

Ungasifaka njani isikhalazo malunga nengxelo yakho yamatyala okanye ulwazi?

SINAMANYATHELO AMATHATHU okusombulula isikhalazo ngempumelelo. Landela la manyathelo kwaye izikhalazo zakho ziza kusatyelwa:

> Inyathelo lokuQala

Qhagamshelana neZiko lamaTyala:

Qhagamshelana nelo ziko lamatyala elikhuphe ingxelo yakho yamatyala.

TransUnion

Iziko loMnxeba: 0861 482 482

Experian S.A.

Iziko loMnxeba: 0861 105 665

Xpert Decisions Systems (XDS)

Iziko loMnxeba: 011 645 9100

Micro Lenders Credit Bureau (Microlending)

Iziko loMnxeba: 0861 287 328

Compuscan (Microlending)

Iziko loMnxeba: 0861 514 131

Consumer Profile Bureau

Iziko loMnxeba: 011 278 3800

KreditInform

Iziko loMnxeba: 011 777 2700

LexisNexis Risk Management

Iziko loMnxeba: 021 565 9700

Ukuba isikhalazo sakho asisombululwanga, qhubeka ukuya kwiNyathelo lesiBini!

> Inyathelo lesiBini

Qhagamshelana noCredit Information Ombud (uNozikhalazo ngoLwazi ngamaTyala)

UNozikhalazo ngoLwazi ngamaTyala anganceda kwaye ayalele iziko lamatyala ukujongana nesikhalazo sakho.

Credit Information Ombud

Iziko loMnxeba: 0861 OMBUDS (0861 662837)

Ifeksi: 086 688 6976

I-imeyile: ombud@creditombud.org.za

> Inyathelo lesiThathu

Qhagamshelana neNCR

I-NCR iza kuphanda umba ze iqinisekise ukuba uyasombululwa.

National Credit Regulator (NCR)

Iziko loMnxeba: 0860 627 627 (0860 NCR NCR)

I-imeyile: complaints@ncr.org.za

www.ncr.org.za

Abasebenzisi banelungelo lokufumana simahla ingxelo ibe nye yeziko lamatyala kanye ngonyaka.



Ungasifaka njani isikhalazo malunga nerekhodi yakho yamatyala okanye ulwazi?

* linkcazelo eziBalulekileyo

Ulwazi lwamatyala olubi lomsebenzisi luquka:

- Ulwazi oluquka ukuhlela ukuziphatha komsebenzisi njengomoni, ongahlawuli ityala lakhe, ohlawula kade, obalekayo, okanye ongaqhagamshelakiyo.
- Amahlelo anxulumene nentshukumo yokunyanzelisa afana: nokunikezela koonothimba, ukuthatha kwakhona, inyathelo lomthetho, okanye ukuthatha njengelahleko.

I-akhawunti eLeleyo

- Le yiakhawunti apho kungekho ntlawulo ifunyenweyo evela kumsebenzisi okanye apho kungekho ntshukumo yesinyanzeliso eyenziweyo ngumnikeli wetyala.
- Oku kubekela bucala amalungiselelo etyala kwakunye nawaphi na amatyala apho kungekho mfuneko yesivumelwano sokuba kwenziwe iintlawulo zenyanga nenyanga.



linkcazelo ezibalulekileyo malunga nolwazi oluthile lwetyala lomsebenzisi



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Ngomhla woku-1 kuJuni 2006, umThetho obizwa i-National Credit Act, waqalisa ukusebenza kwaze kwasekwa i-National Credit Regulator (uLawulo lweSizwe lwaMatyala). I-NCR inoxanduva lokulawula imalike yamatyala nokunyanzelisa umThetho.

UmThetho ulawula amaziko amatyala nolwazi ngamatyala. Abasebenzisi banelungelo lokufumana simahla ingxelo yeziko lamatyala kanye ngonyaka. Ukuba kukho naluphi na ulwazi olungachanekanga kwingxelo, abasebenzisi bangacela umngeni kwiziko lamatyala ukususa ulwazi oluphosakeleyo okanye ukulungisa. Kufuneka iziko lamatyala lingabhengezi ulwazi olubangwayo de kube ulwazi luqinisekisiwe.

A. Imimiselo yeCandelo 73

ICandelo 73 lomThetho libonelela ngokususwa kube kanye kolwazi oluthile kumaziko amatyala. Injongo yemimiselo kukujongana neenkxalabo ezivakaliswe luluntu ngokubanzi malunga neenkukacha ezingachanekanga nefuthe elibi kwinkululeko yezoqoqoso yabasebenzisi elibangwe "kukufakwa kuluhlu lwabahlawula kakubi".

