



**Terms and conditions for Users of Urwego Agency Banking Platform:**

1. Read these terms and conditions carefully prior to registration on this Platform.  
Reply with **'Yes'** if you agree to the following:  
Soma aya mabwiriza witonze membre yo kwiyangikisha kuri uru rubuga. Subiza 'yego' niba wemera ibi bikurikira:
2. The institution will not be held liable for whatever issue that may arise from the use of the Urwego mHose Agency Banking Platform if you do not keep your mPIN as a secret. Urwego Finance ntizaryozwa ingaruka izo arizo zose zikomoka ku mikoreshereze ya mHose irimo kutarinda neza mPin (ibanga ryo kwinjira muri mHose)
3. You hereby irrevocably authorize Urwego Finance CBC ("the institution") to accept and act upon instructions for financial and non-financial transactions given through the mHose Agency Banking Platform and you shall be bound by such instructions.  
Wemereye bidasubirwaho Urwego Finance CBC binyuze mu mabwiriza utanze ku kwakira no gukora ibikorwa by'imari cyangwa ibitari byo bikorewe ku rubuga rwa mHose kandi ukagengwa nayo mabwiriza.
4. You accept that a payment request submitted to the institution via the Platform cannot be treated as evidence of the institution having paid or agreed to pay the sum so requested. Wemeye ko igikorwa cyo kwishyura gisabwe Urwego binyuze ku rubugarwa mHose kidafatwa nk'ikimenyetso cyo kwemera kwa Urwego mu kwishyura umubare wasabwe.
5. You accept that any transaction will be completed as and when the process is successfully concluded, provided all other requirements required by the Platform and the institution are met.  
Wemeye ko igikorwa cyose kizuzuzwa ari uko wujuje ibisabwa kandi hubahirijwe amabwiriza atangwa n'urubuga mHose na
6. You hereby acknowledge all debits arising from the use of the Platform and agree that the institution's books, entries and registers shall be final and conclusive evidence of the correctness of any transaction.  
Wemeye ko ibikorwa byose byo kubikuzwa bikorewe ku rubuga mHose kandi byanditswe bizafatwa nk'ikimenyetso ndakuka ku gikorwa nyakuri cyakozwe.
7. You shall be responsible for any damage or loss incurred as a result of using the Platform and you shall indemnify the Institution for any loss or damage howsoever caused, resulting from your using of the Platform.  
Uzirenegera ingaruka zibyangijwe cyangwa igihombo gitewe no gukoresha uru rubuga kandi wishyure Urwego ibizaba byangiritse byose bitewe nimikoreshereje yawe y'urubuga.
8. You are solely responsible for ensuring that the cellphone device used by you in accessing mHose Platform are suitable for such use and are functioning properly. The accept

no liability if you suffer any loss or damage because your cellphone device is unsuitable or not functioning properly.

Ni wowe ufite inshingano yo kugenzura ko telephone yawe ukoresha kuri uru rubuga yujuje ibisabwa kgirango ikore neza kuko Urwego ntiyirengera ingaruka zikomoka ku mikorere mibi ya telephone cyangwa igihomo waterwa nabyo.

9. The institution shall not be obliged to provide any service via mHose Platform or during any particular hours and may withdraw, suspend or restrict the Platform temporarily.

Urwego Finance CBC ntihatirwa gutanga serivisi binyuze ku rubuga mHose mu gihe cyangwa mu masaha runaka; Urwego Finance ishobora no kuruhagarika, ku rukuraho cyangwa guhindura imikorere yarwo by'agataeganyo.

10. The institution shall not be liable for any delay or failure of the Platform arising from any cause or causes beyond its control, including (without limitation) acts of God, acts of government or regulatory authority, war, fire, flood, explosion, terrorism, riot or civil commotion or non-availability, non-functioning or malfunctioning, computer viruses, interruption or disruption of utilities, internet service providers, or broadcast, telecommunications or other network systems or services.

Urwego Finance ntizaryozwa ingaruka z'ubukererwe cyangwa guhagarara k'urubuga biturutse ku mpamvu Urwego Finance idafiteho ububasha (harimo no) nk'impanuka, amabwiriza ya leta, intambara, inkongi, iturika, iterabwiba, imyigaragambyo, guhagarara ku rubuga, kugakora neza, guterwa na virusi, gusagarirwa, guhungabanywa kw'ibikorwa remezo, abatanag serivisi za interineti, abasakaza-tumanaho, izindi sistemi zamurandasi cyangwa serivisi.

11. The institution reserves the right to alter any of its procedures concerning access to and use of the Platform. In such circumstances, the institution will post updates to notify you of changes to the Platform.

Urwego Finance ifite uburenganzira bwo guhindura amabwiriza y'imikoreshereze y'urubuga. Muri ubwi buryo, Urwego Finance izajya iboherereza ubutumwa bubamenyeshya ibyahindutse mu mikoreshereze y'ubuga.

