

## **AMATEGEKO N'AMABWIRIZA**

### **INCAMAKE**

- I. Ushobora kugura amashyiga n'icupa bya KOKO (“Ibikoresho bya KOKO”) wishyuye igiciro cyose icya rimwe cyangwa se mu byiciro kugera urangije binyuze muri gahunda yacu yitwa “Lay-By” mu Cyongereza (reba ingingo ya 1.1)
- II. Ushobora guhitamo umubare w'amafaranga n'igihe cyo kuyishyura (reba ingingo 2.1 ivuga ku buryo bw'inyishyu bwa “Lay-By”)
- III. Uzegukana ibikoresho bya KOKO nyuma yo kwishyura igiciro cyose (reba ingingo ya 1.1)
- IV. Ushobora guhagarika kwishyura igihe cyose ubishatse mbere yo gufata amashyiga n'icupa bya KOKO (reba ingingo ya 4.1 ijyanye no gusesa amasezerano)
- V. Mu gihe uhisemo gusesa amasezerano, uzasubizwa amafaranga yose wari ugejeje kuri Konti yawe ya KOKO, hakuwemo amafaranga akatwa uwahisemo guhagarika amasezerano angana n'Amafaranga n'igiciro kigezweho, asigaye agashyirwa kuri nimero ya mobilemoney ikwanditseho (reba ingingo ya 4.2 ijyanye no gusesa amasezerano)
- VI. Mu gihe utwaye ibikoresho byawe bya KOKO, ntushobora kubigarura cyangwa gusubizwa amafaranga wabiguzwe (reba ingingo ya 4.2 ijyanye no gusesa amasezerano)
- VII. Kuri buri bikoresho bya KOKO biguzwe n'umukiriya woherejwe nawe akifashisha kode wamuhaye, uzaba wemerewe guhabwa amafaranga ya komisiyo yishyurwa igihe uwo mukiriya mushya yarangije kwi shyura igiciro cyose (reba ingingo 6.1 ijyanye na komisiyo)
- VIII. Ushobora kujyana icupa rya KOKO ryashizemo amavuta ya KOKO ugahabwa icupa rya KOKO ryuzuye binyuze ku bahagarariye KOKO cyangwa ahandi aho ari ho hose KOKO ishobora kwemeza. (reba ingingo ya E)
- IX. Mu gushyira no gukoresha porogaramu ya KOKO muri telefoni yawe, uzaba wemeye iyakirwa n'ikoreshwa ry'amakuru yawe bwite, kandi uzaba wemeye ko uzatumenyeshya igihe

hashobora kubaho impinduka mu makuru yawe. (reba Amabwiriza yacu ajoyanye no gucunga amakuru bwite)

X. Garanti itangwa ku bikoresho bya KOKO ikorwa gusa ku bikoresho uguze bwa mbere kandi ntihererekanwa (reba Amategeko n'Amabwiriza yose)

XI. KOKO yijeje ko ibikoresho byayo ntanenge bifite zikomoka kuribyo cyangwa ku bikoresho bikoze (reba Amategeko n'Amabwiriza yose)

## **AMATEGEKO N'AMABWIRIZA**

Aya Mategeko n'Amabwiriza agengwa n'amategeko arengera abaguzi ndetse n'Amategeko ya Repubulika y' uRwanda.

Aya Mategeko n'Amabwiriza agenga abantu bose biyemeza kugura no gukoresha ibicuruzwa na serivisi zacu binyuze ku mbuga zikurikira. Uru rutonde ntirurondora imbuga zose.

I. Imbuga za murandasi

II. Porogaramu ya myKOKO

III. Gahunda ya “Business to Business”

IV. KOKO Point

- Mu gihe ukoresheje ibicuruzwa na serivisi zacu, uba wemeye aya mategeko. Bityo ukwiriye kuyasoma witonze.
- KOKO ifite uburenganzira bwo kugira ibyo yongera cyangwa ihindura kuri aya Mategeko n'Amabwiriza.
- Imitwe iri muri iyi nyandiko y'Amategeko n'Amabwiriza ni iyo kwifashisha gusa kandi ntihindura igisobanuro cy'aya Mategeko n'Amabwiriza.
- Imvugo zifite ibisobanuro zitangizwa inyuguti nkuru, kandi imvugo zifashishwa muri aya Mategeko n'Amabwiriza zifite ibisobanuro bikurikira:

## **IBISOBANURO BY'AMAGAMBO**

“**Porogaramu**” cyangwa “**Apps**” bisobanura porogaramu za mudasobwa zitanga ibicuruzwa na serivisi za KOKO zifashishwa mu gikoresho cy’ikoranabuhanga cy’umukiriya cyangwa se icya sosiyete ya KOKO.

“**Urubuga rwa porogaramu**” bisobanura urubuga rwa mudasobwa porogaramu ya KOKO itanga ibicuruzwa na serivisi za KOKO ibarizwaho kandi rukaba rushobora kugerwaho hifashishijwe mudasobwa cyangwa igikoresho cy’ikoranabuhanga kigendanwa.

“**Ubutegetsi**” bisobanura urwego rw’ubucamanza, ubuyobozi bwite bwa leta cyangwa ngenzuramikorere, urwego rw’imisoro, urukiko, banki nkuru y’igihugu cyangwa inzego nyubahirizategeko cyangwa umukozi w’izo nzego ufite ububasha kuri KOKO.

“**Inshingano nyubahirizamikorere** cyangwa **nyubahirizategeko**” bisobanura inshingano KOKO ikwiriye kubahiriza:

I. Amategeko ndetse n’amabwiriza ngengamikorere ya KOKO ubwayo;

II. Ubusabe bwose butanzwe n’Ubutegetsi cyangwa gutanga raporo, kumenyekanisha cyangwa izindi nshingano ziteganywa n’Amategeko.

III. Amategeko adusaba kugenzura imyirondoro cyangwa andi makuru ajyanye n’abakiriya bacu.

“**Urwego rushinzwe gufasha abakiriya**” bisobanuye uburyo cyangwa se aho abakiriya baherwa ubufasha.

“**Amakuru y’Umukiriya**” bisobanuye amakuru bwite, amakuru y’ibanga arimo amakuru akwerekaye, amakuru yerekeye iherekanya ry’amafaranga ukora, uburyo ukoresha ibicuruzwa na serivisi zacu ndetse n’imibanire yawe na KOKO.

“**Igikoresho cy’ikoranabuhanga**” bisobanuye ibikoresho byose by’ikoranabuhanga bitangirwamo serivisi za KOKO.

“**Amafaranga yo mu buryo bw’ikoranabuhanga** cyangwa **E-currency mu Cyongereza**” bisobanuye igiciro mu buryo bw’ikoranabuhanga gitangwa na KOKO, gihagarariye ingano y’amafaranga y’umukiriya KOKO ifite, hagamijwe kugura ibicuruzwa bya KOKO.

“**Ibyaha byo mu rwego rw’imari**” bisobanuye guhisha inkomoko y’amafaranga, gutera inkunga ibikorwa by’iterabwoba, ruswa n’iyezandonke, kunyereza imisoro, forode, gukekwa ibihano by’ubukungu cyangwa ubucuruzi, ndetse no kwica amategeko ayo ari yo yose afite aho ahuriye n’ibi bivuzwe haruguru.

