

Ubika njani ngesikhalo lonaso mayelana nelwati lolucuketfwe embikweni wakho wetikweleti?

SineTINYATSELO letintsatfu letiholela ekulanyulweni ngalokubonakalako kwekungevisisani. Landzelisisa kahle letinyatselo kuze tikhatalo takho tinakwe.

> Sinyatselo seKucala

Tsintsana neligumbi leCredit Bureau:

Tsintsana nalo kanye leligumbi leCredit Bureau lokungulo lelikhiphe umbiko wakho wetikweleti.

I-TransUnion

Sikhungotincingo: 0861 482 482

IExperian S.A.

Sikhungotincingo: 011 645 9100

Xpert Decisions Systems (XDS)

Sikhungotincingo: 011 645 9100

Micro Lenders Credit Bureau (Microlending)

Sikhungotincingo: 0861 287 328

Compuscan (Microlending)

Sikhungotincingo: 0861 514 131

Consumer Profile Bureau

Sikhungotincingo: 011 278 3800

KreditInform

Sikhungotincingo: 011 777 2700

LexisNexis Risk Management

Sikhungotincingo: 021 565 9700

Uma sikhalato sakho sisolomane singakasonjululwa, chubekela esinyatselweni seSibili.

> Sinyatselo seSibili

Tsintsana neMeluleki welwati lweteTikweleti (Credit Information Ombud)

Leligumbi lemelekeleli welwati lwetikweleti angakwelekelela anike iCredit Bureau umyalo wekutsi inake lesikhalato sakho.

Ligumbi leMeluleki welwati lweteTikweleti

Sikhungotincingo 0861 OMBUDS (0861 662837)

IFeksi: 086 688 6976

Liposingcondvomshini (e-mail): ombud@creditombud.org.za

> Sinyatselo seSitsatfu

Tsintsana neNCR

I-NCR itawuphenya loludzaba yente siciniseko sekutsi lusonjululwe ngalokuphelele.

Umsimamisi waVelonkhe weteTikweleti (National Credit Regulator- NCR)

Sikhungotincingo: 0860 627 627 (0860 NCR NCR)

Liposingcondvomshini (e-mail): complaints@ncr.org.za
www.ncr.org.za

Batsengi banelilungelo lekutfola umbiko longakhokhelwa wakaCredit Bureau kanye ngemnyaka.



Ungabika njani sikhalato mayelana nelirekhodi nobe lwati lwakho loluphatselene netikweleti?

* Tinchazelo letimcoka

Lwati lolukhinyabetako loluphatselene netikweleti ngulolufaka ekhatsi:

- Lwati lokukhona kulo kuhlolenjiswa ngetigaba kwendlela umtsengi latiphatsa ngayo, njengekutsi abalulwe njengesigangi (delinquent), lowephuta kukhokha (slow paying), lozubisa tikweleti (default) lowabalekela sikweleti wangasabhadali (absconded), nobe longatfolakali (not contactable).
- Tibalulo letiphatselene netinyatselo tekucinisekisa kubuyiselwa imali lekweletwako letifana nekutsi: "wendluliselwe kubameli" (handed over for collection), "utsatselwe tinyatselo temtsetfo kuze aphocelwe kukhokha" (legal action) "udliwe imphahla" (recovery), nobe "sikweleti sakhe siphoselwe lithawula" (written off).

I-Akhawunti leseeyinesikhatsi ingasasebenti:

- Lena yi-akhawunti lokungazange kwemukelwe ngisho senti lomnyama kuyo lovela kumtsengi nobe leyo lengamange nje yatsatselwa tinyatselo temtsetfo ngumnikisikweleti kuze kuphocelwe kukhokhwa kwayo.
- Loku akufaki ekhatsi noko tikweleti nobe ema-akhawunti late tivumelwano tesibopho lesidzinga kukhokhelwa mancunzuncuzu nyangatonkhe.



