Isitatimende Esandulela Isivumelwano Sokuboleka Imali se-Sanlam Top Up Loans
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 kanye Nesilinganiso esenziwe ngohlelo lokuxhumana ngekhompyutha noma ngomlomo futhi kwaqoshwa nezwi lakho, okwenziwe futhi kwaphothulwa ngabakwa-Direct Axis egameni leNkampani Ehlinzeka Ngesikweleti, kanye nokwamukela kwakho lokhu okubili ngohlelo lokuxhumana ngekhompyutha, ngencwadi noma ngomlomo futhi kwaqoshwa nezwi lakho. Uma sivuma ukukuboleka esinye isamba semali ngaphezu kwemali oyikweletayo ngokuthi siguqule Isivumelwano, sizokunikeza esinye islinganiso ekhombisa 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, isikhathi esinqunyiwe sokukhokhwa kwesikweleti kanye nesamba sesitalimende. Kuleso simo-ke, uma usamukela isilinganiso esengeziwe onikezwe yona, 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 Lenzalo Lonyaka" kusho izinga lonyaka elingaguquguquki okubalwe ngalo inzalo kwimali esele Esikweletini Esiyinhloko.

"Izinga Lenzalo Lenyanga" kusho izinga lenyanga elingaguquguquki okubalwe ngalo inzalo kwimali esele Esikweletini Esiyinhloko.

"Inkampani Ehlinzeka Ngesikweleti" kusho abakwa-Sanlam Personal Loans (Pty) Ltd. **Inombolo Yokubhaliswa Kwenkampani** 2001/016316/07 futhi okuyiNkampani Ehlinzeka Ngesikweleti Ebhalisiwe NCRCP 272. Ikheli 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 ngenhloso yokulawula izicelo zeMali Ebolekisayo yakwa-Sanlam Top Up. Ikheli 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 engeziwe onikezwe** yona ngenxa yokuchitshiyelwa kwalesi Sivumelwano.

"Isikweleti Esiyinhloko" kusho isamba semali esizokhokhwa ngamancozuncozu futhi okuzobalelwa phezu kwaso inzalo. Lesi samba sihlanganisa imali oyibolekile, imali yokuvula isikweleti kanye nezinye izindleko kubandakanya inzalo yemali mboleko okumele ikhokhwe ngezikhathi ezinqunyiwe.

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

Uma kusetshenziswa igama elithi **"Wena"** kusho lowo obolekwe imali.

2. Izindleko Zesikweleti

Kumele kukhokhwe izindleko zesikweleti ezilandelayo:

- Inzalo, ebalwa nsuku zonke ngokubheka Izinga Lenzalo Lonyaka bese ikhokhwa nyanga zonke ngosuku oqoke ukuthi uzokhokha ngalo NOMA ebalwa nsuku zonke ngokubheka Izinga Lenzalo Lenyanga 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, okuyimali ekhokhelwa izindleko zokuhlanganisa lesi Sivumelwano. Le mali uvumelekile ukuyikhokha ngokuphelele emva kokwenza isivumelwano sokubolekwa imali ukuze ungakhokhiswa inzalo ngayo. Uma ifakwa esikweletini esiyinhloko, kuzokwengezwa inzalo emalini yokuvula isikweleti. Uma uqoka ukukhokha le mali yokuvula isikweleti noma nini emva kokwenza isivumelwano sokubolekwa imali, kumele uyifake kwi-akhawunti yaseBhange labakwa-First National, bese ubhala inombolo eyi-referense oyinikeziwe.
- .
- 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.

3. Ukukhokhwa Kwemali Ebolekiwe Nokuthi Sizoyisebenzisa Kanjani Imali Oyibolekile

Izigamu zemali ozoyikhokakumele zikhokhwe emva kwezinsuku ezingu-14 kusukela ngosuku lweKhwotheshini, bese izigamu zemali ozoyikhoka ezilandelayo zikhokhwa njalo ngenyanga emva kwalokho. Mayelana nalokho, kuwumbandela walesi Sivumelwano ukuthi usinikeze imvume yokuthi sidonse izitalimende kwi-akhawunti yasebhange okufakwa kuyona umholo wakho. Ngaphandle kwenyanga kaDisemba, izigamu zemali ozoyikhoka zizodonswa ngosuku othola ngalo umholo, noma ngosuku lokusebenza lokugcina olwandulela lolu suku othola ngalo umholo uma lolu suku

lungempelasonto noma ngeholide, futhi uma lolo suku lungekho ngaphambi kosuku olunqunyiwe lokukhokhwa kwesigamu semali ozoyikhoka. Uma kwenzeka sithola ulwazi lokuthi usuku othola ngalo umholo wakho seluguqukile noma uma isiguqukile imininingwane ye-akhawunti yakho yasebhange, sizoyiguqula imininingwane yokudonswa kwezigamu zemali ozoyikhokakwi-akhawunti yasebhange ukuze ihambelane nemininingwane yakho eguqukile. Sinelungelo lokudonsa isigamu semali ozoyikhokae kwi-akhawunti yakho ngaphambi kwesikhathi esijwayelekile ngenyanga kaDisemba uma sikunikeze isaziso salokho kusenesikhathi futhi uma lolo suku lungekho ngaphambi kosuku olunqunyiwe lokukhokhwa kwesigamu semali ozoyikhoka.

