www.imbankgroup.com/rw/

IFISHI YO GUSABA “CREDIT CARD” KU KIGO CY’UBUCURUZI

AMAKURU YEREKERANYE N’IKIGO CY’UBUCURUZI			
Izina ry’ikigo cy’ubucuruzi			
Nomero z’iyandikwa rya Sosiyete (Nomero iranga umusoreshwa)			
N° ya konti			
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu			
Igihe sosiyete yashingiwe			
Imeyiri			
N° za Telefone		N° za Telefone igendanwa	

NYIRI KARITA YA SOSIYETE WA MBERE			
Amazina yombi			
Izina riri ku ikarita			
Igitsina	☐ Gabo ☐ Gore	**Irangamimerere** ☐ Yarashyingiwe	☐ Ingaragu ☐ Yaratandukanye
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu		Igihe yavukiye	
Aho yavukiye			
Imeyiri		N° za Telefone igendanwa	
N° y’Indangamuntu/Pasiporo:		Aho yatangiwe	
Itariki yatangiweho		Itariki izarangiriraho	

NYIRI KARITA YA SOSIYETE WA KABIRI			
Amazina yombi			
Izina riri ku ikarita			
Igitsina	☐ Gabo ☐ Gore	**Irangamimerere** ☐ Yarashyingiwe	☐ Ingaragu ☐ Yaratandukanye
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu		Igihe yavukiye	
Aho yavukiye			

Imeyiri		N° za Telefone igendanwa	
N° y'Indangamuntu/Pasiporo:		Aho yatangiwe	
Itariki yatangiweho		Itariki izarangiriraho	

NYIRI KARITA YA SOSIYETE WA GATATU

Amazina yombi			
Izina riri ku ikarita			
Igitsina	☐ Gabo ☐ Gore **Irangamimerere** ☐ Yarashyingiwe ☐ Ingaragu ☐ Yaratandukanye		
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu		Itariki y'amavuko	
Aho yavukiye			
Imeyiri		N° ya Telefone igendanwa	
N° y'Indangamuntu/Pasiporo:		Itariki yatangiweho	
Itariki yatangiweho		Igihe izarangirira	

NYIRI KARITA YA SOSIYETE WA KANE

Amazina yombi			
Izina riri ku ikarita			
Igitsina	☐ Gabo ☐ Gore **Irangamimerere** ☐ Yarashyingiwe ☐ Ingaragu ☐ Yaratandukanye		
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu		Itariki y'amavuko	
Aho yavukiye			
Imeyiri		N° ya Telefone igendanwa	
N° y'Indangamuntu/Pasiporo:		Itariki yatangiweho	
Itariki yatangiweho		Igihe izarangirira	

NYIRI KARITA YA SOSIYETE WA GATANU

Amazina yombi			
Izina riri ku ikarita			
Igitsina	☐ Gabo ☐ Gore **Irangamimerere** ☐ Yarashyingiwe ☐ Ingaragu ☐ Yaratandukanye		
Umuhanda		Umudugudu	
Akagari		Akarere	

Umurenge		Intara	
Igihugu		Itariki yavutseho	
Aho yavukiye			
Imeyiri		N° za Telefone igendanwa	
N° y'Indangamuntu/Pasiporo		Aho yatangiwe	
Itariki yatangiweho		Igihe izarangirira	

NYIRI KARITA YA SOSIYETE WA GATANDAT U

Amazina yombi			
Izina riri ku ikarita			
Igitsina	☐ Gabo ☐ Gore **Irangamimerere** ☐ Yarashyingiwe ☐ Ingaragu ☐ Yaratandukanye		
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu		Itariki yavutseho	
Aho yavukiye			
Imeyiri		N° za Telefone igendanwa	
N° y'Indangamuntu/Pasiporo		Aho yatangiwe	
Itariki yatangiweho		Igihe izarangirira	

NYIRI KARITA YA SOSIYETE WA KARINDWI

Amazina yombi			
Izina riri ku ikarita			
Igitsina	☐ Gabo ☐ Gore **Irangamimerere** ☐ Yarashyingiwe ☐ Ingaragu ☐ Yaratandukanye		
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu		Itariki yavutseho	
Aho yavukiye			
Imeyiri		N° za Telefone igendanwa	
N° y'Indangamuntu/ Pasiporo:		Aho yatangiwe	
Igihe yatangiwe		Igihe izarangirira	

UMUBARE NTARENGWA SOSIYETE YASABYE

☐ 1,000,000 FRW ☐ 2,000,000 FRW ☐ 5,000,000 FRW ☐ 20,000,000 FRW ☐ Undi mubare wa FRW

Uburyo bwo kwishyura: ☐ 20% ☐ 50% ☐ 100%

Igihe yishyurirwa (Buri kwezi) ☐ kuri 25 ☐ kuri 30 ☐ kuri 05

Icyitonderwa cyane : Iyo sosiyete itishyuye umubare w'amafaranga wo hasi ntarengwa iba igomba kwishyura ku itariki/igihe cyatoranyijwe hejuru, iba igomba gutangira kwishyura inyuza amafaranga kuri konti ya credit card kugirango ibashe kwishyura umwenda asigaye.

