

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 is an authorised financial services provider.

Le yimimiselo nemiqathango yokuthatha ngetyala yakwa-FinChoice. ISivumelwano esenziwe kwaNgaphambili seNkcazelo neNgxelo yaMaxabiso erokedishwe ngelizwi okanye esishicilelelwe nge-elektroniki nothi ufumane nekopi yaso ebalhliwe, isigunyaziso sedebhithi oda, iKontrakti yeMali-mboleko (ukuba ikhona) kwaye le mimiselo nemiqathango yemali-mboleko ibhala isivumelwano semali-mboleko phakathi kwethu ("isivumelwano sokuthatha ngetyala"). Qaphela ukuba sinikezela ngeentlobo zokuthatha ngetyala ezahlukeneyo, kuquka iimali-mboleko zexesha elifutshane nezinye izingenakhuselo ("imali-mboleko") kwakunye nemveliso yoncedo ebizwa ngokuba yi-"MobiMoney". Zonke iimveliso zokuthatha ngetyala zakwa-FinChoice zilawulwa yile mimiselo nemiqathango njengoko isebenza kuhlalo 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/Maxabiso esinika ingcaciso yazo zonke iindleko ezihambelana nesivumelwano sokuthatha ityala njengoko kuyifuneko ngokusemthethweni.

## 1. Inkcazelo ngokubanzi

- I-FinChoice ngumboneleli wokuthatha ngetyala ogunyazisiweyo ngokuvumelana noMthetho waMatyala kaZwelonke (siza kubhekisela kuwo ngokuthi "nguMthetho" okanye "i-NCA").
- Ukuba ufuna ukufaka isikhhalazo ngakuthi, ungaqagamshelela noMlawuli woKuthatha ngetyala kaZwelonke ku-0860 627 627 okanye usifowunele ku-0861 346 246.
- Sabelana ngolwazi olumalunga nesicelo sakho, isivumelwano sokuthatha ngetyala, nakuphi na ukungathobeli isivumelwano sokuthatha ngetyala nokuqhawulwa kwisivumelwano sokuthatha ngetyala kunye neenkampani ezingabaqokeleli beenkcukacha zokuthatha ngetyala njengoko kuyifuneko ngokwe-NCA, kuquka kodwa kungaphelanga kwi:
  - TransUnion Credit Bureau (Pty) Ltd Ifowuni: 0861 482 482 I-imeyili: [contactcentreadmin@transunion.co.za](mailto:contactcentreadmin@transunion.co.za) Compuscan Information Technologies (Pty) Ltd Ifowuni: 021 888 6000 I-imeyili: [info@compuscan.co.za](mailto:info@compuscan.co.za)
  - Experian South Africa (Pty) Ltd Ifowuni: 011 799 3400 I-imeyili: [consumer@experian.co.za](mailto:consumer@experian.co.za)
  - XDS (Xpert Decision System) Ifowuni: 011 645 9100 I-imeyili: [info@xds.co.za](mailto:info@xds.co.za)
- Qaphela ukuba iinkampani ezingabaqokeleli beenkcukacha zokuthatha ngetyala zinika inkcazelo epheleleyo malunga netyala oolithathileyo nenqaku elipheleleyo lokuthatha ngetyala elimalunga nokufaneleka kwakho ngokusekelwe kwiNkcazelo esabelana ngayo nabo.
  - Singena kwizivumelwano zokuthatha ngetyala ngefowuni okanye ngemijelo yothungelwano lwe-elektroniki.
  - Ngokuxhomekeke kwimifanekelo ze-NCA nemigaqo-nkqubo yethu yangaphakathi yokuthatha ngetyala, sisenokugqiba kwelokuba sikunike ngetyala okanye singakuniki ngokwendlela thina esibona ngayo.
  - Njengexalenyeni yenkqubo yokufakwa kwesicelo, i-FinChoice inokuthi:
    - Iqagamshelelan naye nabani na ukukhangela ukuba inkcazelo oyinikezelelyo ichanekile kusini na; ifumane iinkcukacha nakubani na ngemo yakho yezimali neenkukukacha zebhanki, kuquka ingxelo yokuthatha ngetyala nembali yokuhlalwa; Ilike inkcazelo malunga nesicelo esifakiweyo, isivumelwano sokuthatha ngetyala, ingxelo ngetyala elithathweyo okanye imballi yokuhlalwa kulo naliphi na iziko elifanelekileyo njengenkampani ezoqokelela iinkcukacha zokuthatha ngetyala okanye uMbalisali weMali-mboleko kaZwelonke;
    - Ilungelaleni okanye ichaze iinkcukacha zakho buqu ngokuvumelana nemigaqo-nkqubo wethu weemfihlelo ofumaneka ku-<https://www.finchoice.mobi/Home/PrivacyPolicy> notthi ngelishwankathelayo ukuke ukuba singazichaza iinkcukacha ukuba:
      - umthetho ufuna senjalo;
      - kuya kuba yinzuzo kuwonkewonke ukuzichaza ukuba;
      - unika imvume okanye usicela ukuba sizichaze; okanye
    - kungokwenzuzo ngokusemthethweni ze-FinChoice okanye omnye umntu ofumana iinkcukacha, ukuzichaza okanye ukuzifumana.
- Kanti u-FinChoice angabelana nabanye ngeenkukacha zakho buqu nezokuthatha ngetyala kwi-HomeChoice Group ngeenjongo zoshishino, kwaye ngeenjongo uyavuma ukuba oku kungaqakwa kwingengiso ngayo ngefowuni nangamijelo yothungelwano lwe-elektroniki.
- Ukuba utshatle kwaye izinto zenu zezenu nabobini, okanye ngokuvumelana nomthetho oqhelekileyo okanye owesintu, uyaqinisekisa ukuba uye wafumana imvume elihlweyo yeqabane lokho yokungena kwisivumelwano sokuthatha ngetyala.
- Imimiselo nemiqathango yethu esisiseko inokutshintsha maxa wambi. Uhlelo olulolona lwakutsha nje luya kufumaneka ku-[www.finchoice.mobi](http://www.finchoice.mobi) okanye ungacela 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.
- Naluphi na utshintsho kwisivumelwano sokuthatha ngetyala siya kubophelela kuphela emva kokuba sikwazisile ngotshintsho ngokuvumelana ne-NCA.

