

**INGXELO YEXABISO LEZIVUMELWANO ZEMBOLEKO YEKHREDITHI EZIKWIZINGA ELIPHAKATHI  
KUNYE NEZINKULU**

**ngokwecandelo 92(2) loMthetho weLizwe weMboleko yeKhredithi, i-National Credit Act 34 of 2005**  
**Inombolo ye-NCR:** \_\_\_\_\_

Igama lombolekisi wekhredithi: \_\_\_\_\_

Igama lomthengi: \_\_\_\_\_

I-adresi yendawo: \_\_\_\_\_  
\_\_\_\_\_

I-adresi yendawo: \_\_\_\_\_  
\_\_\_\_\_

Inombolo yokunxulumana nombolekisi wekhredithi: \_\_\_\_\_

Inombolo yokunxulumana nomthengi: \_\_\_\_\_

Umhla: \_\_\_\_\_

Inombolo ye-Id /i-CIPRO/inombolo yobhaliso: \_\_\_\_\_

**ISAHLUKO A: Imali ebolekiwego**

Imboleko enikiwego yekhredithi okanye ixabiso lezinto ezinikwe ngekhredithi

R \_\_\_\_\_

Intlawulo yokuqalisa, ukubangaba umthengi walile ukuhlawula ngokwahlukileyo

R \_\_\_\_\_

Zizonke iintlawuliso ezongezelelweyo (Isahluko E)

R \_\_\_\_\_

Xhuzula idipozithi efunekayo

thabatha R \_\_\_\_\_

Iyonke imali esamisiwego ngokwesivumelwano semboleko yekhredithi

R \_\_\_\_\_

**ISAHLUKO B: Izavenge (izitolimenti) ezihlawulwayo**

Isavenge (isitolimenti) ngokuphathelelene nemali esamisiwego iyonke

R \_\_\_\_\_

Intlawulo yenkonzo ngenyanga

R \_\_\_\_\_

Intlawulo yenyanga ye-inshorensi efunekayo

R \_\_\_\_\_

Inani lezavenge \_\_\_\_\_ izihlandlo zokukhutshwa kwezavenge \_\_\_\_\_ Izavenge zizonke R \_\_\_\_\_

**ISAHLUKO C: Indleko iyonke kune nezinga lenzala**

Imali iyonke esamisiwego ngokwesivumelwano semboleko yekhredithi

R \_\_\_\_\_

Iyonke inzala, iintlwulo kune ne-inshorensi efunekayo

R \_\_\_\_\_

Iyonke imali ehlawulwayo = zidibene zonke izavenge (kungabandakanya  
i-inshorensi yokuzikhethela)

R \_\_\_\_\_

%

IZinga leNzala ngoNyaka

**ISAHLUKO D: linkonzo ozikhethela zona**

**IINKONZO OZIKHETHELA ZONA,  
EZIYAKONGEZA KWIZAVENGE**

Intlawulo eyongezelelweyo ngenyanga  
ye-inshorensi ozikhethelayo

R \_\_\_\_\_

**EZINYE IINKONZO OZIKHETHELA ZONA**

Uchazo lwe-inshorensi ozikhethelayo:

\_\_\_\_\_

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**INGXELO YESIVUMELWANO EKUQALA KUNGENELWE SONA KUNYE NENGXELO YEXABISO LEZIVUMELWANO  
ZEMBOLEKO YEKHREDITHI EZIKWIZINGA ELIPHAKATHI KUNYE NEZINKULU  
Ngokwecandelo 92(2) loMthetho weLizwe weMboleko yeKhredithi, i-National Credit Act 34 of 2005**

**ISAHLUKO E: intlawuliso ezongezelelweyo ezongezwe kwisivumelwano semboleko yekhredithi**

Ezi ntlawuliso zongezelelweyo zilandelayo ziakongezwa kwimali yemboleko yekhredithi (S102 (b) – (f))

	R
	R
	R

{dwelisa iinkonzo ezibandakanyekayo kunye nemali yenkonzo nganye}

**Zisonke iintlawuliso ezongezelelwe kwisivumelwano (ngokweSahluko A)**

R
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**ISAHLUKO F: Ukhuseleko olunikiwego**

{Uchazo lokhuseleko oluyimfuneko kunye nemiqathango ekuyakugcinwa izinto phantsi kwayo}


**ISAHLUKO G: Amalungiselelo okuhlawula**

{Faka inkcazelو malunga nezihlandlo zeentlawulo, kubandakanywa indlela yokuhlawula, umhla wentlawulo yokuqala kunye nomhla wentlawulo yokuggibela}


**ISAHLUKO H: Enye inkcazelو malunga namalungelo kunye noxanduva**

{Yongeza enye inkcazelو kwimiba ebambekayo yamalungelo noxanduva lomthengi nombolekisi wekhredithi ngokuphathelelene nesivumelwano esipoposhwayo semboleko yekhredithi, njengoko kuyimfuneko. Apho kuhlawuliswe khona iimali zokusebenzisa inkonzo, bonisa 'intlawulo yokusebenzisa inkonzo' kwintlawuliso yenkonzo ngasentla kwaye uchaze iintalwulo kunye nezizathu zokubiza ezo ntlawuliso kweli candelو. Bandakanya olunye uveliso oluyimfuneko ngokomthetho ngokuphathelelene nawuphina umba olapha ngasentla, apho kubandakanyeka khona. Phonononga ngokukodwa iimfuneko zokuveza zecandelo 106 no 121 (3) of any item above, where applicable. Consider in particular disclosure requirements of section 106 and 121(3)}


**ISAHLUKO I: Enye inkcazelو ngezibakala zemveliso yemboleko yekhredithi**

{yongeza enye inkcazelو ngezibakala ezibambekayo okanye iimpawu nemiba yeemveliso zemboleko yekhredithi okanye isivumelwano esipoposhwayo semboleko yekhredithi njengoko kuyimfuneko}


Sayina apha:

UMmeli woMbolekisi weKhredithi

Umthengi

[LE NGXELO YEXABISO ISISIBOPHELELO IINTSUKU EZI 5]  
-yongeza amanye amaphepha ukuba kuyimfuneko-