NATIONAL BANK OF RWANDA
BANKI NKURU Y'U RWANDA

UBURENGANZIRA N'INSHINGANO BY'UMUGUZI WA SERIVISI Z'IMARI

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INTANGIRIRO

Hashingiwe ku itegeko No 017/2021 ryo ku wa 03/03/2021 ryerekeye kurengera umuguzi wa serivisi z'imari ndetse n'amabwiriza rusange N° 55/2022 yo ku wa 27/10/2022 Yerekeye Kurengera Umuguzi wa Serivisi y'imari ndetse n'amabwiriza Rusange N° 56/2022 yo ku wa 27/10/2022 Yerekeye Uburyo Bw'imbere Mu kigo bwo Gukemura Ibibazo By'umuguzi wa Serivisi y'imari hamwe n'andi mategeko n'amabwiriza arebana no kurengera umuguzi, Banki Nkuru y'u Rwanda iributsa abanyarwanda ndetse n'abaturarwanda bakoresha serivisi z'imari ko bafite uburenganzira ndetse n'inshingano(Rights and Obligations) bikurikira:

INGINGO YA MBERE: GUKORERA MU MUCYO

Ese waruziko ufite uburenganzira bwo guhabwa amakuru yose no gusobanurirwa ibijyanye na Serivisi y'imari usaba mumucyo?

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. Amakuru ku muguzi (Ingingo ya 18 y'amabwiriza no.55/2022)	Utanga serivisi y'imari asabwa gutanga amakuru yerekeye imari yanditse yuzuye, kandi yumvikana neza mu rurimi umuguzi wa serivisi y'imari ashobora kumva cyangwa yahisemo mu ndimi zemewe mu butegetsi ziteganywa mu Itegeko Nshinga rya Repubulika y'u Rwanda.	• Mbere yo gukoresha serivisi y'imari, hitamo ururimi ushaka ko baguhamo amakuru cyangwa inyandiko. • Reba ko wasobanuriwe kandi wahawe amakuru yose kandi mu rurimi wifuza.
2. Gusobanurira no kwigisha umuguzi (Ingingo ya 58 y'amabwiriza no 55/2022)	Utanga serivisi y'imari yigisha umuguzi wa serivisi y'imari mbere yo kumugurisha igicuruzwa, mugihe cyo kugurisha na nyuma yo kugikoresha. 1. kugisha inama umuguzi mu bushakashatsi ku gicuruzwa no mu kugikora; 2. kwigisha abaguzi ibiranga igicuruzwa; 3. kwigisha abaguzi ku kiguzi cy'igicuruzwa n'uburyo bwo kubara ibiguzi; 4. gusobanura amasezerano mbere yo kuyashyiraho umukono; 5. guherekeza umuguzi wa serivisi y'imari mu bikorwa byose (mbere na nyuma yo gukoresha serivisi cyangwa igicuruzwa); 6. gushyiraho uburyo bwo gukurikirana, kwigisha no gutanga inama ku gicuruzwa mu gihe cyo kugikoresha. Utanga serivisi y'imari abika ibimenyetso bigaragaza ibikorwa byo kwigisha byavuzwe haruguru.	• Mbere yo gukoresha igicuruzwa cyangwa servisi y'imari reba ko wamaze kwigishwa bihagije ibijyanye n'iyo servisi. • Komeza gusaba inama ikigo cy'imari mukorana nyuma yo kugura servisi y'imari, kugirango bigufashe kuyikoresha neza.

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
3. Kumenyeshwa igikorwa kibereye kuri konti (Ingingo 22 amabwiriza no.55/2022)	Umuguzi wa serivisi y'imari amenyeshwa igikorwa cyose gikorewe kuri konti ye. Imenyekanisha ry'igikorwa rikorwa mu buryo bw'inyandiko koranabuhanga cyangwa ku rupapuro. Iyo igikorwa cyakozwe mu buryo bw'ikoranabuhanga, umuguzi wa serivisi y'imari ahitamo umuyoboro amenyesherezwamo, waba ubutumwa bugufi kuri telefoni cyangwa imeri cyangwa byombi.	• Hitamo uburyo bwo kukumenyesha icyabereye kuri konti yawe • Reba ko ibikorwa byose byabereye kuri konti yawe wabimenyeshejwe • Niba utabimenyeshejwe baza impamvu.
4. Inshamacye y'ibyakorewe kuri konti (Ingingo 23-26 y'amabwiriza no.55/2022)	Umuguzi wa serivisi y'imari afite uburenganzira bwo guhabwa buri mwaka kandi nta kiguzi imenyekanisha ry'ibyakozwe kuri konti ye ryanditse ku rupapuro igihe abisabye. Andi mamenyekanisha y'ibyakozwe kuri konti atangwa ku giciro cyumvikana kigenwa n'ibiciro byo gutanga iyo serivisi nta nyungu. Imenyekanisha mu mwaka ry'ibyakozwe kuri konti ryanditse ku rupapuro rigomba kubamo ibikorwa byose byakozwe muri uwo mwaka. • Ikindi niba habaye ikosa kuri konti yawe, ufite uburenganzira bwo gusaba iyindi nshamacye kubuntu igufasha gusuzuma.	• Saba urupapuro rw'inshamacye y'ibyakorewe kuri konti yawe kugirango ubigireho amakuru ahagije. • Niba hari ibyo usanze bidasobanutse baza ikigo cy'imari mukorana. • Ntakiguzi ugomba gutanga kuri iyo nshamake niba itanzwe rimwe mumwaka cyangwa niba hari amakosa ucyeka ko yakorewe kuri konti yawe. • Niba ukoresha murandasi, iyo nshamacye uzajya uyibona kubuntu.
5. Gushyira ibiciro kumugaragaro (Ingingo 28 y'amabwiriza no.55/2022)	Utanga serivisi y'imari atangaza amafaranga asabwa kuri serivisi n'ibiciro bitandukanye by'ibikorwa bye. Itangazwa ry'amafaranga asabwa kuri serivisi n'ibiciro rigaragaza mu buryo burambuye kandi uburyo n'inzira bikoreshwa mu kubara ikiguzi.	• Mbere yo gusaba serivisi, reba ko ibiciro bimanitse aho ikigo gikorera urebe ko ubyishimiye. • Mbere yo gukoresha serivisi, reba ko ikiguzi cyayo uzashobora kucyishyura. • Reba ko ikiguzi waciwe gihwanye n'ibimanitse.

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
6. Gushyira amakuru y'ibiciro kurubuga GERERANYA (Ingingo 29 y'amabwiriza no.55/2022)	Ikigo cy'imari gisabwa gushyira amakuru y'ibiciro/ibiguzi byose gikoresha kurubuga GERERANYA rwa Banki Nkuru y'u Rwanda, arirwo: (https://gereranya.bnr.rw). Urwo rubuga kandi warubona kuri app kuri telephone yawe ya SMART Phone.	• Mbere yo gukoresha serivisi y'imari, banza ugereranye ibiguzi kurubuga GERERANYA, urebe aho iyo serivisi ihendutse kurusha ahandi. • Fata icyemezo cyo gukoresha servisi y'imari umaze guhitamo ikigo kiguhendukiye.
7. Urupapuro ruriho amakuru y'ingenzi(Ingingo 49 y'amabwiriza no.55/2022)	Ikigo cy'imari mbere yo gutanga servisi, giha umuguzi urupapuro rukubiyemo amakuru y'ingenzi kuri iyo serivisi ndetse n'ibiguzi byayo	Mbere yo gusaba serivisi , saba urupapuro rukubiyemo amakuru y'ingenzi kuri iyo serivisi ndetse n'ibiguzi byayo
8. Kumenyesha umuguzi serivisi ikigo gitanga (Ingingo 76 y'amabwiriza no.55/2022)	Utanga serivisi y'imari ashyira kumugaragararo aho ikigo gikorera, ku mashami yacyo ndetse no kumbuga za murandasi ubwoko bwa serivisi atanga, ibisabwa kugirango umuguzi abone iyo serivisi ndetse n'igihe ntarengwa umuguzi agomba kuyibonamo.	• Mbere yo gusaba serivisi y'imari, reba ko buri servisi yose ikigo gitanga imanitse aho ikigo gikorera no kurubuga rwa murandasi rwacyo; • Banza urebe ibisabwa kuri iyo serivisi n'igihe ntarengwa cyo kuyihabwa • Niba usabye serivisi, reba ko igihe ntarengwa cyubahirijwe. • Niba kitubahirizwa, baza uburenganzira bwawe (SMS:6005, Whatsapp:0791700721, www.bnr.rw)

