



MTN RWANDACELL PLC

**AMABWIRIZA AGENGA ABASHINZWE
UBUKANGURAMBAGA BW'UBUCURUZI**

**1. ISHYIRWAHO N'IYEMEZWA RY'AYA
MABWIRIZA**

MTN Rwandacell Plc (yiltwa "MTN" mu ngingo zikurikira), ishyizeho Ushinzwe ubukangurambaga bw'ubucuruzi (wiltwa "Ushinzwe ubukangurambaga bw'ubucuruzi" mu ngingo zikurikira) kugira ngo ashake kandi yinjize mu kazi intumwa n'Abacuruzi bakoresha MoMoPay kandi ajye areba ko ibicuruzwa bya MTN bitabura ku isoko harimo ibicuruzwa na serivisi bijyanye n'uburyo bwa Mobile Money ("Serivisi"), ku rwego rw'imirenge mu Rwanda kandi Ushinzwe ubukangurambaga bw'ubucuruzi yemeye gushyirwaho hagendewe ku mabwirlza akurikira.

Aya ni Amabwirlza Ushinzwe ubukangurambaga bw'ubucuruzi agomba gukurikiza; kugira ngo akwirakwize neza serivisi za MTN ku ntumwa no ku bacuruzi bakoresha MoMoPay ku rwego rw'imirenge mu Rwanda; kwiyemeza kuyakurikiza bituma agira agaciro nk'amasezerano ku Ushinzwe ubukangurambaga bw'ubucuruzi. Gushyira umukono ku nyandiko yemera Amabwirlza iri ku mugereka bisobanuye ko Ushinzwe ubukangurambaga bw'ubucuruzi yiyemeje kubahiriza aya Mabwirlza.

2. IBISOBANURO BY'AMAGAMBO

"Amasezerano" bisobanuye aya mabwirlza n'imlgereka yose bijyanye.

"Umunsi w'akazi" bisobanuye undi munsi wose w'icyumweru urefse ku Cyumweru.

"Uhiganwa" bisobanuye umunfu uwo ari we wese cyangwa ikigo gitanga ibicuruzwa na serivisi by'lumanaho koranabuhanga cyangwa serivisi z'imari.

n'ibicuruzwa kuri terefone zigendanwa mu Rwanda.

"KYA" cyangwa Menya Intumwa Yawe bisobanuye uburyo bwo kumenya lbiranga intumwa harimo gusaba no kubika inyandiko zikubiyemo amakuru ku ntumwa n'Abacuruzi bakoresha MoMoPay nk'amazina yabo, numero y'indangamuntu/pasiporo n'aho babarizwa bifasha kugenzura amazina yabo no kubinjiza mu kazi.

"Itariki y'itangira" bisobanuye umunsi Ushinzwe ubukangurambaga bw'ubucuruzi ashyiriye umukono kuri aya Mabwirlza.

"Mobile Money" bisobanuye amafaranga abitse mu buryo bw'ikoranabuhanga atangwa na MTN kandi ahesha umuntu uburenganzira bwo kubona Ingurane ihwanye n'amafaranga asanzwe abitse kuri Konti y'indagizo MTN ifite muri Banki zikorana na MTN hakurikije ikiguzi cy'agaciro k'ayo mafaranga abitse mu buryo bw'ikoranabuhanga.

"Iblkoresho blgandanwa" bisobanuye Terefone igendanwa cyangwa ibindi blkoresho bikomatanywa kugira ngo umuntu abashe kubona Serivisi za MTN.

"Urwego ngenzuramikorere" bisobanuye Urwego rw'Ighugu rushinzwe kugenzura imikorere y'inzezo zimwe z'imirimo Ifiliye Ighugu akamaro (RURA), cyangwa Banki nkuru y'Ighugu (BNR) cyangwa urundi rwego rushinzwe kugenzura ltumanaho koranabuhanga cyangwa serivisi z'imari rwashyiriweho icyo n'amategeko y'u Rwanda.

"Serivisi" bisobanuye serivisi za Mobile Money hamwe n'ibindi bicuruzwa na serivisi bitangwa na MTN mu gutanga no kugaruza amafaranga abitse mu buryo bw'ikoranabuhanga no guhererekanya amafaranga abitse mu buryo



bw'ikoranabuhanga/Mobile Money hagati y'abakiriya hagendewe ku Mabwiriza y'lhererekanya harimo kubyandika byose.

