muntu uwo ari we wese.
- 14.3. Ntushobora kwegurira uburenganzira cyangwa inshingano bikubiye muri aya masezerano undi muntu tutabanje kubiguhera uruhushya rwanditse.
- 14.4. Dushobora kujya duhindura aya mategeko n’amabwiriza hatu na hatu biturutse ku mategeko mashya agenda ashwirwaho, inyandiko zigena imiterere, amabwiriza ya Leta cyangwa ibyemezo bitangwa na yo, ibiciro by’ivunjisha, ishyirwaho cyangwa ihindurwa ry’imisoro ya Leta, bitewe n’ivugurwa ry’inyigo z’umushinga, impinduka zibaye mu miterere y’ingeri runaka z’ubucuruzi, inama zitangwa n’inzege zishyiraho amategeko cyangwa se izindi mpamvu izo ari zo zose twagena.
- 14.5. Tuzakumenyeshya impinduka izo ari zo zose zaba kuri aya mategeko n’amabwiriza kandi tuzajya tukumenyeshya impinduka dukoresheje ubutumwa bugufi kuri telefoni, urubuga rwacu cyangwa ubundi buryo bwose twagena. Impinduka zibaye zizajya zitangira kubahirizwa mu minsi mirongo itatu (30) uhereye itariki tubikumenyesherejeho.
- 14.6. Gukomeza gikoreshe MoFlex, bivuze ko uba wemeye impinduka zizajya ziba ku matariki yazo yo kuzubahiriza
- 14.7. Kutubahiriza cyangwa gutinda kubahiriza uburenganzira kwawe cyangwa kwa Banki cyangwa ukudakosora ibigomba gukosorwa ntibivuga kutagira izo nshingano, cyangwa se ngo kubahiriza uburenganzira no gukosora ibikorwa mu buryo butuzuye bibe byabuza uruhande urwo ari rwo rwose kubikora nyuma.



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- 14.8. Uburenganzira n’ibigomba gukosorwa biteganywa muri aya masezerano bishobora kugenda byirundanywa kandi bikubiyemo n’uburenganzira cyangwa inshingano zo gukosora biteganywa n’itegeko.
- 14.9. Igihe hagira urukiko, urwego rw’ubuyobozi bwa Leta cyangwa urundi rwegu rubifitiye ububasha kwasanga hari ingingo z’aya mategeko n’amabwiriza idafite agaciro cyangwa bidashoboka ko yubahirizwa, uko kutagira agaciro cyangwa kudashoboka kwayo ntikuzabangamira izindi ngingo ziteganyijwe muri aya mategeko n’amabwiriza.
- 14.10. Banki ishobora kujya igira ibyo yongerwa cyangwa ihindura kuri aya mategeko n’amabwiriza nyuma yo kubikumenyesha hakoreshejwe uburyo buteganywa mu gaka ka 14.4 kandi ibyo yahinduye bigomba kubahirizwa mu buryo bwuzuye nk’ ibindi bigize aya mategeko n’amabwiriza.
- 14.11. Aya masezerano agize ubwumvikane bwose hagati y’impande ziyagiranye ku bijyanye n’ikivugwaho muri yo keretse igihe habaho guhagararirwa cyangwa igihe andi masezerano yo gutanga serivisi nta makemwa yaba yarakozwe kuri aya masezerano yaba yarakorwanywe uburiganya uretse ko byagaragazwa mu buryo bweruye cyangwa se agatangwaho icyitegerereze muri aya masezerano, afite ububasha hejuru y’ukundi guhagararira kose kwabayeho mbere, inyandiko, amasezerano, ubwumvikane, ubutumwa bwahererekanyijwe, cyangwa imishyikirano yaba iyo mu magambo cyangwa iyanditse y’uruhande urwo ari rwo rwose muzigiranye aya masezerano.

15. KUMENYESHA

- 15.1. Banki ishobora kohereza amakuru arebana na konti ya MoFlex ikoresheje ubutumwa bugufi bwanditse kuri

telefoni yawe yanditse kuri konti yawe ya MoMo.

- 15.2. Urazirikana ko ntacyo urishisha Banki ku bintu bitewe n’ibihombo, ubukererwe, ukutumvikana, ibyakwangirika, ibyakwiganwa cyangwa ibindi byose byaba bitagenze neza bitewe n’itambutswa ry’ubutumwa bujyanye n’inguzanyo za MoMo.