“**Google Play Store**” bisobanuye serivisi z’ikoranabuhanga za Google zifasha abantu gushaka no gutunga porogaramu zakoresheye na Android zigashyirwa ku isoko na Google.

“**GPS**” bisobanuye “Global Positioning System”. Iyi ni serivisi y’ikoranabuhanga ifasha kumenya aho umuntu cyangwa ikintu runaka gihereye.

“**Igikoreshe**” bisobanuye igikoreshe cya KOKO cyangwa ubundi bwoko ubwo ari bwo bwose bw’ibikoreshe KOKO izakora ndetse igashyira hanze mu bihehe bizaza.

“**KOKO**” bisobanuye KOKO Networks Rwanda Limited.

“**Uhagarariye KOKO**” bisobanuye iduka mu rusiro rifite inshingano zitandukanye zirimo kumenyekanisha no koroshya icuruzwa ry’ibikoreshe bya KOKO ku bakiriya, abashobora kuzavamo abakiriya, ndetse n’abashobora guhagararira KOKO Point.

“**Amashyiga ya KOKO**” bisobanuye igikoreshe cy’ishyiga rimwe cyangwa abiri cyifashishwa mu guteka hifashishijwe Amavuta ya KOKO

“**Ibikoreshe bya KOKO**” bisobanuye amashyiga ndetse n’icupa ry’amavuta bya KOKO.

“**KOKO Credit**” ni ingano y’amafaranga agenywe kwishyurwa ibikoreshe cyangwa serivisi za KOKO cyangwa se akaba yakoherezwa undi mukiriya. “KOKO Credit” ishobora gutangwa nk’agahimbazamusyi cyangwa koherezwa n’umukiriya akoresheje MTN Mobile Money.

“**Umukiriya wa KOKO**” bisobanuye umuntu wemeye gukoresha cyangwa kugura ibicuruzwa cyangwa serivisi za KOKO.

“**Konti y’umukiriya wa KOKO**” bisobanuye konti y’umukiriya icungwa na KOKO ijyaho amafaranga ari mu buryo bw’ikoranabuhanga (e-currency), agenewe kwishyura ibikoresho cyangwa serivisi za KOKO.

“**Amavuta ya KOKO**” bisobanuye Amavuta ya KOKO atangwa ahatangirwa ibicuruzwa bya KOKO igakoreshwa mu amashyiga ya KOKO cyangwa se ibindi bikoresho bishobora gukorwa na KOKO mu gihe kizaza.

“**Igikoresho cy’ikoranabuhanga cya KOKO**” bisobanuye igikoresho cy’ikoranabuhanga icyo ari cyo cyose gihabwa uhagarariye KOKO cyangwa ahandi aho ari ho hose KOKO yakwemeza, kugira ngo kifashishwe mu gucuruza ibicuruzwa bya KOKO.

“**Ibicuruzwa bya KOKO**” cyangwa “**Ibicuruzwa**” bisobanuye amashyiga n’icupa bya KOKO cyangwa se ibindi bicuruzwa ibyo ari byo byose bikorwa cyangwa bizashyirwa ahagaragara na KOKO mu gihe kizaza.

“**KOKONet System**” bisobanuye sisiteme yashyizweho na KOKO hagamijwe gutanga serivisi za KOKO.

“**KOKO Point**” bisobanuye gahunda y’ikoranabuhanga ya KOKO ifite imikoreshereze inyuranye harimo gutanga amavuta ya KOKO, itangwa rya serivisi y’itangazamakuru cyangwa se kwandika abakiriya ba KOKO.

“**Amategeko**” bisobanuye amategeko y’igihugu cyangwa mpuzamahanga, amabwiriza cyangwa se ibyemezo by’urukiko, kode, ibihano, amasezerano hagati y’umunyamuryango wa KOKO n’Ubutegetsi cyangwa amasezerano areba KOKO akozwe hagati y’inzego z’Ubutegetsi.

“**Porogaramu ya myKOKO**” cyangwa “**myKOKO app**” bisobanuye porogaramu ishyirwa mu gikoresho cy’ikoranabuhanga kigendanwa ifasha umukiriya kugura ibicuruzwa bya KOKO cyangwa kugera kuri serivisi za KOKO.

“**Amakuru bwite**” bisobanuye amakuru ayo ari yo yose arebana n’umuntu runaka.

“PIN” bisobanuye umubare ukuranga cyangwa se umubare-banga wifashisha igihe ushaka kwinjira muri konti yawe, ukaba ugizwe n’imibare 4 wohererezwa igihe wiyandikisha ngo konti yawe ya KOKO ibashe gukora.

“**Kumenyekanisha**” bisobanuye igihe umukiriya usanzwe wa KOKO amenyekanishije ibicuruzwa na serivisi ku muntu udasanze akoresha KOKO. Igihe uwo muntu yiyandikishije nk’umukiriya mushya wa KOKO, wa mukiriya wamumenyesheje KOKO ahabwa ishimwe, rigenwa na KOKO mu bushishozi bwayo kugira ngo imushimire icyo gikorwa.

“**Igiciro cyose**” bisobanuye igiciro cy’igicuruzwa cya KOKO ubariyemo n’umusoro ndetse n’amafaranga azifashishwa mu kukigeza ku mukiriya.

“**Serivisi**” bisobanuye gufasha porogaramu yashyizwe cyangwa ibitswe kuri Google play store cyangwa Apple Play Store cyangwa se urubuga rwa murandasi rwa KOKO gukomeza gukora mu gikoresho cyawe cy’ikoranabuhanga.

“**Kwiyandikisha**” bisobanuye kwiyandikisha k’umukiriya mushya kuri serivisi za KOKO.

“**Ubutegetsi bushinzwe Imisoro**” bisobanuye ikigo cy’imisoro n’amahoro mu Rwanda cyangwa cyo mu mahanga, cyangwa urwego rw’imari rugenga KOKO.

“**Tefefoni itishyurwa**” bisobanuye nimeru ya telefoni abakiriya bahamagara igihe bakeneye ubufasha bwerekeye ibicuruzwa na serivisi za KOKO. Guhamagara iyo nimeru ni ubuntu.

“**United Nations Clean Development Mechanism Program of Activities**” ni gahunda y’ibikorwa yanditswe muri Gahunda y’Umuryango w’Abibumbye ku ihindagurika ry’ikirere igamije korohereza iyandikwa ry’imishinga ifite kugabanya imyuka ihumanya ikirere muri gahunda zayo.

“**Inyandiko y’imikoreshereze**” bisobanuye inyandiko igaragaza uko ibikoresho bya KOKO bikoreshwa.

“**Tu**”, “**cyacu/byacu**” ndetse na “**Twe**” bisobanuye KOKO kandi harimo n’abashobora kudusimbura, izindi sosiyete dukorana ndetse n’abashingwamirimo ba KOKO.

Ibyavuzwe mu buke, byumvikane no mu bwinshi, ndetse ibyavuzwe mu bwinshi, byumvikane no mu buke.

