

# AMATEGEKO, AJYANYE NO KURINDA AMAKURU BIGENGA BPR MOBI AND iBANK

## Ibisobanuro

Muri iyi nyandiko amagambo n'interuro bikurikira bifite ibisobanuro byashyizwe hepfo keretse iyo ibivugwa bigaragaza ibindi:

**"Konti"** bivuga BPR Mobi & i-Bank, umukiriya yiyandikishijeho ngo ayikoreshe kuri serivisi za banki kuri telefone & serivisi ya interineti, Abakoresha cyangwa Abakiriya babihereye uburenganzira bisobanura umuntu wiyandikishije kugira ngo akoreshe konti binyuze serivisi za banki kuri telefone & na interineti.

**"Serivisi"** Bisobanura Serivisi kuri telefone & iBank ya BPR iboneka kubakiriya, itanga amakuru ajyanye na Konti (s), ibisobanuro birambuye kuberekeranye nubucuruzi nandi makuru na serivisi nkuko bishobora gutangwa na Banki ya BPR, kandi bikaboneka kubakiriya binyuze mubikoresho bya elegitoroniki; , Rimwe na rimwe..

**"Numero ya telefone"** bisobanura numero umukiriya yatanze kuri fomu yiyandikishirijeho, cyangwa kuri contact center cyangwa ku rubuga rwa banki ya BPR cyangwa mu bundi buryo ayiha banki ku izina ry'uwemerewe kuyikoresha ngo ahabwe serivisi.

**"Amakuru bwite y'umuntu"** bisobanura amakuru ajyanye cyangwa yerekeranye na konti

**"Amategeko n'amabwiriza bigenga Mobi na iBank"** bivuga amategeko n'amabwiriza agenda ikoreshwa rya serivisi za BPR Mobi & iBank, uko agenda ahindurwa rimwe na rimwe.

**"Amagambo n'interuro mu nyuguti nkuru"** bikoreshejwe ariko bidasobanuwe hano bigomba kugera ibisobanuro byahawe mu mategeko n'amabwiriza bya BPR Mobi & iBank Bank.

**"Imenyeshya"** bisobanura to ubutumwa bwihariye bwoherezwa umukiriya kuri telefone ye

nk'ubutumwa bugufi busubiza ibyasabwe n'umukiriya.

## ISHYIRWA MU BIKORWA RY'AYA MABWIRIZA

Aya mategeko na'amabwiriza hamwe n'ibyasabwe n'umukiriya bikomezwa na Banki ya BPR nibyo bizaba bigize amasezerano hagati y'umukiriya na Banki ya BPR, bakazakomeza kugengwa n'ayo mabwiriza, kuko BPR ishobora kumvikana n'abandi batanga serivisi, ifasha BPR Banki mu gutanga serivisi. Mugusaba no kwemerera ababifitiye uburenganzira gukoresha iyi serivisi, kunshuro yambere (na buri gihe nyuma yacyo), Umukiriya aremera kandi akemera (kandi yemeza ko yemeye) aya mabwiriza, muburyo bushoboka bwose.

## Gusaba

Abakiriya bashobora guhabwa Serivisi (na / cyangwa impinduka zose buryo iyi serivisi ibonekamo) mu gihe umuntu wemerewe gukoresha konti cyangwa Abantu bemerewe gukora Konti cyangwa Abantu basinyira inyandiko zitandukanye mu iizina ry'umukiriya bahabwa na Serivisi za mobi & i-bank zikoreshwa kuri BPR isaba BPR gutanga serivisi ku bemerewe kuzikoresha. Gusaba bishobora gukorwa huzuzwa izo fomu, amabaruwa yo gusaba n'ibindi. Nkuko Banki ya BPR ishobora kubiteganya rimwe na rimwe. Ibikorwa byose cyangwa ibikorwa byose biva mu gukoresha Serivisi byishingirwa n'umukiriya.

## Imikorere

Numero ya telefone iri mu nyandiko za Banki ya BPR yakoreshwa ngo ugere kuri Serivisi. Serivisi ntabwo itangwa kuri numero ebyiri za telefone kuri konti imwe. Serivise izahabwa umukiriya gusa mu gihe umukiriya ari aho umuyoboro w'utanga serivisi z'itumanaho ugera cyangwa mu gace, kari mu bice bigeramo roaming itangwa n'icyo kigo gitanga serivisi z'itumanaho giha umukiriya izo serivisi za roaming.

