



# IFISHI YO GUSABA INYANDIKO IGARAGAZA IMIKORESHEREZE YA KONTI ITANGWA HAKOSESHEJWE IKORANABUHANGA

## AMAKURU YEREKERANYE N'UMUKIRIYA

Amazina yombi y'umukiriya:			
No za Telefone		N° za telefone igendanwa	
Aderese Imeyili		Agasanduku k'i posita	

## AMAKURU YEREKERANYE NA KONTI

Kwandikisha  Kwandukiza

**No. ZA KONTI**

Kwandikisha  Kwandukiza

**No. ZA KONTI**

Kwandikisha  Kwandukiza

**No. ZA KONTI**

## IGIHE SERIVISI ITANGIRWA

Buri muni  Buri cyumweru  Buri kwezi

## IMVUGO Y'UMUKIRIYA

Mpaye uburenganzira abakoresha iyi konti bavuzwe hejuru, nka bamwe mu bo tuyihuriyeho cyangwa nk'intumwa, bwo kwakira inyandiko igaragaza imikoreshereze y'iyi konti itangwa hakoreshejwe ikoranabuhanga.

## HAGENEWE ISHAMI RYA BANKI GUSA

Izina		Itariki n'umukono	
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### Amategeko n'Amabwiriza ajyanye na iClick

Banza usome aya Masezerano witonze mbere yo gukoresha serivisi za Internet Banking. Akubiyemo ingingo zerekanye n'ibibujijwe n'aho inshingano zigarukira kimwe n'izindi ingingo z'ingenzi. Mu gushyira umukono kuri aya masezerano no gukoresha serivisi za Internet Banking, uba wemeye kandi ugaragaje ko wasomye kandi wumvise aya Masezerano, ko wabonye ibisobanuro bikwiye ku byerekeranye n'imiterere y'inshingano zawe n'aho zigarukira ku bijyanye n'aya masezerano kandi ko wemeye kuyakurikiza. Niba utemeye ingingo zose zigize aya Masezerano, ufite uburenganzira bwo kudakoresha serivisi za Internet Banking.

#### 1. Ibisobanuro by'amagambo ari muri aya Masezerano

Muri aya Masezerano: "Konti" cyangwa "Amakonti" bisobanura konti izo ari zo zose zo kubitsa, kuguriza cyangwa z'ishoramari ufite muri Banki yacu cyangwa mu bigo by'imari bishamikiye kuri iyi Banki, waba ufite izo konti ku giti cyawe cyangwa uzihuriyeho n'abandi bantu kandi ukaba uzisabira uburyo bwo kubasha kuzigeraho ukoresheje serivisi za Internet Banking; "Internet Banking" bisobanura serivisi za banki zacu bwite zitangwa hakoreshejwe umurongo wa interineti; zikaba zirimo ubushobozi bwo kubona mu gihe gikwiye amakuru ajyanye na konti, kohereza amafanga aya kuri konti imwe aya ku yindi, kwishyura inyemezabuguzi, amakuru rusange ku byerekeranye n'ibiciro binyuranye no kubasha gubabwira ibindi bicuruzwa na serivisi z'imari zikoresha ikoranabuhanga zemewe cyangwa dutanga, "Amakuru yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti" bisobanura umubare w'ibanga ukoreshejwe mu kwinjira muri serivisi za banki zitangwa hakoreshejwe umurongo wa interineti kimwe n'ibiranga ukoresha iyo serivisi (User ID) banki iguha kugirango ubashe guhabwa serivisi za banki zitangwa hakoreshejwe interineti; "Umubare w'ibanga wa serivisi za banki

zitangwa hakoreshejwe interineti" bisobanura inyuguti cyangwa/na imibare uhabwa cyangwa uhitamo kugirango uje uyikoresha mu ibanga wimenyekanisha no kugirango ubashe gukoresha serivisi za banki zitangwa hifashishijwe umurongo wa interineti; "Igikorwa" bisobanura igikorwa icyo ari cyo cyose gikorwa cyangwa umuntu asaba ko gikorwa kijyanye na konti ye hakoreshejwe uburyo bwa serivisi za banki zitangwa hifashishijwe interineti harimo gusaba cyangwa gufunga amakuru ku byerekeranye na Konti runaka; amagambo "Twebwe", "Yacu" na banki bisobanura I&M Bank (Rwanda) Plc; "Urubuga rwa interineti" bisobanura urubuga rwa interineti rwa banki ari rwo www.imbank.com/rwanda cyangwa urundi rubuga rwa interineti urwo ari rwo rwose rwa banki ushobora kuboneraho serivisi za banki zitangwa hifashishijwe interineti igihe icyo ari cyo cyose;

