Isivumelwano Semalimboleko
Isifingqo Semigomo Nemibandela
ngokwesahluko 92 soMthetho Kazwelonke Wezikweletu wama-34 we-2005

QAPHELA UKUTHI LE DOKHUMENTI IHLOSELWE UKUNIKEZA ULWAZI OLUJWAYELEKILE KUPHELA. INKONTILEKA (ISIVUMELWANO) YAKHO ESEMTHETHWENI IYINGUQULO YESINGISI YEKHOTHESHINI; ISITATIMENDE SESANDULELA-SIVUMELWANO NEMIGOMO NEMIBANDELA EJWAYELEKILE. UNGACELA IKHOPHI NOMA NINI. UMA KUKHONA UKUNGQUBUZANA PHAKATHI KWALE DOKHUMENTI NENKONTILEKA ESEMTHETHWENI (ISIVUMELWANO SESIKWELETU) PHAKATHI KWAKHO NE-FNB; INKONTILEKA ESEMTHETHWENI IYONA EZOBA PHAMBILI

Le dokhumenti ifingqa imigomo ebaluleke kakhulu futhi iyichaza ngolimi olulula noluqondakalayo. Kufanele ifundwe kanye neSitatimende Sesandulela-Sivumelwano sesiNgisi noma sesiBhunu kanye neMigomo Nemibandela Ejwayelekile, ekubophayo uma usuyamukele.

Amakhotheshini
Amakhotheshini asebenza izinsuku zebhizinisi ezinhlanu ***(ezingafaki iMigqibelo, amaSonto namaholide omphakathi asemthethweni)*** ngemuva kosuku iKhotheshini eyethulwa ngalo. Uma sesamukelwe, iSivumelwano sinemibandela size sithole amadokhumenti afunekayo.

Izindleko zesikweletu (izindleko ezihlobene nesivumelwano sesikweletu)
Kufanele ukhokhe izindleko zesikweletu ezilandelayo:

- **Inzalo** ngezinga lenzalo elingaguquki kukhotheshini, elibalwa nsuku zonke bese lifakwa kunani lemali-mboleko nyanga zonke ngosuku lokukhokha olukhethiwe. Izinga lenzalo elikhokhiswa kunoma iliphi inani eleqile lizofana nezinga lenzalo elikhokhiswa isamba senani lemali-mboleko.
- **Inkokhelo yokuqaliswa kwesikweletu** (le mali ihlanganisa i-VAT futhi ingashintsha uma izinga le-VAT lishintsha) ngezindleko zokulungiselela Isivumelwano esisha, ongase:
  - uyikhokhe ngaphambili uthumele ubufakazi, ngaphambi kokuba unikezwe isamba osibolekile; noma
  - ifakwe kunani lemali-mboleko bese ibalelwa nenzalo.
- **Imali Yesevisi Yanyanga zonke** (le mali ihlanganisa i-VAT futhi ingashintsha uma izinga le-VAT lishintsha) okuyimali yokuphatha Isivumelwano sakho.Uma ungena Esivumelwaneni phakathi nenyanga, inkokhelo yenyanga engaphelele (ingxenye efanele) yangaleyo nyanga kuzodingeka ikhokhwe. Inkokhelo yenyanga izokwengezwa kunani lemali-mboleko
- **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 nezokuqoqwa kwemali kanjalo nekhomishini ebalwa yizinkampani eziqoqa izikweletu noma abammeli njengokusho komthetho.
- **Inkokhelo yanyangazonke (i-premuim)** yepholisi yomshuwalensi wesikweletu, uma ukhetha ukuyithatha, ibalwa nyanga zonke, uma kunesidingo.

Umyalelo we-Debit Order nendlela esisebenzisa ngayo izinkokhelo zakho
Unikeza uMhlinzeki Wesikweletu imvume yokusebenzisa i-debit order yanyanga zonke ngokuvumelana nesigunyazo osinikezile ukuze adonse izinkokhelo ku-akhawunti yasebhange umholo wakho ofakwa kuyo. Umhlinzeki Wesikweletu uzodonsa izinkokhelo ngosuku olufanayo okukhokhwa ngalo umholo wakho. Uma thina noma ibhange lakho singakwazi ukushintsha usuku lwakho lokubanjwa kwemali, futhi usuku lwakho lokubanjwa lungosuku olufana neSonto noma iholide elisemthethweni, uyavuma ukuthi singayidonsa imali ngosuku olulandelayo lwebhizinisi. Singase sishintshe i-debit order uma usuku lokukhokhwa komholo wakho lushintsha, uma unomyalelo we-DebiCheck osebenzayo, uyavuma ukuphinda ugunyaze umyalo ngosuku olusha lokukhokhwa komholo. Uzokwazisa i-DirectAxis uma imininingwane yakho ye-akhawunti yasebhange ishintsha.

Uma ingekho imali eyanele ku-akhawunti yasebhange oyikhethile ukukhokha ngayo i-debit order yakho, uMhlinzeki Wesikweletu angahlola i-akhawunti yakho futhi acele inkokhelo futhi uma sekunemali eyanele ku-akhawunti.

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

UMshuwalensi Wempilo yesikweletu
Uma kunesidingo esivumelwni sakho, 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).

Ngenxa yohlobo loHlelo neqiniso lokuthi lusebenza eSivumelwaneni kuphela, i-Direct Axis SA (Pty) Ltd icabangele ingcuphe yoqobo Kanye nezibopho zeSivumelwano kanye namathuba okuba lezi zehlakalo zehlele Iqembu.
Mayelana nalokhu, i-Plan esekelwe esimweni sakho somsebenzi 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).

Ikhava yakho iqala ngosuku inani lemali-mboleko elikhokhwa ngalo. Uma uphuthelwa ukukhokha uzokwaziswa futhi ikhava yakho ingase inqamuke.

Imali ekhokhwa nyanga zonke ingase ibuyekeze minyaka yonke. Inkampani yomshwalense izokwazisa nganoma iziphi izinguquko zemali ekhokhwayo izinsuku ezingu-31 (amashumi amathathu nanye) ngaphambi kokushintshwa kwemali ekhokhwayo.

Sicela uqaphele: Inkampani yomshwalense inesivumelwano ne-Direct Axis SA (Pty) Ltd sokuthengisa umshwalense wokuphila wezikweletu. Ngenxa yalokho i-Direct Axis SA (Pty) Ltd ithola inani elithile lemali ekhokhwa ngonyaka njengenkokhelo yalezi zinsizakalo.

Ungakhetha ukuzithathela enye ipholisi ye-credit life efana nayo esikhundleni sale Plan ehlinzekwayo nguDirectAxis. 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 enemininingwane 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 bakhansele 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 kunani lemali-mboleko kanye nenzalo, izinkokhelo noma izinhlawulo ozikweletayo uma uqedela isikweletu ngaphambi kwesikhathi. Ungacela ukuqedelwa kwenani lesikweletu noma nini.

Ukwephulwa 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 ifike emva kwesikhathi futhi singayitholanga ngosuku lwakhona, kufanele ukhokhe inzalo eyengeziwe kuleso sikweletu esisilele ngezinga elikukhotheshini.

Uma wehluleka ukukhokha noma yiziphi izimali okumele zikhokhwe ngaphansi kwesivumelwano ngosuku noma ngaphambi kosuku lokubanjwa kwesikweletu, Umhlinzeki Ngesikweletu angase akuthathele izinyathelo zomthetho zokukuphoqelela nokuqeda isivumelwano semalimboleko, njengoba kubaluliwe eMthethweni. Lokhu akuthinti amalungelo Omhlinzeki Ngesikweletu.
Uma sewephule isivumelwano, uzobe sewukweleta ibhalansi kunani lemali-mboleko 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 sinqatshiwe noma sewukhokhele zonke izikweletu zakho ngaphansi kwezivumelwano 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 umenyezelwe 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 nange isiZulu.

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 sesingasasebenzi 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.