AMATEGEKO N'AMABWIRIZA AGENGA UBURYO BWO GUSABA NO GUKORESHA SERIVISI Y'INGUZANYO YA MoFaya

1. AMASEZERANO

1.1. Aya masezerano akubiyemo amategeko n'amabwiriza yose agenga imibanire hagati yawe (Umukiriya/Usaba inguzanyo), Mobile Money Rwanda Limited (yitwa MMRL muri aya mategeko n'amabwiriza) na BPR Plc (yitwa Banki muri aya mategeko n'amabwiriza). Aya mategeko n'amabwiriza, kimwe n'impinduka zayo cyangwa ivugururwa ryayo, bishobora kuboneka ku rubuga rwacu rwa murandasi: https://www.mtn.co.rw/momo-terms/. Kopi yayo mu mpapuro iboneka aho dutangira serivisi kandi atangira gukurikizwa ku munsi atangarijweho. Nukomeza gukoresha serivisi za MoFaya, uzafatwa nk'uwemeye aya mategeko n'amabwiriza.

1.2. Aya Mategeko n'Amabwiriza ("Amabwiriza y'Imikoreshereze") arakureba kandi atangira gukurikizwa iyo uhisemo gukoresha Serivisi ya MoFaya unyuze mu miyoboro ya Serivisi ya Mobile Money (MoMo).

2. IBISOBANURO BY'AMAGAMBO

2.1. Muri aya Mategeko n'Amabwiriza, amagambo akurikira (uretse aho yumvikana ukundi bitewe n'aho akoreshejwe) afite ibisobanuro bikurikira:

2.1.1. "MoFaya" bivuga uburyo bwo guha inguzanyo abakoresha serivisi za Mobile Money Rwanda Ltd, hakurikijwe aya Mategeko n'Amabwiriza.

2.1.2. "Amasezerano" bivuga aya Mategeko n'Amabwiriza n'impinduka zizajya ziyakorwaho mu bihe bitandukanye.

2.1.3. "Amafaranga atarishyurwa" bivuga amafaranga yose y'inguzanyo, aya serivisi zerekeye inguzanyo n'ay'indishyi atarishyurwa nyuma y'igihe cyagenwe cyo kwishyuramo inguzanyo.

2.1.4. "Ibiro by'amakuru ku myenda" cyangwa "CRB" bivuga ibiro byemewe n'amategeko y'u Rwanda bifite mu nshingano gukusanya amakuru ajyanye n'imyenda y'abakiriya no kuyasangiza abandi.

2.1.5. "Umukiriya" bivuga umuntu wese wiyandikishije kugira ngo akoreshe iyi Serivisi kandi wemeye aya Mategeko n'Amabwiriza.

2.1.6. "Ishami ryita ku bakiriya" bivuga ishami rya MTN rishinzwe serivisi ya MoFaya hakurikijwe aya Mategeko n'Amabwiriza.

2.1.7. "Agaciro koranabuhanga" bivuga agaciro koranabuhanga gashyirwaho na MMRL, gakoreshwa mu rwego rwa Mobile Money kandi gafite amafaranga ahwanye na ko.

2.1.8. "Igikoresho" bivuga telefone yawe ngendanwa, Simukadi ikoresha serivisi ya Mobile Money cyangwa ikindi gikoresho kigufasha kubona umuyoboro iyo gifatanyije n'ibindi.

2.1.9. "Igihe cyo kwishyura" bivuga igihe cyemeranyijwe cyo kwishyura inguzanyo yose, gishobora kuba iminsi irindwi (7), cumi n'ine (14) cyangwa mirongo itatu (30) uhereye ku munsi inguzanyo yatangiweho bwa mbere. Hagamijwe kwirinda urujijo no kunyuranya n'ibiteganywa ahandi muri aya Masezerano, inguzanyo ikwiye guhita yishyurwa igihe amafaranga ashyizwe kuri Konti ya MoMo mu rwego rw'iyi Serivisi, icyakora ntigomba kurenza iminsi mirongo itatu (30) nyuma yo gutangwa. Igihe cyo kwishyura ntigihinduka n'iyo habayeho gusaba indi nguzanyo kugeza igihe inguzanyo yose yishyuwe burundu.

2.1.10. "Amafaranga ya Serivisi" cyangwa "Amafaranga y'ibikorwa by'ubucuruzi" bivuga amafaranga asabwa ku nguzanyo atangazwa mu gihe runaka hakurikijwe aya Mategeko n'Amabwiriza, kandi akubiyemo amafaranga y'inyongera n'imisoro iteganywa n'amategeko y'igihugu. Aya mafaranga ashobora guhinduka igihe icyo ari cyo cyose byemejwe na MMRL na Banki, ariko hagomba gutangwa integuza y'iminsi 30 nk'uko biteganywa n'amategeko n'amabwiriza agenga iyi Serivisi.

2.1.11. "Inyungu mu gihe cy'inguzanyo" bivuga amafaranga cyangwa ijanisha bisabwa ku nguzanyo igihe cyose itanzwe. Aya mafaranga asabwa buri gihe iyo inguzanyo itanzwe.

2.1.12. "MMRL" cyangwa "MoMo" bivuga Mobile Money Rwanda Limited, isosiyete yigenga yanditswe muri Repubulika y'u Rwanda nk'isosiyete ifite uburyozwe buhinnye hakurikijwe Itegeko rigenga amasosiyete y'ubucuruzi.

2.1.13. "Guverinoma" bivuga Guverinoma ya Repubulika y'u Rwanda.

2.1.14. "Amafaranga ntarengwa ya MoFaya" bivuga amafaranga ntarengwa y'inguzanyo wemerewe guhabwa muri Serivisi, nk'uko tuyagusobanurira, tukayashyiraho kandi tuyakumenyesha mu bihe bitandukanye, hashingiwe ku myitwarire yawe mu kwishyura.

2.1.15. "Kwishyura" bivuga kwishyura amafaranga yose agomba kwishyurwa muri iyi Serivisi nk'uko bisobanurwa muri aya Mategeko n'Amabwiriza, harimo kwishyura inguzanyo n'amafaranga ya serivisi.

2.1.16. "Banki" bivuga BPR Plc, isosiyete ihamagarira rubanda kuguramo imigabane ifite uburyozwe buhinnye yanditswe muri Repubulika y'u Rwanda hakurikijwe Itegeko rigenga amasosiyete y'ubucuruzi kandi yemewe na Banki Nkuru y'u Rwanda (BNR) itanga serivisi zitangazwa ku rubuga rwacu rwa murandasi.

