

# Ifomu yesicelo: b-Smart Card

iCape Consumers (Pty) Ltd yiUMniki-tyala esemthethweni ngokweNational Credit Act.  
INombolo yokuBhalisa: NCRCP501



b-Smart



Cape Consumers (Pty) Ltd  
20 Lower Burg Street, PO Box 2181, Cape Town 8000  
Telephone 021 409 7600; Fax 086 698 2606  
E-mail: capecon@capeconsumers.co.za  
Website: www.capeconsumers.co.za

## A. IINKCUKACHA ZOBUQU (Ziyafuneka)

IZA KUSETYENZISWA YI-OFISI: Inombolo ye-akhawunti: \_\_\_\_\_

Isimaphambili  Igama elipheleleyo  Oonobumba bokuqala bamanye amagama  Ifani

Inombolo yesazisi  \*Nceda ufake ikopi yesazisi Ummi waseRSA Resident:  Ewe  Hayi Iimeyile

Inombolo zefowuni H  W  Iseli  Ifeksi

Idilesi yokuhlala  Ikhowudi yeposi

Idilesi yeposi (Ukuba yahlukile kwidilesi yokuhlala)  Ikhowudi yeposi

Ingaba unendawo yokuhlala esisigxina?  Ewe  Hayi Ukuba akunjalo, ingaba: Uyarenta  Uhlala nabazali  Enye  Mingaphi iminyaka uhlala kule ndawo

Isimo somtshato  Nditshate umtshato ongenambopheleleko  Ewe  Hayi Nditshate ngokoMthetho wesiNtu  Ewe  Hayi Inani labantwana  Ulwimi  X  Z  E  A

Ingaba wawukhe waba lilungu leCape Consumers?  Ewe  Hayi Ukuba uthe "Ewe" nceda ubhale inombolo yobulunga

## B. IINKCUKACHA ZEQAABANE (nceda uzibhale kuphela ukuba utshate umtshato wokusengela thungeni linye)

Igama leqabane  Ifani yeqabane (ukuba ikho)  Iselifowuni

Inombolo yesazisi  Iimeyile

## C. IINKCUKACHA ZENGQESHO (Ziyafuneka)

Uhlobo lomsebenzi: Uyazisebenzela  Wamkela ngokomsebenzi owenzileyo  Ungxungxile  Usisigxina  Udla umhlalaphantsi

Igama elipheleleyo nedilesi yomqeshi - wakho

Umsebenzi  Iminyaka oyisebenzileyo  \* Ukuba ingaphantsi kweminyaka emi-5, faka iinkcukacha Igama lomqeshi ongaphambili  Iminyaka oyisebenzileyo

Igama elipheleleyo nedilesi yomqeshi - oweqabane lakho

Inombolo yefowuni  Umsebenzi  Iminyaka oyisebenzileyo  \* Ukuba ingaphantsi kweminyaka emi-5, faka iinkcukacha Igama lomqeshi ongaphambili  Iminyaka oyisebenzileyo

## D. IINKCUKACHA ZOMHLOBO OKANYE ZESIHLOBO (Ziyafuneka) (ongahlali nawe) Olu lwazi luyimfihlo kwaye alunakusetyenziselwa iintengiso

Ifani  Oonobumba bokuqala bamanye amagama  Ubuhlobo  Inombolo yefowuni yasekhaya  Inombolo yefowuni yomsebenzi

Idilesi yasekhaya (ingabi yimbolo yeposi)  Inombolo yeselifowuni

## E. IINKCUKACHA ZEBHANKI (Ziyafuneka - i-akhawunti esetyenziswayo)

Igama lebhanki  Ikhowudi yesebe  Igama lesebe  Uhlobo lwe-akhawunti (ingakumbi eyetshekhi)  Inombolo ye-akhawunti

## F. IMIYALELO YOKUTSALA IMALI EBHANKINI (Ayinyanzelekanga - kuphela ukuba ukhetha olu uhlobo lokubhatala)

Kwibhanki: nceda utsale imali kule akhawunti ityunjweyo ngomhla lokuhlalwula i-akhawunti yam

Igama lebhanki  Igama lesebe  Uhlobo lwe-akhawunti  Inombolo ye-akhawunti

Ikhowudi yesebe  Utyikityo lomni akhawunti  Umhla wokutsalwa kwemali:  20  25  Usuku lokugqibela lomsebenzi  Usuku lokuqala lomsebenzi

## G. ABANTU ABANEGUNYA LOKUSEBENZISA (Ayinyanzelekanga)

Igama  Ubuhlobo  Inomb. yesazisi  Utyikityo

Igama  Ubuhlobo  Inomb. yesazisi  Utyikityo

Unoxanduva lokuhlalwulela izinto ozithengileyo ngala makhadi. Nceda uqaphele ukuba ukukhuthsa kwamakhadi ongezelekileyo kuxhomekeke kwi-UMniki-tyala

Unobumba wegama lokuqala:

Iqabane:

**H. IINDLELA ZOKUTHENGISA:** Usenokukhetha ukukhutshwa kwezinye zezi ndlela ngokuthikisha kwibhokisi echanileyo kwezi zingezantsi

Ingaba ukhetha ukukhutshwa kwiintengiso zeemveliso zethu (imboleko-mali, ulwabiwo-mali, iiHP njl-njl.)

