



IFISHI YO GUSABA PREPAID CARD

IZINA RY'ISHAMI	
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AMAKURU YEREKEYE UMUKIRIYA KU GITI CYE

Amazina yombi			
Igitsina	Gabo <input type="checkbox"/> Gore <input type="checkbox"/> Irangamimerere	Yarashyingiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> Yaratandukanye <input type="checkbox"/> Umupfakazi	
Ubwenegihugu			
Umuhanda			
Umudugudu			
Akagari			
Umurenge			
Akarere		Intara	
Igihugu		Igihe yavukiye	
Aho yavukiye		N° za Telefone igendanwa	
Aderesi Imeyili			
N° y'Indangamuntu/Pasiporo:	Igihe yatangiwe	Igihe izarangirira	

IBYEREKERANYE N'AKAZI AKORA

Izina ry'Umukoresha / Ikigo cy'ubucuruzi/ Sosiyete :			
<input type="checkbox"/> Mfite umushahara	<input type="checkbox"/> Ndikorera	<input type="checkbox"/> Ndi mu kiruhuko	
Aderesi y'akazi			

GUHITAMO IKARITA:

Mastercard Yonyine VISA Card Yombi Ikoresha ubwoko bw'Ifaranga bwinshi

UBWOKO BW'AMAFARANGA (Hitamo ubwoko 5 bw'amafaranga, ku ikarita ikoresha ubwoko bw'ifaranga bwinshi gusa)

FRW USD EURO INR UGX GBP ZAR KES CNY TZS CHF CAD AED AUD JPY XOF XAF

IKARITA Y'INYONGERA (Singombwa) Mumpere ikarita y'inyongera aba bantu banjye bakurikira:

Uwo twashakanye Umubyeyi Umuhungu/Umukobwa Umuvandimwe Undi. Sobanura

Amazina yombi			
Ubwenegihugu		Igihe Yavukiye	
Igitsina	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore	N° y'Indangamuntu/Pasiporo:	
Aderesi Imeyili		N° ya Telefone igendanwa	
Nomero z'Ikarita y'ifatizo			

IBYO UMUKIRIYA YEMEZA KANDI YIYEMEZA

Ndemeza ko amakuru natanze hejuru ari ukuri. Ndemeza kandi ko nasomye kandi nkaba numva Amategeko n'Amabwiriza agenga amakarita ya Prepaid yongerwamo amafaranga ya I&M Bank (Rwanda) Plc kandi nkaba niyemeje kuyubahiriza. Nemeye ko nzirengera ibikorwa byose bizakorwa hakoreshejwe iyi karita. Nemeye ko mpawe ikarita yavuzwe hejuru hamwe n'umubare w'ibanga bijyana.



AHAGENEWE BANKI GUSA

Agashami k'ikigo		Agashami k'ikigo	
Byinjijwe na		Byemejwe na	
Itariki		Itariki	
Inyuguti zibanza z'amazina		Inyuguti zibanza z'amazina	

AMATEGEKO N'AMABWIRIZA AGENGA AMAKARITA YA PREPAID YONGERWAMO AMAFARANGA

- Dukurikije ko I&M Bank (Rwanda) Plc. (yitwa Banki muri aya masezerano iha amakarita ya Banki abakiriya bayo iyo bayasabye kandi ikakira ubusabe bwabo.
- Dukurikije ko abakiriya bahabwa amakarita na BANKI, ni ukuvuga, "ba Nyiri amakarita", baba bagengwa mu buryo bweruye n'aya Mategeko n'Amabwiriza.
- Dukurikije ko ba Nyiri amakarita bemeye batizigamye aya mategeko n'amabwiriza kandi akaba ashobora guhindurwa igihe icyo ari cyo cyose; bakamenyeshwa iby'izo mpinduka mu minsi 30 mbere y'uko zibaho; iyo abakiriya badasubije ayo makarita mu minsi 15 bakimara kubimenyeshwa, bifatwa nk'aho bemeye izo mpinduka zavuzwe kandi ko bazazikurikiza.
- Dukurikije ko BANKI ifite uburenganzira bwo gusesa aya masezerano bigahita bishyirwa mu bikorwa ako kanya iyo Nyirirakita akoze ikosa rikomeye cyangwa arenze ko nshingano iyo ari yo yose ashinzwe mu rwego rw'aya masezerano.