INGINGO YA KABIRI: IMICUNGIRE YA KONTI

Ese waruziko hari Ibiguzi n'imikorere bibujijwe mu rwego rwo gucunga Konti yawe? Biteganywa n'ingingo ya 21-26,60 y'amabwiriza rusange N° 55/2022

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. Gufungura konti (Ingingo ya 60 y'amabwiriza no.55/2022)	Birabujijwe guca ikiguzi umuguzi wa servisizi z'imari cyo Gufungura konti	Niba uciwe icyo kiguzi baza ikigo cy'imari mukorana, binaniranye baza BNR (SMS:6005,Whatsapp: 0791700721, www.bnr.rw)
2. Gufunga konti (Ingingo ya 60 amabwiriza no.55/2022)	Birabujijwe guca ikiguzi umuguzi wa servisizi z'imari cyo Gufunga Konti	Niba uciwe icyo kiguzi baza ikigo cy'imari mukorana, binaniranye baza BNR
3. Kubitsa kuri konti yawe (Ingingo ya 60 y'amabwiriza no.55/2022)	Birabujijwe guca ikiguzi umuguzi wa servisizi z'imari cyo kubitsa kuri Konti bwite	Niba uciwe icyo kiguzi baza ikigo cy'imari mukorana, binaniranye baza BNR
4. Gukangura konti yasinziriye (Ingingo ya 60 y'amabwiriza no.55/2022	Birabujijwe guca ikiguzi umuguzi wa servisizi z'imari cyo Gukangura Konti yasinziriye	Niba uciwe icyo kiguzi baza ikigo cy'imari mukorana, binaniranye baza BNR
5. Konti yasinziriye amezi 6 (Ingingo ya 60 y'amabwiriza no.55/2022)	Birabujijwe guca ikiguzi cyo gucunga konti kuri konti yasinziye amezi 6 mugihe ntamafaranga ariho	Niba uciwe icyo kiguzi baza ikigo cy'imari mukorana, binaniranye baza BNR
6. Konti yasinziriye amezi 12 (Ingingo ya 60 y'amabwiriza no.55/2022)	Birabujijwe guca ikiguzi cyo gucunga konti kuri kongti yasinziye amezi 12 kabone niyo yaba iriho amafaranga	Niba uciwe icyo kiguzi baza ikigo cy'imari mukorana, binaniranye baza BNR
7. Gukora igikorwa kuri konti y'umuguzi (Ingingo ya 80 amabwiriza no.55/2022	Utanga serivisi y'imari ntiyemerewe kugira icyo akora kuri konti y'umuguzi wa serivisi y'imari keretse iyo: a) byemewe n'amasezerano hagati y'umuguzi n'utanga serivisi y'imari; b) bitangiwe uburenganzira n'umuguzi wa serivisi y'imari abinyujije mu buryo bwo kwishyura bwemewe n'amategeko; c) byemewe n'amategeko cyangwa amabwiriza abireba.	Niba hari igikozwe kuri konti kinyuranyije n'izi ngingo, baza ikigo cyawe, binaniranye baza BNR (SMS:6005,Whatsapp:0791700721, www.bnr.rw).

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
8. Kwirengagiza gukora igikorwa kuri konti (Ingingo ya 81 y'amabwiriza no.55/2022)	Iyo utanga serivisi y'imari adakoreye igikorwa umuguzi wa serivisi y'imari cyangwa atinze kugikora kandi andi mabwiriza yose yaratanzwe cyangwa ibisabwa byose byarubahirijwe, indishyi ihabwa umuguzi wa serivisi y'imari igenwa hakurikijwe ibiteganywa n'aya mabwiriza rusange, kereste hari impamvu zifatika zateye ugukererwa.	Niba watanze amabwiriza yo gukora igikorwa kuri konti yawe ntigikorwe cyangwa kigatinda gukorwa baza uburenganzira bwawe ikigo cyawe, binaniranye baza BNR.
9. Guhagarika konti (Ingingo ya 82 y'amabwiriza no.55/2022	Konti y'umuguzi wa serivisi y'imari ntishobora guhagarikwa keretse iyo byemejwe n'amategeko cyangwa umuguzi abyiyemereye, cyangwa iyo biteganywa mu masezerano	Niba konti yawe ihagaritswe cyangwa igafungwa ntampamvu, baza uburenganzira bwawe ikigo cy'imari mukorana, binaniranye baza BNR.
10. Ikosa ryo kuvana amafaranga kuri konti (Ingingo ya 84 amabwiriza no.55/2022)	Iyo habaye amakosa mu gukura amafaranga kuri konti biturutse kukigo, umuguzi wa serivisi y'imari amenyeshwa iryo kosa, hanyuma amafaranga yakuwe kuri konti agasubizwaho mu gihe kitarenze amasaha atandatu (6) uhereye igihe yakuriwe kuri konti cyangwa igihe ikosa ryagaragariye, cyangwa igihe ikibazo cy'umuguzi cyakiriwe.	Niba amafaranga yavuye kuri konti yawe bitewe n'ikosa ry'ikigo cyangwa ikoranabuhanga ryacyo ntuyasubizwe mumasaha 6, baza uburenganzira bwawe ikigo cy'imari mukorana, binaniranye baza BNR (SMS:6005, Whatsapp:0791700721,www.bnr.rw)
11. Amakosa aturutse kumuguzi (Ingingo ya 88 y'amabwiriza no.55/2022)	Umuguzi abazwa amakosa akozwe kuri konti ye abigizemo uruhare, naho ikigo kikabazwa amakosa akozwe kuri konti n'abakozi bacyo cyangwa ikoranabuhanga ryacyo. Icyakora iyo umuguzi yakoze amakosa atuma abura mafaranga, ikigo gifite inshingano zo kumufasha gukurikirana kuburyo yagaruza ayo mafaranga.	Irinde amakosa yatuma amafaranga ava kuri konti yawe nko kuyohereza ahatagenwe, gutanga amabwiriza atanditse neza, kwibeshya ukayohereza ahatariho, n'ibindi. • Niba wibeshye ugakora ikosa, itabaze vuba ikigo cy'imari kugirango kigufashe bitaragera kure. • Niba udafashijwe, baza uburenganzira bwawe.
12. Kwibwa kuri konti bitewe n'ikigo (Ingingo ya 92 y'amabwiriza no.55/2022)	Iyo hagize ubujura bukorerwa kuri konti yawe bitewe n'ikigo, usubizwa amafaranga bitarenze iminsi Cumi n'itanu 15	Niba wibwe amafaranga kuri konti yawe bitewe n'ikigo cy'imari, baza uburenganzira bwawe uyasubizwe muminsi itarenze 15. Binaniranye baza BNR

