

IFISHI YO GUSABA PREPAID CARD

IZINA RY'ISHAMI					
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					
Umuhandanda					
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	<input type="checkbox"/> Yonyine	<input type="checkbox"/> VISA Card	<input type="checkbox"/> Yombi	<input type="checkbox"/> Ikoresha ubwoko bw'Ifaranga bwinshi	
UBWOKO BW'AMAFARANGA (Hitamo ubwoko 5 bw'amafaranga, ku ikarita ikoresha ubwoko bw'ifaranga bwinshi gusa)					
<input type="checkbox"/> FRW	<input type="checkbox"/> USD	<input type="checkbox"/> EURO	<input type="checkbox"/> INR	<input type="checkbox"/> UGX	<input type="checkbox"/> GBP
<input type="checkbox"/> ZAR	<input type="checkbox"/> KES	<input type="checkbox"/> CNY	<input type="checkbox"/> TZS	<input type="checkbox"/> CHF	<input type="checkbox"/> CAD
<input type="checkbox"/> AED	<input type="checkbox"/> AUD	<input type="checkbox"/> JPY	<input type="checkbox"/> XOF	<input type="checkbox"/> XAF	
IKARITA Y'INYONGERA(Singombwa) Mumpere ikarita y'inyongera aba bantu banjye bakurikira:					
<input type="checkbox"/> Uwo twashakanye	<input type="checkbox"/> Umubyeyi	<input type="checkbox"/> Umuhungu/Umukobwa	<input type="checkbox"/> Umuvandimwe	<input type="checkbox"/> 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 Igenderanwa			
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 Mategoko n'Amabwiriza.
- Dukurikije ko ba Nyiri amakarita bemeye batizigamye aya mategoko 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 bazazirikiza.
- Dukurikije ko BANKI ifite uburenganzira bwo gusesa aya masezerano bigahita bishyirwa mu bikorwa ako kanya iyo Nyirakarita akoze ikosa rikomeye cyangwa arenze ku nshingano iyo ari yo yose ashinzwe mu rwego rw'aya masezerano.

1. Ibisobanuro by'Amagambo

- "Ikarita"** bisobanura Ikarita ya Prepaid ya BANKI ishyingiraho 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 Nyirakarita.
- Igiciro cy'ihuzamurungo cy'Ikarita yo kwishyurana ni igiciro gikoreshwa n'Utanga Serivisi kugirango ahindure amafaranga y'ibikorwa mu umubare w'amafaranga yishyurwa cyangwa umubare w'amafaranga asabwa.
- "Konti y'ikarita ya Prepaid"** bisobanura konti idasanzwe ijyanye n'amakarita yihariye ya prepaid ihabwa Nyirakarita.
- "Nyirakarita"** bisobanura umukiriya wahawe ikarita ya BANKI imwe cyangwa nyinshi kandi ufite Konti y'ikarita ya Prepaid yafunguwe mu izina rye.
- "Umubare w'ibanga"** bisobanura Umubare w'ibanga Uranga Umuntu ku Giti cye BANKI iha Nyirakarita.
- "ATM"** bisobanura Imashini iha abakiriya amafaranga.
- "POS"** Imashini yishyurirwaho ibiguzwe.
- "Igorwa"** bisobanura Igorwa icyo ari cyo cyose cyo kugura cyangwa kubikuzwa amafaranga gikorwa na nyirakarita,
- "Resi yo kubikuzwa Amafaranga"** bisobanura resi ihabwa Nyirakarita iyo abikuje amafaranga mu mabanki.

2. Icyo iyi karita igamije

Iyi karita ikoresheya 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'ibikorwa mu Rwanda mu mafaranga yo mu Rwanda no hanze mu mafaranga akoresheya 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 ikoresheya mu bikorwa bitemewe n'amategoko harimo kugura ibicuruzwa cyangwa serivisi zibujijwe n'itegeko ryo mu gihugu rikoresheya mu gihugu nyirakarita abamo.

Banki iha Umukiriya Umubare w'ibanga, ikawumenyeshya 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 yashyizeho umukono mu buryo bwemewe.

