

**ISivumelwano seMali-mboleko ISivumelwano seMali-mboleko
ISishwankathelo seMimiselo neMiqathango**

ngokwecandelo 92 loMthetho wetyala kaZwelonke (National Credit Act) onguNombolo 34 ka-2005

Olu xwebhu lunika isishwankathelo sesona sigama sibalulekileyo luze luwacacise ngolwimi olulula nolucacileyo. Lumele lufundwe ngokupheleleyo neMimiselo neMiqathango yeSingesi okanye neyeSibhulu, ekubopheleleyo yakwamkelwa.

liKoteyshini

liKoteyshini zisebenza iintsuku ezintlanu zokusebenza emva komhla wokwenziwa kweKoteyshini. Zakwamkelwa, the ISivumelwano izivumelwano zazo zinemiqathango de kufunyanwe amaxwebhu afunekayo. La maxwebhu angaquka ubungqina besazisi, ubungqina bengeniso, i.e. salary slip or bank statement, proof of your idilesi ohlala kuyo, ubungqina bentlawulo yomrhumo wokuqala nobungqina bepolisi ye-inshorensi yobomi betyala (if these apply). UMboneleli ngeTyala akasayi kusihlawula isixa-mali semali-mboleko tyala phambi kokuba afumane kwaye aqinisekise la amaxwebhu. Ukuba la maxwebhu akafumanekanga kwaye aqinisekiswa kwiintsuku ezintlanu (5) zokusebenza yenziwe iKoteyshini okanye ukuba la amaxwebhu akabonisi iinkcukacha ezinikezelweyo kwisicelo, okanye afunyanwe engafanelekanga, the UMboneleli ngeTyala angayirhoxisa okanye ayibale ngokutsha iKoteyshini.

liNdleko zetyala (iindleko ezinxulumene neSivumelwano seMali-mboleko ISivumelwano seMali-mboleko)

Kufuneka uhlawule ezi ndleko zetyala zilandelayo:

- **Inzala** ekumlinganiselo wemali-nzala yonyaka osisigxina ochazwe kwiKoteyshini, ebalwa yonke imihla ize yongezwe kwiTyala lokuQala rhoqo ngenyanga ngomhla okhethe ukuhlangula ngawo.
- **Umrhumo wokuqala** weendleko zokulungiselela iSivumelwano, onokuwuhlawula:
 - ngenx' engaphambili uze uthumele ubungqina bentlawulo phambi kokuba kuhlawulwe isixa-mali semali-mboleko; or
 - uyiquke kwiTyala lokuQala kwaye uza kutshajwa inzala.
- **Umrhumo wenkonzo** ongumrhumo wenyanga wokulawula iSivumelwano sakho. Ukuba ungena kwiSivumelwano ebudeni benyanga, umrhumo ohambelana nawo (intwana nje yomrhumo efanelekileyo) kuloo nyanga uza kusebenza. Umrhumo warhoqo ngenyanga uza kongezwa kwiTyala lokuQala.
- **Iindleko zokulawula ukusilela nokukoleka** xa ungasihlawuli ngexesha isixa-mali omele usihlawule okanye ungayithobeli nayo nayiphi na imimiselo nemiqathango yesi sivumelwano. Iindleko zokulawula ukusilela nokoleko ziquka naziphi na iindleko zolawulo, ezomthetho kunye/okanye ezokoleko kunye nekhomishini enokutshajwa yinkampani okanye amagqwetha akoleka ityala ngokwemithetho ehambisana noku.
- **Iiprimyamu** zaso nasiphi na iSicwangciso soKhuselo loBuqu bomntu/loMxumi ogqiba ekubeni usithathe, zitshajwa rhoqo ngenyanga.

Ukubuyiswa nokwabiwa kweentlawulo zakho

Unika uMboneleli ngeTyala imvume yokuba asebenzise iddebhit oda rhoqo ngenyanga ngokwesigunyaziso osinikayo sokuba atsale iintlawulo kwi-akhawunti yebhanki ekuhlawulwa kuyo ingeniso yakho. UMboneleli ngeTyala uza kutsala iintlawulo ngosuku ekuhlawulwa ngalo umvuzo wakho okanye okanye ngosuku lokugqibela lokusebenza phambi kwalo ukuba lo mhla womvuzo wakho ungempela-veki okanye ngeholidi kawonke-wonke. Sisenokuyitshintsha i-debhithi oda ukuba umhla wokuhlawulwa komvuzo wakho uyatshintsha, nje ukuba unokusixelela kuqala. Ukuba ufakelwe umyalelo we-DebiCheck, uyavuma ukuphinda ugunyazise lo myalelo ngalo mhla umtsha womvuzo wakho. Uya kumchazela u-DirectAxis ukuba iinkcukacha ze-akhawunti yakho yebhanka ziye zatshintsha.

Ukuba akukho mali yaneleyo kwi-akhawunti yakho yebhanka ukuze kubhatalwe ngayo iidebhithi oda, uMboneleli weKhredithi usenokukhangela i-akhawunti yakho ezinye iintsuku ezongezelelekileyo ezili-10 (ezilishumi) aze acele intlawulo kwakhona xa kukho imali eyaneleyo kwi-akhawunti yakho.

