AMATEGEKO N'AMABWIRIZA MU GUFUNGURA NO GUKORESHA KONTI YA MoKash

1. AMASEZERANO

1.1. Aya masezerano akubiyemo Amategeko n'Amabwiriza mu buryo bwuzuye azubahirizwa mu ikoreshwa rya Konti ya MoKash wafunguye mu mikoranire na Banki.

1.2. Aya mategeko n'amabwiriza n'ubugororangingo ubwo ari bwo bwose cyangwa se impinduka bitangira kubahirizwa kuva ku munsi byatangarijweho.

2. UBUSOBANURO

2.1. Muri aya mategeko n'amabwiriza amagambo akurikira afite ubusobanuro bukurikira:

2.1.1. **"Konti ya** MoKash**"** isobanuye konti ya banki ifitwe n'Umukiliya hamwe na Banki harimo Konti yo Kuzigama ifungurwa kandi igakoreshwa hakurikijwe amategeko n'amabwiriza bikubiyemo.

2.1.2. **"Konti yo Kuzigama"** bisobanuye konti yo kuzigama ifitwe n'Umukiliya hamwe na Banki igafungurwa kandi igakoreshwa hakurikijwe aya mategeko n'amabwiriza;

2.1.3. **"Zigama Ako Kanya"** bisobanuye ko amafaranga yemewe n'umukiliya wa MoKashazajya ahita akurwa kuri Konti ye ya Mobile Money akoherezwa kuri Konti ya MoKashi ku mataliki n'uburyo bwagenwe.

2.1.4. **"Banki"** bisobanuye NCBA (Rwanda) Limited yashinzwe mu Rwanda ikora hashingiwe ku migabane, igakora mu buryo bwemewe n'amategeko y'u Rwanda, ifite icyicaro muri Kigali Heights (KH), Avenue de l'Umuganda. P.O Box 6774, Kigali, Rwanda; Company Code: 103709275; nk'uko bigaragara imbere izwi nka **"NCBA"** cyangwa **"NCBAR".**

2.1.5. **"Ibiro Bishinzwe Inguzanyo"** bisobanuye ibiro bishinzwe inguzanyo byahawe uruhushya rwo gukora na Banki Nkuru y'Igihugu hashingiwe ku itegeko No. 16/2010 ryo ku wa 07/05/2010 Rigenga Gahunda zijyanye n'Amakuru y'Inguzanyo mu Rwanda, gukusanya no koroshya ihanahanamakuru ku nguzanyo y'umukiliya;

2.1.6. **"Umukiliya"** bisobanuye umuntu ufite amazina yanditse kuri Konti ya MoKash amwe na Banki bakorana;

2.1.7. "Ikigo Cyita ku Bakiliya" bisobanura amaduka ya MTN RWANDA ayo ari yo yose cyangwa ibindi bicuruzwa bishobora kumenyeshwa Umukiliya bikozwe na Banki mu gihe bibaye ngombwa;

2.1.8. **"E-Money"** bisobanuye agaciro k'amafaranga ashyirwa kuri Konti yawe ya MTNRwanda Mobile Money mu buryo bw'ikoranabuhanga kandi ayo mafaranga agahwanya agaciro n'umubare n'uko waba uyafite ari kashi;

2.1.9. **"Ibikoresho"** harimo telefoni ngendanwa yawe, Simukadi/cyangwa ibindi bikoresho bikubashisha gukoresha Umuyoboro iyo bihurijwe hamwe;

2.1.10. **"NIDA"** bisobanuye Ikigo cy'Igihugu cy'Irangamuntu cyashyizweho kandi kigenzurwa na Minisiteri y'Ubutegetsi bw'Igihugu;

2.1.11. **“Ibikubiye muri Sisitemu ya Konti yo Kuzigama”** bisobanuye ibikubiye muri Konti yo Kuzigama kugira ngo ibashe gukoreshwa.

2.1.12. **“Sisitemu ya Konti yo Kuzigama”** bisobanuye Sisitemu itunganyijwe itanga Serivisi z’Inyongera ku Makuru cyangwa imikorere ya Sisitemu ya Mokashi aho Umukiliya ashobora kwifashisha Umuyoboro agakoresha Konti ye yo Kuzigama no kugira ibyo asaba Banki.

2.1.13**. “Igihe cyo Kuzigama**” bisobanuye igihe gito gishoboka kitari munsi y’ukwezi kumwe ariko kitarengeje amezi atandatu, cyangwa ikindi gihe cyumvikanweho na Banki aho Umukiliya asaba ko amafaranga ye runaka ashyirwa kuri Konti yo Kuzigama akamaraho igihe cyumvikanweho atemerewe kuyabikuza hashingiwe ku mategeko n’amabwiriza).

2.1.14. **“Ibikubiye muri MoKash** bisobanuye Ibikubiye muri sisitemu ya MoKashi ya MTN RWANDA Mobile Money;

2.1.15. **“Konti ya MTN RWANDA MOBILE MONEY”** bisobanuye aho ubika ubutunzi bwawe kuri mobile money, amakuru y’amafaranga ufiteho akabikwa akanabungwabungwa na MTN RWANDA hifashishijwe uburyo bwa E- Money igihe cyose uri muri Sisitemu ya MTN RWANDA MOBILE MONEY;

2.1.16. **“Serivisi za MTN RWANDA MOBILE MONEY”** bisobanuye serivisi zo kwishyura no kohereza amafaranga zitangwa na MTN RWANDA binyuze mu buryo bwa MTN RWANDA MOBILE MONEY;

2.1.17. **“Sisitemu ya MTN RWANDA MOBILE MONEY”** bisobanuye uburyo bw’imikorerere ya MTN RWANDA mu Rwanda mu gutanga serivisi za MTN RWANDA MOBILE MONEY hakoreshejwe Umuyoboro;

2.1.18. **"Umubare w’Ibanga wa MTN RWANDA MOBILE MONEY"** bisobanuye umubare wawe w’ibanga ugufasha kwinjira no gukoresha Sisitemu ya MTN RWANDA MOBILE MONEY na Konti yawe ya MoKashi;

2.1.19. **“Umufatabuguzi wa MTN RWANDA MOBILE MONEY”** bisobanuye umuntu uwo ari we wese wiyandikishije mu gukoresha Sisitemu ya MTN RWANDA MOBILE MONEY mu kohereza no kwakira amafaranga cyangwa kwishyura;

2.1.20. **“Umuyoboro”** bisobanuye ihuzanzira rikorerwaho n’umuyoboro wa MTN RWANDA mu Rwanda;

2.1.21. **“Ubusabe”** bisobanuye icyifuzo cyangwa ubusabe ushobora gusaba Banki hifashishijwe Umuyoboro na Sisitemu Banki ifitiye uruhushya rwo gukoresha;

2.1.22. **“MTN RWANDA”** ni ikompanyi y’ubucuruzi ishingiye ku migabane yanditswe kandi ikorera mu Rwanda ku Cyicaro cya MTN giherereye i Nyarutarama. P. O. Box 264, Kigali, Rwanda.