"Abashinzwe ubukangurambaga bw'ubucuruzi" cyangwa "TDR" bisobanuye umuntu wibaruje kandi wemerewe na MTN gufasha guteza imbere ikwirakwiza ry'umuyoboro ku rwego rw'umurenge no gukora imirimio ahabwa na MTN cyangwa Umucuruzi uyiagarariye mu gace Ushinzwe ubukangurambaga bw'ubucuruzi akoreramo.

3. INSHINGANO Z'USHINZWE UBUKANGURAMBAGA BW'UBUCURUZI

- 3.1. Gutanga indangamuntu ye no kuzuza neza ifishi mu gihe cyo guhabwa akazi.
- 3.2. Kuzuza inshingano ze no kwiha intego no kubahiriza impinduka zose zigenda zibaho bikozwe na MTN.
- 3.3. Kureba ko intumwa zose n'abacuruzi bakoresha MoMoPay bujuje ibisabwa byashyizweho na MTN no gushyira umukono ku nyandiko zose zisabwa kugira ngo bafungurirwe no gushyikiriza MTN ibyangombwa byose biriyo umukono mu gihe kitarenze amasaha 24 nyuma yo gushyirwaho umukono.
- 3.4. Kureba ko abakozi batanga bakabarura Simukadl bakorera ahantu hemewe.
- 3.5. Kureba ko abacuruzi bakoresha MoMoPay bahabwa kode yo kwishyuriraho hakoreshejwe MoMo mu gihe kitarenze amasaha 24 uhoreye igihe ibyangombwa byose byakiriwe n'Ukuriye abahagarariye MTN.
- 3.6. Gukurikirana intumwa n'abacuruzi bakoresha MoMoPay buri kwezi hagamijwe gukusanya ibitekerezo byabo n'iby'abakiriya ku bijyanye na serivisi za MTN.
- 3.7. Kureba ko ibikoresho byamamaza MTN bigaragara mu gace akoreramo no kwiyemeza kudakoresha ibikoresho byatanzwe kubera indi mpamvu iyo ari yo

yose itari ukuranga no kwamamaza hakurikijwe aya Masezerano. Ushinzwe ubukangurambaga bw'ubucuruzi asabwa kandi guha raporo Umukozi wa MTN Ushinzwe Ubucuruzi yerekana aho MTN itagaragara kubera ko hataboneka ibikoresho blyamamaza mu gace ashinzwe.

- 3.8. Kugeza raporo Igaragaza intumwa zose zikora yinjije mu kazl hamwe n'abacuruzi bakoresha MoMoPay buri munsi ku Mukozi wa MTN Ushinzwe Ubucuruzi mu gace ashinzwe.
- 3.9. Ushinzwe ubukangurambaga bw'ubucuruzi aryozwa ibyo yakoze cyangwa yirengagije gukora mu bucürüzi bwe bwose, ibikorwa by'ubujura cyangwa uburiganya, gukoresha nabi uburyo bw'ikoranabuhanga (systems), uburangare cyangwa ikindi gikorwa nk'icyo cyangwa ukwirengagiza bikozwe na we ubwe cyangwa umukozi we (aho bishoboka) gishobora guteza MTN ibibazo, guharabikwa, Igihombo cyangwa kikangiza izina ryayo.
- 3.10. Kubahiriza, ku kiguzi byamusaba cyose, amategeko yose, ibisabwa ku mpushya n'ibiteganywa n'urwego rwose rushinzwe amategeko cyangwa Leta, Intara, akarere cyangwa inzego z'ilbanze bijyanye n'ibivugwa muri aya Masezerano.
- 3.11. Guha MTN raporo z'ibyakozwe (aho bishoboka) zigaragaza imigendekere y'ibikorwa bivugwa muri aya Masezerano igihe cyose abisabwe na MTN.
- 3.12. Ushinzwe ubukangurambaga bw'ubucuruzi yemera kandi ahama ko amakuru yose yerekanyiye n'ibikorwa by'ubucuruzi bya Mobile Money na serivisi za banki, yaba ayo yahawe n'intumwa cyangwa MTN cyangwa ayo yakuye ahandi hantu, ari umutungo bwite wa MTN.
- 3.13. Raporozose, ibisobanuro, ingengabihe, ibiteganyijwe, imibare cyangwa andi makuru Ushinzwe ubukangurambaga



bw'ubucuruzi ageza kuri MTN bigomba kugenzurwa no gushyirwaho umukono n'Ukuriye abahagarariye MTN kugira ngo yemeze ko izo nyandiko ari impamo koko (aho bishoboka).

