



Umthetho wezwelonke olawula ngezokuboleka kanye lomthetho wenkambiso wezwelonke wokukweletha

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Molao wa Naha wa Mokitlane

Umthetho wezwelonke wezokuboleka owesi shumi lanye ngomnyaka ka 2005

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

Kwavuma languMongameli kuMhla zilitshumi kunyanga kaMbimbitho ngomnyaka ka2006

Ilanga lokuqala kulanga lokuqala lika Nkwenkwezi ngomnyaka ka2006

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 kwinqanaba ezimweni sesikweletu kakusha uma uthethe okungaphezu kwemali yakho;
- Ukuze alawule ulwazi kwabe bheru ekolekisyayo;
- Ukuhlinzeka ngokubhalisa kwabe credit bureau, abanikezeli bezikweletu futhi ukwelulekwa ngezikweletu nezinsizakalo;
- Ukusungula kanye namazinga aphantsi lomthengi ngzikwelethu kazwelonke;
- Ukukhuthaza lokuqinisa uhlaka kungaguquki ngokuphatelene lomthengi ngezikwelethu.
- Ukusungula uhlelo lwaboMthetho wenkambiso wezwelonke wokukweletha kanye neTribhunali.

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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 kuyalawulwa ngemikhawulo;
- Ubudedengu ngokuphiwa kwezikwelethu kunqatshiwe;
- Inzalo kanye nezimali ziyalawulwa phezu kwazo zonke izivumelwano, kuhlangele ezimalini ezincane ezibolekwayo
- Ibheru yezikwelethu iyalawulwa futhi abathengi banelungelolokukhululeka kwirekhodu kanye nokhululwa kanye ngonyaka;
- Ukwelulekwa ngesikweletu sethulwa ukuze sikwazi ukubhadala kabusha izikweletu kubathengi abasebelindleko 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 nokuvikelwa 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 The Inkantolo siqukethe uSihlalo kanye namanye amalunga okungenani elilishumi.

The Tribunal 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 njll

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Isabelo semali nyangazonke

| Inzuzo | | | |
|--------------------------|-----------------|---------|----------|
| | Ekhangalekileyo | Eyiyona | Umahluko |
| Iholo | | | |
| Iholo likankosikazi | | | |
| Ibhonasi | | | |
| Inzalo | | | |
| Imali ezizalayo | | | |
| Inani | | | |
| Indleko | | | |
| Indlu yokuboleka | | | |
| Umshuwarensi | | | |
| Amafutha emoto / isevisi | | | |
| Indleko zebhanga | | | |
| Amagrosari | | | |
| Impahla | | | |
| Okugcinwa khona ingane | | | |
| Ugetsi | | | |
| Ezokuzithokozisa | | | |
| Ukugcina iloni | | | |
| Ezempilo - ezamazinyo | | | |
| Bongaka/Meno | | | |
| Ucingo | | | |
| 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:** dccountains@ncr.org.za
- **Kanye ukufuna iwekhishophu:** workshops@ncr.org.za
- **Iwebhusite:** www.ncr.org.za

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Abathengi baluthola njani usizo?

Abathengi bangaxhumana kwabomthetho wenkambiso wezwelonke wokukweletha ngezweleleko 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 lezamabhanga 0860 800 900** baphatha izikhalazo eziphathele lamabhanga;
- **Abesikweledi zika Ombudsman abakhupha ezolwazi (0861 662 837)** liphathelene izikhalazo eziphathele lezikoloto zikabheru noma ulwazi lezikwelethu zikabheru; iyabaqondisi eziGabeni zelizwe ngokuthenga kwabantu lokubhekana jikelele lokuhlala kwabathengi;
- Abehlandla 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 ilungiselele abathengi.

Yiziphi imali eziwela kulo mthetho?

- Amaloni kanye nezinye lezikwelethu zamabhanga, 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 zepowuni
- Noma yiwuphi mhlobo wesikwelethu kanye noma yisiphi isikwelethu esingaphiwa umthengi

Kushoni makukhulunywa ngokulungiswa ngokwezikwelethu kuwe njengo mthengi?

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

Ma ukhokhile ngokugcwele isikwelethu sakho kwele uthole esinye iikwelethu

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Umhlinzeki kumele, amalanga ayisikhombisa engakapheli ngemvakwenkokhelo yakho abuyekeze lolu lwazi nazo zonke izikhomishi zezikwelethu ezibhalisiwe.

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

Kuyini namandla wokuhlola?

Lokhu ukuhlola noma isivivinyo esetshenziswa ngumniki wesikwelethu ukuthola ukuthi umthengi uyakwazi ukukhokhela, ukuthatha futhi ukubuyisela isikwelethu ngaphandle ekubeni phezu abalamacala.

- Isivivinyo lesi ukucubungula kubobonke abahlinzeki ngesikwelethu
- Abaniki besikwelethu bahlinzeke nesibopho sokuqhuba imfanelo namandla ukuhlolwa ngaphambi ukuyinikeza ngesikwelethu.
- Umthengi ubophekele ukunikeza ubufakazi obufanele futhi ukuveza ukuba lesikwelethu engenelisa kahle ukusiqhuba lokusikhokhela.
- Umniki wesikwelethu kumele athathe izinyathelo ezingokoqobo ukuqinisekisa ukuthi umthengi uyawaqonda amalungelo, kanye nezibopho, izingozi kanye nezindleko ezihambisana lesivumelwano sesikolodo.

