I&M Bank

IFISHI YO GUSABA SERIVISI ZA BANKI ZITANGWA HIFASHISHIJWE IKORANABUHANGA

AMAKURU YEREKEYE UMUKIRIYA KU GITI CYE			
☐ Konti y'umuntu ku giti cye	☐ Konti ya sosiyete		
Izina / Izina rya Sosiyete / Ikigo / Umuryango utari uwa Leta :			
Amazina yombi y'umukiriya:			
N° za Telefone igendanwa		Agasanduku k'iposita	
Imeyili			

AMAKURU YEREKEYE KONTI

☐ Kwiyandikisha ☐ Kwiyandukuza

Déclaration

Muri iyi nyandiko, mpaye ukoresha iyi konti uvugwa munsi, nk'umwe mu byahuriyeho na cyangwa nk'intumwa uburenganzira bwo kugera kuri konti zivugwa munsi binyuze mu buryo bwo gutanga serivisi za banki zitangwa hifashishijwe ikoranabuhanga:

Guhuza/Gutandukanya Konti

☐ Mbasabye guhuza ku murongo konti zanjye zivugwa munsi na Serivisi zanjye za Banki zitangwa hifashishije ikoranabuhanga

☐ Mbasabye kuvana ku murongo konti zanjye zivugwa munsi ntizihuzwe na serivisi za njye za Banki zitangwa hifashishijwe ikoranabuhanga.

AMAKURU YEREKERANYE N'UKORESHA IYI SERIVISI			
Izina			
N° ya konti isabirwa kugerwaho			
Ikigero cya serivisi gisabwa		Icyo utanga serivisi ashinzwe	
Imeyili na Telefone		Itariki n'umukono	
Izina			
N° ya konti isabirwa kugerwaho			
Ikigero cya serivisi gisabwa		Icyo utanga serivisi ashinzwe	
Imeyili na Telefone		Itariki n'umukono	
Izina			
N° ya konti isabirwa kugerwaho			
Ikigero cya serivisi gisabwa		Icyo utanga serivisi ashinzwe	
Imeyili na Telefone		Itariki n'umukono	

***Icyo utanga serivisi ashinzwe :** a) Ukoresha ikoranabuhanga) Ugenzura c) Uwemeza d) Ukoresha ikoranabuhanga/Ugenzura e) Ugenzura/uwemeza f) Akora byose

***Ikigero cya serivisi gisabwa :** a) Kureba inyandiko igaragaza imikoreshereze ya konti b) Kugura c) Kohereza amafaranga ahandi d) Kohereza imishahara e) Kwishyura imisoro ya RRA **ICYITONDERWA :** Ufite inshingano zo kutumenyesha impinduka zose zibaye ku bijyanye n'intumwa ku ma konti yawe.

Ikigero ntarengwa cy'ibikorwa byemewe

☐ Umubare ntarengwa w'amafaranga banki igumana

☐ Umukiriya ashobora guhitamo umubare ntarengwa w'amafaranga banki ishobora kwanga gutanga.

________ * Vuga ubwoko bw'ifaranga bukoreshwa

HAGENEWE BANKI GUSA

Izina________________________ Itariki , umukono na kashe

I&M | Bank

AMATEGEKO N'AMABWIRIZA AGENGA SERIVISI ZA BANKI ZITANGWA HIFASHISHIJWE IKORANABUHANGA

Soma aya Masezerano witonze mbere yo gukoresha serivisi za Internet Banking. Aya masezerano akubiyemo ibyo banki itaryozwa n'aho bigarukira kimwe n'izindi ngingo z'ingenzi. Iyo ushyize umukono kuri aya masezerano ukanakoresha serivisi za Banki zitangwa hifashishijwe internet, uba wemeye kandi usobanuye ko wasomye kandi wumvise aya Masezerano, ko wabonye ibisobanuro bikwiye ku bijyanye n'imiterere n'ubwoko bw'inshingano zawe zijyanye n'aya masezerano kandi ukaba wemeye kuyakurikiza. Iyo utemeye ingingo zose z'aya masezerano, ushobora kudakoresha serivisi za Internet Banking.

1. Ibisobanuro by'amagambo ari muri aya masezerano

Muri aya maseserano : Ijambo "Konti" cyangwa "amakonti" bisobanura konti zo kuzigama, kugurizanya cyangwa z'ishoramari ufite muri banki yacu cyangwa mu bigo bidushamikiyeho, yaba ay'umuntu ku giti cye cyangwa ahuriweho n'abandi bantu; ukaba ushaka uburyo bwo kujya ubasha kuyageraho ukoresheje Internet Banking ;

- **"Internet Banking"** bisobanura serivisi za Banki zitangwa hifashishijwe ikoranabuhanga zihariye zirimo ubushobozi bwo kubasha kubona Amakuru yerekeranye na Konti mu gihe gikwiye, kohereza amafaranga ku yandi makonti, kwishyura inyemezabuguzi, amakuru rusange yerekeranye n'ibiciro bikoreshwa, no kubasha guhabwa ibindi bicuruzwa na serivisi zo mu rwego rw'imari zitangwa hifashishijwe ikoranabuhanga zemewe kandi dutanga;
- **"Amakuru afasha kwinjira muri Internet Banking"** bisobanura Umubare w'ibanga wa Internet Banking kimwe n'Ibiranga ukoresha iyo serivisi (User ID) banki iguha kugirango ubashe guhabwa serivisi za Internet Banking;
- **" Umubare w'Ibanga wa Internet Banking"** bisobanura inyuguti cyangwa/n'imibare uhabwa cyangwa utoranya ukazajya uyikoresha mu ibanga kugirango ubashe kwimenyekanisha no guhabwa serivisi za Internet Banking;
- **"Umwirondoro w'umuntu ku giti cye "** bisobanura ijambo utoranya uzajya ukoresha mu ibanga kugirango ubashe kwimenyekanisha no guhabwa serivisi za Internet Banking;
- **"Igikorwa"** bisobanura igikorwa icyo ari cyo cyose kijyanye na konti yawe gikorwa cyangwa gisabwa gukorwa hifashihijwe Internet Banking harimo gusaba cyangwa gufunga amakuru yerekeranye na Konti runaka;
- **"Twebwe", "yacu", na "banki"** bisobanura banki ya I&M Bank (Rwanda) PLC;
- **"Urubuga rwa interineti"** bisobanura urubuga rwa interineti rwa banki ruri kuri aderesi ya www.imbank.com/rwanda cyangwa urundi rubuga rwa interineti rwa banki umuntu ashobora kuboneraho serivisi za Internet Banking igihe ku kindi;

2. Ibyerekeranye no kwemera aya Masezerano

Aya masezerano agenga uburyo ukoresha serivisi zawe za Internet Banking. Iyo ushyize umukono kuri aya masezerano ukanakoresha serivisi za Internet Banking, uba wemeye kugengwa n'aya masezerano nk'uko ndetse ashobora guhindurwa igihe icyo ari cyo cyose. Niba utemeye ingingo zose z'aya masezerano, uba ushobora kudakoresha serivisi za Internet Banking.

3. Ihyerekeranye no guhindura aya Masezerano

Dushobora kuzajya duhindura aya masezerano nyuma y'igihe runaka. Tuzajya tukumenyesha ibyerekeranye n'impinduka zizajya ziba muri aya masezerano dukora ibi bikurikira byibura mu minsi mirongo itatu mbere y'uko izo mpinduka zibaho: (a) kumanika itangazo ku mashami ya banki; (b) kukohereza kopi y'amasezerano yavuguruwe binyuze mu iposita; (c) gushyira impinduka zabaye ku rubuga rwa interineti; cyangwa (d) kukohereza ubutumwa mu buryo bw'ikoranabuhanga hakoreshejwe interineti cyangwa sms. Iyo ukoze igikorwa icyo ari cyo cyose cyangwa ukoresheje serivisi za Banki zitangwa hifashishijwe interineti nyuma y'uko impinduka zikozwe kuri aya masezerano zitangira kujya mu bikorwa, ibyo biba bisobanuye ko wemeye izo mpinduka. Kubera iyo mpamvu rero, ugomba gusubiramo aya Masezerano buri gihe kugirango uyahuze n'impinduka zabayeho nyuma.

