Credit Jambo Ltd
NM 233 St, Nyamagumba
Musanze – Rwanda

AMATEGEKO N'AMABWIRIZA AGENGA INGUZANYO

1. AMASEZERANO

1.1. Aya masezerano akubiyemo Amategeko n'Amabwiriza mu buryo bwuzuye, azubahirizwa mu gusaba no kwakira serivisi z'Inguzanyo za Credit Jambo Ltd.

Aya Mategeko n'Amabwiriza n'ubugororangingo ubwo ari bwo bwose cyangwa se impinduka bitangira kubahirizwa kuva ku munsi byatangarijweho.

2. UBUSOBANURO

2.1. Muri aya mategeko n'amabwiriza amagambo akurikira afite ubusobanuro bukurikira:

2.1.1. **"Uguza"** bisobanuye umunyarwanda cyangwa umutura Rwanda ukora umwuga wo gutwara moto wujuje ibimuranga byose ufite amazina yanditse kuri Konti ya MTN Rwanda Mobile Money yakiriye Inguzanyo.

2.1.2. **"Uguriza"** bisobanuye Credit Jambo Ltd sosiyete yanditse ifite nimero iranga usora: **120675143**, ituye Musanze-Rwanda

2.1.3. **"Konti y' Uguza"** isobanuye konti ya MTN Rwanda Mobile Money Uguza akoresha yakira Inguzanyo.

2.1.4. **"Inguzanyo"** bisobanuye ingano y'amafaranga atari munsi y' ibihumbi icumi (RWF 10,000) kandi atarenze ibihumbi Ijana (RWF 100,000) cyangwa undi mubare muto ntarengwa cyangwa umunini ntarengwa Credit Jambo Ltd iha Uguza igihe bibaye ngombwa mu bushake bwabo.

2.1.5. **"E-Money"** bisobanuye agaciro k'amafaranga ashyirwa kuri Konti yawe ya MTN Rwanda Mobile Money mu buryo bw'ikoranabuhanga kandi ayo mafaranga agahwanya agaciro n'umubare nk' uko waba uyafite ari kashi;

2.1.6. "**MoMo**" bisobanuye Mobile Money

2.1.7. **"NIDA"** bisobanuye Ikigo cy'Igihugu cy'Irangamuntu cyashyizweho kandi kigenzurwa na Minisiteri y'Ubutegetsi bw'Igihugu;

2.1.8. **"One Time Password (OTP)"** bisobanuye umubare w'ibanga Uguriza yohereza Uguza ukoreshwa rimwe ukora nko kwemwera cyangwa kwemeza ko Inguzanyo wasabye uyemera.

2.1.9. **"Ubusabe"** bisobanuye icyifuzo Uguza yerekana biciye muri sisitemu ya Credit Jambo Ltd yerekana ko yifuza gukoresha serivis yo kwiguriza.

2.1.10. **"Serivisi"** bisobanuye serivisi zijyanye no gutanga Inguzanyo Credit Jambo Ltd ihereza uwujuje ibisabwa byose.

2.1.11. **"SMS"** bisobanuye serivisi zijyanye n'ubutumwa bugufi buhanahanwa hagati ya telefoni n'indi.

2.1.12. **"Sisitemu"** bisobanuye Software y'ikoranabuhanga ya Credit Jambo ikoreshwa mu kubitsa no guhanahana amakuru bigafasha Uguza kuvugana n' Uguriza hagamijwe itangwa rya Serivisi. Iyi Sisitemu na Serivisi bikoreshwa hakurikijwe aya masezerano yinjirwamo umuntu anyuze kuri Sisitemu ya Credit Jambo Ltd;

2.1.13. **"Ikiguzi cy'igikorwa"** hakubiyemo Amafaranga y'Igikorwa (nk'uko bisobanurwa ku ngingo ya 5.1), Amande y'Ubukererwe (nk'uko bisobanurwa ku ngingo ya 4.14)

2.1.14. **"Wowe" cyangwa "Uwawe"** bisobanuye Uguza kandi hakubiyemo abamuhagarariye.