2.1.17. "Serivisi ya MoMo" bivuga serivisi ya Mobile Money igufasha gushyira amafaranga kuri Konti yawe ya MoMo, ukabasha kohereza no kwakira amafaranga, kubona inguzanyo no kuzigama ukoresheje sisitemu ya MoMo.

2.1.18. "Sisitemu ya MoMo" bivuga urubuga rwa tekiniki rukoreshwa na MMRL mu Rwanda, rutanga Serivisi za MoMo rukoresheje Umuyoboro.

2.1.19. "Umubare w'ibanga wa MoMo" bivuga umubare wawe w'ibanga, ari wo kode wihitiramo ukoresha kugira ngo winjire muri Konti yawe ya MoMo kandi uyikoreshe, nk'uko biteganywa n'Amategeko n'Amabwiriza agenga abakoresha Serivisi za MoMo.

2.1.20. "Umufatabuguzi wa MoMo" bivuga umuntu wese wiyandikishije mu buryo bwemewe kugira ngo akoreshe Sisitemu ya MoMo mu kohereza, kwakira cyangwa kwishyura amafaranga.

2.1.21. "Umuyoboro" bivuga sisitemu mpuzamahanga y'itumanaho rigendanwa ikoreshwa na MTN Rwandacell Plc (MTN) muri Repubulika y'u Rwanda.

2.1.22. "Ubusabe" bivuga ubusabe cyangwa amabwiriza ushyikiriza cyangwa witwa ko washyikirije abatanga serivisi binyuze mu Muyoboro na Sisitemu ku buryo abatanga serivisi bemerewe kubigenderaho bagakora icyo basabwa.

2.1.23. "Simukadi" bivuga intima iriho amakuru y'umukiriya, igufasha gukoresha Umuyoboro no gukoresha Serivisi ya MoMo iyo ukoresheje igikoresho ngendanwa gikwiye.

2.1.24. "SMS" bivuga serivisi y'ubutumwa bugufi ivana ubutumwa bwanditse ku gikoresho kimwe ngendanwa cy'itumanaho ikabujyana ku kindi.

2.1.25. "Amafaranga ya MoMo" bivuga igiciro cyangwa amafaranga ugomba kwishyura MMRL kubera igikorwa cyose ukoresheje serivisi ya MoMo.

2.1.26. "Urubuga rwacu rwa murandasi" bivuga http://www.mtn.co.rw.

2.1.27. "Twebwe" na "Byacu" bivuga abatanga serivisi kandi barimo n'ababasimbura n'abahabwa uburenganzira na bo.

2.1.28. "USSD" bivuga Unstructured Supplementary Service Data (serivisi y'itumanaho y'ingoboka), rimwe na rimwe yitwa Quick Codes (Kode zihuta) cyangwa Feature Codes (Kode z'ibikorwa byihuse), akaba ari uburyo bw'itumanaho bukoreshwa na telefone ngendanwa zo muri sisitemu mpuzamahamga y'itumanaho ngendanwa mu kuganira na mudasobwa za MMRL hifashishijwe serivisi za USSD zitangwa na MTN.

2.1.29. "Wowe" bivuga Umukiriya, harimo n'abamuhagarariye.

2.1.30. Ijambo "Umukiriya" rikubiyemo abagabo n'abagore ndetse n'ibigo bifite ubuzimagatozi.

2.1.31. Amagambo ari mu bumwe, bitewe n'aho akoreshejwe, aba afite igisobanuro kimwe n'ari mu bwinshi, kandi amagambo ari mu bwinshi, bitewe n'aho akoreshejwe, aba afite igosobanuro kimwe n'ari mu bumwe.

2.1.32. Inyito z'ibice bitandukanye by'aya Mategeko n'Amabwiriza zigamije gusa korohereza abasoma, ntizihindura uburyo aya Masezerano asobanurwa.

3. KWEMERA AYA MATEGEKO N'AMABWIRIZA

3.1. Mbere yo gusaba serivisi ya MoFaya unyuze mu miyoboro ya serivisi za MoMo, ugomba gusoma neza no gusobanukirwa aya Mategeko n'Amabwiriza agenga imikoreshereze n'imikorere ya MoFaya.

3.2. Niba utemeye aya Mategeko n'Amabwiriza, kanda kuri "Sinyemeye" ku rutonde rw'amahitamo rwa MoMo.

3.3. Uzafatwa nk'uwasomye aya Mategeko n'Amabwiriza, ukayasobanukirwa kandi ukayemera:

3.4. Mu gihe ufite uburyo bwo kubona izi serivisi, wemera ko aya Mategeko n'Amabwiriza atabangamiye uburenganzira ubwo ari bwo bwose Banki ishobora kugira bwerekeye izi serivisi, bwaba bushingiye ku mategeko cyangwa buteganyijwe ukundi.

3.5. Uzi kandi wemera ko Banki itanga MoFaya mu buryo bw'ikoranabuhanga gusa kandi wemera gukorana na Banki no gukoresha MoFaya hifashishijwe ikoranabuhanga gusa binyuze ku rutonde rw'amahitamo rwa MoMo. Ibibazo cyangwa ibirego byose ushobora kugira bijyanye na MoFaya bigomba kugezwa kuri MMRL binyuze mu Ishami Rishinzwe Kwita ku Bakiriya. Kugira ngo hatabaho urujijo, wemera ko utazemererwa cyangwa ngo uhabwe uburenganzira bwo kwakira cyangwa gusaba serivisi za MoFaya mu ishami cyangwa amashami y'iyi Banki keretse bigenwe ukundi na MoMo mu bushishozi bwayo yonyine. Wemera kandi ko Ishami Rishinzwe Kwita ku Bakiriya atari ishami rya Banki cyangwa umukozi w'Utanga Serivisi ukora imirimo cyangwa ibikorwa bya banki, kandi ko ritazigera rikora rityo.

3.6. Abatanga Serivisi bashobora kugira bimwe bongera, bahindura cyangwa bakura muri aya Mategeko n'Amabwiriza mu bihe bitandukanye, bakabikumenyesha binyuze mu butumwa bugufi (SMS) kandi ugomba kubyubahiriza nk'aho byaba biri muri aya Mategeko n'Amabwiriza.

4. GUSABA INGUZANYO

4.1. Kugira ngo usabe MoFaya muri Banki, ugomba kuba ufite nibura imyaka 18 ndetse ukaba uri umufatabuguzi wa MoMo wiyandikishije kandi uyikoresha. Banki ifite uburenganzira bwo kugenzura muri Mobile Money Rwanda Limited ukuri kuri konti yawe ya MoMo n'imiterere yayo.