## 2. I-PAQ (ISivumelwano sangaphambili seNkcazelo eBhaliweyo noKunika iXabiso)

- Phakathi kwezinye izinto, siya kuzonika le nkcazelo ilandelayo kwiPAQ kuyo kunika izivumelwano zokuthatha ngetyala:
  - Isixa semali-mboleko/umda womlinganiselo wokuthatha ngetyala: Kwimali-mboleko, esi sisixu-mali esithathwe ngetyala esikunika kwi ngokwemiqathango yemali-mboleko. Yona-MobiMoney lo ngumda womlinganiselo wakho wokuthatha ngetyala phantsi kolu ncedo kunye nesixa-mali sesivumelwano esenziweyo;
  - Intlawulo yokuqalisa: Ie yintlawulo esiyibizayo ngokwemiqathango yoMthetho wokuqalisa isivumelwano sokuthatha ngetyala. Kwimali-mboleko, unokuyihlawula le kwangaphambili, kungenjalo singayibiza xa kuqala isivumelwano sokuthatha ngetyala size siyidibanise nemali eshekileyo esebhanki engekahlawula ukuze ihlawule njengexalenyeni yezavunge zenyanga. Kwi-MobiMoney, le ntlawulo yokuqalisa singavuma ukuyibiza ngokomlinganiselo silandlo ngasinye usebenzisa i-MobiMoney, ngokuxhomekeke kwisixa osihlawulayo, de intlawulo yokuqala epheleleyo ihlawulwe;
  - Intlawulo nenqaku: Ie yintlawulo esinokuyibiza ngokuvumelana noMthetho olungilelela iindleko zethu zokusebenza ukuze kulawulele isivumelwano sokuthatha ngetyala. Sichaza intlawulo yenkonzo ngokwesivumelwano sokuthatha ngetyala kwi-PAQ.
  - Umlinganiselo wenzala: sichaza umlinganiselo wenzala osebenza kwisivumelwano sokuthatha ngetyala kwi-PAQ. Sibala inzala kwintsalela yemali esebhankini engekahlawulwa suku ngalunye ngokusebenzisa ikhuphali rhoqo ngenyanga (siyidibanisa rhoqo ngenyanga kwimali eshekileyo yebhanki engekahlawula). Ukuba usemva ngentlawulo, singabiza inzala kwimali osemva ngayo nomlinganiselo omkhulu ngokuvumelana noMthetho.
- Qaphela ukuba kwi-MobiMoney ukuchaza amaxabiso wethu kwi-PAQ lobona wakuthatha ngetyala, okuthatha ukuba izavunge zakho zenyanga azisayi kuba ngaphazu kwezavunge zamaxabiso wethu esibachazileyo kodwa zisenokuba ngaphantsi, kuxhomekeka kwindlela oyiisebenzisa ngayo i-MobiMoney.