2.1.15. **"Credit Reference Burea (CRB)"** Ikigo gishinzwe gukusanya no guhuza amakuru y'inguzanyo ku bantu no ku masosiyete mu rwengo rwo gutanga amakuru ku ma banki aba yifuza ayo amakuru.

2.2. Ijambo "Uguza" rikubiyemo ibitsina byombi yaba igitsina gore cyangwa igitsina gabo kimwe n'ibindi bigo byemewe n'amategeko.

2.3. Amagambo ashobora kugira igisobanuro mu bumwe bitewe n'ikigamijwe nk'uko ashobora no kugira igisobanuro mu bwinshi bityo bityo.

2.4. Imitwe y'inyandiko iri muri aya Mategeko n'Amabwiriza ifite intego yo korohereza uyasoma gusa ntacyo ihindura ku busobanuro bwayo.

3. **KWEMERA AMATEGEKO N'AMABWIRIZA**

3.1. Mbere yo gusaba Inguzanyo binyuze muri Sisitemu ugomba kubanza gusoma witonze ugasobanukirwa aya Mategeko n'Amabwiriza kuko ari yo azagenga imikoranire y' Uguza na Credit Jambo Ltd

3.2. Niba utemeranya n'aya Mategeko n'Amabwiriza, kanda ahanditse "Hakana" hateganijwe hasi

3.3. Uzafatwa nk'uwasomye, ugasobanukirwa kandi akemera gukurikiza aya Mategeko n'Amabwiriza:

3.3.1. Iyo ukanze ahanditse ngo "Emeza" hateganijwe hasi usabwa kwemeza ko wasomye, ugasobanukirwa kandi ukemera kubahiriza aya Mategeko n'Amabwiriza;

3.4. Aya Mategeko n'Amabwiriza bishobora kuvugururwa, gusimbuzwa cyangwa guhindurwa n'Uguriza mugihe bibaye ngombwa hashingiwe kumpamvu zumvikana kandi bikamenyeshwa abakiriya ba Credit Jambo Ltd.

3.5. Ikibazo n'imbogamizi ibyo ari byo byose ushobora guhura na byo birebana na Serivisi wabimenyesha Credit Jambo Ltd binyujijwe ku murongo wa **0788268451**. Ugenewe Kwita ku bakiliya.

4. **GUSABA INGUZANYO**

4.1. Kugira ngo ubashe gusaba Inguzanyo, ugomba kuba nibura ufite imyaka cumi n'umunani (18) kandi uri umunyarwanda cyangwa umutura Rwanda wemewe n'amategeko ya Republic y'u Rwanda kandi ukora umwuga wo gutwara moto byemewe.

4.2. Uremera kandi uhaye Uguriza uburenganzira bwo gukoresha no kubika amakuru yawe bwite ajyanye no gutanga Serivisi za Credit Jambo Ltd. Aya makuru arimo nimero yawe ya telefoni, amazina, italiki y'amavuko, irangamuntu cyangwa nomero y'Urupapuro rw'Inzira n'andi makuru ajyanye na byo yafasha Uguriza kugusobanukirwa no kubahiriza ibisabwa muri gahunda ya "Menya Umukiliya Wawe" (hamwe n'iy' "amakuru bwite"). Uremera kandi wemereye Uguriza kubika amakuru arebana n'uko ukoresha Serivisi za Credit Jambo Ltd na Sisitemu yabo kuko ibyifashisha mu kuguha Serivisi .

4.3. Wemeye kandi uhaye Uguriza uburenganzira bwo kubona no gukura amakuru yawe bwite abitswe n'Ikigo cy'Igihugu cy'Irangamuntu, NIDA cya Guverinoma y'u RWANDA; kandi uremera ko uhaye Guverinoma y'u Rwanda uburenganzira bwo guha Uguriza ayo makuru.

4.4. Uguriza afite uburenganzira bwo gusaba amakuru yisumbuye bijyanye n'Ubusabe bwawe igihe icyo ari cyo cyose. Kunanirwa gutanga ayo makuru mu gihe wahawe n'Uguriza bishobora kuganisha ku kwangirwa Inguzanyo wasabye.

