

Isivumelwano Semalimboleko Isifingqo Semigomo Nemibandela

ngokwesahluko 92 soMthetho Kazwelonke Wezikweletu wama-34 we-2005

Le dokhumenti inikeza ngamafuphi amatemu abaluleke kakhulu bese iwachaza ngolimi olulula noluzwakalayo. Kufanele ifundwe kanyekanye nemigomo nemibandela yesiNgisi noma isiBhunu, eyisibopho kuwena lapho usuyamukele.

Amakhotheshini

Amakhotheshini asebenza izinsuku zomsebenzi ezinhlanu emva kosuku okukhishwe ngalo iKhotheshini. Uma sesamukelwe, Isivumelwano sisebenza lapho sekufike amadokhumenti adingekayo. Lezi zingabandakanya ubufakazi bomazisi, ubufakazi bomholo, lapha sisho isiliphu sokuhola noma izitatimende zasebhange, ubufakazi bekheli ohlala kulo, ubufakazi bokukhokhwa kwenkokhelo yokuqalisa lesi uhlelo kanye nobufakazi bepholisi yempilo yesikweletu (uma lokhu kudingeka). Umhlinzeki Ngesikweletu ngeke akunike imalimboleko ngaphambi kokuba ethole futhi wanesiqiniseko sokuthi lezi zinto ziyiqiniso. Uma la madokhumenti engafikanga futhi engakaqinisekiswa ezinsukwini zomsebenzi eziyisi-5 (ezinhlanu) zokukhishwa Kwekhotheshini noma uma amadokhumenti engakhombisi ulwazi oluhlinzekiwe uma kufakwa isicelo, noma etholakala engafanelekile, umhlinzeki Ngesikweletu angahoxa noma abale kabusha Ikhotheshini yakho.

Izindleko zesikweletu (izindleko ezihlobene nesivumelwano sesikweletu)

Kufanele ukhokhe izindleko zesikweletu ezilandelayo:

- **Inzalo** ngenani lenzalo engashintshi kukhotheshini, ebalwa nsuku zonke futhi yafakwa esikweletini esiyinhloko njalo ngenyanga ngosuku lokukhokha olukhethile.
- **Inkokhelo yokuqaliswa kwesikweletu** yezindleko zokulungiselela Isivumelwano esisha, ongase ukwazi:
 - ukuzikhokha ngaphambili uthumele ubufakazi, ngaphambi kokuba unikezwe isamba osibolekile; noma
 - ifakwe Esikweletini Esiyinhloko bese ibalelwa nenzalo.
- **Inkokhelo yensizakalo** iyimali yanyangazonke yokungamela Isivumelwano sakho. Uma ungena Esivumelwaneni phakathi nenyanga, inkokhelo yenyanga engaphelele (ingxenye efanele) yangaleyo nyanga kuzodingeka ikhokhwe. Inkokhelo yenyanga izokwengezwa Esikweletini Esiyinhloko.
- **Izindleko zokuphuthwa inkokhelo nokulandwa kwayo** uma ungakhokhanga noma yimalini obekufanele uyikhokhe noma ungahambisani nanoma yimiphi imigomo nemibandela yalesi sivumelwano. Izindleko zokuphuthwa inkokhelo nokulandwa kwayo zibandakanya ukwenziwa komsebenzi, izindleko zezomthetho nezokubaswa kwemali kanjalo nekhomishini ebalwa yizinkampani ezibasa izikweletu noma bammeli njengokusho komthetho.
- **Inkokhelo yanyangazonke (i-premium)** yepholisi yomshuwalensi wesikweletu, uma ukhetha ukuyithatha, ibalwa nyanga zonke.

