AMATEGEKO N'AMABWIRIZA YA Shuga

AMATEGEKO N'AMABWIRIZA AGENGA GUSABA NO GUKORESHA SERIVISI YA Shuga

1. Amasezerano

1.1. Aya Masezerano akubiyemo Amategeko n'Amabwiriza yemeranyijweho hagati yawe (Umukiliya/Ugurijwe), Mobile Money Rwanda Limited (igarukwaho muri aya masezerano nka "MMRL") na Bank of Kigali Plc (igarukwaho muri aya maserano nka Banki). Aya mategeko n'amabwiriza ndetse n'ibishobora kuyavugururwamo cyangwa biyashamikiyeho mu buryo ubwo ari bwo bwose, bishobora kubonwa hifashishijwe urubuga rwacu https://www.mtn.co.rw/momo-terms/. Kopi zayo zizajya zisangwa ku biro bitanga serivisi kandi agomba gutangira gukurikizwa agishyirwa hanze. Igihe wemeye gukomeza gukoresha serivisi za **Shuga,** bifatwa nkaho wemeye aya Mategeko n'Amabwiriza.

1.2 Aya Mategeko n'Amabwiriza ("Amabwiriza agenga gukoresha") arakureba kandi atangira gukurikizwa uhereye igihe wiyandikishije muri serivisi ya **Shuga** unyuze ku miyoboro wifashisha ukoresha serivisi za Mobile Money (MoMo).

1. **KWEMERA AMATEGEKO N'AMABWIRIZA**

2.1. Mbere yuko usaba **Shuga** unyuze ku miyoboro wifashisha ukoresha serivisi za Mobile Money (MoMo), ugomba gusoma kandi ukumva neza Amategeko n'Amabwiriza agenga ikoreshwa rya **Shuga**.

2.2. Niba utemera aya Mategeko n'Amabwiriza, kanda "Decline" kuri menu ya MoMo.

2.3 Uzafatwa nk'uwasomye, wumvise kandi wemeye aya mategeko n'amabwiriza igihe:

2.3.1 ukanze ahanditse "Accept" kuri menu ya MoMo, aho usabwa kwemeza ko wasomye, wumvise kandi wemeye gukurikiza aya Mategeko n'Amabwiriza;

2.3.2 ushyizemo umubare w'ibanga wa Mobile Money igihe ubisabwe wiyandikisha muri **Shuga**

2.4. Iyo usabye Shuga, uba wemeye kubahiza aya mategeko n'amabwiriza azagenga itangwa, ikoreshwa n'icungwa ry'iyi serivisi. Niba utemeranya n'aya mategeko n'amabwiriza, hagarika kwiyandikisha, ureka gushyiramo umubare w'ibanga kugira ngo ukomeze gusaba.

Uzafatwa nk'uwasomye, wumvise kandi wemeye aya mategeko n'amabwiriza igihe:

2.5. wemeje amakuru bwite binyuze kuri serivisi ya USSD cyangwa apurikasiyo ya telefoni ngendanwa

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2.5.1 wemeje ko wakiriye ubutumwa bukumenyesha ko wiyandikishije kandi ko watangiye gukoresha neza Serivisi ku nshuro ya mbere;

1. ukoresheje cyangwa ukomeje gukoresha serivisi.

Niba ufite uburenganzira bwo gukoresha serivisi kandi wemeza ko aya Mategeko n'Amabwiriza avugwa muri aya masezerano kandi wemeza ko atanyuranye n'ubundi burenganzira Banki ishobora kuba ifite bijyanye na serivisi zavuzwe nk'uko biteganywa n'itegeko.

Umenye kandi wemeye ko Banki itanga **Shuga** mu buryo bw'ikoranabuhanga gusa kandi wemeye gukorana ubucuruzi na Banki no gukoresha **Shuga** mu buryo bw'ikoranabuhanga gusa binyuze kuri menu ya MoMo. Ikibazo cyose wagira cyerekeranye na **Shuga** kigomba gushyikirizwa MMRL binyuze mu biro byayo bishinzwe kwita ku bakiliya. Mu rwego rwo kwirinda kutabyizera, umenye kandi wemeye ko utazigera wemererwa kwakirira cyangwa gusabira serivisi zirebana na **Shuga** ku ishami cyangwa amashami ya Banki keretse igihe ubiherewe uburenganzira na MoMo. Umenye kandi wemeye ko ibiro bishinzwe gufasha abakiliya bitari ishami rya Banki cyangwa umu ajenti wa sosiyete itanga iyi serivisi mu rwego rwo gukora ubucuruzi bujyanye n'amabanki cyangwa kohererezanya amafaranga kandi ko uzabyuhabiriza.

Abatanga Serivisi bashobora kongeraho, guhindura, kuvugurura cyangwa gusiba bimwe mu bigize aya mategeko n'amabwiriza mu gihe kiri imbere kandi uzabimenyeshwa hakoreshejwe ubutumwa bugufi (SMS) kandi azaba akureba nk'uko ibikubiye muri aya mategeko n'amabwiriza bikureba.

2. **IBISOBANURO**

Muri aya mategeko n'amabwiriza, amagambo n'amuga bikurikira (bika iki gice niba ukeneye kumva neza ikigambiriwe) bisobanurwa mu buryo bukurikira:

1. **"Shuga"** bisobanuye igicuruzwa gitangwa hagamijwe guha inguzanyo abakoresha Mobile Money Rwanda LTD nk'uko bivugwa muri aya mategeko n'amabwiriza.
2. **"Amasezerano"** bisobanuye amategeko cyangwa andi mavugurura azakorwa mu gihe kiri imbere.
3. **"Amafaranga atarishyurwa"** bisobanuye amafaranga y'inguzanyo, ikiguzi cyangwa amande atarishyurwa nyuma y'igihe cyo kwishyura inguzanyo.
4. **"Ikigo Gishinzwe Gukusanya Amakuru ku Nguzanyo"** cyangwa **"CRB"** bisobanuye ibiro byahawe ububasha n'amategeko ya Leta y'u Rwanda kugira ngo bibike kandi bicunge

amakuru ku nguzanyo kandi bisangize amakuru y'umukiliya ajyanye n'inguzanyo abayashaka babifitiye uburenganzira.

5. **"Umukiliya"** bisobanuye umuntu wiyandikishije kugira ngo akoreshe serivisi kandi wemeye aya mategeko.

6. **"Ibiro bishinzwe kwita ku bakiliya"** bisobanuye ibiro bya MTN byahariwe gutanga Serivisi nk'uko biteganywa n'aya mategeko.