Ewe  Hayi

Ingaba ukhetha ukukhutshwa kwubathengisi abanikela ngezorhwebo ezikhethekileyo egameni labakwaUMniki-tyala

Ewe  Hayi

Ingaba ukhetha ukukhutshwa kwiintengiso zefowuni ngu- okanye egameni loMniki-tyala

Ewe  Hayi

Ingaba ungathanda ukuba unyuselwe imali yokuthenga unyaka nonyaka

Ewe  Hayi

Ingaba ukhetha ukukhutshwa ekuthunyelweni kothotho lwee-imeyile okanye imiyaleza ye-sms ethunyelwa nguMniki-tyala (ukwaziswa kweentengiso nguMniki-tyala egameni laBaxhasi babo)

Ewe  Hayi

Ungathanda ukufumana istatimenti sakho nge-: (Kufuneka ube ne-Adobe Acrobat Reader 5.4 okanye engentla ifakwe kwikhompyutha yakho)

Imeyile  Iposi

(Ngumthetho woMniki-tyala ukungathengisi okanye kukhutshwe uluhlu lwabathengi)

Uve phi ngathi?  KwWebsayithi  Kwiphephandaba  Kudederhu lweevenkile  Kwiposi

Ilungu elikuthumelelo:  Inomb. yelungu:

EWE, Ndi/sinika iUMniki-tyala imvume yokujonga iirekhodi zam/zethu kwi-ofisi yamatyala okanye ezinye iivenkile ezinikusa ngamatyala ukuqinisekisa ngolwazi endilugqithisileyo kule fomu yesicelo.

**I. UKUHLOLWA KWESAKHONO SEMALI**

Makugqithiswe ikopi yephepha lomvuzo Utshate umtshato wokusengela thungeni linye (igcwaliswe ngumntu ofaka isicelo neqabane)

Umvuzo weNyanga Umfaki sicelo  Iqabane   
Umvuzo opheleleyo ongekatsalwa nto nanye imali evela kweminye imithombo A

Izinto ezitsaliweyo kwiphepha lomvuzo umz. Uncedo lwezempilo; Mhlala-phantsi / Provident Fund; SITE & PAYE; UIF; Isondlo; Ezinye B

Umvuzo oya nawo ekhaya A-B

Izinto ezinyanzelekileyo zenyanga zenyanga:  
Indawo yokuhlala: Irenti / Indlu yebhanki; iirhafu; Iinkonzo zikamasipala; Umbane  
Iinkcitho zekhaya: Ukudla, njl-njl  
Uthutho: Ipetroli; ugcino-jikelele  
Impilo: Ikhemesti; Oogqirha  
Iipolisi: I-Inshorensi yethutyana & eyexesha elide  
Imfundo: Iimali zesikolo; dyunivesithi; Izifundo  
Unxibelelwano: Iselifowuni; Telkom; Inthaneti; iDSTV; ilayisensi yeTV  
Amanye amatyala, cacisa;

Intlawuli yemoto  Imali esashotayo

Imali iyonke ingekapheleli: C

Amatyala:	Imali ehlawulwayo zenyanga ngenyanga		Imali esashotayo	Imali owabelwe yona	Iinkcukacha zomniki-tyala /Iziko eliBolekisayo
	Umfaki sicelo	Iqabane			
IBhanki & iimboleko zobuqu/imali eyongezwe yibhanki	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ukubhatalwa kwebhondi	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amakhadi etyala/iimboleko-mali encinci	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amakhadi eevenkile / Iindawo umz. li-akhawunti zempahla yokuxiba	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ii-akhawunti zefenitshala	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ezinye iimvelomwano zonaniselwano (umz. Izixhobo zombane zasendlini)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Imali iyonke ingekapheleli: D	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Imali iyonke yezinto ezinyanzelekileyo zenyanga zenyanga: C+D

**J. ISTATIMENTI SEZINTO EZIZEZAKHO**

Impahla esisigxina:

Ihlomela ledolophu	Ixabiso lentengiso	Imali ekusafuneka inlawulwe
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**K. IINKCUKACHA ZAMATYALA NENDLELA OBHATALA NGAYO**

Ingaba kwiinyanga ezi-3 ezidlulileyo uye wafaka isicelo zokuhlalutyelwa amatyala okanye ukufumana uncedo ngokuhlangabezana namatyala okanye imeko yakho isaqwalaselwa

Ewe  Hayi

Ingaba ikho imbambano eqhubekayo phakathi kwakho neZiko lamaTyala?

