

**Isitatimende Esandulela Isivumelwano Sokuboleka Imali kwabakwa-Sanlam  
Ngokwemigomo Yesigaba 92 soMthetho Kazwelonke Wezikweleti No. 34 ka 2005  
(kufaka phakathi amalungelo, izibopho, imigomo kanye nemibandela)**

**1. Izincazelo kanye Nokutolikwa kwemigomo nemibandela**

“**UMthetho**” kusho uMthetho Kazwelonke Wezikweleti no. 34 ka 2005 njengoba uchitshiyeliwe ngezikhathi ezithile.

“**Isivumelwano**” kusho isivumelwano sakho Nenkampani Ehlinzeka Ngesikweleti. Isivumelwano sihlanganisa imigomo nemibandela ebhalwe kulesi Sitatimende Esandulela Isivumelwano kanyeNesilinganiso esenziwe ngohlelo lokuxhumana ngekhompuyutha noma ngomlomo futhi kwaqoshwa nezwi lakho, okwenziwe futhi kwaphothulwa ngabakwa-Direct Axis egameni leNkampani Ehlinzeka Ngesikweleti, kanye nokwamukela kwakho lokhu okubili ngohlelo lokuxhumana ngekhomyutha, ngencwadi noma ngomlomo futhi kwaqoshwa nezwi lakho. Uma sivuma ukukuboleka esinye isamba semali ngaphezu kwemali oyikweletayo ngokuthi siguqule Isivumelwano, sizokunikeza enye silinganiso esikhombisa lesi samba semali oyibolekayo eyengeziwe kanye nanoma iluphi olunye uguquko okungenzeka lube khona ngenxa yalokhu emalini yezindleko zesikweleti kanye/noma umshwalense wokuvikela isikweleti (uma ukhona), izinga lenzalo yemali mboleko, isikhathi esinqunyiwe sokukhokhwa kwesikweleti kanye nesamba sesitalimende. Kuleso simo-ke, uma usamukela isilinganiso esengeziwe onikezwe sona, imigomo nemibandela ebhalwe kule ncwadi kuzobe sekuhlanganiswa kube Isivumelwano esichitshiyeliwe. Kumele uqinisekise ukuthi lesi Sitatimende Esandulela Isivumelwano usigcina endaweni ephephile ukuze ukwazi ukusisebenzisa esikhathini esizayo.

“**Izinga Lemali mboleko Lonyaka**” kusho izinga lonyaka elingaguquguquki okubalwe ngalo intela yemali mboleko kwimali esele Yesikweleti Esiyinhloko.

“**Inkampani Ehlinzeka Ngesikweleti**” kusho abakwa-Sanlam Personal Loans (Pty) Ltd. Company Reg. No 2001/016316/07 and Registered Credit Provider NCRCP 272. Domicilium Address 108 De Waal Road, Diep River, 7800.

“**Abakwa-Direct Axis**” kusho abakwa-Direct Axis SA(Pty)Ltd, Reg No 1995/006077/07, inkampani ehlinzeka ngosizo lwezimali egunyaziwe futhi esebenza ngaphansi Kwenkampani Ehlinzeka Ngesikweleti Ngesikweleti ngenhloso yokulawula izicelo zemali ebolekisayo yakwa. Domicilium Address 108 De Waal Road, Diep River, 7800.

“**Isamba semali ebolekiwe**” kusho nanoma iyiphi imali oyinikeziwe ngokwalesi Sivumelwano. Lesi samba sibandakanya nesamba semali oyibolekwe ekuqaleni oyikweletayo kanye nanoma iyiphi enye imali onikezwe yona ngenxa yokuchitshiyelwa kwalesi Sivumelwano.

“**Lowo Ozokhokhelwa**” kusho lowo ozokhokhelwa ngumshwalense, ngokwalesi Sivumelwano kuzokhokhelwa Inkampani Ehlinzeka Ngesikweleti.

“**Uhlelo Lomshwalense Wokuvikela Isikweleti**” kusho umshwalense wokuvikela isikweleti semali oyikweletayo noma nini ngaphansi kwalesi Sivumelwano ohlinzekwa ngabakwa-Direct Axis

“**Isikweleti Esiyinhloko**” kusho isamba semali esizokhokhwa ngamancozuncozu futhi okuzobalelwa phezu kwaso intela yemali mboleko. Lesi samba sihlanganisa imali oyibolekile, imali yokuvula isikweleti (uma kumele ikhokhwe) uma ungayikhokhanga ngaphambi kokunikezwa imali oyibolekile, kanye nezinye izindleko kubandakanya intela yemali mboleko okumele ikhokhwe ngezikhathi ezinqunyiwe.

Uma kusetshenziswa igama elithi “**Thina**” noma “**Okwethu**” kusho Inkampani Ehlinzeka Ngesikweleti.

Uma kusetshenziswa igama elithi “**Wena**”noma “**Yakho**” kusho lowo obolekwe imali.

