



TRANSPARENCY

I&M Bank (Rwanda) Plc. will provide its customers with clear, relevant and timely information to help them make an informed decision about our products and services.

- Where applicable, a set of terms and conditions relating to each bank product and service will be made readily available to you with all the fees, charges, penalties and relevant interest rates. The customer’s liabilities and obligations in the use of a banking product and service at I&M Bank (Rwanda) Plc. will also be highlighted.
- I&M Bank (Rwanda) Plc. will inform you, through various channels (e.g. through our Branch network, over the Internet, SMS, telephone, email and/ or Social media) of available products and services. You can therefore visit your nearest I&M Bank (Rwanda) Plc. branch for further information and also provide feedback to us through these channels.

If you have any enquiries, concerns, complaints and compliments please contact us:

I&M Bank (Rwanda) Plc
 Street: KN 3AV / 9
 P.O. Box: 354, Kigali Rwanda
 Reception: +250 788 162 000
 Fax: +250 252 57 395
 Call Center: 3227 or +250 0788 16 2006
 Website: www.imbankgroup.com/rw
 Our swift code: IMRWRWRW

For product and service enquiries, concerns, suggestions and compliments email us at: customerservices@imbank.co.rw and complaints email us at: callcenter@imbank.co.rw, or a customer can submit their complaint through SMS or Whatsapp on +250 788 387 207.

SERVICE STANDARDS

I&M Bank (Rwanda) Plc aims to provide efficient and effective, customer service at all times. Below are time frames set out for our service deliverables.

INTRODUCTION

I&M Bank (Rwanda) Plc. Customer Service Charter sets out the bank’s commitment to providing a high standard of customer service. I&M Bank (Rwanda) Plc. seeks to meet the customer’s financial needs by offering quality financial advice, products and services. Our customers are the cornerstone of our business and we consistently strive to exceed their expectations by anticipating and meeting their financial needs. This Service Charter outlines the type of service standards and time frames we AIM to provide. Our key commitments include: Service, Fairness, Security, Accountability and Transparency.

SERVICE

- Consistently deliver high level of service at any of our branches
- Provide accessible and convenient service through our ATMs at all our branches and off sites areas as well as USSD, Mobile App, i-Click and other facilities available 24 hours a day.

FAIRNESS

- I&M Bank (Rwanda) Plc. will act fairly and reasonably towards you in a consistent and ethical manner.
- I&M Bank (Rwanda) Plc. will establish a clear set of procedures on how to submit complaint to ensure that any dispute between us will be resolved fairly and quickly.

SECURITY

- I&M Bank (Rwanda) Plc. will ensure that the confidentiality and privacy of customers’ information is respected at all times, according to the Laws and Codes of conduct that govern the banking institutions.

ACCOUNTABILITY

- I&M Bank (Rwanda) Plc. will explain and help its customers understand the financial benefits, risks and product profiles of products and services that you are interested in.
- All our products and services comply with there levant Financial Institutions’ Laws and Regulations as stipulated by the National Bank of Rwanda (BNR).

WE ARE COMMITTED TO MAKING BANKING EASY

TELLER SERVICES

CASH DEPOSIT / WITHDRAW OVER THE COUNTER:

- WesternUnion
- Money Gram
- E-Payment (Tax, Water & Electricity)
- Below 500,000 Rwf (Teller Limit)
- Inter-country services
- Spenn

Target / Goal

Within 3-5minutes

Current Target / Goal

Within 3-5 minutes

ABOVE 500,000RWF (ALL THIRD PARTY CHEQUES):

Target / Goal

Within 10-20minutes

Current Target / Goal

Within 10-20minutes

CASH WITHDRAW OVER THE COUNTER (ABOVE 500,000 RWF)

Target / Goal

Need approval from the Supervisor, Branch Manager, or any other high level approval.

Current Target / Goal

Within 10-20minutes

ACCOUNT SERVICES

AIM TO OPEN A BASIC CURRENT / SAVINGS ACCOUNT

Target / Goal

Within 30 minutes

Current Target / Goal

Within 30 minutes

AIM TO MODIFY AN ACCOUNT (REACTIVATION ACCOUNT, INFORMATION UPDATE, ADD / DELETE SIGNATURE...).

Target / Goal

Within 10 minutes

Current Target / Goal

Within 10 minutes

AIM TO UP DATE CUSTOMER'S INFORMATION OR SVS.

Target / Goal

Within 10 minutes

Current Target / Goal

Within 10 minutes

AIM TO CREATE ANWACCOUNT WITH AN EXISTING CIF.

Target / Goal

Within 5 minutes

Current Target / Goal

Within 5 minutes

AIM TO CLOSE AN ACCOUNT.

Target / Goal

Within 1 business day.

Current Target / Goal

Within 1 business day.

AIM TO ISSUE CHEQUE BOOK:

- Kigali Based Branches
- Up country Branches

Target / Goal

- Within 1 business day.
- Within 3 business days.

Current Target / Goal

- Within 1 business day.
- Within 3 business days.

AIM TO ISSUE VISA DEBIT CARD

Target / Goal

Within 15 business day.

Current Target / Goal

Instant

TO RENEW YOUR VISACARD

Target / Goal

Within 5 business day.

Current Target / Goal

Within 5 business day.

LIMITS INCREMENT RESET CARD HOLDER PORTAL OF MASTER CARD

Current Target / Goal

Within 1 business day.

UNLOCK CARD HOLDER PORTAL OF MASTER CARD

Current Target / Goal

Instant

CREDIT CARD

Target / Goal

Within 7 working businessdays.

Current Target / Goal

Within 7 working business days.

MASTERCARD PERSONALIZED

Master Card Non Personalized

Current Target / Goal

- Within 5 business days

- Within 3 hours

AIM TO REGISTER FOR OMNI CHANNEL SERVICES:

USSD, Mobile App and I Click

Target / Goal

Within 1 business day.