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
13.Kwibwa kuri konti bitewe n'umuguzi (Ingingo ya 93 y'amabwiriza no.55/2022)	Iyo hagize ubujura bukorerwa kuri konti byatewe n'uburagare bw'umuguzi nko gutanga imibare ye y'ibanga, kwibwa ibikoresho by'ikoranabuhanga ntabivuge, ..., ubwo bujura arabwirengera ariko ikigo gifite inshingano zo kumufasha gukurikirana abamwibye.	Niba wabuze imibare y'ibanga cyangwa ibikoresho byawe by'ikoranabuhanga bishobora gutuma wibwa cyangwa ukeka ko wibwe, usabwa guhita ubimenyesha ikigo cy'imari mukorana. Niba udafashijwe, baza uburenganzira bwawe.
14. Indishyi (Ingingo ya 94 amabwiriza no.55/2022)	Iyo uburangare bw'utanga serivisi y'imari buteje umuguzi wa serivisi y'imari igihombo cy'amafaranga, umuguzi wa serivisi y'imari aba afite uburenganzira bwo gusaba indishyi y'igihombo.	• Niba ikigo cy'imari cyaguteje igihombo, kurikirana uburenganzira bwawe bwo gusaba indishyi. • Niba udafashijwe, tanga ikibazo cyawe (SMS:6005, Whatsapp:0791700721, www.bnr.rw)

INGINGO YA GATATU: UBURYO BWO KUBARA IBIGUZI BUBUJIWE (Ingingo ya 61 y'amabwiriza no 55/2022)

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. Kubara inyungu kunguzanyo (Ingingo ya 61 y'amabwiriza no.55/2022)	• Ikigo cy'imari nticyemerewe kubara inyungu kunguzanyo kuyindi nyungu • Uburyo bwo kubara inyungu budahinduka (flat method), burabujijwe kuko bwiba abaguzi. Cyeretse kumwenda wishyurwa rimwe gusa cyangwa uburyo bubariwe rimwe gusa (one off). Urugero: Niba umwenda ari Frw 100,000 inyungu ikaba 10% muburyo bubariwe rimwe wishyura inyungu ya Frw 100,000*10%= Frw 10,000 gusa. • Gukoresha uburyo 365/360 bwo kubara igipimo cy'inyungu cya buri munsi birabujijwe.	Niba wabariwe inyungu nyinshi kubera kubara inyungu nyinshi zidakwiye baza ikigo cy'imari mukorana, binaniranye gana BNR igufashe (SMS:6005,Whatsapp: 0791700721, www.bnr.rw)
2. Kubara ibihano kunguzanyo (Ingingo ya 61 amabwiriza no.55/2022)	• Ibibahano bibarwa gusa kugice cy'umwenda remezo cyakerewe. • Birabujijwe kubara ibihano kumwenda wose usigaye yeretse igice cyacyerewe gusa. • Birabujijwe kubara ibihano kubindi bihano	Niba wabariwe ibihano byinshi bidakwiye baza ikigo cy'imari mukorana, binaniranye gana BNR igufashe ((SMS:6005,Whatsapp: 0791700721, www.bnr.rw))
3. Ibihano n'inyungu ntarengwa (Ingingo ya 20 y'itegeko no 017/2021)	• Iyo uwishyura inguzanyo yakerewe kwishyura, ikigo cy'imari kimubarira inyungu n'ibihano ariko ntibishobora kurenza umwenda remezo yari asigayemo utabariyemo amafaranga yo kwishyuza. • Urugero: Niba umuguzi yarafashe umwenda fatizo wa Frw 500,000 akaza kunanirwa kwishyura asigayemo Frw 40,000. Inyungu n'ibihano ntibirenga ya Frw 40,000 ni ukuvuga ko amenshi yakwishyura ari Frw 40,000+40,000 =Frw 80,000 utabariyemo amafaranga yo kwishyuza. • Ntabihano byongera kubarwa iyo umwenda wandukuwe mu bitabo (written off).	• Kurikurana uko wabariwe ibihano n'inyungu mugihe wagize ikibazo cyo kutishyura neza. • Niba usanze utabariwe neza, baza ikigo cy'imari mukorana, binaniranye, baza BNR (SMS:6005, Whatsapp:0791700721, www.bnr.rw)
4. Ibihano byo kwishyura mbere (Ingingo ya 25 y'itegeko no 017/2021) n'ingingo ya 53 y'amabwiriza no.55/2022)	• Iyo umuguzi afashe umwenda mu kigo cy'imari ariko akaza kugira impamvu zituma yishyura mbere y'igihe kiri mumasezerano, ntabihano byo kwishyura mbere acibwa. Cyeretse iyo nguzanyo iguzwe n'ikindi kigo cy'imari.	Reba ko ntabihano waciwe niba wishyuye mbere. Babiguciye, egera ikigo cy'imari mukorana nibinanirana wegere BNR (SMS:6005, Whatsapp:0791700721, www.bnr.rw)

INGINGO YA KANE: INGUZANYO

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. **Kumenya ibisabwa n'igihe ntarengwa (Ingingo ya 30 y'amabwiriza no.55/2022)**	Umuguzi amenyeshwa ubwoko bw'inguzanyo ikigo gitanga, ibisibwa kugirango abone iyo nguzanyo n'igihe ntarengwa.	• Banza urebe ubwoko bw'inguzanyo usaba hamwe n'ibisabwa; • Banza ugenzure igihe ntarengwa kugirango ubone iyo nguzanyo; • Uzuza ibisabwa ubishyikirize ikigo cy'imari mukorana. • Niba igihe ntarengwa kigeze ntubone igisubizo, baza ikigo cy'imari mukorana, binaniranye baza BNR.
2. **Kwemererwa inguzanyo (Ingingo ya 30 y'amabwiriza no.55/2022)**	Iyo gutanga inguzanyo byemewe, umuguzi wa serivisi y'imari abimenyeshwa bitarenze iminsi ibiri (2) y'akazi uhereye ku munsi byemerejweho kandi akabwirwa ibikurikiyeho.	• Kurikirana ko iki gihe cyubahirizwa. • Icyo gihe kitubahirijwe, baza ikigo cy'imari mukorana. Binaniranye, baza BNR (SMS:6005, Whatsapp:0791700721, www.bnr.rw)
3. **Kwangirwa inguzanyo (Ingingo ya 30 y'amabwiriza no.55/2022)**	Iyo gutanga inguzanyo bitemewe, umuguzi wa serivisi y'imari ahabwa igisubizo bitarenze iminsi ibiri (2) y'akazi uhereye ku munsi inguzanyo itemewe gisobanura neza impamvu bitemewe n'inama z'uburyo bwo kuzasaba inguzanyo ubutaha.	• Soma neza icyatumye wangirwa inguzanyo n'usanga ubishidikanyaho ubaze ikigo cy'imari mukorana. • Niba hari ibyo wasabwe kugirango ubutaha uzemererwe, ihute ubyubahirize.
4. **Amasezerano y'inguzanyo (Ingingo ya 48 y'amabwiriza no.55/2022)**	Ikigo cy'imari giha umuguzi wa serivisi y'imari, amasezerano mbere yo kuyashyiraho umukono. Igihe cyumvikanyweho kigomba kuba nibura iminsi ibiri (2) mbere yo gusinya keretse iyo umuguzi wa serivisi y'imari abihisemo ukundi.	• Niba ubikeneye, saba amasezerano y'inguzanyo uyatahane mbere yo kuyasinya, usome ingingo zose ziyagize nibiba ngombwa ugishe inama. • Soma neza umubare w'amafaranga uhawe, igihe uzayishyurira, ibiguzi bisabwa, uko bibarwa, ingwate usabwa, ibihano kukutubahiriza amaserano n'ibindi

