AMASEZERANO YO GUTANGA SERIVISI ZA BANKI HIFASHISHIJWE ABA AGENT

AYA MASEZERANO akozwe kandi atangiye gukurikizwa kuri uyu wa hagati ya bpr Bank Rwanda PLC, P.o. Box 1348, Kigali-Rwanda (Izina riza gukoreshwa ni "Banki", na...ikigo gikorera gifite agasanduku k'iposita .... gikorera... (Akarere).......................................(Umurenge)..................................(Akagari) .... (Umudugudu) (izina riza gukoreshwa ni "Umu agent").

HAGENDEWE KU KUBA

- Banki ikora ibikorwa byo gutanga serivisi zerekeye imari n'iza banki mu Repubulika y'u Rwanda;
- Umu agent ni ....**akaba yifuza** gutanga serivisi, abinyujije muri ....(icyo akora), ikora akazi ko "Izina ry'ubucuruzi " ...." hagendewe ku mategeko n'amabwiriza bikubiye muri aya masezerano;
- Impande zombi zivugwa muri aya masezerano zirifuza gushyiraho imikoranire bigendanye n'amategeko n'amabwiriza biyakubiyemo.

KU BW'IBYO RERO, nyuma y'ubusesenguzi ku mpande zombi, hagendewe kandi ku bisabwa muri aya masezerano, impa zimaze kuyabona no kwemeza ko ingingo zayo zihagije, impande zombi zemeje ibi bikurikir:

1. IBISOBANURO

Muri aya masezerano, hatagize impamvu ituma bihinduka, ibiteganywa mu ngingo 1.4 mu mategeko agenga abakozi ba bank (ibisobanuro) nibyo bikurikizwa

1.1 Muri aya masezerano, hatagize impamvu ituma bihinduka:

1.2 Amagambo yumvikanisha ubuke azaba arimo ubwinshi ari nako bigenda ku magambo avuga ubwinshi kimwe n'uko ayumvikanisha igitsinagabo azaba arimo igitsinagore cyangwa ibintu no ku magambo yumvikanisha igitsinagore bibe uko.

1.3 Kuvuga ingingo ni ukuvuga ingingo zikubiye muri aya masezerano

1.4 Kuvuga "Impande) birasobanura impande zivugwa muri aya masezerano arizo bpr Bank Rwanda PLC na;

1.5 Imvugo "Umuntu" ikubiyemo umuntu mu buryo busanzwe, ikigo runaka, The expression "person" includes a natural person, body corporate, ibigo byishyize hamwe, Uwaragijwe imitungo, ibigo bifatanyije, ishyirahamwe, ibigo cya leta, urwego rwa leta, na,

1.6 Imitwe y'ingingo ikoreshwa gusa mu rwego rwo kumvikanisha ingingo, bityo rero ntacyo izahonduka ku miterere n'ibisobanuro by'ingingo.

2. IGIHE AMASEZERANO AGOMBA KUMARA

2.1. N'ubwo ashobora guhagarikwa mbere nk'uyko biteganywa muri yo, aya mategeko azamara igihe kingana n'imyaka............ uhereye ....kugeza.......................... akazagenda yongezwa kugeza igihe azaseswa binyujijwe mu nyandiko bigakorwa na banki cyangwa umu ajenti buri ruhande rubanje kubimenyesha urundi mu nyandiko mu mezi 6 mbere y'uko amasezerano ya mbere cyangwa ariho muri icyo gihe arangira.

2.2. Mu gihe aya masezerano ageze ku musozo, impande zombi zishobora kuyongera zigakomeza gukorana mu gihe kingana n'imyaka..........

3. KUSHYIRAHO UMU AGENT

3.1 Banki ishyizeho ....nk'umu agent yayo ufite uburenganzira bufite aho bugarukira mu gutanga serivisi za banki bumvikanyeho, zigatangirwa aho umu agent isanzwe akorera, kandi umu agentyemeye kukorera muri ubwo burenganzira nk'uko biteganywa mu mategeko n'amabwiriza y'aya masezerano.

3.2 Haseguriwe ibivugwa mu ngingo ya 3.1, Banki ifite uburenganzira bwo kumenyekanisha cyangwa gucururiza ibicuruzwa na serivisi hafi cyangwa aho umu agent akorera, cyangwa ikaba yakohereza umukozi wayo kuhamamariza, kuhamenyekanishiriza cyangwa kuhacururiza ibicuruzwa na serivisi.

