



AMABWIRIZA AGENGA IKORESHWA RYA SERIVISI ZA MOBILE MONEY

1. AMASEZERANO

1.1. Amabwiriza akurikira agenga Serivisi zose n'ibicuruzwa birebana na Mobile Money.

1.2. ya amabwiriza kimwe n'impinduka cyangwa amavugurura byayakorwaho bitangira gukurikizwa ku munsi atangarijweho cyangwa ukimara kuyemera binyuze mu gukora igikorwa icyo ari cyo cyose kijyanye na Serivisi ya Mobile Money.

2. IBISOBANURO BY'AMAGAMBO

Muri aya "Mabwiriza", amagambo akurikira afite ibisobanuro byihariye bikurikira.

2.1. "**Terefone igendanwa**" bisobanuye Sisitemu rusange y'itumanaho rigendanwa (GSM) iri ku murongo w'itumanaho wa MTN.

2.2. "**Kashi**" bisobanuye amafaranga akoreshwa muri Repubulika y' u Rwanda mu guhererekanya cyangwa kugura ibicuruzwa na serivisi.

2.3. "**Amafaranga abikijwe**" bisobanuye amafaranga ashizwe kuri Konti yawe.

2.4. "**Umukiriya**" bisobanuye umuntu uwo ari we wese ukoresha Serivisi za Mobile Money.

2.5. "**Amafaranga abikujwe**" bisobanuye amafaranga akuwe kuri Konti yawe.

2.6. "**Utanga amafaranga yo mu buryo bw'ikoranabuhanga**" bisobanuye Isosiyete MMRL, cyangwa undi muntu wese utanga serivisi z'ubwishi wemerewe gutanga amafaranga yo mu buryo bw'ikoranabuhanga hakurikijwe amategeko agenga ubwishi bunyuze mu buryo bw'ikoranabuhanga.

2.7. "**GSM**" bisobanuye Sisitemu rusange y'itumanaho rigendanwa nk'uko bisobanurwa n'lkigo cy'Uburayi gitsura ubuziranenge mu bya tekini.

2.8. "**"Umurinzi"** bisobanuye umubyeyi cyangwa umuntu wemewe n'amategeko urera cyangwa uhagarariye umwana wifuba gufunguza Konti ya Mobile Money.

2.9. "**"Intumwa"**: usibye aho bisobanurwa ukundi mu mategeko ya Banki Nkuru agenga intumwa, bisobanuye umuntu utanga serivisi z'ikigo giha abakiriya amafaranga mu buryo bw'ikoranabuhanga mu izina ry'ikigo afitanye na cyo amasezerano.

2.10 "**"Konti itagikoreshwa"** bisobanuye Konti ya Mobile Money imaze amezi atandatu (6) idakora; aya mezi abarwa uhereye ku munsi wa nyuma iheruka gukorerwaho igikorwa.

2.11 "**"Konti yahagaze"** bisobanuye konti ya Mobile Money imaze amezi atandatu (6) idakoreshwa, uhereye ku itariki y'imenyekanisha rya nyuma ko idakora kandi muri rusange ikaba imaze amezi cumi n'abiri (12) idakora.

2.12 "**"Amafaranga adakurikiranwa"** bisobanuye amafaranga amaze imyaka itanu (5) kuri konti nta gikurikirana; iyi myaka ibarwa uhereye ku itariki y'igikorwa cya nyuma.

2.13 "**"Urubuga rwacu"** bisobanuye urubuga rwa <http://www.mtn.co.rw>

2.14 "**"Mobile Money"** bisobanuye serivisi z'imari zitangwa binyuze kuri Konti yo mu buryo bw'ikoranabuhanga kuri terefone igendanwa ifasha abakiriya kwishyura ibikorwa binyuranye bakoresheje terefone zabo zigendanwa.

2.15 "**"MTN"** bisobanuye Isosiyete ya MTN Rwandacell Plc.

2.16 "**"MMRL"** bisobanuye Isosiyete ya Mobile Money Rwanda Limited ariko rimwe na rimwe hashobora kubarirwamo n'isosiyete mbyeyi yayo ari yo MTN.

- 2.17 "Banki zikorana na Mobile Money" bisobanuye KCB, I&M Bank, Banki of Kigali, ZIGAMA CSS, Equity Bank, GTBank, Vision Finance, BPR, Unguka, Cogebanque, Access Bank, NCBA Bank, Bank of Africa, Amasezerano, AB Bank cyangwa indi banki yose ishobora gukorana na Service ya Mobile Mobile Money igihe icyo ari cyo cyose.
- 2.18 "Umuntu" bisobanuye umuntu ku giti cye cyangwa urwego rufite ubuzima gatozi.
- 2.19 "Amakuru bwite" bisobanuye amakuru ayo ari yo yose aranga umukiriya mu buryo bwihariye cyangwa ashobora kumuranga, arimo ariko atagarukira ku makuru y'umukiriya wa MMRL uwo ari we wese wohereza cyangwa wakira amafaranga cyangwa ukora ikindi gikorwa icyo ari cyo cyose binyuze ku rubuga rwa Mobile Money.
- 2.20 "PIN" bisobanuye umubare banga wihariye uranga umuntu ku giti cye; ni ukuvuga kode y'ibanga wahisemo ku bikorwa byawe ku buryo utayikoresheje nta gikorwa gishobora gukorwa kuri Konti.
- 2.21 "POS" bisobanuye Igikoresho cyo kwishyuriraho (Kanda maze Wishyure) gikoreshwa mu bikorwa bya Mobile Money.
- 2.22 "FRW" bisobanuye ifaranga ry'u Rwanda; ari na ryo faranga ryemewe gukoreshwa nk'uko biteganywa muri aya Masezerano.
- 2.23 "Serivisi" bisobanuye serivisi dutanga ziyanye na terefone yaye igandanwa zigufasha gukoresha Mobile Money.
- 2.24 "Guhindura SIM" bisobanuye igikorwa cyo guhindura SIM wari usanganwe ukayisimbuza indi nshya cyangwa kwimirira numero usanganwe kuri SIM nshya.
- 2.25 "SMS" bisobanuye Serivisi y'ubutumwa bugufi ikoresha inyandiko ngufi.
- 2.26 "Konti" bisobanuye konti y'umukiriya ukoresha Mobile Money cyane cyane yifashishije terefone igandanwa.
- 2.27 "Nyiri Konti" bisobanuye umuntu Konti ya Mobile Money yanditseho.
- 2.28 "Twe" bisobanuye Isosiyete ya Mobile Money Rwanda Limited.
- 2.29 "Wowe" cyangwa "Cyawe" cyangwa "Umukiriya" bisobanuye Nyiri konti.
- 2.30 "Sisitemu y'ighugu yo kwishyurana mu buryo bw'ikoranabuhanga (RNDPS)" bisobanuye sisitemu y'ighugu ifasha mu kohererezanya cyangwa kwakira amafaranga mu buryo bwiuse ku bantu banyuranye batanga serivisi z'ubwisyu (amabanki, ibigo by'imari biciriritse, SACCO n'abatanga amafaranga yo mu buryo bw'ikoranabuhanga).