Tinchazelo letimcoka mayelana nelwati lolutsite loluphatselene netikweleti

Mhla lulunye (1) kuJuni 2006, uMtsetfo waVelonkhe lolawula Tikweleti, pheceleti i-National Credit Act (NCR), wacala kusebenta ngalokucinisekisiwe, kantsi neLigumbi lekuSimamisa iNkhambiso mayelana neTikweleti, pheceleti i-National Credit Regulator (“NCR”), selisunguliwe. I-NCR ibukene nemsebenti wekusimamisa nekulawula inchubo yeluhwebo lwetikweleti kanye nekucinisekisa kusebenta kwaloMtsetfo.

LoMtsetfo ulawula inchubo yemagumbi elwati mayelana netikweleti tebantfu (Credit Bureau and credit information). Batsengi banelilungelo lekutfola umbiko mayelana nesimo sabo ngesetikweletini mahhala kanye njalo ngemnyaka. Nakukhona lwati loluphosisakele kulombiko, batsengi bangayicela insayeya iCredit Bureau kutsi ilwesule lololwati nobe ilungise lelophutsa. Leligumbi lelwati mayelana nesimo sesikweleti alikavunyelwa kuluveta sobala lololwati ludzimate lucinisekisiwe ngalokuphelele.

A. Imiyalo yeSigaba 73

Sigaba 73 saloMtsetfo siyala kutsi lwati lolulwazi lolubhaliswe kuCredit Bureau lwesulwe ngekwesinyatselo sinye. Inhlolo yalomyalo kunaka tikhalo letivakele tichamuka esiveni jikelele mayelana nelwati loluphosisakele nalolungashayi khona lolubhaliswe kuCredit Bureau kanye nemphumela lomubi enkhlulekweni yetemnotfo webatsengi lobangelwa kubhaliswa kwabo “eluhlwini lolumnyama” (blacklisting).

Mhla lulunye (1) kuDisemba 2006, lemiyalo yashicilelwa yabese ibalula kwesulwa kwanaku lokulandzelako:

1. Lwati mayelana nema-akhawunti lanesikhatsi lesidze angasasebenti;
2. Emarkhodi lamabi lakhinyabetako;
3. Imiyalo yeNkantolo yetiMangalo teSincesiteliso.

Iminingwane leyengetiwe mayelana nalololwati lolungase lwesulweiseluhlwini lolusesigabeni B salencwajanalwati. Inchazelo mayelana naloko lokubalulwe njengelwati lolukhinyabetako mayelana netikweleti temtsengi nekutsi angulanjani ema-akhawunti labalulwe njengalanesikhatsi lesidze angasebenti, itfolakala ekugcineni kwalencwajanalwati.

Nangabe lwati lolubhaliwe kuCredit Bureau lunguloluphosisakele, ungayicela insayeya kuze kutsi kwentiwe tilungiso.

Lingemuva: Umtsetfo waVelonkhe wetikweleti i-National Credit Act

B. Ngulolunjani lwati lolungase lwesulwe yi-Credit Bureau kumarekhodi akho etikweleti?

Letigaba letilandzelako telwati nguto lokumele kungengci umhla lulunye (1) kuJuni 2007 tingakesulwa kumarekhodi akaCredit Bureau.