#### 2. Ibyerekeranye no kwemera aya masezerano

Aya masezerano agenga uburyo ukoresha serivisi za Banki zitangwa hakoreshejwe interineti. Mu gushyira umukono kuri aya masezerano no gukoresha serivisi za Internet Banking, uba ugaragaje ko wemeye kugengwa n'aya Masezerano ashobora guhindurwa umwanya ku wundi. Niba utemeye ingingo zose zigize aya Masezerano, ufite uburenganzira bwo kudakoresha serivisi za Internet Banking.

#### 3. Ibyerekeranye no guhindura aya masezerano

Dushobora kujyana duhindura aya masezerano nyuma y'igihe runaka. Tuzajya tukumenyeshya ibyerekeranye n'impinduka zizajya ziba muri aya masezerano dukora ibi bikurikira byibura mu minsi mirongo itatu mbere y'uko izo mpinduka zibaho: (a) kumanika itangazo ku mashami ya banki; (b) kukohereza kopi y'amasezerano yavugururwe; (c) gushyira impinduka zabaye ku rubuga rwa interineti; cyangwa (d) kukohereza mu buryo bw'ikoranabuhanga hakoreshejwe interineti cyangwa sms. Iyo ukoze igikorwa icyo ari cyo cyose cyangwa ukoresheje serivisi za Banki zitangwa

hifashishijwe interineti nyuma y'uko impinduka zikozwe kuri aya masezerano zitangira kujya mu bikorwa, ibyo buba bisobanuye ko wemeye izo mpinduka. Kubera icyo mpamvu rero, ugomba gusubiramo aya Masezerano buri gihe kugirango uyahuze n'impinduka zabayeho nyuma.

#### 4. Ibirebwa n'aya Masezerano

Aya masezerano aje yiyongera kandi yuzura andi masezerano yose dufitanye cyangwa ufite n'ibigo bishamikiye kuri banki yacu (haba muri iki gihe cyangwa mu gihe kizaza) ku byerekeranye na konti zawe cyangwa na serivisi za banki zitangwa hakoreshejwe interineti, harimo, ariko nanone atari zo gusa, amabwiriza rusange agenga imikoreshereze y'izo serivisi n'Amasezerano Agenga Imikoreshereze y'urubuga rwa Interineti. Mu gihe haramuka habayeho amakimbirane hagati y'aya Masezerano n'andi masezerano ayo ari yo yose dufitanye, aya Masezerano ni yo azakurikizwa ku byerekeranye n'ikoresha rya serivisi za Banki zitangwa hifashishijwe Interineti na ho andi masezerano akaba ariyo akoreshejwe mu bijyanye n'ibindi bibazo.

#### 5. Amafaranga asabwa kuri Serivisi

Uduhaye uburenganzira bwo gukura kuri konti yawe amafaranga ya serivisi yose asabwa ashobora kujyana n'ikoresha rya Serivisi za Banki zitangwa hakoreshejwe Interineti nk'uko bitanganye n'Amabwiriza Rusange agenga imikoreshereze y'izo serivisi.

#### 6. Ibyerekeranye n'Umubare w'ibanga wawe bwite ugufasha guhabwa serivisi na Serivisi za Banki zitangwa hifashishijwe Interineti