3. SERIVISI YA MOBILE MONEY

- 3.1 Serivisi ya Mobile Money igufasha gukorera ibikorwa binyuranye by'imari kuri terefone yaye igandanwa, cyangwa binyuze ku ntumwa zemewe za Mobile Money. Ibyo bikorwa bikubiyemo ariko ntibigarukira ku kohereza amafaranga kuri terefone, kwishyura fagitire, kubitsa, kubikuza, no kwishyura amafaranga yo guhamagara cyangwa izindi serivisi zose ushobora kugenda uhabwa.
- 3.2 Konti za Mobile Money zifungurirwa ku rubuga rwa Mobile Money kandi iyi Serivisi ihabwa abantu bose bujuje ibisabwa na MMRL hamwe na Banki Nkuru y'u Rwanda. Wiyemeje gukoresha Mobile Money nk'uko biteganywa n'aya Mabwiriza cyangwa wubahiriza impinduka zose zayakorwaho.
- 3.3 Mobile Money ishobora kwifashishwa mu kohererezza ubwisyu ikigo cyose gitanga amafaranga mu buryo bw'ikoranabuhanga mu Rwanda kibifitiye uruhushya binyuze mu Buryo bwo kwishyura hifashishijwe ikoranabuhanga mu Rwanda (RNDPS) kandi ushobora guhabwa serivisi za Mobile Money n'igihe uri hanze y'ighugu usibye gusa igihe MMRL yabigena ukundi.

4. KWEMERA AYA MABWIRIZA

- 4.1 Mbere yo kwiyandikisha no gukora igikorwa icyo ari cyo cyose ukoresheje Serivisi ya Mobile Money, ugomba gusoma witonze kandi ukumva neza aya Mabwiriza ("amategeko") agenga imikoreshereze ya Serivisi ya Mobile Money nk'uko akubiye muri iyi nyandiko.
- 4.2 Iyo ukanzo ahanditse "Kwemeza" kuri Meni ya Mobile Money ikubiyemo amakuru, uba uhamije ko wasomye, wumvise kandi wemeye gukurikiza aya Mabwiriza.

- 4.3 Iyo ukoreshheje cyangwa ukomeje gukoresha Serivisi ya Mobile Money, uba wemeye igikorwa cyo gukusanya, gutunganya no guhererekanya amakuru yawe yihariye ("amakuru bwite") kandi uba wemereye ku bushake MMRL cyangwa undi muntu twagiranye amasezerano yo gukusanya, gutunganya cyangwa kohereza ayo makuru bwite hakoreshejwe uburyo cyangwa inzira dukoresha mu bushishozi bwacu.
- 4.4 Kwemera aya Mabwiriza bivuze ko wiyemeje gusangiza abantu bakoresha Uburyo bwo kwishyura hifashishijwe ikoranabuhanga mu Rwanda izina ryawe cyangwa andi makuru yerekeye konti yawe kugira ngo woroshye igikorwa cyo koherereza amafaranga abatanga amafaranga yo mu buryo bw'ikoranabuhanga no kwakira ayo nabo bakwisyura, ndetse no gufasha gukurikirana ubwisyu no gukora iperereza igihe bibaye ngombwa. Amakuru akwerekeye agomba kuba aiyanye n'igihe; iteka ugomba kutumenyesha impinduka zose zibaye ku makuru akwerekeye ubinyujije mu Ishami ryacu.
- 4.5 Ushobora kwivana muri gahunda yo gusangiza amakuru yawe bwite mu Buryo bwo kwishyura hifashishijwe ikoranabuhanga mu Rwanda. Icyo gihe watumenyesha ukoreshheje USSD cyangwa unyuze kuri *182#.
- 4.6 Uhamije kandi wemeye ko amakuru bwite akwerekeye ari mu rwego rw'amakuru avugwa mu bisobanuro byatanzwe muri aya Mabwiriza cyangwa hakurikijwe Itegeko N° 058/2021 ryo ku wa 13/10/2021 ryerekeye kurinda amakuru bwite y'umuntu mu Rwanda ku byerekeye kurinda abantu bwite cyangwa inzego zifite ubuzima gatozi mu bijyanye no gutunganya amakuru bwite nk'uko rishobora kugenda rivugururwa. Uvuze kandi ko ufile nibura imyaka 16 y'ubukure kandi niba atari byo uhamije ko uko kwemera kwagaragajwe n'umuntu uguftiteho inshingano za kibyeyi cyangwa ukurera.
- 4.7 Wemeye ko amakuru yawe bwite yakusanyijwe cyangwa azakusanywa cyangwa abitswe mu gihe cyo kwiyandikisha muri serivisi ya Mobile Money mu mazina yawe, harimo ayerekeye ibiganiro kuri terefone azakusanywa cyangwa azabikwa bikozwe n'uhabarariye MMRL ufasha abakiriya cyangwa abakozi bayo n'ibikorwa byose bigenda bikorerwa kuri konti yawe ya Mobile Money akoreshwa,
- abikwa, atunganywa cyangwa agatangwa na MMRL hagamijwe kunoza serivisi cyangwa gufasha abakiriya kurushaho kunogerwa na serivisi kandi ko azashyingurwa mu rwego rwo kubika inyandiko nk'uko bisabwa n'amategeko.
- 4.8 Twiyemeje kurinda amakuru yawe yakusanyijwe no kureba ko amakuru asangijwe abandi arinzwe neza, ku buryo atakoreshwa nabi cyangwa ngo ahabwe umuntu utabyemerewe cyangwa ngo atangazwe n'uwayahawwe (uwayakiriye). Igihe habayeho guha amakuru bwite abandi bantu cyangwa ibihugu, MMRL igomba kugena uburyo buhagije bwo kuyarinda.
- 4.9 Wemeye mu buryo bweruye kandi uduhaye uburenganzira bwo gutanga amakuru yawe bwite by'umwihariko:
- 4.9.1 Ku nzego z'igihugu cyangwa mpuzamahanga zishinzwe iyubahirizwa ry'amategeko cyangwa inzego zibifitiye ububasha cyangwa inzego za Leta mu rwego rwo gufasha gukumira, gutahura cyangwa gukurikirana ibikorwa by'ubugizi bwa nabi cyangwa by'uburiganya cyangwa inzego zibifitiye ububasha cyangwa inzego za Leta hagamijwe kuzuza inshingano zacu ziteganywa n'amategeko.
 - 4.9.2 Kuri MMRL, abacruzi, intumwa cyangwa indi sosiyete iyo ari yo yose ishobora kuba ishami rya MMRL cyangwa isosiyete ibumbye izindi kubera impamvu z'ubucuruzi zumvikana zijiyanie n'izo Serivisi.
 - 4.9.3 Ku bagenzuzi ba MMRL cyangwa abandi bajyanama babigize umwuga cyangwa urukiko urwo ari rwo rwose cyangwa urukiko nkemurampaka ku mpamvu z'ikurikiranacyaha cyangwa ubugenzuzi.
 - 4.9.4 Kubera impamvu z'ubucuruzi n'iz'amasezerano zumvikana zijiyanie no gukoresha izo Serivisi, zrimo nk'ibikorwa byo kwamamaza no gukora ubushakashatsi; hamwe no
 - 4.9.5 Mu bikorwa by'ubucuruzi birimo ariko bitagarukira ku kugenzura ubuziranenge, amahugurwa no kunoza imikorere ya sisitemu.

