Ifomu lesicelo: Ikhadi le-b-Smart

I-CAPE CONSUMERS (PTY) LTD inguMhlinzeki Wezimali ezibolekwayo ngokoMthetho Wekhredithi Kazwelonke.
Inombolo Yokubhalisa: I-NCRCP501

b-Smart

CAPE CONSUMERS - KAAPSE VERBRUIKERS
Cape Consumers (Pty) Ltd
20 Lower Burg Street, PO Box 2181, Cape Town 8000
Ucingo 021 409 7600; Ifeksi 086 698 2606
I-imeyli: capecon@capeconsumers.co.za
Iwebhusayithi: www.capeconsumers.co.za

KUSETSHENZISWA YIHHOVISI KUPHELA: Inombolo ye-akhawunti:

A. ULWAZI OLUPHATHELENE NAWE (Luyadingeka)

Isihloko ___ Igama eliphelele ___ Esinye isiqalo segama ___ Isibongo ___

Inombolo kamazisi ___ *Sicela unamathisele ikhophi kamazisi

Umhlali wase-RSA Yebo / Cha I-imeyli ___

Izinombolo zocingo H ___ W ___ Iselula ___ Ifeksi ___

Ikheli lendawo yokuhlala ___ Ikhodi lokuposa ___

Ikheli lokuposa *(Uma lihlukile ekhelini lendawo yokuhlala)* ___ Ikhodi lokuposa ___

Ngabe ungumnikazi wendlu? Yebo / Cha Uma kungenjalo, ngabe? Uyarenta ___ Uhlala nabazali bakho ___ Okunye ___ Iminyaka ukulele kheli lamanje ___

Isimo somshado ___ Ushade ngesivumelwano se-antenuptial Yebo / Cha Nge-Customary Law Yebo / Cha Inani labondlayo ___ Ulimi ISIZU / ISING / ISIBH

Ngabe wake waba ilunga Labathengi baseKapa Yebo / Cha Uma "Yebo" sicela usho inombolo yobulunga ___

B. ULWAZI OLUQONDENE NOGANENE NAYE (sicela ugcwalise uma ushade ngomshado ohlanganisa amafa)

Igama loganene naye ___ Isibongo sakhe (uma kudingeka) ___ Iselula ___

Inombolo kamazisi ___ I-imeyli ___

C. IMININININGWANE YOMSEBENZI (Iyadingeka)

Uhlobo lomsebenzi: Uzimele ___ Uhola ngekhomishini ___ Ukwinkontileka ___ Uqashwe ngokugcwele ___ Uhola impesheni ___

Igama eliphelele nekheli lomqashi wamanje - wakho ___

Umsebenzi ___ Iminyaka osuyisebenzile ___ * Uma ingaphansi kweminyaka eyi 5 , gcwalisa imininingwane yomqashi osuka kuyena Igama lomqashi osuka kuyena ___ Iminyaka osuyisebenzile ___

Igama eliphelele nekheli lomqashi wamanje - oganene naye ___

Inombolo Yocingo ___ Umsebenzi ___ Iminyaka osuyisebenzile ___ * Uma ingaphansi kweminyaka eyi 5 , gcwalisa imininingwane yomqashi osuka kuyena Igama lomqashi osuka kuyena ___ Iminyaka osuyisebenzile ___

D. ULWAZI LOMNGANI NOMA ISIHLOBO (Luyadingeka) (hhayi ohlala nabo)

Lolu lwazi luyimfihlo kanti ngeke lusetshenziselwe izinhloso zokumaketha.

Isibongo ___ Iziqalo zamagama ___ Ubudlelwane ___ Ucingo lwasendlini ___ Ucingo lwasemsebenzini ___

Ikheli lasekhaya (hhayi inombolo yebhoksi) ___ Inombolo yeselula ___

E. IMININININGWANE YEBHANGE (Iyadingeka - i-akhawunti enkulu)

Igama lebhange ___ Ikhodi yeGatsha ___ Igama leGatsha ___ Uhlobo lwe-akhawunti (kungcono i-current) ___ Inombolo ye-akhawunti ___

F. IMIYALELO YEDEBHITHI ODA (Iyakhetwa - uma kuyindlela yokukhokha ekhethiwe)

Ebhange: ngicela nikhiphe imali kwi-akhawunti eqokiwe osukwini lokukhokha lwe-akhawunti yami

Igama lebhange ___ Igama leGatsha ___ Uhlobo lwe-akhawunti ___ Inombolo ye-akhawunti ___

Ikhodi yeGatsha ___ Isignisha yomnikazi we-akhawunti ___ Usuku lwedebhithi oda 20 25 Usuku lokugcina lokusebenza / Usuku lokuqala lokusebenza

G. ABASEBENZISI ABAGUNYAZIWE (Kuyakhethwa)

Igama ___ Ubudlelwane ___ Inombolo kamazisi ___ Isignisha ___

Igama ___ Ubudlelwane ___ Inombolo kamazisi ___ Isignisha ___

Uyomela ukukhokhela izinto ezithengwe ngala makhadi. Sicela uqaphele ukuthi ukukhishwa kwamakhadi engeziwe kusekuhlakanipheni okuphelele Komhlinzeki Wekhredithi.