Amakuru yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe



interineti Ugomba kuba ufite serivisi za banki zitangwa hifashishijwe interineti. Amakuru yerekeranye no kwinjira muri izo serivisi adufasha kugenzura umwironoro wawe. Amakuru yawe adufasha kwinjira muri serivisi za banki zitangwa hifashishijwe interineti agizwe n'umubare w'ibanga wawe wa serivisi za banki zitangwa hifashishijwe interineti hamwe n'izina ryawe nk'ukoresha izo serivisi. UGOMBA guhindura umubare w'ibanga w'agateganyo uhabwa na banki iyo ushyize umukono ko masezerano ajanywe no gukoresha serivisi za banki zitangwa hifashishijwe interineti. Wemeye ko utazatorany umubare w'ibanga wa serivisi za banki zitangwa hifashishijwe interineti ushingiywe ku itariki y'amavuko yawe cyangwa iya mwene wanyu wa bugufi cyane, kuri numero ya telefone, kuri aderesi cyangwa kuri rindi hurizwa hamwe ry'inyuguti cyangwa/na imibare rishobora guhita rigaragara mu buryo bworoshye. Wemeye kujya uhindura buri gihe amakuru yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti kandi ko utazakoresha umubare w'ibanga wa serivisi zitangwa hifashishijwe interineti wigeze gukoresha mbere. Amakuru yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti yawe ni wowe uyakoresha wenyine kandi wemeye ko uzayagira ibanga kandi ko ari ntwaze uzayatangariza kabone n'abakazi bawe. Wemeye gufata ingamba zose zishoboka kugirango urinde ibanga ry'amakuru yawe yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti harimo gukora ibishoboka byose kugirango amakuru abitswe muri mudasobwa ukoresha kugirango ugere kuri serivisi za banki zitangwa hifashishijwe interineti atabasha gukoresha n'abandi bantu batabitijwe uburenganzira. Wemeye gufata mu mutwe amakuru yawe yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti no kutajira ahandi hantu aho ari hose uyabika.

Bumwe mu buryo bwifashishwa mu gushakisha amakuru kuri interineti (browsers) butuma ukoresha interineti abasha kubika imibare y'ibanga akoresheje ikoranabuhanga kugirango mu gihe kiri imbere azabasha kubera ku rubuga rwa interineti mu buryo bworoshye; wemeye ko utazakoresha "ubu buryo bu kubika umubare w'ibanga" ku byerekeranye na serivisi za banki zitangwa hifashishijwe interineti. Wemeye ko tutabazwa ibyerekeranye n'umutekano cyangwa ibanga ry'amakuru cyangwa amabwiriza yerekeranye na Konti yawe igihe cyose tuba tutarayakira. Iyo utagize igikorwa cyo kwinjira muri serivisi za banki zitangwa hifashishijwe interineti, nta na rimwe ugomba gusiga imashini ituma winjira muri serivisi za banki zitangwa hifashishijwe interineti utararangiza icyo igikorwa kandi wafunze Serivisi za banki zitangwa hifashishijwe interineti. Ni wowe wenyine urebwa n'ishyamba mu bikorwa ry'ingamba zijanywe no kubungubungamo umutekano wa konti yawe unyuzwe ku buryo bwifashishwa mu gushakisha amakuru kuri interineti harimo no gufunga ubwo buryo cyangwa gusiba ubwihisho bw'uburyo bwifashishwa mu gushakisha amakuru kuri interineti urangije guhabwa serivisi za banki zitangwa hifashishijwe interineti.

Wemeye guhita ubitumenyeshya ako kanya ukoresheje telefone cyangwa unyuzwe kuri serivisi za banki zitangwa hifashishijwe interineti igihe amakuru yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti yamenyewe cyangwa ashobora kumenyana n'undi muntu cyangwa ashobora kubona agakoresha mu gusaba serivisi za banki zitangwa hifashishijwe interineti n'umuntu utabitijwe uburenganzira. Mu gihe cyose utarabitumenyeshya ngo tubimenye, ni wowe ugomba kubaza ibikorwa byose bishobora gukorwa hifashishijwe amakuru yo kwinjira muri serivisi za banki zitangwa hifashishijwe interineti byaba bikozwe mu buryo bwemewe cyangwa butemewe. Iyo umaze kudasaba gukuraho kode ituma winjira muri serivisi za banki zitangwa hifashishijwe interineti, dufitse uburenganzira bwo

- (a) Kwanga amabwiriza yose duhabwa nyuma yo kumenyeshwa ikibazo cyavutse;
- (b) Guhagarika by'agateganyo ishinyirwa mu bikorwa by'amabwiriza aba atashyirwa mu bikorwa;
- (c) Gukuraho kode igufasha kwinjira muri serivisi za banki bitabaye ngomba ko ubimenyeshywe. Umubare wawe bwite utuma winjira muri Serivisi za Banki zitangwa hifashishijwe interineti ni umutungo wacu kandi ushobora kwanwaho cyangwa guhagarikwa by'agateganyo igihe icyo ari cyo cyose utabanje kubimenyeshywe. Ukwiye kumenya ko ugomba kujya ku mungu wa interineti ukoresheje mudasobwa yawe kandi ugakoresha uburyo ubwo ari bwo bwose bukoreshwa mu gushakisha amakuru kuri interineti kugirango ubashe guhabwa serivisi za banki dutanga twifashishijwe interineti.