4.5. Icyemezo cy' Uguriza cy'Ubusabe bwawe kizoherezwa muri SMS kuri Nomero ya Telefoni igendanwa ya Mtn Rwanda yashyizwe muri sisitemu n' Uguza.

4.6. Uguriza afite uburenganzira bwo kwanga Ubusabe bwawe ku bushake bwe bitagombye kubitangira ubusobanuro.

4.7. Hashingiwe ku gutanga Inguzanyo, Credit Jambo Ltd izakuguriza ingano y'amafaranga atari munsi y' ibihumbi icumi (RWF 10,000) kandi atarenze ibihumbi ijana (RWF 100,000) bigendeye kubushake bwabo.

4.8. Amafaranga y'Inguzanyo ashyirwa kuri Konti ya MTN Rwanda Mobile Money y' Uguza adakasweho ayo ari yo yose y'Ikiguzi.

4.9. Uguza azishyura Inguzanyo mu minsi mirongo itatu (30) ibazwe uhereye ku munsi yayihereweho.

4.10. Hashingiwe ku nguzanyo Uguza yahawe n' Uguriza yishyura yongeyeho inyungu ya **9%** by'amafaranga yagurijwe. Aya mafaranga y'inyungu wishyura yiyongera ku nguzanyo wari wahawe na Credit Jambo Ltd.

4.11. Uguza nta ngwate cyangwa ubwishingizi asabwa gutanga ku nguzanyo ivugwa mo hano.

4.12. Uzishyura amafaranga yose ku gihe uyavana kuri konte yawe ya MTN Rwanda MoMo uyashyira kuri MTN MoMo code ya Credit Jambo Ltd (**058622**) hubahirizwa ikiguzi ku kohereza cyaba gisabwa.

4.13. Mugihe Uguza atinze kwishyura inguzanyo nta mpamvu zumvikana zatanzwe, Uguza azishyura inyongera kunyungu ingana na **9%** ku mafaranga asigaye ku inguzanyo yafashe buriminsi 30 y' inyongera.

4.14. Mu gihe Uguza atishyuye Inguzanyo yose mu minsi 90 nta mpamvu yumvikana yatanze, Uguriza yifashishije amategeko angenga ibingo bitanga inguzanyo, Credit Jambo Ltd igomba gutanga raporo muri CRB.

4.15. Credit Jambo Ltd ifite uburenganzira bwo guhindura amabwiriza agenga Inguzanyo mu gihe bibaye ngombwa harimo n'ikiguzi cyishyurwa hashingiwe ku mategeko, amabwiriza na politiki bigenga Banki y'u Rwanda.

5. **IKIGUZI**

5.1. Uremera nta gahato kwishyura ibiguzi byose bisabwa mu kohereza amafaranga bijyanye na Serivisi usaba n'ibindi biguzi byose, amafaranga n'imisoro, inshingano, n'ibyakoreshejwe mu kubahiriza Ibyifuzo byawe.

6. **UBUBASHA NTAVOGERWA BW' UGURIZA**

6.1. Wemeye bidasubirwaho ko uhaye Uguriza uburenganzira bwo kugira icyo akora ku busabe bwose bukuvuyeho yakira (cyangwa bugaragara ko buguturutseho) binyuze muri Sisitemu.

6.2. Mu gihe wifuje ko Credit Jambo Ltd ihagarika Ubusabe wari usabye cyangwa ukagira ibyo usaba nyuma y'uko Ubusabe bwawe bwamaze kwakirwa , Uguriza ashobora guhagarika icyo gikorwa mu bubasha bwe ntavuguruzwa ariko ntabwo ategetswe kubikora.

6.3. Credit Jambo Ltd ifite uburenganzira bwo kwakira no gukora ku cyifuzo icyo ari cyo cyose, kabone nubwo icyo cyifuzo cyaba ku mpamvu itaziguye cyangwa idafututse, mu bushishozi bwayo bwonyine, ishobora gukosora amakuru atuzuye cyangwa adasobanutse itagombeye kubigusaba ngo ikugishe inama.

6.4. Mu gihe habayeho ukutumvikana hagati y'ingingo zose Credit Jambo Ltd igusaba muri aya mategeko n'Amabwiriza, aya Mategeko n'Amabwiriza azatsinda.

7. **INDISHYI**

7.1. Hagendewe k'uko Uguriza yashyize mu bikorwa Ubusabe bwawe, usabwa kwishyura Credit Jambo Ltd kandi ukayirinda kujya mu ngaruka ku gihombo icyo ari cyo cyose cyaba amafaranga, ibyangiritse, amafaranga yakoreshejwe cyangwa ayo Uguriza avuga ko yishyuye,

7.2. Ubohoye Credit Jambo Ltd mu buryozwe bwose ku bihombo cyangwa ibyangiritse ushobora guhura nabyo bitewe n' Uguriza mu gihe akora ku busabe bwawe cyangwa ibyifuzo byawe cyangwa bishingiye kuri aya Mategeko n' Amabwiriza.

7.3. Iby' indishyi biri mu ngingo ya 7.1 binakurikizwa kuri ibi bikurikira:

7.3.1. Ibisabwa byose, ibirego, ibikorwa, ibihombo n'ibyangiritse by'uburyo ubwo ari bwo bwose bishobora kuregwa Uguriza cyangwa bishobora kwangirika bitewe n'uko yakoze cyangwa atakoze ku Cyifuzo icyo ari cyo cyose cyangwa byatewe n'imikorere mibi cyangwa kutaboneka kwa porogaramu za mudasobwa cyangwa ibikoresho, kubura umuriro, gutakaza cyangwa gusenya ububiko bw'amakuru, ibikorwa karemano bisanzwe, imvururu, ibikorwa byangiza, imidugararo, iterabwoba, ikindi icyo ari cyo cyose kirenze ubushobozi bwa Credit Jambo Ltd, guhungabanya cyangwa kudobya imiyoboro y'itumanaho cyangwa ituruka ku cyizere gihabwa umuntu uwo ari we wese cyangwa amakuru ayo ari yo yose atari yo, atemewe, atuzuye cyangwa adahwitse akubiye mu cyifuzo cyose cyakiriwe na Credit Jambo Ltd.

7.3.2. Igihombo icyo ari cyo cyose cyangwa icyangiritse cyatewe no kunanirwa kwawe gukurikiza aya Mategeko n'Amabwiriza no / cyangwa mu gutanga amakuru atari yo, igihombo cyangwa ibyangiritse byatewe no kunanirwa cyangwa kutaboneka kw'ibindi bikoresho cyangwa Sisitemu cyangwa ubushobozi buke bw'undi muntu mu gutunganya ibikorwa cyangwa igihombo icyo ari cyo cyose gishobora guterwa na Credit Jambo Ltd biturutse ku kutubahiriza aya Mategeko n' Amabwiriza.

8. IBIJYANYE NO GUTANGAZA AMAKURU

8.1. Uremera kandi uraha Uguriza uburenganzira bwimazeyo bwo gutangaza, kwakira, kubika cyangwa gukoresha amakuru yawe bwite cyangwa amakuru ajyanye n'Inguzanyo hamwe n'ibindi ibyo ari byo byose ukoresha muri izi Serivisi:

8.2. Kuva no kugera mu kigo icyo ari cyo cyose cy'inzego zishinzwe kubahiriza amategeko imbere mu gihugu cyangwa urwego mpuzamahanga cyangwa urwego urwo ari rwo rwose rushinzwe kugenzura cyangwa ibigo bya leta, kugira ngo rufashe mu gukumira, gutahura, gukora iperereza cyangwa gukurikirana ibikorwa by'ubugizi bwa nabi cyangwa uburiganya;

8.3. Kuva no kugera ku batanga serivisi z' Inguzanyo cyangwa ikindi kigo icyo ari cyo cyose cyaba nk' umukozi wa Credit Jambo Ltd kumpamvu z'ubucuruzi bifatika birebana n'izi Serivisi;

8.4. Kugera ku biro bishinzwe Inguzanyo;

8.5. Kugera ku bunganizi mu mategeko b'Uguriza(abavoka), abagenzuzi b'imari cyangwa abandi bajyanama b'umwuga cyangwa urukiko urwo ari rwo rwose cyangwa urukiko nkemurampaka bijyanye n'imanza zose cyangwa ubugenzuzi;

8.6. Ku bw'ibikorwa bifatika by'ubucuruzi bijyanye no gukoresha iyi Serivisi, nko kwamamaza no gukora ibikorwa bijyanye n'ubushakashatsi; no

8.7. Mu bikorwa by'ubucuruzi, harimo ariko bitagarukira gusa ku kugenzura ubuziranenge, amahugurwa, no kwemeza imikorere ya Sisitemu.

9. **IBINDI**

9.1. Aya Mategeko n'amabwiriza (nk'uko ashobora guhindurwa buri gihe) bigize amasezerano yubahiriza amategeko kuri wowe hamwe n'abagusimbura bihariye.

9.2. Ntushobora guha aya masezerano cyangwa uburenganzira n'inshingano undi muntu uwo ari we wese.

9.3. Credit jambo Ltd ishobora guhindura aya mategeko n'amabwiriza igihe icyo ari cyo cyose kandi nta nteguza. Impinduka nk'izo zishobora kumenyeshwa abakiliya biciye muri SMS kandi ibyahinduwe bitangira gukurikizwa ako kanya.

9.4. Nta kunanirwa cyangwa gukererwa haba ku ruhande rw' Uguza cyangwwa Uguriza mu gukoresha uburenganzira cyangwa igisubizo icyo ari cyo cyose byateza ingaruka zo kubireka, kandi nta gikorwa na kimwe cyangwa igice cyo gukoresha uburenganzira cyangwa igisubizo gishobora kubuza gukomeza gukoresha ubwo burenganzira cyangwa igisubizo cyangwa gukoresha ubundi burenganzira cyangwa igisubizo.

9.5. Niba hari ingigo z'aya Mategeko n'Amabwiriza zigaragaye ko zitemewe cyangwa zidashyirwa mu bikorwa n'umukemurampaka washyizweho mu buryo bukurikije amategeko, urukiko cyangwa ikigo cy'ubutegetsi kibifitiye ububasha,

kutubahiriza amategeko cyangwa kutubahiriza amasezerano, ntibishobora kugira ingaruka ku ngingo zisigaye z' aya Mategeko n' Amabwiriza.

10. **AMATANGAZO**

10.1. Uguriza ashobora kohereza amakuru ajyanye n'Inguzanyo akoresheje ubutumwa bugufi (SMS) kuri nomero ya telefoni igendanwa ya Mtn Rwanda ihuye na Konti yawe ya MTN Rwanda Mobile Money.

10.2. Uguza aremera ko nta burenganzira afite kuri Credit Jambo Ltd ku byangiritse biturutse ku gihombo, gukererwa, kudasobanukirwa, kwigana cyangwa ikindi kintu cyose kidasanzwe kubera kohereza mu itumanaho iryo ari ryo ryose rijyanye n'Inguzanyo.

11. **GUKEMURA AMAKIMBIRANE**

11.1. Impaka zose zavutse cyangwa zijyanye n'aya Mategeko n'Amabwiriza zidakemuwe n' abashinzwe abakiliya muri Credit Jambo Ltd, gishyikirizwa Inkinko z'u Rwanda zibifitye ububasha.

11.2. Aya Mategeko n'Amabwiriza agomba kugengwa kandi agasobanurwa hakurikijwe amategeko ya Repubulika y'u Rwanda.

12. **INSHAMAKE**

Aya masezerano akubiyemo ubwumvikane hagati y'impande y'uguriza n'Uguza kandi asimbuye kandi ahagarika amasezerano yose yabanje, yaba mu magambo cyangwa mu nyandiko.

Impande zombi zashyize mu bikorwa aya masezerano guhera ku munsi bashyuziho imikono.

______________________	______________________
Amazina Yuzuye y'uguza	Umukono w'uguza
______________________	______________________
Amazina Yuzuye y'uguriza	Umukono w'uguriza