Imigomo Nemibandela Yemali Ebolikesayo yakwa -DirectAxis

Izincazelo kanye Nokuhunyushwa 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 Nekhwotheshini eyenziwe ngohlelo lokuxhumana ngekhomyutha noma ngomlomo futhi kwaqoshwa nezwi lakho, okwenziwe futhi kwaphothulwa ngabakwa-DirectAxis egameni leNkampani Ehlinzeka Ngesikweleti, kanye nokwamukela kwakho lokhu okubili ngohlelo lokuxhumana ngekhomyutha, ngencwadi noma ngomlomo futhi kwaqoshwa nezwi lakho. Uma sivuma ukukuboleka esinye isamba semali ngaphezu kwemali oyikweletayo ngokuthi siguqule Isivumelwano, sizokunikeza enye Ikhwotheshini 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 yemali mboleko, isikhathi esinqunyiwe sokukhokhwa kwesikweleti kanye nesamba sesitalimende. Kuleso simo-ke, uma uyamukela Ikhwotheshini eyengeziwe 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 Yemali mboleko Lonyaka"kusho izinga lonyaka elingaguquguquki okubalwe ngalo inzalo yemalimboleko kwimali esele Yesikweleti Esiyinhloko.

"Inkampani Ehlinzeka Ngesikweleti" kusho abakwa-FirstRand Bank Limited**.** Reg**.** No 1929/001225/06 Registered Credit Provider NCRCP20. Domicilium Address 9 Kerk Street, No 5 First Place, Johannesburg, 2001.

"Abakwa-DirectAxis"kusho abakwa-Direct Axis (SA)(Pty)Ltd, Reg No 95/06077/07, inkampani ehlinzeka ngosizo lwezimali egunyaziwe futhi esebenza ngaphansi Kwenkampani Ehlinzeka Ngesikweleti. Domicilium Address 108 De Waal Road, Diep River, 7800.

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

"Lowo Ozokhokhelwa" kusho lowo ozokhokhelwa ngumshwalense, ngokwalesi Sivumelwano kuzokhokhelwa Inkampani Ehlinzeka Ngesikweleti.

"Uhlelo Lomshwalense Wokuvikela Isikweleti" kusho umshwalense wokuvikela isikweleti semali oyikweletayo noma nini ngaphansi kwalesi Sivumelwano ohlinzekwa ngabakwa-DirectAxis

"Isikweleti Esiyinhloko" kusho isamba semali esizokhokhwa ngamancozuncozu futhi okuzobalelwa phezu kwaso inzalo yemali mboleko. Lesi samba sihlanganisa imali oyibolekile, imali yokuvula isikweleti uma ungayikhokhanga ngaphambi kokunikezwa imali oyibolekile, 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.

Imibandela Yesivumelwano Sokubolekwa Imali

Ngokufaka isicelo seMali Ebolekisayo yakwa-Direct Axis

1. Uyaqinisekisa ukuthi
    1.1. njengamanje awunazo izikweleti ezingaphezu kwamandla akho
    1.2. awukho ngaphansi komyalelo wenkantolo wokulawulelwa izikweleti zakho, wokudlelwa impahla, wokubuyekezwa kwezikweleti noma wokuhlelwa kabusha kwezikweleti futhi inkantolo ayikaze ikhiphe umyalelo wokuthi uthathwe njengomuntu ophazamisekile ekhanda
    1.3. lonke ulwazi olunikezile luyiqiniso futhi lulungileuzokwenza isiqiniseko sokuthi uyasifunda futhi uyasiqonda isitatimende esilandelayo esandulela isivumelwano ngaphambi kokwamukela nanoma iyiphi imali oyibolekwayo
2. Uyavuma ukuthi thina ne/noma I-DirectAxis
    2.1. senze nanoma iluphi uphenyo oludingekayo ngenkathi sicubungula isicelo sakho
    2.2. sixhumane nawe ngeSMS noma nge-imeyili, mayelana nesicelo sakho sokubolekwa imali, noma mayelana nanoma isiphi esinye isicelo semali esilandelayo okungenzeka sibe yimpumelelo
    2.3. sisebenzise imininingwane osinikeze yona ukuthi sixhumane nawe ngeposi, ngocingo, nge-imeyili, ngomakhalekhukhwini noma ngezinye izindlela ukukwazisa ngemikhiqizo noma usizo ongaba nesifiso sokuzitholela lona, ngaphandle uma usazisa ukuthi awufuni ukuthi sikwazise ngaleyo mikhiqizo noma usizo, futhi awufuni ukuthi sixhumane nawe ngenye yalezi zindlela zokuxhumana
    2.4. sabelane ngale minininingwane osinikeze yona nezinye izinkampani ezikhethiwe esisebenzisana nazo ukuze nazo zixhumane nawe ukukwazisa ngemikhiqizo noma usizo ongaba nesifiso sokuzitholela lona, ngaphandle uma ungafuni ukuthi zikwazise ngaleyo mikhiqizo noma usizo

