

FinChoice Africa Ltd ("FinChoice") is an authorised financial services provider (FSP no. 46962). FinChoice is a registered credit provider (NCRCP 8162). FinChoice advocates responsible lending, therefore the granting of loans is at the sole discretion of FinChoice and the amount you qualify for depends on your individual circumstances. Guardrisk Life Limited is a licensed life insurer in terms of the Insurance Act 18 of 2017 and an authorised financial services provider (Registration Number 1999/013922/06 and FSP No 76).

Le yimimiselo nemiqathango yokuthatha ngetyala yakwa-FinChoice. ISivumelwano esenziwe kwaNgaphambili seNkcazelo neNgxelo yaMaxabiso erokhedishwe ngelizwi okanye esishicilelwe nge-elektroniki nothi ufumane nekopi yaso ebhaliweyo, isigunyaziso sedebhithi oda, iKontrakti yeMail-mboleko (ukuba ikhona) kwaye le mimiselo nemiqathango yemali-mboleko ibhala isivumelwano semali-mboleko phakathi kwethu ("isivumelwano sokuthatha ngetyala"). Qaphela ukuba sinikezela ngeentlobo zokuthatha ngetyala ezahlukehlukeneyo, kuquka iimali-mboleko zexesha elifutshane nezinye ezingenakhuselo ("imali-mboleko") kwakunye nemveliso yoncedo ebizwa ngokuba yi-"MobiMoney". Zonke iimveliso zokuthatha ngetyala zakwa-FinChoice zilawulwa yile mimiselo nemiqathango njengoko isebenza kukhulobu oluthile lokuthathwe ngetyala. U-"Wena" ubhekisa kumntu ongene kwisivumelwano sokuthatha ngetyala kunye nathi aze u-"thina" okanye u-"si" abhekise ku-FinChoice. Ukuba sibhekisela ku-"HomeChoice Group", sibhekisa kuyo nayiphi na inkampani ethi ngokupheleleyo okanye ngokuyinxalenye ibe yeka-HomeChoice International PLC (HIL) okanye nayiphi na kwiinkampani eziphantsi kwakhe. U-"PAQ" ubhekisa kwiNkcazelo yeSivumelwano esenziwe kwangaphambili neNgxelo yaMaxabiso esinika ingcaciso yazo zonke iindleko ezihambelana nesivumelwano sokuthatha ityala njengoko kuyimfuneko ngokusemthethweni.

Imimiselo nemiqathango yethu siyenza ukuba ifumaneke ngeelwimi ezimbizwa ezahluke-hlukeneyo ngokuhambelana nomgaqo-nkqubo wethu weelwimi. Ukuba kukho umhloko phakathi kwawo nawuphi na ummiselo kwimimiselo engesingesi nemimiselo ekubonelelwe ngayo ngalo naluphi na olunye ulwimi, imimiselo echanekileyo siyiyi eya kusebenza njengemimiselo esingekileyo.

**1. Inkcazelo ngokubanzi**

1.1. I-FinChoice ngumboneleli wokuthatha ngetyala ogunyazisiweyo ngokuvumelana noMthetho waMatyala kaZwelonke (siza kubhekisela kuwo ngokuthi "nguMthetho" okanye "i-NCA").  
 1.2. Ukuba ufuna ukufaka isikhazayo ngakuthi, ungaqahagamshelana noMawuli woKuthatha ngetyala kaZwelonke ku-0860 627 627 okanye usifowunele ku-0861 346 246.  
 1.3. Sabelana ngolwazi olumalunga nesicelo sakho, isivumelwano sokuthatha ngetyala, nakuphi na ukungathobeli isivumelwano sokuthatha ngetyala nokuqahawulwa kwisivumelwano sokuthatha ngetyala kunye neenkampani ezingabaqokoleli beenkukakacha zokuthatha ngetyala njengoko kuyimfuneko ngokwe-NCA, kuquka kodwa kwangaphelelanga kwi:

- 1.3.1. TransUnion Credit Bureau (Pty) Ltd Ifowuni: 0861 482 482 I-imeyili: contactcentreadmin@transunion.co.za  
 Compuscan Information Technologies (Pty) Ltd Ifowuni: 021 888 6000 I-imeyili: info@compuscan.co.za
- 1.3.2. Experian South Africa (Pty) Ltd Ifowuni: 011 799 3400 I-imeyili: consumer@experian.co.za
- 1.3.3. XDS (Xpert Decision System) Ifowuni: 011 645 9100 I-imeyili: info@xds.co.za

1.4. Qaphela ukuba inkampani ezingabaqokoleli beenkukakacha zokuthatha ngetyala zinika inkcazelo epheleleyo malunga netyala olithathileyo nenqaku elipheleleyo lokuthatha ngetyala elimalunga nokufaneleka kwakho ngokusekelwe kwinkcazelo esabelana ngayo nabo.

1.5. Singena kwizivumelwano zokuthatha ngetyala ngefowuni okanye ngemijelo yothungelwano lwe-elektroniki.  
 1.6. Ngokuxhomekeke kwimifanekelo ze-NCA nemigaqo-nkqubo yethu yangaphakathi yokuthatha ngetyala, sisenokugqibika kwelokuba sikunike ngetyala okanye singakuniki ngokwendlela thina esibona ngayo.

1.7. Njengenxalenye yenkqubo yokufakwa kwesicelo, i-FinChoice inokuthi:

- 1.7.1. Iqahagamshelelane naye nabani na ukukhangela ukuba inkcazelo oyinikezelelo ichanekile kusini na; ifumane iinkukakacha nakubani na ngemo yakho yezimali neenkukakacha zebhanki, kuquka ingxelo yokuthatha ngetyala nembali yokuhlalwa; Inike inkcazelo malunga nesicelo esifakiweyo, isivumelwano sokuthatha ngetyala, ingxelo ngetyala elithathweyo okanye imbali yokuhlalwa kulo naliphi na iziko elifanelekileyo njengenkampani eqokelela iinkukakacha zokuthatha ngetyala okanye umBhalisi weMail-mboleko kaZwelonke;
- 1.7.2. Ilungelane okanye ichaze iinkukakacha zakho buqu ngokuvumelana nomgaqo-nkqubo wethu weemfihlelo ofumaneka ku-https://www.finchoice.mobi/Home/PrivacyPolicy nothi ngelishwankathelayo uquke ukuba singazichaza iinkukakacha ukuba:

- 1.7.3.1. umthetho ufuna senjalo;
- 1.7.3.2. kuya kuba yinzuzo kuwonkewonke ukuzichaza ukuba;
- 1.7.3.3. unika imvume okanye usicelo ukuba sizichaze; okanye
- 1.7.3.4. kungokwenzuzo ngokusemthethweni ze-FinChoice okanye omnye umntu ofumana iinkukakacha, ukuzichaza okanye ukuzifumana.

1.8. Kanti u-FinChoice angabelana nabanye ngeenkukakacha zakho buqu nezokuthatha ngetyala kwi-HomeChoice Group ngeenjongo zoshishino, kwaye ngenjongo uyavuma ukuba oku kungaqulwa kwintengiso ngqo ngefowuni nangamijelo yothungelwano lwe-elektroniki.

1.9. Ukuba utshatile kwaye izinto zenu zezenu nobabini, okanye ngokuvumelana nomthetho oqhelekileyo okanye owesintu, uyaqinisekisa ukuba uye wafumana imvume ebhaliweyo yeqabane lakho yokungena kwisivumelwano sokuthatha ngetyala.

1.10. Imimiselo nemiqathango yethu esisiseko inokutshintsha maxa wambi. Uhlelo lolulona lwakutsha nje luya kufumaneka ku-www.finchoice.mobi okanye ungcabela ikopi ngokufowunela ku-0861 346 246. Ukuba ungunxumi wangoku okanye wangaphambili ongena kwisivumelwano esitsha sokuthatha ngetyala, isivumelwano sakho esitsha siya kulawulwa yimimiselo nemiqathango esebenzayo ngexesha lokungena kwisivumelwano sokuthatha ngetyala esitsha.

1.11. Naluphi na utshintsho kwisivumelwano sokuthatha ngetyala siya kubophelela kuphela emva kokuba sikwazisile ngotshintsho ngokuvumelana ne-NCA.

**2. I-PAQ (Sivumelwano sangaphambili seNkcazelo eBhaliweyo noKunika iXabiso)**

2.1. Phakathi kwezinye izinto, siya kukunika le nkcazelo ilandelayo kwiPAQ kuzo zonke izivumelwano zokuthatha ngetyala:

2.1.1. Isixa semali-mboleko/umda womlinganiselo wokuthatha ngetyala: Kwimali-mboleko, esi sisixa-mali esithathwe ngetyala esikunika yona ngokwemiqathango yemali-mboleko. Kwi-MobiMoney lo ngumda womlinganiselo wakho wokuthatha ngetyala phantsi kolu ncedo kunye nesixa-mali sesivumelwano esenziweyo;

2.1.2. Intlawulo yokuqalisa: le yintlawulo esiyibizayo ngokwemiqathango yoMthetho wokuqalisa isivumelwano sokuthatha ngetyala. Kwimali-mboleko, unokuyihlawula le kwangaphambili, kungenjalo singayibiza xa kuqala isivumelwano sokuthatha ngetyala siza siyidibanise nemali eshekileyo esebhanki engekahlawulwa ukuze ihlawulwe njengenxalenye yezavange zenyanga. Kwi-MobiMoney, le ntlawulo yokuqalisa singavuma ukuyibiza ngokomlinganiselo silihlandlo ngosinye usebenzisa i-MobiMoney, ngokuxhomekeke kwisixa osihlawulayo, de intlawulo yokuqala ephelileyo ihlawulwe;

2.1.3. Umlinganiselo wenzala: le yintlawulo esinokuyibiza ngokuvumelana noMthetho ukulungiselela iindleko zethu zokusebenza ukuze kulawulwe isivumelwano sokuthatha ngetyala. Sichaza intlawulo yenkenzo ngokwesivumelwano sokuthatha ngetyala kwi-PAQ.

2.1.4. Umlinganiselo wenzala: sichenza umlinganiselo wenzala osebenza kwisivumelwano sokuthatha ngetyala kwi-PAQ. Sibala inzala kwintsalela yemali esebhankini engekahlawulwa suku ngalunye ngokusebenzisa ikhaphitli rhoqo ngenyanga (siyidibanisa rhoqo ngenyanga kwimali eshekileyo yebhanki engekahlawulwa). Ukuba osemva ngentlawulo, ngombiziso inzala kwimali osemva ngayo ngomlinganiselo omkhulu ngokuvumelana noMthetho.

2.2. Qaphela ukuba kwi-PAQ kubonakalisa iindleko ezisebenzayo ukutshintsha lomda wokuthatha ngetyala, okuthetha ukuba izavange zakho zenyanga azisayi kuba ngaphezulu kwezavange zamaxabiso wethu esiwachazileyo kodwa zisenokuba ngaphantsi, kuxhomekeka kwindlela oyisebenzisa ngayo i-MobiMoney.

**3. Izivumelwano zoKuthatha ngetyala – Izibonelelo jikelele nezibonelelo ezisebenzayo kwiimali-mboleko**

3.1. Xa ufaka isicelo sokuthatha ngetyala, senza uhlobo lomngcipheko wetyala elithathweyo nohlobo lomngcipheko ukufikelela ngokuvumelana noMthetho.

3.2. Kwimali-mboleko, olu hlalo lufumanisa owona mlinganiselo wemali-mboleko esinga ukuba uyakufumana ("owona mlinganiselo uphezulu wemali-mboleko"), ngokusekelwe kwimigaqo-nkqubo yethu yokuthatha ngetyala neemfuneko ze-NCA.

3.3. Owona mlinganiselo wakho okuthatha ngetyala emali-mboleko ungasitshintsha ukuba imeko zakho zezimali ziyatshintsha.

3.4. Emva kokungena kwisivumelwano sokuthatha ngetyala nathi, unokufaneleleka enye imali-mboleko, ukwazi nokufumana owona mlinganiselo uphezulu wemali-mboleko. Ngokuvumelana nemigaqo-nkqubo yethu yokuthatha ngetyala, unokuba nemali-mboleko enye kunye/okanye noncedo lwe-MobiMoney olunye kuphela nangaliphi na ixesha (ngaphandle kweemveliso ezithile ezinye kwisivumelwano ze-FoneChoice okanye i-"KwikAdvance") ekubhekiselwa kuzo kumhlathi 6).

3.5. Ukuba ucela ukusebenzisa imali yemali-mboleko entsha ukuze uhlawule imali-mboleko ekhoyo, imali eseleyo iya kufakwa kwi-akhawunti yakho yebhanki. Esi sixa sibiza ngokuba "isixa

se-KwikDraw". Nakubeni le iya kuba yimali-mboleko entsha, siyabalungiselela abaxumi bethu esisebenzisa nabo ngoku kwaye sibiza kuphela intlawulo yokuqala kwimali-mboleko entsha ngokusekelwe kwisixa-mali se-KwikDraw kunakwisixa esipheleleyo semali-mboleko esitsha.

3.6. Maxa wambi sinokukuxelela ukuba isixa-mali se-KwikDraw siyafumaneka kuwe. Siya kwenza uhlobo lokukwazi ukufikelela silihlandlo ngasinye ufaka isicelo sokungena kwisivumelwano esitsha sokuthatha ngetyala. Nasiphi na isixa se-KwikDraw siya kufumaneka ngokuxhomekeke kuhlalutyo esilwenze kwe lokufikelela alubonisa ukuba ungfayikelela imali-mboleko entsha. Asinakuzenze siqinisekiso sokuba uya kufaneleka nasiphi na isixa-mali – konke kuya kuxhomekeka kuhlalutyo olwenziweyo lokufikelela nakwimigaqo-nkqubo yethu yangaphakathi yokuthatha ngetyala.

3.7. Ngaphambi kokuba ungene kwisivumelwano esitsha sokuthatha ngetyala no-FinChoice kufuneka uqinisekise ukuba uziqonda ngokupheleleyo kwaye uyazazi iindleko nemiqathango exuluneme nokungena kwesinye isivumelwano sokuthatha ngetyala namalungelo akho neembopheleleko phantsi kwesivumelwano esitsha sokuthath ngetyala.

3.8. Ukuba unawo nawaphi na amathandabuzo wokuba iimeko zakho zemali ziy zotshintsha kusini na, okanye akuyiqandisi imingcipheko neendleko zokungena kwisivumelwano sokuthatha ngetyala, okanye ngawaphi amalungelo neembopheleleko zakho ngokuphathelile ekubeni siya kuba njani eso sivumelwano semali-mboleko, kufuneka uqale ufowunele u-FinChoice ku-0861 346 246 ukuze uqiniseke ukuba uyayaqonda onke amalungelo akho neembopheleleko ngaphambi kokungena kwisivumelwano semali-mboleko.

3.9. Sinokuvumela ithuba lokurhoxa xa uqala ukungena kwisivumelwano skuthatha ngetyala kunye nathi.

**4. Izivumelwano zoKuthatha ngetyala –izibonelelo ezisebenzayo kwi-MobiMoney**

Ezi meko zilandelayo zibhekisela ngokukhethekileyo kwi-MobiMoney:  
 4.1. Xa isicelo sakho siqhumelele, siza kukumisela umda wokuthatha ngetyala onokufikelela kuwo nangaliphi na ixesha ngokusekelwe ekubeni awunakuzi ukwazi ukurhoxa isixa-mali esingapha komda wakho wokuthatha ngetyala. Ungakhetha ukuhlalula imali oyitsale isihlandlo ngasinye kwisithuba senyanga e-1, ezi-2 okanye ezi-3.

4.2. Singalunqumamisa uncedo lwakho lwe-MobiMoney ngesazo sokutsala imali esinye, nangaliphi na ixesha ukususela kwiinyanga ezine emva kutsala kwakho yokuqala. Akukho kutsalwa kwenye imali kuya kuvumeleka kuncedo lwe-MobiMoney emva kokuba lunqunyanisiwe.

4.3. Xa uthe wafumana isaziso sokunqunyanisiwa kwalo, ungfakisa isicelo soncedo lwe-MobiMoney esitsha size thina senze uhlahlutyi olutsha lokufikelela. Ukuba ufanelekile ukuba ungfumana uncedo lwe-MobiMoney, kodwa usenemali eshiyekileyo engekahlawulwa kuncedo lwe-MobiMoney olukhoyo, kufuneka uqale uhlawule eshiyekileyo engekahlawulwa yoncedo olukhoyo ngoku. Ungacela ukuba sisebenzise imali-mboleko elityala ekhoyo yoncedo lwe-MobiMoney kulo mbandela okanye ungenza amanye amalungiselelo okuhlalula uncedo lwe-MobiMoney olukhoyo ngoku.

4.4. Ukuba usebenzisa ukuthatha ngetyala okufumanekayo kuncedo lwe-MobiMoney olutsha ukuhlalula intsalela yemali ekhoyo, awuyi kuhlawula nayiphi na intlawulo yokuqalisa kwisixa esisetyenzisiweyo ukuhlawula uncedo lwe-MobiMoney olukhoyo.

4.5. I-FinChoice ingaluxoxisa ufikelelo lwakho kuncedo lwe-MobiMoney nanini na ukuba akuhlaluli okanye ingaluvula emva kwesilumkiso seentsuku ezilishumi zomsebenzi, ekuya kuthi isivumelwano sokuthatha ngetyala sihlale sisebenza kangangoko kuyimfuneko de ube uyihlawule yonke imali efunekayo. Kanti sinokuluxoxisa ufikelelo lwakho kuncedo lwe-MobiMoney lwakho ukuba imigaqo-nkqubo yethu yokuthatha ngetyala ibonakalisa ukuba usenokuba semngciphekweni wokuba netyala eligqithisileyo ukuba sivumela ukuba kutsalwe imali eyongezelelweyo ngakumbi.

4.6. Ungasithalela ucele ukhuliselwa umda wakho wokuthatha ngetyala uze uchaze lo mda umtsha wokuthatha ngetyala uwufunayo.

**5. Ukufaka isicelo kwimijelo yothungelwano lwe-elektroniki**

5.1. Singakuvumela ukuba ufake isicelo semali-mboleko okanye soncedo lwe-MobiMoney usebenzisa ifowuni yakho yemobhayili, i-intanethi okanye eminye imijelo yothungelwano lwe-elektroniki ("imijelo yothungelwano lwe-elektroniki"). Ukuba ufaka isicelo ngomjelo yothungelwano lwe-elektroniki, siyila, sithumele, sifumane size sigcine iinkukakacha nge-elektroniki.

5.2. Kwizicelo ezifakwe nge-elektroniki, kufuneka ukhetho iinkukakacha zakho buqu ezijimfihlelo zokungena, njenge-PIN okanye ipaswedi. Kufuneka ugcine ezi nkukakacha zikhuselekile kwaye zijimfihlelo. Ukuba siyenze yafikeleleka, ungasebenzisa netekhnoloji yokuqinisekisa ubuwena, umzekelo ilizwi, ukunakana ubuso, imizila yemihlaba okanye itekhnoloji eqinisekisa ubuwena efunyenwe kwisixhobo sakho. I-FinChoice inokuyikelela ukuba naziphi na izivumelwano zokuthatha ngetyala ekungenwe kuzo ngemijelo yothungelwano lwe-elektroniki kusetyenziswa iinkukakacha zofikelelo lwakho oluyimfihlelo netekhnoloji eqinisekisa ubuwena lugunyaziswe kwaye lungenelwe nguwe. Kufuneka usazise ngokukhawuleza ukuba uye wazi ukuba ulahlekelwe lufikelelo lwakho oluyimfihlelo okanye wenzeke ukuba luye lwawela ezandleni zomntu ongangunyaziswanga.

Asisayi kubopheleleka ngako nakuphi na ukusetyenziswa okungangunyaziswanga kweenkukakacha zakho zofikelelo okanye itekhnoloji yokuqinisekisa ubuwena ngaphandle kokuba uye wabe usazisile.

5.3. U-FinChoice uya kuphumeza nayiphi na inkqubo yogunyaziso acinga ukuba iyimfuneko ukugunyazisa umxumi silihlandlo ngasinye umxumi efaka isicelo sokungena kwisivumelwano sokuthatha ngetyala ngeendlela ze-elektroniki.

**6. Ukubuyiswa kwayo**

6.1. Kufuneka usihlawule sonke isixa esifunekayo ngokwesivumelwano sokuthatha ngetyala, esiquka isixa-mali setyala, zonke iindleko nenzala ngokuvumelana ne-NCA.

6.2. Kwisisicelo, uvumile ukuhlalula izavange zakho zenyanga nazo naziphi na ezinye izixa-mali ekunokufikelelwa usinike zona ngedebhithi oda. U-FinChoice angasebenzisa inkqubo ye-Non-Authenticated Early Debit Order (NAEDO) okanye i-DebitCheck wazise inokulandela umkhondo we-akhawunti yakho yebhanki okanye ibone xa kukho imali eyanelelo. Kusebenza le miqathango ilandelayo:

- 6.2.1. Kwimali-mboleko zexesha ezithatha inyanga enye (i-"KwikAdvance") izavange zakho ziyafuneka njengoko uvumelene nathi kwisisicelo yaye siya kutsala idebhithi oda ngomhla ekuvunyulwenegalo;
- 6.2.2. Kuzo zonke ezinye intlawulo, ukuba wamkela: 6.2.2.1. ngempelaveki okanye ngoMvulo, siya kutsala idebhithi oda ngoLwesihlanu ngaphambili koko. Kuya kwenzeka okufanayo ngokuvumelana nemihlathi 6.2.2.2 – 6.2.2.4 ukuba usuku esidla ngokutsala ngalo idebhithi oda, luba ngoMvulo okanye ngempelaveki;
- 6.2.2.2. ngeholidi kawonkewonke, siya kutsala idebhithi oda ngosuku lokusebenza olungaphambili kwalo holidi kawonkewonke;
- 6.2.2.3. ngomhla woku-1 ngenyanga, siya kutsala idebhithi oda ngomhla we-30 ngenyanga ngaphambili;
- 6.2.2.4. ngomhla wama-31 ngenyanga, siya kutsala idebithi oda ngomhla wama-30 ngenyanga;

6.2.3. NgoDisemba, ungamkela ngaphambi kwexesha oqhele ukwamkela ngalo kwaye uyavuma ukuba singawulandelela umkhondo wentlawulo size sitsale idebhithi oda nanini na ukususela ngomhla we-10 kuDisemba, ngaphandle kokuba usazisa ngowona mhla uthe ngqo owamkela ngawo ngoDisemba; ukuthatha ngetyala, u-FinChoice unelungelo lokutsala idebhithi oda ngalo naluphi na usuku ukuze afumane imali osemva ngayo kuyo nayiphi na imali eshiyekileyo ekwi-akhawunti yakho yebhanki.

6.3. Kufuneka usazise ngokukhawuleza ukuba iinkukakacha ze-akhawunti yakho yebhanki okanye umhla wakho wokwamkela utshintshile kwaye siya kuthi zikitshintshwe iinkukakacha zedebehithi oda.

6.4. Awuwmekelanga ukuyivula le akhawunti yebhanki ngaphandle kokuba usinike iinkukakacha zenye i-akhawunti yebhanki esinokuthi sitsale kuyo idebhithi oda.

6.5. Akunakuyicima idebhithi oda de ube uyihlawule yonke imali ka-FinChoice ngokwesivumelwano sokuthatha ngetyala ngokupheleleyo.

6.6. Ukuba unesivumelwano sokuthatha ngetyala esingaphezulu kwesinye no-FinChoice:  
 6.6.1. kwaye esinye isivumelwano semali-mboleko sisemva, singatshintshela naliphi na igxabiso lesixa-mali esithathwe ngetyala okanye usivumelwano semali-mboleko esemva okanye enesixa semali esishekileyo esingekahlawulwa;

6.6.2. Singatsala kwelokuba senze ulwabiwo lwalet intlawulo ukuba akuchazi ukuba uhlawula ntlawulo isivumelwano sokuthatha ngetyala.

6.6.3. Kufuneka uhlawule isixa-mali esiza kuthi siphelele ngedebhithi oda yenyanga ngexesha elibekiweyo. Ukuba uye wanengxaki ne-akhawunti yakho yebhanki okanye intlawulo, kufuneka uqhagamshelane nathi uze wenze amanye amalungiselelo enye intlawulo ubuncinane iintsuku ezintathu zomsebenzi ngaphambi komhla ezifuneka ngawo izavange ukuthintela ukuhlawula enye inzala okanye iindleko zomthetho.

6.8. Ukuba azele ukuphinda ucwangcise iindleko yokuhlalula kwaye siyavuma kwisisicelo sakho, isivumelwano sokuthatha ngetyala esicwangciswe ngokutsa siya kulawulwa yimiqathango esivumelwano ngayo ngelo xesha. Iyigqibo sokucwangcisa kwakhona ityala sixhomekeke kuthi ngokupheleleyo.

6.9. Ngokuxhomekeke kwimihlathi 6.6, nayiphi na intlawulo efumaneke kuwe iya kwabizwa ngokulo landelelwanu lulandelayo: intlawulo ye:

- 6.9.1. Iinkonzo ezongezelelwe ikabiso (value-added services);
- 6.9.2. inzala;
- 6.9.3. ezinye iintlawulo neendleko;
- 6.9.5. ityala eliyintloko.

**7. ILungelo lika-FinChoice Lokuphela isivumelwano**

7.1. Ukuba akusihlawuli isixa esipheleleyo esifunekayo ngexesha elibekiweyo ngokwesivumelwano sokuthatha ngetyala, i-FinChoice okanye abameli bayo baya kukubhala bakuxelele ukuba usemva yaye bacebise ukuba uthathwe isivumelwano sokuthatha ngetyala usigqithisele kumcebisi namatyala, okanye ummeli olungisa ukungavumelani, iinkundla yabathengi okanye unzekihlalazo unamalungelo, ukuze asombulule nayiphi na ingxaki ngaphantsi kwesivumelwano semali-mboleko okanye umele nasiphi na isicwangciso sokuqinisekisa ukuba kuhlawulwe kakuhle.

7.2. Ukuba sele kuphele ubuncinane iintsuku zomsebenzi ezingama-20 ungekahlawuli kwaye ubuncinane kudule iintsuku zokusebenza ezili-10 ukususela oko u-FinChoice wakuthumelela isilumkiso ekubhekiselwe kuso kwisigqendu 7.1, kwaye avuphendulanga kwise silumkiso, okanye uphendule ngokukhaba iziphakamisizika-FinChoice, u-FinChoice unokucima isivumelwano sokuthatha ngetyala okanye uye enkundleni yamatyala ukuze ofumane umyelelo wokunyanzela isivumelwano sokuthatha ngetyala.

7.3. Nangaliphi na ixesha emva kwesilumkiso njengoko kubhekiselwe kwisigqendu 7.1, siye sathunyelwa kuwe, kodwa ngaphambi kokuba uFinChoice acime isivumelwano sokuthatha ngetyala ngokuvumelana nomqolo 7.2, nangamaxesho onke ngokwamalungiselelo oMthetho, ungaphinde umisele isivumelwano semali-mboleko ngokuhlalula u-FinChoice yonke imali engekahlawulwa kunye neentlawulo ezongezelelweyo zokuba semva kweentlawulo ezivunyelwa nguMthetho okanye nawo nawuphi na omnye umthetho, ezinokuwuquka kodwa kungaphelelanga apho iindlela zolawulo lokuba semva neendleko zokufunwa kwale mali zokunyanzela isivumelwano sokuthatha ngetyala de ube uhlawule ngokupheleleyo.