Current Target / Goal

Within 1 business day.

SMS ALERT

USSD, Mobile App and I Click

Target / Goal

Immediately upon completion of a given transaction.

Current Target / Goal

Within 1 business day.

BANKER'S CHEQUE ISSUANCE

USSD, Mobile App and I Click

Target / Goal

Immediately upon presentation of the Bankers' Cheque form.

Current Target / Goal

Within 15 Minutes.

AIM TO EXECUTE BRISK TRANSFER

Target / Goal

Within 1 business day

Current Target / Goal

Within1 business day

AIM TO EXECUTE TRANSFERS:

External & Automated being local or foreign currency

Target / Goal

Within 1 business day

Current Target / Goal

Below 2.5 Mn: Within 30Min

Above 2.5 Mn: 1 Business Day

AIM TO EXECUTE TRANSFERS: Bulk

Current Target / Goal

Within1 business day

AIM TO EXECUTE TRANSFERS: Internal

Current Target / Goal

Instant

CLEARING OF CHEQUES:

Local currency:

Target / Goal

Within 1 business day

FOREIGN CURRENCY LOCAL BANKS:

Target / Goal

Within 2 business days

CLEARED ON COLLECTION BASIS IN-HOUSE

Current Target / Goal
Instant

LOCAL BANKS

Target / Goal
1 Business Day

CLEARING OF CHEQUES

Foreign Cheques
Current Target / Goal
Foreign Cheques
45 Business Days

TO PROVIDE FEEDBACK TO GENERAL INQUIRIES OF CLIENTS

Target / Goal: Within 1 business day.
Current Target / Goal: Instant

**Provided all there quired documents are available.*

WE ARE COMMITTED TO HELPING WHEN YOU NEED US
AIM to answer your call promptly at our call centers or any of our branches

Target / Goal
Within 3 rings during business days and Saturday.
Current Target / Goal
Within 3 rings during business days

AIM TO RESOLVE COUNTERAND /OR PHONE QUERIES PROMPTLY

Target / Goal

- Where no follow up is required, within 1st visit
- Where follow up is required, within 1 business day of the 1st visit
- Where the enquiry is complex, within 1 - 4 business days.

Current Target / Goal

- Where no follow up is required, within 1st visit
- Where follow up is required, within 1 business day of the 1st visit
- Where the enquiry is complex, within 1 - 4 business days.

RESPOND TO WRITTEN ENQUIRIES PROMPTLY.

Target / Goal
Respond within 2 days from date of receipt of enquiry if the enquiry is not complex.

Where the enquiry is complex, an initial response will be sent out with 2 business days and a notification of a time frame within which a final response will be sent through.

CURRENT TARGET / GOAL

Respond with in 2 days from date of receipt of enquiry if the enquiry is not complex.

Where the enquiry is complex, an initial response will be sent out with 2 business days and a notification of a time frame within which a final response will be sent through.

TO RESET USSD, MOBILE APP AND ICLICK PIN.

Target / Goal

- Immediately upon request.

Current Target / Goal

- Instant.

TO UNLOCK USSD, MOBILE APP AND ICLICK USER

Target / Goal

- Immediately upon request.

Current Target / Goal

- Instant.

CERTIFICATION OF UNDEBTNESS (ATTESTATION DENONCREANCE)

Target / Goal

- Within 1 business days

Current Target / Goal

- Within 1 business day.

BALANCE CONFIRMATION CERTIFICATE

Target / Goal

- Within 2 business days
- Within 1 business days

Current Target / Goal

- Within 1 business day.

AUDIT CERTIFICATION

Target / Goal

- Within 2 business days
- Within 1-3 business days

Current Target / Goal

- Within 1 business day.

ACCOUNT CONFIRMATION.

Target / Goal

- Within 2 business days
- Within 4 hours

Current Target / Goal

- Instant.

CERTIFICATE OF GOOD STANDING.

Target / Goal

- Within 2 business days
- Within 1-3 business day

Current Target / Goal

- Within 1 business day

WE ARE COMMITTED TO LISTENING.

RESOLVE CUSTOMER COMPLAINTS FAIRLY, ONSISTENTLY AND PROMPTLY
Target / Goal

- AIM for all customer satisfaction with the way their complaints are handled.

Current Target / Goal

- Tier 1 All staff indirect contact with the customer: Maximum of 12 working days.
- Tier 2 Escalation points within the Bank: Maximum of 12 working days
- Tier 3 The Highest Escalation Point within the Bank: Maximum of 12 working days

ACTIVELY SEEK YOUR THOUGHTS AND SUGGESTIONS ON HOW WE CAN BETTER SERVE YOU.

Target / Goal
Get customers to complete and submit feedback forms or send an email through our website.
Current Target / Goal
Collect customers' feedback through bank's Survey Link available: Website, email, ATMs, QMS and SMS, Social media

AIM to provide you with friendly and helpful service whenever you deal with us.

Target / Goal
Facilitate our customers to give feedback through suggestion boxes or website.
Current Target / Goal
Facilitate customers' instruction through website and/or social media

WE ARE COMMITTED TO PROCESS YOUR PERSONAL OR BUSINESS LOAN APPLICATIONS WITHIN A REASONABLE PERIOD

RETAILLOANS
CASH PLUS / TEMPORARY OVERDRAFT (BELOW RWF 500,000).
Target / Goal
Within 1 day business

<p>Current Target / Goal Within 1 business days</p> <p>-----</p> <p>CASH PLUS/TEMPORARY OVERDRAFT (ABOVE RWF 500,000) Target / Goal Within 13 day business Current Target / Goal Within 3 business days</p> <p>-----</p> <p>NEW ÉCLAIR LOAN Target / Goal All required document provided and CRB cleared. Current Target / Goal Within 5 business days</p> <p>-----</p> <p>VEHICLE LOAN Target / Goal All required document provided and CRB cleared. Current Target / Goal Within 15 business days</p> <p>-----</p> <p>EQUITY FINANCE LOAN Target / Goal All required document provided and CRB cleared. Current Target / Goal Within 15 business days</p> <p>-----</p> <p>MORTGAGE LOAN Target / Goal All required document provided and CRB</p>	<p>cleared. Current Target / Goal Within 20 business days</p> <p>-----</p> <p>CONSTRUCTION LOAN Target / Goal All required document provided and CRB cleared. Current Target / Goal Within 20 business days</p> <p>-----</p> <p>HOME EQUITY LOAN Target / Goal All required document provided and CRB cleared. Current Target / Goal Within 20 business days</p> <p>-----</p> <p>CORPORATE LOANS / SERVICES Line of Credit Target / Goal Within 2-20 business days Within 1 business day Current Target / Goal Within 15 business days</p> <p>-----</p> <p>LOANS Target / Goal Within 2-20 business days Current Target / Goal Within 20 business days</p> <p>-----</p> <p>FACILITY LIMITS Target / Goal</p>	<p>Within 2-20 business days Current Target / Goal Within 20 business days</p> <p>-----</p> <p>GUARANTEES Target / Goal Within 15 business days Current Target / Goal Within 15 business days Within 1-2 business days</p> <p>-----</p> <p>BANK, GUARANTEE, ADVANCE ON CONTRACT AND LETTER OF CREDIT (CASH COVERED) Target / Goal 1-3 business days Current Target / Goal Within 1-3 business days</p> <p>-----</p> <p>BUSINESS LOAN / SERVICES Loans Target / Goal Within 2-20 business days Current Target / Goal Micro: 3 Business Days Small: 5 Business Days</p> <p>-----</p> <p>BANK GUARANTEE AND LETTER OF CREDIT (CASH COVERED) Target / Goal 1-3 business days Current Target / Goal Medium: 7 Business Days Within 1-3 Business days</p> <p>-----</p>
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Please note:

- We will endeavor to process loan applications effectively and speedily, in accordance with our internal policies, provided all necessary and completed documents have been submitted to us.
- Delivery would depend on the type of the facility, related requirements and / or approval conditions.

If you are not satisfied with the manner in which your query or complaint was handled or the solution provided, you may refer the matter to Customer Service for further resolution.

We value your feedback and we endeavor to carry out a Customer Service Survey and review this Charter on annual basis to serve you better.

INTRODUCTION

La charte des services à la clientèle d'I &M Bank Rwanda Plc définit l'engagement de la banque à fournir des services à la clientèle de haut niveau. I&M Rwanda Plc cherche à répondre aux besoins financiers de ses clients en leur offrant des conseils, des produits et des services financiers de qualité. Nos clients constituent la pierre angulaire de nos activités et nous nous efforçons constamment de dépasser leurs attentes en anticipant et en répondant à leurs besoins financiers. La présente charte de services décrit le type de normes de services et les délais que nous nous efforçons de respecter. Parmi nos principaux engagements figurent les suivants : Les services, l'équité, la sécurité, la responsabilité et la transparence.

SERVICES

- Fournir constamment un niveau de services élevé dans chacune de nos branches
- Fournir des services accessibles et pratiques via nos guichets automatiques dans toutes nos branches et dans des zones hors sites ainsi que par des applications USSD, Mobile App, i-Click et d'autres facilités disponibles 24 heures sur 24.

EQUITE

- I&M Bank (Rwanda) Plc agira envers vous de manière juste, raisonnable, cohérente et éthique.
- I&M Bank (Rwanda) Plc établira un ensemble clair de procédures sur la manière de soumission des plaintes afin de garantir que tout différend entre nous soit résolu de manière équitable et rapide.

SECURITE

I&M Bank (Rwanda) Plc veillera à ce que le caractère privé et la confidentialité des informations des clients soient respectés à tout moment, conformément aux lois et codes de conduite qui régissent les institutions bancaires.

RESPONSABILITE

- I&M Bank (Rwanda) Plc expliquera et aidera ses clients à comprendre les avantages financiers, les risques et les profils des produits et des services qui les intéressent.
- Tous nos produits et services sont conformes aux lois et règlements applicables aux institutions financières telles que stipulées par la Banque Nationale du Rwanda (BNR).

TRANSPARENCE

I&M Bank (Rwanda) Plc fournira à ses clients des informations claires, pertinentes et en temps opportuns pour les aider à prendre une décision éclairée sur nos produits et services.

Le cas échéant, un ensemble de conditions générales relatives à chaque produit et service bancaire sera mis à votre disposition avec tous les frais, les charges, les pénalités et les taux d'intérêts applicables. Les responsabilités et les obligations du client en ce qui concerne l'utilisation d'un produit ou d'un service bancaire de l'I&M Bank (Rwanda) Plc seront également mises en évidence.

I&M Bank (Rwanda) Plc vous informera, par le biais de divers canaux (par exemple, par le biais de notre réseau de branches, par Internet, par SMS, par téléphone, par courrier électronique et/ou par les médias sociaux) des produits et services disponibles. Vous pouvez donc vous visiter votre branche de l'I&M BANK (Rwanda) Plc la plus proche pour obtenir de plus amples informations et nous faire part de vos commentaires par le biais de ces canaux.

Si vous avez des questions, des préoccupations, des plaintes ou des compliments, veuillez nous contacter:

I&M Bank (Rwanda) Plc
Rue: KN 3AV / 9
B.P: 354, Kigali Rwanda
Réception: +250 788 162 000
Fax: +250 252 57 395
Centre d'appel: 3227 ou +250788162 006
Website: www.imbankgroup.com/rw
Notre code Swift: IMRWRWRW

Pour les demandes de renseignements sur les produits et les services, les préoccupations, les suggestions et les compliments, envoyez-nous un courrier électronique à l'adresse suivante: customerservices@imbank.co.rw

Et pour les plaintes, envoyez-nous un courrier électronique à l'adresse suivante: callcenter@imbank.co.rw, ou un client peut soumettre sa plainte par le biais de SMS ou WhatsApp au numéro téléphonique +250 788 387 207

SERVICES OFFERTS PAR LE CAISSIER: DEPOT / RETRAIT D'ARGENT EN ESPECES AU GUICHET:

- Western Union
- Money Gram
- Paiement Par voie électronique (Impôts, Eau & Electricité)
- En dessous de 500.000 Frw (limite du guichet)
- Services inter-pays
- SPENN

Temps de service

Entre 3 et 5 minutes

AU-DESSUS DE 500.000 FRW (TOUS LES CHÈQUES DES TIERS)

Temps de service

Entre 10 et 20 minutes

RETRAIT D'ARGENT EN ESPECES AU GUICHET (PLUS DE 500.000 FRW)

Temps de Service

Entre 10 et 20 minutes

SERVICES RELATIFS AUX COMPTES VOUS VISEZ A OUVRIR UN COMPTE COURANT/EPARGNE

Temps de Service

Dans 30 minutes

VOUS VISEZ A OUVRIR UN COMPTE COURANT/ÉPARGNE DE BASE

Temps de Service

Dans 30 minutes

VOUS VISEZ A MODIFIER UN COMPTE (Réactivation du compte, mise à jour des informations, ajout/ suppression de la signature...).

Temps de Service

Dans 10 minutes

**VOUS VISEZ À METTRE À JOUR LES
INFORMATIONS OU LES SVS**

Temps de service
Dans 10 minutes

**VOUS VISEZ A CRÉER UN NOUVEAU
COMPTE AVEC UN CIF EXISTANT**

Temps de Service
Dans 5 minutes

VOUS VISEZ A FERMER UN COMPTE

Temps de service
Dans un jour ouvrables.

SERVICES NUMERIQUES

**VOUS VISEZ A VOUS INSCRIRE AUX
SERVICES OMNI CANAUX DE USSD,
Mobile App et d'I Click**

Temps de Service
Dans un jour ouvrable

SMS D'ALERTE

Temps de Service
Dans un jour ouvrable

**REINITIALISATION DE L'USSD, DE
MOBILE APP ET DU PIN ICLICK**

Temps de Service
Instantanément

**POUR DEVERROUILLER L'UTILISATEUR
D'USSD, D'APPLICATION MOBILE ET
D'ICLICK**

Temps de service
Instantanément

CARTES & CHEQUES

**VOUS VISEZ A UNE EMISSION DE
CARNET DE CHEQUES
LES BRANCHES SITUÉES DANS KIGALI**

Temps de service
Dans un jour ouvrable.

BRANCHES DE L'INTÉRIEUR DU PAYS

Temps de service
Dans 3 jours ouvrables.

**VOUS VISEZ A UNE EMISSION DE
CARTE DE DEBIT VISA**

Temps de service
Instantanément

**RENOUVELLEMENT DE VOTRE CARTE
VISA**

Temps de Service
Instantanément

AUGMENTATION DES LIMITES

Réinitialiser le portail de Titulaire de Carte
de Master cards
Temps de service
Dans un jour ouvrable

**DEVEROUILLER LE PORTAIL DE
TITULAIRE DE CARTE DE MASTER CARD**

Temps de service
Instantanément

CARTE DE CREDIT

Temps de service
Dans 7 jours ouvrables

MASTER CARD PERSONALISEE

Temps de service
Dans 5 jours ouvrables

MASTER CARD NON PERSONALISEE

Temps de service
Dans 3 heures

**SERVICES DE TRANSFERT
EMISSION DE CHEQUES BANCAIRES**

Temps de service
Dans 15 minutes

**VOUS VISEZ A EXECUTER UN
TRANSFERT RAPIDE**

Temps de service
Dans un jour ouvrable

**VOUS VISEZ A EXECUTER DES
TRANSFERTS: EXTERNE &
AUTOMATISE EN MONNAIE LOCALE
OU ETRANGERE**

Temps de service

- En dessous de 2.5 Mn: Dans 30Min
- Au-dessus de 2.5 Mn: Un jour ouvrable

**VOUS VISEZ A EXECUTER DES
TRANSFERTS EN BLOC,**

Temps de service
Dans un jour ouvrable

**VOUS VISEZ A EXECUTER DES
TRANSFERS : INTERNE,**

Temps de Service
Instantanément

**COMPENSATION DES CHEQUES:
MONNAIE LOCALE**

Temps de Service
Dans un jour ouvrable.

**MONNAIES ÉTRANGÈRES BANQUES
LOCALES**

Temps de service
Dans 2 jours ouvrables

**COMPENSE SUR BASE DE COLLECTION
EN INTERNE**

Temps de service
Instantanément

BANQUES LOCALES

Temps de service
Un jour ouvrable

**COMPENSATION DE CHEQUES :
CHEQUES ETRANGERS**

Temps de services
45 jours ouvrables

**EXPERIENCE &
COMMENTAIRES DU CLIENT**

**FOURNIR DES COMMENTAIRES AUX
INTERROGATIONS GENERALES DES
CLIENTS**

Temps de service
Instantanément

**VOUS VISEZ A CE QUE VOTRE APPEL
SOIT REPONDUE DANS NOS CENTRES
D'APPEL OU DANS L'UNE DE NOS
BRANCHES**

Temps de service
Dans un délai de trois sonneries pendant
les jours ouvrables

**VOUS VISEZ A CE QUE SOIENT
PROMPTEMENT RESOLUES LES
REQUETES QUE VOUS POSEZ AU
GUICHET ET/OU PAR TELEPHONE**

Temps de service

- Lorsqu'aucun suivi n'est nécessaire, au cours de la première visite
- Lorsqu'un suivi est nécessaire, dans un délai d'un jour ouvrable à compter de la première visite
- Lorsque la demande est complexe, dans un délai de 1 à 4 jours ouvrables.

**REPONDRE PROMOTEMENT AUX
REQUETES ECRITES.**

Temps de service
Répondre dans un délai de 2 jours à
compter de la date de réception de la
requête si celle-ci n'est pas complexe.

Si la requête est complexe, une première réponse sera envoyée dans les deux jours ouvrables et il sera notifié un délai dans lequel une réponse finale sera envoyée.

REQUETES DES CLIENTS DE FACON EQUITABLE, CONSISTANTE ET PROMPTE

Temps de service

Niveau 1 Tout le personnel en contact direct avec le client: 12 jours ouvrables au maximum

Niveau 2 Points d'escalade au sein de la Banque: 12 jours ouvrables au maximum

Niveau 3 Le point d'escalade le plus élevé au sein de la Banque: 12 jours ouvrables au maximum

RECHERCHEZ ACTIVEMENT VOS ENSÉES ET SUGGESTIONS SUR LA FACON DONT NOUS POUVONS MIEUX VOUS SERVIR.

Temps de service

Recueillir les commentaires des clients par le biais du lien d'enquête de la banque disponible : Site web, courrier électronique, guichets automatiques, QMS et SMS, médias sociaux.

VOUS VISEZ À CE QUE NOUS VOUS FOURNISSONS UN SERVICE AMICAL ET UTILE CHAQUE FOIS QUE VOUS TRAITEZ AVEC NOUS

Temps de service

Faciliter l'instruction des clients par le biais du site web et/ou des médias sociaux

SERVICES DE CERTIFICATION

ATTESTATION DE NON CREANCE

Temps de service

Dans un jour ouvrable

REMARQUE:

Nous nous efforcerons de traiter les demandes de prêt de manière efficace et rapide, conformément à nos politiques internes, à condition que tous les documents nécessaires et complétés nous aient été soumis.

La livraison dépendra du type de prêt, des exigences connexes et/ou des conditions d'approbation.

Si vous n'êtes pas satisfait de la manière dont votre requête ou plainte a été traitée ou de la solution fournie, vous pouvez référer le problème au service client pour une résolution plus approfondie.

Nous apprécions vos commentaires et nous nous efforçons de mener une enquête sur le service client et de réviser cette Charte chaque année pour mieux vous servir.

ATTESTATION DE CONFIRMATION DE SOLDE

Temps de Service

Dans un jour ouvrable

AUDIT CERTIFICATION CONFIRMATION DE COMPTE

Temps de Service

Instantanément

CERTIFICAT DE BONNE REPUTATION

Temps de service

Dans un jour ouvrable

LOAN SERVICES

PRETS AU DETAIL

CASH PLUS/DECOUVERT TEMPORAIRE (MOINS DE 500.000 Frw)

Temps de Service

Dans un jour ouvrable

CASH PLUS / DECOUVERT TEMPORAIRE (PLUS DE 500.000 Frws)

Temps de Service

Dans 3 jours ouvrables

PRET PERSONNEL NON GARANTI

Temps de service

Dans 5 jours ouvrables

PRET POUR VEHICULE

Temps de service

Dans 15 jours ouvrables

PRET DE FINANCEMENT EN ACTIONS

Temps de service

Dans 15 jours ouvrables

PRET HYPOTHECAIRE

Temps de service

Dans 20 jours ouvrables

PRET POUR CONSTRUCTION

Temps de service

Dans 20 jours ouvrables

PRET SUR LA VALEUR DOMICILIAIRE

Temps de service

Dans 20 jours ouvrables

PRETS AUX SOCIETES

LIGNE DE CREDIT

Temps de service

Dans 20 jours ouvrables

PRETS

Temps de service

Dans 20 jours ouvrables

LIMITES DE CREDIT

Temps de service

Dans 15 jours ouvrables

GARANTIES

Temps de service

Dans 15 jours ouvrables

BANQUE, GARANTIE, AVANCE SUR CONTRAT ET LETTRE DE CREDIT (ARGENT EN ESPECES COUVERT)

Temps de service

Entre 1 et 3 jours ouvrables

PRETS COMMERCIAUX PRETS

Temps de service

Micro: 3 Jours ouvrables

Petite: 5 Jours ouvrables

Moyenne: 7 Jours ouvrables

GARANTIE BANCAIRE ET LETTRE DE CREDIT (ARGENT EN ESPECES COUVERT)

Temps de service

Entre 1 et 3 jours ouvrables

IRIBURIRO

Inyandiko yerekana ibyo Serivisi ya I&M Bank Rwanda Plc ishinzwe abakiriya yiyemeza gukora isobanura ko Banki yiyemeza guha abakiriya serivisi zo mu rwego rwo hejuru.

I&M Rwanda Plc. yifuza gusubiza ibibazo byo mu rwego rw'imari by'abakiriya bayo ibaha inama zo mu rwego rw'imari, ibicuruzwa na serivisi bihanitse. Abakiriya bacu ni inkingi ya mwamba y'ibikorwa byacu kandi duharanira buri gihe guha abakiriya bacu serivisi nziza kuruta izo baba badutegerejeho tukanabaha ibyo baba bakeneye mu rwego rw'imari.

Iyi nyandiko yerekeranye na serivisi zitangwa igaragaza ubwoko bw'ipimo bya serivisi zitangwa n'igihe tuba duteganya kuba twazitanze. Mu byo twiyemeje guharanira harimo ibi bikurikira: Gutanga serivisi, kutabogama, kubungabunga umutekano, kuzuza inshingano no gukorera mu mucyo.

SERIVISI

- Gutanga serivisi zo mu rwego rwo hejuru mu mashami yacu yose buri gihe.
- Gutanga serivisi zihendutse kandi zikwiye dukoresheje ibyuma byacu bibikuzwaho ku mashami yacu yose no hanze yayo tunakoresheje apulikasiyo ya USSD, Mobile App, i-click ndetse n'ubundi buryo buboneka mu gihe cy'amasaha makumyabiri n'ane kuri makumyabiri n'ane.

KUTABOGAMA

- I&M Bank (Rwanda) Plc. izirinda kubogama kandi ikore mu buryo bukwiye, mu buryo bunoze kandi bukurikije imigenzereze myiza.
- I&M Bank (Rwanda) Plc. izashyiraho uburyo bukoreshwa mu bijyanye no gutanga ibibazo kugirango ibibazo byose byavuka hagati yacu bijye bibashe gukemurwa mu buryo bukwiye kandi bwihuse.

KUBUNGABUNGA UMUTEKANO

I&M Bank (Rwanda) Plc. izubahiriza buri gihe ibanga ry'amakuru bwite yerekeranye n'umukiriya nk'uko biteganywa n'amategeko n'amabwiriza ngenganyitwarire agenga amabanki.

KUZUZA INSHINGANO

- I&M Bank (Rwanda) Plc. izasobanurira inafashe abakiriya bayo kumva inyungu n'ingorane zo mu rwego rw'imari ndetse n'imiterere y'ibicuruzwa na serivisi bazaba bifuzwa.
- Ibicuruzwa na serivisi zacu zose zubahiriza Amategeko n'Amabwiriza ya

Banki Nkuru y'u Rwanda (BNR) agenga Ibigo by'Imari.

GUKORERA MU MUCYO

I&M Bank (Rwanda) Plc. izaha abakiriya bayo amakuru yumvikana, akwiye kandi iyabahere ku gihe kugirango babashe gufata ibyemezo bikwiye ku byerekeranye n'ibicuruzwa na serivisi itanga. zacu.

Mu gihe bizaba bishoboka, abakiriya bazashyikirizwa amategeko n'amabwiriza yerekeranye na buri gicuruzwa na serivisi banamenyeshwe n'amafaranga ya serivisi n'aya komisiyo yose asabwa, ay'ibihano ndetse n'ay'inyungu ku nguzanyo.

Hazagaragazwa kandi inshingano z'umukiriya mu mikoreshereze y'ibicuruzwa na serivisi zitangwa na I&M Bank (Rwanda) Plc.

I&M Bank (Rwanda) Plc izakumenyeshya ibicuruzwa na serivisi itanga ibinyujije ku miyoboro inyuranye (urugero ihuriro ry'amashami yacu, interineti, Ubutumwa bugufi bunyuzwa kuri telefoni, telefoni, imeyili na/cyangwa imbuga nkoranyambuga). Muri urwo rwego, ushobora gusura ishamba rya I&M BANK (Rwanda) Plc rikwegereye niba wifuza kubona amakuru yisumbuyeho cyangwa kuduha ibitekerezo ukoresheje iyi miyoboro.

Niba ufite ibibazo, impungenge, ibyo utishimira n'ubutumwa bwo kudushimira, bitumenyeshye unyuzze kuri iyi aderesi ikurikira:

I&M Bank (Rwanda) Plc

Umuhanda: KN 3AV / 9

Agasanduku k'iposita: 354, Kigali Rwanda

Resebusiyo: +250 788 162 000

Fagisi: +250 252 57 395

Sanatarali: 3227 cyangwa +250 0788 16 2006

Urubuga rwa interineti:

www.imbankgroup.com/rw

Kode swift yacu: IMRWRWRW

Ku byerekeranye n'ibibazo, impungenge, n'ibitekerezo bijyanye na serivisi n'ibicuruzwa no kudushimira, twakindikire ukoresheje imeyili ikurikira: customerservices@imbank.co.rw

Ku byerekeranye n'ibitagenda neza, twandikire ukoresheje aderesi ikurikira: callcenter@imbank.co.rw, cyangwa umukiriya ashobora kutumenyeshya ikibazo cye akoresheje SMS cyangwa Whatsapp kuri numero +250 788 387 207

SERIVISI ZITANGIRWA KURI GISHE:

KUBITSA NO KUBIKURIZA AMAFARANGA KURI GISHE:

- Western Union
- Money Gram
- E-Payment (Imisoro, Amazi n'Umuriro)
- Munsi ya 500.000 Frw (Umubare ntarengwa gishe ishobora gutanga)
- Serivisi hagati y'ibihugu binyuranye
- SPENN

Igihe serivisi imara

Hagati y'iminota itatu n'itanu

HEJURU YA 500.000 FRW (SHEKI Z'ABANDI BANTU BOSE)

Igihe serivisi imara

Hagati y'iminota cumi na makumyabiri

KUBIKURIZA AMAFARANGA KURI GISHE (HEJURU YA 500.000 FRW)

Igihe serivisi imara

Hagati y'iminota 10 na 20.

SERIVISI ZIREBANA NA KONTI

URIFUZA GUFUNGUZA KONTI Y'IBANZE YO KUBITSA NO KUBIKUZA ISANZWE
Igihe serivisi imara
Iminota 30

URIFUZA GUFUNGUZA KONTI Y'IBANZE YO KUBITSA NO KUBIKUZA ISANZWE
Igihe serivisi imara
Iminota 30

URIFUZA GUHINDURA IMITERERE YA KONTI (KONGERA KUYIKOresha, GUKOSORA AMAKURU, KONGERAHO/ GUKURAHU UMUKONO...)
Igihe serivisi imara
Iminota 10

URIFUZA GUKOSORA AMAKURU AREBANA N'UMUKIRIYA CYANGWA SVS
Igihe serivisi imara
Iminota 10

URIFUZA GUFUNGUZA KONTI NSHYA UKOreshEJE CIF ISANZWE
Igihe serivisi imara
Iminota 5

URIFUZA GUFUNGISHA KONTI
Igihe serivisi imara
Umunsi umwe w'akazi.

SERIVISI Z'IKORANABUHANGA
URIFUZA KWIYANDIKISHA KURI SERIVISI ZITANGWA HUFASHISHIJE IMIYOBORO YOSE
USSD, Mobile App na I Click
Igihe serivisi imara
Umunsi umwe w'akazi

IMENYESHA HAKOreshEJWE UBUTUMWA BUGUFI
Igihe serivisi imara
Umunsi umwe w'akazi

GUSUBIZAHO APULIKASIYO YA USSD, MOBILE N'UMUBARE W'IBANGA WA ICLICK
Igihe serivisi imara
Ako kanya

GUFUNGUZA APULIKASIYO YA USSD,

IYA MOBILE N'UKOreshA ICLICK
Igihe serivisi imara
Ako kanya

AMAKARITA NA SHEKI
URIFUZA GUKOreshA AGATABO KA SHEKI

AMASHAMI Y'I KIGALI
Igihe serivisi imara
Umunsi umwe w'akazi.

AMASHAMI Y'IMBERE MU GIHUGU
Igihe serivisi imara
Iminsi itatu y'akazi.

URIFUZA GUKOreshA IKARITA VISA YO KUBIKUZA NO KWISHYURANA
Igihe serivisi imara
Ako kanya

GUKOreshA IKARITA NSHYA
Igihe serivisi imara
Ako kanya

KONGERA IMIBARE NTARENGWA
Kongera gushyiraho urubuga rw'abagenewe ikarita ya Master card
Igihe serivisi imara
Umunsi umwe w'akazi

GUFUNGUZA URUBUGA RW'ABAGENEWE IKARITA YA MASTER CARD
Igihe serivisi imara
Ako kanya

IKARITA YO KWISHYURA
Igihe serivisi imara
Iminsi irindwi y'akazi

IKARITA YA MASTER CARD Y'UMUNTU KU GITI CYE
Igihe serivisi imara
Iminsi itanu y'akazi

IKARITA YA MASTER CARD ITARI IY'UMUNTU KU GITI CYE
Igihe serivisi imara
Amasaha atatu

SERIVISI ZO KOHEREZA AMAFARANGA
GUSOHORA SHEKI YA BANKI
Igihe serivisi imara
Iminota 15

URIFUZA KOHEREZA AMAFARANGA MU BURYO BWIHUSE
Igihe serivisi imara
Umunsi umwe w'akazi

URIFUZA KOHEREZA AMAFARANGA:
HANZE NO MU BURYO BWIKOreshA HABA MU MAFARANGA AKOreshWA MU GIHUGU CYANGWA AY'AMANYAMAHANGA

Igihe serivisi imara
Munsi ya miliyoni ebyiri n'igice: Iminota 30
Hejuru ya miliyoni ebyiri n'igice: Umunsi umwe w'akazi

URIFUZA KOHEREZA AMAFARANGA KURI KONTI NYINSHI ICYARIMWE,
Igihe serivisi imara
Umunsi umwe w'akazi

URIFUZA KOHEREZA AMAFARANGA:
IMBERE,
Igihe serivisi imara
Ako kanya

KWISHYURA SHEKI:
Ifaranga rikoreshewa mu gihugu
Igihe serivisi imara
Umunsi umwe w'akazi.

Amafaranga yo hanze banki zo mu gihugu
Igihe serivisi imara
Iminsi ibiri y'akazi

YISHYURWA YAKIRIWE MURI BANKI
Igihe serivisi imara
Ako kanya

BANKI ZO MU GIHUGU
Igihe serivisi imara
Umunsi umwe w'akazi

KWISHYURA SHEKI : SHEKI ZO HANZE
Igihe serivisi imara
Iminsi mirongo ine n'itanu

IMIKORANIRE N'ABAKIRIYA NO GUTANGA IBISUBIZO
GUTANGA IBISUBIZO KU BIBAZO RUSANGE BY'ABAKIRIYA
Igihe serivisi imara
Ako kanya

URIFUZA KUJYA UHITA USUBIZWA IGIHE UHAMAGAYE KURI SANTARALI CYANGWA

KU MASHAMI YACU YOSE

Igihe serivisi imara

Igihe telefone ivuze gatatu mu minsi y'akazi

URIFUZA KUJYA UHITA USUBIZWA AKO KANYA IBIBAZO UTANGIYE KURI GISHE NA/CYANGWA KURI TELEFONE

Igihe serivisi imara

- Igihe bidasaba kubikirirana, umunsi wa mbere ugiye kuri banki
- Igihe bisaba kubikirirana, ku munsi w'akazi umwe nyuma yo kujya kuri banki bwa mbere
- Iyo ikibazo gikomeye, mu minsi y'akazi kuva kuri umwe kugeza kuri ine.

GUHABWA IBISUBIZO KU BIBAZO BYANDITSE AKO KANYA.

Igihe serivisi imara

Guhabwa ibisubizo mu minsi ibiri uherye ku itariki ikibazo cyakiriweho iyo ikibazo kidakomeye.

Iyo ikibazo gikomeye, igisubizo cy'ibanze cyoherezwa mu minsi ibiri y'akazi hanyuma umukiriya akanoherezwa imenyeshya ry'ingengabihe y'igihe igisubizo cya nyuma kizoherezwaho.

GUKEMURA IBIBAZO BY'ABAKIRIYA MU BURYO BUTABOGAMYE, MU BURYO BUNOZE KANDI AKO KANYA

Igihe serivisi imara

Urwego rwa mbere: Abakozi bose bafite aho bahuriye n'umukiriya: Igihe kitarenze iminsi y'akazi 12

Urwego rwa kabiri Kuzamura ikibazo mu rwego rwisumbuye muri banki: Igihe kitarenze iminsi 12 y'akazi

Urwego rwa gatatu Urwego rwo hejuru cyane muri banki: Igihe kitarenze iminsi 12 y'akazi

GUSABA UMUKIRIYA INAMA N'IBITEKEREZO KU BYEREKERANYE N'UBURYO BANKI YABASHA KUMUHA SERIVISI NZIZA KURUSHAHO

Igihe serivisi imara

Gukusanya ibitekerezo by'abakiriya hifashishijwe uburyo bwo gukora ubushakashatsi buriho: Urubuga rwa interineti, Imeyili, Ibyuma byo kubikuzza, QMS n'Ubutumwa bugufi, Imbuga mpuzambaga

URIFUZA KUJYA UHABWA SERIVISI NZIZA KANDI Z'INGIRAKAMARO IGIHE CYOSE URI GUKORANA NATWE

Igihe serivisi imara

Gutanga amabwiriza agenewe abakiriya binyuze ku rubuga rwa interineti na / cyangwa imbuga nkoranyambaga.

SERIVISI ZO GUTANGA IBYEMEZO

GUTANGA ICYEMEZO CYO KUTABAMO UMWENDA (ICYEMEZO CYO KUTABAMO UMWENDA)

Igihe serivisi imara

Umunsi umwe w'akazi

ICYEMEZO CY'AMAFARANGA ASIGAYE KURI KONTI

Igihe serivisi imara

Umunsi umwe w'akazi

ICYEMEZO CY'UBUGENZUZI

Igihe serivisi imara

Umunsi umwe w'akazi

KWEMEZA KONTI

Igihe serivisi imara

Ako kanya

ICYEMEZO CY'IMIKORANIRE MYIZA

Igihe serivisi imara

Umunsi umwe w'akazi

SERIVISI Z'INGUZANYO

INGUZANYO ZIHABWA ABANTU KU GITI CYABO

CASH PLUS/INGUZANYO Y'INGOBOKA Y'IGIHE GITO (MUNSI YA 500.000 FRW)

Igihe serivisi imara

Umunsi umwe w'akazi

CASH PLUS/INGUZANYO Y'INGOBOKA Y'IGIHE GITO (HEJURU YA 500.000 FRW)

Igihe serivisi imara

Iminsi itatu y'akazi

INGUZANYO IHABWA UMUNTU KU GITI CYE IDATANGIRWA INGWATE

Igihe serivisi imara

Iminsi itanu y'akazi

INGUZANYO YO KUGURA IMODOKA

Igihe serivisi imara

Iminsi 15 y'akazi

INGUZANYO YO KWISHYURA

IMIGABANE BWITE

Igihe serivisi imara

Iminsi y'akazi 15

INGUZANYO ITANGIRWA INGWATE

Igihe serivisi imara

Iminsi 20 y'akazi

INGUZANYO YO KUBAKA

Igihe serivisi imara

Iminsi 20 y'akazi

INGUZANYO ISHINGIYE KU RUHARE BWITE KU NZU YO GUTURAMO

Igihe serivisi imara

Iminsi 20

INGUZANYO ZIHABWA IBIGO BY'UBUCURUZI

INGUZANYO Y'INGOBOKA

Igihe serivisi imara

Iminsi 15 y'akazi

INGUZANYO

Igihe serivisi imara

Iminsi 20 y'akazi

INGUZANYO NTARENGWA

Igihe serivisi imara

Iminsi 15 y'akazi

INGWATE

Igihe serivisi imara

Iminsi 15 y'akazi

INGWATE YA BANKI, AVANSI KU MASEZERANO N'INYANDIKO MPESHANGUZANYO (AMAFARANGA YISHINGIRWA)

Igihe serivisi imara

Umunsi umwe kugeza kuri itatu

INGUZANYO Z'UBUCURUZI

INGUZANYO

Igihe serivisi imara

Inguzanyo nto: Iminsi itatu y'akazi

Inguzanyo iciriritse: Iminsi 5 y'akazi

Inguzanyo iringaniye: Iminsi 7 y'akazi

INGWATE YA BANKI N'INYANDIKO MPESHANGUZANYO (AMAFARANGA YISHINGIRWA)

Igihe serivisi imara

Hagati y'umunsi umwe n'itatu

ICYITONDERWA:

Tuzihatira kwiga ubusabe bw'inguzanyo bwanyu mu buryo bukwiye kandi vuba dukurikije politiki zikurikizwa imbere muri banki igihe cyose tuzaba twashyikirijwe inyandiko za ngombwa kandi zujujwe.

Itangwa ry'inguzanyo rizashingira ku bwoko bwayo, ibyangombwa bisabwa na/cyangwa ibishingirwaho mu kwemera inguzanyo.

Iyo utishimiye uburyo ikibazo cyawe cyangwa uburyo ibyo utishimiye bikemuwe cyangwa igisubizo uhawe, ushobora gushyikiriza icyo kibazo Serivisi ishinzwe abakiriya kugirango yongere igisuzume.

Duha agaciro ibitekerezo byanyu kandi tugerageza gukora ubushakashatsi kuri serivisi ishinzwe abakiriya hanyuma tukavugurura iyi nyandiko y'amasezerano buri mwaka tugamije kubaha serivisi mu buryo bwiza kurushaho.