Isitatimende Esandulela Isivumelwano Sokuboleka Imali kwabakwa-DirectAxis
Ngokwemigomo Yesigaba 92 Somthetho Kazwelonke Wezikweleti 34 ka 2005
(kufaka phakathi amalungelo, izibopho, imigomo kanye nemibandela)

1. Izindleko Zesikweleti

Kumele kukhokhwe izindleko zesikweleti ezilandelayo:

- Inzalo yemali mboleko, ebalwa nsuku zonke ngokubheka Izinga Lenzalo Yemali mboleko bese ikhokhwa nyangazonke ngosuku oqoke ukuthi uzokhokha ngalo.
- Imali yokuvula isikweleti yimali ekhokhelwa izindleko zokuhlanganisa Isivumelwano. Uma uthanda ungaqoka ukuyikhokha ngaphambi kokuthi unikezwe imali oyibolekile noma ifakwe esikweletini esiyinhloko. Uma ifakwa esikweletini esiyinhloko, kuzokwengezwa inzalo yemali mboleko emalini yokuvula isikweleti. Uma uqoka ukukhokha imali yokuvula isikweleti ngaphambi kokuthi unikezwe imali oyibolekile, kumele uyifake Kwi-akhawunti Yasebhange labakwa-First National esikunikeze yona, bese ubhala inombolo eyi-referense oyinikeziwe bese usinikeza ubufakazi bokuthi uyikhokhile leyo mali ngaphambi kokuthi uthole imali oyibolekile. Le mali ayikhokhwa uma isikweleti sokuboleka imali esisha sithatha indawo yesikweleti sokuboleka imali esidala noma uma unikezwa isamba semali ebolekiwe esengeziwe ngenxa yokuguqulwa kweSivumelwano esikhona njengamanje.
- Imali yokulawula isikweleti, okuyimali ekhokhwa nyangazonke ngosuku olunqunyiwe, ekhokhelwa ukulawulwa kwe-akhawunti yakho nyangazonke. Uma ungayikhokhi le mali ngesikhathie sifanele izokwengezwa emalini oyikweletayo futhi uzokhokhiswa inzalo yemali mboleko ngalokho.
- Ngokuvunyelwa Isahluko 6, Ingxenye C yoMthetho, uma kwenzeka uhluleka ukukhokha imali edingekayo ngokwalesi Sivumelwano, uzokhokhiswa imali yezindleko zokuhluleka kwakho ukukhokha kanye nezokuqoqwa kwesikweleti ngenxa yokuhluleka ukulandela imigomo nemibandela yalesi Sivumelwano, futhi uzokhokhela nezindleko zomthetho, ezokuqoqwa kwesikweleti kanye nekhomishini kuyona yonke imali oyikhokhayo uma lolu daba ludluliselwa kwinkampani eqoqa izikweleti noma kummeli. Uzokhokhiswa lezo zindleko ngaleso sikhathi ezizokwenzeka ngaso.
- Imali ekhokhwa nyanga zonke Yohlelo Lokuvikela Isikweleti, ikhokhwa uma uwamukela umshwalense esikunikeza wona wokuvikela isikweleti njengoba kuchazwa ngawo kulesi sigaba esilandelayo.

