1. CHIBVUMIRANO (THE AGREEMENT)

Izvi ndizvo zvisungo zvinokutungamira mukushandisa zvirongwa zveTeleCash izvo zvinowaniswa neTelecel, uye kana uchizvitambira zvinoreva kuti pave nechibvumirano pakati pako neTelecel. Kana ukanyoresa kuti wave kushandisa TeleCash kubudikidza nekuzadzikisa form rekunyoresa, unenge wabvuma kushanda uchitungamirwa nezvisungo izvi. Naizvozvo unofanira kuverenga wonzwisisa zvisungo izvi uye kana usingabvumirane nazvo, haufanire kunyoresa kuti urikuda kushandisa TeleCash.

2. TSANANGURO YEMAZWI (DEFINITIONS)

Mazwi anotevera apiwa tsananguro yekushanda kwezvisungo izvi:

2.1 **Account** – izvi zvinoreva account yako yeTeleCash, iyo inoratidza mucomputer uhwandu hwemari yawakachengeterwa.

2.2 **Agent(s)** – zvinoreva munhu, chitoro kana kambani yakanyoresa kuti iwanise zvirongwa zveTeleCash uye mashoko ari mayererano nezvitoro izvi anowanikwa kumahofisi makuru eTelecel.

2.3 **Agreement** – zvinoreva zvisungo zvekushandisa TeleCash pamwe neform rekunyoresa.

2.4 **Bank Account** – zvinoreva homwe yeTelecel yemubhanga inochengeterwa mari dzese dzeTeleCash.

2.5 **Cash** – zvinoreva mari yekuUnited States of America (USD). Telecel ichazivisa kana mhando yemari inoshandiswa neTeleCash ichinge yasandurwa.

2.6 **Cell phone** – zvinoreva foni yako yaunoshandisa kuti upinde muzvirongwa zveTeleCash.

2.7 **Charges** – zvinoreva miripo inobhadharwa Telecel nevanoshandisa zvirongwa zveTeleCash pasi pezvisungo izvi.

2.8 **Conditions** of Use – zvinoreva zvisungo zvekushandisa zvirongwa zveTeleCash izvo zvinogona kusanduka nguva nenguva.

2.9 **Credit Balance** – mari inenge iri mu account mako inoonekwa pacomputer.

2.10 **Credit Transaction** – kutumirwa kunoitwa account yako mari, izvo zvinozoonekwa pacomputer neTeleCash;

2.11 **Customer** – zvinoreva iwe nevamwe vanhu vane mazita akanyoresa kushandisa zvirongwa zveTelecash.

2.12 **Customer Care Centre** – zvinoreva nzvimbo inogashira zvichemo zvese nenhare, zvinechekuita nezvirongwa zeTelecel.

2.13 **Customer Registration Form** – zvinoreva form rekunyoresa mashoko ese anodiwa mukushandisa TeleCash, pamwe nezvisungo zvinokutungamira mukushandisa Telecash;

2.14 **Debit** – zvinoreva kubviswa kwemari mu account yako.

2.15 **Debit Transaction** – kufambiswa kwemari uko kunoita kuti mu accont mako mubviswe mari neTeleCash.

2.16 **Deposit** – mari inobhadharwa Agent iyo inozoiswa mu account yako uye inozochengetwa neTeleCash se e-money.

2.17 **E-Money** – mari inoratidzwa pacomputer neTeleCash inenge iri uhwandu hwemari iri mu account yako.

2.18 **Goods and Services** – zvinoreva zvinhu kana mabasa anogona kubhadharirwa muzvitoro zvinoshandisa TeleCash.

2.19 **ID Number** – zvinoreva chitupa, passport kana driver's licence yechizvarwa cheZimbwabe, kana passport ine residence permit ne work permit yechizvarwa cheimwe nyika.

2.20 **Mobile Equipment** – zvinoreva foni yako neSIM Card kana mimwe michina yekuti ukashandisa pamwechete unowana zvirongwa zveTeleCash.

2.21 **Mobile Phone** – zvinoreva cellphone yako yaunoshandisa.

2.22 **MSISDN** – zvinoreva kuti mobile station identification number, inove number inozivikanwa nayo nhare dzeTelecel.

2.23 **Outlet** – zvinoreva chitoro, kambani kana nzvimbo inoshandira Agent.