“**Imbuga**” bisobanuye [www.kokonetworks.com](http://www.kokonetworks.com), [www.kokofuel.com](http://www.kokofuel.com) ndetse n’urundi rubuga rwose rushobora gukorwa natwe.

“**Wowe**” cyangwa “**cyawe/yawe**” bisobanuye umukiriya wa KOKO cyangwa abandi bantu kandi bikavuga abahagarariye umukiriya wa KOKO mu buryo bwemewe.

## **A. AMABWIRIZA YO KURINDA UMUTEKANO W’AMAKURU BWITE**

### **Incamake.**

KOKO Networks Rwanda Limited (cyangwa “KOKO”) izi akamaro ko kurinda ibanga ry’amakuru bwite atangwa n’abakoresha serivisi zayo. KOKO ntishobora guha amakuru yawe bwite abatabifitiye uburenganzira ndetse gahunda zo kuyarinda zashyizweho kugira ngo harindwe ko hagira uyageraho atabihereye uburenganzira ndetse no kwizera ko yarindiwe umutekano.

Aya mabwiriza asobanura amakuru bwite KOKO ikusanya, uwo ishobora kuyaha ndetse n’impamvu.

Aya mabwiriza yo kurinda amakuru bwite ni kimwe mu bigize Amategeko n’Amabwiriza ndetse ushobora kuyageraho ku rubuga [ ].

Ukwiriye gusoma aya mabwiriza yose kandi witonze.

Iyo ushyize porogaramu ya KOKO mu gikoresho cyawe cy’ikoranabuhanga, uba wemeye ibi bikurikira:

1. Mu gushyira porogaramu za KOKO mu gikoresho cyawe cy’ikoranabuhanga cyangwa gukoresha porogaramu iyo ari yo yose ya KOKO, uba utanze uburenganzira bwo gukusanya no gukoresha amakuru yawe bwite mu mpamvu zemewe z’ubucuruzi nk’uko biri mu NGINGO ya 3 iri hasi.

2. Wemeye ko amakuru yose watanze ari impamo ndetse ko amakuru y'ibinyoma watanga ubigambiriyeye azafatwa nk'igikorwa cyo kuriganya KOKO n'abafatanyabikorwa bayo.
3. Uhayeho uburenganzira KOKO bwo kugenzura no guperereza amakuru atanzwe hejuru nk'uko byakenerwaga, hakifashishwaga abo watanze nk'abakuzi cyangwa izindi nzira.
4. Wemeye ko porogaramu iyo ari yo yose ya KOKO ndetse n'andi makuru ayo ari yo yose wakwakiraga afite aho ahuriye na porogaramu za KOKO azakoreshwaga na KOKO kandi amenyekanishwaga kuri KOKO ndetse azakomeza kuba umutungo wa KOKO n'igihe wasibaga porogaramu za KOKO mu bikoresho byawe by'ikoranabuhanga cyangwa igihe wahagarikaga kuba umukiriya wa KOKO.
5. Wemeye ko KOKO ifite uburenganzira bwo gukurikirana ibikorwa byawe ndetse n'uburyo ukoresheye konti yawe ndetse ishobora guha amakuru yawe bwite banki iyo ari yo yose cyangwa abakorana nayo, ibigo bya leta, abafatanyabikorwa babwo cyangwa se nk'uko byasabwaga n'amategeko.
6. Abakozi ba KOKO bafite mu nshingano gucunga amakuru bwite bategetswe kuyagirira ibanga ndetse ntibazigera bagira uwo bayaha abaye atabyemerewe. Abakozi ba KOKO kandi bafite inshingano zo kurinda umutekano w'ayo makuru. Abakozi bahonyoraga amabwiriza ya KOKO yo kurinda amakuru bahabwaga ibihano byo mu kazi binyuranye ndetse n'ibindi bijyanye n'amategeko.

## **INGINGO YA 1. IBIKUBIYE MU MABWIRIZA NDETSE N'AMATEGEKO**

Aya mabwiriza areba uburyo ukoresheye:

- I. Porogaramu za KOKO zibarizwaga kuri Google Play Store, Apple Play Store, imbuga za murandasi za KOKO, KOKO Points, uburyo bwo kwiyandikisha muri KOKO, uba warashyize muri telefoni yawe igendanwaga cyangwa ibindi bikoresho by'ikoranabuhanga bigendanwaga cyangwa waba waragezeho ndetse na porogaramu za KOKO zaba ziri ku bikoresho bya KOKO;
- II. Serivisi iyo ari yo yose umuntu ashobora kubonera kuri porogaramu za KOKO;



III. Amakuru cyangwa serivisi iyo ari yo yose wakura ku mbuga za murandasi za KOKO cyangwa ubundi buryo bw'itumanaho rigenewe abakiriya cyangwa abandi bakoresha ibikoresho bya KOKO, ryaba rituruka kuri KOKO.

## **INGINGO 2. AMAKURU DUKUSANYA**

Dushobora gukusanya, gukoresha cyangwa gutanga amakuru y'umukiriya hakurikijwe ingingo zo muri aya mabwiriza.

Amakuru y'umukiriya ashobora gukurwa ku mukiriya ubwe, ku muntu udukorerwa cyangwa ahandi harimo no kuri porogaramu za KOKO, imbuga za murandasi, KOKO, imbuga z'ibitangamakuru cyangwa andi makuru ari ku karubanda. Aya makuru ashobora kwegeranywa cyangwa guhuzwa n'andi makuru dufite cyangwa afitwe n'undi munyamuryango wa KOKO.

Dushobora gukusanya amakuru akurikira kuri wowe, ashobora kuba akubiyemo amakuru bwite atari asanzwe azwi na rubanda:

### **2.1 Amakuru udushyikiriza ubwawe:**

I. Aturuka mu kuba wiyandikishije ukoresheje porogaramu ya KOKO washyize muri telefoni yawe uyikuye muri Google Play Store, Apple Play Store, imbuga za murandasi za KOKO cyangwa se porogaramu ya KOKO kuri KOKO Point iyo ari yo yose, cyangwa ibindi bicuruzwa cyangwa serivisi izo ari zo zose zakozwe na KOKO.

II. Aturuka ku kuba wavuganye natwe, urugero, binyuze mu butumwa bwa imeyiri, ubutumwa bwabitswe binyuze ku mbuga nkoranyambaga zacu, serivisi zo kwita ku bakiriya cyangwa kuduhamagara ukoresheje telefoni itishyurwa, telefoni yoherezwaho ubutumwa bugufi, Twitter, Facebook cyangwa kugirana ikiganiro n'itsinda rishinzwe kwakira abakiriya.

III. Aturuka mu gushyira serivisi zacu mu gikoresho cyawe cy'ikoranabuhanga, kuzikoresha cyangwa kuziyandikishamo, kwinjira mu irushanwa, iyamamaza cyangwa ubushakashatsi, kugaragaza ikibazo wifashishije porogaramu, serivisi zacu, cyangwa rumwe mu mbuga zacu.

