

# AMASEZERANO YA RANGURA UYU MUNSI WISHYURE NYUMA (BNPL)

## **Abagiranye amasezerano**

Sokowatch Limited ibarizwa mu cyanya cya Masoro Free trade zone, Kigali Rwanda ("**Wasoko**") n'uwitwa "Amazina ufite irangamuntu nimeru "**nimeru y'irangamuntu**" witwa umukiriya muri aya masezerano.

## **Isuzuma**

Hagendewe ku kuba Wasoko ihaye umukiriya ibicuruzwa ku nguzanyo (BNPL), umukiriya yemeye kwishyura amafaranga yamenyeshajwe hiyongereyeho amafaranga y'ikiguzi cy'inguzanyo n'andi asabwa yamenyeshwa na Wasoko mbere cyangwa ku itariki yo kwishyura.

## **Amafaranga yishyurwa n'ikiguzi cyiyongeraho**

Mbere yo kwemeza komande, Wasoko izamenyeshya umukiriya amafaranga y'ibicuruzwa byafashwe ku nguzanyo agomba kuzishyura. Wasoko izamenyeshya kandi umukiriya igihe amafaranga yose asabwa agomba kuba yishyuye. Igihe umukiriya afite ikibazo ku mafaranga cyangwa igiciro ku nguzanyo, asaba ubusobanuro umukozi wa Wasoko bakorana mbere yo gukoresha komande. Kwemeza komande no kwakira ibicuruzwa utanga code (OTP) yakiriwe mu butumwa bugufi byose byerekana icyemezo cy'uko umukiriya yemeye amafaranga acibwa na Wasoko harimo n'ikindi kiguzi n'andi mafaranga yacibwa mu gihe ari ngombwa.

## **Ubwishyu**

Kwishyura bikorwa hifashishijwe uburyo umukiriya amenyeshwa mu butumwa bugufi. Wasoko ntizirengera igihombo gishobora kubaho igihe umukiriya yishyuye umukozi wa Wasoko amafaranga mu ntoki, kuko bitemewe.

## **Ingingo**

Ibicuruzwa byahawe umukiriya ku nguzanyo byaba byuzuye cyangwa ari igice, ntaho birekera kuba ibya Wasoko ngo bibe iby'umukiriya kugeza igihe umukiriya yishyuye Wasoko amafaranga yose.

## **Mu gihe umukiriya atishyuye**

Igihe umukiriya atishyuye amafaranga ku gihe cyagenwe, Wasoko ishobora guca umukiriya amande ndetse hakaba n'ibindi bikorwa birimo kwamburwa ibicuruzwa biri mu iduka rye kugira ngo hishyurwe ideni n'ibijanyanye naryo. Wasoko ishobora gushyiraho cyangwa kugeza kubayihagarariye amakuru y'umukiriya ajanyanye n'ideni kugira ngo ideni ryishyuzwe. Wasoko kandi ishobora gukoresha uburenganzira bwayo bwo kwitabaza inkiko / amategeko ibyo bishobora gutuma umukiriya yishyura amande n'andi mafaranga y'inyongera yakoresheya muri ibyo byose.

## **Kwegurira Ubushake**

Mu gihe hari amafaranga umukiriya atabashije kwishyura, umukiriya yemeye bidasubirwaho ko Wasoko ifatira kandi igatwara ibicuruzwa byose umukiriya afite harimo n'ibyo atahawe na Wasoko ariko binganya agaciro mu rwego rwo kwishyura ikirarane.

## **Kwisubiza**

Wasoko ifite uburenganzira bwo kwinjira mu nyubako y'umukiriya ikisubiza ibicuruzwa mu rwego rwo kwishyura amafaranga yose umukiriya ayifitiye.

Nyuma yo kubyisubiza, Wasoko ifite uburenganzira bwo kubigurisha kugirango hishyurwe amafaranga yose umukiriya ayifitiye

## **Gusesa amasezerano**

Wasoko ishobora gusesa aya masezerano idateguje umukiriya. Iyo aya masezerano arangiye, umukiriya agomba kwishyura amafaranga yose afitiye Wasoko. Umukiriya ashobora gusesa aya masezerano yishyura byuzuye amafaranga yose y'ibicuruzwa yahawe ku nguzanyo cyangwa se agasubiza ibicuruzwa mu buryo bujanyanye na gahunda ya Wasoko yo kwisubiza ibicuruzwa

## **Ibisabwa ngo ubone inguzanyo**

Wasoko ifite uburenganzira igihe icyo aricyo cyose, itabanje kubisabira uburenganzira cyangwa guteguzwa umukiriya, bwo guhagarika cyangwa guhindura uburyo umukiriya abona inguzanyo n'amafaranga adashobora kurenza.

## **Guhagarika serivise**

Wasoko ifite uburenganzira bwo guhagarikira umukiriya serivise yahabwaga bitewe no gukererwa kwishyura, itabanje kubaza cyangwa kumenyeshya umukiriya.