3.14. Ushinzwe ubukangurambaga bw'ubucuruzi yiyeje kudafata umwenda uwo ari wo wose mu izina rya MTN, gutanga cyangwa kugerageza gutangaho ingwate umutungo wa MTN cyangwa kwakira ubusabe bw'ibicuruzwa (komande) mu izina rya MTN cyangwa kuyishyiraho Inshingano iyo ari yo yose cyangwa guha, gukorera cyangwa kugerageza kwishingira cyangwa kugira icyo atangaza mu izina rya MTN keretse abikoze mu buryo bweruye buteganyijwe muri aya Masezerano cyangwa MTN yabanje kubimuhera ububasha mu nyandiko. By'umwihariko, Ushinzwe ubukangurambaga bw'ubucuruzi yiyeje:

3.14.1. Kwirlinda gukora imishyikirano cyangwa kugerageza guha intumwa, umucuruzi cyangwa ushobora kuba yo cyangwa we agahimbazamusyi, kumugabanyiriza igiciro, kumworohereza, kumwongerera iyihe, ubwisanzure cyangwa andi Masezerano yakozwe cyangwa agomba kwemezwu cyangwa gukorwa gusa hagati ya MTN niyo ntumwa, umucuruzi cyangwa ushobora kuba yo cyangwa we mbere yo kubyemererwa na MTN mu nyandiko.

3.14.2. Kumenyesha buri ntumwa, umucuruzi cyangwa ushobora kuba yo cyangwa we ko nyuma yo gufungura konti ya Mobile Money Intumwa/umucuruzi azajya asabwa kwishyura amafaranga ya serivisi yagenwe iyihe cyose akoresheje serivisi za

Mobile Money no kumenyesha izo ntumwa n'abacuruzi ibiteganyijwe, Ibisabwa, amategeko n'andi makuru y'inyongera MTN Ishobora gusaba Ushinzwe ubukangurambaga bw'ubucuruzi kujya amenyesha iyo ntumwa, umucuruzi cyangwa ushobora kuba yo cyangwa we iyihe cyose bibaye ngombwa.

3.14.3. Kutagabanyiriza Intumwa cyangwa umucuruzi igiciro cyangwa kumuha inyongezo bijanye na serivisi za MTN.

3.15. Ushinzwe ubukangurambaga bw'ubucuruzi ntiyemerewe gukora imirimo y'ubuyobozi, gufata ibyemezo by'ubuyobozi, gukora cyangwa gusa n'ukora mu bubasha nk'ubw'umuntu wo mu buyobozi cyangwa nk'umukozi wa MTN. Ushinzwe ubukangurambaga bw'ubucuruzi yemera ko we ubwe cyangwa undi muntu umukorera (aho bishoboka) badafatwa nk'abakozi ba MTN ku mpamvu iyo ari yo yose kandi asobanukiwe ndetse yemera ko we ubwe cyangwa undi muntu umukorera (aho bishoboka) batagenerwa umushahara, uduhimbazamusyi cyangwa andi amafaranga n'izindi nyungu zigenerwa umukozi wa MTN.

3.16. Ushinzwe ubukangurambaga bw'ubucuruzi yemera ko MTN mu bushishozi bwayo ishobora kumufatira ibihano byo mu rwego rw'imiylwarire iyihe atubahirije Inshingano izo ari zo zose mu zavuzwe haruguru cyangwa intego MTN Igenda Ishyiraho zivugwa muri aya Masezerano muri rusange.



3.17. Kugenzura, kwemeza no kuvugurura amakuru ya konti z'Intumwa n'iz'Abacuruzi bakoresha MoMoPay.

4. INSHINGANO ZA MTN

4.1. Umukozi wa MTN Ushinzwe Ubucuruzi cyangwa Umuyobozi ukuriye Zone agomba gushlshoza mbere yo kwinjiza Ushinzwe ubukangurambaga bw'ubucuruzi mu murenge no kumusaba kuzuza no gutanga lbyangombwa bisabwa mbere yo kumwinjiza mu kazi.

4.2. MTN Igene intego z'Ushinzwe ubukangurambaga bw'ubucuruzi kandi itangaza izo ntego ndetse n'impinduka zose ziyanje na zo mbere yo gushyira mu bikorwa izo mpinduka.

4.3. MTN Igomba kureba ko Ushinzwe ubukangurambaga bw'ubucuruzi ashyirwa mu Itsinda ry'abahamagarana nta kiguzi (User Group), aho Ushinzwe ubukangurambaga bw'ubucuruzi ashobora kuvugana (kohereza SMS no guhamagara) n'abandi bagize Itsinda ku buntu.

