AMATEGEKO N'AMABWIRIZA YO GUFUNGUZA NO GUKORESHA KONTI Y'IKORANABUHANGA YA MOKASH

1. **AMASEZERANO**

1.1. Aya masezerano akubiyemo amategeko n'amabwiriza yose (muri aya masezerano yitwa "Amategeko n'Amabwiriza") agenga Konti ya MoKash (nk'uko biza gusobanurwa) wafunguje (nk'uko biza gusobanurwa) muri Banki (nk'uko biza gusobanurwa).

1.2. Aya Mategeko n' amabwiriza n'ivigurura cyangwa ihindura iryo ariryo ryose byayakorewe atangira gukurikizwa uhereye umunsi yatangarijweho.

2. **UBUSOBANURO**

2.1 Muri aya Mategeko n'Amabwiriza, amagambo n'imvugo bikurikira (urestse gusa igihe ibitegannywa ukundi) bisobanurwa mu buryo bukurikira:

2.1.1 **Konti ya MoKash:** bisobanura konti y'ikoranabuhanga yo muri banki umukiliya yahawe na Banki, yaba konti yo kuzigama mu gihe runaka, yafungujwe kandi igakoreshwa mu buryo buhuje n'ibiteganywa n'Amategeko n'Amabwiriza akubiye muri aya masezerano;

2.1.2. **Konti yo kuzigama mu gihe cyagenwe**: bisobanura konti yo kuzigama mu gihe runaka cyagenwe umukiriya yafunguje muri Banki, yafungujwe ikanoreshwa mu buryo buhuje n'ibiteganywa n'aya Mategeko n'Amabwiriza;

2.1.3. **Ubwizigame bwagenwe:** ni igikorwa cyasabwe n'umukiriya wa MoKash cyo gukura umubare runaka w'amafaranga yagenwe ari kuri konti ye ya MTN Mobile Money agashyirwa kuri konti ye ya MoKash, ku matariki yagenwe n'incuro zagennwe.

2.1.4. **Banki**: ni NCBA Bank Rwanda PLC, yashinzwe mu buryo bukurikije amategeko ya Repubulika y'u Rwanda, ifite icyicaro cyayo mu nyubako ya "Kigali Heights" (KK), KG7 AVE, Boulevard de L'Umuganda. Ifite agasanduku k'iposita 6774, i Kigali, mu Rwanda; muri iyi nyandiko yitwa "NCBA" hasi cyangwa "NCBAR."

2.1.5. **Ibiro by'amakuru ku myenda**: ni ibiro by'amakuru ku myenda byemewe na Banki Nkuru y'igihugu nkuko biteganywa n'itegeko n°16/2010 ryo ku wa 07/05/2010 rigena uburyo bwo guhererekanya amakuru ku myenda mu Rwanda, bikaba bifite inshingano zo gukusanya amakuru ku myenda yafashwe n'abakiriya no gufashe mu ihererekanywa ryayo.

2.1.6. **Umukiliya**: ni umuntu wafunguje konti ya MoKash muri Banki kandi imwanditseho;

2.1.7. **Ahatangirwa serivisi y'abakiriya**: ni amaduka yose ya MTN RWANDA cyangwa ahandi hacururizwa hakanatangirwa servisi zayo, aho rimwe na rimwe Banki ishobora kurangira umukiriya;

2.1.8. **Amafaranga ari kuri telefone:** ni umubare w'amafaranga agaragara kuri konti y'umukiriya ya Mobile Money muri MTN RWANDA ahwanyije agaciro n'umubare bingana w'amafaranga kashi;

2.1.9. **Ibikoresho:** bikubiyemo telefone yawe igendanwa, simukadi n'ibindi bikoresho byose hamwe bigufasha kugera ku muyoboro;

2.1.10. **NIDA**: Ikigo cy'igihugu gishinzwe irangamuntu cyashyizweho kandi kigenzurwa na leta y'u Rwanda kiri muri Minisitery'Ubutegetsi bw'igihugu;

2.1.11. **Indangamiterere ya sisitemu ya konti kuzigama**: ni indangamiterere yifashishwa mu gukoresha konti yo kuzigama mu gihe cyagenwe ugeraho wifashishije sisitemu yo kuzigama mu gihe cyagenwe;

2.1.12. **Sisitemu ya konti yo kuzigama mu gihe cyagenwe:** Ni sisitemu y'ihererekanyamakuru

ikoreshwa mu itumanaho (USSD), cyangwa imikorere ya sisitemu ya MoKash umukiriya ufite telefone ashobora kwifashisha kugira ngo akoreshe konti ye yo kuzigama mu gihe cyagennwe, agashobora no guha Banki amabwiriza runaka.

2.1.13. **Igihe cyagenwe cyo kuzigama:** ni igihe Umukiriya asaba ko amafaranga ye ashyirwa kuri konti ye yo kuzigama mu gihe cyagenwe kandi muri icyo gihe, kitari munsi y'ukwezi kumwe (1) kandi kitarenze amezi atandatu (6) cyangwa ikindi gihe Banki ishobora gutangaza, umukiriya akaba adashobora kubikuza ayo mafaranga, hashingiwe ku biteganywa muri aya mategeko n'amabwiriza.

2.1.14. **Indangamiterere ya MoKash**: ni urutonde rw'ibintu bikubiye muri sisitemu ya MoKash ikoresha uburyo bwo kohererezanya amafaranga kuri telefone (*Mobile Money*) ku muyoboro wa MTN RWANDA;

2.1.15. **Konti ya MoMo kuri MTN RWANDA**: ni ububiko bw'agaciro k'amafaranga yawe ugendana, ni ukuvuga amakuru yerekeye umubare w'amafaranga yawe MTN RWANDA ibitse mu buryo bw'ikoranabuhanga muri sisitemu yayo ya "MTN RWANDA Mobile Money";

2.1.16. **MTN RWANDA MOBILE MONEY:** serivisi itangwa na sisitemu ya MTN RWANDA.

2.1.17. **Serivisi** (mu buke): ni ukohereza amafaranga no kwishyura binyuze muri MTN RWANDA MOBILE MONEY;

2.1.18. **Sisitemu ya MOBILE MONEY ya MTN RWANDA:** Ni sisitemu ikoreshwa na MTN RWANDA mu Rwanda mu gutanga serivisi ya MOBILE MONEY ku muyoboro wayo;

2.1.19. **Kode PIN ya MTN RWANDA MOBILE MONEY** Bisobanura umubare wihariye ukuranga, ari wo mubare wawe w'ibanga ukoresha kugira ngo winjire muri serivisi ya MOBILE MONEY ya MTN RWANDA, no muri konti yawe ya Mokash;

2.1.20. **Uwanditse muri MTN RWANDA MOBILE MONEY:** Ni umuntu wese wiyandikishije ngo akoreshe sistemu ya MTN RWANDA MOBILE MONEY mu kohereza no kwakira amafaranga cyangwa kwishyura kuri telefone;

2.1.21. **Umuyoboro:** ni umuyoboro wa telefone zigendanwa ukoreshwa na MTN RWANDA, mu Rwanda;

2.1.22. **Ubusabe:** ni icyifuzo cyangwa amabwiriza wowe ubwawe wohereje Banki, cyangwa yitwa ko aguturutseho, anyuze ku muyoboro cyangwa muri sisitemu, Banki isabwa gushyira mu bikorwa.

2.1.23. **MTN RWANDA:** ni isosiyete ifite uburyozwe buhinnye, yanditswe mu Rwanda, ifite icyicaro cyayo mu nyubako ya "MTN Centre", i Nyarutarama. Ifite agasanduku k'iposita Nomero: 264, Kigali, Rwanda, ikaba yitwa "MTN" muri aya masezerano.