IV. Amazina yawe, nimeru ya telefoni, aho uherereye.

V. Kuduha andi makuru y'inyongera ku bushake ajyanye n'ibyo ukunda, ibirango n'ibicuruzwa ukunda kuruta ibindi ndetse n'ibisubizo by'ibibazo by'ubushakashatsi harimo ibyo ukunda mu guteka byaba ibyahise cyangwa iby'ubu.

## **2.2 Amakuru dukusanya kuri wowe n'igikoresho cyawe cy'ikoranabuhanga:**

Igihe cyose usuye urubuga rwacu cyangwa ugakoresha zimwe muri porogaramu zacu, amakuru dushobora gukusanya arimo, ariko ntagarukira ku bikurikira:

I. Amakuru yo mu rwego rwa tekini harimo ubwoko bw'igikoresho ukoresha, ibiranga igikoresho cyawe byihariye (urugero: IMEI cyangwa numero ya seri), amakuru kuri simukadi ikoreshwa muri icyo gikoresho, amakuru ku ihuzanzira igikoresho cyawe kifashisha, porogaramu igikoresho cyawe gikoresha, urubuga ukoresha usura izindi mbuga, aho igikoresho cyawe gihereye ndetse n'indangamiterere y'igihe igikoresho kirimo (amakuru ku gikoresho);

II. Amakuru arambuye ku buryo ukoresha porogaramu zacu cyangwa uburyo usura imbuga zacu, harimo kandi ndetse ntibigarukira ku rugendo rw'amakuru, aho amakuru aherereye, uburyo winjira mu mbuga cyangwa itumatumanaho ry'amakuru.

## **2.3 Amakuru yerekeye aho uherereye.**

Dushobora kwifashisha ikoranabuhanga rya GPS cyangwa izindi serivisi zerekana aho umuntu aherereye kugira ngo tumenye aho uri.

## **2.4 Amakuru dukura ahandi.**

Dufite uburenganzira bwo gukorana n'abandi (harimo ibigo bikurikirana amadeni umuntu afitiye ibigo by'imari, ibigo bitanga serivisi za murandasi ndetse n'ibitanga serivisi zo kwita ku bakiriya) kandi bashobora kuduha amakuru akwerekeye.

## **2.5 Numero zihariye zo kwiyandikisha.**

Iyo ushyize cyangwa ukuye mu gikoresho cyawe serivisi yifashisha umubare wihariye cyangwa igihe iyo serivisi ishakishije ijyanisha n'igihe ryikora, iyo numero ndetse n'amakuru yo gushyira iyo serivisi mu gikoresho cyawe, urugero wenda nk'ubwoko bwa porogaramu-nyobozi y'igikoresho cyawe (OS), bishobora kutugeraho.

Dushobora kujya tukohereza ubutumwa bwa hatu na hatu binyuze muri porogaramu zacu kugira ngo tukugezeho ubutumwa bwo kumenyekanisha ibicuruzwa runaka cyangwa izindi serivisi cyangwa ubutumwa bwerekeranye n'iherekanya wakora twumva bugufitiye akamaro igihe wemeye kuzajya wohererezwa ubu bwoko bw'ubutumwa igihe wiyandikishaga cyangwa binyuze mu irangamiterere ya porogaramu iri mu gikoresho cyawe.

Twe n'abandi batanga serivisi dukorana, harimo n'abafatanyabikorwa bacu mu iyamamazabikorwa ndetse n'abatanga imibare y'ikoreshwa rya serivisi zacu dushobora kwifashisha ikoranabuhanga rishakisha cyangwa se "cookies" z'imbuga za murandasi, tukabasha kugutandukanya n'abandi bakoresha porogaramu cyangwa se imbuga zacu za murandasi. Ibi bidufasha gutuma ugira ibihe byiza igihe ukoresha porogaramu cyangwa se usura imbuga za murandasi ndetse bikadufasha kurushaho kunoza porogaramu n'imbuga byacu.

Nk'uko biri ku zindi mbuga, dukusanya amakuru runaka mu buryo bwikora maze tukayabika mu bubiko bw'inyandiko. Aya makuru ashobora kubamo aderesi IP yawe, ubwoko bw'urubuga ukoresha usura izindi, ikigo gitanga serivisi za murandasi ukoresha (ISP), paji winjiriyeho cyangwa wavuye ku rubuga wasomaga, porogaramu-nyobozi ikoresha igikoresho cyawe (OS), igihe n'amatariki igikoresho cyawe kiriho cyangwa amakuru porogaramu wasuriyeho imbuga igukusanyaho. Mu gihe runaka, dushobora guhuza ayo makuru yikusanya n'andi makuru dukusanya akwerekeyeho ku bw'impamvu z'isesengura, umutekano, kwandika amakuru no kwamamaza. Dushobora kwifashisha ikoranabuhanga rigenzura imikoreshereze y'imbuga hagamiywe gukora no gusesengura ikoresha rya serivisi. Sosiyete zigenzura ikoresha ry'imbuga cyangwa serivisi runaka zishobora kugera ku makuru ya runaka bitabaye ngombwa ko nyirayo amenyekana ngo bidufashe gusobanukirwa uko serivisi runaka ikoresha. Dushobora guhuza amakuru bwite runaka tubitse n'iryo koranabuhanga muri porogaramu zifashishwa mu bikoresho by'ikoranabuhanga.

Mu gukura porogaramu mu gikoresho cyawe cy'ikoranabuhanga, ushobora guhagarika uburenganzira waduhaye bwo kugera ku makuru yawe mu gihe kizaza. Dushobora gukomeza kubika no guhererekanya amakuru dufite y'umukiriya nyuma y'uko akuye porogaramu mu gikoresho cye mu gihe runaka ngo hashyirwe mu bikorwa impamvu yatumye umukiriya aduha

ayo makuru cyangwa ngo hashyirwe mu bikorwa cyangwa hakurikiranwe ikirego kijyanye n'amategeko cyangwa ku bw'impamvu z'amategeko, cyangwa ku bw'impamvu z'ubucuruzi zemewe n'amategeko cyangwa nk'uko amategeko abitwemerera.

### **INGINGO YA 3. IMPAMVU DUKUSANYA AMAKURU YAVUZWE HEJURU**

Dukusanya amakuru ku bw'impamvu, ariko zitagarukira kuri izi zikurikira:

- I. Kurema konti y'umukiriya;
- II. Gutunganya ihererekanya ryawe;
- III. Kugenzura umwirondoro wawe;
- IV. Gusesengura imyitwarire y'umukiriya;
- V. Gufasha abafatanyabikorwa bacu gusohoza inshingano bagufiteho;
- VI. Kudufasha gusohoza inshingano dufite ku bafatanyabikorwa bacu;
- VII. Gushaka umuti w'ikibazo cyavuka muri serivisi za porogaramu ya myKOKO, porogaramu ya KOKO, imbuga za murandasi cyangwa ibindi bicuruzwa KOKO ikora;
- VIII. Kubahiriza amategeko n'amabwiriza nk'ayerekeranye na "menya umukiriya wawe" ndetse n'amategeko yo kurwanya ihishwa-nkomoko ry'umutungo;
- IX. Kuvumbura no gukumira uburiganya n'ubundi buryo butemewe n'amategeko bw'ikoreshwa rya serivisi;
- X. Kukoherereza amatangazo yamamaza, amakuru mashya kuri serivisi ndetse n'amatangazo ajyanye na poromosiyo;
- XI. Kuguhamagara kuri telefoni dukoresheje uburyo bwikoresha bukakoherereza ubutumwa bw'amajwi bwafashwe mbere cyangwa se ubutumwa bugufi (aho biri ngombwa) nk'uko bisabwa ku bw'impamvu zagaragajwe mu mabwiriza yo kurinda amakuru bwite;
- XII. Kunoza uburyo umukiriya anogerwamo na serivisi tumuha; ndetse no

XIII. Kuguha poromosiyo, amatangazo yo kwamamaza ndetse n'andi makuru aba yishyuye y'abafatanyabikorwa bacu mu kwamamaza, yoherezwa mu gihe umukiriya yabihisemo.