1. Ibisobanuro by'Amagambo

- "Ikarita"** bisobanura Ikarita ya Prepaid ya BANKI ishishyirwaho amafaranga.
- "Umubare w'amafaranga asabwa"** bisobanura umubare w'amafaranga akurwa kuri konti ya Prepaid Card.
- "Intumwa"** ni ishami iryo ari ryo ryose rya BANKI cyangwa ahantu hemerewe kugurisha amakarita.
- "Ikarita yongerwamo amafaranga"** bisobanura ikarita ya Prepaid ishobora kongerwamo amafaranga na Nyirirakita.
- Igiciro cy'ihuzamurungo cy'Ikarita yo kwishyurana ni igiciro gikoreshwa n'Utanga Serivisi kugirango ahindurwa amafaranga y'ibikorwa mo umubare w'amafaranga yishyurwa cyangwa umubare w'amafaranga asabwa.
- "Konti y'ikarita ya Prepaid"** bisobanura konti idasanzwe ijyanye n'amakarita yihariye ya prepaid ihabwa Nyirirakita.
- "Nyirirakita"** bisobanura umukiriya wahawe ikarita ya BANKI imwe cyangwa nyinshi kandi ufitwe Konti y'ikarita ya Prepaid yafunguwe mu izina rye.
- "Umubare w'ibanga"** bisobanura Umubare w'ibanga Uranga Umuntu ku Giti cye BANKI iha Nyirirakita.
- "ATM"** bisobanura Imashini iha abakiriya amafaranga.
- "POS"** Imashini yishyurirwaho ibiguzwe.
- "Igorwa"** bisobanura igikorwa icyo ari cyo cyose cyo kugura cyangwa kubikuzwa amafaranga gikorwa na nyirirakita,
- "Resi yo kubikuzwa Amafaranga"** bisobanura resi ihabwa Nyirirakita iyo abikuje amafaranga mu mabanki.

2. icyo iyi karita igamije

Iyi karita ikoresha mu Rwanda no hanze ya rwo kandi ifasha nyirayo gukora ibi bikurikira:

- Kwishyura ibicuruzwa na serivisi zitangwa n'abacuruzi umuntu yerekanye ikimenyetso kimeze nk'ikiri ku ikarita ye. abo
- Kubikuzwa amafaranga y'noti mu Rwanda mu mafaranga yo mu Rwanda no hanze mu mafaranga akoresha mu gihugu agezemo mu mabanki ahuriye mu muryango umwe na I&M Bank, mu bigo by'imari no ku mashini z'ATM werekanye ibi bimenyetso bikurikira: MasterCard na/cyangwa ikimenyetso cya Plus kuri MasterCard/Visa. Ikarita ntabwo ikoresha mu bikorwa bitemewe n'amategeko harimo kugura ibicuruzwa cyangwa serivisi zibujijwe n'itegeko ryo mu gihugu rikoresha mu gihugu nyirirakita abamo.

Banki iha Umukiriya Umubare w'ibanga, ikawumenyeshwa mu ibanga kandi akaba abasha kuwuhindurira ku ishami iryo ari ryo ryose rya Banki. Ibi bikorwa iyo banki yakiriye ifishi yo guhindura umubare w'ibanga yashyizweho umukono mu buryo bwemewe.

3. Umubare w'ibanga

- Nyirirakita ahabwa umubare w'ibanga na BANKI akawumenyeshwa mu ibanga kandi aba ashobora kuwuhindurira ku ishami iryo ari ryo ryose rya Banki. Ibi bikorwa iyo Banki yakiriye ifishi isaba guhindura umubare w'ibanga yashyizweho umukono mu buryo bwemewe.