7. **"E-Value"** bisobanuye umubare nkoranabuhanga utangwa na MMRL, uhererekanywa binyuze muri sisitemu ya mobile money, ukerekana ko wemerewe ingano y'amafaranga runaka.

8. **"Igikoresho"** bisobanuye telefoni ngendanwa, simukadi yanditse muri mobile money ndetse/cyangwa ikindi gikoresho ukoreshereza hamwe n'ibindi kikagufasha gutumanaho.

9. **"Igihe cyo kwishyura inguzanyo"** bisobanuye igihe cyemeranyijweho cyo kwishyura inguzanyo yose, cyaba iminsi irindwi (7), cumi n'ine (14) cyangwa mirongo itatu (30), kibarwa uhereye ku munsi wa inguzanyo yatanzweho. Mu kwirinda gushidikanya ariko hadateshejwe agaciro ibivugwa muri aya masezerano, igihe cyo kwishyura gitangira kubarwa amafaranga y'inguzanyo acyoherezwa kuri konti ya MoMo nk'uko bikubiye muri Serivisi, ariko ntikigomba kurenza iminsi mirongo itatu (30). Iki gihe cyo kwishyura ntabwo kigomba kubangamirwa n'ubundi busabe ubwo aribwo bwose butarengeje ingano y'amafaranga yagenwe kugeza inguzanyo yose yishyuwe neza.

10. **"Ikiguzi" cyangwa "Amafaranga yo kohereza"** bisobanuye ikiguzi cy'inguzanyo nk'uko byemeranyijweho kandi giteganywa n'aya mategeko kandi akubiyemo ibiguzi n'imisoro biteganywa n'amategeko y'igihugu. Ikiguzi gishobora guhinduka igihe icyo aricyo cyose bigenwe na MMRL cyangwa Banki bikamenyekanishwa mbere y'iminsi 30 nk'uko bisabwa n'amategeko:

"Inyungu ku gihe cy'inguzanyo" bisobanuye ikiguzi cyangwa ijanisha runaka rishyirwa ku mafaranga y'inguzanyo igihe igiciro ku isoko cyazamutse. Iki kiguzi gishyirwaho kuri buri zamuka ry'igiciro.

"Inyungu ku bukererwe" bisobanuye amafaranga ashyirwaho iyo igihe cyo kwishyura cyongerewe kikarenza itariki yari yaragenwe. Iyi nyungu ibarirwa ku mafaranga atarishyurwa, ikongerwa ku kunguzanyo yose igomba kwishyurwa.

11. “Utanga serivisi” bisobanuye, nk’uko biteganywa, Bank Of Kigali Plc (“Banki”), yahawe uburenganzira na Banki Nkuru y’u Rwanda kugira ngo ikore ubucuruzi mu rwego rw’ama banki kandi ikaba ari yo itanga inguzanyo binyuze mu nguzanyo ya **Shuga**, cyangwa Mobile Money Rwanda Limited (“MMRL”), yahawe uburenganzira na Banki Nkuru y’u Rwanda kugira ngo itange serivisi kandi ikaba nyiri sisitemu ya Mobile Money (“MoMo”) ariyo inyuzwamo inguzanyo ya **Shuga**, yaba yonyine (“Utanga serivisi”) cyangwa ifatanyije n’ikindi kigo (“Abatanga serivisi”), bagatanga kandi bagacunga inguzanyo ya **Shuga** product hashingiwe kuri aya mategeko n’amabwiriza.

12. “**MMRL” cyangwa “MoMo**” bisobanuye **Mobile Money Rwanda Limited**, sosiyete yigenga yanditse muri Repubulika y’u Rwanda nka sosiyete idahuje imari na ba nyirayo nk’uko biteganywa n’Itegeko rigenga Ibigo by’Ubucuruzi.

13. **“Guverinoma”** bisobanuye guverinoma ya Repubulika y’u Rwanda.

14. **“Umubare ntarengwa wa Shuga”** bisobanuye umubare munini w’ingano y’inguzanyo wemerewe muri Serivisi nk’uko byasobanuwe, byashyizweho kandi wabimenyeshejwe natwe mu bihe bitandukanye hashingiwe ku manota yawe y’inguzanyo.

15. **“Kwishyura”** bisobanuye kwishyura amafaranga ayo ariyo yose akubiye muri Serivisi nk’uko bisobanurwa muri aya mategeko, harimo ariko bitagarukiye ku kwishyura inguzanyo n’andi Mafaranga ayishingiyeho.

16. “**Banki**” bisobanuye Bank Of Kigali Plc, sosiyete yanditse muri Repubulika y’u Rwanda nka sosiyete idahuje imari na ba nyirayo nk’uko biteganywa n’Itegeko rigenga Ibigo by’Ubucuruzi kandi ikaba yarahawe uburenganzira bwo gutanga Serivisi na Banki Nkuru y’u Rwanda (BNR) nk’uko zigaragara ku rubuga rwacu.

17. **“Serivisi ya MoMo”** bisobanuye serivisi ya mobile money ikwemerera gushyira amafaranga kuri konti yawe ya MoMo, hanyuma ukabasha kohereza amafaranga, kwishyura, gusaba inguzanyo no kuzigama binyuze kuri Sisitemu ya MoMo.

18. “**Sisitemu ya MoMo**” bisobanuye urubuga tekiniki rucungwa na MMRL mu Rwanda mu rwego rwo gutanga Serivisi za MoMo hifashishijwe Ihuzanzira.

