



# GUSABA PREPAID CARD - UTARI UMUKIRIYA

IZINA RY'ISHAMI				
JYEWE	ndifuza kubasaba ikarita ya VISA Prepaid <input type="checkbox"/>			
Ikarita ya MASTER Prepaid <input type="checkbox"/>	muri I & M Bank (Rwanda)			
PLC mushingiye ku makuru akurikira:				
AMAKURU YEREKEYE UMUKIRIYA KU GITI CYE				
Amazina yombi			Nº de téléphone	
Igitsina	Gabo <input type="checkbox"/> Gore <input type="checkbox"/> Irangamimerere	Yarashyingiwe <input type="checkbox"/> Ingaragu <input type="checkbox"/> Yaratandukanye <input type="checkbox"/> Umupfakazi <input type="checkbox"/>		
Ubwenegihugu		Kuba atuye/ adatuye	Aratuye <input type="checkbox"/> Ntabwo atuye <input type="checkbox"/>	
Umuhanda		Umudugudu		
Akagari		Akarere		
Umurenge		Intara		
Igihugu		Aho yavukiye		
Igihe yavukiye		Nº za Telefone igandanwa		
Aderesi Imeyili				
Nº y'Indangamuntu/ Pasiporo:		Igihe yatangiwe	<input type="checkbox"/>	Igihe izarangirira <input type="checkbox"/>
Izina ry'uwo bashakanye				
Nº za telefone igandanwa z'uwo bashakanye			Umubare w'abo atunze	
IBYEREKERANYE N'AKAZI AKORA				
Izina ry'Umukoresha / Ikigo cy'ubucuruzi/ Sosiyete :				
<input type="checkbox"/> Mfite umushahara Umushahara w'ukwezi / Amafaranga yinjiza ku kwezi			<input type="checkbox"/> Ndikorera <input type="checkbox"/> 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:				
<input type="checkbox"/> Uwo twashakanye	<input type="checkbox"/> Umubyeyi	<input type="checkbox"/> Umuhungu/Umukobwa	<input type="checkbox"/> Umuvandimwe	<input type="checkbox"/> Undi. Sobanura
Amazina yombi				
Ubwenegihugu			Igihe yavukiye	
Igitsina	<input type="checkbox"/> Gabo <input type="checkbox"/> Gore	Nº y'Indangamuntu/Pasiporo:		
Aderesi Imeyili			Nº ya telefone igandanwa	
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	
Byinjjwe na		Byemejwe na	
Itariki		Itariki	
Inyuguti zibanza z'Amazina		Inyuguti zibanza z'Amazina	



## AMATEGEKO N'AMABWIRIZA AGENGA AMAKARITA YA PREPAID YONGERWAMO

- Dukurikije ko I&M Bank (Rwanda) Plc. (yitwa Banki muri aya masezerano iha amakarita ya Banki abakirira bayo iyo bayasabye kandi ikakira ubusabe bwabo.
- Dukurikije ko abakirira 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 guhindura igihe icyo ari cyo cyose; bakamenyesha iby'izo mpinduka mu minsi 30 mbere y'uko zibaho; iyo abakirira badasubije ayo makarita mu minsi 15 bakimara kubimenyesha, bifatwa nk'aho bemeye izo mpinduka zavuzwe kandi ko bazazikurikiza.
- Dukurikije ko BANKI ifite uburenganzira bwo gusesa aya masezerano bigahita bishyirwe mu bikorwa aka kanya iyo Nyirikarita akoza ikosa rikomeye cyangwa arenze ku nshingano iyo ari yo yose ashinzwe mu rwego rw/aya masezerano.

### 1. Bisobanuro 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'luzamurongo cy'Ikarita yo kwishyurana ni igiciro gikoreshwa n'Utanga Serivisi kugirango ahindure amafaranga y'ibikorwa mo umubare w'amafaranga ishyurwa cyangwa umubare w'amafaranga asabwa.
- "Konti y'Ikarita ya Prepaid"** bisobanura konti idasanze ijyanye n'amakarita yihariye ya prepaid ihabwa Nyirikarita.
- "Nyirikarita"** bisobanura umukirisha wahawo Ikarita ya BANKI imwe cyangwa nyinshi kandi ufite Konti y'Ikarita ya Prepaid yafunguze mu izina rye.
- "Umubare w'lbangi"** bisobanura Umubare w'lbangi Uranga Umuntu ku Giti cye BANKI iha Nyirikarita.
- "ATM"** bisobanura Imashini iha abakirira amafaranga.
- "POS"** Imashini ishyurwaho 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 amafaranga mu mabanki.

