REPUBLIC OF RWANDA

BANKI NKURU Y'U RWANDA

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IGITABO GIKUBIYEMO SERIVISI ZITANGWA NA BANKI NKURU Y'U RWANDA

Mutarama, 2012

IRIBURIRO

Nejejwe no kubagezaho iki Gitabo gikubiyemo serivisi zitangwa na Banki Nkuru y'u Rwanda. Iki gitabo cyateguwe hashingiwe kuri gahunda y'Igihugu y'Ivugurura rifite icyerekezo cyo kuzamura ubushobozi bw'abakozi n'ibigo, hagamijwe kandi gutanga serivisi zinoze hanagerwa ku ntego nkuru y'Iterambere ry'Igihugu. Nanone ibi bigakorwa bigamije gusubiza ibibazo by'abaturage, bigakorwa mu mucyo kandi abantu bakabazwa ibyo bakora.

Iki gitabo kigaragaza uruhare rwa Banki Nkuru y'u Rwanda mw'itangwa rya serivisi mu Rwanda kikanerekana serivisi zitangwa ibikenerwa kugira ngo uzihabwe. Kikagaragaza kandi urutonde rw'aho izo serivisi zitangirwa n'ibyo amategeko yemerera umuntu kugira ngo abone izo serivisi.

Ishyirwaho ry'iki Gitabo gikubiyemo Serivisi zihabwa Abaturage ryerekana ubushake Banki Nkuru y'u Rwanda ifite mw'itangwa rya serivisi nziza kandi zihuse.

Amb. GATETE Claver

Guverineri wa Banki Nkuru y'u Rwanda

Iki Gitabo kigaragaza serivisi BNR igenera abayigana. Ni muri urwo rwego musanga gikubiyemo serivisi zitandukanye n'aho zitangirwa, uburyo zitangwa, igihe zitangirwa, n'Uburyo abatanyuzwe na Serivisi bahawe banyuramo bagaragaza ibibazo kugira ngo barenganurwe. Iki gitabo kigaragaza izi ngingo zikurikira:

- Icyerekezo n'Intego bya BNR byerekana ubushake bwo gutanga serivisi nziza kandi zinoze muri ubu buryo bukurikira:
    - Ubunyangamugayo
    - Hubahirizwa amategeko
    - Mu bwitonzi n'Ubupfura
    - Mu bwumvikane
    - Mu kuri no kudatoranya
    - Mu mucyo
    - Kugaragaza ibyo ikora
    - Gukorera ku gihe
    - Gutanga serivisi nziza kandi ku gihe cyabigenewe.
- Isesengura rya serivisi zitangwa na BNR:
    - Kugaragaza neza serivisi zitangwa na BNR,
    - Kwerekana Ishami serivisi zitangirwamo. Muri ubu buryo Abaturage bazamenya neza Ishami cyangwa Ibiro bagana, bityo bahabwe serivisi badatakaje igihe n'Ingufu zo gutegereza;
    - Kugaragaza igihe nyacyo bitwara buri serivisi itangwe. Ibi bizaha abaturage amakuru y'ingirakamaro bibarinde guhora mu nzira no gukubita amaguru y'ubusa.
    - Gushyiraho ibipimo bya serivisi nziza hagaragazwa amasaha bitwara kugira ngo umuturage abone iyo serivisi, uburyo izo serivisi ziboneka, ukuri kuba kuri mu itangwa ry'izo serivisi, icyizere cyo gukomeza kubona izo serivisi, niba umuturage ashobora kuyigeraho, uburyo yumvikanishwa, mu kuri, uburemere bifite n'ubwitonzi mu gutanga serivisi; Hashingiwe kuri ibi, Abaturage bashobora kwizera gutera imbere
    - Amakuru nyayo ku nyandiko zisabwa n'uburyo bwo kubona serivisi muri BNR. Urugero, ibyangombwa bikeneye kwerekanywa, n'impapuro zigomba kuzuzwa n'umuturage ushaka serivisi.
- Gusobanura neza Abaturage, ibyiciro by'abantu bemerewe kwaka buri serivisi itangwa na BNR.
- Kugaragaza Abakozi bashinzwe gutanga izo serivisi n'aho babarizwa ndetse n'uburyo bwo kubahamagara cyangwa kubandikira igihe bibaye ngombwa.
- Uburyo bwo kurenganurwa igihe udahawe iyo serivisi cyangwa se uburyo wayihawemo butakunogeye.
- Uko umuturage ashobora gutanga inama n'ibitekerezo ku buryo buhoraho hagamijwe guteza imbere no kunoza imitangire ya serivisi muri BNR.
- Amakuru n'uburyo bwatuma serivisi za BNR zimenyekanishwa kandi zikajya ahagaragarira buri muturage wazikenera.

