IMigaqo neMiqathango yeMali-mboleko yakwaDirectAxis

Inkcazelo nendlela yokutolika

"umThetho" ubhekisa kwi-National Credit Act engunombolo 34 ka-2005 njengoko ulungiswa kumaxesha ngamaxesha.

"isiVumelwano" sibhekisa kwimvumelwano yokuboleka kwakho imali kwabo baBonelela ngeMboleko-mali. Esi siVumelwano senziwa ngokwemigwaqo nemiqathango seNgxelo sesivumenwao sakwangaphambili ngeNtelekelelo yeendleko eyenziwa ngokobuchwephesha bekhompyutha, ngokukuthetha nangokushicilelwa kwamazwi,ushicilelo nezigqibo zenziwa yinkampani iDirectAxis egameni labaBonelela ngeMbolekiso-mali, nangokwamkela komntu isivumelwano okwenzeke ngokobuchwephesha bekhompyutha, ngentetho, ngamazwi ashicilelweyo okanye ngezo ndlela zombini. Ukuba siyavumelana ukukunika enye imali-mboleko ngokutshintsha esi sivumelwamo, 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 yeIntelekelelo yamaxabiso iza kubekwa phandle kolu xwebhu ihlanganiswe 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 liIonke.

"isiBonelela seMboleko-mali" kubhekiswa kwi-FirstRand Bank Limited**.** Company Reg**.** No 1929/001225/06 Registered Credit Provider NCRCP20. Domicilium Address 9 Kerk Street, No 5 First Place, Johannesburg, 2001.

"iDirectAxis" kuthethwa iDirectAxis (SA)(Pty)Ltd, Company Reg No 95/06077/07, yinkampani ebonelela ngeenkonzo zezimali nekwayi-arhente yabaBonelela ngeMboleko-mali. 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 sivumenwano.

"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 yiDirectAxis kwizibophelelo zokuhlawula ityala lakho eliseleyo phantsi kwesi sivumelwano nanini na.

"Imali epheleleyo ebiBolekiwe idibene nenzala" ithetha intlawulo elityazisiweyo nekude kwafakwa kuyo inzala. Eli tyala libandakanya imali ebifunyenwe ngokubekwa intlawulo ekumele ikhutshelwe lo msebenzi xa ingazange ikhutshwe kwasekuqaleni, 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"** kubhekiswa kulowo ufumana imali ekwangulowo ungumnini we-akhawunti ekufakwa kuyo imali ebolekiweyo.

Limeko zesicelo seMali-mboleko

Ngokufaka isicelo seMali-mboleko yakwaDirect Axis

1. Uqinisekisa ukuba
   1.1. ngoku awunamatyala angaphaya kwamandla akho
   1.2. ukhe wasifaka isicelo okanye uhlawulelwa onke amatyala akho ndaweninye ukuze wena uhlawule kamva lowo ukuhlawulelayo, uyathinjelwa, kuphononongwa imeko yamatyala akho okanye isigunyaziso sokuwahlengahlengisa kwaye awufunyaniswanga unesimo sengqondo esingamanga kakuhle ngokweenkundla zamtyala
   1.3. zonke iinkcukacha ozinikezeleyo zinyanisekile kwaye zichanekile
   1.4. uza kuqinisekisa ukuba uyayifunda ingxelo kwaye uyayiqonda le ngxelo yesivumelwano esenziwe kwangaphambili phambi kokuba wamkele imali-mboleko oyinikiweyo
2. Uyavuma uba thina nabakwa/okanye DirectAxis
   2.1. singabuzisa ngeenkcukacha zakho eziyimfuneko ukuze sikwazi ukusiphumeza esi sicelo sakho
   2.2. singaqhagamshelana nawe ngeSMS okanye nge-imeyile apho kuyimfuneko malunga nesicelo sakho semali-mboleko, okanye malunga nayo nayiphi na imali-mboleko enokuvunywa kamva
   2.3. singazisebenzisa iinkcukacha osinike zona ukuba siqhagamshelane nawe ngeposi, ngomnxeba, nge-imeyile, ngeselula okanye ngezinye iindlela malunga ngeemveliso okanye ngeenkonzo zethu onokuba nomdla kuzo ngaphandle kokuba uyasichazela ukuba ungathanda ukuba ungaziswa kwaye ungazifumani ezi zinto, okanye awunqweneli ukuba kuqhagamshelwane nawe nangayiphi na indlela kwezi sele zichaziwe