## 3. Izivumelwano zoKuthatha ngetyala – IzwaniMali-mboleko nezibonelelo ezisebenzayo kwiMali-mboleko

- Xa ufaka isicelo sokuthatha ngetyala, senza hloholo lomkqazi ukefakela elithathweyo nahlolo lokungawazi ukwetyala ngokuvumelana noMthetho.
- Kwiimali-mboleko, olu hlolo lufumanisa owona mlinganiselo uphezulu wemali-mboleko esicinga ukuba uyakufananela ("owona mlinganiselo uphezulu wemali-mboleko"), ngokuxhomekeke kwimigaqo-nkqubo yethu yokuthatha ngetyala neemfuno ze-NCA.
- Owona mlinganiselo wakho uphezulu wemali-mboleko ungatshintsha ukuba imelelo zakho zezimali zizotshintsha.
- 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 ezinje ngezivumelwano ze-FoneChoice okanye i-"KwikAdvance" ekubhekisela kuzo kumhlathi 6). Ukuba usenemali eshekileyo ekhoyo engekahlawulwa ngexesha ofuna ngalo isicelo esitsha semali-mboleko, kufuneka uqale uhlawule imali eshekileyo engekahlawulwa kwimali-mboleko isivumelwano ngaphambi kokuba kwesinye isivumelwano sokuthatha ngetyala semali-mboleko entsha. Ungacela ukuba sisebenzise imali-mboleko entshala kule mbandela okanye ungenze amanye amalungelo okuhlalula imali-mboleko yakho ekhoyo.

- Ukuba ucela ukusebenzisa imali yemali-mboleko entsha ukuze uhlawule imali-mboleko ekhoyo, imali eseleyo iya kufakwa kwi-akhawunti yakho yebhanki. Esi sixa sisibiza ngokuba "isixa se-KwikDraw". Nakubeni le iya kuba yimali-mboleko entsha, siyabalungiselela abaxumi bethu esisebenzisana nabo ngokho kwaye sibiza kuphela intlawulo yokuqala kwimali-mboleko entsha ngokusekelwe kwisixa-mali se-KwikDraw kunakwisixa esipheleleyo semali-mboleko esitsha.
- Maxa wambi sinokukuxelela ukuba isixa-mali se-KwikDraw siyafumaneka kuwe. Siya kwenza uhlobo lokukwazi ukufikelelela silandlo ngasinye ufaka isicelo sokungena kwisivumelwano esitsha sokuthatha ngetyala. Nasiphi na isixa se-KwikDraw siya kufumaneka ngokuxhomekeke kuhlalutyo esilwenze kuwe lokufikelela olubonisa ukuba ungayifikelela imali-mboleko entsha. Asinakuzenze siqinisekisa sokuba uya kufaneleleka nasiphi na isixa-mali – konke kuya kuxhomekeka kuhlalutyo olwenziweyo lokufikelela nokwimigaqo-nkqubo yethu yangaphakathi yokuthatha ngetyala.
- Ngaphambi kokuba ungene kwisivumelwano esitsha sokuthatha ngetyala no-FinChoice kufuneka uqinisekise ukuba uziqanda ngokupheleleyo kwaye uyazazi iindleko nemingcipheko enxulumene nokungena kwesinye isivumelwano sokuthatha ngetyala namalungelo akho neembopheleleko phantsi kwesivumelwano esitsha sokuthath ngetyala.
- Ukuba unawo nawaphi na amathandabuzo wokuba imeko zakho zemali ziye zatshintsha kusini na, okanye ukuyiqandi imingcipheko neendleko zokungena kwisivumelwano sokuthatha ngetyala, okanye ngawaphi amalungelo neembopheleleko zakho ngokuphathelene ekubeni siya kuba njani eso sivumelwano semali-mboleko, kufuneka uqale ufowunele u-FinChoice ku-0861 346 246 ukuze uqiniseke ukuba uyawaqonda onke amalungelo akho neembopheleleko ngaphambi kokungena kwisivumelwano semali-mboleko.
- Sinokuvumela ithuba lokurhoxa xa uqala ukungena kwisivumelwano sokuthatha ngetyala kunye nathi.

