

## UBUSABE BWO GUKORESHA UMWIRONDO RO WAW E/AMAKURU AKUREBA

Hashingiwe ku itegeko N° 058/2021 ryo kuwa 13/10/2021, rirebana no kurinda ubwiru bw'umwirondoro, Guaranty Trust Bank (Rwanda) Plc (GTBank) iragusaba uruhushya rwo gukusanya amakuru akureba ndetse no gukoresha umwirondoro wawe.

Ibikubiye muri ubu busabe bisobanura neza, mu buryo bwumvikana, ibyo tugenderaho mu kwegeranya amakuru akureba ndetse n'icyo tuyakoresha.

### Banki ye geranya, kandi ikanakoresha, amakuru akureba mu buryo bukurikira:

1. Umwirondoro wawe ukenerwa mu rwego rwo gufasha banki kumenya abayigana (KYC), ndetse no gusobanukirwa uko umukiliya yitwara mu kwishyura inguzanyo.
2. Aya makuru arakenerwa kugira ngo banki ibashe kuguha serivisi inoze.
3. Umwirondoro wawe kandi ukenerwa kugira ngo tubashe kukwandikira, kuguhamagara, kukoherereza ubutumwa bugufi (SMS), cyangwa email.

Mu rwego rwo kunoza serivisi, banki ishobora kandi gusangiza umwirondoro wawe, amakuru akureba, ku bo ikorana na bo, ibigo bya leta, ibigo by'imali, haba mu Rwanda cyangwa mu mahanga. Uhawe ikaze igihe cyose wagira icyo ushaka gusobanuzwa — watwandikira kuri [isurw@gtbank.com](mailto:isurw@gtbank.com). Nka nyir'umwirondoro, ufite uburenganzira busesuye bwo kudasaba kugezwaho ingano y'amakuru tubitse, gukosoza, gusiba, kugena imbago ku ikoresha ryayo, ukaba unafite ndetse uburenganzira bwo kugaragaza ibyo utemera.

Umukono wanjye usobanuye ko nasomye, kandi nsobanukiwe — nk'uko byasobanuwe hejuru— ibikubiye muri ubu busabe. Ku bushake wanjye, mpaye Banki uruhushya rwo gukoresha amakuru andeba.

### Utanze uruhushya:

Jye ubwanjye

Nomero y'indangamanutu cyangwa pasiporo:

Nomero ya konti:

Umubyeyi  
(mategako)

Uguhagarariye

Usimbura umubyeyi (mu

### *Ku mwana utujuje imyaka y'ubukure*

Nomero y'indangamanutu cyangwa pasiporo:

Nomero y'indangamanutu cyangwa pasiporo:

Nomero ya konti:

:

Umukono: \_\_\_\_\_ Tariki: \_\_\_\_\_

Izina: \_\_\_\_\_

Ikigo

Name:

Nomero y'ubucuruzi::

Nomero ya konti:

Uhagarariye ikigo (mu mategeko)

1.Izina:

Umukono: 2.Izina::

Umukono:

3.Izina:

Umukono:

### Ahagenewe Banki gusa

Amazina (Staff ):

Ikirango (ID):

Umukono na kashe: \_\_\_\_\_

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# GUFUNGURA KONTI

## Ifishi A

GTCO

Guaranty Trust Bank (Rwanda) plc

**Icyiciro cya konti:** (kuzuzwa ni ngombwa)  
(uzuzwa aho ukeneye)

Konti isanzwe  Easy Savers  eAccount  GT Aguka  Smart Kids Save  GTSave Personal Saver  GTSugira  GTCrea8

Konti y'abasheshe akanguhe  Izindi  Ubwoko bw'amafranga: RWF  \$  £  €  Andi:

**Uzurisha INYUGUTI Z'ICYAPA.**

Inyuguti n'ibimenyetso bigomba kuba bisa muburyo bukurikira:  A  B  C

Ishami:

Nomero ya konti:   
(huzuzwa na banki gusa)

Shyira ifoto hano.

## Umwirondoro

Bwana: | Madamu:  Izina gakondo:   
(Ningombwa)

Andi mazina:

Irangamimerere: Ingaragu:  Ndubatse:  Ibindi:   
(Uzuzwa ahakenewe) (sobanura) Igitsina: Gabo  Gore   
(Ningombwa)

Aho wavukiye:  Tarike y'amavuko:   
(Ningombwa) Umunsi Ukwezi Umwaka

Icyiciro cy'ubudehe:

Nomero y'umusoreshwa:   
(Niba uyifite)

Amashuri ufite:   
(Ningombwa)

Icyo konti igenewe gukoreshwa:   
(Ningombwa)

Ubwengehugu: Umunyarwanda  Ahandi   
(Ningombwa) (Sobanura kurushaho)

Nomero y'icyangombwa cyo gutura:  Social Security Number:   
(bireba abanyamahanga) (bireba abaturage ba Amerika)

Tariki cyatangiyeho:  Igihe kizarangiraho:   
(bireba abanyamahanga) Umunsi Ukwezi Umwaka

Hari isano umukiliya yaba afitanye na Banki?   
(Ningombwa)

Ubwoko bw'isano: Isano mu buryo bumwe cyangwa mu bundi:  Nta sano:   
(Ningombwa)

## Aho ubarizwa

**Aho utuye** (Ningombwa)

Nomero y'inzu:  Nomero y'umuhanda:

Umudugudu:

Akagari:  Umurenge:

Akarere:  Intara:

Indi adresi ubonekaho:   
(Niba itandukanye n'icumbi)

Telefoni igendanwa:  Indi numero:   
(Ningombwa)

E-mail:

# IBIKURANGA

(Ni ngombwa)

Indangamuntu

Pasiporo

Nomero y'indangamuntu / Pasiporo:

Igihe yatangiye

Umunsi

Ukwezi

Umwaka

Igihe izarangirira

Umunsi

Ukwezi

Umwaka

## Servisi za banki (Uzuza Ahakenewe)

Kuri interineti

(hari amafanga akatwa)

Amakuru ya konti muri e-mai:

Ikarita ya ATM (FRW)

(hari amafanga akatwa)

Ikarita (RWF) ya GTCrea8

(hari amafanga akatwa)

Ikarita (RWF) ya Platinum

(hari amafanga akatwa)

Kubona amakuru kuri SMS

(hari amafanga akatwa)

Kubona amakuru kuri e-mail

Servisi za Banki kuri telefoni

(hari amafanga akatwa)

Guhabwa token

(hari amafanga akatwa)

Nomero ya tel:

(kugira ngo uhabwe amakuru ya konti kuri telefoni)

Email:

(kugira ngo uhabwe amakuru ya konti kuri email)

\* Ni byiza ko ubanza kumenya uko ikiguzi cya serivisi zitandukanye za Banki (Bank's Key Fact Statement) gihagaze mbere guhitamo iyo wifuza.