2.24 **PIN** – zvinoreva number yaunopiwa yaunoshandisa mukuvhura account yako.

2.25 **Secret Word** – zvinoreva izwi raunopfimbika raunopiwa paunotanga kushandisa account yako yeTeleCash.

2.26 **SIM Card** – zvinoreva line rako raunoti ukaisa mufoni kana mune mumwe muchina, unogona kuwana zvirongwa zveTeleCash.

2.27 **SMS** – zvinoreva mashoko anotumirwa kubva pane imwe foni achienda kune imwe.

2.28 **Start PIN** – zvinoreva number ina dzaunopiwa kuti ugovhura account yako yeTeleCash. Number idzi unofanira kugara uchidzirangaria uye ndidzo dzaunoshandisa kutumira mari nefoni yako.

2.29 Tariffs – zvinoreva miripo inobhadharwa Telecel nevanenge vashandisa zvirongwa zeTeleCash.

2.30 **Tariff Guide** – zvinoreva gwaro rinoratidza miripo inobhadharwa nevanoshandisa TeleCash uye inosandurwa nekufamba kwenguva.

2.31 **TeleCash Retailer –** zvinoreva chitoro chinobvuma kubhadharwa neTeleCash.

2.32 **TeleCash System or TeleCash** – zvinoreva zvirongwa zveTelecel zvekutumira, kufambisa nekubhadhara mari.

2.33 **TeleCash Services** – zvinoreva zvirongwa zvekuchengeta mari neTeleCash zvinosanganisira mashoko evanhu varikushandisa chirongwa ichi neekutumirana mari pamwe neehomwe inochengeterwa mari yacho.

2.34 **TELECEL Subscriber** – munhu wese anoshandisa nhare yeTelecel.

2.35 **USSD** – zvinoreva kuti Unstructured Supplementary Service Data, chinove chikamu chirimufoni yako chinoratidza zvirongwa zese zvinowaniswa neTeleCash.

2.36 **Transactions** – zvinoreva kufambiswa kwemari kwakatsanangurwa muchisungo cheClause 5.

2.37 **You/Your/ Yourself** – zvinoreva iwewe muridzi we account.

2.38 **We/ Us/Our** – zvinoreva Telecel, bhanga reKingdom Bank nezvitoro zveTelecel.

3. KUNYORERA KUTI MUNHU AWANE ACCOUNT (APPLICATION FOR ACCOUNT)

Unogona kuvhura account kune chero chipi chitoro cheTelecel kana zvimwe zvakapiwa mvumo yekuita izvozvo.

3.1 Kana uchida account unofanira kunge uyine zvinotevera:

3.1.1 Unofanira kunge uyine makore ari pamsoro pe16 years;
3.1.2 Unofanira kuzadzikisa form rekunyoresa ugoriendesa kuna Agent weTelecash;
3.1.3 Unofanira kuendesa kuna Agent chitupa chako nephotocopy;
3.1.4 Unofanira kuendesa matsamba ese arikudiwa paform rako uye anogutsa Telecel.
3.1.5 Telecel ine kodzero yekuramba kuvhura account.
3.1.6 Haubvumirwe kuva ne account yeTeleCash inodarika imwe.
3.1.7 Mashoko ese aunonyora anofanira kunge ari echokwadi.
3.1.8 Tinogona kuramba kukutendera kuti unyorese.
3.1.9 Tinogona kuramba kukuvhurira account kana tisingagutsikane kuti ndiwe ani.
3.1.10 Kana uchinge wanyoresa, uchapiwa izwi raunopfimbika (Secret Word) iro raunoshandisa kuratidza kuti ndiwe ani, pese paunofonera kuCall Centre uyine chichemo. Kana uchinge wavhura account yako, unenge wave kukwanisa kuishandisa ipapo.

4. KUVHURA ACCOUNT YAKO (ACTIVATING YOUR ACCOUNT)

4.1 Account yako inovhurwa kana uchinge wanyora form pamwe nekuendesa photocopy yechitupa chako.

4.2 Paunonyoresa kushandisa TeleCash, uchapiwa number inonzi Start PIN, yauchashandisa kuvhura account yako kubudikidza nekutevedzera zvaunenge uchiudzwa muTELECASH menu.