4.2. Wemererwa gusaba MoFaya hashingiwe ku buryo bwihariye bwo kwemeza inguzanyo bugenwa n'Abatanga Serivisi. Mu byo ubu buryo bwo kwemeza inguzanyo bwitaho harimo uburyo ukoresha serivisi ya MoMo n'ibindi bishobora guhinduka bigenwa mu bushishozi bwa Banki yonyine.

4.3. Ubu wemereye Banki kugera ku makuru yawe bwite afitwe na Mobile Money Rwanda Limited ku bijyanye no gutanga MoFaya, harimo nomero ya telefoni, amazina yawe, itariki y'amavuko, nomero y'indangamuntu cyangwa pasiporo n'andi makuru yose azafasha Banki kukumenya no kubahiriza ibisabwa mu rwego rwo kumenya umukiriya.

4.4. Nanone wemeye kandi wemereye Banki kugera ku makuru ajyanye n'uburyo ukoresha MoFaya, kuko Banki izayakenera mu rwego rwo kuguha serivisi.

4.5. Iyo usabye inguzanyo ya MoFaya, uba wemereye Abatanga Serivisi gukusanya no gukoresha amakuru yawe bwite mu rwego gusa rwo gutanga, gucunga no kwishyura iyo nguzanyo. Amakuru yawe bwite ashobora kubwirwa gusa abandi batanga serivisi, inzego ngenzuramikorere cyangwa ibigo by'amakuru ku myenda mu rwego rwo gushyira mu bikorwa aya Masezerano kandi hakurikijwe amategeko abigenga.

Ufite uburenganzira bwo kwisubiraho, gusaba kubona amakuru yawe, kuyahindura cyangwa kuyasiba, ndetse no kwanga ko akoreshwa, bitabangamiye inshingano za Banki ziteganywa n'aya Mategeko n'Amabwiriza. Amakuru ntagomba kubikwa igihe kirenze igikenewe mu rwego rw'izi serivisi.

4.6. Ubu wemereye Utanga Serivisi kugera ku makuru yawe yose ajyanye n'imikoreshereze ya MoMo no kuyasesengura mu rwego rwo gusuzuma niba wemerewe inguzanyo, harimo amakuru yerekeye ibikorwa byo kugura amakarita yo guhamagara, kohereza amafaranga, kuyabitsa no kuyabikuza, byose bifitanye isano na nomero yawe y'indangamuntu. Wemeye kandi ko ayo makuru ashobora kubwirwa mu buryo butekanye abandi batunganya amakuru bemewe mu rwego gusa rwo gusuzuma niba ufite ubushobozi bwo kwishyura inguzanyo, hakurikijwe amategeko yerekeranye no kurinda amakuru.

4.7. Ubu wemereye Abatanga Serivisi gukusanya mu bihe bitandukanye amakuru yawe ajyanye n'inguzanyo ava muri TransUnion Rwanda cyangwa mu bindi biro byemewe by'amakuru ku myenda mu rwego rwo gusuzuma niba ufite ubushobozi bwo kwishyura inguzanyo kugira ngo baguhe serivisi. Wemereye kandi Abatanga Serivisi guha ibyo biro amakuru ajyanye n'uko wishyura inguzanyo, hakurikijwe amategeko abigenga kandi mu rwego gusa rwo gutanga raporo ku nguzanyo mu buryo bwemewe n'amategeko.

4.8. Wemereye kandi Utanga Serivisi, aho bikenewe, kugera ku makuru yawe ava mu Biro by'Amakuru ku Myenda (CRB) yasabwa na Banki mu rwego rwo kuguha serivisi

4.9. Banki ifite uburenganzira bwo kugera ku yandi makuru arebana n'uburyo ukoresha MoFaya, nk'uburyo ukoresha serivisi zo guhamagara za MTN Rwanda n'izindi serivisi. Kudatanga ayo makuru mu gihe gisabwa na Banki bishobora gutuma Banki yanga kwakira ubusabe bwawe bw'inguzanyo za MoMo.

4.10. Iyo Banki yemeye ubusabe bwawe bwa MoFaya, ibinyuza mu butumwa bugufi (SMS) bwoherezwa kuri nomero ya telefoni ngendanwa yawe ihujwe na konti yawe ya MoMo.

4.11. Gufungura konti ntibituma habaho amasezerano hagati yawe na MMRL yiyongera ku mategeko n'amabwiriza agenga konti yawe ya MoFaya ndetse n'amategeko n'amabwiriza agenga abakiriya ba MoMo.

4.12. Banki ifite uburenganzira bwo kwanga ubusabe bwawe bwa MoFaya cyangwa kubuhagarika ku rwego bwaba bugezeho bwose, mu bushishozi bw'Utanga Serivisi wenyine, ariko ikamenyesha impamvu ibwanze.

5. AMAFARANGA ASABWA

5.1. Ubu wemeye kwishyura amafaranga yose asabwa ajyanye no gukoresha serivisi za MoFaya.

5.2. Amafaranga ugurizwa n'ayo uzishyura ("Amafaranga yose") azerekanwa kuri serivisi za USSD nk'"Inguzanyo" n'"Ayishyurwa".

5.3. Ugomba kwishyura binyuze kuri MoMo, kandi Utanga Serivisi afite uburenganzira (atagombye kubikumenyesha) bwo gukura amafaranga ugomba kwishyura kuri konti yawe ya MoMo iyo inguzanyo igeze igihe cyo kwishyurwa kandi utarayishyuye mbere y'itariki yo kwishyura).

5.4. Iyo usabye inguzanyo ya MoFaya, uba wemereye Banki na Mobile Money Rwanda Limited (MMRL) ko inguzanyo yishyurwa hakurwa amafaranga kuri konti zose za MoMo zanditswe kuri nomero yawe y'indangamuntu, atari gusa kuri konti ihujwe na nimero ya telefoni ngendanwa wakoresheje usaba inguzanyo. Mbere yo gukura amafaranga kuri konti yawe, uzajya ubimenyeshwa binyuze mu butumwa bugufi (SMS).

5.5. Uku kwiyemerera kuzakomeza kugira agaciro gusa kuri konti zawe za MoMo zihujwe na nomero yawe y'indangamuntu kandi ushobora kwisubiraho igihe icyo ari cyo cyose hakoreshejwe uburyo bw'ikoranabuhanga unyuze ku muyoboro wa MoMo wa USSD. Ariko, uko kwisubiraho kugira agaciro gusa iyo inguzanyo zishyuwe mu buryo bwuzuye. Kugerageza kwisubiraho mbere yo kwishyura inguzanyo yose ntibigira agaciro.