2.4. singabelana ngeenkcukacha osinike zona namanye amaqela akhethiweyo ukuze bakwazi ukuqhagamshelana nawe ngokukwazisa ngeemveliso okanye ngeenkonzo zabo ezifana nezi onokuba nomdla kuzo ngaphandle kokuba uyasichazela ukuba ungathanda ukuba ungaziswa kwaye ungazifumani ezi zinto

INgxelo yesiVumelwano sangaPhambili sokuziBolekela iMali
Ngokubhekiselele kwiCandelo 92 le-National Credit Act 34 ka-2005
(kuhlanganiswa amalungelo, izibophelelo, imiqathango neemeko)

1. <u>Iindleko zeMboleko-mali</u>

Ezi ndleko zilandelayo zemali ebolekiweyo ziyabhatalwa:

- Inzala ebalwayo ngosuku ngalunye lokusilela kwentlawulo, ibalelwa kwiMali yeNzala yoNyaka nehlanganiswayo qho ngenyanga ngosuku olunyulwe nguwe lokuphinda uhlawule.
- Intlawulo yokuqalisa umsebenzi, iyimali efunelwa amalungiselelo eendleko zesi siVumelwano Unethuba lokuyihlawula kwasekuqaleni le mali okanye mayidityaniswe etyaleni lakho elingummiselo. Ukuba idityanisiwe kwityala elingummiselo, nalapho kuyo kuza kufuneka inzala. Xa ukhetha ukuzibhatala kwasekuqaleni ezi ndleko zomsebenzi, kufuneka imali uyifake kwi-akhawunti ebesikunike yona ye-First National Bank, ubhale nenombolo yesalathisi esikunikileyo, uze usinike ubungqina bokuba imali uyifakile phambi kokuba uyifakelwe kwi-akhawunti 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 ebesikho.
- Iindleko zenkonzo oyinikwayo, zitsalwa qho ngenyanga ngolwaa suku lokuthathwa kwesavenga emvuzweni wakho, yeyomsebenzi wolawulo lwe-akhawunti yakho. Xa le mali ungayibhatali 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 eqokelela amatyala okanye egqwetheni. Iindleko ezinjalo ziza kufuneka ngelo xesha zikhoyo ezo zehlo.
- Iindleko zenyanga nganye zezavenga ezijongene nesiCwangciso soKhuselo lwesiQu sakho, ukuba wena ukhethe ukuyamkela i-inshorensi yeminyaka yetyala lakho njengoko zichazwa kwicandelo elilandelayo.

2. <u>Imbuyekezo yakho nendlela esiza kuyisebenzisa ngayo imali oyihlawulayo</u>

Xa ukhetha ukubhatala kwakuqala iintlawulo yasekuqaleni, kufuneka imali uyifake kwi-akhawunti ebesikunike yona ye-First National Bank, ubhale nenombolo yesalathisi esikunikileyo, uze usinike ubungqina bokuba imali uyifakile phambi kokuba uyifakelwe kwi-akhawunti yakho le mali ubuyibolekile.

Izavenga zilindelekile ngexesha leentsuku ezili-14 kusuka kumhla woxwebhu lweNgqikelelo yexabiso, emva koko izavenga 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 yezavenga 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 kwesavenga emvuzweni wakho. Ukuba siqaphele ukuba kukho utshintsho lomhla owamkelayo wena ngawo, okanye lweenkcukacha ze-akhawunti yakho yebhanka, zakulungiselelwa neenkcukacha zokutsalwa kwesavenga emvuzweni wakho. NgoDisemba sinelungelo lokutsala intlawulo yesavenga 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 isavenga ungasihlawula 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 ezingekabhatalelwa kunye (iii) isixa-mali senkunzi obuyibolekiwe efunwayo kuwe.

3. <u>I-inshorensi yexesha lokuhlawulwa kwemali ebolekiweyo</u>

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 yiHollard 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 yakwaSantam..