Isiqalo Samagama Ofaka isicelo:

Oganene naye:

H. OKUKHETHWAYO KOKUMAKETHA: Ungakhetha ukungafakwa kokukhethwayo okulandelayo ngokuthikha ibhokisi elifanele ngezansi

Ukhetha ukungafakwa ekwenziweni kwezimakethe zemikhiqizo yethu (amaloni, amabhajethi, ama-HP njll.) Yebo Cha

Ukhetha ukungafakwa emikhankasweni yokumaketha ngezingcingo okwenziwa ngu noma okwenzelwa Umhlinzeki Wekhredithi Yebo Cha

Ukhetha ukungafakwa ekuthunyelweni kwama-imeyli noma ama-sms kubantu abaningi okwenziwa Umhlinzeki Wekhredithi (ukuqhutshekiswa okwenziwa Umhlinzeki Wekhredithi enzela Abathumeli-mpahla benu) Yebo Cha

(Kungumgomo Womhlinzeki Wekhredithi ukungadayisi noma ukungathumeli uhlu lwamakhasitoma)

Ngabe ukhetha ukubandlululwa kubathumeli mpahla ababalulekile abakhethekile abanikezela ngamadili akhethekile egameni likaMhlinzeki Wekhredithi. Yebo Cha

Ungathanda ukucatshangelelwa ukunyuswa komkhawulo wekhredithi owenziwa minyaka yonke nge-othomathikhi Yebo Cha

Ufisa ukuthola isitatimende sakho nge: (Kudingeka ube ne-Adobe Acrobat Reader 5.4 noma engaphezu kwalokho ifakwe) I-meyli Posi

Wezwa kuphi ngathi? Kwiwebhusayti Ephephandabeni Enxanxatheleni Yezitolo Eposini

Ukudluliswa kwelunga: Inombolo yelunga:

YEBO, ngi/siyavuma Kumhlinzeki Wekhredithi ukuthi ahlole i/amarekhodi ekhredithi yami/yethu, kunoma iyiphi i-credit bureau noma abanye abahlinzeki bekhredithi bese eqinisekisa lonke ulwazi olunikeziwe kule fomu yesicelo.

I. UKULINGANISWA KWAMANDLA OKUTHENGA

Ikhophi yesiliphu somholo kufanele sihlinzekwe
Oshade ngokuhlanganyela (kufanele igcwaliswe ofaka isicelonalowo aganene naye)

Umholo wanyanga zonke:		Ofaka isicelo	Oganene naye	Ikhephitali esalele
Umholo ongakabanjwa wanyanga zonke kanye neminye imiholo	A			
Izimali ezibanjwayo kwisiliphu somholo isib. I-Medical aid; Impesheni/Isikhwama Somhlinzeko; I-SITE & PAYE; I-UIF; Amaganishi; Nokunye	B			
Umholo osubanjiwe	A-B			
Izibophezelo zangayangazonke:				
Indawo yokuhlala: Irenti/Isivumelwano sokuqasha; Amalevi; Amareythi; Ugesi				
Izindleko zasekhaya: Igrosa, nokunye				
Imali yokugibela: Uphethiloli; Ukulungisa				
Ezokwelashwa: Ikhemisi; Odokotela				
Amapholisi: Umshwalense Wesikhathi esifushane & Wesikathi; eside				
Imfundo: Imali yesikole; Inyuvesi; Amakhozi				
Ukuxumana: Iselula; U-Telkom, I-inthanethi; I-DSTV; Ilayisensi yeTV				
Ezinye izikweletu, chaza				
Uxhaso lwemali yemoto				
Inani elingakapheleli:	C			

Ama-akhawunti:	Inani elikhokhelwa nyangazonke: Ofaka isicelo	Oganene naye	Ikhephithali esalele	Umkhawulo ovunyelwe	Imininingwane Yekhreditha / Indawo ebolekisayo
Ibhange & amaloni aqondene nawe/ama-ovadrafthi					
Ukukhokhela ibhondi					
Amakhredithi khadi/amaloni amancane					
Amakhadi Asezitolo / Izinsiza isib. Ama-akhawunti ezimpahla zokugqoka					
Ama-akhawunti efenisha					
Ezinye izivumelwano zokuqasha (isib. izinto ezisebenza ngogesi)					
Inani elingakapheleli: D					

Izibophezelo eziphelele zanyangazonke:	C+D		

J. ISITATIMENDE SEMPAHLA YONKE UMUNTU ANAYO

Impahla egxilile

Isabhabhu	Inani lezimakethe	Ibhalansi yamanje

K. UMLANDO WEKHREDITHI NOKUKHOKHA

Ezinyangeni ezi 3 ezidlule, uke wafaka isicelo sokubukezwa kwezikweletu noma walulekwa ngezikweletu noma njengamanje ungaphansi kokuphathwa noma ukubukezwa kwezikweletu Yebo Cha

Ngabe unayo inxushunxushu eqhubekayo ne-Credit Bureau? Yebo Cha

Umhlinzeki Wekhredithi uyogcina ukuze itholakale emagcekeni akhe ebhizinisi ikhophi Yemigomo nemibandela kanye nakwiwebhusaythi yakhe ku www.capeconsumers.co.za

L. UKUQINISEKISWA KWESICELO, UKUVUMA NOKUQINISEKISWA KWEMVUME

Ngi/siyavuma ukuthi ngi/siphendule yonke imibuzo nezicelo zolwazi ngokugcwele nangeqiniso njengengxenye yale nqubo yokulinganisa.

Ngi/siyaqinisekisa ukuthi ngi/siwuveze ngokugcwele umlando wokukhokhelwa kwezikheletu zami/zethu.

Ngi/siyavuma ukuthi ngi/siyifundile yonke imigomo nemibandela esesayidini elingemuva lale sicelo nokuthi ngi/siphendule ngokugcwele nangeqiniso yonke nanoma iziphi izicelo zolwazi ezenziwe Umhlinzeki Wekhredithi ezihlobene nalesi Sivumelwano futhi ngi/siyaqinisekisa ukuthi ngi/siyabuqonda ubungozi nezindleko esizithola kulesi Sivumelwano futhi namalungelo nezibophezelo zami/zethu okungaphansi kwalesi Sivumelwano.