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
5. Gahunda yo kwishyura(Ingingo ya 49 y'amabwiriza no.55/2022)	Umuguzi wa servisi y'imari ahabwa urupapuro rukubiyemo gahunda yo kwishyura rugaragaza amafaranga afashe, ayo azajya yishyura mugihe runaka kuyo yafashe ndetse n'inyungu.	-Saba urupapuro ruherekeje amasezerano rugaragaza uko uzajya wishyura. Rusome neza niba hari ikitumvikana ugisobanuze.
6. Umwishingizi kunguzanyo (Ingingo ya 33 y'amabwiriza no.55/2022)	• Umwishingizi w'inguzanyo asinya amasezerano atandukanye n'ay'usaba inguzanyo agaragaza uburenganzira, inshingano n'uburyozwe bye. • Utanga serivisi y'imari asobanura ibirebana n'uburenganzira n'inshingano by'umuguzi ku birebana n'ingwate yatanzwe. • Umwishingizi afite uburenganzira bwo guhabwa amakuru kunguzanyo yishingiye (uko yishyurwa ndetse n'ikindi kibazo cyavuka). • Utanga serivisi y'imari ntiyajya kwishyuza umwishingizi mugihe atabanje kureba ko uburyo bwose bwo kwishyuza uwafashe inguzanyo bwakoreshejwe.	• Banza umenye ko kwishingira umuntu atari itegeko ahubwo ni ubushake bwawe; • Banza umenye ko kwishingira umuntu bishobora gutuma ugurishirizwa umutungo watanzeho ingwate cyangwa ukishyuzwa mugihe uwo wishingiye atishyuye neza • Saba amasezerano akubiyemo ibijyanye n'inshingano z'umwishingizi urebe ko ubyemera. • Kurikirana uko uwo wishingiye yishyura inguzanyo yafashe. • Gerageza kwegera uwo wishingiye mugihe bigaragaye ko atishyura neza mujye inama y'uko inguzanyo yakwishyurwa.
7. Inama no guherekezwa kunguzanyo (Ingingo ya 36 y'amabwiriza no.55/2022)	• Utanga serivisi y'imari asabwa gutanga inama zishoboka kumuguzi ushaka inguzanyo akanamuherekeza mubujyanama uhereye kugusaba inguzanyo, mukuyihabwa, mukuyikoresha ndetse n'igihe yaba yagize ibibazo byo kwishyura.	• Gerageza gusobanuza ikigo cy'imari mukorana ibijyanye n'inguzanyo usaba kandi ukomeze kugisha inama icyo kigo no mugukoresha iyo nguzanyo.

Ibyingenzi	Uburenganzira bw’umuguzi	Inshingano z’umuguzi
8. Kurangiza kwishyura inguzanyo Ingingo ya 34 y’amabwiriza no.55/2022)	• Iyo umuguzi arangije kwishyura inguzanyo ahabwa ibyangombwa bye by’umutungo, umutungo we ukandukuzwa mukigo kibishinzwe kubuntu, agahabwa icyemezo ko yarangije kwishyura kubuntu, kandi raporo ye y’ibiro bishinzwe gukusanya amakuru kumyenda (CRB) igashyirwa kugihe. • Ibyavuzwe hejuru bikorwa muminsi itarenze 15	• Niba urangije kwishyura inguzanyo, saba ibyangombwa byawe unarebe ko ibyo ikigo gisabwa cyabyubahirije. • Reba ko icyangombwa cyawe kikigwatirijwe ukoresheje *651#
9. Kuvugururirwa inguzanyo (Ingingo ya 37 y’amabwiriza no.55/2022)	• Imirongo ngenderwamo mu kuvugurura amasezerano y’inguzanyo hamwe n’uburenganzira n’inshingano by’umuguzi wa serivisi y’imari byerekeye ivugurura ry’amasezerano y’inguzanyo, bimenyeshwa umuguzi wa serivisi y’imari hakurikijwe ibisabwa mu kumenyekanisha amakuru yerekeye ibicuruzwa na serivisi bivugwa muri aya mabwiriza rusange.	• Usabwa kumenya uburenganzira bwawe niba wahuye n’ikibazo cyatuma ikigo kikuvugururira amasezeno. • Egera ikigo cy’imari mukorana mugihe icyenewe kuvugururirwa amasezerano, hanyuma wuzuze ibisabwa. • Niba ikigo kivuguruye amasezerano, gerageza kuyubahiriza.
10. Kwishyuza inguzanyo (Ingingo ya 40 na 66 y’amabwiriza no.55/2022)	• Ikigo cy’imari gisabwa kumenyesha umuguzi mugihe yatangiye kugira ibibazo byo kwishyura, agahamagarwa, akandikirwa, agasurwa ndetse agahabwa n’izindi nama zangombwa. • Birabujijwe kubangamira umuguzi yishyuzwa nko kumubwira nabi, kumwishyuza amasaha agoye, kumusebya muruhame, kumanika amazina ye cyangwa amafoto ye n’ibindi. • Mugihe binaniranye, umuguzi yemerewe guhabwa iminsi 30 yo kwigurishiriza ingwate mbere yo guterezwa cyamunara. • Mugihe habaye cyamunara, umuguzi yemerewe guhabwa raoporo yose ya cyamunara ndetse n’impapuro ziyiherekejе. • Mugihe cyamunara irangiye, umuguzi yemerewe guhabwa amafaranga asigaye hamaze kwishyurwa inguzanyo yararimo n’ibiguzi byakoreshejwe mukumwishyuza.	• Ufite inshingano zo kwishyura inguzanyo uko wabyiyemeje kandi nk’uko bikubiye mumasezerano na gahunda yo kwishyura. • Niba wananiwe kwishyura egera ikigo cy’imari mukorana mwigire hamwe uko wafashwa kwishyura. • Niba ubona igisigaye cyonyine ari ukugurishirizwa ingwate, shaka uko wabona umukiriya wayikugurira mubwumvikane n’ikigo cy’imari mukorana bitarinze ko uterezwa cyamunara.

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
11.Raporo ya CRB (itegeko n° 73/2018 ryo ku wa 31/08/2018 rigena uburyo bw'ihererekanyamakuru ku myenda)	• Inguzanyo yose umuguzi afashe itangwaho raporo mu kigo gishinzwe gukusanya amakuru kumyenda (CRB) • Umuguzi afite uburenganzira bwo kumenya amakuru yamutanzweho muri CRB akoresheje (*707#) cyangwa akegera ikigo cyamuhaye inguzanyo. • Umuguzi afite uburenganzira bwo gufata indi nguzanyo mukigo yihitiyemo kabone n'aho yaba afite indi nguzanyo mugihe abifitiye ubushobozi kandi yishyura neza; • Iyo umuguzi atishyura neza inguzanyo nk'uko bigaragazwa na raporo ya CRB cyangwa agifitemo sheki itazigamiye ntiyemererwa gufata inguzanyo mukindi kigo icyo ari cyo cyose. • Amakuru mabi areba amateka y'umwenda yerekeye nyir'amakuru abikwa kandi ahabwa abayakoresha kugeza ku myaka itanu (5) ibarwa kuva ku itariki umukiriya aherukira kwishyura umwenda asigayemo utishyuwe neza. Gusa iyo yarangije kwishyura umwenda wose harimo n'inyungu zawo, ntibimubuza uburenganzira bwo guhabwa undi mwenda mukindi kigo, nk'umukiriya utagifite ideni ry'ikigo cy'imari runaka.	• Ursabwa gukurikirana raporo ya CRB ukamenya imyenda ikwanditseho. • Mugihe usanze muri CRB amakuru adahuye n'imyenda wafashe urasabwa kwegera ikigo cyaguhaye iyo myenda kikabikosora. • Mugihe ikigo kitagufashije wakwegera ikigo kibishinzwe (TransUnion). • Uramutse ubuze ubufasha, baza BNR ((SMS:6005, Whatsapp:0791700721, www.bnr.rw)