**2. Izindleko Zesikweleti**

Kumele kukhokhwe izindleko zesikweleti ezilandelayo:

- Intela yemali mboleko, ebalwa nsuku zonke ngokubheka Izinga Lemali Mboleko bese ikhokhwa nyanga zonke ngosuku oqoke ukuthi uzokhokha ngalo. Inzalo uzokhokhiswa yona kusukela ngosuku owamukele ngalo Isivumelwano noma owamukele ngalo Isivumelwano esichitshiyeliwe.
- Imali yokuvula isikweleti yimali ekhokhelwa izindleko zokuhlanganisa lesi Sivumelwano. Uma uthanda ungaqoka ukuyikhokha ngaphambi kokuthi unikezwe imali oyibolekile noma ifakwe esikweletini esiyinhloko. Uma ifakwa esikweletini esiyinhloko, kuzokwengezwa intela yemali mboleko emalini yokuvula isikweleti. Uma uqoka ukukhokha imali yokuvula isikweleti ngaphambi kokuthi unikezwe imali oyibolekile, kumele uyifake Kw-akhawunti Yasebhangwe labakwa-First National esikunikeze yona, bese ubhala inombolo eyi-referense oyinikeziwe bese usinikeza ubufakazi bokuthi uyikhokhile leyo mali ngaphambi kokuthi uthole imali oyibolekile. Le mali ayikhokhwa uma isikweleti sokuboleka imali esisha sithatha indawo yesikweleti sokuboleka imali esidala noma uma unikezwa isamba semali ebolekiwe esengeziwe ngenxa yokuguqulwa kweSivumelwano esikhona njengamanje.
- Imali yokulawula isikweleti, okuyimali ekhokhwa nyanga zonke ngosuku olunqunyiwe, ekhokhelwa ukulawulwa kwe-akhawunti yakho nyanga zonke. Uma ungayikhokhi le mali ngesikhathi esifanele izokwengezwa emalini oyikweletayo futhi uzokhokhiswa intela yemali mboleko ngalokho.
- Ngokuvunyelwa Isahluko 6, Ingxenye C yoMthetho, uma kwenzeka uhluleka ukukhokha imali edingekayo ngokwalesi Sivumelwano, uzokhokhiswa imali yezindleko zokuhluleka kwakho ukukhokha kanye nezokuqoqwa kwesikweleti ngenxa yokuhluleka ukulandela imigomo nemibandela yalesi Sivumelwano, futhi uzokhokhela nezindleko zomthetho, ezokuqoqwa kwesikweleti kanye nekhomishini kuyona yonke imali oyikhokhayo uma lolu

daba ludluliselwa kwinkampani yangaphandle eqoqa izikweleti noma kummeli. Uzokhokhiswa lezo zindleko ngaleso sikhathi ezizokwenzeka ngaso.

- Imali ekhokhwa nyanga zonke Yohlelo Lokuvikela Isikweleti, ikhokhwa uma uwamukela umshwalense esikunikeza wona wokuvikela isikweleti njengoba kuchazwa ngawo kulesi sigaba esilandelayo.

### **3. Umshwalense Wokuvikela Isikweleti**

Kudingeka ube nomshwalense wokuvikela isikweleti ozovikela imali oyikweletayo ngaphansi kwalesi Sivumelwano noma ngasiphi isikhathi, futhi Inkampani yethu iyona ezokhokhelwa ngaphansi kwalo mshwalense.

Mayelana nalokhu-ke, sikunikeza Uhlelo Lokuvikela Isikweleti oluxhaswe abakwa-Channel Life Ltd esizokwabelana abakwa-Direct Axis nayo ngenzuzo yalo mshwalense. Abakwa-Direct Axis bayinkampani ehlinzeka ngosizo ukuthengisa umshwalense, sinegunya lokuthengisa umshwalense yempilo, okuhambisa namandla esinawo okuba nomshwalense wokuvikela ukulahlekelwa.

Olukuhlinzeka ngomshwalense ozobhekelela imali oyikweletayo (ingafakiwe imali esalele emuva noma izindleko ezengeziwe) nganoma isiphi isikhathi sokusebenza kweSivumelwano.

Lo mshwalense uzokusiza uma kwenzeka ushona, ukukhubazeka unomphela noma kutholakale ukuthi unesifo esibucayi njengomdlavuza, isifo senhliziyo, isifo sohlangothi, isifo sikashukela, isifo sezinsu, ube impumpethe, ukukhubazeka kwelunga lomzimba okungalapheki, ukusha okwesabekayo kanye nokuquleka ungaphaphami. Uvikelekile futhi ezimweni eziningi eziphathelene nokuhlinzwa kwenhliziyo kanye nokufakelwa izitho zomzimba.

Lo mshwalense uzokukhokhela futhi iizigamu zemali ozoyikhokha ezimbalwa uma kwenzeka ukhubazeka okwesikhashana noma ukukhokhele kuze kuphele izinyanga eziyi-6 (eziyisithupha) emva kokudilizwa, noma izinyanga eziyi-6 (eziyisithupha) emva kokulahlekelwa imali engenayo uma unebhizinisi lakho. Lo mshwalense uzophinde ukukhokhele izitalimende zezinyanga ezi-3 (ezintathu) kulandela isiteleka esidonse isikhathi eside.

Abantu abahola impesheni noma abanye abantu abangezona izisebenzi ezithola iholo ngeke bavikelwe umshwalense wokukhubazeka unomphela noma kwesikhashana noma umshwalense wokudilizwa emsebenzini noma wesiteleka esivikelekile.

