AB Rwanda

Inyandiko Ngenderwaho ya serivisi zigenewe abakiriya n'abagana AB Rwanda (Customer service charter)

Igihe byakorewe	October-2024
Utanga serivisi	AB Rwanda Plc
Ururimi	Kinyarwanda
Byemejwe na	Ubuyobozi Bukuru Bwa AB Rwanda Plc

Ibikubiye muri ino Nyandiko yagenewe serivisi z'abakiyira

1. Intangiriro ... 3
2. Isezerano kubakiriya n'abagana AB Rwanda. ... 3
3. Uburenganzira bw'abakiriya n'abagana AB Rwanda ... 3
4. Inshingano z'abakiriya n'abagana AB Rwanda ... 4
5. Serivisi za AB Rwanda n'igihe bitwara ngo ziboneke. ... 4
6. Amasaha y'akazi na serivisi wabonera mumashami ya AB Rwanda (Branches) ... 6
7. Amasaha y'akazi na serivisi wabonera mubiro by'inguzanyo bya AB Rwanda (Credit outlets) ... 7
8. Amasaha na Serivisi za AB Rwanda mwabonera munzira z'ikoranabuhanga ... 9
9. Inzira abakiriya banyuzamo basaba serivisi cyangwa ibitekerezo n'uburyo bikorwa ... 9
10. Ingamba zo kurwanya Ruswa, iyezandonke n'imyitwarire itari myiza ... 10
10.1 Ibitemere ku mu kiriya wa AB Rwanda: ... 10
10.2 Ingaruka zo gukora ibitemewe ... 11
10.3 Uko watanga amakuru usabwe cyangwa ubobye Utanga cyangwa uwaka ruswa ... 11
11. Kuvugurura inyandiko y'imitangire ya serivisi z'abakiriya muri AB Rwanda ... 11
12. Icyitonderwa ... 12

1. Intangiriro

Bakiliya Bacu namwe mutugana,muri AB Rwanda, Intego yacu ni ugutanga serivisi nziza kandi mwishimira .Niyo mpamvu twiyemeje gufata ingamba zose zishoboka zo kubaha serivisi zibanyura , zihuse kandi zizewe binyuze muri iyi nyandiko ngenderwaho ishyiraho ibyo mwatwitegaho igihe mutugannye, uburenganzira n'inshingano dusangiye murwego kuko aribyo bizadufasha gukorera mumucyo, kubazwa ibitagenze neza mumitangire ya serivisi zacu ndetse hakabaho n'uburyo bwo kuganira , gutanga no kwakira amakuru , ibitekerezo by'abakiriya kuko ari ingenzi mugukomeza kunoza serivisi.

Iyi nyandiko nanone idufasha gusobanura neza ibyo twiyemeje, serivisi dutanga, uburenganzira n'inshingano bya buri ruhande, aho umukiriya yabonera serivisi, n'igihe bitwara, uko yatanga amakuri igihe atanyuzwe ndetse n'ingamba zo kurwanya Ruswa n'iyezandonke. Ibi byose bizadufasha kuzamura ikizere mutugirira ndetse no kubaka umubano urambye hagati ya AB Rwanda n'abakiriya.

Tukaba tubahamagarira kugumya kudusangiza ibitekerezo byanyu kuko bizatuma dushobora kunoza serivisi zacu ngo zigere kurwego mwifuza kubera ko Ibyishimo byanyu igihe mwabonye serivisi nziza ari ingenzi kuri twe. Ni muri urwo rwego iyi nyandiko igaragaza umuhate wacu mu mukugira ngo tukugezeho serivisi nziza mugihe gitoya gishoboka.