3.3 Umu agent ntiyemerewe kwinjira mu mpaka, gushora cyangwa kuburana urubanza, gukemura cyangwa kugerageza gukemura cyangwa kugira icyo yemera mu mpaka cyangwa imanza cyangwa ibirego byerekeranye n'imikorere ya Banki muri rusange. Umu agent igomba guhita abimenyesha banki kandi ibyo azakora byose bigomba gukurikiza amabwiriza ya banki.

4. IBYANGOMBWA BITANGWA

Umu agent yereka Banki ibyangombwa n'ingwate biteganywa muri iyi ngingo bigakorwa ku munsi w'aya masezerano atangira gushyirwa mu bikorwa

4.1 Agomba kuba afite icyangomwa kimwemerera kuba akora ubwo bucuruzi.
4.2 Agomba kuba yarakoze ubwo bucuruzi afitiye icyangombwa byibura mu gihe cy'amezi 18 abanziriza itariki y'aya masezerano.
4.3 Ubucuruzi akora ntiburahagarara.
4.4 Ubucuruzi bwo gutanga serivisi za banki ntibugomba kurengera ibiteganyijwe mu nyandiko ugenga ubwo bucuruzi n'intego z'ikigo gifite ubuzima gatozi.
4.5 Agomba kuba afite ibikorwa remezo bikwiye hamwe n'abakozi bahagije kugirango abashe gutanga serivisi mu buryo bwizewe.
4.6 Agomba kuba yarahawe uburenganzira n'inzego bireba.
4.7 Nta rwego rw'ubukungu rwemewe n'amategeko rwigeze rumushyira cyiciro cy'abananiwe kwishyura, batizewe cyangwa bishyura nabi imyenda.
4.8 Afite ubushobozi bwo kwinjira, gukora no kurangiza akazi kandi yakoze ibishoboka byose ngo abone uburenganzira bwo kwinjira, gukora no kurangiza aya masezerano.

5. IBIKORWA N'URUGERO

5.1 Amafaranga

5.1.1 Impande zombi zemeye ko amafaranga yose, rimwe na rimwe azajya abikwa n'umu agent kugirango ibikorwa byerekeranye na banki byorohe, akazaba ari umutungo w' umu agent ndetse igihe cyose umu agent niwe uzishingira umutekano w'amafaranga abitse.
5.1.2 Hagendewe ku ngingo ya 4.1.1, amafaranga umu agent azashora mu bikorwa byo gukorana na banki agomba kuba angana n'akenewe mu gukora ibiteganwa muri aya masezerano.
5.1.3 Haseguriwe ibivugwa mu ngingo ya 4.1.1 n'iya 4.1.2, banki, mu gihe isanze ari ngombwa, izashyiraho umubare ntarengwa w'amafaranga umu agent adashobora kurenza mu bikorwa bye byo gukorana na banki no mu bikorwa byo kubitsa no kubikuza by'abakiriya.

5.2 Konti

5.2.1 umu agent agomba gufunguza konti isanzwe ku ishami iryo ari ryo ryose, iyo konti izajye ihoraho amafaranga ahagije agomba gukoreshwa mu bikorwa byo kubitsa no kubikuza by'abakiriya.
5.2.2 Amafaranga akoreshwa kuri iyi konti agomba kuba ari ay' umu agent ku giti cye.
5.2.3 Mu gihe umukiriya abikije amafaranga, Banki izakura amafaranga angana n'abikijwe kuri konti isanzwe y' umu agent kugirango ibashe gutanga amafaranga yabikijwe, icyo gihe umu agent azagumana amafaranga angana n'ayavuye muri konti ye yo muri banki.
5.2.4 Mu gihe umukiriya abikuje amafaranga, banki izahita ishyira kuri konti y' umu agent amafaranga amafaranga angana n'abikujwe nk'inyishyu ku mafaranga yahawe umukiriya avuye muyo umu agent akoresha.

5.3 Ikoranabuhanga n'itumanaho

5.3.1 Impande zombi zemeje ko ko umu agent agomba kuba atunze akamashini ka POS na telephone ngendanwa igenzurwa ikanakorana na banki hakoreshejwe umurongo wa telephone zaba izikoresha umugozi cyangwa izidakoresha umugozi ndetse n'ikoranabuhanga rya satelite.
5.3.2 Ibyo umukirya ashaka gukora byose niwe ubyikorera kandi byose bikabikwa na banki hakoreshejwe ibikoresho bya elegitoroniki. Nta wemerewe kugira igikorwa akora mu mwanya w'umukiriya nta n'ibizakorwa hatifashishijwe ibikoresho byabugenewe.
5.3.3 Ibikorwa byose bijyanye no kubitsa, kubikuza, kwishyura cyangwa kohereza amafaranha yaba ava cyangwa cyangwa yoherezwa kuri konti bikorwa ako kanya.

