

Ubwishingizi

Uburyo bwo gufata neza amahera yawe.



Ubwishingizi ni iki?

Ubwishingizi bufasha gusubiriza canke gukoresha ikintu iyo kigize ingorane. Nk'akarorero:

- ▶ Telephone yawe ngendanwa ikorokeye hasi ikameneka uri kurugendo ugakenera kugura iyindi nshasha.
- ▶ Ugize agisida (impanuka y'imodoka) ugakenera kwivuza no gukoresha imodoka yawe.

Amasezerano y'ubwishingizi?

Ni amasezerano yemewe n'amategeko aho utanga amahera mu mashirahamwe y'ubwishingizi, kubera ikintu cawe ushaka ko cosubirizwa canke gukoresherezwa igihe cogira ingorane. Kugira bikunde uriha amahera, bita "Premium".

Amashirahamwe y'ubwishingizi ni iki?

Ni amashirahamwe agurisha ubwishingizi. Hariho amashirahamwe nkayo menshi muri Australia.

Uburyo butandukanye bwo kwishingana

- ▶ **Ubwishingizi ku modoka:** buraba imodoka iyo yononekaye canke iyo yibwe.
- ▶ **Ubwishingizi ku nzu:** bukingira inzu hamwe hogira ikiyibako (gusha, umwuzure).
- ▶ **Ubwishingizi bw'ibiri munzu:** buraba ivyo utunze (ibikoresho vyo munzu, nk'intebe, impuzu, ibindi bikoresho, mbere n'ibisharizo vy'umubiri).
- ▶ **Ubwishingizi bw'amagara:** bukuriha amahera mwemeranije iyo witavye Umuremyi. Amahera aja kubo wandikishije.
- ▶ **Ubwishingizi bw'urugendo:** Bugukingira mu ngorane zokubako uri mu rugendo nka hamwe wogira impanuka ukeneye kubonana na muganga; utakaje ikintu ugakenera kugisubiriza, bakwivye ikintu, canke bishitse hakagira igihinduka ku rugendo rwawe.
- ▶ **Ubwishingizi ku bijanye n'ubuzima, indwara:** bukurihira amahera kwa muganga iyo ugwaye canke ugize impanuka.
- ▶ **Kwishingana iterefone yawe bisigura ko hagize ikiyibako, nko kureka gukora, canke kwononekara,** baca baguha amahera yo gukoresha canke kugura iyindi

Ibuka

- ▶ Ubwishingizi ni amahera uza urariha kugira ngo hagize ingorane uzogira baze bazigufashemwo
- ▶ Ubwishingizi bufasha gusubiriza ikintu cononekaye
- ▶ Muri Australia hari ibintu utegerezwa kugirira ubwishingizi, nk'umuduga

Ni hehe wokura izindi nkuru

Kugira uronke inkuru ku bijanye n'ubwishingizi, raba kuri interineti ya MoneySmart, www.moneysmart.gov.au, canke ubahamagare ku numero 1300 300 630.

Euly na Apol binjije inzu yabo nshasha

Euly na Apol bari banezerewe ko baguze inzu nshasha. Kugira ngo binjire inzu yabo nshasha, baguze intebe, ifirigo, ruboneshakure, bishasha. Bari bafise kandi n'ibindi bintu vy'igicro kinini nka compiyuta n'ibisharizo vy'umubiri.

Umugenzi wa Apol yamugiriye inama yo kuja kwishingana ivyo atunze kuko vyo zomufasha gusubiriza canke gusubirishamwo ico arico cose coba cononekaye. Euly na Apol baciye biyumvira ibintu vyose batunze n'ingene bibafitiye ikimazi.

Apol yaciye ahamagara amashirahamwe abiri y'ubwishingizi kugira arabe amahera bitwara kugirana amasezerano nayo.

Buri shirahamwe ryabwiye Apol ikintu bita Inyongera "excess". Ayo ni amahera ishishamwe risaba umukiriya waryo kuriha iyo hagize ikintu cononekara muvye yishinganye, agasaba gufashwa. Apol yari azi ko ico bita "CLAIM" ari hamwe hoba habaye ingorane agasaba ko ishishamwe arimwo rimuriha.

Apol na Euly bigira inama yo kwishingana inzu yabo. Kugira ngo baze bafashwe gusanura canke kwubaka inzu yabo hamwe hogira ikintu kiyibako. Baca bagura kandi n'ubwishingizi bw'ibiri munzu, hamwe vyokwibwa canke bicononekara. Ibi bintu vyo mu nzu ni nka: compiyuta, ibisharizo vy'umubiri, impuzu, n'ibindi

Euly na Apol biyumviriye kandi ubundi bwoko bw'ubwishingizi. Euly abwira Apol ko incuti ya nyina wiwe ifise ubwishingizi bw'ubuzima igihe yorwara, bikaba bimufasha kuriha amahera ajanye no kwivuza no kugura imiti.

Euly na Apol baranezerewe ko bafise ubwishingizi bw'inzu yabo hamwe n'ibirimwo. Bariko bariyumvira ko bogira ubwishingizi bw'ubuzima, kugira bitegure nihagira ikintu kigenda nabi muri kazoza.

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