5. KUGARAGAZA UBWISHYU

5.1. MTN Itunganya kandi Ibika amakuru yanditse agaragaza:

5.1.1. Amafaranga ya komisiyo ayo ari yo yose Ushinzwe ubukangurambaga bw'ubucuruzi ashobora kugenerwa hagendewe ku bikubiye muri aya masezerano.

5.2. Ilyshurwa rya komisiyo

5.2.1. Ku kwezi, MTN yishyura Ushinzwe ubukangurambaga bw'ubucuruzi komisiyo ze zose hatabariwemo umusoro. MTN ifite uburenganzira bwo guhindura amafaranga ya komisiyo igihe cyose bibaye ngombwa kandi ikamenyesha Ushinzwe ubukangurambaga

bw'ubucuruzi izo mpinduka ku gihe. Komisiyo zishyurwa ku kwezi.

5.2.2. MTN ifite uburenganzira bwo gufatira igice cya komisiyo cyangwa komisiyo zose uko zakabaye z'Ushinzwe ubukangurambaga bw'ubucuruzi lio lgaragaje cyangwa habayeho gukeka ko Ushinzwe ubukangurambaga bw'ubucuruzi afite uruhare mu bikorwa by'uburiganya cyangwa bifatwa gutyo hakurikijwe amategeko ariho.

6. KUDAHEZA

MTN Ifite uburenganzira bwo kujya ishyiraho abandi Bashinzwe Iterambere ry'ubucuruzi, mu bushlshozi bwa MTN kandi Ushinzwe ubukangurambaga bw'ubucuruzi yemera ko uburenganzira bwe buvugwa muri aya Masezerano budaheza MTN mu buryo ubwo ari bwose ku bikorwa byerekeye gushyiraho abandi Bashinzwe Iterambere ry'ubucuruzi.

7. ITANGIRA RY'AMASEZERANO, IGIHE AZAMARA N'ISESWA RYAYO

7.1. Aya mabwiriza atangira kubahirizwa ku Itariki atangiriyeo kandi akomeza kubahirizwa kugeza asheshwe kubera impamu iyo ari yo yose mu zikrikira:

7.1.1. Bitabangamiye ibivugwa muri aya Masezerano; MTN ishobora gusesa cyangwa guhagarika Konti y'Ushinzwe ubukangurambaga bw'ubucuruzi n'uburenganzira bijanye mu gihe Ushinzwe ubukangurambaga bw'ubucuruzi atubahirije ingingo lio ari yo yose y'aya mabwiriza kandi akananirwa gukosora ayo makosa mu buryo bunyuze MTN mu gihe kitarenze lminsi irindwi (7) kuva ku munsu yakiriyeho inyandiko cyangwa ubutumwa buguli (SMS) bimumenyesha imiterere y'amakosa kandi bimusaba kuyakosora.



7.1.2. MTN Ishobora gusesa cyangwa guhagarika Konli y'Ushinzwe ubukangurambaga bw'ubucuruzi n'uburenganzira bijanye bigahita byubahirizwa:

7.1.2.1. Iyo habayeho gufatira, gusesa cyangwa guhagarika ubucuruzi ku bushake cyangwa ku ngufu, by'agateganyo cyangwa burundu cyangwa iyo Ushinzwe ubukangurambaga bw'ubucuruzi ari isosiyete hagafatwa umwanzuro wo kuyifunga burundu cyangwa kuyisesa (aho bishoboka).

7.1.2.2. Iyo Ushinzwe ubukangurambaga bw'ubucuruzi, umunyamigabane cyangwa umuyobozi wayo (yo arf sosiyete) bananiwe kwishyura imyenda.

7.1.2.3. Iyo Ushinzwe ubukangurambaga bw'ubucuruzi agaragaje imyitwarire idahwitse cyangwa ibikorwa by'uburiganya mu bucuruzi cyangwa iyo ahamijwe icyaha gikomeye gihanwa n'amategeko, harimo n'uburiganya.

7.1.2.4. Iyo habayeho gufatira, gusesa cyangwa guhagarika ubucuruzi bwa MTN ku bushake cyangwa ku ngufu, by'agateganyo cyangwa burundu cyangwa hafashwe umwanzuro wo kuyifunga burundu cyangwa kuyisesa (aho bishoboka).

8. INGARUKA Z'ISESWA
RY'AMASEZERANO

8.1. Iseswa ry'aya masezerano ku mpamu iyo ari yo yose ntiribangamira ikurikiranwa rylibirego byafanzwe cyangwa ibumvikanweho na buri ruhande mbere y'ilariki y'Iseswa.