**7. Ibyerekeranye n'ukoresha rya serivisi za banki zitangwa hifashishijwe interineti**

Ugomba kugenzura ko amabwiriza yose yerekeranye na konti zawe twakira binyuze muri serivisi za Banki zitangwa hifashishijwe interineti ari ukuri, akwiye kandi yuzuye. Wemeye ko tutashingira ku kuri, no ku kuba amabwiriza uduha akwiye kandi yuzuye. Usabye kandi uduhaye uburenganzira bwo kwemera, gushingira no gukora dushingiye ku mabwiriza atangwa hakurikijwe uburyo ubwo ari bwo bwose bwemewe na serivisi za banki zitangwa hifashishijwe interineti nk'aho waba uduhaye amabwiriza yanditse ariho umukono, kabone n'yo yaba ahabanye n'andi mabwiriza ashobora gutangwa igihe icyo ari cyo cyose ku byerekeranye na Konti yawe. Amabwiriza afatwa nk'aho twayakiriyemo iyo twemeje ko twayakiriyemo. Niba tutabashije kwemeza ko twakiriyemo amabwiriza yawe, wikongera koherereza ayo mabwiriza mbere yo kubanza gusuzuma amabwiriza watanze no kuganira n'umukozi wacu ushinze gufasha abakirya. Ibi biterwa n'uko amabwiriza ya mbere ashobora kuba akiri gushyirwa mu bikorwa noneho kongera koherereza ayo mabwiriza bikaba byatuma igikorwa kimwe gikorwa kabiri kandi tukaba tutashyirwa.

**8. Ibyo tutishingira**

Imikoreshereze yawe ya serivisi za banki zitangwa hifashishijwe interineti ni wowe ireba. Serivisi za Banki zitangwa hifashishijwe interineti nta kintu zishingira gukora, nta garanti zitanga cyangwa ibindi bigomba gukorwa ibyo ari byo byose byaba bivuzwe mu buryo budatomeye cyangwa budatomeye harimo kandi garanti z'ubwoko bwose zivugwa mu buryo budatomeye ku byerekeranye n'agaciro ko mu rwego rw'ubucuruzi cyangwa ku kuba zikwiranye n'itegeko runaka; ibyo byose tukaba tutabishingirako ubayaganda kose hakurikijwe ibiteganywa n'itegeko.

Ku byerekeranye n'ubwibushyubuzwa na I&M Bank (Rwanda) Plc binyuze ku ihuriro rya serivisi za banki zitangwa hakoreshejwe ikoranabuhanga, wemeye kugena no kutumenyeshya mbere y'igihe no mu nyandiko abantu wahaye uburenganzira bwo kwemeza no gukora ibikorwa byo kwishyurana hakurikijwe ibisabwa bigenwa na I&M Bank. Byongeye kandi, usabye kandi uduhaye uburenganzira bwo gukora amafaranga ayo ari yo yose twishyuye cyangwa twakoresheje dukurikije amabwiriza waduhaye unyuzwe muri Serivisi za Banki zitangwa hifashishijwe interineti ku byerekeranye na konti zawe. Ntabwo dutegetswe kwemeza umwironoro cyangwa ububasha bw'umuntu uwo ari we wese ukoresha amakuru yawe yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti mu gukora ibikorwa biyanywe na serivisi za banki. Ariko, dushobora, nk'uko tubyumva, gusaba igihe icyo ari cyo cyose ubimenyetso bigaragaza ububasha bw'umuntu usaba gukora ibikorwa kuri Konti yawe binyuze muri serivisi za banki zitangwa hifashishijwe interineti. Dushobora kandi kwanga kwemera amabwiriza ayo ari yo yose mu gihe dusanze ibyo bimenyetso bidahagije. Ntabwo tubazwa ibintu bishobora kwangirika bitewe n'umukiriya ku biyanywe na serivisi za banki zitangwa hifashishijwe ikoranabuhanga, cyeretse iyo uko kwangirika kw'ibintu kwatewe n'imyitwarire mibi ubenderewe cyangwa n'uburungane bwa I&M Bank (Rwanda) Plc. Mu buryo bw'umwihariko, I&M Bank (Rwanda) Plc ntabwo izabazwa ibi bikurikira:

- (a) Ikiyaga icyo ari cyo cyose kijanywe n'imikorere mibi ya interineti y'amukiriya
- (b) Icosa icyo ari ryo ryose cyangwa ikibazo kijanywe n'imirongo y'itumanaho cyangwa ikosa rya sosiyete cyangwa ry'umuntu uha banki serivisi za interineti cyangwa ikosa rya gahunda ya mudasobwa cyangwa indi mpamvu iyo ari yo yose irenze ubushobozi bwa I&M Bank (Rwanda) Plc. I&M Bank (Rwanda) Plc ntabwo ishobora gutanga serivisi za banki iyo hari amakuru yakiriyemo mu buryo butari bwo, atanzwe n'utabitijwe ububasha cyangwa agatungwa akerekerewe. Iryo bituma umukiriya atabasha gukoresha serivisi;
- (c) Iyo umukiriya agize igihombo icyo ari cyo cyose ku mpamvu zirenze ubushobozi bwa I&M Bank (Rwanda) Plc zijanywe n'izo serivisi za banki zitangwa hifashishijwe ikoranabuhanga;
- (d) Iyo izo serivisi za banki zitangwa hifashishijwe ikoranabuhanga zikoreshejwe ari nta burenganzira cyangwa mu buriganya, cyeretse gusa iyo bigaragaye ko byaturutse ku myitwarire mibi ya I&M Bank (Rwanda) Plc;
- (e) Ku byangijwe bitewe n'uko umukiriya yatanzwe cyangwa atujijwe inshingano ze nk'uko zisobanurwa muri aya mategeko n'amabwiriza agenga serivisi za banki zitangwa hifashishijwe interineti cyangwa andi masezerano arebana na serivisi z'ikoranabuhanga;
- (f) Ku byangijwe mu buryo buziguze, ibyangijwe cyangwa inyungu umukiriya atabashije kubona bitewe n'ukoresha rya serivisi za banki zitangwa hifashishijwe ikoranabuhanga. Dushobora kandi kwanga kurangiza cyangwa guhindura igikorwa runaka iyo:

- (a) Igikorwa gisabwa ari igikorwa tudashobora gukora;
- (b) Igikorwa gisabwa kirenze amafaranga ari kuri konti cyangwa umubare ntarengwa w'inguzanyo umukiriya ashobora guhabwa cyangwa gihabanye n'ingingo iyo ari yo yose y'andi masezerano dushobora kuba dufitanyemo;
- (c) Igikorwa kigenewe sosiyete cyangwa undi muntu utemera icyo igikorwa;
- (d) Hari ibintu bitagenda neza cyangwa imikorere mibi muri serivisi za banki zitangwa hifashishijwe interineti;

- (e) Igikorwa kireba konti iyo ari yo yose dufata nk'idakora; cyangwa
- (f) Kurangiza icyo igikorwa byatuma habaho kurenga kuri politiki cyangwa ku mirongo ngenderwaho ya banki iyo ari yo yose cyangwa ku itegeko, ku mabwiriza, ibipimo ngenderwaho cyangwa ku mabwiriza y'inzego za leta agenga banki cyangwa ikigo icyo ari cyo cyose mu bijyashyirijwe. Wemeye ko gukora ibikorwa bimwe na bimwe nko kwishyura inyemezabuguzi cyangwa koherereza amafaranga abandi bantu bishobora gutwara iminsi ibiri y'akazi cyangwa irenze kugirango birangire. Ntabwo turuzuye igihombo cyangwa iby'amukiriya cyangwa iby'undi muntu byangirika bitewe n'uko tutabashije cyangwa twanze gukurikiza amabwiriza yanyu ayo ari yo yose cyangwa ibikorwa mwasabye cyangwa kubera ko twakererewe gushyirwa mu bikorwa amabwiriza cyangwa ibikorwa ibyo ari byo byose. Iyo ukoze ikosa uri gukoresha serivisi za banki zitangwa hifashishijwe interineti, wemeye ko uzahita ubitumenyeshya unyuzwe ku bashinzwe gutanga ubufasha mu biyanywe na serivisi za banki zitangwa hifashishijwe interineti. Wemeye ko hari igihe tutashobora guhagarika cyangwa gusubiza inyuma igikorwa cyakozwe binyuze muri Serivisi za Banki zitangwa hifashishijwe interineti. Wemeye ko dushobora guhagarika by'agateganyo cyangwa kukubaza uburenganzira bwawe bwo gukoresha serivisi za banki zitangwa hifashishijwe interineti igihe icyo ari cyo cyose bitabaye ngombwa ko tubikumanyeshya.

