ISivumelwano seMali-mbolekoISivumelwano seMali-mboleko
ISishwankathelo seMimiselo neMiqathango
ngokwecandelo 92 loMthetho wetyala kaZwelonke (National Credit Act) onguNombolo 34 ka-2005

QAPHELA UKUBA OLU XWEBHU LWENZIWE NGEENJONGO ZENKCAZELO JIKELELE KUPHELA. ISIVUMELWANO SAKHO ESISEMTHETHWENI YINGUQULELO YESINGESI YALE KOWUTEYISHINI; YENGXELO YANGAPHAMBI KWESIVUMELWANO KUNYE NEMIMISELO NEMIQATHANGO JIKELELE. UNGACELA IKOPI NANINI NA. UKUBA KUKHO NALUPHI NA UNGQUZULWANO PHAKATHI KOLU XWEBHU NESIVUMELWANO ESISEMTHETHWENI (ISIVUMELWANO SETYALA) PHAKATHI KWAKHO NOMBONELELI WETYALA ; KUYA KUMANYELWA OKUBHALWE KWISIVUMELWANO ESISEMTHETHWENI

Olu xwebhu lubonelela ngesishwankathelo semimiselo nemiqathango eyeyona ibalulekileyo kwaye luyichaza ngolwimi olulula noluvakalayo. Kumele lufundwe kunye neNgxelo yaNgaphambi kweSivumelwano epheleleyo neMimiselo neMiqathango ezibhalwe ngesiNgesi okanye nge-Afrikansi, nezisisibophelelo kuwe wakube uzamkele.

IiKoteyshini
Iikowuteyishini zisebenza kangangeentsuku zoshishino ezintlanu ***(ayibalwa imiGqibelo, iiCawe kunye neeholide zikawankewonke)*** emva komhla oyiboniswe ngayo iKowuteyishini. Sakube samkelwe, esi Sivumelwano sixhomekeke ekufunyanweni kwawo onke amaxwebhu afunekayo.

IiNdleko zetyala (iindleko ezinxulumene neSivumelwano seMali-mbolekoISivumelwano seMali-mboleko)
Kufuneka uhlawule ezi ndleko zetyala zilandelayo:

- **Inzala** ngalo mlinganiselo wenzala ungatshintshiyo ukwikowuteyishini, ubalwa mihla le uze ufakwe kule mali yelowuni qho ngenyanga ngalo mhla wokuhlawula uwukhethileyo. Umlinganiselo wenzala obizwayo ngayo nayiphi intlawulo esemva uya kulingana nomlinganiselo wenzala obizwa kule mali yelowuni iphelele.
- **Umrhumo wokuqala** weendleko zokulungiselela iSivumelwano, onokuwuhlawula:
  - ngenx' engaphambili uze uthumele ubungqina bentlawulo phambi kokuba kuhlawulwe isixa-mali semali-mboleko; okanye
  - kule mali yelowuni 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 kule mali yelowuni
- **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 weTyala imvume yokusebenzisa idebhithi oda yanyanga le ngokwemimiselo yogunyaziso olunikezwe nguwe lokuba kutsalwe iintlawulo kwiakhawunti yakho yebhanki ekuhlawulwa kuyo umvuzo wakho. UMboneleli weTyala uya kutsala iintlawulo ngosuku olunye nolokuhlawulwa komvuzo wakho. Ukuba thina okanye ibhanki yakho asikwazi ukutshintsha umhla otsalelwa ngawo, kwaye umhla wokutsalelwa kwakho ungosuku olufana noMgqibelo, neCawe okanye neeholide zikawonkewonke, uyavuma ukuba sikuhlawulise ngosuku olulandelayo loshishino/lomsebenzi. Sisenokuyitshintsha idebhithi oda ukuba umhla wokuhlawulwa komvuzo wakho uyatshintsha. Ukuba unomyalelo we-DebiCheck, uyavuma ukuphinda ugunyazise umyalelo ngalo mhla umtsha wokuhlawulwa komvuzo. Uya kuchazela uDirectAxis ukuba iinkcukacha zeakhawunti yakho yebhanki ziye zatshintsha.

Ukuba akukho mali yaneleyo kwiakhawunti yakho yebhanki okhetha ukuhlawula ngayo iidebhithi oda zakho, uMboneleli weTyala usenokujonga iakhawunti yakho aze acele intlawulo xa kukho imali eyaneleyo eakhawuntini.

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).

Ngenxa yohlolo lweSicwangciso nento yokuba sibhekisa kuphela kwiSivumelwano, u-Direct Axis SA (Pty) Ltd uye waqwalasela uqobo lomngcipheko kunye namatyala esi Sivumelwano namathuba okuba ezi zehlo zingafane zenzeke kwiQela

Kulo mba, isiCwangciso esisekelwe kwisimo sakho ngokwengqesho 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).

I-inshorensi yakho iqalisa ukusuka ngomhla ehlawulwa ngawo le mali yelowuni. Ukuba uphosa intlawulo uya kwaziswa kwaye i-inshorensi yakho ingaphelelwa.

Iiprimiyam zanyanga le zisenokuhlaziywa qho ngonyaka. Inkampani ye-inshorensi iya kukwazisa ngazo naziphi iinguqu kwiiprimiyam kwiintsuku ezingama-31 (ezingamashumi amathathu ananye) ngaphambi kokuba kutshintshwe iprimiyam.

Nceda uqaphele: Inkampani ye-inshorensi iye yanesivumelwano no-Direct Axis SA (Pty) Ltd ukuba athengise i-inshorensi yobomi betyala. Ngokuphathelele noku u-Direct Axis SA (Pty) Ltd ufumana ipesenti yengeniso yeeprimiyam zonyaka njengentlawulo ngeenkonzo zakhe.

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-akhawutni.

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 esishiyekileyo kule mali yelowuni 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 isemva kwaye ayifunyenwanga ngomhla wokutsalelwa, kumele uhlawule inzala eyongezelelweyo kule mali isemva ngalo mlinganiselo wenzala uchazwe kwikowuteyishini.

Ukuba awuphumelelanga ukuhlawula nayiphi na imali efunwayo ngokwesi sivumelwano ngomhla okanye ngaphambi komhla wokutsalelwa uMboneleli weTyala usenokukusa emagqwetheni ukuze anyanzelise kwaye aphelise isivumelwano, njengoko kuchaziwe kulo Mthetho. Oku akuwachaphazeli amalungelo oMboneleli weTyala.
Ukuba uyasilela ukuhlawula, kwangoko usengakutyala ibhalansi kule mali yelowuni 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 (njengekhredit 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 kwecendelo 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 nangesi-Zulu.

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.