UKWIYEMEZA K'UMUKIRIYA

Twasomye kandi twumvise amategeko n'Amabwiriza bigenga imikoreshereze ya Mastercard. Twemeje ko amakuru twatanze hejuru ari ukuri. Twemeye gukurikiza ayo matageko n'amabwiriza yavuzwe n'impinduka Banki ishobora gukora umwanya ku wundi uko ibyumva.

Izina ry'uhagarariye sosiyete :________________________________

Umukono :________________________________ Itariki : ____________________

IBYEREKERANYE N'IMARI

Twemeye ko ubusabe bwacu buzakurikiza Amategeko n'Amabwiriza rusange agenga imitangire ya credit card.

Inyungu zisabwa: 3% mu kwezi ☐

Amafaranga y'ubukererwe: 2% y'umubare wo hasi ntarengwa w'amafaranga agomba kwishyurwa ☐

Gutanga ikarita nshya: 10.000 FRW ☐

Isabukuru ngarukamwaka y'ikarita : 25.000 FRW ☐

UKWIYEMEZA K'UMUKIRIYA

Twumvise kandi twemeye ko konti ya sosiyete izajya buri gihe iba iriho amafaranga ahagije, bitaba ibyo, banki ikazaba ari nta yandi mahitamo ifite atari uguca sosiyete amafaranga y'ibihano byo kutubahiriza Amategeko n'Amabwiriza nk'uko bisobanurwa hasi cyangwa se igakuraho uburyo bwo gukoresha ikarita.

Twiyemeje kwishyura Banki amafaranga yose tuyigomba n'amafaranga yose y'ibirarane n'inyungu bijyana mu gihe tuzaba twarenze ku Mategeko n'Amabwiriza. Duhaye kandi Banki uburenganzira bwo gukura amafaranga kuri konti yo kubitsa no kubikuza ya sosiyete kugeza igihe uyu mwenda uzaba urangije kwishyurirwa.

Bifatwa nko kurenga ku Mategeko n'Amabwiriza iyo:

- Umukiriya atishyue amafaranga fatizo yagurijwe cyangwa atishyuye inyungu cyangwa andi mafaranga ajyanye n'iyi nguzanyo igihe cyo kuyishyura kigeze, cyangwa
- Kutubahiriza amategeko n'amabwiriza ayo ari yo yose agenga iyi nguzanyo cyangwa ibindi umukiriya yiyemeza cyangwa amabwiriza n'amategeko ayo ari yo yose agenga Inyandiko z'ingwate cyangwa izindi ngwate izo ari zo zose Banki yaba ifite zijyanye n'iyi nguzanyo, cyangwa
- Iyo hashyizweho ushinzwe gucunga umutungo wose w'Umukiriya cyangwa igice cya wo, ushinzwe gucunga no kugabanya uwo mutungo, ushinzwe gucunga iby'undi muntu mu gihe cy'igihombo, ushinzwe kugurisha umutungo we cyangwa undi mukozi nka bo; cyangwa
- Iyo habayeho ifatirwa ry'umutungo w'Umukiriya, umwanzuro w'urukiko wo gufatira umutungo we cyangwa ikindi cyemezo cy'urukiko cyo kugira ububasha ku mutungo we kandi ntibikurweho mu gihe kitarenze iminsi 7, cyangwa
- Ubugenzuzi bw'umutungo w'umukiriya bugiye mu maboko y'undi muntu cyangwa w'abandi bantu (harimo n'ibigo cyangwa amasosiyete) yaba akora ku giti cye cyangwa akorana n'abandi igihe Banki idashaka kubanza kwemera ko izo mpinduka zibaho cyangwa
- Iyo Umukiriya agurishije, atanze cyangwa yikuyeho umutungo we wose cyangwa igice cy'ibikorwa bye kinini binyuze mu gikorwa kimwe cyangwa mu bikorwa byinshi atabanje kubyemererwa mu nyandiko na Banki, cyangwa
- Iyo Umukiriya afite umwenda agomba guhita yishyura undi muntu cyangwa ashobora kunanirwa kwishyura cyangwa akaba afite umwenda adashobora kwishyura ku itariki yagenwe, cyangwa
- Iyo ibyo Umukiriya yiyemeza gukora cyangwa ingwate atanga agamije kubona inguzanyo bidahuye n'ukuri ku birebana n'itariki byatangiweho, cyangwa byagombaga gutangirwaho, cyangwa iyo habayeho impinduka mbi mu miterere y'ibivugwa muri ibyo yiyemeza gukora cyangwa iyo ngwate, ibyo Banki yiyemeza mu rwego rwo gutanga inguzanyo cyangwa amafaranga asigaye bigomba guhagarara kandi amafaranga yose asigaye ku nguzanyo n'inyungu zose cyangwa andi mafaranga agomba kwishyurwa, agomba guhita yishyurwa bisabwe na Banki mu nyandiko igihe cyose ibishatse. Umukiriya kandi agomba gutanga, mu gihe abisabwe, amafaranga yo kwishingira umwenda wose Umukiriya agomba Banki n'inyandiko zirebana n'umwenda n'inyemezabuguzi zose yemeye, yasinye cyangwa zagabanyirijwe agaciro n'inyandiko nyemezamyenda, ingwate, indishyi, inyandiko ziherekeza inyemezabuguzi cyangwa izindi nyandiko zifatirwaho umwenda zikorwa na Banki zikorewe Umukiriya abisabye. Byongeye kandi, inyandiko zose z'ingwate n'izindi ngwate zose zifitwe na Banki zishobora guhita zishyirwa mu bikorwa kubera iyo nguzanyo. Amafaranga yose atishyuwe bisabwe hakurikijwe ibivugwa muri iki gika akomeza kongerwaho inyungu ku ijanisha riri mu masezerano.

