Wenzenjani ukubika ngesikhalazo esikumbiko wakho wezezikweletu?

KUNEZINYATHELO EZINTATHU zokufaka ngempumelelo izikhalazo. Zilandele le zinyathelo ukuze izikhalazo zakho zixazululwe:

> *Isinyathelo Sokuqala*

Thintana nomNyango wezeziKweletu:

Thintana nomnyango okuyiwo okunike umbiko wakho wezikweletu.

TransUnion
Ucingo: 0861 482 482

Experian S.A.
Ucingo: 0861 105 665

Xpert Decisions Systems (XDS)
Ucingo: 011 645 9100

Micro Lenders Credit Bureau (Microlending)
Ucingo: 0861 287 328

Compuscan (Microlending)
Ucingo: 0861 514 131

Consumer Profile Bureau
Ucingo: 011 278 3800

KreditInform
Ucingo: 011 777 2700

LexisNexis Risk Management
Ucingo: 021 565 9700

Uma isikhalazo sakho singaxazululeki, qhubekela kwisiNyathelo sesiBili

> *Isinyathelo Sesibili*

Thintana nomCwaningi Wezikhalazo Ngezezikweletu (Credit Information Ombud)

UmCwaningi weziKhalazo ngezeZimali angelekelela futhi atshele umnyango wezezikweletu ukuthi ukusize ngesikhalazo sakho.

Umcwaningi Wezikhalazo Ngezezikweletu
Ucingo: 0861OMBUDS (0861 662837)
Ifeksi: 086 688 6976
imeyili: ombud@creditombud.org.za

> *Isinyathelo Sesithathu*

Thintana ne-NCR

i-NCR izokwenza uphenyo iqinisekise ukuthi luyaxazululwa udaba

National Credit Regulator (NCR)
Ucingo: 0860 627 627 (0860 NCR NCR)
imeyili: complaints@ncr.org.za
www.ncr.org.za

Abathengi banelungelo lokuthola umbiko wezikweletu mahhala kanye ngonyaka

Ungasibika kanjani isikhalazo ngerekhodi lakho noma imininingwane?

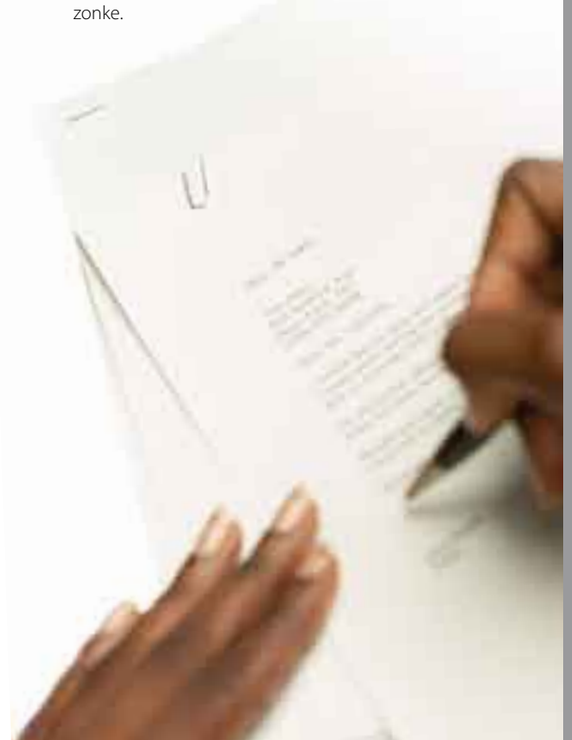
* Izincazelo Ezibalulekile

Imininingwane emibi ngomthengi ibandakanya:

- Imininingwane ibala ukuchaza ukuziphatha ngobulelesi kukamthengi, ukungakhokhi, ukukhokha kancane, ukweqa, noma ukungatholakali.
- Ukuchaza ukuthatha izinyathelo okufana: nokudluliselwa kubammeli, ukuyilanda impahla, ukubophana, noma ukwesula isikweletu.