19. "**PIN ya MoMo**" bisobanuye kode y'ibanga bwite uhitamo ikagufasha gukoresha konti yawe ya MoMo nk'uko biteganywa n'Amategeko n'Amabwiriza agenga Gukoresha MoMo.
20. **"Uwiyandikishije muri MoMo**" bisobanuye umuntu uwo ariwe wese wiyandikishije kugira ngo akoreshe sistemu ya MoMo yohereza cyangwa yakira amafaranga cyangwa yishyura.
21. **"Ihuzanzira"** bisonabuye sisitemu ya GSM yifashishwa mu itumanaho rya telefoni ngendanwa icungwa na MTN Rwandacell Plc (MTN) muri Repubulika y'u Rwanda.
22. "Ubusabe" bisobanuye ubusabe cyangwa amabwiriza yakirwa n'abatanga serivisi aturutse kuri wowe cyangwa uwo bigaragara ko ari wowe binyuze ku Ihuzanzira na Sisitemu kandi uko abatanga serivisi yabyemerewe.
23. **"Simukadi"** bisobanuye igikoresho kiranga umukiliya gishobora gukoreshwa muri telefoni yabugenewe kikagufasha kugera ku Ihuzanzira no gukoresha Serivisi ya MoMo.
24. **"SMS"** bisobanuye serivisi y'ubutumwa bugufi igizwe n'ubutumwa bwanditse bwoherezwa ku gikoresho cy'ikoranabuhanga buturutse ku kindi gikoresho cy'ikoranabuhanga.
25. "I**biciro bya MoMo**" bisobanuye ibiciro n'ikiguzi wishyura MMRL kubera ko wakoze igikorwa icyo aricyo cyose cyo kohereza amafaranga.
26. **"Urubuga rwacu"** bisobanuye urubuga rufite aderesi ikurikira: http://www.mtn.co.rw.
27. "Twebwe," "Ibyacu," na "Twe," bisobanuye abatanga serivisi, harimo n'abazungura cyangwa bagahabwa ububasha n'abatanga serivisi.
28. **USSD"** bisobanuye Unstructured Supplementary Service Data, ikunze kwita "Kode Zihuse" cyangwa "Kode za Telefoni Isanzwe", amabwiriza y'itumanaho akoreshwa na telefoni zifashisha ikoranabuhanga rya GSM mu gutumanaho na mudasobwa za MMRL muri Serivisi ya USSD itangwa na MTN.
29. "**Wowe**" or "**Icyawe/Ibyawe**" bisobanuye Umukiliya, harimo n'abahagarariye Umukiliya.

Ijambo "**Umukiliya"** rivuze umuntu w'igitsina gabo cyangwa igitsina gore n'abandi babihererwa uburenganzira.

Amagambo yakoreshejwe mu buke ashobora kugira ubusobanuro bwo mu bwinshi n'ayakoreshejwe mu bwinshi bikaba uko.

Imitwe iri muri aya Mategeko n'Amabwiriza igamije koroshya uko asomwa gusa. Ntabwo ihindura uko aya Masezerano asobanurwa.

3. **GUSABA INGUZANYO**

Kugira ngo usabe inguzanyo ya **Shuga** muri Banki, ugomba kuba wujuje imyaka 18 kandi warayindakishije muri MoMo, ukaba unayikoresha. Banki ifite uburenganzira bwo kugenzura muri Mobile Money Rwanda Limited uko konti yawe ya MoMo ihagaze n'uburyo ikoreshwa.

Uzaba wemerewe gusaba **Shuga** hashingiwe ku buryo bwihariye bwo kwemeza inguzanyo bwashyizweho n'Abatanga Serivisi. Ubu buryo bwo kwemeza busuzuma imikoreshereze ya serivisi ya MoMo n'andi makuru y'inyongera ashobora guhinduka uko igihe kigenda gishira, byose bikurikije uko Banki ibibona.

Uha Banki uburenganzira bwo kubona amakuru yawe bwite ari mu maboko ya Mobile Money Rwanda Limited kugira ngo itange **Shuga**, harimo nomero ya telefoni, amazina yawe, itariki y'amavuko, nomero y'indangamuntu cyangwa pasiporo, n'andi makuru yose azafasha Banki kukumenya no kuzuza ibisabwa mu mategeko ya agenga kumenya umukiliya (KYC).

Uha kandi Banki uburenganzira bwo kubona amakuru ajyanye n'imikoreshereze yawe ya **Shuga** igihe Banki ibonye ko bikenewe mu gutanga serivisi.

Mu gusaba inguzanyo ya **Shuga**, wemera ko amakuru yawe bwite akusanywa kandi akoreshwa n'Abatanga Serivisi gusa ku mpamvu zo gutanga, gucunga, no kwishyura inguzanyo. Amakuru yawe bwite ashobora gusangirwa n'abatanga serivisi b'inyongera, abagenzuzi, cyangwa ibigo by'inyandiko z'inguzanyo gusa igihe bikenewe mu ishyirwa mu bikorwa ry'aya masezerano no mu buryo bwemewe n'amategeko. Ufite uburenganzira bwo guhagarika uruhushya, gusaba kubona amakuru yawe, kuyakosora, kuyasiba, cyangwa guhakana imikoreshereze yayo, hakurikijwe inshingano z'amategeko za Banki. Amakuru ntazabikwa igihe kirekire kirengeje icyagenwe.

Uhaye kandi Abatanga Serivisi uburenganzira bwo gusuzuma amakuru yawe ya MoMo y'igihe cyashize, harimo kugura amainite, kohereza amafaranga, kubitsa, no kohereza amafaranga, bifitanye isano na nomero

yawe y'indangamuntu, mu rwego rwo gusuzuma ubushobozi bwawe bwo kwishyura inguzanyo. Umenye kandi wemeye ko ayo makuru ashobora gusangirwa neza n'abashyinzwe amakuru bemewe n'amategeko y'inyongera, mu rwego rwo gusuzuma ubushobozi bwawe bw'inguzanyo gusa.

Uhaye Abatanga Serivisi uruhushya rwo kubona amakuru y'inguzanyo yawe rimwe na rimwe ava muri TransUnion Rwanda cyangwa ikigo cyemewe gitanga amakuru ku nguzanyo, mu rwego rwo gusuzuma ubushobozi bwawe bwo kwishyura. Uhaye kandi uruhushya ko amateka yawe yo kwishyura ashobora gusangirwa n'icyo kigo hakurikijwe amategeko.

Uhaye kandi Abatanga Serivisi uburenganzira bwo kubona amakuru yawe ava muri Credit Reference Bureau (CRB) igihe Banki izabikenera mu rwego rwo gutanga serivisi.

Banki ifite uburenganzira bwo kubona andi makuru ajyanye n'ubusabe bwawe bwa **Shuga**, nko ku ikoreshwa rya serivisi za MTN Rwanda n'izindi. Kudatanga ayo makuru ku gihe cyateganyijwe bishobora gutuma Banki yanga ubusabe bwawe bw'inguzanyo.

Kwemezwa na Banki k'ubusabe bwawe bwa **Shuga** bizatangazwa binyuze muri SMS izoherezwa kuri nomero ya telefoni yawe ihujwe na konti yawe ya MoMo.

Gufunguza konti ntibivuze ko hari amasezerano yihariye hagati yawe na MMRL uretse arebana na konti yawe ya **Shuga** n'amategeko ya serivisi ya MoMo agenga abakiliya.