## Uko serivisi iboneka

Banki ya BPR izihatira guha abakiriya

binyuze muri iyi serivisi, izo serivisi uko Banki ya BPR ishobora kubihitamo rimwe na rimwe. Banki ya BPR ifite uburenganzira bwo guhitamo serivisi zishobora gutangwa ku mukiriya kuri Konti kandi zishobora gutandukana bitewe n'umukiriya. Banki ya BPR ishobora kandi kongera / gusiba muri serivisi zitangwa binyuze muri serivisi ku bushake bwayo. Serivisi ihabwa ababihereye uburenganzira, ku bushake bwa Banki ya BPR kandi ishobora guhagarikwa na Banki ya BPR kuri serivisi z'abatanga serivisi za telefone. Kugeza ubu Serivisi iraboneka kuri Konti ifitwe n'amashami ya Banki ya BPR mu Rwanda na konti za BPR ziri ahatagaragara, Banki ya BPR ifite uburenganzira bwo kugeza Serivisi kuri Konti zafunguwe mu mashami yayo atari mu Rwanda, ariko uko kwagura ibikorwa bigomba kugendera ku mategeko yu Rwanda n'amategeko akoreshwa mu gihugu yafunguwemo. Umukiriya yemera ko gukoresha iyi serivisi bizanyura gusa kuri numero ya telefone igendanwa kandi igikorwa cyose kiyikoreweho, cyaba gikozwe n'ubwemerewe cyangwa utabyemerewe, bizafatwa nk'aho cyakozwe n'ubwemerewe ndetse bizishingirwa n'umukiriya; . Amabwiriza yakiriwe na BPR ava kuri izo numero za telefone (cyangwa bivugwa ko yaturutse kuri izo numero za telefone) azakurikizwa nyuma yo kwemezwa nk'uko bisabwa na Banki ya BPR muri rusange cyangwa cyane cyane ku bwoko bw'ibwirizwa runaka, rimwe na rimwe, harimo kwifashisha igenzura ry'ijambo ryibanga ryatanze na BPR ku wemerewe kuyikoresha wabarurweho iyo numero ya telefone.

## Ukuri kw'amakuru

Umukiriya yemeye (kandi yiyemeje gusaba abafite uburenganzira bwo kuyikoresha) gutanga amakuru nyayo no gutangaza aho bikenewe hose kandi ashinzwe kumenya ukuri kw'amakuru yahaye Banki ya BPR igihe cyose harimo n'igihe cyo guhabwa serivisi.

Banki ya BPR ntishobora kuryozwa ingaruka zikomoka ku makuru atari yo yatanze n'Umukiriya cyangwa abahawe uburenganzira bwo gukoresha konti. Mu gihe Banki ya BPR n'ibigo biyishamikiyeho bazafata ingamba zose zifatika kugira ngo amakuru ahabwa umukiriya ari ukuri, Banki ya BPR n'ibigo biyishamikiyeho ntibazaryozwa amakosa yose atabigambiriye, bikavamo gutanga amakuru atari yo. Umukiriya na / cyangwa awahawe uburenganzira ntibashobora kuryozwa Banki ya BPR igihombo icyo ari cyo cyose, ibyangiritse n'ibindi bishobora kuba byaratewe / byatewe n'umukiriya / uwahawe uburenganzira, niba amakuru yahawe umukiriya agaragaye ko atari byo / akocamye

Iyo Banki ya BPR ibona ko amabwiriza adahuye cyangwa avuguruzanya irashobora gusaba ibisobanuro uwahawe uburenganzira ayo mabwirizayaturutseho mbere yo gukurikiza ayo mabwiriza. Gusa na none BPR irashobora, mu bushishozi bwayo, gukurikiza ayo mabwiriza mu gihe ibona bikwiye kandi umukiriya yemeye kwirengera ibyo bikorwa bya Banki ya BPR.