**8. IZITITMENTI**

Ababandakanyekileyo bayavuma ukuba uya kufumana isititmenti se-akhawunti rhoqo ngekota ngamijelo yothungelwane lwe-elektroniki ngaphandle kokuba bakwazi kuphela ukusithumela ngemeyili ngokwesiqhelo. I-FinChoice iya kuthi, ngokwesicelo sakho, ithumele iinkukakacha ezibhaliweyo ezichaza zonke iindleko ezitsalweyo, zonke iintlawulo ezongezwe nemali eshekileyo engekahlawulwa.

**9. UKUYIQQIBA NGAPHAMBI KWEXESHA**

9.1. Ungasiphelisa isivumelwano sokuthatha ngetyala nangaliphi na ixesha ngokuhlalula ibhalansi epheleleyo engekahlawulwa ngokwesivumelwano sokuthathi ngokwesiqhelo. I-FinChoice iya kuthi, ngokwesicelo sakho, ithumele iinkukakacha ezibhaliweyo ezichaza zonke iindleko ezitsalweyo, zonke iintlawulo ezongezwe nemali eshekileyo engekahlawulwa.

**10. Igunya**

Ngokuvumelana necandelo 45 loMthetho weKundla kaMantyi, ongungombolo 32 ka-1944, uyavuma ukuba singathatha amanyathelo omthetho ngokuphathelile kwisivumelwano sokuthatha ngetyala okanye i-akhawunti yakho, kwiKundla kaMantyi.

**11. ULAWULO LOKUBA SEMVA NEENDLEKO ZOKUFUNWA KWEMALI**

11.1. Ukuba usemva kwizavange zakho zenyanga kwaye ukuba uFinChoice uthatha amanyathelo okuqokelela imali engekahlawulwa ngokwesivumelwano ngetyala, kuya kufuneka uhlawule iindleko zolawulo lokuba semva neendleko zokufunwa kwemali ezenziwe nguFinChoice, kuquka iindleko zokulandelela, ikhomishini yokuqokelela imali emva kokuba uphose intlawulo yaye kuyafuneka sithathe amanyathelo okugqwazisa ngokungahlawuli kwakho iindleko zokuthatha okanye umqokeleli wamatyala, kuquka kodwa kwangaphelelanga apho iindleko zefowuni, umyalezo othunyelwa ngelizwi nonxibelelwano lwe-elektroniki.

11.2. I-FinChoice ingakubiza ezona ndleko ziphezulu zolawulo lokuba semva neendleko zokufunwa kwemali njengoko kuvuma i-NCA ifundwa kunye noMthetho weKundla kaMantyi ongungombolo 32 ka-1944, uMthetho weKundla ePhakamileyo No. 59 ka-1959, uMthetho wamaGqawetha ka-1979, okanye uMthetho waBaqaqoleli beMali ongungombolo 114 ka-1998, nawuphi na uyo osebenzayo.

11.3. Ukuba u-FinChoice uxama igawetha eliza kuthatha inyathelo nfanane nawe kwaye/okanye liqokelele nayiphi na imali engekahlawulwa kwaye kuya kufuneka uhlawule iindleko eqgqwetheni nanjengomthetho.

**12. IDILESII**

12.1. Ukhethe idilesi njengoko kuchazwe kwisivumelwano sokuthatha ngetyala njengedilesi oya kwamkela kuyo amaxwebhu omthetho nezaziwo, kuquka nasiphi na isaziso ngokuvumelana necandelo 129.

12.2. Ukuba idilesi yakho iyatshintsha kufuneka ngokukhawuleza wazise u-FinChoice ngedilesi yakho entsha ngokumbalelwani okanye ngokumfowunela.

12.3. Idilesi apho siya kwamkela khona amaxwebhu ezomthetho nezilumko ithi FinChoice, 7