



AUCTION
MONDAY 25 JANUARY - 10:30



Umthetho wezwelonke olawula ngezokuboleka kanye lomthetho wenkambiso wezwelonke wokukweletha (isiNdebele)

Molao wa Naha wa Mokitlane (njengoba uchitshiyelwe)

Umthetho wezwelonke wezokuboleka owesi shumi lanye ngomnyaka ka 2005

Inhloso yalumthetho ngokukhulisa kanye nokumemethekisa ngokokuhlalisana kwabantu lenhlalakahle yabantu beNingizi Afrika, ukuqququzela ukulingana, okukhanyayo, ncintisanayo, esimeme, wemfanelo, esebenza kahle, ngempumelelo, kufinyeleleke, izikwelethu kumakehe kanye nemboni njalo lokuvikela abathengi.

Umthetho wenkambiso wezwelonke wokukweletha usungula ukuthi ukuba afeze imfundo, ukubhaliswa embonini ababambiqhaza, okwedlulisa amacala ababhekane lokubekwa kwamacala abathengi unswinyo ezifanele, ukugquguzela isinqumo lokungakahleleki izingxabano, ukuphenya izikhalo kanye koMthetho lokuqhushwa komthetho.

Inhloso yomthetho wokulawula owezwelonke

- Ukukhuthaza esigcawini ngokufanelekile njalokungela lebandlululako ngokufinyelela umthengi kanye leyo njongo ukuhlinzekela ukulawulwa jikelele lomthengi kanye namazinga angcono kolwazi umthengi;
- Ukukhuthaza abantu abamnyama kwezomnotho kanye nobunikazi ngaphakathi embonini ngolwazi kumthengi ngokukweletha;
- Unqaba izinto ezithile ezingenabulungisa ngesikweletu kanye nemikhuba engaqondile kumakethi;
- Ukukhuthaza ngeemfanelo ukunikezwa kwezikwelethu kanye nokusetshenziswa, futhi leyo nhloso esenqabela budedengu ekunikezweni kwezikwelethu;
- Ukuhlinzeka kwesikweletu kabusha kwinhlangano ezimweni sesikweletu kakusha uma uthethe okungaphezu kwemali yakho;
- Ukuze alawule ulwazi kwabe bheru ekolekiso;
- Ukuhlinzeka ngokubhalisa kwabe credit bureau, abanikezeli bezikweletu futhi ukwelulekwa ngesikweletu nezinsizakalo;
- Ukusungula kanye namazinga aphantsi lomthengi ngzikwelethu kazwelonke;
- Ukukhuthaza lokuqinisa uhlaka kungaguquki ngokuphathelene lomthengi ngesikwelethu;
- Ukusungula uhlelo lwaboMthetho wenkambiso wezwelonke wokukweletha kanye neTribhunali.

Izimpawu ezisemqoka ezaboMthetho wezwelonke olawula ngezokuboleka

- Ulimi ngezivumelwanozezikwelethu kumele kube ithafa futhi kuyaqondakala;
- Amakhotheshini kumele anikezwe kuwo wonke izivumelwano ngesikweletu, futhi kuphiwe izibopho ezibophayo kunsuku ezinhlanu ezebhizinisi;
- Ukukhangisa nokuthengisa kumele kuqukethe ezinqunyiwe ulwazi izindleko zesikweletu;
- Ukuthengisangezikwelede ekhaya umuntu noma umsebenzi akuvunyelwa;
- Izizathu kumele zihlinzekwe uma isicelo sesikwelethu siqabile;
- Ukwanda kanye nokungezwa kwezikwelethu kuyalawulwangemikhawulo;
- Ubudedengu ngokuphiwa kwezikwelethu kunqatshiwe;
- Inzalo kanye nezimali ziyalawulwa phezu kwazo zonke izivumelwano, kuhlanganise ezimalini ezincane ezibolekwayo;
- Ibheru yezikwelethu iyalawulwa futhi abathengi banelungelolokukhululeka kwirekhodu kanye nokhululwa kanye ngonyaka;
- Ukwelulekwa ngesikweletu sethulwa ukuze sikwazi ukubhadala kabusha izikweletu kubathengi abasebelendleko ezingaphezu kwamandla abo.

Yini indima yabomthetho wenkambiso wezwelonke wokukweletha?

- Kumele kwenziwe ucwaningo emakethe ngezikwelethu futhi qapha ukufinyelela izikwelethu futhi izindleko zesikweletu ukuba kuveze izici ukuthi kungakwenza buthaka ukufinyelela kwezikwelethu, ukuncintisana kanye nokuvelwa kwabathengi;
- Angemukela futhi aphenye izikhalazo kanye nokuqinisekisa ukuthi umthengi malungelo avikelekile, futhi;
- Kuqiniseka koMthetho kanye kuthathwe isinyathelo ngokumelene izikhungo lokwephula.

Iyini iTribhunali yabathengi?

Inkantolo lena iyisikhungo esiseceleni, ezimele kwabomthetho wenkambiso wezwelonke wokukweletha. Inkantolo siqukethe uSihlalo kanye namanye amalunga okungenani elilishumi.

Ihlangano engamele abathengi ilalela amacalaangahambisani nalo uMthetho kanye linganquma unswinyo elandelayo ngokweSigaba 150 isibonelokanye kumiswe noma ukusula ukubhaliswa obhalisiwe insika, kudinga enkokhelweni umthengi noma yimalini okweqile icala, iyahlawulisa futhi inikeza ngokulungisa amaphutha abathengi njalo.

Isabelo semali nyangazonke

Inzuzo	
Iholo	
Iholo likankosikazi	
Ibhonasi	
Inzalo	
Imali ezizalayo	
Inani	
iindleko	
Indlu yokuboleka	
Umshuwarensi	
Amafutha emoto / isevisi	
Indleko zebhanga	
Amagrosari	
Impahla	
Okugcinwa khona ingane	
Ugetsi	
Ezokuzithokozisa	
Ukugcina iloni	
Ezempilo - ezamazinyo	
Bongaka/Meno	
Ucingo	
Okhunye (Itjho)	
Inani	

Ungaxhumana njani kwabomthetho wenkambiso wezwelonke wokukweletha?

- **Inamba yocingo yamahala:** 0860 627 627 or 0860 NCR NCR
- **Ezokubhalisa:** (011) 554 2600
- **Imeyeli: yezihluphayo:** info@ncr.org.za or **Ezihluphayo:** complaints@ncr.org.za or **Kanye Ezokwelulekwa:** dccomplaints@ncr.org.za **Kanye ukufuna iwekhishophu:** workshops@ncr.org.za
- **Iwebhusite:** www.ncr.org.za

Abathengi baluthola njani usizo?

Abathengi bangaxhumana kwabomthetho wenkambiso wezwelonke wokukweletha ngezeluleko noma usizo kunoma iyiphi indleko yesikwelethu ewela ngaphansi kuMthetho olawula izikwelethu. Umthetho wenkambiso wezwelonke wokukweletha ungasiza abathengi ezindabeni ezihlobene lezikwelethu noma ulwazi kanye ukwelulekwa ngezikwelethu.

Abathengi bangathenga futhi uxhumane nezikhungo ezilandelayo ngokukhethekile izinhlobo ezithile izikhalazo:

- **Abakwa-Ombudsman bebhekane lezabhanganga 0860 800 900** baphatha izikhalazo eziphathelene lamabhanganga;
- **Abezikweledi zika Ombudsman abakhupha ezolwazi (0861 662 837)** liphathelene izikhalazo eziphathelene lezikoloto zikabheru noma ulwazi lezikwelethu zikabheru; iyabaqondisi eziGabeni zelizwe ngokuthenga kwabantu lokubhekana jikelele lokuhlala kwabathengi;
- Abehandla lezokuphatha kahle umphakathi bona babhekane lendaba ezingasho lutho ezincane.

Abomthetho wenkambiso wezwelonke basebenzisana nabeProvincial Consumer Affairs yabaqondisi, ukugcina kwemali ko-Ombudsman kanye Lokukhishwa yolwazi yezikwelethu ngu-Ombudsman ukuqinisekisa ukuthi usizo ngempumelelo ilungiselelwe abathengi.

Yiziphi imali eziwela kulo mthetho?

- Amaloni kanye nezinye lezikwelethu zamabhanganga, kuhlangele ukubanjani kwempahla, ama-ovadrafuthi, ama-amakhadi ezikwelethu, ezezimali imoto yimuphi omunye ezezimali siqu;
- Ezezimali kanye ifenisha, izingubo ze akhawunti kanye yiluphi olunye uhlobo lwesikwelethu kusukela kubathengisi;
- Amaloni amancane kanye lezikwelethu zephowuni;
- Noma yiwuphi mhlobo wesikwelethu kanye noma yisiphi isikwelethu esingaphiwa umthengi.

Kushoni makukhulunywa ngokulungiswa ngokwezikwelethu kuwe njengo mthengi?

Umthetho wokukweledisa olungisiwe, uMthetho owesi19 oka2014 kanye lemi nemigomo ichaza izinto ezimbalwa, ezigoqela:

Ma ukhokhile ngokugcwele isikwelethu sakho kwemele uthole esinye iikwelethu

Umhlinzeki kumele, amalanga ayisikhombisa engakapheli ngemuvakwenkokhelo yakho abuyekeze lolu lwazi nazo zonke izikhomishi zezikweledu ezibhalisiwe.

- Abakwa kredithi bheru kumele asuse noma yisiphi uhlu esibi zingakapheli izinsuku ezingu-7 ngemva kokuthola ulwazi wesikweletu ukuthi usukhokhe sonke isikweletu sakho ngokugcwele.
- Uma isikhomishi wesikweletu ehluleka ukuvuselela ulwazi mayelana ngezikweletu ezikhokhwe ngokugcwele umthengi, bese umthengi angafaka isikhalazo nabomthetho wenkambiso wezwelonke Omusha osanda kwethulwa namandla ngezokucubungula.

Kuyini namandla wokuhlola?

Lokhu ukuhlolwa noma isivivinyo esetshenziswa ngumniki wesikweletu ukuthola ukuthi umthengi uyakwazi ukukhokhela, ukuthatha futhi ukubuyisela isikweledu ngaphandle ekubeni phezu abalamacala.

- Isivivinyo lesi ukucubungula kubobonke abahlinzeki ngesikweletu.
- Abaniki besikweledu bahlinzeke nesibopho sokuqhuba imfanelo namandla ukuhlolwa ngaphambi ukuyinikeza ngesikweletu.
- Umthengi ubophekile ukunikeza ubufakazi obufanele futhi ukuveza ukuba lesikweletu engenelisa kahle ukusiqhuba lokusikhokhela.

Ukuze umakweledisa athole ukuhlola kahle isikhundla ngezezimali, umnikeli wesikolodo kufanele

- Cabanga engenayo imali yomthengi, ezibanjwayo zomthetho, ezincane izindleko kanye nezinye zezikwelethu.
- Cela izitatimende noma izitatemende zezinyanga ezintathu ebhange noma ucele amahlumela wephepha okhomba imali oyiholayo(idokhumenti yokuqala noma amakhophi aqinisekisiwe).
- Thatha ucingisise indlela akhokha ngayo lathatha ngayo izikweledu enkokhelweni.
- Enze lokhu kuphenya ngembuzo okungaba izinsuku ezitisikhombisa zebhizinisi ngaphambi kokuthi avume umakweledisa noma ngokwandisa inani lesikweledu kunani ekhona, noma ezinsukwini ezilitshumi lane zebhizinisi ngokubolekwayo kwezimali.
- Uma umthengi engajabuli ngomphumela wokuhlola, yena angafaka isikhalazo ngesikweletu. Ngemva kwalokho umthengi engadulisela isikhalazo kwabo Mthetho wenkambiso wezwelonke wokukweletha uma / yena akajabuli ngomphumela wesikweletu.

Ngemva kwalokho umthengi engadulisela isikhalazo kwabo Mthetho wenkambiso wezwelonke wokukweletha uma / yena akajabuli ngomphumela wesikweletu.

Ukunqabela abathengisayo ukuqoqwa enqunyiwe noma izikweletu “omdala” .

Enqunyiwe noma “izikweletu elidala” kulapho

- Eminyakeni emithathu alandelanayo umniki wesikweletu engauzangeathumele amasamanisi kuwenga lesi sikweletu;
- Ngokuba leminyaka emithathu elandelanayo awuzange wavuma izikweletu ngokukhulumisana ngamazwi noma ezibhaliwe; kanye / noma
- Awuzange wanikeza wenza nanoma iyiphi inkokhelo noma isithembiso yokukhokha ekufezeni esikweletini esikhona.

Qaphela ukuthi: Uma izimo engenhla zifeziwe ngesikweletu njalo siqunyiwe. Wena awekho ngokomthetho ukukhokha izikweletu kanye nesikweletu ngeke isebenze.

Yiwaphi amalungelo enginawo?

- Unelungelo lokucela, futhi lokuthola ubufakazi, lapho wenza lokubhadala kokugcina lesi sikweledu;
- Unelilungelo lokucela, futhi ukuthola ubufakazi, bokuthi amasamanisi ake akhishwa aphaathelene lesikweletu;
- Unelungelo lokwazisa umaqoqa izikweletu ukuthi kungukuthi ngokomthetho nakanjani awuphoqelekile ukukhokha izikweletu uma ungesenelisi njengoba kunqunyiwe;
- Uma uke waziswa umakoleka izikweletu ukuthi isikweletu awusenelisi kusikhokhela njengokunqunyiwe futhi kungukuthi ngokomthetho nakanjani ukusigcwalisa, khonake umakoleka izikweletu kumele ngokushesha ayeke ukuxhumana nawe.

Uma ungaba yisisulu ngomakoleka izikwelethu ngemva kokumazisa ukuthi ngeke usakwazi ukuhlawula kanye ukubhadala isikolodo ngokuqhubekayo noma ukuhlukumeza noma ekuqinela, bese ungafaka isikhalazo kwabomthetho wenkambiso wezwelonke (NCR).

Njalo wenze isiqiniseko sokuthi abakukolodisayo bayakwazisa ngazo zonke izindleko zesikolodo isicelayo.



Loan application tick list

- Loan amount
- Installment amount
- Number of installments
- Interest
- Compulsory insurance
- Interest rate (%)
- Residual or final amount payable