- 4.9.6 Ku bandi cyangwa /ibyiciro by'abantu bireba baba hanze y'u Rwanda mu buryo bugenwa n'amategeko.
- 4.9.7 Ushobora gukuraho ukwiyemerera watanze kw'itunganywa cyangwa iyoherezwa ry'amakuru yawe bwite nk'uko bitegnywa muri aya Mabwiriza, uretse gusa igihe iryo kurwaho ry'ukwiyemerera ryaba rishingiye ku mpamvu ziteganywa ari zo: (a) kugenzura ibikorwa by'uburiganya; (b) kubahiriza ibisabwa biteganywa n'amategeko cyangwa itegeko ry'urukiko cyangwa urundi rwego rwa Leta, binyuze mu gutanga integuza yandikiwe MMRL mu buryo buteganyijwe uhabwa na MMRL iyo ubisabye.
- 4.10 Hatitawe ku bintu ibyo ari byo byose bikubiye muri ara Mabwiriza, kutubahiriza aya Mabwiriza mu buryo ubwo ari bwo bwose cyangwa kuyikuramo biganisha ku kugukura muri serivisi zose za Mobile Money cyangwa kutakira ubusabe bwawe bwo gufunguza Konti ya Mobile Money.
- ## 5. GUSABA GUFUNGUZA KONTI
- 5.1 Usabanukiwe ko umuntu wenyine wemerewe gusaba gufunguza Konti agomba kuba asanzwe ari:
- 5.1.1 Umunyarwanda ufile indangamuntu, pasiporo ifite agaciro cyangwa uruhushya rwo gutwara ibinyabiziga, uwo ashobora gusaba Konti ya Mobile Money.
- 5.1.2 Abanyamahanga bifuzaga guhabwa iyi serivisi basabwa kwerekana pasiporo y'umwimerere ifite agaciro, urupapuro rw'inzira (laissez passer), cyangwa ibaruwa y'umukoresha yemeza ari abakozi cyangwa uruhushya rw'akazi rufite agaciro (aho bishoboka).
- 5.2 Uhamije ko amakuru yose yahawe MMRL ari impamo kandi anoze kandi ko ushobora gusabwa gutanga amakuru y'inyongera agenda asabwa kandi ko kutayatanga byavamo guhagarika Konti by'agateganyo cyangwa kuyifunga burundi.
- 5.3 Abantu batagejeje ku myaka 16 (abana bafo) bashobora gufunguza Konti ya Mobile Money babifashijwemo n'umwishingizi cyangwa umuhagarariye wemewe n'amategeko. Umwishingizi cyangwa umuhagarariye hari amakuru agomba kuzuza ku ifishi mbere yo gushyiraho umukono we.
- 5.4 Iyo dusanze amakuru watanze adahagije nka gihama y'umwirondoro wawe, dufite uburenganzira bwo kwanga ubusabe bwawe bwo gufunguza Konti cyangwa kubutesha agaciro igihe icyo ari cyo cyose mu bushishozi bwacu.
- ## 6. AMAFARANGA YISHYURWA N'ANDI ASABWA
- MMRL iguca amafaranga yo gukoresha Serivisi ya Mobile Money. Ibisobanuro birambuye ku mafaranga yishyurwa kuri serivisi zinyuranye za Mobile Money hamwe n'ibiruzwa byayo wabisanga ku Mashami yacu yose, ku Ntumwa zemewe za Mobile Money, cyangwa ugahamagara ku 100 (umurongo utishyurwa), cyangwa ukareba ku rubuga rwacu <https://www.mtn.co.rw/momo/personal/mobile-tariffs/>
- ## 7. IBIKORWA BYEMEWE N'INGANO YABYO
- 7.1 Kugira ngo amafaranga yawe acungwe mu mutekano, hari imbibi ntarengwa z'ibyo wemerewe gukora kuri Konti yawe ku munsi. Ushobora gukora ibikorwa bitarengeje umubare ntarengwa ugenwe ku munsi wemejwe na Banki Nkuru ushobora kugenda uhinduka.
- 7.2 Ushobora kureba amafaranga ari kuri Konti yawe igihe icyo ari cyo cyose ukoresheje terefone yawe igandanwa. Nubwo dutanga serivisi kandi tukuzuza inshingano zacu zikubiye muri aya mabwiriza mu bushishozi n'imikorere inoze dukoresha tekini n'imigenzereze byemewe muri uru rwego rw'ubucruzi, twemera ko iyi Serivisi itaburamo inenge kandi ireme n'itangwa rya Serivisi bishobora kubangamirwa n'impamu zidaturutse kuri MMRL harimo nk'inxitizi zishingiye ku miterere y'ahantu, imiterere y'ikirere n'izindi mpamu zirogoya imirongo y'itumanaho kimwe n'amakosa mu yindi miyoboro y'itumanaho Umuyoboro ufasheho cyangwa ushamikiyeho.