\*Serivisi z'ikorabuhanga zitangira gukoreshwa konti ikimara gufungurwa.

Hitamo inshuro wifuza:

Buri munsi

Buri cyumweru

Buri kwezi

Rimwe mu mezi atatu

Rimwe mu mezi atandatu

Rimwe mu mwaka

Gusaba agatabo ka sheki:

(agatabo karagurwa)

Impapuro 24

Impapuro 24 (ako kanya)

Kwemeza sheki:

Urifuza guhamagarwa na banki ukemeza ko ari wowe watanze sheki?

Yego

Oya

Umubare ntarengwa: Niba wahisemo Yego, andika umubare ntarengwa w'amafranga wifuza.

(Umubare ntarengwa udakwiye kujya munsi ni Rwf 200,000.00)

Maze gusoma no gusobanukirwa ibirebana n'ikiguzi cya serivisi za Banki, mpaye Guaranty Trust Bank (Rwanda) plc uburenganzira bwo gufungura konti mu izina ryanjye, ndetse no kumpa serivisi nasabye hejuru.

Amazina

Umukono

Umunsi

Ukwezi

Umwaka

## Umurimo

(ni ngombwa kuzuzwa buri ntambwe)

Aho uhagaze:

Umukozi

Ndikorera

Nta kazi mfite

Ikiruhuko cy'izabukuru

Umunyeshuli

Ibindi

(Sobanura)

Umushahara (cyangwa umusaruro) uteganya kwinjiza mu mwaka

Umushahara:

(a) Munsi ya FRW200,000

(b) Hagati ya FRW201,000 na miliyoni 1

(c) Hagati ya miliyoni imwe na miliyoni 2

(d) Hagati ya miliyoni 2 na miliyoni 4

(e) Hagati ya miliyoni 4 na miliyoni 20

(f) Hagati ya miliyoni 20 na miliyoni 40

(g) Hagati ya miliyoni 40 na miliyoni 80

(h) Hagati ya miliyoni 80 na miliyoni 400

(i) Hejuru ya miliyoni 400

Inshuro amafanga yinjira:

(Ni ngombwa)

Icyiciro ubucuruzi bubarizwamo:

(Ni ngombwa)

Umubare w'abo utunze:

Izina ry'aho ukora/umukoresha:

Adiresi y'aho ukora:

Nomero y'inzu:

Umudugudu:

Akagari:

Umurenge:

Akarere:

Intara:

Ubwoko bw'akazi kawe

(Sobanura mu magambo make)

Nomero ya telefone (kukazi):

Inkomoko y'umutungo kuri konti:

1

2

Ingano y'umutungo ushobora guturuka ahandi mu gihe cy'umwaka:

Izina ry'ubundi bucuruzi waba ufite (niba buhari):

**AHA HAGENWE SMART KIDS SAVE (SKS) GUSA**

(Ni ngombwa)

Izina ry'umwana:

Indangamuntu / pasiporo) y'umwana:

Izina ry'ishuli Smart Kid yiga:

Umwaka Smart Kid yigamo:

Itariki umwana yavukiyeho:

Umunsi

Ukwezi

Umwaka

(SKS ni konti yagenwe kuzigamira uburezi bw'umwana. Iyi ariko ikazahindurwamo konti isanzwe mu gihe umwana agize imyaka 18, akaba ari bwo atangira kuyikoresha—ibi akazabihirwa uburenganzira n'ababyeyi be, cyangwa abamurera—mu bindi ashatse).

**AHA HAGENWE GTCREA8 GUSA**

(Ni ngombwa)

Izina ry'ishuli:

Aho ishuli ribarizwa:

Ibyo wiga:

Umwaka ugezemo:

Igihe cyo kwambara (graduation):

Igihe amasomo azamara:

(GTCrea8 izahindurwamo konti isanzwe igihe uzaba urangije amashuri).

**IBINDI**

(ni ngombwa kuzuzwa buri ntambwe)

Izina ry'uwo mufatanyije ubucuruzi (niba umufite):

Izina ry'uwo mwashakanye (niba umufite):

Nomero y'ingandamuntu y'umufasha:

(Ni ngombwa)

Tariki yavukiyeho:

Umunsi

Ukwezi

Umwaka

Ubwoko bwa bizinesi ukora:

Nomero ye ya telefoni:

Indi Nomero ya tel:

**IBIREBANA N'UMUNTU WA BUGUFI**

(Ningombwa)

Bwana | Madamu

Izina:

Andi mazina:

Tariki y'amavuko:

Umunsi

Ukwezi

Umwaka

Igitsina: Gabo

Gore

Nomero y'indangamuntu:

(Ningombwa):

Isano:

Nomero ya telefoni:

Indi nomero ya tel.:

E-mail :

Aho abarizwa

Nomero y'inzu:

Umudugudu:

Akagari:

Umurenge:

Akarere:

Intara:

**KONTI UFITE MU ZINDI BANKI**

(Ningombwa)

S/N	Izina rya banki n'aho iherereye	Izina riri kuri konti	Nomero ya konti	Uko ihagaze: Irakora/Irafunze
1				
2				
3				
4				

# AMATEGEKO N'AMABWIRIZA

Ndahamya kandi ndemeza ko konti zanjye, hamwe n'ibirebana n'ibikorwa bya banki, hagati yanjye (Umukiliya) na Guaranty Trust Bank Rwanda (Banki) bizagengwa n'amategeko ndetse n'amasezerano akubiye muri iyi nyandiko, biramutse bidakurikije aya mabwiriza cyangwa amasezerano yacu na banki, bizakurikiza imikorere isanzwe ya banki mu Rwanda:

