Incameke y'amategeko yo kurwanya ruswa n'indoke

1. **Intego**

- Amategeko yo kurwanya ruswa n'impano igamije gushimangira icyemezo cya Banki cyo gukumira ruswa iyo ari yo yose no mu bucuruzi bwayo;
- Aya mategeko yashyizweho kugira ngo agaragaze ko banki itihanganira na gato ruswa n'indonke
- Aya mategeko areba abagize inama y'ubutegetsi, abakozi ndetse n'abandi bakozi bose ba banki nk'abimenyereza umwuga.
- Kutubahiriza aya mategeko bishobora kuvamo iseswa ry'amasezerano hagati ya banki n'umukozi cyangwa n'umwe mu bagize inama y'ubutegetsi

2. Inshingano z'umuntu ku giti cye

- Buri muntu mu bagize inama y'ubutegetsi, umukozi cyangwa undi mukozi wa banki nk'abimenyereza umwuga afite inshingano zo kumenya no gukurikiza aya mategeko.
- Abagize inama y'ubutegetsi n'abakozi bose bafite inshingano zo gukumira, gutanga amakuru ayo ari yo yose azwi cyangwa akekwa ku bijyanye na ruswa n'indoke

3. Ibibujijwe

Abagize inama y'ubutegetsi, abakozi n'abandi bakozi bose ba banki nk'abimenyereza umwuga babujijwe rwose kwishora mu buryo ubwo ari bwo bwose bwo gutanga cyangwa kwakira ruswa, haba mu buryo buziguye, cyangwa butaziguye cyangwa binyuze mu bafatanyabikorwa cyangwa undi muntu ufitanye isano na banki. Ni muri urwo rwego, abagize inama y'ubutegetsi, abakozi n'abandi bakozi bose ba banki nk'abimenyereza umwuga babujijwe gutanga cyangwa kwakira ruswa uko iba imeze kose.

Birabujijwe rwose ko umwe mu bagize inama y'ubutegetsi, umukozi, undi mukozi wa banki nk'abimenyereza umwuga cyangwa undi muntu uwo ari we wese ufitanye isano

n'umukozi cyangwa umwe mu bagize inama y'ubutegetsi - yaba inshuti cyangwa umwe mu bagize umuryango uri mu izina ry'umukozi cyangwa umwe mu bagize inama y'ubutegetsi - kugira uruhare cyangwa gukora ibikorwa cyangwa kugira imyitwarire iyo ari yo yose irimo indonke na /cyangwa ruswa ishobora kugaragara mu buryo bukurikira:

1. **Indonke**: Ibi bikubiyemo gutanga cyangwa kwakira indonke mu rwego rwo kwemeza cyangwa gutanga inguzanyo, kwirengagiza amabwiriza, cyangwa gutanga amakuru y'ibanga cyangwa kugira uruhare ku byemezo cyangwa ikimenyane.
2. **Komisiyo zitemewe**: Ibi bikubiyemo kwakira ubwishyu cyangwa inyungu mu gutanda ubucuruzi cyangwa amasoko ku bantu runaka, akenshi ku biciro biri hejuru cyangwa ku masezerano ashyira banki mu gihombo.
3. **Amakimbirane y'inyungu:** Abayobozi ba banki bashobora gukoresha imyanya bafite ku bw'inyungu zabo bwite bakira indonke cyangwa bakora ibikorwa bishyira mu kaga inshingano zabo muri banki cyangwa ku bakiriya bayo.
4. **Gutonesha:** Gutonesha umuntu bishingiye ku mibanire bwite aho gushingira ku bushobozi bw'umuntubishobora gutuma abantu bashyirwaho cyangwa bakazamurwa mu ntera batabifitiye ubushobozi.
5. **Ibikorwa by'inguzanyo z'uburiganya:** ibi bikubiyemo kwemeza inguzanyo hashingiwe ku makuru atariyo, cyangwa kutadusuzuma amakuru yatanzwe, biri mu nyungu z'abantu runaka, cyangwa ibigo bikaba byateza Banki igihombo.
6. **Gukoresha nabi ububasha**: Abayobozi ba banki mu myanya y'ubuyobozi bashobora gukoresha nabi ububasha bahawe mu guhoza ku nkeke/ gutera ubwoba cyangwa guhatira abakozi, abakiriya, cyangwa abandi mu nyungu zabo bwite cyangwa mu guhishira amabi yabo.
7. Ibindi bikorwa ibyo ari byo byose bishobora kugaragaramo ruswa nkuko bigenwa n'amategeko n'amabwiriza ya banki;