Ewe  Hayi

UMniki-tyala kumasango akhe ezoshishizo uza kugcina ikopi yeMimiselo neMiqathango nakwiwebhusayithi ethi [www.capeconsumers.co.za](http://www.capeconsumers.co.za)

**L. UNGQINISISO LOMFAKI-SICELO, IMVUME NESIQINISEKISO SOKUVUMA**

Ndi/sinika isingqinisiso sokuba ndi/siyiphendule yonke imibuzo yenu nolwazi olufuniweyo ngokupheleleyo nangokunyanisekileyo njengenxalenye yale nkqubo yokuhlolwa.

Ndi/siyavuma ukuba ndi/siluchaze lonke ulwazi lokubhatala amatyala am/ethu.

Ndi/siqinisekisa ukuba ndi/siyifundile imimiselo nemiqathango ebhalwe ngasemva kwesi sicelo nokuba ndi/siyiphendule ngokupheleleyo nangokunyanisekileyo yonke kunye nayiphi na imibuzo ngolwazi olwenziwe nguMniki-tyala ngokuphathelele kwesi Sivumelwano kwaye ndi/siyazinqinisekisa ukuba ndi/siyazinqinisekisa ingozi neendleko ezihambisana nesi Sivumelwano namalungelo neembopheleleko zam/zethu eziphantsi kwesi Sivumelwano.

Utyikityo lomfaki sicelo \_\_\_\_\_

Utyikityo lweqabane (ukuba utshate umtshato wokusengela thungeni linye) \_\_\_\_\_

Ityikitye e- \_\_\_\_\_ ngosuku lwe- \_\_\_\_\_ luka- \_\_\_\_\_

Ukuba imeko yakho isephantsi kwengqwalasela, imvume yomlawuli

**IBALULEKILE! FAKA OKU KWISICELO SAKHO:**

- Ikopi yesazisi sakho.
- Ikopi yephepha lomvuzo lakamva nje.

## IXABISO LETYALA

Imali yokubhalisa: R 20.00 ngenyanga nganye

### Iimali zekhadi:

Imali yekhadi kwikhadi ngalinye elongezelelekileyo: R 48.00 ngonyaka  
Ukhuseleko lwekhadi: R 5.70 ngonyaka  
Imali yekhadi xa kukhutshwa elitsha: R 48.00

### Iintlawulo:

Ezi mali zilandelayo ziza kutsalwa nguMniki-tyala xa kukho imfuneko:

### Iintlawulo zemali eziinkozo kwaFNB

- Imali eziinkozo efakwayo (nge-R100.00 nganye): R 0.53

Zonke iintlawulo ePosini: R 9.20

Zonke iintlawulo kwaShoprite Money Market: R 5.43

Ukunika iinkcukacha zemali eshiyekileyo nge-SMS (ayinyanzelelanga):  
R 3.00 nge-sms nganye

### Intengo-mali:

Imali engahlawulwanga ngomhla obekiweyo iza kuba nenzala ye-6% ngonyaka ngaphezu kwemali-nzala yemboleko yakwaFirst National Bank kwaye iza kuhambisana nentengo-mali yokubolekisa yakwaFirst National Bank.

### Ibhonasi:

Uzakulahlekelwa yibhonasi yakho ngemali ongayihlawulwanga ngexesha elimisiweyo.

### Iimali zokusebenzisa

### Isekelwe ekusetyenzisweni kwekhadi:

Imali etsalwa xa uthenga: 50c

### Ngenyanga:

Iintlawulo eyongezwayo xa kuthengwa:

Ezi mali zibhalwe ngezantsi ngumrhumo wakho owenzeka xa uthenga okwayinxalenye yebhonasi yakho.

Qho uthenga kwaShoprite, Checkers, Checkers Hyper, Hyperama,

House & Home nakwa-OK Furniture: 2.50%

KwaWoolworths, ooSpar abathatha inxaxheba, Superspar, Pick 'n

Pay Family Stores nakwaTrade Centre: 2%

Qho uthenga ekhemesti (akukho bhonasi): 1.25%

Qho ugalela ipetroli (akukho bhonasi): 2.50%

Ezi mali zingentla zisenokutshintsha

## Smart Card.

### 1.10 Intengiso-mali:

Intengiso-mali yemboleko igqitywa ngabakwaFirst National Bank.