### 2. Icyo icyi 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 ikimyenyetso kimeze nk'ikiri ku Ikarita ye. abo
- Kubikuza amafaranga y'noti mu Rwanda mu mafaranga yo mu Rwanda no hanze mu mafaranga akoreshwa mu gihugu agezemmo mu mabanki ahuriye mu muryango umwe na I&M Bank, mu bigo by'imari no ku mashini z'ATM werekanye ibi bimyenyetso bikurikira: MasterCard na/cyangwa ikimyenyetso 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 Umukirisha Umubare w'lbangi, ikawumumenyesha mu ibanga kandi akaba abasha kuuhindurira ku ishami iryo ari ryo ryose rya Banki. Ibi bikorwa iyo banki yakiriye ifishi yo guhindura umubare w'lbangi yashyizweho umukono mu buryo bwemewe.

### 3. Umubare w'lbangi

- Nyirikarita ahabwa umubare w'lbangi na BANKI akawumumenyesha mu ibanga kandi aba ashobora kuuhindurira ku ishami iryo ari ryo ryose rya Banki. Ibi bikorwa iyo banki yakiriye ifishi isaba guhindura umubare w'lbangi yashyizweho umukono mu buryo bwemewe.

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

### 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:
  - Ishobora kugena umubare ntarengwa w'amafaranga nyirikarita ashobora Kongera gushyira ku Ikarita;
  - Ishobora kugena umubare w'inshuro Ikarita iba ishobora Kongera gushyirwaho amafaranga;
  - 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 yatangije 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 bunyurange n'ubwo Ikarita iba isanzwe ikoresha, igiciro cy'ivunjisha gikoreshwa ni igiciro BANKI igurishirizaho iyo faranga cyangwa igiciro cy'ihurizwa hamwe ry'ibiciro byombi kandi icyo giciro gishobora guhindura umunsu ku wundi cyangwa kigahindura kensi mu muni umwe ubwabo.
  - Iyo nyirikarita ari ntawuhari, umuntu wese ubifitye ububasha ashobora Kongera gushyira amafaranga ku Ikarita.
  - Iyo igikoresho cyo mu rwego rw'imari cyakoreshheje kimaze kwishyurwa, amafaranga yongeye gushyirwa ku Ikarita aba ashobora gukoreshwa na Nyirikarita umunsu ukurikiraho usibye amafaranga ya serivisi asabwa.
  - Amafaranga abitswa hifashishijwe sheki na Nyirikarita ashayirwa ku Ikarita gusa igihe iyo sheki imaze kwishyurwa.

### 5. Imikoreshereye y'Ikarita

- Amafaranga ya buri gikorwa cyose gikorwa hakoreshheje 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 igakoreshwana n'abantu batabifitiye uburenganzira.
- Nyirikarita yiye meje gufata ingamba zishoboka zose zigamije kubaza 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.

- Amafaranja 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 Kubikuza hakoresheje Ikarita

- BANKI ishobora gukoresha ubushishozi bwayo hanyuma ikagena umubare w'amafaranga ashobora gukoreshwa mu gukora igikorwa runaka gikorwa hifashishijwe Ikarita ku muni cyangwa mu gihe runaka.
- Ikarita ya Prepaid igenerwa umubare ntarengwa w'amafaranga nyirikarita ashobora gukoresha ayikoresheje buri muni. Nyirikarita amenyesha uwo umubare w'amafaranga ntarengwa kandi BANKI ifite uburenganzira bwo guhindura uwo umubare w'amafaranga igihe icyo ari cyo cyose.
- Banki iboneyeho kumenyesha Nyirikarita ko Imashini z'ATM cyangwa ibigo by'ubucuruze nabyo bishobora gushyiraho umubare ntarengwa cyangwa kugabanya umubare w'lbangi n'uwan'amafaranga ashobora gukoreshwa hakoresheje iyo karita. Kubera iyo mpamvu, Banki ntabwo yishingira umubare ntarengwa cyangwa igabanya ryo'ingano y'amafaranga cyangwa.

### 7. Ingingo zihariye ziyanye 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 maferanga kuri Konti y'Ikarita ya Prepaid ya Nyirikarita.
- BANKI, uko byagenda kose, ntabwo iroyozwa ibyerekereye n'imikore mibi, gupfa bya hato na hato cyangwa imikore 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 aokesheje Ikarita kugirango abone amafaranga, ashayira 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 hejur, yaba yashyizweho umukono cyangwa itashyizweho umukono na Nyirikarita.