Esi sibonelelo sikuhlawulela ityala lonke eliyimali obuyibolekile (kubandakanywa nayo nayiphi na imali-mboleko onokuyihlawulwa mngokutshintshwa kwesi sivumelwano), kungahlanganiswanga iindleko zokusilela kwakho kwintlawulo nezinye ke) phantsi kweemeko ezichaziweyo apha ngezantsi, nangaliphi na ixesha lesi siVumelwano.

Kuxhomekeke kwezinye iimeko (Ezifana nexesha lokulinda okanye ezinye izinto ezingqongqo) okanye ukungafakwa, esi sibonelelo sifumaneka xa uswelekile, ukhubazeke ngokusigxina okanye unesifo esinzima esifana nesomhlanza, ukuhlaselwa yintliziyo, ukufa kwamalungu omzimba, ukungasebenzi kakuhle kwezintso, ukungaboni, ukuphulukana nelungu lakho lilonke okanye isixa salo, ukutsha kakhulu okanye ukuba khokhoma. Uqhaqho kwimithambo esa igazi entliziyweni, uqhaqho lwemiphunga yentliziyo nokufakelwa amalungu omzimba asuka kwabanye abantu abandakanyekayo phantsi kwezifo ezinzima

Esi sicwangciso sikwabonelela ngesibonelelo sezavenge ekufuneka zihlawulwe:

- Xa ukhubazeke umphelo
- Kwiinyanga ezi-6 (ezintandathu) emva kokuba udendiwe, okanye kwiinyanga ezi-6 (ezintandathu) emva kokuba ungakwazi kuba namvuzo kuba uziqeshile
- Kwiinyanga ezi-3 (ezintathu) emva koqhankqalazo lwabasebenzi olukhuselekileyo.

Ukongeza apha, sikwakubonelela xa ukwikhefu lokukhulelwa mali leyo ilingana nezavenge ezilinganayo ezi-2 (ezimbini) xa ubeleka unale inshorensi kunye nesibonelelo esimiselwe umda xa usesibhedlele esilingana nesavenge esi-1 (esinye) ulele esibhedlele, ukuba uziqeshile waze walaliswa esibhedlele iintsuku zilandelelana ezisi-7 (ezisixhenxe) ubuncinane.

Ngapha koko, zikhona ezinye izinto ezingafakwanga, umzekelo, 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.
- 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 lokuhlawula, iinkcukacha sizifuna zonke, nokuba thina sibizwe njengaBamkeli ngexesha leLahleko phantsi kwepolisi leyo lide lihlawuleke lonke ityala lesi siVumelwano (njengaphaya kuXwebhu 23 lomThetho). Isixa-mali akusayi kusinikwa kude kufike ixesha lokufumana kwethu, kunjalo saneliseke, ngobungqina bonke obufunekayo.

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

Xa uvuma ukusikhetha esi siCwabgciso soKhuseleko, asizokufaka ntlawuliso iyenye, mhlawumbi yomsebenzi, singasayi kongeza zavenga phezu kwezi ndleko sezibhaliwe zale inshorensi,yaye siza:

- kukuxelela ngeendleko ze-inshorensi ngenyanga ukuze sizidibanise kwisavenga senyanga esilindelweyo kuwe.
- Ukuba kuyenzeka, phambi kokuba uvume nayiphi na iIntelekelelo yamaxabiso yenye imali-mboleko eyongeziweyo, kukuchaza naluphi na utshintsho kwiindleko zezavenge zakho zenyanga
- kukuxelela ukuba ingakanani na ikhomishini esiyifumanayo,
- kukuhlawula zonke izavenge zakho kubanini be-inshorensi ngexesha elifanelekileyo, 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 eziphelelelyo 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 ukuqhathwa..

4. <u>Ukuhlawulwa kwesiVumelwano lingekapheli ixesha laso</u>

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

Kwimeko enjalo isixa-mali esihlawulwayo seso besingekabhataleki semali ebibolekiwe nenzala yayo, kunyenenzala engekabhatalwa, neendleko zonke zomsebenzi ezibhatalwa nguwe kuthi kude kufike umhla wokubhatalwa kwetyala lonke. Nangaliphi na ixesha isixa-mali esilindelweyo kuwe ungasixelelwa nguDirectAxis.