### 1.11 Intelekelelo yeendleko:

Intelekelelo ebhaliweyo (imali eyabelweyo) enikiweyo egameni lesi sicelo kunye neMimiselo neMiqathango, njengoko kuchaziwe kuMthetho, nantelekelelo leyo iza kuba yinxalenye yesivumelwano esiphakathi koMniki-Tyala noMthengi sakube samkelwe nguMthengi xa etyikitya okanye imvume erekhodiweyo yomlomo okanye ngokusetyenziswa kwekhadi nguMthengi.

### 1.12 Umhla obekiweyo:

Usuku lokugqibela wenyanga nganye yekhalenda

## 2. IINTLAWULO:

2.1 Umthengi uza kwenza intlawulo wemali epheleleyo ayitalayo ngomhla wokugqibela enyangeni, ukuqala kusuku lokuqala wenyanga yokuqala uMthengi afumene ngayo ikhadi lakhe aze aqhubeka ebhatala ngomhla wokugqibela enyangeni ngexesha lesivumelwano.

2.2 Ukuba uMthengi ufumene ikhadi lakhe emva komhla we-15 wayo nayiphi inyanga, izinto ezithengiweyo emva koko ziza kubhatala kuphela ngomhla wokugqibela wenyanga elandelayo.

## 3. ISTATIMENTI SE-AKHAWUNTI:

3.1 UMniki-tyala uzakukhuphela uMthengi istatimenti se-akhawunti inyanga nenyanga ngeposi okanye i-imeyile, ngokokuthanda koMthengi.

3.2 Umthengi unembopheleleko yokuqinisekisa ukuba uyasifumana istatimenti sakhe senyanga aze athi ukuba akasifumani azise uMniki-tyala ngaloo nto ngokuthi ambhalele. Ukuba uMthengi akasifumanga istatimenti sakhe senyanga, nokuba sithini na isizathu, loo nto ayimniki lungelo okanye sizathu sokungabhatlali imali afanele ukuba ayibhatala uMniki-tyala ngelo xesha.

3.3 Ukuba usibhatala ngokuthela itshekhi ngeposi, nabo bonke ubungozi obukhoyo, obuquka nobungaphelelanga kurhaphilizo, ubusela okanye ukulahleka kwetshekhi, olo luxandava lwakho nokuba oko kube ngunobangela wokungakhathali koMniki-Tyala okanye wabasebenzi bakhe. 3.4 Kubalulekile ukuba usijonge isitatimenti sakho senyanga ukuze ubone ukuba sichanekile. Ukuba uyaphikisana noko kubhalwe kwisitamenti senyanga, kufuneka usibhalele zingaphelanga iintsuku ezingama-30 (AMASHUMI AMATHATHU) ukusuka kumhla esikhutshwe ngaso isitatimenti usirekhode ukuze kuphandwe ngesikhhalazo sakho, fumana amaxwebhu afanelekileyo aphaathelene nesikhhalazo.

## 4. IINDLEKO ZOKUNGABHATALI:

Ukuba uMthengi utha wasilela ukubhatala imali afanala ayibhatala ngexesha elibekiweyo, ezi ndleko kuza kufuneka zihlawulwe kuMniki-tyala:

Iimali/iitshaki ezingatsalwanga: R60.00

Imali yeleta egunyaziswa: R28.50

## 5. UKUGQITYWA KWETYALA KWANGETHUBA:

UMthengi unelungelo lokuhlalwa yonke imali ayitalayo nanini nokuba umnikile okanye akamnikanga uMniki-tyala imbalelwano ecelayo, ukubanje imali efunekayo ukuze kucime ityala Lesivumelwano seTyala, ndawonye nemali-nzala nezinye iimali ekumele zihlawulwe nguMthengi kuMniki-tyala ukuza kuti ga kumhla wokucinywa kwetyala.

## 6. ILUNGELO LOMTHENGI LOKUPHELISA:

UMthengi unelungelo lokuphelisa isivumelwano ngokuhlalwa imali elindelekileyo njengoko kuchaziwe apha ngasentla, ngokuphathalele ekucinyweni kwetyala kwangethuba.

## 7. ILUNGELO LOUMNIKI-TYALA LOKUPHELISA:

UMniki-tyala unelungelo lokuphelisa isivumelwano xa kuthe kwakho ukusilela lwemimiselo yesivumelwano, nguMthengi. Ekuphelisweni okunjalo, yonke imali etyalwayo iphelele kufuneka ihlawulwe kuMniki-tyala ngoko nangoko.

## 8. IDILESI YESAZISO:

8.1 UMniki-tyala utyumba idilesi kwifomu yesicelo njengedilesi apho onke amaxwebhu, izicelo nezaziso eziphathelene nesi sivumelwano ziza kuthunyelwa khona.