8.2. Nyuma y'Iseswa ry'aya masezerano ku mpamu iyo ari yo yose:

8.2.1. Amafaranga yose cyangwa komisiyo zishyurwa hagendewe ku biteganywa n'aya masezerano bigomba guhita byishyurwa.

8.2.2. Ushinzwe ubukangurambaga bw'ubucuruzi agomba guhita ahagarika ibikorwa byo kwinjiza mu kazi abacuruzi bakoresha MoMoPay n'intumwa.

8.2.3. Ushinzwe ubukangurambaga bw'ubucuruzi agomba guhita asubiza MTN Inyandiko zose, amakuru y'abakiriya, urutonde rw'abakiriya/abacuruzi afite cyangwa acunga mu buryo butaziguye cyangwa buziguye n'lbindi bikoresho byose bifahwa nk'umutungo wa MTN Ushinzwe ubukangurambaga bw'ubucuruzi yaba afite kandi ikirengera ikiguzi cyo kubisubiza.

8.2.4. Ushinzwe ubukangurambaga bw'ubucuruzi agomba kwemeza binyuze mu nyandiko ko yabigenje ahyo kandi akagaragaza amazina na aderesi y'undi muntu wese yaba azi ufile bene izo nyandiko n'amakuru utarabyakwa kandi akemerera MTN ubufatanye mu kugaruza izo nyandiko n'amakuru mu gihe yaba abisabwe.

8.2.5. Ushinzwe ubukangurambaga bw'ubucuruzi atakaza uburenganzira bwo guhabwa



komisiyo n'andi mafaranga yose
yari yemerewe guhabwa
ateganywa n'aya masezerano.

- 8.3. Iblvugwa muri lyl ngingo blkomeza kubahirizwa na nyuma y'iseswa ry'aya mabwiriza.
9. GUHAGARIKA BY'AGATEGANYO KONTI Y'USHINZWE UBUKANGURAMBAGA BW'UBUCURUZI
- 9.1. MTN ifite uburenganzira bwo guhagarika by'agateganyo cyangwa gufunga burundi konti y'Ushinzwe ubukangurambaga bw'ubucuruzi (yose cyangwa lgice) nta kubiryozwa ku mpamvu zikurikira:
- 9.1.1. Iyo Ushinzwe ubukangurambaga bw'ubucuruzi ananiwe kubahiriza Intego zumvikanyweho Igihembwe kimwe.
- 9.1.2. Ushinzwe ubukangurambaga bw'ubucuruzi ananiwe kubahiriza ibikubiye muri aya mabwiriza cyangwa andi mabwiriza agenda atangwa na MTN.,
- 9.1.3. Iyo Ushinzwe ubukangurambaga bw'ubucuruzi akoze ibikorwa binyuranye n'ibyemewe muri aya mabwiriza.,
- 9.1.4. Iyo MTN ifite impamu iituma ikeka ko konti y'Ushinzwe ubukangurambaga bw'ubucuruzi yigeze gukoreshwa cyangwa irimo gukoreshwa mu buryo butemewe n'amafegeko, budakwiye cyangwa bw'uburlganya mu bikorwa bihanwa n'amafegeko cyangwa mu bundi buryo.
- 9.1.5. Ku yindi impamu iyo arl yo yose irenze ubushobozi bwa MTN.
- 9.1.6. Iyo Ushinzwe ubukangurambaga bw'ubucuruzi asabye ko konti ye ifungwa.
- 9.1.7. MTN ntiryoza ibyangiritse mu buryo butaziguye cyangwa buziguye, ibyangiritse byiharlje cyangwa bltewe n'lhagarlkwa ry'agateganyo rya konti y'Ushinzwe ubukangurambaga bw'ubucuruzi bivugwa mu ngingo ya 9.
10. UBURYOZWE N'INDISHY!
- 10.1. MTN Iryoza Ushinzwe ubukangurambaga bw'ubucuruzi ibikorwa byose by'amakosa cyangwa uburangare yakoze cyangwa Ibyo yirengagije mu nshingano ze zikubilye muri aya Masezerano.
- 10.2. MTN ntiryoza igihombo, ibirego, ibigomba gushyirwa mu bikorwa, amafaranga yakoreshejwe, ibyangiritse cyangwa ubundl buryozwe ubwo arl bwo bwose Ushinzwe ubukangurambaga bw'ubucuruzi yahuye na bwo cyangwa yishyuye hagendewe kuri aya mabwiriza, mu buryo butaziguye cyangwa buziguye, buteganyijwe cyangwa budateganyijwe. By'umwlhariko, MTN ntiryoza igihombo cy'amfaranga, kubura okazi, inyungu, ubwlzlgame, imari cyangwa umutungo w'ubucuruzi Ushinzwe ubukangurambaga bw'ubucuruzi yagize uko byaba byagenze kose.
- 10.3. Ushinzwe ubukangurambaga bw'ubucuruzi yishingira Indishy! kandi arinda MTN iblhomblo, ibyangirika, ibikorwa, ibirego no gutanga amafaranga bliturutse ku makosa cyangwa ku burangare bwe cyangwa ku mwirondoro w'umukirriya iyo bigaragaye ko afari wo cyangwa udafite agaciro hashingiwe ku mpamvu izo arl zo zose.
- 10.4. Aya masezerano ahita aseswa Igih cyose habayeho guhagarika cyangwa gutesha agaciro uruhushya rw'Ushinzwe ubukangurambaga bw'ubucuruzi rwo gukora ku mpamvu iyo arl yo yose. Ushinzwe ubukangurambaga bw'ubucuruzi ntiryoza kugira Icyo