- Umubare w'ibanga ni ngombwa kugirango umuntu abashe gukora ibikorwa yubukuzwa inoti kuri ATM cyangwa gukoresha ikarita ku mashini yishyurirwaho ibiguzwe (POS). Nyirirakita, mu nyungu ze bwite, agira ibanga ry'umubare w'ibanga; ntagire uwo ari we wese awubwira, akawufata mu mutwe kandi agashwanyagura ako kanya ubutumwa bumumenyeshwa uwo umubare w'ibanga. Muri urwo rwego, Nyirirakita nta na rimwe agomba kwandika umubare we w'ibanga ku ikarita cyangwa ku kindi kintu icyo ari cyo cyose kijyana na yo.
- Nyirirakita ashobora guhindura umubare w'ibanga yuzuzwa ifishi yabugenewe igashyirwaho umukono mu buryo bwemewe.
- Niba Umubare w'ibanga umenyewe n'undi muntu utari nyirirakita, uyunguyu agomba guhita abimenyeshwa ako kanya Serivisi ya Banki Ishinzwe Amakarita aya ku ishamba rya BANKI rimwegereye cyangwa agahamagara kuri Santarari ya Banki kuri 3227 cyangwa kuri numero +250 788 162 006 (ikora amasaha 24 kuri 24). Ariko, nyirirakita ni we ubazwa na Banki ibijyanye n'ibikorwa bya bikorwa hifashishijwe iyo karita bikorwa n'undi muntu wabashije kuyibona yaba yabyemerewe na nyirirakita cyangwa atabimwemereye nk'aho ari we ku giti cye wayikoresheje igihe cyose Ishami rya BANKI rishinzwe amakarita ritarabimenyeshwa.

4. Kongera gushyira amafaranga ku ikarita

- Nyirirakita ashobora gusa gushyira amafaranga ku ikarita ye yongerwamo amafaranga abikoreye ku ishamba rya BANKI iryo ari ryo ryose; apanze gusa kubikora yubahiriza amategeko n'amabwiriza yose akurikizwa igihe icyo ari cyo cyose.
- Mu gihe cyose Nyirirakita afite umugambi wo kongera gushyira amafaranga ku ikarita, BANKI iba ifite uburenganzira bwo gukora ibi bikurikira:
 - Ishobora kugena umubare ntarengwa w'amafaranga nyirirakita ashobora kongera gushyira ku ikarita;
 - Ishobora kugena umubare w'insuro ikarita iba ishobora kongera gushyirwaho amafaranga;
 - Ishobora gukoresha ubushishozi bwo maze ikanga ubusabe bwo kongera gushyira amafaranga ku ikarita
- Kongera gushyira amafaranga ku ikarita bikorwa mu bwoko bw'ifaranga ikarita n'ubundi yatangiye ikoresha ubwo yasohokaga hakiyongeraho amafaranga yose asabwa Banki yaka. Kugirango abashe kongera amafaranga ku ikarita, Nyirirakita yuzuzwa ifishi ya Banki yabugenewe. Iyo amafaranga yo kongera gushyira ku ikarita ari mu bundi bwoko bw'ifaranga bunyuranye n'ubwo ikarita iba isanzwe ikoresha, igiciro cy'ivunjisha gikoreshwa ni igiciro BANKI igurishirizaho iryo faranga cyangwa igiciro cy'ihurizwa hamwe ry'ibiciro byombi kandi icyo giciro gishobora guhinduka umunsi ku wundi cyangwa kigahinduka kenshi mu minsi umwe ubwawo.
- Iyo nyirirakita ari ntawuhari, umuntu wese ubifitiye ububasha ashobora kongera gushyira amafaranga ku ikarita.
- Iyo igikoresheho cyo mu rwego rw'imari cyakoreshejwe kimaze kwishyurwa, amafaranga yongeye gushyirwa ku ikarita aba ashobora gukoreshwa na Nyirirakita umunsi ukurikiraho usibye amafaranga ya serivisi asabwa.
- Amafaranga abitswa hifashishijwe sheki na Nyirirakita ashirwa ku ikarita gusa igihe iyo sheki imaze kwishyurwa.