4.3 Kana account yako ichinge yavhurwa, (i) uchapiwa PIN, (ii) uye unofanira kusandura PIN yacho yauchashandisa kuwana zvirongwa zveTELECASH.

4.4 Unogona kubhadhara mari kuna Agent ichaiswa mu account yako, yaunozokwanisa kushandisa nefoni yako.

5. ZVIRONGWA ZVE TELECASH (TELECASH SERVICES)

Zvirongwa zveTeleCash, unogona kuzviwana pasi pezvisungo zvinotevera:

5.1. Hatikuvimbise kuti zvirongwa zveTeleCash zvichange zvichiwanika nguva dzese, uye hatisi kumbova nemhosva kana pakava nekurasikirwa kunokonzerwa nekushaikwa kwezvirongwa zveTeleCash. Zvirongwa zveTeleCash zvinogona kukanganiswa nezviitiko zvaMwari, kukwirira kana kudzikira kwenzvimbo, mamiriro ekunze, nekuvandudzwa kwenetwork yeTelecel.

5.2 Unogona kuita zvirongwa zveTeleCash zvinotevera nenzira dzakatarwa:

5.2.1 Kuisa mari mu accont pana Agent;
5.2.2 Kutora mari mu account pana Agent;
5.2.3 Kutumira mari iri mu account kune mumwe ane account yeTeleCash uchishandisa foni yako;
5.2.4 Kutumira mari kune mumwe asina account yeTeleCash kuti agozotora mari yacho pana Agent;
5.2.5 Kutenga airtime uchishandisa mari irimu account;
5.2.6 Kutenga zvinhu nekubhadharira zvimwe zvirongwa uchishandisa TeleCash;
5.2.7 Kubhadhara mvura nemagetsi uchishandisa TeleCash.

5.3 Tine kodzero yekuwedzera zvimwe zvirongwa nekufamba kwenguva uye tichakuzivisa kana tichinge taita izvi, kubudikidza neSMS kana dzimwe nzira.

5.4 Kana uchinge washandisa account yako, pane mari ichabviswa kana kuwedzerwa mu account iyoyo, zvichienderana nekuti waitei.

5.5 Tichatsinhira zvese zvawaita ne account yako kubudikidza neSMS. Mashoko ese achaburitswa neOMMP, achazenge ari huchapupu hwemashoko atakachengeta, kunze kwekuti pakava nemamwe anoburitswa asingafambirane needu.

5.6 Kana pane zvaurikuda kuita asi usina mari yakakwana mu account yako yekubhadhara zvaurikuda kuita pamwe nemiripo yacho, hatisi kuzokubvumira kuita izvozvo.

5.7 Une basa rekuona kuti unonyora mashoko echokwadi pese paunoshandisa TeleCash. Kana ukanyora mashoko asiriwo, haugoni kuripwa neTelecel, bhanga reKingdom Bank kana Agent, nemhaka yekurasikirwa kunogona kuitika.

5.8 Mari yese yaunotumira munhu asina accunt yeTeleCash inenge isina kutorwa mumazuva makumi matatu, ichamiswa kuenda uye uchatumirwa SMS inokuudza kuti mari haina kuenda. Mari isina kutorwa ichadzoserwa mu account yako. Asi miripo yange yabatwa pakutumirwa kwemari uku haisi kuzodzoserwa.

6. KUGASHIRWA NEKUSHANDA KWEZVISUNGO IZVI (ACCEPTANCE AND COMMENCEMENT OF CONDITIONS OF USE)

Uchanzi wagashira zvisungo izvi izvo zvinogara zvichisandurwa nekufamba kwenguva, kana pakaitika zvinotevera:

6.1 Kana ukanyoresa;

6.2 Kana ukavhura account yako yeTeleCash.

6.3 Kana ukada kushandisa mari yakadarika yaunayo mu account mako, account yako inogona kumiswa kana kuvharwa sezvakatsanangura muchisungo che clause 6.

6.4 Haugoni kushandisa account yako wakamirira vamwe vanhu, uye ndiwe unofanira kugara urimuridzi wemari irimu account mako chete.

