bpr BANK

URUPAPURO RWO GUSABA IKARITA YO KWISHYURANA KU NGUZANYO Y'IKIGO

Itwararike kureba niba:
1) Niba wujuje aho bikwiye hose kandi wanditse ntibikoreshwa (N/A) aho bidakoreshwa koko
2) Shyira umukono kubyo wahinduye cyangwa wakosoye
3) Shyira akamenyetso aho bikwiye

Ibisabwa:
- Raporo y'ibaruramari y'amezI 6 aheruka
- Isesengura ko ikigo gishobora kwishyura abo kibereyemo imyenda
- Amasezerano y'ubwumvikane n'Amategeko Shingiro
- Icyemezo ko ikigo cyanditse mu bwanditsi bw'amasosiyete
- Raporo y'ibaruramari y'imyaka ibiri ishize yemejwe n'umugenzuzi wigenga
- Imyanzuro y'Inama y'Ubutegetsi
- Kopi y'indangamuntu cyangwa pasiporo z'abagize inama y'ubutegetsi cyangwa abandi bafite ububasha bwo kuyikoresha
- ifoto imwe ngufi y'usaba

Umwirondoro w'ikigo:

Izina ry'ikigo ....

Ubwoko bw'ibikorwa..........

Nimeroy'umusoreshway'ikigocy'Igihugugishinzweimisoron'amahoro..........

Aho kibarizwa

Izina ry'inyubako ....Umuhanda ....

noyaetaje..........Igihugu..........Umugi ....

Telefone. .... Telefone. 2 ....

Imeil.......... Urubuga rwa Interineti ....

Iposita .... Iposita .... Umugi ....

Abemerewe gushyiraho umukono:

Izina	Icyo ashinzwe	Umukono
....	....	....
....	....	....
....	....	....

Urutonde rw'abagize inama y'ubutegetsi (Niba batandukanye n'abemerewe gushyiraho umukono)

Izina	Umukono
....	....
....	....
....	....

Board Resolution Dated:

Company Seal:

AMATEGEKO N'AMABWIRIZA BY'IKARITA YO KWISHYURANA Y'IKIGO

1. INTERPRETATION

1.1. Urupapuro rw'usaba" bisobanura urupapuro rw'usaba rwuzuzwa n'ikigo na nyir'ikarita isaba ko ikirata ihabwa uzajya ayikoresha.

1.2. "Icyuma kibikuzwaho (ATM) bisobanura icyuma cy'ikoranabuhanga kibikuzwaho.

1.3. Banki bisobanura BPR Bank Rwanda plc of P.O. Box 1348.

1.4. Umunsi w'akazi bivuga, hatabariwemo iminsi y'ikiruhuko, umunsi uwo ari wo wose hagati ya saa mbiri na saa kumi n'ebyiri no kuwa gatandatu guhera saa tatu kugeza saa cyenda. Iminsi y'akazi igomba gusobanurwa muri ubwo buryo.

1.5. Ikarita bivuga ikarita yo kwishyurana ku nguzanyo y'ikigo yatanzwe na Bank kuri nyirayo ari we ikigo hakurikijwe amategeko n'amabwiriza.

1.6. Nyir'ikarita bivuga umuntu wahawe ububasha ugaragara ku rupapuro rusaba n'umuntu uzahabwa ikarita.

1.7. Konti ikoreshwaho ikarita bivuga Konti y'ikigo iri muri Banki izajya ikoreshwa mu bikorwa byo kwishyurana.

1.8. Ishami rishinzwe amakarita bisobanura ishami ryihariye rya Banki rishinzwe imicungire, kugenzura no gukora ibikorwa bijyanye n'amakarita.

1.9. Ibikorwa hifashishijwe ikarita bivuze kwishyura ako kanya cyangwa amafaranga yakiriwe mbere n'ukoresha ikarita cyangwa ibindi byose byakozwe hifashishijwe ikarita harimo no gusaba raporo y'ibyakozwe

1.10.Ikigo" bivuze "ikigo cyanyu

1.11. "Umubare ntarengwa kw'ikarita" bivuga amafaranga menshi ashoboka yemewe kuba yarabikujwe kuri konti ikoreshwaho ikarita nk'uko byagenwe ba Banki mu bubasha bwayo ikabimenyesha ikigo na nyiri'ikarita igihe icyo ari cyo cyose.

1.12. " Igihe izarangirira" bisobanura iminsi nyuma y'itariki yakoreweho raporo cyangwa ikindi gihe cyangwa itariki izamenyeshwa n'ikigo mbere mu nyandiko

1.13 "Frw" bivuga amafaranga y'u Rwanda.

1.14. "PIIN" bivuga imibare y'ibanga ikoreshwa n'umuntu ku gite cye Banki iha nyir'ikarita kugira ngo abashe gukoresha ikarita.

1.15. "."Raporo" bivuga raporo ya buri kwezi ya konti ikoreshwaho ikarita yohererezwa ikigo cyanyu nk'uko biteganwa n'amategeko n'amabwiriza.

1.16. "Itariki yo gukoreraho raporo" Bivuga itariki raporo itangirwa.

1.17. "Amategeko n'amabwiriza' bivuga aya mategeko n'amabwiriza cyangwa izindi mpinduka zizayakorwaho na/cyangwa amategeko n'amabwiriza yashirwaho na Banki igihe icyo ari cyo cyose.