**8. Ibyo tutishingira**

Imikoreshereze yawe ya serivisi za banki zitangwa hifashishijwe interineti ni wowe ireba. Serivisi za Banki zitangwa hifashishijwe interineti nta kintu zishingira gukora, nta garanti zitanga cyangwa ibindi bigomba gukorwa ibyo ari byo byose byaba bivuzwe mu buryo budatomeye cyangwa budatomeye harimo kandi garanti z'ubwoko bwose zivugwa mu buryo budatomeye ku byerekeranye n'agaciro ko mu rwego rw'ubucuruzi cyangwa ku kuba zikwiranye n'itegeko runaka; ibyo byose tukaba tutabishingirako ubayaganda kose hakurikijwe ibiteganywa n'itegeko.

**9. Ibyo tutishingira**

Ni wowe wenyine (si te) wishyura amafaranga yose ya serivisi zijanywe no gufata neza, gusana cyangwa gukosora ibikoresho ibyo ari byose yishyurwa kubera cyangwa ajanywe no kubasha guhabwa serivisi za banki zitangwa hifashishijwe interineti ari nta kibabanyijeho ku byavuzwe hejuru, ntabwo twiyemeje cyangwa ngo twishingirire ibi bikurikira:

- (a) Ko gukoresha serivisi za banki zitangwa hifashishijwe interineti harimo gushakisha amakuru no gukurura ubutumwa ubwo ari bwo bwose kuri interineti bizaba bitarimo amavurusi, Trojan horses, worms cyangwa ibindi bintu byangiza cyangwa bihungabanya imikorere myiza ya serivisi; cyangwa
- (b) Imikoreshereze yawe ya serivisi za banki zitangwa hifashishijwe interineti n'uru rubaga rwa interineti cyangwa ubutumwa bururiho ntibizabangamira umutungo w'umuntu ku giti cyane mu by'ubwenge cyangwa ubundi burenganzira bw'undi muntu uretse mu buryo biteganyijwe mu mabwiriza rusange agenga imikorere ya serivisi. Nta na rimwe uko byagenda kose tutaziyozwa nawe cyangwa ngo turuzoye n'undi muntu ibizangizwa ibyo ari byo byose byaba ibyangijwe mu buryo buziguze cyangwa butaziguze cyangwa bitewe n'ukoresha rya serivisi za banki zitangwa hifashishijwe interineti cyangwa uru rubaga rwa interineti bikozwe na we cyangwa n'undi muntu (harimo ariko atari byo gusa, kutabasha gukoresha, guhomba, gutakaza amakuru, kubura inyungu cyangwa ibibazo bitangwa n'abandi bantu). Tutagarukiye gusa kuri ibyo, ntabwo uzatuzoyza cyangwa ngo turuzoye n'undi muntu uwo ari we wese ibintu ibyo ari byo byose bizangirika bitewe no kunanirwa cyangwa gukererwa kwakira cyangwa gukora igikorwa biturutse ku ikosa riturutse ku wundi muntu uwo ari we wese.

Nta na rimwe tutazoyozwa nawe cyangwa n'undi muntu wese ibijanywe n'igihombo kizaterwa n'imikorere mibi, guhagarara, guhinduka, cyangwa kuvanaho serivisi za banki zitangwa hifashishijwe interineti.

