I&M | Bank

GUSABA PREPAID CARD - UTARI UMUKIRIYA

IZINA RY'ISHAMI	

JYEWE__________________________ ndifuza kubasaba ikarita ya VISA Prepaid ☐
Ikarita ya MASTER Prepaid ☐ ________________________ muri I &M Bank (Rwanda) PLC mushingiye ku makuru akurikira:

AMAKURU YEREKEYE UMUKIRIYA KU GITI CYE

Amazina yombi		N° de téléphone	
Igitsina	Gabo ☐ Gore ☐ **Irangamimerere**	Yarashyingiwe ☐ Ingaragu ☐ Yaratandukanye ☐ Umupfakazi ☐	
Ubwenegihugu		**Kuba atuye/ adatuye**	Aratuye ☐ Ntabwo atuye ☐
Umuhanda		Umudugudu	
Akagari		Akarere	
Umurenge		Intara	
Igihugu		Aho yavukiye	
Igihe yavukiye		N° za Telefone igendanwa	
Aderesi Imeyili			

N° y'Indangamuntu/ Pasiporo:		Igihe yatangiwe		Igihe izarangirira	
Izina ry'uwo bashakanye					
N° za telefone igendanwa z'uwo bashakanye			Umubare w'abo atunze		

IBYEREKERANYE N'AKAZI AKORA

Izina ry'Umukoresha / Ikigo cy'ubucuruzi/ Sosiyete :			
☐ **Mfite umushahara** Umushahara w'ukwezi / Amafaranga yinjiza ku kwezi			☐ Ndikorera ☐ Ndi mu kiruhuko cy'izabukuru/Pansiyo
Ubwoko bw'ibikorwa akora/ Urwego rw'ibikorwa akora		Nomero iranga umusoreshwa	
Aderesi y'akazi			

IKARITA Y'INYONGERA (Singombwa) mumpere ikarita y'inyongera aba bantu banjye bakurikira:

☐ Uwo twashakanye ☐ Umubyeyi ☐ Umuhungu/Umukobwa ☐ Umuvandimwe ☐ Undi. Sobanura

Amazina yombi			
Ubwenegihugu		Igihe yavukiye	
Igitsina	☐ Gabo ☐ Gore N° y'Indangamuntu/Pasiporo:		
Aderesi Imeyili		N° ya telefone igendanwa	
Nomero z'Ikarita y'ifatizo			

IBYO UMUKIRIYA YEMEZA KANDI YIYEMEZA

Je confirme que les informations ci-dessus sont vraies et correctes. Je confirme également avoir lu et compris les conditions générales de la carte prépayée rechargeable de I&M Bank (Rwanda) Plc et j'accepte de m'y conformer. J'accepte également d'être responsable de toutes les transactions effectuées avec la carte. J'accuse réception de la (des) carte(s) et du (des) code(s) PIN ci-dessus.

Izina: ______________________________ Itariki n'umukono ______________________________

AHAGENEWE BANKI GUSA			
Agashami k'ikigo		Agashami k'ikigo	
Byinjijwe na		Byemejwe na	
Itariki		Itariki	
Inyuguti zibanza z'Amazina		Inyuguti zibanza z'Amazina	

I&M Bank

AMATEGEKO N'AMABWIRIZA AGENGA AMAKARITA YA PREPAID YONGERWAMO

- 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 Mategeko n'Amabwiriza.
- Dukurikije ko ba Nyiri amakarita bemeye batizigamye aya mategeko 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 bazazikurikiza.
- Dukurikije ko BANKI ifite uburenganzira bwo gusesa aya masezerano bigahita bishyirwa mu bikorwa ako kanya iyo Nyirikarita 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 ishyirwaho 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 Nyirikarita.
- Igiciro cy'Ihuzamurongo cy'Ikarita yo kwishyurana ni igiciro gikoreshwa n'Utanga Serivisi kugirango ahindure amafaranga y'ibikorwa mo umubare w'amafaranga yishyurwa cyangwa umubare w'amafaranga asabwa.
- **"Konti y'ikarita ya Prepaid"** bisobanura konti idasanzwe ijyanye n'amakarita yihariye ya prepaid ihabwa Nyirikarita.
- **"Nyirikarita"** 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 Nyirikarita.
- **"ATM"** bisobanura Imashini iha abakiriya amafaranga.
- **"POS"** Imashini yishyurirwaho ibiguzwe.
- **"Igikorwa"** bisobanura igikorwa icyo ari cyo cyose cyo kugura cyangwa kubikuza amafaranga gikorwa na nyirikarita,
- **" Resi yo kubikuza Amafaranga"** bisobanura resi ihabwa Nyirikarita iyo abikuje amafranga mu mabanki.