Kukhona izinto ongavikelekile kuzona, ezinye zalezi zinto yizimo noma izigameko ezibangelwa:

- ukuzibulala noma ukuzama ukuzibulala noma ukuzilimaza ngamabomu kungakapheli izinyanga ezingama-24 (amashumi amabili nane) ungene kulesi Sivumelwano
- ukushayela imoto udakiwe noma usebenzise izidakamizwa, noma uma uzisebenzise ngokweqile lezi zinto
- isifo ebesikuphethe ezinyangeni eziyi-12 (eziyishumi nambili) ngaphambi kokungena eSivumelwaneni, esiholele ekufakeni kwakho isicelo sokukhokhelwa futhi esisakuphethe ezinyangeni eziyi-12 (eziyishumi nambili) kulandela ukungena kwakho eSivumelwaneni, lapha kubalwa izifo ezinjengesifo senhliziyo, umdlavuza, isifo sohlangothi, isifo sokuphambanelwa ikhanda kanye/noma ukusangana nokugula okuphathelene nomgogdla noma umhlane noma isifo sikashukela ngaphandle uma le pholisi ithatha indawo yepholisi onayo njengamanje yemali obuyibolekile esikhathini esidlulile.

Unelungelo lokungaluthathi Uhlelo Lomshwalense Wokuvikela Isikweleti esikunikeza lona, futhi uqoke owakho umshwalense wokuvikela isikweleti. Uma uzithathela owakho sidinga izincwadi eziwubufakazi bokuba khona kwalowo mshwalense, imininingwane ephathelene nawo, nokuthi thina sifakwe njengenkampani ezokhokhelwa yilowo mshwalense yonke imali esele ngaphansi kweSivumelwano (ngokweFomu 23 loMthetho). Ngeke sikunikeze imali oyibolekile kuze kufike isikhathi lapho sesibutholile ubufakazi obudingekayo futhi sagculiseka ngalobo bufakazi.

Uma udinga eminye imininingwane ephathelene Nohlelo Lomshwalense Wokuvikelwa Isikweleti ngaphambi kokuthi uthathe isinqumo sokuthi uzowuthatha umshwalense wethu noma uzozifunela owakho, sizokuthumelela ikhophi yencwajana equkethe yonke imininingwane yohlelo lwethu.

Uma ukhetha ukwamukela Uhlelo lwethu Lomshwalense Wokuvikela Isikweleti ngeke sikukhokhise inhlawulo, imali yezindleko engeziwe noma enye imali ekhokhelwa umshwalense ngaphezu kwemali ejwayelekile ekhokhelwa umshwalense, futhi:

- sizokunikeza yonke imininingwane yezindleko zemali yomshwalense ezikhokhwa nyanga zonke futhi sizoyifaka kwisigamu zemali ozoyikhokha osikhokha njalo ngenyanga
- uma kufanelekile, ngaphambi kokwamukela kwakho Isilinganiso yesamba semali ebolekisayo eyengeziwe, sizokwazisa nanoma yiluphi uguquko oluzoba khona kwizindleko zemali yomshwalense ezikhokhwa nyangazonke
- sizokwazisa isamba semali eyikhomishini esizoyithola
- sizodlulisela kwinkampani yomshwalense yonke imali oyikhokhe ngesikhathi esifanele futhi sizokubhekela ukuthi izinto zihamba kahle kulo mshwalense kuze kufike isikhathi sokuphela kweSivumelwano
- kuzothi ngaphambi kokwenziwa kweSivumelwano, sizokuchazele ngazo zonke izimo ovikelekile kuzona, imigomo yomshwalense kanye nezimo ongavikelekile kuzona
- kuzothi emva kokusayinda iSivumelwano, sizokuthumelele incwadi yomshwalense equkethe yonke imininingwane yezimo ovikelekile kuzona, imigomo yomshwalense, izimo ongavikelekile kuzona kanye nenqubo elandelwayo uma kwenziwa isicelo sokukhokhelwa

Uyavuma ukuthi unolwazi mayelana nelungelo lokuzikhethela owakho umshwalense, inkampani yomshwalense, inkampani noma isisebenzi esingumxhumanisi nenkampani yomshwalense, futhi uzikhethela lo mshwalense wethu ngentando yakho, awunxenxwanga noma awuphoqwanga.

#### **4. Ukukhokha kwemali ebolekiwe nokuthi sizoyisebenzisa kanjani imali oyibolekile**

Uma uqoka ukukhokha imali yokuvula isikweleti ngaphambi kokuthi unikezwe imali oyibolekile, kumele uyifake kwi-akhawunti esizokunika yona yasebhangwe labakwa-First National, ubhale inombolo eyireferense esikuhlizakeke ngayo, bese usithumelela ubufakazi bokuthi uyikhokhile leyo mali ngaphambi kokuthi sikunikeze imali oyibolekile.