5. Imikoresheze y'Ikarita

- Amafaranga ya buri gikorwa cyose gikorwa hakoreshejwe ikarita cyangwa amafaranga abikuzwa kuri ATM ahita akurwa ku mafaranga ari kuri iyo karita. Iyo ku ikarita ari nta mafaranga ahagije ariho, icyo gikorwa ntabwo cyemerwa.
- Nta nyungu cyangwa andi mafaranga BANKI nyirirakita kuberako afite amafaranga ku ikarita.
- Nyirirakita agomba kuzengurira buri gihe ko ikarita ye ikoresha neza, itangirira cyangwa igakoresha n'abantu batabifitiye uburenganzira.
- Nyirirakita yiyemeje gufata ingamba zishoboka zose zigamije kubuza iyo karita gutakara cyangwa kwibwa.
- Zigamije gukora igikorwa icyo ari cyo cyose, Nyirirakita agomba kuzengurira ko afite amafaranga

ahagije kuri Konti ye ya Prepaid Card.

- Amafaranga abikuzwa na Nyirirakita yandikwa n'ATM akurwa kuri Konti ya Prepaid Card ya Nyirirakita.
- Ikarita ntabwo igomba gukoreshwa mu bikorwa bibujijwe n'amategeko harimo kugura ibicuruzwa cyangwa serivisi zibujijwe n'itegeko ryo mu gihugu Nyirirakita ayikoresherezamo.

6. Umubare ntarengwa w'amafaranga ashobora kubikuzwa hakoreshejwe ikarita

- BANKI ishobora gukoresha ubushishozi bwayo hanyuma ikagena umubare w'amafaranga ashobora gukoreshwa mu gukora igikorwa runaka gikorwa hifashishijwe ikarita ku munsu cyangwa mu gihe runaka.
- Ikarita ya Prepaid igenerwa umubare ntarengwa w'amafaranga nyirirakita ashobora gukoresha ayikoresheje buri munsu. Nyirirakita amenyeshwa uwo umubare w'amafaranga ntarengwa kandi BANKI ifite uburenganzira bwo guhindura uwo umubare w'amafaranga igihe icyo ari cyo cyose.
- Banki iboneyeho kumenyeshwa Nyirirakita ko Imashini z'ATM cyangwa ibigo by'ubucuruzi nabyo bishobora gushyiraho umubare ntarengwa cyangwa kugabanya umubare w'ibikorwa n'uw'amafaranga ashobora gukoreshwa hakoreshejwe iyo karita. Kubera iyo mpamvu, Banki ntabwo yishingira umubare ntarengwa cyangwa igabanywa ry'ingano y'amafaranga cyangwa .

7. Ingingo zihariye zijyanye n'imikoresheze y'ATMs

- Inyandiko zandikwa n'ATM cyangwa kopi za zo zikorwa hifashishijwe mudasobwa ni ibimenyetso ngenderwaho kandi ntavuguruzwa bigaragaza umubare w'amafaranga yabikujwe na nyirirakita; izo nyandiko zikaba ziba Banki uburenganzira bwo kubikuzwa ayo mafaranga kuri Konti y'Ikarita ya Prepaid ya Nyirirakita.
- BANKI, uko byagenda kose, ntabwo iryozwa ibyerekeranye n'imikorere mibi, gupfa bya hatu na hatu cyangwa imikorere mibi y'ATM ishobora gutuma ikarita ifatirwa mu mashini cyangwa igashyanyuka cyangwa ikangirika.

8. Kubikuzwa amafaranga mu mabanki yo mu gihugu no mu bigo by'imari byo hanze y'igihugu

Nyirirakita kandi, iyo akoresheje ikarita kugirango abone amafaranga, ashira umukono kuri resi yo Kubikuzwa amafaranga. Resi iyo ari yo yose yo kubikuzwa amafaranga iriho amakuru yafashwe mu buryo bw'ikoranabuhanga avuye ku Ikarita iha banki cyangwa ikigo cy'imari uburenganzira bwo gukora ubwishyu bwavuzwe hejuru kabone n'iyi Resi yo kubikuzwa amafaranga yaba itariho umukono.