2. Icyo iyi karita igamije

Iyi karita ikoreshwa 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
- Kubikuza amafaranga y'inoti mu Rwanda mu mafaranga yo mu Rwanda no hanze mu mafaranga akoreshwa 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 ikoreshwa mu bikorwa bitemewe n'amategeko harimo kugura ibicuruzwa cyangwa serivisi zibujijwe n'itegeko ryo mu gihugu rikoreshwa mu gihugu nyirikarita abamo.

  Banki iha Umukiriya Umubare w'Ibanga, ikawumumenyesha 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 yashyizweho umukono mu buryo bwemewe.

3. Umubare w'Ibanga

- Nyirikarita ahabwa umubare w'ibanga na BANKI akawumenyeshwa 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 yashyizweho umukono mu buryo bwemewe.
- Umubare w'Ibanga ni ngombwa kugirango umuntu abashe gukora ibikorwa byo kubikuza inoti kuri ATM cyangwa gukoresha ikarita ku mashini yishyurirwaho Ibiguzwe(POS). Nyirikarita, mu nyungu ze bwite, agira ibanga ry'umubare w'ibanga; ntagire uwo ari we wese awubwira, akawufata mu mutwe kandi agashwanyagura ako kanya ubutumwa bumumenyesha uwo mubare w'ibanga. Muri urwo rwego, Nyirikarita nta na rimwe agomba kwandika umubare we w'ibanga ku ikarita cyangwa ku kindi kintu icyo ari cyo cyose kijyana na yo.
- Nyirikarita ashobora guhindura umubare w'ibanga yuzuza ifishi yabugenewe igashyirwaho umukono mu buryo bwemewe.
- Niba Umubare w'Ibanga umenywe n'undi muntu utari nyirikarita, uyunguyu agomba guhita abimenyesha ako kanya Serivisi ya Banki Ishinzwe Amakarita ajya ku ishami rya BANKI rimwegereye cyangwa agahamagara kuri Santarari ya Banki kuri 3227 cyangwa kuri nomero +250 788 162 006 (ikora amasaha 24 kuri 24). Ariko, nyirikarita ni we ubazwa na Banki ibijyanye n'ibikorwa byose bikorwa hifashishijwe iyo karita bikorwa n'undi muntu wabashije kuyibona yaba yabyemerewe na nyirikarita cyangwa atabimwemereye nk'aho ari we ku giti cye wayikoresheje igihe cyose Ishami rya BANKI rishinzwe amakarita ritarabimenyeshwa.

4. Kongera gushyira amafaranga ku ikarita

- Nyirikarita ashobora gusa gushyira amafaranga ku ikarita ye yongerwamo amafaranga abikoreye ku ishami rya BANKI iryo ari ryo ryose; apfa gusa kubikora yubahiriza amategeko n'amabwiriza yose akurikizwa igihe icyo ari cyo cyose.
- Mu gihe cyose Nyirikarita afite umugambi wo kongera gushyira amafaranga ku ikarita, BANKI iba ifite uburenganzira bwo gukora ibi bikurikira:

1. Ishobora kugena umubare ntarengwa w'amafaranga nyirikarita ashobora kongera gushyira ku ikarita;
2. Ishobora kugena umubare w'inshuro ikarita iba ishobora kongera gushyirwaho amafaranga;
3. 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 ikoresha ubwo yasohokaga hakiyongeraho amafaranga yose asabwa Banki yaka. Kugirango abashe kongera amafaranga ku ikarita, Nyirikarita yuzuza ifishi ya Banki yabugenewe. Iyo amafaranga yo kongera gushyira ku ikarita ari mu bundi bwoko bw'ifaranga bunyuranye n'ubwo ikarita iba isanzwe ikoresha, 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 munsi umwe ubwawo.
- Iyo nyirikarita ari ntawuhari, umuntu wese ubifitiye ububasha ashobora kongera gushyira amafaranga ku ikarita.
- Iyo igikoresho cyo mu rwego rw'imari cyakoreshejwe kimaze kwishyurwa, amafaranga yongeye gushyirwa ku ikarita aba ashobora gukoreshwa na Nyirikarita umunsi ukurikiraho usibye amafaranga ya serivisi asabwa.
- Amafaranga abitswa hifashishijwe sheki na Nyirikarita ashyirwa ku ikarita gusa igihe iyo sheki imaze kwishyurwa.