INGINGO YA GATANU: IBIJYANYE N'AMASEZERANO MURI RUSANGE

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. Amasezerano y'icyitegererezo (Ingingo ya 47 y'amabawiriza no 55/2022)	Utanga serivisi y'imari ashyiraho amasezerano y'icyitegererezo yerekeye igicuruzwa cy'imari cyangwa serivisi y'imari akayatangaza kurubuga rwa murandasi.	• Reba ibigize amasezerano y'icyitegererezo kurubuga rwa murandasi rw'ikigo mbere y'uko ugura serivisi y'imari.
2. Guhabwa amasezerano mbere yo gusinya (Ingingo ya 48 y'amabawiriza no 55/2022)	Mugihe umuguzi abihisemo, Ikigo cy'imari giha umuguzi wa serivisi y'imari amasezerano mbere yo kuyashyiraho umukono. Igihe cyumvikanyweho kigomba kuba nibura iminsi ibiri (2) mbere yo gusinya, keretse iyo umuguzi wa serivisi y'imari abihisemo ukundi.	• Niba ubikeneye, saba amasezerano uyatahane mbere yo kuyasinya, usome ingingo zose ziyagize nibiba ngombwa ugishe inama.
3. Guhabwa kopi y'amasezerano asinye (Ingingo ya 49 y'amabawiriza no 55/2022)	Umuguzi wa servisi y'imari ahabwa kopi y'amasezerano asinye akayitahana iwe.	• Saba amasezerano asinye uyatahane kugirango ujye ugenzura ko yubahirizwa.
4. Igihe cyo gutekereza (Ingingo ya 54 y'amabawiriza no 55/2022)	Iyo umuguzi abishatse ahabwa igihe cyo gutekereza kumasezerano amaze gusinya mbere y'uko atangira gushyirwa mubikorwa. Icyo gihe ntikirenga iminsi 30.	• Saba igihe cyo gutekereza nyuma yo gusinya amasezerano niba ubona ari ngombwa.
5.Guhindura amasezerano (Ingingo ya 52 y'amabawiriza no 55/2022)	Mbere yo guhindura imwe mungingo zigize amasezerano n'umuguzi, ikigo cy'imari kigomba kubimenyesha umuguzi byibura mbere y'iminsi 30. Mugihe babyemeranyijweho, amasezerano mashya niyo akurikizwa, ariko mugihe iryo hinduka ryifujwe n'ikigo umuguzi akaba atabyemera, afite uburenganzira bwo gusesa amasezerano akajya mu kindi kigo nta bihano aciwe byo kwimuka.	• Reba ko mumasezerano wari ufite ntangingo zahindutsemo ikigo kitabikumenyesheje. • Niba ikigo cyifuje ko zimwe mungingo z'amasezerano zihinduka, reba ko bikunyuze. Niba bitakunyuze ufite uburenganzira bwo gusesa amasezerano cyangwa ugahindura ikigo nta buryozwe bwo kwimuka.

INGINGO YA GATANDATU: SERIVISI Z'IKORANABUHANGA N'IMYISHYURIRANIRE

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. **Sheki (Amabwiriza Rusange N° 2310/2018 -00018[614] yo Kuwa 27/12/2018 ya BNR Yerekeye Sheki Zitazigamiwe)**	• Ikigo cy'imari gisobanurira umuguzi imikoreshereze ya sheki n'ingaruka zamubaho atayikoresheje neza; • Umuguzi asobanurirwa ko ko iyo asinye sheki, hanyuma itariki yanditseho ikagera, iyo sheki ibikuzwa. iyo bigaragaye ko iyo sheki itazigamiwe, uwayitanze arabihanirwa. • Umuguzi asobanurirwa ko uhawe sheki iyo ayimaranye iminsi 60 uhereye ku italiki yandikiweho yamburwa uburenganzira bwo kubikuza iyo sheki. • Umuguzi kandi mbere yo guhambwa sheki asobanurirwa ibihano bimureba iyo ayikoresheje nabi harimo ibi bikurkira: • Uwatanze sheki itazigamiwe ahabwa ibihano harimo kutongera gukoresha sheki no gusaba kugarura udutabo twa sheki twose afite, kutongera gufunguza konti, kutongera kubona inguzanyo. • Ibyo bihano bimara amezi 6 iyo ari ubwa mbere cyangwa umwaka iyo abikuze inshuro irenze imwe. • Uwatanze sheki itazigamiwe kandi acibwa 20% y'agaciro ka sheki yatanze tazigamiwe. • Uwatanze sheki itazigamiwe kandi aba akoze icyaha gihanishwa igifungo iyo abihamijwe n'urukiko.	• Sobanuza neza amabwiriza agenga sheki. • Sinyira sheki umuntu mugihe uziko ufite amafaranga ahagije kuri konti yawe. • Menya ko sheki idatangwaho ingwati • Mugihe wibwe sheki cyangwa urupapuro mugatabo ka sheki, hita ubimenyesha ikigo cy'imari mukorana ,kiyihagarike murwego rwo kwirinda ko yabikuzwa n'undi muntu utabifitiye uburenganzira

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
2. Serivisi z'amakarita (Ingingo ya 57 y'amabwiriza no.55/2022)	• Umuguzi asobanurirwa ibijyanye n'ikarita ahawe uko ikoreshwa n'ibyo ishobora kumufasha gukora. • Umuguzi wa serivisi z'imari asabwa kutemerera uwo ari we wese gukoresha ikarita ye, kumenya umubare w'ibanga we, ijambo-banga rye cyangwa andi makuru ye bwite; • Umuguzi asabwa gufata mu mutwe umubare w'ibanga we n'andi makuru arebana n'umutekano w'amafaranga ye. • Umuguzi asabwa kutagira ahantu na hamwe yandika umubare w'ibanga we cyangwa ijambo-banga rye; • Kutabikana umubare w'ibanga we cyangwa ijambo-banga rye hamwe n'ikarita ye; • Kudakoresha amatariki, imibare cyangwa amagambo y'ibanga yoroshye gukeka nko gukoreha nimero ya pasiporo cyangwa itariki y'amavuko nk'umubare w'ibanga cyangwa ijambo-banga; • Guhindura kenshi umubare w'ibanga we cyangwa ijambo-banga rye; • Kuri ATM, umuguzi asabwa gushyiramo umubare w'ibanga abo bari kumwe batawureba;	• Cunga neza ikarita yawe n'umubare w'ibanga wawe. • Menyesha ikigo cy'imari mukorana ako kanya mugihe ukeka ko umubare w'ibanga wawe wamenywe n'undi muntu; • Menyesha ikigo cy'imari mukorana ako kanya mugihe ikarita yawe yabuze cyangwa yibwe. • Menyesha ikigo cy'imari mukorana mugihe habaye gukoresha ikarita yawe bidatangiwe uburenganzira. • Irinde gukoresha cyangwa gutanga numero z'ikarita, umubare w'ibanga n'indi mibare iri ku ikarita wishyura ibicuruzwa cyangwa izindi serivisi mugihe utabyizeye. • Niba ubikuje kucyuma cya ATM, tegereza ko amafaranga n'ikarita bisohoka. • Mugihe amafaranag avuye kuri konti ariko ntuyabone, egera ikigo cy'imari mukorana kiyagusubize bitarenze amasaha 6.