Banki ifite uburenganzira bwo kwanga gusaba kwawe **Shuga** cyangwa gukuraho icyo kwemera igihe icyo ari cyo cyose ku bushake bwa Serivisi, ikagaragaza impamvu.

4. IBICIRO BYO KWISHYURA

Wemeye kwishyura amafaranga ya serivisi yo kohereza amafaranga afite aho ahuriye n'uko ukoresha serivisi za **Shuga**.

Umubare w'amafaranga y'inguzanyo usaba n'uw'ayo uzishyurwa ("amafaranga yose") bizerekanwa kuri USSD nka "Inguzanyo" na "Kwishyura".

Ugomba kwishyura ukoresheje MoMo, kandi Banki ifite uburenganzira bwo gukura amafaranga kuri konti yawe ya MoMo igihe inguzanyo yujuje igihe cyo kwishyurwa kandi utarayishyura mbere y'itariki yateganyijwe (hatabayeho kubimenyekanisha).

Mu gusaba inguzanyo ya **Shuga**, wemera ko Banki na Mobile Money Rwanda Limited (MMRL) bashobora gukura amafaranga kuri konti ya MoMo yose yanditse mu mazina yawe agaragara ku ndangamuntu, atari konti ifitanye isano na nomero ya telefoni wakoresheje usaba inguzanyo gusa. Uzamenyeshwa binyuze kuri SMS mbere y'uko amafaranga akurwaho.

Uru ruhushya ruzakora gusa kuri konti za MoMo zanditse ku mazina yawe, kandi ushobora kurukuraho igihe icyo ari cyo cyose, wandikira Banki, ariko ntibizagabanya ibirarane by'inguzanyo.

Uzohererezwa SMS mbere y'itariki yo kwishyura ikubwira (i) amafaranga y'inguzanyo atarishyurwa, (ii) amafaranga yo kohereza aho biri ngombwa, na (iii) ingaruka zo gutinda kwishyura, harimo n'ibihano. SMS izanakumenyesha ko nutishyura ku gihe, Banki izaba ifite uburenganzira bwo gukura amafaranga kuri konti za MoMo zose zanditse ku mazina ari ku ndangamuntu yari, atari konti yonyine ifitanye isano na nomero ya telefoni wakoresheje. Ibyo bizakorwa gusa igihe inguzanyo igeze igihe cyo kwishyurwa kandi ntiyishyurwe.

Igihe cyo kwishyura inguzanyo kibarwa kuva igihe inguzanyo itangiwe ("Tenure") kigaragazwa kuri USSD.

Ntuzishyuzwa amafaranga arenze ayo wagaragarijwe mu busabe bwawe bw'inguzanyo mu gihe cyose ingano y'inguzanyo itararangiza kwishyurwa.

Ushobora kwemera (guha uburenganzira) cyangwa kwanga inguzanyo ya **Shuga** ukurikije amabwiriza ari mu menu ya MoMo kuri telefoni yawe.

Ubusabe bwawe nibwemezwa, amafaranga y'inguzanyo azashyirwa kuri konti yawe ya MoMo.

5. RAPORO Y'AMAKURU

Ushobora gusaba raporo cyangwa inyandiko y'ibikorwa byawe bijyanye n'inguzanyo ya MoMo ukoresheje Igikoresho cyawe ("**Shuga** Mini Statement").

Raporo nto **ya Shuga** izerekana amakuru y'ibikorwa 5 uheruka gukora (cyangwa umubare w'ibikorwa wemejwe n'Utanga Serivisi) kuri konti yawe ya **Shuga** ugeraho ukoresheje Igikoresho cyawe.

Raporo nto ya **Shuga** ntizoherezwa icapye ahubwo izakugeraho binyuze muri SMS kuri nomero ya telefoni ifitanye isano na konti yawe ya MoMo cyangwa mu bundi buryo bw'ikoranabuhanga Banki izahitamo uko ibona bikwiye. Uzishyura amafaranga yishyurwa na MMRL mu gihe cyo kohereza raporo nto ya **Shuga**.

Ushobora kandi gusaba raporo nto ya **Shuga** icapye cyangwa inyandiko zicapye za banki zijyanye na konti yawe ya **Shuga** mu Biro Bishinzwe Kwita ku Bakiliya "Customer Care Centre." Uzishyura amafaranga asabwa na Customer Care Centre ku nyandiko zicapye, igihe zizaba zihari.

Uretse ikosa rikomeye ryagaragaye, raporo nto ya **Shuga** yoherezwa kuri konti yawe ya **Shuga** iba igihamya cyemewe cy'ibikorwa byose byakozwe kuri **Shuga** mu gihe cyagaragajwe muri Raporo Nto na/ cyangwa muri raporo ya banki.

6. **UBURANGANZIRA BUDAHINDURWA BW'UTANGA SERIVISI**

Uhaye Banki uburenganzira budasubirwaho bwo gukora ku byifuzo byose Banki yakiriye bivuye kuri wowe (cyangwa bivugwa ko byavuye kuri wowe) binyuze mu Sisitemu kandi ukaba uzabazwa kuri byo bikorwa, nubwo ibyo byifuzo bitaba byemewe na we cyangwa bitajyanye n'uburenganzira wahaye Banki mbere.

Igihe usabye Banki guhagarika igikorwa cyangwa amabwiriza nyuma y'uko Banki yakiriye icyifuzo cyawe, Banki ishobora ku bushake bwayo guhagarika icyo gikorwa cyangwa amabwiriza ariko ntifite inshingano yo kubikora.

Banki ifite uburenganzira bwo gushyira mu bikorwa amabwiriza ajyanye na **Shuga** uko bishobora gusabwa n'icyemezo cy'urukiko, inzego z'ubuyobozi cyangwa ikigo kirebwa n'amategeko abigenga.

Mu gihe habayeho kutumvikana ku mabwiriza ayo ari yo yose yakiriwe na Banki avuye kuri wowe ndetse no kuri aya Mategeko n'Amabwiriza, aya Mategeko n'Amabwiriza ni yo agomba gukurikizwa.

7. **IGIKORESHO CY'UMUKIRIYA N'INSHINGANO ZE**

Uziyishyurira kandi ugumishe mu buryo bwiza kandi butekanye Igikoresho cyawe gikenewe kugira ngo ukoreshe serivisi ya MoMo na **Shuga**.