Iki Gitabo kirimo serivisi zihabwa abaturage ni igikoresho cyo kugeza amakuru ahagije kandi asobanutse ku bagana serivisi za BNR no gushyiraho ibipimo hagamijwe kwimakaza umuco wo gukorera m'ukuri Nzego za Leta. Iki Gitabo gikubiyemo Serivisi zihabwa Abaturage kizatuma abagana serivisi za BNR bazahabwa serivisi zihuse binarandure umuco wo gutinza serivisi byagaragaraga mu itangwa rya serivisi mu Nzego za Leta.

Hashingiye ko ko serivisi zigomba kujyana n'ibyifuzo by'Abaturage, BNR yiyemeje kubamenyesha Serivisi bashobora gusaba, inshingano n'uburenganzira bwabo igihe bashaka izo serivisi.

Kubera ko BNR isanga itakora ibi yonyine, niyo mpamvu isaba Abaturarwanda guhoza ijisho ku bakozi bayo kugira ngo bakorere ibibakwiye, bibereye, kandi bifite ireme no gutanga amakuru asobanutse kuri serivisi bifuza no gukuraho inzitizi zose zatuma itangwa rya serivisi ridatera imbere.

Mu by'ukuri, kugira ngo ishyirwamubikorwa ry'iki Gitabo gikubiyemo serivisi rishoboke, BNR yizeye ko hazakomeza kubaho ubufatanye no guhana amakuru n'abaturage bayigana bashaka serivisi. Kubera iyi mpamvu BNR yashyizeho uburyo bunoze bwo bwo kugisha inama abagana serivisi zayo:

- Ifishi cyangwa urupapuro byandikwaho ibitekerezo n'inama zitangwa muri buri Shami;
- Agasanduku k'ibitekerezo kaboneka aho binjirira;
- Umunsi w'Imurikabikorwa
- Amatsinda ngishwanama ahuriwemo n'Abagana serivisi za BNR
- Umurongo wa telefoni utishyurwa;
- Gukora anketi n'iperereza ku bagana serivisi za BNR gusesengura imibare n'imiterere y'ibibazo by'abatishimiye serivisi bahawe
- Uburyo bwo kurenganurwa no gukemura ibibazo bugaragaza inzira abagana BNR banyuramo batanga ibitekerezo kuri serivisi bahabwa.

Iki Gitabo cyerekana neza ingamba zafatwa igihe serivisi zidatanzwe uko bikwiye. Niyo mpamvu rero BNR ishishikariza abagana serivisi zayo gutanga inama ku bibazo babinyujije mu buryo buhari bwagenwe bwo kugaragaza ibibazo, bworoshye gukoreshwa kuri buri wese. BNR izakira ibyo bibazo by'abayigana ibigire ibyayo ikabikemura kandi mu gihe kitarambiranye. Mu buryo bushoboka, igihe cyo kwakira no gukemura ibibazo cyashyizweho. BNR irifuza gufatanya mu buryo bunoze n'abayigana mu gukemura ibibazo by'imitangire ya serivisi. Izi ngingo z'ingenzi nizo zizubahirizwa mu gihe cyo gushyira mu bikorwa iki gitabo gikubiyemo serivisi zitangwa na BNR:

- Gutangiza uburyo buhoraho abasaba serivisi batangamo ibibazo. Uburyo bushoboka buzakoreshwa bugizwe n'urubuga rwa interineti, kohereza ubutumwa bwanditse kuri telefoni, no gukusanya amakuru ku basaba serivisi aho zitangirwa, udusanduku tw'Ibibazo, iyakure hamwe na telefoni.
- Kugena abashinzwe gukemura ibibazo no kwerekana uburyo bwo gukemura ibibazo imbere hagamijwe gukemura buri kibazo bakiriye.
- Gushyiraho uburyo bugezweho bukoreshwa imbere muri BNR mu gutondeka ibibazo. Ibibazo bishoboka ko byakwandikwa mu buryo busanzwe cyangwa ubushobozi bwaboneka, hagakoreshwa mudasobwa mu buryo butuma ibona igihe nyacyo cyo guhuza imibare.
- Gushyiraho ingengabihe yo gukemura ibibazo, harimo n'igihe cyo kumenya kwakira ibibazo, igihe gikenewe cyo kurangiza iperereza kuri buri rwego, n'igihe cyo kumenyesha abasaba serivisi aho BNR igeze mu iterambere.
- Kwemeza uburyo buzakoreshwa mu gihe habayeho kutubahiriza ibipimo mu itangwa rya serivisi.

- Gushyiraho uburyo bwo gukurikirana no kugenzura inzira zo gusesengura imibare n'imiterere y'ibibazo by'abatishimiye serivisi bahawe.

Mu rwego rwo gushyigikira guhanahana amakuru, inama no kungurana ibitekerezo ku ishyirwa mu bikorwa ry'iki Gitabo, BNR yiyemeje gukoresha itangazamakuru n'ikoranabuhanga rishya, n'ubundi buryo bugezweho nk'ubutumwa bwanditse kuri telefoni, umurongo wa interineti, n'ubundi nka twitter na facebook, n'ibindi binyuranye, cyangwa uruhurirane rw'iyo miyoboro y'ikoranabuhanga.