- 7.3 Ugomba kwemeza ibikorwa by'ihererekanywa ry'amaranganya byawe ukoresheje umubare banga uhitamo mu gihe cyo gusaba Serivisi ya Mobile Money cyangwa ubundi buryo dushobora kugenda dushyiraho.
- 7.4 Ugomba buri gihe kureba amafaranga asigaye kuri Konti yawe ya Mobile Money mbere na nyuma yo gutanga uburenganzira cyangwa gutangira igikorwa cy'ihererekanywa ry'amaranganya icyo ari cyo cyose kugira ngo umenye neza ko amafaranga usigaranye yerekana igikorwa cyatangijwe cyangwa cyatangiwe uburenganzira. Nyuma ya buri gikorwa, uhabwa ubutumwa bukumenyesha kuri terefone yawe igandanwa.
- 7.5 Ugomba buri gihe kubara amafaranga yakiriwe hanyuma ugahita wemeza amafaranga usigaranye nyuma ya buri gikorwa cyo gukura amafaranga kuri Konti yawe.
- 7.6 Ugomba buri gihe guhita wemeza amafaranga usigaranye nyuma y'igikorwa cyo kwakira amafaranga kuri Konti yawe.
- 7.7 Ntiwemerewe kubikuza, kohereza cyangwa kwishyura amafaranga arenze umubare ugenwe ku munsi. Iyo urengeje umubare ugenwe, ibikorwa byawe ntibyemerwa.
- 7.8 Hashingiwe kandi ku bivugwa mu ngingo ya 7.7, amafaranga asigara kuri Konti yawe buri kwezi ntugomba kurenga umubare wagenwe na Banki Nkuru y'Igihugu.
- 8. UMUTEKANO N'IMIKORESHEREZE ITEMWE**
- 8.1 Usabwa guhitamo umubare banga mu gihe cyo kwiyandikisha. Uyu mubare banga ni itegeko mu bikorwa byose bya Mobile Money ku buryo nta gikorwa na kimwe gishobora gukorwa utabanje kuwinjiza no kuwemeza. Wemerewe kugerageza kwinjiza uyu mubare banga nyawo incuro eshatu (3). Iyo unaniwe kwinjiza umubare banga nyawo ku ncuro ya gatatu, Konti yawe ya Mobile Money irifunga. Iyo Konti yawe yifunze, ushabora guhamagara umurongo utishyurwa kugira ngo baguhindurire umubare banga wawe mu gihe guda waba ubikuza cyangwa wohereza amafaranga angana cyangwa ari munsi ya 20,000cyangwa ukajya ku Ishami rikwegereye bakayigusubirizamo.
- 8.2 Ufite inshingano yo kubika mu ibanga umubare banga wawe n'ibikorwa byose bibera kuri Konti yawe ukoresheje umubare banga wawe no kutwisyura cyangwa kuturinda indishyi zose zakomoka ku birego byose bijyanye n'ihererekanywa ry'amaranganya ryemejwe hakoreshejwe umubare banga wawe wakoreshejwe mu buryo bunyuranye n'aya mabwiriza cyangwa n'amategeko. Ntiwemerewe kugira umuntu ubwira umubare banga wawe; igomba kubikwa mu ibanga rikomeye kandi ntugomba kugira aho uwandika. Ugomba guhitamo cyangwa guhimba umubare banga wawe nta muntu n'umwe ukureba.
- 8.3 Igihe cyose ukeka cyangwa uzi ko terefone yawe igandanwa cyangwa umubare banga wawe byibwe cyangwa byagize ikibazo, ugomba guhita uhindura umubare banga wawe, kuduhamagara ku 100 (umurongo utishyurwa) cyangwa kujya ku Ishami ryacu iryo ari ryo ryose kugira ngo baguhindurire umubare banga wawe cyangwa Konti yawe yifunze. Twihutira guhagarika umubare banga wawe vuba bishoboka. Ufite inshingano yo kwiregera ibikorwa byose byakorerwa kuri konti yawe kugeza umubare banga wawe uhagaritswe.
- 8.4 Iyo uvuga ko utigeze utanga uburenganzira bwo kugurira ibintu kuri Konti yawe cyangwa kubikuzaho amafaranga, ugomba kugaragaza ko utabitangiye uburenganzira.
- 9. INYANDIKO ZIGARAGAZA IBYAKOREWE KURI KONTI**
- 9.1 Ushobora kwandika udusaba inyandiko igaragaza ibyakorewe kuri Konti yawe. Ugomba kugenzura buri nyandiko ukimara kuyakira ukatumenesha niba hari amakuru atari yo mu minsi itarenze 30 ibarwa uhereye ku munsi inyandiko ikoreweho. Iyo utabikoze muri icyo gihe cyagenwe, utakaza uburenganzira bwo kuregera ibikorwa byose biri muri iyo nyandiko cyangwa ubwo kugaruza amafaranga yabuze kubera ibikorwa utatangiye uburenganzira.
- 9.2 Ushobora gukoresha terefone yawe igandanwa usaba kumenya amafaranga asigaye kuri Konti yawe cyangwa inyandiko ngufi y'ibyakorewe kuri Konti yawe cyangwa ukajya ku Ishami ryacu rikwegereye kugira ngo usabe inyandiko y'ibyakozwe kuri Konti yawe.

10. GUFUNGA KONTI Yawe

- 10.1 Dufunga Konti yawe ari uko tumaze kwakira ubusabe bwawe bwo kuyifunga.
- 10.2 Dushobora gufunga Konti yawe, kugabanya ibiyikorerwaho cyangwa guhagarika by'agateganyo ubushobozi bwo kuyinjiramo iyo tuzi cyangwa dukeka ko Konti yawe ikoreshwa mu buriganya, uburangare cyangwa mu bikorwa binyuranyije n'amategeko cyangwa iyo tugomba kubikora kugira ngo twubahirize amategeko.
- 10.3 Dushobora gufunga Konti yawe iyo dusanze utubahiriza aya Mabwiriza, iyo ugerageza kubangamira sisitemu zacu cyangwa wivanga nta mpamvu muri Serivisi dutanga.
- 10.4 Dushobora gufunga Konti yawe igihe cyose kugira ngo turengere inyungu zacu z'ubucuruzi iyo dukeka ko Konti yawe ikoreshwa mu bikorwa by'uburiganya, iyezandonke cyangwa ikindi gikorwa cyose gikemangwa kinyuranyije n'aya Mabwiriza, amategeko ayo ari yo yose, cyangwa amategeko n'amabwiriza atugenga.
- 10.5 Iyo Konti yawe ya Mobile Money idakora, tukumenyesha ko iri hafi cyangwa yamaze gushyirwa mu mu cyiciro cya konti zidakoreshwa kandi ko usabwa kongera kuyikoresha. Iyo nyiri Konti ananiwe gukoresha Konti ye ya Mobile Money yari imaze igihe giteganywa idakoreshwa mu gihe kitarenze amezi atandatu (6) abarwa uhoreye ku munsi yamenyeshejweho bwa nyuma ko itagikora, muri sisitemu y'ububiko shingiro bwacu tuyifata nka konti "yahagaze" kandi icyo gihe usabwa kujya ku Ishami ryacu kugira ngo bongere bayifungure.
- 10.6 Dushobora gufunga Konti yawe iyo utakiri umukiriya wa Mobile Money cyangwa iyo Konti yawe imaze amezi 24 idakora cyangwa **yahagaze**.
- 10.7 Amafaranga utakurikiranye ari kuri Konti yawe imaze imyaka itanu (5) **ihagazetuyohereza** muri Banki Nkuru y'Igihugu mu gihe kitarenze iminsi mirongo itatu (30) ibarwa uhoreye igihe imyaka itanu (5) yarangiriye.