Izinkokhelo nokuthi sizisebenzisa kanjani

Unikeza Umhlinzeki Ngesikweletu imvume yokusebenzisa idebhithi njalo ngenyanga malungana nokugunyaza okunikezile ukuba adonse izinkokhelo ku-akhawunti yakho yasebhange okungena kuyo umholo wakho. Umhlinzeki Ngesikweletu uzothatha imali ngalo lolo suku okungena ngalo umholo wakho noma ngosuku lokugcina lomsebenzi ngaphambi kokungena komholo wakho uma usuku lokuhola lungempelasonto noma ngeholidi. Kungenzeka sidonse imali ngoDisemba ngaphambi kosuku lokuyidonsa lokudebhitha, kodwa sizokutshela kuqala. Singayishintsha i-debit order uma usuku lwakho lokuhola lushintsha, inqobo nje uma sikwazisile kuqala. Uma unokugunyazwa kwe-DebiCheck okusebenzayo, uyavuma ukuqinisekisa ukugunyazwa futhi ngosuku olusha lokuhola. Uyokwazisa i-DirectAxis uma imininingwane ye-akhawunti yakho yasebhange ishintsha.

Uma ingekho imali eyenele ku-akhawunti yasebhange owakhetha ukuyisebenzisa ukukhokha ama-debit order, Umhlinzeki Wezikweletu angabheka i-akhawunti yakho ezinsukwini ezilandelayo eziyi-10 (eziyishumi) acele ukuthi kukhokhwe futhi uma sekunemali eyenele ku-akhawunti.

Izinkokhelo zakho zikhokhela kuqala (1) inzalo bese zikhokhela (2) izindleko, bese-ke kuba (3) isamba semalimboleko.

UMshwalensi Wempilo yesikweletu

Kufanele ube nepholisi yesikweletu sakho ekhava noma yisiphi isamba osasikweleta ngaphansi Kwesivumelwano (kungabalwa noma yiziphi izinhlawulo noma inzalo ehlobene nokukhokha emva kwesikhathi). Ipholisi kufanele ibize Umhlinzeki Ngesikweletu njengomuntu ozokhokhelwa (lowo ozobe ekhokhelwa).

Mayelana nalokhu, i-Plan edayiswa ngokubuka ubungcuphe kwiphrofayli yakho kanye nezinzuzo (isb. ukufa, ukukhubazeka, isifo esesabekayo noma ukudilizwa) ongakufakela isicelo kuzohlinzekwa. I-Plan inikeza ikhava yokukhokhela ibhalansi esasele futhi inikeza ikhava elinganiselwe lapho udilizwa noma ulahlekelwa yimali engenayo (lapho kufanele khona).

Ungakhetha ukuzithathela enye ipholisi ye-credit life efana nayo esikhundleni sale Plan ehlinzekwayo. Uma wenza kanjalo, uMhlinzeki Wesikweletu ngeke akhokhe inani lemalimboleko kuze kube yilapho umenelisile uMhlinzeki Wesikweletu ukuthi unayo ikhava efanelekile ekubeka ngokusobala igama loMhlinzeki Wesikweletu njengomuntu okufanele akhokhelwe uma kunokulahlekelwa (njengakuFomu 23 wezimiso ezingaphansi kweNational Credit Act, 'uMthetho').

Uma ufuna ikhophi yedokhumenti yepholisi eneminingwane ecacile ngaphambi kokuba unqume ukuthi uzothatha yiphi ipholisi, sicela uyicele.

Ukuhlanganiswa kwesikweletu

Sizosebenzisa imali evela ekuhlanganisweni kwezikweletu zakho ukukhokha siqedele ama-akhawunti akho njengokukhetha kwakho. Umhlinzeki Ngesikweletu uzophinde acele ukuba obakweletayo bakhansela imithombo yokukweleta nama-akhawunti uma kungenzeka (lapho kunokwenzeka). Uma kwenzeka imali ingenele ukukhokhela iqedele izikweletu nokuvala ama-akhawunti, kuzoba umthwalo wakho ukuxoxisana nobakweletayo nokuqinisekisa ukuthi imali esala ingakhokhiwe iyakhokhwa nokuthi ama-akhawunti ayavalwa. Kufanele uqinisekise ukuthi awenzi ezinye izikweletu kunoma yiziphi ezinye izindawo ngisho noma obakweletayo bengavalanga ama-akhawunti akho.