Amazina y'uhagarariye sosiyete : ________________________________

Umukono: ________________________ Itariki ________________________

www.imbankgroup.com/rw/

INGWATE ZITANGWA

Zisabwa gusa ku bakiriya bashya

- Ubwishingizi bw'ubuzima bujyanye n'inguzanyo bwishingira inguzanyo itangirwa kuri credit card ku mubare w'amafaranga wo hejuru ntarengwa wa 5.000.000 FRW.
- Inyandiko y'amasezerano

Nemeye/Twemeye kwishyura tubisabwe na I&M Bank (Rwanda) PLC
Umubare wa : ______________________________FRW gusa
La valeur indiquée est une représentation de la facilité de la carte de crédit en principal dont nous sommes le bénéficiaire

Agaciro kavugwa ni ikigereranyo cy'inguzanyo fatizo ya Credit Card tuba tugomba kwishyurwa
I&M Bank (Rwanda) PLC
Nomero ya Konti N° :____

Byemeranyijweho mu buryo bwumvikana ko itangwa ry'iyi Credit Card rijyana n'itangwa ry'ingwate no kuzuza ibisabwa byavuzwe hejuru kandi ko ari nta gikorwa cyo kudakurikiza cyangwa kurenga ku mategeko n'amabwiriza bigenga iyi Baruwa kizabaho.

Ubu busabe bugomba gufatwa nk'amasezerano kandi buzagengwa kandi busobanurwe hakurikijwe Amategeko ya Repubulika y'u Rwanda. Mu gihe hazabaho amakimbirane akomotse kuri ubu busabe, ikibazo kizashyikirizwa Inkiko zibifitiye ububasha zo muri Repubulika y'u Rwanda.

1. Amafaranga yakoreshejwe kuri Credit card agomba kwishyurwa/kugaruzwa buri kwezi ku kigero cya (20%, 50% cyangwa 100%) by'amafaranga yakoreshejwe hiyongereyeho amafaranga ya serivisi asabwa
2. Credit card imara amezi 60.
3. Credit card imara amezi 60. Iyo icyo kirangiye, amasezerano yivugurura ubwayo mu kindi gihe cy'amezi 60 (ahwanye n'igihe iba igomba kuvugururwa), uretse gusa iyo sosiyete imenyesheje mu nyandiko uwayihawe ko yifuza gusesa amasezerano cyangwa ko idashaka kuyavugurura; ibyo ikabikora mu minsi 30 byibura mbere y'uko igihe cyagenewe iyo credit card iba iri gukoreshwamo kirangira. Hishyirwa amafaranga yo kuvugurura Credit Card kandi Banki ikayishyuza uko ibyumva mu gihe amasezerano aba agiye kwivugurura.

