AMATEGEKO N'AMABWIRIZA

Muri iyi nyandiko y'Amategeko n'Amabwiriza, ahavugwa "Banki" biba bivuze Equity Bank Rwanda PLC ibizayisimbura cyangwa abo izabihera uburenganzira:

1. Uwo ari we wese ufunguza konti muri Banki (yaba Umunyarwanda cyangwa umunyamahanga), agomba kuba yasomye kandi yasobanukiwe aya mategeko n'amabwiriza ngenderwaho n'ibiciro bisabwa kuri Serivisi za Banki, uko ziteganywa n'uko zigenda zivugururwa.

2. Nta konti n'imwe izafungurwa na Banki hatabanje kuzuzwa neza ifishi yo fungura konti yujujwe hamwe n'inyandiko zisabwa zose ku mugereka w'iyo fishi kandi byemejwe n'ubuyobozi bubifitiye ububasha (aho bisabwa).

3. Mu gihe umukiliya amaze gutanga ifishi yuzuje neza isaba gufunguza konti, Banki izamuha nimero ya konti ishingiye ku mikorere n'amabwiriza bigezweho bigenga uburyo bwo gufunguza konti. gufungura konti.

4. Banki ifite uburenganzira ihabwa n'amategeko bwo gufata umusoro ku mafaranga yose ajya kuri konti y''umukiliya.

5. Banki isaba ibyangombwa byemewe (Pasiporo Mpuzamahanga, Indangamuntu y'u Rwanda) mbere yo gufungura nkonti iyo ari yo yose.

6. Buri konti igira nimero yihariye, yifashishwa mu mikoreshereze y'ihanahanamakuru rya rya Banki rirebana n'iyo konti.

7**.** Impinduka y'izina cyangwa ya aderesi iyo ari yo yose igomba guhita imenyeshwa Banki mu buryo bw'inyandiko.

8. Iposita, serivisi zo gutwara inyandiko cyangwa abandi ba-agent batwara amabaruwa, bafatwa nk'abahagarariye ba nyiri konti mu birebana no kohereza inyandiko zerekeranye n'uko konti ihagaze, amabaruwa, n'ubundi buryo bw'itumanaho. Banki ntizirengera uburyozwe mu gihe hari umuntu wo ku ruhande wahawe kujya muri konti**,** ibihombo, ubukererwe cyangwa kunanirwa kohereza ibi bintu birimo kutabona udutabo twa sheki twoherejwe ku iposita//ibigo bitwara amabaruwa bisabwe na nyiri konti.

9. Banki ifite uburenganzira ifite bwo gukurikirana amabwiriza arebana na konti bisabwe n'urukiko cyangwa urundi rwego rubifitiye ububasha cyangwa ikindi kigo kibifitiye ububasha hakurikijwe itegeko.

10. Konti zo mu mafaranga y'amahanga na konti zo kuzigama zibyara inyungu, zishobora kuba mu madorari ya Amerika, amapawundi, amayero cyangwa andi mafaranga y'amahanga, bitewe n'uko Banki izagenda ibigena mu gihe runaka nk'uko ibyemererwa n'amategeko y'imbere mu gihugu akurikizwa mu gihe gihe.

11. Inyungu kuri konti zo kuzigama cyangwa konti zibyara inyungu, zishyurwa mu gihe runaka nk'uko bigenwa na Banki na/cyangwa hagendewe ku matariki yo kwishyura ku nyungu nk'uko Banki izazigena mu gihe runaka.

12. Konti zo mu mafaranga y'amahanga na konti zo kuzigama zibyara inyungu, zifungurwa kandi zigakoreshwa hakurikijwe amategeko agenga ivunjisha ry'ifaranga, bigenwe na Guverinoma y'u Rwanda, cyangwa urundi rwego rwayo urwo ari rwo rwose bigo hamwe na Banki Nkuru y'Igihugu y'u Rwanda, mu gihe runaka.