aryoza MTN bituruutse kuri iyo hagarikwa kabone nubwo iyo hagarikwa cyangwa iteshagaciro ryaba riturutse kuri MTN.

- 10.5. Iblvugwa muri lyi ngingo bikomeza kubahirizwa na nyuma y'ihagarikwa ry'aya mabwiriza ku mpamvu lyo ari yo yose.

11. IBYEREKEYE AMAKIMBIRANE

- 11.1. Mu gihe habayeho impaka cyangwa amakimbirane hagati y'impande zihuriye kuri aya Masezerano ku kibazo lcyo ari cyo cyose kivugwa cyangwa giturutse ku ngingo lyo ari yo yose cyangwa ku gisobanuro cyayo, impande bireba ziakemura mu bwumvikane.

- 11.2. Haseguriwe ibiteganywa mu gika cya 11.1, lyo impande zombl zinaniwe gukemura impaka cyangwa amakimbirane mu bwumvikane, ikibazo gishyikirizwa inkiko zibifitiye ububasha mu Rwanda.

12. KUGIRA IBANGA NO GUTANGA AMAKURU

- 12.1. Amakuru yose yerekeye ibikorwa, abakirya, ubucuruzi, ubumenyi, tekniki cyangwa andi makuru yerekeye MTN kimwe n'urutonde rw'ibidiro rukoreshwa cyangwa rwacyuye Ighe Ushinzwe ubukangurambaga bw'ubucuruzi yahawe cyangwa yabonye kugira ngo atunganye inshingano ze zivugwa muri aya mabwiriza bigomba gufatwa nkibanga kandi ntibigomba guhabwa abandi bantu cyangwa gukoreshwa ku zindi mpamvu zitari izo byatangiwe, hatabanje gutangwa uruhushya rwanditse rwa MTN.

- 12.2. lyo bigaragaye ko Ushinzwe ubukangurambaga bw'ubucuruzi yahaye ikindi kigo gicuruza Itumanaho cyangwa yahaye urundi rwego urwo ari rwo rwose amakuru, inyandiko, ingamba, imibare cyangwa ibindi ahabwa na MTN cyangwa impuguke zayo cyangwa abakozi bayo, birebana na serivisi za MTN yarabibasangije, yarabibaganiriyeho cyangwa yaratumye babibona cyangwa babimanya, MTN ifite uburenganzira bwo

gusesa aya Masezerano nta ntuguza kandi ikishyuza indishyi z'ibyangiritse kubera amakuru Ushinzwe ubukangurambaga bw'ubucuruzi yahante.

- 12.3. Ushinzwe ubukangurambaga bw'ubucuruzi ashobora guha abakozi b'urwego ngenzuramikorete inyandiko zose, raporo n'amakuru yose bikenewe kandi ku gihe igihe cyose urwo rwego rubisabye. Haseguriwe iblvgwa muri iki gika, serivisi zitangwa n'Ushinzwe ubukangurambaga bw'ubucuruzi zishobora gukorerwa Igenzura n'urwo rwego.

- 12.4. Igika cya 12.1 n'icya 12.2 bikomeza kubahirizwa na nyuma y'ihagarikwa ry'aya Masezerano ku mpamvu lyo ari yo yose.