#### **INGINGO YA 4. UKO DUKORESHA NDETSE TUGAHEREREKANYA AMAKURU**

Izi ngingo zisobanura uko tuzakoresha ndetse tugahererekanya amakuru yawe.

4.1 Mu gukoresha serivisi zacu, wemeye ko twe n'abanyamuryango ba KOKO tuzakoresha amakuru y'umukiriya nk'uko izi ngingo zikurikira zibiteganya: -

4.1.1 Dushobora guhuza urwego runaka rw'amakuru n'urundi rwego rw'amakuru ndetse tuzafata ayo makuru yahujwe nk'amakuru bwite hakurikijwe aya mabwiriza igihe cyose ayo makuru azaba agihujwe.

4.1.2 Amakuru yakusanyijwe na twe azakoreshwa ku bw'impamvu zasobanuwe muri aya mabwiriza gusa.

4.1.3 Ntitujya tumenyekanisha umuntu runaka ku zindi nzego harimo abafatanyabikorwa bamamaza, keretse gusa igihe ari ngombwa gutanga serivisi zacu cyangwa se ukaba wabitangiye uburenganzira.

4.1.4 Dushobora guha abafatanyabikorwa runaka amakuru runaka abaze hagamijwe ubushakashatsi n'iterambere.

4.1.5 Dushobora guha abandi amakuru y'abakiriya bacu hatagaragajwe imyirondoro yabo ku bw'impamvu zo guhuriza hamwe ibarurishamibare ry'abakoresha serivisi zacu cyangwa se uburyo babona serivisi tubaha, bityo dushobora gutanga ayo makuru ku bandi ku bw'izo mpamvu, hapfa kuba gusa nta myirondoro ya ba nyiri ayo makuru yatanzwe nk'uko aya mabwiriza abiteganya.

4.1.6 Dushyikiriza abafatanyabikorwa bacu bakora ibijyanye no kwamamaza raporo zigaragaza uko amatangazo yabo yo kwamamaza akoreshwa ku mbuga zacu ndetse n'abakiriya bareba cyangwa se bumva ayo matangazo gusa izo raporo ntizitanga amakuru ashobora gutuma umukiriya runaka amenyekana. Amakuru bwite nk'amazina, aderesi ya imeyiri ndetse na numero

ya telefoni bizashyikirizwa abafatanyabikorwa bacu bamamaza igihe gusa wemeye ku bushake ko babibahwa ku bw'impamvu zo kwamamaza.

#### **4.2 Gusangiza:**

Mu gukoresha serivisi zacu, wemeye ko dushobora, igihe byaba bikenewe kandi ari ngombwa ku bw'impamvu zavuzwe haruguru, kohereza no guhishura amakuru runaka ku mukiriya ku bakurikira mu rwego mpuzamahanga, kandi ko nabo bashobora gukoresha, kohereza no kugaragaza amakuru y'umukiriya ku bw'impamvu zavuzwe haruguru: -

4.2.1 Harimo ariko ntibagarukira ku banyamuryango ba KOKO ndetse n'abandi bafite amasezerano y'imikoranire bo ku rwego rwa kabiri, abaduhagarariye, abatanga serivisi, abafatanyabikorwa ba KOKO (harimo ariko ntibagarukira ku bakozi babo n'abayobozi);

4.2.2 Urwego urwo ari rwo rwose rufite aho ruhuriye n'amahererekanya na KOKO yo mu rwego rw'ubucuruzi, kugurisha sosiyete, guhuza cyangwa se kwgukana sosiyete, aho baba baherereye hose, harimo n'ahantu hatagira amategeko ajyanye no kurinda umutekano w'amakuru ahagenga atanga urwego rw'umutekano rungana n'urw'aho izo serivisi zitangirwa;

4.2.3 Abagize urwego rwa gatatu batanga serivisi bafitanye amasezerano na KOKO badufasha mu bikorwa by'ubucuruzi, nko gukora amahererekanya, gukumira uburiganya no kwamamaza. Duha amakuru izo sosiyete igihe bibaye ngombwa kugira ngo tubashe kukugezaho serivisi zacu; ndetse

4.2.4 Abashinzwe iyubahirizwa ry'amategeko, abayobozi muri guverinoma, cyangwa abandi; ariko igihe gusa

I. Binyuze mu busabe bwubahirije amategeko, ihamagara, umwanzuro w'urukiko, cyangwa indi mikorere y'amategeko; cyangwa

II. Iyo twizeye ko ari nta mugambi mubi ko gutanga amakuru ari ngombwa igihe hubahirizwa amategeko, hakumirwa ibabazamubiri cyangwa igihombo, hamenyekanishwa ahaketswe ibikorwa binyuranyije n'amategeko cyangwa se guperereza iyicwa ry'amasezerano tugirana n'abakiriya; cyangwa

III. Indi mpamvu yose yemewe n'amategeko.

## **INGINGO YA 5. AHO TUBIKA AMAKURU**

5.1 Amakuru akwerekewe dukusanga ashobora koherezwa no kubikwa ahantu runaka hanze y'u Rwanda. Ashobora gukoreshwa n'abakozi ba KOKO bakorera hanze y'u Rwanda. Abo bakozi bashobora kuba bakora muri gahunda zituma ibyifuzo byawe byubahirizwa.

5.2 Mu gutanga amakuru bwite yawe, wemeye iryo hererekanya, ibikwa n'ikoreshwa ry'amakuru. Tuzafata ingamba zose zishoboka kandi za ngombwa ngo amakuru yawe ahabwe umutekano wose ukwiriye nk'uko aya mabwiriza abiteganywa. Dushobora nanone guha amakuru yawe uwo ari we wese tubona ari ngombwa kugira ngo tuguhe serivisi ijyanye no gufungura konti.

5.3 Igihe twaguhaye (cyangwa igihe wahisemo) ijambo-banga cyangwa umubare-banga (PIN) ugufasha kugira ibice runaka bya porogaramu zacu ugeraho, ufite inshingano zo kugira iryo jambo-banga ibanga. Tugusaba kwirinda kugira uwo uha ijambo-banga.

5.4 Ku bw'amahirwe make, ihererekanya ry'amakuru kuri murandasi nta mutekano usesuye rigira. N'ubwo tuzakora ibishobora tukarinda umutekano w'amakuru yawe bwite, ntidushobora kukwizeza umutekano w'amakuru yawe igihe yahererekanyijwe ku mbuga cyangwa seriveri zacu.