Mu guteza imbere imitangire ya serivisi, BNR iteganya gukoreshwa ibikoresho tekiniki zikurikira mu ishyirwa mu bikorwa ry'iki Gitabo gikubiyemo serivisi zihabwa Abaturage:

- Gukora iperereza hagamijwe gukusanya no kumva icyo Abaturage bavuga kuri serivisi bahabwa;
- Gukurikiza ibyiza byakozwe ahandi;
- Isuzumamikorere;
- Amahugurwa, gucunga no kongera ubumenyi;
- Guha ubushobozi no gutanga uburenganzira ku nzego zo hasi zitanga serivisi;
- Kwihutisha ikemurwa ry'ibibazo byabagejejweho;
- Gucunga amakuru.

Hashingiwe ko amakuru ari inkingi nkuru mu gushyirwa mu bikorwa no gukurikirana uko serivisi zigera ku baturage, iki Gitabo gikubiyemo serivisi zitangwa na BNR kizagera ku baturage hifashishijwe uburyo bunyuranye bw'itumanaho no guhana amakuru, bityo gitangazwe ku mugaragaro binyujijwe ku rubuga rwa interineti, radio, ibinyamakuru n'izindi nzira zishoboka kugira ngo kigere ku bantu bose. Kubera iyi mpamvu, BNR irashaka gukoresha iyi miyoboro ikurikira hamwe n'uburyo bwose bwatuma serivisi zimenyekanishwa kandi zikajya ahagaragarira buri muturage wazikenera :

- Serivisi ishinzwe kwakira abagana Inzego no guhuza amakuru.
- Umunsi w'Imurikabikorwa /Umunsi wo kugaragaza ibyagezweho
- Gutegura no kunyuza mu icapiro inyandiko n'ibikoresho byamamaza:
    - Inyandikompine zitandukanye zamamaza,
    - Ibyapa
    - Ibiganira mbwirwa ruhame cyangwa bigenewe abanyamakuru

- Kwandika no gusohora udutabo: gukora inyandiko zamamaza cyangwa udutabo. Amakuru ari muri utu dutabo agomba kuba asobanura ingingo nyazo, zisobanutse kandi yoroshye kumva. Izi nyandiko zikazajya ziboneka ku buryo bworoshye;
- Gusohora Igitabo gikubiyemo Serivisi zihabwa Abaturage kikamanikwa imbere y'Ibiro kikanashyirwa ku rubuga rwa interineti;
- Kubinyuza mu matangazo no kubicisha mu binyamakuru bitandukanye;
- Ubutumwa bwo gucishwa kuri radiyo na televisiyo;
- Ibiganiro mbwirwa ruhame kuri radiyo na televisiyo;
- Interineti n'Uburyo buhoraho bwo kuvugurura imiyoboro n'imbuga za interineti z'Inzego za Leta:
    - Gushakisha imiyoboro
    - imbuga za interineti rusange
    - imbuga za interineti ahuriweho n'Inzego zitandukanye

- urubuga rwa interineti rwihariye

- Ubutumwa bugufi bwanditse buyobora abantu aho bajya bagahabwa serivisi;
- Gukwirakwiza kopi z'nyandiko mu bahagarariye inzego za Leta n'abafatanyabikorwa;
- Amakuru mu binyamakuru;
- Inama n'ibindi bikorwa bigamijwe guteza imbere itangwa rya serivisi.
- Amahugurwa agamije gutanga imirongo migari ku bakozi n'ababahagarariye ku birebana n'itangwa rya serivisi.
- Ubundi buryo (urutonde rw'inyandiko, n'ihuriro ry'Imbuga za interineti).

Muri make, Abagana serivisi zacu bagizwe n'Ibigo bya Leta, Amabanki y'Ubucuruzi, Inzego z'Ibanze, za Ambasade, Imishinga ya Leta, Inzego zigenga, Abaterankunga, Imiryango mpuzamahanga, Abaturage n'Abaturarwanda muri rusange.

Ibyo Twiyemeje gukorera abagana serivisi zacu:

Iki Gitabo gikubiyemo Serivisi zihabwa Abaturage kigaragaza ubushake bwa BNR bwo kuba indashyikirwa mu guha Abaturage n'abafatanyabikorwa serivisi zinoze kandi mu buryo bwihuse. Ni muri urwo rwego twitangiye kubaha serivisi neza uko bikwiye, mu mutuzo n'umutekano kandi mu bushishozi. Tuzaharanira gutanga serivisi zacu mu bunyangamugayo.

