

IMIGOMO NEMIBANDELA.

INGXENYE - B

Uhlelo 2 – Luqala ngomhlaka 15/08/2011

1. **ISIVUMELWANO SOKWEBOLEKWA IMALI YOKUKHOKHELA IZIFUNDO ZAKHO** ("isivumelwano sokwebolekwa imali")
 - 1.1 Isivumelwano sokwebolekwa imali sihlangele ngenxenywe yokuqala (Ingxenye-A), okuyisilinganiso semali, isandulelo sesivumelwano kanye nohlelo lokukhokha imali kanye nalengxenywe yesibini engu-B, okuyimigomo kanye nemibandela okumele ilandelwe, uma izinhlangathi zombili sezisayinile, lokho kugcinwa njengokuphela kwerekhodi lazonke izinto ezihlanganise loluhlelo olwethulwe lapha
 - 1.2 Isivumelwano sokwebolekwa imali kungenwa kusona phakathi kwe Eduloan (Pty) Ltd ("Okungabolekisi ngemali") kanye nalowo oboleke imali abalulwe engxenyeni -A.
 - 1.3 Lowo mebolekisi ngemali ubhaliswe ngokomthetho osicilelwe kwi National Credit Act No. 34 ka 2005 ("Umthetho kazwelonke wezokwebolekisa ngemali") ongaphansi kuka namba NCRCP158.
 - 1.4 Lowo oweboleka imali unelungelo lokungaqali asayine lesivumelwano ngokwezinsuku eziyisihlanu zomsebenzi, ukuze athi ukubukisa isinqumo afuna ukusithatha ngokwesimo sesilinganiso semali nangokwesivumelwano. Inxenywe yokuqala (ngokosuku lomsebenzi) okungewona uMgqibelo, iSonto noma iHolidi ngoko Mbuso wase Ningizimu Africa).
 - 1.5 Oboleka imali unelungelo lokungena kulesivumelwano sokwebolekwa imali ngaphambi kokuphela kwezinsuku ezinhlanu ngesikhathi somsebenzi.
 - 1.6 Oweboleka imali uyazi ukuthi imigomo nemibandela ebalulwe lapha kulesivumelwano izosebenza esivumelwaneni sokwebolekwa imali ngokomthetho we National Credit Act.
 - 1.7 Elithi "Prime rate" lisho inani lenzalo yonyaka enikezwa umphakathi njengoba ibizwa amabhange oMbolekisi Wemali. Abaqinisekisa isikhathi, ukubekwa kwakhe okungenasidingo sokuqinisekiswa. Imininingwane yosomabhange ebhalwe phansi izonikezwa lowo oboleke imali uma eyicela.
2. **UKUKHOKHWA KWEMALI**
 - 2.1 Imali kanye nohlelo lokubuyisela imali njengoba kubhalwe engxenyeni yokuqala ngokwelulwa kwesikhathi sesikweleto.
 - 2.2 Lowo oboleke imali kufanele akhokhele lowo omeboleke imali njalo ngenyanga zikhathi zokho ngenkwalise isivumelwano sokwebolekwa imali ngaphambi noma ngosuku lokukhokha okuvunyelwane ngalo kungaze kuthunyelwe umlayezo wokumphoqa ukuthi akhokhe.
 - 2.3 Lowo owebolekisa ngemali ngaphansi komthetho oyiivumelwano sokwebolekisa ngemali uzofaka leyomali ebuyiswa ilowo oboleke imali kwi akhawunti yakhe ngalo lolosuku lokuthola imali njengalokho kuchazwa lapha ngezansi:
 1. Okokuqala, ukwenelisa noma iyiphi imali esalele ukukhokhwa noma imali eyinzalo engakakhokhwa;
 2. Okwesibili, ukwenelisa noma ngabe iziphi izimali ezingakakhokhwa noma ama charges;
 3. Okwesithathu, ukwelisa inani lemali eyisamba yokuqala eyisikweleto.
 - 2.4 Lowo owebolekisa ngemali uzofaka lesosamba semali ebolekiwe, njengalokho kubalulwe ku A4 eyingxenywe A kulowo ozokwamukela imali (i-Service Provider),nanjengoba kuqondiswe ilowo oweboleka imali. "nge-Service Provider" (ozokwamukela imali) kuchazwa isikhungo seZemfundo, i-EduXtras Debit Card noma iyiphi ingxenywe yesithathu enikezela ngomsebenzi noma izidingo eziqondene nokufunda esivunyelwa ilabo abazokweboleka imali.
