

**INGxelo yesiVumelwano sangaPhambili sokuziBolekela iMali kwaSanlam
Ngokubhekiselele kwiCandelo lama 92 le-National Credit Act elingunombolo 34 ka-2005
(kuhlanganiswa amalungelo, izibophelelo, imiqathango neemeko)**

1. Inkcazelo nendlela yokutolika

“uMthetho” ubhekisa kwi-National Credit Act engunombolo 34 ka-2005 njengoko kulungiswa kumaxesha ngamaxesha.

“iSivumelwano” sibhekisa kwimvumelwano yokuboleka kwakho imali kwabo baBonelela ngeMboleko-mali. Esi Sivumelwano senziwa ngokwemigaqo nemiqathango seNgxelo sesivumenwao sakwangaphambili ngeNtelekelelo yeendleko eyenziwa ngokobuchwephesha bekhompyutha, ngokukuthetha nangokushicilelwa kwamazwi, ushicilelo nezigqibo zenziwa yinkampani iDirect Axis egameni labaBonelela ngeMbolekiso-mali, nangokwamkela komntu iSivumelwano okwenzeke ngokobuchwephesha bekhompyutha, ngengetho, ngamazwi ashicilelweyo okanye ngezo ndlela zombini. Ukuba siyavumelana ukunikela enye imali-mboleko ngokutshintsha esi sivumelwano, siza kukunika enye Intelkelelo yamaxabiso ebonakalisa enye imali-mboleko eyongeziweyo notshintsho olukhoyo kwiindleko zetyala kunye/okanye nesibonelelo setyala lakho eliza kuhlululwa lonke (ukuba oko kunokwenzeka), inzala, ixesha lokuhlululwa nemali yezavenge. Kuloo nto, ukuba uyavuma ukufumana enye iintlekelelo yamaxabiso, imigaqo nemiqathango yeNtelekelelo yamaxabiso iza kubekwa phandle kolu xwebhu ihlanganise kwiSivumelwano esilungisiweyo. Kufuneka uqinisekise ukuba usigcina kwindawo ekhuselekileyo esi Sivumelwano sangaphambili ukuze sikuncede ngexesha elizayo.

“iNzala yoNyaka” ithetha intlawulo yonyaka emisiweyo apho le nzala iye ibalwe ngemali eseleyo kwityala lakho lilonke.

“isiBonelela seMboleko-mali” kubhekiswa kwi-Sanlam Personal Loans Limited . . Company Reg. No 2001/016316/07 and Registered Credit Provider NCRCP 272. Domicilium Address 108 De Waal Road, Diep River, 7800.

“iDirect Axis” kuthethwa iDirect Axis SA(Pty)Ltd, Company Reg No 1995/006077/07, yinkampani ebonelela ngeenkonzelo zezimali nekwayi-arhente yabaBonelela ngamatyala ngenjongo yokujongwa kulawulwe Mboleko-mali yakho yakwa-Sanlam. Domicilium Address 108 De Waal Road, Diep River, 7800.

“Imali-mboleko” ithetha nayiphi na imali oyinikwayo ngokwesi sivumelwano. Le mali ibandakanya eyona mali uyibolekiweyo kunye nayo nayiphi na enye imali eyongeziweyo onokuyihlawulwa ngaxesha nye ngendlela esilungiswe ngayo esi Sivumelwano.

“uMamkeli weLahleko” kuthethwa umntu okanye inkampani eyamkela isixa-mali esivela kwi-inshorensi, ngokwemeko yeSivumelwano umamkeli lowo ngabo baBonelela ngeMboleko-mali.

“IsiCwangciso esiKhusela uMntu” sithetha i-inshorensi ekubonelela kwityala lakho ubomi bakho bonke ebonelelwa yiDirect Axis kwizibophelelo zokuhlululwa ityala lakho eliseleyo phantsi kwesi Sivumelwano nanini na.

“Ityala lilonke” lithetha intlawulo elityazisiweyo nekude kwafakwa kuyo inzala. Eli tyala libandakanya imali ebifunyenwe ngokubolekwa, intlawulo ekumele ikhutshelwe lo msebenzi (ukuba oko kuyasebenza apha) xa ingazange ikhutshwe kwasekuqaleni, naziphi na ezinye iindleko ezihlanganisa inzala ezidibene nenzala nelo xesha ke kuhlululwa ngalo..

Nayiphi na indlela yokusetyenziswa kwala magama athi **“Thina”**, **“Nathi”** okanye **“Eyethu”** aza kubhekisa kwabo baBonelela ngeMboleko-mali.

Nayiphi na indlela yokusetyenziswa kweli gama lithi **“Wena”** noma **“Yakho”** kubhekiswa kulowo ufumana imali ekwangulowo ungumnini weakhawunti ekufakwa kuyo imali ebolekiweyo.