2. Ukukhokhwa kwemali ebolekiwe nokuthi sizoyisebenzisa kanjani imali oyikhokhile

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

Izitalimende kumele zikhokhwe emva kwezinsuku ezingu-14 kusukela ngosuku lweKhwotheshini, bese izitalimende 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, izitalimende 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 kwesitalimende. Uma kwenzeka sithola ulwazi lokuthi usuku othola ngalo umholo wakho seluguqukile noma uma isiguqukile imininingwane ye-akhawunti yakho yasebhange, sizoyiguqula imininingwane yokudonswa kwezitalimende kwi-akhawunti yasebhange ukuze ihambelane nemininingwane yakho eguqukile. Sinelungelo lokudonsa isitalimende kwi-akhawunti yakho ngaphambi kwesikhathi esijwayelekile ngenyanga kaDisemba uma sikunikeze isaziso salokho kusenesikhathi futhi uma lolo suku lungekho ngaphambi kosuku olunqunyiwe lokukhokhwa kwesitalimende.

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

3. Umshwalense Wokuvikela Isikweleti

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

Mayelana nalokhu-ke, sikunikeza Uhlelo Lokuvikela Isikweleti oluxhaswe abakwa-Hollard Life Insurance Company Ltd esizokwabelana abakwa-Direct Axis nayo ngenzuzo yalo mshwalense. Abakwa-DirectAxis bayinkampani enegunya lokuthengisa umshwalense wokuvikela impilo yomuntu, okuhambisa namandla abanawo omshwalense wokuvikela ukulahlekelwa kwabakwa-Santam.

Lo mshwalense ukuhlinzeka ngomshwalense ozokhokha ngokugcwele imali oyikweletayo (kubandakanya nanoma yisiphi esinye isamba semali ebolekisayo onikezwe yona ngenxa yokuguqulwa kweSivumelwano) ingafakiwe imali esalele emuva noma izindleko zesikweleti ezengeziwe ngaphansi kwezimo ezichazwe lapha ngezansi, nganoma isiphi isikhathi sokusebenza kweSivumelwano.

Ngaphansi kwemibandela ehambisana nezimo ezithile (njengezikhathi zokulinda ngaphambi kokuqala kokusebenza komshwalense noma izinga lobukhulu besimo) noma ngokwemibandela yezimo umshwalense ongakuvikeli ngaphansi kwazo, lo mshwalense uzokuvikela uma kwenzeka ushona, ukhubazeka unomphela noma kutholakale ukuthi unesifo esibucayi njengomdlavuza, ukuhlaselwa isifo senhliziyo, isifo sohlangothi, isifo sezinso, uba impumputhe, ukhubazeka

kwelunga lomzimba okungalapheki, ukusha okwesabekayo kanye nokuquleka ungaphaphami. Ukuhlinzwa kwemithambo yenhliziyo kanye nokufakelwa izitho zomzimba nako kuvikelekile ngaphansi komshwalense wezifo ezibucayi.

Lo mshwalense uzokukhokhela futhi izitalimende ezimbalwa:

- ngenkathi ukhubazekile okwesikhashana
- ezinyangeni eziyi-6 (eziyisithupha) emva kokudilizwa emsebenzini, noma izinyanga eziyi-6 (eziyisithupha) emva kokulahlekelwa imali engenayo uma uzisebenza.
- ezinyangeni ezi-3 (ezintathu) kulandela isiteleka esivikelekile.