 - 2.5 Izikhungo Zemfundo ngeke zivumeleke ukubuyisela imali kumfundi noma ekhasimendeni eziyikhokhelwe obolekisa ngemali. Imali engasentshizwanga iyifakwa ebhange lobolekise ngemali ngaleyo ndlela ingene kuyi-akhawunti yekhasimende. Ngemva kwalokho owebolekisa ngemali uyobuyisela ikhasimende imali kuyi-akhawunti enikezwe kuyi-A-5 engxenyeni A noma uma ilungisiwe ifakwe kuyi-akhawunti yasebhange yamava ebhalwe phansi etholakala kobolekisa ngemali, uma kuwukuthi leyo mali kumelwe ikhokhelwe ikhasimende.
 - 2.6 Ikhasimende lingase futhi likhokhe imali eyengeziwe ukuze likhokhe yonke imali ebolekiwe noma likhokhe ngaphambi kwesikhathi imali eliyikhokha ngenyanga ngaphandle kokwazisa lowo obolekisa ngemali.
 - 2.7 Kuyigunya lalowo oboleke imali ukwazisa ngokubhalwe phansi lowo aboleke imali kuyena nganoma iluphi ushintsho olumayelana nohlelo azokhokha ngalo noma ngokwesimo sakhe somsebenzi.
3. **IZINDLEKO, IMALI EKHOHWAYO NEBIZWAYO**
 - 3.1 Inzalo kanye nobungako bemali ezosilela izolingana nezinga lemali ngokwezibalo zenzalo nemali ezobizwa ngokwesivumelwano semali ebolekisa yo.
 - 3.2 Lowo owebolekisa ngemali angabiza imali aphinde akwazi ukubuyelwa imali elandelayo ngokwesivumelwano sokwebolekisa ngemali esibalula ukuthi lezizimali akufanele sedlule imali ebekwe ngokwemigomo yoMthetho kaZwelonke egunyazive yokwebolekisa ngezimali- iNational Credit Act:
 - 3.2.1 Imali ebekiwe ngokwezindleko zezivumelwano zokwebolekwa imali ezobizwa ngosuku lesivumelwano salowo ovumayo ukuthi uzobolekisa ngemali. Lowo oboleka imali ukhetha ukuthi lemali yenze ingxenywe yemali ebolekiwe. Lowo obolekisa ngemali, ngokokhetho, kuvumelekile noma kungaphoqekile ukuthi babize inzalo kuleyomali ebekiwenyulo;
 - 3.2.2 Imali ekhokhelwa isevisi nyangazonke iyakwazi ukutholwa yilabo Abangabolekisi ngemali kuhlalengane nenqubo yezindleko zokubhalisa ukuze kugcinwe ngendlela isivumelwano sokwebolekwa imali eyokhokhwa ngenyanga ngayinye okuyohambisana noku;
 - 3.2.3 Ukubhalisa okungahambanga ngendlela kuyokhokhelwa izindleko ezenzeke ngokomphumela wokungalandeli imigomo yilowo oboleke imali ngokwemithetho Yesivumelwano Sokwebolekwa imali;
 - 3.2.4 Ukuqoqwa kwezindleko zemali, okuyisamba semali engabizwa ilowo obolekisa ngezimali ngokwelungelo lokuphoqa lowo oboleke imali nangokugunyazwa imithetho engaphansi kweZivumelwano Zokwebolekisa ngemali ingadluli kuleyomali ebekwe ngokwemithetho yaBabolekisi ngezimali baka Zwelonke i-National Credit Act, kuhlalengane nemali ekhokhelwa ukubhalisa okungahambanga ngendlela.
 - 3.3 Ngokwamazanga enzalo yemali ehambisana nazozonke izivumelwano kuhlalengane nemali yama laptop iba yimali yesinqumo esingashintshi kuze kufinyelele esikhathini sesivumelwano sokwebolekwa imali ingadluli emalini ebekwe ngokwemithetho we National Credit Act. Inzalo ibalwa nsukuzonke ngokwemali esele eyibhalansi, ngokwezinsuku ezingu 365 ngonyaka, ikhokhwa ngenyanga kanti kufanele ikhokhwe ngokushesha futhi ithathwa kwi akhawunti yalowo oboleke imali ngosuku lokugcina njalo uma kuphela inyanga.