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

- Ezi meko zilandelayo zibhekisela ngokukhethekileyo kwi-MobiMoney:
  - Xa isicelo sakho siphumelele, siza kukumisela umda wokuthatha ngetyala onokufikelela kuwo nangaliphi na ixesha ngokusekelwe ekubeni awunakuzi ukwazi ukurhola isixa-mali esingapha komda wakho wokuthatha ngetyala. Ungakhetha ukuhlalula imali oyitsale isihlandlo ngasinye kwisithuba senyanga e-1, ezi-2 okanye ezi-3.
  - Singalunqumamisa uncedo lwakho lwe-MobiMoney ngesaziso sokutsala imali esinye, nangaliphi na ixesha ukususela kwiinyanga ezine emva kwutsala kwakho yokuqala. Akukho kutsalwa kwesinye imali kuya kuvumeleka kuncedo lwe-MobiMoney emva kokuba lunqunyanyisiwe.
  - Xa uthe wafumana isaziso sokunqunyanyiswa kwalo, ungafaka isicelo soncedo lwe-MobiMoney esitsha size thina senze uhlatutyo olutsha lokufikelela. Ukuba ufanekilelele ukuba ungafumana 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 amalungelo okuhlalula uncedo lwe-MobiMoney olukhoyo ngoku.
  - Ukuba usebenzisa ukuthatha ngetyala okufumanekayo kuncedo lwe-MobiMoney olutsha ukuhlalula in salela yemali ekhoyo, awuyi kuhlawula nayiphi na intlawulo yokuqalisa kwisixa esisetyenzisiweyo ukuhlalula uncedo lwe-MobiMoney olukhoyo.
  - I-FinChoice ingaluxoxisa ufikelelo lwakho kuncedo lwe-MobiMoney nanini na ukuba akhulawuli okanye ingalulwala emva kwesivumelwano seentsuku ezilishumi zomsebenzi, ekuya kuthi isivumelwano sokuthatha ngetyala sihlale sisebenza kangangoko kuyifuneko de ube uyihlawule yonke imali efunekayo. Kanti sinokurhoxisa ufikelelo lwakho kuncedo lwe-MobiMoney lwakho ukuba imigaqo-nkqubo yethu yokuthatha ngetyala ibonakalisa ukuba usenokuba semngciphekweni wokuba netyala eliqagamshelelyo ukuba sivumela ukuba kutsalwe imali eyongezelelweyo ngakumbi.
  - Ungasibhalela ucele ukhuliselwa umda wakho wokuthatha ngetyala uze uchaze lo mda umtsho wokuthatha ngetyala uwfufunayo.