1.18. Keretse bisobanuwe ukundi:

i. Mu buke haba harimo n'ubwinshi bityo no mu bwinshi hakaba harimo ubuke

ii. Igitsina gabo biba bivuze ko havuzwemo n'igitsina gore no ku gitsina gore bikaba uko

iii. Abahagarariye sosiyete na BPR habarirwamo abazabasimbura n'abandi babiherewe uburenganzira.

iv. Ibirebanna n'amategeko shingiro na/ingingo z'amategeko harimo ayo mategeko shingiro na/cyangwa ingingo zavuguruwe cyangwa hanogejwe imyandikire yazo.

1.19. Amategeko n'amabwiriza nibyo bizifashishwa mu gukemura amakimbirane hagati yabo n'andi mategeko n'amabwiriza.

1.20. Imitwe y'aya mategeko n'amabwiriza nta ngaruka igira ku bisobanuro byayo. Kereketse igihe ibikubiyeo bisobanutse ukundi, guhera ku mabwiriza no ku biri ku mugereka bijyana ku mabwiriza n'ibiri ku mugereka w'aya mabwiriza rusange.

2. AMABWIRIZA AGIZE AMASEZERANO

2.1. Aya mategeko n'ambwiriza, ashobora guhinduka igihe icyo ari cyo cyose, agize amasezerano hagati y'ikigo na Banki hubahirijwe itangwa n'ikoreshwa ry'ikarita.

2.2. Sosiyete harimo abayobozi bayo n'abakoresha makarita, bafatwa nk'abasomye neza, bumvise kandi bemeye kubahiriza aya mategeko n'amabwiriza mu gushyira umukono kuri uru rupapuro rwuzuzwa n'usaba.

2.3. Sosiyete ihamya ko yatekereje no ku gipimo cy'inyungu kivugwa mw'ibwirizwa rya 7 kandi ko amafaranga acibwa na Banki, asobanuye mu nyandiko y'ibiciro bya Banki, aciye mu kuri, akwiriye kandi ari ngombwa kugira ngo bifashe Banki gukomeza kwita ku bakozi bayo batanga amakarita. Ku bw'ibyo rero yaba sosiyete cyangwa nyir'ikonti ntawari ukwiye kudaha agaciro ubusabe bwa Banki bushingiye ku biciro cyangwa ibipimo by'inyungu yitwaje ko bitanyuze mu kuri kandi bidakwiye.

3. IKARITA

3.1. Banki izaha ikarita sosiyete cyangwa nyir'ikarita mu bushake bwayo kugira ngo ifashe nyir'ikarita kubona serivisi n'ibindi byiza bitangwa na Banki kandi ifashe mu kugura ibintu mu bacuruzi bakira ikarira za "Visa International/MasterCard Cards'

3.2. Ikarita kandi zishobora gutangirwa kugira ngo zifashe mu kubikuza ku byuma bitanga amafaranga n'ibibikuzwaho ATMs bya Banki n'abandi bakorana na "Visa International/MasterCard Cards".

3.3. Ikarita ni kandi izahora ari umutungo wa Banki mu gihe cyose kandi Banki cyangwa undi uwo ari we wese ukora mw'izina rya Banki ashobora kwisubiza ikarita igihe icyo ari cyo cyose atabimenyesheje nyirayo.

3.4. Kugeze igihe cyangwa uretse aya masezerano asheshwe. Banki iba ishobora gutanga indi karita igahita ikura kuri konti amafaranga ajyanye n'ikarita nshya n'andi mafaranga ajyanye n'icyo gikorwa.

4. UMUBARE NTARENGWA AKORESHWA KW'IKARITA NA RAPORO Y'IBYAKOREWE KURI KONTI

4.1. igihe banki itanga ikarita imenyesha nyir'ikonti umubare ntarengwa w'amafaranga ashobora gukoresha. Buri kwezi Banki itegura kandi ikohereza nyiri konti raporo y'imikoreshereze ya konti.

4.2. Iyo igihe kirangiye sosiyete igomba kwishyura Banki amafaranga yakoreshejwe kuri konti ikoresha ikarita ariko atarishyuwe.

4.3. N'ubwo igihe icyo ari cyo cyose sosiyete ishobora kwandika isaba kongererwa umubare ntarengwa kw'ikarita, Banki nta nshingano ifite yo kubishyira mu bikorwa. Inyongera iyo ari yo yose ku mubare ntarengwa uzatangira gushyirwa mu bikorwa ku itariki Banki izamenyeshereza sosiyete mu nyandiko iby' iyo nyongera .

4.4. Banki ishobora igihe icyo ari cyo cyose itabanje kubitangira ibisobanuuro guhindura umubare ntarengwa nta nteguza ihaye sosiyete.
4.5 Sosiyete cyangwa nyiri konti ashobora kagaragaza ikibazo icyo ari cyo cyose, cyangwa ibyo atasobanukiwe ku birebana n'ibigaragara muri raporo mu gihe cy'iminsi 15 uhereye igihe raporo yakorewe.
4.6 Umubare ntaregwa nta mpamvu iyo ari yo yose yatuma urengwa. Amafaranga ayo ari yo yose yose yakoreshwa na sosiyete cyangwa nyir'ikarita arenga ku mubare ntarengwa agomba guhita yishyurwa Banki ako kanya byaba byarasabwe cyangwa bitarasabwe. Mu kubara niba umubare ntarengwa barawurengeje, n'amafaranga yakoreshejwe hakoreshejwe ikarita ariko ntave kw'ikarita azabarwa bityo Banki ishobora gusaba ko yishyurwa igihe kigeze cyangwa ku yindi tariki ya bugufi yagenwa na Banki.
4.7. Sosiyete nta wundi uwo ari we wese izishyura uretse Banki ku bintu cyangwa serivisi yaguze yifashishije ikarita.
4.8. Kuba sosiyete itakiriye raporo ntibiyikuraho inshingano zo kwishyura amafaranga igomba kwishyura harimo inyungu zisanzwe n'inyungu z'ubukererwe, birumvikana ko sosiyete ibika neza raporo y'ibyakozwe hifashishijwe ikarita.