Ngaphezu kwalokho lo mshwalense unomhlomulo ophathelene nokukhulelwa onomkhawulo wokukhokhelwa izitalimende ezi-2 (ezimbili) uma kwenzeka ubeletha ngesikhathi sokusebenza komshwalense kanye nomhlomulo onomkhawulo wokukhokhelwa isitalimende esi-1 (esisodwa) ngenyanga olaliswe ngayo esibhedlela, uma ungumuntu ozisebenzayo futhi uma ulaliswe esibhedlela isikhathi esingekho ngaphansi kwezinsuku ezilandelanayo eziyi-7 (eziyisikhombisa)

Kukhona izimo ongavikelekile kuzona, ezinye iziboniso zalezi yizimo noma izigameko ezibangelwa:

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

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

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

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

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

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

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 yemali mboleko engakakhokhwa kanye nezinye izimali kanye nezindleko ekumele sikhokhelwe zona kuze kube usuku okhokha ngalo isikweleti ngokugcwele. Inani lemali okumele uyikhokhe ungalithola noma nini ngokuxhumana nabakwa-DirectAxis.

5. <u>Ukwephulwa kweSivumelwano</u>

Uma kwenzeka ukhokha isitalimende sekudlule usuku olunqunyiwe, uzokhokhiswa inzalo engeziwe kuleyo mali esalele emuva ngezinga lemali mboleko 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, uphoqelekile ukuthi ukhokhe yonke imali esele ngokushesha futhi 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 ezingama-60 (amashumi ayisithupha) 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 ezingama-20 (ezingamashumi amabili)futhi
- sekuphele okungenani izinsuku zokusebenza eziyi-10 (eziyishumi) emva kokuthunyelwa kwencwadi noma isaziso sokuphulwa kwesivumelwano okukhulunywa ngaso lapha ngenhla (leso sikhathi sokuphulwa kwesivumelwano esiyizinsuku eziyi-10 (eziyishumi) sizohamba kanyekanye nesikhathi esiyizinsuku ezingama-20 (ezingamashumi amabili) futhi
- uhlulekile ukuthatha izinyathelo ezifanele emva kokuthola incwadi ekwazisa ngokuphulwa kwesivumelwano, noma usenqabile isiphakamiso sethu;

Uma sinquma ukusihoxisa lesi Sivumelwano ngokwesigaba 123 soMthetho, ngaphambi kwalokho kuzolandelwa inqubo yokuphoqelelwa kokukhokhwa 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 izitatimende ze-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-DirectAxis ubazise uma kwenzeka kuba khona ikheli lakho elishintshayo noma kuba khona ushintsho kwimininingwane yokuxhumana nawe, kufaka phakathi ikheli le-imeyili kanye nezinombolo zocingo. 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 eziyisi-5 (eziyisihlanu) siyiposile noma ezi-2 (ezimbili) 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 leKhwotheshini yethu 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 ezingama-20 (ezingamashumi amabili) mayelana nalokho.

Izinkampani Ezigcina Imininingwane Yokuthenga Ngesikweleti kungenzeka zilusebenzise lolu lwazi ukukhipha umlando wakho wokuthenga ngesikweleti kanye nesilinganiso sakho sokuthenga ngesikweleti enamaphuzu 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 yocingo011 214_6000 / 0861 482_482 noma uthumele i-imeyili ku webmaster@transunion.co.za
- **Experian:** shayela le nomboloyocingo 011 799_3400 / 0861 105_665noma uthumele i-imeyili ku info@experian.co.za
- **Xpert Decision Systems:** shayela le nombolo yocingo 011 645 9100 noma uthumele i-imeyili ku info@xds.co.za