5.5 Igihe twakiriye amakuru yawe, tuzashyirahoingamba zikaze ndetse n'umutekano tugerageza kwirinda ko hari uwayageraho atabifitiye uburenganzira.

## **INGINGO YA 6. INSHINGANO N'UBURENGANZIRA BW'UMUKIRIYA**

6.1 Wemeye kutumenyesha ako kanya, kandi igihe cyose, mu minsi 30 binyuze ku mbuga zitangirwaho serivisi z'abakiriya niba hari impinduka mu makuru ndetse uzasubiza ubusabe bwacu.

Igihe:

I. Unaniwe kutwoherereza amakuru tugusabye ako kanya, cyangwa;

II. Wimanye cyangwa uhagaritse uburenganzira twakenera mu gukoresha, kohereza cyangwa kugira uwo tubwira amakuru y'umukiriya ku bw'impamvu zavuzwe haruguru (keretse gusa igihe ari impamvu zifite aho zihuriye no kwamamaza cyangwa kukumenyekanishaho ibicuruzwa), cyangwa;

III. Tubaye, cyangwa umunyamuryango wa KOKO abaye aketse ko hariho uburiganya mu by'imari cyangwa ibindi bisa nabyo.

Dushobora:

I. Kutabasha kuguha serivisi nshya cyangwa se tukaba twakomeza kuguha serivisi zuzuye cyangwa igice cyazo kandi dufite uburenganzira bwo guhagarika imikoranire yacu nawe;

II. Gufata ingamba za ngombwa twe cyangwa umunyamuryango wa KOKO kugira ngo hubahirizwe ibisabwa n'amategeko;

ndetse/cyangwa

III. Gufunga, kohereza cyangwa gufunga konti yawe/zawe ya/za KOKO aho byemewe n'amategeko.

6.2 Wemeye ko KOKO itazabazwa gutakaza cyangwa se kwangirika uko ari ko kose kwakomoka ku gukoresha, gukusanya cyangwa se guhererekanya amakuru y'umukiriya, cyangwa se icyemezo twafata kijyanye n'ibikubiye muri iyi ngingo.

6.3 Igihe twakenera gukoresha amakuru yawe ku bw'impamvu zo kwamamaza, tuzakumenyesha mbere yo kubikora. Ufite uburenganzira bwo gukumira iyo mikoreshereze binyuze mu kutumenyesha, mu gihe cy'iminsi 10 nyuma yo kukumenyesha iby'iryo koresha, ko udashaka gutanga ayo makuru. Ushobora kandi kugira ubwo burenganzira igihe icyo ari cyo cyose uduhamagaye kuri nimero zagenewe kwakirirwaho abakiriya zanditse ku musozo w'aya mabwiriza.

## **INGINGO YA 7. AHO AYA MABWIRIZA AKORA**

7.1 Amabwiriza yacu agenga umutekano w'amakuru akora muri serivisi zose zitangwa na KOKO ndetse n'ibizishamikiyeho harimo serivisi KOKO itanga ku mbuga zayo ariko havuyemo



serivisi za KOKO zifite andi mabwiriza agenga umutekano w’amakuru adakoresha aya mabwiriza.

7.2 Amabwiriza yacu agenga umutekano w’amakuru ntareba izindi serivisi zitangwa n’izindi sosiyete cyangwa abantu, harimo ibicuruzwa cyangwa imbuga ushobora kuba ubona iyo ushakishije ibintu kuri murandasi, imbuga zishobora kuba zamamaza serivisi za KOKO cyangwa izindi mbuga zishamikiye kuri serivisi zacu.

7.3 Amabwiriza yacu agenga umutekano w’amakuru ntabwo areba ibyo indi miryango n’amasosiyete yamamaza serivisi zacu zikora mu kurinda amakuru, ndetse zikoresha “cookies” n’ubundi bwoko bw’ikoranabuhanga mu gutanga amatangazo yamamaza.

## **INGINGO YA 8. IBIBAZO N’IMPINDUKA**

8.1 Impinduka izo ari zo zose twakora ku mabwiriza yacu agenga umutekano w’amakuru uzazoherezwa cyangwa se zishyirwe ku rubuga [. ] detse aho bishoboka, ubimenyeshwe igihe ufunguye porogaramu.

8.2 Ingingo nshya zishobora kwigaragaza ku kirahure cy’igikoresho cyawe cy’ikoranabuhanga ndetse ushobora kubanza gusabwa kuzisoma no kuzemeza mbere yo gukomeza gukoresha urubuga cyangwa serivisi. Ibibazo, ibitekerezo cyangwa ubusabe byerekeye aya mabwiriza bihawe ikaze ndetse bishobora kunyuzwa aha hakurikira:

Telefoni itishyurwa (Rwanda): 6060

Kodi yo kwifashisha wohera ubutumwa bugufi (Rwanda): 6060

## **B. AMATEGEKO N’AMABWIRIZA YO KUGURA IBICURUZWA BYA KOKO.**

### **1. IRIBURIRO**

1.1 Mu kwemeza aya Mategeko n’Amabwiriza, wemeye:

I. Kugura amashyamba n’icupa bya KOKO (“ibicuruzwa”) ku giciro cyose uhise wishyura ingunga imwe cyangwa se mu byiciro byo kwizigamira wishyura na MTN Mobile Money, Airtel Money kuri konti y’ikoranabuhanga iri mu mazina yawe igacungwa na KOKO;

II. Ko KOKO icunga amafaranga ubitsa nk'ubwizigame bugamije kuzuzura igiciro cyose cy'ibicuruzwa.

III. Ko usobanukiwe kandi wemeye ko utazaba nyiri ibicuruzwa kugera igihe wishyuriye igiciro cyose cyuzuye. Ibicuruzwa bizakomeza kuba ibya KOKO ndetse KOKO yirengera icyabibaho cyose kugera igihe wemeye kubyoherezwa, umaze kwishyura igiciro cyose. Igihe umaze kwemera kubyoherezwa, bizaba bigeze mu biganza byawe, bityo unirengere icyabibaho cyose.

IV. Ko ubusabe bwo kugura ibicuruzwa woherereza, busa n'ubwemejwe na KOKO igihe gusa wohererejwe ubutumwa bugufi kuri telefoni watanze, bwemeza ko ubusabe bwawe bwakiriwe.

## **2. KWISHYURA MU BYICIRO**

2.1 Ushobora kwemeza umubare w'amafaranga n'igihe cy'ubwishyu. Uburyo bwo kwishyura mu byiciro buzashyirwa kuri konti yawe ya KOKO igihe ubwishyu bwawe bwa mbere kwakiriwe na KOKO.