13. KURINDA UMUTEKANO W'AMAKURU NO KUBIKA IBANGA

- 13.1. Amakuru yose avuye kuri MTN cyangwa ku ntumwa n'abacuruzi (uruhande rutanga amakuru) ahabwa Ushinzwe ubukangurambaga bw'ubucuruzi (uruhande rwakira amakuru) mu buryo butaziguye cyangwa buziguye mu rwego rwo gushyira mu bikorwa aya Masezerano agumya kuba umutungo bwite w'uruhande rwayatanze. Uruhande rwakira amakuru rugomba kuyashyiraho ikirango, ikimenyetso biyatandukanya n'ayandi makuru rubitse kandi akabikwa mu mashini yarwo uko ateye. Uruhande rwakira amakuru rwishyura indishyi z'akababaro uruhande rwayatanze amakuru rushobora gutterwa n'ibibazo, ibirego cyangwa igilhombo bishobora kuba ku ruhande rwayatanze amakuru bikomoka ku kutubahiriza k'uruhande rwakira amakuru blvugwa mu gika cya 13.1.

- 13.2. Ushinzwe ubukangurambaga bw'ubucuruzi afata ingamba zishoboka kugira ngo abungabunge umwimerere w'amakuru y'umukirya kandi ayarinda ihindurwa cyangwa itakara, tyangirka cyangwa isenywa.

ngo agerageze gukora igikorwa
gishobora kunyuranya
n'amategeko yo kurwanya
iyezandonke n'ibikorwa
bishiyligikira lterabwoba kandi ko
azageza ayo makuru kuri MTN
Igihe bibaye ngombwa cyangwa
abisabwe na MTN, nta kiguzi,
kugira ngo yubahirize inshingano
zayo zijiyanne no kurwanya
iyezandonke n'ibikorwa
bishiyligikira lterabwoba.

15.3. Hatitawe ku yindi ngingo iyo ari yo yose
y'aya Masezerano, MTN Ishobora gusesa
aya Masezerano cyangwa guhagarika
amafaranga yishyurwa hashingiwe ku
biteganywa muri aya Masezerano Igihe
cyose Ibonye amakuru yizewe kandi mu
bushishozi bwayo agaragaza ko
Ushinzwe ubukangurambaga
bw'ubucuruzi (cyangwa abakozi be,
abagiranye na we amasezerano yo
kumukorera) batubahiriza ibikubiye muri
iyi ngingo. MTN ifite uburenganzira bwo
gukorera Ushinzwe ubukangurambaga
bw'ubucuruzi igenzura kugira ngo yizere
neza ko Ushinzwe ubukangurambaga
bw'ubucuruzi yubahiriza inshingano ze
zikubiye muri aya Masezerano cyangwa
ko nta kwica amategeko kwabayeho
kandi Ushinzwe ubukangurambaga
bw'ubucuruzi agomba korohereza mu
buryo busesuye iyo genzura cyangwa
iperereza nta kiguzi.

16. KUBAHIRIZA AMATEGEKO

16.1. Ushinzwe ubukangurambaga
bw'ubucuruzi agomba:

16.1.1. Kubahiriza ku kiguzi cye,
amategeko yose yashiyizweho no
gukurikiza amabwiriza yatanzwe
n'urwego ngenzuramikorere
rubifiliye ububasha ajyanye no
kurangiza Inshingano ze
zirebana n'ibivugwa muri aya
Masezerano; no

16.1.2. Kudakoresha cyangwa gutuma
abandi bakoresha serivisi
z'umuyoboro cyangwa ibindi

bikoresho by'itumanaho ku
mpamvu zidakwiye,
z'urukozasoni cyangwa
zinyuranyije n'amategeko; no

16.1.3. Kudakora cyangwa kwirengagiza
igikorwa ku buryo bishobora
kubangamira cyangwa kwangiza
umuntu, umutungo, umuyoboro
w'itumanaho cyangwa gutuma
serivisi z'umurongo zangirika
cyangwa habaho kuzirogoya mu
buryo ubwo ari bwo bwose.

16.2. Ushinzwe ubukangurambaga
bw'ubucuruzi yiyemeje kubahiriza, ku
kiguzi cye, amabwiriza yose atangwa na
MTN arebana no kubahiriza itangwa
ry'uruhushya rukoreshwa cyangwa
ibisabwa n'urwego ngenzuramikorere.

17. IKIGUZI

Iyo hari uruhande rusabye umwunganizi mu
nkiko gutera intambwe zo kubahiriza
uburenganzira bwarwo buvugwa muri aya
Masezerano, uruhande rwakeshulse ku
nshingano rwishyura amafaranga yose
atangwa n'uruhande rwahemukiwe mu
kwishyuza cyangwa gusaba ubutabera (ku
mwunganizi mu nkiko no ku mukiriya) yatanzwe
n'uruhande rwahemukiwe kubera izo mpamvu,
hatitawe ku kuba harabayeho ikurikiranwa mu
nkiko cyangwa ritarabayeho ahubwo kubera ko
ayo mafaranga yatanzwe.

