

**Ingxelo yeSivumelwano sangaPhambili sokongeza kwiMali-mboleko kwaSanlam  
Top Up  
Ngokubhekiselele kwiCandelo lama 92 le-National Credit Act elinguNombolo 34 ka-2005  
(kuhlanganiswa amalungelo, izibophelelo, imimiselo nemiqathango)**

**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 okwenzeka ngokobuchwephesha bekhompyutha, ngenetho, ngamazwi ashicilelweyo okanye ngezo ndlela zombini. Ukuba siyavumelana ukukunika enye imali-mboleko ngokutshintsha esi sivumelwano, siza kukunika enye Intelekelelo yamaxabiso ebonakalisa enye imali-mboleko eyongeziweyo notshintsho olukhoyo kwiindleko zetyala kunye/okanye nesibonelelo setyala lakho eliza kuhlawulwa lonke (ukuba oko kunokwenzeka), inzala, ixesha lokuhlawula nemali yezavenge. Kuloo nto, ukuba uyavuma ukufumana enye iintelekelelo 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.

“**Izinga leNzala yeNyanga**” ithetha izinga lemali emiselweyo apho inzala iye ibalwe ngokwemali eseleyo yeTyala liLonke.

“**uMboneleli weTyala**” kubhekiswa kwi-Sanlam Personal Loans Limited. INombolo ebhaliswe ngayo iNkampani 2001/016316/07 noMboneleli weeNkonzo oBhalisiweyo NCRCP 272. Idilesi akuyo 108 De Waal Road, Diep River, 7800.

“**iDirect Axis**” kuthethwa iDirect Axis SA(Pty)Ltd, INombolo ebhaliswe ngayo iNkampani 1995/006077/07, yinkampani ebonelela ngeenkono zezimali nekwazi-arhente yabaBonelela ngamatyala ngenjongo yokujongwa kulawulwe Mboleko-mali yakho yakwa-Top Up. Idilesi abakuyo 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.

“**Ityala lilonke**” lithetha intlawulo elityazisiweyo nekude kwafakwa kuyo inzala. Eli tyala libandakanya imali ebifunyenwe ngokubolekwa, intlawulo ekumele ikhutshelwe lo msebenzi naziphi na ezinye iindleko ezihlanganisa inzala ezidibene nenzala nelo xesha ke kuhlawulwa 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**” okanye “**Yakho**” kubhekiswa kulowo ufumana imali ekwangulowo ungnini weakhawunti ekufakwa kuyo imali ebolekiweyo.

**2. Iimeko zeMboleko-mali**

Ezi ndleko zilandelayo zemali ebolekiweyo ziyabhatlwa:

- Inzala ebalwayo ngosuku ngalunye lokusilela kwentlawulo, ibalelwa kwiRhafu yeNzala yoNyaka ize nehlanganiswayo qho ngenyanga ngosuku olunyulwe nguwe lokuphinda uhlawule OKANYE ibalwa rhoqo ngosuku ngokwemali osemva ngayo ngeZinga leNzala yeNyanga ize idityanise rhoqo ngenyanga ngosuku okhethe ukuhlawula ngalo. Itsalwa ukususela ngomhla weSivumelwano okanye wokulungiswa kwesiVumelwano oye usivume.
- Intlawulo yokuqalisa umsebenzi, iyimali efunelwa amalungiselelo eendleko zesi Sivumelwano Ungahlawula le mali emva kokuyiqqiba imali-mboleko ukuze inzala ingabalwa kuyo. Ukuba idityanisiwe kwelona tyala elingummiselo, nalapho kuyo kuza kufuneka inzala. Xa ukhetha ukuyibhatala kwasekuqaleni le mali emva kokugqitywa kwale mali-mboleko, kufuneka imali uyifake kwi-akhawunti ye-First National Bank, ubhale nenombolo ywesalathisi esikunikileyo.
- 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 siVumelwanokwicala 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.

**3. Imbuyekezo yakho nendlela esiza kuvisebenzisa ngayo imali oyihlawulayo**

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 kwi-akhawunti yebhanka olondoloza kuyo. Ngaphandle kwangoDisemba, intlawulo yezavenge iza kutsalwa ngosuku lokwamkela kwakho, okanye ngomhla wokugqibela ekusetyenzwayo ngawo owandulela olu suku xa lona lungempelaveki okanye lungeholidi 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 kwesaveng 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 ungasihlawla ngexesha langaphambili singekalindelwa ungakhange wohlwaywe. Imbuyekezo yakho iza kusetyenziselwa ukuzinciphisa izibophelelo zakho ngale ndlela: (i) kusenzelwa inzala elinelweyo okanye engekahlawulwa (ii) iindleko zomsebenzi ezilindelweyo okanye ezingekabhatalwa kunye (iii) isixa-mali senkunzi obuyibolekiwe efunwayo kuwe.

#### **4. 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 nyeninzala engekabhatalwa, neendleko zonke zomsebenzi ezibhatalwa nguwe kuthi kude kufike umhla wokubhatalwa kwetyala lonke. Nangaliphi na ixesha isixa-mali esilindelweyo kuwe ungasixelelwa ngu-Direct Axis.

#### **5. Ukwaphulwa kwezigqibo**

Ukuba wenza okanye ususa okanye uvumela nantoni na enokuchaphazela amalungelo ethu ngokwesi Sivumelwano 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 isavenge ngosuku olugqithileyo kolo besilindelwe ngaso, uza kubhatala enye inzala yezavenga ezingekabhatalwa kwangalaa mlinganiselo mnye wenzala njengoko ubekiwe kuxwebhu lweNtelekelelo yeendleko nobhaliweyo keiSivumelwano.