☐ Twemeye aya mategeko n'amabwiriza.

KU BYEREKERANYE N'UKWEMERA K'UMUKIRIYA :

TWEBWE, ______________________________ amazina y'uhagarariye sosiyete) dusomye, twumva kandi twemeye amategeko n'amabwiriza agenga iyi nyandiko kandi twemeye kuyubahiriza.

Umukono: ______________________________ Itariki ______________________________

NGINGO YEREKERANYE NO KWEMERA

Twebwe ______________________________ twemeye ko aya makuru azakoreshwa, ko I&M Bank (Rwanda) Plc izaha umukozi w'ikigo gishinzwe ihererekanya ry'amakuru ku myenda amakuru ajyanye n'iki gikorwa kugirango icyo kigo kibashe gukora amaperereza ku bijyanye n'amakuru atwerekeyeho ku byerekeranye n'imyenda.

Mu gushyira umukono kuri aya masezerano, uhagararaiye sosiyete itangwaho amakuru yemeye ko amakuru amwerekeyeho we ku giti cye n'andi makuru ya ngombwa arebana n'imikorere y'aya masezerano azahabwa ikigo gishinzwe ihererekanya ry'amakuru ku myenda kugirango ashyirwe muri sisitemu ikoreshwa mu gukora raporo ku myenda.

Duhaye banki uburenganzira bwo kudukoraho amaperereza harimo no gukora amaperereza mu kigo gishinzwe ihererekanya ry'amakuru ku myenda kandi twemeye ko amakuru arebana n'aya masezerano n'imikorere yayo bishyikirizwa ikigo gishinzwe ihererekanya ry'amakuru ku myenda.

Twemeye ku bushake ko ikigo gishinzwe ihererekanyamakuru ku myenda kidukoraho iperereza ry'icyitegererezo. Twemeye ko iryo perereza ritabangamira uburenganzira bwacu bw'ibanze.

Izina ry'uhagarariye sosiyete ______________________________

Umukono: ______________________________ Itariki ______________________________

AHAGENEWE ISHAMI RYA BANKI GUSA

Izina ry'ishami		**Kode y'ishami**	
Ubwoko bw'ikarita	☐ Master Card Business Card	☐ SME	

Ibisobanuro

www.imbankgroup.com/rw/

AMATEGEKO N'AMABWIRIZA AGENGA VISA / MASTERCARD CARD ya I&M BANK (RWANDA)

1. IGISOBANURO

Muri aya masezerano:

I&M Bank (Rwanda PLC) yitwa Banki muri aya masezerano iha abakiriya bayo amakarita iyo ubusabe bwabo bwakiriwe kandi bukemerwa.

Konti cyangwa Konti ya Banki bisobanura konti ya BANKI ifitanye isano n'iyi karita kandi ishyirwaho na nyiri konti kugirango ijye ikorerwaho ibikorwa bye bijyanye na serivisi za banki zitangwa hakoreshejwe ikarita.

Nyiri karita bivuga umuntu ufite konti(yihariye cyangwa ihuriweho) ikurwaho amafaranga hakurikijwe ibikorwa bikorwa hifashishijwe ikarita.

Umukiriya bisobanura umuntu usaba guhabwa ikarita na banki.

ATM Imashini yikoresha iba iri mu Rwanda cyangwa hanze yarwo igaragaza ikirango cya Visa.

Ikarita bisobanura ikarita ya) Visa / Mastercard classic na Gold ya I&M bank banki iha abakiriya bayo.

Ibikorwa bikorwa hifashishijwe ikarita bisobanura agaciro ka serivisi cyangwa k'ibicuruzwa bigurwa hifashishijwe iyo karita kandi bikagaragazwa n'inyandiko y'ibyagurishijwe cyangwa iy'amafaranga yabikujwe hakoreshejwe iyo karita.

Nyirikarita w'Ibanze bisobanura umuntu wahawe iyo karita naho nyirikarita w'inyongera bigasobanura undi muntu nawe wahawe ikarita y'inyongera ijyanye n'iyo konti.

PIN bisobanura umubare w'ibanga uranga umuntu ku giti cye Banki iha umuntu ufite ikarita kugirango abashe kuyikoresha.

POS bisobanura imashini ikorewshwa n'umucuruzi cyangwa n'ikigo kibifitiye uruhushya ikagaragaza ikirango cya Visa/Master card ikagira n'umwanya yakiriramo amakarita n'ibikorwa by'ubucuruzi bikorwa hifashishijwe amakarita.

