

## Complaint Statement

My name is **Gabiro Olivier**, and I am submitting this complaint regarding the conduct of AB Bank Rwanda, Huye Branch.

## Summary of Issues

I have experienced harassment, intimidation, and negligence from bank staff and management. These actions have caused harm to me and my family.

## Details of Incidents

- **September 23:** A bank agent came to my father, who is illiterate, and tried to force him to sign documents he did not understand.
- **September 24:** The same agent called my mother while she was hospitalized at CHUB, insisting she sign papers.
- The agent, **Théogène Berineza**, made up to 12 calls in one afternoon, pressuring and intimidating us.

## Chronology of Harassment

- **April 28, 2025:** Threats against my brother using false CRB reports.
- **May 5, 2025:** Direct threat: “Nzagukorera ubugome” (I will make you suffer).
- **June 3, 2025:** Attempted extortion and threats to sell my parents’ land.
- **June 4, 2025:** Calls to my parents despite hospitalization.
- **August 30–31, 2025:** Late-night harassment calls.
- **September 1, 2025:** I contacted Manager **Anathole Nsengimana**, but no action was taken.
- **September 20-25, 2025:** After I proposed a payment plan, the agent called me more than 20 times in five days to intimidate me, despite my clear communication.
- **September 25 & 29, 2025:** After I made the full payment on September 25, the agent called me 2 more times that same day and then 6 more times on September 29, proving the harassment continued even after the debt was settled.

## **Managerial Negligence**

Despite being informed, the manager allowed harassment to continue. This shows a failure to protect clients and a toxic culture within the bank. These details are critical to show the harassment was not about debt collection but was a campaign of intimidation

## **Impact**

These actions have caused emotional distress and financial insecurity for my family. The bank's practices appear designed to trap clients in debt through intimidation.

## **Request**

I ask for:

- Immediate intervention to stop harassment.
- An eligibility assessment under CAO Policy.
- Assistance with translation for official proceedings.