Isignisha Yofaka isicelo ______________________

Isignisha Yoganene naye (uma nishade ngokuhlanganyela amafa) ______________________

Uma ungaphansi kokuphathwa, imvume yomphathi ______________________

Isayinwe e ______________________ kulolu suku ______ luka ______________________

OKUBALULEKILE! FAKA LOKHU ESICELWENI SAKHO:
- Ikhophi kamazisi wakho.
- Ikhophi yerisidi yomholo wakho wakamuva.

IZINDLEKO ZEKHREDITHI

Imali yokuphathwa: R 20.00 ngenyanga ngayinye

Imali yekhadi:
Imali yekhadi ekhadini elengeziwe ngalinye: R 48.00 ngonyaka ngamunye
Ukuvikelwa kwekhadi: R 5.70 ngonyaka ngamunye
Imali yekhadi uma wenzelwa elinyez: R 48.00

Ukukhokha:
Amashaji alandelayo, lapho kudingeka, ayolandwa Umhlinzeki Wekhredithi:

Ukukhokha ngokheshi e-FNB
– imali yokudiphozitha ukheshi (ngo R100.00 ngamunye): R 0.53
Konke ukukhokha okwenziwa: R 9.20
Konke ukukhokha okwenziwa e-Shoprite Money Market: R5.43
Umbuzo webhalansi nge-SMS (uyakhetha): R 3.00 nge-sms ngayinye

Ireythi yenzalo:
Noma iyiphi imali engakhokhwanga ngosuku lwayo, iyofakwa inzalo ka 6% ngonyaka ngamunye ngaphezu kwereythi yokuboleka enkulu yase-First National Bank kanti iyonyuka yehle kanye nereythi yokubolekisa enkulu yeBhange.

Ibhonasi:
Ngeke uyithole ibhonasi yakho kunoma iyiphi imali engakhokhwanga ngesikhathi sayo.

Okugxile kwi-transaction:
Imali ye-transaction yokuthenga u 50c

Nyanga zonke:
Inhlawulo engaphezulu ezintweni ezithengwayo:
Izimali ezibalwe ngezansi ziwumnikelo wakho ezintweni ezithengwayo okuyingxenye yebhonasi

Konke okuthengwayo kwa-Shoprite, kwa-Checkers, kwa-Checkers Hyper, kwa-Hyperama, kwa-House & Home nakwa-OK Furniture u 2.50%

Kwa-Woolworths, o-Spar abahlanganyelayo, kwa-Superspar, kwa-Pick 'n Pay Family Stores nase-Trade Centre u 2%

Konke okuthengwa emakhemisi (ayikho ibhonasi) u 1.25%

Wonke uphethiloli othengwayo (ayikho ibhonasi) u 2.50%

Izimali ezibalwe ngasenhla zingashintshwa

IMIGOMO NEMIBANDELA:

1. INCAZELO:
1.1 Umhlinzeki Wekhredithi yi:
Cape Consumers (Pty) Ltd, Inombolo yokubhalisa: 1955/003218/07, yase 20 Lower Burg Street, Cape Town.
1.2 Umthumeli-mpahla:
Noma imuphi umthumeli-mpahla wezimpahla ne/noma amasevisi owenze isivumelwano noMhlinzeki Wekhredithi njengomthumelimpahla
okhethiwe Wabasebenzisi bokuthengiwe.
1.3 Umsebenzisi wokuthengiwe (Umthengi, njengoba kuchazwe kuma-Athikili okuhlanganyela oMhlinzeki Wekhredithi):
Umuntu (Ofaka isicelo) owamukela insiza/ikhothi yekhredithi nofaneleke ukusebenzisa ikhadi le-b-Smart, ukuthenga kubaThumeli-mpahla njengoba kuchaziwe lapha.
1.4 I-b-Smart Card:
Ikhadi le-elekthronikhi elilungile likhishwa nguMhlinzeki Wekhredithi kubaSebenzisi bokuthengiwe ukurekhoda amatransaction
enziwe phakathi koMsebenzisi wokuthengiwe kanye noMthumeli-mpahla.
1.5 Umkhawulo wekhredithi:
Inani elikhulu lokugcina Umhlinzeki Wekhredithi avumela Umsebenzisi wokuthengiwe ukuthi alisebenzise kunoma isiphi isikhathi Sohwebo njengokwekhotheshini, evunywe Umsebenzisi wokuthengiwe.
1.6 Umthetho:
Umthetho Wekhredithi Kazwelonke, Namba 34 ka 2005 kanye neMigomo, njengokuchitshiyelwa.
1.7 I-akhawunti:
I-akhawunti yakho nathi njengesicelo sakho sekhadi le-b-Smart echazwe lapha.
1.8 Isikhathi sohwebo:
Isikhathi sohwebo siqala ngosuku luka 16 enyangeni ngayinye ngokulandelana kwazo bese siphela ngosuku luka 15 lwenyanga elandelayo, noma ngezinye izinsuku njengokushiwo Umhlinzeki Wekhredithi ngokuhlakanipha kokubona kwakhe.
1.9 Ukufakwa kwesicelo:
Ukufakwa kwesicelo esibhaliwe esigcwaliswe Umsebenzisi wokuthengiwe mayelana nekhadi le-b-Smart.
1.10 Ireythi Enkulu:
Ireythi yokubolekisa enkulu njengoba ichazwe yi-First National Bank.
1.11 Ikhotheshini:
Ikhothishini ebhaliwe (umkhawulo wekhredithi) enikiwe mayelana nalokhu Kufakwa Kwesicelo Nemigomo Nemibandela, nanjengoba kushiwo kuMthetho, nokuthi iyiphi ikhotheshini ezoba ingxenye yesivumelwano phakathi kukaMhlinzeki Wekhredithi kanye noMsebenzisi Wokuthengiwe ekusayineni noma ekwamukelweni kwezwi elirekhodiwe noma ekusetshenzisweni kwekhadi nguMsebenzisi Wokuthengiwe.
1.12 Usuku lokungenisa:
Usuku lokugcina lokusebenza enyangeni

