








## CLIENTS' PROTECTION CARDS (IKARITA IRENGERA UMUGUZI)

### IBITEMEWE / (DON'T)

-  Ntiwemerewe guha umukozi wacu amafaranga atajyanye na serivisi dutanga (nta ruswa iyezandonke, impano, n'ibindi).  
**Do not provide cash or cash equivalents (bribe, transport fee, gifts, etc) to our employees for purposes not outlined in our services.**
-  Ntago wemerewe guha umukozi wacu amafaranga ngo akwishyurire inguzanyo, kwishyura inguzanyo bikorwa n'umukiriya akoresheje Konti ye muri AB Rwanda cyangwa agakoresha mobile money anyuze kuri telefoni ye akohereza amafaranga kuri konti.  
**Do not give money to our staff to pay your loans on your behalf. Make your loan payments directly to your account via branch channels or your phone.**
-  Ntiwemerewe guhimba inyandiko, imibare y'ubucuruzi, n'ibindi bijyanye nabyo kugira ngo ubone inguzanyo cyangwa izindi serivisi muri AB Rwanda.  
**Do not submit false applications to obtain loans or advantages you are not qualified for, including creating fake documents or providing inaccurate information about income, assets, or other financial details.**
-  Ntiwemerewe gusangiza cyangwa kugabana inguzanyo yawe n'umukozi wacu cyangwa Umwishingizi wawe.  
**Do not share your loan with our staff or your guarantors.**

### INGARUKA NURAMUKA UKOZE KIMWE MUBYAVUZWE HARUGURU (IMPACTS)

-  Inguzanyo yawe izahagarikwa.  
**We will discontinue processing your loans and sponsoring your business.**
-  Wowe n'ikigo cyawe muzajya kurutonde rw'abo tutemerewe guha inguzanyo.  
**Your company will be blacklisted and it will no longer be financed by AB Rwanda.**
-  Uzahita ushyikirizwa inzego zibishinzwe ukurikiranweho ibyaha (Ruswa, iyezandonke cg guhimba inyandiko bitewe n'igikorwa wakoze)  
**You will be reported to the appropriate law enforcement authorities for criminal proceedings**

### UKO WAGARAGAZA RUSWA WABONYE (FRAUD/CORRUPTION REPORTING)

Hamagara , ohereza ubutumwa bugufi cg WhatsApp kuri ino nimero (Call/SMS/WhatsApp): 0795035287

Ohereza Imeli kuri (Send an email [nafraud@abr.rw](mailto:nafraud@abr.rw))

Koresha urupapuro rwabugenewe ruboneka kuri website yacu (To report fraud anonymously, use the suggestion boxes in our branches or visit the ABR website).