finchoice
for when you need it

Imimiselo neMiqathango yeSivumelwano seMali-mboleko

NGOKWEMIQATHANGO YESIQENDU SAMA-93(2) SOMTHETHO WAMA-2005 KAZWELONKE WOKWENZIWA KWAMATYALA EMALI ("UMTHETHO")

March 2019

I-FinChoice licandelo le-HomeChoice (Pty) Ltd umnikezeli weenkonzo zezimali ogunyaziweyo (FSP no. 48448). I-Guardrisk Life ngumnikezeli weenkonzo zemali ogunyaziweyo . I-FinChoice elicandelo le-HomeChoice ngumnikezeli wekhredithi obhalisiweyo (NCRCP 454). I-FinChoice ikhuthaza ukuboleka ngendlela eyiyo, ngenxa yoko ukukhutshwa kwelowuni kuxhomekeke ngokupheleleyo ku--FinChoice yaye imali ekufanelayo ixhomekeke kwiimeko zakho.

Le yimimiselo nemiqathango esisiseko yemali-mboleko yakwa-FinChoice. ISivumelwano kwangaphambili seSitetimenti neKowuti selizwi okanye esirekhodwe nge-elektroniki othi ufumane nekopi yaso ebhaliweyo, ugunyaziso lwedebith oda, iKontrakti yeMali-mboleko (ukuba ikho) yaye le mimiselo nemiqathango yemali-mboleko ibhala isivumelwano semali-mboleko phakathi kwethu ("isivumelwano semali-mboleko"). Phawula ukuba sinikezela ngeendidi ezahlukeneyo zemali-mboleko, kuquka imali-mboleko yexeshana, imali-mboleko engakhuselwanga nenkqubo evelisiweyo esithi yi-MobiMoney. Zonke ziya kulawulwa yile mimiselo nemiqathango njengoko isebenza kuhlobo oluthile lwemali-mboleko. U-"Wena" ubhekisela kumntu ongene kwisivumelwano semali-mboleko nathi no-"FinChoice" okanye u-"thina" okanye u-"si" ubhekisela ku-FinChoice icandelo le Homechoice (Pty) Limited. Ukuba sibhekisela kwi-"HomeChoice Group", sibhekisela kuyo nayiphi na inkampani ethi ngokupheleleyo okanye ngokuyinxalenye ibe yeka-HomeChoice International PLC (HIL) okanye nayiphi na inkampani engaphantsi kwakhe.

1. Izinto ngokubanzi

1.1. I-FinChoice ngumnikezeli ngekhredithi ogunyaziweyo ngokuvumelana noMthetho weKhredithi kaZwelonke (siza kubhekisela kuwo ngokuthi "nguMthetho" okanye "i-NCA").

1.2. Ukuba ufuna ukufaka isikhalazo ngakuthi, ungaqhagamshelana noMlawuli weKhredithi kaZwelonke ku-0860 627 627 okanye usifowunele ku-0861 346 246.

1.3. Sabelana ngenkcazelo yakho yesicelo, isivumelwano semali-mboleko, nakuphi na ukungathobeli isivumelwano semali-mboleko nokuqhawula isivumelwano semali-mboleko nezi khredith bhiyuro zilandelayo:

1.3.1. TransUnion Credit Bureau (Pty) Ltd Ifowuni: 0861 482 482I-imeyili: contactcentreadmin@transunion.co.za

1.3.2. Compuscan Information Technologies (Pty) Ltd Ifowuni: 021 888 6000 I-imeyili: info@compuscan.co.za

1.3.3. Experian South Africa (Pty) Ltd Ifowuni: 011 799 3400 I-imeyili: consumer@experian.co.za

1.3.4. XDS (Xpert Decision System) Ifowuni: 011 645 9100 I-imeyili: info@xds.co.za

1.4. Phawula ukuba iikhredith bhiyuro zinika iprofayili yekhredith neskora sekhredith sokufaneleka kwakho ngokusekelwe kwinkcazelo esibanika yona.

1.5. Singena kwizivumelwano zemali-mboleko ngefowuni okanye ngamajelo e-elektroniki, kwii-ofisi zethu, xa uye wayamkela imiqathango yesivumelwano semali-mboleko.

1.6. Ngokuvumelana neemfaneleko ze-NCA nemigaqo-nkqubo yangaphakathi yekhredithi, sisenokugqiba kwelokuba sikunike ikhredithi okanye singakuniki ngokwendlela thina esibona ngayo.