Ukuba uyasilela ekuhlawuleni kangangeenyanga ezi-3 zilandelelana, amalungiselelo okutsala imali kwi-akhawunti yakho aya kuchithwa yaye uya kunyanzeliswa ukuba mawuhlawule ngexesha elinye isixa-mali esilindelweyo.

Xa usilela ekubhataleni naziphi na iimali ezilindelweyo phantsi kwesi Sivumelwano, singanakho (kungachaphazelekanga nawaphi na kumalungelo ethu), ukuya phambili namalungelo asemthethweni okunyanzelisa nawokusiphelisa iSivumelwano, njengoko kuxeliwe kwisaHluko sesi-6 sesiGaba C soMthetho apho 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 ke yonke.
- Ukuba ufake isicelo sokuhlolwa kwetyala ngokumalunga necandelo 86 lalomthetho, ukuze uhlole olo lungagqitywa ngeentsuku ezingama-60 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 osifakileyo 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 zomsebenzi kunye
- Ubuncinane iintsuku ezili-10 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 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 ebasilindelwe, kunye nentlawulo evunyelweyo ekusileleni, nentlawulo yokuhlwaywa kude kufikelelwe kwixesha lokubuyiselwa kwesivumelwano eso.

## **6. INgxelo ye-akhawunti**

Siza kusoloko sikuthumela ingxelo ngeakhawunti yakho, usenokukhetha ukuba mayithunyelwe qho ngenyanga okanye ngekota.

## **7. Iidilesi nokufunyanwa kwamaxwebhu**

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

Uyavuma ukuba iidilesi 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 iidilesi yemeyile neenombolo zefowuni. Ukuba uyasilela ekusixeleleni ngedilesi yakho etshintshileyo, singasebenzisa iidilesi esinayo yendawo yokugqibela obuhlala kuyo, akukhathaliseki nokuba le dilesi ayisachanekanga ngokweenkukacha.

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

## **8. 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 eziqukathweyo kwisatifikethi, okanye isixa-mali esinjalo njengoko inkundla inokufumanisa ukuba unetyala laso.

## **9. Ukunikela nomsebenzi omiselweyo**

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

## **10. Oogunyaziwe bewonga lemboleko-zimali, ukunikwa kwengxelo yoncedo neendlela zokwabelana ngoncedo lwezimali**

Ngokwamkela uxwebhu lweNtekelelo 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 zokusebenza zesaziso salo.

Oogunyaziwe bekhredithi ezi nkcukacha sizithumelayo bangazisebenzisa ukuziqukela 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 neenkukacha zokuqhagamshelana nabo ukuze kungeniswe ezi nkcukacha ami ngolu hlobo:

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

## **11. Izikhalazo nembambano**

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

Xa abakwa-Direct Axis bengenakho ukusisombulula isikhalazo 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 nabezikhalazo nembambano zimi ngolu hlobo:

- **DirectAxis yokuNonophelwa kwabaXumi / iSebe loThotyelo:** ifowuni: 021 764 3526 okanye le imeyile: [SPLCustomercare@directaxis.co.za](mailto:SPLCustomercare@directaxis.co.za)
- **I-Banking Ombudsman:** ifowuni: 0860 800 900 okanye imeyile: [info@obssa.co.za](mailto:info@obssa.co.za)

- **I-National Credit Regulator:** ifowuni: 0860 627 627 okanye imeyile: [info@ncr.org.za](mailto:info@ncr.org.za)
- **I-National Consumer Tribunal:** ifowuni: 012 663 5615 okanye imeyile: [Registry@thenct.org.za](mailto:Registry@thenct.org.za)

## **12. 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 uncendo phambi kokuba sikunyanzelise xa uthe wasilela phantsi kwesi sivumelwano.

Iinkcukacha ziqhagamshelwano 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.

## **13. 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 lisasazelwe 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: [SPLCustomercare@directaxis.co.za](mailto:SPLCustomercare@directaxis.co.za)

## **14. 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 okanye inzala. INtelekelelo yamaXabiso ithathwa njengesebenzayo ixesha eliziintsuku ezi-5 zokusebenza, ngelo xesha naluphi na uxwebhu olufunekayo kufuneka uluzise kuthi. Imali-mboleko uza kuyinikwa kuphela xa siwafumene onke amaxwebhu afunekayo kuwe.

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

Isicelo singenziwa ngekhompyutha ngokusifumana kwiwebhusayithi yethu ethi [www.sanlamtopuploan.co.za](http://www.sanlamtopuploan.co.za). Kuloo meko nayiphi na ikowuti efunekayo kwikhompyutha ingamkelwa kwikhompyutha.

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

Ngokuyamkela kwakho iNtelekelelo yamaXabiso kunye nemiqathango yale Ngxelo yeSivumelwano sangaPhambili, 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 lokuqagamshelelana nawe ngentlawulo engafumanekanga nangaluphi na usuku evekini.
- ukuba akukho mali yaneleyo kule akhawunti yebhanka imiselweyo enokumelana nezi zibophelelo zokutsalwa kwayo, sinelungelo lokuzingela umkhondo we-akhawunti yakho, sifake umqathango wokuba makutsalwe le mali usilele ngayo naxesha liphi na xa kukho imali eyaneleyo kwi-akhawunti yakho.
- xa lunokucinywa okanye lurhoxiswe ugunyaziso lwakho lokutsalwa kwentlawulo yezavenga ngenxa yokuba uye wasilela ekuhlawuleni izavenge ezo kumaxesha ama-3 alandelelanayo, ngokoke wena ugunyazisa abakwaDirect Axis ukuba umyalelo wokutsalwa kwezavenga 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 Sivumelwano. 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.**