2.1.24. **Servisi** (mu bwinshi) zikubiyemo uburyo bwose bwa serivisi zitangwa na banki cyangwa ibindi byose Banki ishobora kuguha biteganywa n'aya masezerano, nawe ukaba ushobora kwiyandisha ukabihabwa, kandi "Serivisi" isobanurwa hakikijwe icyo wahawe;

2.1.25. **Simukadi:** isobanura ikarita y'ikoranabuhanga iranga uwiyandikishije, ikoreshwa muri telephone igendanwa kugira ngo igufashe kugera ku muyoboro no gukoresha sisistemu ya "MTN RWANDA MOBILE MONEY"

2.1.26. **SMS:** ni serivisi y'ubutumwa bugufi bwanditse bwoherezwa kuri telefone igendanwa buturutse ku yindi;

2.1.27. **Sisitemu:** bisobanura porogaramu y'ikoranabuhanga ya Banki n'itumanaho ryayo bifasha umukiriya gushyikirana na Banki kugira

ngo ahabwe serivisi. Muri aya masezerano, iyi sisitemu ndetse na serivisi za MTN Rwanda Mobile Money bikoreshwa binyuze muri Sisitemu ya Mobile Money MTN Rwanda.

2.1.28. **Amafaranga yishyurwa kuri serivisi:** Akubiyemo amafaranga yishyurwa ku bwizigame n'inyungu zabwo (nkuko asobanurwa mu ngingo ya 5.3.6), ayishyurwa mu kubikuza ubwizigame imburagihe (nk' uko bisobanurwa mu ngingo ya 5.3.10) hamwe n'andi mafaranga yose yishyurwa kuri Serivisi zitandukanye atangazwa na Banki ku rubuga rwayo cyangwa ku rubuga rwa MTN Rwanda cyangwa mu binyamakuru bisohoka buri munsi mu Rwanda cyangwa mu bundi buryo bwose Banki izagena, mu bushishozi bwayo. Amafaranga yishyurwa kuri serivisi ashobora guhinduka igihe cyose Banki yabona ko bikwiye. Kugira ngo bisobanuke neza, Inyungu ku nguzanyo hamwe n'Amafaranga yo kongererwa igihe cyo kwishyura bigaragaza inyungu ku nguzanyo mu birebana n'ibaruramari, amategeko n'umusoro hakurikijwe amategeko y'u Rwanda akurikizwa n'ingingo z'Amahame mpuzamahanga y'ibaruramari (IFRS). Ijambo "amafaranga" rikoreshwa gusa kugira ngo bitegeke neza umukiriya, kandi ntirihindura kamere y'inyungu ku nguzanyo mu mategeko no mu bukungu.

2.1.29. Amagambo **"Twe,"** ndetse na **"byacu,"** yerekeza kuri Banki n'abayihagarariye;

2.1.30. "**Wowe**" cyangwa "**byawe**" yerekeza ku mukiriya n'abamuhagarariye

2.2. Ijambo "**Umukiriya"** iyo rikoreshejwe riba rikubiyemo igitsinda gabo n'igitsina gore cyangwa ibigo cyangwa sosiyete izo ari zo zose zifite ubuzima gatozi;

2.3. Amagambo yumvikanisha ubuke, bitewe n'aho akoreshejwe, ashobora kumvikanisha ubwinshi, nk'uko akoreshwa mu bwinshi yakumvikanisha ubuke.

2.4. Imitwe igaragara muri aya Mategeko n'Amabwiriza yashyizweho kugira ngo ifashe umusomyi gusa, ntiyashingirwaho mu gusobanura ingingo z'aya masezerano.

3. KWEMERA AMATEGEKO N'AMABWIRIZA

3.1. Mbere yo gusaba gufungura Konti ya MoKash ukoresheje Sisitemu ya MTN RWANDA MOBILE Money, ugomba gusoma aya Mategeko n'Amabwiriza neza witonze ukumva kuko ari yo agenga imikoreshereze n'imikorere ya Konti ya MoKash.

3.2. Mu gihe utemeranya n'aya Mategeko n'Amabwiriza, kanda ahanditse "Kubyanga" ku ndangamiterere ya MoKash.

3.3. Uzafatwa nk'uwasomye, wumvise kandi wemeye kubahiriza aya Mategeko n'Amabwiriza:

3.3.1. Mu gihe ukanze ahanditse "Kubyemeza" ku ndangamiterere ya MoKash igusaba kwemeza ko wasomye, wumvise kandi wemeye kubahiriza aya Mategeko n'Amabwiriza; cyangwa

3.3.2. Ugakoresha cyangwa ugakomeza gukoresha Konti ya Mokash.

3.4. Mu gusaba gufunguza Konti ya MoKash muri Banki, wemeye kubahiriza no gukurikiza aya Mategeko n'Amabwiriza uko ameze ubu n'uko azagenda ahindurwa, avugururwa, akorerwa ubugororangingo cyangwa agasimbuzwa hamwe n'andi Mategeko n'Amabwiriza agenga imikorere ya Konti ya MoKash kandi uremeza ko aya Mategeko n'Amabwiriza atabangamiye uburenganzira ubwo ari bwo bwose Banki ifite kuri Konti ya Mokash, bwaba ubushingiye ku mategeko cyangwa mu bundi buryo.

3.5. Aya Mategeko n'Amabwiriza ashobora guhindurwa, kuvugururwa cyangwa gusimburwa na Banki, mu bushishozi bwayo, kandi gukomeza gukoresha Konti yawe ya MoKash byerekana ko wemeye kubahiriza

ayo mategeko azaba yakorewe ubugororangingo, yavuguruwe, yasimbuwe cyangwa yahinduwe.

3.6. Usobanukiwe kandi wemeye nta shiti ko Banki itanga Konti ya MoKash mu buryo bw'ikoranabuhanga gusa, wemeye kandi gukorana na Banki no gukoresha Konti ya MoKash mu buryo bw'ikoranabuhanga gusa ukoresheje indangamiterere ya MoKash kuri Sisitemu ya MTN RWANDA MOBILE MONEY. Ibibazo n'ibyifuzo byose wagira bijyanye na Serivisi za Mokash bizashyikirizwa Banki binyujijwe muri MTN, muri Serivisi yita ku bibazo by'abakiriya. Kugira ngo hakurweho urujijio, usobanukiwe kandi wemeye ko utazemererwa cyangwa ngo uhabwe uburenganzira bwo guherwa cyangwa gusaba Serivisi zijyanye na Konti ya MoKash ku ishami cyangwa ku mashami ya Banki, uretse gusa mu gihe Banki yabikwemerera, mu bushishozi bwayo. Nanone kandi, usobanukiwe kandi wemeye ko Serivisi ya MTN yita ku bibazo by'abakiriya atari ishami rya Banki cyangwa urwego rukorana na Banki mu bucuruzi cyangwa mu bikorwa byayo kandi ko itazigera ifata inshingano nk'izo.

4. GUFUNGURA KONTI

4.1. Kugira ngo ufunguze Konti ya MoKash muri Banki harimo na konti yo kuzigama mu gihe cyagenwe, ugomba kuba nibura ufite imyaka 18 y'amavuko, wariyandikishije muri Sisitemu ya MTN RWANDA MOBILE MONEY kandi usanzwe uyikoresha. Banki ifite uburenganzira bwo kugenzura muri MTN RWANDA niba koko ufite Konti muri MTN RWANDA MOBILE MONEY ndetse n'uko ihagaze.

4.2. Kuri telefone yawe, ushobora gufunguza Konti ya MoKash ukoresheje gusa uburyo bw'ikoranabuhanga, ugendeye ku ndangamiterere ya MoKash iri muri sisitemu ya MTN RWANDA MOBILE MONEY.

4.3. Wemeye kandi wemereye Banki gusaba MTN RWANDA amakuru yawe bwite abitswe na MTN RWANDA hashingiwe ku masezerano ufitanye na MTN RWANDA yo guhabwa serivisi n'ibicuruzwa bya MTN RWANDA na servisi za MTN RWANDA MOBILE MONEY hamwe na nimero yawe ya telefone, amazina, itariki y'amavuko, indangamuntu cyangwa nimero yawe ya Pasiporo, hamwe n'andi makuru ayo ariyo yose ashobora gutuma Banki imenya kandi ikubahiriza ibisabwa muri porogaramu yitwa "Menya umukiriya wawe" (kumenya "amakuru ye bwite"). Nanone kandi, wemeye kandi wemereye Banki gusaba MTN RWANDA amakuru ajyanye n'uburyo ukoresha serivisi ya MTN RWANDA MOBILE MONEY na sisitemu ya MTN RWANDA MOBILE MONEY, nk'uko Banki ibisaba kugira ngo ibahe serivisi ("amakuru avuye muri MTN RWANDA MOBILE MONEY"). Muri aya masezerano, wemeye ko MTN RWANDA iha Banki amakuru yawe bwite hamwe n'amakuru yawe yerekeye uko ukoresha MTN RWANDA MOBILE MONEY kandi ko Banki izakoresha amakuru yawe bwite hamwe n'amakuru yawe yerekeye uko ukoresha MTN RWANDA MOBILE MONEY;

4.4. Muri aya masezerano, wemeye kandi wemereye Banki guhabwa na leta y'u Rwanda amakuru yawe bwite abitswe muri NIDA; wemeye kandi ko Leta y'u Rwanda iha Banki ayo makuru yawe bwite.

4.5. Muri aya masezerano, wemeye kandi wemereye Banki kugenzura amakuru yawe bwite yahawe na MTN RWANDA nk'uko biteganyijwe mu ngingo ya 4.3 ikayagereranya n'amakuru yawe bwite yahawe na leta y'u Rwanda, nk'uko ari muri NIDA;

4.6. Banki ifite uburenganzira bwo kugusaba, igihe icyo ari cyo cyose, andi makuru y'inyongera ajyanye n'ubusabe bwawe bwa Konti ya MoKash. Uramutse udatanze ayo makuru mu gihe Banki yagennye, Banki ishobora kwanga ubusabe bwawe bwo guhabwa Konti ya Mokash;

4.7. Iyo Banki yemeye ubusabe bwawe bwa Konti ya MoKash, ibikumenyesha binyuze mu butumwa bugufi bwa SMS bwoherezwa kuri nimero yawe ya telefone igendanwa ya MTN RWANDA yanditse kuri Konti yawe ya MTN RWANDA MOBILE MONEY. Usobanukiwe kandi wemeye ko kuba Banki yemeye ubusabe bwawe bwo guhabwa Konti ya MoKash bitavuze ko hari amasezerano ugiranye

na MTN RWANDA arenze ibiteganyijwe mu mategeko n'amabwiriza agenga imikoreshereze ya konti yawe ya MTN RWANDA MOBILE MONEY mu bihe bitandukanye.

4.8. Banki ifite uburenganzira bwo kwanga ubusabe bwawe bwo guhabwa Konti ya MoKash cyangwa kubutesha agaciro igihe icyo ari cyo cyose, mu bushishozi bwayo, kandi nta mpamvu n'imwe itanze;

5. UBWOKO BWA KONTI

Nk'Umukiriya wafunguje Konti ya MoKash, haseguriwe ibiteganywa n'aya Mategeko n'Amabwiriza, uzemererwa gukoresha konti yo kubitsa/kuzigama ya MoKash (muri aya masezerano yitwa "Konti yo kubitsa ya MoKash"), aho ushobora koherezaho amafaranga uyakuye kuri konti yawe ya MTN RWANDA MOBILE MONEY cyangwa kuyakuraho ukayabitsa kuri Konti yawe ya MTN RWANDA MOBILE MONEY cyangwa ukaguza Banki amafaranga mu buryo bukurikira.

5.1. Konti yo kubitsa ya Mokash

5.1.1. Nka nyiri konti ya MoKash, ushobora kubitsa cyangwa ukabikuza amafaranga kuri konti yo kubitsa ya MoKash wifashishije indangamiterere ya MoKash muri telefone yawe. Amafaranga yishyurwa MTN RWANDA iyo hari igikorwa ukoze cyo kubitsa/kubikuza kuri Konti yawe ya Mokash, ni yo azajya akatwa igihe cyose ubikije/ubikuje kuri Konti yawe ya Mokash wifashishije sisitemu ya MTN RWANDA MOBILE MONEY.

5.1.2. Nka nyiri Konti ya MoKash ushobora kubitsa amafaranga yawe kuri konti yo kubitsa ya MoKash ukoresheje uburyo bwitwa "Ubwizigame bwagenwe" mu ndangamiterere ya MoKash muri telefone yawe. Mu gukuraho amafaranga y'ubwizigame, tuzagendera gusa ku makuru watanze y'umubare wayo wagennye, amatariki n'incuro azajya akurwaho, kandi yaba Banki cyangwa MTN RWANDA ntibashobora kuryozwa amakuru watanze;

5.1.3. Amafaranga yishyurwa MTN RWANDA iyo hari igikorwa ukoze cyo kubitsa/kubikuza kuri Konti yawe ya Mokash, ni yo azajya akatwa igihe cyose ubikije/ubikuje kuri Konti yawe ya Mokash wifashishije sisitemu ya MTN RWANDA MOBILE MONEY.

5.1.4. Amafaranga yabikijwe kuri konti yo kubitsa ya MoKash akahamara igihe runaka cyagenwe na Banki ashobora kubarirwa inyungu zishyurwa iyo icyo gihe cyagennwe kirangiye, ku gipimo cy'inyungu kigenwa na Banki. Inyungu kuri iyi konti iri hagati ya 4% na 6% ku mwaka.

5.2. Konti ya MoKash yo kuzigama mu gihe cyagenwe

5.2.1. Kugira ngo ushobore gukoresha konti ya Banki yo kuzigama mu gihe cyagenwe ugomba kuba wariyandikishije muri MTN RWANDA, ufite Konti ya MoKash, kandi warafunguje konti yo kuzigama mu gihe cyagenwe ikaba ikora, nkuko biteganywa mu ngingo ya 5.2;

5.2.2. Amabwiriza yose ahabwa Banki ayisaba gukangura, kugenzura no gutuma Konti yo kuzigama mu gihe cyagenwe ikora, ndetse no kohereza amafaranga avuye/ajya kuri Konti ya MoKash, ajya/avuye kuri Konti yo kuzigama mu gihe cyagenwe, bikorerwa kuri telefone hifashishijwe indangamiterere ya sisistemu yo Konti yo kuzigama mu gihe cyagenwe;

5.2.3. Kugira ngo Konti yawe yo kuzigama mu gihe cyagenwe itangire gukora, ugomba guhitamo ahanditse "Gufungura konti yo kuzigama mu gihe cyagenwe," cyangwa se ahandi ha ngombwa mu ndangamiterere ya sisitemu yo konti yo kuzigama mu gihe cyagenwe, hanyuma ukavana amafaranga ushaka kuzigama ari kuri Konti yawe ya MoKash maze ukayohereza kuri Konti yo kuzigama mu gihe cyagennwe.

5.2.4. Iyo umaze gufungura konti yawe yo kuzigama mu gihe cyagenwe ukanayishyiraho amafaranga, wohererezwa ubutumwa bugufi bwa SMS bukumenyesha ko Konti yawe yafunguwe, umubare w'amafaranga wazigamyeho, ndetse n'igihe cyo cyagenwe kuzigama.

5.2.5. Hashingiwe ku biteganywa n'iyi ngingo ya 5.2, usabwa kutabikuza amafaranga wizigamye igihe cyose cyagenwe cyo kuzigama kitararangira, kuko muri icyo gihe utemerewe kuyabikuza;

5.2.6. Icyo gihe cyagenwe cyo kuzigama nikirangira, Banki izashyira kuri Konti yawe ya MoKash amafaranga wizigamiye yose, hamwe n'inyungu zayo.

5.2.7. Haseguriwe ibyavuzwe haruguru, ushobora kongera ukabitsa andi amafaranga ku yo wabikije mbere kuri Konti yawe yo kuzigama mu gihe cyagenwe, ukagena ikindi gihe cyo kuzigama gitandukanye n'icya mbere. Ayo mafaranga wabikije ushobora kuyabikuza iyo igihe cyayo cyo kuzigama kirangiye nkuko biteganywa n'ingingo ya 5.2 y'aya Mategeko n'Amabwiriza.

5.2.8. Ikibazo cyangwa ikirego cyose cyerekeye Konti yo kuzigama mu gihe cyagenwe gishyikirizwa Banki binyujijwe muri Serivisi ishinzwe ibibazo by'abakiriya muri MTN RWANDA cyangwa amaduka acuruza serivisi zayo zitandukanye.

5.2.9. Haseguriwe ibiteganywa mu ngingo ya 5.2, ushobora kubikuza amafaranga wizigamye mbere y'uko igihe cyagenwe cyo kuzigama kirangira.

5.2.10. Kugira ngo umukiriya ashobore kubikuza amafaranga yazigamye igihe cyagenwe cyo kuzigama kitararangira, agomba kubisaba Banki yifashishije indangamiterere ya sisitemu ya konti yo kuzigama mu gihe cyagenwe, maze agahitamo ahanditse "kubikuza amafaranga" cyangwa ubundi buryo bugaragazwa n'indangamiterere ya sisitemu ya Konti yo kuzigama mu gihe cyagenwe, (yitwa "kubikuza amafaranga" muri iyi nyandiko).

5.2.11. Nyuma y'amasaha mirongo ine n'umunani (48) umukiriya asabye kubikuza amafaranga nkuko biteganywa mu ngingo ibanza, Banki ishyira kuri konti ye isanzwe ya MoKash amafaranga yari yarazigamye hamwe n'inyungu yabyaye kugeza icyo gihe abikurijwe.

5.2.12. Iyo urangije neza gutanga ubusabe bwawe bwo kubikuza amafaranga, Banki ikumenyesha ibinyujije mu butumwa bugufi bwa SMS ko amafaranga wazigamye hamwe n'inyungu yabyaye kugeza icyo gihe, yoherejwe kuri Konti yawe isanzwe ya Mokash. Inyungu kuri iyi konti iri hagati ya 5% na 8% ku mwaka.

5.2.13. Haseguriwe ibiteganywa n'ingingo ya 5.2.16 iri hasi aha, ushobora kureba asigaye kuri Konti yawe yo Kuzigama ukanze ahanditse "Kureba ayo usigaranye" cyangwa ubundi buryo bugaragazwa n'indangamiterere ya sisitemu ya Konti yo kuzigama mu gihe cyagenwe buri muri telefone yawe. Iyo urangije, binyuze muri sisistemu ya USSD, wohererezwa ubutumwa bugufi buhita bugaragara muri telefone yawe cyangwa ubutumwa bwa SMS bukwereka umubare w'amafaranga asigaye kuri Konti yawe yo kuzigama mu gihe cyagenwe

5.3. **Konti y' inguzanyo ya Mokash**

5.3.1. Nka nyiri Konti ya MoKash, nk'uko bitegannywa muri aya Mategeko n'Amabwiriza, ushobora gusaba inguzanyo ya Banki wifashishije indangamiterere ya MoKash iri muri telefone yawe.

5.3.2. Iyo usabye inguzanyo ya Banki, ubusabe bwawe busuzumwa hashingiwe ku buryo inguzanyo za Banki zisanzwe zisuzumwa. Banki mu bushishozi bwayo, ifite uburenganzira busesuye bwo kwemera cyangwa kwanga nta mpamvu ibitangiye, ubusabe bwawe bw'inguzanyo.

5.3.3. Iyo Banki yemeye ubusabe bwawe bwo guhabwa inguzanyo, iguha inguzanyo y'amafaranga agenwa na Banki, mu bushishozi bwayo, ishingiye ku mubare muto ushoboka ungana n'amafaranga igihumbi cy'amanyarwanda (1000Frw), cyangwa ku mubare munini ntarengwa ungana n'amafaranga miliyoni imwe by'amanyarwanda (1.000,000Frw), cyangwa undi mubare wose w'amafaranga muto ushoboka cyangwa munini ntarengwa Banki ishobora kugena mu gihe runaka, mu bushishozi bwayo ("Inguzanyo").

5.3.4. Amafaranga y'inguzanyo ashyirwa kuri konti yawe ya MTN RWANDA MOBILE MONEY, hazirikanywe amafaranga ya serivisi ashobora gukatwa uhawe inguzanyo.

5.3.5. Iyo nguzanyo yishyurwa mu gihe cy'iminsi mirongo itatu (30) uhereye umunsi wayihereweho.

5.3.6. Kubera ko Banki iba yemeye kuguha inguzanyo, wishyura inyungu ingana na 9% y'amafaranga yose y'inguzanyo wahawe ("Inyungu ku nguzanyo"). Izo nyungu ku nguzanyo ugenda uzishyura mu byiciro hamwe n'inguzanyo wafashe. Inyungu ku nguzanyo zigaragaza igiciro cy'inguzanyo kandi zikaba inyungu ku nguzanyo mu birebana n'ibaruramari, amategeko n'umusoro, n'ubwo ziboneka nka "inyungu" muri aya Masezerano no mu butumwa butangirwa umukiriya.

5.3.7. Ushobora gusaba inyongera ku inguzanyo ntarengwa musanzwe muhabwa. Ibi bikorwa mu minsi 20 uhereye igihe wahereweho inguzanyo yambere. Inyungu ingana na 9% niyo izishyurwa ku inyongera mwahawe, yiyongera ku inguzanyo mwari musanzwe mufite. Inguzanyo yishyurwa mu minsi 30 uhereye ku munsi mwahawe inguzanyo.

5.3.8. Uzishyura amafaranga yose y'inyuzanyo ya Banki hamwe n'amafaranga ya serivisi wifashishije Serivisi na Sisitemu ya MTN RWANDA MOBILE MONEY gusa, uretse igihe Banki, mu bushishozi bwayo, yabigena ukundi.

5.3.9. Mu gihe udashoboye kwishyura inguzanyo yose wahawe mu gihe cy'iminsi mirongo itatu (30) uhereye umunsi wayihereweho, Banki ihita yongeraho indi minsi mirongo itatu (30) yo kwishyura amafaranga yose uyigomba y'inguzanyo utarishyura harimo n'inyungu yayo yose.

5.3.10. Kuba Banki yarakwihanganiye ntihite igusaba kwishyura amafaranga yose y'inguzanyo itarishyurwa, ikakongerera igihe cyo kuyishyura nkuko biteganywa n'ingingo ya 5.3.9, uretse kwishyura amafaranga yose y'inguzanyo itarishyurwa ndetse n'inyungu zayo, ugomba kwishyura amafaranga yo kongererwa igihe angana na 9% y'amafaranga y'inguzanyo itarishyurwa ("Amafaranga yo kongererwa igihe cyo kwishyura"). Amafaranga yo kongererwa igihe cyo kwishyura agaragaza igiciro gishya cyo gukomeza inguzanyo kandi akaba inyungu ku mubare w'inguzanyo itarishyurwa mu birebana n'ibaruramari, amategeko n'umusoro, n'ubwo aboneka nka "amafaranga" muri aya Masezerano no mu butumwa butangirwa umukiriya.

5.3.11. Iyo udashoboye kwishyura inguzanyo n'amafaranga yishyurwa serivisi mu gihe cy' iminsi mirongo itandatu (60) uhereye umunsi wahereweho inguzanyo, icyo gihe Banki iba ifite uburenganzira bwo gusesa aya Masezerano no gufunga konti yawe ya MoKash nk'uko biteganywa mu ngingo ya 13, bitabangamiye uburenganzira bwayo ubwo ari bwo bwose buteganywa muri aya masezerano

5.3.12. Banki izafatira amafaranga yawe wabikije kuri Konti ya MoKash nk'ingwate n'ubwishingizi ku mubare w'amafaranga atarishyurwa kandi ugomba kwishyura Banki ku nguzanyo wahawe kuri Konti yawe y'inguzanyo ya MoKash. Muri aya masezerano, wemeye kandi uhamije ko Banki ifite uburenganzira, mu bushishozi bwayo, bwo

kugukumira cyangwa kukubuza kubikuza, igihe icyo ari cyo cyose, amafaranga yawe yose cyangwa igice cyayo ari kuri Konte yawe yo kubitsa ya MoKash, atarenze umubare w'amafaranga usigaje kwishyura kuri Konti yawe y'inguzanyo ya MoKash, kandi ibi ikabikora itaguhaye integuza kandi ukaba utayibiryoza.

5.3.13. Banki ifite kandi uburenganzira bwo guhindura ingingo z'amasezerano agenga inguzanyo, harimo n'amafaranga y'inyungu ku nguzanyo, ariko ikazirikana amategeko n'amabwiriza akurikizwa yashyizweho na Banki Nkuru y'u Rwanda na politiki ngenderwaho ya Banki.

5.3.14. Banki ifite uburenganzira bwo gutanga ingwate no gufatira amafaranga ufite kuri konti yawe yo kubitsa ya MoKash, izindi konti izo arizo zose za MoKash ufite na / cyangwa izindi konti zose ufite muri Banki.

5.3.15. Banki, ifatanyije na MTN, ifite uburenganzira bwo gufatira no kwiyishyura amafaranga ubitse kuri konti yawe ya MTN Mobile Money.

5.3.16. Muri iyi nyandiko, wemeye kandi uhaye Banki uburenganzira busesuye gutangaza, gusubiza, kugira inama, guhanahana no kumenyekanisha amakuru arambuye yerekeye Konti yawe ya MoKash ku Biro bishinzwe uburyo bw 'ihererekanyamakuru ku nguzunyo mu Rwanda nk'uko bisab wa n'amategeko agenga amabanki.

6. AMAFARANGA YISHYURWA

6.1. Muri aya masezerano, wemeye kwishyura amafaranga yose yishyurwa ku bikorwa bijyanye no gukoresha Serivisi.

6.2. Ugomba kwishyura Banki, kandi Banki ifite uburenganzira bwo gukura kuri konti yawe ya MoKash (nta nteguza):

6.2.1. Amafaranga ayo ariyo yose yishyurwa kuri Serivisi;

6.2.2. Amafaranga y'iby'imanza harimo n'igihembo cya avoka n'icy'umukiriya Banki yishyuye kugira ngo igirwe inama mu by'amategeko ku bijyanye na Konti yawe ya MoKash ndetse n'imikoranire yawe na Banki cyangwa andi amafaranga yose Banki yishyuye mu manza, mu bukemurampaka cyangwa mu zindi mpamvu zifitanye isano imikoreshereze ya Konti yawe ya MoKash;

6.2.3. N'andi mafaranga yose yishyurwa kuri serivisi, ayakoreshejwe, imisoro, imifuragiro, amahoro n'amafaranga yose Banki yakoresheje ngo yubahirize ubusabe bwawe.

6.3. Wemeye kwishyura amafaranga yose y'ikiguzi n'amafaranga Banki yakoresheje mu kubona cyangwa kugerageza kubona ubwishyu bw'inguzanyo iyo ari yo yose ugomba kwishyura kuri konti yawe y'inguzanyo ya MoKash

7. RAPORO Y'IBYAKOZWE KURI KONTI

7.1. Ushobora gusaba Banki raporo y'ibyakozwe kuri Konti yawe ya MoKash wifashishije telefone yawe ("Raporo ngufi y'ibyakozwe kuri MoKash").

7.2. Raporo ngufi y'ibyakozwe kuri Konti ya MoKash itanga ibisobanuro birambuye ku bikorwa 5 (bitanu) biheruka (cyangwa undi mubare Banki ishobora kugena w'ibikorwa byakozwe kuri Konti,) gukorwa kuri konti yawe ya MoKash hifashishijwe telefone.

7.3. Raporo ngufi y'ibyakozwe kuri Konti ya MoKash ntishobora koherezwa mu buryo bw'urupapuro rucapye, ahubwo ikohererezwa mu buryo bwa SMS kuri nimero yawe ya telefone igendanwa ya MTN RWANDA yanditse kuri konti yawe ya MTN RWANDA MOBILE MONEY, cyangwa mu bundi buryo bw'ikoranabuhanga Banki ishobora kugena mu bushishozi bwayo. Ni wowe uzishyura amafaranga yose MTN RWANDA yishyuza mu kukugezaho iyo raporo ngufi y'ibyakozwe kuri konti yawe ya MoKash.

7.4. Ushobora kubona raporo ngufi y'ibyakozwe kuri Konti yawe ya MoKash mu nyandiko icapye cyangwa Banki ikaguha raporo irambuye y'ibyakozwe kuri konti yawe mu nyandiko icapye ibinyujije muri Serivisi ya MTN RWANDA yita ku bibazo by'abakiriya. Iyo bigeneze bityo, ni wowe wishyura amafaranga yose yishyuzwa asabwa na Serivisi ya MTN RWANDA yita ku bibazo by'abakiriya kugira ngo iguhe izo raporo zanditse z'ibyakozwe kuri Konti yawe.

7.5. Urestse ikosa ryigaragaza, raporo ngufi y'ibyakozwe kuri konti ya MoKash cyangwa raporo nk'iyo itanzwe na banki yawe y'ibyakozwe kuri Konti yawe ya MoKash, ni ibimenyetso bidashidikanywaho byerekana neza ibyakozwe kuri konti yawe ya MoKash mu gihe cyose kivugwa muri iyo raporo ngufi yibyakozwe kuri Konti yawe ya MoKash cyangwa raporo nk'iyo itanzwe na Banki.

8. UBUBASHA NTAKUKA BANKI IFITE

8.1. Muri aya masezerano, uhaye Banki ububasha ntakuka bwo gukurikiza ibisabwa mu busabe tumwa bwose Banki yakiriye woherejwe (cyangwa bwitwa ko ari wowe ubwohereje) binyuze muri Sisitemu kandi ko ari wowe uzabyirengera, hatitawe ko ubwo butumwa bwaba butoherejwe nawe cyangwa bunyuranyije n'amabwiriza ahoraho wari waratanze;

8.2. Iyo usabye Banki guhagarika ibikorwa cyangwa amabwiriza ayo ari yo yose nyuma y'uko Banki yakiriye ubusabe bwawe, Banki ishobora mu bushishozi bwayo guhagarika icyo gikorwa cyangwa igatesha agaciro ayo mabwiriza, ariko ntihatirwa kubikora.

8.3. Banki ifite uburenganzira bwo kwemera no kubahiriza ubusabe yahawe, nubwo kubera impamvu runaka ubwo busabe bwaba butuzuye cyangwa burimo urujijo, mu gihe, mu bushishozi bwayo, ibona ishobora gukosora amakuru atuzuye cyangwa arimo urujijo akubiye muri ubwo busabe, itabanje kubikumenyesha.

8.4. Banki ifite uburenganzira bwo kubahiriza amabwiriza yatanzwe yerekeye Konti yawe ya MoKash yasabwe n'icyemezo cy'urukiko, urwego rw'ubuyobozi cyangwa ikigo kibifitye ububasha, hakurikijwe amategeko abigenga.

8.5. Mu gihe habayeho kutumvikana uko ariko kose hagati ya mabwiriza ayo ariyo yose n'ubusabe bwawe wahaye Banki ikabwakira, aya Mategeko n'amabwiriza n' ibyo bizibandwaho.

9. IGIKORESHO CY' UMUKIRIYA N'INSHINGANO ZE

9.1. Ni wowe ugomba gutanga amafaranga yo kugura ibikoresho bigufasha kugera kuri sisitemu na serivisi, kandi ugakomeza kubyitaho ngo bimeze gukora neza.

9.2. Ufite inshingano zo kureba ko ibikoresho byawe bikora neza. Banki ntishobora kuryozwa amakosa cyangwa kudakora neza kwatewe n'imikorere mibi y'ibikoresho byawe, cyangwa ngo iryozwe virusi zinjiye muri mudasobwa cyangwa ibindi bibazo nka byo bifitanye isano n'imikoreshereze ya Sisitemu, Serivisi cyangwa ibikoresho. Uzishyura amafaranga yose usabwa kwishyura ibigo biguha Serivisi ikugeza ku muyoboro kandi Banki ntishobora kuryozwa igihombo cyangwa ubukererwe byatewe n'ikindi kigo cyaguhaye Serivisi.

9.3. Ugomba kubahiriza ingigo zose n'imigenzereze bikubiye muri aya Mategeko n'Amabwiriza no mu zindi nyandiko zose wahawe na Banki ku byerekeye imikoreshereze ya Sisitemu na Serivisi ya Mokash.

9.4. Usobanukiwe kandi wemeye ko ufite inshingano zo kubungabunga no gukoresha neza ibikoresho byawe no guhisha umubare wawe w'ibanga wa MTN MOBILE MONEY MU. Ugomba kandi kwirinda ko umubare wawe w'ibanga wa MTN RWANDA MOBILE MONEY umenyekana cyangwa ngo ujye mu baboko y'undi muntu utabifitiye uburenganzira. Banki ntizaryozwa ibyo kuba umubare wawe w'ibanga wa MTN RWANDA MOBILE MONEY wamenywe n'abandi bantu batabifitiye uburenganzira kandi wemeye kwishyura indishyi zose no kutaryoza Banki ibihombo ibyo ari wbyo byose bituruka ku kuba

umubare wawe w'ibanga wa MTN RWANDA MOBILE MONEY wamenyekanye.

9.5. Ugomba gufata ingamba zose zikenewe kugira ngo uhite umenya ko hari umuntu utabyemerewe winjiye muri Sisitemu na serivisi. Kugira ngo ibyo bigerweho, ugomba kugenzura niba ubutumwa bwose bwoherejwe na Banki buhita busuzumwa kandi bukagenzurwa, nawe ubwawe cyangwa mu izina ryawe, vuba uko bishoboka, bukimara kwakirwa, kugira ngo uwaba yinjiye muri Sisitemu atabyemerewe ahite amenyakana.

9.6. Ugomba kwihutira kubimenyesha Banki ubinyujije kuri seriivisi yita ku bibazo by'abakiriya mu gihe:

9.6.1. Ufite impamvu zo gukeka ko umubare wawe w'ibanga wa MTN RWANDA MOBILE MONEY uzwi/ushobora kuba uzwi n'undi muntu utemerewe kuwumenya, bityo utacyizewe; cyangwa

9.6.2. Ufite impamvu zo gukeka ko hari uwakoresheje cyangwa ushobora gukoresha serivisi atabyemerewe kandi ko hashobora kuba hari igikorwa cy'ubujura cyakozwe kuri konti yawe cyangwa hari ibyangijwe.

9.7. Igihe cyose, ugomba kujya wubahiriza amabwiriza y'umutekano Banki igenda ikumenyesha, cyangwa andi mabwiriza ajyanye no gukoresha Serivisi atangwa rimwe na rimwe. Uzi neza ko kutubahiriza amabwiriza y'umutekano aba yatanzwe bishobora gutuma habaho ibikorwa byo kwinjira no gukura amafaranga mu buryo butemewe kuri konti yawe ya MoKash. By'umwihariko, ugomba kwirinda ko gukoresha serivisi, kohereza ubusabe kuri Banki cyangwa ibikorwa bifitanye isano n'ibyo bikorwa n'undi muntu wese utabifitiye uburenganzira.

9.8. Ugomba kwirinda igihe cyose gukoresha serivisi mu buryo bwose bushobora kubangamira Banki.

10. AHO UBURYOZWE BUGARUKIRA

10.1. Banki ntishobora kuryozwa igihombo wagize Banki ntishobora kubazwa cyangwa kuryozwa igihombo cyose wagize biturutse kuri serivisi itameze neza cyangwa itatanzwe bitewe na (a) kudakora neza kw'ibikoresho byawe, cyangwa (b) ikindi kintu cyose cyabaye Banki idafitemo uruhare, hakubiyemo ibyago cyangwa ikosa ridashobora kwirindwa, kuba sisitemu yahagarara, igatinda cyangwa ntikore, iterabwoba cyangwa ibitero by'umwanzi, gupfa kw'ibikoresho, ibura ry'amashanyarazi, ikirere kibi, cyangwa uburyo bw'itumanaho rya leta cyangwa iryigenga butagikora.

10.2 Banki ntishobora kuryozwa igihombo icyo ari cyo cyose wagize cyangwa ibyangiritse bitewe cyangwa bijyanye no:

10.2.1. Kuba udafite amafaranga ahagije kuri konti yawe ya MTN RWANDA MOBILE MONEY cyangwa kuri Konti yawe ya MoKash;

10.2.2. Kuba Sisitemu, telefone yawe, Umuyoboro, Sisitemu ya MTN RWANDA MOBILE Money cyangwa Serivisi za MTN RWANDA MOBILE MONEY byanze gukora, bikora nabi cyangwa byahagaze;

10.2.3. Kuba amafaranga ari kuri konti yawe ya MoKash yafatiriwe biturutse ku cyemezo cy'urukiko cyangwa ikindi cyemezo kibuza kwishyura cyangwa kohereza amafaranga;

10.2.4. Kutabasha gutanga amabwiriza akwiye cyangwa yuzuye yo kwishyura cyangwa kohereza amafaranga wifashishije konti yawe ya MoKash

10.2.5. Kuba hari uwakoresheje Serivisi, Sisitemu cyangwa telefone yawe mu buriganya cyangwa mu buryo butemewe, na

10.2.6. Kuba utubahirije aya Mategeko n'Amabwiriza ndetse n'inyandiko cyangwa amakuru yatanzwe na Banki yerekeye imikoreshereze ya Sisitemu na Serivisi;

10.3. Iyo ku yindi mpamvu iyo ari yo yose itandukanye n'izivugwa harurguru mu gika cya 10.1 cyangwa 10.2, Serivisi zidakora neza cyangwa ntiziboneke, inshingano ya Banki yonyine kuri icyo kibazo ni ugukora ibishoboka kugira ngo Serivisi yongere gukora vuba.

10.4. Uretse ibitegannywa mu gika cya 10.3 ntushobora kuryoza Banki kuba serivisi idakora neza cyangwa itamugeraho, impamvu yaba yabiteye yose.

10.5. Uko byagenda kose, Banki ntishobora kuryozwa kuba utabonye inyungu wari kubona cyangwa ayo yari kuzigama cyangwa igihombo, ibyangiritse, uko byaba bimeze kose n'impamvu yaba yabiteye yose, byaturutse kuri Serivisi mbi cyangwa bifitanye isano na yo, nubwo waba waramenyesheje Banki ko icyo gihombo cyangwa ibyangiritse byashoboraga kubaho.

10.6. Ubwinshingire n'inshingano zose ziteganywa n'amategeko bivanyweho harikijwe ibyemewe n'amategeko.

11. UBURENGANZIRA KU MUTUNGO BWITE MU BY'UBWENGE

Wemeye ko uburenganzira ku mutungo bwite mu by'ubwenge bw'ibiri muri Sisitemu (hamwe n'ivugururwa ryabyo ryose, ibyongewemo cyangwa ibyanonosowe mu gihe runaka) hamwe n'inyandiko zose zifitanye isano na bwo Banki iguha binyuze muri Sisitemu cyangwa Banki ifite mu bushobozi bwayo cyangwa zifitwe n'abandi Banki ifiteho uburenganzira bwo gukoresha no guha uruhushya rwo gukoresha Sisitemu cyangwa inyandiko zavuzwe haruguru. Ntuzarengera uburenganzira ubwo ari bwo bwose bw'umutungo bwite mu by'ubwenge bwavuzwe. Ntiwemerewe kandi kwigana, kongera gukora cyangwa guhindura mu buryo ubwo ari bwo bwose Sisitemu cyangwa inyandiko zijyanye na yo utabanje kubihererwa uruhushya rwanditse na Banki.

12. KUTABAZWA UBURYOZWE

12.1. Kubera ko Banki yubahiriza amabwiriza cyangwa ubusabe bwawe bujyanye na Konti ya MoKash, wemeye kwirengere indishyi ndetse no kwirinda ko hari amafaranga Banki yaryozwa y'igihombo, amafaranga yishyurwa kuri Serivisi, indishyi ku byangiritse, ayakoreshejwe, igihembo, cyangwa ayishyuzwa Banki yamaze kwishyura, cyangwa yishyuzwa cyangwa Banki igomba kwishyura. Bityo, wemeye kandi gukuraho Banki uburyozwe ubwo aribwo bwose bw'igihombo wagira cyangwa indishyi ku byangiritse bitewe n'uko Banki yubahirije amabwiriza cyangwa ubusabe bwawe cyangwa yubahirije ibikubiye muri aya Mategeko n'Amabwiriza.

12.2. Kutabazwa uburyozwe bivugwa mu ngingo ya 12.1 bikubiyemo nanone izi ngingo zikurikira :

12.2.1 Ibisabwa byose, ibiregerwa, ibikorwa, ibihombo n'indishyi by'uburyo bwose bishobora kuryozwa Banki cyangwa ishobora guhura na byo cyangwa guhura n'ingaruka zabyo bitewe n'uko yakoze cyangwa itakoze ibyo yasabwe cyangwa biturutse ku mikorere mibi cyangwa kutaboneka cyangwa kudakora neza kw'ibikoresho cyangwa porogaramu, kubura cyangwa kwangirika kw'amakuru abitse, ibura ry'amashanyarazi, kwangirika kw'ibikoresho bibika amakuru, impanuka kamere, imvururu, ibikorwa byo kwangiza, gusenya, iterabwoba, ikindi kintu cyose kirenze ubushobozi bwa Banki, guhagarika cyangwa kudakora neza kw'imiyoboro y'itumanaho cyangwa biturutse ku kwizera umuntu cyangwa amakuru atari yo, adasomeka, atuzuye cyangwa adahuje n'ukuri akubiye mu busabe ubwo ari bwo bwose bwakiriwe na Banki.

12.2.2. Igihombo cyangwa ibyangiritse byose bishobora guturuka mu buryo ukoresha, wayikoresha nabi cyangwa nabi cyane, porogaramu iri muri telefone yawe, yaba porogaramu ikoresha sisitemu ya telefone, iyo gushakisha kuri interineti cyangwa izindi porogaramu z'ikoranabuhanga izo ari zo zose.

12.2.3. Kuba hari umuntu utabyemerewe wakwinjira muri konte yawe ya MoKash cyangwa akamenya umubare wawe w'ibanga cyangwa agusenya cyangwa akagera ku makuru yawe cyangwa gusenywa cyangwa kwibwa cyangwa kwangirika kw'ibikoresho byawe.

12.2.4. Igihombo cyangwa ibyangiritse byose bitewe no kutubahiriza aya Mategeko n'Amabwiriza cyangwa kuba hatanzwe amakuru atari yo cyangwa igihombo cyangwa ibyangiritse byatewe no kudakora neza kw'ibikoresho na Sisitemu by'ikindi kigo cyangwa serivise yabyo itakugeraho, kuba igikorwa cyo kohereza/kubikuza kitakunze bitewe na serivisi z'ikindi kigo cyangwa igihombo cyose Banki ishobora kugira bitewe no kutubahiriza aya Mategeko n'aya Maabwiriza.

12.2.5. Indishyi zose n'amafaranga yishyurwa Banki ajyanye n'ikirego cyose kirega Banki gisaba indishyi z'igihombo kandi impamvu yabiteye uyifitemo uruhare.

13. KUVUGURURA NO GUSESA AMASEZERANO

13.1. Banki ishobora, igihe icyo ari cyo cyose, ibanje kubikumenyesha, guhagarika cyangwa guhindura amasezerano y'imikoranire ifitanye nawe ikanafunga konti yawe ya MoKash. By'umwihariko, bitabangamiye ikubiye mu ngingo zabanje, Banki ishobora guhagarika inguzanyo yatanze kandi igasaba ko imyenda yose itarishyurwa yishyurwa mu gihe Banki yagennye.

13.2. Haseguriwe uburenganzira Banki ifite bushingiye ku ngingo ya 13.1, Banki ishobora, mu bushishozi bwayo, guhagarika cyangwa gufunga konti yawe ya MoKash igihe:

13.2.1. wakoresheje Konti ya MoKash mu buryo butemewe cyangwa mu gihe Banki ibonye ko habayeho kurengera/gukoresha nabi Serivisi, kudakurikiza ibyagenwe, uburiganya cyangwa ibisa n'uburiganya mu buryo ukoresha Serivisi;

13.2.2. konti yawe ya MTN RWANDA MOBILE MONEY cyangwa amasezerano ufitanye na MTN RWANDA byahagaritswe, ku mpamvu iyo ari yo yose;

13.2.3. Banki igomba cyangwa isabwe kubahiriza itegeko, icyemekezo cyangwa inama zitanzwe na leta, urukiko, urwego ngenzuramikorere cyangwa urundi rwego rubifitiye ububasha;

13.2.4. Banki ifite impamvu zifatika zo gukeka cyangwa kumva ko utubahirije aya Mategeko n'Amabwiriza (harimo no kutishyura amafaranga y'inguzanyo utarishyura, niba ahari);

13.2.5. ari ngomba ko habaho uko guhagarika cyangwa guhindura kubera ibibazo bya tekiniki cyangwa ku bw'impamvu z'umutekano;

13.2.6. koroshya kuvugurura cyangwa kuzamura ibikubiyemo cyangwa ibiranga Serivisi buri gihe;

13.2.7. umaze igihe runaka cyagenwe na Banki, mu bushishozi bwayo, udakoresha konti yawe; cyangwa

13.2.8. Banki ifashe icyemezo cyo guhagarika cyangwa kureka gutanga Serivisi ku bw'impamvu z'ubucuruzi cyangwa indi mpamvu yose Banki ishobora kugena mu bushishozi bwayo.

13.3. Ushobora gufunga konte yawe ya MoKash igihe icyo ari cyo cyose binyuze kuri Serivisi ishinzwe ibibazo by'abakiriya ya MTN RWANDA.

13.4. Niba hari amafaranga asigaye kuri konti yawe ya MoKash mu gihe cyo kuyifunga, tuzayagusubiza, havanyweho amafaranga yishyurwa kuri serivisi. Niba kandi mu gihe cyo gufunga Konti yawe ya MoKash hari amafaranga utarishyura kuri konti yawe y'inguzanyo ya MoKash, wemeye guhita utwishyura amafaranga yose utugomba.

13.5. Gusesa amasezerano ntibikuraho uburenganzira n'inshingano buri ruhande rutarubahiriza.

13.6. Mu gihe Banki yakiriye itangazo riyimenyesha ko utakiriho, ntihatirwa kwemerera umuntu uwo ari we wese kugira igikorwa akora kuri konti yawe ya MoKash cyangwa ngo avaneho, keretse iyo hagaragajwe amabaruwa y'ubuyobozi cyangwa byemejwe n'abahagarariye amategeko mu buryo bwemewe n'urukiko.

14. GUTANGA AMAKURU

14.1. Muri aya masezerano, wemeye kandi wemereye Banki gutangaza, kwakira cyangwa gukoresha amakuru yawe bwite cyangwa amakuru ajyanye na konti yawe ya MoKash na raporo irambuye y'uburyo ukoresha Serivisi:

14.1.1. ahawe cyangwa avuye ku rwego rwo mu gihugu cyangwa mpuzamahanga rushinzwe ishyirwa mu bikorwa ry'amategeko cyangwa urwego ngenzuramikorere cyangwa ikigo cya Leta bibifitiye ububasha kugira ngo bifashe mu gukumira, gutahura, gukora iperereza n'ikurikiranacyaha ku bikorwa by'ubugizi bwa nabi cyangwa uburiganya;

14.1.2. kubatanga serivisi, abahuza, abakozi cyangwa indi sosiyete iyo ari yo yose ishobora kuba cyangwa ari imwe mu sosiyete akorana na Banki cyangwa ifite imigabane muri Banki ku mpamvu z'ubucuruzi zishyize mu gaciro zijyanye na Serivisi;

14.1.3. ku biro bitanga amakuru ku myenda

14.1.4. ku bavoka, abagenzuzi b'imari cyangwa abandi bajyanama babigize umwuga ba Banki cyangwa mu rukiko urwo ari rwo rwose cyangwa urukiko nkemurampaka mu rwego rw'imanza cyangwa ubugenzuzi;

14.1.5. kuri MTN RWANDA mu bijyanye na serivisi za MTN RWANDA MOBILE MONEY na Serivisi;

14.1.6. mu bikorwa bishyize mu gaciro by'ubucuruzi bijyanye no gukoresha Serivisi, nk'ibikorwa byo kwamamaza no gukora ubushakashatsi; no

14.1.7. mu bikorwa byubucuruzi, birimo kugenzura ubuziranenge, amahugurwa no gukoresha neza sisitemu.

15. IBINDI

15.1. Aya Mategeko n'Amabwiriza (ashobora kuvugururwa mu gihe runaka) bigize amasezerano yemewe n'amategeko ugomba kubahiriza wowe n'abazungura bawe.

15.2. Ntushobora kwegurira undi muntu aya masezerano n'uburenganzira cyangwa inshingano ziyakubiyemo.

15.3. Banki ishobora guhindura cyangwa kuvugurura aya Mategeko n'Amabwiriza ndetse n'amafaranga yishyurwa kuri serivisi. Ivugurura cyangwa ihinduka iryo ari ryo ryose rishobora gutangazwa ku byapa cyangwa mu dutabo duto tuboneka ku biro by'abajenti ba MTN RWANDA, mu binyamakuru byandikwa buri munsi, ku rubuga rwa Banki cyangwa ku rubuga rwa MTN RWANDA cyangwa mu bundi buryo bwose bwagenwe na Banki, kandi iryo vugurura cyangwa ihinduka rihita ritangira gukurikizwa rikimara gutangazwa.

15.4. Kuba wareka cyangwa watinda gukoresha uburenganzira cyangwa umuti wo gukemura ikibazo bushingiye kuri aya masezerano, cyangwa Banki na yo ikabigenza ityo, ibyo ntibivuze ko uretse ubwo burenganzira, kandi gukoresha incuro imwe ubwo burenganzira cyangwa uwo muti wo gukemura ikibazo cyangwa ukabukoresha igice, ntibibuza ko wazongera kubukoresha ikindi gihe, cyangwa ngo bikubuze gukoresha ubundi burenganzira bwose cyangwa umuti wakemura ikibazo.

15.5. Uburenganzira n'uburyo bwo gukemura ibibazo biteganijwe muri iyi nyandiko biruzuzanya kandi ntibikuraho uburenganzira n'uburyo bwo gukemura ibibazo buteganijwe n'amategeko.

15.6. Niba umwe mu ngingo zose z'aya Mategeko n'Amabwiriza itaye agaciro cyangwa ikaba itakoreshwa mu bukemurampaka, mu rukiko cyangwa mu rwego rw'ubuyobozi rwagenwe mu buryo bukurikije amategeko kandi rubifitiye ububasha, kuba iyo ngingo yataye agaciro cyangwa itakoreshwa ntibishobora kugira ingaruka ku ngingo zisigaye z'aya masezerano.

15.7. Rimwe na rimwe, Banki ishobora kugira icyo yongera cyangwa ihindura muri aya Mategeko n'Amabwiriza, ukabimenyeshwa mu itangazo rinyujijwe mu binyamakuru nkuko biteganijwe mu gika cya 15.3. Ibyo ugomba kubyubahiriza nk'aho byari bikubiye muri aya Mategeko n'Amabwiriza.

16. KUMENYESHA

16.1. Banki ishobora kohereza amakuru yerekeye Konti ya MoKash ikoresheje SMS kuri nimero ya terefone igendanwa ya MTN RWANDA yanditse kuri Konti yawe ya MTN RWANDA MOBILE MONEY.

16.2. Wemeye ko nta kirego urega Banki uyisaba ku ndishyi zikomoka ku gihombo, gutinda, kutumvikana, mutilations, kwisubiramo cyangwa ibindi bitagenze neza bitewe no kohereza ubutumwa bujyanye na Konti ya MoKash.

17. GUKEMURA AMAKIMBIRANE, UBUBASHA N'UBUKEMURAMPAKA

17.1. Ushobora guhamagara serivisi ishinzwe ibibazo by'abakiriya ya MTN RWANDA kugira ngo ubagezeho ikibazo, ikirego cyangwa ibitagenda neza kuri konte ya MoKash.

17.2. Impaka zose zavutse cyangwa zijyanye n'aya masezerano zitakemuwe na serivisi ishinzwe ibibazo by'abakiriya ya MTN RWANDA bishyikirizwa urukiko rubifitiye ububasha mu Rwanda.

17.3. Hakurikijwe ibiteganywa n'amategeko, icyemezo cy'abakemurampaka kizaba ni ntakuka, ntikijuririrwa kandi kigomba kubahirizwa na buri ruhande.

17.4. Aya masezerano azagengwa kandi asobanurwe hakurikijwe amategeko ya Repubulika y'u RWANDA.