2. Iindleko zeMboleko-mali

Ezi ndleko zilandelayo zemali ebalekiweyo ziyabhatlwa:

- Inzala ebalwayo ngosuku ngalunye lokusilela kwentlawulo, ibalelwa kwiRhafu yeNzala yoNyaka ize nehlanganiswayo qho ngenyanga ngosuku olunzulwenguwe lokuphinda uhlawule. Itsalwa ukususela ngomhla weSivumelwano okanye wokulungiswa kweSivumelwano oye usivume.
- Intlawulo yokuqalisa umsebenzi, iyimali efunelwa amalungiselelo eendleko zesi Sivumelwano Unethuba lokuyihlawula kwasekuqaleni le mali okanye mayidityaniswe kwelona tyala lakho elingummiselo. Ukuba idityanisiwe kwelona tyala elingummiselo, nalapho kuyo kuza kufuneka inzala. Xa ukhetha ukuzibhatlwa kwasekuqaleni ezi ndleko zomsebenzi, kufuneka imali uyifake kwiakhawunti ebekunike yona ye-First National Bank, ubhale nenombolo ywesalathisi esikunikileyo, uze usinike ubungqina bokuba imali uyifakile phami kokuba uyifakelwe kwiakhawunti yakho le mali ubuyibolekile. Le mali ayisebenzi apho imali-mboleko entsha iye ithathe indawo yemali-mboleko ebikho okanye apho enye imali-mboleko eyongeziweyo iye ihlawulwe ngokwemigaqo nemiqathango yokutshintsha kweSivumelwano ebekikho.
- Iindleko zenkonzo oyinikwayo, zitsalwa qho ngenyanga ngolwaa suku lokuthathwa kwesavenge emvuzwebni wakho, yeyomsebenzi wolawulo lweakhawunti yakho. Xa le mali ungayibhatlali ngexesha elifanelekileyo, iza kudityaniswa kule mali ungekayihlawuli ukuze kufakwe nenzala.
- Kumnyinyiva ovunyelweyo kwisaHluko sesi-6, kwisiGaba C soMthetho, ukuba nangaliphi na ixesha, ungasilela ngokubhekiselele kwesi Sivumelwano, ulawulo lokusilela neendleko zokuqokelela ezingunobangela wokusilela kwakho ekuthobeleni nayiphi na imiqathango kunye neemeko zesi Sivumelwano kwicala leendleko zoMthetho, ezokuqokelela nezekhomishini kwintlawulo yonke oyenzileyo ukuba lo mbandela udluliselwe kwinkampani yangaphandle eqokelela amatyala okanye egqwetheni. Iindleko ezinjalo ziza kufuneka ngelo xesha zikhoyo ezo zehlo.

- lindleko zenyanga nganye zezavenge ezijongene nesiCwangciso soKhuselo lwesiQu sakho, ukuba wena ukhethe ukuyamkela i-inshorensi yeminyaka yetyala lakho njengoko zichazwa kwicandelo elilandelayo.

3. I-inshorensi yexesha lokuhlululwa kwemali ebolekiweyo

Sifuna ukuba uyilondoloze i-inshorensi ejongene neminyaka yetyala lakho ukuze imelane nentlawulo yezibophelelo zakho ezisakusaleleyo phantsi kwesi Sivumelwano nangaliphi na ixesha, yaye kuthiwa singaBamkeli beLahleko phantsi kwale polisi.

Kule meko sinikezela ngesiCwangciso soKhuselo lwesiQu sakho ukuze umelwe yiChannel Life Insurance Company Ltd esabelana noDirect Axis ngendlela elungileyo yokusebenza kwezi polisi. I-Direct Axis ngumbolekisi ogunyazisiweyo ukuba sithengise i-inshorensi yobomi, esithi sikunikezele kuyo i-inshorensi yembuyekezo yobuchule.

Ebonelela ngokukhululela ityala lonke eliyimali obuyibolekile (kungahlangaiswanga iindleko zokusilela kwakho kwintlawulo nezinye ke), nangaliphi na ixesha lesi siVumelwano.

Oku khululelwa uza kubonelelwa ngako xa ubhubhile, ukhubazekile unaphakade okanye xa uxilongiwe wafunyaniswa unesifo esithile esinobungozi esifana nomhlaza, isifo sentliziyo, ukufa kwamalungu omzimba, isifo seswekile, ukusilela kwezintso, ubumfama, ilungu lomzimba elingenakube lisebenze, ukutsha kakhulu nokufa isiqaa. Le khampani iyakumela naxa kufuneka utyando olunxulumene nentliziyo noqhahqo-fakelo lwamalungu athile omzimba.

Kwakhona esi sicwangciso siyazihlawulela izavenge ezisafunekayo xa wena usakhubazekileyo okwexeshana okanye ngenyanga ezi-6 (ezintandathu) ezisemva kokudendwa kwakho emsebenzini, okanye ngenyanga ezi-6 (ezintandathu) zokungabi nangeniso kwakho xa ungumntu oziqeshileyo ngokwakhe). Kwakhona esi sicwangciso sibonelela ngentlawulo engephi yezavenge ngenyanga ezi-3 (ezintathu) ezisemva kogwayimbo olukhuselweyo.