Ibyo dutegereje ku bagana serivisi zacu:

Kugira ngo tubahe serivisi neza, mwadufasha kuzamura imikorere mu buryo bukurikira:

- Gufata neza abakozi ba BNR mu bwitonzi kandi mubahesha icyubahiro;
- Kubaha amategeko n'amabwiriza agenga Imitangire ya serivisi muri Banki n'Inzego z'Imari;
- Gutanga inama ku buryo kunoza serivisi zitangirwa muri BNR;
- Guhanahana amakuru ku buryo serivisi zitangwa muri BNR binyujijwe mu miyoboro inyuranye ry'itumanaho rikoresha Ikoranabuhanga rigezweho;
- Kwakira ibibazo byose, inama n'ibitekerezo birebana na buri serivisi no kubishakira ibisubizo bikwiye.

Aho wabariza:

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Tuzakira, twemere kandi tunashakire ibisubizo ibibazo byose twakiriye mu gihe cy’iminsi itatu (3) y’akazi.

Mu gihe ikibazo kizaba gisaba gukorerwa iperereza rihagije n’igihe cyo kugikemura, tuzakumenyesha igihe nyacyo cyo kuza gufata igisubizo.

1. INTANGIRIRO:

Banki Nkuru y'u Rwanda ni ikigo cya Leta gifite ubuzima gatozi mu mikorere, imiyoborere no ku bijyanye n'umutungo.

2. ICYEREKEZO:

Kuyobora ishyirwa mu bikorwa ikoreshwa ry'amafaranga, gushyiraho ibiciro no kwimakaza agaciro k'ifaranga no kwimakaza uburyo bwo kwishyura hagamijwe iterambere mu bukungu.

3. INTEGO:

Kugenzura iyubahirizwa ry'ibiciro; kwubahiriza imikoreshereze y'imari mu buryo bwose; no gufasha kwubahiriza politike ya Leta y'ubukungu.

4. IBIKORWA BY'INGENZI:

Ibikurikira n'ibyo bikorwa by'ingenzi ngenderwaho:

- Gusobanura no gushyiramubikorwa politike yikoresha ry'ifaranga;
- Gutegura, gukurikiranana, no kugenzura igura n'igurishwa ry'amadovise (isoko ry'ivunjisha);
- Gukurikirana no kugenzura ibikorwa by'amabanki n'ibindi bigo by'imari;
- Gukurikirana no kugenzura imyishyurire;
- Gucunga amafaranga y'ibihugu bitandukanye;
- Kubungabunga amafaranga y'amahanga ari mu bubiko bwa Leta;
- Kuba umubitsi wa Leta; no
- Gukora indi ishingano yose ishyizweho n'amategeko kugira ngo ikorwe na Banki Nkuru y'u Rwanda.

5. INDANGAGACIRO Z'INGENZI:

Indangagaciro z'ingenzi n'izi zikurikira:

- Ubunyangamugayo,
- Kubazwa ibyo wakoze,
- Gukora neza kandi udasesaguye,
- Gukora ugera ku ntego.

Serivisi zitangwa na Banki Nkuru y'u Rwanda

1. **Ubwoko bwa serivisi: Kubikuza**

Serivisi ni iyihe? **Nujuje ibisabwa?**	Banki Nkuru y'u Rwanda itanga serivisi yo Kubikuza Nzego zihafite Konti nka: Ibigo bya Leta, Amabanki y'Ubucuruzi, Minisiteri n'Inzego Nkuru za Leta, Inzego z'Ibanze, za Ambasade, Imishinga ya Leta
Ishami ryo kubarizamo	Ishami rishinzwe Ibikorwa byo Kubitsa no Kubikuza muri Banki Nkuru y'u Rwanda
Serivisi itangwa ryari?	Guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Ako kanya (serivisi yihuse)
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	• Indangamuntu , • Urwandiko rukujyana mu butumwa, • Ibarawa igushyigikiye
Binyura muyihe nzira ngo uyihabwe?	Ujya ahatangirwa amafaranga
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntacyo
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi wegera ushinzwe kwita ku bagana bnr, iyo ikibazo kidakemutse ureba ushinzwe ibikorwa muri banki, ikibazo cyakomeza ukareba ubuyobozi bwa Banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa bnr kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi	Amabwiriza ya BNR agenga imikorere ya Banki.

serivisi	

2. Ubwoko bwa serivisi: Kubitsa

Serivisi ni iyihe? **Nujuje ibisabwa?**	Kubitsa: Iyi serivisi ihabwa Ibigo bya Leta, Amabanki y'Ubucuruzi, Minisiteri n'Inzego Nkuru za Leta, Inzego z'Ibanze, za Ambasade, Imishinga ya Leta
Ishami ryo kubarizamo	Ishami rishinzwe Ibikorwa byo Kubitsa no Kubikuza muri Banki Nkuru y'u Rwanda
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Ako kanya (serivisi yihuse)
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	Urupapuro babikirizaho
Binyura muyihe nzira ngo uyihabwe?	Serivisi itangirwa aho bakirira n'aho batangira amafaranga kuri BNR
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe amakuru, iyo ikibazo kidakemutse ureba umuyobozi ushinzwe amafaranga n'ibikorwa byo kubitsa bo kubikuza ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw.
Impapuro zuzuzwa	Urupapuro buzuza iyo babitsa amafaranga

Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amabwiriza ya BNR agenga imikorere ya Banki.

