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IFISHI YO GUSABA INYANDIKO IGARAGAZA IMIKORESHEREZE YA KONTI ITANGWA HAKORESHEJWE 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	☐ Kwandukuza
No. ZA KONTI	

☐ Kwandikisha	☐ Kwandukuza
No. ZA KONTI	

☐ Kwandikisha	☐ Kwandukuza
No. ZA KONTI	

IGIHE SERIVISI ITANGIRWA		
☐ Buri munsi	☐ Buri cyumweru	☐ Buri kwezi

IMVUGO Y'UMUKIRIYA
Mpaye ubu renganzira aba koresha iyi konti bavuzwe hejuru, nka ba mwe mu bo tuyihuri yeho cyangwa nk'intu mwa, bwo kwakira inyandi ko igaragaza imi koreshe reze y'iyi konti itangwa ha koreshejwe i koranabuhanga.

HAGENEWE ISHAMI RYA BANKI GUSA			
Izina		Itariki n'umu kono	

Amategeko n'Amabwiriza ajyanye na iClick

Banza usome aya Masezerano witonze mbere yo gukoresha serivisi za Internet Baking. Akubiyemo ingingo zerekeranye n'ibibujijwe n'aho inshingano zigarukira kimwe n'izindi ngingo 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 bishamiki ye kuri iyi Banki, waba ufite izo konti ku giti cyawe cyangwa uzihuri yeho n'abandi bantu kandi ukaba uzisabira ubur yo bwo kubasha kuzigeraho ukoresheje serivisi za Internet Banking; "Internet Bankin g" bisobanura serivisi za banki zacu bwite zitangwa hakoreshejwe umu rongo wa interineti; zikaba zirimo ubushob ozi bwo kubona mu gihe gikwi ye amakuru ajyanye na konti, kohe reza amafarnga ava kuri konti imwe ajya ku yindi, kwishyura inyemezabuguzi, amakuru rusange ku byerekeranye n'ibici ro bi nyuranye no kubasha gugabwa ibindi bicuruzwa na serivisi z'imari zikoresha ikoranabuhanga zemewe cyangwa dutanga, " Amakuru yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti " bisobanura umuba re w'ibanga ukoreshwa mu kwinjira muri serivisi za banki zitangwa hakoreshejwe umu rongo 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 imiba re uhabwa cyangwa uhitamo kugirango ujye uyikoresha mu ibanga wime nyekanisha no kugirango ubashe gu koresha serivisi za banki zitangwa hifashishijwe umu rongo wa interineti; " Igi korwa" bisobanura igi korwa icyo ari cyo cyose gi korwa cyangwa umuntu asaba ko gi korwa kijyanye na konti ye hakoreshejwe ubur yo 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 ic yo ari cyo cyose;

2. Ibyerekeranye no kwemera aya masezerano

Aya mase zerano agenga ubur yo ukoresha serivisi za Banki zitangwa hakoreshejwe Interineti. Mu gus hyira umu kono kuri aya mase zerano no gu koresha serivisi za Internet Bankin g, uba ugaragaje ko weme ye kugengwa n'aya Mase zerano ashobora guhindurwa umwanya ku wundi. Niba uteme ye ingingo zose zigi ze aya Masezeran o, ufite ubu renganzira bwo kuda koresha serivisi za Internet Banking.

3. Ibyerekeranye no guhindura aya masezerano

Dushobora kuzajya duhindura aya mase zerano nyuma y'igihe runaka. Tuzajya tukume nyesha ibyerekeranye n'impinduka zizajya ziba muri aya mase zerano du kora ibi bikurikira byibura mu minsi mirongo itatu mbe re y'uko izo mpinduka zibaho: (a) kumanika itanga zo ku mashami ya banki; (b) ku kohe rereza kopi y'amase zerano yavuguruwe; (c) gus hyira impinduka zaba ye ku rubuga rwa interineti; cyangwa (d) ku kohe rereza mu bur yo bw'ikoranabuhanga hakoreshejwe interineti cyangwa sms. Iyo ukoze igi korwa icyo ari cyo cyose cyangwa ukoresheje serivisi za Banki zitangwa hifashishijwe interineti nyuma y'uko impinduka zikozwe kuri aya mase zerano zitangira kujya mu bikorwa, ibyo biba bisobanu ye ko weme ye izo mpinduka. Kubera iyo mpa mvu rero, ugomba gusubiramo aya Mase zerano buri gihe kugirango uyahu ze n'impinduka zaba yeho nyuma.