2. UKUKHOKHA:
2.1 Umsebenzisi wokuthengiwe uyokhokha imali egcwele ayikweletayo osukwini lokugcina lwenyanga ngayinye, ukuqala osukwini lokugcina lwenyanga yokuqala lapho Umsebenzisi wokuthengiwe athole khona amakhadi akhe kanti uyoqhubeka akhokhe osukwini lokugcina lwenyanga ngayinye isikhathi sesivumelwano uma nje kusekhona imali asayikweleta Umhlinzeki Wekhredithi.
2.2 Uma kwenzeka Umsebenzisi wokuthengiwe ethola kuphela ikhadi lakhe emva kosuku luka 15 enyangeni, okuthengwe emva kwales sikhathi, kuyokhekhelwa kuphela osukwini lokugcina enyangeni elandelayo.

3. ISITATIMENDE SE-AKHAWUNTI:
3.1 Umhlinzeki Wekhredithi uyodiliva isitatimende se-akhawunti nyanga zonke kuMsebenzisi wokuthengiwe nge-meyili noma nge-imeyili, njengaleyo ndlela eyizidingo zoMsebenzisi wokuthengiwe.
3.2 Umsebenzisi wokuthengiwe uphoqelekile ukuqinisekisa ukuthi uthola isitatimende nyanga zonke kanti uma engasitholi, kungumsebenzi wakhe ukwazisa Umhlinzeki Wekhredithi ngokumbhalela ngalokho. Uma Umsebenzisi wokuthengiwe engasitholanga isitatimende sanyangazonke, ngesizathu esithile, ngeke kumnike ilungelo lokungayikhokhi imali okufanele ayikhokhele Umhlinzeki Wekhredithi ngaleso sikhathi.
3.3 Uma ukhokha ngokuthumela isheke ngemeyili, bone ubungozi obubandakanyekayo, obuyobandakanya kodwa bungenamkhawulo ku, inkohliso, ubugebengu noma ukulahleka kwesheke, kuyothwalwa nguwe, noma ngabe kudalwe ubudedengu bukaMhlinzeki Wekhredithi noma banoma isiphi isisebenzi sethu.
3.4 Kubalulekile ukuthi uhlole isitatimende sakho sanyanga zonke ukuthola ukuthi silungile yini. Uma uphikisana nanoma yini noma uhla esitatimendeni sanyanga zonke, kufanele usibhalele ezinsukwini ezingama 30 (AMASHUMI AMATHATHU) kusuka osukwini lwesitatimende esirekhode inxushunxushu yakho ukuze sikwazi ukuphenya ngesikhalazo sakho ngendlela efanele, sithole amaphepha afanele aphathelene nohla okukhalazwa ngalo bese sibuza imibuzo edingekayo.

4. IZINDLEKO ZOKUPHATHWA KWEDIFOLTHI:
Uma kwenzeka Umsebenzisi wokuthengiwe edifoltha ngokungakhokhi imali okufanele ayikhokhe ngesikhathi asinikiwe, izindleko ezilandelayo kuyomele zikhokhwe Kumhlinzeki Wekhredithi:
Idebhithi oda/amasheke angakhokhelwe: R60.00
Imali yencwadi yokubelesela: R28.50

5. UKUKHOKHA KUSENESIKHATHI:
Umsebenzisi Wokuthengiwe unelungelo lokukhokha inani eliphelele lemali esele noma nini, ngokunika noma ngaphandle kokunika Umhlinzeki Wekhredithi isaziso, ngaphansi kombandela wokuthi inani elidinga ukukhokhelwa lsivumelwano seKhredithi yinani eliphelele lebhalansi engakhokhiwe yesikweletu esikhulu ngaleso sikhathi, kanye namashaji enzalo angakhokhiwe kanye nazo zonke izimali namashaji akhokhwa Umsebenzisi wokuthengiwe kuMhlinzeki Wekhredithi afika kulolo suku lokukhokha.

6. ILUNGELO LOMSEBENZISI WOKUTHENGIWE LOKUPHELISA:
Umsebenzisi wokuthengiwe unelungelo lokuphelisa lesi sivumelwano ngokukhokha imali okufanele ayikhokhe, njengoba kubhaliwe ngasenhla, mayelana nokukhokha kusenesikhathi.

7. ILUNGELO LOMHLINZEKI WEKHREDITHI LOKUPHELISA:
Umhlinzeki Wekhredithi unelungelo lokuphelisa lesi sivumelwano uma kwenzeke idifolthi emigomeni yesivumelwano, lenziwa Umsebenzisi wokuthengiwe. Kulokho kuphelisa, inani elisele eligcwele elikweletwa Umhlinzeki Wekhredithi liyodinga ukukhokhwa ngokushesha.

8. IKHELI LESAZISO:
8.1 Umhlinzeki Wekhredithi uqoka ikheli kwifomi lesicelo, njengekheli azokwamukela kulo imibhalo, izicelo nezaziso ezihlobene nesivumelwano.
8.2 Umsebenzisi wokuthengiwe uqoka ikheli lalapho ehlala khona kwifomi lesicelo, njengekheli azokwamukela kulo amasevisi ayo yonke imibhalo, izicelo nezaziso ezihlobene nesivumelwano.
8.3 Iqembu lale sivumelwano lingashintsha ikheli lalo ngokuletha kwelinye iqembu isaziso esibhaliwe sekheli elisha ngesandla, ngemeyili ebhalisiwe noma ngemeyili ye-elekhronikhi.