13. Amafaranga adafitiwe uburenganzira, nubwo yaba yashyizwe kuri konti, ntashobora kubikuzwa, keretse gusa byemejwe na Banki mu bubasha ntayegayezwa bwayo. Uko kubikuza gushobora kujyana n'ibiguzi bya serivisi ku mafaranga adafitiwe uburenganzira nk'uko zagenwa na Banki. Nubwo ayo mafaranga yaba yashyizwe kuri konti y'umukiliya, cyangwa byashoboka ko abikuzwa, Banki ifite uburenganzira buhoraho bwo kuyakura kuri konti z'abakiliya, mu gihe ayo mafaranga adafitiwe uburenganzira kandi ikabikora itabanje gutanga integuza.

14. Mu gihe italiki yo kwishyura ihuye n'umunsi w'ikiruhuko cyaba icya leta cyangwa icya Banki cyangwa icya Leta, Banki ishyira mu ngiro ubwo bwishyu ku munsi ukurikiyeho w'akazi igine Ifunguye ku masaha y'akazi asanzwe.

15. Sheki zibikurizwaho ni izatanzwe na Banki kandi zanditswe na nyiri konti. Banki ifite uburenganzira buri gihe bwo kwanga sheki zatanzwe mu buryo buhabanue n'ubwo.

16. Sheki zigomba gusinywa n'umuntu ufite cyangwa abantu bafite ububasha n'uburenganzira bwo gushyira umukono kuri sheki cyangwa undi muntu ubahagarariye umenyeshwa Banki kandi mu gihe hagize igisibwa kuri sheki, uwatanze sheki agomba gusinya aho yasibye kugira ngo yemeze ko ari we wasibye ibyanditse kuri sheki.

17. Banki ntizishyura sheki ziriho amatariki atarageza igihe, sheki yarengeje igihe cyangwa sheki ziriho amakosa, zanditswe nabi.

18. Iyo Banki imenyeshejwe ko hari umukiliya wayo wapfuye, banki inshingano ntizemera ko habaho igikorwa cy'ihererekanya ry'amafaranga iryo ari ryo ryose cyangwa se kubikuza kuri konti y'uwo mukiliya keretse hatanzwe icyangombwa kigaragaza ko umuntu yapfuye n'icyemezo cy'Urukiko rubifitiye ububasha cyangwa indi nyandiko yemewe n'amategeko yerekeye izungura. Amategeko ya Banki ariho agenga iby'izungura ry'amafaranga, ni yo azakurikizwa muri icyo gihe**.**

19. Mu gihe konti ihuriweho n'abantu barenze umwe, umwe muri bo akitaba Imana, amafaranga ari kuri iyo konti cyangwa izindi nyungu zijyanye na yo cyangwa inshingano zigomba kuzuzwa zijyanye na yo, bireba abakiriho bahuriye kuri iyo konti.

20. Banki itanga Inyandiko zigaragaza uko Konti ihagaze kuri nyiri konti. Inyandiko igaragaza amakuru yerekeye uko amafaranga yabikijwe, ibijyanye n'igihe ndetse n'inyungu, byohererezwa nyiri konti ku matariki Banki yumvikanyeho n'umukiliya.

21. Banki ikora ibishoboka byose kugira ngo amafaranga ajya n'ava kuri konti y'umukiliya, yandikwe neza mu buryo buboneye. Mu gihe hagaragaye ikosa ku nyandiko igaragaza uko konti ihagaze n'ibyayikoreweho, iryo kosa rigomba kumenyeshwa Banki mu nyandiko mu gihe kitarenze iminsi 14 nyuma yo kohererezwa iyo nyandiko igaragaza ibyakorewe kuri konti. Iyo bitamenyekanishijwe muri icyo gihe, bifatwa nk'ano ibikubiye mu nyandiko igaragaza ibyakorewe kuri konti byemewe kandi ari ndakuka. Mu gihe habayeho ikosa, Banki ifite uburenganzira buhoraho bwo kurikosora nta nteguza, aho ishobora kugaruza amafaranga ashobora kuba yishyuwe cyangwa yagurijwe mu buryo bw'amakosa ndetse n'inyungu zitishyuriwe igihe. Icyakora, Banki ntabwo izaryozwa igihombo icyo ari cyo cyose cyangwa iyangirika ryaturuka kuri ayo makosa cyangwa ingaruka bishobora guteza.