5.3.4 Banki ifite uburenganzira bwo gucunga umutekano w'ibikoresho no kugenzura ko bikora neza.
5.3.5 Hifashishijwe amasezerano yanditse banki ishobora gukorana n'abacuruza serivisi z'ikoranabuhanga bagatanga ibikoresho cyangwa ikoranabuhanga rigomba gukoreshwa mu bikorwa byo gutanga serivisi za banki.

5.4 Ibikorwa byemewe

5.4.1 Ibikorwa umu agent ashobora gukora mu cyombo cya banki bizaba birebana n'imirimo yose itegnyijwe mu ngengabihe ya mbere tuza kubona.

5.5 Ibikorwa bitemewe

5.5.1 Usibye no kuba atemerewe gukora ibitandukanye n'ibiteganywa n'aya masezerano, umu agent nta burenganzira afite bwo gukora imirimo itemewe nk'uko bigaragara mu ngengabihe ya kabiri tuza kubona.

5.6 Umutungo mu mafaranga n'amafaranga ntarengwa umu agent yemerewe gukoresha

5.6.1 Igihe cyose umu agent agomba gukora ibikorwa bijyanye n'amafaranga agendeye ku mubare ntarengwa w'amafaranga wagenwe nk'uko bigaragara mu ngengabihe ya 3 tuza kubona.
5.6.2 Banki ifite uburenganzira bwo kugena umubare ntarengwa w'amafaranga umu agent yemerewe gukoresha kandi ibikorwa byose ibyakorwa byose birenze uwo mubare wagenwe bizafatwa nk'ibitemewe bityo umu agent abe yabiryozwa na banki.

6. UBURENGANZIRA N'INSHINGANO KU MPANDE ZOMBI

6.1 Inshingano kuri banki

BANKI IGOMBA:

6.1.1 Kwaka no kubona uruhushya cyangwa ivugururwa ry'uruhushya, mu gihe bibaye ngombwa, ruvuye muri Banki Nkuru y'u Rwanda ruyemerera gukora imirimo ijyanye no gukoresha aba agent mu bikorw bya banki.
6.1.2 Guha umu agent inyandiko y'amabwiriza agena imikorere na gahunda zo kurwanya ingorane zavuka buri uko zikenewe kugirango abakiriya babashe guhabwa serivisi mu buryo bukwiye.
6.1.3 Gushyiraho inyandiko zikubiyemo imikorere ndetse n'ibijyanye n'ibicuruzwa, uburyo na gahunda z'imibarurire y'imari ndetse izanategura impapuro n'ibikoresho aba agents bagomba kwifashisha.
6.1.4 Gukorana umwete mu gufasha abakiriya mu buryo butabangamiye ibikenewe mu kurwanya iyezandonke (AML) no gutera inkunga ibikorwa by'iterabwoba (CFT)
6.1.5 Kugenzura no gukurikirana ibikorwa by' umu agent.
6.1.6 Gushyiraho umubare w'ibikorwa kimwe n'ingano y'amafaranga yemewe gukoreshwa kuri buri serivisi itanzwe n' umu agent.
6.1.7 Gushyiraho uburyo bw'ikoranabuhanga butuma ibikoresho umu agent akoresha mu kazi ko gutanga serivisi za banki biba bikwiriye muri ako kazi.
6.1.8 Gushishikariza umu agent kurwanya iyezandonke n'ibijyanye no gutera inkunga ibikorwa by'iterabwoba.
6.1.9 Gushyiraho uburyo gukemura ibyo ahakiriya binubira no kubwira abakiriya ibijyanye n'ubwo buryo bwashyizweho.
6.1.10 Guha amahugurwa aba Agent (hamwe n'abandi ba agents akoresha) hamwe n'abakiriya ku bijyanye n'imari.
6.1.11 Gukangurira umu agent gutanga amabwiriza ajyanye n'imitangire ya serivisi za banki.

6.2 Inshingano ku mu agent

UMU AGENT AGOMBA:

6.2.1 Guha banki n'abayobozi bayo, abajyanama bayo mu by'amategeko, abacungamari bayo kimwe n'abajyanama bayo mu bijyanye n'imari na tekiniki amakuru yose yakenerwa, amakurushingiro n'inyandiko mu gihe yaba abisabwe hagamijwe gukora igenzura.
6.2.2 Kwaka, mu gihe yaba agengwa n'ubugenzuzi bwemewe n'amategeko, uburenganzira ikigo gishinzwe ubugenzuzi cyangwa cyangwa urundi rwego rw'ubugenzuzi mbereyo kwemezwa nk' umu agent.
6.2.3 Gukora mu cyimbo cya Banki, ibikorwa byose byemewe muri aya masezerano. umu agent agomba guhagarika gukora ibikorwa byose bibujijwe.