5. Imikoreshereze y'Ikarita

- Amafaranga ya buri gikorwa cyose gikorwa hakoreshejwe ikarita cyangwa amafaranga abikuzwa kuri ATM ahita akurwa ku mafaranga ari kuri iyo karita. Iyo ku ikarita ari nta mafaranga ahagije ariho, icyo gikorwa ntabwo cyemerwa.
- Nta nyungu cyangwa andi mafaranga BANKI nyirikarita kuberako afite amafaranga ku ikarita.
- Nyirikarita agomba kugenzura buri gihe ko ikarita ye ikoreshwa neza, itangirika cyangwa igakoreshwa n'abantu batabifitiye uburenganzira.
- Nyirikarita yiyemeje gufata ingamba zishoboka zose zigamije kubuza iyo karita gutakara cyangwa kwibwa.
- Mbere yo gukora igikorwa icyo ari cyo cyose, Nyirikarita agomba kugenzura ko afite amafaranga ahagije kuri Konti ye ya Prepaid Card.
- Amafaranga abikuzwa na Nyirikarita yandikwa n'ATM akurwa kuri Konti ya Prepaid Card ya Nyirikarita.
- Ikarita ntabwo igomba gukoreshwa mu bikorwa bibujijwe n'amategeko harimo kugura ibicuruzwa cyangwa serivisi zibujijwe n'itegeko ryo mu gihugu Nyirikarita ayikoresherezamo.

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 munsi cyangwa mu gihe runaka.
- Ikarita ya Prepaid igenerwa umubare ntarengwa w'amafaranga nyirikarita ashobora gukoresha ayikoresheje buri munsi. Nyirikarita amenyeshwa uwo mubare w'amafaranga ntarengwa kandi BANKI ifite uburenganzira bwo guhindura uwo mubare w'amafaranga igihe icyo ari cyo cyose.
- Banki iboneyeho kumenyesha Nyirikarita ko Imashini z'ATM cyangwa ibigo by'ubucuruzi nabyo bishobora gushyiraho umubare ntarengwa cyangwa kugabanya umubare w'ibikorwa n'uw'amafaranga ashobora gukoreshwa hakoreshejwe iyo karita. Kubera iyo mpamvu, Banki ntabwo yishingira umubare ntarengwa cyangwa igabanywa ry'ingano y'amafaranga cyangwa .

7. Ingingo zihariye zijyanye n'imikoreshereze y'ATMs

- Inyandiko zandikwa n'ATM cyangwa kopi za zo zikorwa hifashishijwe mudasobwa ni ibimenyetso ngenderwaho kandi ntavuguruzwa bigaragaza umubare w'amafaranga yabikujwe na nyirikarita; izo nyandiko zikaba ziha Banki uburenganzira bwo kubikuza ayo mafaranga kuri Konti y'Ikarita ya Prepaid ya Nyirikarita.
- BANKI, uko byagenda kose, ntabwo iryozwa ibyerekeranye n'imikorere mibi, gupfa bya hato na hato cyangwa imikorere mibi y'ATM ishobora gutuma ikarita ifatirwa mu mashini cyangwa igashwanyuka cyangwa ikangirika.

8. Kubikuza amafaranga mu mabanki yo mu gihugu no mu bigo by'imari byo hanze y'igihugu

Nyirikarita kandi, iyo akoresheje ikarita kugirango abone amafaranga, ashyira umukono kuri resi yo Kubikuza amafaranga. Resi iyo ari yo yose yo kubikuza amafaranga iriho amakuru yafashwe mu buryo bw'ikoranabuhanga avuye ku Ikarita iha banki cyangwa ikigo cy'imari uburenganzira bwo gukora ubwishyu bwavuzwe hejuru kabone n'iyo Resi yo kubikuza amafaranga yaba itariho umukono.