6.5 Account yako haigoni kupiwa mumwe anoshandisa Telecel chero zvikaita sei.

6.6 Mari irimu account yako haigoni kuwana mbasera (interest).

6.7 Unovimbisa kuti hausi kuzoshandisa account yako kupara mhosva pasi pemutemo weZimbabwe. Kana Telecel ikazviziva kuti pane mhosva yawapara, account yako ichavharwa sezvakatsanangurwa muchisungo che clause 6.

6.8 Kana ukasandura mamwe mashoko aripa form rakawakanyora pawakavhura account, unofanira kuzivisa Telecel nekuchimbidza.

7. KUMISWA KANA KUVHARWA KWE ACCOUNT (SUSPENSION AND DISCONNECTION OF THE SERVICES/CLOSURE OF ACCOUNT)

7.1 Tinogona kumisa, kudzivira kana kukuvharira zvirongwa zveTeleCash kana account yako tisina kukuudza uye tisina mhosva (kunyangwe hedu tichaedza nepatinogona kukuudza kana tichinge taita saizvozvo), kana pachinge paitika zvinotevera:

7.1.1. Kana tikazviziva kuti account yako yeTeleCash irikushandiswa zvisina mvumo, zviri kunze kwemutemo, zvisiri pamirayo, kana zvekubira vamwe kana zvekupara mhosva;

7.1.2. Kana ukasatevedzera zvisungo zvine chekuita neTeleCash, kusanganisira zvisungo zvekushanda kweChibvumirano ichi;

7.1.3. Kana ukatizivisa kuti line rako rarasika kana kubiwa, kana kuti PIN yako yarasika kana kuti yave kuzivikanwa nevamwe;

7.1.5. Zvimwe zvikonzero zvatisina simba pamusoro pazvo.

7.2 Kana account yako ikamiswa neTeleCash nekuda kwechero chipi chikonzero, unofanira kuenda kumahofisi eTelecel, kunoratidza kuti ndiwe muridzi we account uye woyivhurazve. Kuvhurwazve kwe account kuchatora mazuva matatu epakati pevhiki.

7.3 Kana tikavhara account yako pasi pechisungo che clause 6, hatimbofi takava nemhosva kana ukarasikiwa nemhaka yezvatinenge tisina kuita kana zvisina kuitwa nevamwe vatinoshanda navo.

8. MIRIPO (TARIFFS)

8.1 Miripo yese yekushandisa account yako inobhadharwa kuTeleCash. Gwaro remiripo rinowanikwa kuzvitoro zveTelecel, pamwe nekuCustomer Call Centre, kana pawebsite inoti www.telecelzim.co.zw

8.2 Miripo yese yekushandisa Telecash ichatorwa mu account yako pese paunoshandisa TeleCash, uye uchaziviswa nezve uhwandu hwemari yasara kubudikidza neSMS.

8.3 Miripo iyi inobatwa zvichienderana nekuti yakamira sei nguva iyoyo.

8.4 Miripo yese yekushandisa TeleCash, inogona kutorwa mu account yako usina kuzviudzwa.

9. KUDZIVIRIRA KUSHANDISWA KWE ACCOUNT YAKO ZVIRI KUNZE KWEMUTEMO (SECURITY AND UNAUTHORISED USE)

9.1 Unebasa rekuchengetedza pamwe nekushandisa nomazvo foni kana michina yako, kupfimbika PIN neSecret Word, pamwe nekushandisa kose kwaunoita account yako.

9.2 Izwi rakapfimbika richashandiswa pese paunofonera kuCall Centre nezvichemo zvako, asi haufanire kuzivisa chero ani PIN yako, kusanganisira vashandi vekuCustomer Care Centre.

10. SANDUKO DZECHIBVUMIRANO ICHI (VARIATIONS)

10.1 Tine kodzero yekusandura chero ipi nguva pasina chizivo chawapiwa, zvisungo zvekushanda kweChibvumirano ichi kana miripo yatinobhadharisa. Sanduko idzi dzichaziviswa kubudikidza nebepanhau, SMS, website yedu, kana neimwe nzira, sezvo zvinenge zvichinzi urikuziva nezvesanduko iyi zvisinei nekuti waiona kana kuti kwete.

10.2 Kana ukaenderera mberi uchishandisa zvirongwa zveTeleCash, unenge wave kunzi wabvumirana nesanduko dzakanyorwa muchisungo che clause 10. Kana usingabvumirani nesanduko dzaitwa, haufanire kuenderera mberi uchishandisa TeleCash, nekuti ukadaro, unozonzi watambira sanduko dzaitwa.