6.2.4 Kutimura cyangwa ngo afunge aho yakoreraga atabyemerewe na Banki binyuze mu nyandiko. Ku bigendanye n'ibi, umu agent agomba kumenyesha Banki mu minsi mirongo icyenda (90) ko yifuza kwimurira ahandi, cyangwagufunga aho yakoreraga.
6.2.5 Kwerekana abakiriya hakoreshejwe byibura inyuguti/imibare 2. Urugero: Indangamuntu, imibare y'ibanga, amagambo y'ibanga, ikarita za ATM, kode y'ibanga cyangwa ubutumwa bw'ibanga mu gihe hari igikorwa gisaba umwirindoro.
6.2.6 Gutanga resi kuri buri gikorwa cyose gikozwe.
6.2.7 Kureba neza ko hatanzwe icyemezo cy'uko impapuro zose zatanzwe n' umu agent cyangwa umukiriya zakiriwe.
6.2.8 Gushyiraho ibirango bigaragara neza byerekana ko utanga serivisi za banki.

6.2.9 Guha umukiriya;

i) Izina rya banki kandi agashyira ikirango cya banki ahantu hagaragara.
ii) Urutonde rwa serivisi zitangwa n' umu agent.
iii) Itangazo rivuga ko nta serivisi itangwa mu gihe sisitemu igize ikibazo.
iv) Itangazo rivuga serivisi zitangwa hagendewe ku mafaranga ahari.
v) Urutonde rw'amafaranga atangwa kuri buri serivisi yishyurwa n'abakiriya agahabwa banki.
vi) Umurongo wa telephone utishyuzwa abakiriya bakoresha bahamagara banki.
vii) Izina, nimero za telephone kimwe n'ahari ishami rya banki umu agent ageza raporo y'ibikorwa bye byo gutanga serivisi za banki.

6.2.10 Guha banki raporo y'ibikorwa by'ihererekanya ry'amafaranga bikekwaho kuba ib'iyezandonke cyangwa bigamije gutera inkunga ibikorwa by'iterabwoba.
6.2.11 Guha banki uburenganzira bwo gukura no gushyira amafaranga kuri konti ye isanzwe kugirango hazibwe icyuho cy'ayahawe cyangwa yishyuwe abakiriya.
6.2.12 Gukurikiza igihe cyose ingamba z'imikorere cyangwa andi mabwiriza ya banki uko azagenda ayamenyeshwa.

7. AMAFARANGA AHABWA UMU AGENT

7.1 Impande zombi zemeranyije ko amafaranga agenewe umu agent nk'uko biteganyijwe mu ngengabihe ya 4 ashobora guhenduka impande zombi zibyemeranyijeho kandi hagendewe ku mubare ntarengwa w'amafaranga akoreshwa ku gikorwa runaka.
7.2 Umu agent ntiyemerewe guca amafaranga adateganywa mu ngengabihe ya 4.
7.3 Umu agent yiyemeje kwishyura imisoro yose, amafaranga yakwa n'inzego za leta kimwe n'inzego z'ibanze ku mpamvu z'uko atanga serivisi za banki mu cyimbo cya banki.

8. IBANGA KU MAKURU AREBANA N'ABAKIRIYA

8.1 Buri ruhande rwemeye kugira ibanga rikomeye amakuru yose rwakuye ku rundi ruhande mu gihe cy'aya masezeramo
8.2 Amakuru yose umu agent akusanyije arebana n'aya masezerano, yaba avuye ku bakiriya, kuri banki cyangwa ahandi hantu, ni umutungo wa banki, ndetse banki izaba ifite uburenganzira bwo gutunga kopi z'inyandiko ibona ko ari ngombwa ndetse amakuru yose arebana na banki n'abakiriya bayo agomba kugirwa ibanga.
8.3 Haseguriwe ibivugwa mu ngingo ya 8.1 n'iya 8.2 cyangwa ibindi biteganwa muri aya masezerano, umu agent abakozi be, abakozi bakuru n'abacunga umutungo we bemeye ko nta na rimwe bazatangariza umuntu uwo ariwe wese cyangwa urwego urwo arirwo rwose amakuru y'ibanga bahawe haba mu gihe cy'aya masezerano cyangwa nyuma yayo, kandi ayo makuru azagirwa ibanga ndetse nta muntu n'umwe azatangarizwa yewe no mu gihe abakozi batakibarizwa mu mirimo.

9. UBURIGANYA MW'IPIGANWA

9.1 Mu gihe cy'amasezerano, no mu gihe kingana n'imyaka.........nyuma yayo, umu agent yemeye gupiganwa, gugaragara no kwiyemeza kwinjira mu gikorwa cyangwa ubucuruzi, mu buryo buziguye

cyangwa butaziguye, yaba ari umufatanyabikorwa, umunyamigabane cyangwa ku bundi buryo ari mu ipiganwa mu bucuruzi bugaragaramo banki (serivisi za banki) mu gihe aya masezerano ari gushyirwa mu bikorwa.

9.2. Umu agent yemeye guha banki amakuru ajyanye n'imigambi y'ipiganwa afite yaba yiteguye cyangwa atiteguye kuyishyira mu bikorwa. Ikindi na none, mu gihe cy'aya masezerano, umu agent ntiyemerewe gukora ubucuruzi bufite aho buhuriye no gutanga serivisi za banki.

10. UNKURIKIZI

10.1 Banki izahagarika aya amasezerano mu gihe habayeho igihombo, ingaruka cyangwa kwangirika bitewe n'ibikorwa n'uburangare bw' umu agent.

11. GUSESA AMASEZERANO

11.1 Gusesa amasezerano bibanjye kumenyeshwa

11.1.1 Mu gihe rumwe mu mpande zombi rurenze kubyo rusabwa muri aya masezerano (Aha yitwa 'Uruhande rwarenganyije') akananirwa kubonera umuti ikibazo mu gihe cy'iminsi 7 (irindwi) uhereye igihe aherewe urwandiko n'urundi ruhande ('Uruhande rwarenganyijwe') rusaba Urenganya kubonera umuti ikibazo, icyo gihe Uruhande rwarenganyijwe rwemerewe gusesa amasezerano ku munsi wa nyuma wateganyijwe mu rwandiko rumenyesha kandi Uruhande rwarenganyijwe rwemerewe kuryoza Uruhande rwarenganyije ibyangijwe no guhagarara kw'aya masezerano.

11.1.2 Buri ruhande rushobora guhagarika aya masezerano rugatanga iminsi mirongo itatu (30) binyujijwe mu nyandiko imenyesha hatitawe ku kuba urundi ruhande rwararenze kuri aya masezerano.

11.2 Gusesa amasezerano bikozwe na banki

11.2.1 Haseguriwe ibyavuzwe byose haruguru, banki ibinyujije mu nyandiko imenyesha Umu agent, ishobora guhagarika amasezerano mu gihe habayeho kimwe muri ibi bikurikira: -

i) Iyo ubushobozi bw' umu agent, mu kuzuza inshingano ze zikubiye muri aya masezerano zikumiriwe cyangwa zibangamiwe mu buryo bugaragara n'impamvu iyo ari yo yose (yaba iri cyangwa itari mu bubasha bw' umu agent), aha twavuga nk'amabwiriza, amategeko, iteka cyangwa icyemezo kigamije ubusugire bw'igihugu cyangwa ikindi gikorwa cyose cya leta.

ii) Mu gihe umu agent arenze kuri zimwe mu nshingano ze ziteganyijwe muri aya masezerano cyangwa akananirwa kubonera umuti icyo kibazo mu misni irindwi (7) uhereye igihe yaherewe urwandiko rumenyesha na banki rusobanura aho yarenze ku masezerano.

iii) Mu gihe ubucuruzi bw' umu agent bwahagaze.

iv) Mu gihe umu agent ahamwe n'ibyaha birimo ubutekamutwe, ubuhemu cyangwa ibindi byaha byo kutaba inyangamugayo mu bijyanye n'amafaranga.

v) Mu gihe ubucuruzi bw' umu agent buvuyeho cyangwa hakaba iseswa ritegetswe n'urukiko cyangwa mu bundi buryo, cyangwa ku mpamvu z'umuntu, yitabye imana cyangwa agize ikibazo cy'uburwayi bwo mu mutwe.

vi) Mu gihe umu agent yimuriye ubucuruzi bwe ahandi cyangwa agafunga ibikorwa byo gutanga serivisi za banki atabimenyesheje banki binyuze mu nyandiko.

vii) Mu gihe umu agent aabashije kubona cyangwa kuvugurura icyangombwa cy'ubucuruzi.

viii) Mu gihe umu agent arenze kuri amwe mu mabwiriza agenga ibigo bitanga serivisi za banki ashobora guhindurwa agatangazwa na Banki Nkuru y'Igihugu, banki ikaba yahitamo ihagarika imikoranire bari bafitanye.

11.3 Guseswa kw'aya masezerano ntikugomba kugira ingaruka ku ikemuka ry'ibibazo

11.3.1 Kurangira cyangwa guseswa ntibigomba kugira ingaruka ku burenganzira n'inshingano ku mpande zombi zirebwa n'aya masezerano kimwe no ku nshingano zikubiyemo biteganyijwe ko zigomba gushyirwa mu bikorwa nyuma yo kurangira cyangwa guseswa kwayo.

12. UBUGENZUZI BWA BANKI NKURU Y'IGIHUGU

12.1 Haseguriwe ibiteganywa n'aya masezerano, ibijyanye no gutanga serivisi za banki bigomba kugengwa no kugenzurwa kandi abagenzuzi ba Banki Nkuru y'u Rwanda bazabasha kwinjira nta nkomyi no mu gihe cyose muri sisitemu, inyandiko, raporo, ubushyinguro, ku bakozi b' umu agent ndetse n'aho akorera. Banki Nkuru y'u Rwanda kandi izakoresha ubundi bubasha mu gihe ibonye ari ngombwa.

13. INGINGO RUSANGE

13.1 Impande zombi zigomba gukurikiza ibisabwa n'amategeko mu kazi ko guhererekanya amafaranga

13.2 Buri ruhande rwemeje kandi ruhamije ko nta n'umwe mu bakozi bo hejuru cyangwa mu bayobozi warezwe cyangwa ngo afungwe (cyangwa wemeye icyaha) azira ibyaha by'uburiganya, kunyereza imitungo, ubujura, iyezandonke, gutera inkunga ibikorwa cyangwa imitwe y'iterabwoba, kwinjiza abimukira mu gihugu abimukira binyuranyije n'amategeko, kwakira ibyibano, cyangwa ibiyobyabwenge bibujijwe n'amategeko. Buri ruhande rugomba, mu gihe rubisabwe, kumenyesha urundi ruhande mu gihe cy'amasaha 48 mu gihe bigaragaye ko ibyemejwe n'ibyahamijwe bitandukanye n'ukuri.

13.3 Ibisabwa n'amategeko n'amabwiriza bishobora gutuma Banki ishakisha ikanatanga raporo ku makuru amwe n'amwe yamenye ku mikorere y' umu agent. Mu rwego rwo gukurikiza ayo mategeko n'amabwiriza, Banki ishobora, mu gihe icyo aricyo cyose, kugeza ayo makuru ifite kunzego zishinzwe kubahiriza ayo mategeko. Umu agent asabwa gufasha bBanki gukurikiza amategeko n'amabwiriza itanga amakuru Banki imusabye ku mpamvu zo gukurikiza ayo mategeko n'amabwiriza.

14. ITEGEKO NGENGA N'UBUCAMANZA

14.1 Aya masezerano azagengwa kandi akurikizwe hagendewe ku mategeko ya Repubulika y'u Rwanda, kandi impande zombi zemeye kugengwa n'ubucamanza bw'inkiko zibifitiye ububasha mu Rwanda ku bibazo byavuka muri aya masezerano.

15. GUKEMURA IMPAKA

15.1 Impaka zose cyangwa ibirego byavuka zitewe cyangwa zifite aho zihuriye n'izi ngingo cyangwa iseswa, kutumvikana ku ngingo iyo ariyo yose ikubiyemo, kuyarengaho cyangwa kuyemeza bizakemurwa biganiriweho mu bwizerane ku pande zombi. Ibi biganiro bizaba mu gihe cyose uruhande rumwe rutanze icyifuzo cy'uko byabaho. Niba mu gihe cy'iminsi 14 (cumi n'ine) ikurikira kumenyesha nta impaka ntizishobora gukemuka. Impaka, kutumvikana, ibirego bizashyikirizwa umuhuza wumvikanweho n'impande zombi cyangwa mu gihe ubwumvikane budashobotse hakitabazwa amategeko cyangwa urwego rw'ubutabera bubifitiye ububasha.

15.2 Mu gihe hategerejwe ko ikibazo kibonerwa umuti, impande zombiezigomba gukomeza kuzuza inshingano ziteganwa muri aya masezerano.

16. AMASEZERANO YUZUYE

16.1 Aya masezerano hamwe n'imigereka yayo nibyo bigize amasezerano yuzuye hagati ya Banki n' umu agent hakurikijwe ibyumvikanweho muri yo. Nta bibujijwe, nta bisezeranyijwe, nta garanti, nta sezerano, nta bikorwa bindi bizakurikizwa uretse ibiteganwa muri yo. Aya masezerano asimbura ibiganiro, amasezerano, ibyakozwe hagati y'impande zombi mbere yayo.

17. IHINDURWA

17.1 Aya masezerano, harimo n'imigereka, ashobora guhinduka gusa mu gihe byemejwe mu nyandiko impande zombi zikabishyiraho umukono.

