



Umtsetfo Wetikweleti Welve Lonkhe kanye
nemalawuli Wetikweleti Welve Lonkhe (siSwati)



the dti

Department:
Trade and Industry
REPUBLIC OF SOUTH AFRICA

Umtsetfo Wetikweleti Welive Lonkhe

Umtsetfo No. 34 wanga-2005

Inhloso yaloMtsetfo kukhutsata nekwenza kancono temnotfo netenhlalakahle yebantfu baseNingizimu Afrika, kukhutsata timakethe tetikweleti netimboni leticotfo, letenta tintfo ngalokusebaleni, leticudzelanako, letisebenta ngemphumelelo, letisebenta kahle, kanye nekuvikela batsengi.

Lomtsetfo ubeka kutsi Umlawuli Wetikweleti Welive Lonkhe ufundzise, ubhalise labahlanganyela kutimboni, undlulisele emacala eNkantolo yemacala ebatsengi kute kubekwe emacala lafanele, ukhutsate kusonjululwa kwetincabano ngalokungakahleleki, uphenye ngetikhalo bese ucinisa kusetjentiswa kwemtsetfo.

Tinhloso taloMtsetfo Wetikweleti Welive Lonkhe

- Kukhutsata imakethe lecotfo futsi lengabandlululi yekufinyelela tikweleti temtsengi futsi ngenca yaleyo nhloso wenta kutsi kube nemitsetfo mgomo jikelele wetikweleti temtsengi kanye nemazinga letentiwe abancono elwatiso lwemtsengi;
- Kukhutsata imakethe lengabandlululi yekufinyelela tikweleti tebatsengi futsi ngenca yaleyo nhloso yenta kube khona imitsetfo simiso jikelele yetikweleti tebatsengi kanye nemazinga elwatiso lwebatsengi lentiwe lubencono;
- Kukhutsata kuhlonyiswa ngemakhono kwebantfu abamnyama nekuba banikati ngekhasi embonini yetikweleti tebatsengi;
- Kuvimbela tindlela tekusebenta letingakalungi tetikweleti nekuniketa tikweleti;
- Kukhutsata kuniketa tikwelete nekutisebentisa ngalokunesibopho;
- Kwenta kutsi kuhlelwe kabusha sikweleti nangabe umuntfu sewucwile etikweletini kakhulu;
- Kulawula lwatiso lwelihhovisi letikweleti;
- Kwenta kutsi kubhaliswe ehhovisi letikweleti, labanikana tikweleti kanye netinsita tekwelulekwa ngetikweleti;
- Kusungula imihambo nemazinga laphatselene netikweleti tebatsengi;
- Kukhutsata luhlakamsebenti lwekucinisekisa loluphatselene netikweleti tebatsengi;
- Kusungula Umlawuli Wetikweleti Welive Lonkhe kanye Nenkantolo Yebatsengi Yelive lonkhe;
- Kucitsa Umtsetfo Wekukhokhisa Intalo Lenkhulu Kumalimboleko, 1968, kanye neMtsetfo Wesivumelwane Setikweleti, 1980; kanye nekubonelela letinye tindzaba letiphatselene nawo.

Tintfo letibalulekile taloMtsetfo Wetikweleti Welive Lonkhe

- Lulwimi lwetivumelwane tetikweleti lufanele kutsi lube lula futsi luvisiseke;
- Tonkhe tivumelwane tetikweleti tifanele kutsi tinikwe ikhotheshini, futsi titawuba sibophelelo semalanga ekusebenta langu-5;
- Kukhangisa nekutsengisa kufanele kutsi kube nelwatiso loluncunyiwe lwetindleko tesikweleti;
- Kutsengisa sikweleti ekhaya lemuntfu noma emsebenti kunemkhawulo locinile;
- Kufanele kutsi kuniketwe tizatfu nangabe umuntfu walelwa kunikwa sikweleti;
- Kumane nje kukhuliswe tikweleti kuyalawulwa;
- Kuniketa sikweleti budlabha akuvunyelwanga;
- Intalo netimali kuyalawulwa kuto tonkhe tivumelwano, kufaka ekhatsi timalimboleko letincane;
- Emahhovisi Etikweleti ayalawulwa kantsi futsi batsengi banelilungelo ekutfola emarekhodi abo etikweleti mahhala kanye ngemnyaka;
- Kwetfulwa kwelulekwa ngetikweleti kute kutsi kuhlelwe kabusha tikweleti tebatsengi lasebakhanywa tikweleti.