 - 3.4 Izinga lenzalo yemali ebalulwa emalini yama laptop ihlanganiswa nemali yesimo somthetho i-Prime rate, esima kwi phesenti elilodwa 1% (one percent) ngaphezu kwe Prime rate ngesikhathi sesivumelwano seMali ebolekisa yo inqobo nje uma ingadluli kulelonani elibekwe ngokwemithetho we National Credit Act. Inzalo ibalwa nsuku-zonke ngokwemali esele eyibhalansi, ngokwezinsuku ezingu 365 ngonyaka, yona ibanjwa njalo ngokuphela kwenyanga kanti iqala ukubanjwa zisuka nje futhi ithathwa kwi akhawunti yalowo oboleke imali ngosuku lokugcina ngenyanga ngayinye.
4. **UKUKHOKHWA IMALI UVUQEDE NGAPHAMBI KWESIKHATHI NOKUVALWA KWE AKHAWUNTI YILowo OBOLEKE IMALI**
 - 4.1 Lowo oweboleke imali uyakuqonda ukuthi noma ngasiphi isikhathi angayivala i-akhawunti yakhe Yesivumelwano Sokwebolekwa imali ngokukhokha imali yonke ayikwelela lowo obolekisa ngemali.
 - 4.2 Uma lowo oboleke imali enquma ukuthi imali ayikhokhe ayiqede ngaphambi kwesikhathi noma avale i-akhawunti yesivumelwano sokwebolekwa imali, ukufaka isicelo sokukhokha aqede ngaphambi kwesikhathi lokho angakwenza ngokuxhumana nomebolekisi ngemali kulenombolo ethi 0860 55 55 44. Imali yokuqeda isikweleto ngaphambi kwesikhathi eyobizwa yilowo mebolekisi ngemali iyoba isamba saleyomali eyibhalansi engakakhokhwa, imali eyinzalo engakakhokhwa nezinye izimali ezihlanganise ukukhokhwa ziqedwe ngaphambi kwesikhathi, zizolokhu zibaliwe zivezwe encwadini yokuqeda isikweleto ngaphambi kwesikhathi eyonikezwa lowo oboleke imali.
 - 4.3 Phawula ukuthi isiqondiso sokuyeka ukudonisa imali ehloweni, ngenxa yokukhokhwa ngaphambi kwesikhathi kwemali yokugcina njengoba kwakuvunyelwene, kungase kuthathe izinyanga ezimbili. Nokho, noma iyiphi imali ekhokhelwe obolekisa ngemali phakathi nalesi sikhathi lapho isikweleto sesikhokhwe sonke iyobuyiselwa ekhasimendeni uma kudingekile.
5. **IZITATIMENDE**
 - 5.1 Lowo oboleke imali ucela ukuthi umebolekisi ngemali amthumele izitatimende ze-akhawunti njalo emva kwezinyanga ezintathu.
 - 5.2 Umebolekisi ngemali uzonikeza lowo oboleke imali izitatimende zemali yanoma iyiphi imali ekhona esele ebolekiwe, ebhalwe zonke izinto ezikhokhelwayo, nayoyonke imali ekhokhiwe kanye nemali engakakhokhwa. Isitatimende se-akhawunti singabonwa futhi siprintwe engosini ethi www.mryeduloan.co.za ngemva kokubhalisa kule ngosi.
 - 5.3 Lowo oboleke imali angase aphikisane nakho konke noma ingxenywe yesitatimende esilethwe kuyena ngokuthumela isikhalo esibalwe phansi asithumele kulowo obolekisa ngemali.
6. **IZIMALI EZIKHOKHELWA AMAPHUTHA AHAMBISANA NOKUBHALISA**
 - 6.1 Okungahambanga ngendlela ngokomthetho wesivumelwano sokwebolekwa imali kwenzeka ama:
 - 6.1.1 Lowo oboleke imali ehlelwa ukukhokha njengoba kufanele ngokomthetho wesivumelwano sokwebolekwa imali;
 - 6.1.2 Lowo oboleke imali ehlelwa ukhambisana nemithetho nemigomo njengoba ibalulwe esivumelwaneni sokwebolekwa imali;
 - 6.1.3 Uhlelo lokubhalisa ngokomthetho wezabolekisi ngemali noma isiqiniseko sesikhokhwe;
 - 6.1.4 Kufakwe icala sezikweleto kulowo oboleke imali kodwa kusenemali engakakhokhwa noma esinezinsuku ezingu 30 kusukela osukwini okufanele ngabe kukhokhwe ngalo;
 - 6.1.5 Lowo obolekise ngemali elethe ulwazi olungelona iqiniso noma oluyiphutha ngaye noma ngesimo sakhe sezimali kulowo obolekisa ngemali;
 - 6.1.6 Lowo oboleke imali enza noma yini noma evumela noma yini engafanele ngokwamalungelo alowo obolekisa ngemali.
 - 6.2 Esimweni lapho lowo obolekisa ngemali ephazamisa loluhlelo olulandelayo olumayelana nalowo omeboleke imali:
 - 6.2.1 Unikezela lowo oboleka imali isaziso esibhalwe phansi ngalokho okungahambanga ngendlela emphoqa ukuthi akalungise lelaphutha, aphinde futhi,
 - 6.2.2 Ameluleke ngokuthi angakwazi ukudlulisela lesivumelwano sokwebolekwa imali kwikhanzela elibhekela izikweleto futhi nakulabo abaxazulula izinkinga zokukwelela, enkantolo yezimayelana nentengiso noma, uma kwenzeka, nakwabezamacala abasesigabeni eliphuzulu
 - 6.2.3.1 Lowo obolekisa ngemali inkokhelo kulowo oboleke imali ngokwezindleko zalokho okungahambanga ngendlela efanele ngokwencwadi ngayinye ebhaliwe ngokomthetho okwixenywe engu Part C eku Chapter 6 kwi National Credit Act. Inkokhelo enjalo ngeke idlule imali okufanele ikhokhwe ngokomthetho waleyoncwadi ebhaliwe egagquzela ukuthi imali ikhokhwe ngokusebenza komthetho wenkantolo ka Mantshi wangonyaka ka 1994 ochibiyela noma iziphi izindleko ezidalwe ukuhanjiswa kwencwadi.
 - 6.2.3.2 Ukujobelela ku 6.2.3.1, futhi uma kudingekile, lowo obolekisa ngemali angabiza imali okungenzeka ingedluli izindleko ezenzeke ngesikhathi obolekisa ngemali eqoqa imali eyisikweleto - (a) okujobelelwe engxenyeni eku C ka Chapter 6 yomthetho we National Credit Act, futhi (b) ngokomthetho - (i) wenkantolo Ephakeme, ka 1959, (ii) umthetho wenkantolo ka Mantshi, ka 1944, (iii) umthetho waBammeli, ka 1979; noma (iv) umthetho wabaqoqi zimali zezikweleto, ka 1998, ovumelana nokuphoqwa ukuthi wenze njengoba kubaluliwe esivumelwaneni sezokwebolekwa imali;
 - 6.2.4 Lowo obolekisa ngemali angaya enkantolo ayocela ukuthi kukhishwe incwadi ephoqa ukuthi isivumelwano sokwebolekwa imali, uma kungukuthi, ngalesosikhathi, lowo oboleke imali akasahambisi ngendlela efanele ngaphansi komthetho wezokwebolekwa imali ngezinsuku zomsebenzi ezingaphansi kwezizishumi nambili noma—
 - a) uma sekudlule izinsuku eziyishumi zomsebenzi labo ababolekisa ngemali sebethumele incwadi eyisexwayiso kulowo oboleke imali njengoba kushiwo emqulwini ongu 6.2.1, uma kungenzeka ukuthi;
 - b) lowo oboleke imali engu —
 - (i) zange ayinake incwadi eyisexwayiso; noma
 - (ii) engazange ayishaye ndiva incwadi yexeswayiso ngokuvele angakunaki lokho okucelwa ilowo ongumbolekisi ngezimali;
 - 6.2.4.1 Lowo obolekisa ngemali uzothumela incwadi yexeswayiso kulowo oboleke imali okungenani ngezinsuku zomsebenzi ezingu 20 ngenhloso yokudlulisela igama lalowo oboleke imali kwababhekelele ukungakhokhwa kwezikweleto (Credit Bureaux) ngenxa yokungahambisi izinto ngokwesivumelwano;
 - 6.2.4.2 Hambisa igama lalowo oboleke imali kodwa ongasahambisi izinto ngendlela yesivumelwano kwabakwa Credit Bureaux uma lowo oboleke imali engasakhokhi kulowo oboleke kuyena imali ngokwesexwayiso ngezinsuku ezingu 20 zomsebenzi. Abakwa Credit Bureau banikezela ngesimo sezikweleto salowo muntu oboleke imali kanye namaphuzu atholwa umuntu oboleke imali nokuthi ufanelekile yini ukuthi angebolekwa imali kuya ngamarekhodi agcinwe angaba sesimweni esingeshile ngenxa yolwazi olubhalwe phansi uma lowo muntu engaziphathi kahle ngakwezizikweleto;
 - 6.2.4.3 Cela lowo obolekisa ngemali ukuthi, ngokusebenza komthetho nangokubona kwakhe uma engakwazi yena njengomebolekisi ngemali ukuthi abhekise ngokubona kwakhe njengomebolekisi ngemali, ngokugunyazwa umthetho ukugodla imiphumela yemfundo ngokomthetho womqulu wesivumelwano phakathi komeboleki mali kanye nalowo obolekisa ngemali.
 - 6.3 Uma kwenzeka kanjalo kulokho okungahambanga ngendlela lowo obolekisa ngemali unegunya ngendlela abona ngayo yena nanoma sekuxhunyanwe nabanye abasemagunyeni, ukuthi banwebe isikhathi esinqunyelwe ukubuyisa imali njengoba kubalulwe kwingxenywe ka Part A ngokwesikhathi esiyizinyanga ezithile esidingekayo sokukhokha imali ebolekiwe ngokugcwele ukuze kungavunyelwa imali

- eyizitolimende idlule leyomali okwakuvunyelwene ngayo njengezitolimende kwingxenyi engu Part A ngaphandle uma isitolimende okuvunyelwene ngaso singaphansi kwaleso okwakuvunyelwene ngaso ekusukeni.
- 6.4 Inzalo ibalwa iphinde ibizwe njengoba kuchazwe ngokuphelele ku 3.3 no 3.4 ngenhla kanti ikhishwa kwi akhawunti yalowo oboleke imali njengoba kuvunyelwene ku A4 no A5 oyingxenyi ka Part A.
7. **UKUVALWA KWE AKHAWUNTI YILOWO OBOLEKISA NGEMALI**
Uma kwenzeka kube khona okungahambanga ngendlela okuyiphutha njengoba kubalulwe ku6, lowo obolekisa ngemali angavala isivumelwano sokweboleka imali njengoba kubalulwe emqulwini womthetho kaZwelonke wokweboleka imali i-National Credit Act. Ezimweni ezinjalo, inqubo izolandelwa njengoba kubaliwe ku 6.3.
8. **AMAKHELI LAPHO KUZOTHUNYELWA KHONA IZINCWADI**
- 8.1 Lowo obolekisa imali ukhetha ikheli lapho kuhlalwa khona njengoba kubalulwe ku A1 oyingxenyi ka Part A, lapho kuzohanjiswa khona izaziso zasemthethweni. Ikheli leposi liyosetsenziswa ukuthumela ezinye izincwadi zezaziso kanye nezincwadi ezithile ezibalulekile, isibonelo isitatimende se akhawunti uma kungekho ikheli le e-mail elilithiwe yilowo oboleke imali engxenyeni engu Part A wesivumelwano sokweboleka imali.
- 8.2 Lowo obolekisa ngemali uzikhethela yena ikheli lakhe lendawo yokuhlala njengoba kubalulwe ku Part A wesivumelwano sokweboleka imali ngalokho anikezela ngakho njengezaziso zezincwadi zomthetho namanye amaphepha abalulekile noma lowo oboleke imali angathumela lezincwadi kwabezomthetho ku legal@eduloan.co.za noma azithumele nge fax ku 086 632 4445.
- 8.3 Zozimbili lezinzlangothi ziyavumelana ukuthi zizokwazisana uma kwenzeka kuba noshintsho emakhelini, ekhelinini leposi, izinombolo ze telefax noma ikheli le-email ngokukhulu ukushesha uma sekunoshintsho. Loloshintsho luyosebenza ezinsukwini ezinhlalu zomsebenzi emva kokuthola isaziso esinjalo.
- 8.4 Izinzlangothi zombili ziyavuma ukuthi isaziso sizosebenza uma singesibalhwe phansi sithunyelwe ekhelinini njengoba kubaluliwe ku Part A wesiVumelwano Sokweboleka imali.
9. **ULWAZI NOKUBEKA OBALA ISIMO SOLWAZI**
- 9.1 Lowo obolekisa ngemali akayukudalula noma iluphi ulwazi oluyimfihlo aluthole ngesikhathi sesiVumelwano Sokweboleka imali kubantu abangangeni kulesivumelwano ngaphandle uma ephoqwa umthetho noma eyalelwa inkantolo noma kulethwe imvume yokuthi enze njalo ngokomthetho obhalwe kulemthetho njengoba kuqoshiwe ku Part B wesiVumelwano Sokweboleka imali.
- 9.2 Ngokungena esivumelwaneni sokweboleka imali lowo Oweboleka imali uyavuma, futhi uyazi ukuthi noma/ akavumi ukuthi lowo obolekisa ngemali angathola uhla lwaka Credit Bureaux njengalokho kubalulwe lapha ngezansi ku 9.6, nanoma iluphi olunye ulwazi olunzulu njengalokho kubaliwe futhi kuqinisekise abakwa Credit Bureaux nangokomthetho wezokweboleka kwezimali kukazwelonke - i National Credit Act. Abakwa Credit Bureaux banikeza isimo sokubukeka kwezizikelele uma kwenzeka nokuthola amaphuzu ngokweboleka imali namarekhodi amayelana nalowomuntu ofuna ukweboleka imali.
- 9.3 Oboleka imali uyavuma ukuthi lowo obolekisa ngemali,enze njengokubona kwakhe ukuze athole ulwazi oluhambisana nemali ebokisayo kulowo okhipha izimali, ngaphandle kokuzibekela umkhawulo kulokho okuhubekayo, uma kwenzeka kuba khona okungahambi kahle noma uma umfundi okukanye lowo oboleke imali kunenkelelo yokuthi ungumkhabanisi.
- 9.4 Lowo obolekisa ngemali anganikeza ngemininingwane emyangweni wabe Zokuvikela ukukhwanisa base Ningizimu Africa- iSouth African Fraud Prevention Services ("SAFPS") nganoma ikuphi ukungaziphathi ngendlela ngokwe-akhawunti yalowo oboleka imali noma ngokwesivumelwano sokweboleka imali okunika lowo onguMebolekisi ngemali izizathu zokuba nokusola indlela yokuziphatha okubonisa indlela yokukhwanisa okuthile.
- 9.5 Ngokungena esivumelwaneni sokweboleka imali kwalowo oboleka imali unika imvume loyo ozokhipha imali ukuthi angakwazi ukuyolanda amarekhodi omlando wakhe wezizikelele nangendlela akhokha ngayo kwa Credit Bureau futhi/ noma/ ngokubhalwe emiqingweni yezokweboleka imali kuka Zwelonke-iNational Loan Register ngaphandle kokubekela phansi isivumelwano, sokuthi lowo onikeza ngemali yokweboleka angakwazi ukuphuma lapha kulesivumelwano sokweboleka imali ngokushesha emva kokuthola noma iluphi ulwazi oluchaza ukuthi lowo oboleke imali uhleluleke ekuvivinyweni kwakhe ngokomthetho kaZwelonke Wezizikelele.
- 9.6 Lowo oboleke imali unelungelo lokuxhumana nabakwa Credit Bureau naleminingwane yokuxhumana elandelayo ukuze kube nermume yokwazi lokho okubhalwe kumarekhodi alowo oboleka imali nokucela imvume yokungena noma iluphi ulwazi olungabhalwane ngendlela efanele:
- 9.6.1 Expert Decision Systems XDS
Telephone: 011 645 9100 E-mail: info@xds.co.za
- 9.6.2 TransUnion Credit
Telephone: 011 214 6000 E-mail: Disputeinfo@transunion.co.za
- 9.6.3 Experian Credit Bureau
Telephone: 0861 105 665 E-mail: info@experian.co.za
- 9.6.4 Compuscan
Telephone: 021 888 6000 E-mail: info@compuscan.co.za.
10. **UKUXAZULULA IZINKINGA:**
- 10.1 Lowo oboleke imali uyavuma ukuthi uma kwenzeka kuba khona impikiswano noma isikhalo yena uzokwazisa abolekisi ngemali ngokubhalwe phansi ukuze bakwazi ukuxazulula inkinga leyo. Lowo obolekisa imali angadlulisela isaziso sakhe ku legal@eduloan.co.za noma athumele i- fax ku 086 632 4445.
- 10.2 Ngokomthetho kaZwelonke weZokweboleka kwezimali Zezizikelele i-National Credit Act lowo oboleke imali angazama ukuthi kuxazulule lesosikhhalazo noma lokho okungahambanga kahle ngoku:
- 10.2.1 ezinye izindlela zokuxazululwa kwezinkinga;
- 10.2.2 ukwedlulisela isikhalo noma lokho okungahambi ngendlela kwabezimithetho kaZwelonke Yokubhaliswa kwezizikelele i-National Credit Act; noma,
- 10.2.3 ngokufaka isicelo kwi National Consumer Tribunal eyasungulwa ngokomthetho kaZwelonke Wezizikelele.
- 10.3 Umlawuli weZimali zezizikelele zika Zwelonke kungaxhunyanwa naye ku -0860 627 627 / info@NCR.org.za kanti i-National Consumer Tribunal ungathintana nayo ngokushayela ku 012 663 5615/ 0860 627 627
11. **EZEJWAYELEKILE**
- 11.1 Lokho okushintshiwe okuvunyelwene ngakho kulesivumelwano sokweboleka imali kuyokwenziwa ngokuthi kubhalwe phansi kusayinwe izinhlanga zombili ngokwalesivumelwano noma kuqoshiwe izwi emshinini okuyogqoshwa ilowo obolekisa futhi ozonikeza ngaleyoimali yokweboleka. Lowo onikeza ngemali yokweboleka kuyothi ngezinsuku ezingu 20 zokuzibekela sekudlule usuku okuvunyelwane ngalo loshintsho lokulethwa kwesivumelwano sokweboleka imali kulowo oboleke imali ngohlelo lokuthumela i-email, nokuposa noma ukuthumela nge fax njengoba kuvunyelwene kuzozonke izinzlangothi ngesikhathi sokuchibiyela, kuzoba khona incwadi eshicilelwe lokhu kuchibiyela okuvunyelwene ngakho. Isivumelwano sokuchibiyela asiyokusungula isivumelwano esisha sokweboleka imali ngaphandle uma lokhu kubekwe ngendlela eacale.
- 11.2 Isivumelwano sokweboleka imali siyosingathwa yimithetho yase Ningizimu Africa.
- 11.3 Uhlubo oluhunyushwe lwesivumelwano sokweboleka imali siyonikezelwa lowo oboleka imali uma esicela. Uma kwenzeka kungacaci kahle lokhu kuhumsha kwaloluhele ngokwemibandela nemigomo, uhlelo olubhalwe ngolimi lwesiNgesi kuyothathiswa kulona lusetsenziswe.
- 11.4 Lowo obolekisa ngemali angakwazi ukuthi ngaphandle kokwazisa lowo oboleke imali nangokubona kwakhe, anikele ngelungelo noma akhetha -aqoke noma ikuphi okuyilungelo nalokho okumele akwenz ngaphansi kwesivumelwano sokweboleka imali.
- 11.5 Lowo oweboleka imali angakwazi ukufaka isicelo kwi khansela lezizikelele ukuthi abhaliswe njengomuntu onezizikelele ngokulandela lemigudu ebalulwe lapha ngezansi kodwa kungenzeki lokhu uma lowo onikeza ngwezizikelele esethathe izinyathelo zomthetho ngokwemigomo ebalulwe ngenhla 6.2.4 :
- 11.5.1 Yazisa lowo okhipha izimali sokweboleka ngalokho okhloswe ilowo oboleke imali okumayelana nokuzihlanganisa nalowo okhansela ngezizikelele ngokuxhumana nesikhungo se call centre sakwa Eduloan ku 0860 55 55 44;
- 11.5.2 Lowo oboleka imali kufanele avakashele noma ibaphi abakhansela ngezizikelele azikhethela bona yena anikeze lowo okhansela ngezizikelele ulwazi ngemali ayihlalo kanye nezindleko zakhe;
- 11.5.3 Uma kunzeka ukuthi lowo okhansela ngezizikelele ebona ukuthi lowo oboleka imali unezizikelele ezeqile, bangasebenzisa isicelo esizothunyelwa eNkantolo ka Mantsho babeke umbono omuhle wokuthi bachithe esisodwa noma izivumelwano ezinye zalowo oboleka imali njengezingenasisekelo noma ukuthi eminye imigomo yalowo oboleke imali ihlelwe kabusha;
- 11.5.4 Lowo okhansela ngezizikelele uzonika umhlalandlela lowo oboleka imali ngokwemigudu yokuthola ukukhanselwa ngokwezizikelele.
- 11.6 Uma kwenzeka noma inini, noma imiphi eminye yemigomo nemibandela itholalaka ukuthi ayikho emthethweni, ingahlelekile ngokuthi isebenze noma ingasebenzi ngendlela yemithetho yona yonke noma ingxenyi yayo, kuyothi leyo ngxenyi esele yaleyomigomo nemibandela isale imile futhi isebenza ngokugcwele.
- 11.7 Uma kwenzeka isitshudeni sikhansela izifundo zaso, kuthi imali yesizikelele ivele kwi akhawunti yaso ebonisa ukuthi usenayo imali yokuba isitshudeni leyomali izofakwa kwi akhawunti yalowo obolekisa ngemali. Kuyokwenzeka okufanayo uma lowo okhipha imali ekhokha imali yokweboleka eningi eyisizikelele okufanele itholwe ilowo okhipha imali.
- 11.8 Uma kwenzeka lowo oboleke imali eshona noma edlilwa emsebenzini, leyomali esele eyibhalansi iyothathwa ngokuthi isikhokhwe ngokugcwele, inqobo nje uma kungekho imali engakhokhanga esilele emumva ngalesosikhathi.
- 11.9 Noma iyiphi imali eyikhomishini okufanele ikhokhwe kwi ejenti ukuze isize ngokuqeda isivumelwano ayiyuba namthelela wokuvumelana nezindleko zalowo oboleke imali futhi kuyofana nesivumelwano lapho kungena ejenti khona eyosiza lowo oboleka imali.
12. **ISETHULO**
- Oboleka imali:**
- 12.1 Kufanele aqinisekise ukuthi uyibhalisele imali yokweboleka kulowo obolekisa ngemali nokuthi ulwazi alunikiwe nalokho akholelwa kukhona ngokweqiniso, nangendlela eyiyo uluqondise kahle nokuthi akukho okukhishwe okuvalwe oluchaza ngokuhlungwa kwezokweboleka kwezimali/ ukubhalisela ukweboleka imali aphinde avume ukuthi loluhlelo lungahlelwa lungiswe kabusha, uma luphasiswa loluhlelo lokufaka isicelo, lokhu kubhaliswa kuyofana njengesivumelwano sokweboleka imali esibophezelayo;
- 12.2 Uyaqinisekisa ukuthi lowo oboleke imali uyaqonda lokho okufanele akudlulisele kuloyo oyisitshudeni ukuthi lowo obolekisa ngemali uyothatha izinyathelo zomthetho kunoma ubani oyokwenza noma yini ebonakala njengokukhwanisa kobugengu. Lowo obolekisa ngemali uzoba negunya, ngaphandle kokubekelwa umkhawulo ukuthi angavala icala lokukhwanisa evulela lowo owenzelalo kanti uyodlulisela leyo mininingwane kulowo okhipha izimali zokweboleka yena oyobe esethatha izinyathelo ayobona zifanele;
- 12.3 Uyaquqonda ukuthi lowo obolekisa ngemali akayona i- ejenti noma omele labo abadlulisela izimali zokweboleka ngaphandle kwenhloso yokubhalisa kwi Persal kanye nekodi yePersal/noma ngokohlelo le SASSA njengokwesivumelwano phakathi kwalowo obolekisa ngemali kanye nalowo odlulisela imali kulowo oboleka imali abayokubekwa cala uma lowo odlulisa imali ehleluka ukuletha izinsizakalo zokufunda kulowo oyisitshudeni;
- 12.4 Ukuvuma kanye nokwazisa kulowo obolekisa ngemali kusetsenziswa i-Nu-Pay ngokwezicelo zokukhokha kwemali ezenziwa ebhange lalowo oweboleka imali ngokwemibandela kwingxenyi ka Part A;
- 12.5 Uyavuma ukuthi okwamanje akubhalisile, futhi akananhloso yokubhaliswa uyavuma futhi ukuthi akuzamisele ukubhaliswa ubuye uyavuma ukuthi akuyazama ukubhalisa kuze kuphele isikhathi salesivumelwano;
- 12.6 Uyavuma ukuthi akangananga ohlelweni lokucutshungulwa kwezizikelele, akhekhe ngaphansi kokukhanselwa ngezizikelele futhi akananhloso yokucutshungulwa kwezizikelele ngesikhathi sesiphasisiwe isicelo sokweboleka imali;
- 12.7 Uyavuma ukuthi ngokusayina lesivumelwano sokweboleka imali, uyakuqondisa ukuthi noma yini ewubungozi, izindleko kanye nemibandela ehlangene nokungena esivumelwaneni sokweboleka imali, ukuthi uzokwazi ukukhokha nokuthi leyo ngxenyi yesivumelwano sokweboleka imali esidinga ukuchazwa kabanzi sichazwe wezwa waneliseka futhi.

ISAYINWE E _____ INYANGA _____ USUKU _____

Oboleka imali

Owakwako (uma ushade ngokuhlanganiswa kwamafa COP nalowo oboleka imali)

Ufakazi

Ufakazi