5. IMIKORESHEREZE Y'IKARITA

5.1 Sosiyete n'abandi bose bafite amakarita bagomba kubahiriza amabwiriza akurikira:
5.1.1.Gushyira umukono ku nyandiko yo kwakira ikarita bakoresheje ikaramu y'ubururu cyangwa umukara.
5.1.2. Kubika ikarita n'umubare w'ibanga ahari umutekano.
5.1.3. Mu gukoresha ikarita nyiri konti ntagomba kurenza umubare ntarengwa.
5.1.4. Nta gukoresha ikarita mbere cyangwa nyuma y'igihe ishobora gukoreshwa cyangwa nyuma yo kumenyeshwa ko yahagaritse cyangwa igihe sosiye yasabwe kuyisubiza bikozwe na Banki cyangwa undi ukora mw'izina ryayo.
5.1.5. Sosiyete cyangwa nyiir'ikarita basabwa guhita baca urapupuro rubamenyesha umubare w'ibanga bakirwakira hanyuma bakabika umubare w'ibanga ahatandukanye n'aho babika ikarita.
5.1.6. Si byiza kujugunya aho ubonye hoze kopi ziriho amakuru y'ikarita kuko ayo makuru ashobora kwifashishwa n'abajura.
5.1.7. Igihe hari cyo uguze, uzitwararike kureba ko umucuruzi aciye resi imbere ya nyir'ikarita.
5.1.8. Camo kabiri ikarita irangije igihe.
5.1.9. Sosiyete cyangwa nyir'ikarita bose hamwe cyangwa bafatanyije bafite inshingano zo kwishyura amafaranga yakoreshejwe hifashishijwe ikarita.
5.1.10. Ikarita ntihererekanywa kandi igira agaciro gusa igihe ikoreshejwe n'uwo izina rye ryanditseho
5.1.11. Ikarita ikoreshwa haseguriwe ko banki ifite ububasha bwo kwambura nyirayo uburenganzira bwo kuyikoresha cyangwa kwanga ubusabe bwo kwemeza ibyakozwe hakoreshejwe ikarita igihe icyo ari cyo cyose itabanje kubimenyesha nyirayo.

6. KONTI IKORESHWAHO IKARITA

6.1. Banki yemerewe gukura kuri konti ikoreshwaho ikarita buri kwezi amafaranga y'ibyakozwe hakoreshejwe ikarita, harimo n'inyungu n'andi mafaranga yaciwe sosiyete cyangwa nyir'ikarita
6.2. Sosiyete cyangwa nyir'ikarita ashobora kwishyura akoresheje konti ikoreshwaho ikarita:
6.2.1. Gukoresha rimwe na rimwe uburyo bwo kwishyura bwemewe na banki.
6.2.2. Ubwishyu bwakozwe kuri konti ikoreshwaho ikarita mbere ya saa kumi (kw'isaha yo mu Rwanda) ku munsi w'akazi cyangwa igihe icyo ari cyo cyose ku munsi utari uw'akazi, buzafatwa nk'aho bukozwe ku munsi ukurikiyeho,keretse hari indi saha yagenwe mu gihe cyo kwirshyura.

7. AMAFARANGA Y'INYUNGU

7.1. Igihe sosiyete izishyura amafaranga atishyuye agaragara kuri raporo mbere yo gusoza amasaha y'akazi ku munsi wo kwishyura, nta nyungu izasabwa kwishyura ku bigaragara muri raporo.
7.2. Inyungu zigomba kwishyura ku mafaranga atarishyurwa kw'itariki yo kwishyuriraho zizaba zingana na 3.5% buri kwezi kugeza igihe amaze kwishyurwa yose.
7.3. Impunduka izo ari zo zose ku gipimo cy'inyungu zizamenyeshwa sosiyete mu nyandiko cyangwa undi muyoboro Banki yabona ukwiye mbere y'iminsi 30 y'itariki yo kwishyura.

8. KUGENA AHASHYIRWA AMAFARANGA YISHYUWE

8.1. Kwishyura byemerwa igihe amafaranga yibikijwe kuri konti ikoreshwaho ikarita mu buryo bukurikirana butya:
8.1.1. Hishyurwa inyungu zose ziri kuri raporo ziheruka.
8.1.2. Hishyurwa agomba kwishyura yose hashingiwe kuri aya masezerano.
8.1.3. Ku bwishyu bw'ibyakozwe hakoreshejwe ikarita biri kuri raporo iheruka.
8.1.4. Ku bwishyu bw'ibyakozwe hakoreshejwe ikarita bitagaragara kuri raporo iyo ari yo yose.

