AMATEGEKO N'AMABWIRIZA BY'IBANZE

Igicuruzwa na Serivisi

GCOM **"IGICURUZWA"** ni amafaranga asigaye mu buryo bw'ikoranabuhanga ya **E-Value, Add-Balance cyangwa E-Stock** atangwa mu rwego rwo kwishyura. Kongera amafaranga bikorerwa kuri konti y'umukiriya kandi bigatuma uwiyandikishije akoresha serivisi akanakora ibikorwa byose biboneka ku rubuga rwa GCOM nko **Kwishyura umuriro mbere, kugura amayinite mu buryo bw'ikoranabuhanga, kwishyura Tv mbere, Kubitsa cyangwa kubikuza amafaranga, n'ibindi….**
GCOM **"SERIVISI"** ni uburyo bwo gukora ibikorwa buboneka kandi bwahujwe butangwa n'abatanga serivisi z'ubucuruzi nko **Kugurisha cyangwa kwishyura umuriro, Kugura amayinite mu buryo bw'ikoranabuhanga, Kwishyura Tv, Kubitsa cyangwa kubikuza amafaranga n'ibindi… Ndetse no kubikuza no gukomeza gukora ibikorwa byo kwishyura hakoreshejwe telefone zigendanwa cyangwa ikarita ya Visa, Mastercard n'ibindi…**
GCom ishobora guhitamo igihe cyose kongeraho, guhagarika by'igihe gito cyangwa gufunga serivisi yose muri sisitemu. Inyandiko imenyesha ishobora gushyikirizwa umukiriya mu minsi 30

Porogaramu

Porogaramu ya GCOM yitwa E-Transact
GCOM ishobora guhitamo igihe cyose kuvugurura ibiranga biri muri sisitemu kugira ngo inoze, irindire umutekano, ivugurure sisitemu cyangwa kugira ngo hatangwe sirivisi nshya.
E-Transact ni umutungo wa GCOM kandi ikomeza kugenzurwa nayo; imikoreshereze ya sisitemu yihariwe gusa na GCOM n'abakiriya bayo banditswe na serivisi n'ibicuruzwa bya GCOM.

Imashini

GCOM ishobora guhitamo igihe cyose gushyira ku isoko imashini cyangwa ibikoresho bishya kugira ngo inoze ubuziranenge bwa serivisi; igihe hari serivisi nshya cyangwa igihe hifuzwa kwagura isoko no kugera ku bakiriya benshi. GCOM ni yo yonyine igira ibyemezo ifata ku mategeko n'amabwiriza yo kubona igikoresho.
GCOM ishobora guhitamo igihe cyose kuvana ku isoko cyangwa gukura ku murongo igikoresho igihe habayeho gusesa serivisi k'utanga serivisi w'umufatanyabikorwa; igihe habayeho kuvugurura igikoresho cyangwa igihe byangiza isura ya GCOM. GCOM yohereza imenyesha mu minsi 10.

Itangwa n'isohorwa rya komisiyo

Komisiyo itangwa hamaze kubaho igura, igikorwa cyagenze neza kandi na serivisi yatanzwe.
Komisiyo isohorwa nyuma y'aho GCOM imaze gufata komisiyo yayo iyikuye k'utanga serivisi.
Komisiyo ishobora gukoreshwa gusa iyo amafaranga abasakazabikorwa basigaranye ari zeru, komisiyo ntishobora gutanga indi komisiyo.

Komisiyo ntiyishyurwa mu ntoki ahubwo yiyongera ku ikofi y'ikoranabuhanga ya komisiyo y'umusakazabikorwa.

Komisiyo ikurwaho 15% ku bantu bose badafite nimero y'umusoreshwa (Hagomba gutangwa icyemezo cya RDB). Amafaranga yakuweho yerekanwa ku mbonerahamwe ya komisiyo ya konti y'umusakazabikorwa hakurikijwe amategeko agenga imisoro. GCOM ntibazwa iby'abasakazabikorwa biyandikishije ariko batamenyekanisha amafaranga binjije kugira ngo bishyure imisoro Ikigo cy'igihugu cy'imisoro n'amahoro.

Komisiyo ihabwa gusa abasakazabikorwa ba GCOM kandi ntitangwa ku bakiriya, abatari abasakazabikorwa, abakoresha nyuma cyangwa abaguzi.
Komisiyo ishobora gufatirwa na GCOM bitewe n'uburangare, uburiganya, kugaragaza ibintu uko bitari cyangwa izindi mpamvu hakurikijwe amategeko.