5.6. Uzohererezwa ubutumwa bugufi (SMS) mbere y'itariki yo kwishyura inguzanyo bukumenyesha:

(i) amafaranga asigaye kwishyurwa ku nguzanyo,
(ii) amafaranga asabwa mu gikorwa cyo kwishyura;
(iii) n'ingaruka zo gukererwa kwishyura, zirimo ibihano n'amafaranga ajyanye no gukurikirana imyenda, aho ari ngombwa.

Iyo SMS izanakumenyesha ko, niba utishyuye mu gihe giteganyijwe, Banki ifite uburenganzira bwo kwiyishyura ikura amafaranga kuri konti zawe zose za MoMo zanditswe kuri nomero yawe y'indangamuntu, atari gusa kuri konti ihujwe na nimero ya telefoni wakoresheje usaba inguzanyo. Uko gukuraho amafaranga gukorwa gusa iyo inguzanyo igeze igihe cyo kwishyurwa ariko ukaba utarayishyuye.

5.7. Igihe cyose inguzanyo imara, kibarwa uhereye ku munsi waherewe inguzanyo, kizagaragazwa kuri USSD.

5.8. Nta na rimwe uzishyuzwa amafaranga arenze ayo wagaragaje usaba inguzanyo mu gihe cyose inguzanyo itarishyurwa yose.

5.9. Ushobora kwemera cyangwa kwanga kwakira inguzanyo ya MoFaya ukurikiza amabwiriza uhabwa ku rutonde rw'amahitamo rwa MoMo ruri kuri telefone yawe ngendanwa.

5.10. Ubusabe bwawe nibwakirwa, inguzanyo izahita ishyirwa kuri konti yawe ya MoMo

6. RAPORO ZIGARAGAZA UKO KONTI IHAGAZE

6.1. Ushobora gusaba MoMo raporo igaragaza uko konti yawe ihagaze cyangwa raporo y'ibikorwa bijyanye n'inguzanyo yawe ya MoMo ukoresheje Igikoresho cyawe ("Raporo ngufi kuri MoFaya").

6.2. Raporo ngufi kuri MoFaya igaragaza amakuru ku bikorwa bitanu (5) biheruka (cyangwa undi mubare w'ibikorwa ugenwa n'Utanga Serivisi) byakorewe kuri konti yawe ya MoFaya hakoreshejwe Igikoresho cyawe.

6.3. Raporo ngufi ya MoFaya ntuyohererezwa icapye ku mpapuro, ahubwo inyuzwa muri SMS ikagezwa kuri nomero ya telefoni yawe yahujwe na konti yawe ya MoMo, cyangwa ikoherezwa mu bundi buryo bw'ikoranabuhanga Banki ishobora kugena mu bushishozi bwayo. Ugomba kwishyura amafaranga yose yishyuzwa na MMRL ajyanye no kukugezaho raporo ngufi ya MoFaya.

6.4. Ushobora kubona, nta kiguzi, inyandiko imwe ngufi igaragaza ibyakorewe kuri konti yawe ya MoFaya cyangwa inyandiko irambuye y'ibyakorewe kuri konti ya MoFaya ku mwaka uyihawe n'Ishami rishinzwe kwita ku bakiriya (Customer Care Center).Uzasabwa kwishyura amafaranga yose yatanzwe na MoMo ku zindi nyandiko wahawe zigaragaza ibyakorewe kuri MoFaya, ni ba hari izihari.

6.5. Uretse igihe habaye ikosa rigaragara, raporo ngufi yavuzwe haruguru ku bijyanye na konti yawe ya MoFaya ifatwa nk'ikimenyetso kidashidikanywaho cy'ibikorwa byakorewe kuri MoFaya mu gihe kivugwa muri iyo raporo ngufi kuri MoFaya cyangwa muri raporo ngufi ya banki.

7. UBUBASHA BUSESUYE BW'UTANGA SERIVISI

7.1. Ubu uhaye Banki ububasha busesuye bwo kugira icyo ikora ku busabe bwose ugeza kuri Banki (cyangwa witwa ko wagejeje kuri Banki) binyuze muri Sisitemu n'ubwo kukubaza inshingano zijyanye n'ubwo busabe, nubwo bwaba butaguturutseho cyangwa budahuye n'amabwiriza watanze.

7.2. Mu gihe usabye Banki guhagarika igikorwa runaka wayisabye cyangwa ibwiriza runaka wayihaye, Banki ishobora, mu bushishozi bwayo gusa no mu gihe gusa bishoboka mu rwego rwa tekiniki n'urw'imikorere, guhagarika icyo gikorwa cyangwa iryo bwiriza. Ariko, kubera ko ibikorwa bikorwa mu gihe runaka, Banki nta nshingano ifite yo kubikora.

7.3. Banki ifite uburenganzira bwo gushyira mu bikorwa amabwiriza ku bijyanye na MoFaya yawe igihe ibitegetswe n'urukiko cyangwa ubuyobozi cyangwa ikigo kibifitiye ububasha hakurikijwe amategeko abigenga.

7.4. Mu gihe habaye kugongana hagati y'amabwiriza wahaye Banki n'aya Mategeko n'Amabwiriza, aya Mategeko n'Amabwiriza ni yo yubahirizwa.

8. IGIKORESHO CY'UMUKIRIYA N'INSHINGANO ZE

8.1. Ugomba gufata neza no kubungabunga igikoresho cyawe ukoresheje amafaranga yawe, kugira ngo ubashe guhabwa serivisi ya MoMo na MoFaya.

8.2. Ufite inshingano yo gukora ku buryo igikoresho cyawe gikora uko bikwiye. Banki ntizabazwa amakosa cyangwa imikorere mibi biterwa n'imikorere mibi y'igikoresho cyawe, kandi ntizabazwa virusi cyangwa ibindi bibazo bya mudasobwa bifitanye isano n'imikoreshereze ya Sisitemu, Serivisi n'Igikoresho.

8.3. Ugomba gukurikiza amabwiriza yose n'inzira zose bikubiye muri aya Mategeko n'Amabwiriza rusange, ndetse n'inyandiko yose ya Banki yerekeye ikoreshwa rya serivisi ya MoMo na MoFaya.

8.4. Wemeye ko ari wowe wenyine ushinzwe kubungabunga Igikoresho cyawe no kugikoresha neza, no kubika mu buryo bw'ibanga kandi butekanye umubare wawe w'ibanga wa MoMo. Ugomba gukora ku buryo umubare wawe w'ibanga wa MoMo utamenyekana cyangwa utamenywa n'umuntu utabifitiye uburenganzira. Banki ntizaryozwa ko hari undi muntu wamenye umubare wawe w'ibanga. Kandi wemeye kurinda Banki ibihombo bishobora guterwa n'uko umubare wawe w'ibanga wamenyekanye no kuyiha indishyi mu gihe bibayeho.