Ukuqedelwa kwesikweletu ngaphambi kwesikhathi

Ungaqeda isikweletu semalimboleko yakho ngokugcwele noma nini ngaphandle kokunikeza isaziso, ngokuba ukhokhe isamba esisasele kuMhlinzeki Ngesikweletu. Isamba sokuqeda isikweletu yisamba semali engagakhokhwa yesikweletu esiyinhloko kanye nenzalo, izinkokhelo noma izinhlawulo ozikweletayo uma uqedela isikweletu ngaphambi kwesikhathi. Ungacela ukuqedelwa kwenani lesikweletu noma nini.

Ukwepulwa kwesivumelwano

Uma noma yini oyenzayo noma ongayenzi noma uvumela noma yini engalimaza amalungelo Omhlinzeki Ngesikweletu, uzobe sewephule Isivumelwano. Lokhu kuzobandakanya konke ukukhokha sekudlule isikhathi. Uma noma iyiphi inkokhelo isidlulelwe yisikhathi, kufanele ufake imali ethe xaxa yenzalo yokukhokha emva kwesikhathi ngezinga elibhalwe kukhotheshini.

Uma amadebhithi amathathu elandelana ebuya elambatha, idebhithi yakho izovele ikhanselwe ngokuzenzakalela. Kuyobe sekudingeka ukhokhe isamba lesa osikweletayo ngokheshi.

Uma uhluleka ukukhokha noma yiziphi izamba ngaphansi kwesivumelwano, Umhlinzeki Ngesikweletu angase akuthathele izinyathelo zomthetho zokukuphoqa ukuba ukhokhe nokuthi kuphele isivumelwano, njengoba kubhaliwe eMthethweni. Lokhu akuphazamisi amalungelo Omhlinzeki Ngesikweletu. Uma sewephule isivumelwano, uzobe sewukweleta ibhalansi Yesikweletu Esiyinhloko kanye nezindleko zokuphutha ukukhokha ezifanele.

Uma umhlinzeki Ngesikweletu enquma ukuqalisa isivumelwano, nansi inqubo ezolandela:

- umhlinzeki Ngesikweletu uzokuthumela incwadi ekwazisa ngokuphutha kwakho;
- isiphakamiso sizokwenziwa sokuba ubhekise isivumelwano kumeluleki ngezikweletu, i-ejenti yokusunjululwa kwezingxabano, inkantolo yabathengi noma umvikeli ofanele ukukhuluma udaba lwakho. Inhloso kuzobe kungukusombulula noma yiziphi izingxabano noma ukuvumelana ngohlelo lokukubuyisela izinkokhelo zakho emgqeni; kanye
- uma noma yikuphi ukubukezwa kwezikweletu zakho okufakele isicelo kungekaphothulwa ezinsukwini zomsebenzi ezingama-60, Umhlinzeki Ngesikweletu angathumela isaziso sokuqeda ukubukzwa kwezikweletu zakho.

Uma ufaka isicelo sokubukezwa kwesikweletu, ngeke uvumeleke ukwamukela ezinye izikweletu kuze kube isicelo sakho siqatshiwe noma sewukhokhele zonke izikweletu zakho ngaphansi kwesivumelwano njengoba kuvunyelwene enkantolo. Lokhu kuchaza ukuthi ngeke uboleke mali, ungene esivumelwaneni sokukweleta noma usebenzise lutho ezinsizeni zokukweleta (njenge-credi card).

Umhlinzeki Ngesikweletu ngeke aqale ukukuthathela izinyathelo zomthetho ngaphandle uma:

- wehlulekile ukufeza isibophezelo sakho ngaphansi kwalesi sivumelwano okungenani izinsuku ezingama-20; futhi
- okungenani izinsuku zomsebenzi eziyi-10 sezidlulile kusukela kwathunyelwa incwadi noma isaziso sokuphutha kwakho ukukhokha okubhekiswe kuso ngenhla (okungenzeka phakathi kwezinsuku ezingama-20); futhi
- uhlulekile ukuphendula incwadi yokuphutha kwakho ukukhokha, noma wenqabile isiphakamiso sethu.