2.2 Ubwishyu bwo mu byiciro buzahindurwamo igiciro cyose ku itariki yo kwishyura icyiciro cya nyuma cy'ubwishyu.

2.3 Nta nyungu cyangwa amafaranga ya konti uzishyuzwa kuri konti yawe ya KOKO.

## **3. INSHINGANO ZA KOKO NETWORKS RWANDA LIMITED**

3.1 KOKO izakohereza ubutumwa bugufi bwemeza ko yakiriye buri bwishyu uzajya ukora mu byiciro.

3.2 Ubwo butumwa buzajya buba burimo izina ryawe, umubare w'amafaranga woherereje muri ubwo bwishyu n'amafaranga ageze kuri konti yawe, kandi ubwo butumwa bufatwa nk'inyemezabwishyu ya buri bwishyu ukoze. Ushobora gukurikirana uburyo ubwishyu bwawe bugenda bukura ukoresheje porogaramu ya myKOKO kuri telefoni cyangwa ukareba kuri konti yawe unyuze kuri KOKO Point iyo ari yo yose.

3.3 Nyuma yo kwakira ubwishyu bwa nyuma, KOKO izakuvugisha kugira ngo mwumvikane igihe ndetse n'uburyo wabona ibicuruzwa byawe.

#### **4. GUHAGARIKA UBWISHYU BWO MU BYICIRO**

4.1 Ushobora guhagarika uburyo bwo kwishyura mu byiciro igihe icyo ari cyo cyose mbere yo kwakira ibicuruzwa. Mu gihe wifuza guhagarika ubwishyu bwawe, ushobora kuvugisha abashinzwe kwakira abakiriya, wohera ubutumwa bugufi ku buntu.

Nyuma yo kwakira ibicuruzwa, ntuzabasha kubisubiza cyangwa se guhabwa ingurane ya byo.

4.2 Nyuma yo guhagarika ubwishyu, KOKO izakata Amafaranga \_\_\_\_\_ y' uRwanda kuri konti yawe, maze asigaye yoherezwe kuri nimero ikwanditseho ya Mobile money, Airtel Money mu gihe cy'iminsi 10 y'akazi.

4.3 KOKO ishobora guhagarika gahunda y'ubwishyu, igihe:

I. uhonyoye Amategeko n'Amabwiriza agenga ubwishyu bwo mu byiciro;

II. KOKO ihagaritse ubucuruzi; cyangwa

III. ibicuruzwa bya KOKO bitagihari.

#### **5. IMPINDUKA MU MAKURU Y'UMUKIRIYA**

5.1 Igihe uhinduye nimero ya telefoni ya Mobile money, Airtel Money cyangwa ikwanditseho ukiri muri gahunda y'ubwishyu bwo mu byiciro, ukwiriye guhita umenyeshya abashinzwe gufasha abakiriya muri KOKO ako kanya wohera ubutumwa bugufi kuri [ ] ku buntu.

#### **6. KOMISIYO KU GICURUZO**

6.1 Kuri buri gicuruzo kibayeho hifashishijwe kode y'imenyekanisha wahaye abandi bakiriya bashya ba KOKO, uzahabwa komisiyo (ishobora kugira ibyo ikatwaho nk'uko amategeko ya y'uRwanda abiteganyanye) izishyurwa GUSA igihe umukiriya yamara kwishyura icyiciro cya nyuma akuzura igiciro cyose cy'ibicuruzwa, maze KOKO ikabikumenyeshya.

6.2 Nta komisiyo izishyurwa mbere y'ubwishyu bwa nyuma bw'igiciro cyose cy'ibicuruzwa cyangwa igihe umukiriya mushya ahagaritse gukomeza kwishyura.

#### **C. AMATEGEKO AGENGA IMIKORESHEREZE N'AMABWIRIZA AGENGA GARANTI**

Igihe wiyandikishaga muri KOKO ndetse ukagura ibi bicuruzwa, wemeye amategeko agenga imikoreshereze ndetse n'amabwiriza agenga garanti yerekeye ibi bicuruzwa. Kopi y'ayo mategeko isubiwemo aha hasi kugira ngo ubimenye.

Impinduka zose zaba muri aya mategeko wemeye, ukwiriye kuba warazimenyeshewe igihe waguraga ibicuruzwa.

### **AMATEGEKO Y'IMIKORESHEREZE**

1. Mu gihe ibikoresho byawe bitagaragara cyangwa ngo bibe bikora nk'uko biteganyijwe mu Gatabo k'Imikoreshereze, uzavugisha abashinzwe gufasha abakiriya muri KOKO, hanyuma utegereze inama bakugira mbere yo gukomeza kubikoresha.
2. Ibikoresho byawe bya KOKO bizakoreshwa n'abantu bafite hejuru y'imyaka 13 gusa, kandi bizakoreshwa mu gutegura amafunguro gusa nk'uko biteganyijwe n'Inama ndetse n'Imbuzi mu Gatabo k'Imikoreshereze.
3. Mu gihe ibikoresho byawe bya KOKO bikora nabi mu buryo ubwo ari bwo bwose, uzahita ubimenyeshya abashinzwe gufasha abakiriya muri KOKO ako kanya.
4. Ntuzemerera uwo ari we wese utarabihereye uburenganzira na KOKO gutandukanya, gusana, guhindura cyangwa gutunganya ibikoresho byawe bya KOKO.
5. Uzamenyeshya KOKO igihe habaye impinduka nyir'ibikoresho agahinduka cyangwa se amakuru bwite watanze mu kwiyandikisha ahindutse.
6. KOKO igenzura kandi ni yo icunga ibirango, uburenganzira ku gihangano, amashusho n'indi mitungo mu by'ubwenge igaragara ku cyangwa mu bikoresho bya KOKO, KOKO Point, sisiteme za porogaramu cyangwa imbuga za murandasi.
7. KOKO, abafatanyabikorwa bayo bakora ibikoresho cyangwa abakwirakwiza ibicuruzwa, ntibashobora kubazwa icyangiritse cyangwa cyabuze biturutse ku ikoreshwa ridasobanutse cyangwa ritari ryo ry'igikoresho cya KOKO, KOKO Point, sisiteme za porogaramu, serivisi n'imbuga za murandasi.

### **AMATEGEKO N'AMABWIRIZA AGENGA GARANTI**

Ibicuruzwa bya KOKO byose bicuruzwa na KOKO, bigafashwamo n'aba-ajenti bemewe ba KOKO cyangwa abafatanyabikorwa bemewe babihereye uburenganzira kandi bifite imibare yihariye ibiranga (serial numbers). Garanti y'ibikoresho bya KOKO itangira igihe umukiriya afatiye igikoresho ari na cyo gihe igurishwa ryacyo riba risorejweho.

### **1. Garanti ifite umukapa**

- a) Iyi garanti igarukira ku muguzi wa mbere w'ibikoresho bya KOKO kandi ntihererekanwa.
- b) Amezzi 12 kuva ku munsu w'igura (“igihe cya garanti”) ry'ibikoresho bya KOKO biguzwe muri KOKO, umu-ajenti cyangwa umufatanyabikorwa wemewe, KOKO itanze garanti ko ibikoresho bya KOKO bizaba bifite garanti igihe bifite ikibazo gikomoka ku makosa yabaye mu ikorwa ryabyo cyangwa mu bikoresho bigikoze, nk'uko biri mu mahame ari mu “Irengayobora rusange”.
- c) Igihe igikoresho cya KOKO gisanzwe cyarangirikiye mu ikorwa cyangwa ibikoresho bigikoze mu gihe cya garanti, kizasanwa cyangwa gisimbuzwe ku buntu.
- d) Igikoresho cya KOKO gitanzwe ngo gisanwe gishobora gusimbuzwa n'ibice byavuguruwe by'igikoresho cyo mu bwoko bumwe bw'igisanwa cyangwa se kigasimburwa n'ibice bishya, igihe bishoboka.