9. IKARITA ZATAKAYE CYANGWA ZIBWE

9.1. Igihe ikarita yatakaye cyangwa yibwe, cyangwa bigaragara ko ishobora kuba irimo gukoreshwa nutari nyirayo ku mpamvu ku zindi mpamu cyangwa nyir'ikarita akaba afite impamvu akeka ko umubare we w'ibanga hari uwawumenye atabyemerewe, sosiyete izahita ibimenyesha serivisi ishinzwe abakiliya ku gasanduku k'iposita 1348, Kigali, telefone 0788187200 / 0788140000 cyangwa kw'ishami riri bugufi akoresheje telefone kandi akemeza ibyavuzwe kuri telefone mu \ nyandiko mu gihe cy'iminsi 7 yerekana nimero ye y'ikarita.
9.2. Kugeza igihe cyangwa uretse igihe ibaruwa imenyesha yakiriwe, Banki izaba icyemerewe gukura amafaranga kuri konti ajya n'ibyakozwe hakoreshejwe ikarita mbere yo kwakira ibaruwa ibamenyesha ibyabaye. Sosiyete izirengera ibyakozwe byose hifashishijwe ikarita mbere y'uko ibaruwa yayo yakirwa.
9.3. Sosiyete izashyikiriza Banki cyangwa undi wese ukora mw'izina ryayo amakuru yose ashobora kuyifasha mw'iperereza, izatanga amakuru yose ku buryo ikarita yaburiwe irengero, yibwe cyangwa yakoreshejwe mu buryo budakwiye kandi izashyiraho ingamba zose zafasha Banki kongera kubona iyo karita.
9.4. Sosiyete cyangwa nyir'ikarita bemera ko amakuru ya ngombwa arebana n'ikarita cyangwa konti ikoresha ikarita ashobora guhabwa abandi bantu ku birebana n'uko yaburiwe irengero, yibwe cyangwa ikoreshwa mu buryo badakwiye.

9.5. Niba ikarita yaraburiwe irengero kandi bikaba byaramenyeshejwe Banki, hanyuma sosiyete ikaba yaraje kuyibona, Sosiyete izayicamo kabiri iyishyikirize ibiro bishinzwe amakarita cyangwa se Ishami rya Banki riri bugufi.

9.6. Banki izasimbuza bugufi bishoboka ikarita yaburiwe irengero cyangwa yibwe hasiguriwe ko habanza kwishyurwa amafaranga yo guhindura ikarita.

10. AMATEGEKO AGENGA VISA INTERNATIONAL / MASTERCARD

10.1. Imikoreshereze y'ikarita igengwa n'amabwiriza ya Visa International/MasterCard kandi Sosiyete igomba kwiyemeze kubahiriza yo mabwiriza nk'uko ashobora guhindurwa no gutangwa igihe icyo ari cyo cyose. Amabwiriza ya Visa International/MasterCard ashobora kuboneka kuri www.visa.co.ke no kuri www.mastercard.com kandi umukiliya yemera ko yayasomye, yayumvishe kandi yemewe kuyakurikiza.

10.2. Amafaranga yose yaciwe na Visa International/MasterCard ku byakozwe hifashishikwe ikarita mu madevize azakurwa kuri konti ya sosiyete ikoresha ikarita. Ingano y'ibyakozwe hifashishijwe ikarita n'amafaranga azakurwa kuri konti ajyanye n'amadevizi y'amahanga azahindurwa mu mafaranga y'u Rwanda hakoreshejwe igipimo cy'ivunjisha cyatanzwe na Banki ku itariki yakiriweho ubwishyu n'amafaranga ajyanye n'ivunjisha nayo azakurwa kw'ikarita.

11. KWISHYURA AMAFARANGA ATARISHYURWA

11.1. Sosiyete yanyu igomba, mu minsi 15 ikurikira itariki ya raporo, kwishyura Banki amafaranga yose agaragara kuri raporo y'ibyakozwe(harimo n'amafaranga yabikujwe atari kuri konti ari yarengeje umubare ntarengwa cyangwa amafaranga y'ibyakozwe byose hifashishijwe ikarita hatubahirijwe amabwiriza rusange) sosiyete cyangwa nyir'ikarita yaba yarashyize umukono ku nyandiiko zisobanura ibyakozwe cyangwa resi ijyanye nabyo.

11.2. Igihe cy'igihombo, cy'uwitabye Imana, igihe irimo guseswa cyangwa igihe itakibashije kwishyura abo ibereyemo imyenda, amafaranga yose agamba kwishyurwa kuri konti ikoresha ikarita azaba agomba guhita yishyurwa.

11.3. Ubwishyu buzemezwa igihe Serivisi ishinzwe amakarita muri BPR izemeza ko yabwakiriye cyangwa mw''ishami iryo ari ryo ryose rya Banki ryabikijwemo amafaranga kuri konti ikoresha ikarita. Sosiye izaba igomba kwishyura andi mafaranga yo gukurikirana igihe sheki cyangwa andi mafaranga yatanzwe ariko ntiyakirwe.

11.4. Amafaranga yo yose atarishyuriwe igihe cyangwa igice cyayo (habariwemo inyungu n'andi mafaranga atarishyuwe) azabarirwa mu agomba kwishyurwa ubutaha kandi azishyurirwa inyungu hakurikijwe ibwiriza rya 7 riri hasi, hejuru y'andi mafaranga agomba kwishyurwa ateganywa n'aya masezerano.Ibi bivuze ko inyungu zose zigomba kwishyurwa ku nyungu n'andi mafaranga yose atarishyuriwe igihe, izo nyungu zibazabirwa ku munsi.