GCOM ifite uburenganzira bwo gukora impinduka izo ari zo zose ku miterere y'ijanisha rya komisiyo hashingiwe ku mavugurura yakozwe n'abatanga serivisi b'abafatanyabikorwa uko ibihe bisimburana cyangwa biturutse ku ngamba z'ibikorwa by'ubucuruzi za GCOM.

GCOM ntishobora kwishingira cyangwa kubazwa amafaranga umusakazabikorwa yateganyije kwinjiza; ni inshingano z'umusakazabikorwa zo gukora ibikorwa kugira ngo agire amafaranga yinjiza.

Umusakazabikorwa n'Ikigo cya leta cyangwa cyigenga

UMUSAKAZABIKORWA agomba kuzuza no gutanga amakuru y'umwirondoro yose asabwa n'ibyangombwa.
Umusakazabikorwa agomba gutanga ibyangombya byemewe:

- Indangamuntu cyangwa uruhushya rwo gutwara ibinyabiziga rwo mu Rwanda
- Urwandiko rw'abajya mu mahanga rwo mu Rwanda
- Ku basakazabikorwa by'abanyamahanga bagomba gutanga icyemezo cy'ubucuruzi gitangwa na RDB cyangwa urwandiko rw'abajya mu mahanga rwemewe

Umusakazabikorwa cyangwa isosiyete yanditswe cyangwa ku bakora ibikorwa bitari ibyo gucuruza umuriro, amazi na interineti nk'iduka, iduka rya kijyambere, alimantasiyo, resitora, urunywero, akabari, aho batunganyiriza imisatsi, ibikorwa byo kwidagadura n'ibindi….
Umusakazabikorwa ni kandi yemererwa gukoresha sisitemu ya Gcom E-Trans nk'udandaza.

Ikigo cya leta cyangwa cyigenga ni ikigo gisanzwe cyuzuza kandi kigatanga amakuru y'umwirondoro yose asabwa ndetse n'ibyangombwa.
Ikigo cya leta cyangwa cyigenga kigomba gutanga icyemezo cya RDB n'ibaruwa y'isosiyete isaba gufunguza konti ifite uburenganzira bw'uwahawe uburenganzira.
Konti y'ikigo cya leta cyangwa cyigenga ntigitanga komisiyo iyo ari yo yose cyangwa amafaranga yinjiye ajyanye n'igikorwa.
Ikigo cya leta cyangwa cyigenga ni kandi cyemererwa gukoresha sisitemu ya GCOM E-Trans nk'ukoresha wa nyuma.
GCOM ishyira **imbanzirizabuguzi** ku rubuga rw'ikigo cya leta cyangwa cyigenga (Igira agaciro mu gihe cy'iminsi y'akazi 5) ndetse na nyuma yo kwishyurwa binyuze kuri konti iri muri banki, GCOM ishyiraho amafaranga asigaye y'ikigo cya leta cyangwa cyigenga maze igaha inyemezabwishyu umukiriya mu rwego rwo kubika amakuru.

Ijambobanga n'izina ry'ukoresha

Uwiyandikishije, ku bw'impamvu zo kwirinda ubwe, akomeza kugira ibanga ijambobanga n'izina ry'ukoresha bikoreshwa kuri konti ye kandi igihe cyose, mu gihe aketse cyangwa yibwe ijambobanga n'izina ry'ukoresha, ahita abimenyesha GCOM mu nyandiko cyangwa akabahamagara kugira ngo konti bayihagarike by'igihe gito. GCOM itanga ijambobanga n'izina ry'ukoresha bishya nyuma y'igenzura.
GCOM ntiryozwa kandi ntizigera iryozwa ingaruka igihe ikibazo kitamenyekanishijwe n'igihe ibura ribayeho.

Igihe serivisi imara cyangwa iseswa

Ku gihe kitagira iherezo

Mu gihe uwiyandikishije ahisemo gusesa cyangwa kutongera gukoresha E-Trans nta mpamvu ifatika ibiteye cyangwa serivisi ikananirwa gutangwa ku ruhande rwa GCOM, GCOM ntisubiza amafaranga asigaye ku ikofi y'ikoranabuhanga y'uwiyandikishije.
Mu gihe habayeho ikibazo cya tekiniki cyangwa guhagarika serivisi by'igihe gito, GCOM ikoresha ubundi buryo bwose bushoboka kugira ngo ikibazo gikemuke, ku mafaranga yose asigaye ku ikofi y'ikoranabuhanga ya E-value.