3. **Ubwoko bwa serivisi: Kwishyura sheki**

Serivisi ni iyihe? **Nujuje ibisabwa?**	Kwishyura sheki : iyi serivisi ihabwa Ibigo bya Leta, Amabanki y'Ubucuruzi, Minisiteri n'Inzego Nkuru za Leta, Inzego z'ibanze, za Ambasade, Imishinga ya Leta
Ishami ryo kubarizamo	Ishami rishinzwe Ibikorwa byo Kubitsa no Kubikuza muri Banki Nkuru y'u Rwanda
Serivisi itangwa ryari?	Guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Iminsi 2
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	- RIPPS system - Ilisiti ya sheik
Binyura mu yihe nzira ngo uyihabwe?	Kwegera serivisi ishinzwe kwishyura cyangwa bikanyuzwa muri sisitemi (system) ya RIPPS
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira abagana banki, iyo ikibazo kidakemutse ureba umuyobozi ushinzwe amafaranga n'ibikorwa byo kubitsa bo kubikuza ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe

serivisi?	amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amabwiriza agenga imikorere ya Banki

4. Ubwoko bwa serivisi: Gufunguza no gufunga Konti

Serivisi ni iyihe? **Nujuje ibisabwa?**	Gufungurira no gufungira Konti abakiriya cyangwa Inzego zifite Konti muri Banki Nkuru y'u Rwanda
Ishami ryo kubarizamo	Ishami rishinzwe Ibikorwa byo Kubitsa no Kubikuza muri Banki Nkuru y'u Rwanda
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Iminsi 2
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	- Uburenganzira butangwa na minisiteri y'imari - Ibaruwa ibisaba - Kwuzuza urupapuro rwabugenewe
Binyura muyihe nzira ngo uyihabwe?	Ubunyamabanga bwa Banki
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	MINECOFIN
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira abagana bnr, ikibazo kidakemutse ukareba umuyobozi ushinzwe amafaranga n'ibikorwa byo kubitsa bo kubikuza ikibazo kidakemutse ukareba ubuyobozi bwa banki

Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amabwiriza ya BNR agenga imikorere ya Banki.

5. **Ubwoko bwa serivisi: Gutanga Agatabo ka sheki, n'izindi mpapuro zifashishwa mu kubikuza**

Serivisi ni iyihe? **Nujuje ibisabwa?**	Gutanga sheki n'izindi mpapururo zifashizwa kubikuza : Iyi serivisi ihabwa Ibigo bya Leta, amabanki y'ubucuruzi, Minisiteri n'Inzego Nkuru za Leta, Inzego z'Ibanze, za Ambasade, Imishinga ya Leta
Ishami ryo kubarizamo	Ishami rishinzwe Ibikorwa byo Kubitsa no Kubikuza muri Banki Nkuru y'u Rwanda
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Umunsi 1
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	4,500 RWF
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	Abacungamari na ba nyirubwite kuri konti
Binyura muyihe nzira ngo uyihabwe?	Wegera umukozi ushinzwe kwakira abagana bnr, cyangwa Ishami rishinzwe Kubitsa no Kubikuza
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira

kurenganurwa mu gihe udahawe iyo serivisi?	abagana banki, ikibazo kidakemutse ukareba umuyobozi ushinzwe amafaranga n'ibikorwa byo kubitsa bo kubikuza ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amabwiriza ya BNR agenga imikorere ya Banki.

6. **Ubwoko bwa serivisi: Uburenganzira bwo kumenya amafaranga ari kuri konti yawe**

Serivisi ni iyihe? **Nujuje ibisabwa?**	Guha abafite konti muri BNR uburenganzira bwo kumenya amafaranga ari kuri konti zabo (uko konti zabo zihagaze)
Ishami ryo kubarizamo	Ishami rishinzwe Imikorere ya Banki
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Umunsi 1
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	- Izina - Umubare w'ibanga
Binyura muyihe nzira ngo uyihabwe?	Kwegera umukozi ushinzwe kwakira abagana bnr, hamwe n'abashinzwe ikoranabuhanga (ICT)
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka	Ntazo

ibindi byangombwa)	
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira abagana bnr, iyo ikibazo kidakemutse ureba umuyobozi ushinzwe amafaranga n'ibikorwa byo kubitsa bo kubikuza ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Politiki y'Ikoranabuhanga n'andi mabwiriza (procedures) yubahirizwa muri bnr

7. Ubwoko bwa serivisi: Guha umukiriya amakuru kuri konti ye, kureba uko yifashe, kwemeza ko koniti iriho amafaranga cyangwa kuyifunga