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
3. Serivisi Za Mobile Money (Ingingo ya 57 y'amabwiriza no.55/2022)	• Umuguzi yubahiriza ibijyanye n'umubare w'ibanga nk'uko wavuzwe mungingo kumakarita. • Niba umuguzi agiye kohereza amafaranga cyangwa kwishyura, asabwa kureba neza umubare w'amafaranga yohereza, nomero n'amazina yoherezaho ko aribyo koko. • Niba umuguzi yohereje cyangwa yishyuye ntibikunde, asabwa kubanza gutegereza ngo arebe ko amafaranga atavuye kuri konti. • Iyo amafaranga yavuye kuri konti ariko igikorwa kitakunze asabwa kwegera ikigo bireba agasubizwa amafaranga bitarenze amasaha 6.	• Urasabwa kubahiriza amabwiriza agenga Mobile Money yawe. • Menyesha Ikigo cy'imari mukorana mugihe wibwe telefoni cyangwa umubare w'ibanga kugirango hatagira ubikuza amafaranga yawe. • Uhinduye umurongo wa Telefoni yari yanditseho konti yawe, menyesha ikigo cy'imari mukorana.
4. Serivisi za Mobile Banking na Internet Banking (Ingingo ya 57 y'amabwiriza no.55/2022)	• Umuguzi asobanurirwa uko servisi za Mobile Banking na Internet banking zikoreshwa no kurinda imibare-banga yo kuzikoresha.	• Rinda Telefoni yawe niba ariyo ukoresha mudasobawa yawe n'ibindi bikoresho by'ikoranabuhanga ukoresha. • Rinda imibare-banga ukoresha. • Menyesha banki mukorana mugihe wabuze ibikoresho byawe by'ikoranabuhanga, imibare-banga cyangwa konti zawe zikaba zinjiriwe, byose byatuma ushobora kwibwa.

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
5. Ubujura bukoresheje ikorahabuhanga (Ingingo ya 57 amabwiriza no.55/2022)	• Umuguzi asobanurirwa uburyo bwose bushoboka konti ye ishobora kwinjirirwa muburyo bw'ikoranabuhanga n'abajura cyangwa abatubuzi yaba abamuhamagara kuri telefoni cyangwa abamwandikira bakoresheje imbuga za murandasi.	• Irinde abaguhamagara kuri telefoni bakubwira ibyo wakorera kuri konti yawe bishobora gutuma bakwiba. • Irinde kandi abakwandikira bakoresheje imbuga za murandasi utazi bakakohereza imbuga winjiramo zishobora gutuma bakwiba. • Irinde abakubwira ko wabohereza amafaranga utabanje kumenya ko ari ukuri. • Mugihe ugize ikibazo menyesha kandi usobanuze ikigo cy'imari mukorana.
6. 6.Serivisi z'ikoranabuhanga zagize ikibazo (Ingingo ya 72 amabwiriza no.55/2022)	Serivisi zose z'ikoranabuhanga zigomba kuboneka amasaha makumyabiri n'ane (24) kuri makumyabiri n'ane (24) n'iminsi irindwi (7) kuri irindwi (7). Mu gihe serivisi itabonetse, hagomba gukorwa ibi bikurikira: • mu gihe hateguwe ko ibikoresho by'ikoranabuhanga bikorerwa ivugurura rigamije ko bikora neza cyangwa bibungabungwa , abaguzi ba serivisi y'imari bagomba kubimenyeshwa nibura iminsi ibiri (2) mbere y'imirimo yo kubibungabunga kandi bakamenyeshwa igihe igikorwa cyo kubibungabunga kizamara; • mu gihe serivisi ihagaze mu buryo butunguranye, umuguzi wa serivisi y'imari agomba guhita amenyeshwa ikibazo kandi akabwirwa n'igihe ishobora kongera kubonekera hakurikijwe amabwiriza yerekeye imicungire y'ikomeza ry'imirimo n'ubudahungabanywa bwayo.	• Mugihe serivisi y'ikorana buhanga yagize ikibazo, reba icyo ikigo cy'imari mukorana kibivugaho. • Mugihe ntacyo ubonye hafi cyatangajwe, ihutire kumenyesha ikigo cy'imari mukorana. • Mugihe ikibazo kidakenmutse ushobora kwitabaza BNR (SMS:6005, Whatsapp:0791700721, www.bnr.rw)

INGINGO YA KARINDWI: UBWISHINGIZI

Menya ibiteganijwe mu kwishyura ibyishingiwe nk'uko biteganwa n'ingingo ya 77 y'amabwiriza Rusange N° 55/2022

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. Ibyingenzi kubwishingizi	• Ikigo cy'ubwishingizi kimenyesha abafatabwishingizi bacyo uburyo bukoreshwa n'inzira zinyurwamo mu kwishyura ibyishingiwe. • Umuhuza mu bwishingizi afasha abafatabwishingizi iyo habaye ibyago akabahuza n'ibigo by'ubwishingizi, akoroshya itumanaho hagati yabo kandi akagira inama abafatabwishingizi ku buryo bwo gusaba indishyi n'uburyo bagabanya ingaruka z'icyago.	• Reba ko amakuru watanze kubyishingirwa ariyo ntaho wabeshye. • Soma neza amasezerano y'ubwishingizi urebe ibyishingiye n'ibitishingiye. • Irinde kuba wakwiteza igihombo kubushake ngo ubone uko uzajya kwishyuza. • Niba ugiye kwishingira umutungo, garagaza agaciro nyako k'uwo mutungo kuko kugaragaza agaciro kanini cyangwa gato bikugiraho ingaruka mbi.

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
2. Ibijyanye no kwishyurwa indishyi	• Ku birebana n'inyemezamasezerano y'ubwishingizi y'igihe kirekire, ikigo cy'ubwishingizi kigomba guhita gisuzuma ubusabe bw'indishyi kandi kikishyura mu gihe kitarenze iminsi mirongo itatu (30) uhereye igihe inyandiko zose za ngombwa zakiriwe, uretse iyo hakenewe iperereza, ariko iryo perereza rigomba kurangira mu gihe kitarenze amezi atandatu (6) uhereye ku munsi ubusabe bw'indishyi bwatangiwe. • Ku birebana n'inyemezamasezerano y'ubwishingizi y'igihe gito, ikigo cy'ubwishingizi gihita gisubiza imenyeshwa ry'ibyago cyangwa ibyangiritse bifitanye isano n'amasezerano y'ubwishingizi kandi kikabwira umufatabwishingizi inzira yakurikiza. • Iyo bibaye ngombwa kugenzura cyangwa gushyiraho impuguke mu kugena agaciro k'ibyangiritse kugira ngo isuzume ibyangiritse, bikorwa mu gihe kitarenze amasaha mirongo irindwi n'abiri (72) uhereye igihe hamenyekanishirijwe ibyangiritse kandi impuguke mu kugena agaciro k'ibyangiritse cyangwa agashami gasuzuma ibyangiritse, isabwa gutanga raporo yayo mu gihe kitarenze iminsi mirongo itatu (30) uhereye igihe yashyiriweho. • Ikigo cy'ubwishingizi bw'ubucuruzi bw'igihe gito kigomba, mu gihe kitarenze iminsi mirongo itatu (30) uhereye igihe raporo yakiriwe, kugaragaza uburyo indishyi yakwishyurwa cyangwa gutanga inama yo kubwira umufatabwishingizi cyangwa uwasabye kwishyurwa ko ubusabe bwe butakiriwe.	• Menya ibisabwa kugirango uwishingiwe abashe kwishyurwa mugihe ahuye n'igihombo cyishingiwe. • Niba uhuye n'igihombo kijyanye n'ibyishingiwe, kusanya ibisabwa vuba ubigeze kukigo cyakwishingiye kugirango wishyurwe indishyi. • Niba utishyuwe indishyi mugihe cyateganyijwe, baza impamvu kigo cy'ubwishingizi mukorana, binaniranye baza BNR (SMS:6005, Whatsapp:0791700721, www.bnr.rw)

Ese waba uzi amakuru y'inyongera atangwa n'ikigo cy'ubwishingizi n'umuhuza mu Bwishingizi nkuko biteganwa n'ingingo ya 79 y'amabwiriza rusange N° 55/2022

Mu rwego rwo kurushaho gukorera mu mucyo umurimo w'ubwishingizi, ikigo cy'ubwishingizi n'umuhuza mu bwishingizi bisabwa ibi bikurikira byiyongera ku imenyekanisha rusange:

1. Kugaragaza mu masezerano ibyo kwitabwaho birimo ibyatuma habaho ingorane n'andi mafaranga acibwa ku kiguzi cy'ubwishingizi;
2. Abahuza mu bwishingizi bagomba kumenyesha umuguzi wa serivisi y'imari uriho n'uzaba we urwego bakoramo umurimo, by'umwihariko bakamenyesha niba bigenga cyangwa bafatanyije n'abandi bishingizi, kandi bakamenyesha niba bemerewe cyangwa batemerewe gukora amasezerano y'ubwishingizi mu izina ry'ikigo cy'ubwishingizi;
3. Gutangaza agatabo kuri buri gicuruzwa cy'ubwishingizi kagaragaza neza ibigenerwa abishingiwe, ibyishingirwa, amafaranga yishyurwa n'inyungu zicishirije, kandi gasobanura ingwate, amarengayobora n'ibisabwa kugira ngo ibintu byishingirwe;
4. Kugaragaza mu masezerano ibyo kwitabwaho birimo inzira zo gusaba indishyi n'igikorwa mbere yo gusaba indishyi ;
5. Guha umuguzi wa serivisi y'imari raporo ku buryo indishyi yishyuwe irimo uburyo bwo kubara no kwishyura indishyi.

INGINGO YA MUNANI: UBWITEGANYIRIZE BWA PANSIYO

Ese waruzi ibyo Abatanga ubwiteganyirize bwa pansiyo bagomba kugaragariza umuguzi wa serivisi y'imari nkuko biteganwa n'ingingo ya 42 y'amabwiriza rusange N° 55/2022?? Muri rusange bagomba kugaragaza ibi bikurikira:

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. Gukorera mumucyo	Ikigo cy'ubwiteganyirize kimenyesha umuguzi ibi bikurikira: • Uburyo bukoreshwa mu gushyiraho imisanzu y'ubwiteganyirize bwa pansiyo, iyo bikorwa; • Uburyo bwo gusaba amafaranga y'ubwiteganyirize bwa pansiyo; • uburyo bwo kubara ibigenerwa abateganyirizwa bagomba kwishyurwa kandi ibi bikamenyekanishwa muri raporo ku mitangire y'ibigenerwa abiteganyiriza.	• Menya umusanzu ugomba gutanga ndetse n'uwo ikigo ukorera kigutangira. • Reba ko watanze umusanzu kandi ko n'umusanzu w'umukoresha watanzwe. • Niba hari imisanzu y'umukoresha itatanzwe, egera ikigo cy'ubwiteganyirize cyawe n'umukoresha wawe harebwe uko byakosorwa n'umukoresha wawe.
2. Igihe ntarengwa cyo kwishyurwa	Ubwiteganyirize bwa pansiyo busuzuma idosiye yo gusaba ibigenerwa uwiteganyirije kandi bukishyura mu gihe kitarenze iminsi mirongo itatu (30) uhereye ku munsi wo kwakira amakuru yuzuye.	• Reba neza igihe cyo kwishyuza ibyo witeganyirije ndetse n'abagenerwabikorwa.

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
3. RSSB (Ingingo ya 19 y'ITEGEKO N° 05/2015 RYO KU WA 30/03/2015 RIGENGA IMITUNGANYIRIZE Y'UBWITEGANYIRIZE BWA PANSIYO)	Ingingo zihariye kuri RSSB • Umukozi yemerewe gutangira ikiruhuko cy'izabukuru kumyaka 60. • Iyo umukozi afashe ikiruhuko cy'izabukuru yarakoze imyaka iri munsi ya 15, ahabwa amafaranga y'ingunga imwe (1). • Iyo umukozi afashe ikiruhuko cy'izabukuru yarakoze imyaka 15 no kuzamura, ahabwa pansiyo ya buri kwezi. • Amafaranga ya pansiyo y'izabukuru abarwa hashingiwe ku mushahara ngereranyo w'ukwezi w'imishahara yabariweho imisanzu y'imyaka itanu (5) ya nyuma ibanziriza itariki uwiteganyirije yemereweho pansiyo y'izabukuru. • Amafaranga ya buri kwezi ya pansiyo y'izabukuru angana na mirongo itatu ku ijana (30%) by'umushahara ngereranyo w'ukwezi w'uwiteganyirije. Amafaranga atangwa yongerwaho abiri ku ijana (2%) kuri buri gihe cy'amezi cumi n'abiri (12) y'ubwiteganyirize kirenze ku mezi ijana na mirongo inani (180). Icyakora igihe cy'inyongera kitageze ku mezi cumi n'abiri (12) nacyo cyitabwaho mu kugena amafaranga y'inyongera ateganywa muri iki gika. • Uwiteganyirije ugeze mu zabukuru utujuje ibyangombwa byo guhabwa pansiyo ya buri kwezi ahabwa amafaranga y'ingunga imwe ahwanye n'umushahara ngereranyo w'uwiteganyirije ukubwe n'inshuro z'ibihe by'amezi cumi n'abiri (12) ziri mu mezi yose y'ubwiteganyirize bwe.	• Reba uko imisanzu yawe ihagaze muri RSSB ukoresheje (https://www.imisanzu.rssb.rw) cyangwa *876# • Bara neza urebe ko ibyo wishyuwe bihwanye neza n'ibiri mumasezerano y'ubwiteganyirize wasinye. • Niba wariteganyirije muri RSSB, kurikirana urebe ko ibyo wemerewe n'amategeko wabihawe. • Niba udahawe uburenganzita bwawe, baza impamvu ikigo mukorana, binaniranye baza BNR (SMS:6005, Whatsapp:0791700721, www.bnr.rw)

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
4. EJO HEZA (ITEGEKO N° 29/2017 RYO KU WA 29/06/2017 RISHYIRAHO UBWIZIGAME BW'IGIHE KIREKIRE RIKANAGENA IMITUNGANYIRIZE YABWO	Ingingo zihariye kuri EJO HEZA • Umunyamuryango yemerewe kugira ibyo agenerwa ageze kumyaka 55, apfuye, agize ubumuga budatuma akomeza kuba umunyamuryango, ahisemo gukoresha igice kimwe k'imisanzu........	Amakuru kuri EJO HEZA koresha *506# Menya neza ibyo wemerewe mugihe wizigamiye muri ejo Heza maze ubaze uburenganzira bwawe mugihe utabihawe kugihe.
5.Ubundi burenganzira muri EJOHEZA (Ingingo ya 3-7, y'ITEKA RYA MINISITIRI No 001/18/10/TC RYO KU WA 05/12/2018 RIGENA UBURYO BUKORESHWA MU GUTANGA IBIGENERWA UMUNYAMURYANGO W'UBWIZIGAME BW'IGIHE KIREKIRE	Iyo ubwizigame bw'umunyamuryango wujuje nibura imyaka mirongo itanu n'itanu (55) y'ubukure n'inyungu zibukomokaho bimaze kugera cyangwa kurenga miliyoni enye (4.000.000) z'amafaranga y'u Rwanda, umunyamuryango yemerewe gukuraho amafaranga angana na makumyabiri n'atanu ku ijana (25%) by'umubare mbumbe wayo. Asigaye ayishyurwa buri kwezi, abariwe ku gihe cy'imyaka makumyabiri (20). Amafaranga yishyurwa buri kwezi ashyirwa ku gaciro ifaranga rigezeho. • Iyo ubwizigame bw'umunyamuryango wujuje nibura imyaka mirongo itanu n'itanu (55) y'ubukure n'inyungu zibukomokaho bitagera • kuri miliyoni enye (4.000.000) z'amafaranga y'u Rwanda, umunyamuryango yemerewe guhitamo guhabwa amafaranga y'ingunga imwe ahwanye n'ubwizigame bwe bwose uteranyijeho n'inyungu zabwo cyangwa kuyahabwa mu byiciro yihitiyemo. • Umunyamuryango yemerewe guhabwa amafaranga ye y'ingunga imwe angana na mirongo ine ku ijana (40%) by'ubwizigame bwe wongeyeho inyungu zabwo agenewe kwiyubakira icumbi cyangwa kwishyura amashuri, mu gihe amafaranga asigaye atari munsi ya miliyoni enye (4,000,000) z'amafaranga y'u Rwanda. • Umunyamuryango yemerewe gutanga mirongo ine ku ijana (40%) by'ubwizigame bwe n'inyungu zibukomokaho nk'ingwate y'inguzanyo mu gihe amafaranga asigaye atari munsi ya miliyoni enye (4.000.000) z'amafaranga y'u Rwanda.	• -Menya neza ibyo wemerwe mugihe wizigamiye muri ejo Heza maze ubaze uburenganzira bwaswe mugihe utabihawe kugihe. • Niba udahawe uburenganzita bwawe, baza impamvu ikigo mukorana, binaniranye baza BNR (SMS:6005, Whatsapp:0791700721, www.bnr.rw)