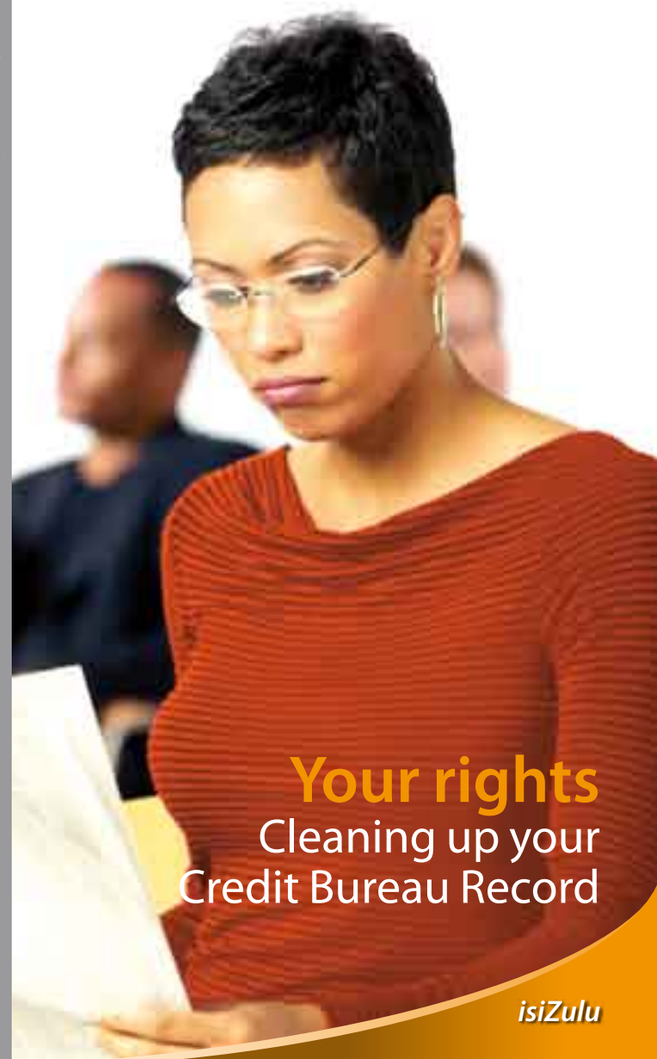
I-akhawonti elele:

- Lena i-akhawonti angazange ayikhokhele umthengi noma lapho umkweletisi engathathanga sinyathelo kuyo.
- Lokhu akusibali isikhungo sokubolekisa ngemali nama-akhawonti angenazibophezelo zokukhokhwa zinyanga zonke.



Izincazelo ezibalulekile maqondana nemininingwane yezikweletu

National Credit Regulator



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isiZulu

Umthetho i-National Credit Act waqala ukusebenza mhla ka- 1 kuJuni 2006 kwavulwa futhi ne-National Credit Regulator. I-NCR isingethe umthethonkambiso wokubolekisa ngemali nokusebenza komThetho.

Lo mThetho usingethe umthethonkambiso womnyango wezezikweletu nemininingwane yezikweletu. Kanye ngonyaka, abathengi banelungelo lokuthola mahhala imibiko yesimo sabo sezikweletu. Uma umbiko unezinto ezingamaphutha, abathengi bayakwazi ukuwuthathela izinyathelo umnyango ukuze uwasuse noma uwalungise amaphutha. Umnyango ungeyikhiphe imibiko enemibuzo lingakatholakali iqiniso.

A. Imithethonkambiso yesigaba 73

Isigaba 73 somThetho sihlinzeka ukususa okukodwa imininingwane yezikweletu. Inhloso yemithethonkambiso ukulungisa ukukhathazeka komphakathi ngemininingwane enamaphutha enemiphumela emibi kwinkululeko yezomnotho edalwa "ukupendwa kwamagama" abathengi.

Mhla ka-1 kuDisemba 2006, imithethonkambiso yashicilelwa yabeka obala nokususwa:

1. Kwemininingwane ekuma-akhawonti alele;
2. Amarekhodi anobubi;
3. Izinqumo zenkantolo kumacala emibango.

Eminye imininingwane engasuswa ibhalwe kwingxenye B yale ncwadi. Izincazelo zemininingwane enobubi ngabathengi nama-akhawonti alele ibhalwe kuluhlu olusekugcineni kule ncwadi.

