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Kigali, ku wa 9 Gashyantare 2023

ITANGAZO RIBURIRA ABANTU BOSE KWIRINDA KUGIRA URUHARE MU BIKORWA BY'UBUCURUZI BW'IMITUNGO MVUNJWAFARANGA IDAFATIKA (*CRYPTOASSETS)*

Banki Nkuru y'u Rwanda (BNR) imaze kubona ko ibikorwa by'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*cryptoassets*) bikorwa n'abantu ku giti cyabo n'ibigo bifite ubuzima gatozi birimo kwiyongera kandi bikaba bisezeranya rubanda inyungu z'umurengera; BNR iragira inama abantu bose kwirinda kwishora muri ubwo bucuruzi bw'imitungo mvunjwafaranga idafatika (*cryptoassets*) kubera ko burimo ingorane nyinshi nk'izi zikurikira:

(a) **Kutarengerwa n'amategeko**: Ibikorwa by'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*Cryptoassets*) bikorwa mu buryo bwinshi kandi nta mategeko ahari abigenga. Kubera izo mpamvu, abaguzi n'abashoramari bo muri ibi bikorwa by'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*cryptoassets*) nta rwego rurengera inyungu n'umutekano w'ibyabo nk'uko bikorerwa abaguzi ba serivisi z'imari zigengwa n'amategeko;

(b) **Ubujura n'ingorane zo guhomba:** Bimwe mu bikorwa by'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*Cryptoassets)* bigaragaramo ubwambuzi bushukana nk'uko byagaragaye mu Rwanda, bisezeranya ababigana inyungu z'umurengera. Bamwe muri ba nyir'ibyo bikorwa cyangwa abatanga serivisi zijyanye n'ibyo bikorwa bagiye baburirwa irengero nyuma yo gushuka no kwambura rubanda;

(c) **Guhindagurika gukabije kw'ibiciro:** Byinshi mu bikorwa by'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*Cryptoassets*) birangwa n'ihindagurika rya hato na hato mu gaciro kayo kandi ni mu gihe, kuko nta gaciro ndangabukungu fatizo iyo mitungo igira. Iryo hindagurika mu gaciro ryongerera abashoramari n'ibigo by'imari bibikora ingorane ziri ku

kigero cyo hejuru zo guhomba. Urugero: igiciro ku isoko ry'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*cryptoassets*) cyaragabanutse kiva kuri tiriyari eshatu z'amadorari y'amanyamerika muri 2021 kigera kuri tiriyari imwe hagati mu mwaka wa 2022;

(d) **Kudakorera mu mucyo:** Kubera ko ibikorwa by'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*cryptoassets*) bidakorerwa mu mucyo kandi byifashishwa mu guhererekanya amafaranga hagati y'abantu babarizwa mu bihugu bitandukanye; ibyo bitera ibyago byinshi byo gukwirakwiza ibikorwa by'iyezandonke kandi bishobora kugira ingaruka mbi ku budakemwa no kwangirika kw'isura y'Igihugu n'urwego rw'imari by'umwihariko.

Banki Nkuru y'u Rwanda (BNR) irasaba abantu bose kwita ku ngorane n'ingaruka byavuzwe haruguru no kwirinda gukomeza kugwa mu mutego w'ishoramari rijyanye n'ibikorwa by'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*Cryptoassets)*, harimo kwamamaza iyo mitungo, kuyigura, kuyigurisha cyangwa kuyemera mu bikorwa byo kwishyurana kugeza igihe amategeko abigenga azashyirirwaho. Umuguzi cyangwa umushoramari uwo ari we wese ugira uruhare mu bikorwa by'ubucuruzi bw'imitungo mvunjwafaranga idafatika (*crypoassets*) nta tegeko na rimwe cyangwa urwego rubifitiye ububasha bimurengera mu Rwanda.

Digitally signed by
NBR(Deputy Governor)

Soraya M. HAKUZIYAREMYE
Deputy Governor & Acting Governor