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

4. <u>Ukhukhokhwa Kwesikweleti Ngokugcwele Ngaphambi Kokuphela KweSivumelwano</u>

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 nenzalo 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.

5. <u>Ukwephulwa kweSivumelwano</u>

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 inzalo engeziwe kuleyo mali esalele emuva ngezinga lenzalo elibhalwe kwiKhwotheshini futhi ehambelana neSivumelwano.

Uma kwenzeka uhluleka ukukhokha izitalimende ezidonswa kwi-akhawunti yasebhange ezintathu zilandelana, luzohoxiswa uhlelo lokudonswa kwemali edingekayo kwi-akhawunti yasebhange 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 Ingxenye 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 ukuphoqelela ukuhlonishwa kweSivumelwano, kuzolandelwa le nqubo ebhalwe lapha ngezansi:

- Uzothunyelelwa 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 lokubuyekezwa kwezikweleti ngokwesigaba 86 soMthetho, futhi leso sicelo sokubuyekezwa kwezikweleti singakaphothulwa kuze kuphele izinsuku zokusebenza ezingu-60 emva kokuthi ufake isicelo sokubuyekezwa kwezikweleti, kungenzeka sikuthumelele isaziso, esihoxisa uhlelo lokubuyekezwa kwezikweleti ngokwesigaba 86 (10) soMthetho

Uma kwenzeka ufaka isicelo sokubuyekezwa 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 ezingu-20 futhi
- sekuphele okungenani izinsuku zokusebenza ezingu-10 emva kokuthunyelwa kwencwadi noma isaziso sokuphulwa kwesivumelwano okukhulunywa ngaso lapha ngenhla (leso sikhathi sokuphulwa kwesivumelwano esiyizinsuku ezingu-10 sizohamba kanyekanye nesikhathi esiyizinsuku ezingu-20 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 yokuphoqelela ukukhokhwa 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.

6. Isitatimende Se-akhawunti

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

7. 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 nezinombolo 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 ezingu-5 siyiposile noma ezingu-2 emva kokuyithumela nge-imeyili.

8. Isitifiketi Semali Okumele Ikhokhwe Ngosuku Olunqunyiwe

Singakuhlinzeka ngesitifiketi esivela kwenye yezimenenja zethu, okungadingekile ukuthi kunikwe ubufakazi besikhundla sayo, esikhombisa imali okumele sikhokhelwe yona ngosuku olunqunyiwe, 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 oluqukethwe kwisitifiketi, noma leso samba semali inkantolo enqume ukuthi sikukweleta yona.

9. 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.

10. 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 ngokweSivumelano, kanye nokudalulwa kokwahluleka kwakho ukukhokha ngendlela efanele futhi ngezinsuku ezinqunyiwe ngaphansi kweSivumelwano.

Kodwa-ke uma sizothumela ulwazi olungeluhle ngawe, njengesikweleti ohlulekile ukusikhokha kahle noma esesidluliselwe kubameli sizokunikeza okungenani isaziso sezinsuku zokusebenza ezingu-20 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
- **Experian:** shayela le nombolo yocingo 011 799 3400 / 0861 105 665 noma uthumele i-imeyili kuleli kheli info@experian.co.za
- **Xpert Decision Systems:** shayela le nombolo yocingo 011 645 9100 noma uthumele i-imeyili kuleli kheli info@xds.co.za

11. Izikhalazo kanye Nezimpikiswano

Uma kwenzeka kuba nemibuzo ethile, isikhalo noma impikiswano, sicela ushayele 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:** shayela le nombolo yocingo 0861 133 421 noma uthumele i-imeyili kuleli kheli SPLCustomercare@directaxis.co.za
- **Isikhulu Esiphenya Izikhalo Zabasebenzisi Bamabhange:** shayela le nombolo yocingo 0860 800 900 noma uthumele i-imeyili kuleli kheli info@obssa.co.za
- **Umlawuli Kazwelonke Wezikweleti:** shayela le nombolo yocingo 0860 627 627 noma uthumele i-imeyili kuleli kheli info@ncr.org.za
- **Inkantolo Kazwelonke Yezabathengi:** shayela le nombolo 012 663 5615 noma uthumele i-imeyili kuleli kheli Registry@thenct.org.za

12. 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 Wezikweleti. Uma samukeliwe isicelo sakho, Umeluleki Wezezikweleti uzosicubungula isicelo sakho bese esichitha noma ekwazisa ukuthi sibe impumelelo.