1. Banki ntawo izafungura konti mu gihe itabanje kubona ibyangombwa byuzuye, ibi byose tukaba twarabihawe nk'uko bigaragara ku mugereka w'uru rupapuro.
2. Nk'uko bigenwa n'amategeko ndetse n'imikorere ya za banki, banki ifite uburenganzira bwo gukoresha "Know Your Customer" (KYC). Mpaye banki uburenganzira bwo kuvana amafanga, nta nteguza, kuri konti yanjye arebana n'imirimo ya KYC. KYC ni uburyo banki zikoresha na banki mu kugenzura umwironzoro wa nyiri konti ndetse no kwita ku mutekano wazo.
3. Mpaye banki uburenganzira bwo gutanga amakuru yose arebana na konti zanjye, harimo umwironzoro, kubitsa no kubikuzza, ku nzego zibifitiye uburenganzira mu rwego rwo gucunga konti yanjye.
4. Banki ifite uburenganzira bwo kugena amafanga ntarengwa agomba gusigara kuri konti, guhindura inyungu, cyangwa amafanga akatwa kuri konti.
5. Mu gihe amafanga asabwa kuba kuri konti agiye muni y'urugero ntarengwa, banki ifite uburenganzira bwo guhindura inyungu cyangwa se gufunga konti.
6. Banki yemerewe gukura amafanga kuri konti yanjye ikayimirira ku yindi mfitse muri banki mu gihe konti ya mbere iriho amafanga atageze ku rugero rwagenwe.
7. Banki ifite uburenganzira bwo gukusanyiriza konti z'umukiliya hamwe kugira ngo yiyishyure umwenda umukiliya ayibereyemo, ibi byose biba kandi nyiri konti atabanje kubimenyeshwa.
8. Mu gihe nyiri konti abereyemo banki umwenda, banki ishobora gufatira amafanga—yaba aye cyangwa ay'abandi bahuriye kuri konti—ari kuri konti kugeza umwenda wishyuye.
9. Mu gihe ubereyemo banki umwenda, banki ifite uburenganzira bwo bwo kumvunja amafanga agahindurwa mu madovize (niba ari yo akenewe) itabanje kumenyeshya nyiri konti. Muri icyo gihe, hazakoreshewa igipimo cy'ivunjiyisha ry'uwu muni.
10. Igihe nkoranye ubucuruzi na banki, ni jye uzabazwa ibirebana n'imisoro, ndetse n'amafanga arebana n'amategeko.
11. Banki ishobora gushora amafanga yanjye, nko kugura impapuro mpeshamwenda cyangwa se irindi shoramali riyibereye, itabanje kubinsaba mu nyandiko.
12. Banki ishobora kubika impapuro zirebana n'ishoramali nkorana na yo keretse igihe nyiburiye. Ntabwo nzabaza banki agaciro k'uwu mutungo keretse gusa habanje kubaho amasezerano.
13. Mu gihe mbikuje amafanga arenze ayo konti yanjye igomba kwakira, hatabanje kubaho amasezerano ku nyungu no ku mafanga yifashishwa na banki, icyo gihe banki izankata inyungu ndetse n'amafanga ibona ko akwiye, aya yose akaba ari jye uzayishyura mu gihe banki iyakenerewe.
14. Nemeye ko banki ishobora kutazaha agaciro icyifuzo cyanjye mu gihe nyisabye kurekura amafanga arenze ari kuri konti yanjye. Haramutse hari amafanga atandukanye nshaka kurekura, banki izahitamo uko ishaka. Mu gihe banki izemera kurekura amafanga arengeje ubushobozi bwanjye, nameye kuzishyura banki, nkongeraho inyungu ndetse n'amafanga banki izakoresha muri iki gikorwa.
15. Mu gihe mfitse umwenda mu madovize, nkaba namaze kuwishyura, banki ishobora gufata asigaye ikayabika muri banki yanjye. Haramutse hari amafanga atandukanye nshaka kurekura, banki izahitamo uko ishaka. Mu bw'izo mpamvu, ayo madovize azagengwa n'amategeko yo mu Rwanda ndetse no mu kindi gihugu abitsemo, kandi banki ntacyo izabazwa mu gihe ayo madovize atagihari bitewe n'amategeko ayagenga.

16. Niba hari ibyo nashakaga kwishyura ariko bikaba bitakoretse kubera impamvu zitandukanye, banki ifite uburenganzira bwo kuvana kuri konti yanjye umubare w'amafanga nagomba kwishyura icyo gikorwa mu gihe gitunganiye, ndetse no gusubiza banki amafanga yakoresheje yishyura indi banki, cyangwa ahandi, icyo gikorwa. Banki yemerewe kandi kongeraho inyungu no kuvanaho amafanga arebana n'ibyakoze.
17. Kuba banki idakoresheje uburenganzira ihabwa n'ibikubiye mu ngingo z'aya mategeko, ntabwo bivuze ko itazikoresha ubutaha.
18. Kuba imwe mu ngingo zikubiye muri aya masezerano itagikenewe, itagendeye ku mategeko, cyangwa se idakurikijwe nk'uko biteganuye n'amategeko, ibi ntabwo bireba izindi ngingo zisigaye.
19. Banki izashyiraho amafanga akatwa kuri konti na komisiyo igendeye kuri giciro cyayo, icyo giciro kikaba kiboneka hari uwakwifuzza kukimenya. Banki ishobora—rimwe na rimwe—guhindura inyungu n'amafanga akatwa kuri konti igendeye ku giciro ndetse n'amabwiriza yayoye.
20. Nihagira ushyira—cyangwa abashyira—umukono kuri aya masezerano mu izina rya nyiri konti, abashyizeho umukono bazarebwa n'amategeko n'amabwiriza akubiye muri aya masezerano.
21. Mu gihe banki izohereza ubutumwa kuri adresi natanze, ubwo butumwa buzafatwa nk'aho bwangazeho. Itariki riri ku mugongo w'ibarurwa ni yo tariki ubutumwa bwatangiweho. Mu gihe hari icyo banki ikoze kuri konti yanjye, mfitse iminsi 10 yo kubisuzuma no kwegera banki. Mu gihe nta cyo mbikozeho, bizafatwa nk'aho igikorwa cyanze nk'uko nabiyifuzaga.
22. Ndemera ko kohereza ubutumwa kuri email, fax, cyangwa mu magambo atari uburyo bwizewe. Mu gihe mpisemo ko banki izajya ingezaho ubutumwa muri ubu buryo, ntabwo ari banki izabibazwa mu gihe bitangene neza. Ni twe tuzabazwa igihombo banki izahura na cyo mu gihe yubahirije amabwiriza twayihaye. Duhaye banki uruhushya rwo gukurikiza amabwiriza twemeranyijeho, akaba ashobora kuba mu mvugo, inyandiko, ibaruwa, fax, cyangwa email. 24.
23. Mpaye banki uburenganzira bwo kuvana amafanga kuri konti yanjye mu gihe nsabye guhabwa agatabo ko kubikuzza. Ntacyo banki izabazwa n'umukiliya, cyangwa undi wese, mu gihe habayeho gutanga sheki, kabone n'ubwo yaba yatanze mu burangare, iriho umukono w'inyiganano ndetse no guhamba umubare w'amafanga, mu gihe:
  - a) Umukiliya yagize uruhare muri iyi nyandiko mpimbano, no mu gihe
  - b) higeze kubaho inyandiko mpimbano ariko umukiliya ntabigireho ikibazo.