9. Kwishyura ibicuruzwa na serivisi

- Ubwishyura bugaragazwa n'inyandiko igaragaza ibyagurishijwe itangwa n'umucuruzi kandi ikaba yashyizweho umukono mu buryo bwemewe na Nyirirakita.
- Nyirirakita ashira umukono ku nyandiko igaragaza ibyagurishijwe iyo akoresheje ikarita agura ibintu na serivisi. Ariko, iyo atabikoze ntabwo bikuraho ko BANKI iba yaramwishyuriye ibyo bicuruzwa cyangwa serivisi binyuze mu gukoresha ikarita, kandi resi y'imashini igurishirizwaho ibicuruzwa (POS) iha BANKI uburenganzira bwo gukora ubwishyu bwavuzwe hejuru, yaba yashyizweho umukono cyangwa itashyizweho umukono na Nyirirakita.
- Ibibazo byose cyangwa amakimbirane aboneka hagati ya nyirirakita n'ugemura ibicuruzwa cyangwa utanga serivisi zatanze hakoreshejwe ikarita bifatwa nk'ibidafite aho bihuriye nk'ibazo cya BANKI n'uburenganzira bwo bwo kwishyurwa na Nyirirakita ku byerekeranye n'ibyo bicuruzwa cyangwa izo serivisi. Uko byagenda kose, ntacyo nyirirakita ashobora kwishyura BANKI cyangwa ngo agire uburenganzira bwo kutishyura ku mpamvu iyo ari yo yose igihe habayeho amakimbirane avutse hagati ya nyirirakita n'ugemura ibicuruzwa cyangwa utanga serivisi zatanze hakoreshejwe ikarita cyangwa numero y'iyi karita. Iyo bigenze gutyo,

BANKI iha nyirikirita amakuru yose ya ngombwa ajyanye n'ikoreshwa ry'uyo karita.

- BANKI ntabwo iryozwa kuba umucuruzi runaka cyangwa banki cyangwa ikigo cy'imari runaka cyaranze cyangwa kitarakoze ibikorwa bikorwa hakoreshejwe Ikarita.
- Iyo bibaye ngombwa ko umucuruzi asabwa gusubiza amafaranga nyirikirita runaka, BANKI ishyira kuri Konti y'Ikarita ya Prepaid amafaranga agomba gusubizwa imaze kwakira Resi yo gushyira amafaranga kuri konti yatanze n'umucuruzi cyangwa imaze kwakira inyandiko zemeza ko ayo mafaranga agomba gusubizwa.

10. Uburyo bukoreshwa mu kwishyurana

Ihindurwa ry'ibikorwa bikorwa hifashishijwe Ikarita ya Prepaid ya Banki: Ku bikorwa bikorwa mu bwoko bw'ifaranga ubwo ari bwo bwose butari ubwoko bw'ifaranga rikoreshejwe kuri konti ya Nyirikonti, umubare w'amafaranga y'igikorwa uhindurwa mu bwoko bw'ifaranga bukoreshwa kuri konti y'ikarita ku Giciro cy'Iluzamurungo cy'ikarita yo kwishyurana, iyo bishoboka, noneho bigakorwa ku giciro cya BANKI kiba kigezweho ku itariki icyo gikorwa kibereyeho.