### 9. Kwishyura ibicuruzwa na serivisi

- Ubwishyu bugaragaza n'inyandiko igaragaza ibyagurishijwe itangwa n'umucuruzi kandi ikaba yashyizweho umukono mu buryo bwemewe na Nyirikarita.
- Nyirikarita ashayira umukono ku nyandiko igaragaza ibyagurishijwe iyo aokesheje Ikarita agura ibantu na serivisi. Arik, iyo atabikoze ntabwo bikuraho ko BANKI iba yaramwishiye ibyo bicuruzwa cyangwa serivisi binyuze mu gukoreshwa Ikarita, kandi resi y'imashini igurishirizaho ibicuruzwa (POS) iha BANKI uburenganzira bwo gukora ubwishyu bwavuzwe hejur, yaba yashyizweho umukono cyangwa itashyizweho umukono na Nyirikarita.
- Ibibazo byose cyangwa amakimbirane aboneka hagati ya nyirikarita n'ugemura ibicuruzwa cyangwa utanga serivisi zatanzwe hakoresheje Ikarita bifatwa nk'ibidafite aho biihuri n'ikbazoo cya BANKI n'uburenganzira bwayo bwo kwishyurwa na Nyirikarita ku byerekereye n'ibyo bicuruzwa cyangwa izo serivisi. Uko byagenda kose, ntacyo nyirikarita ashobora kwishyura 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 hakoresheje Ikarita cyangwa nomero y'iyo karita. Iyo bigenze gutyo,

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

- BANKI ntabwo iroyowa 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 tanyanzwe 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 uwokwo bw'ifaranga rikoreshwa kuri konti ya Nyirikonti, umbare w'amafaranga y'igikorwa uhindurwa mu bwoko bw'ifaranga bukoreshwa kuri konti y'ikarita ku Giciro cy'luzamurongo cy'ikarita yo kwishyurana, iyo bishoboka, noneho bigakorwa ku giciro ya BANKI kiba kigewehe ku itariki icyo gikorwa kibereyeho.

#### 11. Ibyerekeranye n'itakara cyangwa iyibwa ry'ikarita

- Nyirikarita agomba guhita amenyesha BANKI anyuze kuri numero ya telefone ya santarari yayo ya 3227 ikora amasaha 24 kuri 24 cyangwa kuri numero + 250 788 162 006 cyangwa akaja ku ishami rya BANKI rimwegereye ibyerekeranye n'ibura cyangwa iyibwa ry'ikarita ye, harimo n'itwarwa ryayo kabone n'yo byabikozwe n'umwe mu bagize umuryango wa nyirikarita.
- Iyo menyesha, kugirango ridapfa ubusa, rigomba kwemezwa mu nyandiko mu buryo bukurikira:  
(i) Iyo gutakara, kwibwa, cyangwa guuke ka ikarita yibwi mu gihugu, nyirikarita agomba kuzu ifishi isaba guhindura iyo karita itangwa na Banki, akiyishyiraho umukono kandi akayitangira ku gitit cye. Muri urwo rwego, Nyirikarita agomba kugaragaza Indangamantu cyangwa pasiporo ye.
- Iyo ikarita itakaye, yibwe cyangwa habayeho guuke ka yibwe, BANKI ishobora gusaba Nyirikarita kubimenyesha polisi no gushyikiriza Banki gihamya ko iyo menyesha ryabayeho.
- BANKI nta na rimwe ishobora kuryozwa mu buryo ubwo ari bwo bwose igihombo cyangwa ibyangiritsite bitewe n'imenyeshwa ryakozwe hifashishijwe imeyili, telephone cyangwa bikozwe mu bundi buryo bidakozwe na nyirikarita na/cyangwa bitemeje mu nyandiko nk'uko bitemganya mu gice cya 11 cy'igika cya mbere kigaragara hejur.
- Kumenyesha iby'itakara, iyibwa, cyangwa ibijyanye no guuke ka ikarita yibwe cyangwa yatwawe nta na rimwe bigira ingaruka ku bikorwa ibyo ari byo byose byakozwe mbere y'uko iyo menyesha rikorwa cyangwa ku bikorwa bybarangije gukemurwa na BANKI.

#### 12. Igihe Ikarita ikomeza kugira agaciro

- Ikarita ikomeza kugira agaciro guhera igihe itangiwe kugeza ku munsi wa nyuma izarangiraho 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 kuyivugurira igihe irangiye bitabaye ngombwa ko isobanura impamvu ifashe icyo cyemezo. Nyirikarita, iyo bigenze gutyo arekeraho gukoresha iyo Karita uhoreye igihe abisabiwe kandi akayisubiza BANKI vuba bishoboka. Ibyo bisabwa Nyirikarita.
- Nk'uko bitemganya 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 kwishyura iyo amafaranga aba agomba kwishyurwa atishyuwe.
- Iyo Nyirikarita apfowe cyangwa ahombye cyangwa iyo akoze igikorwa icyo ari cyo cyose gihibanye na rimwe mu mategeko n'amabwiriza agenga aya masezerano akesreshwa, 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 izarangiraho wanditswe ku ikarita.
- Nyirikarita afite inshingano zo gushanyaguza ikarita yarangije ayikatamo ibice mu murongo wa rukurizi (magnetic).
- Ikarita yose yarangije igihe ntabwo ihita ivuguruwa ako kanya nyirikarita agomba gusaba ikarita nshya akurikije uko abyumva. Arikoo, 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 bikerikira:

  1. Abikuza amafaranga kuri ATM (hakurikije umbare ntarengwa w'amafaranga yemerewe kubikuza kuri ATM)
  2. Asaba gusubizwa amafaranga ku lshami rya Banki
  3. Asaba guhagarika ibikorwa bikorwa hakoreshejwe ikarita nk'uko bitemganya 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 hashingiye ku Giciro cyo Kugura iyo faranga kigewehe kimanitse kuri BANKI kuhweho amafaranga ya serivisi asabwa.
- Nyirikarita afite inshingano zo kwishyura amafaranga aba asigaye ku ikarita iyo ikarita irangiye nk'uko bitemganya mu rya mategeko n'amabwiriza.

#### 14. Ibyerekeranye no kubika inyandiko n'amakuru arebana n'ibikura bikorwa hifashishijwe amakarita- igihe ntarengwa cyo gutanga ibikazo

- Nyirikarita abimenesha BANKI hakiri kare bishoboka igihe asanze hari ikintu kitari cyo mu nyandiko ya Banki igaragaza imikoreshereye ya konti ye. Nta kibazo cyangwa igikorwa icyo ari cyo cyose kijyanye n'igikorwa cyakozwe kuri konti gishobora kwakirwa nyuma y'minsi 45 uhoreye igihe iyo nyandiko igaragaza imikoreshereye ya konti icyo gikorwa cyanditsemo yasohokeye.
- Iyo Nyirikonti atanze ikikazo, BANKI ikurikiza amabwiriza yashiyizweho 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 bibaya ngombwa, bwo guha banki y'ubucuruzi, ikigo cy'imari icyo ari cyo cyose cyangwa umucuruze, amakuru ayo ari yo yose yerekeranye na Nyirikarita iyo akesreshwa ikarita ye nabi cyangwa mu buriganya cyangwa hagamijwe kuyigurazu igihe yatakaye cyangwa yibwe.
- BANKI ifite uburenganzira, hakurikije amategeko n'amabwirizay'IGHUGU akurikizwa, bwo guha ikindi kigo icyo ari cyo cyose amakuru yose yerekeranye na Nyirikarita.
- BANKI ishobora 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 abimenesha 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 bunyujije kuri imeyili/ubutumwa bugufi bugezwa kuri aderesi ya nyuma izwi no kuri nomero ya telephone Nyirikarita hayahye 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 impamrui 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 yanditsye y'iminsi 30 no kubitangaza ku rubuga rwa yo rwa interineti, guhindura amategeko n'amabwiriza akubye muri aya masezerano harimo ijanisha ry'in'yungu, amafaranga ya serivisi n'andi mafaranga asabwa, itariki inyandiko igaragaza imikoreshereye ya konti ikorweraho cyangwa igashyiraho amategeko mashya. Nyirikarita ukoresha iyi karita nyuma yo kumeneyshwa ibyerekeranye n'impinduka cyangwa ntasubize ilkarita ye Banki mu minsi 15 amaze kumeneyshwa ibyerekeranye n'zo mpinduka afatwa nk'uweremye izo mpinduka kandi aba agomba kuzikurikiza.
- Iyo habayeho mpinduka nyinshi mu gihe cy'amezi 12 zatumwa bikorwa, BANKI ishobora guha Nyirikarita inyandiko ihurijwe hamwe y'zo 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 ajyane 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 akaja kuri ATM y'ishami rimwegereye.

#### 20. Kwakira amafaranga arenga kuyagombaga gushyirwa ku ikarita

- Uko byagende kose iyo yakirije 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 hakurikije amategeko n'amabwiriza ashirwaho 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 atananga 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 hakurikije ibiciro byashyizweho na banku 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 \_\_\_\_\_