Uzaba ushinzwe kwemeza ko Igikoresho cyawe gikora neza. Banki ntizabazwa ibyago cyangwa kunanirwa kose guterwa n'ikibazo cy'igikoresho cyawe, kandi ntizabazwa n'utundi dukorwaremezo tw'ikoranabuhanga cyangwa virusi zishobora guterwa no gukoresha Sisitemu, Serivisi, cyangwa Igikoresho.

Ugomba kubahiriza amabwiriza yose, uburyo, n'amategeko ari muri aya Mategeko n'Amabwiriza ndetse n'inyandiko iyo ari yo yose Banki iguha yerekeranye no gukoresha serivisi ya MoMo na **Shuga**.

Uhaye Banki uburenganzira kandi wemeye ko ari wowe wenyine ushinzwe kubika no gukoresha neza Igikoresho cyawe no kurinda PIN yawe ya MoMo. Ugomba kwemeza ko PIN yawe ya MoMo itamenyekana cyangwa ngo igere mu maboko y'umuntu udafite uburenganzira. Banki ntizabibazwa igihe PIN yawe ya MoMo PIN imenywe n'undi muntu, kandi wemeye kudashinja Banki uruhare mu byago byose byaterwa no gutangaza PIN yawe ya MoMo.

Ugomba gufata ingamba zose zishoboka kugira ngo utahure ikoreshwa ritemewe rya serivisi ya MoMo na **Shuga**. By'umwihariko, ugomba kwemeza ko ubutumwa bwose uhabwa na Banki burebwa kandi busuzumwa nawe cyangwa mu mwanya wawe vuba bishoboka nyuma yo kubwakira, ku buryo ikoreshwa ritemewe rya serivisi ya MoMo rihita ribonwa.

Ugomba guhita ubimenyesha MoMo binyuze muri Customer Care Centre niba:

1. Ufite impamvu yo gukeka ko PIN yawe ya MoMo yamenywe cyangwa ishobora kuba yaramenywe n'undi muntu udafite uburenganzira kandi/cyangwa iri mu byago byo kuba yavumburwa; cyangwa
2. Ufite impamvu yo kwemera ko ikoreshwa ritemewe rya Serivisi ryaba ryarakozwe cyangwa rishobora kuba ryarakozwe, ndetse n'igikorwa cyaba cyarabaye mu buryo butemewe n'amategeko cyangwa cyariganwe.

Ugomba guhora ukurikiza amabwiriza y'umutekano atangwa na MoMo igihe cyose cyangwa andi mabwiriza ajyanye na Serivisi igihe cyose. Umenye kandi ko kunanirwa gukurikiza amabwiriza y'umutekano bishobora gutuma ibanga rya Shuga ryawe rijya hanze. Ugomba kwemeza ko Serivisi zitazakoreshwa, ibyifuzo bitazatangwa cyangwa ibindi bikorwa bitazakorwa n'undi muntu utabifitiye uburenganzira.

Ntugomba gukoresha Serivisi mu buryo ubwo ari bwo bwose bushobora kugira ingaruka mbi ku Utanga Serivisi.

8. IBIHOMBO BITARI MU BYISHYURWA

Banki ntizabazwa igihombo icyo ari cyo cyose wagira mu gihe Serivisi zaba zibangamiwe cyangwa zitabonetse bitewe n'izi mpamvu zikurikira: (a) imikorere mibi cyangwa ihagarara ry'Igikoresho cyawe, cyangwa

(b) izindi mpamvu zose zitari mu bushobozi bwo kugenzurwa n'Utanga Serivisi, zirimo ariko zidashingiye gusa ku bihe by'akaga gakomeye (force majeure), amakosa, ihagarara, gutinda cyangwa kutaboneka kwa sisitemu ya MoMo, ibikorwa by'iterabwoba cyangwa by'umwanzi, kwangirika kw'ibikoresho, kubura amashanyarazi, ibihe by'ikirere bibi cyangwa imiterere y'ikirere idasanzwe, ndetse n'ihagarara ry'itumanaho rusange cyangwa iry'abikorera.

Banki ntizabazwa igihombo cyangwa ibyangiritse wagira bitewe n'ibi bikurikira cyangwa bifitanye isano na byo:

1. Kutaboneka kw'amafaranga ahagije kuri konti yawe ya MoMo.
2. Kunanirwa, kwangirika, guhagarara cyangwa kutaboneka kwa Sisitemu, igikoresho cyawe, Umuyoboro, Sisitemu ya MoMo cyangwa Serivisi ya MoMo, icyaba cyabiteye cyose.
3. Amafaranga ari muri MoMo wallet yawe kuba akurikiranywe n'inzira z'amategeko cyangwa izindi mbogamizi zibuza kwishyura cyangwa kohereza ayo mafaranga.
4. Kudatanga amabwiriza yuzuye kandi akwiriye ku bijyanye n'ubwishyu cyangwa ihererekanywa rifitanye isano na konti yawe ya **Shuga**.
5. Ikoreshwa ry'uburiganya cyangwa ritemewe n'amategeko rya Serivisi, Serivisi ya MoMo cyangwa igikoresho cyawe; cyangwa
6. Kutubahiriza aya Mategeko n'Amabwiriza, kimwe n'inyandiko cyangwa amakuru ayo ari yo yose watanzwe na Banki ajyanye n'ikoreshwa rya Serivisi ya MoMo na **Shuga**.

Mu gihe, ku mpamvu iyo ari yo yose itavuzwe mu gika cya 9.1 cyangwa 9.2, Serivisi zibangamiwe cyangwa zitabonetse, inshingano yonyine y'Utanga Serivisi hashingiwe kuri iri sezerano izaba ari ugusubizaho Serivisi vuba bishoboka mu buryo bwose bushoboka.

Uretse uko biteganywa mu gika cya 9.3, Banki ntizabazwa igihombo icyo ari cyo cyose giturutse ku kubangamirwa cyangwa kutaboneka kwa Serivisi, hatitawe ku cyabiteye cyose.

Banki ntizabazwa igihombo cy'inyungu, ubwizigame bwari buteganyijwe, cyangwa igihombo cyose kitaziguye cyangwa kibiturutseho, uko cyaba cya kosbaye kose, giturutse kuri Serivisi cyangwa gifitanye isano na zo, n'iyo Utanga Serivisi yaba yaramenyeshejwe ko bishoboka ko habaho icyo gihombo cyangwa hagira icyangirika. Ariko, ibibazo bijyanye n'amafaranga ari kuri konti yawe, byamenyeshejwe serivisi

z'abakiriya kandi byatewe no kunanirwa kwa sisitemu ya MoMo cyangwa **Shuga**, bizakemurwa byihutirwa, hakurikijwe amasezerano agena uko serivisi zihabwa abakiliya (SLAs) ya MMRL.