2. Isezerano kubakiriya n'abagana AB Rwanda.

i. Twiyemeje guha abakiriya bacu n'abatugana amakuru nyayo, yizewe kandi kugihe kugira ngo bibafashe gufata ibyemezo igihe bashaka gukoresha serivisi z'imari za AB Rwanda.
ii. Kumenyesha abakiriya bacu impinduka zose zibaye mumabwiriza cyangwa muburyo babonagamo serivisi za AB Rwanda binyuze muburyo bw'itumanaho bwumvikanweho bwo guhererekanya amakuru mugihe cyo gusaba servisi dutanga.
iii. Tuzakomeza guharanira kurinda umutekano n'ibanga by'amakuru y'abakiriya no gukomeza kubaha serivisi z'imari zacu muburyo bwihuse, bunoze kandi bwumvikanweho ndetse bigakorwa mubwubahane.
iv. Tuzakomeza kurinda umutekano w'imitungo y'abakiriya (Ingwate) tubitse mugihe bafashe inguzanyo hirindwa ko yakwibwa, yakwangirika cyangwa igakoreshwa nabi.
v. Guharanira ko serivisi za AB Rwanda zitanwa kimwe aho wanyura hose uzishaka (urugero: wanyura mumashami yacu aho duherereye hose mugihugu, wanyura ku miyoboro y'ikoranabuhanga, n'ahandi,), intego ni serivisi nziza, zinoze kandi zihuse.
vi. Tuzakomeza kubasaba kuduha ibitekerezo byanyu binyuze munzira zagenwe zo guhanahana ibitekerezo, ndetse tubasaba kutumenyesha aho mutanyuzwe na seivisi mwahawe kuko bizakomeza kudufasha kunoza no kuvugurura izo serivisi tubaha.

3. Uburenganzira bw'abakiriya n'abagana AB Rwanda

- Guhabwa agaciro n'icyubahiro ndetse no kwerekwa ubunyamwuga n'abakozi ba AB Rwanda igihe mwatugannye mushaka ibicuruzwa na serivisi dutanga.
- Mwemerewe Kubona amakuru yizewe kandi mukayabonera kugihe.

- Mwemerewe gusobanuza igihe hari ibyo mutumva yaba ibijyanye n' Ikiguzi, cyangwa igihe serivisi izamara kugira ngo bibafashe gutafa umwanzuro ukwiye.
- Gusobanurirwa buri serivisi dutanga mu buryo bwumvikana kandi bunoze.
- Mwemerewe Kubikirwa amakuru ya Konti zanyu no gukorana natwe mu muhezo cyanwa mu ibanga igihe mubidusabye.
- Mwemerewe Kudusangiza ibitekerezo byanyu ntacyo mwishisha cyane cyane igihe mutishimiye serivisi zacu ndetse AB Rwanda ikabikurikirana kugeza igihe habayeho umurongo wumvikanweho n'impande zombi mugukemura ikibazo cyagaragaye muhabwa servisi.
- Mwemerewe Kubona serivisi zacu binyuze mumucyo ntayandi mananiza igihe cyase mwujuje ibisabwa.
- Mwemerewe Kubona amakuru ajyanye n'impinduka izo arizo zose zabaye kuri konti yawe.
- Kutakwa ruswa, iyezandonke cyangwa ikindi kiguzi icyo aricyo cyose kirenze Igiciro serivisi itangirwaho.

4. Inshingano z'abakiriya n'abagana AB Rwanda

- Gukoresha konti yawe muburyo bwemewe n'amategeko agenga banki yashyizweho Repubuliya y'u Rwanda binyuze muri banki nkuru y'igihugu (BNR) arirwo rwego rukuru rugenzura Ibigo by'imari BNR ndetse ukaba wakwaka ibisobanuro umukozi WA AB Rwanda igihe bibaye ngombwa.
- Gukurikiza ibisabwa n'amategeko agenga ibigo by'imari n'izindi nshingano nkuko bisabwa n'amategeko leta y'u Rwanda.
- Gutanga amakuru cyangwa inyandiko byuzuye, by'ukuri kandi mu gihe Gikwiye igihe AB Rwanda ibugusabye.
- Kwereka abakozi ba AB Rwanda icyubahiro n'ikinyabupfura mugihe mushaka serivisi z'imari.
- Kubahiriza inshingano zo kwishyurira igihe bitewe na serivisi mwafashe muri AB Rwanda.
- Kurinda umutekano w'amakuru ya Konti yanyu cyane cyane umubare w'ibanga igihe wahuje Konti yawe na telefoni kuko Umubare w'ibanga ni uwawe gusa ndetse no kumenyesha AB Rwanda ngo igufashe igihe Telefoni yawe yibwe cyangwa se ukeka ko umubare w'ibanga wawe hari undi wawumenye muburyo bumwe cyangwa ubundi.
- Gutanga amakuru aho byagaragaye ko wasabwe ruswa, iyezandonke cyangwa gutanga ikiguzi kiri hejuri yicyagenwe,, ibi bizadufasha kugira ngo bikurikiranwe byihuse kandi kugihe maze uwabigizemo uruhare abihanirwe igihe bimugaragayeho

5. Serivisi za AB Rwanda n'igihe bitwara ngo ziboneke.

Muri AB Rwanda, Duhora duharanira gutanga serivisi nziza, zinoze, kandi zinyuze mumucyo, ni muri urwo rwego imbonerahamwe yo hasi igaragaza urutonde rwa serivisi dutanga n'igihe gisabwa ngo muzibone ariko tukaba tubasaba ubufatanye n'ibitekerezo kugira ngo turusheho gukomeza kubinoza neza ndetse no kubaha serivisi nziza kandi mwakwishimira.