11.5. Igihe sosiyete itakibasha kwishyura abo ibereyemo imyenda no /cyangwa mu gihe hashyizeho ushinzwe gukurikira iseswa , uriyobora n'umuhesha w'inkiko w'umwuga ,amafaranga agomba kwishyurwa kuri konti ikoresha ikarita azaba agomba guhita yishyurwa nta nteguza ihawe sosiyete cyangwa nyir'ikarita.

11.6. Kugira ngo hagenwe itariki ya nyuma yo kwishyuriraho, Banki ishobora, mu bashake bwayo idahereye ku miberehooya sosiyete cyangwa iya nyir'ikarita, gushyiraho itariki ya buri kwezi k'umwaka usanzwe izajya yishyurirwaho.

12. UBURYOZWE

12.1. Banki nta kintu icyo ari cyo cyose izaryozwa:

12.1.1. Niba uwahawe ikarita atarubahirijje inshingano ze;

12.1.2. Ku bicuruzwa cyangwa serivisi zaguzwe hakoreshejwe ikarita;

12.1.3. Kubirebana n'amakimbirane hagati ya sosiyete, nyir'ikarita n'umucuruzi;

12.1.4. Ku bijyanye n'ugurisha ibintu cyangwa serivisi, ku bikoresho cyangwa ubuziranenge bw'ibicuruzwa cyangwa ubwa serivisi;

12.1.5. Ku birebana n'ibihombo biziguye, amafaranga yaciwe sosiyete cyangwa nyir'ikarita akomoka ku kuba Banki itararangije neza inshingano zayo ziteganywa n'amategeko n'amabwiriza.

12.1.6. Ku bihombo, amafaranga yaciwe sosiyete yaturutse ku kuba undi ukorana nayo yarakoze cyangwa ataragize icyo akara banki idashobora kugira icyo ibikoraho;

12.1.7. Niba idashobora kurangiza inshingano yayo ziteganywa n'aya masezerano bishingiye ku kuba imashini zitakoze neza, uburyo bwo gutunganya ibikorwa, uburyo bwo gukoresha urebe ibyakozwe, kuba urwego rw'imikoranire ya Banki habayemo ikibazo, igikorwa cy'iterabwoba cyangwa cyangwa ibirenga ubushobozi bwayo bwo ku bigenzura mu buryo butaziguye cyangwa abakozi bayo cyangwa abandi bakora mw'izina ryayo.

12.2. Sosiyete izaryozwa ibyo Banki yabuze n'andi mafaranga yijshyuye biturutse ku gukora ibinyuranye n'aya masezerano.

13. IBIBAZO BY'ABAFITE AMAKARITA

13.1. Niba sosiyete itishimiye amafaranga yaciwe cyangwa yerekanywe ko yabikijwe kuri konti ikoreshwaho ikarita, igomba kohereza ikibazo cyayo kuri serivisi ishinzwe amakarita mu minsi 28 ikurikira itariki yishyurijweho. Sosiyete igomba gushyikiriza servisi ishinzwe amakarita inyandiko yemeza ko yatanze ikibazo iherekejwe n'izindi nyandiko zisobanura ikibazo cyayo.

13.2. Iyo Banki isuzumye igasanga ku mpamvu zumvikana, ikibazo cya sosiyete gifite ishingiro cyatewe n'umucuruzi, Banki ishobora, mu bushake bwayo, gufasha sosiyete gukurikirana icyo kibazo gusa mu gihe sosiyete yamenyesheje Banki ikibazo cyayo mu minsi 28 ikurikira itariki yamenyeshejweko ubwishyu. Iyo Banki isanze umucuruzi ari we wateje ikibazo, niwe wishyuzwa, sosiyete nta burenganzira igira bwo gufatira ubwishyu butumvikanweho.

13.3. Konti ikoreshwaho ikarita izashyirwaho amafaranga y'ubwishyu arebana n'ibyakozwe hifashishijwe ikarita mu gihe gusa Banki izaba yakiriye resi y'ubwishyu cyangwa yarakoze irindi genzura ry'ubwishyu ibona bukwiye.

13.4. Nta busabe bwa sosiyete ku wundi uwo ari we wese ukorana nayo bwayifasha kumvikanisha ikibazo cyayo cyangwa butume banki igobokeshwa muri icyo kibazo.

13.5. Sosiyete ntishobora kureka cyangwa se nko igire uburenganzira ubwo ari bwo bwose cyangwa izindi nshingano bishingiye kuri aya masezerano.

13.6. Sosiye nta bureganzira na buke izagira ku nyungu ku mafaranga yashyizwe kuri konti ikoreshwaho ikarita.

13.7. Sosisyete ntizasaba gusubizwa amafaranga yaguzwe ibintu n'amatike yabonye ikoresheje ikarita.

14. IKIGUZI

14.1. Guhera ubu ikiguzi gikurikira nicyo kizajya gikoreshwa:

Ubwo bw'ikigio	BPR Classic	BPR Gold	BPR Platinum	Corporate	Imisoro
Ikiguzi cyo kwinjira	10,000	20,000	40,000	50,000	IRASONEWE
ikiguzi ku mwaka	15,000	25,000	45,000	50,000	IRASONEWE
igipimo cy'inyungu zishyurwa	3,5%	3,5%	3,5%	3,5%	IRASONEWE
Igiciro ku gukererwa kwishyura	5% Y'agomba kwishyurwa	5% Yagomba kwishyurwa	5% Yagomba kwishyurwa	5% Yagomba kwishyurwa	IRASONEWE
ikiguzi ku mafaranga yatanzwe kuri ATM	6% y'ayabikujwe	6% y'ayabikujwe	6% y'ayabikujwe	6% y'ayabikujwe	IRASONEWE
Ikiguzi cy'amafaranga yatanzwe kuir POS	5% y'amafaranga yose	5% y'amafaranga yose	5% y'amafaranga yose	5% y'amafaranga yose	IRASONEWE
Andi mafaranga yishurwa buri mwaka nukoresha ikarita	20,000	20,000	20,000	20,000	IRASONEWE
Ikiguzi ku warengeje umubare ntarengwa	2,5%	2,5%	2,5%	2,5%	IRASONEWE
		0	0		
Bpr Bank Cards on KCBR/Bpr bank ATMs (FRW CARDS)	FRW 250	FRW 250	FRW 250	FRW 250	IRASONEWE
Ikarita za BPR kuri ATM zo mu mahanga	USD 3	USD 3	USD 3	USD 3	IRASONEWE
Ikarita za BPR ku bindi byuma bitari ibya KCBR/Bpr Bank	FRW 1,000	FRW 1,000	FRW 1,000	FRW 1,000	IRASONEWE
izindi karita za KCB hagati y'ibigo	FRW 1,500	FRW 1,500	FRW 1,500	FRW 1,500	IRASONEWE
Ikarita za BPR Banki kuri ATM za KCBR/Bpr Bank (ikarita zikoresha amadorali y'amerika	USD 1	USD 1	USD 1	USD 1	IRASONEWE
Raporo ngufi ya ATM	FRW 100	FRW 100	FRW 100	FRW 100	IRASONEWE
Gusohorerwa resi ya ATM	FRW 100	FRW 100	FRW 100	FRW 100	IRASONEWE
Guhindura ikarita	FRW 10000	20,000	FRW 40000	FRW 50000	IRASONEWE
ikiguzi cyo guhagarikisha ikarita	FRW 0	FRW 0	FRW 0	FRW 4,000	IRASONEWE
Ikiguzi cy'ubwishingizi	NTIBIKORESHWA	NTIBIKORESHWA	NTIBIKORESHWA	NTIBIKORESHWA	NTIBIKORESHWA

1.1.1. Indi miterere y'ikarita yo kwishyurana

Imiterere	Ibisobanuro
Umubare ntarengwa	Classic Card: FRW 250,000 – FRW 1000000 Gold Card: FRW 1,000,001 – FRW 5,000,000 Platinum Card: FRW 5,000,000 – FRW 10,000,000 (to be agreed by business)
Igiherwaho bazigena	Umubare ntarengwa w'amafaranga ashobora gukoreshwa n'ukorera umushahara angana na 50% by'umushara atahana buri kwezi. Ku bikorera, sosiyete n'abakiriya banini umubare ntarengwa ugenwa hamaze gusesengurwa ingwate yatanze n'ubushobozi bwo kwishyura bwa nyir'ikarita. Icyitonderwa: ni ukureba andi mafaranga umukiliya asanzwe yishyura ku nguzanyo asanganywe muri Banki. Ibi bizasuzumwa hashingiwe ko umukiliya adakwiye gusabwa arenze 50% by'umushahara atahana. Ku bakorera umushahara, bazajya bishyura buri kwezi igihe umushahara ugeze kuri konti.
raporo y'ibyakozwe n'ibyishyuwa hakoreshejwe ikarita yo kwishyurana	Abakiliya bazahabwa uburyo bwo guhitamo haba kwishyra makeya ashoboka angana na 10% by'asigaye kwishyurwa cyangwa cyangwa guhitamo igipimo kiri hagati yi 10% na 100% ariko y'igikubo cya 10. Umukiliya wishyuriye rimwe amafaranga yari asigaye bimurinda kwishyura inyungu bityo akagira igihe atabarirwa inyungu ku byo azagura mu gihe kiri imbere. Raporo y'ibyakoreshejwe ikarita yo kwishyurana izaba irimo amakuru agaragaza igihe azishyurira amafaranga yakoreshejwe kugira ngo byerekane igihe bizafata ngo haragare igihe bizata kugira no hishyurwe yose. Raporo y'ibyakozwe yohererezwa umukiliya kuri imeli cyangwa hakoreshejwe iposita.Umukiliya ashobora no gusohorerwa raporo mu mpapuro igihe ageze kw'ishami ariko akishyura.
ibihembo n'utundi duhimbazamusyi	Mu gihe ubu bitaratangira gukoreshwa, harimo kwigwa uburyo bw'ibihembo kuri Group igihe byatangiye gukoreshwa bizakoreshwa no mu Rwanda kuri serivisi yacu y'amakarita. Ibi bizatera abakiliya bacu ishyaka ryo gukoresha serivisi y'amakarita mu buryo bwinshi butandukanye, Ishimo ku wabaye indahemuka kuri serivisi, no kugabanyiriza ku bizagurwa ubutaha hakoreshejwe ikarita. Umukiliya ashobora kubona agahimbazamusyi kuri bimwe cyangwa ibyo aguze byose akaba shobora kugena uko abikoresha igihe bimaze kugera ku mubare munini bitewe n'ubwoko bw'uduhimbazamusyi.
Igihe cyo kwishyura inyungu	45 days