11. ZVINOITWA NETELECEL (TELECEL RESPONSIBILITY)

11.1 TeleCash inoti ndiyo inochengeta mari dzese dzinenge dzabhadharwa nevanoshandisa TeleCash, nemari dzinotumirwa mu account yako, uye unokwanisa kuwana mari yese iri muzita rako. Unobvuma kuti TeleCash ichashandisa mashoko ayinayo kuratidza kuti une mari yakawanda sei mu account yako, uye Telecel haimbofi yakaita tsvakurudzo yekuda kuziva kuti mari iyoyo ndeyako kana kuti kwete. Unobvuma zve kuti tinogona kuita zvaunenge watiudza nePIN yako mukushandiswa kwemari yako, zvisinei nekuti ndiwe watiudza kana kuti ndemumwe munhu ashandisa PIN yako.

11.2 Unobvuma kuti Telecel haisungirwi kushandisa mari yako kuti iwane pundutso, asi kungochengeta mari yako chete sezvairi. Unobvumazve kuti kana pakava nemari inoberekwa nemari yako irimuhomwe yeTrust Account, hauna zvaunowana pamari yaberekwa, uye Telecel ichazvitorera mari inenge yaberekwa.

12. KUDZIVIRIRA MHOSVA (LIMITATION OF LIABILITY)

12.1 Hatizovi nemhosva kwauri kana kurasikirwa nenzira dzinotevera:

12.1.1 Kana mabhanga, mafoni, internet kana mamwe manetwork akatadza kushanda, kana kuvhiringidzwa, kumiswa kana kuvharwa nekuda kwezvimwe zvikonzero;

12.1.2 Kurasikirwa kwaunoitwa nemhaka yechibvumirano, mutemo kana zvimwewo, kunze kwekuti kurasikiwa kwacho kukakonzerwa nekushaiwa kwedu hanyn'a kana kutadza kwedu basa. Kutadza basa kwatinenge taita kunofanira kufambirana nekurasikirwa kunogona kuitwa nemunhu ari pachinzvimbo chako, uye hatimbofi takatarisa kurasikirwa kumwe kuri mberi kunogona kuzoitika.

12.1.3 Hatisi kuzokumirira kana kukudzivirira chero nerupi rudzi nemhaka yezvirongwa zvedu zvaunoshandisa.

12.1.4 Zvitoro zvinowanisa TeleCash, zvinoshanda zvakazvimirira zvoga uye hazvisi pamushandirapamwe nesu. Unobvuma kuti chitoro ichi chakamirira iwewe kana chichibvuma (i) kubhadhara kwaunoita zvinhu zvaunenge watenga

neTeleCash, (ii) kuti utumire kana kutambira mari neTeleCash. Hatina mhosva kana chitoro ichocho chikatadza kuita basa mukuwanisa kwacho zvirongwa zveTelecash.

12.1.5 Kana Telecel ikanzi nesangano renhare isandure number dzinoshandiswa nenhare dzayo, basa reTelecel nderekuchengeta account yako, uye kana zvichibvira roendesa account yako kunumber itsva dzinenge dzave kushandiswa neTelecel, asi kana izvi zvikaramba, mari yako iri mu account uchaibhadharwa mumaoko.

13. KUBATWA KWEVANHU (CUSTOMER SERVICE)

13.1 Izwi rakapfimbika raunopiwa, richashandiswa mukuziva kuti ndiwe here muridzi we account kana ukafonera kuCall Centre uyine zvichemo.

13.2 Unogona kufonera Customer Call Centre panumber dzinoti 150 kana kushanyira chimwe chitoro cheTELECEL, kana uchida kuita zvinotevera:

13.2.1 Kana uchida kuwana mazita ezvitoro zvine TeleCash;
13.2.2 Kana uchida kubvunza nezve account yako;
13.2.3 Kana uchida kubvunza kufambiswa kwaitwa mari mu account yako;
13.2.4 Kana uyine dambudziko ne account yako;
13.2.5 Kana uyine chichemo;
13.2.6 Kana uchida mamwe mashoko mayerana nezvirongwa zveTeleCash.