Kugura GCOM E-Value

Amafaranga make yemerwa na GCOM ni 50 000 Frw
Ubwishyu bukorwa n'umukiriya ubwe kandi agasaba kongera amafaranga asigaye atanze amakuru asabwa binyuze kuri konti ye:

- Izina rya banki
- Nimero yifashishwa mu kwishyura cyangwa borudero
- Amafaranga

Amafaranga yongeweho aboneka ku mafaranga y'umukiriya asigaye ku ikofi y'ikoranabuhanga amaze kwakira inyemezabwishyu cyangwa kwemeza ko kwishyura byabayeho

Amafaranga atangwa
GCOM ishobora guhitamo igihe cyose gukurikiza, gusaba cyangwa kongera amafaranga atangwa ayo ari yo yose; iki cyemezo gishobora kuba byasabwe n'utanga serivisi w'umufatanyabikorwa, gufata neza sisitemu, ingano y'ibikorwa bikorwa cyangwa ubundi busabe bwihariye. GCOM yohereza imenyesha mu minsi 30.

Ibirango by'ubucuruzi

Uwiyandikishije witwa umusakazabikorwa kandi akomeza gukora ibikorwa akoresheje GCOM E-Tract, si kandi ntazemererwa gukoresha ikindi kirango cy'ubucuruzi, cyangwa gisa cyangwa gitera urujijo nk'ikirango cy'uwo bahanganye ku isoko. Kwanga gutanga komisiyo bishobora kuba intandaro y'ibihano mu gihe hatabayeho kubyubahiriza.
Uwiyandikishije witwa umusakazabikorwa ntiyemerewe gusangira cyangwa kwereka indi sosiyete bihanganye ku isoko cyangwa abandi batari abakozi bose ba GCOM inyandiko z'akazi cyangwa sisitemu ya GCOM E-Transact.

Uburenganzira n'imicungire y'ibihombo (Uburiganya n'urutonde rw'abatifuzwa)

Uwiyandikishije witwa umusakazabikorwa ntashobora gutanga uburenganzira kuri konti ye atabanje kubihererwa uburenganzira mu buryo bwanditse na GCOM.

GCOM ifite uburenganzira bwo guhagarika by'akanya gato konti yose mu gihe Urwego rubishinzwe rugaragarije ukutishimira uwiyandikishije kubera gukora ibikorwa bitemewe n'amategeko cyangwa bisabwe n'urwego rushinzwe ubugenzuzi bwerekeye imisoro.

GCOM ifite uburenganzira bwo guhagarika by'igihe gito no gukora iperereza ku bikorwa mu gihe hatahuwe uburiganya cyangwa guhindura uko ibikorwa biteye.

GCOM ifite uburenganzira mu rwego rwo kurinda isosiyete, kuvaniraho inzitizi, gufungura cyangwa gushyira ku rutonde rw'abatifuzwa uwiyandikishije wese.

GCOM si kandi ntirebwa n'inyandiko yose yatanzwe n'uwiyandikishije muri GCOM abyikoreye ku giti cye maze ngo ifatwe nk'imbanzirizabuguzi cyangwa inyemezabwishyu kugira ngo bihabwe abandi keretse ibyatanzwe gusa na sisitemu ya GCOM E-Transact.

Amategeko agenga aya mategeko n'amabwiriza n'ikemurampaka

Impande zirebwa n'aya Mategeko n'amabwiriza zemeye ko zigengwa n'amategeko ya Repubulika y'u Rwanda. Igihe habayeho impaka zizabanza zizikemure mu bwumvikanye mu Cyongereza cyangwa Gifaransa cyangwa Kinyarwanda.

GENERAL TERMS AND CONDITIONS

Product and Services

GCOM **"PRODUCT"** is a virtual balance of **E-Value, Add-Balance or E-Stock** provided in exchange of the payment. The top up is performed in the customer's account and allows the subscriber to use all services and transactions available in GCOM platform as **Prepaid Cash Power Electricity, Virtual Airtime, Prepaid Tv, Cash In or Out, etc….**
GCOM **"SERVICE"** is a possible transaction available and linked provided by the Business Service Provider as **Selling or Pay Electricity, Virtual Airtime, Prepaid Tv, Cash In or Out etc… Including also collect and proceed to mobile payment or visa master card etc…**
GCom can decide at any time to add, suspend or deactivate any service in the system. The notice can be notify to the client within 30 days

Software

The GCOM Software called is E-Transact
GCOM can decide at any time to upgrade the features in the system in order to improve, to secure, to renew the system or for a new service.
The E-Transact is a property of GCOM and remain under his authority; the utilization of the system is exclusively reserved for GCOM and his registered clients and for GCOM service and product.