9. UKUNCISHISWA KOMKHAWULO WEKHREDITHI NGAPHANSI KWEZINSIZA ZEKHREDITHI:
Noma nini Umsebenzisi wokuthengiwe ngaphansi kwezinsiza zekhredithi, ngesaziso esibhaliwe kuMhlinzeki Wekhredithi angacela Umhlinzeki Wekhredithi ukuthi anciphise umkhawulo wekhredithi ngaphansi kwezinsiza zekhredithi.

10. I-CREDIT BUREAU:
Umsebenzisi wokuthengiwe uqinisekisa ukuthi uyakwazi okulandelayo kanye nokuqukethwe yikho:
10.1 Umhlinzeki Wekhredithi angadlulisela kwi-Credit Bureau, eyaziwa nge-Experian, ulwazi olumayelana nokufakwa kwesicelo, ukuvulwa nokupheliswa kwe-akhawunti kanti leyo-Experian ingabelana ngalolo lwazi nabanye abahlinzeki bekhredithi ababhalisiwe kanye namanye ama-Credit Bureau abhalisiwe ezinhlosweni ezibhaliwe;
10.2 Ukungayithobeli imigomo nemibandela Yesivumelwano Sekhredithi, kuyodluliselwa kwi-Credit Bureau ebhalwe ngasenhla kanti leyo Experian ingabelana ngalolo lwazi kwabanye abahlinzeki bekhredithi ababhalisiwe kanye namanye ama-Credit Bureau abhalisiwe ezinhlosweni ezibhaliwe;
10.3 I-Credit Bureau ihlinzeka ngephrofayli lekhredithi kanye nesko sekhredithi ekufaneleni kwekhredithi Yomsebenzisi wokuthengiwe;
10.4 I-Credit Bureau eyokwaziswa, yi Experian, Ballyoaks Office Park, 35 Ballyclare Drive, Bryanston Ext. 7. I-Call Centre 0861 105 665.
10.5 Umsebenzisi wokuthengiwe unelungelo lokuxhumana ne-Credit Bureau ebhaliwe ngaphambilini avezelwe irekhodi lakhe futhi agcizelele ukuthi ulwazi olungalungile luyalungiswa ngokuxhumana ne-Call Centre ye-Experian ku 0861 105 665;
10.6 Umhlinzeki Wekhredithi uyokwazisa Umsebenzisi wokuthengiwe ngokubhala okungenani ezinsukwini eziyi 20 (AMASHUMI AMABILI) zokusebenza ngaphambi kwakho konke, ngendlela yesaziso esibhalwe ngekheli (ikhaya) Lomsebenzisi wokuthengiwe, kwenhloso Yomhlinzeki Wekhredithi ukudlulisa phambili ulwazi lokunqaba kwi-Credit Bureau, lolo lwazi kufanele lutholwe ababhalisele ubulunga kwi-Credit Bureau, ngaphambi kokudlulisela phambili lolo lwazi kwi-Credit Bureau efanele.

11. OKUJWAYELEKILE:
11.1 Umhlinzeki Wekhredithi uyokhokha izimali egameni Lomsebenzisi wokuthengiwe ngokukhokhela Abathuli-mpahla abenze imisebenzi ne/noma abathumele izimpahla kuMsebenzisi wokuthengiwe. Umsebenzisi wokuthengiwe uzithwesa ukukhokhela Umhlinzeki Wekhredithi yonke imali ebhalwe ngaphambilini ekweletwayo ngokweMigomo neMibandela equkethwe lapha.
11.2 Umhlinzeki Wekhredithi uzithwesa ukukhokhela leyo mali futhi egameni Lomsebenzisi wokuthengiwe ngenkathi ethola ikleymu efanele evela kuMthumeli-mpahla.
11.3 Umhlinzeki Wekhredithi uyokhipha ikhadi le-b-Smart kuwo wonke Umsebenzisi wokuthengiwe kanye nabanye abantu abaqokiwe abavunywe Umnikezeli Wekhredithi ngokuhlakanipha kwakhe okuphelele kokubona.
11.4 Umsebenzisi wokuthengiwe uyoba nelungelo lokusebenzisa iKhadi le-b-Smart futhi athokozele zonke lezo zinzuzo njengoba eyonikwa zona isikhathi nesikhathi, kuncike emigomeni nakwimibandela esethwe ngaphambili lapha.
11.5 Umsebenzisi wokuthengiwe uyavuma ukuthi iKhadi le-b-Smart ngazo zonke izikhathi iyoba impahla Yomhlinzeki Wekhredithi kanti uyophoqeleka ukunikela nokubuyisela kuMhlinzeki Wekhredithi noma iliphi iKhadi le-b-Smart alinikwe kwi-akhawunti yakhe, noma ingaziphi izizathu, khona lapho uma Umhlinzeki Wekhredithi eseyifuna.
11.6 Umsebenzisi wokuthengiwe uyonakekela iKhadi le-b-Smart lakhe, okuyobandakanya, ukuthatha zonke izinyathelo ezifanele ukuvimbela ukulahleka, ukuntshontshwa noma ukulimala kwayo.
11.7 Esehlakalweni sokuntshontshwa noma sokulahleka kweb-Smart Card noma uma Umsebenzisi wokuthengiwe ethola ukuthi iKhadi le-b-Smart lakhe lisetshenziswe omunye umuntu,

Isiqalo Samagama Ofaka isicelo:

Oganene naye:

Umsebenzisi wokuthengiwe uyophoqeleka ukwazisa khona lapho i-Cape Consumers ku (021) 409 7600 ngezikhathi zomsebenzi (08:30 - 16:30) noma i-Nedbank, i-ejenti Yomhlinzeki Wekhredithi, enombolweni ye-Tollfree 0800 110 929 emva kwezikhathi zomsebenzi.