Banki ya BPR ifite uburenganzira bwo guhagarika serivisi, haba muri rusange cyangwa mu buryo bwihariye ku bijyanye n'uwahawe uburenganzira cyangwa umukiriya runaka, mu gihe Banki ya BPR ifite impamvu zo kwizera ko serivisi iri gutanga ikurikiza amabwiriza ayo ari yo yose y'uwabihereye uburenganzira ashobora kuganisha ku igihombo kiziguye cyangwa kitaziguye cyangwa gishobora gutera abakiriya gusaba indishyi mbere yo gukomeza gukora Serivisi.

### Inzira yo kugena imikorere ya serivisi

Kugirango agere kuri serivisi, Umukiriya ashobora guhitamo no gushiraho serivisi zose cyangwa serivisi iyo ari yo yose abisabye mu buryo bwagenwe nkuko bikenewe cyangwa ubundi buryo ubwo aribwo bwose bwamenyeshajwe na BPR mu bihe bitandukanye. BPR ntabwo igomba kuryozwa ikosa iryo ari ryo ryose ryakozwe n'umukiriya. Gushiraho imbarutso no kwakira imenyeshya BPR ntizemera ko yakiriye amabwiriza cyangwa ibyifuzo byo

kwiwandikisha kandi ntabwo BPR igomba kuzuzura amabwiriza cyangwa ijamba ry'ibanga cyangwa nimeru ya telefone. BPR ntishobora kuryozwa kudatanga cyangwa gutinda gutanga serivisi, ikosa, igihombo cyangwa kugoreka mu guha umukiriya serivisi.

### Ububasha bwa BPR

Ku buryo budasubirwaho umukiriya yemerera BPR kugera kuri Konti n'amakuru yihariye mu gihe cyo gukurikiza amabwiriza no gutanga serivisi kubakiriya, kimwe no gusesengura, gutanga amanita y'inguzanyo no kwamamaza BPR Bank Rwanda Igengwa na Banki nkuru y'u Rwanda Uwahawe uburenganzira yemera ko BPR ishobora guhishurira izindi nzego amakuru ajyanye n'umukiriya mu gihe bikenewe kubera impamvu iyo harimo ariko bitagarukiye gusa ku kugera uruhare gutunganya umuyoboro w'itumanaho na elegitoroniki, hubahirijwe amabwiriza y'ubutabera, mu gutanga amanita y'inguzanyo bikorwa n'ibigo bizwi no gukumira uburiganya.

### Inyandiko

Inyandiko zose za Banki ya BPR zijyanye na Konti na / cyangwa zikomoka ku mikoreshereze ya Serivisi, harimo igihe cyanditswe igikorwa cyakoreweho hamwe n'uwabihereye uburenganzira icyo gikorwa cyaturutseho, ni gihamya yerekana ko igikorwa cyakorewe kuri konti aricyo . Ububasha bwo kwandika amakuru ku bikorwa butangwa ku buryo bwereye n'umukiriya kuri Banki ya BPR.

### Kutemera uburyozwe

Banki ya BPR ntishobora kuryozwa kuba uwabihereye uburenganzira yananiwe gukoresha serivisi bitewe no kuba uwabihereye uburenganzira atari mu bice serivisi itangirwamo. Umukiriya yemera ko Banki ya BPR itazaryozwa niba Umukiriya atarenze ku masezerano n'amabwiriza yo guhagarika nimeru ya terefone igendanwa / Ikarita ya SIM. Umukiriya ntashobora kuryozwa Banki ya B P R kutaboneka kwa Serivisi cyangwa imikorere mibi y'ibigo bitanga serivisi, niba zihari, zahawe akazi na Banki ya BPR cyangwa igihombo cyangwa ibyangiritse byabaye ku umukiriya

biturutse ku gukoresha serivisi ( harimo kwishingikiriza ku matangazo yamamaza y'umukiriya ,impamvu z'ishoramari cyangwa z'ubucuruzi ) kubwimpamvu iyo ari yo yose. Nta buryozwe mu buryo ubwo aribwo bwose BPR ishobora kugera ku bakiriya bijyanye n'imikoreshereze ya serivisi.

Umukiriya yemera ko buri menyeshya rishobora kuba rikubiyemo amakuru ajyanye n'abakiriya. Umukiriya yemerera Banki ya BPR kohereza amakuru ajyanye na Konti, n'ubwo atabisabwe mu buryo bwihariye, mu gihe BPR ibona ko ari ngombwa.