**10. Ibyerekeranye n'ibintu ntarengwa bishobora kwishyuzwa**

Usibye ibiteganyijwe mu mabwiriza rusange agenga imikorere ya serivisi, nta na rimwe uzatubaza ibizabo ibyo ari byo byose, uzatuzoye, uzatwishyuzwa, tutakugombwa, tutazira ibyawe byangiritse, byahombye, cyangwa uzatwishyuzwa amafaranga y'ibizaba byarakoreshejwe.

**11. Inyandiko zibikwa na Banki**

Wemeye ko inyandiko zacu nk'uko tugenda tuzikuzegaho, mu gihe ari nta bindi bimenyetso byumvikana bizivuguruzwa bihari, ari byo bimenyetso bizashingiraho ku byerekeranye n'ibikorwa tutabaza twarakoranye binyuze muri serivisi za banki zitangwa hifashishijwe interineti. Ntabwo uzatambamira itangwa ry'inyandiko zacu nk'ibimenyetso mu rubanza urwo ari rwo rwose ku mpamvu z'uko izo nyandiko zizaba atari iz'umwimerere, zizaba zitari mu nyandiko, zizaba ari amagambo gusa, cyangwa ari inyandiko zirimo amakuru yavuye kuri mudasobwa. Uretse igihe, twaba twabikumenyeshye ukundi, dukurikije uko tubyumva, nta tandukaniriro riri hagati y'amakuru uhabwa mu buryo bw'ikoranabuhanga binyuze muri serivisi za banki zitangwa hifashishijwe interineti n'amakuru ari nyandiko zigaragaza imikoreshereze za konti uhabwa cyangwa wagombye kuba uhabwa umwanya ku wundi ku byerekeranye na konti yawe cyangwa uhabwa mu bundi buryo. Amakuru ari mu nyandiko zigaragaza imikoreshereze ya konti yawe azafatwa nk'ukuri naho amakuru yatanze na serivisi za banki zitangwa hifashishijwe interineti azajya aba agomba guhindurwa hakurikijwe azaba yatanze mu nyandiko.

**12. Isewira ry'aya masezerano**

Dushobora guseya aya Masezerano n'uburenganzira bwawe bwo gukoresha Serivisi za Banki zitangwa hifashishijwe interineti igihe icyo ari cyo cyose utabanye kuguha iteguzwa.

**13. Ububiko bw'amakuru**

Kugirango tubashe kuguha serivisi za banki zitangwa hifashishijwe interineti, uduhaye uburenganzira bwo kubika amakuru akwerekereye n'ayerekere kuri Konti yawe.

**14. Itegeko Rikurikizwa**

Wemeye ko aya Masezerano n'imikoreshereze yawe ya serivisi za Banki zitangwa hifashishijwe interineti n'ibikubiyemo muri izo serivisi bigenwa gusa n'amategeko akurikizwa muri Repubulika y'u Rwanda. Ikiyaga cyose cyangwa impamvu yose yatuma mutanga ikigero mwaba mufite gikomoka cyangwa gifitanye isano n'aya Masezerano, Imikoreshereze yanyu ya serivisi za Banki zitangwa hifashishijwe interineti, kigomba kuba cyatanze mu rukiko mu mwaka umwe nyuma y'uko kivuka cyangwa impamvu yo gutanga ikigero mu rukiko ibaho, nyuma y'uko gihye icyo kibazo cyangwa impamvu yo gutanga ikigero mu rukiko ita agaciro.

**15. Ingingo rusange**

Iyo ingingo iyo ari yose y'aya Masezerano bigaragaye ko ari nta gaciro ifite, cyangwa ku mpamvu iyo ari yo yose ikaba idashobora gushyirwa mu bikorwa, iyo ngingo ifatwa nk'aho ari ukwayo ugereranyije n'ikindi gice gisigaye cy'amasezerano kandi ntabwo ntiyibavanaho ko icyo gice gisigaye gikomeza kugira agaciro kandi n'ingingo zisigaye zacyo zikaba zabasha gushyirwa mu bikorwa.

Nemeye amategeko n'amabwiriza ya I&M Bank (Rwanda) Plc E-Banking kandi nayasohoye mu mashini kugirango mabshe kuyabika.

**Izina:** \_\_\_\_\_

**Itariki, Kashe n'umukono:** \_\_\_\_\_