Izizigamu zemali ozoyikhokhae kumele zikhokhwe emva kwezinsuku ezingu-14 kusukela ngosuku lwesilinganiso, bese izizigamu zemali ozoyikhokha ezilandelayo zikhokhwa njalo ngenyanga emva kwalokho. Mayelana nalokho, kuwumbandela walesi Sivumelwano ukuthi usinikeze imvume yokuthi sidonse izizigamu zemali ozoyikhokha kwi-akhawunti yasebhangwe okufakwa kuyona umholo wakho. Ngaphandle kwenyanga kaDisemba, izizigamu zemali ozoyikhokha zizodonswa ngosuku othola ngalo umholo, noma ngosuku lokusebenza lokucina olwandulela lolu suku othola ngalo umholo uma lolu suku lungempelasonto noma ngeholidi, futhi uma lolu suku lungokho ngaphambi kosuku olunqunyiwe lokukhokha kwesizigamu semali ozoyikhokha. Uma kwenzeka sithola ulwazi lokuthi usuku othola ngalo umholo wakho seluguqakile noma uma isiguqakile imininingwane ye-akhawunti yakho yasebhangwe, sizoyiguqula imininingwane yokudonswa kwezizigamu zemali ozoyikhokha kwi-akhawunti yasebhangwe ukuze ihambelane nemininingwane yakho eguqukile. Sinelungelo lokudonsa isitalimende kwi-akhawunti yakho ngaphambi kwesikhathi esijwayelekile ngenyanga kaDisemba uma sikunikeze isaziso salokho kusenesikhathi futhi uma lolu suku lungokho ngaphambi kosuku olunqunyiwe lokukhokha kwesizigamu zemali ozoyikhokha.

Uma uthanda ungazikhokha izizigamu zemali ozoyikhokha ngaphambi kwesikhathi esinqunyiwe, futhi ngeke uhlawuliswe ngalokho. Imali oyikhokhayo izosetshenziswa ukunciphisa isikweleti sakho ngalolu hlobo: (i) kuzokhokhelwa intela yemali mboleko okumele ikhokhwe ngesikhathi esinqunyiwe noma engakakhokhwa (ii) kuzokhokhelwa izindleko zesikweleti okumele zikhokhwe ngesikhathi esinqunyiwe noma ezingakakhokhwa futhi (iii) kuzokhokhelwa isikweleti esiyinhloko.

#### **5. Ukukhokha Kwesikweleti Ngokugcwele Ngaphambi Kokuphela KweSivumelwano**

Isikweleti sakho ngokwalesi Sivumelwano ungasikhokha ngokugcwele ngokukhokha imali enqunyiwe, futhi uma uthanda ungasinikeza isaziso sokuthi ufuna ukukhokha isikweleti sakho ngokugcwele noma ungasinikezi isaziso.

Uma wenza lokho, imali enqunyiwe yokukhokhela isikweleti ngokugcwele ngaphambi kwesikhathi, kuzoba imali esele esikweletini esiyinhloko kanye nentela yemali mboleko engakakhokhwa kanye nezinye izimali kanye nezindleko ekumele sikhokhelwe zona kuze kube usuku okhokha ngalo isikweleti ngokugcwele. Inani lemali okumele uyikhokhe ungalithola noma nini ngokuxhumana nabakwa-Direct Axis.

#### **6. Ukwephulwa kweSivumelwano**

Uma wenza okuthile noma uhluleka ukwenza okuthile noma uvumela okuthile okungaphazamisa amalungelo ethu ngaphansi kwalesi Sivumelwano nganoma iyiphi indlela noma wenza into ezokwenza silahlekelwe noma sivelelwe umonakalo othile, kubandakanya nesenzo sokukhokha isitalimende sekwedlule isikhathi esibekiwe noma isenzo sokungasikhokhi isitalimende, lokho kuyothathwa njengokwephulwa kweSivumelwano ngaleyo nkathi ekwenzeke ngayo isigameko noma isenzo esingavumelekile noma ngenkathi uhluleka ukwenza okuthile okumele ukwenze.

Uma kwenzeka ukhokha isitalimende sekudlule usuku olunqunyiwe, uzokhokhiswa intela engeziwe kuleyo mali esalele emuva ngezanga lemali mboleko elibhalwe kwikhowtheshini futhi ehambelana neSivumelwano.

Uma kwenzeka uhluleka ukukhokha kwezizigamu zemali ozokuyikhokha ezidonswa kwi-akhawunti yasebhangwe ezintathu zilandelana, luzohoxiswa uhlelo lokudonswa kwemali edingekayo kwi-akhawunti yasebhangwe futhi uzophoqeleka ukuthi uyikhokhe ngokheshe imali okumele ikhokhwe.

Uma kwenzeka uhluleka ukukhokha imali enqunyiwe ngaphansi kwalesi Sivumelwano, kungenzeka (ngaphandle kokuthikamezeka kwamalungelo ethu) sikuthathele izinyathelo zomthetho ukuze uhloniphe iSivumelwano noma sisihoxise iSivumelwano, njengoba kubhaliwe Kwisahluko 6 Inxenye C yoMthetho.

Uma uphule iSivumelwano, uzokhokhiswa izindleko zokulawulwa kokuphulwa kwesivumelwano kanye nezindleko zokuqoqa isikweleti ngokoMthetho Wenkantolo Ephakeme, uMthetho Wezikantolo Zomantshi, uMthetho Wezabaqoqi Bezikweleti noma uMthetho Wezabameli, kuzoya ngokuthi imuphi uMthetho osebenzayo kulesi simo.