Ukuze umakweledisa athole ukuhlola kahle isikhundla ngezimali, umnikeli wesikolodo kufanele

- Cabanga engenayo imali yomthengi, ezibanjwayo zomthetho, ezincane izindleko kanye nezinye nezikwelethu
- Cela izitatimende noma izitatimende zezinyanga ezintathu ebhange noma ucele amahlumela wephepha okhomba imali oyiholayo(idokhumenti yokuqala noma amakhophi aqinisekisiwe).
- Thatha ucingisise indlela akhokha ngayo lathatha ngayo izikwelethu enkokhelweni.

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- Enze lokhu kuphenya ngembuzo okungaba izinsuku ezitisikhombisa zebhizinisi ngaphambi kokuthi avume umakweledisa noma ngokwandisa inani lesikwelethu kunani ekhona, noma ezinsukwini ezilithumi lane zebhizinisi ngokubolekwayo kwezimali.
- Uma umthengi engajabuli ngomphumela wokuhlola, yena angafaka isikhalazo ngesikwelethu.

Ngemva kwalokho umthengi engadulisele isikhalazo kwabo Mthetho wenkambiso wezwelonke wokukweletha uma / yena akajabuli ngomphumela wesikwelethu.

Ukunqabela abathengisayo ukuqoqwa enqunyiwe noma izikwelethu " omdala" .

Enqunyiwe noma " izikwelethu elidala " kulapho

- Eminyakeni emithathu alandelayo umniki wesikwelethu engauzangeathumele amasamanisi kuwenga lesi sikwelethu;
- Ngokuba leminyaka emithathu elandelayo awuzange wavuma izikwelethu ngokukhulumisana ngamazwi noma ezibhaliwe; kanye / noma
- Awuzange wanikeza wenza nanoma iyiphi inkokhelo noma isithembiso yokukhokha ekufezeni esikweletini esikhona.

Qaphela ukuthi: Uma izimo engenhlalazwe zifeziwe ngesikwelethu njalo siqunyiwe. Wena awekho ngokomthetho ukukhokha izikwelethu kanye nesikwelethu ngeke isebenze.

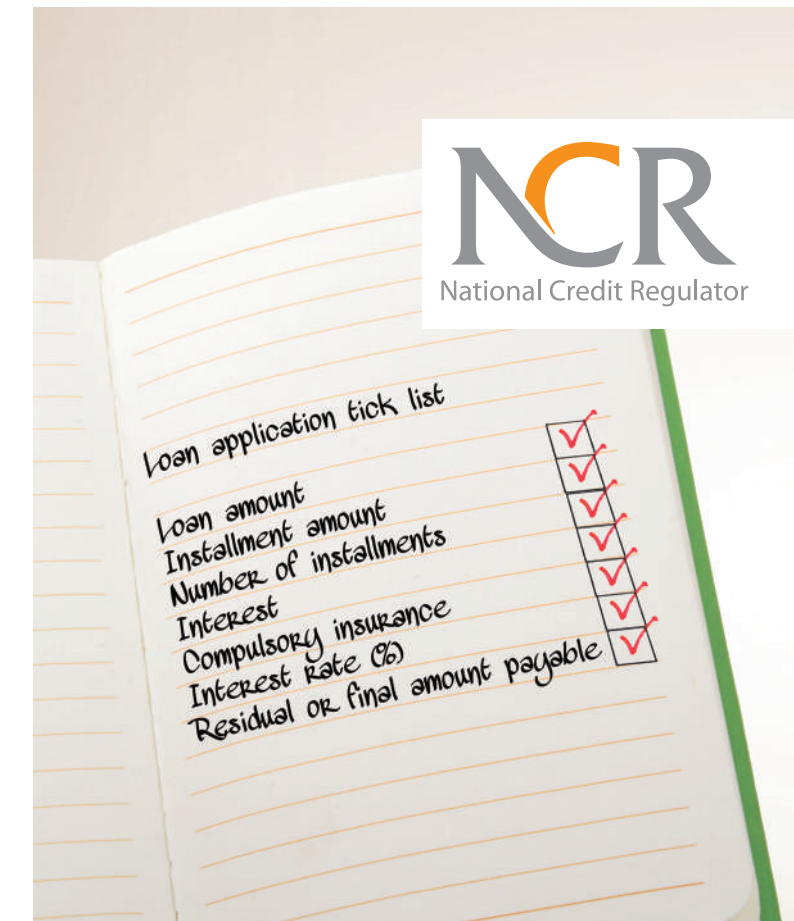
Yiwaphi amalungelo enginawo?

- Unelungelo lokucela, futhi lokuthola ubufakazi, lapho wenza lokubhadela kokugcina lesi sikwelethu
- Unelilungelo lokucela, futhi ukuthola ubufakazi, bokuthi amasamanisi ake akhishwa aphaathelene lesikwelethu
- Unelungelo lokwazisa umaqoqa izikwelethu ukuthi kungukuthi ngokomthetho nakanjani awuphoqelekile ukukhokha izikwelethu uma ungesenelisi njengoba kunqunyiwe
- Uma uke waziswa umakoleka izikwelethu ukuthi isikwelethu awusenelisi kusikhokhela njengokunqunyiwe futhi kungukuthi ngokomthetho nakanjani ukusigcwalisa, khonake umakoleka izikwelethu 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 ungasafaka isikhalazo kwabomthetho wenkambiso wezwelonke (ncr).

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



Ngolunye ulwazi olujulile tshaya ucingo ku 0860 627 6627 / www.ncr.org.za