## 5. Ukufaka isicelo kwimijelo yothungelwano lwe-elektroniki

- Singakuvumela ukuba ufaka 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 wothungelwano lwe-elektroniki, siyila, sitlumeleli, sifumane size sigcine iinkcukacha nge-elektroniki.
- Kwizicelo ezifakwe nge-elektroniki, kufuneka ukhetha iinkcukacha zakho buqu esiyimfihlelo zokungena, njenge-PIN okanye ipaswedi. Kufuneka ugcinde ezi nkcukacha zikhuselekile kwaye ziyimfihlelo. Ukuba sizenze ufikeleleka, ungasebenzisa netekhnoloji yokuqinisekisa ubuwena, umzekelo ilizwi, ukunakana ubuso, imizila yeminwe okanye itekhnoloji yokuqinisekisa ubuwena efundenwe kwisixhobo sakho. I-FinChoice inokuqinisekisa ukuba naziphi na izivumelwano zokuthatha ngetyala ekungenwe kuzo ngemijelo yothungelwano lwe-elektroniki kusetyenziswa iinkcukacha zofikelelo lwakho oluyimfihlelo netekhnoloji eqinisekisa ubuwena lugunyaziswe kwaye lungenelwe nguwe. Kufuneka usazise ngokuhlalulwa ukuba uye wazi imfihlelo okanye ulahlekelwe lufikelelo lwakho oluyimfihlelo okanye kwenzeke ukuba luyelawula ezandleni zomntu ogagunyaziswanga. Asisayi kubopheleleka ngako nakuphi na ukusetyenziswa okungagunyaziswanga kweenkukacha zakho zofikelelo okanye itekhnoloji yokuqinisekisa ubuwena ngaphandle kokuba uye wabe usazisile.
- I-FinChoice uya kuphumeza nayiphi na inkqubo yogunyaziso acinga ukuba iyimfuneko ukugunyazisa umxumi silandlo ngasinye umxumi efaka isicelo sokungena kwisivumelwano sokuthatha ngetyala ngeendlela ze-elektroniki.

## 6. Ukubuyiswa kwayo

- Kufuneka usihlawule sonke isixe esifunekayo ngokwesivumelwano sokuthatha ngetyala, esiqaka isixa-mali setyala, zonke iindleko nenzala ngokuvumelana ne-NCA.
- Kwisicelo, uvumile ukhulawula izavunge zakho zenyanga nazo naziphi na ezinye izixa-mali ekonokufuneka usinike zona ngedebhithi oda. U-FinChoice angasebenzisa inkqubo ye-Non-Authenticated Early Debit Order (NAEDO) okanye i-DebiCheck kwaye inokulandela umkhondo we-akhawunti yakho yebhanki ukuze ibone xa kukho imali eyanelelyo. Kusebenza le miqathango ilandelayo:
  - Kwiimali-mboleko zexeshana ezithatha inyanga enye (i-"KwikAdvance") izavunge zakho ziyafuneka njengoko uvumelane nathi kwisicelo yaye siya kutsala idebithi oda ngomhla ekuvunyelweni ngalo;
  - Kuzo zonke ezinye iintlawulo, ukuba wamkela:
    - ngempelaveki okanye ngoMvulo, siya kutsala idebithi oda ngoLwesihlanu ongaphambi koko. Kuya kwenzeka okufanayo ngokuvumelana nemihlati 6.2.2.2 – 6.2.2.4 ukuba usuku esidla 6.2.2.2.2 – 6.2.2.4 ukuba idebithi oda, luba ngoMvulo okanye ngempelaveki;
    - ngemhla kawonkewonke, siya kutsala idebithi oda ngosuku lwakutsala olungaphambi kwaloo holide kawonkewonke;
    - ngomhla woku-1 ngenyanga, siya kutsala idebithi oda ngomhla we-30 ngenyanga engaphambili;
    - ngomhla wama-31 ngenyanga, siya kutsala idebithi oda ngomhla wama-30 ngenyanga;
  - NgoDisemba, ungamkela ngaphambi kwexesha oqhele ukwamkela ngalo kwaye uyavuma ukuba singawulandelela umkhondo wentlawulo size sitsale idebithi oda nanini na ukususela ngomhla we-10 kuDisemba, ngaphandle kokuba usazisa ngowona mhla uthe ngqo owamkela ngawo ngoDisemba;
- Ukuba usemva kwisivumelwano sakho sokuthatha ngetyala, u-FinChoice unelungelo lokutsala idebithi oda ngalo naluphi na usuku ukuze afumane imali osemva ngayo kuyo nayiphi na imali eshiyekileyo ekwi-akhawunti yakho yebhanki.
- Kufuneka ze-akhawunti yakho yebhanki iinkcukacha ze-akhawunti yakho yebhanki okanye umhla wakho wokwamkela utshintsho zakho kwaye siya kuthi sizitshintshela iinkcukacha zakho zedebithi oda.
- Awuvumelekanga ukuyivula le akhawunti yebhanki ngaphandle yebhanki esinokuthi iinkcukacha kuyo idebithi oda.
- Yonakuyicima kwi-FinChoice okanye imali ka-FinChoice ngokwesivumelwano sokuthatha ngetyala ngokuphelelyo.
- Ukuba unesivumelwano sokuthatha ngetyala esingophelelyo kwesinye no-FinChoice:
  - kwaye esinye isivumelwano semali-mboleko lesemva, singatshintshela ngetyala nabo ixesha-mali esitshathwe ngetyala ngokwesivumelwano semali-mboleko esemva okanye enesixa semali esishekileyo esingekahlawulwa;
  - Singatsala kube kanye kwi-akhawunti yakho yebhanki isixa esingekahlawulwa ngokuvumelana nazo zonke izivumelwano zokuthatha ngetyala size emva koko senze ulwazi lwemali ezinye ezilulekileyo ukuze siqhahlelise ukuba zonke izivumelwano azikho semva. xa kukwazeka;
  - Singagqiba kwelokuba senze ulwazi lwale ntlawulo ngokuba akubazi ukuba uhlawula esiphi isivumelwano sokuthatha ngetyala.
- Kufuneka uhlawule isixa-mali esenza kuthi siphelele ngedebithi oda yenyanga ngexesha elibekiweyo. Ukuba uye wanengxaki ne-

