



Ungabavumeli abasebenza ngemiTato bakubuyekezele isikolodo. Lokhu akukavunyelwa!

Ukwelulekwa Ngesikolodo



1

Khuyini Ukwelulekwa / Ukubuyekezwa Kwesikolodo?

Ukwelulekwa ngesikolodo silinganiso sokutjaphuluka esikolodwedni esitholakala eSewula Afrika ngokwesigaba 86 se-National Credit Act 34 ka-2005 obuyekeziweko (i-NCA). Ikambiso le ihloselwe ukusiza labo abakghanywa ziinkolodo:

- Ngokubeluleka ngokusebenzisa imali
- Ngokubakhulumela nababolekisi mmali bona babehlisele
- Ngokuhlelwa kabutjha kweenkolodo zabo
- Nangokuhlaziya umrholo neendleko zabo

2

Khuyini ukukghanywa ziinkolodo?

Kulokha umthengi nakanikela oWeluleka ngesikolodo iminin-gwana eveza bona angeke asakghona ukufinyelela isibopho sakhe sangenyanga sokubhadela isikolodo.

3

Amatshwayo wabakghanywa ziinkolodo

Vane ukghanywa sikolodo nangabe:

- lindleko zakho zangenyanga zidlula imali oyirholako;
- Uboleka imali yokubhadela isikolodo;
- Usebenzisa ikarada lesikolodo namkha abomatjhonisa ukubhadela iinkolodo, ukuthenga ukudla, ukubhadela isikolo nezinye izinto
- Uyeqisa kwezinye iinkolodo ukuze ubhadele ezinye.

4

Ngubani ongefaka isibawo sokwelulekwa ngesikolodo?

- Mumthengi osebenzako kodwana obhalelwa kubhadela iinkolodo zakhe zangenyanga.
- Abatjhade ngehanganyelo kufuze bafake isibawo sehlanganyelo.

5

Bobani abeluleka ngeenkolodo?

- NguMeluleki ngesikolodo otloliswe ku-National Credit Regulator (NCR). Nawufuna ukwazi ukuthi uMeluleki ngesikolodo mbala utlolisile ku-NCR namkha ufuna uMeluleki endaweni yangekhenu, sibawa udosele ku-011 554 2700 namkha ungene ku-www.ncr.org.za

6

Umthengi angahlawuliswa na ("blacklisted") ngokuba sehlelweni lokwelulekwa?

Awa. Umthengi osehlelweni lokwelulekwa ngesikolodo uzokuba nesikhombo esizokufakwa ephrofayilini yakhe yokuboleka imali. Lokhu akusi yinto embi, kodwana kumbi nangabe usehlelweni ngebanga okghanywa ziinkolodo.

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Umthengi angabolekwa na enye imali ekubeni usehlelweni lokwelulekwa?

Awa. Umthengi osehlelweni lokwelulekwa ngesikolodo angeke anikelwe esinye isikolodo.

8

Azokujanyiswa na amakonyana okufuze umthengi awabhadele nakasehlelweni lokwelulekwa?

Awa. Amakonyana angeke ajanyiswe.

9

Singangani isikhathi umthengi okufuze elulekwe ngaso ngesikolodo?

Umthengi uzokwelulekwa bekube kulapho umeluleki am-nikela isitifikayidi sokuvalwa kwesikolodo nangabe:

- Zoke iinkolodo zesikhatjhana (isib. imali ebolekiweko, iinkolodo zeentolo, amakarada wesikolodo, njll) zibhadel



**UmThetho oBuyekezikweko we-National Credit uhlomisa umBolekisi weeMa-
li wakho bona akunikele isitifikeyidi sokuvalwa kwesikolodo nasewuzibhadele
waziqeda zoke iinkolodo zakho, begodu sewusele ngesikolodo sendlu kwaphela,
naso esijame kühle ngokwehlelo lokuvuselela.**

- we ngokuzeleko; begodu nangabe
- Umthengi unebhondi – imbadelo yayo kufuze kube ibhadelwa kühle.