Serivisi zitangwa na AB Rwanda	Igihe bitwara ngo uzihabwe
1) Kubitsa cyangwa kubikuza ukoresheje Sheki (Igihe wasuye ishami rya AB Rwanda)	▪ Iminota 10

2) Kuvana amafaranga kuri KONTI ajya kuri MoMo ukoresheje telefoni **(*182*4#)**	▪ Iminota 3
3) Kuvana amafaranga kuri MoMo ajya kuri KONTI ukoresheje telefoni **(*182*4#)**.	▪ Iminota 3
4) Kuvana amafaranga kuri KONTI ajya kuzindi bank/Ibigo by'imari/ MoMo/Airtel money ukoresheje eKash **(*540#).**	▪ umunota 1
5) Gufungura KONTI (iyo ariyo yose)	▪ Iminota 10 (Igihe ibikenerwa byose byatanzwe)
6) Gusaba gufungura KONTI yari imaze igihe idakoreshwa	▪ Iminota 5
7) Gufungisha KONTI	▪ Iminota 5
8) Gusaba agatabo ka sheki (Kigali)	▪ Iminsi 2 y'akazi
9) Gusaba agatabo ka sheki (Musanze branch)	▪ Iminsi 5 y'akazi
10) Gusaba agatabo ka sheki muburyo bwihuse (express cheques)	▪ Amasaha 4
11) Gusaba kubona ubutumwa bugufi igihe hari igikorwa cyakozwe kuri KONTI (SMSs)	▪ Iminota 5
12) Gusaba kohereza amafaranga kuyindi KONTI iri muri AB Rwanda	▪ Iminota 5
13) Gusaba kohereza amafaranga kuzindi Banki zo mu Rwanda	▪ Amasaha 5
14) Igihe inguzanyo imara ngo uyibone	▪ Iminsi 5 y'akazi (Igihe ibikenerwa byose byatanzwe).
15) Inguzanyo yihuse nyuma yo kwishyura iyo wari ufite(repeat Micro)	▪ Amasaha 3 (Igihe ibikenerwa byose byatanzwe).
16) Igihe Inguzanyo y'ubuhinzi imara ngo uyibone	▪ Iminsi 3 y'akazi (Igihe ibikenerwa byose byatanzwe).
17) Igikorwa cyo gutanga inguzanyo	▪ Isaha 1
18) Urupapuro rugaragaza ko ufite cyangwa udafite umwenda.	▪ Umunsi 1
19) Gusaba urupapuro rugaragaza uko KONTI yakoreshejwe	▪ Iminota 5
20) Gusubiza umukiriya wandiliye AB Rwanda (client letters)	▪ Iminsi 5 y'akazi ▪ Igihe bisaba ubucukumbuzi, ntibirenza iminsi 15
21) Gusubiza ibibazo byabajijwe hifashishijwe telefoni	▪ Igisubizo gitangwa akokanya . ▪ Igisubizo gishobora gutangwa muminsi igera kuri 5 y'akazi mugihe bisaba: isuzuma