### Garanti

Nta garanti Banki ya BPR itangaku ibanga cyangwa umutekano w'ubutumwa bwaba ubw'umuntu ku giti cye bwoherejwe binyuze muri serivisi.

### Imbibi z'uburyozwe

Hatabayeho kutambamira izindi ngingo z'aya mabwiriza, banki ya BPR, abakozi bayo, abakozi bayo cyangwa abashoramari, ntibagomba kuryozwa ibyerekeye igihombo cyangwa ibyangiritse haba mu buryo butaziguye, butaziguye cyangwa ingaruka, harimo ariko bitagarukiye gusa ku gutakaza amafaranga yinjira , inyungu, ubucuruzi, amasezerano, guteganya kuzigama cyangwa ubushake, gutakaza imikoreshereze cyangwa agaciro k'ibikoresho byose birimo software, yaba ibiteganijwe cyangwa bitateganijwe, byatewe n'umukiriya cyangwa umuntu uwo ari we wese uko byaturutse cyangwa bifitanye isano gutinda, guhagarika, guhagarika, kubuza, cyangwa kwibeshya mu gutanga amakuru cyangwa ubutumwa bujya cyangwa buva ku bikoreho by'itumanaho mu buryo butemewe kandi budahwitse bikozwe n'Uwahawe uburenganzira cyangwa undi muntu uwo ari we wese bizatuma uwahawe uburenganzira ariyozwa kwishyura amafaranga nkuko byemejwe na BPR yewe bishobora no kuvamo guhagarika serivisi ku mukiriya. Umukiriya n'uwahawe uburenganzira bafite inshingano zo kurinda ijamba ry'ibanga ryatanzwe na Banki ya BPR kugirango iyi serivisi ikoreshe.

Banki ya BPR ntabwo igomba kuryozwa ikoresha ritemewe ry'ijamba ry'ibanga iryo ari ryo ryose ryahawe Uwahawe uburenganzira cyangwa nomero ya telefone; gukora nta buryarya ku mabwiriza yose yakiriwe na Banki ya BPR; ikosa, isanzwe, gutinda cyangwakuba Banki ya BPR idashoboye gukora kuri byose cyangwa amabwiriza yose; no gutakaza amakuru ayo ari yo yose / amabwiriza mu kohereza. Banki ya BPR ntabwo igomba kuryozwa kuba umukiriya yakwibagirwa ko agomba kumenya amavurura ajyanye n'ibitangirwa kuri iyi serivisi.

### Indishyi

Uhereye ku kuba Banki ya BPR itanga Serivisi, Umukiriya yemeye gutanga indishyi no kurinda Banki ya BPR nkurikizi z' ibikorwa byose, ibirego, ibisabwa, ibirego, gukurikiranwa,, ubwishyu n'amafaranga ibyo aribyo byose Banki ya BPR ishobora igihe icyo ari cyo cyose guhura nabyo, cyangwa guhura nabyo nk'ingaruka cyangwa kuvuka mu bikorwa byiza bwo gukora cyangwa kureka cyangwa kwanga gukurikiza amabwiriza ayo ari yo yose yatanze no gukoresha Serivisi.

Banki ya BPR mu bushishozi bwayo ishobora kwishyura ayo mafaranga mu gihe ibonye ari ngombwa kandi ishobora ku bushake bwayo, guhindura amafaranga yo gukoresha serivisi iyo ari yo yose cyangwa yose. Ibikorwa byose bikoze mu izina ry'abakiriya, nyuma yo kubimenyeshwa, bizerekana ko abakiriya bemera kandi bakakiriye amafaranga. Umukiriya ashobora guhagarika cyangwa kutiyandikisha muri serivisi. Umukiriya agomba kwishyura ama inite ya telefone cyangwa andi mafaranga ashobora kwishyuzwa n'ikigo gitanga serivisi za telefone zijyanye na Service kandi ibyo ntacyo bizaba birebaho Banki ya BPR.

Amafaranga yishyurwa n'umukiriya ntarimo amafaranga yishyurwa kuri serivise iyo ari yo yose ya telefone kandi yakurwa kuri konti y'umukiriya. Umukiriya asabwa gukurikiza uburyo amafaranga yishyurwa.