Abadla umhlala-phantsi okanye abanye abantu abangafumani mvuzo kuba bengasebenzi abafanelanga kufumana isibonelelo sokukhubazeka ixeshana okanye ngokusigxina okanye isibonelelo sokudendwa okanye soqhankqalazo.

Ngapha koko, zikhona ezinye izinto ezingafakwanga, umzekelo, ukuba akukho mabango aza kuqwalaselwa ngezi meko zilandelayo okanye izehlo ezenzeka ngenxa yoko

- Xa uzibulele okanye uzame ukuzibulala okanye uzenzakalise ngabom ngexesha eliziinyanga ezingama-24 (ezingamashumi amabini anesine) emva kokungena kwakho kwesi Sivumelwano.
- Xa uqhuba isithuthi uphantsi kweempembelelo zesiselo esinxilisayo njengotywala okanye iziyobisi ezidakumbisayo okanye ukuzisebenzisa ngamandla ezo zinto.
- nasiphi na isigulo, ukwenzakala okanye nayiphi na enye imeko efana nesifo sentliziyo, umhlaza, ukufa kwamalungu omzimba, okanye isifo seswekile, ukumkelwa ziingqondo kunye/okanye ukuphazamiseka kwengqondo, okanye okunye ukhubazeka kufana nomqolo okanye iintlungu ezingemva, ezo iingxaki ezikubangele ukuba wenze ubango kule polisi ukanti zona ubuqale wanazo kwixesha eliziinyanga ezili-12 (ezilishumi elinambini) phambi kwesi Sivumelwano, zaphinda ezi ngxaki zaqhuba zikugulisa kwixesha leenyanga ezili-12 (ezilishumi elinambini) emva kokuba ungene kwesi Sivumelwano ngaphandle kokuba le polisi ingena endaweni yepolisi ebisele ikhona yemali ebibolekiwe kwasekuqaleni..

Unalo ilungelo lokusiyeka esi siCwangciso soKhuselo lwesiQu sakho sisinikezelayo, endaweni yaso ungathatha ipolisi oyithandayo ejongene nobomi betyala olenzileyo. Xa kunjalo sifuna ubungqina obungamaxwebhu obunyaniso bolu ncedo lokuhlululwa, iinkcukacha sizifuna zonke, nokuba thina sibizwe njengaBamkeli ngexesha leLahleko phantsi kwepolisi leyo lide lihlawuleke lonke ityala lesi Sivumelwano (njengaphaya kuXwebhu 23 Mthetho). Isixa-mali akusayi kusinikwa kude kufike ixesha lokufumana kwethu, kunjalo saneliseke, ngobungqina bonke obufunekayo.

Xa ufuna ezinye iinkcukacha zesiCwangciso soKhuselo lwesiQu sakho phambi kokuba uzikhethela, siza kukuthumela ikopi yeenkcukacha zoxwebhu lwepolisi phambi kokuba ube nezigqibo zokuba le polisi ungayikhetha na okanye ungasuka ukhethe enye oyithandayo.

Xa uvuma ukusikhetha esi siCwangciso soKhuselo lwesiQu, asizokufaka ntlawuliso iyenye, mhlawumbi yomsebenzi, singasayi kongeza zavenge phezu kwezi ndleko sezibhaliwe zale inshorensi, yaye siza:

- kukuxelela ngeendleko zeinshorensi ngenyanga ukuze sizidibanise kwisavenge senyanga esilindelweyo kuwe.
- Ukuba kuyenzeka, phambi kokuba uvume nayiphi na intelekelelo yamaxabiso yenye imali-mboleko eyongeziweyo, kukuchaza naluphi na utshintsho kwiindleko zezavenge zakho zenyanga
- kukuxelela ukuba ingakanani na ikhomishini esiyifumanayo,
- kuzithumela kubanini be-inshorensi zonke izavenge ozibhatala ngexesha lifanelekileyo, silawule inzala yakho kwipolisi side sifikelele esiphelweni iSivumelwano.
- phambi kokugqitywa kweSivumelwano, sakukunika inkcazelo ngoncedo, ngemiqathango nangezinto ezingangeniyo kule polisi.
- emva kokusigqiba iSivumelwano, sakukuthumela uxwebhu lwepolisi oluneenkcukacha ezipheleleyo siyidwelise imiqathango, izinto ezingangeniyo neenkqubo zokwenza amabango.

Unengqiqo yokuba ipolisi uzikhethela yona ngokukhululekileyo, uyazikhethela okufake kwi-inshorensi, ojongene nentlawulo yakho okanye umlamleli, yaye olo khetho ulwenzile ungakhange unyanzeliswe okanye ukhuthazelwe ukqhathwa.

4. Imbuyekezo yakho nendlela esiza kuyisebenzisa ngayo imali oyihlawulayo

Xa ukhetha ukubhatala kwakuqala iintlawulo yasekuqaleni, kufuneka imali uyifake kwiakhawunti ebekunike yona ye-First National Bank, ubhale nenombolo ywesalathisi esikunikileyo, uze usinike ubungqina bokuba imali uyifakile phami kokuba uyifakelwe kwiakhawunti yakho le mali ubuyibolekile.