Uma siqoka ukuphoqelelwa kokuhlonishwa kweSivumelwano, kuzolandelwa le nqubo ebhalwe lapha ngezansi:

- Uzothonyelwa incwadi ekwazisa ngokuphula kwakho iSivumelwano
- Kuleyo ncwadi kuzoba kunesiphakamiso sokuthi udlulisele lesi Sivumelwano kumeluleki wezezikweleti, omunye umlamuli wezimpikiswano, inkantolo yezabathengi noma Isikhulu Esiphenya Izikhalo Zabathengi esigunyaziwe, ngenhloso yokuqeda impikiswano engaba khona noma kwenziwe futhi kuvunyelwane ngohlelo lokukhokhwa kwayo yonke imali esalele emuva ngaphansi kwalesi Sivumelwano
- Uma ufake isicelo sohlelo lokubuyekwezwa kwezikweleti ngokwesigaba 86 soMthetho, futhi lesi sicelo sokubuyekwezwa kwezikweleti singakaphothulwa kuze kuphele izinsuku zokusebenza ezingama-60 (amashumi ayisithupha) emva kokuthi ufake isicelo sokubuyekwezwa kwezikweleti, kungenzeka sikuthumelele isaziso, esihoxisa uhlelo lokubuyekwezwa kwezikweleti ngokwesigaba 86 (10) soMthetho

Uma kwenzeka ufaka isicelo sokubuyekwezwa kwezikweleti ngale ndlela, ngeke ukwazi ukuvula esinye isivumelwano sokuthenga ngesikweleti noma uvunyelwe ukuthi wandise izindleko onazo (njengokusebenzisa ikhadi lokuthenga

ngesikweleti) kuze kufike isikhathi sokuchithwa kwesicelo sakho noma ukhokhe yonke imali oyikweletayo njengoba inkantolo ivumile.

Akunazinyathelo zomthetho ozothathelwa zona ngaphandle uma:

- usuphule isivumelwano okungenani izinsuku zokusebenza ezingama-20 (ezingamashumi amabili) futhi
- sekuphele okungenani izinsuku zokusebenza eziyi-10 (eziyishumi) emva kokuthunyelwa kwencwadi noma isaziso sokuphulwa kwesivumelwano okukhulunywa ngaso lapha ngenhla (leso sikhathi sokuphulwa kwesivumelwano esiyizinsuku eziyi-10 (eziyishumi) sizohamba kanyekanye nesikhathi esiyizinsuku ezingama-20 (ezingamashumi amabili) futhi
- uhlulekile ukuthatha izinyathelo ezifanele emva kokuthola incwadi ekwazisa ngokuphulwa kwesivumelwano, noma usenqabile isiphakamiso sethu;

Uma sinquma ukusihoxisa lesi Sivumelwano ngokwesigaba 123 soMthetho, ngaphambi kwalokho kuzolandelwa inqubo yokuphoqelelwa kokukhokha kwesikweleti efana nalena ebhalwe ngenhla.

Noma ngasiphi isikhathi ngaphambi kokuhoxiswa kweSivumelwano uvumelekile ukuthi ubuyisele lesi Sivumelwano esimweni saso esijwayelekile uma kunemali esalele emuva ngokuthi uyikhokhe ngokugcwele leyo mali, kanye nezindleko zemali esalele emuva esinemvume yokuzifaka kanye nezindleko ezifanelekile kuze kufike isikhathi sokubuyiselwa kwesivumelwano esimweni saso.

### **7. Isitatimende Se-akhawunti**

Sizokuthumelela izitatimende ze-akhawunti yakho, ungaqoka ukuthi sithunyelwe kuwena njalo ngenyanga noma emva kwezinyanga ezintathu.

### **8. Amakheli kanye nokuthunyelwa kwezincwadi**

Uyavuma ukuthi ikheli lasekhaya osihlinzeke ngalo ilona okuzothunyelwa kulona zonke izaziso zomthetho.

Uyavuma ukuthi ikheli leposi kanye nele-imeyili osihlinzeke ngalo ilona esizothumela kulona lonke iposi kanye nezinye izincwadi, kufaka phakathi isitatimende se-akhawunti. Siyathembisa ukuthi ngeke sikuthumelele lezo zincwadi nge-imeyili ngaphandle uma wena usivumela ukuthi sikwenze lokho.

Kumele ubhalele abakwa-Direct Axis ubazise uma kwenzeka kuba khona ikheli lakho elishintshayo noma kuba khona ushintsho kwimininingwane yokuxhumana nawe, kufaka phakathi ikheli le-imeyili kanye nezimbobo zocingo. Uma uthumela isaziso sokushintsha kwekheli lasekhaya, kumele leso saziso sihambisane nobufakazi balokho. Uma uhluleka ukusinikeza isaziso sokushintsha kwekheli lakho, sizoqhubeka nokusebenzisa ikheli lakho elidala nakuba ungasalisebenzisi.

Uyavuma ukuthi kuzothathwa ngokuthi usitholile isaziso noma incwadi esikuthumelele yona emva kwezinsuku eziyi-5 (eziyisihlanu) siyiposile noma ezi-2 (ezimbili) emva kokuyithumela nge-imeyili.

### **9. Isitifiketi semali okumele ikhokhwe ngosuku olunqunywe**

Singakuhlizeka ngesitifiketi esivela kwenye yezimemenja zethu, okungadingekile ukuthi kunikwe ubufakazi besikhundla sayo, esikhombisa imali okumele sikhokhelwe yona ngosuku olunqunywe, nokuthi ibalwe kanjani.