	ryimbitse,uruhare rw'ubuyobozi bukuru bw'ikigo, cyangwa bisaba guhuza amakuri aturuka kubantu benshi. Ariko iyo bigenze gutso umukiriya akomeza kumenyeshwa na AB Rwanda aho bigeze cyangwa se nawe akaba ahobora kubaza aho bigeze.
22) Gusubiza ibibazo byabajijwe hifashishijwe emeli(Emails)	• Igisubizo gitangwa mumunsi umwe (1) w'akazi iyo habajijwe ibibazo rusange cyangwa ibishobora kubonerwa igisubizo akokanya. . • Igisubizo gishobora gutangwa muminsi igera kuri 5 y'akazi mugihe bisaba: isuzuma ryimbitse, uruhare rw'ubuyobozi bukuru bw'ikigo, cyangwa bisaba guhuza amakuri aturuka kubantu benshi. Ariko iyo bigenze gutso umukiriya akomeza kumenyeshwa na AB Rwanda aho bigeze cyangwa se nawe akaba ahobora kubaza aho bigeze
23) Gusubiza ibibazo by'abakiliya baje muri banki guhura n'abakozi ba AB Rwanda	• Igisubizo gitangwa akokanya. • Igisubizo gishobora gutangwa muminsi igera kuri 5 y'akazi mugihe bisaba: isuzuma ryimbitse,uruhare rw'ubuyobozi bukuru bw'ikigo, cyangwa bisaba guhuza amakuri aturuka kubantu benshi. Ariko iyo bigenze gutso umukiriya akomeza kumenyeshwa na AB Rwanda aho bigeze cyangwa se nawe akaba ahobora kubaza aho bigeze
24) Kuvana umukiriya muri CRB	▪ Iminsi 3 y'akazi

6. Amasaha y'akazi na serivisi wabonera mumashami ya AB Rwanda (Branches)

Amashami ya AB Rwanda (Branches)	Amasaha y'akazi	Serivisi wahabonera
Nyarugenge	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **9AM to 1PM** • Iminsi y'umuganda:**1PM to 5PM** • Kucyumweru n'iminsi y'ikiruhuko **:Harafunze**	• Kubitsa no Kubikuza • Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki

Kimironko	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **9AM to 1PM** • Iminsi y'umuganda:**1PM to 5PM** • Kucyumweru n'iminsi y'ikiruhuko :**Harafunze**	• Kubitsa no Kubikuza • Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Gisozi	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **9AM to 1PM** • Iminsi y'umuganda:**1PM to 5PM** • Kucyumweru n'iminsi y'ikiruhuko :**Harafunze**	• Kubitsa no Kubikuza • Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Nyabugogo	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **9AM to 1PM** • Iminsi y'umuganda:**1PM to 5PM** • Kucyumweru n'iminsi y'ikiruhuko :**Harafunze**	• Kubitsa no Kubikuza • Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Musanze	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **9AM to 1PM** • Iminsi y'umuganda:**1PM to 5PM** • Kucyumweru n'iminsi y'ikiruhuko :**Harafunze**	• Kubitsa no Kubikuza • Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki

7. Amasaha y'akazi na serivisi wabonera mubiro by'inguzanyo bya AB Rwanda (Credit outlets)

Ibiro by'inguzanyo	Amasaha y'akazi	Serivisi wahabonera
Rwamagana	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Kabarondo	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Nyagarate	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki

	• Ibiruhuko: **Harafunze**	
Kirehe	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Gicumbi	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Rubavu	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Rusizi	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Muhanga	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Nyanza	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Huye	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Nyamagabe	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
karongi	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki

	• Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Ibibazo n'amakuru kuri serivisi za Banki
Nyamata	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki
Rwamagana	• Kuwa mbere- Kuwa gatanu:**9AM to 5PM** • Kuwa gatandatu: **Harafunze** • Iminsi y'Umuganda: **Harafunze** • Kucyumweru :**Harafunze** • Ibiruhuko: **Harafunze**	• Servisi zo gusaba Inguzanyo • Gusaba serivisi zindi zitangwa na banki • Ibibazo n'amakuru kuri serivisi za Banki

8. Amasaha na Serivisi za AB Rwanda mwabonera munzira z'ikoranabuhanga

Serivisi z'ikoranabuhanga	Igihe zibonekera	Serivisi wabona n'uburyo mwazibona
Push and pull	24/7(Kuwa mbere – Kucyumweru)	• Kuvana amafaranga kuri mobile money ajya kuri konti yawe ya AB Rwanda • Kuvana amafaranga kuri Konti yawe ya AB Rwanda ajya kuri mobile money. • **Uko bikorwa: *182*4# (ukurikize amabwiriza)**
Mobile banking/eKash	24/7(Kuwa mbere – Kucyumweru)	• eKash Transaction: Kuvana amafaranga kuri Konti yawe ajya kubindi bigo by'imari mu Rwanda / Mobile money/Airtel money ukoresheje telefoni yawe (*540#) • Kureba amafaranga ari kuri Konti yawe ndetse n'ibyakoreweho • **Uko bikorwa : *540#(Umubare w'ibanga ubundi ukurikize amabwiriza**