8.2 Umthengi utyumba idilesi yokuhlala njengakwifomu yesicelo, njengedilesi aza kufumana kuyo onke amaxwebhu, izicelo nezaziso eziphathelene nezi sivumelwano.

8.3 Nabani na apha kwesi sivumelwano usenokutshintsha

idilesi yakhe ngokuthi azise omnye ngembalelwano malunga nedilesi yakhe entsha aza kuyigqithisa ngesandla, ngeposi okanye nge-imeyile.

## 9. UKUNCITSHISWA KWEMALI EYABELWEYO YETYALA:

UMthengi usenokucela ukuncitshiselwa imali nguMniki-tyala kwelo tyala lakhe alithathileyo.

## 10. IZIKO LAMATYALA:

UMthengi uyangqina ukuba uyakwazi oku kulandelayo kwaye uyahambisana nako:

10.1 UMniki-tyala usenokugqithisela kwiZiko lamaTyala elaziwa ngokuba yi-Experian, ulwazi lwesicelo, ukuvulwa nokupheliswa kwe-akhawunti nokuba i-Experian yabelane ngolwazi olunjalo nabanye aBaniki-bamaTyala amasemthethweni namanye amaZiko amaTyala ahambisana noku;

10.2 Ukungathobeli imimiselo nemiqathango yeSivumelwano seTyala, kuza kugqithiselwa kweli Ziko lamaTyala lingentla lize lona labelane ngolo lwazi naBaniki-maTyala amasemthethweni namanye amaZiko amaTyala ahambisana noku;

10.3 Ziko lamaTyala linikela ngeenkukacha zamatyala nangemeko yokuziphatha kwezityala koMthengi;

10.4 Ziko lamaTyala elizakwaziswa ngu-Experian, Ballyoaks Office Park, 35 Ballyclare Drive, Bryanston Ext. 7. Call Centre 0861 105 665.

10.5 UMthengi unelungelo lokunxibelelana neli ziko lamatyala libalulwe ngasentla acele ukwazi ngemeko yakhe yezamatyala aze acele ukuba ulwazi olungachananga lungiswe ngokuthi afowunele i-Experian Call Centre on 0861 105 665;

10.6 UMniki-tyala uzakukwazisa uMthengi ngembalelwano ubuncinane iintsuku ezingama-20 (AMASHUMI AMABINI) kwangaphambili, ngesaziso esithunyelwa kwidilesi yoMthengi (etyanjweyo), ngeenjongo zoMniki-Tyala zokugqithiswa ulwazi olunobungozi kwiZiko lamaTyala, olunokuthi luhlaziye ngababhalise kwiko lamaTyala, ngaphambi kokulugqithisa ulwazi olunjalo kwiZiko lamatyala elililo.

## 11. GABALALA:

11.1 UMniki-tyala uza kubhatala iimali egameni loMthengi ngokuthi agqithise imali kuBaxhobisi abathe banikela ngeenkonzo kuMthengi. UMthengi yena uzakubhatala uMniki-tyala zonke iimali ezichaziweyo azitalayo ngokuphathalele kwiMimiselo neMiqathango equlethwe apha.

11.2 UMniki-tyala uza kubhatala intlawulo enjalo egameni loMthengi akuba efumene isigunyaziso esisemthethweni esisuka kuMxhobisi.

11.3 UMniki-tyala uzakukhuphela uMthengi ngamnye ib-Smart Card nabanye abantu abatunjiweyo nabamkelweyo ngokokubona koMniki-Tyala.

11.4 UMthengi uza kuba nelungelo lokusebenzisa ib-Smart Card ze onwabele oko kuza nalo amaxesha ngamaxesha, ngokuphathalele kwimiselo nemiqathango esekiwe kwanjalo.

11.5 UMthengi uyavuma ukuba ib-Smart Card ngawo onke amaxesha iza kuhla iyimpahla yoMniki-Tyala kwaye kuza kunyanzeleka anikezwe aze ayibuyisele kuMniki-tyala nayiphi na ib-Smart Card ekhutshwe egameni lakhe, nangasiphi na isizathu, ngesigunyaziso soMniki-Tyala.

11.6 UMthengi uza kufuneka alinakelele ib-Smart Card lakhe, okuza kuquka ukuthatha onke amanyathelo afanelekileyo okukhusela ukulahleka, ukubiwa nokonakaliswa kwanjalo.

11.7 Lakube lilahlekile ib-Smart Card okanye akuqaphela uMthengi ukuba ib-Smart Card lakhe lisetyenziswe ngomnye umntu, uMthengi uzakunyanzeleka ukuba azise iCape Consumers ku- (021) 409 7600 ngexesha lomsebenzi (08:30 - 16:30) okanye iNedbank, umsebenzi woMniki-Tyala, kule nombolo yamahala 0800 110 929 emva komsebenzi.