22. Nta muntu wemerewe gusiba cyaangwa ngo agire icyo ahinduka mu bikubiye mu nyandiko y'ibyakorewe kuri konti, yaba nyiri konti cyangwa uyibitsaho amafaranga mu gihe asanze harimo ikosa. Mu gihe ubonye ikosa iryo ari ryo ryose, ugomba kubimenyesha Banki ako kanya. Niba inyandiko igaragaza ibyakorewe kuri konti itakaye cyangwa yangiritse, Banki ishobora gutanga indi kopi ya kabiri y'iyo nyandiko, ari uyihawe akishyura ikiguzi kijyanye n'iyo serivisi nk'uko biteganywa n'amategeko.

23. Banki imenyesha buri gihe amafaranga make ntarengwa asigara kuri konti (Niba biteganyijwe). Kunanirwa cyangwa kwanga kubahiriza ibyerekeye ayo mafaranga ntarengwa agpomba gusigara kuri konti, bizatuma Banki igushyiriraho ibihano.

24. Banki ifite uburenganzira bwo gufunga, nyuma y'integuza cyangwa nta nteguza itanze, buri konti yose mu gihe yumva ko iyo konti idakoreshwa bihagije cyangwa kubera indi mpamvu iyo ari yo yose, mu bushishozi bwa Banki.

25. Banki ifite uburenganzira bwo gufunga konti iyo ari yo yose ibanje cyangwa itabanje kubimenyesha, mu gihe ibona ko iyo konti ikoreshwa nabi cyangwa indi mpamvu yabona mu bubasha ntayegayezwa bwayo.

26. Mu gihe nyiri konti ashatse kuyifunga, agomba gusubiza udutabo twa sheki tutarakoreshwa, Amakarita ya Equity, inyandiko n'ibikoresho byatanzwe na Banki. Asabwa kandi kwishyura ikiguzi cyo gufungisha konti nk'uko giteganywa n'amategeko ya Banki, mbere yo guhabwa amafaranga yari asigaranye kuri konti ye, niba hari ariho.

27. Mu gihe konti ifunzwe, Banki ishyira ibintu mu buryo yimura amafaranga yari asigaye kuri konti (habanje kuvanwamo ayo nyiri konti agomba Banki) kuri nyiri konti, kandi mu mafaranga konti yafungujwemo.Ibi byuzuza inshingano ya Banki kuri konti.

28. Banki ni yo igena ibipimo by'inyungu zishyurwa kuri konti ishingiye ku mategeko n'amabwiriza ya Banki Nkuru y'Igihugu akurikizwa muri icyo gihe kimwe n'amabwiriza ya Banki ashobora guhinduka mu gihe runaka. Nyiri konti yemerera Banki ko yemeranya n'ibyo bipimo.

29. Igihe icyo ari cyo cyose, Banki ishobora gusubiramo, guhindura, gusiba cyangwa kongera aya mategeko n'amabwiriza yaba yose cyangwa igice cyayo. Izi mpinduka zitangira gukurikizwa mu gihe kiba cyagenwe na Banki. Banki izabimenyesha ba nyiri konti cyangwa isakaze izo mpinduka ku mashami yayo cyangwa ku rubuga rwayo rwa murandasi. Nyiri konti agomba kwemera no kubahiriza izo mpinduka. Banki kandi ifite uburenganzira buhoraho bwo guhindura ikiguzi cya serivisi zayo igihe cyose kandi itagombeye kubanza kubimenyesha.

30. Iyo umukiliya wacu ahawe ikarita ya Equity, ijambo ry'ibanga ryo gukurikirana imikorere ya konti ye kuri interneti, imibare y'ibanga yo kumenya amakuru ya konti ukoresheje teleroni igendanwa, cyangwa ubundi buryo bwo gukurikirana imikorere ya konti, Nyiri konti asabwa kudaha ayo makuru undi muntu udafite aho ahuriye na konti kandi asabwa kubika neza ayo makuru n'ibyo bikoresho. Iyo konti ihuriweho n'abantu benshi, ba nyiri konti basabwa kwirinda ko hari utabyemerewe wagera kuri ayo makuri n'ibyo bikoresho kugira ngo hatagira undi muntu utabifitiye uburenganzira ubimenya ku buryo ashobora kwinjira muri konti yanyu.