Ntabwo turyozwa ibyangiritse mu buryo butaziguye cyangwa buziguye, ibyangiritse byihariye cyangwa bitewe n'ibyakozwe cyangwa ibyirengagijwe natwe cyangwa n'undi muntu udukorera byaba biturutse ku masezerano y'umurimo cyangwa kuri sitati, iyo dufunze cyangwa duhagaritse by'agateganyo Konti yawe hakurikijwe ibivugwa muri iyi ngingo ya 10.

11. KUDAKORA CYANGWA GUKORA NABI KW'IBIKORESHO

Ntabwo turyozwa igihombo icyo ari cyo cyose gitewe no kudakora, gukora nabi, cyangwa kugenda buhoro kw'igikoresho cyo kwishyuriraho (POS), imiyoboro ya terefone zigendanwa, terefone zigendanwa, interineti cyangwa ibikoresho by'itumanaho cyangwa imiyoboro iyo ari yo yose yunganira cyangwa isangiwe, biturutse ku mpamvu zirenze ubushobozi bwacu.

12. AMATANGAZO NO KUMENYESHWA

- 12.1 Aderesi utanga ku Ifishi yo kwiyanikisha muri Mobile Money ifatwa nka aderesi wahisemo ushobora koherezwaho amatangazo. Ugomba guhita utumenyesha iyo uhinduye aho ubarizwa, agasanduku k'iposita, imeyiri cyangwa nomero ya terefone igendanwa.
- 12.2 Dufite uburenganzira bwo koherezza amatangazo kuri imeyiri watanze mu gihe cyo kwiyanikisha. Ubu butumwa bufatwa nkaho wabwakiye, keretse iyo ubihinyuje. Iyi ngingo ireba abakiriya bujuje Ifishi yo kwiyanikisha muri Mobile Money.
- 12.3 Dufite uburenganzira bwo kukoherezza amakuru dukoresheje SMS kuri nomero ya terefone igendanwa watanze ku ifishi isaba. Izi SMS zitangwa gusa ku mpamvu y'amakuru ya serivisi za Mobile Money cyangwa kwamamaza serivisi za Mobile Money.
- 12.4 Mu manza, amatangazo yawe n'inyandiko birebana n'amategeko ubyohereza kuri aderesi yacu ikurikira:

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MTN Centre Building, Nyarutarama
Kigali-Rwanda**

12.5 Wemeye kandi uhamije ko aya masezerano afatwa nk'ayakorewe i Kigali kandi kutayubahiriza bifatwa nkaho byabereye i Kigali.

13. KWEMERA N'IMICUNGIRE YA KONTI

13.1 Wowe, nyiri Konti, utwemereye:

13.1.1 Kubaza amakuru yerekeye inguzanyo wafashe mu kigo icyo ari cyo cyose gitanga amakuru yerekeranye n'iby'inguzanyo cyangwa urundi rwego rubifitiye ububasha kugira ngo twemeze amakuru arambuye yerekeye ubu busabe.

13.1.2 Guha ibigo bitanga inguzanyo amakuru yerekeye Konti mu buryo buhoraho no kubyemerera guha iyo nyandiko n'ibisobanuro abandi batanga inguzanyo.

14. GUKUMIRA UBURIGANYA

14.1 Wowe, Nyiri Konti, utwemereye:

14.1.1 Gukora igenzura ry'umwirondoro no gukumira uburiganya no guha amakuru yerekeye ubu busabe Polisi y'u Rwanda cyangwa urundi rwego rushinzwe gukumira uburiganya cyangwa urwego rushinzwe umutekano nk'uko biteganywa n'amategeko.

14.1.2 Guha amakuru arambuye Polisi y'u Rwanda cyangwa urundi rwego rushinzwe gukumira uburiganya cyangwa urwego rushinzwe umutekano ku byerekeye ibikorerwa kuri Konti yawe byose bituma tugira impamvu ifatika yo gukeka ko Konti ikoreshwa mu buryo budakwiye; kandi

14.1.3 Usobanukiwe kandi wemeye ko inyandiko y'ibi bikekwa igezwa ku bakozi ba Polisi y'u Rwanda, cyangwa urundi rwego rushinzwe umutekano cyangwa gukumira uburiganya iyo bakoze igenzura ry'inguzanyo cyangwa andi magenzura ku izina ryawe.

15. INGINGO RUSANGE

15.1 Igihe cyose dushobora guhindura cyangwa kuvugurura aya Mbwiriza n'amafaranga yishyurwa ku bikorwa tutabikumenyesheje. Izo mpinduka cyangwa amavugurura bitangazwa mu binyamakuru bisohoka buri munsi cyangwa ku rubuga rwacu cyangwa hakoreshejwe ubundi buryo bwose twagennye kandi izo mpinduka n'amavugurura bitangira gukurikizwa mu minsi mirongo itatu (30) nyuma yo gutangazwa.

15.2 Ntiwemerewe kugira icyo uhindura muri aya Mbwiriza.

15.3 Wemeye ko dushobora kugukurikirana mu rukiko rwose rubifitiye ububasha mu Rwanda.

15.4 Ubufasha cyangwa ukwigomwa dushobora kukugirira ntibikuraho uburenganzira bwacu bwo kugukurikirana.

15.5 Aya Mbwiriza agengwa n'amategeko y'u Rwanda.

15.6 Dushobora gitanga amafaranga twakiriye aguturutseho cyangwa tukubikiye kugira ngo twishyure umwenda wose ufile uturuka ku nguzanyo utararangiza kwishyura. Iyo ufile umwenda kandi ufile amafaranga wakwisyura kuri Konti yawe iri muri Banki dukorana, dufite uburenganzira bwo kuyishyura kuri izo Konti bireba.