- akhawunti yakho yebhanki okanye intlawulo, kufuneka uqhagamshelane nathi uze wenze amanye amalungelo esisebenzisa ngetyala ubuncinane iintsuku ezintatho zomsebenzi ngaphambi komhla ezifuneka ngawo izavunge ukhuthilela ukuhlalula enye inzala okanye iindleko zomthetho.
- Ukuba ucela ukuphinda ucwangcise indlela yokuhlalula kwaye siyavuma kwisicelo sakho, isivumelwano sokuthatha ngetyala esicwangcise ngokutsha siya kulawulwa yimiqathango esivumelane ngayo ngelo xesha. Isigqibo sokucwangcisa kwakhona ityala sixhomekeke kuthi ngokupheleleyo.
- Ngokuxhomekeke kwimihlati 6.6, nayiphi na intlawulo efumaneke kuye iya kwabiya ngokulu landelelwano lalandelayo: intlawulo ye:
  - linkonzo ezongezelelwe ixabiso (value-added services);
  - inzala;
  - ezinye iintlawulo neendleko;
  - ityala eliyintloko.

## 7. ILungelo lika-FinChoice Lokuphelisa ISivumelwano

- Ukuba akusihlawuli isixa esipheleleyo esifunekayo ngexesha elibekiweyo ngokwesivumelwano sokuthatha ngetyala, i-FinChoice okanye abameli bayo baya kubhalela bakuxelele ukuba usemva yaye bacebise ukuba utathathe isivumelwano sokuthatha ngetyala usiqathisele kumcebisi ngamatyala, okanye ummeli olungisa ukungavumelani, inkundla yabathengi okanye unekhalazo unamalungelo, ukuze asombulule nayiphi na ingxaki ngaphantsi kwesivumelwano semali-mboleko okanye emele nasiphi na isivungciso sokuqinisekisa ukuba kuhlawulwe kakuhle.
- Ukuba sele kuphele ubuncinane iintsuku zomsebenzi ezingama-20 ukugqibahluli kwaye ubuncinane kudlule iintsuku zokusebenza ezili-10 ukususela oko u-FinChoice wakuthumela iisilumkiso ekubhekiselwe kuso kwisiquando 7.1, kwaye awuphendulanga kwesi silumkiso, okanye uphendule ngokukhaba iziphakamisio zika-FinChoice, u-FinChoice unokusicima isivumelwano sokuthatha ngetyalaokanye aye enkundleni yamatyala ukuze ofumane umyalelo wokunyanzelisa isivumelwano sokuthatha ngetyala.
- Nangaliphi na ixesha emva kwesilumkiso njengoko kubhekiselwe kwisiquando 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 ngokuhlalulwa u-FinChoice yonke imali engekahlawulwa kunye neentlawulo ezongezelelweyo zokuba semva kwentlawulo ezivunyelwa nguMthetho okanye nawo nawuphi na omnye umthetho, ezinokuwuka kodwa kungaphelanga apho iindlela zolawulo lokuba semva neendleko zokufunwa kwale mali zokunyanzela isivumelwano sokuthatha ngetyala de ube uhlawule ngokupheleleyo.