8.5. Ugomba gufata ingamba zose zihamye zo gutahura ikoreshwa ryose rya serivisi ya MoMo na MoFaya ritemewe. Ugomba no gukora ku buryo ugenzura cyangwa ugenzurirwa n'undi muntu ubutumwa bwose uhabwa na Banki, bigakorwa vuba bishoboka nyuma yo kubwakira ku buryo ikoreshwa rya serivisi ya MoMo ritemewe rihita ritahurwa.

8.6. Ugomba guhita ubimenyesha MoMo binyuze mu Ishami Rishinzwe Kwita ku Bakiriya mu gihe:

8.6.1. Amafaranga adahagije kuri konti yawe ya MoMo.

8.6.2. Ufite impamvu yo gukeka ko ikoreshwa rya Serivisi ritemewe ryabaye cyangwa rishobora kubaho, ndetse n'uko hari igikorwa gishobora kuba cyarakozwe mu buryo bw'uburiganya cyangwa bubangamiye abandi.

8.7. Ugomba buri gihe gukurikiza amabwiriza ajyanye n'umutekano cyangwa andi mabwiriza arebana na Serivisi uhabwa na MoMo mu bihe bitandukanye. Wemeye ko kudakurikiza ayo mabwiriza ajyanye n'umutekano bishobora gutuma ibanga ryerekeye inguzanyo za MoMo rimeneka. Ugomba gukora ku buryo umuntu utabyemerewe adakoresha Serivisi, atagira icyo asaba cyangwa adakora imirimo runaka.

8.8. Ntugomba na rimwe gukoresha Serivisi mu buryo bushobora kubangamira Utanga Serivisi.

9. KUVANWAHO UBURYOZWE

9.1. Banki ntizaryozwa igihombo icyo ari cyo cyose wagize mu gihe Serivisi zitagenze neza cyangwa zitabonetse bitewe n'impamvu zikurikira: kudakora neza kw'Igikoresho cyawe; cyangwa izindi mpamvu zose zirenze ububasha bw'Utanga wa Serivisi, harimo inzitizi ntarengwa, amakosa, ihagarikwa rya Sisitemu, gutinda kwayo cyangwa kutaboneka kwayo, ibikorwa by'iterabwoba cyangwa by'umwanzi, imikorere mibi y'Igikoresho, kubura kw'amashanyarazi, ikirere kibi, ndetse n'imikorere mibi ya sisitemu y'itumanaho ya Leta cyangwa y'abikorera.

9.2. Banki ntizaryozwa igihombo wagize cyangwa ibyawe byangiritse kubeza izi mpamvu:

9.2.1. Amafaranga ari kuri MoMo yawe akurikiranwe mu rwego rw'amategeko cyangwa hari izindi nzitizi zibangamira cyangwa zibuza ko ukora ibikorwa byo kwishyura cyangwa byo kohereza amafaranga.

9.2.2. Kuba udatanga amabwiriza akwiye cyangwa yuzuye arebana no kwishyura cyangwa guhererekanya amafaranga ukoresheje konti yawe ya MoFaya.

9.2.3. Gukoresha mu buryo bw'uburiganya cyangwa bunyuranyije n'amategeko iyi Serivisi, Serivisi ya MoMo cyangwa Igikoresho cyawe; cyangwa

9.2.4. Kutubahiriza aya Mategeko n'Amabwiriza n'inyandiko cyangwa amakuru wahawe na Banki byerekeye imikoreshereze ya Serivisi ya MoMo na MoFaya.

9.3. Iyo ku mpamvu iyo ari yo yose itavugwa mu ngingo ya 9.1 cyangwa ya 9.2, Serivisi zidakoze neza cyangwa zitabonetse, inshingano ya Banki iteganywa muri aya Masezerano iba gusa iyo gukora ku buryo Serivisi zongera gukora vuba hashoboka.

9.4. .Uretse ibiteganywa mu ngingo ya 9.3, ntuzaryoza Banki ko Serivisi zakoze nabi cyangwa zitabonetse, hatitawe ku cyabiteye.

9.5. Banki ntizaryozwa inyungu cyangwa ubwizigame wahombye cyangwa ikindi gihombo cyose kiziguye wagize, hatitawe ku cyagiteje, gikomoka kuri Serivisi cyangwa gifitanye isano na zo, nubwo Utanga Serivisi yaba yaramenyeshejwe ko icyo gihombo gishobora kubaho.

9.6. Ariko ibibazo byumvikana byerekeye amafaranga ari kuri konti yemewe wagejeje ku Ishami ryita ku bakiriya, byatewe n'imikorere mibi ya sisiteme ya MoMo cyangwa MoFaya, bizakemurwa byihutirwa, hakurikijwe amasezerano ku mitangire ya serivisi ya MMRL.

9.7. Ubwishingire bwose n'inshingano zose biteganywa n'amategeko bikuweho kugeza ku rugero rwemewe n'amategeko.

10. UBURENGANZIRA KU MUTUNGO BWITE MU BY'UBWENGE

10.1. Wemeye ko uburenganzira ku mutungo mu by'ubwenge muri Serivisi ya MoMo (harimo kuyivugurura, kuyinoza cyangwa kuyongerera ubushobozi mu bihe bitandukanye) ndetse n'inyandiko zose zijyana na bwo Banki iguha binyuze muri sisiteme ya MoMo cyangwa mu bundi buryo, ari ibya Banki cyangwa abandi bantu baha Banki uburenganzira bwo gukoresha no gukodesha Sisitemu ya MoMo n'inyandiko zavuzwe haruguru. Ugomba kubahiriza uburenganzira bwose ku mutungo bwite mu by'ubwenge.

11. UBWISHYU

11.1. Mu gihe Uguriza yubahirije amabwiriza yawe cyangwa ubusabe bwawe bijyanye no gutanga Serivisi, wiyemeje kumwishyura no kumurinda igihombo, gukatwa amafaranga,

gusohora amafaranga, ihoro cyangwa ikirego byaterwa n'uko yubahirije inshingano ze kandi ntumubaraho igihombo cyose wagira mu gihe Uguriza yubahirije amabwiriza yawe cyangwa ubusabe bwawe, cyangwa yubahirije aya Mategeko n'Amabwiriza.