Uma Umhlinzeki Ngesikweletu eqeda Isivumelwano ngaphansi kwesigaba 123 soMthetho, inqubo efanayo nale ebalulwe ngenhla izolandelwa.

Ungavuselela kabusha noma yisiphi isivumelwano ebese saphuliwe ngokuba ukhokhe yonke imali esilele kanye nezindleko zokusilela emuva ngaphambi kokuphela kwesivumelwano.

Ikhophi yoMthetho Kazwelonke Wezokukweleta iyatholakala kuwebhusayithi Yomlawuli Kazwelonke Wezezikweletu lapha www.ncr.org.za.

Ilungelo lokufaka isicelo sokwelulekelwa izikweletu

Ungafaka isicelo kumeluleki ngezikweletu sokuba umenyazelwe njengocwile ezikweletini ngaphansi kwesigaba 86 soMthetho. Kufanele ufake isicelo ngaphambi kokuba Umhlinzeki Ngesikweletu akuthathele izinyathelo zomthetho ngenxa yanoma yikuphi ukwaphula kwakho lesi Sivumelwano. Umeluleki ngezikweletu uzokusiza ngesicelo sakho futhi kuzodingeka ukhokhe inkokhelo yakhona. Kungenzeka basenqabe isicelo sakho ngokuhambisana noMthetho.

Umlawuli Kazwelonke Wezezikweletu angakunikeza imininingwane yokuxhumana nomeluleki ngezikweletu wasendaweni ohlala kuyona.

Okunye ukuvuma nokuqinisekisa

Izicelo, amakhotheshini kanye nokuvunywa kwezicelo kungenziwa ngezingxoxo ocingweni eziqoshiwe, lezi zingxoxo zitholakala ngesiNgisi, isiBhunu, isiXhosa, isiZulu neSesotho.

Ngokwamukela le khotheshini nemigomonemibandela uyaqinisekisa ukuthi:

- ubukezile ikhotheshini nemigomo nemibandela;
- uyaqonda izindleko, izingcuphe nokufanele ukwenze ngaphansi kwesivumelwano;
- awubolekanga enye imali noma wamukela esinye isikweletu emva kokuba uqale wafaka isicelo semalimboleko kuMhlinzeki Ngesikweletu;
- lonke ulwazi olunikezile luyiqiniso futhi olwakamuva, kungathenjelwa kulona;
- Ngaphambi kokunikezwa kwakho imali yemalimboleko, umhlinzeki Ngesikweletu angahoxa kulesi Sivumelwano ngokukubhalela uma ethola okuthile okungakwenza kube nzima ukukunikeza le mali. Isivumelwano sizobe sesingasebenzi futhi ezingxenyeni zombili akekho ozobe ekweleta omunye.

Okubalulekile

Ungayamukela ikhotheshini ngocingo, ngokubhala noma nge-inthanethi. Uma uyamukela, **kuzoba Nesivumelwano esikubophezelayo kuze kube usukhokhe yonke le mali oyikweletayo** ngaphansi Kwesivumelwano. Isivumelwano sibandakanya ikhotheshini, ulwazi lwakho osinike lapho ufaka isicelo, yonke imigomo nemibandela kule dokhumenti, kufundwa kanyekanye nemigomo nemibandela kanye nanoma yimaphi ama-SMS/MMS alandelayo noma ukushayelwa ucingo ngezindleko zesikweletu. **Ngeke ukwazi ukushintsha** Isivumelwano ngaphandle uma Umhlinzeki Ngesikweletu evumelana nalokho kushintsha ngokubhala phansi noma uma uMthetho ukuvumela lokho.