Izavenge zilindelekile ngexesha leentsuku ezili-14 kusuka kumhla woxwebhu lweNgqikelelo yexabiso, emva koko izavenge ezilandelayo ziza kufuneka qho ngenyanga. Le meko yenzeka ngenxa yeSivumelwano segunya elivela kuwe lokuba qho ngenyanga masitsale imali kwiakhawunti yebhanka olondoloza kuyo. Ngaphandle kwangoDisemba, intlawulo yezavenge iza kutsalwa ngosuku lokwamkela kwakho, okanye ngomhla wokugqibela ekusetyenzwayo ngawo owandulela olu suku xa lona lungempelaveki okanye lungeholide kawonke-wonke, kufuneka ukuba olo suku malungabi phambili kunolo lokutsalwa kwesavenge emvuzweni wakho. Ukuba siqaphele ukuba kukho utshintsho lomhla owamkelayo wena ngawo, okanye lweenkcukacha ze-akhawunti yakho yebhanka, zakulungiselelwa neenkcukacha zokutsalwa kwesavenge emvuzweni wakho. NgoDisemba sinelungelo lokutsala intlawulo yesavenge ngexesha elingaphambili kunelesiqhelo kodwa kufuneka siqale sikwazise ukuze silungiselele, nokuba olo suku siyitsala ngalo alufiki kuqala kunolo siqhele ukutsala ngalo kuwe qho ngenyanga.

Nasiphi na isavenge ungasihlawula ngexesha langaphambili singekalindelwa ungakhange wohlwaywe. Imbuyekezo yakho iza kusetyenziselwa ukuzinciphisa izibophelelo zakho ngale ndlela: (i) kusenzelwa inzala elinelweyo okanye engekahlawulwa (ii) iindleko zomsebenzi ezilandelweyo okanye ezingekabhatalwa kunye (iii) isixa-mali senkunzi obuyibolekiwe efunwayo kuwe.

5. Ukuhlawulwa kweSivumelwano lingekapheli ixesha laso

Nanini na esi Sivumelwano ungasibhatala sonke, ukhunjuziwe okanye ungakhunjuzwanga ngesaziso, ngokubhatala kuthi eso sixa-mali..

Kwimeko enjalo isixa-mali esihlawulwayo seso besingekabhatala semali ebibolekiwe nenzala yayo, kunye nyerinzala engekabhatalwa, neendleko zonke zomsebenzi ezibhatalwa nguwe kuthi kude kufike umhla wokubhatalwa kwetyala lonke. Nangaliphi na ixesha isixa-mali esilandelweyo kuwe ungasixelwa ngu-Direct Axis.

6. Ukwaphulwa komthetho / kwezigqibo

Ukuba wenza okanye ususa okanye uvumela nantoni na enokuchaphazela amalungelo ethu ngokweSivumelwano okanye xa sinokuphulukana nantoni na okanye sonakalelwe, kubandakanywe ukuhlawula kade okanye ukungazihlawuli izavenge, uza kusilela kwangoko ngokweSivumelwano uthinteleke okanye kuthathwe amanyathelo okanye ukhutshwe.

Ukuba uhlawula isavenga ngosuku olugqithileyo kolo besilandelwe ngaso, uza kubhatala enye inzala yezavenga ezingekabhatalwa kwangalaa mlinganiselo mnye wenzala njengoko ubekiwe kuxwebhu lweNtelekelelo yeendleko nobhaliweyo kwiSivumelwano.

Ukuba uyasilela ekuhlawuleni kangangeenyanga ezi-3 (ezintathu) zilandelelana, amalungiselelo okutsala imali kwi-akhawunti yakho aya kuchithwa yaye uya kunyanzeliswa ukuba mawuhlrawule ngexesha elinye isixa-mali esilandelweyo..

Xa usilela ekubhataleni naziphi na iimali ezilandelweyo phantsi kwesi Sivumelwano, singanakho (kungachaphazelekanga nawaphi na kumalungelo ethu), ukuya phambili namalungelo asemthethweni okunyanzelisa nawokusiphelisa iSivumelwano, njengoko kuxeliwe kwisaHluko sesi-6 sesiGaba C soMthethoApho usilele khona phantsi kwesi Sivumelwano, kwakhona uza kujongana neendleko zokusilela kwezolawulo kunye nezokuqokelela ngokubhekiselele kuMthetho weNkundla ePhakamileyo, kuMthetho weNkundla kaMantyi, kuMthetho wabaQokeleli bamaTyala okanye kowamaGqwetha, kungenzeka nayiphi na kwezo.