Banki izakira kandi inakore ibisabwa mu gihe sheki izaza iriho umukono wa nyiri konti. Banki ishobora kandi kugira amafanga ivana kuri konti y'umukiliya mu rwego rwo kwishyura ikiguzi cy'a sheki, hatitawe ku kuba konti iriho amafanga cyangwa atariho. Ariko nanone, banki ishobora kutakira ubusabe bwa bwo guhabwa inguzanyo y'ingoboka cyangwa kongezwa indi ngoboka. Nyiri konti yemeye ingingo zikurikira:

- a. Nemeye kugenzura niba umukono uri sheki, cyangwa ibindi birebana no kubitsa kuri konti yanjye, ko ari umwimerere, ko biyanye n'igihe, kandi ko bikoze mu kuri.
  - B Nemeye kuzishyura inguzanyo y'ingoboka yose nzafata nkarenzaho n'inyungu, kandi byose nkabikora nkurikije amabwiriza ya banki ndetse n'ijanisha rishya nk'uko nzabisabwa na banki.
  - c. Nemeye ko banki itazabazwa icyaba ku mafanga yanjye mu gihe bitewe na leta, umusoro, ibihano, cyangwa ikindi cyose banki idafiteho ububasha.
  - d. Nemeye ko nzabikuzza mu mafanga y'u Rwanda (amanyarwanda) gusa.
  - e. Nemeye ko nzakurikiza amabwiriza mashya arebana na konti yanjye nk'uko banki izayangazaho, kandi ko nzafata ubutumwa nk'ubwangezeho mu gihe bwoherejwe kuri adresi yanjye nk'uko nayihaye banki.
  - f. Abakiliya ntabwo bemerewe kwandika sheki mu izina ry'abakozzi babo. Sheki zizanywe muri banki zose zigomba kuba mu izina ry'umukiliya.
  - g. Mu gihe nshatse kubitsa sheki kuri konti yanjye ariko ikagaruka, banki izayohereza kuri adresi yanjye ikoresheje iposta.
  - h. Nemeye ko ntacyo nzabaza banki mu gihe mperere umukozi wayo amafanga ngo ayambikire, ibi nkabikora mu masaha atari ay'akazi cyangwa se ahandi hatari muri banki.

- i. Ndemera ko banki yangiriyeye inama yo kurinda neza imibare yibanga nkoresha muri serivisi zitandukanye, haba kuri interneti, ATM, kureba amakuru ya konti nkoresha SMS hamwe n'izindi serivisi zitandukanye. Nsobanukiye kandi ko mu gihe nabirangaho, nshobora guhura n'ingaruka zo kwibwira amafanga yanjye.
  - j. Nta sheki banki izakira keretse mu gihe konti iriho iriho amafanga ahwanyeye n'agaciro kayo. Mu gihe ntanze sheki ikagaruka, nemeye kuzaha banki agaciro kayo nkimara kubisabwa.
  - k. Mu gihe mpawe amakuru y'uko konti yanjye ihagaze, nkagira icyo mbonamo kidasobanurwa, nzabimenyeshya banki mu minsi 15 y'akazi. Ndamutse nta cyo mbikozeho, bizafatwa nk'aho binogeye.
  - l. Ndemera ko banki izakata inyungu ku ideni ryose nyirimo, ibi bigakorera kuri konti isanzwe, ndemera kandi ko hari amafanga azajya akatwa kuri konti yanjye mu buryo bwo kuyitaho ndetse n'izindi serivisi za banki nasabye.
25. Nsobanukiye neza ko amategeko ya Republika y'u Rwanda ahana umuntu wese watanga sheki itazigamiye kandi ko nzabihanirwa nindamuka mbirenzeho. Ndemera ko nzabiryoze n'amategeko mpanabyaha mu gihe naba nguye muri icyo cyaha.

## IKORANABUHANGA MURI BANKI

Duhamiye ko amategeko n'amabwiriza azagenga imikorere yacu na banki, cyane cyane ku birebana n'ibikorwa bya banki kuri interneti.

### 1) Ububobanuro

"Umukiliya" ni ugushaka kuvuga umuntu ufite konti muri banki akaba ari na we wanditse ku rupapuro rwo gufunguzwa konti. Niba handitseho abantu babiri, umwe muri bo, cyangwa bombi, bose bafatwa nk'abakiliya.

"Banki" ni ukuvuga Guaranty Trust Bank (Rwanda) plc.

"Ikarita" bisobanuye ikarita yo mu bwoko bwa Mastercard, iyi igahabwa abakiliya ba Guaranty Trust Bank, ikaba ikoresha amafanga y'u Rwanda.

"Nyiri ikarita" ni umukiliya uhabwa ikarita ya Mastercard Guaranty Trust Bank. Ikarita ni umuntu wa banki kandi banki ishobora kuyisubiza igihe icyo ari cyo cyose itabanje kugisha inama umukiliya.

"Serivisi" ni imirimo ikorwa banki kuri interneti, kohereza ubutumwa bugufi (SMS), ndetse n'ibyuma byo kubikuzza (ATM) bya Guaranty Trust Bank (Rwanda) plc.