Ngomhla woku-1 kuDisemba 2006, imimiselo ipapashiwe yaze yachaza ukususwa:

1. Kolwazi kwizikweleti ezileleyo;
2. Kweerekhodi ezimbi;
3. Kwezigwebo zenkundla yoluntu.

Ezinye iinkukacha zolwazi ezinokususwa zidweliswe kwicandelo B lalencwadana. Iinkcazelo zolwazi olubi lwamatyala abasebenzisi neekhawunti ezileleyo zidweliswe ekupheleni kwencwadana.

Xa ulwazi olugcinwe ngamaziko amatyala luphosakele, ungacela umngeni kwiziko lamatyala ukuba lulungiswe

Imvelaphi: I-National Credit Act (UmThetho weSizwe wamaTyala)

B. Loluphi ulwazi lwamatyala olungasuswa kwiirekhodi zakho zamatyala ngamaziko amatyala?

Kufuneka iindidi ezilandelayo zolwazi zisuswe kwiirekhodi zamaziko amatyala kungadlulanga umhla woku-1 kuJuni 2007.

1. Ulwazi olubi lwamatyala omsebenzisi ngokuphathelele kwityala elingaphantsi kwama- R500*;
2. Ulwazi lwamatyala omsebenzisi ngokuphathelele kwiikhawunti, ezithe zalala ithuba leenyanga ezingama- 24 okungenani ngomhla woku-1 kuSeptemba 2006*;
3. Izigwebo zenkundla yoluntu:
 - a) eziya kutsho kuma- R500 (ngaphandle xa umsebenzisi enezigwebo ezingekahlawulwa ezingaphezulu kwezibini);
 - b) eziya kutsho kuma- R5000 ukuba isigwebo singaphezulu kweenyanga ezili- 18 ubudala (ngaphandle xa umsebenzisi engenazo izigwebo ezingaphezulu kwezibini ezingekahlawulwa kwiirekhodi zakhe);
4. Izigwebo eziya kutsho kuma- R50,000 ukuba imali yesigwebo ibihlawulwe ngomhla woku- 1 kuSeptemba 2006;
5. Ngokuphathelele kwizigwebo ukuya kutsho kuma- R50,000 ebezingahlawulwanga ngomhla woku- 1 kuSeptemba 2006, umsebenzisi unethuba ukuya kutsho kumhla woku- 1 kuSeptemba 2007 ukuhlawula imali yesigwebo nokuthumela ubungqina bentlawulo kwiziko lamatyala.

Qaphela ukuba olu lwazi kufuneka kube belubonakalisiwe kwiirekhodi zakho ngokomhla woku- 1 kuSeptemba 2006 ukuze lungene nakweyiphi na yeendidi ezixeliweyo ngentla khonukuze amaziko amatyala alususe ngomhla woku- 1 kuJuni 2007.

* Jonga kwiinkcazelo ekupheleni kwencwadana

Loluphi ulwazi olungasuswa kwiirekhodi zamatyala?

Lakuba iziko lamatyala lisuse ulwazi oludweliswe ngentla, kufuneka lazise onke amaziko amatyala abhalisiweyo, ekufuneka nawo ngokunjalo asuse naluphi na ulwazi olufana nolo kwiirekhodi zawo.

Amaziko amaTyala afumana ulwazi kubanikeli bamatyala. Agcina irekhodi yembali yakho yamatyala kwaye kufuneka akuncede ukulungisa ulwazi olungachanekanga.

Ukuba iziko lamatyala alisusi ulwazi oluchaziweyo, kufuneka abasebenzisi bafake isikhalazo kwiziko lamatyala. Ukuba ulwazi alukasuswa emva kokuba umsebenzisi efake isikhalazo kumaziko amatyala, umsebenzisi angaqhagamshelana neNCR okanye uCredit Information Ombud (uNozikhalazo ngoLwazi ngamaTyala).

C. Ungaqinisekisa njani ukuba ulwazi olugcinwe ngamaziko amatyala luchanekile?

Kude kube ngumhla woku-1 kuSeptemba 2007, ungafumana ingxelo yetyala yasimahla kuphela ngenyanga yakho yokuzalwa. Emva koko, omnye nomnye umsebenzisi unelungelo lokufumana ingxelo yasimahla enye kanye ngonyaka nanini na enyakeni.

Ezinye iingxelo zetyala zingafunyanwa kwiziko lamatyala ngentlawuliso engadlulanga kuma- R20.

D. Kungani na kubalulekile ukuhlola irekhodi yakho yamatyala?

Kubalulekile ukufumana ingxelo yakho yamatyala ukuze ukwazi ukuqinisekisa ukuba ulwazi olugcinwe liziko lamatyala luchanekile.

Xa ulwazi lungachanekanga ungacela umngeni kwiziko lamatyala ukuba lulungiswe.

Unakho kwanjalo ukuhlaziya iinkukacha zakho zobuqu ukuba mhlawumbi zitshintshile.

Uqinisekisa njani ukuba ulwazi olugcinweyo ngawe luchanekile?