4. Ibirebwa n'aya masezerano

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

5. Amafaranga asabwa kuri serivisi

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

6. Ibyerekeranye n'Umubare w'ibanga wawe bwite ugufasha guhabwa serivisi n'Amakuru agufasha kwinjira muri serivisi za banki zitangwa hifashishijwe interineti

Kugirango ubashe guhabwa serivisi za Banki zitangwa hifashishijwe interineti, ugomba kuba ufite Amakuru agufasha kwinjira muri Internet Banking adufasha kwemeza umwirondoro wawe. Amakuru yawe agufasha 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 tutagomba kuryozwa ibyerekeranye n'umutekano cyangwa ibanga ry'amakuru cyangwa ry'amabwiriza ajyanye na konti yawe igihe cyose tutarayakira.

Iyo utangiye igikorwa cyo gukoresha serivisi za banki zitangwa hifashishijwe interineti, nta rimwe uko byagenda kose ugomba kuva ku mashini wifashishije ukoresha serivisi za Internet Banking utarangije igikorwa cyawe ngo ufunge serivisi za Interineti Banking. Ugomba kugenzura ko ufunze serivisi ya Internet Banking nyuma yo kurangiza igikorwa wakoraga ukoresheje serivisi ya Interineti Banking. Ni wowe kandi urebwa no gushyira mu bikorwa ingamba zo kubungabunga umutekano w'uburyo ubwo ari bwo bwose bukoreshwa mu gushakisha amakuru kuri interineti unyuze ku buryo bwawe ukoresha muri urwo rwego harimo gufunga ubwo buryo bwawe 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 hakoreshejwe amakuru yawe yerekeranye no kwinjira muri serivisi za banki zitangwa hifashishijwe interineti.

Iyo umaze kudusaba gukuraho kode ituma winjira muri serivisi za banki zitangwa hifashishijwe interineti, dufite uburenganzira bwo:

1. Kwanga amabwiriza yose duhabwa nyuma yo kumenyeshwa ikibazo cyavutse;
2. Guhagarika by'agateganyo ishyirwa mu bikorwa by'amabwiriza aba atarashyirwa mu bikorwa;
3. Gukuraho kode igufasha kwinjira muri serivisi za banki bitabaye ngomba ko ubimeneyeshwa.

Umubare wawe bwite utuma winjira muri Serivisi za Banki zitangwa hifashishijwe interineti ukomeza kuba umutungo wacu kandi ushobora kuvanwaho cyangwa guhagarikwa by'agateganyo igihe icyo ari cyo cyose utabanje kubimeneyshwa. 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.

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, keretse 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)iiyo 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 :

Nous pouvons également refuser d'effectuer ou annuler une transaction si :

l(a)Igikorwa gisabwa ari igikorwa tudashobora gukora:

(b)tigikorwa 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 kuberako 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 biteganyijwe 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. Ibikwa ry'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 mun rukiko ita agaciro.

15. Ingingo Rusange

Iyo ingingo iyo ari yose y'aya Masezerano bigaragaye ko ari nta gaciro ifite, cyangwa ku mpamvu iyo ari yo yose ikaba idashobora gushyirwa mu bikorwa, iyo ngingo ifatwa nk'aho ari ukwayo ugereranyije n'ikindi gice gisigaye cy'amasezerano kandi ntabwo ibyo bivanaho 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 mbashe kuyabika.

Izina ____________________ Itariki, Umukono na Kashe ____________________