2. ICYO IKARITA IGAMIJE

Ikarita ifasha nyirayo gukora ibi bikorwa bikurikira:

(i)Kubikuza amafaranga kuri ATM mu bwoko bw'ifaranga bukoreshwa n'igihugu iyo ATM iherereyemo.

(ii)Kwishyura ibicuruzwa na serivisi haba mu gihugu cyangwa hanze yacyo hakoreshejwe ikoranabuhanga.

(iii)Kubasha kumenya binyuze kuri ATM amafaranga asigaye kuri konti kimwe n'uko ibikorwa bya nyuma byo kubikuza no kubitsa kuri konti byagiye bikorwa.

(iv)Gukorera kuri ATM hakurikijwe umubare w'amafaranga wemewe na Banki, ibikorwa byo kuvana amafaranga kuri konti imwe ya Banki ukayashyira ku yindi konti yayo umukiriya yatanze kandi yemewe na Banki.

3. ITANGWA RY'IKARITA Y'IBANZE N'IKARITA Y'INYONGERA

3.1. Banki iha abakiriya amakarita iyo ubusabe bwabo bwemewe.

3.2. Bisabwe mu nyandiko na nyiri karita w'ibanze, BANKI ishobora, ikurikije uko ibyumva, guha ikarita y'inyongera undi muntu uvugwa muri ubwo busabe kandi ibikorwa by'ubucuruzi bikorerwa kuri iyo karita bikabazwa nyiri karita w'ibanze.

3.3. Iyo konti yagenewe gukoreshwa hifashishijwe ikarita ifitwe cyangwa ihuriweho n'abantu benshi, abantu bose bayihuriyeho bireba bagomba kubigiramo uruhare hanyuma bagashyira umukono kuri aya masezerano. Ibyo biba bishaka kuvuga ko bemeye ko iyo karita ikoreshwa na nyirikarita wagenwe kandi bakaba bemeye n'ibikorwa byo kubikuza amafaranga kuri konti bijyana n'ikoreshwa ryayo.

4. UMUBARE W'IBANGA URANGA UMUNTU KU GITI CYE

4.1. Umubare w'ibanga uranga umuntu ku giti cye ni ingenzi kugirango umuntu abashe kugera kuri serivisi z'ATM n'iza POS kandi Banki iwuha nyirikarita ikanawumumenyesha mu ibanga mu nyandiko.

4.2.Nyiri karita ni we uba ashinzwe kubungubunga umutekano n'imikoreshereze myiza y'ikarita ye n'iy'umubare w'ibanga uranga umuntu ku giti cye. Akora ibishoboka byose kugirango idatakara cyangwa kugirango idakoreshwa n'abandi bantu batabifiye uburenganzira. Nyirikarita na nyirikonti bishyura Banki bafatanyije iyo hagize ibyangirika, igihombo kiboneka cyangwa ibibazo bivuka bitewe n'uko nyirikarita atabashije kuzuza inshingano ze.

4.3.Iyo umubare w'ibanga umenywe n'umuntu utabifiye uburenganzira, nyirikarita agomba guhita abimenyesha santere ishinzwe imicungire y'amakarita. Uko byagenda kose, nyirikarita aryozwa na BANKI ibikorwa byose bikozwe hifashishijwe iyo karita n'undi muntu waba warabashije kuyibona nyirikarita yaba yarabyemeye cyangwa atarabyemeye mbere y'uko amenyesha Banki ibyerekeranye n'ibura ryayo nk'aho yaba ari we wayikoreshaga ku giti cye.

5.IMIKORESHEREZE Y'IKARITA

5.1. Nyirikarita na nyirikonti bagomba gukoresha iyo karita n'iyo konti ku burya bushimishije nk'uko biba bisabwa na BANKI rimwe na rimwe. Icyemezo cyo kumenya niba iyo karita cyangwa iyo konti ikoreshwa cyangwa icungwa neza bigenwa na BANKI kandi icyo cyemezo kireba nyirikonti na nyirikarita.

5.2.BANKI ntabwo yishingira kuba umucuruzi cyangwa ikigo cy'ubucuruzi cya kwanga ikoreshwa ry'ikarita ku mpamvu iyo ari yo yose.

5.3.Umuhare w'amafaranga abikujwe wandikwa n'ATM n'ubwishyu bukorwa na nyirikarita akoresheje ikarita yahawe akurwa kuri konti ye yo muri banki.

5.4. Mbere yo gukoresha ikarita ye, nyirikarita agomba kureba niba hari amafaranga ahagije kuri konti ku buryo yabasha kwishyura ibikorwa bikorwa hakoreshejwe ikarita cyangwa akabanza kugirana ubwumvikane na BANKI ku byerekeranye no kwishyura icyo gikorwa.