Uma umnyango wezezikweletu unemininingwane eyiphutha, ungathatha izinyathelo ukuze ilungiswe

Imvelaphi: umThetho weziKweletu kuZwelonke (National Credit Act)

B. Imiphi imininingwane umnyango wezezikweletu ongayisusa kumarekhodi akho ezikweletu?

Lezi zinhlobo zemininingwane kufanele kushaye umhla ka-1 kuJuni 2007 isisusiwe kumarekhodi omnyango wezezikweletu.

1. Imininingwane enobubi ngomthengi maqondana nesikweletu esingaphansi kwa-R500*;
2. Imininingwane kamthengi emaqondana nama-akhawonti, angasebenzanga isikhathi esihlanganise izinyanga ezingama-24 mhla ka-1 Septhemba 2006*;
3. Izinqumo zenkantolo kumacala emibango:
   a) ezinamanani afika kuma-R500 (ngaphandle uma umthengi enezinqumo ezingaphezulu kwe-2 ezingakhokhiwe);
   b) ezinamanani afika ku-R5000 uma isinqumo singaphezulu kwezinyanga eziyi-18 (ngaphandle uma umthengi engenazo izinqumo ezingaphezulu kwezimbili kumarekhodi akhe);
4. Izinqumo ezifika ku-R50,000 uma isikweletu esinesinqumo kwashaya umhla ka- 1 kuSepthemba 2006 sesikhokhiwe;
5. Izinqumo ezifika ku-R50,000 ezazingakhokhiwe mhla ka-1 kuSepthemba 2006, umthengi unikwa isikhathi somhla ka-1 kuSepthemba 2007 ukukhokha isikweletu sesinqumo bese ehambisa ubufakazi kumnyango wezezikweletu.

Qaphela ukuthi le mininingwane kufanele ibe kade seyivele ikumarekhodi akho mhla ka- 1 kuSepthemba 2006 ukuze ukwazi ukungena kweminye yemikhakha engenhla nokuthi umnyango wezezikweletu ulisuse igama lakho mhla ka-1 kuJuni 2007.

** bheka izincazelo ekugcineni kwencwadi*

Imiphi imininingwane engasuswa kumarekhodi ezikweletu?

Uma umnyango wezezimali usuyisusile le mininingwane engenhla, kufanele uyazise neminye iminyango yezezimali, nayo kufanele iyisuse imininingwane ekumarekhodi ayo.

Umnyango wezezikweletu uthola imininingwane oyinikwa abahlinzeka ngezikweletu. Bagcina imininingwane yomlando wakho wezikweletu ngakho kufanele bakusize ukulungisa imininingwane enamaphutha.

Uma umnyango wezezikweletu ungayisusi imininingwane echaziswe, abathengi kufanele bafake izikhalazo kumnyango wezezikweletu. Uma iqhubeka nokungasuswa imininingwane noma umthengi esefake isikhalazo, umthengi angathintana ne-NCR noma nomCwaningi Wezikhalazo Zomphakathi Kwezezikweletu (Credit Information Ombud).

C. *Ungalithola kanjani iqiniso ngemininingwane egcinwe umnyango wezezikweletu?*

Kuyoze kube umhla ka- 1 kuSepthemba 2007, lapho ukwazi ukuthola kanye mahhala ngenyanga yakho yokuzalwa umbiko wakho wezikweletu. Emveni kwaloko bonke abathengi banelungelo lokuthola umbiko owodwa mahhala kanye ngonyaka nganoma yisiphi isikhathi sonyaka.

Ukuthola eminye imininingwane kubiza imali engeqile kwinani elingama-R20.

D. *Kubaluleke ngani ukuhlola irekhodi lakho lezikweletu?*

Kubalulekile ukuthola irekhodi lakho ukuze ubheke ukuthi imininingwane egcinwe umnyango wezezikweletu iyiyo yini na.

Uma imininingwane inephutha ungathatha izinyathelo ukuze umnyango wezezikweletu uyilungise.

Uyakwazi nokuyibuyekeza imininingwane yakho uma seyishintshile.

Ungalithola kanjani iqiniso ngemininingwane yakho egciniwe?