Yini umsebenti Wemlawuli Wetikweleti Welive Lonkhe?

Umlawuli Wetikweleti Welive Lonkhe Wavelonkhe ufanele kutsi:

- Ucwaninge imakethe yetikweleti ubuye futsi ulandzelele kufinyelela sikweleti kanye netindleko tesikweleti kute atfole tintfo letingentela phansi kufinyelela sikweleti, kucudzelana kanye nekuvikeleka kwemtsengi;
- Umukele ubuye uphenye ngetikhalo futsi ucinisekise kutsi emalungelo emtsengi ayavikelwa; kanye
- Nekucinisa kulandzelwa kwaloMtsetfo ubuye futsi utsatse tinyatselo mayelana netikhungo letephula lomtsetfo.

Yini Inkantolo Yebatsengi Yelive Lonkhe?

Inkantolo sikhungo lesitimele lesingahlangani neMlawuli Wetikweleti Welive Lonkhe

Lenkantolo inaSihlalo kanye futsi nalokungenani lamanye emalunga langu-10. Lenkantolo ilalela emacala ekungahambisani naloMtsetfo futsi ingakhipha letigwebo letilandzelako ngekwemibandzela

yeSigaba-150 sib. ingalengisa noma icishe kubhaliswa kwalo lobhalisiwe, ingabita kutsi umtsengi abuyiselwe imali layikhokhiswe ngalokwecile, incume tinhlawuliswe futsi yente kutsi kulungiswe ludzaba lwebatsengi njalo.

Ibhajethi Yasekhaya Yenyanga

Imali lengenako	
Umholo	
Wendvodza/Umfati wakho	
Ibhonasi	
Intalo	
Imali lengenako yelutjalomali	
Samba	
Tindleko	
Irenti/Imalimboleko yendlu	
Umshwalensi	
Emafutsa/Insita	
Tindleko tasebhange	
Igroza	
Timpahla tekugcoka	
Kunakekela bantfwana	
Gezi	
Kutijabulisa	
Timalimboleko	
Imali leyongiwo	
Tekwelashwa	
Lucingo	
Lokunye (cacisa)	
Samba	

Uchumana njani neMmlawuli Wetikweleti Welive Lonkhe?

- Inombolo yamahhala: 0860 627 627 noma 0860 NCR NCR
- Tindzaba tekubhalisa: 011 554 2600

Incwadzigezi imibuto ingacondziswa ku: info@ncr.org.za
noma mayelana neTikhalo Jikelele: complaints@ncr.org.za

noma mayelana neTikhalo Tekwelulekwa Ngetikweleti:
dccomplaints@ncr.org.za **noma mayelana nekucela**

Umhlanganosikolwa: workshops@ncr.org.za

Iwebhusayithi: www.ncr.org.za

Batsengi balutfola njani lusito?

Batsengi bangabonana neMlawuli Wetikweleti Welive Lonkhe mayelana nekwelulekwa noma kusitwa nganoma ngabe ngukuphi kwesikweleti lesiwela ngaphansi kweMtsetfo Wetikweleti Welive Lonkhe. Umlawuli Wetikweleti Welive Lonkhe nawo ungaphindze asite batsengi mayelana netintfo letiphatselene nelihhovisi letikweleti noma lwatiso lwetikweleti nekwelulekwa ngetikweleti.