Ukuba singakhetha ukusinyanzelisa iSivumelwano, le nkqubo ibhalwe apha ngezantsi ingalandelwa:

- Ileta iya kuthunyelwa kuwe itsalela inyameko yakho kwintsilelo eyenzekileyo phantsi kwesi Sivumelwano.
- Kulaa leta kwakwenziwa isindululo sokuba esi Sivumelwano sidlulisele kumcebisi kwezamatyala, kwi-arhente esombulula iimbambano, kwinkundla yabaxhasi / yabaxumi okanye onamava negunya lokuvakalisa izimvo zabantu ePalamente ngolawulo lobulungisa, injongo kukusombulula naziphi na iingxishu-ngxushu kanye kuqulunqwe kuze kuvunyelwane ngesicwangciso sentlawulo yesi Sivumelwano emayibhatala yonke.
- Ukuba ufake isicelo sokuhlolwa kwetyala ngokumalunga necandelo 86 laloMthetho, ukuze uhlole olo lungagqitywa ngeentsuku ezingama-60 (ezingamashumi amathandathu) zomsebenzi emva kofako-sicelo olwenzileyo lokuhlolwa kwetyala, singathumela isaziso sikuphelisa ukuhlolwa kwetyala ngokubhekiselele kwicandelo 86 (10) lalo Mthetho.

Ukuba ufake isicelo sokuhlolwa kwetyala ngale ndlela, akuzokwazi ukungena nakwesiphi na iSivumelwano semboleko-mali okanye ungasayi kulindeleka ukuba uhlawule naziphi na iindleko phantsi koncedo lokuwongwa ngemboleko-mali (okufana nokusebenzisa ikhredithi khadi) kude kufike elo xesha lokwaliwa kwesicelo olsifakileo okanye izibophelelo zakho uzihlawulele zonke eziphantsi kwezivumelwano zokuncedwa ngezimali njengoko kuvunyelwene enkundleni yamatyala.

Akukho manyathelo asemthethweni aza kuqaliswa ngokuchaseneyo nawe ngaphandle kokuba:

- Ubusoloko usilela ubuncinane kangangeentsuku ezingama-20 (ezingamashumi amabini) zomsebenzi kunye

- Ubuncinane iintsuku ezili-10 (ezilishumi) ekusetyenzwayo ngazo seziphelile ukususela kulaa leta yokusilela okanye yesaziso kuthethwa ngayo ngasentla apha ithunyelwe kuwe, thuba elo leentsuku ezili-10 (ezilishumi) lingahamba ngokulinganayo nezo ntsuku zingama-20 (zingamashumi amabini) zexesha lokusilela yaye
- Akukhange uphendule kwileta yokusilela kwakho, okanye uphendule waza akwasamkela isindululo sethu; apha ngasentla iza kusetyenziswa kulo mbandelo

Ukuba sikhetha ukusiphelisa esi Sivumelwano ngokubhekiselele kwicandelo 123 loMthetho, laa nkqubo ifanayo yokunyanzelisa ixeliweyo iza kusetyenziswa phambi koko.

Nangaliphi na ixesha phambi kokupheliswa kweSivumelwano, unelungelo lokuphinda usimisele sisetyenziswe xa kukho intsilelo ngokusuka usihlawule sonke isixa-mali ebesilindelwe, kunye nentlawulo evunyelweyo ekusileleni, nentlawulo yokuhlwaywa kude kufikelelwe kwixesha lokubuyiselwa kweSivumelwano eso.

7. Ingxelo ye-Akhawunti

Siza kusoloko sikuthumela ingxelinge-akhawunti yakho, usenokukhetha ukuba mayithunyelwe qho ngenyanga okanye ngekota.

8. Idilesi nokufunyanwa kwamaxwebhu

Uyavuma ukuba idilesi yalapho uhlala khona osinike yona yileyo kunokuthunyelwa kuyo izaziso zasemthethweni..

Uyavuma ukuba idilesi zokuposa nezemeyile osinika zona zezo sinokuthumela kuzo imbalelwano kunye nemeyile nezinye iindlela zoqhagamshelwano. Oko kuquka , iingxelo ze-akhawunti. Siyaqonda ukuba uqhagamshelwano olunjalo asinakuluthumela kuwe ngemeyile ngahandle kokuba nguwe osinike imvume yokwenza loo nto..

Abakwa-Direct Axis baxebele ngembalelwano ngedilesi etshintshileyo nakweyiphi na indlela eyenye yokuqhagamshelana nawe, oko kuquka idilesi yemeyile neenombolo zefowuni..Ukuba uyasilela ekusixeleleni ngedilesi yakho etshintshileyo, singasebenzisa idilesi esinayo yendawo yokugqibela obuhlala kuyo, akukhathaliseki nokuba le dilesi ayisachanekanga ngokweenkcukacha.

Uyavuma ukuba uza kuthathwa njengosifumeneyo isaziso okanye ileta ezintsukwini ezi-5 (ezintlanu) emva kokuba siyiposele kuwe okanye ezi-2 (ezibini) emva kokuthumela kwethu imeyile kuwe.

9. Isatifikethi semali efunekayo

Singakufumanela isatifikethi komnye wabaphathi bethu, onesikhundla ekungekho mfuneko yokuba sinike ubungqina ngaso, esibonia imali ekufuneka thina siyifumane nendlela ethe yabalwa ngayo le mali.

Ngaphandle kokuba wena akuwumelani nobungakanani besixa-mali eso yaye unakho ukuyanelisa inkundla ngokuba imali ekwisatifikethi ayingomlinganiselo uchanekelelo, kuvunyelwene ukuba singathatha nasiphi na isigwebo okane umyalelo esinelungelo lawo kweengongoma eziqulathweyo kwisatifikethi, okanye isixa-mali esinjalo njengoko inkundla inokufumanisa ukuba unetyala laso.

10. Ukunikela nomsebenzi omiselweyo

Sinakho, ngokufaka isaziso kuwe okanye singakwazisanga, ukuwadlulisela amalungelo nezibophelelo zethu phantsi kwesi **Sivumelwano** kuye nawuphi na umNiki weWonga, yaye uyavuma ukuba uza kuqhuba ufezekisa izibophelelo zakho komtsha umNiki weKhredithi.

11. Oogunyaziwe bewonga lemboleko-zimali, ukunikwa kwengxelo yoncedo neendlela zokwabelana ngoncedo lwezimali

Ngokwamkela uxwebhu lweNtelekelelo yendleko nale Ngxelo yeSivumelwano sangaPhambili, wena uyaqinisekisa ukuba:

Sinakho ukuzidlulisa iinkcukacha zesicelo osenzileyo lwezimali kunye neSivumelwano semboleko-mali nakwabaphi na ooGunyaziwe beKhredithi Oku kudibanisa ukungena kunye nokupheliswa kweSivumelwano, imbuyekezo yakho ngokubhekiselele kwiSivumelwano, nokuxelwa kwako nakuphi na ukungathobeli imiqathango yembuyekezo kunye nemihla elindelwe ngayo phantsi kwesi Sivumelwano.

Nangona kunjalo, apho sithanda ukuthumela iinkcukacha ezingalunganga ezifana namatyala angabhatalwayo okanye ukunikezelwa ngenxa yamanyathelo asemthethweni athathweyo, ubuncinane sakukunika iintsuku ezingama-20 (ezingamashumi amabini) zokusebenza zesaziso saloon to.

Oogunyaziwe bekhredithi ezi nkcukacha sizithumelayo bangazisebenzisela ukuziqulungela ifayile yekhredithi namanqaku oncedo abangakunika wona emva kokudandalaziswa kwewonga lekhredithi yakho kwikhompyutha..

Ungaqhagamshelana nee-fisi zooGunyaziwe beKhredithi nanini nay aye unelungelo lokuba kuxelwe irekhodi yakho yekhredithi. Ungacela umngeni ukuba kukho iinkcukacha ezingachanekanga ukuze zibe nokulungiswa apho sinokuba nendlela yokufumana ubungqina obuphathekayo ngobunyaniso beenkcukacha zakho..

Amagama ooGunyaziwe beKhredithi neenkcukacha zokuqhagamshelana nabo ukuze kungeniswe ezi nkcukacha ami ngolu hlobo:

- **Transunion:** ifowuni: 011 214 6000 / 0861 482 482 okanye kule meyile: webmaster@transunion.co.za
- **Experian:** ifowuni: 011 799 3400 / 0861 105 665 okanye kule imeyile: info@experian.co.za
- **Xpert Decision Systems:** ifowuni: 011 645 9100 okanye kule imeyile: info@xds.co.za

12. Izikhaziso nembambano

Xa kunokwenzeka ufune ukubuzisa ngento, ube nesikhaziso okanye imbambano, nceda uqhagamshelane nomNxeba wokuNonophelwa kwabaXhasi bakwa-Direct Axis, bona baza kuzama kangangoko ukuyisombulula imbambano okanye isikhaziso..

Xa abakwa-Direct Axis bengenakho ukusisombulula isikhaziso sakho okanye ingxwaba-ngxwaba okuyo, unalo nelungelo lokucela uncedo kuNozakuzaku ongummeli wabakhalazayo oyiBanking Ombudsman, kwi-National Credit Regulator okanye, xa isala ukukunceda iNational Credit Regulator, lo mbandela ungawugqithisela eNkundleni yamatyala.

Iinkcukacha zokuqhagamshelana nabezikhaziso nembambano zimi ngolo hlobo:

- **Direct Axis yokuNonophelwa kwabaXumi // iSebe loThotyelo:** ifowuni: 021 764 3526 okanye le imeyile: sanlamccd@directaxis.co.za
- **I-Banking Ombudsman:** ifowuni: 0860 800 900 okanye imeyile: info@obssa.co.za
- **I-National Credit Regulator:** ifowuni: 0860 627 627 okanye imeyile: info@ncr.org.za
- **I-National Consumer Tribunal:** ifowuni: 012 663 5615 okanye imeyile: Registry@thenct.org.za

13. Ilungelo lokufaka izicelo kumCebisi kwicala lezamaTyala

Unelungelo lokufaka isicelo kumCebisi kwicala lezamaTyala ukuze axele ukuba wenzelwe isikweliti esikhulu gqitha ngokubhekiselele kwicandelo 86 loMthetho ukuze ucele uncedo phambi kokuba sikunyanzelise xa uthe wasilela phantsi kwesiSivumelwano .

Iinkcukacha zoqhagamshelwano zabaCebisi kwezamaTyala bommandla okuwo zingafumaneka kwi-National Credit Regulator xa abakwa-Direct Axis bengenakunceda kule meko. UmCebiso kwezamaTyala uza kufuna ukuba ubhale iinkcukacha ezipheleleyo kuXwebhu 16 ukuze uhlawule imali efunwayo yi-National Credit Act. Ukuba samkelwe isicelo sakho, umCebisi kwezamaTyala uza kusihlola isicelo osifakileyo, usenakho ukungasamkeli, kanti unakho nokusamkela..

14. Amanye amalungelo

Phantsi kwe-National Credit Act unelungelo,:

- lokufaka isicelo sekhredithi,
- lokukhuselwa ukuze ungacalulwa, ungabi nakubukulwa ngakwicala lekhredithi,
- lokucela ukuba esona sizathu siphambili sokwaliwa kwekhredithi mawusaziswe ngembalelwano,
- lokunikwa amaxwebhu afunekayo phantsi koMthetho, kusetyenziswe ulwimi olusemthethweni nolwamkelweyo yi-National Credit Regulator,
- lokufumana zonke iinkcukacha ngolwimi oluvakala lula noluqondakalayo,
- lokuwafumana onke amaxwebhu afunwayo nguMthetho,
- lokunikwa uxwebhu lwentelekelelo yamaxabiso esebenzayo ngeentsuku ezi-5 (ezintlanu) ekusetyenzwayo ngazo, kubekho iNgxelo yeSivumelwano sangaPhambili, imiqathango kunye neemeko zezo zinto zombini uza kuchazelwa ngazo ngokupheleleyo phambi kokuba ungene kwesi Sivumelwano sekhredithi.
- Lokukhutshelwa ngaphandle kulo neliphi na—
 - (i) iphulo lokwenza ezorhwebo ngokufowuna elinakho ukubhexeshwa nguye okanye egameni lomniki wekhredithi;
 - (ii) urhwebo okanye uludwe olunabaxumi olunokuthengiswa okanye lizasazelwe eluntwini ngumniki wekhredithi, ngaphandle koko kufunekayo eMthethweni, okanye
 - (iii) usasazo oluya ezihlweni lwee-imeyile okanye imiyalezo ekwiiselfowuni eyenziwayo nguye okanye eyenzelwa egameni lomniki wekhredithi.

Eli lungelo ungalisebenzisa xa uyamkela intelekelelo yeendleko zokubolekwa imali, okanye ngalo neliphi na ixesha ngokufowunela kwicandelo lokuNonophela abaXumi le-Direct Axis Customer Care kule nombolo: 021 764 3526 okanye ngokuthumela i-imeyile apha: sanlamccd@directaxis.co.za

15. Ezinye iindlela zokwamkelweyo neziQinisekiso

Bonke abafaki-zicelo abaphumeleleyo baza kunikwa iNtelekelelo yamaXabiso njengoko kufunwa nguMthetho, ngelo xesha zone iinkcukacha zezimali, kudibene nomlinganiselo wenzala nenye intlawulo efunekayo kwesicelo osifakileyo, uza kuchazelwa ngezo zinto zonke.

Ukuba uthe ngelinye ixesha wafuna enye imali-mboleko njengotshintsho lweSivumelwano, uza kunikwa enye iNtelekelelo yamaxabiso ebonakalisa iinkcukacha ezitshintshiweyo ezibangela ukutshintsha kwemali-mboleko, ixesha lokuhlawula, inzala okanye iindleko zesiCwangciso sokuKhuselwa koMntu (ukuba oko kuyasebenza apha).

I-Ntelekelelo yamaXabiso ithathwa njengesebenzayo ixesha eliziintsuku ezi-5 (ezintlanu) zokusebenza, ngelo xesha naluphi na uxwebhu olufunekayo kufuneka uluzise kuthi. Imali-mboleko uza kuyinikwa kuphela xa siwafumene onke amaxwebhu afunekayo kuwe.

Amaxwebhu anjalo angaquka, nangona kungaphelanga apho, ubungqina bedilesi yendawo ohlala kuyo, ubungqina bokuba ibhatelwe imali yamaNyathelo okuqala (ukuba oko kuyenzeka apha) xa ukhetha ukuyihlawula kwasekuqaleni kunye nawaphi na amaxwebhu anxulumene neinshorensi yexesha lokuhlawulwakwetyala xa ukhetha ukungasamkeli isiCwangciso soKhuseleko lwesiQu sakho.

Izicelo, iikowuti nokuvunywa ngomnxeba, ngaloo meko loo ncoko iza kushicilela ilizwi lakho.

Isicelo singenziwa ngekhompyutha ngokusifumana kwiwebhusayithi yethu ethi www.sanlam.co.za/personalloans. Kuloo meko nayiphi na ikowuti efumaneka kwikhompyutha ingamkelwa kwikhompyutha.

Kuzo zonke iimeko, ukuyamkela kwakho ikowuti kuza kuqinisekiswa ngembalelwano eza kulandela.

Ngokuyamkela kwakho iNtelekelelo yamaXabiso kunye nemiqathango yale Ngxelo yeSivumelwanosangaPhambili, wena unengqiqo ukwaqinisekisa ukuba:

- ngoku awunamatyala angaphaya kwamandla akho
- awufakwanga njengomntu ongawahlawuliyo amatyala akhe, othinjelwayo, onamatyala amaninzi okanye ekufuneka elungise ngokutsha imeko yakhe yamatyala kwaye awufunyaniswanga unesimo sengqondo esingamanga kakuhle ngokweenkundla zamtyala
- uyifundile ingxelo kwaye uyayiqonda le ngxelo yesivumelwano esenziwe kwangaphambili phambi kokuba wamkele imali-mboleko oyinikiweyo
- INtelekelelo yamaXabiso neNgxelo yesiVumelwano sangaPhambili sixoxiwenawe unengqiqo yaye unolwazi ngeendleko, ngomngcipheko nangezibophelelo ezinxulumene nawe ngokungena kwesi Sivumelwano.
- Ukuba nitshate umtshato othi eyam yeyakho eyakho yeyam, uza kudinga imvume yomlingane wakho ukuze ungene kwesi Sivumelwano kwaye uyifumene loo mvume
- Nayo nayiphi na enye imali-mboleko uza kuthi uyinikwe njengoko kutshintshe iSivumelwano nto leyo engazi kuchaphazela sivumelwano esitsha kwaye loo mali yongeziweyo iza kusebenza ngokwemigaqo nemiqathango efanayo
- Alikho elinye ityala olenzileyo, ngaphandle kwelo ubunalo kwangaphambili ngeli xesha ubufaka isicelo sokubolekwa imali..
- Zonke iinkcukacha osinike zona ziyinyaniso yaye zibandakanya eli xesha sishishina ngalo naphantsi kwayiphi na imeko, ezi nkcukacha singaqamela ngazo sikuthembe.
- Xa usilela ekubhataleni imali efunekayo phantsi kwesi Sivumelwano, abakwa-Direct Axis bakuba nelungelo lokuqhagamshelana nawe ngentlawulo engafumanekanga nangaluphi na usuku evekini.
- Ukuba akukho mali yaneleyo kule akhawunti yebhanka imiselweyo enokumelana nezi zibophelelo zokutsalwa kwayo, sinelungelo lokuzingela umkhondo weakhawunti yakho, sifake umqathango wokuba makutsalwe le mali usilele ngayo naxesha liphi na xa kukho imali eyaneleyo kwiakhawunti yakho.
- xa lunokucinywa okanye lurhoxiswe ugunyaziso lwakho lokutsalwa kwentlawulo yezavenge ngenxa yokuba uye wasilela ekuhlawuleni izavenge ezo kumaxesha ama-3 (amathathu) alandelelanayo, ngokoke wena ugunyazisa abakwaDirect Axis ukuba umyalelo wokutsalwa kwezavenge mabawubuyisele kwimo yakuqala ngokwentando yabo.
- Xa wenza utshintsho kwinkcukacha zasebhange, i-Direct Axis inayo imvume ukuba isebenzise inkcukacha zalolutshintsho kuzozonke izivumelwano ozenzile ne-Direct Axis.

Sinelungelo lokusirhoxisa esi Sivumelwano ngokukunika isaziso ngembalelwano ukuba kungakho imibandela emitsha okanye emidala esingaxelelwanga ngayo, yaza kwakungona ivelayo, kwabonakala ukuba iwonga lokuncedwa kwakho lingachaphazeleka kakubi okanye akunakho ukuyibuyisa le mali uyibolekiweyo. ISivumelwano esi emva koko asisayi kunyanzeliswa, singasayi kusebenza yaye akukho mntu unganalo ibango komnye.

Ukwamkela kwakho ikowuti ngomlomo, ngembalelwano okanye usebenzisa ikhompyutha kunye neMigaqo neMiqathango kuza kuquka iSivumelwano kwaye oku kuza kukubophelela de ube uyihlawule yonke imali ekufanele uyihlawule ngokwesi ivumelwano. Akukho zinguqulelo zinokwenziwa kwesi Sivumelwano ngaphandle kokuba kuvunyelwene ngazo ngembalelwano okanye kungenjalo kuvunyelwene ngomlomo yaza intetho yashicilelwa, emva koko yabhalwa ezincwadini. Olo tshintsho luza kubandakanya imali-mboleko oyihlawulweyo ngaxesha-nye nemali-mboleko yokuqala.