11.2. Ubwishyu buvugwa mu ngingo ya 11.1 burimo n'ibi bikurikira:

11.2.1. Ubusabe, ibirego, imanza, ibihombo by'ubwoko bwose bishobora kugera k'Utanga Serivisi cyangwa bishobora kumugiraho ingaruka kubera ko yubahirije cyangwa atubahirije icyifuzo icyo ari cyo cyose, cyangwa kubera gukora nabi cyangwa kudakora cyangwa kutaboneka kw'ibikoresho koranabuhanga, inkoranabuhanga cyangwa ibikoresho bisanzwe, cyangwa kubura cyangwa kwangirika kw'amakuru, kubura kw'amashanyarazi, kwangirika kw'ibikoresho byo kubika, ibiza, imyigaragambyo, ibikorwa by'urugomo, ibikorwa byo kwangiza, iterabwoba, n'ikindi gikorwa cyose kirenze ubushobozi bw'Uguriza, guhagarara kw'igihe gito cyangwa kwangirika kw'imiyoboro y'itumanaho, cyangwa kubera kwishingikiriza ku muntu uwo ari we wese cyangwa ku makuru ari mu busabe bwakiriwe n'Uguriza y'ibinyoma, adasomeka, atuzuye cyangwa atari yo.

11.2.2. Igihombo cyose gishobora guterwa n'uko ukoresha inkoranabuhanga y'undi muntu, uyikoresha nabi cyangwa uyifite, harimo sisitemu mudasobwa ikoresha (operating system), inkoranabuhanga yo gushakisha (browser software), izindi nkoranabuhanga cyangwa porogaramu.

11.2.3. Kwinjira muri Konti yawe mu buryo butemewe cyangwa guhungabanya umutekano wayo cyangwa gusenya amakuru yawe cyangwa kuyageraho, cyangwa gusenya, kwiba cyangwa kwangiza ibikoresho byawe."

11.2.4. Igihombo cyose giterwa n'uko utakurikije aya Mategeko n'Amabwiriza cyangwa n'uko watanze amakuru atari yo, cyangwa igihombo giterwa n'uko ibikoresho by'undi cyangwa sisitemu ze bidakora neza cyangwa bidahari cyangwa giterwa n'uko undi muntu adashoboye gutunganya igikorwa, cyangwa igihombo gishobora kugirwa n'Uguriza kubera ko aya Mategeko n'Amabwiriza atubahirijwe.

11.2.5. Indishyi n'ibindi biguzi ugomba kwishyura Uwagurije birebana n'ibyo wamureze kugira ngo wishyurwe kubera igihombo wagize kandi icyagiteye kitari kirenze ubushobozi bwawe.

12. GUHINDURA NO GUHAGARIKA UMUBANO

12.1. Banki ishobora, igihe icyo ari cyo cyose, guhagarika cyangwa guhindura umubano w'ubucuruzi ifitanye na we no kukwambura uburenganzira bwo gukoresha konti yawe ya MoFaya ; kandi ishobora, ariko bitabangamiye ibimaze kuvugwa haruguru, guhagarika inguzanyo yaguhaye kandi ikagutegeka kwishyura imyenda isigaye mu gihe Banki izagena.

12.1.1. Bitabangamiye uburenganzira bwa Banki buteganywa mu ngingo ya 12.1, Banki ishobora, mu bushishozi bwayo, guhagarika by'agateganyo cyangwa gufunga konti yawe ya MoFaya: niba ukoresha MoFaya mu bikorwa bitemewe n'amategeko cyangwa igihe Banki isanze ukoresha nabi MoFaya, urenga ku mabwiriza agenga ubutumwa utanga, ukora cyangwa ugerageza gukora uburiganya mu birebana n'uko ukoresha Serivisi.

12.1.2. Mu gihe Konti yawe ya MoMo cyangwa amasezerano ufitanye na MMRL bihagaritswe ku mpamvu iyo ari yo yose.

12.1.3. Mu gihe Banki isabwe kubahiriza itegeko, ibwiriza cyangwa inama bitanzwe na Leta, urukiko, urwego ngenzuramikorere cyangwa urundi rwego rubifitiye ububasha.

12.1.4. Mu gihe Banki ikeka cyangwa izi neza ko utubahirije aya Mategeko n'Amabwiriza (harimo kutishyura inguzanyo wahawe).

12.1.5. Mu gihe guhagarika konti by'agateganyo cyangwa guhindura umubano ari ngombwa kubera ibibazo bya tekiniki cyangwa impamvu z'umutekano.

12.1.6. Mu rwego rwo gufasha kuvugurura cyangwa kunoza mu bihe bitandukanye ibikubiye muri Serivisi cyangwa imikorere yazo.

12.1.7. Mu gihe udakoresha konti mu gihe runaka kigenwa na Banki hakurikijwe amategeko abigenga mu Rwanda ; cyangwa.

12.1.8. Mu gihe Banki ifashe icyemezo cyo guhagarika by'agateganyo cyangwa guhagarika burundu gutanga Serivisi kubera impamvu z'ubucuruzi cyangwa izindi mpamvu igena mu bushishozi bwayo.

12.2. Ushobora gufunga konti yawe ya MoFaya igihe cyose ubishaka.

12.3. Niba Konti yawe ya MoFaya ifite imyenda (hari amafaranga agomba kwishyurwa abatanga serivisi) igihe cyo kuyifunga, wemeye guhita utwishyura amafaranga yose uturimo."

12.4. Mu gihe Banki imenyeshejwe urupfu rwawe, Banki ntiyemerera uwo ari we wese gukora ibikorwa kuri Konti yawe ya MoFaya cyangwa kuyibikuzaho amafaranga, keretse igihe abaguhagarariye mu mategeko bashyizweho n'urukiko berekanye impapuro zimuha uburenganzira bwo kuzungura, gucunga iby'uwapfuye cyangwa zemeza irage. Inguzanyo yose isigaye itarishyurwa igomba guhita yishyurwa.

12.5. Icyakora guhagarika amasezerano ntibigira ingaruka ku burenganzira cyangwa uburyozwe buri ruhande rwari rusanganywe.

13. KUMENYEKANISHA NO KUBIKA AMAKURU BWITE Y'UMUNTU

13.1. Uhaye Banki uburenganzira bwo kumenyekanisha inyandiko yakiriye cyangwa gukoresha amakuru yawe bwite bijyanye na konti yawe ya MoFaya n'andi makuru yerekeye uburyo ukoresha Serivisi:

13.2. Ajya n'aturuka mu bigo byose by'igihugu bishinzwe ishyirwa mu bikorwa ry'amategeko cyangwa igenzuramikorere cyangwa ibigo bya Leta, kugira ngo afashe mu gukumira, gutahura, kugenza cyangwa gukurikirana ibyaha cyangwa uburiganya.

13.3. Ajya n'aturuka ku baha serivisi Utanga Serivisi, abakorana na we ubucuruzi, abamuhagarariye cyangwa indi sosiyete ishobora kuba ishamikiye k'Utanga Serivisi cyangwa isosiyete ibumbye izindi, kubera impamvu z'ubucuruzi zumvikana zijyanye na Serivisi.

13.4. Ajya ku banyamategeko, abagenzuzi b'imari n'abajyanama b'Utanga Serivisi, cyangwa ku rukiko cyangwa ku rwego rw'ubukemurampaka mu bijyanye n'imanza cyangwa ubugenzuzi bw'imari.

13.5. Ajya kuri MMRL no kuri Banki ku bijyanye na Serivisi ya MoMo na MoFaya.

13.6. Ku mpamvu z'ubucuruzi zumvikana zijyanye n'imikoreshereze yawe ya Serivisi, nk'ibikorwa bijyanye n'iyamamazabikorwa n'ubushakashatsi; ndetse

13.7. Mu bikorwa by'ubucuruzi harimo kugenzura ireme ry'ibikorwa no gukora ku buryo sisitemu zikora neza.

13.8. Wemeye ko dushobora kubika amakuru yerekeye ibikorwa byawe mu gihe kigera ku myaka icumi (10) nyuma y'uko aya masezerano arangiye cyangwa nk'uko amategeko cyangwa amabwiriza abisaba.

14. GUKORESHA AMAFARANGA ARENGA ARI KURI KONTI YAWE YA MOFAYA

14.1. Ntuzemererwa gukoresha amafaranga arenga ari kuri konti yawe ya MoFaya.

14.2. Dufite uburenganzira bwo kugusaba kwishyura amafaranga yose wabikuje arenga ku yo ufite kuri konti yawe, hamwe n'inyungu n'ibihano nk'uko bivugwa ku mugereka A.

15. KWIYISHYURA

15.1. Banki ishobora, nyuma yo kubikumenyesha binyuze mu butumwa bugufi (SMS), gukura amafaranga kuri konti yawe ya MOMO kugira ngo yiyishyure umwenda uyifitiye.

16. INGINGO ZINYURANYE

16.1. Aya Mategeko n'Amabwiriza (ashobora guhindurwa mu bihe bitandukanye) ni amasezerano agomba kubahirizwa n'impande zose zayagiranye.

16.2. Ntushobora kwegurira undi muntu aya masezerano n'uburenganzira cyangwa inshingano biyakomokaho.

16.3. Ntushobora guhererekanya n'undi muntu uburenganzira cyangwa inshingano ushobora kugira hashingiwe kuri aya masezerano, keretse tubanje kubiguhera uruhushya rwanditse.

16.4. Dushobora guhindura aya Mategeko n'Amabwiriza igihe icyo ari cyo cyose bitewe n'amategeko mashya, amabwiriza mashya y'inzego zibifitiye ububasha cyangwa impushya nshya zo gukora zitangwa na Leta, ibipimo by'ivunjisha bishya, ishyirwaho ry'imisoro mishya cyangwa ihinduka ryayo, cyangwa bitewe n'ivugurura rya gahunda zacu z'ubucuruzi, impinduka mu rwego dukoreramo, inama zitangwa n'inzego ngenzuramikorere, cyangwa kubera izindi mpamvu twagena.

16.5. Tuzajya tukumenyesha impinduka zose zikozwe kuri aya Mategeko n'Amabwiriza, binyuze mu butumwa bugufi (SMS), ku rubuga rwacu rwa murandasi, cyangwa binyuze mu bundi buryo twagena. Izo mpinduka ku Mategeko n'Amabwiriza zizatangira gukurikizwa nyuma y'iminsi mirongo itatu (30) uhereye ku munsi twazikumenyesherejeho.

16.6. Kuba wowe ubwawe cyangwa Banki mudakoresha uburenganzira bwanyu cyangwa uburyo buhari bwo gukemura ibibazo buteganywa n'aya Mategeko n'Amabwiriza cyangwa mugatinda kubukoresha ntibifatwa nko kureka ubwo burenganzira cyangwa ubwo buryo. Kandi gukoresha inshuro imwe gusa cyangwa mu buryo butuzuye uburenganzira cyangwa uburyo bwo gukemura ibibazo ntibibuza ko bwongera gukoreshwa cyangwa ko hakoreshwa ubundi burenganzira cyangwa ubundi buryo bwo gukemura ibibazo.

16.7. Uburenganzira n'uburyo bwo gukemura ibibazo buteganywa hano bwiyongera ku bundi kandi ntibubuza ko habaho uburenganzira cyangwa uburyo bwo gukemura ibibazo buteganywa n'andi mategeko.

16.8. Mu gihe urukiko cyangwa urundi rwego rw'ubuyobozi rubifitiye ububasha rusanze hari ingingo y'aya Mategeko n'Amabwiriza idafite agaciro cyangwa idashobora gushyirwa mu bikorwa, kutagira agaciro cyangwa kudashobora gushyirwa mu bikorwa kw'iyo ngingo ntibigira ingaruka ku zindi ngingo ziri muri aya Mategeko n'Amabwiriza.

16.9. Banki ishobora rimwe na rimwe kugira icyo yongera cyangwa ihindura muri aya Mategeko n'Amabwiriza, ukabimenyeshwa binyuze mu itangazo nk'uko biteganywa mu ngingo ya 14.4 kandi ugomba kubyubahiriza nk'aho biri muri aya Mategeko n'Amabwiriza.

16.10. Aya Masezerano akubiyemo ubwumvikane hagati y'impande zose bwerekeye ibiyarimo, keretse mu gihe hari ubuhamya cyangwa ubwishingire bwatanzwe kuri aya Masezerano mu buryo bw'uburiganya. Uretse aho byavuzwe muri aya Mategeko n'Amabwiriza mu buryo bweruye, aya Masezerano arusha ububasha ibyayabanzirije byakozwe n'uruhande urwo ari rwo rwose muri aya Masezerano birimo ubuhamya, inyandiko, amasezerano, imyanzuro, imishyikirano cyangwa ubwumvikane, byaba byari mu magambo cyangwa mu nyandiko.

17. AMATANGAZO

17.1. Banki ishobora kohereza amakuru ajyanye na konti ya MoFaya binyuze mu butumwa bugufi (SMS) kuri nimero ya telefone igendanwa ihujwe na konti yawe ya MoMo.