Ngaphandle uma ungavumelani naleso samba semali futhi ukwazi ukubonisa inkantolo ukuthi lesi samba asilona iqiniso, uyavuma ukuthi singasamukela isinqumo noma umlayelo esiwunikezwe ngumthetho ngokolwazi oluqokethwe kwisitifiketi, noma lesi samba semali inkantolo enqume ukuthi sikukweleta yona.

### **10. Ukudluliswa kwamalungelo noma Ukunikezelwa kwawo**

Kungenzeka sidlulisele (sikwazisile noma singakwazisanga) amalungelo ethu kanye nezibopho zethu ngaphansi kwalesi Sivumelwano kwenye Inkampani Ehlinzeka Ngesikweleti, futhi uyavuma ukuthi uzoqhubeka nokuhlonipha izibopho onazo Kwinkampani entsha Ehlinzeka Ngesikweleti.

### **11. Izinkampani Ezigcina Imininingwane Yokuthenga Ngesikweleti, ukubika okuphathelene nezikweleti kanye nokwabelana ngolwazi lokuthenga ngesikweleti**

Ngokwamukela le Khwotheshini kanye Nesitatimende Esandulela Isivumelwano uyavuma futhi uyaqinisekisa ukuthi:

Sithumele imininingwane yesicelo sakho sokubolekwa imali kanye nesivumelwano sokubolekwa imali Ezinkampanini Ezigcina Imininingwane Yokuthenga Ngesikweleti. Lokhu kufaka phakathi ukungena kwiSivumelwano kanye nokusihoxisa, imali oyikhokhayo ngokweSivumelwano, kanye nokudalulwa kokwahluleka kwakho ukukhokha ngendlela efanele futhi ngezinsuku ezinqunywe ngaphansi kweSivumelwano.

Kodwa-ke uma sizothumela ulwazi olungeluhle ngawe, njengesikweleti ohlulekile ukusikhokha kahle noma esesidluliselwe kubameli sizokunikeza okungenani isaziso sezinsuku zokusebenza ezingama-20 (ezingamashumi amabili) mayelana nalokho.

Izinkampani Ezigcina Imininingwane Yokuthenga Ngesikweleti kungenzeka zilusebenzise lolu lwazi ukukhipha umlando wakho wokuthenga ngesikweleti kanye neKhwotheshini sakho sokuthenga ngesikweleti esinamaphuzu akhombisa ukufaneleka kwakho ukuthenga ngesikweleti.

Ungaxhumana Nezinkampani Ezigcina imininingwane Yokuthenga Ngesikweleti noma nini futhi unelungelo lokunikezwa umlando wakho wokuthenga ngesikweleti, unalo futhi ilungelo lokuphikisa ulwazi olungelona iqiniso ukuze lulungiswe lolo lwazi uma sihluleka ukunikeza ubufakazi obuqinile obuqinisekisa ulwazi esinalo.

Amagama ezinkampani ezizonikezwa lolu lwazi abhalwe lapha ngezansi kanye nemininingwane yokuxhumana nazo:

- **Transunion:** shayela le nombolo yocingo 011 214\_6000 / 0861 482\_482 noma uthumele i-imeyili kuleli kheli [webmaster@transunion.co.za](mailto:webmaster@transunion.co.za)
- **Experian:** shayela le nombolo yocingo 011 799\_3400 / 0861 105\_665 noma uthumele i-imeyili kuleli kheli [info@experian.co.za](mailto:info@experian.co.za)
- **Xpert Decision Systems:** shayela le nombolo yocingo 011 645 9100 noma uthumele i-imeyili kuleli kheli [info@xds.co.za](mailto:info@xds.co.za)

## **12. Izikhalazo kanye nezimpikiswano**

Uma kwenzeka kuba nemibuzo ethile, isikhalo noma impikiswano, sicela ushaye Inombolo Yophiko Lokunakekelwa Kwabathengi lakwa-Direct Axis, okuyibona abazokwenza konke okusemandleni abo ukuxazulula isikhalazo sakho noma impikiswano.

Uma abakwa-Direct Axis behluleka ukuxazulula isikhalazo sakho noma impikiswano, unelungelo lokucela usizo Kwisikhulu Esiphenya Izikhalo Zabasebenzisi Bamabhange, Umlawuli Kazwelonke Wezezikweleti noma uma Umlawuli Kazwelonke Wezezikweleti enqaba ukukusiza, lolu daba ungaludlulisa uluqondise ngqo Enkantolo Yezabathengi.

Imininingwane yokuxhumana ephathelene nezikhalo ime kanje:

- **Uphiko lakwa-Direct Axis Lokunakekelwa Kwabathengi /Lokukhokhwa Kwezikweleti kule /:** shayela le nombolo yocingo 021 764 33526 noma uthumele i-imeyili kuleli kheli [sanlamccd@directaxis.co.za](mailto:sanlamccd@directaxis.co.za)
- **Isikhulu Esiphenya Izikhalo Zabasebenzisi Bamabhange:** shayela le nombolo yocingo 011 838 0035/38/39 noma uthumele i-imeyili kuleli kheli [info@obssa.co.za](mailto:info@obssa.co.za)
- **Umlawuli Kazwelonke Wezezikweleti:** shayela le nombolo yocingo 0860 627 627 noma uthumele i-imeyili kuleli kheli [info@ncr.org.za](mailto:info@ncr.org.za)
- **Inkantolo Kazwelonke Yezabathengi:** shayela le nombolo 012 663 5615 noma uthumele i-imeyili kuleli kheli [Registry@thenct.org.za](mailto:Registry@thenct.org.za)

## **13. Ilungelo lokwenza isicelo Kumeluleki Wezezikweleti**

Unelungelo lokwenza isicelo Kumeluleki Wezezikweleti ukuze uthathwe njengomuntu onezikweleti esezingaphezu kwamandla akhe ngokwesigaba 86 soMthetho futhi ucele usizo ngaphambi kokuthi sikuthathele isinyathelo sokukuphoqelela ukuthi ukhokhe isikweleti uma kwenzeka ukuthi awukhokhi ngendlela echazwe kwiSivumelwano.