Serivisi ni iyihe? **Nujuje ibisabwa?**	Guha umukiriya amakuru kuri konti ye, kureba uko yifashe, kwemeza ko koniti iriho amafaranga cyangwa kuyifunga: Iyi serivisi ihabwa ibigo bya Leta, amabanki y'ubucuruzi, Minisiteri n'Inzego Nkuru za Leta, inzego z'ubutegetsi zibanze, zambasade, imishinga ya Leta
Ishami ryo kubarizamo	Ishami rishinzwe Imikorere ya Banki
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Umunsi 1
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	Ibaruwa isaba
Binyura muyihe nzira ngo uyihabwe?	Kujya ku mukozi ushinzwe gutanga amakuru (Customer care Information Desk) mu Ishami rishinzwe Imikorere ya Banki

Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira abatugana, ikibazo kidakemutse ukareba umuyobozi ushinzwe amafaranga n'ibikorwa byo kubitsa bo kubikuza ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amabwiriza ya BNR agenga imikorere ya Banki.

8. Ubwoko bwa serivisi: Kugurisha inoti n'ibiceri (by'amafaranga)

Serivisi ni iyihe? **Nujuje ibisabwa?**	Banki igurisha inoti n'ibiceri (amafaranga) ku banyamahanga, abakerarugendo n'abandi bemerewe gukusanya amafaranga nk'urwibutso
Ishami ryo kubarizamo	Ishami rishinzwe Imikorere ya Banki
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	- Icyumweru kimwe (1) ku batangira - Umunsi 1 ku bandi
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	guhera kw'idorari kugeza kw'icumi (1 -10 $)
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	ibaruwa ibisaba

Binyura muyihe nzira ngo uyihabwe?	Kubisaba mu buyobozi bubishinzwe muri banki
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira abatugana, iyo ikibazo kidakemutse ureba umuyobozi ushinzwe amafaranga n'ibikorwa byo kubitsa bo kubikuza ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amabwiriza ya BNR agenga imikorere ya Banki.

9. **Ubwoko bwa serivisi: Uruhusa rw'agateganyo n'urwa burundu rwo gucuruza amafaranga**

Serivisi ni iyihe? **Nujuje ibisabwa?**	BNR itanga Uruhusa rw'agateganyo n'urwa burundu ku mabanki, ibigo by'imari, ibigo by'ubwishingizi, ibigo bitanga serivisi zo kwohereza amafaranga, n'ibiro by'ivunjisha
Ishami ryo kubarizamo	Ishami rishinzwe gucunga Imihandagurikire y'Ifaranga
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	• Iminsi 7: kumenyesha (kwemera) ko wakiriye ibaruwa isaba iherekejwe n'ibyangombwa bisabwa. Ariko ku bigo by'imari (MFIs) bishobora gutwara ibyumweru bibiri. • Amezi atatu: Icyemezo cyo gukora (Issuance of License certificate) • Iminsi 5 : kubona icyemezo cya Loss Adjusters

Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	- Ku mabanki : ni miliyoni y'amafaranga, - Ku bigo by'ubwishingizi: miriyoni y'amafaranga, - Ibigo by'imari iciriritse: ibihumbi 50,000 RWF; - Abakorana n'ibigo by'ubwishingizi: 500,000 RWF; - Abafasha ibigo by'ubwishingizi: 100,000 RWF, - Gutangaza igihombo: 50,000 RWF - Ibiro by'ivunjisha: 50,000 RWF
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?	Ibaruwa yandikiwe Banki Nkuru y'u Rwanda iri kumwe n'ibyangombwa byose: • Inyandiko ziriho Umukono wa noteri wa Leta • Icyemezo cy'uko wiyandikishije muri RDB • Icyemezo cya Koperative gitangwa RCA (Rwanda Cooperative Agency)
Binyura muyihe nzira ngo uyihabwe?	Gutanga ibaruwa ibisaba kuri Banki Nkuru y'u Rwanda
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	• Noteri wa Leta • RDB kwandikisha ibyo ushaka gukora • RCA (Rwanda Cooperative Agency) gushaka Icyemezo cya Koperative
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegeraishami rishinzwe kwakira abatugana, ikibazo kidakemutse ukareba umuyobozi ushinzwe umutekano w'ifaranga ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw.
Impapuro zuzuzwa	Impapuro zuzuzwa uzisanga ku rubuga rwa banki
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amategeko n'amabwiriza areba buri rwego, aboneka ku rubuga rwa Banki Nkuru y'u Rwanda

10.Ubwoko bwa serivisi: Kwemeza abakozi bakuru b'ibigo by'imari

Serivisi ni iyihe?	Bnr yemeza abakozi bakuru mu bigo by'imari : Banki, Ibigo by'imari