4. Impano, n'izindi nyungu zitandukanye

Nkuko bisanzwe, abagize Inama Nyobozi n'abakozi ntibemwerewe kwakira Impano cyangwa izindi nyungu keretse izagenwe n'amategeko agenga banki. Ni muri urwo

rwego, umwe mu bagize Inama y'ubutegetsi cyangwa umukozi atemerewe kwakira impano mu izina rya banki, bishobora kumushyira mu mwanya wo kwica amategeko.

5. Gutanga umusanzu mu bijyanye na politiki

Abagize Inama y'Ubutegetsi cyangwa Abakozi ntibemerewe gutanga umusanzu mu buryo bw'amafaranga cyangwa mu bundi buryo bwo gushyigikira ishyaka iryo ari ryo ryose rya politiki cyangwa umukandida ku mwanya wa politiki, mu izina rya banki.

6. Ibikorwa byo gufasha

Banki isobanukiwe inshingano zayo mu kuzamura imibereho myiza y'abaturage, bishimangiwe n'iteka rigenga ibidukikije, imibereho myiza n'imiyoborere (ESG) rigena iterambere rirambye.

Ni muri urwo rwego, Banki yemera kandi ishishikariza ibikorwa byo gutanga inkunga ku batishoboye binyuze mu buryo butandukanye harimo serivisi, gutanga ubumenyi, umwanya, cyangwa umusanzu w'amafaranga. Abagize inama y'ubutegetsi n'abakozi bashobora gutanga umusanzu nkuko bigenwa n'amategeko yashyizweho na banki mu rwego rwo gukumira ikoreshwa ry'imisanzu mu bikorwa bya ruswa.

7. Gutanga amakuru

Mugihe umwe mubagize Inama y'Ubutegetsi, Umukozi cyangwa undi muntu wa gatatu akeka ko hari ibikorwa cyo kwakira indonke cyangwa ruswa mu mazina ya banki, barashishikarijwe gutanga amakuru hakiri kare bishoboka.

Imiyoboro inyuranye irahari kubagize Inama y'Ubutegetsi, umwe mu bakozi, abakiriya, cyangwa abaturage muri rusange kugira ngo bagaragaze impungenge niba bakeka ruswa muri banki cyangwa ruswa irimo umukozi wa banki, umufasha, cyangwa undi muntu ukora ubucuruzi mu izina rya banki. Ibikorwa nk'ibi bigomba kumenyeshwa bidatinze hakurikijwe Politiki yo gutangaza amakuru muri Banki hamwe n'iyi politiki yo kurwanya kwakira/gutanga indonke no kurwanya ruswa binyuze mu nzira zikurikira:

- **Ufite iperereza mu nshingano ze:**

- Nimero ya telefoni: +250 793165029
- Imeri: Abel.Bitok@ncbagroup.com
- **Imiyoboro yo gutanga amakuru:**

  Telefoni: +250 788 149 567

  Imeri: ncbabank@tip-offs.com

  Nimero itishyurwa: 00800007788

Banki izatanga inkunga ishoboka ku muntu uwo ari we wese, nta buryarya, uzagaragaza ibikorwa bya ruswa, kandi hakurikijwe amategeko ya Banki yo gutanga amakuru, banki iremeza ko nta muntu n'umwe uzahanwa cyangwa ngo arenganywe kubera ikibazo cyo gutanga amakuru ku watanze/wakirriye indonke cyangwa ruswa.