Iintlawulo zakho ziqale (1) ziye kwinzala zize ziye (2) kuyo nayiphi na imirhumo, zize emva koko (3) ziye kwisixa-mali semali-mboleko.

I-inshorensi yobomi betyala

Kufuneka ubenepolisi ye-inshorensi yobomi betyala ekhusela nasiphi na isixa-mali osasityalayo phantsi kweSivumelwano (ngaphandle kweetshaji okanye inzala enxulumene neentlawulo zasemva kwexesha). Ipolisi kufuneka ichaze uMboneleli ngeTyala njengomntu ekumele ahlawulwe (umhlawulwa).

Kulo mba, isiCwangciso esixatyiswe ngokweprofayili yomngcipheko wakho buqu neebhenefithi (umz ukufa, ukukhubazeka, isifo esinganyangekiyo okanye ukudendwa) ungenza ibango layo liyakubonelelwa. IsiCwangciso sibonelela ikhava yokuhlawula ibhalansi yakho ize ibonelele ngekhava eqingqiweyo yokudendwa okanye yokulahlekelwa ngumvuzo (leyo isebenzayo).

Ungakhetha ukuthatha ipolisi ehlawulela umboleki xa eswelekileyo elinganayo endaweni yesiCwangciso esibonelelwayo. Ukuba wenza njalo, uMboneleli-weTyala akasayi kuyihlawula imali-mboleko de wanelise uMboneleli-weTyala ukuba unekhava efanelekileyo echaza uMboneleli-weTyala njengalowo kuza kuhlawulwa kuye (njengakwiFomu 23 yemigaqo ephantsi koMthetho weSizwe weNtengo yeTyala, 'uMthetho').

Ukuba ufuna ikopi yeenkcukacha ezithe vetshe zoxwebhu lepolisi phambi kokuba uthathe isigqibo ngepolisi omawuyithathe, nceda uyicele.

Uhlanganiso lwemali-mboleko

Siza kuqhubeka ngohlanganiso lwemali-mboleko ukuhlawula lonk' ityala lee-akhawunti zakho ozikhethileyo. Kwakhona uMboneleli ngeTyala uza kucela ukuba abanamatyala/ bacime iifasilithi zamatyala abo baze bazivale ii-akhawunti (apho kunokwenzeka khona). Ukuba ayonelenga imali yokuhlawula lonk' ityala nokuvala ii-akhawunti, iyakuba luxanduva lwakho ukusebenzisana nabanamatyala/ kwaye uqinisekise ukuba iyahlawulwa imali eshekileyo kwaye ziyavalwa ii-akhawunti. Kufuneka uqinisekise ukuba awenzi amanye amatyala nakweyiphi na ifasilithi nokuba abanamatyala bayasilela ukuyivala i-akhawunti.

Uhlawula lonk' ityala lemali-mboleko

Ungayihlawula yonk' imali (uyibuyise) nanini na ngaphandle kwesaziso, ngokuhlawula ixabiso lokuhlawula yonk' imali kuMboneleli ngeTyala. Ixabiso lokuhlawula yonk' imali sisixa-mali esishekileyo setyala lokuqala nayo nayiphi na inzala, imirhumo okanye iintlawulo ozityalayo xa uhlawula lonk' ityala. Ungalicela ixabiso lokuhlawula yonk' imali nanini na.

Ulwaphulo-sivumelwano

Ukuba into oyenzayo okanye ongayenziyo inokonzakalisa amalungelo oMboneleli ngeTyala, uyakuba uyasilela kwiSivumelwano. Oku kuquka ukuhlawula nasiphi na isixa-mali emva kwexesha.

Ukuba nayiphi na intlawulo yenziwa emva kwexesha, kufuneka uhlawule inzala eyongezelekileyo kwii-ariyezi ngokomlinganiselo wenzala okwikoteyishini.

Ukuba aziphumeleli iidebhit oda ezintathu zilandelelana, idebhit oda yakho iza kucinywa ngokuzenzekelayo. Kuza kufuneka ke wenze intlawulo yemali eyikheshi.

Ukuba awuzihlawuli izixa-mali omele ukuzihlawula phantsi kwesivumelwano, uMboneleli ngeTyala angaqalisa ukukuthathela amanyathelo asemthethweni ukukunyanzelisa kunye nokucima iSivumelwano, nanjengoko kuvunyelwa oko nguMthetho. Ukuba uyasilela ukuhlawula, kwangoko usengakutyala ibhalansi yeTyala lokuQala kunye neendleko zokusilela ezisetyenziswayo ngokomthetho ohambelana noku.

Ukuba uMboneleli ngeTyala ugqibe ekunyanzeleni isivumelwano, ezi ndlela zilandelayo ziyasetyenziswa:

- uMboneleli ngeTyala uza kukuthumela ileta ekwazisa ngokusilela ukuhlawula kwakho;
- kuza kwenziwa isindululo sokuba usidlulisela kumcebisi ngamatyala isivumelwano, kwenye i-arhente yokusombulula iimbambano, kwinkundla yabathengi okanye ku-ombhutsimani onolawulo lwezobulungisa. Injongo iza kuba kukusombulula naziphi na iimbambano kunye / okanye kuvunyelwane kwisicwangciso zokubuyisela intlawulo esiqhelweni; kwaye
- ukuba alugqitywanga kwiintsuku ezingama-60 zokusebenza naluphi uhlaziyo lwetyala owenze isicelo salo, uMboneleli ngeTyala angathumela isaziso esiphelisa uhlaziyo lwetyala.