Nujuje ibisabwa?	iciriritse, ibigo by'ubwishingizi, ibiro by'ivunjisha
Ishami ryo kubarizamo	Ishami rishinzwe gucunga Imihandagurikire y'Ifaranga
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Iminsi 5 iyo ibyangombwa bikwiye
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?	ibaruwa yandikiwe Banki Nkuru y'u Rwanda
Binyura muyihe nzira ngo uyihabwe?	gutanga ibaruwa ibisaba kuri Banki Nkuru y'u Rwanda
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Noteri wa Leta
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegeraishami rishinzwe kwakira abatugana, ikibazo kidakemutse ukareba umuyobozi ushinzwe umutekano w'ifaranga ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri: info@bnr.rw.
Impapuro zuzuzwa	Impapuro zuzuzwa uzisanga ku rubuga rwa banki
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Itegeko no 007/2008008/04/2008 rigenga imirimo n'imikorere ya banki, usangwa ku rubuga rwa Banki Nkuru y'u Rwanda

11.Ubwoko bwa serivisi: Kwemeza abagenzuzi b'imari bagenzura baturutse hanze ya mabanki, ibigo by'imari iciriritse, ibigo by'ubwizigamire n'ubwishingizi

Serivisi ni iyihe? **Nujuje ibisabwa?**	Bnr yemeza abagenzuzi b'imari bagenzura baturutse hanze ya mabanki, ibigo by'imari iciriritse, ibigo by'ubwizigamire n'ubwishingizi,
Ishami ryo kubarizamo	Ishami rishinzwe gucunga Imihandagurikire y'Ifaranga
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Ibyumweru bibiri iyo ukwije ibisabwa byose
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Ibigo bigenzura imari: 500,000 Frw Abagenzuzi b'imari: 100,000 Frw Ibigo bigenzura imari biciriritse: 50,000 Frw
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	ibaruwa yandikiwe Banki Nkuru y'u Rwanda
Binyura muyihe nzira ngo uyihabwe?	gutanga ibaruwa ibisaba kuri Banki Nkuru y'u Rwanda
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	• Ibyangomùbwa byerekana ko uri Umunyamuryango wa ICPAR • Inyandiko ziriho umukono wa Noteri • Icyemezo cyerekana ko wiyandikishije muri RDB
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira abagana bnr, ikibazo kidakemutse ukareba umuyobozi ushinzwe umutekano w'ifaranga ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri: info@bnr.rw.
Impapuro zuzuzwa	Kureba Impapuro zuzuzwa mu Ishami rya Financial Stability cyangwa ku rubuga rwa banki
Amategeko cyangwa izindi nyandiko zivuga	Itegeko no 007/2008008/04/2008 rigenga imirimo n'imikorere ya banki, usangwa ku rubuga rwa Banki Nkuru y'u Rwanda

kuri iyi serivisi	

12.Ubwoko bwa serivisi: Gusubiza ibibazo bitandukanye n'amakonti y'abakiriya muri Banki Nkuru y'u Rwanda

Serivisi ni iyihe? **Nujuje ibisabwa?**	Gusubiza ibibazo bitandukanye n'amakonti y'abakiriya muri Banki Nkuru y'u Rwanda
Ishami ryo kubarizamo	Ishami Imirimo Rusange
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Umunsi 1
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	RWF 1000
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	Urwego rutanga amazina y'Abakozi bafite uburenganzira kuri konti, ikanatanga : - Indangamuntu (ID) - Amafoto magufi (Passport photos)
Binyura muyihe nzira ngo uyihabwe?	Gutanga ibyangombwa bikenerwa kuri Banki Nkuru y'u Rwanda
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira abatugana, ikibazo kidakemutse ukareba umuyobozi ushinzwe ishami ry'imari na serivisi rusange ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri: info@bnr.rw.
Impapuro zuzuzwa	Impapuro zuzuzwa uzisanga ku rubuga rwa banki

Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amategeko ngenga mikorere ya bnr n'andi mabwiriza (procedures) yubahirizwa muri bnr

13.Ubwoko bwa serivisi: Impapuro zishyurirwaho

Serivisi ni iyihe? **Nujuje ibisabwa?**	Bnr yishyura ba rwiyemezamirimo bose ishingiye kuri serivisi bayihaye
Ishami ryo kubarizamo	**Ishami ry'Imari**
Serivisi itangwa ryari?	guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Iminsi 3
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?	Ibyangombwa bikenerwa : - Uruhusa rw'ubucuruzi - Icyemezo kigaragaza ko nta mwenda ubereyemo Leta gitangwa n'ikigo cy'imisoro n'amahoro; - Amasezerano; - Impapuro zatumirijweho ibisabwa Ibindi byangombwa byasabwa biterwa n'ubwoko bwa isoko ryashyizwe ahagaragara.
Binyura muyihe nzira ngo uyihabwe?	gutanga ibyangombwa bisabwa na Banki Nkuru y'u Rwanda; uburyo bwo kwishyura
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe kwakira abatugana, ikibazo kidakemutse ukareba umuyobozi ushinzwe ishami ry'imari na serivisi rusange ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru.