11.8 UMniki-tyala akazi kugunyazisa uMthengi ukuba abhatala ukusetyenziswa kwekhadi okwenziwe emva kokuba ikhadi lichazwe njengelilahlekileyo okanye elibiweyo, ngaphandle kokuba:

11.8.1 Utyikityo loMthengi luvela kumaphepha okuthenga okanye kwiirekhodi ezibonisa ukusetyenziswa kwelo khadi letyala; okanye

11.8.2 UMniki-tyala unobunye ubungqina obnubonisa ukuba uMthengi ugunyazise okanye nguye osebenzise ikhadi elo.

11.9 UMniki-tyala uzakwazisa uMthengi ngembalelwano ngemali ekhoyo kweso sivumelwano.

## 12. AMALUNGELO OMTHENGI:

12.1 UMthengi uza kunikwa imali yenyanga ngokwentelekelelo

Unobumba wegama lokuqala:

Iqabane:

eza kugqithiswa.

12.2 UMthengi uzakufumana ibhonasi yonyaka ngokwesigqibo soMniki-Tyala ngokuphathalele kwi-Articles and Memorandum of Association of the Credit Provider. Le bhonasi isekelwe kwiintendo ezenziweyo kunyaka woMniki-Tyala, ngokufana noJulayi ukuya kuJuni ize yenziwe imali ongathenga ngayo kwistatimanti sikaNovemba olandelayo.

12.3 UMniki-Tyala uza kufaka imali rhoqo ngokwesigqibo soMniki-Tyala kwiConsumer's Reserve Fund eginjelwe nasegameni loMthengi ngokuphathalele kwi-Articles and Memorandum of Association of the Credit Provider. Imali ezigcinwe kwiConsumer's Reserve Fund ziza kuhlalulwa kuMthengi xa ephelela ubulunga, ngaphandle kokuba ubulunga buphelisiwe ngenxa yokusilela ukubhatala koMthengi ngokuphathalele kwesivumelwano.

12.4 UMthengi usenokucela "Uluhlu lwaBaxhobisi" abasebenzisana noMniki-Tyala ukuze bancede uMthengi.

12.5 UMthengi kuza kufuneka agqithise ib-Smart Card kuBaxhobisi njengebhatala ukuya kuma kwixabiso elikumlinganiselelo wetyala aze uMniki-Tyala abopheleleke ukuba enze intlawulo kuMxhobisi lowo egameni loMthengi, ngokwebinzana 12.6 eliphala ngezantsi.

12.6 UMniki-Tyala akasayi kubopheleleke ukuba enze intlawulo egameni lezinto ezithengiweyo nguMthengi kwiindawo ezingengoBaxhobisi abatunjanyweyo.

12.7 UMthengi usenokucela ubonelelo lolwabiwo lweenyanga ezi- (NTANDATHU) ize ithi ukuba iphunyeziwe, uMniki-Tyala avumele uMthengi abhatala loo mali kwixesha elongezweyo (ukuya kuma kwiinyanga ezingama-36). Izinto ezingaphantsi kwe-R300 aziyi kufakwa kolu lungiselelo.

12.8 UMthengi unelungelo kwakhona lokuboleka imali emva kweenyanga ezi-6 (NTANDATHU) elilungu, ukuba siphunyeziwe, uMniki-Tyala uza kuvumela uMthengi ukuba abhatala imali-mboleko leyo ngexesha elongezelelweyo (ukuuya kuma kwiinyanga ezingama-24 – imali-nzala esisisigxina okanye ukuya kuma kwiinyanga ezingama-36 – ngokwamandla emali).

12.9 ukuba umthengi uyifumene ibhathethi okanye imboleko-mali nokuba uMthengi angene kwisivumelwano esitsha ngokuphathalele koku sele kuchaziwe, uMniki-Tyala, kubhaliwe ukuba ukuba uMthengi uthe wohlulakala ukubhatala ngokwesi sivumelwano okanye nasiphi na isivumelano, zonke iimali ezityalwa uMniki-Tyala ngokwesi sivumelwano okanye nasiphi na isivumelwano, kuza kufuneka zihlawulwe ngoko nangoko.

12.10 UMthengi unelungelo lokubhatala kwangaphambili nayiphi imali ayityala uMniki-Tyala ngaphantsi kwesi sivumelwano, nangaliphi na ixesha, ngaphandle kwesaziso. Ukuba uMthengi unezivumelwano ezininzi noMniki-Tyala, kufuneka acacise ukuba sesiphi isivumelwano anqananela ukusibhatala kwangaphambili, xa ecela ukwenza oko.