2.1.23. **“Serivisi”** hakubiyemo serivisi iyo ari yo yose cyangwa se ikindi gicuruzwa Banki ishobora kuguha hashingiwe kuri aya masezerano kandi ushobora no kwiyandikisha muri izi **“Service”** ukajya usobanurirwa uko bikwiye;

2.1.24. **“SIMUKADI”** bisobanuye agakarita karanga umufatabuguzi gashyirwa muri telefoni igendanwa bikamubashisha kwinjira no gukoresha Umuyoboro wa Sisitemu ya MTN RWANDA MOBILE MONEY;

2.1.25. **“SMS”** bisobanuye serivisi zijyanye n’ubutumwa bugufi buhanahanwa hagati ya telefoni n’indi;

2.1.26. **“Sisitemu”** bisobanuye Software y’ikoranabuhanga ya Banki ikoreshwa mu kubitsa no guhanahana amakuru bikabashisha Umukiliya kuvugana na Banki hagamijwe itangwa rya serivisi. Iyi Sisitemu na Serivisi bikoreshwa hakurikijwe aya masezerano yinjirwamo umuntu anyuze kuri Sisitemu ya MTN Rwanda Mobile Money;

2.1.27. **“Ikiguzi cy’igikorwa”** hakubiyemo Amafaranga y’Igikorwa (nk’uko bisobanurwa ku ngingo ya 5.2.6), Amande y’Ubukererwe (nk’uko bisobanurwa ku ngingo ya 5.2.9) n’andi mafaranga cyangwa ibiguzi ibyo ari byo byose byishyurwa ku ikoreshwa rya Serivisi nk’uko byatangajwe na Banki ku rubuga rwayo cyangwa/urwa MTN/ cyangwa se ku binyamakuru byo mu Rwanda bya buri munsi cyangwa se ubundi buryo Banki ishobora kugena hashingiwe ku cyizere ifitiwe. Ikiguzi cy’igikorwa gishobora guhinduka igihe icyo ari cyose hashingiye ku cyizere Banki ifitiwe;

2.1.28. **“Twebwe,” “yacu,” n’“ubwacu,”** bisobanuye Banki kandi bikubiyemo inyungu y’Umukiliya n’iya Banki;

2.1.29. **"Wowe" cyangwa "icyawe"** bisobanuye Umukiliya kandi hakubiyemo abamuhagarariye;

2.2. Ijambo **“Umukiliya**” rikubiyemo ibitsina byombi yaba igitsina gore cyangwa igitsinagabo kimwe n’ibindi bigo byemewe n’amategeko;

2.3. Amagambo ashobora kugira igisobanuro mu bumwe bitewe n’ikigamijwe nk’uko ashobora no kugira igisobanuro mu bwinshi bityo bityo.

2.4. Imitwe y’inyandiko iri muri aya Mategeko n’Amabwiriza ifite intego yo korohereza uyasoma gusa ntacyo ihindura ku busobanuro bwayo.

3. KWEMERA AMATEGEKO N’AMABWIRIZA

3.1. Mbere yo gusaba gufungura Konti ya Mokashi binyuze muri Sisitemu ya MTN RWANDA MOBILE MONEY ugomba kubanza gusoma witonze ugasobanukirwa aya Mategeko n’Amabwiriza kuko ari yo azagenga imikoreshereze ya Konti ya MoKash

3.2. Niba utemeranya n’aya Mategeko n’Amabwiriza, kanda ahanditse “Decline” ku Rutonde rw’ibiri muri MoKashi.

3.3. Uzafatwa nk’uwasomye, agasobanukirwa kandi akemera gukurikiza aya mategeko n’amabwiriza:

3.3.1. Iyo ukanze ahanditse ngo “Emeza” ku rutonde rw’ibiri muri MoKashi usabwa kwemeza ko wasomye, ugasobanukirwa kandi ukemera kubahiriza aya Mategeko n’Amabwiriza; na/cyangwa

3.3.2. Mu gukoresha cyangwa gukomeza gukoresha Konti ya MoKash.

3.4. Iyo usabye gufunguza Konti ya Mokashi hamwe na Banki, uba wemeye gukurikiza no kugengwa n’aya mategeko n’amabwiriza ashobora no guhindurwa, gusubirwamo, kuvugururwa cyangwa gusimbuzwa igihe bibaye ngombwa hamwe n’andi mategeko n’amabwiriza agenga imikorere ya Konti ya MoKash kandi uba wemeye ko aya Mategeko n’Amabwiriza adashobora kubangamira uburenganzira ubwo ari bwo bwose Banki ishobora kugira mu bijyanye na Konti ya MoKash mu mategeko cyangwa ubundi buryo.

3.5. Aya Mategeko n'amabwiriza bishobora kuvugururwa, gusubirwamo, gusimbuzwa cyangwa guhindurwa na Banki igihe bibaye ngombwa hashingiwe ku Cyizere Banki ifitiwe kandi gukomeza gukoresha Konti ya MoKashi yawe biri mu bigize amasezerano kugira ngo wubahirize amabwiriza y'isubirwamo n'ivugururwa iryo ari ryo ryose, isimbuza cyangwa ihindurwa.

3.6. Umenye kandi wemeye ko Banki iguha Konti ya MoKash mu buryo bw'ikoranabuhanga gusa kandi uremera gukorana ubucuruzi na Banki ndetse no gukoresha Konti ya MoKash mu buryo bw'ikoranabuhanga gusa hifashishijwe Ibikubiye ku rutonde rw'Ibiboneka muri MoKash iri muri Sisitemu ya MTN RWANDA MOBILE MONEY. Ikibazo n'imbogamizi ibyo ari byo byose ushobora guhura na byo birebana na Serivisi wabimenyesha Banki binyujijwe ku murongo wa MTN Ugenewe Kwita ku Bakiliya. Mu kwirinda gushidikanya, umenye kandi wemeye ko utazemererwa cyangwa ngo uhabwe uburenganzira bwo gusaba no guhabwa Serivisi zijyanye na Konti ya MoKash ku ishami iryo ari ryo ryose cyangwa amashami ya Banki keretse ubigiriwemo inama na Banki mu bushishozi bwayo. Na none umenye kandi wemeye ko Umurongo wa MTN wo kwita ku Bakiliya atari ishami rya Banki cyangwa umukozi wayo hagamijwe gukora ubucuruzi bujyanye na banki cyangwa se ibikorwa byo kubitsa no kubikuza.

4. GUFUNGUZA KONTI

4.1. Kugira ngo ubashe gufungura Konti ya MoKash hamwe n'iyo Kuzigama hamwe na Banki, ugomba kuba nibura ufite imyaka 18 kandi uri umufatabuguzi wanditse kandi ukoresha serivisi ya MTN RWANDA MOBILE MONEY. Banki na MTN RWANDA ifite uburenganzira bwo kugenzura imiterere ya Konti yawe ya MTN RWANDA MOBILE MONEY.