INGINGO YA CYENDA: MENYA IMYITWARIRE IBONEYE MU BUCURUZI

1. Utanga serivisi y'imari ashyiraho ibikorwaremezo bifasha itsinda ryihariye ry'abaguzi ba serivisi y'imari.
2. Utanga serivisi y'imari ashyiraho politiki yo Kwita mu buryo bwihariye ku bantu bafite ubumuga n'abandi baguzi bakeneye ubufasha bwihariye
3. Utanga serivisi y'imari agomba kwirinda kujya mu mikorere mibi y'ubucuruzi irimo guha umuguzi wa serivisi y'imari serivisi atasabye
4. Utanga serivisi y'imari agomba kwirinda kujya mu mikorere mibi y'ubucuruzi irimo kubwira umuguzi wa serivisi y'imari amagambo arimo ibitutsi;
5. Utanga serivisi y'imari agomba kwirinda kujya mu mikorere mibi y'ubucuruzi irimo gusaba umuguzi wa serivisi y'imari icyemezo cyo kwishyura inguzanyo n'icyemezo cy'inguzanyo mu gihe cyo gusuzuma umwenda.
6. Utanga serivisi y'imari ashyiraho ibikorwaremezo n'ibikoresho byorohereza abaguzi birimo ubwiherero bw'abakiriya buri ahantu hakwiye;
7. Utanga serivisi y'imari ashyiraho ibikorwaremezo n'ibikoresho byorohereza abaguzi birimo udukarita duhabwa abakiriya mu ishami ryakira abakiriya, aho bikorwa;
8. Utanga serivisi y'imari ashyiraho ibikorwaremezo n'ibikoresho byorohereza abaguzi birimo izindi nyubako utanga serivisi y'imari asanga ari ngombwa.
9. Utanga serivisi y'imari cyangwa uhagarariye utanga serivisi y'imari abujijwe kuvangura abaguzi ba serivisi y'imari.

INGINGO YA CUMI: MENYA IBIJYANYE N'IBIRO BY'IVUNJISHA (AMABWIRIZA RUSANGE N°2310/2018-00015 [614] YO KU WA 27/12/2018 YA BANKI NKURU Y'U RWANDA AGENGA UMURIMO W'IBIRO BY'IVUNJISHA

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
1. **Kumanika ibiciro**	Ibiciro bikoreshwa mukuvunja bigomba kuba bimanitse kubiro by'ivunjisha. Ibiro by'ivunjisha ntibigomba kukuvunjira bidakoresheje igiciro kimanitse kuri ibyo biro. Kuvunjira hanze y'ibiro by'ivunjisha ntibyemewe.	Niba ibi bitakozwe zamura ikibazo kuri BNR. · Hamagara BNR mugihe ubonye umuntu wese uvunjira hanze y'ibiro by'ivunjisha
2. **Guhabwa ubwoko bw'amafaranga ushaka**	Ibiro by'ivunjisha bivunjira buri wese kandi bikamuha ubwoko bw'amafaranga ashaka bitavanguye cyangwa ngo biyamwime kandi ahari	Niba ibi bitakozwe zamura ikibazo kuri BNR
3. **Guhabwa inyemezabwishyu**	Ibiro by'ivunjisha bitanga inyemezabwishyu kuri buri wese uje kuvunjisha.	Niba ibi bitakozwe zamura ikibazo kuri BNR
4. **Gucuruza mumafaranga y'amanyarwanda**	Mu Rwanda ifaranga ryemewe gucuruzwamo ni ifaranga ry'u Rwanda (Frw)	Hamagara BNR mugihe ubonye umuntu ucuruza murindi faranga cyeretse abifitiye uruhushya rwa BNR.

INGINGO YA CUMI N'IMWE: MENYA UBURYO BWO GUKEMURA IBIBAZO (AMABWIRIZA no 56/2022)

Ibyingenzi	Uburenganzira bw'umuguzi	Inshingano z'umuguzi
Kumenyesha umuguzi ko ikibazo cyakiriwe	Ikigo cy'imari kimenyesha umuguzi watanze ikibazo ko ikibazo cye cyakiriwe bitarenze umunsi 1	Niba utamenyeshejwe ko ikibazo cyawe cyakirikwe bikarenga umunsi, baza ikigo cy'imari mukorana, binaniranye baza BNR.
Gukurikirana ikibazo cyatanzwe	Ikigo cy'imari kigomba guha codi ikibazo cyatanzwe ndetse kigashyiraho uburyo umuguzi areba aho ikibazo cye kigeze gikemurwa	Niba utahawe ubwo buryo, egera ikigo cy'imari mukorana kigufashe
Igihe ntarengwa cyo gusubizwa	Igihe ntarengwa cyo gusubizwa kukibazo umuguzi yatanze n'iminsi 15 ariko buri minsi 5 agomba kwerekwa aho ikigo kigeze gikemura ikibazo cye.	Niba udasubijwe miminsi 15 cyangwa ikisubizo kitakunyuze, kizamure kuri BNR
Uburyo bwo gusubizwamo	Uburyo umuguzi yakoresheje atanga ikibazo nibwo asubizwamo (e-mail, ibaruwa, telephone, ...)	Niba watanze ikibazo wanditse ibaruwa ugasubizwa baguhamagaye gusa, baza uburengazira bwawe, binaniranye egera BNR
Uburyo bwo gutanga ikibazo kurundi rwego rwisumbuye	Ikigo cy'imari kigira inama umuguzi ko iyo atanyuzwe ajuririra urundi rwego rwisumbuye	Niba utanyuzwe juririra BNR.
Uburyo bw'ikoranabuhanga bwo gutanga ibibazo	INTUMWA CHATBOT Ni uburyo bwashyizweho bworohereza abaguzi ba serivisi z'imari bafite ikibazo cyangwa bumva barenganyijwe kohereza ubutumwa bagatanga ikibazo cyabo ku kigo cy'imari bafitanye ikibazo cyangwa kuri Banki Nkuru y'u Rwanda kugirango gikemurwe. INTUMWA CHATBOT ishobora gukoreshwa umukiriya anyuze k'urubuga rwa murandasi(Internet) rw'ikigo cy'imari akorana nacyo cyangwa akanyura ku rubuga rwa Banki nkuru y'u Rwanda (www.bnr.rw), Kohereza ubutumwa bugufi(SMS) kuri 6005 cyangwa Whatsapp kuri Tel:0791700721 ndetse no ku mbuga nkoranyambaga.	Koresha INTUMWA Chatbot ugeze ikibazo cyawe kukigo cy'imari mukorana cyangwa ujuririra BNR.

NATIONAL BANK OF RWANDA
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