Ukuba wenza isicelo sohlaziyo lwetyala, awunakwenza isicelo okanye wamkele naliphi na elinye ityala de sikhatywe isicelo sakho okanye ulihlawule lonke ityala phantsi kwezivumelwano zetyala njengoko kuvunyiwe yinkundla. Oku kuthetha ukuba awunakuyiboleka imali, awunakungena nakwesiphi na isivumelwano setyala phantsi kwefasilithi yetyala (njengekredit khadi).

UMboneleli ngeTyala akasayi kuqalisa manyathelo ezomthetho ngakuwe ngaphandle kokuba:

- usilele ukuhlawula kangangeentsuku ezingamashumi amabini (20) zokusebenza; kwaye
- noko zibe zidlulile iintsuku ezilishumi (10) zokusebenza ibithunyelwe ileta yokusilela ukuhlawula okanye isaziso ekubhekiselelwa kuso apha ngasentla (okunokwenzeka kwiintsuku neentsuku ezingamashumi

amabini (20); kwaye

- usilele ukuyiphendula ileta yokusilela ukuhlawula, okanye usikhabile isindululo sethu.

Ukuba uMboneleli ngeTyala uphelisa iSivumelwano phantsi kwecandelo 123 loMthetho, le nkqubo inye ichazwe ngasentla iza kuvunyelwa kuqala.

Usengasimisela ngokutsha iSivumelwano esikusilelo ngokuthi uhlawule zonke izixa-mali eziphelelwe lixesha ebekumele uzihlawulein kunye neendleko zokusilela ukuhlawula phambi kokuphela kwesivumelwano.

Ikopi yoMthetho wamTyala kaZwelonke iyafumaneka kwiwebhusayithi yoMlawuli wamaTyala kaZwelonke engu-www.ncr.org.za.

Ilungelo lokwenza isicelo kumcebisi wamatyala

Ungenza isicelo kumcebisi ngamatyala sokuba akubhengeze njengontyumpantyumpeka ematyaleni phantsi kwecandelo 86 loMthetho. Ungenza isicelo phambi kokuba uMboneleli ngeTyala akuthathele amanyathelo asemthethweni ngalo naliphi na ityala phantsi kwesi Sivumelwano. Umcebisi ngamatyala uza kunceda ngesicelo sakho kwaye kuza kufuneka uhlawule umrhumo ohambelana noko. Angasikhaba isicelo sakho ngokoMthetho.

UMlawuli wamaTyala kuZwelonke angakunika iinkcukacha zoqhagamshelwano zomcebisi ngamatyala kwingingqi yakho.

Okunye ukuvuma nokuqinisekisa

Izicelo, iikoteyshini nolwamkelo lungenziwa kwincoko yomnxeba eshicilelweyo, ezi ncoko zenziwa ngesiNgesi, ngeSibhulu, ngesiXhosa, ngesiZulu nangeSesotho.

Ngokwamkela lekoteyishini neMimiselo neMiqathango uyavuma ukuba:

- uyihlaziyile iKoteyishini neMimiselo neMiqathango;
- uyaziqonda iindleko zetyala, imingcipheko, noxanduva phantsi kwesivumelwano;
- awubolekanga enye imali engaphezulu okanye wamkela elinye ityala emva kokwenza isicelo seli tyala noMboneleli ngeTyala;
- zonke iinkcukacha ozinikezileyo zinyanisekile kwaye zezamva nje, kwaye angathembela;
- Phambi kokuhlawulwa kwesixa-mali semali-mboleko, uMboneleli ngeTyala angarhoxa kwiSivumelwano ngokukubhalela ukuba ufumanise nantoni na enokwenza kubenziwa kuwe ukuhlawula imali-mboleko. Ngako ke asisayi kusebenza iSivumelwano kwaye akukho bani uyakuba nebango komnye.

Okubalulekileyo

Ungayamkela ngomnxeba ikoteyishini, ngembalelwano okanye kwi-intanethi. Ukuba uyayamkela, **kuza kubakho iSivumelwano eskubophelelayo de ube uzihlawule zonke izixa-mali ozityalayo** phantsi kweSivumelwano. ISivumelwano siquka ikoteyishini, iinkcukacha zesicelo sakho, yonke iMimiselo neMiqathango ekolu xwebhu, uyifunde ngokupheleleyo iMimiselo neMiqathango nazo naziphi na iindleko zokuqinisekisa ze-SMS/MMS okanye zomnxeba wetyala. **Awunakusitshintsha** iSivumelwano ngaphandle kokuba uMboneleli ngeTyala uyavuma ukuba usitshintshe ngembalelwano okanye ngaphandle kokuba uMthetho uyakuvumela oko.