4.2. Ushobora gufungura Konti ya MoKash wowe ubwawe ugasaba wifashishije ikoranabuhanga na telefoni yawe unyuze ku rutonde rwa MoKashi kuri Sisitemu ya MTN RWANDA MOBILE MONEY.

4.3. Uremera kandi uhaye Banki uburenganzira bwo gusaba MTN RWANDA Amakuru yawe bwite afitwe na MTN RWANDA hakurikijwe amasezerano ari hagati yawe na MTN RWANDA yo gutanga serivisi n'ibicuruzwa bya MTN RWANDA kandi Serivisi ya MTN RWANDA MOBILE MONEY irimo nomero yawe ya telefoni, amazina, italiki y'amavuko, Irangamuntu cyangwa nomero y'Urupapuro rw'Inzira n'andi makuru ajyanye na byo yafasha Banki kugusobanukirwa no kubahiriza ibisabwa muri gahunda ya "Menya Umukiliya Wawe" (hamwe n'iy' "amakuru bwite") . Uremera kandi wemereye Banki gusaba MTN RWANDA amakuru arebana n'uko ukoresha SERIVISI ZA MTN RWANDA MOBILE MONEY na Sisitemu ya MTN RWANDA MOBILE MONEY kubera ko Banki ibyifashisha mu kuguha Serivisi zijyanye ("n'amakuru ya MTN RWANDA MOBILE MONEY"). Wemereye Banki rero kubona Amakuru yawe Bwite arebana na MTN RWANDA MOBILE MONEY ya MTN RWANDA kandi Banki ikabona n'andi makuru yose yavuzwe haruguru.

4.4. Wemeye kandi uhaye Banki uburenganzira bwo kubona no gukura Amakuru Yawe Bwite abitswe n'Ikigo cy'Igihugu cy'Irangamuntu ,NIDA cya Guverinoma y'u RWANDA; kandi uremera ko uhaye Guverinoma y'u Rwanda uburenganzira bwo guha Banki ayo Makuru.

4.5. Uremerera kandi uhaye Banki uburenganzira bwo kugenzura amakuru yawe bwiteyahawe na MTN RWANDA hakurikijwe ingingo ya 4.3 irebana n'amakuru yakirwa avuye mu Cyigo cy'Igihugu cy'Irangamuntu NIDA, kigengwa na leta y'u Rwanda.

4.6. Banki ifite uburenganzira bwo gusaba amakuru yisumbuye bijyanye n'ubusabe bwawe bwa Konti ya Mokashi igihe icyo ari cyo cyose. Kunanirwa gutanga ayo makuru mu gihe wahawe na Banki bishobora kuganisha ku kwangirwa na Banki guhabwa Konti ya MoKash wasabye.

4.7. Icyemezo cya Banki cy'ubusabe bwawe bwa Konti ya Mokashi, kizoherezwa mu butumwa bugufi kuri Nomero ya Telefoni igendanwa ya MTN RWANDA yahujwe na Konti ya MTN RWANDA MOBILE MONEY. Uremera ko kuba Banki yakiriye ubusabe bwawe bwo guhabwa Konti ya Mokashi bidateje ikibazo hagati yawe na MTN RWANDA birenze ku mategeko n'amabwiriza akurikizwa kuri Konti yawe ya MTN RWANDA MOBILE MONEY igihe icyo ari cyo cyose.

4.8. Banki ifite uburenganzira bwo kwanga ubusabe bawe bwa Konti ya MoKash cyangwa kuyihagarika ku cyiciro icyo ari cyo cyose ku bushake bwa Banki bitagombye kubitangira ubusobanuro.

5. UBWOKO BWA KONTI

Nka nyiri Konti ya Mokashi, uzahabwa uburenganzira, hashingiwe kuri aya mategeko n'amabwiriza, kugira ngo ubashe gukoresha konti yo kubitsa ya MoKash/iyo kuzigama ("Konti yo Kubitsa ya MoKashi ") ushobora gukoresha wohereza amafaranga avuye kuri Konti yawe ya MTN RWANDA MOBILE MONEY/cyangwa ukahabikuriza uyavana kuri Konti yawe ya MTN RWANDA MOBILE MONEY,/cyangwa se ukaba wanaguza amafaranga Banki mu buryo bukurikira;

5.1. Konti yo Kubitsa ya MoKash

5.1.1. Nka nyiri Konti ya MoKashi, ushobora kubitsa cyangwa kubikuza amafaranga uyavana kuri Konti yo Kubitsa ya MoKash wifashishije Urutonde rw'Ibikubiye muri MoKash kuri telefoni cyangwa mudasobwa yawe. Ikiguzi cyo kohereza cyishyurwa MTN RWANDA ku bikorwa byakorewe kuri Konti yawe ya MoKash hakoreshejwe Sisitemu ya MTN RWANDA MOBILE MONEY.

5.1.2. Nka nyiri Konti ya MoKash, ushobora gushyira amafaranga kuri Konti yawe ya MoKash yo kubitsaho ukoresheje uburyo bwo kubitsa ako kanya buboneka Ku rutonde rw'ibikubiye muri MoKash kuri telefoni yawe. Dushingira gusa ku makuru watanze kugira ngo tubashe kohereza umubare, hakurikijwe amataliki n'imiyoboro yatanzwe kandi Banki cyangwa MTN RWANDA ntibibazwa amakuru yatanzwe.

5.1.3. Ikiguzi cyo kohereza cyishyurwa MTN RWANDA ku bikorwa byakorewe kuri Konti yawe ya MoKash hakoreshejwe Sisitemu ya MTN RWANDA MOBILE MONEY.

5.1.4. Inyungu ishobora kwishyurirwa kuri Konti yo Kubitsa ya MoKashi ku gihe cyagenwe na Banki/ cyangwa amataliki yo kubitsa ku mpuzandengo ishobora gushyirwaho na Banki.

5.2. Konti yo Kuzigama ya MoKash

5.2.1. Kugira ngo ubashe gukoresha Konti yo Kuzigama hamwe na Banki, ugomba kuba uri umufatabuguzi wanditswe wa MTN RWANDA, ufite Konti ya MoKash kandi ugomba kuba ufite Konti yo Kuzigama ikora hakurikijwe iyi ngingo ya 5.2.

5.2.2. Amabwiriza yose kuri Banki mu gufungura, gucunga no gukoresha Konti yo Kuzigama no kuvana no gushyira amafaranga kuri Konti ya MoKash hagamije gukoresha Konti yo Kuzigama bizajya bikorwa hifashishijwe gusa uburyo bw'ikoranabuhanga binyuze ku rutonde rw'ibigize Sisitemu yo Kuzigama.

5.2.3. Kugira ngo utangire gukoresha Konti yawe yo Kuzigama, ugomba guhitamo ahanditse Fungura Konti yo Kuzigama, cyangwa ahandi haboneka hajyanye n'iyo mpamvu ku Rutonde rw'Ibikubiye muri Sisitemu yo Kuzigama, hanyuma wohereze Umubare w'Amafaranga yagenwe uyavane kuri Konti ya MobileMoney uyashyire kuri Konti yo Kuzigama ya MoKash.