16. ITEGEKO RIGENGA AYA MASEZERANO NO GUKEMURA IMPAKA

- 16.1. Igihe cyose havuka ibiburanwa cyangwa ibibazo bijyanye bivuga ku bitagenze neza ku nguzanyo za MoMo, urasabzwa kubimenyesha serivisi ishinze kwita ku bakiliya kugira ngo uhabwe ubufasha cyangwa igisubizo.
- 16.2. Ushobora gushyikiriza ikirego cyangwa ikibazo cyawe icyo ari cyo cyose serivisi ishinze kwita ku bakiliya ukoresheje telefoni, ubutumwa bugufi bwanditse kuri telefoni, imeyili, cyangwa ukagana ibiro bibishinze.
- 16.3. Banki igombwa kugaragaza ko yakiriye ikirego cyawe idatinze mu minsi ibiri (2) y’akazi nyuma yo kucyakira.
- 16.4. Banki igomba gukemura ibirego byose yaregowe mu gihe cy’iminsi cumi n’itanu (15) nyuma yo kucyakira, hashingiwe ku biteganyijwe mu bika bikurikira.
- 16.5. Uzajya uhabwa amakuru akubwira aho bigeze nibura buri minsi itanu (5) kugeza ikibazo cyawe kimaze gucyemuka neza.
- 16.6. Igihe Banki yabona ko ikirego giteye ku buryo ari urusobe, igomba, mu gihe cy’iminsi (5) imaze kucyakira, kukumenyesha mu nyandiko ko cyashyizwe muri urwo rwego kandi ikakugaragariza ibyashingiweho bifatika. Mu minsi cumi n’itanu (15), Banki igomba gusohora inyandiko igaragaza intambwe zagiye ziterwa, aho ibintu bigeze ndetse n’igihe



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- cy'agateganyo bizayisaba kugira ngo ibe ibonye igisubizo cyuzuye.
- 16.7. Igihe wakumva utanyuzwe n'igisubizo Banki iguhaye cyangwa utanyuzwe n'amakuru iguhaye y'aho bigeze ushoboa kuzamura ikibazo cyawe ukagishyikiriza inteko ishinzwe gukemura ibibazo, byaharenga bikagezwa kuri Banki nkuru y' u Rwanda cyangwa ishami ry'umuvunyi rishinzwe iby'imali hagendewe ku mategeko akurikizwa.
- 16.8. Nta na kimwe muri iyi ngingo gishobora gutambamira cyangwa kubangamira uburenganzira uhabwa n'amategeko hashingiwe ku mategeko n'amabwiriza.
- 16.9. Aya masezerano agomba kugengwa no gusobanurwa hashingiwe ku mategeko akurikizwa muri Repubulika y'u Rwanda kandi abayagiranye baremera ko impaka zose zavuka kuri aya masezerano zashyikizwa inkiko zo muri Repubulika y'u Rwanda.



17. Umugereka
17.1. Gutanga inguzanyo

Gutanga inguzanyo	Uguriza “ MoFlex ”
Imiterere	Umuguzi yishingirwa hagendewe ku myitwarire ye mu bikorwa by’ubucuruzi akorera kuri MMRL wallet, ndetse n’ibindi bintu bigenwa na ERW.
Igie cy’inguzanyo n’ibiguzi	<p>Dore imiterere y’iki gicuruzwa n’igena ry’ibiciro; bigaragara mu buryo burambuye mu mabwiriza y’inguzanyo ya ERW, ashobora kuvugururwa bya hato na hato</p> <ul style="list-style-type: none">• Umubare w’inguzanyo utajya muni (Frw): 500 Frw• Umubare w’amafaranga utarenza (Frw): 1,300,000 Frw• Ingwate: Nta ngwate iteganywa amafaranga ayigenewe akatwa mu buryo bwikora• Igihe gishoboka inguzanyo ishobora kumara: iminsi 7, iminsi 14, iminsi 21, iminsi 30• Inyungu ku nguzanyo: hagati ya 7% na 14% hashingiwe ku rwego umukilia ariho mu gutera impungenge• Inyungu ituruka mu itandukaniro ry’imivunjire (igihe hari itandukaniro ryabaye mu mivunjire): imeze nk’inyungu isanzwe ku gihe cy’inyongera.• Igihano: Kibarirwa ku gihe cy’icyumweru cyangwa kingana n’igihe inguzanyo imaze• Amafaranga y’igihano kuri buri nshuro: ataranze 14%• Amafaranga yo kwishyura inguzanyo azajya ahita yikata• Umukiliya yemerewe kwishyura mbere• Buri nguzanyo izaba igomba kuba yarangije kwishyurwa (habariwemo n’amafaranga umukiliya yishyuzwa yo gukora dosiye y’inguzanyo) mu guhe ntarengwa yo kwishyura avansi y’inguzanyo. Igihe umukiliya aba agifite amafaranga atarishyura ku nguzanyo y’ibanze cyangwa ya dosiye y’inguzanyo atarishyura akarenza itariki ntarengwa yo kwishyura, ntabwo yemerewe gukomeza gufata inguzanyo.• Igihe amafaranga y’inguzanyo yahaye umukiriya cyangwa amafaranga yishyurwa kuri dosiye y’inguzanyo atarishyurwa mu gihe kirenze iminsi mironko icyenda (90), ERW izaba ifite uburenganzira bwo gushyira uwahawe inguzanyo wananiwe kwishyura ayo mafaranga mu kigo gishyinzwe gukurikirana inguzanyo (CRB). Uwo muntu ntazongera kwemererwa kubona izindi nguzanyo keretse igihe byagenwa ukundi na ERW.