NCR
National Credit Regulator
Ukuvikela ikhasimende

Qaphela abasebenzi base-Call Centre abathi bahlinzeka ngezinkonzo zokuhlaziya izikweletu. Lokhu akuvumelekile!

Ukweluleka Ngezikweletu

the dti
Department:
Trade and Industry
REPUBLIC OF SOUTH AFRICA

1

Kuyini Ukwelulekwa Ngezikweletu / Ukuhlaziywa Kwezikweletu?

Ukwelulekwa ngezikweletu kuyindlela yokusiza ngezikweletu etholakala eNingizimu Afrika ehlinzekwe ngokweSigaba 86 soMthetho Wezikweletu Kazwelonke 34 ka 2005 njengoba ushicilelwe (i-NCA). Le nqubo ihloselwe ukusiza amakhasimende anezikweletu esezeqile osekunzima ukuzikhokhela, ngokuhlinzeka:

- Iseluleko ngesabiwomali
- Ukuxoxisana nabahlinzeki bezikweletu ngezinkokhelo ezincishisiwe
- Ukuhlelwa kabusha kwezikweletu zawo
- Ukuhlolwa kwemali engenayo kanye nezindleko

2

Kuyini ukuba nezikweletu ezeqile?

Kungesikhathi ikhasimende linikeza uMeluleki Wezezikweletu imininingwane ebonisa ukuthi alikwazi noma ngeke lisakwazi ukuhlangabezana nezibopho zalo zanyanga zonke kubahlinzeki bezikweletu.

3

Ezinye zezinkomba zokuba nezikweletu ezeqile

Usuke unezikweletu ezeqile uma:

- Izindleko zakho zanyanga zonke zingaphezu kwemali engenayo/iholo;
- Uboleka imali ukuze ukhokhele ezinye izikweletu;
- Usebenzisa ikhadi lakho lesikweletu kanye/noma i-over draft ukuze ukhokhele izikweletu, ukuthenge ukudla, ukhokhe imali yesikole nezinye izidingo; nalapho
- Weqa ukukhokhela amanye ama-akhawunti ukuze ukhokhele amanye.

4

Ubani ongafaka isicelo sokwelulekwa ngezikweletu?

- Ikhasimende eliqashiwe kodwa okusalokhu kunzima ukuzikhokhela nyangazonke izibopho zalo zezikweletu.
- Amakhasimende ashade nge-community of property kumelwe afake isicelo esisodwa asigcwalisa womabili.

5

Ubani ohlinzeka ngokwelulekwa ngezikweletu?

- NguMeluleki Wezezikweletu obhaliswe nguMlawuli Wezikweletu Kazwelonke (NCR). Ukuze uziqinisekise ukuthi lowo Meluleki Wezezikweletu ubhalisiwe yini yi-NCR noma ukuze uthole uMeluleki Wezezikweletu endaweni yakini, sicela ushayele ku-**011 554 2700** noma ungene ku-**www.ncr.org.za**

6

Ingabe ikhasimende lizofakwa ohlwini njengekhasimende elibi ("blacklisted") ngokuba kwalo ngaphansi kokwelulekwa ngezikweletu?

Cha. Ikhasimende elingaphansi kokwelulekwa ngezikweletu lizoba nenkomba egameni lalo erokhodini lalo lezikweletu ebonisa ukuthi lingaphansi kokwelulekwa ngezikweletu. Lokhu akuyona into embi, kodwa kuyinkomba yokuthi ikhasimende selibhekwa njengelinezikweletu ezeqile nokuthi lifakwe ngaphansi kokwelulekwa ngezikweletu.

7

Ingabe ikhasimende lingakwazi ukuvula ezinye izikweletu ezengeziwe ngesikhathi lisengaphansi kokwelulekwa ngezikweletu?

Cha. Ikhasimende elingaphansi kokwelulekwa ngezikweletu alinakuvula ezinye izikweletu ezengeziwe.

8

Ingabe inzalo kwi-akhawunti yekhasimende iyama lapho lifakwa ngaphansi kokwelulekwa ngezikweletu?

Cha. Inzalo ayimi.

PHAWULA: Ukwelulekwa ngezikweletu akulona iholidi lokukhokha noma izindlela zokulondoloza imali ngokukhokha imali encane ku-bahlinzeki bezikweletu. Kuyindlela yokusiza eklanyelwe ukusimamisa amakhasimende anezikweletu ezeqile.

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UMthetho Ochitshiyelwe Wezikweletu Kazwelonke unikeza uMeluleki wakho Wezezikweletu amandla okukhipha isitifiketi esikukhululayo lapho usuzikhokhe zonke izikweletu zakho zesikhashana futhi ususele ne-akhawunti yemalimboleko yendlu kuphela, nayo ekhokhelwa ngesikhathi ngokomyalo wohlelo.

9

Ikhasimende kufanele libe ngaphansi komeluleki wezezikweletu isikhathi esingakanani?