Ibisobanuro	Classic	Gold	Platinum	Corporate
Igihe ikarita izamara (amezi)	36	36	36	36
Umubare ntarengwa y'ibyo akora inshuro imwe / ku mucuruzi akoresheke ikarita cyangwa yishyuye	nta mubare ntarengwa	nta mubare ntarengwa	nta mubare ntarengwa	nta mubare ntarengwa
umubare w'ibikorwa ashobora gukora kuri POS buri munsi kuri buri karita	nta mubare ntarengwa	nta mubare ntarengwa	nta mubare ntarengwa	nta mubare ntarengwa
umubare w'ibikorwa ashobora gukora kuri ATM buri munsi	3	3	3	3
Amafaranga menshi abikuzwa kuri ATM ku munsi	FRW 500,000	FRW 500,000	FRW 500,000	FRW 500,000
Umubare w'inshuro nyinshi wakoresha ikarita ku munsi kuri interineti, POS na ATM	100% y'ibyo wemerewe	100% y'ibyo wemerewe	100% y'ibyo wemerewe	100% y'ibyo wemerewe
Open to buy Replenishment period	Buri munsi	Buri munsi	Buri munsi	Buri munsi
New card activation required (True/False)	Yego	Yego	Yego	Yego
ikarita isimbura iyari isanzwe nayo bisaba ko yemerwa gutangira gukoreshwa	Yego	Yego	Yego	Yego
Guhabwa undi umubare w'ibanga(yego/Oya)	Yego	Yego	Yego	Yego
Biremewe hejuru y'umubare ntarengwa	50% y'umubare ntarengwa	50% y'umubare ntarengwa	50% y'umubare ntarengwa	50% y'umubare ntarengwa
Amafaranga menshi atarenza	RWF 250,000	RWF 1,000,001	RWF 5,000,001	RWF 250,000
Amafaranga make	RWF 1,000,000	RWF 5,000,000	RWF 10,000,000	RWF 10,000,000
Ibikorwa kuri interineti (gusaba kuri Imeli/ kuri Telefone)	100% y'ibyo wemerewe	100% y'ibyo wemerewe	100% y'ibyo wemerewe	100% y'ibyo wemerewe
Inshuro ntarengwa zo kugerageza gushyiramo umubare w'ibanga	3	3	3	3

14.3. Banki ishobora kubagabanya umubare w'amafaranga abikuzwa hakoreshejwe ikarita.

14.4. Iyo ubikuje amafaranga ugasanga hari ikinyuranyo hagati y'amafaranga uhawe na ATM n'agaragara kuri resi, Sosiyete cyangwa nyir' ikarita aba agomba guhita abimeyesha Banki anyuze muri serivisi ishinzwe amakarita.

14.5. Sosiyete cyangwa nyiri karita yemeye ko:

14.5.1. Kubikuza amafaranga bishobora gukurikiza andi amategeko n'amabwiriza n'ibindi bibujijwe aho hakoreshejwe ATM itari iya Banki mu kubikuza;

14.5.2. Ntabwo ATM zose zihorana amafaranga; kandi

14.5.3. Amafaranga atanzwe na ATM, sosiyete na nyir'ikarika nibo bayirengera igihe ahari ngo abikurizwe kuri ATM.

15. IBIKORWA BIKEMANGWA

15.1. Banki ntiyemera ibikorwa byose bikemangwa (kandi igihe bibabye nta nshingano ifite yo kubimenyesha sosiyete cyangwa nyir'ikarita).

15.2. Banki ishobora kumenyekanisha amakuru arebana n'ikarita mu kinyamakuru nk'intabaza bamenyesha umucuruzi gufatira ikarita. Ntabwo Banki itegetswe kubitangira impamvu.

15.3. Banki ishobora guhagarika konti ikoresha ikarita igihe ibona hari impamvu yo kubikora., muri icyo gihe nta cyakorwa hakoreshejwe ikarita.

16. AMAFARANGA ACIBWA UWISHYUYE ATINZE

16.1. Hejuru y'inyungu zisanzwe zitangwa ziteganywa n'ibwirizwa 7 rivugwa hejuru, inyungu z'ubukererwe zingana na 5% ku mafaranga atarishyuwe kuri konti ikoreshwaho ikarita azacibwa mu mpera za buri kwezi igihe ayo mafaranga ageze ku itariki ya nyuma yo kwishyurwa atarishyurwa.

16.2. Igihe Banki yemeye kwakira amafaranga yakererewe kwishyurwa cyangwa igice cyayo, ibi ntacyo bizabangamiraho uburenganzira bwa Banki bugenwa n'aya masezarano cyangwa amategeko n'ubwo kwishyura bifarwa nko kurangiza ideni ryose cyangwa igice cyaryo.

17. INDISHYI N'IKIGUZI CYO KWISHYUZA AMAFARANGA ATARISHYUWE

Izaha Banki indishyi, izayirinda kandi ibikorwa byose, ibibazo, ibyabura, ibyakwangirika, n'andi mafaranga yose byaba ngombwa ko Banki yishyura cyangwa yacibwa biturutse ku gikorwa cyakoranywe ubunyangamugayo cyangwa kirangangijwe gukorwa cyangwa banze gukora bijyanye n'ibikoreshwa ikarita cyangwa biturutse Sosiyete cyangwa nyir'ikarita banyuranyije aya mategeko n'amabwiriza.

18. GUTUMIZA IBINTU UKORESHEJE IMELI

18.1. Banki izemeza ibyo sosiyete yakoze byose hifashishijwe ikarita binyuze kuri Imeli cyangwa ubundi buryo bwo gutumiza ibintu kandi ikure amafaranga kuri konti ikoresha ikarita mu buryo busanzwe.