4. Ibirebwa n'aya Masezerano

Aya mase zerano aje yiyongera kandi yuzuza andi mase zerano yose dufitanye cyangwa ufitanye n'ibigo bishamiki ye kuri banki yacu (haba muri iki gihe cyangwa mu gihe kizaza) ku byere keranye na konti zawe cyangwa na serivisi za banki zitangwa ha koreshejwe interineti, harim o, ariko nanone atari zo gusa, amabwiriza rusange agenga imikorereshe reze y'izo serivisi n'Amase zerano Agenga Imikoreshe reze y'urubuga rwa Interineti. Mu gihe haramuka haba yeho amakimbirane hagati y'aya Masezerano n'andi mase zerano ayo ari yo yose dufitanye, aya Masezerano ni yo azakurikizwa ku byerekeranye n'ikoreshwa rya serivisi za Banki zitangwa hifashishijwe Interineti na ho andi mase zerano akaba ari yo akoreshwa mu bijya nye n'ibindi biba zo.

5. Amafaranga asabwa kuri Serivisi

Uduha ye ubu renganzira bwo gukura kuri konti yawe amafaranga ya serivisi yose asabwa ashobora kujyana n'ikoreshwa rya Serivisi za Banki zitangwa hakoreshejwe Interineti nk'u ko bitega nywa n'Amabwiriza Rusange agenga imikoreshe reze 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

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interineti Ugomba kuba ufite serivisi za banki zitangwa hifashishijwe interineti. Amakuru yerekeranye no kwinjira muri izo serivisi adufasha kugenzura umwirondoro 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 ku masezerano ajyanye no gukoresha serivisi za banki zitangwa hifashishijwe interineti. Wemeye ko utazatoranya umubare w'ibanga wa serivisi za banki zitangwa hifashishijwe interineti ushingiye ku itariki y'amavuko yawe cyangwa iya mwene wanyu wa bugufi cyane, kuri nomero 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 gukoreshwa 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 ntawe uzayatangariza kabone n'abakozi 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 gukoreshwa n'abandi bantu batabifitiye uburenganzira. Wemeye gufata mu mutwe amakuru yawe yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti no kutagira ahandi hantu aho ari hose uyabika.

Bumwe mu buryo bwifashishwa mu gushakisha amakuru kuri interineti (browser) butuma ukoresha interineti abasha kubika imibare y'ibanga akoresheje ikoranabuhanga kugirango mu gihe kiri imbere azabashe kugera ku rubuga rwa interineti mu buryo bworoshye; wemeye ko utazakoresha " ubu buryo bwo 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 utangiye 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 gikorwa kandi wafunze Serivisi za banki zitangwa hifashishijwe interineti. Ni wowe wenyine urebwa n'ishyirwa mu bikorwa ry'ingamba zijyanye no kubungubunga umutekano wa konti yawe unyuze 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 ubitumenyesha ako kanya ukoresheje telefone cyangwa unyuze kuri serivisi za banki zitangwa hifashishijwe interineti igihe amakuru yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti yamenywe cyangwa ashobora kumenywa n'undi muntu cyangwa ashobora kubonwa agakoreshwa mu gusaba serivisi za banki zitangwa hifashishijwe interineti n'umuntu utabifitiye uburenganzira. Mu gihe cyose utarabitumenyesha ngo tubimenye, ni wowe ugomba kubazwa ibikorwa byose bishobora gukorwa hifashishijwe amakuru yo kwinjira muri serivisi za banki zitangwa hifashishijwe interineti byaba bikozwe mu buryo bwemewe cyangwa butemewe. Iyo umaze kudusaba gukuraho kode ituma winjira muri serivisi za banki zitangwa hifashishijwe interineti, dufite uburenganzira bwo

(a) Kwanga amabwiriza yose duhabwa nyuma yo kumenyeshwa ikibazo cyavutse;
(b) Guhagarika by'agateganyo ishyirwa mu bikorwa by'amabwiriza aba atarashyirwa mu bikorwa;
(c) Gukuraho kode igufasha kwinjira muri serivisi za banki bitabaye ngombwa ko ubimenyeshwa. Umubare wawe bwite utuma winjira muri Serivisi za Banki zitangwa hifashishijwe interineti ni umutungo wacu kandi ushobora kuvanwaho cyangwa guhagarikwa by'agateganyo igihe icyo ari cyo cyose utabanje kubimenyeshwa. Ukwiye kumenya ko ugomba kujya ku murongo 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 twifashishije interineti.