11.8 Umhlinzeki Wekhredithi ngeke athwese umthwalo kuMsebenzisi wokuthengiwe ngokusetshenziswa kwezinsiza zekhredithi emva kwesikhathi lapho Umsebenzisi wokuthengiwe ebike ukulahlekelwa noma ukuntshontshwa kwekhadi, ngaphandle uma:

11.8.1 Isinisha Yomsebenzisi wokuthengiwe ivela kwivawusha, isiliphu sokudayisa noma irekhodi elifanayo elifakazisa lokho kusetshenziswa kwalezo zinsiza zekhredithi; noma

11.8.2 Umhlinzeki Wekhredithi enobunye ubufakazi obanele ukuveza ukuthi Umsebenzisi wokuthengiwe wagunyaza, noma unesibophezelo salokho kusetshenziswa kwezinsiza zekhredithi.

11.9 Umhlinzeki Wekhredithi uyokwazisa Umsebenzisi wokuthengiwe ngokumbhalela ngezindleko ezihlukile zekhredithi esebenza kulesi vumelwano.

12. AMALUNGELO OMSEBENZISI WOKUTHENGIWE:

12.1 Umsebenzisi wokuthengiwe uyonikezwa umkhawulo wekhredithi yanyanga zonke ngokwekhotheshini eyothunyelwa.

12.2 Umsebenzisi wokuthengiwe uyothola ibhonasi yonyaka njengoba ikhishwe Umhlinzeki Wekhredithi ngokwama-Athikhile ne-Memorandamu Yokuhlanganyela yoMhlinzeki Wekhredithi. Ibhonasi igxile ekuthengeni esikhathini sonyaka wezezimali Somhlinzeki Wekhredithi, okunguJulayi kuya kuJuni kanti kuyokwenziwa ikhredithi esitaimendeni esilandelayo sikaNovemba.

12.3 Umhlinzeki Wekhredithi uyokwenza iminikelo njalo ngokuhlakanipha kokubona kukaMhlinzeki Wekhredithi Esikhwameni Sokulonda Somsebenzisi wokuthengiwe esibanjelwa futhi egameni Lomsebenzisi wokuthengiwe ngokwama-Athikhile ne-Memorandamu Yokuhlanganyela yoMhlinzeki Wekhredithi. Izimali ezigcinwe Esikhwameni Sokulonda Somsebenzisi wokuthengiwe ziyokhokhelwa Umsebenzisi wokuthengiwe ekupheliseweni kobulunga, ngaphandle uma ubulunga bupheliswe ngenxa yedifolthi yoMsebenzisi wokuthengiwe ngokwalesi vumelwano.

12.4 Umsebenzisi wokuthengiwe angacela njalo njalo "'93Uhla Lwabathumeli-mpahla"'94 abangabaThumeli-mpahla abakhethiwe Umhlinzeki Wekhredithi abanike inkontileka egameni Labasebenzisi bokuthengiwe.

12.5 Umsebenzisi wokuthengiwe uyoba nelungelo lokubheka iKhadi le-b-Smart kubaThumeli-mpahla esikhundleni sokukhokha imali egcwele emkhawulweni wekhredithi futhi Umhlinzeki Wekhredithi uyophoqeleka ukukhokhela Umthumeli-phahla ofanele, egameni Lomsebenzisi wokuthengiwe, kuncike emshweni 12.6 ngezansi.

12.6 Umhlinzeki Wekhredithi ngeke, nokho, athweswe ukukhokhela okuthengwe Umsebenzisi wokuthengwe kumhwebi ongesiye Umthumeli-mpahla ochazwe lapha.

12.7 Umsebenzisi wokuthengiweangafaka isicelo sezinsiza zebhajethi emva kobulunga bezinyanga eziyi 6 (ISITHUPHA) kanti uma sivunywa, Umhlinzeki Wekhredithi uyovumela Umsebenzisi wokuthengiwe ukuthi akhokhe imali engakhokhiwe yebhajethi esikhathini esiluliwe (ubukhulu bokugcina izinyanga eziyi 36). Akukho ukuthenga okungaphansi kuka R300 okuyokhwalifayela izinsiza zebhajethi.

12.8 Umsebenzisi wokuthengiwe uyoba nelungelo futhi lokufaka isicelo seloni emva kobulunga bezinyanga eziyi 6 (ISITHUPHA), kanti uma kuvunywa, Umhlinzeki Wekhredithi uyovumela Umsebenzisi wokuthengiwe ukuthi akhokhele iloni engakhokhiwe esikhathini esiluliwe (ubukhulu bokugcina izinyanga eziyi 24 – ireythi egxilile noma ubukhulu bokugcina bezinyanga eziyi – 36 exhunywe kwenkulu).

12.9 Uma Umsebenzisi wokuthengiwe ekhwalifayela i-Akhawunti yebhajethi noma iloni eqondene naye esicelweni esisha kanti uma Umsebenzisi wokuthengiwe engena esivumelwaneni esisha mayelana nalokhu okubhalwe ngaphambili, noMhlinzeki Wekhredithi, kubhaliwe ukuthi uma Umsebenzisi wokuthengiwe ehluleka ukukhokha ngokwalesi vumelwano, noma esinye isivumelwano angaba naso noMhlinzeki Wekhredithi, zonke izimali ezikweletwa Umhlinzeki Wekhredithi ngokwalesi vumelwano, noma esinye isivumelwano, kuyofanele azikhokhe ngokushesha.

12.10 Umsebenzisi wokuthengiwe unelungelo lokukhokha ngaphambili noma iyiphi imali ayikweleta Umhlinzeki Wekhredithi ngaphansi kwalesi vumelwano, noma nini, ngaphandle kwesaziso noma inhlawulo. Uma Umsebenzisi wokuthengiwe enesivumelwano esingaphezu kwesisodwa noMhlinzeki Wekhredithi, kufanele achaze ngokucacile ukuthi isiphi isivumelwano afisa ukusikhokhela ngaphambili, uma ecela ukwenza njalo.

12.11 Uma Umsebenzisi wokuthengiwe efisa ukunyusa umkhawulo wekhredithi yakhe noma nini, angacela Umhlinzeki Wekhredithi ukuthi amnyusele ngokubhala incwadi kanti leso sicelo siyocatshangelwa uma ukulinganiswa kwezezimali okusha sekuqedwe Umhlinzeki Wekhredithi. Isicelo sokunyuselwa asihlobene nokunyuswa konyaka okuyi-othomathikhi emkhwaulweni wekhredithi yoMsebenzisi wokuthengiwe, Umhlinzeki Wekhredithi angakwenza ngokuhlakanipha kwakhe okuphelele kokubona, uma Umsebenzisi wokuthengiwe ecele Umhlinzeki Wekhredithi ukuthi enze njalo ebhulokhini elifanele esicelweni.

12.12 Uma Umsebenzisi wokuthengiwe ecele Umhlinzeki Wekhredithi ukuthi anyuse nge-othomathikhi umkhawulo wekhredithi njalo, Umhlinzeki Wekhredithi uyokwenza njalo ngokuphathelene nohlangothi olulodwa ngokoMthetho osebenzayo.

12.13 Umsebenzisi wokuthengiwe unelungelo lokwenza lokhu okulandelayo:

12.13.1 Faka isicelo kuMeluleki wezikweletu ukuthi kuthiwe ubhukuda ezikweletini;

12.13.2 Xazulula isikhalazo mayelana noMhlinzeki Wekhredithi ngenye indlela ye-ejenti yokuxazulula inxushunxushu, inkantolo yomsebenzisi wokuthengiwe noma i-ombud enamandla esikhundla;

12.13.3 Avule ifayela lesikhalazo mayelana noMhlinzeki Wekhredithi kwi-National Credit Regulator; bese

12.13.4 Efaka isicelo Enkantolo

12.14 Kubhaliwe ukuthi Umsebenzisi wokuthengiwe wazisiwe ukuthi imininingwane yokuxhumana ye-National Credit Regulator yile elandelayo:

127 – 15th Street, Randjespark, MIDRAND
Obamba izingcingo: 011 554 2600
I-Call Centre: 0860 627 627 noma 0860 NCR NCR
I-imeyli: info@ncr.org.za noma complaints@ncr.org.za,
Iwebhusaythi: www.ncr.org.za

13. IZIBOPHEZELO ZOMTHETHO ZOMSEBENZISE WOKUTHENGIWE:

13.1 Umsebenzisi wokuthengiwe uvuma ukukhokhela Umhlinzeki Wekhredithi zonke izindleko ngokwekhotheshini eyohlinzekwa ngokweSicelo kanti leyo khotheshini iyoba ingxenye yalesi vumelano ngenkathi yamukelwa Umsebenzisi wokuthengiwe. Izindleko ezibhalwe ngaphambili ziyovela esitaimendeni sanyangazonke soMsebenzisi wokuthengiwe kanti ziyobandakanya izindleko zokuphathwa nenzalo, njengokwekhotheshini.

13.2 Umsebenzisi wokuthengiwe uvuma futhi uzithwesa ukukhokhela Umhlinzeki Wekhredithi yonke imali ezokhokhelwa Amathumeli-mpahla nguMhlinzeki Wekhredithi egameni loMsebenzisi wokuthengiwe, yakho konke okuthengwe Umsebenzisi wokuthengiwe, noma noma imuphi umuntu ochazwe esigabeni 11.3, ngokwesigaba 12.6 salapha, leyo mali iyokhokhelwa Umhlinzeki Wekhredithi ngosuku noma ngaphambi kosuku lokukhokha kanti iyoba imali evele esitatimendeni sanyangazonke esiposelwe/esi-emeylelwe (ekuqokweni koMsebenzisi wokuthengiwe) Umsebenzisi wokuthengiwe nguMhlinzeki Wekhredithi. Lesi sibophezelo somthetho sokukhokhela Umhlinzeki Wekhredithi asinayo imibandela futhi asinakuguqulwa, noma kunjani:

13.2.1 Umsebenzisi wokuthengiwe ngokwakhe noma noma iliphi iqembu likhokhe ngeKhadi le-b-Smart; ne/noma

13.2.2 imali ebhaliwe mayelana nalokho okuthengiwe ilungile; ne/noma

13.2.3 kunenxushunxushu phakathi koMthumeli-mpahla noMsebenzisi wokuthengiwe; ne/noma

13.2.4 Abathumeli-mpahla banelungelo lokwamukela inkokhelo kunoma imuphi umthombo.

13.3 Isitatimende sanyanga zonke siyoba i-prima facie (ebusweni be) ubufakazi besikweletu sikaMsebenzisi wokuthengiwe kuMhlinzeki Wekhredithi mayelana nokuthengiwe kanti Umsebenzisi wokuthengiwe lapha uvuma ukuthi icala lokukhombisa okuhlukile iphezu koMsebenzisi wokuthengiwe.

13.4 Umsebenzisi wokuthengiwe uvuma futhi uzithwesa ukungeqi Emkhawulweni wekhredithi awunikiwe ngokwekhotheshini. Kangangoba Umthetho uyasebenza kulesi vumelwano:

13.4.1 Umsebenzisi wokuthengiwe akavunyelwe ukweqa emkhawulweni wekhredithi yakhe, ngaphandle uma ethola imvume ebhaliwe yoMhlinzeki Wekhredithi ngaphambi kokuthi kwenzeke lokho. Uma Umhlinzeki Wekhredithi ekhokhela ivawusha yokudayisa noma okuthengiwe okweqile emkhawulweni wekhredithi osebenzayo, lokhu akusho ukuthi Umhlinzeki Wekhredithi uwunyusile umkhawulo wekhredithi yoMsebenzisi wokuthengiwe unomphelo.