"Umubare w'ibanga, izina ukoresha (username) hamwe n'urufunguzo (password)" bivuga code uhabwa, iyi ikaba izagufasha gukoresha serivisi za banki kandi hakaba ari nta wundi uyizi uretse wowe gusa.

"PIN" ni umubare w'ibanga usobanura Personal Identification Number.

"ATM" ni icyuma gitanga amafanga, kugikoresha bikaba bisaba kuba umukiliya atunze ikarita ya banki.

"Ikarita ya CashPlus" ni ikarita ihabwa umukiliya, akaba abasha kuyikoresha ahandi henshi hakoreshwa ikarita, nko kuri ATM, kwishyura ibicuruzwa bitandukanye, cyangwa kugura kuri interneti.

"Secure Messages Facility" ni uburyo bukoreshwa na serivisi za banki kuri interneti, bukaba buwohereza umukiliya kohereza ubutumwa (nka email na SMS) kuri banki. Ubwo butumwa bushobora kuba bukubiyemo amabwiriza y'ibyo uushaka kwishyura, guhabwa agatabo ka sheki, gusaba inguzanyo, hamwe n'ibindi.

### 2) Serivisi iha abakiliya ubushobozi bwo kohereza amabwiriza kuri banki bakoresheje:

(a) telefoni, ATM, umubare w'ibanga (PIN), urufunguzo (password), izina ukoresha (username), email na SMS ku mpamvu zikurikira:

(i) kumenya uko abakiliya ba banki baraye bahagaze kugira ngo banki irushaho gukomeza kwita kuri konti zabo.

(ii) gufasha banki kumenya umubare nyawo uri kuri konti z'abakiliya bazo mu rwego rwo kuzitunga neza.

(iii) kwemerera banki kuvana amafanga kuri konti y'umukiliya mu gihe umukiliya yakwifuzaga kwishyura amazi, umurimo hamwe n'izindi fagitire zitandukanye.

(iv) guha banki uburenganzira bwo gukura amafanga kuri konti y'umukiliya ikayimirira ku yindi konti afite muri banki.

(v) Gusaba banki kuvana amafanga kuri konti yanjye ikayakoresha icyo nyisabye cyangwa se guhagarika igikorwa mu gihe ntakigeneye.

(vi) guha banki uburenganzira bwo kuvana amafanga kuri konti y'umukiliya ikayashyira ku ikarita ye.

(b) banki ikimara kubona amabwiriza y'umukiliya, izahita iyashyira mu bikorwa, keretse gusa habayeho impamvu zikwemeye nk'ibiza, amatage, ndetse n'ibindi banki idafiteho ubushobozi.

3) Mbere y'uko umukiliya yemererwa gukoresha izi serivisi, agomba kuba yujuje ibi bikurikira:

- (I) konti muri banki & (ii) email ikora neza (idafunze)
- (iii) umubare w'ibanga, izina akoresha (username), ndetse n'urufunguzo (password)
- (iv) PIN
- (v) telefoni ikora neza (iri ku murongo)

4) Umubare w'ibanga, urufunguzo (password) ndetse n'umutekano wa email.

Umukiliya asobanukiye ko umubare w'ibanga, urufunguzo, ndetse na email bikoreshwa mu guha banki amabwiriza, akaba reho asabwa:

- (I) kutagira uwo ari we wese, ku mpamvu izo ari zo zose, ahishurira umubare w'ibanga, urufunguzo, ndetse na email bye.
- (ii) kudashyira umubare w'ibanga, urufunguzo na email aho ubonye hose mu rwego rwo kwirinda ko hari uwabigwaho atabemerewe.
- (iii) guha banki uburenganzira n'amabwiriza igenderaho mu gihe umukiliya ayisabye kugira icyo ikora mu izina rye.
- (iv) igihe banki ihawe amabwiriza ndetse n'uruhushya, izabifata nk'aho ibihawe n'umukiliya ihite itangira gushyira ibyifuzo bye mu bikorwa.
- (v) umukiliya agomba guhitamo ahindura umubare w'ibanga we mu gihe hagize uwumenyaye atabifitiye uburenganzira.
- (vi) mu gihe hari uwakoresha umubare w'ibanga atari nyirwa, agaha banki amabwiriza na yo ikayakurikiza, ibi ntabwo aro banki izabibazwa.

(vii) mu gihe nyiri konti yibagiwe umubare w'ibanga, cyangwa ukaba wamenywe n'undi utabifitiye uburenganzira, agomba guhita abimenyeshya banki ikawuhindura. Banki izatesha agaciro umubare w'ibanga wa mbere noneho yemerere umukiliya guhitamo undi. Muri ibi byose ariko, banki ntabwo izabazwa igihombo cyaboneka hagati yo kubura umubare wa mbere n'igihe umukiliya yabimenyeshye banki. Ni ingenzi cyane ko umukiliya amenyeshya banki mu maguru masha akimara kumenya ko hari uwaba yamenye umubare w'ibanga we kugira ngo uwawutwaye atinjira muri konti y'umukiliya.

(viii) mu gihe umukiliya ahaye banki umubare w'ibanga we, banki ibifata nk'aho amabwiriza ihawe igomba guhita iyashyira mu bikorwa bitewe n'uko iyahawe na nyiri konti.

(ix) umukiliya ni we uzirengera ibyo banki yakoze mu gihe izaba ihawe amabwiriza ndetse n'umubare w'ibanga. Ku rundi ruhande, banki ntabwo izabazwa kuba yubahirije ubusabe bw'umukiliya mu gihe yabikoze ihawe uruhushya.

5) Inshingano z'umukiliya.

(i) Umukiliya arasabwa gucunga no kubika neza izina akoresha (username), umubare w'ibanga, PIN ye n'urufunguzo, akaba kandi ashishikarizwa kutagira umuntu n'umwe abisangiza kabone n'ubwo byagenda gute.

(ii) Banki ntabwo ari yo izabazwa icyabera kuri konti y'umukiliya mu gihe yaba yananiwe kurinda umubare w'ibanga we cyangwa urufunguzo (password), ndetse no mu gihe atigeze Asohoka (logout) muri sisiteme neza. Biri mu nshingano z'umukiliya kurinda imibare ye y'ibanga (akoresha kuri ATM), no guhisha imfunguzo (akoresha kuri interineti)

(iii) Niba umukiliya ananiwe gucunga neza imfunguzo n'imibare y'ibanga bya konti ye, nko kuba atarubahirije amabwiriza arebana n'umutekano nk'uko yayahawe na banki, ntabwo bizabazwa banki mu gihe hazagira uwinjira muri konti ye atabiherewe uburenganzira, akaba yagira ibyo yiba akamushyira mu gihombo. Banki ntabwo ari yo izababazwa mu gihe konti izinjirwamo n'utabifitiye uburenganzira bitewe n'uko umukiliya yananiwe kurinda ibanga rya konti ye.

(6) Banki ntabwo izabazwa igihombo cyatezwa no kuba umukiliya atazi gukoresha iyi serivisi, no kuba hari ibidakora neza, no kuba sisiteme igenda gahoro, kuba mudasobwa y'umukiliya yibasije na virusi cyangwa se gupfa kwa mudasobwa ye, kabone n'ubwo banki cyangwa abayihagarariye baba bamenyeshajwe ibyo bizazane. Kuba umukiliya yagira ibyo akanda kuri interineti bikaza kumuviramo kwibwa ibanga rya konti ye, ibyo ni we uzabyirengera.

(7) Amakarita, hamwe n'ibindi byose birebana n'iyi serivisi, ni umutungo wa banki.

(8) Banki igira amategeko igenderaho ku mpamvu zo kubungabunga umutekano w'abakiliya bayo. Kwica aya mategeko bishobora kuvamo guhagarikirwa serivisi ndetse no guhindura amategeko n'amabwiriza ku mpamvu izo ari zo zose. Kubera izo mpamvu, umukiliya agomba:

(i) Gutanga umwirondoro n'amakuru nyabyo mu gihe ari gufungura konti cyangwa gushyira umukono ku mpapuro zisaba guhabwa serivisi za banki. Ntabwo abakiliya bagomba gutanga amakuru atari yo cyangwa guhindura umwirondoro wabo. Mu gihe habayeho gukandangira iri tegeko, banki ifite uburenganzira bwo guhagarika serivisi iha umukiliya, kandi banki yemerewe guhindura aya mabwiriza igihe ishakiye

(ii) Umukiliya yemeye kuzakoresha serivisi ahabwa mu buryo bwemewe n'amategeko gusa, akaba atazakoresha iyi serivisi mu gukora ibitemewe n'amategeko, kubuza abandi amahamwe, gusebanya, ihohoterwa, hamwe n'ibindi byose bihonyanga uburenganzira bw'abandi.

(iii) Umukiliya ntabwo yemerewe gukoresha serivisi mu bucuruzi cyangwa se kuyigurisha. Uburenganzira bwo gukoresha serivisi ahabwa na banki ni ubwe ku giti cye kandi ntibugomba kugerekwa ku wundi cyangwa gukoreshwa mu mpamvu zo kwigizaho umutungo.

(iv) Ibiberebana n'iyi serivisi byose ni umutungo wa bank, yaba website ndetse n'ibiyikubiyemo. Umukiliya yemerewe gukoresha serivisi nk'uko abemerewe gusa, akaba atemerewe kuyikoporora, kuyigana, hamwe no kuyitanga ahandi. Mu gihe yaramuka abikoze, banki ishobora kumukumira ku buryo atazongera gukoresha serivisi zayo

(9) Mudasobwa y'umukiliya iramutse yibasije na virusi mu gihe ari gukoresha serivisi za banki, banki nta ruhare izaba yabigizemo kandi nta n'ubwo izababazwa. Umukiliya asabwa gukurikiza amategeko n'amabwiriza bya banki.

## Ibishobora kudakora neza

(10) Nta ruhare banki ifite mu kuba hari ibitagenze neza mu gihe serivisi iri gukoreshwa, kandi umukiliya yemeye kuzirengera ingaruka zavuka mu gihe ari gukoresha serivisi. Serivisi itangwa nk'uko imeze, nta cyemeza ko idashobora guhura n'utubazo.

(11) Banki ntabwo yizeza ko:

Serivisi izakemura ibibazo by'abakiliya,

Serivisi idashobora guhura n'ibibazo tekiniiki,

Ibyo serivisi izatanga bizaba binoze kandi byizewe,

Amakuru serivisi izaguha azaba ari yo wari utegereje,

Ikibazo cyose cyavuka mu ikoranabuhanga gishobora kubonerwa umuti.

(12) Mu gihe umukiliya agize ibyo apakurura (download) muri serivisi bikaba byakwangiza mudasobwa ye, cyangwa hakaba hari ibyaburamo, ibi ntabwo bizabazwa banki.

(13) Umukiliya yemeye ko banki itazabazwa igihombo cyaturuka mu gukoresha serivisi zayo mu gihe:

(i) Akoresheje cyangwa ananiwe gukoresha serivisi,

(ii) Agize icyo agura akoresheje serivisi za banki (nko kuri interineti) ariko akaza gusanga atishimiye icyo yaguzwe bikaba ngombwa ko gisubizwayo, icyo gihe umukiliya ni we uzishyura ikiguzi cya serivisi zizanderamo,

(iii) Yinjije aho atemerewe kugera akaba yagira n'icyo ahinduramo,

(iv) Remained in fr

(v) Remained in fr

(14) Umukiliya yemeye kuriha banki mu gihe hagize icyangirika ari gukoresha serivisi zayo, keretse gusa mu gihe hazaba habayeho kurangara bikomeye cyangwa igihe banki ari yo izaba iri mu ikosa. Umukiliya ni na we urebwa no kutubahiriza amategeko n'amabwiriza.

(15) Impinduka n'ihagarikwa bya serivisi. Banki ifite uburenganzira bwo kugira icyo ihindura, guhagarika by'agateganyo cyangwa burundu serivisi ihabwa umukiliya hatabanje ku muteguzwa mu rwego rwo kubungabunga umutekano wa serivisi. Banki ishobora kandi kuba ivanye umukiliya ku murongo wa serivisi igihe ibona ko gikwiye itabanje kumugisha inama. Umukiliya asobanukiwe kandi yemeye ko atazagira icyo abazwa ku birebana n'impinduka kuri serivisi ndetse no guhagarara kwayo, kandi nta n'icyo azabazwa mu gihe hagize icyangirika mu gihe serivisi yavuyeho.

(i) Banki ntabwo izafatwa nk'uwunganira umukiliya mu mategeko bitewe n'uko umukiliya asabwa gushyira umukono kuri Aya mategeko n'amabwiriza kugira ngo abone kwemererwa gutangira gukoresha serivisi za banki.

(ii) Banki ni yo yonyine ifite uburenganzira bwo kugira icyo ihindura muri aya masezerano, ariko ikabikora ibicishe mu nyandiko kandi ikanabimenyeshya umukiliya. Umukiliya ashobora guhitamo kugendera ku mpinduka, cyangwa hakabaho iseswa ry'amasezerano mu gihe umukiliya atabyemeye.

(iii) Aya masezerano arareba umukiliya ku giti cye, nta wundi umukiliya akwiye kuyashinga cyangwa se ngo akoreshewe mu izina ry'umukiliya.

(iv) Amatangazo yagenewe umukiliya yose azashyirwa mu nyandiko yoherezwe kuri adresi y'umukiliya nk'uko iri mu bubiko bwa Banki. Mu gihe umukiliya agize icyo ashaka kumenyeshya Banki, azabacisha mu nyandiko kuri adresi ya Banki.

(v) Nta rundi ruhande rurebwa n'aya masezerano uretse Banki n'umukiliya, aya ni amasezerano y'ubwumvikane bukozwe mu bwigenze.

(vi) Mu gihe hari zimwe mu gihe zitabashije gushyirwa mu ngiro, ibi ntabwo bizabuzwa ingingo zisigaye kugenderwaho no kubahirizwa.

(vii) Aya masezerano azagengwa n'amategeko ya Republika y'u Rwanda.

16. Twemeye, kandi dusobanukiwe ko Banki, itagize uwo igishije inama, ishobora guhindura ikiguzi cya serivisi zayo igihe cyose ibona ko ari ngombwa bitewe n'uko ifaranga ry'u Rwanda rihagaze, ariko umukiliya agahabwa iminsi 30 yo kumenyeshwa izo mpinduka.

Izi mpinduka zizafatwa nk'aho nazimenyeshajwe mu gihe zoherejwe kuri adresi yanjye nk'uko iri mu bubiko bwa bank, kandi bikazafatwa nk'aho ubutumwa bwangezeho mu gihe hakoreshejwe adresi yanjye, hagendewe ku itariki n'isaha ubutumwa bwoherejweho.

17. Dusobanukiwe kandi ko Banki ishobora gufunga konti yacu, cyangwa ikaba yabimenyeshya inzego z'igihugu zibishinzwe, mu gihe dutanze umwirondoro n'amakuru bitari impamo.

18. Twemeye kandi ko tuzageza kuri Banki andi makuru yose twasabwa bitewe n'impinduka mu mategeko, haba mu Rwanda cyangwa mu mahanga, arebana n'ikoreshwa ndetse n'ibungabunga konti yacu.

19. Ni twe tuzirengera ingaruka (ku mutungo) zaramutse zivukiye kuri konti yacu mu gihe twatanze umwirondoro utuzuye, cyangwa utari ukuri. Nta cyo tuzabaza Banki.

20. Twemeye ko biri mu nshingano zacu kuvugurura umwirondoro no kuwushyira ku gihe nk'uko tubisabwa na Banki.

23. Nsobanukiwe ko konti zafungurwa, ndetse ikabona guatangira gukoreshwa, mu gihe tubanje gutanga umwirondoro n'amakuru asabwa.

22. Biri mu nshingano zacu kuzahita tumenyeshya banki, mu gihe kitarenze iminsi 30, impinduka zaboneka ku mwirondoro wacu (keretse gusa mu gihe habayeho impamvu zirenze ubushobozi—nk'ibiza, amatage, n'ibindi). Biri mu nshingano zacu na none guhita tumenyeshya banki impinduka kuri adresi nari nsanzwe nkoresha.

23. Nsobanukiwe kandi ndemera umwana ugeze ku myaka 18 azatangira gukoresha konti ye kandi akaziyigiraho uburenganzira busesuye. Iyi akaba ari konti namufungurirye mu gihe yari akiri muni y'imyaka y'ubukure, nkaba kandi nsobanukiwe ko nta bundi burenganzira nzongera kugira kuri iyo konti.

24. Umwana uzaba wujuje imyaka 18 azasabwa kuzaza form, gushyira umukono ku masezerano, no gutanga imyirondoro yose isabwa kugira ngo abashe gukoresha konti ye.

25. Turemera ko twasomye, kandi tukaba dusobanukiwe neza, amategeko n'amabwiriza bya Guaranty Trust Bank (Rwanda) plc, ndetse na serivisi zose zitangwa na Banki (nk'ikoreshwa ry'ikarita ya ATM, banki kuri mobile, banki kuri internet, ndetse n'izindi zitandukanye). Twemeye kuzubahiriza aya mategeko n'amabwiriza, ndetse no kuzarebwa n'impinduka zayabonekamo nk'uko zisanzwe zicishwa mu matangazo ya Banki kuri internet, mu binyamakuru, ndetse n'ahandi hatandukanye.

26. Dusobanukiwe ko amatangazo y'impinduka azaba areba rubanda bose, aho kuba mu izina ryanjye. Twemeye ko ibizakorerwa kuri konti zacu byose bizafatwa, imbere y'amategeko, nk'aho byakozwe mu izina ryacu. Dusobanukiwe kandi ko umutekano w'ikarita, PIN ya ATM, pasiwadi ya email, biri mu biganza byacu kandi ko bigomba kubikwa mu ibanga. Turemera kandi ko Banki ifite uburenganzira bwo kuvana amafanga kuri konti yacu kubera ikiguzi cya serivisi zinyuranye. Duhanje kandi Banki uburenganzira bwo guhagarika cyangwa gufunga konti zacu, itabanje kubitumenyeshya, mu gihe twahonyoye amategeko arebana no kubungabunga konti yacu.

## Ibigo bigenzura inguzanyo

Umukiliya asobanukiwe ko banki ishobora kwitabaza ibigo bitandukanye bishinzwe kugenzura inguzanyo, kandi ko ishobora kubasangiza amwe mu makuru arebana n'umwirondoro wanjye ndetse n'uko nitwara mu birebana no kwishyura inguzanyo. Umukiliya ahaye banki uburenganzira busesuye, kandi ayemerere gutanga amakuru arebana n'imyitwarire ye ndetse n'uko konti ze zihagaze, aya makuru akaba yahabwa ibigo bigenzura inguzanyo, haba mu gihugu ndetse no mu mahanga. Ubu burenganzira bukaba burinda banki, hamwe n'ibigo bigenzura inguzanyo, ingaruka zose zavukira muri iki gikorwa.

(Kuri Konti ya SKS, abasinya bashobora kuba ababyeyi bakubiyaye, ukurera, cyangwa umuterankunga.)

Uruhushya rwa manda /Itegeko ryo guhuza (Hitamo uko bikwiye):

Jye ubwanjye Umwe muri twe Twembi **Nyiri konti A**

Izina: \_\_\_\_\_

Andi mazina: \_\_\_\_\_

Urwego: \_\_\_\_\_

ubwoko bw'icyangombwa \_\_\_\_\_

Nomero y'icyangombwa \_\_\_\_\_

Nomero ya telefoni: \_\_\_\_\_

Umukono n'itariki: \_\_\_\_\_

Ifoto hano

**Nyiri konti B**

Izina: \_\_\_\_\_

Andi mazina: \_\_\_\_\_

Urwego: \_\_\_\_\_

ubwoko bw'icyangombwa \_\_\_\_\_

Nomero y'icyangombwa \_\_\_\_\_

Nomero ya telefoni: \_\_\_\_\_

Umukono n'itariki: \_\_\_\_\_

Ifoto hano

**INDAHIRO**

(Ningombwa)

Twe \_\_\_\_\_

turasaba Guaranty Trust Bank Rwanda gufungura konti mu mazina yacu. Turahamya ko ibyangombwa twatanze mu gufungura konti byuzuye kandi ko biri mu kuri.

Twasomye kandi twumva neza amategeko n'amabwiriza agenga ikoresha rya konti, tukaba tuyemera ndetse tugahamya ko tuzagengwa na yo.

1. \_\_\_\_\_

Amazina

\_\_\_\_\_

Umukono

Umunsi

Ukwezi

Umwaka

2. \_\_\_\_\_

Amazina

\_\_\_\_\_

Umukono

Umunsi

Ukwezi

Umwaka

**JURAT** (Iyi ngingo izashyirwa mu bikorwa gusa mu gihe umukiliya atazi gusoma no kwandika, cyangwa se akaba arangwa n'ubumuga bwo kutabona. Muri icyo gihe hazabaho kumusomera amasezerano kandi bikorwe n'umuntu we ubwe yihitiyemo)

Nemeye kuzagengwa n'aya masezerano, ndahamya ntashidikanya ko yansomewe mu ijwi ryumvikana neza, nyasobanurirwa n'umusemuzi, kandi ndayumva neza mu gihe mfatiye icyemezo cyo kuyateraho igikumwe.

Igikumwe  
cy'umukiliya:

Umugabo / Umuhamya:

Umunsi

Ukwezi

Umwaka

Noteri ufite ububasha arakenewe kuri Signatory B asinya mu izina rya nyiri konti mugihe bwanyuma afite ubumuga bwo kutabona cyangwa kumubiri



Adresi y'umusemuze:

Telefoni ngendanwa:

Ururimi yasomwemo:

Umukono w'umusemuze:

# HUZUZWA NA BANKI GUSA

## Ibikenewe

(Ningombwa)

Yagenzuwe

Yatinze

Yategerejwe

1) Ifishi ya Konti yarujujwe neza

2) Kugereranya isinya zujujwe neza

3) amafoto magufi ya vuba

4) icyemezo cy'irangamuntu: pasiporo mpuzamahanga, uruhushya rwo gutwara ibinyabiziga, Indangamuntu y'igihugu (orijinari igomba kuboneka)

5) Uruhushya rwa viza no gutwara (kubatarira abanyarwanda)

6) kugenzura aderesi

7) Ifishi yemewe (kubenegihugu ba EU)

8) Isuzuma ry'ingaruka

9) icyemezo cy'amavuko

10) Amagambo y'ingenzi

11) Noteri ufite ububasha arakenewe gusinya mwizina ryumukono B kurinyiriki kuri nyiri konti mugihe uwanyuma afite ubumuga bwo kutabona cyangwa kumubiri

12) ibindi byangombwa bikenewe

## ibisobanuro by'ibyago

Menya icyiciro cyabakiriya

Ibyago bike

Ibyago byo hagati

Ibyago byinshi

itegeko ryo gusobanura abakiriya

Amategeko agenga urwego rwubukungu:

Ubwoko bwitegeko yuwa depoje:

Igicuruzwa ngarukamwaka (Rwf 000):

**Kwemeza kubantu bagaragaye muri politiki**

(Ningombwa)

Umukiriya ni Umuntu ugaragara muri politiki? Yego  Oya Niba ari yego, tanga ibisobanuro: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_**Kugenzura aderesi yumukiriya (niba bishoboka)**

(Ningombwa)

Aderesi Yasuwe: \_\_\_\_\_  
\_\_\_\_\_

Igiterekerezo kumwanya- Ibiranga: \_\_\_\_\_

Aho uherereye - Ibara ryinyubako: \_\_\_\_\_

Aho uherereye - Ibisobanuro by'inyubako: \_\_\_\_\_

izina ryuzuye ryabakozi basuye \_\_\_\_\_ Umukono: \_\_\_\_\_       
Umunsi Ukwezi Umwaka**Icyemezo**

I hereby confirm that the information contained herein is correct and a true representation of the Customer's profile

Amazina: \_\_\_\_\_ Umukono: \_\_\_\_\_       
Umunsi Ukwezi Umwaka**Kohereza/Kwambura inyandiko (niba zihari) byemewe na**Amazina: \_\_\_\_\_ Umukono: \_\_\_\_\_       
Umunsi Ukwezi Umwaka**Gufungura Konti Yemewe**A/C Umuyobozi'Kode: A/C yafunguwe na: Izina: \_\_\_\_\_ Umukono: \_\_\_\_\_ Itariki: \_\_\_\_\_  
CSOByemejwe na: Izina: \_\_\_\_\_ Umukono: \_\_\_\_\_ Itariki: \_\_\_\_\_  
OPERATIONS HEAD