7. Ibyerekeranye n'Ikoreshwa 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 tuzashingira 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'iyo yaba ahabanye n'andi mabwiriza ashobora gutangwa igihe icyo ari cyo cyose ku byerekeranye na Konti zawe. Amabwiriza afatwa nk'aho twayakiriye iyo twemeje ko twayakiriye. Niba tutabashije kwemeza ko twakiriye amabwiriza yawe, wikongera kohereza ayo mabwiriza mbere yo kubanza gusuzuma amabwiriza watanze no kuganira n'umukozi wacu ushinzwe gufasha abakiriya. Ibi biterwa n'uko amabwiriza ya mbere ashobora kuba akiri gushyirwa mu bikorwa noneho kongera kohereza ayo mabwiriza bikaba byatuma igikorwa kimwe gikorwa kabiri kandi tukaba tutakishingira.

Ku byerekeranye n'ubwishyu bukorwa na I&M Bank (Rwanda) Plc binyuze ku ihuriro rya serivisi za banki zitangwa hakoreshejwe ikoranabuhanga, wemeye kugena no kutumenyesha 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 gukura amafaranga ayo ari yo yose twishyuye cyangwa twakoresheje dukurikije amabwiriza waduhaye unyuze muri Serivisi za Banki zitangwa hifashishijwe interineti ku byerekeranye na konti zawe. Ntabwo dutegetswe kwemeza umwirondoro cyangwa ububasha bw'umuntu uwo ari we wese ukoresha amakuru yawe yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti mu gukora ibikorwa bijyanye na serivisi za banki. Ariko, dushobora, nk'uko tubyumva, gusaba igihe icyo ari cyo cyose ibimenyetso 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 bijyanye na serivisi zacu za banki zitangwa hifashishijwe ikoranabuhanga, cyeretse iyo uko kwangirika kw'ibintu kwatewe n'imyitwarire mibi igenderewe cyangwa n'uburangare bwa I&M Bank (Rwanda) Plc. Mu buryo bw'umwihariko, I&M Bank (Rwanda) Plc ntabwo izabazwa ibi bikurikira:

(a) Ikibazo icyo ari cyo cyose kijyanye n'imikorere mibi ya interineti y'umukiriya
(b) Ikosa iryo ari ryo ryose cyangwa ikibazo kijyanye 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 yose irenze ubushobozi bwa I&M Bank (Rwanda) Plc. I&M Bank (Rwanda) Plc ntabwo ishobora gutanga serivisi za banki iyo hari amakuru yakiriye mu buryo butari bwo, atanzwe n'utabifitiye ububasha cyangwa agatangwa akererewe. Ibyo bituma umukiriya atabasha gukoresha serivisi;
(c) Iyo umukiriya agize igihombo icyo ari cyo cyose ku mpamvu zirenze ubushobozi bwa I&M Bank (Rwanda) Plc zijyanye 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 yatinze cyangwa atujuje 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 buziguye, ibyangijwe cyangwa inyungu umukiriya atabashije kubona bitewe n'ikoreshwa 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 dufitanye;
(c) Igikorwa kigenewe sosiyete cyangwa undi muntu utemera icyo gikorwa;
(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 gikorwa 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 biyishamikiyeho. Wemeye ko gukora ibikorwa bimwe na bimwe nko kwishyura inyemezabuguzi cyangwa kohereza amafaranga abandi bantu bishobora gutwara iminsi ibiri y'akazi cyangwa irenze kugirango birangire. Ntabwo turyozwa igihombo cyangwa iby'umukiriya 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 gushyira mu bikorwa amabwiriza cyangwa ibikorwa ibyo ari byo byose. Iyo ukoze ikosa uri gukoresha serivisi za banki zitangwa hifashishijwe interineti, wemeye ko uzahita ubitumenyesha unyuze ku bashinzwe gutanga ubufasha mu bijyanye 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 kukubuza uburenganzira bwawe bwo gukoresha serivisi za banki zitangwa hifashishijwe interineti igihe icyo ari cyo cyose bitabaye ngombwa ko tubikumenyesha.