### **2. Umupaka w'iby KOKO izirengera**

- a) Kugera aho amategeko abyemera, KOKO izirengera igiciro icyo ari cyo cyose gifite aho gihuriye no kubahiriza garanti yatanze.

KOKO ntizirengera igihombo gikomoka ku ngaruka, igihombo gikomoka ku gutakara cyangwa kubura, igihombo cy'ubukungu, gutakaza cyangwa kugabanuka kw'iby winjiza cyangwa se igihombo kidasanzwe cyangwa se kwangirika kwakomoka ku mikorere itari yo y'ibicuzuzwa.

### **3. Inzira zo gusaba ko garanti ishyirwa mu bikorwa**

- a) Igihe ikibazo cyishingiwe na garanti kibayeho:

- i. Ugomba kubimenyesha KOKO mu gihe cy'iminsi 7 wifashishije uburyo buri hasi muri iyi nyandiko.
- ii. Abashinzwe gufasha abakiriya muri KOKO bazakumenyesha ibikurikiraho.
- iii. Nyuma yo kumenyesha abashinzwe gufasha abakiriya muri KOKO, ugomba kugeza igikoresho kuri KOKO cyangwa ku bafatanyabikorwa bemewe kugira ngo gikorere isuzuma n'igeragezwa mu gihe cy'iminsi 14 nyuma yo kumenyesha KOKO nk'uko amategeko agenga gusaba ishyirwa mu bikorwa rya garanti abiteganya.
- iv. Uzishingira igiciro cyo kugeza no kuvana ibyo bikoreho aho wabijyanye.
- v. Mu gihe igenzura n'igerageza risanze nta kibazo igikoresho cya KOKO gifite, uzishyura igiciro cy'iyi serivisi uhawe cyo gukora no kugerageza.
- vi. Igihe usabye ko garanti yubahirizwa, igomba kuba iherekejwe n'icyemeza ko waguze ndetse ukaba uri nyir'igikoresho ari zo nimero ziranga igikoresho ndetse na nimero ya telefoni ya nyir'igikoresho.
- vii. Ibikoreho bya KOKO bifite nimero zibiranga cyangwa kode zangijwe ku buryo bugaragara ntibizishingirwa na garanti.

#### **4. Irengayobora rusange**

- a) Iyi garanti ntizakoreshwa mu gihe igikoresho cya KOKO kidakoreshwa nk'uko biteganyijwe mu Gatabo k'Imikoreshereze.
- b) Iyi garanti ntireba ibikoreho bya KOKO byagerageje gufungurwa cyangwa gukorwa n'umu-ajenti cyangwa umuntu utarabihereye uburenganzira.
- c) Iyo garanti ntizakoreshwa mu gihe hakoreshejwe amavuta dakwiranye( adakwiranye) n'igikoresho cyangwa ibice byo hejuru bigize icupa rya KOKO, harimo urutambi n'ibindi.
- d) Iyi garanti ntikora mu gihe habayeho kwangirika gukomeye, gupfa, kwanga gukora kwaturutse, ariko kudahagararira ku:
  - i. Imikoreshereze isanzwe y'igikoresho cya KOKO cyangwa ibice byacyo izira uburangare;

- ii. Kugifatana uburangare cyangwa kutita ku bintu, indi mpanuka iyo ari yo yose, kugikoresha bitandukanye n'uko byateganyijwe no gufata nabi igikoresho cya KOKO;
- iii. Impanuka cyangwa inkongi bidakomotse ku mikorere ifite ikibazo y'igikoresho; kwibwa, ikoreshwa rinyuranyije n'amategeko cyangwa kwangiza ku bushake;
- e) Kunanirwa gutunganya uko ari ko kose, gukoresha cyangwa gufata neza igikoresho cyangwa ibice byacyo nk'uko biteganyijwe n'inama za KOKO muri aga gatabo k'imikoreshereze, cyangwa ikoreshwa ry'imiti idakwiriye (urugero: imiti yo gusukura idakwiriye);
- f) Kwangirika gukomeye, kuzana ingese ku bice bisizwe irangi, kwangirika kose kw'igice cy'innyuma y'igikoresho kubaye mu gihe igikoresho gikoreshwa mu buryo buboneye;
- g) Ibibazo bikomoka aho igikoresho gihereye harimo ivumbi, umuntu, amabuye, amakakama cyangwa amata y'ibiti, ibibabi, inyoni, inyamaswa cyangwa inigwahabiri zikigwaho cyangwa ukundi kwangirika, imiyaga, urubura, imyuzure, imirabyo cyangwa ibindi bintu karemano; ndetse na/cyangwa
- h) Ikintu cyakigwaho cyangwa indi mbaraga.

## **5. Abashinzwe kwakira abakiriya muri KOKO**

Vugana n'abashinzwe kwakira abakiriya ukoresheje bumwe mu buryo bukurikira:

Telefoni itishyurwa (Rwanda): 6060

Kode y'ubutumwa bugufi (Rwanda): 6060

## **D. AMATEGEKO AGENGA IMIKOreshereze YA POROGARAMU YA MYKOKO**

1. Ushobora gukoresha porogaramu ya myKOKO mu gukora ibikurikira:

I. Kwinjiza amafaranga binyuze mu kuzana inshuti muri KOKO

II. Kureba aho ugeze mu gucuruza

III. Guhererekanya umwenda wa KOKO

IV. Kugura cyangwa kwizigamira ngo ubone amashyiga ya KOKO

V. Kuvugana n’abashinzwe kwakira abashyitsi

VI. Kureba amahererekanya wakoze

VII. Gukoresha no kureba ibindi bicuruzwa KOKO izongeraho mu gihe kizaza, kugira ngo ukomeze ugubwe neza.

VIII. Kureba amakuru yo kwamamaza ajyanye n’ibyo ukunda n’ibikorwa.

2. Ibikorwa bibera muri konti yawe ya KOKO ni wowe bireba.

#### **H. IBIBAZO N’IMPINDUKA**

Impinduka zose twakora mu mategeko n’amabwiriza uzazoherezwa cyangwa zishyirwe ku rubuga [www.kokofuel.com](http://www.kokofuel.com) kandi aho bishoboka, uzabimenyeshwe igihe uzongerera gufungura porogaramu.

Ingingo nshya zishobora kwigaragaza ku kirahure cy’igikoresho cyawe cy’ikoranabuhanga ndetse ushobora kubanza gusabwa kuzisoma no kuzemeza mbere yo gukomeza gukoresha urubuga cyangwa serivisi. Ibibazo, ibitekerezo cyangwa ubusabe byerekeye aya mabwiriza bihawe ikaze ndetse bishobora kunyuzwa aha hakurikira:

Telefoni itishyurwa (Rwanda): 6060

Kode y’ubutumwa bugufi (Rwanda): 6060

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