5.5. Gukoresha ikarita mu buriganya, mu buryo budakwiye cyangwa bunyuranyije n'amategeko byaba bikozwe na nyirikarita, nyirikonti cyangwa n'undi muntu uwo ari we wese ntibimukuriraho ko aba agomba kwishyura BANKI ibyo ayigomba bijyanye n'imikoreshereze yayo.

5.6. Banki ntiiryozwa na nyirikarita cyangwa nyirikonti ibicuruzwa cyangwa serivisi izo ari zo zose abacuruzi baha nyirikarita cyangwa undi muntu uhabwa ibyo bicuruzwa n'izo serivisi zavuzwe. Amakimbirane akomotse ku itangwa ry'ibyo bicuruzwa cyangwa ry'izo serivisi akemurwa mu buryo butaziguye hamwe n'abacuruzi bitabaye ngombwa ko BANKI ibigiramo uruhare urwo ari rwo rwose. Nyirikonti ntabwo akurirwaho inshingano zo kwishyura BANKI ibyo ayigomba bijyanye n'ibikorwa biba byarakozwe hifashishijwe ikarita.

6.INGINGO ZIHARIYE ZIJYANYE N'IMIKORESHEREZE Y'ATMs

6.1. Ibikorwa bigaragazwa n'ATM cyangwa n'uko bishobora gushyirwa ku mpapuro hifashishijwe mudasobwa biba ari ibimenyetso bihagije kandi bitagibwaho impaka bigaragaza amafaranga yabikujwe na nyirikarita hifashishijwe ikarita ahaye BANKI uburenganzira bwo gukura amafaranga kuri konti

6.2.Banki na sosiyete ishinzwe gufata neza imashini z'ATM nta na rimwe ibazwa ibijyanye n'imikorere mibi, gupfa kw'izo mashini by'igihe runaka cyangwa Imikoreshereze mibi yazo cyangwa indi mpamvu iyo ari yo yose ishobora gutuma ikarita ifatirwa cyangwa ishobora gutuma yangirika, ishwanyuka cyangwa itabasha gukoreshwa kandi ntabwo iryozwa ingaruka izo ari zo zose zitewe n'ibi bimaze kuvugwa,

6.3.Imikoreshereze mibi y'ATM cyangwa kugerageza gukoresha umubare w'ibanga uranga umuntu ku giti cye utari wo bituma ikarita ifatirwa ako kanya; ibyo bikurwaho n'uko nyirikarita ahamagaye ku ishami rya Banki rye afite uburyo bushobora kuranga neza uwo ari we.

6.4. Mu gihe hatabayeho imyitwarire mibi mu buryo bugenderewe cyangwa uburangare bukomeye bw'abakozi ba Banki cyangwa bw'abayihagarariye, Banki ntabwo iryozwa ibihombo ibyo ari byo byose cyangwa ibyangirika bitewe no guhagarara gukora cyangwa kubura kw'amashanyarazi kuri ATM cyangwa gupfa cyangwa kwangirika kwa yo , cyangwa bitewe n'imikoresheze rusange ya serivisi z'ATM na nyirikarita.

7. GUTAKAZA CYANGWA KWIBWA IKARITA

7.1. Mu masaha y'akazi ya santere ishinzwe imicungire y'amakarita, nyirikarita amenyesha ubuyobozi bw'iyo santere ko ikarita ye yatakaye, yibwe cyangwa ko yatwawe kabone n'iyo ibyo byaba byarakozwe n'umwe mu bagize umuryango wa nyirikarita. Ajya cyangwa ahamagara ubwe kuri BANKI afite indangamuntu ye. Cyangwa, iryo menyesha rishobora gukorwa hifashishijwe ubundi buryo bw'itumanaho nka telefone, ariko kugirango iryo menyesha ribashe kugira agaciro, ryemezwa mu nyandiko hifashishijwe ifishi ya BANKI yabugenewe ishyirwaho umukono na nyirikarita ubwe ku giti cye akanerekana indangamuntu ye.

7.2. Iyo ikarita itakariye, yibiwe cyangwa habayeho gukeka ko yibiwe hanze y'igihugu, nyirikarita ahita abimenyesha ako kanya santere ishinzwe imicungire y'amakarita akoresheje telefone cyangwa imeyiri. Ariko, iryo takara, ukwibwa cyangwa gukeka ko ikarita yibwe byemezwa mu nyandiko hakoreshejwe ifishi cyangwa ibaruwa iriho umukono wa nyirikarita yohererezа Santere ya BANKI ishinzwe imicungire y'amakarita hakoreshejwe ubutumwa bushinganye bunyuzwa mu iposita.

7.3. Iyo habayeho kutumvikana neza ku byerekeranye n'itariki nyakuri n'igihe iryo menyesha ryagereye kuri BANKI, isaha n'itariki Santere Ishinzwe Imicungire y'amakarita yakiriyeho ukwemeza ibura ry'iyo karita mu nyandiko ni yo igenderwaho.

7.4. BANKI, ikurikije uko ibyumva, ishobora gusaba nyirikarita kumenyesha polisi ibyerekeranye n'iryo takara, iyibwa cyangwa uko gukeka ko iyo karita yatwawe noneho igasaba ikimenyetso kigaragaza ko iryo menyesha ryakozwe.

7.5. Haseguriwe ibiteganywa mu ngingo ya 9 iri mu bice bikurikira, inshingano za nyiri karita n'iza nyiri konti imbere ya BANKI, uko byagenda kose, zikomeza kubaho kugeza igihe BANKI yakiriye imenyesha ryanditse ko iyo karita yatakaye, yibwe cyangwa habayeho gukeka ko bayitwaye. Nyirikarita na nyirikonti babazwa bose hamwe bafatanyije ibyerekeranye n'ibikorwa bikorwa hifashishijwe iyo karita byagaragaye kuri konti mbere y'uko BANKI yakira ukwemeza kw'ibura ryayo kuvugwa muri iki gika.

7.6. Ibyo kandi bifatwa nk'aho byakozwe na nyirikarita ubwe ku giti cye.

7.7. Iyo itakara ry'iyo karita, iyibwa ryayo, cyangwa gukeka ko bayitwaye bitangarijwe kure n'umuntu utari nyirayo yaba abifitiye uburenganzira cyangwa ari ntabwo afite, BANKI ntabwo iryozwa ibintu bya nyirikarita bishobora kwangirika bitewe n'uko kubura kw'iyo karita.

8. CARTE SUPPLÉMENTAIRE

Nyirikarita w'ibanze ni we urebwa n'ibyerekeranye n'uburyo nyirikarita w'inyongera akoresha ikarita n'ibikorwa ayikoresha ndetse n'ibyo ananirwa gukora iyo byagenze gutyo nk'aho yaba ari nyirikarita ku giti cye uyikoresheje. BANKI, ibisabwe mu nyandiko na nyirikarita w'ibanze ikuraho ikarita y'inyongera none igasubizwa BANKI.

9. INSHINGANO ZA NYIRIKARITA W'IBANZE

Iyo nyirikarita akoze ikosa cyangwa agize uburangare mu bijyanye no gufata neza ikarita ye cyangwa umubare we w'ibanga uranga umuntu ku giti cye (PIN), BANKI ifite uburenganzira bwo kugeza icyo kibazo kuri polisi no gusaba indishyi nyirikarita afatanyije na nyirikonti kabone n'iyo umwe muri bo yaba yaramenyesheje BANKI ibyerekeranye n'ibura, iyibwa cyangwa gukeka ko iyo karita yatwawe.

10.INSHINGANO Z'ABAFITE KONTI BAHURIYEHO

Abafite konti ihuriweho ikorerwaho ibikorwa bikorwa hifashishijwe ikarita baryozwa bose uko bakabaye ibyangizwa biturutse ku nshingano za nyirikarita ku byerekeranye n'imikoreshereze no gufata neza iyo karita kugeza igihe :

(i) Iyo karita isubirijwe BANKI cyangwa

(ii) Irengereje igihe cyangwa

(iii) Konti ifungiwe cyangwa

(iv) Bigaragarijwe BANKI na yo ikabyemera ko aba barebwa n'iyi konti bakurikira na banki ubwayo bamenyeshejwe ko amasezerano agenga konti ihuriweho ari guseswa na :

a. Nyirikarita/ba nyirikarita

b. Ba nyirikonti ihuriweho bose

11. IBIKORWA BIKORWA MU MAFARANGA Y'AMANYAMAHANGA

Ibikorwa byo kwishyurana cyangwa kubikuza amafaranga bikorwa mu mafaranga y'amanyamahanga hakoreshejwe ikarita bikorwa hakurwa amafaranga kuri konti ku gipimo cy'ivunjisha gikwiye kuri uwo munsi icyo gikorwa gikoreweho hatitawe ku gipimo cy'ivunjisha kigezweho mu Rwanda ku itariki iyo konti ikuriweho amafaranga.