Imininingwane yokuxhumana Nomeluleki Wezezikweleti endaweni yakini ungayithola Kumlawuli Kazwelonke Wezezikweleti uma abakwa-Direct Axis behluleka ukukusiza mayelana nalokhu. Umeluleki Wezezikweleti uzokucela ukuthi ugcwalise iFomu 16 bese ukhokha imali enqunyiwe ngaphansi koMthetho Kazwelonke Wezezikweleti. Uma samukeliwe isicelo sakho, Umeluleki Wezezikweleti uzosicubungula isicelo sakho bese esichitha noma ekwazisa ukuthi sibe impumelelo.

## **14. Amanye amalungelo**

Ngaphansi koMthetho Kazwelonke Wezezikweleti, unelungelo:

- lokufaka isicelo sokuhlinzekwa ngesikweleti
- lokuvikeleka ekucwasweni okuphathelene nokuhlinzekwa ngesikweleti
- lokucela isizathu esizwakalayo esibhalwe phansi sokuthi kungani sichithiwe isicelo sakho sokuhlinzekwa ngesikweleti
- lokuhlinzekwa ngezincwadi ezidingekayo ngokulayela koMthetho, ngolimi olusemthethweni oluvunywe nguMlawuli Kazwelonke Wezezikweleti
- lokuthola ulwazi ngolimi olulula futhi oluzwakalayo
- lokunikezwa zonke izincwadi ezidingekayo ngokulayela koMthetho.
- lokuhlinzekwa ngesilinganiso esizoba semthethweni isikhathi esiyizinsuku zokusebenza eziyisi-5 (eziyisihlanu) kanye Nesitatimende Esandulela Isivumelwano, futhi uchazelwe ngokugcwele imigomo nemibandela yalokhu kokubili ngaphambi kokuthi ungene kunoma isiphi isivumelwano sesikweleti.
- lokuthi igama lakho lingafakwa kunoma yikuphi kulokhu okulandelayo—
  - (i) emkhankasweni wokushayela amakhasimende ucingo ngenhloso yokuwanxena ukuthi athenge imikhiqizo ethile okwenziwa yinkampani ehlinzeka ngesikweleti ngokwayo noma okwenziwa egameni layo;
  - (ii) ohlwini lokunxena amakhasimende ukuthi athenge imikhiqizo ethile noma olunamagama amakhasimende oludayiswa noma olusatshalaliswa yinkampani ehlinzeka ngesikweleti, ngaphandle uma lokho kudingekile ngokulayela koMthetho; noma
  - (iii) ukusatshalaliswa kwenqwaba yemilayezo ethunyelwa nge-imeyili noma nge-sms okwenziwa yinkampani ehlinzeka ngesikweleti noma okwenziwa egameni layo.

Ungalisebenzisa noma nini leli lungelo lakho ngenkathi wamukela Ikhwotheshini sakho sokubolekwa imali, noma ngasiphi esinye isikhathi ngokushayela Uphiko lakwa-Direct Axis Lokunakekelwa Kwamakhasimende kule nombolo yocingo 021 7643526 noma uthumele i-imeyili ku [sanlamccd@directaxis.co.za](mailto:sanlamccd@directaxis.co.za).

## **15. Okunye Okumele ukwamukele kanye Neziginisekiso**

Bonke abenzi bezicelo ezibe yimpumelelo bazohlinzekwa ngeKhwotheshini ngokulayela koMthetho, futhi ngaleso sikhathi uzokwaziswa yonke imininingwane ephathelene nezimali kufaka phakathi intela yemali mboleko kanye nezinye izindleko eziqondene nesicelo sakho.

Uma noma nini uboleka enye imali, okuzokwenza kuguquke Isivumelwano, sizokunikeza enye Ikhwotheshini ekhombisa lesa samba semali oyibolekayo eyengeziwe kanye nanoma iluphi olunye uguquko okungenzeka lube khona ngenxa yalokhu kwisamba semali ebolekiwe, isikhathi esinqunyiwe sokukhokha kwemali ebolekiwe, inzalo yemali mboleko, noma izindleko zoHlelo Lomshwalense Wokuvikela Isikweletini (uma lukhona)

Amakhwotheshini azoba semthethweni izinsuku zokusebenza ezi-5 (ezinhlanu), futhi ngaleso sikhathi kulindeleke ukuthi usithumelele zonke izincwadi esizicelile kuwena. Imali oyibolekile uzonikezwa yona kuphela uma ususithumelele zonke izincwadi ezidingekayo kuwena.