## 8. IZitimenti

Ababandakanyekileyo bayavuma ukuba uya kufumana izitimenti ze-akhawunti rhoqo ngekota ngemijelo yothungelwane lwe-elektroniki ngaphandle kokuba bakwazi kuphela ukusithumela ngemeyili ngokwesiqhelo. I-FinChoice iya kuthi, ngokwesicelo sakho, ithumele iinkcukacha ezibhaliweyo ezichaza zonke iindleko ezitsalwayo, zonke iintlawulo ezenziweyo nemali eshekileyo engekahlawulwa.

## 9. Ukuyiqqaba Ngaphambi Kwexesha

- Ungasiphelisa isivumelwano sokuthatha ngetyala nangaliphi na ixesha ngokuhlalula ibhalansi epheleleyo engekahlawulwa ngokwesivumelwano sokuthatha ngetyala ukuya kutsho ngomhla wokusiyaqiba, usinikile isilumkiso okanye ungasinikanga.
- Ukuba ufuna ukusiyaqiba isivumelwano sokuthatha ngetyala, wena buqu ungaqagamshelelan nathi malunga nesixa osigqibayo. Asisayi kunika omnye umntu ezi nkukacha zisegameni lakho ngaphandle komyalelo wakho obhaliweyo.

## 10. Igunya

Ngokuvumelana necandelo 45 loMthetho weNkundla kaMantyi, ongunombolo 32 ka-1944, uyavuma ukuba singathatha amanyathelo omthetho ngokuphathelene kwisivumelwano sokuthatha ngetyala okanye i-akhawunti yakho, kwiNkundla kaMantyi.

## 11. ULawulo Lokuba Semva Neendleko Zokufunwa Kwemali

- Ukuba usemva kwizavunge zakho zenyanga kwaye ukuba uFinChoice uthatha amanyathelo oqaqokelela imali engekahlawulwa ngokwesivumelwano ngetyala, kuya kufuneka uhlawule iindleko zolawulo lokuba semva neendleko zokufunwa kwemali ezenziwe nguFinChoice, kuquka iindleko zokulandelela, ikhomishini yokuqaqokelela imali emva kokuba uphose intlawulo yaye kuye kwafuneka sitathathe amanyathelo okuywazisa ngokungahlawuli kwakho iindleko zegqwetha okanye umaqokeleli wamatyala, kuquka kodwa kungaphelanga ubu indleko zefowuni, umyalezo othunyelwa ngelizwi nonxibelelwano lwe-elektroniki.
- I-FinChoice ingakubiza ezona ndleko ziphezulu zolawulo lokuba semva neendleko zokufunwa kwemali njengoko kuvuma i-NCA ifundwa kunye noMthetho weNkundla kaMantyi ongunombolo 32 ka-1944, uMthetho weNkundla ePhakamileyo No. 59 ka-1959, uMthetho wamaGqwetha ka-1979, okanye uMthetho waBaqaqokeleli beMali ongunombolo 114 ka-1998, nawuphi na kuyo osebenzayo.
- Ukuba u-FinChoice ufuna igqwetha eliza kuthatha inyathelo nxamnye nawe kwaye/okanye liqokelele nayiphi na imali engekahlawulwa kwaye kuya kufuneka uhlawule iindleko egqwetheni nanjengomthetho.

## 12. Idilesi

- Ukhetha idilesi njengoko kuchazwe kwisivumelwano sokuthatha ngetyala njengeidilesi oya kwamkela kuyo amaxwebhu omthetho nezakho, kuquka nasiphi na isaziso ngokuvumelana necandelo 129.
- Ukuba idilesi yakho ziyatshintsha kufuneka ngokukhawuleza wazise u-FinChoice ngedilesi yakho entsha ngokumbhalela okanye ngokumfowunela.
- Idilesi apho siya kwamkela khona amaxwebhu ezomthetho nezilumkiso ithi FinChoice, 78 Main Road, Wynberg, Cape Town, 7800, ePhakamileyo "FinChoice Legal".