17.2. Nukomeza gukoresha MoFaya, uzafatwa nk'uwemeye izo mpinduka guhera ku munsi zatangiriye gukurikizwa.

17.3. Wemeye ko ntacyo urega Banki ku birebana n'ibyangirika bitewe n'ibihombo, gutinda, kutumvikana, kwangirika kw'inyandiko, ubutumwa bumwe bwoherezwa inshuro nyinshi cyangwa ibindi bibazo bijyanye no kohereza ubutumwa bwerekeye Inguzanyo

18. AMATEGEKO AGENGA AMASEZERANO N'UBURYO BWO GUKEMURA IMPAKA

18.1. Mu gihe habayeho ibirego, ibibazo cyangwa ibinyuranyo mu mu nguzanyo za MoMo, ugomba kubimenyesha Ishami Rishinzwe Kwita ku Bakiriya kugira ngo uhabwe ubufasha cyangwa igisubizo.

18.2. Ushobora kugeza ikirego cyangwa ikibazo ku Ishami Rishinzwe Kwita ku Bakiriya binyuze kuri telefone, kuri WhatsApp (250788310044), kuri email, cyangwa ukigira ku biro byagenwe.

18.3. Banki igomba kwemeza ko yakiriye ikibazo bidatinze kandi uko byagenda kose bitarenze iminsi ibiri (2) y'akazi uhereye ku munsi cyakiriweho.

18.4. Banki igomba gukemura ibibazo byose mu gihe kitarenze iminsi cumi n'itanu (15) uhereye ku munsi byakiriweho, hubahirijwe ibiteganywa mu ngingo zikurikira.

18.5. Uzajya uhabwa amakuru y'aho ikibazo kigeze gikemurwa nibura buri minsi itanu (5) kugeza igihe ikibazo gikemuriwe.

18.6. Iyo Banki isanze ikibazo kigoye, ikumenyesha mu nyandiko mu gihe kitarenze iminsi itanu (5) uhereye ku munsi cyakiriweho ko cyashyizwe mu cyiciro cy'ibibazo bigoye, ikanagaragaza impamvu zatumye gifatwa gutyo. Mu gihe kitarenze iminsi cumi n'itanu (15), Banki itanga raporo yanditse igaragaza ingamba zafashwe zo gukemura icyo kibazo, aho igeze igikemura n'igihe giteganyijwe kugira ngo gikemurwe burundu.

18.7. Iyo utanyuzwe n'uko Banki yakemuye ikibazo cyawe cyangwa n'amakuru wahawe y'aho kigeze gikemurwa, ushobora kukigeza kuri Komite ya Banki Ishinzwe Gukemura Ibibazo, hanyuma ukakigeza kuri Banki Nkuru y'u Rwanda cyangwa ku Muvunyi ushinzwe Serivisi z'Imari, hakurikijwe amategeko abigenga.

18.8. Nta kintu na kimwe kiri muri aya Masezerano kigabanya cyangwa kibangamira uburenganzira bwawe buteganywa n'amategeko n'amabwiriza bireba.

18.9. Aya Masezerano agengwa n'amategeko ya Repubulika y'u Rwanda akasobanurwa hakurikijwe ayo mategeko. Impande zose zumvikanye kandi ko impaka zose zikomoka kuri aya masezerano cyangwa ziyerekeye zishyikirizwa inkiko za Repubulika y'u Rwanda.

19. Umugereka

19.1. Igicuruzwa cy'Inguzanyo

Igicuruzwa	Guha Inguzanyo Abaguzi ("MoFaya")
Igitekerezo	Umuguzi asuzumwa hashingiwe ku myitwarire ye mu bikorwa byo kohereza no kwakira amafaranga kuri konti ya MMRL no ku bindi bipimo bigenwa na BPR Plc
Igihe inguzanyo imara n'Igiciro	

Igicuruzwa	**Guha Inguzanyo Umuguzi "MoFaya"**			
Igitekerezo	**Umuguzi asuzumwa hashingiwe ku myitwarire ye mu bikorwa byo kohereza no kwakira amafaranga kuri konti ya MMRL no ku bindi bipimo bigenwa na BPR Plc**			
Igihe Inguzanyo ihabwa Umuguzi imara	**Inguzanyo imara iminsi 3**	**Inguzanyo imara iminsi 7**	**Inguzanyo imara iminsi 14**	**Inguzanyo imara iminsi 30**
Inyungu ku nguzanyo	2.5%	5%	7%	9%
Igihano/Ihazabu (Rimwe gusa)	Ntacyo	Nyacyo	Nyacyo	10% (by'amafaranga atarishyurwa)
Inyungu yo kongera igihe cyo kwishyura	2.5% by'umwenda usigaye kwishyurwa	2% by'umwenda usigaye kwishyurwa	2% by'umwenda usigaye kwishyurwa	

Igicuruzwa	**Guha Inguzanyo Abacuruzi "MoFaya"**			
Igitekerezo	**Umucuruzi asuzumwa hashingiwe ku myitwarire ye mu bikorwa byo kohereza no kwakira amafaranga kuri konti ya MMRL no ku bindi bipimo bigenwa na BPR Plc**			
Igihe Inguzanyo ihabwa Umucuruzi imara	**Inguzanyo y'iminsi 3**	**Inguzanyo y'iminsi 7**	**Inguzanyo y'iminsi 14**	**Inguzanyo y'iminsi 30**
Amafaranga ya serivisi	2.5%	5%	7%	9%
Igihano/Ihazabu (Rimwe gusa)	Ntacyo	Nyacyo	Ntacyo	10% (by'amafaranga atarishyurwa)

19.2. Igicuruzwa cyo Kuzigama

Konti isanzwe yo Kuzigama		
No	**Ingano y'amafaranga abikijwe (Frw)**	**Igipimo cy'inyungu**
1	Frw 100 - Frw 100,000	4% ku mwaka
2	Frw 100,001 - Frw 500,000	5% ku mwaka
2	Frw 500,001 – Frw 1,000,000	6% ku mwaka
3	Hejuru ya Frw 1,000,001	7% ku mwaka

Konti Isanzwe yo Kuzigama	Igipimo cy'inyungu kizamenyeshwa MMRL mbere yuko igicuruzwa cyo kuzigama cya MoFaya gitangira ku mugaragaro, kandi kizashingira ku bushake bwa Banki bwo kwakira mu gihe runaka ingano runaka y'amafaranga.
Konti yo Kuzigama Ifite intego	Igipimo cy'inyungu kizamenyeshwa MMRL mbere yuko igicuruzwa cyo kuzigama cya MoFaya gitangira ku mugaragaro, kandi kizashingira ku bushake bwa Banki bwo kwakira amafaranga hagamijwe intego runaka.