18.2. Sosiyete yemeye ko izirengera ibizakorwa byose hakoreshwa ikarita, kugira ngo bemeze ko ibyakoreshejwe ikarita byose sosiyete yari yabitangiye uruhushya, banki ifite uburenganzira bwo kwishingikishiriza ku nyandiko zibihamya ifte kugira ngo yemeze ko Sosiyete ari yo yahaye umucuruzi nimero y'ikarita yayo ibinyujijje kuri Imeli cyangwa ubundi uburyo bwo guhanahana amakuru bityo uburenganzira bwa Banki ntibuzahungabana cyangwa ngo bukorweho n'uko sosiyete itatumije, itemeje cyangwa ngo ihindure ibyo yari yatumije cyangwa se ngo yakire ibicuruzwa byatumijwe.

19. UBURENGANZIRA BUHORAHO BWO GUKURAHO

Amabwiriza yose yo guhindura cyangwa gukuraho uburenganzira buhoaho bwo gukoraho busanzwe bukoreshwa kuri konti ikoreshwaho ikarita bugomba kwakirwa na serivisi ishinzwe amakarita bitarenze iminsi 10 mbere y'itariki yo kwishyura.

20. IBYEMEJWE NA SOSIYETE

Sosiyete cyangwa nyir'ikarita akoresheje iyi nyindiko yemeje ko ibyakozwe byose na sosiyete ngo hashyirwe umukono ku rupapuro rwo gusaba byubahirije amategeko.

21. IBINDI SOSIYETE ISABWA KUZUZA

21.1. Ikarita ni umutungo wa Banki bityo Sosiyete cyangwa nyir'iakrita ntibemerewe ku yiha cyangwa ku yishyira ku wundi muntu.

21.2. Sosiyete isabwa gukora ibishoboka byose kugira ngo ufite ikarita yuhabahirize inshingano ze nk'uko ziteganywa n'aya mategeko n'amabwiriza agenga ikoreshwa ry'ikarita.

21.3. Sosieye isabwa guhita imenyesha banki ko uwo uwakoreshaga ikarita yayo atakiri umukozi wayo kubera impamvu iyo ari yo yose bityo igasaba banki kuyifunga.

21.4. Igihe aya masezerano asheshwe sosiyete isabwa gukora ibishoboka byose kugira ngo yisubize ikarita maze ihite iyigarura kuri Banki.

21.5. Sosiyete cyangwa ny'iri karita ntigabomba, mu gihe batabanje guhabwa na Banki uburenganzira mu nyandiko, gukoresha ku mpamvu iyo ari yo yose, izina rya banki cyangwa ibirango ibyo ari byo byose by'ubucuruzi, izina ry'ubucuruzi, uburenganzira bw'igihangano cyanngwa ibindi bihangano by'ubwenge bya banki cyangwa yaherewe uburenganzira bwo gukoresha.

21.6. Sosiyete isabwa guhita iha Banki amakuru ku mpinduka iyo ari yo yose ku banyamigabane, abayigenzura na/cyangwa andi makuru yatanze mu gihe yuzuzaga urupapuro rusaba. Cyakora Sosiyete zanditse ku isoko ry'Imari n'imigabane nizo zonyine zizasabwa kumenyesha Bank ku mpinduka ku banyamigabane bazo igihe izo mpinduka hari uwo ari we wese ufite imigababane irenga 25%.

22. IMPINDUKA

22.1. Banki izamenyesha sosiyete impinduka izo ari zo zose kuri aya mategeko n'amabwiriza mu gihe cy'iminsi 30 uhereye itariki yatangiriye gushyirwa mu bikorwa, ariko kudatanga aya makuru ntibyambura agaciro izo mpinduka.

22.2. Sosiyete na nyir'ikarita bemeye ko bashobora kubona amategeko n'amabwiriza bivuguruye banyuze ku rubuga www.kcbbankgroup.com ibyo bikaba bivuze ko bayemeye igihe bakomeje gukoresha ikarita nyuma yo kwakira inyandiko ibamenyesha izo mpinduka.

23. KUTUBAHIRIZA AMABWIRIZA

Igihe Sosiyete cyangwa nyir'ikarita batubahirije icyo ari cyose muri aya mategeko n'amabwiriza, banki ishobora guhita isaba kwishyura amafaranga yose yari asigaye kuri konti ikoresha ikarita yo kwishyura.

24. GUHAGARIKA

Banki ishobora igihe icyo ari cyo cyose guhagarika burundu cyangwa igihe ibyakoreshwaga ikarita byose cyangwa bimwe muri byo cayngwa kwanga kongera gutanga, kuvugurura cyangwa guhindura ikarita iyo ari yo yose bitabangamiye inshingano za sosiyete ziteganywa n'aya masezerano.

25. GUSESA

25.1. Sosiyete ishobora gusesa aya masezerano igihe icyo ari cyo cyose ibanje kubimenyesha banki mu nyandiko iherekejewe n'amakarita yose yatanzwe ndetse n'ubwishyu bw'amafaranga yose yari asigaye kuri Konti yishyurirwaho ibyakoreshejwe ikarita

25.2. Iseswa rizatangira kugira agaciro hamaze kugarurwa amakarita yose yatanzwe no kurangiza kwishyura amafaranga yose atarishyurwa ajyanye nayo.