15.7 Ugomba kutumenyesha iyo urebwa n'icyemezo cy'icungamutungo, ifatirwa cyangwa ikindi gihombo icyo ari cyo cyose.

15.8 Ugomba kwishyura amafaranga yose dukoresha mu kugaruza amafaranga udufitiye harimo n'amafaranga agenwa n'amategeko.

15.9 Inyandiko yashyizweho umukono n'umwe mu baduhagarariye (singombwa guhamya ishyirwaho ryabo) igaragaza amafaranga ugomba kutwisyura ni ikimenyetso gihagije cy'ibyabaye bivugwa muri iyo nyandiko, keretse iyo ubihinyuje.

- 15.10 Nta na rimwe dushobora kuryozwa inyungu zishingiye cyangwa zashoboraga kubonwa ku byangiritse haba mu buryo butaziguye cyangwa buziguye, ibyangiritse byihariye cyangwa bitewe n'ibyakozwe cyangwa ibyo twirengagije cyangwa ibyirengagijwe n'undi muntu udukorera byaba biturutse ku masezerano y'umurimo cyangwa kuri sitati cyangwa igikorwa cy'ubwangizi.
- 15.11 Nta na rimwe dushobora kuryozwa igihombo gitewe no kunanirwa gukora, gukora nabi cyangwa ubukererwe by'umuyoboro wa Mobile Money, terefone zigandanwa, murandas/iinterineti cyangwa ibikoresho by'itumanaho cyangwa umuyoboro wunganira cyangwa usangiwe biturutse mu gihe cyose byaba bishingiye ku mpamvu zirenze ubushobozi bwacu.
- 15.12 Mu bushishozi bwayo, MMRL ifite uburenganzira bwo guhagarika by'igihe gito cyangwa gusesa aya masezerano iyo isanze ukoresha Konti yawe ku mpamvu zitemewe, kimwe nuko ishobora guhagaraika by'agateganyo cyangwa gusesa igice cy'aya masezerano cyangwa imbumbe yayo bitewe no kuba ukoresha nabi serivisi iyo ari yo yose ya Mobile Money cyangwa ibyo wahawe bigufasha gukoresha serivisi za Mobile Money.
- 15.13 Ugomba guhita utumenyesha ige cyose habayeho impinduka iyo ari yo yose ku makuru akubiye mu busabe bwawe, by'umwihariko amakuru avugwa mu ngingo ya 4.3 n'iya 4.7 z'aya Mabwiriza.
- 15.14 Wemeye ko amakuru yawe, harimo amakuru yawe bwite, ibiganiro kuri terefone ugirana n'umurongo wacu utishyurwa hamwe n'ibikorwa byawebizajya bifatwa kandi bigashyingurwa mu rwego rwo kubika inyandiko mu gihe cy'imyaka icumi (10) ibarwa uhoreye ige Konti ifungiwe.
- 15.15 Amategeko adusaba kuvugurura amakuru yawe bwite mu buryo buhoraho, harimo aho utuye ubu n'amakuru yerekeye uko umuntu yakubona, bityo dushobora kujya tukumenyesha ige bibaye ngombwa hashingiwe ku biteganywa n'iyi ngingo.
- 15.16 Nta ruhande mu zirebwa n'aya Mabwiriza rushobora kuryozwa kutubahiriza inshingano zarwo zikubiye muri aya Mabwiriza biturutse ku bikorwa birenze ubushobozi bwarwo birimo ariko bitagarukira ku myigaragambyo, imvururu, intambara, iterabwoba cyangwa impinduramatwara, ibiza, imyivumbagatanyo y'abaturage, imyigaragambyo y'abakozi, inkongi, imyuzure, inkuba, ibyorezo, kudakora kwa sisitemu, gukora nabi kwa sisitemu, gucika kwa Interineti, ibitero by'abinjirira sisitemu, ubwangizi, cyangwa ubusabe bwa Leta. Iyo ikibazo kimaze iminsi igerakuri mirongo itatu (30), uruhande rumwe rushobora gusesa aya Masezerano rukabimenesha urundi ruhande mu nyandiko kandi ntirugire icyo ruryozwa.
- 15.17 Uburenganzira bwose bw'umuhanzi, ibirango n'ubundi burenganzira ku mutungo mu by'ubwenge bikoresha muri Serivisi zacu cyangwa bikubiye mu nyandiko zacu ni umutungo wa MMRL cyangwa abayiha impushya. Wemeye ko nta burenganzira ubifiteho kandi gutubura, guhindura, gukwirakwiza cyangwa kongera gutangaza ibikoresho cyangwa uburenganzira ku mutungo mu by'ubwenge utabanje kubiherwa uruhushya no kubyemererwa na MMRL mu nyandiko bibujijwe.
- 15.18 Wemeye ko ibikorwa byose bikozwe kuri terefone yawe igandanwa bigengwa n'andi Mategeko n'Amabwiriza akurikizwa ari ku rubuga rwacu cyangwa wavana ku Ishami ryacu.

16. IBIHANO

- 16.1 Gukoresha nabi Konti yawe ya Mobile Money cyangwa kuyikoresha mu buriganya no gutanga amakuru atari yo bihanwa n'amategeko y'u Rwanda.
- 16.2 Gukoresha nabi Konti yawe ya Mobile Money cyangwa kuyikoresha mu buriganya no gutanga amakuru atari yo bishobora kandi gutuma duhagarika by'agateganyo cyangwa ige kitazwi uburenganzira bwo guhabwa serivisi za Mobile Money.