## **Garanti**

Umukiriya yemerera kandi yizeza Wasoko ko mu gihe cy'ishyirwa mu bikorwa ry'aya masezerano:

- Ntabwo bashishikarijwe kugirana amasezerano kandi ko badashingiye kumvugo iyo ari yo yose ifatika cyangwa igitekerezo cyangwa guhagararirwa, ubwishingizi, cyangwa garanti usibye ko bikubiye mu buryo bweruye cyangwa byifuzwa mu masezerano kandi bidasubirwaho bikuraho uburenganzira ubwo ari bwo bwose Umukiriya ashobora gusaba indishyi kubwo guhagararirwa kose (birimo cyangwa bitarimo mu masezerano) kubera kutubahiriza garanti iyo ari yo yose itari mu masezerano keretse iyo ayo makuru cyangwa garanti yakozwe nabi cyangwa yatanze mu buriganya, cyangwa gusesa amasezerano;
- Inshingano zabo ziri mu masezerano zemewe n'amategeko,

### **Toll-free numbers**

Kenya: 0800720188

Uganda: 0800388788

### **Non toll-free numbers**

Tanzania: +255764109000

Rwanda: +250783235737

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# AMASEZERANO YA RANGURA UYU MUNSI WISHYURE NYUMA (BNPL)

zifite ishingiro, kandi ntizikuka, zigomba kubahirizwa hakurikijwe ingingo zayo;

- Bafite ububasha bwo kwinjira, no gukora, no kubahiriza inshingano zabo ziri mu masezerano;

Ibikorwa byose, ibisabwa n'ibikenewe gufatwa, kuzuzwa no gukorwa (harimo no kwakira icyemezo n'uburenganzira) kugirango yinjire anubahirize aya masezerano, byafashwe, byujijwe kandi byakozwe.

- Kwinjira no gushyira mu bikorwa aya masezerano ntago byica andi mategeko yabagengaga; kandi
- Ko amakuru ayo ariyo yose yahaye Wasoko ari kandi azahora ari yuzuye kandi ari ukuri bijyanye n'ibyo azi kandi yemera. Mu gihe hagize impinduka ziba mubyo yavuze, agomba kubimenyesha Wasoko ako kanya binyuze mu nyandiko.

## **Gukusanya amakuru**

Wasoko izasaba umukiriya amakuru ye bwite mu buryo bwa Wasoko bwo kumenya umukiriya (KYC) no kugenzura. Aya makuru asabwa harimo ibyangombwa bye bwite n'ibiranga ubucuruzi. Umukiriya yemereye Wasoko gukusanya no gutunganya amakuru ye bwite no kuyasangiza hanze ya Rwanda kugirango bifashe mu imikorere y'aya masezerano. Umukiriya agomba kumenya neza ko amakuru ye yatanze n'amabwiriza yahaye Wasoko ari ukuri kandi ajyanye n'igihe. Umukiriya afite inshingano yo kumenyesha Wasoko bidatinze gukosora amakuru arimo amakosa cyangwa amakuru ajyanye n'indi ngingo itari muri aya masezerano ako kanya umukiriya akibibona.

## **Kugenzura amakuru**

Wasoko ifite uburenganzira bwo kugenzura niba amakuru yatanze n'umukiriya ari ukuri ikoresheje isoko iyo ariyo yose yemewe n'amategeko itagombeye kubimenyesha umukiriya.

## **Gutanga amakuru**

Nk'umukiriya wemeye gutanga amakuru yawe bwite n'aya komande zose wafashe ku bigo bitunganya amakuru byemewe n'amategeko hagamijwe gusa kubara inguzanyo wemerewe

## **Ubutumwa bugufi no guhamagara umukiriya**

Umukiriya ashobora kwakira ubutumwa bugufi cyangwa agahamagarwa amenyeshwa inguzanyo ye, amafaranga agomba kwishyura, uburyo bwo kwishyura, itariki yo kwishyuriraho cyangwa andi makuru y'ingenzi muri Wasoko.

## **Kwirinda ibihombo**

Wasoko ntago, igihe hatabayeho uburangare bukabije cyangwa kwitwara nabi nkana, igomba kuryozwa ibihombo

cyangwa kwangirika kwagira ingaruka ku mukiriya cyangwa undi muntu bivuye mu burenganzira Wasoko ihabwa n'aya masezerano cyangwa kuba umukiriya atubahirije inshingano ziri muri aya masezerano. Umukiriya arinda Wasoko ikirego icyo ari cyo cyose cyo muri ubwo buryo cyaba cyizanywe n'umukiriya cyangwa undi mutu giturutse kuri ibyo.

## **Gukemura impaka**

Wasoko n'Umukiriya bazagerageza kubanza gukemura ibibazo byose, ibirego, impaka, namakimbirane akomoka cyangwa yerekeranye n'aya masezerano binyuze mubiganiriro. Mu gihe imishyikirano yananiwe, Wasoko n'Umukiriya bohereza ibibazo, ibirego, impaka, n'amakimbirane mu bubasha bw'inkiko z'amategeko ya Repubilika y'u Rwanda.

## **Itegeko rigenga aya masezerano**

Aya masezerano azagengwa kandi asobanurwe hakurikijwe amategeko y'u Rwanda

## **Uburemere**

Buri ngingo igize aya masezerano irihariye kandi ntihwanye n'izindi ngingo.

Niba hari ingingo iyo ariyo yose igaragara nk'itariki, itemewe n'amategeko cyangwa idashoboka, ibyo ntago bishobora kugira ingaruka ku zindi ngingo zo muri aya masezerano.

## **Iyubahirizwa n'itariki y'amasezerano**

Aya masezerano azatangira kubahirizwa guhera itariki igaragajwe hasi aha kandi azakomeza kubahirizwa kuri buri nguzanyo ifashwe n'umukiriya ufite umwirondoro ukurikira:

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