14. MASHOKO E ACCOUNT YAKO (STATEMENTS)

14.1. Unogona kushandisa foni yako kuona kuti mu account mako masara marii, kana kufonera kuCall Centre uchishandisa izwi rako repfimbi (Secret Word).

14.2. Mashoko e account yako akanyorwa pasi uchawapiwa kana uchinge wawakumbira.

14.3. Tichavhara account yako kana tikawana chikumbiro chakanyorwa pasi chekuita izvozvo.

15. KERO YEKUTUMIRA ZVIZIVISO (ADDRESSES FOR NOTICES)

15.1 Kero yawanyora paform rako ndiyo ichashandiswa kutumira zviziviso nedzimwe tsamba dzine chekuita nenyaya iri kumatare. Kana uchinge wasandura kero, unofanira kuzivisa vamwe kubudikidza nekuvanyorera tsamba.

15.2 Kero yeTelecel yekutumira zviziviso kana matsamba ekumatare inoti No. 148 Seke Road, Graniteside Harare, uye tsamba dzese dzinofanira kunyorerwa Chief Executive Officer.

15.3 Chiziviso chinopiwa nerimwe divi, chichanzi chasvika kune rimwe divi mushure menguva dzinotevera;

15.3.1 Kana iri tsamba yatumirwa neposvo, ichanzi yasvika mumashure memazuva manomwe;
15.3.2 Kana tsamba yatumirwa nemunhu, ichanzi yasvika musi wacho iwoyo;
15.3.3 Kana tsamba ikatumirwa nefax, ichanzi yasvika ipapo painotumirwa.

15.4 Tichange tichikutumira mamwe mashoko neSMS kufoni yako ine number dzakanyorwa pa application form, uye maSMS aya ndeyekutumira mashoko ezviziviso chete.

16. DZIMWE SANDUKO (CHANGES)

16.1 Tinogona kusandura mitemo iyi nekufamba kwenguva uye tichakuzivisa nezvesanduko iyi pachine nguva;

16.2 Haugoni kusandura mitemo iyi. Asi wakasununguka kuunza pfungwa dzako kuti tigodziongorora.

17. ZVIMWE (GENERAL)

17.1 Kodzero nesimba rekuva muridzi wezvirongwa zvakanyorwa mumagwaro edu ndezveTELECEL, bhanga reKINGDOM Bank nezvitoro zveTelecel, uye unobvuma kuti hauna simba kana kodzero dzawawana muchibvumirano ichi.

17.2 Kana tikakunzwisisa pane imwe nyaya, kana tikakuregerera kana tikakuwedzera nguva, hazvirevi kuti hatizogoni kushandisa kodzero dzedu munguva inotevera.

17.3 Unofanira kutizivisa nekuchimbidza kana uripasi pehutungamiri hwakadzikwa nemutemo, kana wakaiswa pasi pemutemo nemhaka yezvikwereti kana kuti urikurambidzwa kushanda nemutemo.

17.4 Chitupa chinenge chakanyorwa nemumwe wevakuru vedu chinotsanangura chikwereti chako kwatiri chabva munyaya irikutongwa kumatare, chichazenge chiri humboo hwakakwana, kunze kwekuti ukaratidza kuti humboo hwacho hausi hwechokwadi.

17.5 Unobvuma kuti mashoko ese ako, hurukuro dzaunoita neCall Centre pamwe nekufambisa kwaunoita mari neTelecash, zvichachengetwa kubvira musi waunovhara accont yako.

18. SIMBA REMUTEMO NEKUPEDZA MAKAKAVA (JURISDICTION AND ARBITRATION)

18.1 Chibvumirano ichi chichatungamirwa pamwe nekutsanangurwa nemitemo yenyika yeZimbabwe.

18.2 Isusu newe tichatevedzera mitemo nemirayo yehurumende. Hapana divi rinotarisirwa kutora matanho rakamirira rimwe divi, nenzira inotyora mitemo nemirayo yenyika.

18.3 Unobvuma kuti uchava pasi pesimba raMagistrate kana pakava negakava rinotongwa kumatare mayererano neChibvumirano ichi, uye kana izvi zvikaitika, uchatiripa mari yegweta pamwe neimwe inenge yashandiswa mukugadzirisa gakava iri.