## 13. Unxibelelwano lwe-Elektroniki

- Ngaphandle kokuba kuvunyelweni ngalunye uhlobo, siya kuthumela zonke izivumelwano zemali-mboleko, inkcazelo ebhaliweyo okanye embebelelwano ngojele le-elektroniki sisebenzisa iinkcukacha zonxibelelwano osinike zona ("Idilesi eBhaliweyo").
- Yonke imbelelwano ethunyelwe kwiDilesi eBhaliweyo, kuquka kodwa kungaphelanga kwisivumelwano sokuthatha ngetyala, iya kujongwa njengefunyenweyo ngwe kwisithuba seeyure ezingama-36 emva kokuba iifayile zethu zokuba zibonise ukuba iye yatshunyelwa.
- Ukuba iinkcukacha zakho ziyathintsha okanye ukuba ukhetha ukungafumani imbelelwano ngemijelo yothungelwano lwe-elektroniki ebudeni besivumelwano sokuthatha ngetyala, kufuneka usazise ngeenkukacha ezintsha.

## 14. Isatifiketi

Isatifikethi esisayinwe ngomnye wobaphathi bakwa-FinChoice (ekungeyonekoko ukuba angangine elocding), siya kuba njengokuba sibonakala (ngokwendlela esijongwa ngayo) bubungqina bemali eshekileyo engekahlawulwa.

## 15. Isindululo nesabelo

Uyavuma ukuba i-FinChoice inokuthi nangaliphi ixesha ngaphandle kwesivumelwano ithumele (idlulisele) ize yabelane nalo naliphi okanye onke amalungelo aye neembopheleleko ngokuvumelana nesivumelwano sokuthatha ngetyala komnye umntu.

## 16. ISivumelwano Esipheleleyo

Isivumelwano sokuthatha ngetyala sibumba isivumelwano ayonke phakathi kwemali ne-FinChoice yaye esikho imimiselo nemiqathango eyongezelekileyo ehlikeleyo, ngaphandle kokuba sitshintsha isivumelwano sokuthatha ngetyala njengoko kuvuma umthetho, ekuya kuthi amasolotya atshintshiweyo asebenze.

## 17. Ukhetho lweNtengiso

- Xa ungena kwisivumelwano sokuthatha ngetyala ne-FinChoice, unokucela ukuba zonke ezi zinto zilandelayo:
  - Kumaphulo entengiso akumabonakude awenziwa ngu-Finchoice okanye egameni lakhe;
  - Intengiso okanye uluhlu lwasabathengi oluthengiswa okanye olusasazwa ngu-FinChoice, ngaphandle kokuba kufunwa nguMthetho;
  - Nakuphi na ukusasazwa okumandla kwemiyalezo ye-imeyili okanye umyalezo obhalweyo ngefowuni.
- Uya kubhalwa ukuba usebenzise eli lungelo ebudeni benkqubo yokufaka isicelo. Iindlela ezintathu ezibhekisileyo ziya kwinkontrakti yemali-mboleko eqhotyoshelwe kwisivumelwano sokuthatha ngetyala. Unelungelo nanini na ukuba zigamshelathane ne-FinChoice uze ucele ukuzihambisa ngokufikelelelyo zitsshintshwe.
- Amanye Amalungelo Omxumi**
- Analo ilungelo lokungaphamshelana neenkampani eziqaqokelela iinkcukacha zokuthatha ngetyala ukuze ingxelo yakho yokuthatha ngetyala ithiyhile noke kulungiswe nayiphi na inkcazelo engachanekanga.
- Intengiso nasiphi na isikhhalazo (i) ngenze indlela yokungisela izikhalo, (ii) ukufaka isikhhalazo kuMlawuli woKuthathwe ngetyala kuZwelonke (National Credit Regulator) okanye (iii) ufoke isicelo kwiQumrhu likaZwelonke laBathengi (National Consumer Tribunal).