Batsengi nabo bangatsintsa letikhungo letilandzelako letibukene ngco ngalokukhetsekile netinhlobo letitsite tetikhalo:

- **I-Ombudsman Yetinsita Tekubhanga** ibukana netikhalo letiphatselene nemabhange;
- **I-Ombudsman Yelwatiso Lwetikweleti (0861 662 837)** ibukana netikhalo letiphatselene nemahhovisi etikweleti noma lwatiso hhovisi letikweleto;
- **Bacondzisi Betindzaba Tebatsengi Betifundza** babukana netikhalo tebatsengi jikelele.

Umlawuli Wetikweleti Welive Lonkhe utawusebentisana neMahhovisi Etindzaba Tebatsengi Esifundza, i-Ombudsman yetekubhanga ne-Ombudsman Yelwatiso Lwetikweleti kucinisekisa kutsi batsengi basitwa kahle ngemphumelelo.

Ngukuphi lokungena ngaphansi kwaloMtsetfo?

- Timalimboleko naletinye tikweleti letibuya emabhange, kufaka ekhatsi timalimboleko tetindlu, ema-ovadrafthi, emakhadisikweleti/emakhredithikhadi, timalimboleko tetimoto nalokunye;
- Imalimboleko yekutsenga ifenisha, ema-akhawunti etimpahla naletinye tinhlobo tetikweleti;
- Timalimboleko letivikelekile;
- Nanoma nguluphi lolunye luhlobo lwesikweleti noma imalimboleko lolunika umtsengi.

Umtsetfo wekuchibila Wetikweleti Welive Lonkhe usho kutsini kuwe mtsengi?

Umtsetfo Wekuchibela Wetikweleti Wavelonkhe (No.19 wanga-2014) neMtsetfo simiso ulungisa tintfo letinyenti, kufaka ekhatsi:

Kususwa lokuchubekako kwelwatiso lolubi lwekutsi konkhe sekukhokhelwe

- Nangabe sikweleti sakho sewusikhokhele sonkhe ngalokuphelele, umnikisikweleti ufanele kutsi, kungakapheli emalanga la-7 ngemuka kwekukhokha kwakho ente lolwatiso lube lwamanje kuwo onkhe emahhovisi etikweleti.
- Emahhovisi etikweleti afanele kutsi asuse lonkhe lwatiso lolungasilule kungakapheli emalanga la-7 ngemuka kwekutfola lwatiso loluvela kumnikisikweleti lwekutsi sikweleti sakho sewusikhokhele sonkhe ngalokuphelele.
- Nangabe umniketsikweleti uyehluleka kwenta lwatiso lube lwakamuva mayelana nesikweleti semtsengi lesekhokhwe sonkhe ngalokuphelele, umtsengi-ke angafaka sikhalo kuMlawuli Wetikweleti Welive Lonkhe.

Indlela lensha leyetfuliwe yekuhlola kukhona kukhokhela

Kuyini kuhlola kukhona kukhokhela?

Lolu luhlolo noma sivivinyo lesisetjentiswa ngumniketsikweleti kutfola kutsi ingabe umtsengi uyakhona yini kutsatsa nekukhokhela sikweleti ngabe kwekutsi ukhanywe tikweleti.

- Indlela yekuhlola kukhona kukhokhela sikweleti sakho ngeyabo bonkhe baniketisikweleti.
- Baniketisikweleti bafanele babopheleleke kutsi bente luhlolo lolungulonalona lwekukhona kukhokhela sikweleti ngembi kwekutsi banike batsengi tikweleti.
- Umtsengi ubopheleleke kutsi anikete bufakazi lobungibo kanye nekubeka ebaleni kumniketisikweti tikweleti takhe kute kutsi uminiketisikweleti angakhona kwenta kahle luhlolo lwakhe lwekutsi umtsengi utawukhona kukhokhela sikweleti sakhe.
- Umniketisikweleti ufanele kutsi atsatse tinyatselo letitsatsekako kucinisekisa kutsi umtsengi uyawavisisa emalungelo, tibopho, tingoti netindleko letiphatselene nesivumelwane sesikweletiti.