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

1.7.1. Iqhagamshelane naye nabani na ukukhangela enoba inkcazelo oyinikeleyo ichanekile na; ifumane iinkcukacha nakubani na ngemo yakho yezimali neenkcukacha zebhanki, kuquka ingxelo yekhredithi nembali yokuhlawula;

1.7.2. Inikele inkcazelo ngesi sicelo, isivumelwano semali-mboleko, ingxelo yekhredithi okanye imbali yokuhlawula kulo naliphi na iziko elifanelekileyo njengelilawula ikhredithi okanye uMbhalisi weMali-mboleko kaZwelonke;

1.7.3. Ihlele okanye ityhile inkcazelo yakho yobuqu ngokuvumelana nomgaqo-nkqubo wethu weemfihlelo okhoyo ku-https://www.finchoice.mobi/Home/PrivacyPolicy nothi ngelishwankathelayo uquke ukuba sityhile inkcazelo ukuba:

1.7.3.1. umthetho ufuna senjenjalo;

1.7.3.2. kuya kuba yinzuzo kuwonkewonke ukuyityhila;

1.7.3.3. unikeza imvume okanye usicela ukuba siyityhile; okanye

1.7.3.4. kungokweenzuzo ezisemthethweni zika-FinChoice okanye omnye umntu ofumana inkcazelo, ukuyityhila okanye ukuyifumana.

1.8. Kanti i-FinChoice inganikezela ngenkcazelo yakho neyekhredithi kwi-HomeChoice Group ngeenjongo zoshishino, yaye uyavuma ngokuphandle ukuba oku kungaqukwa kwintengiso ngqo ngefowuni nangamajelo e-elektroniki.

1.9. Ukuba utshatile yaye izinto zezenu nobabini, okanye ngokuvumelana nomthetho oqhelekileyo okanye owesintu, uyaqinisekisa ukuba uye wafumana imvume yeqabane lakho yokungena kwisivumelwano semali-mboleko.

1.10. Imimiselo nemiqathango yethu esisiseko inokutshintsha maxa wambi. Uhlelo olulolona lwakutshanje luya kufumaneka ku www.finchoice.mobi okanye ungacela ikopi ngokufowunela ku-0861 346 246. Ukuba ungumthengi wangoku okanye wangaphambili ongena kwisivumelwano esitsha, isivumelwano sakho esitsha siya kulawulwa yimimiselo nemiqathango esebenzayo ngexesha lokungena kwisivumelwano esitsha.

1.11. Naluphi na utshintsho kwisivumelwano semali-mboleko luya kubophelela kuphela emva kokuba sikwazisile ngokutshintsha ngokuvumelana ne-NCA.

1.12. I-FinChoice ikhupha kuphela iimali-mboleko yokuba umntu azisebenzisele hayi ngeenjongo zokushishina. Ngako oko unokungena kwisivumelwano semali-mboleko nathi kuphela xa uza kuyisebenzisela iinjongo ezizezakho.

2. ISitetimente sangaphambi kwesiVumelwano neKowuti

2.1. Phakathi kwezinye izinto, siya kukunika le nkcazelo ilandelayo kwiSitetimente sangaphambi kwesiVumelwano neKowuti kuzo zonke izivumelwano zemali-mboleko:

2.1.1. Isixa semali-mboleko: esi sisixa sekhredithi esikunika yona ngokwesivumelwano semali-mboleko;

2.1.2. Intlawulo yokuqalisa: le yintlawulo esiyibizayo ngokuvumelana noMthetho ngenjongo yokuqalisa isivumelwano semali-mboleko. Unokuyihlawula le kwangaphambili, kanti singayibiza xa kuqala isivumelwano semali-mboleko size siyidibanise nebhalansi engekahlawulwa yesivumelwano semali-mboleko ukuze ihlawulwe njengenxalenye yezavenge zenyanga. Kwi-MobiMoney, le ntlawulo yokuqalisa singavuma ukuyibiza ngokomlinganiselo sihlandlo ngasinye usebenzisa i-MobiMoney, de intlawulo yokuqala epheleleyo ihlawulwe;

2.1.3. Intlawulo yenkonzo: le yintlawulo yenyanga, eyentengiselwano okanye eyonyaka esitsha semali-mboleko kule njongo okanye ungenza amanye amalungiselelo okuhlawula isivumelwano sakho esikhoyo semali-mboleko.

3.5. Ukuba ucela ukusebenzisa imali yesivumelwano esitsha semali-mboleko ukuze uhlawule isivumelwano esikhoyo semali-mboleko, imali eseleyo iya kufakwa kwi-akhawunti yakho yebhanki. Le mali ihlawulwa kwi-akhawunti yakho yebhanki siyibiza "isixa seKwikDraw". Nakuba esi iya kuba sisivumelwano esitsha semali-mboleko, siyabalungiselela abathengi bethu esisebenzisana nabo ngoku yaye sibiza kuphela intlawulo yokuqala kwisivumelwano esitsha semali-mboleko ngokusekelwe kwisixa se-KwikDraw kunakwisixa esipheleleyo sesivumelwano esitsha semali-mboleko.