Ikhasimende lizoba ngaphansi kokwelulekwa ngezikweletu kuze kube yilapho umeluleki wezezikweletu ekhipha isitifiketi esilikhululayo kuphela lapho:

- Zonke izikweletu zesikhashana (isb. izimalimboleko zomuntu, ama-akhawunti asezitolo, amakhadi ezikweletu, njll) sezikhokhwe ngokugcwele; futhi uma
- Ikhasimende linesikweletu sendlu – leso sikweletu sendlu kumelwe kube wukuthi sikhokhelwa ngesikhathi.

10

Ingabe ukwelulekwa ngezikweletu kuyafana nokuPhathwa Kwezikweletu (Debt Administration) noma Ukuhlanganiswa Kwezikweletu (Debt Consolidation)?

Cha

Ukuphathwa Kwezikweletu	Kuyindlela engokomthetho yokusiza ngezikweletu, ehloselwe ukusiza ikhasimende ukuba likhokhe izikweletu zalo liziqede. Uma ingqikithi yezikweletu zakho ingaphansi kuka-R50 000, ungafaka isicelo sokuphathwa kwezikweletu, njengoba lokhu kuzokusiza unciphise izitolimende zenyanga. Le nqubo ilawulwa yiSigaba 74 SoMthetho WeNkantolo KaMantshi hhayi yi-NCA.
Ukuhlanganiswa Kwezikweletu	Uma unezikweletu/izimalimboleko ezihlukahlukene, ungafaka isicelo esisha semalimboleko eyodwa ehlanganisa zonke izikweletu emalini eyodwa. Le malimboleko entsha iyokhokhela zonke ezinye izikweletu bese uba nesibopho sokukhokha isitalimende esisodwa semalimboleko entsha kunokukhokha izitalimende eziningi ezihlukahlukene.

11

Amalungelo Ekhasimende Nezibopho Zalo Ngaphansi Kokwelulekwa Ngezikweletu

Amalungelo	Izibopho
Ikhasimende linelungelo lokufaka isicelo soKwelulekwa Ngezikweletu.	Ikhasimende linomthwalo wokunikeza imininingwane egcwele neqotho noma enembile lapho lifaka isicelo sokwelulekwa ngezikweletu.
	Ikhasimende lingaxhumana ne-NCR ukuze liziqinisekise ngemininingwane yomeluleki wezezikweletu noma liziqinisekise ukuthi uMeluleki Wezezikweletu ubhalisiwe yini.
Ikhasimende linelungelo lokwazi izindleko ezigcwele zokwelulekwa ngezikweletu lapho lifaka isicelo sokwelulekwa ngezikweletu. Lokhu kuhlanganisa ukubhalwa phansi kohlu lwazo zonke izimali. **UNELUNGELO LOKUCELA IZINDLEKO EZIGCWELE ZOKWELULEKWA NGEZIKWELETU NOKUBA UZITHOLE ZIBHALWE PHANSI!**	**Ikhasimende linomthwalo wokuqinisekisa ukuthi liziqonda ngokugcwele zonke izindleko zokwelulekwa ngezikweletu ngaphambi kokusayina isicelo. UNGASAYINI UMA UNGAQONDI!**
Ikhasimende linelungelo lokwaziswa njalo ngenqubekela phambili ngesicelo salo sokwelulekwa ngezikweletu kuMeluleki Wezezikweletu	Ikhasimende linomthwalo wokulandelela bese licela impendulo kuMeluleki Wezezikweletu ngokuphathelene nenqubekela phambili ngesicelo salo sokwelulekwa ngezikweletu.
Ikhasimende linelungelo lokukhetha ukuthi lizobakhokhela kanjani abahlinzeki bezikweletu ngenyanga ngesikhathi lisengaphansi kokwelulekwa ngezikweletu.	Amakhasimende anomthwalo wokuqinisekisa ukuthi ayakhokha nyanga zonke nokuthi ubufakazi bokukhokha buyathunyelwa kuMeluleki Wezezikweletu.
Ikhasimende linelungelo lokushintsha uMeluleki Wezezikweletu lishintshele kokumunye.	Ikhasimende linomthwalo wokuqinisekisa ukuthi izizathu zokushintshela komunye uMeluleki Wezezikweletu ziyiqiniso ukuze lingayisebenzisi kabi le nqubo.

12

Izinzuzo zokwelulekwa ngezikweletu

- Kukusiza ukuba ukhokhele izikweletu zakho
- Akudingeki ukuba uboleke imali ukuze ukhokhele izikweletu zakho
- Izimpahla zakho zivikelekile
- Azisekho izingcingo ezingenayo zivela kulabo obakweletayo
- Izitolimende ezikhokhekayo
- Akukho mkhawulo enanini lezikweletu zakho ezingafakwa ngaphansi kokwelulekwa ngezikweletu