- 16.3 Amafaranga yose dukoresheje mu bikorwa byo kugaruza amafaranga no ku bwishyu wakoze wibeshey e yishyurwa n'ukoresha serivisi hiyongeyeho inyungu zigenwa n'amategeko.
- 16.4 Wishyura igikorwa cyose ukoze kuri Konti yawe ya Mobile Money gituma sisitemu ikora nabi gisaba ubufasha bwa tekiniki.
- 17. INSHINGANO ZAWE**
- 17.1 Ufite inshingano yo kwishyura amafaranga yose acibwa ku bikorwa byose byakozwe hakoresheje Konti yawe ya Mobile Money byaba byakozwe nawe cyangwa undi muntu, waba wabitangiye cyangwa utabitangiye uburenganzira, waba ubizi cyangwa utabizi.
- 17.2 Ntiwemerewe gukoresha iyi Serivisi mu gukora ibyaha, uburiganya, iyezandonke n'ibindi byaha byo mu rwego rw'imari bihanwa n'amategeko y'igihugu cyangwa binyuranyije n'amategeko agenga uburyo bwo kwishyura n'ltegeko rikumira kandi rihana iyezandonke no gutera inkunga iterabwoba.
- 17.3 Iyo habayeho kwinubira serivisi, ugomba gutanga ikirego mu gihe kitarenze iminsi mirongo itatu (30) ibarwa uhoreye ku munsi waboneyeho ikitagenda neza. Twemeza ko twakiriye ikirego cyatanzwe kandi dufite iminsi itarenze 30 y'akazi yo kugikemura cyangwa guha Umukiriya igisubizo.
- 17.4 Ugomba gukoresha bumwe mu buryo bukurikira mu gutanga ikirego cyawe mu gihe cyagenwe kivugwa mu ngingo ya 17.3, burimo guhamagara ku 100 (umurongo utishyurwa), kujya ku Ishami cyangwa gukoresha ubutumwa bw'ikoranabuhanga ku rubuga rwacu.
- 17.5 Iyo utanyuzwe n'igisubizo uhawе na MMRL ku kibazo cyawe, ushabora kugeza icyo kibazo kuri Banki Nkuru y'Igihugu y'u Rwanda (BNR) mu gihe kitarenze iminsi itanu (5) mu nyandiko nyuma y'igisubizo cyacu cyangwa nyuma yo kurangira kw'ibihe bivugwa mu ngingo ya 17.3 bitewe n'ikibanje. Hatitawe ku kintu icyo ari cyo cyose gikubiye muri iyi ngingo ya 17.5, BNR igerageza kunga impande bireba mu bwumvikane no gukemura ikibazo zifitanye, ariko ntabwo impande zitegetswe gushyira mu bikorwa icyemezo cya BNR ku kibazo yagejejweho.
- 17.6 Iyo Simukadi yangiritse, itakaye cyangwa yibwe, usabwa guhita ulumenyesha uko kwangirika, gutakara cyangwa kwibwa. Duhita duhagarika Simukadi yangiritse, yatakaye cyangwa yibwe kugira ngo dukumire kuyikoresha muri serivisi za Mobile Money kugeza igihe iyo Simukadi isimburijwe. Kugira ngo umenyekeanishe Simukadi yangiritse, yatakaye cyangwa yibwe, ushabora guhamagara ku 100 (umurongo utishyurwa) cyangwa ukajya ku Ishami ryacu rikwegereye.
- 17.7 Iyo habayeho guhindura Simukadi cyangwa guhindura umubare banga, Konti yawe ya Mobile Money ikomeza gufungwa amasaha 72 nyuma yo guhindura Simukadi cyangwa guhindura umubare banga. Iyo ukeneye gukoresha Konti yawe ya Mobile Money mbere y'igihe cy'amasaha 72 avugwa muri iyi ngingo ya 17.7, usabwa kujya ku Ishami rikwegereye witwaje inyandiko yemewe igaragaza umwirondoro wawe ivugwa mu Ngingo ya 5 cyakora IGOMBA KUBA ari yo nyandiko yakoreshejwe mu gufungura Konti yawe ya Mobile Money.
- 17.8 Iyo habayeho uburiganya cyangwa ubushukanyi, ugomba gutanga ibisobanuro birambuye by'ubwo buriganya, ubushukanyi, cyangwa igikorwa kitatangiye uburenganzira hamwe n'icyemezo cya Polisi kigaragaza ko watanze ikirego kugira ngo hatangire gukorwa igenzura rya ngombwa. MMRL ntiryoza ighombo cyose kibayeho muri icyo gihe; umukiriya acyirengera ku giti cye.
- 17.9 Ntabwo turyozwa ibikorwa byose bikorewe kuri Konti yawe bitewe no kwangirika, gutakara cyangwa kwibwa kwa Simukadi yawe.
- 17.10 Ugomba kubahiriza amabwiriza yose dushobora kujya dutanga arebana n'imikoreshereze ya Serivisi za Mobile Money.
- 18. GUSUBIZWA AMAFARANGA YAYOBYE**
- 18.1 Ugomba kwihutira gutanga ikirego cy'uko amafaranga yawe yayobye ariko na none bigakorwa mu gihe

- kitarenze iminsi 30 ibarwa uhereye igihe byabereye hakurikijwe Amabwiriza ya Banki Nkuru y'u Rwanda ku bijyanye no kohereza no gukoresha amafaranga mu buryo bw'ikoranabuhanga. Hakorwa iperereza ryimbitse rifasha gusuzuma ikirego no gusubiza amafaranga yayobye.
- 18.2 Aho bishoboka, tugerageza kugaruza amafaranga yayobye mu minsi itarenze 5 y'akazi ariko uko byagenda kose ntishobora kurenga iminsi 15 y'akazi ibarwa uhereye ku munsi w'ubusabe.
- 18.3 Iyo amafaranga avugwa yose akiri kuri Konti ariko uwayahawe ntiyemere kuyasubiza kandi twamaze kwakira ikirego, dufatira ayo mafaranga kugira ngo hakorwe iperereza ryimbitse ariko uwakiriye amafaranga atayakoreshje. Dushobora guhagarika gusa amafaranga asigaye kuri konti iyo hari igice cyayo cyakoreshejwe.
- 18.4 Iyo amafaranga atari kuri Konti, urabimenyeshwa. Icyo gihe dushobora gukora irindi pererezza kugira ngo dutunganye ibyo dusabwa gukora ku ruhande rwacu.
- 18.5 Iyo utugejejeho ikirego mu gihe kitarenze iminsi 30 nyuma y'igikorwa, dukora ibishoboka byose tukavugana n'uwo amafaranga yayobeyeho binyuze mu kumuhamagara cyangwa kumwoherereza SMS, mu minsi itarenze 3 y'akazi ibarwa uhereye igihe twakiriye ubusabe bwo gusubizwa amafaranga.
- 18.6 Iyo uwo amafaranga yayobeyeho atitabye terefoni yacu cyangwa ntasubize SMS mu gihe cy'iminsi 3 tumushakisha, ufile inshingano yo kugeza ikibazo cyawe ku nzego zibishinzwe.
- 18.7 Iyo uwo amafaranga yayobeyeho atwitabye, kandi iperereza rikerekana ko amafaranga yayobye koko, tugerageza kugaruza amafaranga nyuma y'iminsi 3 y'akazi nyuma yo gusoza ipererezza cyangwa kubimenyeshwa n'inzego zibishinzwe.
- 18.8 Nta nshingano dufite yo kugaruza amafaranga iyo habayeho amakimbirane n'uwo amafaranga yayobeyeho.
- 18.9 Dukora ibishoboka byose kugira ngo tugaruze amafaranga yavuzwe (iyo atakozweho) cyangwa amafaranga asigaye (iyo uwo yayobeyeho hari ayo yabikuje) kandi uko byagenda kose, igaruza ritangwaho amafaranga yagenwe aho bishoboka.
- 18.10 Ntabwo turyozwa amafaranga agomba gusubizwa cyangwa ibyangiritse ibyo ari byo byose bitewe n'igikorwa cyo kwibeshya.
- 18.11 Iyo Konti ya Mobile Money ifunzwe kubera urupfu rw'umukiriya, amafaranga asigaye kuri konti y'umukiriya ahabwa umuntu wo mu muryango we wanditse ku Ifishi yo Kwiyandikisha muri Mobile Money cyangwa uwashinzwe n'urukiko gucunga umutungo wa nyakwigendera wavuzwe mu mabaruwa yo gucunga umutungo yatanzwe n'Urukiko rubifitiye ububasha cyangwa Abashinzwe kugabanya umutungo uzungurwa.