13. Amanye Amalungelo

Ngaphansi koMthetho Kazwelonke Wezikweleti, 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 ezoba semthethweni isikhathi esiyizinsuku zokusebenza ezingu-5 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 yokuwanxenxa ukuthi athenge imikhiqizo ethile okwenziwa yinkampani ehlinzeka ngesikweleti ngokwayo noma okwenziwa egameni layo;

  (ii) ohlwini lokunxenxa 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 isilinganiso yakho yokubolekwa imali, noma ngasiphi esinye isikhathi ngokushayela Uphiko lakwa-Direct Axis Lokunakekelwa Kwamakhasimende kule nombolo yocingo 0861 133 421 noma uthumele i-imeyili ku SPLCustomercare@directaxis.co.za.

14. Okunye Okumele Ukwamukele kanye Neziqinisekiso

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

Uma noma nini uboleka enye imali, okuzokwenza kuguquke Isivumelwano, sizokunikeza enye Ikhwotheshini ekhombisa leso samba semali oyibolekayo eyengeziwe kanye nanoma iluphi olunye uguquko okungenzeka lube khona ngenxa yalokhu kwisamba semali ebolekiwe, isikhathi esinqunyiwe sokukhokhwa kwemali ebolekiwe or inzalo

Isilinganiselo azoba semthethweni izinsuku zokusebenza ezingu-5, futhi ngaleso sikhathi kulindeleke ukuthi usithumelele zonke izincwadi esizicelile kuwena. Imali oyibolekile uzonikezwa yona kuphela uma ususithumelele zonke izincwadi ezidingekayo kuwena.

Izicelo, amakhwotheshini kanye nokwamukelwa kwawo kungenzeka kwenziwe ngocingo, uma lokhu kwenziwa ngocingo izinkulumo zizoqoshwa.

Izicelo kungenzeka zenziwe nge-inthanethi kwi-websayithi ethi www.sanlamtopuploan.co.za. Uma usebenzise le ndlela ukufaka isicelo, uzokwazi futhi ukwamukela ikhwotheshini nge-inthanethi.

Kuzo zonke lezo zindlela zokuxhumana, ukwamukela kwakho nanoma yisiphi isilinganiso kuzobe sekuqinisekiswa ngokuthi ubhalelwe incwadi.

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

- njengamanje awunazo izikweleti ezingaphezu kwamandla akho
- awukho ngaphansi komyalelo wenkantolo wokulawulelwa izikweleti zakho, wokudlelwa impahla, wokubuyekezwa kwezikweleti noma wokuhlelwa kabusha kwezikweleti futhi inkantolo ayikaze ikhiphe umyalelo wokuthi uthathwe njengomuntu ogula ngengqondo
- usifundile futhi uyasiqonda lesi sitatimende esandulela isivumelwano ngaphambi kokwamukela nanoma iyiphi imali oyibolekwayo
- uchazeliwe futhi kwaxoxiswana nawe ngeKhwotheshini 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 isikweleti osivulile ngaphandle kwezikweleti 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 yasebhange oqoke ukuthi sidonse kuyona isitalimende, sinelungelo lokulandela umkhondo we-akhawunti yakho yasebhange futhi siphinde sithumele umyalelo wokukhokhelwa ngokushesha uma sekunemali eyanele kule akhawunti okukhulunywa ngayo lapha ngenhla
- uma kwenzeka ihoxiswa/ichithwa imvume yokudonswa kwezigamu semali ozoyikhoka kwi-akhawunti yasebhange ngenxa yokungaphumeleli kwemizamo engu-3 ilandelana yokudonswa kwemali kwi-akhawunti yasebhange, uyabanikeza abakwa-Direct Axis imvume yokuthi baluvuselele ngokubona kwabo uhlelo lokudonswa kwezigamu zemali ozokuzikhoka kwi-akhawunti yasebhange.
- uma kwenzeka imininingwane yakho yasebhange uyiguquka, abakwa-Direct Axis banemvume yokuthi basebenzise imininingwane yalolo luguquko kuzozonke izivumelwano ozenze nathi lapha kwa-Direct Axis.

Sinelungelo 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 ngesikweleti 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 neMigomo 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.