3. Umubare w'ibanga

- Nyirakarita ahabwa umubare w'ibanga na BANKI akawumenyeshya 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 yashyizeho umukono mu buryo bwemewe.

- Umubare w'ibanga ni ngombwa kugirango umuntu abashe gukora ibikorwa byo kubikuzwa inoti kuri ATM cyangwa gukoresha ikarita ku mashini yishyurirwaho ibiguzwe (POS). Nyirakarita, mu nyungu ze bwite, agira ibanga ry'umubare w'ibanga; ntagire uwo ari we wese awubwira, akawufata mu mutwe kandi agashwanyagura ako kanya ubutumwa bumumenyeshya uwo umubare w'ibanga. Muri urwo rwego, Nyirakarita nta na rimwe agomba kwandika umubare we w'ibanga ku ikarita cyangwa ku kindi kintu icyo ari cyo cyose kijyana na yo.
- Nyirakarita ashobora guhindura umubare w'ibanga yuzuzwa ifishi yabugenewe igashyirwaho umukono mu buryo bwemewe.
- Niba Umubare w'ibanga umenyewe n'undi muntu utari nyirakarita, uyunguyu agomba guhita abimenyeshya 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, nyirakarita ni we ubazwa na Banki ibijyanye n'ibikorwa byose bikorwa hifashishijwe iyo karita bikorwa n'undi muntu washyizeho kuyibona yaba yabyemerewe na nyirakarita cyangwa atabimwemerewe nk'aho ari we ku giti cye wayikoresheje igihe cyose Ishami rya BANKI rishinzwe amakarita ritarabimenyeshya.

4. Kongera gushyira amafaranga ku ikarita

- Nyirakarita ashobora gusa gushyira amafaranga ku ikarita ye yongerwamo amafaranga abikoreye ku ishamba rya BANKI iryo ari ryo ryose; aya gusa kubikora yubahiriza amategoko n'amabwiriza yose akurikizwa igihe icyo ari cyo cyose.
- Mu gihe cyose Nyirakarita afite umugambi wo kongera gushyira amafaranga ku ikarita, BANKI iba ifite uburenganzira bwo gukora ibi bikurikira:
 - Ishobora kugena umubare w'amafaranga nyirakarita ashobora kongera gushyira ku ikarita;
 - Ishobora kugena umubare w'ishuro ikarita iba ishobora kongera gushyirwaho amafaranga;
 - Ishobora gukoresha ubushishozi bwayo maze ikanga ubusabe bwo kongera gushyira amafaranga ku ikarita
- Kongera gushyira amafaranga ku ikarita bikorwa mu bwoko bw'ifaranga ikarita n'ubundi yatangiye ikoreshe ubwo yasohokaga hakiyongeraho amafaranga yose asabwa Banki yaka. Kugirango abashe kongera amafaranga ku ikarita, Nyirakarita yuzuzwa ifishi ya Banki yabugenewe. Iyo amafaranga yo kongera gushyira ku ikarita ari mu bundi bwoko bw'ifaranga bunyuranye n'ubwo ikarita iba isanzwe ikoreshe, 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 nyirakarita ari ntawuhari, umuntu wese ubifitiye ububasha ashobora kongera gushyira amafaranga ku ikarita.
- Iyo igikorwa cyo mu rwego rw'imari cyakoreshejwe kimaze kwishyurwa, amafaranga yongeye gushyirwa ku ikarita aba ashobora gukoreshwa na Nyirakarita umunsi ukurikiraho usibye amafaranga ya serivisi asabwa.
- Amafanga abitswa hifashishijwe sheki na Nyirakarita ashyingirwa ku ikarita gusa igihe iyo sheki imaze kwishyurwa.