Iyo ikarita ya ATM yibwe cyangwa itakaye, cyangwa umubare w'ibanga umenywe n'undi umuntu utabifitiye uburenganzira, musabwe kwihutira kubimenyesha banki mu nyandiko kandi nyiri konti azirengera ibikorwa by'ihanahana ry'amafaranga byakorwa mbere y'uko Banki imenyeshwa. Nyiri konti, igihe icyo ari cyo cyose ashobora guhagarika ikoreshwa ry'ibyo bikoresho cyangwa amakuru kandi agahita abisubiza Banki. Nyuma yo kubihagarika, ntabwo nyiri konti yemerewe kongera kugerageza kubikoresha. Banki ishobora kwanga kuvugurura cyangwa gusimbuza ikarita, itagombeye kubitangira impamvu, kandi ntibiryozwe.

31. Banki yubaha imibereho bwite n'amakuru bwite bya nyiri konti ku birebana na konti ye hakurikijwe amategeko. Ibi bisobanura uburyo Banki yita ku makuru bwite y’abantu. Banki ikora ibishoboka byose mu kurinda amakuru bwite y’umuntu kabone n’ubwo uwo muntu yaba atakiri umukiliya wayo politiki yerekeranye no kurinda imibereho bwite y'abakiriya yisunze amategeko n'amabwiriza abigenga mu rwego rwo kumenyesha abafite konti muri yo uko yita ku makuru bwite yabo. Banki ifata ingamba zose zishoboka zerekeranye na politiki yayo ku kurinda imibereho bwite y'abakiriya, kugira ngo irinde amakuru bwite y'abafitemo konti kandi iyabike mu ibanga, n’ubwo uwari ufitemo konti yaba atakiri umukiriya wa banki. Mu gukoresha umurongo wa telefone wifashishwa n'abakiliya, ba nyiri konti muri Banki bemera ko Banki ishobora kubika amajwi ku mpamvu z'umutekano, izo kwita ku bakiliya n’izirebana n’amategeko. Amukiliya kandi aha Banki uburenganzira bwo kuba yatanga amakuru ye mu gihe byaba bisabwe na:

i. Urukiko cyangwa urundi rwego rubifitiye ububasha;

ii. Inzego zishinzwe iyubahirizwa ry’amategeko

iii. Inzego zishyiraho 'amategeko;

iv. Izindi nzego zibifitive ububasha nk’uko byasabwa na Banki kugira ngo ibashe gutanga serivisi cyangwa ngo ikurikize amategeko cyangwa ubunyamwuga busabwa.

Muri aya masezerano ijambo “Serevisi” rikubiyemo ubwoko ubwo ari bwo bwose bwa serivisi zitangwa na Equity Bank Rwanda Plc ku bakiliya bayo nk’amakarita, imibare y’ibanga ituma binjira kuri konti zabo. Aya mategeko n’amabwiriza afatwa nka kimwe mu bigenga ifishi isaba gufunguza konti nashyizeho/twashyizeho umukono kandi ashobora kuvugururwa mu gihe runaka**.**

Nemeye/Twemeye, kubahiriza ibikubiye muri aya mategeko n’amabwiriza avugwa haruguru, maze/tumaze gusoma no gusobanukirwa neza kandi ndahamya/turahamya ko amakuru atanzwe ari ukuri nkurikije/dukurikije ubumenyi bwanjye/bwacu.

Jyewe ushyize umukono hano hasi, ndemeza ko nasomye kandi ngasobanukirwa ibigenga Amakuru Bwite. Ntanze uburenganzira busesuye, nta kiguzi, Equity Bank Rwanda PLC n'ibigo biyishamikiyeho, gukusanya, gukoresha no kwifashisha amakuru yanjye nk'uko bigaragara mu mategeko n’amabwiriza aboneka kuri https://equitygroupholdings.com/privacy-policy/.
Equity Bank Rwanda n'ibigo biyishamikiyeho, bishobora gukoresha amakuru yanjye bwite bikanayabika mu rwego rwo kubahiriza ibijyanye no Kurwanya Uburiganya

bw’Amafaranga no Kurwanya Iterabwoba rikorwa mu by’Imari no kubahiriza ibisabwa n’amategeko.

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Twifuza kuzaguhamagara ku birebana n'iyi serivisi

Izina Nimero ya Telefoni Andika hano icyifuzo cyawe
Irindi zina Email Ohereza