12.11 Ukuba uMthengi unqwenela ukonyusa imali yakhe yetyala, usenokucela uMniki-Tyala ukuba akwenze oko ngokubhalwe phantsi kuze oko kuqwalaselwe xa uhalutyonyaka lwenziwe nguMniki-Tyala. Isicelo sokonyusa ityala akubambisani nokonyuswa konyaka, olusenokunikwa nguMniki-Tyala ngokokubona kwakhe, ukuba uMthengi umcelile uMniki-Tyala ukuba enze njalo kwibloko efanelekileyo yesicelo.

12.12 Ukuba uMthengi ucele uMniki-Tyala alonyuse ityala, uMniki-Tyala uzakuzenzela ngokoMthetho osebenzayo.

12.13 UMthengi unelungelo lokwenza oku kulandelayo:  
12.13.1 Ukufaka isicelo kuMcebisi waMatyala ukufaka achazwe njengonesakhono sokubhatala;

12.13.2 Ukusombulula isikhalazo ngokuphathalele kuMniki-Tyala ngokufaka esinye isikhalazo sokusombulula imbambano, inkundla yabathengi okanye umvakalisi wezikhalazo;

12.13.3 Gcina isikhalazo ngoMniki-Tyala kwiNational Credit Regulator; kunye

12.13.4 Kubhaliwe ukuba uMthengi wazisiwe ukuba iinkcukacha zonxibelelwano zeNational Credit Regulator zezi zilandelayo:  
127 – 15th Street, Randjespark, MIDRAND  
ISwitchbhodi: 011 554 2600  
Call Centre: 0860 627 627 okanye 0860 NCR NCR  
Iimeyile: info@ncr.org.za okanye  
complaints@ncr.org.za, Iwebhusayithi: www.ncr.org.za

### 13. IIMBOPHELELEKO ZOMTHENGI:

13.1 UMthengi uyavuma ukubhatala uMniki-Tyala zonke iindleko ngokoqikelelo oluza kugqithiswa ngokwemimiselo yeSicelo naqikelelo olo oluza kuba yinxalenye yesi sivumelwano xa sithi samkelwa nguMthengi. Ezi ndleko zingentla ziza kuvela kwistatimanti senyanga soMthengi kwaye ziza kuquka iindleko zolawulo nenzala, ngokoqikelelo.

13.2 UMthengi uyavuma kwaye uzimisele ukubhatala uMniki-Tyala yonke/nayiphi imali eza kuhlalulwa kubaxhobisi nguMniki-

tyala egameni loMthengi ngenxa yezinto ezithengwe nguMthengi, okanye omnye umntu njengoko kuchaziwe kumhlathi 11.3, ngokomhlathi 12.6 apha, mali leyo eza kubhatalwa kuMniki-Tyala nge- okanye ngaphambi komhla obekiweyo nemali echazwe kwistatimanti senyanga esiposiweyo/imeyiliwe (ekhethwe ngumthengi) kumthengi sithunyelwa nguMniki-Tyala. Le mbopheleleko yokuhlalulwa umniki-Tyala iphelele kwaye ayinakubhangiswa nokuba:

13.2.1 uMthengi yena bucu okanye omnye umntu ubhatele ngokusebenzisa ikhadi le b-Smart; kunye/okanye

13.2.2 imali erekhodiweyo yokuthenga ichanekile; kunye/okanye

13.2.3 kukho imbambano phakathi koMxhobisi noMthengi; kunye/okanye

13.2.4 aBaxhobisi anelungelo lokufumana intlawulo naphi na.

13.3 Istatimanti senyanga siza kufumana ubungqina boluvo lokuqala bokungabi natyala koMthengi kuMniki-Tyala ngokuphathalele kwizinto ezithengiweyo kwaye ke ngoko uMthengi uyavuma ukuba imfanelo yokuveza uluvo olulolunye yeyoMthengi.

13.4 UMthengi ugunyazisa kwaye uyavuma ukuba akasayi kugqitha kwimali ayabelweyo ngokoqikelelo. Kungoko uMthetho uqukiwe kwesi Sivumelwano:

13.4.1 UMthengi akavumelekanga ukuba agqithe kwimali ayabelweyo, ngaphandle kokuba ufumene imvume ebhaliweyo kuMniki-Tyala ngaphambi kokuba

enze njalo. Ukuba uMniki-Tyala upasisa iphepha lentengiso okanye izinto ezithengiweyo ezigqitha imali ayabelweyo, oko akuthethi ukuba uMniki-Tyala uyonyusile imali ayabelweyo yoMthengi ngokusisigxina.