5. Imikoresheze y'Ikarita

- Amafanga ya buri gikorwa cyose gikorwa hakoreshejwe ikarita cyangwa amafaranga abikuzwa kuri ATM aha akurwa ku mafaranga ari kuri icyo karita. Iyo ku ikarita ari nta mafaranga ahagije ariho, icyo gikorwa ntabwo cyemerwa.
- Nta nyungu cyangwa andi mafaranga BANKI nyirakarita kubera ko afite amafaranga ku ikarita.
- Nyirakarita agomba kuzuzura buri gihe ko ikarita ye ikoresheya neza, itangirika cyangwa igakoresheya n'abantu batabifitiye uburenganzira.
- Nyirakarita yiyemeje gufata ingamba zishoboka zose zigamije kubuza icyo karita gutakara cyangwa kwibwira.
- Mbere yo gukora igikorwa icyo ari cyo cyose, Nyirakarita agomba kuzuzura ko afite amafaranga

ahagije kuri Konti ye ya Prepaid Card.

- Amafanga abikuzwa na Nyirakarita yandikwa n'ATM akurwa kuri Konti ya Prepaid Card ya Nyirakarita.
- Ikarita ntabwo igomba gukoreshwa mu bikorwa bibujijwe n'amategoko harimo kugura ibicuruzwa cyangwa serivisi zibujijwe n'itegeko ryo mu gihugu Nyirakarita ayikoreshezezamo.

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 minsi cyangwa mu gihe runaka.
- Ikarita ya Prepaid igenerwa umubare ntarengwa w'amafaranga nyirakarita ashobora gukoresha ayikoresheje buri muni. Nyirakarita amenyeshwa uwo umubare w'amafaranga ntarengwa kandi BANKI ifite uburenganzira bwo guhindura uwo umubare w'amafaranga igihe icyo ari cyo cyose.
- Banki iboneyeho kumenyeshya Nyirakarita ko Imashini z'ATM cyangwa ibigo by'ubucuruzi nabyo bishobora gushyiraho umubare ntarengwa cyangwa kugabanya umubare w'ibikorwa n'uw'amafaranga ashobora gukoreshwa hakoreshejwe icyo karita. Kubera icyo 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 nyirakarita; izo nyandiko zikaba ziba Banki uburenganzira bwo kubikuzwa ayo mafaranga kuri Konti y'Ikarita ya Prepaid ya Nyirakarita.
- 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 igashwanyuka cyangwa ikangirika.

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

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

9. Kwishyura ibicuruzwa na serivisi

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

BANKI iha nyirakarita amakuru yose ya ngombwa ajyanye n'ikoreshwa ry'icyo karita.

- BANKI ntabwo iryozwa kuba umucuruzi runaka cyangwa banki cyangwa ikigo cy'imari runaka cyaranze cyangwa kitarakozwe ibikorwa bikorwa hakoreshejwe Ikarita.
- Iyo bibaye ngombwa ko umucuruzi asabwa gusubiza amafaranga nyirakarita runaka, BANKI ishira 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 amafaranga 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 rikoresheya kuri konti ya Nyirikonti, umubare w'amafaranga y'igikorwa uhindurwa mu bwoko bw'ifaranga bukoreshwa kuri konti y'ikarita ku Giciro cy'ihuzamurongo 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

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

12. Igihe Ikarita ikomeza kugira agaciro

- Ikarita ikomeza kugira agaciro guhera igihe itangijwe 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. Nyirakarita, iyo bigenze gutyo arekeraho gukoresha icyo Karita uhereye igihe abisabiwe kandi akayisubiza BANKI vuba bishoboka. Ibyo bisabwa Nyirakarita.
- NK'uko biteganywa mu Ngingo ya 11.2, Nyirakarita 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 atishyurwe.
- Iyo Nyirakarita apfuye cyangwa ahombye cyangwa iyo akoze igikorwa icyo ari cyo cyose gihabanye na rimwe mu mategeko n'amabwiriza agenga aya masezerano

akoresheya, BANKI, hejuru y'ibindi bisubizo iba ifite, ishobora gufata izindi ngamba zose za ngombwa zigamije guhagarika ibikorwa byose byakorwa hifashishijwe icyo 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.
- Nyirakarita afite inshingano zo gushanyagaza ikarita yarangiye ayikatamo ibice mu murongo wa rukurizi (magnetic).
- Ikarita yose yarangiye igihe ntabwo ihita ivugururwa ako kanya nyirakarita agomba gusaba ikarita nshya akurikije uko abyumva. Ariko, BANKI mu bushishozi bwayo ishobora gukora amakarita na mbere y'uko nyirakarita abyemera.
- Mbere y'uko ikarita irangiza igihe, nyirakarita ashobora gusaba gusubizwa amafaranga yose yari asigaye ku ikarita cyangwa igice cyayo akora ibi bikurikira:
 1. Abakura amafaranga kuri ATM (hakurikijwe umubare ntarengwa w'amafaranga yemerewe kubikura kuri ATM)
 2. Asaba gusubizwa amafaranga ku Ishami rya Banki
 3. Asaba guhagarika ibikorwa bikorwa hakoreshejwe Ikarita nk'uko biteganywa mu gice cya 20.
- Iyo nyirakarita asabye gusubizwa amafaranga yari asigaye ku ikarita ye, ayo amafaranga yishyurwa mu bwoko bw'ifaranga bukoreshwa mu gihugu. Kuvunja amafaranga ahari mu bwoko bw'ifaranga rikoresheya mu GIHUGU bikorwa hashingiwe ku Giciro cyo Kugura iryo faranga kigezweho kimanitse kuri BANKI hakwaho amafaranga ya serivisi asabwa.
- Nyirakarita 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

- Nyirakarita abimenyeshya 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 kijyanye n'igikorwa cyakozwe kuri konti gishobora kwakirwa nyuma y'iminsi 45 uhereye igihe icyo nyandiko igaragaza imikoreshereze ya konti icyo gikorwa cyanditse yashokoye.
- Iyo Nyirikonti atanze ikibazo, BANKI ikurikiza amabwiriza yashyizweho mu bijyanye n'itangwa n'ikemurwa rya bene icyo kibazo. Hashobora gushyirwa iminsi igeze 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 Nyirakarita iyo akoresha ikarita ye nabi cyangwa mu buriganya cyangwa hagamijwe kuyiguraza igihe yatakaye cyangwa yibwe.
- BANKI ifite uburenganzira, hakurikijwe amategeko n'amabwirizay'IGIHUGU akurikizwa, bwo guha ikindi kigo icyo ari cyo cyose amakuru yose yerekeranye na Nyirakarita.
- BANKI ishobora gukora urutonde rw'amakarita yakwaho ikarushyira mu Kinyamakuru cy'imbuzi cyayo kugirango rubashe kugera ku ihuriro ry'abacuruzi bakorana na yo no ku Miryango ikoreshewamo amakarita bireba.

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

- Nyirakarita ahita abimenyeshya BANKI mu nyandiko iyo habayeho impinduka mu bijyanye n'akazi cyangwa mu bijyanye n'aderesi y'aho atuye cyangwa numero za telefone cyangwa izindi mpinduka izo ari zo zose mu bijyanye n'irangamimerere ye.
- Itangazo ryose cyangwa ubutumwa bwoherezewa

Nyirakarita bunyujijwe kuri imeyili/ubutumwa bugufi bugezwe kuri aderesi ya nyuma izwi na kuri numero ya telefone Nyirakarita yahaye BANKI mu nyandiko kandi bufatwa nk'aho bwakiriwe icyo hashize amasaha 48 bwoherejwe.

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

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 interneti, guhindura amategeko n'amabwiriza akubiye muri aya masezerano harimo ijandishya ry'inyungu, amafaranga ya serivisi n'andi amafaranga asabwa, itariki inyandiko igaragaza imikoreshereze ya konti ikorerwaho cyangwa igashyiraho amategeko mashya. Nyirakarita ukoresheya iyi karita nyuma yo kumenyeshwa ibyerekeranye n'impinduka cyangwa ntasubize ikarita 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 Nyirakarita 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, Nyirakarita afite inshingano zo gushaka resi/inyandiko ijyana n'icyo gikorwa.
- Amakuru yerekeranye n'ikarita: Nyirakarita 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'ishami rimwegereye.

20. Kwakira amafaranga arenga kuyagombaga gushyirwa ku ikarita

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

21. Kuvanaho Ikarita

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

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