11. Izikhalazo kanye nezimpikiswano

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

Uma abakwa-DirectAxis 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-DirectAxis Lokunakekelwa Kwabathengi/Lokukhokhwa Kwezikweleti kule /**shayela le nombolo yocingo 021 764 3404 noma uthumele i-imeyili ku customerservice@directaxis.co.za
- **Isikhulu Esiphenya Izikhalo Zabasebenzisi Bamabhange:** shayela le nombolo yocingo 011 838 0035/38/39 noma uthumele i-imeyili ku info@obssa.co.za
- **Umlawuli Kazwelonke Wezezikweleti:** shayela le nombolo yocingo 0860 627627noma uthumele i-imeyili ku info@ncr.org.za
- **Inkantolo Kazwelonke Yezabathengi:** shayela le nombolo 012 663 5615 noma uthumele i-imeyili ku 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-DirectAxis 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 ngeKhwotheshini ezoba semthethweni isikhathi esiyizinsuku zokusebenza eziyisi-5 (eziyisihlanu) kanye Nesitatimende Esandulela Isivumelwano, futhi uchazelwe ngokugcwele imigomo nemibandela yalokhu kokubili ngaphambi kokuthi ungene kunoma isiphi isivumelwano sesikweleti.
- lokuthi igama lakho lingafakwa kunoma yikuphi kulokhu okulandelayo—

  (i) emkhankasweni wokushayela amakhasimende ucingo ngenhloso 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 ikhwotheshini yakho yokubolekwa imali, noma ngasiphi esinye isikhathi ngokushayela Uphiko lakwa-DirectAxis Lokunakekelwa Kwamakhasimende kule nombolo yocingo 021 7643404 noma uthumele i-imeyili ku customerservice@directaxis.co.za

14. <u>Okunye Okumele Ukwamukele kanye Neziqinisekiso</u>

Bonke abenzi bezicelo ezibe yimpumelelo bazonikezwa Ikhwotheshini njengokulayela koMthetho, futhi ngaleso sikhathi uzokwaziswa yonke imininingwane ephathelene nezimali kufaka phakathi inzalo yemali mboleko 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, inzalo yemali mboleko, noma izindleko zoHlelo Lomshwalense Wokuvikela Isikweletini (uma lukhona)

Amakhwotheshini azoba semthethweni izinsuku zokusebenza ezi-5 (ezinhlanu), futhi ngaleso sikhathi kulindeleke ukuthi usithumelele zonke izincwadi esizicelile kuwena.

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

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

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

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

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

- uchazeliwe ngeKhwotheshini kanye Nesitatimende Esandulela Isivumelwano futhi uziqonda kahle izindleko, ubungozi kanye nezibopho ezihambisana nokungena kwiSivumelwano
- 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-DirectAxis 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 kwezitalimende kwi-akhawunti yasebhange ngenxa yokungaphumeleli kwemizamo engu-3 (emithathu) ilandelana yokudonswa kwemali kwi-akhawunti yasebhange,

uyabanikeza abakwa-DirectAxis imvume yokuthi baluvuselele ngokubona kwabo uhlelo lokudonswa kwezitalimende kwi-akhawunti yasebhange.

- Uma kwenzeka imininingwane yakho yasebhange uyiguqula, i-DirectAxis inemvume yokuthi isebenzise lemininingwane yalolo luguquko kuzozonke izivumelwano ozenze nathi lapha e-DirectAxis.

Siligodlile ilungelo lokuhoxa kulesi Sivumelwano ngokukunikeza isaziso esibhalwe phansi mayelana nalokho uma kwenzeka kuvela ulwazi olusha oluyiqiniso noma obungasinikezanga lona phambilini olungaba nomthelela omubi esimweni sokufaneleka kwakho ukuthenga 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 Ikhwotheshini kanye ne Migomo Nemibandela, kuzothathwa njengeSivumelwano futhi kuzoba isibopho ozibophezela kusona uze uyikhokhe yonke imali oyikweleta ngaphansi kweSivumelwano. Akunazinguquko ezizokwenziwa kulesi Sivumelwano ngaphandle uma lezo zinguquko kuvunyelwane ngazo ngencwadi ebhalwe phansi noma-ke kuvunyelwane ngomlomo futhi kwaqoshwa nezwi lakho, bese emva kwalokho sabhalwa phansi isivumelwano. Lezo zinguquko kungenzeka zifake phakathi nesamba senye imali ebolekisayo onikwe yona phezu kwemali oyiboleke ekuqaleni.