1. Lwati lolukhinyabetako lolumayelana netikweleti letingephasi kwa-R500*;
2. Lwati lolumayelana netebolekiso temtsengi letiphatselene nema-akhawunti lebeso anesikhatsi lesingekho ngephasi kwetinyanga letingema-24 angasasebenti mhla lulunye (1) kuSeptemba 2006*;
3. Tahlulelo tenkantolo yetimangalo tesincesiteliso (Civil court judgments):
 - a) lesingengci kuR500 (ngephandle-ke nangabe umtsengi unetahlulelo letimbili ngesikweleti lesingakakhokhelwa);
 - b) lesingengci kuR5000 nangabe lesahlulelo sinesikhatsi lesingetulu kwetinyanga letili-18 (ngephandle-ke nangabe umtsengi ute thelulelo letingetulu kwaletimbili tesebolekiso lesingakakhokhelwa kumarekhodi akhe);
4. Tahlulelo letingengci kuR50,000 nangabe lesamba sesahlulelo bese sikhokhelwe nakucabe kufika lilanga lamhla lulunye (1) kuSeptemba 2006;
5. Kepha ngetahlulelo letingengci kuR50,000 tesikweleti lebesolo singakakhokhelwa nakucambe kufika umhla lulunye (1) kuSeptemba 2006, umtsengi usanelitfuba kufikela mhla lulunye (1) kuSeptemba 2007 kutsi akhokhele letotebolekiso letinesahlulelo bese wetfula bufakazi bekutsi ukhokhile kuleligumbi leCredit Bureau.

Caphela kutsi lolwati kufanele kube ngulobesulucotjelelwe kumarekhodi nakucambe kufika umhla lulunye (1) kuSeptemba 2006 kuze kutsi umtsengi akhona kuwela ngephasi kwanobe ngusiphi kuletigaba letiphawulwe ngenhla, futsi kuze kutsi ligumbi leCredit Bureau lilwesule kungakengci umhla lulunye (1) kuJuni 2007.

*buka tinchazelo ekugcineni kwencwajanalwati.

Lwatiluni lolungesulwa kumarekhodi etikweleti?

Kutakutsi uma ligumbi leCredit Bureau selilwesulile lolwati njengaloku luphawulwe ngenhla, bese latisa onkhe lamanye emagumbi emaCredit Bureau labhalisiwe, lokumele bese nawo ayalwesula lwati lolwefute lolo kumarekhodi awo.

Ema-Credit Bureau atfolwa lwati lolumayelana netikweleti kulabo labatsengisa ngesikweleti nobe labanika batsengi tebolekiso. Balondvolota lwati loluphatselene netikweleti takho, emarekhodi nemlandvo ngako ngabo lokumele bakwelekelele kulungisa lwati loluphosisakele nobe lolungashayi khona.

Uma ligumbi leCredit Bureau lingafuni kusula lolwati lolubalulwe, umtsengi angasalifakela sikhatalo. Nangabe leligumbi lisolomane lingalwesuli lolo lwati nanobe sikhatalo sesifakiwe, umtsengi unako kutsi atsintsane neNCR nobe uMlamuli wetindzaba letiphatselene nelwati ngetikweleti, pheceleti iCredit Information Ombud.

C. Ungasenta njani siciniseko sekutsi lolwati lolubhalwe kumaCredit Bureau ngawe alukaphosisakali?

Kufikela mhla lulunye (1) kuSeptemba 2007, umbiko longakhokhelwa mayelana nesimo sakho sangasetikweletini ungawutfola ngenyanga lowatalwa ngayo. Emveni kwaloko, lowo nalowomtsengi unelilungelo lekutfola umbiko longakhokhelwa lomayelana nesimo sakhe ngasetikweletini nganobe ngusiphi sikhatsi emnyakeni, kepha kube kanye nje kuphela.

Leminye imibiko lemayelana nesimo sasetikweletini ingatfolakala egunjini leCredit Bureau ngekukhokha imali lengengci kuR20.

D. Kumcoka ngani kuhlola lirekhodi lakho letikweleti?

Kumcoka kutfolwa umbiko wakho wesimo ngasetikweletini kwentele kutsi wente siciniseko sekutsi lolwati lolubhaliswe ngawe kuCredit Bureau luhaya khona.

Nangabe lolwati alushayi khona, ungasayicela insayeya iCredit Bureau kwekutsi yente tilungiso.

Loko kukubeka esimweni sekutsi nawe uyente iminingwane yakho ihambisane nesimo lokuso nangabe kube netingucuko letitsite.

Ucinisekisa ngayiphi indlela kutsi lwati lolubhalwe ngawe ngulolishaya khona?

