AMASEZERANO Y'IMIKORERE N'IMITANGIRE YA SERIVISI KU BAKIRIYA BA COPEDU PLC

1. INTANGIRIRO

COPEDU Plc yiyemeje gutanga serivisi z'imari zinoze, zishingiye kubunyamwuga, ku kuri no ku gukunda abakiliya. Iyi charter isobanura uko dushyira mu bikorwa izi nshingano, dufasha abakiliya bacu mu mucyo, ubunyangamugayo n'ubunyamwuga, dushingiye ku mabwiriza ya BNR n'imigenzo mpuzamahanga mu bijyanye n'imari iciriritse.

2. IBIJYANYE NA COPEDU PLC

COPEDU Plc ni ikigo cy'imari gifasha abantu n'ibigo, cyane cyane abagore, binyuze mu serivisi z'imari zihanga udushya kandi zigerwaho na bose. Dukora dushyize imbere iterambere ry'ubukungu, umutekano w'imari n'indangagaciro z'ubucuruzi bwiza dukurikije amabwiriza ya Banki Nkuru y'u Rwanda (BNR) n'imigenzo myiza mpuzamahanga mu bijyanye n'imari.

3. INTEGO, IYEREKEZO N'INDANGAGACIRO

Intego

Gutanga serivisi z'imari zirimo iterambere rusange, zitezimbere imibereho myiza y'abakiliya.

Icyerekezo

Kuba ikigo cy'imari gishinzwe abagore ku rwego rwa Afurika, kibafasha kugera ku mpinduka nziza.

Indangagaciro:

- Ubufatanye
- Gukora ku gihe
- Ubumenyi
- Ubwiza bwa serivisi
- Ubunyangamugayo
- Umwihariko

4. UMWIHARIKO WACU MU GUTANGA SERIVISI

Twiyemeje:

- Gutanga serivisi z'imari ziboneka, zidahenze kandi mu mucyo.
- Gufata buri mukiliya mu buryo bungana kandi butabogamye.
- Kugira imyitwarire iboneye kandi y'inyangamugayo.
- Gutanga serivisi ku gihe, neza kandi mu buryo bw'umwuga.
- Kurinda umutekano n'ibanga ry'amakuru y'abakiliya nk'uko amategeko ya BNR abiteganya.
- Gukemura ibibazo by'abakiliya mu buryo bwihuse kandi buboneye.

5. SERIVISI ZITANGWA N'IGIHE ZIMARA

Serivisi	Igihe Bitangirwamo
Gufungura konti	Iminota 10-15 (nyuma yo gusuzuma ibikenewe)
Gusaba inguzanyo	Iminsi 10 y'akazi (nyuma yo gutanga ibisabwa)
Gusubiza ibibazo by'abakiliya	Uwo munsi
Gukemura ibibazo byatanzwe	Iminsi 5 y'akazi (bishingiye ku bibazo)
Kohereza amafaranga mu gihugu	Uwo munsi
Kohereza amafaranga hanze	Mu masaha 2
Gutanga inguzanyo	Mumasaha 24 nyuma yo kwemezwa
Icyemezo cyo kurangiza inguzanyo	Iminsi 2 y'akazi
Gutanga Icyemezo cy'imikoreshereze ya Konti	Ako kanya
Gutanga ikarita ya ATM	Iminsi 3 y'akazi
Gusubiramo ikarita ya ATM	Iminsi 3 y'akazi
Guhindura umubare w'ibanga (PIN) wa ATM	Iminsi 2 y'akazi
Gutanga sheki	Iminsi 3 y'akazi
Agatabo ka konti	Uwo munsi
Ibaruwa yemeza konti/Amafaranga	Iminsi 2 y'akazi
Izindi baruwa	Iminsi 3 y'akazi
Kugura/gucuruza imigabane	Bishyikirizwa ugura cyangwa ugurisha
Gusubiza k'umurongo konti yasinziriye	Iminota 5
Kwiyandikisha kuri serivisi z'ikoranabuhanga	Iminota 5-10
Kubitsa/gufata amafaranga hejuru ya 500,000 Frw(sheki zitari iza nyiri amafaranga)	Iminota 10-20