11. Ibyerekeranye n'itakara cyangwa iyibwa ry'Ikarita

- Nyirikirita agomba guhita amenyesha BANKI anyuze kuri nomero ya telefone ya santarari yayo ya 3227 ikora amasaha 24 kuri 24 cyangwa kuri nomero + 250 788 162 006 cyangwa akajya ku ishambi rya BANKI rimwegereye ibyerekeranye n'ibura cyangwa iyibwa ry'ikarita ye, harimo n'itwarwa ryayo kabone n'iyi byabikozwe n'umwe mu bagize umuryango wa nyirikirita.
- Iryo menyesha, kugirango ridapfa ubusa, rigomba kwemezwa mu nyandiko mu buryo bukurikira:** (i) Iyo gutakara, kwibwa, cyangwa gukeka ko ikarita yibiwe mu gihugu, nyirikirita agomba kuzuzwa ifishi isaba guhindurwa iyo karita itangwa na Banki, akiyishyiraho umukono kandi akayitangira ku giti cye. Muri urwo rwego, Nyirikirita agomba kugaragaza Indangamuntu cyangwa pasiporo ye.
- Iyo ikarita itakaye, yibwe cyangwa habayeho gukeka ko yibwe, BANKI ishobora gusaba Nyirikirita kubimenyesha polisi no gushyikiriza Banki gihama ko iryo menyesha ryabayeho.
- BANKI nta na rimwe ishobora kuryozwa mu buryo ubwo ari bwo bwose igihombo cyangwa ibyangiritse bitewe n'imenyeshwa ryakozwe hifashishijwe imeyili, telefone cyangwa bikozwe mu bundi buryo bidakozwe na nyirikirita na/cyangwa bitemejwe mu nyandiko nk'uko biteganywa mu gice cya 11 cy'igika cya mbere kigaragara hejuru.
- Kumenyesha iby'itakara, iyibwa, cyangwa ibijanywe no gukeka ko ikarita yibwe cyangwa yatwawe nta na rimwe bigira ingaruka ku bikorwa ibyo ari byo byose byakozwe mbere y'uko iryo menyesha rikorwa cyangwa ku bikorwa byarangije gukumurwa na BANKI.

12. Igihe Ikarita ikomeza kugira agaciro

- Ikarita ikomeza kugira agaciro guhera igihe itangiye kugeza ku muni wa nyuma izarangiriraho wanditswe kuri icyo karita.
- Ikarita ikomeza kuba umutungo wa BANKI; ikaba ari yo ishobora kurangiza agaciro ka yo ikurikije uko ibyumva igihe icyo ari cyo cyose cyangwa ikaba yakwanga kuyivugurura igihe irangiye bitabaye ngombwa ko isobanura impamvu ifashe icyo cyemezo. Nyirikirita, iyo bigenze gutyo arekeraho gukoresha iyo Karita uhereye igihe abisabiwe kandi akayisubiza BANKI vuba bishoboka. Ibyo bisabwa Nyirikirita.
- Nk'uko biteganywa mu Ngingo ya 11.2, Nyirikirita yemeye kwishyura BANKI amafaranga y'umwenda aba asigaye kuri Konti ye ya Prepaid Card kandi hashobora gukorwa igikorwa cyo kwishyura iyo amafaranga aba agomba kwishyurwa atishyuye.
- Iyo Nyirikirita apfuye cyangwa ahombye cyangwa iyo akoze igikorwa icyo ari cyo cyose gihabanye na rimwe mu mategeko n'amabwiriza agenga aya masezerano

akoreshejwe, BANKI, hejuru y'ibindi bisubizo iba ifite, ishobora gufata izindi ngamba zose za ngombwa zigamije guhagarika ibikorwa byose byakorwa hifashishijwe iyo karita no kuyikuraho.

13. Igihe ikarita irangirira

- Nyuma yo gushyirwa ku murongo, ikarita ikomeza kugira agaciro kugeza ku muni wa nyuma izarangiriraho wanditswe ku ikarita.
- Nyirikirita afite inshingano zo gushanyaguzwa ikarita yarangiye ayikatamo ibice mu murongo wa rukurizi (magnetic).
- Ikarita yose yarangiye igihe ntabwo ihita ivuguruwa ako kanya nyirikirita agomba gusaba ikarita nshya akurikije uko abyumva. Ariko, BANKI mu bushishozi bwayo ishobora gukora amakarita na mbere y'uko nyirikirita abyemera.
- Mbere y'uko ikarita irangiza igihe, nyirikirita ashobora gusaba gusubizwa amafaranga yose yari asigaye ku ikarita cyangwa igice cyayo akora ibi bikurikira:

- Abikuzwa amafaranga kuri ATM (hakurikijwe umubare ntarengwa w'amafaranga yemerewe kubikuzwa kuri ATM)
- Asaba gusubizwa amafaranga ku Ishami rya Banki
- Asaba guhagarika ibikorwa bikorwa hakoreshejwe Ikarita nk'uko biteganywa mu gice cya 20.
- Iyo nyirikirita asabye gusubizwa amafaranga yari asigaye ku ikarita ye, ayo mafaranga yishyurwa mu bwoko bw'ifaranga bukoreshwa mu gihugu. Kuvunja amafaranga ahari mu bwoko bw'ifaranga rikoreshejwe mu GIHUGU bikorwa hashingiwe ku Giciro cyo Kugura iryo faranga kigezweho kimanitse kuri BANKI hakuweho amafaranga ya serivisi asabwa.
- Nyirikirita afite inshingano zo kwishyura amafaranga aba asigaye ku ikarita iyo ikarita irangiye nk'uko biteganywa muri aya mategeko n'amabwiriza.

14. Ibyerekeranye no kubika inyandiko n'amakuru arebana n'ibikorwa bikorwa hifashishijwe amakarita- igihe ntarengwa cyo gutanga ibibazo

- Nyirikirita abimenyesha BANKI hakiri kare bishoboka igihe asanze hari ikintu kitari cyo mu nyandiko ya Banki igaragaza imikoreshereze ya konti ye. Nta kibazo cyangwa igikorwa icyo ari cyo cyose kijanywe n'igikorwa cyakozwe kuri konti gishobora kwakirwa nyuma y'iminsi 45 uhereye igihe iyo nyandiko igaragaza imikoreshereze ya konti icyo gikorwa cyanditsemo yashokeye.
- Iyo Nyirikonti atanze ikibazo, BANKI ikurikiza amabwiriza yashyizweho mu bijanywe n'itangwa n'ikemurwa rya bene icyo kibazo. Hashobora gushyirwa iminsi igize ku 180 mbere y'uko gusubizwa amafaranga muri urwo rwego bikorwa.

15. Ibyerekeranye no guhanahana amakuru n'abandi bantu

- BANKI ifite uburenganzira, igihe bibaye ngombwa, bwo guha banki y'ubucuruzi, ikigo cy'imari icyo ari cyo cyose cyangwa umucuruzi, amakuru ayo ari yo yose yerekeranye na Nyirikirita iyo akoreshejwe ikarita ye nabi cyangwa mu buriganya cyangwa hagamiywe kuyigirira igihe yatakaye cyangwa yibwe.
- BANKI ifite uburenganzira, hakurikijwe amategeko n'amabwiriza y'IGIHUGU akurikizwa, bwo guha ikindi kigo icyo ari cyo cyose amakuru yose yerekeranye na Nyirikirita.
- BANKI ishobora gukora urutonde rw'amakarita yakweho ikarushyira mu Kinyamakuru cy'Imbuzi cyayo kugirango rubashe kugera ku ihuriro ry'abacuruzi bakorana na yo no ku Miryango ikoreshwamo amakarita bireba.

16. Communication d'informations entre le titulaire de la carte et la Banque

- Nyirikirita ahita abimenyesha BANKI mu nyandiko iyo habayeho impinduka mu bijanywe n'akazi cyangwa mu bijanywe n'aderesi y'aho atuye cyangwa nomero za telefone cyangwa izindi mpinduka izo ari zo zose mu bijanywe n'irangamimerere ye.
- Itangazo ryose cyangwa ubutumwa bwohererezwa

Nyirikirita bunyujijwe kuri imeyili/ubutumwa bugufi bugezwe kuri aderesi ya nyuma izwi no kuri nomero ya telefone Nyirikirita yahaye BANKI mu nyandiko kandi bufatwa nk'aho bwakiriwe iyo hashize amasaha 48 bwohererejwe.

- Nyirikirita yemeye gutanga amafaranga y'iperereza, ashobora kugenwa na BANKI igihe icyo ari cyo cyose, kuri buri gikorwa kitumvikanwaho kivuzwe na Nyirikirita.