9. Kwishyura ibicuruzwa na serivisi

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

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BANKI iha nyirikarita amakuru yose ya ngombwa ajyanye n'ikoreshwa ry'iyo karita.

- BANKI ntabwo iryozwa kuba umucuruzi runaka cyangwa banki cyangwa ikigo cy'imari runaka cyaranze cyangwa kitarakoze ibikorwa bikorwa hakoreshejwe Ikarita.
- Iyo bibaye ngombwa ko umucuruzi asabwa gusubiza amafaranga nyirikarita runaka, BANKI ishyira kuri Konti y'Ikarita ya Prepaid amafaranga agomba gusubizwa imaze kwakira Resi yo gushyira amafaranga kuri konti yatanzwe n'umucuruzi cyangwa imaze kwakira inyandiko zemeza ko ayo mafaranga 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 rikoreshwa 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

- Nyirikarita agomba guhita amenyesha BANKI anyuze kuri nomero ya telefone ya santarari yayo ya 3227 ikora amasaha 24 kuri 24 cyangwa kuri nomero + 250 788 162 006 cyangwa akajya ku ishami rya BANKI rimwegereye ibyerekeranye n'ibura cyangwa iyibwa ry'ikarita ye, harimo n'itwarwa ryayo kabone n'iyo byabikozwe n'umwe mu bagize umuryango wa nyirikarita.
- **Iryo menyesha, kugirango ridapfa ubusa, rigomba kwemezwa mu nyandiko mu buryo bukurikira:** (i) Iyo gutakara, kwibwa, cyangwa gukeka ko ikarita yibiwe mu gihugu, nyirikarita agomba kuzuza ifishi isaba guhindura iyo karita itangwa na Banki, akiyishyiraho umukono kandi akayitangira ku giti cye. Muri urwo rwego, Nyirikarita agomba kugaragaza Indangamuntu cyangwa pasiporo ye.
- Iyo ikarita itakaye, yibwe cyangwa habayeho gukeka ko yibwe, BANKI ishobora gusaba Nyirikarita kubimenyesha polisi no gushyikiriza Banki gihamya ko iryo menyesha ryabayeho.
- BANKI nta na rimwe ishobora kuryozwa mu buryo ubwo ari bwo bwose igihombo cyangwa ibyangiritse bitewe n'imenyeshwa ryakozwe hifashishijwe imeyili, telefone cyangwa bikozwe mu bundi buryo bidakozwe na nyirikarita na/cyangwa bitemejwe mu nyandiko nk'uko biteganywa mu gice cya 11 cy'igika cya mbere kigaragara hejuru.
- Kumenyesha 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 menyesha rikorwa cyangwa ku bikorwa byarangije gukemurwa na BANKI.

12. Igihe Ikarita ikomeza kugira agaciro

- Ikarita ikomeza kugira agaciro guhera igihe itangiwe kugeza ku munsi wa nyuma izarangiriraho wanditswe kuri iyo 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. Nyirikarita, iyo bigenze gutyo arekeraho gukoresha iyo Karita uhereye igihe abisabiwe kandi akayisubiza BANKI vuba bishoboka. Ibyo bisabwa Nyirikarita.
- Nk'uko biteganywa mu Ngingo ya 11.2, Nyirikarita yemeye kwishyura BANKI amafaranga y'umwenda aba asigaye kuri Konti ye ya Prepaid Card kandi hashobora gukorwa igikorwa cyo kwishyuza iyo amafaranga aba agomba kwishyurwa atishyuwe.
- Iyo Nyirikarita apfuye cyangwa ahombye cyangwa iyo akoze igikorwa icyo ari cyo cyose gihabanye na rimwe mu mategeko n'amabwiriza agenga aya masezerano akoreshwa, BANKI, hejuru y'ibindi bisubizo iba ifite, ishobora gufata izindi ngamba zose za ngombwa zigamije guhagarika ibikorwa byose byakorwa hifashishijwe iyo karita no kuyikuraho.