13.4.2 Uma Umsebenzisi wokuthengiwe eqa umkhawulo wekhredithi obekiwe, lokho kuyokwenza ukuphulwa kwale sivumelwano kanti yonke imali ekweletwa Umhlinzeki Wekhredithi ngokwale sivumelwano, kuyodingeka sikhokhwe ngpkushesha ngaphandle kwesaziso kuMsebenzisi wokuthengiwe.

14. UKUPHELISA:

14.1 Le sivumelwano siyohlala isikhathi esingenamsikelo, kodwa sincike emihlinzekweni equkethwe lapha, futhi singakhanselwa Umhlinzeki Wekhredithi kumbandela wokuthi Umhlinzeki Wekhredithi unika isaziso esibhaliwe Umsebenzisi wokuthengiwe, okungenani izinsuku eziyi 10 (ISHUMI) zokusebenza ngaphambi kokuvalwa kwezinsiza zekhredithi.

14.2 Uma kupheliswa lesi sivumelwano, noma ngasiphi isizathu, yonke imali okumele ikhokhelwe iloni eqondene nawe namaakhawunti
ebhajethi kudluliselwa kwi-akhawunti yoMsebenzisi wokuthengiwe ye-b-Smart card.

15. UKUPHULA:

15.1 Uma Umhlinzeki Wekhredithi ethathela Umsebenzisi wokuthengiwe izinyathelo zomthetho ukubuyisa imali okufanele ikhokhwe ngokwemigomo yalapha, Umsebenzisi wokuthengiwe uvuma ku:

15.1.1 indawo ebekiwe Yenkantolo kaMantshi ngenhloso yezinyathelo ezithathelwe Umsebenzisi wokuthengiwe okuhlobene nalesi sivumelwano, nokho ngokwemali noma ukukhululwa okukleyinyiwe, izinyathelo ngeke zibe semandleni esikhundla seNkantolo kaMantshi; ne

15.1.2 khokha zonke izindleko zezomthetho esilinganisweni esiphakathi kommeli neklayenti, okuyobandakanya inzalo, izimali zokukucinga nekhomishini yokukoleka, leso simo okuyoba yiso.

15.2 Amaqembu ayavuma ukuthi lesi sivumelwano sivuka endaweni lapho nangesikhathi Umhlinzeki Wekhredithi aziswa Umsebenzisi wokuthengiwe ukuthi ikhotheshini kanye neMigomo neMibandela ngokwalapha yamukelwe.

15.3 Uma kwenzeka Umsebenzisi wokuthengiwe ephula noma imiphi yeMigomo neMibandela erekhodwe lapha, Umsebenzisi wokuthengiwe uyolahlekelwa yiwo wonke amalungelo nezimlai kuMhlinzeki Wekhredithi, kubandakanya Ibhonasi yonyaka kanye nesabelo soMsebenzisi wokuthengiwe Esikhwameni Esilondiwe Somsebenzisi wokuthengiwe, esibanjwe Umhlinzeki Wekhredithi egameni loMsebenzisi wokuthengiwe.

15.4 Umsebenzisi wokuthengiwe unikeza Umhlinzeki Wekhredithi amalungelo okuqoka i-ejenti elandela umkhondo, esimeni lapho Umsebenzisi wokuthengiwe edifoltha ngokwesivumelwano futhi Umhlinzeki Wekhredithi engakwazi ukulandela umkhondo walapho Umsebenzisi wokuthengiwe ekhona.

16. UKUYEKELA:

Umsebenzisi wokuthengiwe ngokungenakuguqulwa nange rem suam (okuphathelene nezindaba zomuntu uqobo lwakhe) ugunyaza Umhlinzeki Wekhredithi ukuyekela koyedwa noma kuBathumeli-mpahla abaningi, zonke izihloko zamalungelo nenzalo ku noma kuyo yonke ingxenye yesikweletu soMsebenzisi wokuthengiwe kuMhlinzeki Wekhredithi isikhathi nesikhathi.

17. OKUNGAGUQULWA:

Akukho okwengezwayo noma okuguqulwayo, ukukhanselwa ngokuvumelana noma ukwenziwa kabusha kwalesi sivumelwano futhi akekho oyoyeka ilungelo eliyovela kulesi sivumelwano noma ukuphulwa noma ukupheliswa okuyophoqwa nokuyokwenzeka ngaphandle kokubhalwa phansi kusayinwe yiwo wonke amaqembu noma yilabo abawamele abagunyazwe ngokufanele.

18. UKUZIPHUMUZA:

18.1 Umsebenzisi wokuthengiwe uyavuma ukuthi akukho ukuziphumuza noma ukutotosa okunikwe Umhlinzeki Wekhredithi kanti akukho ukuyeka kuMhlinzeki Wekhredithi ezikhathini nase/ noma ukuphoqelela ngokukhuthala amalungelo ngaphansi kwalesi sivumelwano, okuyothiwa kufika ekuyekweni kwalelo noma inoma iliphi elinye ilungelo.

18.2 Umsebenzisi wokuthengiwe uyo futhi angayekeli noma anikezele adlulisele noma alahle amalungelo ache ngokwalapha eqenjini lesithathu.

19. NGE NASEGAMENI LOBUNYE BEZOMTHETHO:

Uma Umsebenzisi wokuthengiwe ngokwalapha eyi-Close Corporation, i-Private noma i-Public Company, noma i-Trust, umuntu owamukela ikhotheshini/izinsiza zekhredithi egameni lobunye obushiwo, uyavuma ukuthi ugunyazwe ngokufanele ukwenza njalo futhi wamukela isibopho sokukhokha imali okufanele ikhokhwe ngokwalapha, njenge, njengommeli nomuntu naye ongumkweleti omkhulu wobunye obushiwo.

Isiqalo Samagama Ofaka isicelo:

Oganene naye: