

IKHOTHESHINI YETIVUMELWANO TETIKWELETI LETISEMKHATSINI NALETIKHULU
ngekwesigaba 92(2) seMtsetfo we-National Credit Act 34 of 2005 (Mtsetfo Wetikweleti Wavelonkhe)
Inombolo ye NCR: _____

Ligama lemniketi wesikweleti:	Ligama lalotsatsa sikweleti:
Likheli lendzawo:	Likheli lendzawo:
Inombolo yelucingo yemniketi wesikweleti:	Inombolo yelucingo yalotsatsa sikweleti:
Lusuku:	Inombolo Yamatise/Inombolo yekubhalisa yeCIPRO:

INCENYE A: Linani leliniketiwe

Sikweleti lesiniketiwe nobe linani letimphahla letiniketwe ngesikweleti	R
Imali yekucala, uma umuntfu lotsatsa angavumi kubhadala ngehlanye	R
Linani leliphelele letindleko letengetiwe (Incenye E)	R
Khipha idiphozi ledzingakalako	khipha R
Linani leliphelele lelihlehliswe ngekwesivumelwano sesikweleti	R

INCENYE B: Sitalimende lesibhadalwako

Sitalimende macondzana nelinani leliphelele lelihlehlisiwe	R
Inhlawulo yetinsita yenyanga	R
Imali lekhishwa ngenyanga ye-insurance le dzingakalako	R
Sibalo setitalimende kangaki	Sitalimende lesiphelele R

INCENYE C: Tindleko letiphelele kanye nelinani lentalo

Linani leliphelele lelihlehlisiwe ngekwesivumelwano sesikweleti	R
Intalo lephelele, tinhlawulo kanye ne-insurance ledzingakalako	R
Linani leliphelele lelibhadalwako = linani leliphelele letitalimende tonkhe (kungafaki umshuwalensi wekutikhetsela)	R
Linani lentsela yemnyaka	%

INCENYE D: Tintfo tekutikhetsela

TINTFO TEKUTIKHETSELA, LETITAWUNGETWA KUSITALIMENDE	LETINYE TINTFO TEKUTIKHETSELA
Imali lekhishwa ngenyanga lengetiwe yeMshuwalensi wekutikhetsela R	
Inchazelo yemshuwalensi wekutikhetsela:	

**SITATIMENDE SESIVUMELWANO SANGAPHAMBILINI NEKHOTHESHINI YETIVUMELWANO TETIKWELETI
LETISEMKHATSINI NALETIKHULU
ngekwesigaba 92(2) seMtsetfo we-National Credit Act 34 of 2005 (Mtsetfo Wetikweleti Wavelonkhe)**

INCENYE E: Tindleko letelekiwe letengetwa kusivumelwano sesikwelet

Letindleko letelekiwe letilandzelako titawengetwa etikwelinani lesikweleti (S102 (b) – (f))

	R
	R
	R

{chaza tintfo letikhona kanye nelinani lato ngayinye}

Linani leliphelile lelengetwe kusivumelwano (ngeNcenywe A)

R

INCENYE F: Sicinisekiso lesiniketwako

{Inchazelo yesicinisekiso lesidzingakalako kanye netimo lokutawephucwa ngato}

INCENYE G: Emalungiselelo ekubhadala

{Faka umniningwane mayelana nekuphindzana kwemali lebhadalwako, kufaka ekhatsi indlela yekubhadala, lusuku lwekubhadala kwekucala kanye nelusuku lwekugcina lwekubhadala}

INCENYE H: Lomunye umniningwane ngemalungelo nangetibopho

{Ngeta lomunye umniningwane ngetintfo letiphatselene netimpahla nemalungelo netibopho temuntfu lotsatsa sikweleti nemniketi wesikweleti macondzana nesivumelwano sesikweleti lesiphakanyisiwe, njengobe kudzingekile. Lapho kubitwa khona inhlawulo yekutsengiselana, khombisa 'inhlawulo yekutsengiselana' kunhlawulo yetinsita ngetulu kanye nesizatfu sekukhiphisa tinhlawulo letinjalo kulesigaba. Faka lomunye umniningwane lodzingwa ngumtsetfo mayelana nanobe ngukuphi lokungetulu. Bukisisa ikakhulukati kudzalulwa kwetidzingo tesigaba 106 na 121(3)}

INCENYE I: Lomunye umniningwane ngetinchazelo temkhicito wesikweleti

{ngeta lomunye ngetinchazelo tetimpahla nobe imifanekiso yemikhicito yesikweleti nobe sivumelwano sesikweleti lesiphakanyisiwe njengobe kudzingekile}

Isayini:

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Ummeleli Wemniketi Wesikweleti

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Umuntfu Lotsatsa Sikweleti

{LEKHOTHESHINI ISEBENTA EMALANGA LANGU-5 KUPHELA}
-ngeta lamanye emakhasi uma kudzingekile-