12. You are responsible for all acts or omissions when you use the Platform (including, without limitation to the entry into of any transactions) and the Institution shall be entitled to treat any access to or use of the Platform (including, without limitation to the entry into of any transactions) as having been duly authorized by you regardless of whether or not it was effected on your behalf. The Institution's Hall not have any obligation to determine whether transactions were authorized by you and shall be entitled to assume that transactions are so authorized.

Uzirengera ingaruka z'imikoreshereze y'ubuga (harimo n'ibirenze kwinjira mu mikoreshereze y'ubuga) kandi Urwego Finance ifite uburenganzira bwo gufata igikorwa cyose cyo kwinjira no gukoresha urubuga (hakubiyemo n'ibindi bikorwa ukorera ku rubuga) hatitatawe ko waba ari wowe wemeje cyangwa utemeje ko ibyo bikorwa ku bwawe. Urwego Finance nta nshingano ifite zo kumenya no kwemeza ko ari wowe wemeje ibikorwa byakozwe ku rubuga binyuze muri telephone yawe.

13. The mHose platform is provided “as is” and neither the institution nor its service providers make any representations or warranties of any kind whatsoever regarding:
- the currency,
  - accuracy or completeness of the platform;
  - the results to be obtained by you or anyone else from the use of the platform;
  - and any third-party content accessible on or through the platform.

Urubuga mHose rutanzwe uko ruri kandi yaba Urwego Finance cyangwa abanya batanga serivisi kuri yo, bose ntawusezeranya cyangwa ngo yishingire ibyo aribyo byose bijyanye:

- ifaranga
  - Ubwuzure bw’urubuga
  - Umusaruro uzakura mu ikoresha ry’urubuga
  - Amakuru y’undi ushobor akugeraho ukoresheje urubuga
14. Except to the extent required by law, the institution, including its directors, agents, employees or sub-contractors:
- disclaim any and all express or implied warranties and conditions including without limitation to warranties and conditions as to quality and fitness for a particular purpose; and
  - does not warrant that the mHose platform, any content (including any third party content), goods and services offered therein will be uninterrupted or error free, that defects will be corrected or that the platform, the servers from which it is made available or any connected platform is free of viruses, Trojan horses, worms, software bombs or similar items or processes or other harmful components.

Ukuyeho ku kigero giteganyijwe n’amategeko, Urwego Finance n’abayobozi bayo, abakozi, n’abakorana nayo:

- bahakanye ubwishyu ubwo aribwo bwose cyangwa isezzeranya iryo ariryo ryose kugeza k’ubuziranenge cyangwa ubwema ku mpamvu zihariye.
  - ntabwo basezeranya ko Urubuga rwa mHose, amakuru arunuramo, (hamwe n’ayundi) ibikorwa na serivisi zihatangirwa bidashobora guhungabanywa, kutagira inenge, ko ahari inenge hazakosorwa, cyangwa ko urubuga mHose n’imiyoboro rushamikiyeho ko yaba idahura n’ibitero byikorana buhangana ririmo (**Viruses, Trojan horses, Worms, software bombs**) cyangwa ibindi bikorwa bisa nabyo ndetse n’ibishobor akwangiza.
15. To the full extent permitted by law, the institution’s total liability arising out of or in connection with the platform or otherwise under these terms shall be limited to the fees earned by the institution for such specific transaction(s) wherein the cause of action arose.

Ku kigero cyose giteganyijwe n’itegeko, the uburyozwe bwose bukomoka cyangwa bufitanye isano n’ru rurubuga, igarukiye gusa ku kiguzi cyakirwa na Urwego Finance giturutse kuri iyo mikoreshereze.

16. The Institution will not be held liable for customers compromising their mobile numbers, One- time password (OTP) and mPIN.

Urwego Finance ntizaryozwa uburangare bw'abakoresha urubuga batitondera imikoreshereze ya telephone zabo, mHose PIN, cyangwa ijamba ry'ibanga.

17. The Institution will not be held liable for increasing your transaction limits. Urwego Finance ntizaryozwa kuzumurwa kwibikorwa ukorera ku rubuga
18. The Institution will not be held liable for network issues from your Telecommunications Network.  
Urwego Finance ntizaryozwa ingaruka z'umuyoboro wa telephone yawe ukoresha
19. The Institution reserves the right to debit your account with charges applicable for transactions via this Platform.  
Urwego ifite uburenganzira bwo kukwaka ikiguzi cy'imikoreshereze y'uru rubuga
20. That you undertake to receive any message notification sent to you on this Platform and further agree not to report the Institution to mHose Platform for any message notifications sent to you by the institution.

Kandi wemeye ko uzajya uhambwa ubutumwa buburira na n'Urwego binyuze kuri uru rubuga

21. The Institution will not be liable for careless handling of your phone leading to a compromise on your mHose wallet or account number domiciled with the institution.

Urwego ntizirengera ingaruka zo kutita ku mikoreshereze y atelephone yawe ishobora gutuma ububiko bwawe muri mHose bugerwaho n'undi, cyangwa no kuri konti yawe iri m'Urwego Finance.

Please reply 'Yes' to continue and 'No' to cancel.

Kanda 'Yes' wemeza cyangwa 'No' uhakana igikorwa