5.2.4. Mu gihe cyo gutangira gukoresha no kohereza neza ingano y'Amafaranga kuri Konti yo Kuzigama, uzahabwa ubutumwa bugufi bwemeza icyo gikorwa, yaba Ingano y'Amafaranga n'Igihe cy'Ubwizigame.

5.2.5. Hakurikijwe iyi ngingo ya 5.2 uzasabwa kurekeraho ingano y'amafaranga igihe cy'ubwizigame igomba gushira utemerewe kuyakoresha.

5.2.6. Igihe cy'Ubwizigame nikigera ku musozo, Banki izashyira ingano y'amafaranga hamwe n'inyungu yayo yemeranyijweho kuri Konti yawe ya MoKash.

5.2.7. Hatabangamiwe ibyabanje, ushobora kongera andi mafaranga kuri Konti yo Kuzigama ayo wongeyeho ukayagenera igihe cyayo cy'ubwizigame. Ayo mafaranga ashobora kuboneka nyuma y'igihe cyagenwe hakurikijwe ibiri mu ngingo ya 5.2 y'aya mategeko n'amabwiriza.

5.2.8. Ikibazo cyangwa imbogamizi iyo ari yo yose ushobora guhura nayo bijyanye na Konti Kuzigama bizakemurwa na Banki binyuze ku Murongo wo Kwita ku Bakiliya wa MTN RWANDA cyangwa amaduka y'ubucuruzi.

5.2.9. Hashingiwe ku bivugwa muri iyi ngingo ya 5.2, ushobora kuba wabona Ingano y'Amafaranga y'Ubwizigame mbere y'Igihe ntarengwa cyari cyarashyizweho.

5.2.10. Kugira ngo ubashe kubona amafaranga wazigamye mbere y'igihe cyagenwe, Umukiliya azabisaba Banki abinyujije kuri Sisitemu yo Kuzigama aho ahitamo uburyo bwo kubikuza amafaranga cyangwa ubundi buryo yakoresha buri kuri Sisitemu yo Kuzigama kubera iyo mpamvu yo (Kubikuza Amafaranga").

5.2.11. Banki izashyira Ingano y'amafaranga n'inyungu yayo kuri Konti yawe isanzwe ya MoKash nyuma y'amasaha 48 uhereye igihe Umukiliya yasabiye kubikuriza amafaranga hakurikijwe iyi ngingo.

5.2.12. Mu gihe umaze gusoza Ubusabe bwawe bwo kubikurirwa amafaranga, uzamenyeshwa na Banki mu buryo bw'Ubutumwa Bugufi koamafaranga n'inyungu yayo byoherejwe kuri Konti yawe isanzwe ya MoKash.

5.2.13. Hakurikijwe ingingo ya 5.2.16 iri hasi, ushobora kureba amafaranga ufite kuri Konti yawe yo Kuzigama ukoresheje uburyo bwo Kureba ayo Ufiteho cyangwa ubundi buhari ku bw'iyo gahunda mu bikubiye muri Sisitemu yo Kuzigama ukoresheje telefoni yawe. Uzahabwa Sisitemu ya USSD cyangwa Ubutumwa Bugufi bugaragaza amafaranga ufite kuri Konti yo Kuzigama.

5.3. Konti y'Inguzanyo ya MoKash

5.3.1. Nka nyiri Konti ya MoKash, hashingiwe kuri aya mategeko n'amabwiriza ushobora gusaba Banki inguzanyo ukoresheje uburyo bwa MoKash kuri telefoni yawe.

5.3.2. Iyo watse inguzanyo muri Banki, ubusabe bwawe busuzumwa hakurikijwe gahunda ya Banki yo gusaba inguzanyo. Banki mu bubasha bwayo ifite uburenganzira bwo kwanga ubusabe bwawe bw'inguzanyo kandi itabitangiye ibisobanuro.

5.3.3. Hashingiwe ku gutanga inguzanyo, Banki izakuguriza ingano y'amafaranga yagenwe na yo mu bubasha bwayo atari munsi ya 1000 (RWF 1,000/=) kandi atarenze ibihumbi 150 (RWF 150,000) cyangwa undi mubare muto ntarengwa cyangwa umunini ntarengwa igihe bibaye ngombwa bitewe na Banki mu bushake bwayo ("Inguzanyo").

5.3.4. Amafaranga y'Inguzanyo ashyirwa kuri Konti yawe ya MTN RWANDA MOBILE MONEY adakasweho ayo ari yo yose y'ikiguzi.

5.3.5. Uzishyura inguzanyo mu minsi 30 uhereye ku munsi wayihereweho.

5.3.6. Hashingiwe ku nguzanyo wahawe na Banki, wishyura wongeyeho inyungu ya 9% by'amafaranga wagurijwe na Banki. Aya mafaranga y'inyungu wishyura yiyongera ku nguzanyo wari wahawe na Banki..

5.3.7. Uzishyura amafaranga yose ku gihe uyavana iwawe uyashyira kuri Banki hubahirizwa ibiguzi ku nguzanyo ukoresheje Serivisi na Sisitemu bya MTN RWANDA MOBILE MONEY keretse haramutse hari ubundi buryo wemeranyijweho na Banki mu bushake bwayo.

5.3.8. Mu gihe utishyuye inguzanyo yose mu minsi 30, Banki izahita ifata amafaranga ufite kuri konti harimo n'inyungu y'iminsi 30.

5.3.9. Banki izagusaba kuyishyura amafaranga hashingiwe ku ngingo ya 5.3.8, byongeye kandi, ugomba kwishyura ingano y'amafaranga wagujije wongeyeho inyungu ya 9%.

5.3.10. Banki ifite uburenganzira bwo guhagarika aya masezerano no gufunga Konti yawe ya MoKash hakurikijwe ibivugwa mu ngingo ya 13 hatabangamiwe uburenganzira bwayo ubwo ari bwo bwose mu gihe unaniwe kwishyura Inguzanyo cyangwa se amafaranga y'inyungu mu gihe cy'iminsi 60 ufashe inguzanyo.

5.3.11. Banki izafatira amafaranga ufite kuri Konti yawe yo Kubitsa ya MoKash nk'ingwate hashingiwe ku yo uzaba urimo nk'ideni kuri Konti y'Inguzanyo ya MoKash mu gihe warengeje igihe cyo kwishyura. Uremera ko Banki ifite uburenganzira bwo kukubuza cyangwa kugukumira kubikuza amafaranga yose cyangwa igice cy'ayo ufite kuri Konti yo Kubitsa ya MoKashi igihe cyose ufite inguzanyo irengeje igihe kuri Konti yawe y'Inguzanyo ya MoKash Banki itarinze kubikumenyesha/ cyangwa ngo ikugombe ubusobanuro.

5.3.12. Banki ifite uburenganzira bwo guhindura amabwiriza agenga inguzanyo mu gihe bibaye ngombwa harimo n'ikiguzi cyishyurwa hashingiwe ku mategeko, amabwiriza na politiki bigenga Banki y'u Rwanda.

5.3.13. Banki ifite uburenganzira bwo gufata bugwate no kwiyishyura amafaranga ufite kuri Konti yawe yo kubitsa ya MoKash ndi Konti iyo ari yo yose ya MoKashi ufite na / cyangwa indi konti iyo ari yo yose ufite muri Banki.

5.3.14. Banki, ku bufatanye na MTN; ifite uburenganzira bwo kwiyishyura amafaranga ufite kuri Konti yawe ya Mobile Money.

5.3.15. Uremera nta gahato kandi uratanga uburenganzira ko Banki yatanga, yasubiza, ikanajya inama mu byo guhanahana amakuru arebana na Konti yawe ya MoKash ku Biro Bishinzwe Ibijyanye n'Inguzanyo nk'uko biteganywa n'iteka rigenga amabanki.

6. IKIGUZI

6.1. Uremera nta gahato kwishyura ibiguzi byose bisabwa mu kohereza amafaranga bijyanye na Serivisi usaba.

6.2. Uzishyura Banki kandi Banki yemerewe gukata amafaranga kuri Konti yawe ya MoKash (itabanje kubikumenyesha):

6.2.1. Buri kiguzi cyo Kohereza cyishyurwa bijyanye na Serivisi;

6.2.2. Amafaranga yose yishyurwa mu by'amategeko, harimo igihembo cy'umwunganizi mu mategeko (avoka) n'abakiliya, Banki yakoresheje mu kugisha inama mu by'amategeko mu byerekeye Konti yawe ya MoKash hamwe n'amasezeranoy awe na Banki cyangwa amafaranga yatanzwe na Banki mu manza izo ari zo zose, ubukemurampaka cyangwa ubundi buryo buturuka ku masezerano ayo ari yo yose yerekeranye na Konti yawe ya MoKashi;

6.2.3. n'ibindi biguzi byose, amafaranga n'imisoro, inshingano, n'ibyakoreshejwe mu kubahiriza Ibyifuzo byawe.

6.3. Uremera kwishyura ibiguzi n'amafaranga Banki yakoresheje mu kubona cyangwa kugerageza kubona ubwishyu bw'inguzanyo iyo ari yo yose igomba gutangwa biciye kuri Konti yawe y'Inguzanyo ya MoKashi.

7. IBYO KUMENYESHA

7.1. Ushobora gusaba Banki kukugaragariza raporo y'ibikorwa byabereye kuri Konti yawe ya MoKashi ukoresheje Igikoresho cyawe ("Ibyakozwe Kuri MoKash")

7.2. Raporo nto ya MoKash itanga amakuru yose y'ibyabaye nibura mu bikorwa 5 (bitanu) byo guhanahana amafaranga biheruka (cyangwa ibindi bikorwa byo guhanahana amafaranga nk'uko bigenwa na Banki) muri Konti yawe ya MoKash ku gikoresho cyawe

7.3. Raporo nto ya MoKash ntabwo uyihabwa mu buryo bw'urupapuro ahubwo uyibona biciye mu butumwa bugufi (SMS) biciye kuri Nomero yawe ya Telefoni ya MTN Rwanda ifite aho ihuriye na Konti yawe ya MOBILE MONEY ya MTN RWANDA cyangwa ubundi buryo bw'ikoranabuhanga uko Banki ishobora kubigena mu bubasha bwayo. Ni wowe uzishyura ibiguzi byose MTN RWANDA isaba kugira ngo uhabwe Raporo Nto ya MoKash.

7.4. Ushobora kubona Raporo Nto ya MoKashi mu buryo bw'inyandiko cyangwa raporo y'ibyakorewe kuri Konti muri Banki kuri Konti yawe ya MoKashi, wegereye Icyicaro cya MTN RWANDA gishinzwe kwita ku bakiliya. Ni wowe uzishyura ibiguzi byose bisabwa n'Icyicaro Gishinzwe kwita ku Bakiliya nk'ibyo byo guhabwa raporo yanditse ku rupapuro.

7.5. Uretse habayeho ikosa rigaragara, Raporo nto ya MoKashi cyangwa raporo ya banki uyihabwa hagendewe kuri Konti yawe ya MoKashi nk'uko byavuzwe haruguru kandi bifatwa nk'ikimenyetso cy'ibyakorewe kuri Konti yawe ya MoKashi mu gihe kigaragazwa na Raporo nto ya MoKash/cyangwa raporo ya banki.

8. UBUBASHA NTAVOGERWA BWA BANKI

8.1. Wemeye bidasubirwaho ko uhaye Banki uburenganzira bwo kugira icyo ikora ku busabe bwose bukuvuyeho yakira (cyangwa bugaragara ko buguturutseho) binyuze muri Sisitemu no kugufatira inshingano muri urwo rwego hashingiwe ku kuba ari wowe ukora ubusabenk'ubwo mu mabwiriza asanzwe hagendewe ku byo usaba.

8.2. Mu gihe wifuje Banki ihagarika ihererekanya wari usabye cyangwa ukagira ibyo usaba nyuma y'uko ubusabe bwawe bwamaze kwakirwa na Banki, Banki ishobora guhagarika icyo gikorwa mu bubasha bwayo ntavuguruzwa ariko ntabwo itegetswekubikora.

8.3. Banki ifite uburenganzira bwo kwakira no gukora ku cyifuzo icyo ari cyo cyose, kabone nubwo icyo cyifuzo cyaba ku mpamvu itaziguye cyangwa idafudutse, mu bushishozi bwayo bwonyine, Banki ishobora gukosora amakuru atuzuye cyangwa adasobanutse itagombeye kubigusaba ngo ikugishe inama.

8.4. Banki yemerewe gushyira mu bikorwa amabwiriza ajyanye na Konti yawe ya MoKashi nk'uko bishobora gusabwa n'icyemezo cy'urukiko icyo ari cyo cyose, ubuyobozi cyangwa ikigo kibifitiye ububasha hakurikijwe amategeko yubahirizwa.

8.5. Mu gihe habayeho ukutumvikana hagati y'ingingo zose Banki igusaba muri aya mategeko n'Amabwiriza, aya Mategeko n'Amabwiriza azatsinda.

9. IBIKORESHO N'INSHINGANO BY'UMUKILIYA

9.1. Ugomba, ku mafaranga yawe, gutanga no kubungabunga mu mikorere yizewe kandi ikora neza Ibikoresho byawe bikenewe kugira ngo ugere kuri sisitemu na serivisi.

9.2 Ufite mu nshingano imikoresherezwe myiza myiza y'Ibikoresho byawe. Banki ntizaryozwa amakosa cyangwa imikoreshereze mibi yaterwa n'Ibikoresho byawe, kandi Banki ntizaryozwa ibya virusi iyo ari yo yose ya mudasobwa cyangwa ikibazo bijyanye gishobora kuba gifitanye isano no gukoresha Sisitemu, Serivisi n'ibikoresho. Uziyishyurira ibiguzi bya serivisi iyo ari yo yose iguha umurongo w'ihuzanzira kandi Banki ntizaryozwa ibihombo cyangwa ubukererwe bwatewe n'uwatanze serivisi nk'iyo.

9.3. Uzakurikiza amabwiriza yose, inzira n'ibisabwa bikubiye muri aya mategeko n'amabwiriza hamwe n'inyandiko iyo ari yo yose yatanzwe na Banki yerekeranye n'imikoreshereze ya Sisitemu na Serivisi.

9.4. Urahamya kandi uremera ko ari wowe ubwawe ugomba kwita ku mutekano w'Ibikoresho byawe no kwibikira neza Umubare w'Ibanga wawe wa MTN RWANDA MOBILE MONEY. Ugomba kuzirikana ko

Umubare wawe w'Ibanga wa MTN RWANDA MOBILE MONEY utaenywa n'undi muntu uwo ari we wese utabihereye uburenganzira. Banki ntizaryozwa ibyo gushyira hanze iby'Umubare w'Ibanga wawe wa MTN RWANDA MOBILE MONEY ku wundi muntu wo ku ruhande kandi uzishyura indishyi z'impozamarira banki ishobora no kuba Umubare w'Ibanga wawe wa MTN RWANDA MOBILE MONEY wagiye hanze.

9.5. Ugomba gufata ingamba zose zifatika kugira ngo utahure imikoreshereze itemewe ya Sisitemu na Serivisi. Kugira ngo ubigereho, uzemeza ko itumanaho ryose riva muri Banki risuzumwa kandi rikagenzurwa nawe cyangwa mu izina ryawe vuba bishoboka nyuma yo kuryakira, kugira ngo utahure imikoreshereze itemewe ibaye kuri Sisitemu.

9.6. Ugomba kumenyesha Banki bwangu binyuze ku Cyicaro Cyita ku Bakiliya igihe:

9.6.1. Ufite impamvu ifatika y'uko Umubarew'ibanga wawe wa MTN RWANDA MOBILE MONEY waba wamenywe n'undi muntu utabifitiye uburenganzira na/cyangwa uwo mubare wagezwe amajanja; na/cyangwa;

9.6.2. Ufiteimpamvuifatika y'uko habayeho ikoreshwa ritemewe ry'iyo Serivisi cyangwa rishoborakuba ryabayeho cyangwarishobora kubaho n'ihererekanwa ry'amafaranga rishoborakuba ryakozwe bumamyi cyangwa byahungabanyijwe.

9.7. Ibihe byose ugomba gukurikiza inzira z'umutekano wamenyeshejwe na Banki buri gihe cyangwa ubundi buryo ubwo ari bwo bwose bukoreshwa muri izi Serivisi buri gihe. Uremera ko kunanirwa kubahiriza inzira z'umutekano zisabwa bishobora kukuviramo kubura umutekano ku ibanga rya Konti yawe ya MoKash. By'umwihariko, ugomba kuzirikana ko Serivisi zidakoreshwa cyangwa Ibisabwa bidakorwa n'undi uretse wowe cyangwa ubifitiye uruhushya.

9.8. Igihe icyo ari cyo cyose ntugomba gukoresha izi Serivisi mu buryo bushobora kubangamira Banki.

10. GUKURWAHO INSHINGANO

10.1. Banki ntigomba kuryozwa igihombo icyo ari cyo cyose uhura nacyo iyo Serivisi zahungabanyijwe cyangwa zitaboneka kubera (a) kunanirwa kw'Ibikoresho byaweibyo aribyo byose, cyangwa (b) izindi nzitizi izo zose zitagenzurwa na Banki., Harimo ariko bitagarukira gusa, kububasha budasanzwe cyangwa ikosa, huhungabanya, gutindacyangwa kutaboneka kwa Sisitemu, kunanirwa kw'ibikoresho bitewe n'ibikorwa by'iterabwoba cyangwa umwanzi, kubura umuriro, ikirere kibi, no kunanirwa kwa Sisitemu y'itumanaho yaba rusange cyangwa iyigenga.

10.2. Banki ntizaryozwa igihombo cyangwa ibyangiritse uhura nabyo nk'ingaruka cyangwa bijyanye: -

10.2.1. Kutaboneka kw'amafaranga ahagije muri Konti yawe ya MTN RWANDA MOBILE MONEY na / cyangwa Konti yawe ya MoKashi;

10.2.2. Kunanirwa, gukora nabi, kurogowa cyangwa kutaboneka kwa Sisitemu, Ibikoresho byawe, Ihuzanzira, Sisitemu ya MTN RWANDA MOBILE na / cyangwa serivisi ya MTN RWANDA MOBILE;

10.2.3. Amafaranga ari kuri Konti yawe ya MoKash agomba gukurikiranwa n'amategeko cyangwa andi masezerano abuza kwishyura cyangwa kohereza;

10.2.4. Kunanirwa gutanga amabwiriza anoze cyangwa yuzuye yo kwishyura cyangwa kohereza bijyanye na konti yawe ya MoKash;

10.2.5. Gukoresha iyi Sisitemu na/cyangwa Ibikoresho byawe, mu buriganya cyangwa uburyo butemewe n'amategeko, Sisitemu na / cyangwa muri

10.2.6. Kutubahiriza aya mategeko n'amabwiriza hamwe n'inyandiko cyangwa amakuru yatanzwe na Banki yerekeye ikoreshwa rya Sisitemu na Serivisi.

10.3. Niba ku mpamvu iyo ari yo yose itari iyo Ivugwa mu ngingo ya 10.1 cyangwa 10.2, Serivisi zihungabana cyangwa zitaboneka, inshingano ya Banki yonyine muri aya masezerano ni iyo kugarura Serivisi vuba bishoboka.

10.4. Ukurikije ibivugwa mu gika cya 10.3, Banki ntabwo igomba kuryozwa uburyo bwo kwivanga cyangwa kutaboneka kwa Serivisi, icyaba cyabiteye cyose.

10.5. Banki ntishobora na rimwe kuryozwa igihombo icyo ari cyo cyose cyaturutse ku nyungu cyangwa kuzigama giteganijwe cyangwa ku gihombo icyo ari cyo cyose kitaziguye cyangwa ingaruka, cyangwa ibyangiritse ku buryo ubwo ari bwo bwose, uko byagenda kose, bituruka ahafitanye isano na Serivisi, kabone n'ubwobyashoboka ko icyo gihombo cyangwa ibyangiritse bimenyeshwa Banki.

10.6. Garanti zose n'inshingano ziteganywa n'amategeko bikurwa ku buryo bwuzuye bwemewe n'amategeko.

11. UBURENGANZIRA KU MUTUNGO MU BY'UBWENGE

Uremera ko uburenganzira ku mutungo mu by'ubwenge muri Sisitemu (hamwe n'impinduka izo ari zo zose, kuzamura cyangwa kunonosora buri gihe) hamwe n'inyandiko zose bifitanye isano Banki yaguhaye binyuze muri Sisitemu cyangwa ubundi buryo butangirwa muri Banki cyangwa mu bundi buryo bw'abo abandi Banki yabihereye uburenganzira bwo gukoresha no guha uruhushya Sisitemu na / cyangwa inyandiko zavuzwe. Ntugomba gutesha agaciro ubwo burenganzira ku mutungo mu by'ubwenge. Ntugomba kwigana, gusubiramo cyangwa guhindura ubundi buryo bwa Sisitemu hamwe n'ibyangombwa bijyanye utabanje kubiherwa uruhushya rwanditse na Banki.

12. IMPOZAMARIRA

12.1.Hagendewe k'uko Banki yashyize mu bikorwa amabwiriza yawe cyangwa Ubusabe bwawe bujyanye na Konti ya MoKashi, usabwa kwishyura Banki kandi ukayirindakujya mu ngaruka ku gihombo icyo ari cyo cyose, amafaranga, ibyangiritse, amafaranga yakoreshejwe, ubwishyu cyangwa ayo Banki ivuga ko yishyuye, urabohora Banki mu buryozwe bwose ku bihombo cyangwa ibyangiritse ushobora guhura nabyo bitewe na Banki mu gihe ikora ku busabe bwawe cyangwa ibyifuzo byawe cyangwa bishingiye kuriaya Mategeko n'amabwiriza.

12.2. Iby'impozamarira biri mu ngingo ya 12.1 binakurikizwa kuri ibi bikurikira:

12.2.1. Ibisabwa byose, ibirego, ibikorwa, ibihombo n'ibyangiritse by'uburyo ubwo ari bwo bwose bishobora kuregwa Banki cyangwa bishobora kwangirika bitewe n'uko yakoze cyangwa itakoze ku Cyifuzo icyo ari cyo cyose cyangwa byatewe n'imikorere mibi cyangwa kutaboneka kwa porogaramu za mudasobwa cyangwa ibikoresho, kubura umuriro, gutakaza cyangwa gusenya ububiko bw'amakuru, ibikorwa karemano bisanzwe, imvururu, ibikorwa byangiza, imidugararo, iterabwoba, ikindi icyo ari cyo cyose kirenze ubushobozi bwa Banki, guhungabanya cyangwa kudobya imiyoboro y'itumanaho cyangwa

ituruka ku cyizere gihabwa umuntu uwo ari we wese cyangwa amakuru ayo ari yo yose atari yo, atemewe, atuzuye cyangwa adahwitse akubiye mu Cyifuzo cyose cyakiriwe na Banki.

12.2.2. Igihombo icyo ari cyo cyose cyangwa ibyangiritse bishobora guturuka ku mikoreshereze mibi yawe, kwangiza cyangwa gutunga indi porogaramu iyo ari yo yose ya mudasobwa, harimo ko bitanagarukira, kuri sisitemuy'imikorere iyo ari yo yose ikora, porogaramu yo gushakisha cyangwa izindi porogaramu.

12.2.3. Kwinjira muri Konti yawe ya MoKashi nta ruhushya cyangwa guhungabanya umutekano cyangwa gusenya uko ari ko kose cyangwa kugera ku makuru yawe cyangwa gusenya ukoari kokose cyangwa kwiba cyangwa kwangiza kimwemu bikoresho byawe.

12.2.4. Igihombo icyo ari cyo cyose cyangwa icyangiritse cyatewe no kunanirwa kwawe gukurikiza aya mategeko n'amabwiriza no / cyangwa mu gutanga amakuru atari yo, igihombo cyangwa ibyangiritse byatewe no kunanirwa cyangwa kutaboneka kw'ibandi bikoresho cyangwa sisitemu cyangwa ubushobozi buke bw'undi muntu mu gutunganya ibikorwa cyangwa igihombo icyo ari cyo cyose gishobora guterwa na Banki biturutse ku kutubahiriza aya mategeko n'amabwiriza.

12.2.5. Ibyangiritse ibyo aribyo byose hamwe n'ibiguzi byishyurwa Banki ku bijyanye n'ikirego cyose kirega Banki indishyi z'igihombo aho ibibazo byihariye byabaye mu bubasha bwawe.

13. GUHINDURA NO GUHAGARIKA IMIKORANIRE

13.1. Banki ishobora igihe icyo ari cyo cyose, nyuma yo kukumenyesha, guhagarika cyangwa guhindura iby'imikoranire mu bushabitsi nawe no gufunga Konti yawe ya MoKash kandi by'umwihariko, ariko bitabangamiye inyungu rusange muri ibyo bimaze kuvugwa, Banki ishobora guhagarika inguzanyo yatanze kandi igasaba kwishyura imyenda itishyuwe mu gihe Banki ishobora kugena.

13.2. Hatabangamiwe uburenganzira bwa Banki hashingiwe ku ngingo ya 13.1, Banki ishobora, ku bushake bwayo, guhagarika cyangwa gufunga Konti yawe ya MoKashi:

13.2.1. Iyo ukoreshej Konti ya MoKash utabifitiyeuruhushya cyangwa aho Banki ishobora gutahura imikoreshereze mibi/gukora ibitajyanye, uburiganya cyangwa kubugerageza bijyanye n'ikoreshwa ry'izi Serivisi;

13.2.2. Niba Konte yawe ya MTN RWANDA MOBILE MONEY cyangwa amasezerano na MTN RWANDA byahagaritswe ku bw'impamvu iyo ari yo yose;

13.2.3. Niba Banki igomba cyangwa isabwa kubahiriza iteka cyangwa ibwiriza, icyifuzo cya guverinoma, urukiko, umugenzuzi cyangwa izindi nzego zibifitiye ububasha; niba Banki ku mpamvu ifatika icyeka cyangwa izi ko urenga kuri aya Mategeko n'Amabwiriza (harimo no kutishyura amafaranga y'Inguzanyo ugomba kwishyura, niba ahari);

13.2.4. Aho uko guhagarikwa cyangwa guhindura ari ngombwa kubera ibibazo bya tekiniki cyangwa ku mpamvu z'umutekano;

13.2.5. Bigamije koroshya kuvugurura cyangwa kunoza ibirimo cyangwa imikorere ya Serivisi buri gihe;

13.2.6. Mu gihe umaze igihe cyagenwe na Banki mu bubasha bwayo, udakora; cyangwa

13.2.7. Niba Banki ifashe icyemezo cyo gusubika cyangwa guhagarika itangwa rya Serivisi ku mpamvu z'ubucuruzi cyangwa izindi mpamvu zose Banki ishobora kugena ku bushake bwayo.

13.3. Ushobora gufunga Konti yawe ya MoKash igihe icyo ari cyo cyose ku Cyicaro cyita ku Bakiliya muri MTN RWANDA.

13.4. Niba Konti yawe ya MoKashi iriho amafaranga mu gihe cyo gufungwa, tuzagusubiza ayo mafaranga, amafaranga make asabwa. Niba Konti yawe y'Inguzanyo ya MoKash iri mu birarane mu gihe Konti yawe ya MoKashi ifunze, uremera guhita utwishyura amafaranga yose utugomba.

13.5. Gusesa amasezerano ntibigira ingaruka ku burenganzira ninshingano byahawe impande zombi.

13.6. Niba Banki imenyeshejwe urupfu rwawe, ntabwo igomba gutanga uburenganzira bwo gucuruza cyangwa kuvana kuri Konti yawe ya MoKash n'umuntu uwo ari we wese, usibye kwerekana Amabaruwa y'Ubuyobozi cyangwa Igeragezwa n'abaguhagarariye mu mategeko mu buryo bwemewe n'urukiko.

14. IBYO GUTANGAZA AMAKURU

14.1. Uremera kandi uraha Banki uburenganzira bwimazeyo bwo gutangaza, kwakira, kubika cyangwa gukoresha amakuru yawe bwite cyangwa amakuru ajyanye na Konti yawe ya MoKash amwe n'ibindi ibyo ari byo byose ukoresha muri izi Serivisi:

14.1.1. Kuva no kugera mu kigo icyo ari cyo cyose cy'inzego zishinzwe kubahiriza amategeko imbere mu gihugu cyangwa urwego mpuzamahanga cyangwa urwego urwo ari rwo rwose rushinzwe kugenzura cyangwa ibigobya leta, kugira ngo rufashe mu gukumira, gutahura, gukora iperereza cyangwa gukurikirana ibikorwa by'ubugizi bwa nabi cyangwa uburiganya;

14.1.2. Kuva no kugera ku batanga serivisiza Banki, abasheretsi, abajenti cyangwaikindikigo icyo ari cyo cyose cyaba nk' umukozi wa Banki kumpamvu z'ubucuruzi bifatika birebana n'izi Serivisi;

14.1.3. Kugera ku Biro Bishinzwe Inguzanyo;

14.1.4. Kugera ku bunganizi mu mategeko ba Banki (abavoka), abagenzuzi b'imari cyangwa abandi bajyanama b'umwuga cyangwa urukiko urwo ari rwo rwose cyangwa urukiko nkemurampaka bijyanye n'imanza zose cyangwa ubugenzuzi;

14.1.5. Kugeza kuri MTN RWANDA bijyanye na Serivisi ya MTN RWANDA MOBILE MONEY n'izindi Serivisi;

14.1.6. Ku bw'ibikorwa bifatika by'ubucuruzi bijyanye no gukoresha iyi Serivisi, nko kwamamaza no gukora ibikorwa bijyanye n'ubushakashatsi; na

14.1.7. Mu bikorwa by'ubucuruzi, harimo ariko bitagarukira gusa ku kugenzura ubuziranenge, amahugurwa, no kwemeza imikorere ya sisitemu.

15. IBINDI

15.1. Aya mategeko n'amabwiriza (nk'uko ashobora guhindurwa buri gihe) bigize amasezerano yubahiriza amategeko kuri wowe hamwe n'abagusimbura bihariye.

15.2. Ntushobora guha aya masezerano cyangwa uburenganzira n’inshingano undi muntu uwo ari we wese.

15.3. Banki ishobora guhindura aya mategeko n’amabwiriza n’Ikiguzi cyo Kohereza igihe icyo ari cyo cyose kandi nta nteguza. Impinduka nk’izo zishobora gutangazwa mu byapa cyangwa udutabo tuboneka aho abajenti ba MTN RWANDA bakorera, mu binyamakuru bya buri munsi, ku rubuga rwa Banki na / cyangwa MTN RWANDA ku rubuga rwa murandasi no / cyangwa n’ubundi buryo ubwo ari bwo bwose bwagenwe na Banki n’uburyo butandukanye kandi ibyahinduwe bitangira gukurikizwa ako kanya.

15.4. Nta kunanirwa cyangwa gukererwa haba ku ruhande rwawe cyangwa ku rwa Banki mu gukoresha uburenganzira cyangwa igisubizo icyo ari cyo cyose byateza ingaruka zo kubireka, kandi nta gikorwa na kimwe cyangwa igice cyo gukoresha uburenganzira cyangwa igisubizo gishobora kubuza gukomeza gukoresha ubwo burenganzira cyangwa igisubizo cyangwa gukoresha ubundi burenganzira cyangwa igisubizo.

15.5. Uburenganzira n'ibisubizo biteganijwe hano ni byinshi kandi ntibigizwe n'uburenganzira cyangwa ibisubizo bigenwa n'itegeko.

15.6. Niba ingingo zose z’aya mategeko n’Amabwiriza igaragaye ko zitemewe cyangwa zidashyirwa mu bikorwa n’umukemurampaka washyizweho mu buryo bukurikije amategeko, urukiko cyangwa ikigo cy’ubutegetsi kibifitiye ububasha, kutubahiriza amategeko cyangwa kutubahiriza amasezerano, ntibishobora kugira ingaruka ku ngingo zisigaye z’iri tegeko.

15.7. Icyo ari cyo cyose cyakongerwaho cyangwa kigahindurwa kuri aya mategeko n’amabwiriza, gishobora gukorwa rimwe na rimwe na Banki kandi ukamenyeshwa ko bitangazwa nk’uko biteganywa mu gika cya 15.3 bikubahirizwa rwose ukobigenwa n’Aya Mategeko n’Amabwiriza.

16. AMATANGAZO

16.1.1. Banki ishobora kohereza amakuru ajyanye na Konti ya MoKash ikoresheje ubutumwa bugufi (SMS) kuri nomero ya telefoni igendanwa ya MTN RWANDA ihuye na Konti yawe ya MTN RWANDA MOBILE MONEY.

16.1.2. Uremera ko nta burenganzira ufite kuri Banki ku byangiritse biturutse ku gihombo, gukererwa, kudasobanukirwa, kwigana cyangwa ikindi kintu cyose kidasanzwe kubera kohereza mu itumanaho iryo ari ryo ryose rijyanye na Konti ya MoKash.

17. GUKEMURA AMAKIMBIRANE, UBUCAMANZA N’UBUKEMURAMPAKA

17.1. Ushobora guhamagara Icyicaro cya MTN RWANDA Cyita ku Bakiriya kugira ngo umenyeshe amakimbirane, ibirego cyangwa ibintu bidasanzwe bijyanye na Konti ya MoKashi.

17.2. Impaka zose zavutse cyangwa zijyanye n’aya Masezerano zidakemuwe n’abahagarariye Icyicaro cya MTN RWANDA Cyita ku Bakiliya, gishyikirizwa ubucamanza bw’u Rwanda.

17.3. Mu buryo bwemewe n'Amategeko, icyemezo cy'Abakemurampaka kizaba icya nyuma, cyemeza kandi kigomba kubahirizwa n'ababurana.

17.4. Aya masezerano agomba kugengwa na kandi agasobanurwa hakurikijwe amategeko ya Repubulika y’u RWANDA.

NCBA