13.4.2 Ukuba uMthengi ugqithile kwimali ayabelweyo, oko kuthetha ukuba usaphule isigqibo kwaye yonke imali etyala uMniki-Tyala ngokwesigqibo, kufuneka ibhatalwe nguMthengi ngaphandle kwesaziso.

### 14. UKUPHELISSA:

14.1 Esi sigqibo sexeshesha elide, kodwa sixhomekeke kwizibonelelo eziqulethe apha, kwaye sisenokurhoxiswa nguMniki-Tyala ngokuthi uMniki-Tyala agqithise isaziso esibhaliweyo kuMthengi, ubuncinane iintsuku ezili-10 (SHUMI) zomsebenzi ngaphambi kokuba zivalwe iinkonzo zetyala.

14.2 Ukupheliswa kwesi sivumelwano, nangasiphi isizathu, zonke iimali ezingemboleko yobuqu nee-akhawunti yekhadi loMthengi le b-Smart.

### 15. ULWAPHULO:

15.1 Ukuba uMniki-Tyala uthe wathatha amanyathelo ezomthetho ngakuMthengi ukuba bafumane iimali zabo abazityalwa nguMthengi, umthengi uyavuma ukuba:

15.1.1 isigqibo seNkundla kaMantyi ngenxa yamanyathelo athathiweyo ngakuMthengi ngokunxulumene nesi sigqibo, ingalityalwanga into yokuba ngemali okanye umnyinyiva obizwayo, elo nyathelo alisayi kuba yinxalenye yesigqibo seNkundla kaMantyi; kwaye

15.1.2 ubhatala zonke iindleko zomthetho eziba phakathi kwegqwetha nommangali, eziza kuquka inzala, imali zokulanda umkhondo neendleko zokuzama ukufumana intlawulo, njengoko kunokwenzeka.

15.2 Abantu ababandakanyekayo bayavuma ukuba esi sivumelwano siza kusebenza apho naxa uMniki-Tyala ethe waziswa nguMthengi ukuba uqikelelo neMimiselo neMiqathango uyamkele.

15.3 Ukuba uMthengi uthe wophula nawuphi na weMimiselo neMiqathango erekhodwe apha, uMthengi uza kunikezela kuMniki-Tyala onke amalungelo neemali, kuquka ibhonasi yonyaka nesabelo seConsumer's Reserve Fund, esigcinwe nguMniki-Tyala egameni loMthengi.

15.4 UMthengi unika uMniki-Tyala amalungelo okutyumba umntu wokulanda umkhondo xa uMthengi ethe wasilela ukubhatala ngokwesivumelwano naxa uMniki-Tyala ethe wohlulakala ekufumaneni uMthengi.

### 16. UKUYEKA:

UMthengi unika uMniki-Tyala ngokungenakubhangiswa nangokuzithandela imvume yokugqithisa kuMxhobisi omnye okanye abaninzi onke amalungelo enzala yetyala loMthengi kuMniki-Tyala amatyeli ngamatyeli.

### 17. NON-VARIATION:

Akukho kongeza okanye ukuguquguquka, ukurhoxiswa okuvunyelweneyo ngako okanye ukuhlengiswa kwesi sigqibo kwaye akukho kunyenyiswa kwamalungiselelo avela kwesi sigqibo okanye ukophulwa okanye ukupheliswa kwaso nasiphi isizathu okanye ukuphunyezwa ngaphandle kokuba kwenziwe ngokubhalwe phantsi kwaze kwatyikitywa ngabo bonke ababandakanyekayo okanye abantu babo ababameleyo.

### 18. UKUNYENYISWA:

18.1 UMthengi uyavuma ukuba ukunyenyiswa okanye ukwanelisa okunikwe nguMniki-Tyala kunye nokutsitywa nguMniki-Tyala ngexesha kunye/okanye ngokuzimisela anyanzelise amalungelo phantsi kwesi sigqibo, okuza kuthathwa ngokuba kukunyenyiswa kwalo nto okanye kwso nasiphi isigqibo.

18.2 UMthengi akazi kugqithisa okanye anikezele okanye atyeshele amalungelo ake ngokommiselo kumntu wesithathu.

### 19. EGAMENI LABEZOMTHETHO:

Ukuba uMthengi ngokommiselo uyiClose Corporation, Private okanye Public Company, okanye iTrust, umntu owamkela uqikelelo/inkonzo yetyala egameni lelo qumrhu, nguye onegunya lokwenza oko aze athathe uxanduva lokulawula imali nokubhatala imali elindelekileyo, njengommeli nomntu onetyala nequmrhu elo.

UKUSETYENYISWA YI-OFFISE	
Umlawuli	Umhla
Yamkelwe eKapa	
Umlinganiselo wetyala	

Unobumba wegama lokuqala:

Iqabane: