



Icyemezo cy'Imikorere ya MoneyPhone Africa Ltd.

Umwihariko wacu: MoneyPhone Africa Ltd. yiyemeje gutanga ibisubizo by'imari byoroheje, bisobanutse, kandi byizewe, byahariwe guhaza ibyifuzo by'amashyirahamwe n'abantu ku giti cyabo. Iki cyemezo cy'imikorere kigaragaza mu buryo burambuye amategeko n'amabwiriza arebana na serivisi zacu z'inguzanyo. Amabwiriza akubiyemo hano ni amahame kandi ntahindurwa mu gihe yemejwe.

Serivisi z'inguzanyo n'amategeko yayo:

Inguzanyo nto:

- **Ingano y'Inguzanyo:** Kuva ku 100,000 RWF kugeza ku 500,000 RWF
- **Inyungu:** 17% (inyungu ihamye)
- **Igihe cy'Inguzanyo:** Amezzi 6
- **Kwishyura:** Igiteranyo cy'igishoro n'inyungu birishyurwa rimwe mu mpera z'igihe cy'inguzanyo (inguzanyo ya bullet).

Inguzanyo ziringaniye:

- **Ingano y'Inguzanyo:** Kuva ku 500,001 RWF kugeza ku 1,000,000 RWF
- **Inyungu:** 21% (inyungu ihamye)
- **Igihe cy'Inguzanyo:** Amezzi 6
- **Kwishyura:** Igiteranyo cy'igishoro n'inyungu birishyurwa hamwe mu mpera z'igihe cy'inguzanyo (inguzanyo ya bullet).

Amafanga ya serivisi:

- **Igiciro cyo gutunganya inguzanyo:** 2.5% by'inguzanyo, bikatwa igihe inguzanyo itanzwe.
- **Igiciro cyo gukererwa kwishyura:** 6% by'ayarengeje igihe cyo kwishyurira, yiyongera buri kwezi kuva itariki ya nyuma yo kwishyuriraho.
- **Ubwishingizi:** 0.5% by'inguzanyo, bigamije kwirinda ingaruka zitateganyijwe zishobora kubangamira kwishyura.

Inshingano z'Ugurizwa:

- **Kwishyura ku gihe:** Abakiriya barasabwa kuba bishyuye igiteranyo cyuzuye cy'inguzanyo n'inyungu zakusanyijwe mu mpera z'igihe cy'inguzanyo.
- **Kwishyura amafaranga:** Amafaranga yose agomba kwishyurwa nk'uko byemejwe mu masezerano y'inguzanyo.
- **Ubwumvikane:** Abakiriya bahura n'ibibazo mu kwishyura inguzanyo zabo barashishikarizwa kubimenyesha MoneyPhone Africa Ltd. hakiri kare. Dushyize imbere gukorana n'abakiriya bacu kugira ngo tubone ibisubizo bishoboka mu bihe by'ibibazo by'ubukungu.

Kwemera Amategeko: Kwemera inguzanyo itangwa na MoneyPhone Africa Ltd., abakiriya baba bemeye kubahiriza amategeko n'amabwiriza yose agaragara muri iki cyemezo cy'imikorere. Kubahiriza aya mategeko bituma umubano hagati y'umukiriya na MoneyPhone Africa Ltd. uba uwizerwa kandi urangwa n'umucyo.

Amakuru yisumbuye: Ku bindi bisobanuro cyangwa ubufasha, wagerageza kuvugana n'itsinda ryacu rishinzwe abakiriya.

Iki cyemezo cy'imikorere kigaragaza ubushake bwa MoneyPhone Africa Ltd. bwo kubaka umubano wizewe kandi ushyigikira abakiriya. Turashimira cyane amahitamo yanyu yo gukorana natwe kandi twiyemeje gusubiza ibyifuzo byanyu by'imari mu buryo bukwiye.