18. KUMENYESHA

18.1 Keretse aho bisobanurwa ukundi muri aya masezerano, inyandiko zose zimenyesha, izisaba, izemeza n'ubundi buryo bwose bukoreshwa busabwa cyangwa bwemewe muri aya masezerano bikorwa hifashishijwe nyandiko zigatangwa imbonankubone cyangwa handitse ibaruwa, yemejwe cyangwa ibaruwe, hagatangwa icyemezo cy'uko yakiriwe, ifite ikirango cy'uko hishyuwe

amafaranga y'iposita, ikoherezwa kuri aderesi ziri munsi. Inyandiko zimenyesha zifatwa ko zatanzwe ku munsi uwandikiwe azakiriyeho.

Ku mwanya wa Banki:
Umuyobozi mukuru, bpr Bank Rwanda PLC,
P. O. Box 1348, KIGALI-RWANDA

Mu mwanya w'UMU AGENT:

Bwana/Madamu..
Icyo ashinzwe..
Izina ry'ikigo cy'ubucuruzi...

19. KWEMERA GUHARA UBURENGANZIRA

19.1 Kuba uruhande rumwe rwatinda cyangwa rukareka gukoresha uburenganzira cyangwa ububasha rufite muri aya masezerano ntibizafatwa nko guhara ubwo burenganzira cyangwa ubwo bubasha. Kuba uruhande rumwe rwakwemera guhara uburenganzira mu gihe habaye kutubahiriza ibisabwa ntibivuze ko ariko bizakomeza. Kwemera guhara kose bikorwa mu nyandiko igashyirwaho umukono n'uruhande rwemeye guhara uburenganzira.

20. IHINDUKA RY'INGINGO

20.1 Mu gihe ubutabera mu rukiko rubifitiye ububasha bwemeje ko hari ingingo iri muri aya masezerano inyuranye n'itegeko runaka iyo ngingo izakurwa muri aya masezerano, gusa uko gukurwa kw'iyo ngingo mu masezerano ntacyo azahindura ku zindi ngingo zisigaye. Ingingo zisigaye zizakomeza gukurikizwa.

21. IBIDASHOBORA KWIRINDWA

21.1 Haseguriwe ingingo iyo ariyo yose iri muri aya masezerano , nta ruhande na rumwe ruzakurikirana urundi ku bitakozwe biteganwa n'aya masezerano bitewe n'impinduramatwara cyangwa indi midugararo, intambara, umwiryane, imitingito, kubura kw'ibisabwa ku ruhande rw'abandi batarebwa n'aya masezerano, impaka zo mu kazi, ibikoresho by'amashanyarazi cyangwa kubura kwayo, inkongi y'umuriro, imyuzure, Ibiza, ibikorwa bya leta cyangwa turetse n'ibimaze kuvugwa indi mpamvu yose idashobora gukumirwa yaba ari imwe mu zavuzwe cyangwa izindi.

21.2 Haramutse hari ikibaye kidashobora kwirindwa, uruhande byagizeho ingaruka rugomba guhita rwandikira urundi rurumenyesha ndetse rukore ibishoboka byose rugabanye ingaruka z'ibyabaye.

22. INDISHYI

Buri ruhande ruzarinda urundi kwakwa indishyi, kugira ibyo rusabwa gutanga, guhabwa ibihano, ibirego, kuryozwa, kugerwaho n' igihombo, gucibwa amafaranga cyangwa izindi ngaruka izo arizo zose harimo n'amafaranga y'umuvugizi mu by'amategeko n'amagarama y'urubanza, biturutse ku ndishyi zisabwa n'abandi batarebwa n'aya masezerano (harimo indishyi zasabwe, ibyagaragajwe n'iperereza ryakozwe n'ikigo cya leta) izo ndishyi zikaba zakwa biturutse:

(a) Ku burangare cyangwa imyifatire mibi yagaragaye ku ruhande rumwe cyangwa abakozi barwo cyangwa abaruhagarariye

(b) Ku kurenga ku nshingano zimwe zivugwa muri aya masezerano.

Aya masezerano ashyizweho umukono n'impande zombie cyangwa abazihagarariye

Ushyizeho umukono:

Abakozi babifitiye ububasha ba
bpr Bank Rwanda PLC...

....

Abakozi babifitiye ububasha ba
(Mu cyimbo cy'UMU AGENT) ....

....