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 butomoye cyangwa budatomoye harimo kandi garanti z'ubwoko bwose zivugwa mu buryo budatomoye ku byerekeranye n'agaciro ko mu rwego rw'ubucuruzi cyangwa ku kuba zikwiranye n'intego runaka; ibyo byose tukaba tutabyishingira uko byagenda kose hakurikijwe ibiteganywa n'itegeko.

9. Ibyo tutishyuzwa

Ni wowe wenyine (si twe) wishyura amafaranga yose ya serivisi zijyanye no gufata neza, gusana cyangwa gukosora ibikoresho ibyo ari byose yishyurwa kubera cyangwa ajyanye no kubasha guhabwa serivisi za banki zitangwa hifashishijwe interineti ari nta kigabanyijweho ku byavuzwe hejuru, ntabwo twiyemeje cyangwa ngo twishingire 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 amavirusi, 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 cye mu by'ubwenge cyangwa ubundi burenganzira bw'undi muntu uretse mu buryo buteganyijwe mu mabwiriza rusange agenga imikorere ya serivisi. Nta na rimwe uko byagenda kose tuzaryozwa nawe cyangwa ngo turyozwe n'undi muntu ibizangizwa ibyo ari byo byose byaba ibyangijwe mu buryo buziguye cyangwa butaziguye cyangwa bitewe n'ikoreshwa rya serivisi za banki zitangwa hifashishijwe interineti cyangwa uru rubuga 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 uzaturyoza cyangwa ngo turyozwe 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 tuzaryozwa nawe cyangwa n'undi muntu wese ibijyanye 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 ibibazo ibyo ari byo byose, uzaturega, uzatwishyuza, tuzakugomba, tuzagira ibyawe byangiritse, byahombye, cyangwa uzatwishyuza amafaranga y'ibizaba byarakoreshejwe.

11. Inyandiko zibikwa na Banki

Wemeye ko inyandiko zacu nk'uko tugenda tuzikugezaho, mu gihe ari nta bindi bimenyetso byumvikana bizivuguruza bihari, ari byo bimenyetso bizashingirwaho ku byerekeranye n'ibikorwa tuzaba 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 twabikumenyesheje ukundi, dukurikije uko tubyumva, nta tandukaniro riri hagati y'amakuru uhabwa mu buryo bw'ikoranabuhanga binyuze muri serivisi za banki zitangwa hifashishijwe interineti n'amakuru ari nyandiko zigaragaza imikoreshereze ya konti uhabwa cyangwa wagombye kuba uhabwa umwanya ku wundi ku byerekeranye na konti zawe cyangwa uhabwa mu bundi buryo. Amakuru ari mu nyandiko zigaragaza imikoreshereze ya konti yawe azafatwa nk'ukuri naho amakuru yatanzwe na serivisi za banki zitangwa hifashishijwe interineti azajya aba agomba guhindurwa hakurikijwe azaba yatanzwe mu nyandiko.

12. Iseswa ry'aya masezerano

Dushobora gusesa aya Masezerano n'uburenganzira bwawe bwo gukoresha Serivisi za Banki zitangwa hifashishijwe interineti igihe icyo ari cyo cyose tutabanje kuguha integuza.

13. Ububiko bw'amakuru

Kugirango tubashe kuguha serivisi za banki zitangwa hifashishijwe interineti, uduhaye uburenganzira bwo kubika amakuru akwerekeyeho n'ayerekeye kuri Konti zawe.

14. Itegeko Rikurikizwa

Wemeye ko aya Masezerano n'imikoreshereze yawe ya serivisi za Banki zitangwa hifashishijwe interineti n'ibikubiye muri izo serivisi bigengwa gusa n'amategeko akurikizwa muri Repubulika y'u Rwanda. Ikibazo cyose cyangwa impamvu yose yatuma mutanga ikirego mwaba mufite gikomoka cyangwa gifitanye isano n'aya Masezerano, Imikoreshereze yanyu ya serivisi za Banki zitangwa hifashishijwe Interineti, kigomba kuba cyatanzwe mu rukiko mu mwaka umwe nyuma y'uko kivuka cyangwa impamvu yo gutanga ikirego mu rukiko ibaho, nyuma y'icyo gihe icyo kibazo cyangwa impamvu yo gutanga ikirego mu nkiko 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 ibyo ntibivanaho 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'umkono ____