9. Inzira abakiriya banyuzamo basaba serivisi cyangwa ibitekerezo n'uburyo bikorwa

Inzira bacamo	Uburyo bikorwa	Ibisabwa gukorwa
Head office- Kigali(Ikicaro gikuru)	AB Rwanda Plc P.O. Box 671, 15 KN 78 St, Kigali Rwanda Email: info@abr.rw Phone number: 0788198300 or 5400	• Ibibazo n'amakuru kuri serivisi za Banki • Inyandiko • Gutanga amakuru kuri serivisi wahawe zitagenze neza.
Ruswa/iyezandonke/Ubujura	0795035287 (Call/SMS/WhatsApp) Emaili:nofraud@abr.rw	• Gutanga amakuru igihe wabonye ahakorerwa ubujura.

		• Gutanga amakuru igihe wabonye ibimenyetso biganisha kuri Ruswa, iyezandonke.
Facebook	https://www.facebook.com/abbankrwanda	• Gutanga ibitekerezo • Kureba serivisi cyangwa ibicuruzwa bya AB Rwanda
Chatbot: INTUMWA Chatbot	Chatbot: INTUMWA Chatbot via our website:www.abr.rw	• Kuregera banki nkuru y'igihugu • Gutanga igitekerezo cyawe • Gutanga ikirego cyangwa kubaza ubusobanuro kuri servisi itaragenze neza
Branch (ishami rya AB Rwanda)	AB Rwanda staff	• Ibibazo n'amakuru kuri serivisi za Banki
Credit outlets (Ibiro by'inguzanyo)	AB Rwanda staff	• Ibibazo n'amakuru kuri serivisi za Banki
Agasanduku k'ibitekerezo)		• Gutanga amakuru ukoresheje udusanduku tw'ibitekerezo
Website (Umuyoboro uca ku ikoranabuhanga)	https://abr.rw/	• Serivisi z'imari zitangwa na AB Rwanda . • Amakuru ajyanye na AB Rwanda ndetse n'ibindi bigezweho.
Inzira z'ikoranabuhanga	• *182*4# • *540#	• Kubitsa no kubikuza na MoMo • Kohereza amafaranga na eKash

10. Ingamba zo kurwanya Ruswa, iyezandonke n'imyitwarire itari myiza

AB Rwanda yiyemeje kurwanya ruswa, iyezandonke muburyo bwose bushoboka, ni muri urwo rwego hafashwe ingamba nyinshi zo kuyirwanya harimo amahugurwa ahoraho kubakozi, kumenyesha anakiriya ibyemewe n'ibitemewe ndetse hagashyirwaho imirongo yihariye ikoreshwa mugutanga amakuru n' umukiriya cyangwa uwo ariwe wese utugannye akakwa Ruswa, iyezandonki kugira ngo ahabwe serivisi ndetse n'igihe ubonye ibimenyetso biganisha kuriyo. Ni muri urwo rwego twiyemeje kumenyesha abakiriya bacu ibyo batemerewe gukora n'ingaruka za ruswa:

10.1 Ibitemere ku mukiriya wa AB Rwanda:

- Ntiwemerewe guha umukozi wacu amafaranga arenze ikiguzi cya serivisi cyagenwe na AB Rwanda, impano cyangwa ishimwe kubera serivisi wahawe kuko ari inshingano zacu kubaha serivisi nziza kandi zinone (Turwanye Ruswa iyezandonke, n'ibindi bijyanye nabyo)

- Ntago wemerewe guha umukozi wacu amafaranga ngo akwishyurire inguzanyo kubera ko kwishyura inguzanyo bikorwa n'umukiriya akoresheje Konti ye muri AB Rwanda cyangwa agakoresha serivisi z'ikoranabuhanga zashyiriweho abakiriya yohereza amafaranga kuri konti.
- Ntiwemerewe guhimba inyandiko, imibare y'ubucuruzi, n'ibindi bijyanye nabyo kugira ngo ubone inguzanyo cyangwa izindi serivisi muri AB Rwanda.
- Ntiwemerewe guhimba inyandiko, imibare y'ubucuruzi, n'ibindi bijyanye nabyo igihe ufungura Konti muri AB Rwanda.
- Ntiwemerewe gusangiza cyangwa kugabana inguzanyo yawe n'umukozi wa AB Rwanda.
- Ntiwemerewe gukorana cyangwa kwihuza n'abakozi ba AB Rwanda mu Rwego rwo kubona/gushaka amakuru y'Ibanga.