Umugereka wa mbere: UBYO UMU AGENT YEMEREWE GUKORA

1) Kubitsa no kubikuza;
2) Kwishyura inguzanyo;
3) Kwishyura za fagitire;
4) Kwishyura amafaranga y'izabukuru n'ibindi bifitiye rubanda akamaro;
5) Kwishyura imishahara;
6) Kohereza amafaranga;
7) Kureba amafaranga asigaye;
8) Gutegura no gutanga inyandiko igaragaza imikoreshereze ya konti, gukusanya impapuro zijyanye no gufunguza konti, gusaba inguzanyo, gusaba ikarita za banki;
9) Serivisi z' umu agent zo gukoresha konti kuri telefone;
10) Gusaba agatabo ka sheki;
11) Guha abakiriya udutabo twa sheki basabye;
12) Guha abakiriya ubutumwa bohererejwe na banki;
13) Ikindi gikorwa icyo aricyo cyose bpr BANK Rwanda yamusaba gukora.

UMUGEREKA WA 2: IBIKORWA BITEMEWE

Umu agent ntiyemerewe;

1) Kugira igikorwa akora gisaba gukoresha imashini mu gihe sisitemu yagize ikibazo;
2) Kugira igikorwa akora mu gihe adashobora gutanga resi cyangwa ikindi cyemeza ko igikorwa cyakozwe;
3) Kugira amafaranga yishyuza umukiriya mu buryo butaziguye;
4) Gukora ubucuruzi bujyanye no gutanga serivisi za banki mu gihe ubundi bucuruzi akora bwahagaze cyangwa bwagize igihombo gikomeye. Ubwo bucuruzi bwagombye kuba bugenda neza kandi bushobora gutera inkunga ibikorwa bye byo gutanga serivisi za banki;
5) Kuba yatanga ingwate iyariyo yose yishingira umukiriya
6) Gutanga serivisi za banki ku giti cye (gutanga konti ya banki ye bwite isa n'iyo yatanze ubwo hasinwaga amasezerano);
7) Gukomeza gutanga serivisi za banki mu gihe afitanye ibibazo n'ubutabera cyangwa akurikiranweho ubutekamutwe, uburiganya cyangwa ibindi byaha bijyanye n'amafaranga;
8) Gutanga cyangwa kwiyemeza gutanga serivisi za banki itemewe muri aya masezerano;
9) Gufungura konti, gutanga inguzanyo cyangwa kwiga uko yafungura konti, yatanga konti cyangwa ibindi;
10) Gukora ibijyanye no kwakira sheki cyangwa gutanga amafaranga ukakira sheki;
11) Gutanga cyangwa kwakira amadovize;
12) Kuyoborwa n'ikigo cy'umukozi cyangwa abo abafatanyabikorwa be;
13) Gukoresha ikindi kigo kigatanga serivisi za banki mu mwanya we.

UMUGEREKA WA 3: MAFARANGA ABITSWE N'UMUBARE NTARENGWA W'AYOHEREREZANYWA

1. Umu agent yitezweho gutangira ubucuruzi bwe afite amafaranga miliyoni 1,000,000 buri munsi
2. Amafaranga yohererezanyw bizaganirwaho n'aba agent bitewe n'aho bakorera n'ubushobozi bwabo;
3. Amafaranga umukiriya ashobora kubitsa cyangwa kubikuza incuro imwe ku mu agent
   a. Kubitsa ni amafaranga 500,000
   b. Kubikuza ni amafaranga 500,000
4. Umubare w'amafaranga umukiriya ashobora kubitsa cyangwa kubikuza ku mu agent ku munsi ni 500,000.

UMUGEREKA WA 4: FEES IBICIRO BYO KUBIKUZA

Serivisi	Amafaranga ntarengwa	Ibiciro
KUBIKUZA	UMUBARE	Ayishyuzwa
	500 - 2,500	100
	2,501 -5,000	150
	5,001 - 10,000	200
	10,001 - 20,000	250
	20,001 - 40,000	300
	40,001 - 60,000	500
	60,001 - 100,000	700
	100,001 - 200,000	1,000
	200,001 - 300,000	2,000
	300,001 - 500,000	3,000
Gusaba kureba asigaye		100
Imiterere		100

*Banki ifata 60%, UMU AGENT agafata 40% ku mafaranga yishyujwe umukiriya
*Umusoro ku nyongeragaciro wa 15% ntubariwemo.

RE: AMAFARANGA YISHYURWA UMU AGENT IYO HABIKIJWE AMAFARANGA

XN RANGE (RWF)		
Amake	AGENT	Ayishyurwa UMU AGENT
500.00	1,500	30
1,501.00	5,000	60
5,001.00	10,000	75
10,001.00	20,000	110
20,001.00	40,000	150
40,001.00	75,000	210
75,001.00	150,000	450
150,001.00	300,000	800
300,001.00	500,000	1,300

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