5. <u>Ukwaphulwa komthetho / kweziggibo</u>

Ukuba uhlawula isavenga 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 (ezintathu) 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 somThethoApho usilele khona phantsi kwesi siVumelwano, isixa-mali sonke ongakasibhatali kuzakumele sifumaneke ngoko na ngoko 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 emayibhataleke yonke.
- Ukuba ufake isicelo sokuhlolwa kwetyala ngokumalunga necandelo 86 lalomThetho, ukuze uhlolo 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 kwezivmelwano zokuncedwa ngezimali njengoko kuvunyelwene enkundleni yamatyala.

Akukho manyathelo asemthethweni aza kuqaliswa ngokuchaseneyo nawe ngaphandle kokuba:

- Ubusoloko usilela ubuncinane kangangeentsuku ezingama-20 (ezingamashumi amabni) 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.

6. INgxelo ye-Akhawunti

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

7. Iidilesi nokufunyanwa kwamaxwebhu

Uyavuma ukuba idilesi 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..

AbakwaDirectAxis baxelele 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 kokuthmela 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 awuvumelani nobungakanani besixa-mali eso yaye unakho ukuyanelisa inkundla ngokuba imali ekwisatifikethi ayingomlinganiselo uchanekileyo, kuvunyelwene ukuba singathatha nasiphi na isigwebo okanye umyalelo esinelungelo lawo kweengongoma eziqulathiweyo kwisatifikethi, okanye isixa-mali esinjalo njengoko inkundla inokufumanisa ukuba unetyala laso.

9. Ukunikela nomsebenzi omiselweyo

Sinakho, nokufaka 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.

10. 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 athathiweyo, ubuncinane sakukunika iintsuku ezingama-20 (ezingamashumi amabini) zokusebenza zesaziso saloon to.

Oogunyaziwe bekhredithi ezi nkcukacha sizithumelayo bangazisebenzisela ukuziqulunqela 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

11. Izikhalazo nembambano

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

Xa abakwa-DirectAxis 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 3404 okanye le imeyile: customerservice@directaxis.co.za
- **I-Banking Ombudsman:** ifowuni: 011 838 0035/38/39 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

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 uncedo phambi kokuba sikunyanzelise xa uthe wasilela phantsi kwesi siVumelwano.

Iinkcukacha zoqhagamshelwano zabaCebisi kwezamaTyala bommandla okuwo zingafumaneka kwi-National Credit Regulator xa abakwa-DirectAxis bengenakukunceda 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 ezihlweleni 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-DirectAxis Customer Care kule nombolo: 021 764 3404 okanye ngokuthumela i-imeyile apha: customerservice@directaxis.co.za.

14. <u>Ezinye iindlela zokwamkelweyo neziQinisekiso</u>

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

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

INtelekelelo yamaXabiso ithathwa njengesebenzayo ixesha eliziintsuku ezi-5 (ezintlanu) zokusebenza, ngelo xesha naluphi na uxwebhu olufunekayo kufuneka uluzise kuthi.

Amaxwebhu anjalo angaquka, nangona kungaphelelanga 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 ne-inshorensi yexesha lokuhlawulwa kwetyala xa ukhetha ukungasamkeli isiCwangciso soKhuseleko lwesiQu sakho.

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

Isicelo singenziwa ngekhompyutha ngokusifumana kwiwebhusayithi ethi <u>www.directaxis.co.za</u>. 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 yesiVumelwano sangaPhambili, wena unengqiqo ukwaqinisekisa ukuba:

- INtelekelelo yamaXabiso neNgxelo yesiVumelwano sangaPhambili uchazelwe ngazo unengqiqo yaye unolwazi ngeendleko, ngomngcipheko nangezibophelelo ezinxulumene nawe ngokungena kwesi siVumelwano.
- 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-DirectAxis 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 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 izavenga ezo kumaxesha ama-3 (amathathu) alandelelanayo, ngokoke wena ugunyazisa abakwaDirectAxis ukuba umyalelo wokutsalwa kwezavenga mabawubuyisele kwimo yakuqala ngokwentando yabo.
- Xa wenza utshintsho kwinkcukacha zasebhange, i-DirectAxis inayo imvume ukuba isebenzise inkcukacha zalolutshintsho kuzozonke izivumelwano ozenzile ne-DirectAxis.

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 ude 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.