10.2 Ingaruka zo gukora ibitemewe

- Inguzanyo yawe izahagarikwa maze wowe n'Ikigo cyawe mushyirwe kurutonde rw'abo AB Rwanda itemerewe guha inguzanyo.
- Gushyikirizwa inzego z'ubugenzacyaha zibishinzwe ukurikiranweho ibyaha (Ruswa, iyezandonke cg guhimba inyandiko bitewe n'igikorwa wakoze)
- Hashobora kubaho inkurikizi igihe hari igihombo ibyo bikorwa byateye AB Rwanda
- Kutagera ku ntego y'umunshinga wawe, kuko amafaranga wari gukoresha uyaha undi utabyemerewe

10.3 Uko watanga amakuru usabwe cyangwa ubobye Utanga cyangwa uwaka ruswa

Gutanga amakuru ajyanye na Ruswa wakoresha bumwe muburyo bukurikira bwakorohera:

- Hamagara , ohereza ubutumwa bugufi cg WhatsApp kuri ino nimero (Call/SMS/WhatsApp): 0795035287
- Koresha emeli (emeli): nofraud@abr.rw
- Agasanduku k'ibitekerezo kaba muri buri shami rya AB Rwanda
- Wakwegera umuyobozi w'ishami watsemo serivisi
- Wagera kubiro bikuru bya Banki
- Wanyarukira kuri Webusite ya Banki www.abr.rw

11. Kuvugurura inyandiko y'imitangire ya serivisi z'abakiriya muri AB Rwanda

Impamvu yo kuvugurura inyandiko y'imitangire ya serivisi ni ugushaka kugumya kuyijyanisha n'igihe hitabwa kubitekerezo bitangwa n'abakiriya, hakosorwa inzitizi zaba zaragaragaye mumitangire ya serivisi murwego rwo kugumya gushimisha no kubaka umubano uhamye n'abaikiriya ndetse n'abatugana, ni muri urwo rwego twiyemeje kuzajya duhora tureba urwego rw'imitangire ya serivisi tukabigereranya n'ibiri muri iyi nyandiko ndetse buri mwaka hakaba habaho amavugurura hanagendewe kubitekerezo mwatanze.

12. Icyitonderwa

- Ino nyandiko ngenderwaho ya serivisi zigenewe abakiriya n'abagana AB Rwanda itanga ishusho ya serivisi dutanga n'ikigereranyo cy'igihe twifuza ko ushobora kuziboneraho. Ariko nanone serivisi zishobora gukomwa munkokora n'amakuru yatanzwe n'umukiriya n'uburyo yemera kuyatanga, impamvu zindi zatungurana zabaho zidaturutse kuri AB Rwanda cyangwa se gukorera mubihe bidasanzwe bivuye kuburyo bumwe cyangwa se ubundi.
- Nubwo duharanira kubaha serivisi nziza mugihe cyagenwe , AB Rwanda ifite uburenganzira bwo guhindura cyangwa kuvugurura iyi nyandiko igihe icyo aricyo cyose
- Iyi nyandiko ngenderwaho ntago igomba gufatwa nk'amasezerano (contract contractual obligation) kubera ko itangwa rya serivisi rishobora guhinduka bitewe n'imiterere yihariye ya buri muntu waka serivisi, bityo turasaba abakiriya kwegera abakozi bacu mu rwego rwo kubona ubufasha bakanahabwa serivisi zihariye bigendewe kumakuru batanze.
- AB Rwanda yiyemeje gukomeza kunoza serivisi ariko, ntabwo dushobora kwirengera ibyangijwe cyangwa ibyangiritse bitewe no gukoresha ino nyandiko n'amakuru akubiyemo tutamenyeshejwe ngo tuguhe umurongo ujyanye na serivisi wifuza niyo mpamvu dushishikariza abakiriya bacu n'abandi batugana gukoresha ino nyandiko kugira ngo bagire ishusho ya serivisi dutanga n'ikigereranyo cy'igihe ishobora kumara ariko tukanabagira inama yo kwegera abakozi cyangwa ubuyobozi bwa AB Rwanda kugira ngo muhabwe serivisi ijyanye n'ibyifuzo byanyu bigendeye kumakuru mwatanze.
- Igihe cyose wasomye ino nyandiko ngenderwaho ya serivisi ya AB Rwanda bivuze ko wemeranya n'ikitonderwa cyavuzwe muri iki gika. Urakoze guhitamo AB Rwanda.