6. UBURENGANZIRA BW'UMUKILIYA

Umukiliya afite uburenganzira bwo:

- Gufatwa kimwe hatitawe ku gitsina, imyemerere, cyangwa ubushobozi.
- Gusobanurirwa neza serivisi n'ibicuruzwa byacu.
- Kugira ibanga amakuru ye bwite.
- Guhabwa ibisubizo by'ibibazo bye vuba kandi neza.
- Gutangirwa serivisi ku gihe nta kudindira kudakenewe.
- Gufashwa mu buryo bunoze mu bijyanye n'inguzanyo.

7. INSHINGANO Z'UMUKILIYA

Umukiliya asabwa:

- Gutanga amakuru y'ukuri.
- Gusoma no kumva neza amasezerano mbere yo kuyasinya.
- Kwishyura inguzanyo ku gihe.
- Gutanga amakuru kugikorwa kitemewe cyabaye kuri konti ye.
- Kugirira icyubahiro abakozi ba COPEDU Plc.

8. UKO IBIBAZO BY'ABAKILIYA BIKEMURWA

Ibibazo bishobora gutangwa binyuze kuri:

- Kuri buri shami rya Copedu Plc
- WhatsApp: (+250) 788 319 829
- Call Center: 2012
- Murandasi: www.copeduplc.rw

Uko bikemurwa:

- Kwakira ikibazo: Mumasaha 24
- Kugikemura: Iminsi 5 y'akazi
- Iyo bidakemutse, bishyikirizwa ubuyobozi mu minsi 15
- Nyuma y'iminsi 15, Niba kitakemutse, umukiliya ashobora kukijyana muri BNR – Ishami rishinzwe kurengera abakiliya

9. UBWIRINZI BW'AMAKURU Y'UMUKILIYA

COPEDU Plc ikurikiza amahame yo kurinda amakuru y'abakiliya hakurikijwe amabwiriza ya BNR:

- Turinda amakuru y'abakiliya bacu nk'uko amategeko ya BNR abiteganya.
- Dukoresha uburyo bwizewe mu gucunga amakuru y'abakiliya.
- Ntagusangiza amakuru y'umukiriya keretse abiherewe uburenganzira cyangwa umukiriya abitegetse

10. UBURYO BWO KUGANIRA N'ABAKILIYA NO GUTANGA IBITEKEREZO

Twubaha ibitekerezo by'abakiliya kugira ngo turusheho kunoza serivisi:

- Twakira ibitekerezo binyuze mu bubiko bwabugenewe no kuri murandasi.
- Abakiliya bashobora kwitabira ubushakashatsi butandukanye.
- Kuvugana n'itsinda ryacu rishizwe abakiriya.

11. KUBAHIRIZA AMABWIRIZA YA BNR

COPEDU Plc yubahiriza amabwiriza ya BNR mu:

- usobanura neza ibisabwa ku nguzanyo, inyungu, n'amafaranga y'inyongera.
- Imyitwarire iboneye mu gusaba kwishyurwa amadeni (nta guhagarika cyangwa gutera ubwoba).
- Kurengera abakiliya bafite intege nke (kubaha ubufasha mu kumenya gucunga amafaranga).

12. GAHUNDA YO KUNOZA SERIVISI

Mu rwego rwo kunoza serivisi:

- Duhugura abakozi bacu buri gihe.
- Tuvugurura ikoranabuhanga.
- Gusubiramo iri tangazo kenshi kugira ngo rihore rigezweho.

13. AMAKURU Y'IKIGO

- COPEDU Plc – Icyicaro gikuru, Kigali – Rwanda
- Call Center: 2012
- Telefoni: (+250) 788 319 829
- Email: info@copeduplc.rw
- Website: www.copeduplc.rw

Ufite uburenganzira busesuye bwo kutugezaho ibitekerezo byawe, kugirango utumenyeshe uko twakwakiriye.

AYA AMASEZERANO AGARAGAZA UBUDAKEMWA MU GUTANGA SERIVISI NZIZA. MURAKOZE GUHITAMO COPEDU PLC