Inyemezabwishyu zose n'inshingano zose zishingiye ku mategeko zifatwa nk'ivanwaho burundu mu rwego rwemewe n'amategeko.

9. UBURENGANZIRA KU MUTUNGO MU BY'UBWENGE

Wemera ko uburenganzira ku mutungo w'ubwenge bwerekeye Serivisi ya MoMo (harimo n'impinduka, ivugururwa cyangwa inyongerabushobizi zikorwa igihe icyo ari cyo cyose) hamwe n'inyandiko zose zijyanye na zo Banki iguha binyuze muri Sisitemu ya MoMo cyangwa mu bundi buryo, ari umutungo wa Banki cyangwa w'abandi bantu Banki ifiteho uburenganzira bwo gukoresha no gutanga uburenganzira bwo gukoresha (sub-license) Sisitemu ya MoMo n'izo nyandiko. Ntugomba kurenga cyangwa guhonyora ubwo burenganzira ubwo ari bwo bwose ku mutungo mu by'ubwenge.

10. KWISHYURA IBIHOMBO

Kubera ko Utanga Inguzanyo yubahiriza amabwiriza cyangwa ibisabwa byawe bijyanye no gutanga Serivisi, wemera kwishyura no kurengera Utanga Inguzanyo ku gihombo icyo ari cyo cyose, amafaranga, ibyangiritse, ikiguzi, imishahara (fees) cyangwa ibisabwa (claims) Uwaguye inguzanyo yagira, yishyura cyangwa ihura na byo bitewe n'uko yakurikije amabwiriza yawe. Bityo, umukuraho inshingano zose ku gihombo cyangwa ibyangiritse wowe wagira bitewe n'uko Uwaguye inguzanyo yakurikije amabwiriza cyangwa ibisabwa byawe cyangwa yakurikije aya Mategeko n'Amabwiriza.

Indishyi zivugwa mu ngingo ya 11.1 zikubiyemo ibi bikurikira:

Ibyifuzo byose, ibirego, ibihombo, kwangiza bishobora kuregwa abatanga serivisi, bitewe n'uko bakoze cyangwa batakoze ku busabe bahawe bitewe n'imikorere mibi, ibikoresho bidahari by'ikoranabuhanga, gutakaza cyangwa kwangirika kw'amakuru; kubura amashanyarazi; kwangirika kw'ibikoresho bibika amakuru; ibiza by'ibidukikije; imvururu; ibikorwa byo gusenya ku bushake; ibikorwa byo kwangiza ku bw'iterabwoba; cyangwa ikindi kintu icyo ari cyo cyose kiri hanze y'ubushobozi bwo kugenzura gutanga Inguzanyo.

Harimo kandi ibibazo bituruka ku guhagarara kw'imiyoboro y'itumanaho, cyangwa kuyigoreka cyangwa ku kwishingikiriza ku wundi muntu uwo ari we wese, cyangwa ku makuru yose atari yo, adasomeka, atuzuye cyangwa atari yo yakiriwe mu busabe ubwo ari bwo bwose bwakiriwe n'Utanga Inguzanyo.

Sensitivity: MTN Internal

1. Igihombo cyangwa kwangizwa biturutse mu gukoresha, kwangiza cyangwa gutunga porogaramu z'abandi, bidafite aho bigarukira—sisiteme ikoresha mudasobwa, murandasi, cyangwa izindi porogaramu za mudasobwa zitandukanye.

Kwinjira muri konti yawe bitemewe, cyangwa irindi kosa iryo ari ryo ryose ribangamira umutekano wa konti yawe cyangwa gukoresha amakuru yawe, ndetse no kwibwa cyangwa kwangizwa kw'ibikoresho byawe.

Igihombo cyangwa kwangizwa bitewe no kutubahiriza aya Mategeko n'Amabwiriza, cyangwa gutanga amakuru atari yo, kimwe n'igihombo cyangwa igikozwe giterwa n'imikorere mibi cyangwa kutaboneka kwa serivisi cyangwa sisiteme by'abandi bantu (third parties), cyangwa bitewe n'uko undi muntu atabashije gutunganya igikorwa cy'ubucuruzi, ndetse n'igihombo cyose gishobora kugirwaho ingaruka ku Utanga Inguzanyo bitewe no kutubahiriza aya Mategeko n'Amabwiriza.

Ibyangiritse byose n'amafaranga y'indishyi agomba kwishyurwa uwagurije, bijyanye n'ibirego byose bishobora kumurega ngo ahabwe indishyi z'igihombo, mu gihe impamvu yateye icyo gihombo yari mu bushobozi bwawe bwo kuyirinda cyangwa kuyigenzura.

1. **Guhindura no Guhagarika Umubano**

Banki ishobora, igihe icyo ari cyo cyose, guhagarika umubano wayo w'ubucuruzi igirana nawe, ikanaguhagarika gukomeza gukoresha konti yawe ya **Shuga**. Byongeye kandi, Banki ishobora guhagarika inguzanyo yaguhaye kandi ikagusaba kwishyura imyenda yose isigaye muri iyo nguzanyo mu gihe Banki igena.

Hatabangamiwe uburenganzira bwa Banki nk'uko biteganywa mu ngingo ya 12.1, Banki ifite ububasha busesuye bwo, guhagarika cyangwa gufunga konti yawe ya **Shuga** mu gihe ibona bikwiye. Niba ukoresha inguzanyo za BK mu buryo butemewe, nabi, kuyikoresha birenze uko yateganyijwe, kurenga ku mabwiriza, uburiganya cyangwa kugerageza uburiganya bijyanye n'imikoreshereze ya serivisi, Banki ikabigaragaza.

Niba Banki isabwe kubahiriza itegeko runaka, amabwiriza cyangwa inama bitanzwe na Leta, inkiko, urwego rugenzura imari cyangwa urundi rwego rubifitiye ububasha.

Mu gihe Banki iketse cyangwa yemeje ko utubahirije aya mategeko n'amabwiriza agenga iyi serivisi (harimo no kutishyura inguzanyo iyo byemejwe ko igomba kwishyurwa)

Iyo guhagarika cyangwa guhindura serivisi bibaye ngombwa bitewe n'ibibazo bya tekiniki cyangwa ku mpamvu z'umutekano.

Kugira ngo byoroshye kuvugurura cyangwa kongerera ubushobozi ibikubiye muri serivisi cyangwa imikorere yazo igihe bikenewe.

Iyo konti igumye idakora mu gihe runaka cyagenwe na Banki, hakurikijwe amategeko n'amabwiriza akurikizwa mu Rwanda; cyangwa

Iyo Banki ifashe icyemezo cyo guhagarika gutanga izi Serivisi by'igihe gito cyangwa burundu kubera impamvu z'ubucuruzi cyangwa izindi mpamvu izo ari zo zose Banki ishobora kugena ku bushake bwayo bwite.

Ufite uburenganzira bwo gufunga cyangwa kureka gukoresha konti yawe y'inguzanyo ya **BK** igihe icyo ari cyo cyose.

Niba konti yawe y'inguzanyo ya **BK** ifite imyenda itarishyurwa (harimo amafaranga agomba kwishyurwa abatanga serivisi) mu gihe cyo kuyifunga, usabwa guhita wishyura ako kanya amafaranga yose ufitiye Banki.

Mu gihe Banki imenye inkuru y'urupfu rwawe, ntishobora kwemera igikorwa icyo ari cyo cyose gikorerwa kuri konti yawe cyangwa kubikuza kuri konti ya **[Izina rya Serivisi / Produit]**, keretse iyo hatanzwe inyandiko yemewe (Impapuro z'Ubutegetsi ku mutungo / Probate) itanzwe n'abahagarariye umutungo wawe bashyizweho byemewe n'Urukiko. Imyenda yose isigara igomba guhita yishyurwa ako kanya.

Guhagarika serivisi ntibikuraho uburenganzira n'inshingano biba byarashyizweho n'impande zombi.

2. KUMENYESHA NO KUBIKA AMAKURU BWITE Y'UMUKILIYA

Ubu uhaye banki uburenganzira busesuye bwo gukoresha amakuru uyihaye, ajyanye na konti yawe y'inguzanyo ya BK n'ibindi byose bijyanye n'imikoreshereze ya serivisi.

Kuri no kuva ku nzego z'umutekano z'imbere mu gihugu cyangwa ku nzego zibifitiye ububasha mu by'amategeko cyangwa mu buyobozi bw'igihugu, hagamijwe gufasha mu gukumira, gukora iperereza no gukurikirana ibyaha cyangwa uburiganya.

Kuri no kuva ku batanga serivisi , abacuruzi, intumwa z'ibigo bitanga serivisi (agents), cyangwa ikindi kigo icyo ari cyo cyose gishobora kuba ishami ry'utanga serivisi (subsidiary) ku mpamvu zumvikana z'ubucuruzi zijyanye na serivisi zitangwa.

Ku Kigo gitanga amakuru ku bijyanye n'inguzanyo (CRB)

Ku banyamategeko b'utanga Serivisi, abagenzuzi b'imari (auditors), abandi bajyanama b'umwuga, ku rukiko urwo ari rwo rwose cyangwa urwego rw'ubukemurampaka, mu rwego rw'ibikorwa byose bijyanye n'imanza cyangwa igenzura ry'imari.

Kuri MMRL na Banki bijyanye na serivisi ya MoMo n'inguzanyo za BK.

Ku mpamvu z'ubucuruzi zumvikana zijyanye no gukoresha serivisi, nko kwamamaza no gukora ubushakashatsi bijyanye na zo.

Mu bikorwa by'ubucuruzi birimo ariko ntibigarukira gusa ku kugenzura ubuziranenge no kwemeza ko sisiteme zikora neza.

Wemeye ko dushobora kubika amakuru y'ibikorwa byawe (Transaction data) **mu gihe kingana n'imyaka icumi (10)** nyuma yo kurangira kw'aya masezerano, cyangwa nk'uko amategeko cyangwa amabwiriza abiteganya.

1. **IBITEGANIJWE**

Terms and Conditions (as may be amended from time to time) form a legally binding agreement.

Aya mategeko n'amabwiriza (ashobora guhindurwa buri gihe) agize amasezerano ashimangiwe n'amategeko.

Aya masezerano n'uburenganzira cyangwa inshingano zose zishingiye kuri yo ntashobora guhabwa undi muntu uwo ari we wese utari wowe.

Ntimushobora kwimurira cyangwa guha undi muntu uburenganzira mufite muri aya masezerano utabanje kubona uruhushya rwacu rwanditse.

Dushobora guhindura aya **Mategeko n'Amabwiriza** igihe icyo ari cyo cyose bitewe n'itegeko rishya, yatowe n'ubuyobozi, Leta cyangwa guhinduka kw'igipimo cy'ivunjisha, gushyiraho cyangwa guhindura imisoro ya Leta, cyangwa se bitewe n'isuzuma rya gahunda z'ubucuruzi, impinduka mu rwego rw'inganda, inama zitangwa n'inzego zigenzura, cyangwa izindi mpamvu tubona zikwiye.

Tuzakumenyesha impinduka zose ku **Mategeko n'Amabwiriza** tubinyujije mu butumwa bugufi SMS, ku mbuga zacu nkoranyambanga, cyangwa ku zindi nzira twumva zikwiye. Impinduka zizatangira gukurikizwa iminsi mirongo itatu (30) nyuma y'itariki tuzaba twakumenyesheje izo mpinduka.

Mu gihe ukomeje gukoresha inguzanyo ya **BK**, bizafatwa nkaho wemeye izo mpinduka ku itariki zizatangiriraho gukurikizwa.

Gutinda gukoresha uburenganzira kuri wowe cyangwa Banki ntabwo bifatwa nk'uguhinyura ubwo burenganzira, kandi gukoresha igice cy'uburenganzira ntabwo bihagarika gukomeza gukoresha ubwo burenganzira.

Uburenganzira butanzwe hano ni uruhurirane kandi si byo byonyine byemewe n'amategeko.

Niba ingingo iyo ari yo yose y'aya mategeko **n'amabwiriza** isanzwe ifatwa nkaho itagikurikizwa n'urukiko cyangwa urwego rw'ubuyobozi rubifite mu bubasha , kutubahirizwa cyangwa kutabasha gukurikizwa kwayo ntabwo bigira ingaruka ku zindi ngingo ziri muri aya mategeko.

Ibindi kongerwaho cyangwa guhindurwa ku m**ategeko n'amabwiriza** bishobora gukorwa igihe icyo ari cyo cyose na Banki, nk'uko biteganywa mu ngingo ya 14.4.

Aya Masezerano ni yo yose asobanura imikoranire iri hagati y'Abafatanyabikorwa ku birebana n'icyo bikubiyemo, keretse igihe igitekerezo cyangwa icyemezo cyerekeye aya Masezerano cyakozwe mu buryo butemewe; kandi uretse aho byagarutsweho cyangwa byavuzwe mu buryo bwihariye hano, bisimbura ibitekerezo byose, inyandiko, amasezerano, imikoranire, cyangwa ibiganiro byabaye mbere, yaba ari mu magambo cyangwa mu nyandiko, byaba byarakozwe n'uruhande urwo ari rwo rwose mu masezerano.

1. **Amatangazo**

Banki ishobora kohereza amakuru ajyanye na **Konti y'inguzanyo ya BK** binyuze mu butumwa bugufi kuri nimero ya telefoni igendanwa ihujwe na konti yawe ya MoMo.

Wemeza kandi ko nta birego uzazana kuri Banki bijyanye n'ingaruka zishobora guterwa n'ibihombo, gutinda, kutumvikana neza, kwangirika, uburiganya cyangwa ibindi bibazo byose biterwa no koherezwa k'ubutumwa bwose bujyanye n'inguzanyo za MoMo.

1. **Amategeko Agenga no Gukemura Impaka**

Mu gihe habaye ibibazo, amakosa, cyangwa kutumvikana ku nguzanyo za MoMo,

urasabwa kubimenyesha **Ikigo cy'Abakiriya (Customer Care Centre)** kugira ngo ubone ubufasha cyangwa igisubizo cy'icyo kibazo.

Ushobora gutanga ikirego cyangwa ikibazo icyo ari cyo cyose ku Kigo cy'Abakiriya **binyuze kuri telefoni, WhatsApp (**250*788310044)**, email, cyangwa ukajya ku biro byagenwe.

Banki izemeza ko yakiriye ikirego mu **minsi ibiri y'akazi** ntarengwa uhereye igihe cyakiriwe.

Banki izakemura ibirego byose **mu minsi cumi n'itanu (15)** uhereye igihe byakiriwe, hakurikijwe ibi bikurikira.

Uzahabwa amakuru yaho ikirego kigeze **byibura buri minsi itanu (5)** kugeza ikirego gikemuwe.

Iyo Banki isanze ikirego kig**oranye mu buryo bw'inyandiko**, ikumenyesha binyuze mu nyandiko **mu minsi itanu (5) y'akazi** ku bijyanye n'icyo kiciro, igatanga impamvu zisobanutse. Mu minsi cumi n'itanu (15), Banki iguha **inyandiko isobanura ibyakozwe, aho bigeze, n'igihe cyitezwe cyo kurangiza ikibazo burundu**.

Mu gihe utanyuzwe n'igisubizo cya Banki cyangwa amakuru yatanzwe, ushobora **kuzamura ikibazo cyawe ukakigeza ku nteko igenga ibirego bya Banki**, hanyuma bikajya **kuri Banki Nkuru y'u Rwanda cyangwa umuhuza mu by'Ubukungu (Financial Services Ombudsman)**, hakurikijwe amategeko abigenga.

Nta kintu na kimwe muri iyi ngingo kizagabanya cyangwa ngo ki kubuze **uburenganzira bwawe uhabwa n'amategeko**.

Aya masezerano agenzurwa kandi isobanuwe hakurikijwe **amategeko y'u Rwanda**, kandi ku mpande zombi iyo zemera ko amakimbirane avuka muri aya masezerano cyangwa ayerekeye ajyanwa **mu nkiko z'u Rwanda**.

Aya masezerano yateguwe mu rurimi rw’Icyongereza, hanyuma ashyirwa no mu Kinyarwanda kugira ngo yorohereze abayakoresha. Icyakora, mu gihe hagize aho ibisobanuro byo mu ndimi zombi bidahuza, ibisobanuye mu Cyongereza ni byo bizitabwaho kandi bikurikizwe.

Umugereka

Ibikubiye mu nguzanyo

Ibkubiye mu gicuruzwa	**Umuguzi ushaka inguzanyo ya BK**
Ishingiro ry’igitekerezo	Umukiriya asuzumwa hashingiwe ku myitwarire ye mu gukoresha konti ya MMRL n’izindi ngingo zashyizweho na Banki.
Igihe n’ibiciro	Ibisobanuro bikurikira bigaragaza imiterere y’igicuruzwa n’ibiciro byacyo; ibisobanuro birambuye bizagenwa na politiki ya banki igenga inguzanyo, ishobora guhindurwa uko ibihe bigenda bisimburana. • **Ingano nto y’inguzanyo (FRW):** 500 FRW • **Ingano ntarengwa y’inguzanyo (FRW):** 1,000,000 FRW • **Ingwate/Ubwishingizi:** Nta ngwate isabwa, ariko hateganyijwe gukatwa amafaranga ku buryo bwikora (Auto-Debit) • **Igihe cy’inguzanyo:** iminsi 7, iminsi 14, iminsi 30 • **Ikiguzi cyo gusaba inguzanyo:** hagati ya 7%–9% hashingiwe ku gipimo cy’ingaruka (risk profile) cy’umukiriya • **Amande:** hagati ya 8% na 10% ku mafaranga asigaye kwishyurwa • **Kwishyura inguzanyo mu buryo bwikora (Auto-Debit):** bizakoreshwa mu kwishyura inguzanyo

Ibkubiye mu gicuruzwa	Umuguzi ushaka inguzanyo ya BK
	• **Kwishyura mbere y'igihe:** biremewe ku mukiriya • Inguzanyo yose igomba kwishyurwa yose (harimo n'amafaranga ya serivisi y'inguzanyo) ku itariki ntarengwa. Iyo hari amafaranga y'inguzanyo yatanzwe cyangwa hari amafaranga ya serivisi y'inguzanyo atarishyurwa nyuma y'itariki ntarengwa, uburenganzira bwo kongera kugurizwa burahagarikwa. • Niba hari amafaranga y'inguzanyo yatanzwe cyangwa amafaranga ya serivisi yayo atishyuwe mu gihe kirenze iminsi mirongo icyenda (90), BK ifite uburenganzira bwo gushyira umukiriya wananiwe kwishyura ku biro bishinzwe amakuru ku myenda (credit reference bureau). Uwo mukiriya ntaba yemerewe kubona serivisi z'inguzanyo, keretse habaye icyemezo cyihariye cya Banki.