19. GUSUBIZWA AMAFARANGA YO GUHAMAGARA

- 19.1 Kugaruza amafaranga yaguzwe inite zo guhamagara bireba gusa ayavuye kuri Konti yawe.
- 19.2 Kugaruza amafaranga yaguzwe inite zo guhamagara bikorwa nawe ubwawe.
- 19.3 Amafaranga yaguzwe inite zo guhamagara ashobora kugaruzwa mu gihe kitarenze amasaha 72 nyuma yo kwishyura inite zo guhamagara; iyo bidakozwe, kuyagaruza ntibikunda. Usabwa guhita utumenyesha uku kwibeshya ku 100 (umurongo utishyurwa). Twihutira guhagarika amafaranga yaguzwe inite zo guhamagara uko dushoboye mu gihe dutegereje ko ipererezza kuri iki kibazo risozwa nk'uko biteganywa muri aya Mabwiriza.

- 19.4 Ushobora kugaruza amafaranga yaguzwe inite zo guhamagara incuro imwe gusa mu cyumweru. Amafaranga yaguzwe inite zo guhamagara atageze ku 50,000 Frw ntashobora kugaruzwa.
- 19.5 Kugaruza igice cy'amafaranga ntibemewe. Ugomba kureba ko amafaranga yo kugura inite zo guhamagara wishyuye yuzuye, kandi ko n'ubwasisi wakiriye buhari mbere yuko kugaruza bikorwa.
- 19.6 Iyo hari igice cy'ubwasisi cyangwa cy'amafaranga yaguzwe inite zo guhamagara wakoreshje, kugaruza amafaranga ntibikunda. Ufite amahirwe yo kongera amafaranga yaguzwe inite zo guhamagara kugira ngo wuzuze umubare w'amafaranga maze ubashe kuyagaruza.
- 19.7 Ubutumwa bumenyekanisha igikorwa bwohererezwa uwohereje n'uwaliriye amafaranga kugaruza amafaranga bikimara gukorwa.

20. GARANTI N'IMBIBI Z'UBURYOZWE

- 20.1 MMRL igeza ku rwego bireba rushinzwe iyubahirizwa ry'amategeko amakuru y'igikorwa cyose gikemangwa gikorewe kuri Konti.
- 20.2 MMRL ikoresha uburyo bwose bushoboka kugira ngo irebe ko serivisi zose cyangwa ubusabe bwose bitunganywa ku gihe. Cyakora, MMRL nta garanti itanga ivuga ko serivisi zayo za Mobile Money zitazigera zicika cyangwa ngo zihungabane kubera ko zishobora guhura n'imbogamizi zirenze ubushobozzi bwa MMRL kandi zikaba zishobora kujya zikorerwa isuzumwa ngarukagihe, gusanwa, gusukurwa no guhuzwa n'igihe.

- 20.3 Bivuye ku bayihagarariye, garanti iziguye, ibisabwa cyangwa andi mabwiriza, MMRL ntabwo iryoza ibyangijwe cyangwa igihombo bikubiyemo, ariko bitagarukira ku byangiritse mu buryo butaziguye cyangwa buziguye, ibyangiritse byihariye, ibyangiritse ku bw'impanuka cyangwa kubera ibihano bivugwa ko byatewe n'impamvu zitagarukira ku:
- i) ibikorwa wakoreye abantu bitagenewe kubera kwibeshya cyangwa ubwishi burimo amakosa y'imibare kubera ko winjije amakuru atari yo.
 - ii) ibikorwa undi muntu utabifitiye uburenganzira yakoreye kuri Konti yawe akoresheje umwirondoro wawe n'amakuru yose asabwa mu igenzura.
 - iii) uburiganya ubwo ari bwo bwose cyangwa imikorere mibi by'Intumwa ya Mobile Money.
 - iv) kudakora k'ubundi buryo bwose bwo kwishyura, uburyo bwo kohereza amafaranga yo mu buryo bw'ikoranabuhanga cyangwa ubundi buryo bwo kohereza amakuru butari ubwa Mobile Money.
 - v) ibikorwa byose bikozwe ku bushake cyangwa ku burangare cyangwa kwirengagiza bikozwe n'undi wese utanga amafaranga yo mu buryo bw'ikoranabuhanga cyangwa utanga serivisi z'imishyurire.

Wemeye kwishingira indishyi no kurinda MMRL ikirego cyose MMRL yaregwa n'undi muntu bitewe nuko utubahirije aya Mabwiriza.

21. GUKE MURA AMAKIMBIRANE

- 21.1 Amakimbirane yose yakomoka kuri aya Mabwiriza cyangwa arebana na yo cyangwa ayerekerye, harimo ibisobanuro n'agaciro k'amabwiriza ashamikiyeho kimwe n'uburenganzira n'inshingano by'impande zirebwa n'aya Mabwiriza, azakemurwa mu bwumvikane binyuze mu biganiro bihuza izo mpande, byananirana agakemurwa n'Inkiko z'ubucuruzi zibifitiye ububasha zikorera muri Kigali.