17. Ingingo rusange

- BANKI ishobora kwanga ubusabe ubwo ari bwo bwose bwo gutanga uburenganzira bwo gukora igikorwa runaka iyo ifite impamvu zumvikana zituma ikeka ko icyo gikorwa kiri bukorwe mu buriganya.

18. Ibyerekeranye no Guhindura amategeko n'Amabwiriza agenga aya masezerano

- BANKI ishobora igihe icyo ari cyose, imaze gutanga integuza yanditse y'iminsi 30 no kubitangaza ku rubuga rwa yo rwa interineti, guhindura amategeko n'amabwiriza akubiye muri aya masezerano harimo jyanisha ry'inyungu, amafaranga ya serivisi n'andi mafaranga asabwa, itariki inyandiko igaragaza imikoreshereze ya konti ikorerwaho cyangwa igashyiraho amategeko mashya. Nyirikirita ukoreshejwe iyi karita nyuma yo kumenyeshwa ibyerekeranye n'impinduka cyangwa ntabushize ilkarita ye Banki mu minsi 15 amaze kumenyeshwa ibyerekeranye n'izo mpinduka afatwa nk'uwemeye izo mpinduka kandi aba agomba kuzikurikiza.
- Iyo habayeho impinduka nyinshi mu gihe cy'amezi 12 zatumwa bikorwa, BANKI ishobora guha Nyirikirita inyandiko ihurijwe hamwe y'izo mpinduka zose zabaye mu rwego n'Amategeko n'Amabwiriza muri icyo gihe cyose.

19. Inyandiko zibikwa, amakuru ajyana

n'amafaranga asigara ku ikarita n'ibikorwa bikorwa hakoreshejwe ikarita

- Resi z'ATM: Nyuma yo gusoza igikorwa gikorwa binyuze kuri ATM, Nyirikirita afite inshingano zo gushaka resi/inyandiko ijyana n'icyo gikorwa.
- Amakuru yerekeranye n'ikarita: Nyirikirita ashobora gusaba guhabwa amakuru ajyanye n'amafaranga asigaye ku Ikarita cyangwa ibikorwa byakozwe hifashishijwe ikarita ahamagara ku murongo wa telefone wa Banki utishyuzwa ukora amasaha 24/24 mu minsi irindwi wa 3227 cyangwa kuri + 250 788 162 006, cyangwa akajya kuri ATM y'ishambi rimwegereye.

20. Kwakira amafaranga arenga kuyagombaga gushyirwa ku ikarita

- Uko byagenda kose iyo yakiriye amafaranga arenze ayo aba agomba kwakira, Nyirikirita yemeye gusubiza BANKI ayo mafaranga arenga avugwa na BANKI cyangwa ayo mafaranga agakurwa ku mafaranga ari ku Ikarita hakurikijwe amategeko n'amabwiriza ashirwaho na BANKI cyangwa agakurwa kuri konti iyo ari yo yose Nyirikirita afite kuri BANKI cyangwa akayishyura BANKI.

21. Kuvanaho Ikarita

- Nyirikirita ashobora gusaba ko ikarita ye ivanwaho yuzuzwa ifishi yo gusaba kuvanaho ikarita iboneka kuri buri Shami rya Banki anatanga n'izindi nyandiko z'inyongera zisabwa na BANKI.
- Nyirikirita yumva ko ubusabe ubwo ari bwo bwose bwo kuvanaho Ikarita busuzumwa na BANKI iyo ibikorwa byose byakozwe hifashishijwe iyo Karita byagenze neza; nyiryo akaba ari nta mafaranga agomba BANKI.
- Iyo hari amafaranga asigaye ku Ikarita, BANKI iyasubiza nyirikirita nyuma yo gukuramo amafaranga yo gusuzuma ubusabe, amafaranga ya serivisi cyangwa andi mafaranga asabwa hakurikijwe ibiciro byashyizweho na banki ku byerekeranye n'amafaranga asabwa Nyirikirita.

Nemeye amategeko n'amabwiriza agenga serivisi za Banki zitangwa hifashishijwe ikoranabuhanga za I&M Bank (Rwanda) Plc kandi nayasohoye mu mashini kugirango mbase kuyabika.