Hardware

GCOM can decide at any time to implement in the market new equipment or devices in order to improve the quality of service; in case of a new service or in case to increase the market position and penetration. GCOM is the only one to decide on the terms and conditions to acquire the device.
GCOM can decide at any time to remove from the market or to disconnect the device in case of service termination with the partner service provider; in case of renewing the device or in case damaging GCOM image. GCOM shall send a notification within 10 days.

Commission generation and release

The commission is generate after sale, transaction successful and service delivered.
The commission is released after GCOM commission is collected from the service provider.
The commission can be used only if the agents balance is zero, the commission can't generate over commission.

The commission is not payable in cash but top up in the agent commission wallet.
The commission will be deducted of 15% for all subjects not having a TIN number (RDB Certificate must be provided). The amount deducted will be indicated in the agents account commission table according to the Tax Laws. GCOM is not responsible for the agents registered who don't declare the revenue to the Tax and Revenue Authority.

The commission is generated only for the GCOM agents and not for the Direct Clients, final users or consumers.
The commission can be retained by GCOM due to negligence, fraud, misrepresentation or other reasons accordingly to Laws.

GCOM has the right, to make any modifications to the commission percentage structure based on revisions from the Partner Service Providers from time to time or from GCOM business strategy.

GCOM can't warranties or take the responsibility of the agent incomes projections; it is agent responsibility to perform transactions in order to generate revenue.

Agent and Direct Client

AGENT must complete and submit all identification informations required and documents.
Agent must provide as official documents:

- Rwandese ID or Rwandese drive license
- Rwandese Passport
- For foreign agent RDB Trade license or valid Passport

Agent is a physical or personal moral company registered or not for utilities business as shop, supermarket, alimentations, restaurant, pub, bar, salon, entertainment activity etc….
Agent is and will be allowed to use Gcom E-Trans system as a reseller.

Direct Client is a moral person that has to complete and submit all identification information required and documents.
Direct client must provide RDB certificate and Company letter requesting to open an account with the authority of authorized delegate.
Direct client account is not generating any commission or revenue related to the transaction.
Direct client is and will be allowed to use GCOM E-Trans as final user.
GCOM will provide the **Proforma Invoice** in the direct client's web portal (Duration 5 work days of validity) and after receiving the payment via bank account, GCOM will load the direct client balance and generate a Top up receipt for Client's record purpose.

Credential

The subscriber shall, for its own protection, keep confidential the access credential to his account and at any time, in case of suspect or stolen credential, immediately inform GCOM by writing or call for account suspension. GCOM will provide new credential after verification.
GCOM is not and will not be responsible of the consequence if the incident is not reported and for the loss.

Service duration or termination

For an indefinite duration

In case the subscriber decide to terminate or not use anymore the E-Trans without any reasonable reason or service failing from GCOM side, GCOM will not refund the amount remain in the balance wallet that remain available for the subscriber.

In case of technical issue or services suspension, GCOM will take all feasible alternative resolution, for all balance remaining in the E-value wallet.

Purchasing GCOM E-Value

The minimum amount accepted by GCOM is 50,000 Rwf
Payment must be done by the client himself and submit the adding balance request with the requirement information via his account:

- Bank Name
- Reference payment or bank slip number
- The amount

The top up shall be available to the client Balance wallet upon receipt or confirmation of payment

Fees

GCOM can decide at any time to implement, to require or to increase any fees; this decision can be a condition from the partner service provider, the system maintenance, the volume transactions or others special request. GCOM shall send a notification within 30 days.

Trademarks

The subscriber called agent and still performing transaction with GCOM E-Tract, is not and will not be allowed to use others trademark, similar or confusing as competitor sign. A retain of commission can be a subject of penalty in case of not respect.
The subscriber called agent is not allowed to share or to show to the competitor or others than own staff all GCOM hard copy work property or GCOM System E-Transact.

Rights and Risk management (Fraud and Blacklist)

The subscriber called agent cannot transfer the right of his account without the prior written authorization of GCOM.

GCOM has the right to suspend any account in case of Authority complaints about a subscriber illegal transaction or Tax authority inspection and request.

GCOM has the right to suspend and proceed to the transaction investigation in case of fraud detection or reorganization.

GCOM has the right in order to protect the company, to unbar, deactivate or blacklist any subscriber.

GCOM is not and will not be responsible of any document provided by GCOM Subscriber from his own initiative as Proforma Invoice or receipt to any third party except what was generated by GCOM system E-Transact.

Governing law and arbitration

The Parties of this General Terms and Conditions accept that is legally bending by the Laws of Republic of Rwanda.

In case of dispute, will be first settled an amicable arbitration in English or French or Kinyarwanda.