18. INGINGO RUSANGE

18.1. Guhindura aya Masezerano

Guhindura aya Masezerano, kuyahagarika ku
bwumvikane, kuyavugurura cyangwa
kongeramo ingingo ntibigira agaciro cyangwa
ngo byubahirizwe keretse gusa igihe izo
mpinduka zikozwe kandi zikemezwa na MTN.

18.2. Imbumbe y'Amasezerano

Iyi nyandiko n'umugerekwa wayo blikubiyemo
imbumbe y'Amasezerano hagati y'imparte
zombi arebana n'ibiyakubiyemo kandi nta
ruhande rutegelswe kubahiriza ibikorwa,
imvugo, ubwishingire, amasezerano cyangwa



Ibindi bisa na byo bitagaragara muri lyi nyandiko.

18.3. Kutabangamira MTN

Kwihanganira Ushinzwe ubukangurambaga bw'ubucuruzi, kumworohereza cyangwa kumwongerera igihe ntibigomba kubangamira MTN cyangwa kuyibuba gukoresha bumwe mu burenganzira bwayo mu gihe kizaza.

18.4. Kwegurira no gutanga ububasha

Ushinzwe ubukangurambaga bw'ubucuruzi ntiyemerewe, mu gihe cyose atabanje kubyemererwa na MTN mu nyandiko, kwegurira ububasha undi muntu cyangwa kwemerera undi muntu gukoresha uburenganzira bwose cyangwa Igice cyabwo bw'uruushya bivugwa muri aya Masezerano. MTN ntirebwa n'iyi nzitizi kandi Ushinzwe ubukangurambaga bw'ubucuruzi yemeye ko MTN Ishobora kwegurira undi muntu uburenganzira cyangwa inshingano zayo no guhagararirwa muri aya masezerano.

18.5. Gutanya kw'Ingingo

Ingingo iyo ari yo yose iri muri aya Masezerano inyuranyije n'amategeko, itakaza agaciro cyangwa ntibe Igitegetswe Ifatwa nk'litarigeze kubaho kandi igakurwa mu Masezerano nta gulesha agaciro ingingo zisigaye z'aya Masezerano kandi ntigira ingaruka ku iyubahlirizwa ry'ingingo zisigaye.

19. AMATEGEKO AGENGA AYA MASEZERANO

Aya Masezerano n'libazo byose cyangwa amakimblane blyakomokaho cyangwa biyashamikiyeho bigengwa n'amategeko y'u Rwanda.



UMUGEREKA A.

Uruonde rukurikira rwibikorwa bitemewen n'ingaruka zabyo (ibihano) rwubahirizwa mu nwego rwo gukumira imylitarire mibi mu Bashinzwe Iferambere ry'ubucuruzi ba MTN.

Igikorwa	Ingaruka
<ul style="list-style-type: none">▪ Kultubahiriza ibisabwa mu mwirondoro w'intumwa (KYA).▪ Kultagenzura indangamuntu y'intumwa n'impushya zo ūkora utucuruzi no kuddasigaranu kopí z'iyyandiko z'intumwa/abacuruzi bakoresha - MoMoPay (aho bishoboka).▪ Ushinzwe ubukangurambaga bw'ubucuruzi ukorera hanze y'imbibí z'aho yahawé gukorera atabimenyeshje Umukozi wa MTN Ushinzwe Ubucuruzi muri ako gace cyangwa▪ Ushinzwe ubukangurambaga bw'ubucuruzi urubahirije amabwiriza yahawé na MTN cyangwa Umucuruzi uylhagarariye qiyanye no gulganga Servisi.	<ul style="list-style-type: none">▪ Ibihano byo mu rwego rw'lmari n'amategeko mpanabyaha bihabwa Ushinzwe ubukangurambaga bw'ubucuruzi.▪ Konti y'Ushinzwe ubukangurambaga bw'ubucuruzi irahagarikwa.▪ Kwihamangirizwa nyuma y'ikosa rya mbere.<ul style="list-style-type: none">▪ Ikosa rya kabiri rikurikira kwihamangirizwa rihanishwa guhagarikwa by'agateganyo amasaha makumyabiri n'ané (24).▪ Iyo Ushinzwe ubukangurambaga bw'ubucuruzi asubiyemo ikosa rimwe ku ncuro ya gatatu cyangwa dikagarragaraho irindi kosa cyangwa imylitarire mibi, konti ye ihagarikwa burundi.▪ Kuirishurwa komisiyo ziyanje n'ibikorwa byakozwe mu gihe cy'amakosa.