

## 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	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore <b>Irangamimerere</b> <input type="checkbox"/> Yarashyingiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> Yaratandukanye		
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu		Igihe yavukiye	
Aho yavukiye			
Imeyiri		N° za Telefone igendanwa	
N° y'Indangamuntu/Pasiporo:		Aho yatangiye	
Itariki yatangiweho		Itariki izarangiriraho	
NYIRI KARITA YA SOSIYETE WA KABIRI			
Amazina yombi			
Izina riri ku ikarita			
Igitsina	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore <b>Irangamimerere</b> <input type="checkbox"/> Yarashyingiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> 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 izarangiraho	

#### NYIRI KARITA YA SOSIYETE WA GATATU

Amazina yombi			
Izina riri ku ikarita			
Igitsina	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore <input checked="" type="checkbox"/> Irangamimerere <input type="checkbox"/> Yarashyingiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> 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	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore <input checked="" type="checkbox"/> Irangamimerere <input type="checkbox"/> Yarashyingiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> 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	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore <input checked="" type="checkbox"/> Irangamimerere <input type="checkbox"/> Yarashyingiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> 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 GATANDATU

Amazina yombi			
Izina riri ku ikarita			
Igitsina	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore <input checked="" type="checkbox"/> Irangamimerere <input type="checkbox"/> Yarashyngiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> 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	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore <input checked="" type="checkbox"/> Irangamimerere <input type="checkbox"/> Yarashyngiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> 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

<input type="checkbox"/> 1,000,000 FRW <input type="checkbox"/> 2,000,000 FRW <input type="checkbox"/> 5,000,000 FRW <input type="checkbox"/> 20,000,000 FRW <input type="checkbox"/> Undi mubare wa FRW
Uburyo bwo kwishyura: <input type="checkbox"/> 20% <input type="checkbox"/> 50% <input type="checkbox"/> 100%
Igihe yishyurirwa (Buri kwezi) <input type="checkbox"/> kuri 25 <input type="checkbox"/> kuri 30 <input type="checkbox"/> 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 inyuzwa 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'ibitarane n'inyungu bijyana mu gihe tuzaba twarenze ku Mategeko n'Amabwiriza. Duhaye kandi Banki uburenganzira bwo gukura amafaranga kuri konti yo kubitsa no kubikuzwa ya sosiyete kugeza igihe uyu mwenda uzaba urangije kwishyurirwa.

Bifatwa nko kurenga ku Mategeko n'Amabwiriza iyo:

- Umukiriya atishyuye 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 guhitira 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 byatangirweho, 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 guhitira 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 abisabwe. Byongeye kandi, inyandiko zose z'ingwate n'izindi ngwate zose zifitwe na Banki zishobora guhitira zishyirwa mu bikorwa kubera iyo nguzanyo. Amafaranga yose atishyurwe bisabwe hakurikijwe ibivugwa muri iki gika akomeza kongerwaho inyungu ku ijandika riri mu masezerano.

Amazina y'uhagarariye sosiyete : \_\_\_\_\_

Umukono: \_\_\_\_\_ Itariki \_\_\_\_\_

## 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 kuzuzwa ibisabwa byavuzwe hejuru kandi ko ari nta gikorwa cyo kudakurikiza cyangwa kurenga ku mategeko n'amabwiriza bigenga iyi Baruwu kizabaho.

Ubu busabe bugomba gufatwa nk'amasezerano kandi buzagengwa kandi busobanurwe hakurikijwe Amategeko ya Repubulika y'u Rwanda. Mu gihe hazabaho amakimbirane akomutse 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 imenyeshije mu nyandiko uwayihawe ko yifuza gusesa amasezerano cyangwa ko idashaka kuvugururwa; 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 ikayishyura 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 iherekanya 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, uhagararariye 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 iherekanya ry'amakuru ku myenda kugirango ashirwe muri sisitemu ikoresheya mu gukora raporo ku myenda.

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

Twemeye ku bushake ko ikigo gishinzwe iherekanyamakuru 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	<input type="checkbox"/> Master Card Business Card <input type="checkbox"/> SME

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

### 1. IGISOBANURU

Muri aya masezerano: I&M Bank (Rwanda PLC) yitwaga Banki muri aya masezerano iha abakiriya baya amakarita iyo ubusabwemo bwabwo bwakiriwe kandi bukemurwa.

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

Nyiri karita bivugana 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 baya.

Ibikorwa bikorwa hifashishijwe ikarita bisobanura agaciro ka serivisi cyangwa k'ibicuruzwa bigurwa hifashishijwe iyo karita kandi bikagaragazwa n'inyandiko y'ibagurishijwe cyangwa y'amafaranga yabikujwe hakoreshejwe iyo karita. Nyirakarita w'ibanze bisobanura umuntu wahawe iyo karita naho nyirakarita w'inyongera bigasobanura undi muntu nawe wahawe ikarita y'inyongera ijanyanye n'iyi konti. PIN bisobanura umubare w'ibanga uranga umuntu ku giti cye Banki iha umuntu ufite ikarita kugirango abashe kuyikoresha.

POS bisobanura imashini ikoreshejwe 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)Kubikuzwa amafaranga kuri ATM mu bwoko bw'ifaranga bukoreshwa n'igihugu iyo ATM ihereyemo. (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 kubikuzwa 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 ubusabwemo bwabwo bwemewe. 3.2. Bisabwemo mu nyandiko na nyiri karita w'ibanze, BANKI ishobora, ikurikije uko ibyumva, guha ikarita y'inyongera undi muntu uvugwa muri ubwo busabwemo kandi ibikorwa by'ubucuruzi bikorerwaga kuri iyo karita bikabazwa nyiri karita w'ibanze. 3.3. Iyo konti yagenewe gukoresha hifashishijwe ikarita ifitwe cyangwa ihuriweho n'abantu benshi, abantu bose bayihuriyeho birebana bagombana kubigiramo uruhare hanyuma bagashyira umukono kuri aya masezerano. Ibyo biba bishakira kuvuza ko bemeye ko iyo karita ikoreshejwe na nyirakarita wagenwe kandi bakaba bemeye n'ibikorwa byo kubikuzwa amafaranga kuri konti biyana n'ikoresha 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 ihuho nyirakarita ikanawumumenyeshwa mu ibanga mu nyandiko. 4.2. Nyiri karita ni we uba ashinzwe kubungubungura umutekano n'imikoresherewe myiza y'ikarita ye n'iyi umubare w'ibanga uranga umuntu ku giti cye. Akora ibishoboka byose kugirango idatakara cyangwa kugirango idakoreshejwe n'abandi bantu batabifuye uburenganzira. Nyirakarita na nyirakonti bishyura Banki bafatanyije iyo hagize ibyangirika, igihombo kiboneka cyangwa ibabazwemo bivuka bitewe n'uko nyirakarita atabashije kuzaza inshingano ze. 4.3. Iyo umubare w'ibanga umenyewe n'umuntu utabifuye uburenganzira, nyirakarita agomba guhita abimenyeshya santere ishinzwe imicungire y'amakarita. Uko byagenda kose, nyirakarita aryozwa na BANKI ibikorwa byose bikozwe hifashishijwe iyo karita n'undi muntu waba warabashije kuyibona nyirakarita yaba yarabemeye cyangwa atarabemeye mbere y'uko amenyeshya Banki ibyerekeranye n'ibura ryayo nk'aho yaba ari we wayikoresheje ku giti cye.

### 5. IMIKOreshereze Y'IKARITA

5.1. Nyirakarita na nyirakonti bagomba gukoresha iyo karita n'iyi konti ku burya bushimishije nk'uko bibabwaho na BANKI rimwe na rimwe. Icyemezo cyo kumenya niba iyo karita cyangwa iyo konti ikoreshejwe cyangwa icungwa neza bigenye na BANKI kandi icyo cyemezo kireba nyirakonti na nyirakarita. 5.2. BANKI ntawo yishyirira kuba umucuruzi cyangwa ikigo cy'ubucuruzi cya kwanga ikoreshejwe ry'ikarita ku mpamvu iyo ari yo yose.

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

5.4. Mbere yo gukoresha ikarita ye, nyirakarita 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 nyirakarita, nyirakonti cyangwa n'undi muntu uwo ari we wese ntibumukuraho ko aba agomba kwishyura BANKI ibyo ayigomba bijanyanye n'imikoresherewe zayo.

5.6. Banki ntiyozwaza na nyirakarita cyangwa nyirakonti ibicuruzwa cyangwa serivisi izo ari zo zose abacuruzi baha nyirakarita 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 ryose. Nyirakonti ntawo akurirwaho inshingano zo kwishyura BANKI ibyo ayigomba bijanyanye n'ibikorwa biba byarakozwe hifashishijwe ikarita.

### 6. INGINGO ZIHARIYE ZIJANYANE N'IMIKOreshereze Y'ATMS

6.1. Ibikorwa bigaragazwa n'ATM cyangwa n'uko bishobora gushyirwa ku mpapuro hifashishijwe mudasobwa biba ari ibimenyetso bihagije kandi bitagabwaho impaka bigaragaza amafaranga yabikujwe na nyirakarita hifashishijwe ikarita ahaye BANKI uburenganzira bwo gukora amafaranga kuri konti 6.2. Banki na sosiyete ishinzwe gufata neza imashini z'ATM nta na rimwe ibazwa ibijanyanye n'imikorere mibi, gufata kw'izo mashini by'igihe runaka cyangwa imikoresherewe mibi yaza cyangwa indi mpamvu iyo ari yo yose ishobora gutuma ikarita ifatirwa cyangwa ishobora gutuma yangirika, ishwanuka cyangwa itabasha gukoresha kandi ntawo iryoza ingaruka izo ari zo zose zitewe n'ibi bimaze kuvugwa, 6.3. Imikoresherewe 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 nyirakarita ahagayeye ku ishamba rya Banki rye afite uburyo bushobora kuranga neza uwo ari we. 6.4. Mu gihe hatabayeho imyitwarire mibi mu buryo bugenderewe cyangwa uburangare bukomere bw'abakazi ba Banki cyangwa bw'abayihagarariye, Banki ntawo iryoza ibihombo byo ari byo byose cyangwa ibyangirika bitewe no guhagarara gukora cyangwa kubura kw'amashyamba kuri ATM cyangwa gufata cyangwa kwangirika kwa yo, cyangwa bitewe n'imikoresheze rusange ya serivisi z'ATM na nyirakarita.

### 7. GUTAKAZA CYANGWA KWIBWA IKARITA

7.1. Mu masaha y'akazi ya santere ishinzwe imicungire y'amakarita, nyirakarita amenyeshya ubuyoboyi bw'iyi santere ko ikarita ye yatakaye, yibwe cyangwa ko yatwawe kabone n'iyi ibyo byaba byarakozwe n'umwe mu bagize umuryango wa nyirakarita. Ajya cyangwa ahagarara ubwe kuri BANKI afite indangamuntu ye. Cyangwa, iryo menyesha rishobora gukorwa hifashishijwe ubundi buryo bw'itumana nka telefoni, ariko kugirango iryo menyesha ribashe kugira agaciro, ryemezwa mu nyandiko hifashishijwe ifishi ya BANKI yabugenewe ishyirwaho umukono na nyirakarita ubwe ku giti cye akanerekana indangamuntu ye. 7.2. Iyo ikarita itakiriye, yibwe cyangwa habayeho gukuka ko yibiwe hanze y'igihugu, nyirakarita ahita abimenyeshya ako kanya santere ishinzwe imicungire y'amakarita akoresheje telefoni cyangwa imeyiri. Ariko, iryo takara, ukwibwa cyangwa gukuka ko ikarita yibwe byemezwa mu nyandiko hakoreshejwe ifishi cyangwa ibaruwa iriho umukono wa nyirakarita yohereza Santere ya BANKI ishinzwe imicungire y'amakarita hakoreshejwe ubutumwa bushinganywe bunyuzwa mu iposta. 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'iyi karita mu nyandiko ni yo igenderwaho. 7.4. BANKI, ikurikije uko ibyumva, ishobora gusaba nyirakarita kumenyeshya polisi ibyerekeranye n'iryo takara, iyibwe cyangwa uko gukuka ko iyo karita yatwawe noneho igasaba ikimenyetso kigaragaza ko iryo menyesha ryakozwe. 7.5. Hasegurirwe 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 imenyeshya ryanditse ko iyo karita yatakaye, yibwe cyangwa habayeho gukuka ko bayitwaye. Nyirakarita na nyirakonti 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 giha. 7.6. Ibyo kandi bifatwa nk'aho byakozwe na nyirakarita ubwe ku giti cye. 7.7. Iyo itakara ry'iyi karita, iyibwa ryayo, cyangwa gukuka ko bayitwaye bitangirijwe kure n'umuntu utari nyirayo yaba abifitiye uburenganzira cyangwa ari ntawo afite, BANKI ntawo iryoza ibintu bya nyirakarita bishobora kwangirika bitewe n'uko kubura kw'iyi karita.

### 8. CARTE SUPPLÉMENTAIRE

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

### 9. INSHINGANO ZA NYIRAKARITA W'IBANZE

Iyo nyirakarita ahoze ikosa cyangwa agize uburangare mu bijanyanye 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 nyirakarita afatanyije na nyirakonti kabone n'iyi umwe muri bo yaba yaramenyeshaje BANKI ibyerekeranye n'ibura, iyibwa cyangwa gukuka 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 nyirakarita ku byerekeranye n'imikoresherewe no gufata neza iyo karita kugeza igihe :

- (i) Iyo karita isubirijwe BANKI cyangwa
- (ii) Irengereje igihe cyangwa
- (iii) Konti ifunguye cyangwa
- (iv) Bigaragariye BANKI na yo ikabemerera ko aba barebwa n'iyi konti bakurikira na banki ubwayo bamenyeshajwe ko amasezerano agenga konti ihuriweho ari gusuzwa na :

- a. Nyirakarita/ba nyirakarita
- b. Ba nyirakonti ihuriweho bose

### 11. IBIKORWA BIKORWA MU MAFARANGA Y'AMANYAMAHANGA

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

### 12. AMAFARANGA YA SERIVISI ASABWA

12.1. Nyirakarita atanga amafaranga ngarukamwaka yo kwishyurwa ikarita. Atanga kandi andi mafaranga yo gusimbura ikarita yatakaye cyangwa yibwe. Ayo mafaranga agenda muri gihe na BANKI. 12.2. Hishyurwa kandi amafaranga yo kubikuzwa 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 effectuée 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 yabaye BANKI andi mabwiriza anuranye n'iri hame mu gihe cy'ukwezi kumwe mbere y'uko irangira. Gusaba ikarita nshya bikorwa na nyirakarita bitewe n'uko abishakira.

13.3. Ikarita ikomeza kuba umutungo wa BANKI; ikaba ishobora kuyikoraho uko ibyumva igihe icyo ari cyo cyose cyangwa ikanga kuvyugurura igihe irangije bitabaye ngombwa gusobanura impamvu yafashe icyo cyemezo. Iyo bigenze gutyo, nyirakarita ahagarika kuyikoresha uhereye igihe asabiye kuyisubiza akayishyirira BANKI. Ubwo busabwemo bugezwa kuri nyirakarita bunyujijwe kuri aderesi imeyiri yanditse, kuri telefoni cyangwa mugashyikirizwa nyirayo mu ntoki kuri aderesi ye ya nyuma izwi. Nyirakarita ashobora gukurikirirwaho mu nkiko iyo akomeje gukoresha ikarita ye nyuma yo gusabwa kuyisubiza.

13.4. Iyo konti iyo karita ikoreshejwe ahafunze, nyirakarita afite inshingano zo guhita asubiza BANKI iyo karita. Ni nako bigenda kandi icyo amasezerano agenga konti ihuriweho asheshwe.

13.5. Iyo nyirakarita afuye cyangwa ahombye cyangwa iyo we ku giti cye cyangwa undi muntu arenze ku biteganywa n'aya masezerano mu gihe cyose akiraho, Banki usibye gufata ibyemezo byo kwishyura ibyangijwe ishobora gufata izindi ngamba za ngombwa zigamiye guhagarika ikoresha ry'iyi karita ikanayikuraho.

### 14. IBIKWA RY'INYANDIKO N'AMAKURU AJANYANE N'IBIKORWA BIKORWA HAKOresherejwe IKARITA: IGIHE CYO GUTANGA IBIBAZO

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

### 15. IHINDURWA RY'INGINGO ZIGIZE AMASEZERANO

Banki ishobora igihe icyo ari cyo cyose guhindura ingingo z'aya masezerano ikabimenyeshya na nyirakarita. Nyirakarita 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 nyirakarita mu gihe akoresha iyo karita mu buryo budakwiye cyangwa mu buriganya cyangwa kugirango ibashe kugaruzwa igihe yatakaye, yibwe cyangwa igihe bikeweza ko yatwawe. Muri urwo rwego, nyirakarita atanze mu buryo budasubirwaho kandi bwuzuye uburenganzira bwo gutangaza bene ayo makuru.