### Guhagarika

Umukiriya ashobora gusaba guhagarika, igice cyangwa yose,

serivisi igihe icyo aricyo cyose atanga integuza yanditse byibuze iminsi 15 kuri Banki ya BPR. Umukiriya azakomeza kugera inshingano ku bikorwa byose biva kuri nimeru ya telefone binyuze muri serivisi mbere yo gusoza y'uko iminsi 15 yavuzwe haruguru irangira. Banki ya BPR ishobora ku bushake bwayo, kvanaho by'agateganyo cyangwa guhagarika Serivisi, yose cyangwa igice, igihe icyo ari cyo cyose itabanje kubimenyeshwa mbere, guhagarika Serivisi igihe icyo ari cyo cyose ikeneye gukora ivugurura n'isana Kubera ibibazo bitunguranye cyangwa kubw'impamvu z'umutekano, bisaba guhagarika Serivisi cyangwa na none mu gihe umukiriya yarenze kuri aya mabwiriza cyangwa Banki ya BPR yamenye ko hariho impamvu itekereza ko zaviramo umukiriya kudashobora kurangiza inshingano ze mu buryo bushoboka bwose. Gufunga Konti na / cyangwa guhagarika serivisi za mobile & iBank bikoze n'umukiriya bizahita bihagarika iyi serivisi

### Kumenyeshwa

Banki ya BPR n'umukiriya bashobora gutanga integuza hakurikijwe aya mategeko n'amabwiriza kuri kuri email y'umukiriya (kazafatwa nk'aho binyuze mu nyandiko) cyangwa mu nyandiko itangwa mu ntoki cyangwa ikoherezwa kw'iposita kuri aderesi ya nyuma yatanze n'umukiriya mu ikagezwa kuri BPR n'ibiro ikoreramo BPR Bank Rwanda Ltd, umuhanda KN67. Byongeye kandi, BPR ishobora gutanga itangazo mu buryo bwa rusange kuri serivisi zigenewe abakiriya bose. Amatangazo nk'aya azafatwa nk'ayatanzwe kuri buri mukiriya ku giti cye.

### Itegeko ngenga

Impaka cyangwa amakimbirane yose yavuka aturutse cyangwa afitanye isano na serivisi aigomba gukemurwa n'inkiko z'u Rwanda kandi bikagengwa n'amategeko y'u Rwanda. Banki ya BPR ntiyemera uburyozwe ubwo ari bwo bwose, buziguye cyangwa butaziguye kubera kutubahiriza amategeko y'ibindi bihugu ibyo aribyo byose uretse ay'u Rwanda.

Kuba gusa serivisi ishobora kugerwaho n'umukiriya mu kindi gihugu kitari u Rwanda ntabwo

bivuze ko amategeko y'igihugu cyavuzwe agenga aya mategeko n'amabwiriza na / cyangwa gukoresha Konti no / cyangwa gukoresha Serivisi.

### KWEMEZA IBIJYANYE NO KURINDA AMAKURU Y'UMUKIRIYA

Umukiriya yemeye ko Banki ya BPR ishobora gukoresha amakuru yihariye mu izina rye hagamijwe gutanga serivisi za banki kuri telefoni na interineta ku bakiriya. Banki izakoreha amakuru yihariye gusa hakurikijwe uko byagenwe n'umukiriya, kandi impande zombi zigomba kubahiriza amategeko y'u Rwanda agenga ibijyanye no kurengera amakuru.

Banki izashyira mu bikorwa ingamba zikwiye za teknikuri n'izirebana n'inzego kugira ngo habungabungwe umutekano n'ibanga by'amakuru bwite. Izi ngamba zigomba kurinda uburyo butemewe, kubura, gusenya, guhindura, cyangwa gutangaza amakuru yihariye. Banki igomba kumenyeshwa bidatinze umukiriya mu gihe habaye amakosa.

Buri ruhande rugomba kwishyura no kurinda urundi ruhande ibirego, kwangirika, imyenda, igihombo, cyangwa amafaranga akomoka ku kutubahiriza inshingano zayo mu ngingo yo kurinda amakuru cyangwa amategeko akoresha mu kurinda amakuru.