bikenewe kumenywa kugira ngo ubone iyo serivisi?	Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri: info@bnr.rw.
Impapuro zuzuzwa	Impapuro zuzuzwa uzisanga ku rubuga rwa banki
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Amategeko ngenga mikorere ya bnr n'andi mabwiriza (procedures) yubahirizwa muri bnr

14.Ubwoko bwa serivisi: Guhabwa uburenganzira ku makuru, inyandiko no ku bubiko bw'inyandiko (gushyingura inyandiko)

Serivisi ni iyihe? **Nujuje ibisabwa?**	Bnr yemera kandi igatanga uburenganzira bwo kumenya amakuru ku mibare, inyandiko no ku bubiko bw'inyandiko (gushyingura inyandiko) kuri rubanda, itangazamakuru, abanyeshuri, abashakashatsi, no Nzego za Leta
Ishami ryo kubarizamo	Ubuyobozi bw'Imirimo rusange
Serivisi itangwa ryari?	Guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Iminsi 4
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?	Ibaruwa isaba yandikiwe banki nkuru (ishami ry'imirimo rusange)
Binyura mu yihe nzira ngo uyihabwe?	Gutanga ibaruwa isaba mw'ishami ry'ibikorwa by'iterambere, igisubizo kiboneka mu minsi 4
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegeraishami rishinzwe kwakira abatugana, ikibazo kidakemutse ukareba umuyobozi ushinzwe ishami ry'imari na serivisi rusange ikibazo kidakemutse ukareba

	ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri: info@bnr.rw Kugira uruhari kumakuru, inyandiko no kububiko bw'inyandiko
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Ntabyo

15.Ubwoko bwa serivisi: Gukoresha isomero rya Banki Nkuru y'u Rwanda

Serivisi ni iyihe? **Nujuje ibisabwa?**	Gukoresha isomero rya Banki Nkuru y'u Rwanda byemerewe abantu bose, itangazamakuru, abanyeshuri, abashakashatsi, na Leta
Ishami ryo kubarizamo	Ubuyobozi bw'Imirimo rusange
Serivisi itangwa ryari?	Guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Iminsi 2
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?	Ibaruwa isaba yandikiwe banki nkuru (ishami ry'ibikorwa by'iterambere)
Binyura muyihe nzira ngo uyihabwe?	Gutanga ibaruwa isaba mw'ishami ry'imirimo rusange,
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)	Ntazo
Ese hari uburyo bwo	Iyo utishimiye serivisi uhawe wegeraishami rishinzwe kwakira

kurenganurwa mu gihe udahawe iyo serivisi?	abatugana, ikibazo kidakemutse ukareba umuyobozi ushinzwe ishami ry'imari na serivisi rusange ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri : info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Ntabyo

16. **Ubwoko bwa serivisi: Gutera inkunga ibikorwa by'iterambere ry'imibereho myiza y'abaturange**

Serivisi ni iyihe? **Nujuje ibisabwa?**	Bnr itera inkunga ibikorwa by'terambere ry'imibereho myiza y'abaturange biturutse mu Nzego za Leta, Imiryango itagamiye kuri Leta, Imishinga y'Amajyembere n'ibindi bijyanye na politike y'ubwiteganyirize (CSR policy)
Ishami ryo kubarizamo	Ishami rishinzwe Amakuru no Kumenyekanisha Ibikorwa
Serivisi itangwa ryari?	Guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri ukageza saa kumi z'igicamunsi
Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?	Iminsi itatu
Ni ikihe kiguzi gisabwa kugirango ubone serivisi?	Iyi serivisi itangirwa ubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	Ibaruwa isaba yandikiwe guveriner wa bnr
Binyura muyihe nzira ngo uyihabwe?	Gutanga ibaruwa isaba mu buyobozi bw'Imirimo rusange
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya	Ntazo

serivisi cyangwa gushaka ibindi byangombwa)	
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?	Iyo utishimiye serivisi uhawe wegera ishami rishinzwe Amakuru no Kumenyekanisha Ibikorwa, iyo ikibazo kidakemutse ureba umuyobozi ushinzwe ishami ry'imari n'imirimo rusange; ikibazo kidakemutse ukareba ubuyobozi bwa banki
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?	Wasura urubuga rwa banki kuri: www.bnr.rw ukeneye amakuru. Ukeneye amakuru aruseho wahamagara agashami gashinzwe amakuru kuri: 252 5748 82 mu masaha y'akazi, cyangwa ukandika ubutumwa kuri: info@bnr.rw
Impapuro zuzuzwa	Ntazo
Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi	Politike ya bnr yerekeye ibikorwa birebana no guteza imbere imibereho myiza n'andi mabwiriza (procedures) yubahirizwa muri bnr

Byemejwe : **Amb. GATETE Claver**

Guvereneri wa Banki Nkuru y'u Rwanda