10

**Ukwelulekwa ngesikolodo kuyafana na ne-
sisombululo namkha ukuhlanganiswa kwesi-
kolodo?**

Awa

Isisombululo Sesi- kolodo	Silinganiso sokutjaphuluka esikolodweni esihloselwe ukusiza umthengi abhadele iinkolodo zakhe. Nangabe sezizoke iinkolodo zakho zingaphasi kwe-R50 000, ungafaka isibawo sesisombululo sesikolodo, njengombana lokhu kuzokusiza ubhadele iinkolodo zakho ngesitolomende esiphasi ngenyanga. Ikambiso yakhona yenganyelwe siGaba 74 somThetho weKhotho kaMarhastrada, ingasi i-NCA.
Ukuhlanganiswa Kwesikolodo	Nawuneeenkolodo ezihlukeneko, ungafaka isibawo sokuzihlanganisa bese uzibhadelwa ngembadelo yinye. Indlela etja le izokusiza ubhadele iinkolodo zakho kukulapho wena uqalene nesitolomene sinye kwaphela ngenyanga esikhundleni sezinengi ezihlukahlukene.

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Amalungelo Neembopho Zomthengi Ehlelweni Lokwelulekwa

Amalungelo	Iimbopho
Umthengi unelungelo lokufaka isibawo sokwelulekwa ngesiKolodo	Umthengi unesibopho sokunikela iminingwana epheleleko neyaneleko namkha efaneleko nakafaka isibawo sokwelulekwa Umthengi angathintana ne-NCR ukuqinisekisa bona umeluleki ngesikolodo umumuntu otloliwe na
Umthengi unelungelo lokwazi imbadelo epheleleko azoyikhipha nakafaka isibawo sokwelulekwa ngesikolodo. Lokhu kuhlanganisa loke irhelo leenkolodo zakho. UNELUNGELO LOKUBUZA NGENGEMBADELO EPHELELEKO YOKWELULEKWA, UYITHOLE NGEPEHPHA!	Umthengi unesibopho sokuqiniseka bona uyizwisisa ngokuzeleko imali azoyibhadelela ukwelulekwa ngaphambi kukutlikitla isibawo. UNGATLIKITLI NAWUNGAZWISISIKO!
Umthengi unelungelo lokuthola umbiko wakamuya wokuthi sesikhambaphi isibawo sokuthola Umeluleki ngesiKolodo.	Umthengi unesibopho sokulandelela abawe nombiko kiloyo oMeluleka ngesiKolodo malungana nokuthi sesikhambaphi isibawo sakhe sokwelulekwa.
Umthengi unelungelo lokukhetha indlela azokubhadela ngayo ngenyanga kilabo abakolodako ngehlelo lokwelulekwa.	Abathengi banesibopho sokuqiniseka bona iimbadele zenziwa ngenyanga kuvezwe nobufakazi bokubhadelwa kwesikolodo kuMeluleki ngesiKolodo.
Umthengu unelungelo lokutjihiya omunye umeluleki liye komunye.	Umthengi unesibopho sokuqiniseka bona ibanga elimenza adlulele komunye umeluleki lizwakala kühle, ukwenzela bona kungaphazamiseki ikambiso.

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Ziyini iinzuzo zokwelulekwa ngesikolodo

- Kukusiza ubhadele iinkolodo zakho
- Akutlhogeki uboleke imali ukuze ubhadele iinkolodo zakho
- Ipahla yakho ivikelekile
- Abakuboleke imali angekhe basakudosela umtato
- lintolomende ezinobubhadekelo
- Uyakwazi ukwelulekwa ngeenkolodo kungakhathaliseki bona zingangani iinkolodo onazo

YELELA: Ukwelulekwa Ngesikolodo akusi kubhadelwa isikolodo namkha indlela yokubulunga ngokubhadela imali encani eenkolodweni zakho. Kunalokho silinganiso sokutjaphuluka eenkolodweni esihloselwe ukusiza labo abarhanywa ziinkolodo.

Contact Details: Website: www.ncr.org.za Call Centre Number: 011 554 2700