13. Igihe ikarita irangirira

- Nyuma yo gushyirwa ku murongo, ikarita ikomeza kugira agaciro kugeza ku munsi wa nyuma izarangiriraho wanditswe ku ikarita.
- Nyirikarita afite inshingano zo gushanyaguza ikarita yarangiye ayikatamo ibice mu murongo wa rukurizi (magnetic).
- Ikarita yose yarangije igihe ntabwo ihita ivuguruwa ako kanya nyirikarita agomba gusaba ikarita nshya akurikije uko abyumva. Ariko, BANKI mu bushishozi bwayo ishobora gukora amakarita na mbere y'uko nyirikarita abyemera.
- Mbere y'uko ikarita irangiza igihe, nyirikarita ashobora gusaba gusubizwa amafaranga yose yari asigaye ku ikarita cyangwa igice cyayo akora ibi bikurikira:

1. Abikuza amafaranga kuri ATM (hakurikijwe umubare ntarengwa w'amafaranga yemerewe kubikuza 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 nyirikarita asabye gusubizwa amafaranga yari asigaye ku ikarita ye, ayo mafaranga yishyurwa mu bwoko bw'ifaranga bukoreshwa mu gihugu. Kuvunja amafaranga ahari mu bwoko bw'ifaranga rikoreshwa mu GIHUGU bikorwa hashingiwe ku Giciro cyo Kugura iryo faranga kigezweho kimanitse kuri BANKI hakuweho amafaranga ya serivisi asabwa.
- Nyirikarita afite inshingano zo kwishyuza 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

- Nyirikarita abimenyesha 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 iyo nyandiko igaragaza imikoreshereze ya konti icyo gikorwa cyanditsemo yasohokeye.
- Iyo Nyirikonti atanze ikibazo, BANKI ikurikiza amabwiriza yashyizweho mu bijyanye n'itangwa n'ikemurwa rya bene icyo kibazo. Hashobora gushyira 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 Nyirikarita iyo akoresha ikarita ye nabi cyangwa mu buriganya cyangwa hagamijwe kuyigaruza 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 Nyirikarita.
- BANKI ishobpora gukora urutonde rw'amakarita yakuweho ikarushyira mu Kinyamakuru cy'Imbuzi cyayo kugirango rubashe kugera ku ihuriro ry'abacuruzi bakorana na yo no ku Miryango ikoreshwamo amakarita bireba.

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

- Nyirikarita ahita abimenyesha BANKI mu nyandiko iyo habayeho impinduka mu bijyanye n'akazi cyangwa mu bijyanye n'aderesi y'aho atuye cyangwa nomero za telefone cyangwa izindi mpinduka izo ari zo zose mu bijyanye n'irangamimerere ye.
- Itangazo ryose cyangwa ubutumwa bwohererezwa Nyirikarita bunyujijwe kuri imeyili/ubutumwa bugufi bugezwa kuri aderesi ya nyuma izwi no kuri nomero ya telefone Nyirikarita yahaye BANKI mu nyandiko kandi bufatwa nk'aho bwakiriwe iyo hashize amasaha 48 bwoherejwe.
- Nyirikarita yemeye gutanga amafaranga y'iperereza, ashobora kugenwa na BANKI igihe icyo ari cyo cyose, kuri buri gikorwa kitumvikanwaho kivuzwe na Nyirikarita.

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 interineti, guhindura amategeko n'amabwiriza akubiye muri aya masezerano harimo ijanisha ry'inyungu, amafaranga ya serivisi n'andi mafaranga asabwa, itariki inyandiko igaragaza imikoreshereze ya konti ikorerwaho cyangwa igashyiraho amategeko mashya. Nyirikarita ukoresha iyi karita nyuma yo kumenyeshwa ibyerekeranye n'impinduka cyangwa ntasubize iIkarita 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 Nyirikarita 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, Nyirikarita afite inshingano zo gushaka resi/inyandiko ijyana n'icyo gikorwa.
- Amakuru yerekeranye n'ikarita: Nyirikarita 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, Nyirikarita yemeye gusubiza BANKI ayo mafaranga arenga avugwa na BANKI cyangwa ayo mafaranga agakurwa ku mafaranga ari ku Ikarita hakurikijwe amategeko n'amabwiriza ashyirwaho na BANKI cyangwa agakurwa kuri konti iyo ari yo yose Nyirikarita afite muri BANKI cyangwa akayishyura BANKI.

21. Kuvanaho Ikarita

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

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

Izina ______________________ Itariki, Kashe n'umukono ______________________