Lezo zincwadi zifaka phakathi lezi ezilandelayo, ubufakazi bekheli lasekhaya, , ubufakazi bokukhokha Kwemali Yokuvula Isikweletini (uma ikhona) uma uqoke ukuyikhokha ngaphambi kokunikezwa imali oyibolekile, kanye nezincwadi eziphathelene nomshwalense wakho wokuvikela isikweletini uma uqoke ukungalamukeli Uhlelo lwethu Lomshwalense Wokuvikela Isikweletini, kodwa akugcini ngalezi zincwadi kuphela, zikhona ezinye okungenzeka zifuneke.

Izicelo zakwa-Direct Axis, amakhwotheshini kanye nokwamukelwa kwawo kungenzeka kwenziwe ngocingo, uma lokhu kwenziwa izinkulamo zizoqoshwa.

Izicelo kungenzeka zenziwe nge-inthanethi kwi-websayithi ethi [www.sanlam.co.za/personalloans](http://www.sanlam.co.za/personalloans). Uma usebenzise le ndlela ukufaka isicelo, uzokwazi futhi ukwamukela ikhwotheshini nge-inthanethi.

Kuzo zonke lezo zindlela zokuxhumana, ukwamukela kwakho nanoma iyiphi ikhwotheshini kuzobe sekuqinisekiswa ngokuthi ubhalelwe incwadi.

Ngokwamukela Ikhwotheshini kanye nemigomo yalesi Sitatimende Esandulela Isivumelwano uyavuma futhi uyaqinisekisa ukuthi:

- uchazeliwe futhi kwaxoxiswa nawe ngesilinganiso kanye Nesitatimende Esandulela Isivumelwano futhi uziqonda kahle izindleko, ubungozi kanye nezibopho ezihambisana nokungena kwiSivumelwano
- uma ushade ngomshado wobunini bempahla obulinganayo, kudingeka ukuthi uthole imvume yalowo oshade naye ukuze ukwazi ukwenza lesi Sivumelwano
- nanoma iyiphi enye imali ozobolekwa yona ngenxa yokuguqulwa kweSivumelwano ngeke iholele ekwenziweni kwesivumelwano esisha, futhi leyo mali ozoyinikezwa izongena ngaphansi kwemigomo nemibandela equkethwe kule ncwadi.
- asikho esinye isikweletini osivulile ngaphandle kwezikweletini obunazo ngesikhathi wenza isicelo sokubolekwa imali
- Lonke ulwazi osinikeze lona luyiqiniso, aluguqukile futhi singathembela kulona
- Uma uhluleka ukukhokha imali ngesikhathi esinqunyiwe ngaphansi kweSivumelwano, abakwa-Direct Axis banelungelo lokukushayela ucingo noma ngaluphi usuku lwesonto mayelana nale mali engakhokhwanga
- Uma ishoda imali ekhona kwi-akhawunti yasebhangwe oqoke ukuthi sidonse kuyona isigamu semali ozokuyikhokha , sinelungelo lokulandela umkhondo we-akhawunti yakho yasebhangwe futhi siphinde sithumele umyalelo wokukhokhelwa ngokushesha uma sekunemali eyanele kule akhawunti okukhulunywa ngayo lapha ngenhla.
- uma kwenzeka ihoxiswa/ichithwa imvume yokudonswa kwezigamu zemali ozokuyikhokha kwi-akhawunti yasebhangwe ngenxa yokungaphumeleli kwemizamo engu-3 (emithathu) ilandelana yokudonswa kwemali kwi-akhawunti yasebhangwe, uyabanikeza abakwa-Direct Axis imvume yokuthi baluvuselele ngokubona kwabo uhlelo lokudonswa kwezigamu zemali ozokuyikhokha kwi-akhawunti yasebhangwe.
- Uma kwenzeka imininingwane yakho yasebhangwe uyiguqula, i-Direct Axis inemvume yokuthi isebenzise lemininingwane yalolo luguquko kuzozonke izivumelwano ozenze nathi lapha e-Direct Axis.

Siligodlile ilungelo lokuhoxa kulesi Sivumelwano ngokukunikeza isaziso esibhalwe phansi mayelana nalokho uma kwenzeka kuvela ulwazi olusha oluyiqiniso noma obungasinikezanga lona phambilini olungaba nomthelela omubi esimweni sokufaneleka kwakho ukuthenga ngesikweletini noma ukuba sesimweni esikahle sokukhokha le mali oyibolekiwe. Isivumelwano ngeke sisasebenza futhi akekho kulabo abangene esivumelwaneni ozofuna ukukhokhelwa ngomunye ngenxa yalokhu.

Ukwamukela kwakho ngomlomo, ngencwadi noma nge-inthanethi isilinganiso kanye ne Migomo Nemibandela, kuzothathwa njengeSivumelwano futhi kuzoba isibopho ozibophezela kusona uze uyikhokhe yonke imali oyikweleta ngaphansi kweSivumelwano. Akunazinguquko ezizokwenziwa kulesi Sivumelwano ngaphandle uma lezo zinguquko kuvunyelwane ngazo ngencwadi ebhalwe phansi noma-ke kuvunyelwane ngomlomo futhi kwaqoshwa nezwi lakho, bese emva kwalokho sabhalwa phansi isivumelwano. Lezo zinguquko kungenzeka zifake phakathi nesamba senye imali ebolekisayo onikwe yona phezu kwemali oyiboleke ekuqaleni.