Kute ahlolisise kahle simo setetimali temtsengi, umnikisikweleti ufanele kutsi:

- Abuke imali yemtsengi lengenako ngembi kwekutsi advonselwe leto timali landvonselwa tona, timali temtsetfo letidvonselwako, tindleko letincane tekuphila naletinye tikweleti letitibopho.
- Acele titatimende tasebhange tetinyanga letintsatfu nona siphil semholo (idokhumentinchanti noma emakhophi lacinisekisiwe).
- Acabange ngemlandvo wemtsengi wekukhokhela tikweleti.
- Ente loluphenyo kungakapheli emalanga ekusebenta lange-7 ngembi kwekutsi aphasise lesikweleti noma akhuphule umkhawulo wesikwleti lesikhona, noma kungakapheli emalanga langu-14 ekusebenta mayelana netimalimboleko tendlu.

Nangabe umtsengi akajabuli ngemiphumela yeluhlolo, angafaka siculo kumnikisikweleti lokutawutsi-ke Ingemuva kwaloko utsengi utawatisa iNCR nangabe/akajabuli ngalomphumela wenchubo leyentiwe ngumnikisikweleti.

Kuvimbela kutsengiswa nekugcogcwa kwetikweleti letincunyiwe noma "letetandile".

Sikweti lesincunyiwe noma "lesidzala" ngulapho:

- Kuleminyaka leyengcile le-3 lelandzelako umnikisilweleti usingake akubitele lesikweleti;
- Kuleminyaka le-3 leyendlule ngekulandzelana kwayo awukasinaki sikweleti sakho ngemlomo noma ngeluchumano lolubhale phansi; kanye/noma
- Awukasikhokheli sikweleti sakho noma-ke wente setsembiso sekukhokhela lesikweleti lesisele.

Caphela kutsi: Nangabe letimo letingetulu kuhrangabewene nato, kusho kutsi-ke lesikweleti sincumile. Awukabopheleleki ngekwemtsetfo kukhokhela lesikweleti futsi lesikweleti angeke sivusetelwe.

Ngumaphi emalungelo lonawo?

- Unelilungelo lekucela, nekutfoa bufakazi, bekutsi incenye yesikweleti yekugcina yakhokhelwa nini.
- Unelilungelo lekucela, nekutfoa bufakazi, bekutsi wake wanikwa yini lisamane lalesikweleti.
- Unelilungelo lekutjela umgcogcitimali kutsi awukaboshwa ngekwemtsetfo kutsi ukhokhele lesikweleti njengobe sincumile.
- Nangabe umatisile umgcogcitimali kutsi lesikweleti sincumile futsi awukabopheleleki ngekwemtsetfo kutsi usikhokhele, umgcogcitimali-ke ufanele kutsi masinyane nje ayekele kukutsintsa.

Nangabe ungumhlukunyetwa wemgcogcitimali lochubeka njalo nekukutsintsa kute agcogce sikweleti lesincumile noma ukwentela buhonga ngisho nangemuva kwekumtjela kutsi lesikweleti sincumile, nangabe kunjalo-ke ungafaka sikhalo ku-NCR.

Ngaso sonkhe sikhatsi yenta siciniseko sekutsi baniketisikweleti babeka ebaleni tonkhe tindleko tekufaka sicelo sekunikwa sikweleti.

NCR

National Credit Regulator

Loan application tick list

Loan amount

Installment amount

Number of installments

Interest

Compulsory insurance

Interest rate (%)

Residual or final amount payable



Mayelana nelwatiso lolubanti ucelwa kutsi utsintse:

0860 627 627 | www.ncr.org.za