12. AMAFARANGA YA SERIVISI ASABWA

12.1. Nyirikarita atanga amafaranga ngarukamwaka yo kwiishyurwa ikarita. Atanga kandi andi mafaranga yo gusimbura ikarita yatakaye cyangwa yibwe. Ayo mafaranga agenwa buri gihe na BANKI.

12.2. Hishyurwa kandi amafaranga yo kubikuza amafaranga kuri ATM iyo ari yo yose; yaba iyo mu gihugu imbere cyangwa hanze yacyo.

12.2. Une commission est perçue pour chaque retrait d'espèces effectué à l'étranger ou localement à partir d'un distributeur automatique de billets.

13. IGIHE IKARITA IMARA, IVUGURURWA N'IKURWAHO RYAYO

13.1. Ikarita ikora kugeza igihe izarangirira kiba kiyanditseho.

13.2.Ikarita ihita ivugururwa ako kanya ikimara kurangira cyeretse gusa igihe nyirayo yahaye BANKI andi mabwiriza anyuranye n'iri hame mu gihe cy'ukwezi kumwe mbere y'uko irangira. Gusaba ikarita nshya bikorwa na nyirikarita bitewe n'uko abishaka.

13.3.Ikarita ikomeza kuba umutungo wa BANKI; ikaba ishobora kuyikuraho uko ibyumva igihe icyo ari cyo cyose cyangwa ikanga kuyivugurura igihe irangiye bitabaye ngombwa gusobanura impamvu yafashe icyo cyemezo. Iyo bigenze gutyo, nyirikarita ahagarika kuyikoresha uhereye igihe asabiwe kuyisubiza akayishyikiriza BANKI. Ubwo busabe bugezwa kuri nyirikarita bunyujijwe kuri aderese imeyiri yanditse, kuri telefone cyangwa bugashyikirizwa nyirayo mu ntoki kuri aderese ye ya nyuma izwi. Nyirikarita ashobora gukurikiranwa mu nkiko iyo akomeje gukoresha ikarita ye nyuma yo gusabwa kuyisubiza.

13.4. Iyo konti iyo karita ikoresherezwaho ifunzwe, nyirikarita afite inshingano zo guhita asubiza BANKI iyo karita. Ni nako bigenda kandi iyo amasezerano agenga konti ihuriweho asheshwe.

13.5. Iyo nyirikarita apfuye cyangwa ahombye cyangwa iyo we ku giti cye cyangwa undi muntu arenze ku biteganywa n'aya masezerano mu gihe cyose akiriho, Banki usibye gufata ibyemezo byo kwishyuza ibyangijwe ishobora gufata izindi ngamba za ngombwa zigamije guhagaraika ikoreshwa ry'iyo karita ikanayikuraho.

14. IBIKWA RY'INYANDIKO N'AMAKURU AJYANYE N'IBIKORWA BIKORWA HAKORESHEJWE IKARITA: IGIHE CYO GUTANGA IBIBAZO

Nta kibazo cyangwa igikorwa icyo ari cyo cyose giturutse kuri nyirikarita kijyanye n'igikorwa cyabayeho hakoreshejwe ikarita gishobora kwakirwa nyuma y'iminsi 45 nyuma y'uko iki gihe kirangira kibarwa uhereye ku itariki hakoreweho inyandiko igaragaza ibyakorewe kuri konti icyo gikorwa kiriho.

15. IHINDURWA RY'INGINGO ZIGIZE AMASEZERANO

Banki ishobora igihe icyo ari cyo cyose guhindura ingingo z'aya masezerano ikabimenyesha ba nyirimakarita. Nyirikarita ukoresha iyo karita nyuma yo guhabwa bene iryo menyesha cyangwa udasubiza BANKI iyo karita mu minsi 15 iryo hindurwa ribaye afatwa nk'aho yemeye impinduka zakozwe kandi akaba asabwa kuzubahiriza.

16. GUTANGAZA AMAKURU

Iyo isanze ari ngombwa, BANKI ifite uburenganzira bwo guha banki y'ubucuruzi iyo ari yo yose, ibigo by'imari cyangwa abacuruzi amakuru ayo ari yo yose yerekeranye na nyirikarita mu gihe akoresha iyo karita mu buryo budakwiye cyangwa mu buriganya cyangwa kugirango ibashe kugaruzwa igihe yatakaye, yibwe cyangwa igihe bikekwa ko yatwawe. Muri urwo rwego, nyirikarita atanze mu buryo budasubirwaho kandi bwuzuye uburenganzira bwo gutangaza bene ayo makuru.

Aho bikorewe ______________________ Itariki ______________________ Umukono ______________________ Izina ______________________