3.6. Maxa wambi sinokukuxelela ukuba isixa seKwikDraw siyafumaneka kuwe. Siya kwenza uhlolo lokukwazi ukufikelela sihlandlo ngasinye ufaka isicelo sokungena kwisivumelwano esitsha semali-mboleko. Nasiphi na isixa se-KwikDraw siya kufumaneka kuxhomekeka kuhlolo esilwenze kuwe lokufikelela olubonisa ukuba ungasifikelela isivumelwano esitsha semali-mboleko. Asiye siqinisekise ukuba uya kufanelwa siso nasiphi na isixa – konke kuya kuxhomekeka kuhlolo lokufikelela nakwimigaqo-nkqubo yethu yangaphakathi yekhredithi.

3.7. Ngaphambi kokuba ungene kwisivumelwano esitsha semali-mboleko ne-FinChoice umele uqinisekise ukuba uziqonda ngokupheleleyo yaye uyazazi iindleko neengozi ezinxulumene nokungena kwesinye isivumelwano semali-mboleko namalungelo akho neembopheleleko phantsi kwesivumelwano semali-mboleko esitsha.

3.8. Ukuba unawo nawaphi na amathandabuzo ngokuba iimeko zakho zemali ziye zatshintsha kusini na, okanye akuyiqondi imingcipheko neendleko zokungena kwisivumelwano semali-mboleko, okanye ngawaphi amalungelo neembopheleleko zakho ngokuphathelele ukuba siya kuba njani eso sivumelwano semali-mboleko, umele uqale ufowunele i-FinChoice ku-0861 346 246 ngaphambi kokungena kwisivumelwano semali-mboleko.

3.9. Nangona kunganyanzeliswa ngumthetho, sinokuvumela ithuba lokurhoxa xa uqala ukungena kwisivumelwano semali-mboleko kunye nathi.

4. Izivumelwano zemali-mboleko - EzeMobiMoney

Ezi meko zilandelayo zibhekisela ngokukhethekileyo ku-MobiMoney:

4.1. Xa isicelo siphumelele, siya kukunika umlinganiselo wekhredithi "wangoku"kunye "nowona uphezulu."

4.2. Singasiphelisa isivumelwano sakho se-MobiMoney ngesaziso sethu esinye sokutsala. Oku kuthetha ukuba singakwazisa nanini na ukuba ungatsala kube kanye ngaphambi kokuba isivumelwano se-MobiMoney siphele, nto leyo ithetha ukuba ukusayi kuvunyelwa ukuba uphinde utsale kwi-Mobi-Money emva koku kutsala kokugqibela.

4.3. Sibala owona mlinganiselo uphezulu wekhredithi nowangoku kwiziphumo zakho zohlolo lokufikelela nemigaqo-nkqubo yethu yangaphakathi yekhredithi. Asisayi kuze sicele ukuba uhlawule isavenge esiphezulu kunoko sibone ukuba unokukufikelela, kodwa ngalo lonke ixesha utsala unokukhetha ukubuyisa imali oyitsalileyo kwithuba elifutshane kunokuba kufuneka.

4.4. Umlinganiselo wekhredithi wangoku ngowona mlinganiselo wekhredithi kunye nathi ngalo naliphi na ixesha olinikiweyo, yaye unokusetelwa kwisixa esingaphantsi kunowona mlinganiselo uphezulu wekhredith ngokuvumelana neprofayile yakho yomngcipheko njengoko sijonga ngokuvumelana nemigaqo yethu yomngcipheko.

4.5. Ngokuxhomekeke kwiprofayile yakho yomngcipheko, sinokuthi sitshintshe umlinganiselo wakho wangoku wekhredith ebudeni bexesha lesivumelwano se-MobiMoney ngokwendlela esibona ngayo, noko ke umlinganiselo wakho wangoku wekhredithi awusayi kuze udlule owona mlinganiselo uphezulu wekhredithi.

4.6. Owona mlinganiselo uphezulu wekhredithi sisixa uhlolo lwakho lokufikelela olubonisa ukuba unokusihlawula, kodwa ke ukuze silandele iinkqubo ezizizo zokubolekisa size sakhe ulwalamano oluhlalayo nabathengi bethu, ekuqaleni silungiselela umlinganiselo wangoku wekhredith ophantsi kubo bonke abathengi bethu, size ngokuthe ngcembe "sivule "owona mlinganiselo uphezulu wekhredithi xa kuyimfuneko nanjengoko kuchazwa yiprofayile yakho yomngcipheko.

4.7. I-FinChoice ingalurhoxisa ufikelelo lwakho kwi-MobiMoney nanini na ukuba akuhlawuli okanye iluvale emva kwesilumkiso seentsuku ezilishumi zomsebenzi, ekuya kuthi isivumelwano semali-mboleko sihlale sisebenza ngokomkhamo oyimfuneko de ube uyihlawule yonke imali efunekayo ngokweemfuneko zesivumelwano semali-mboleko. Kanti sinokulurhoxisa ufikelelo lwakho kwi-MobiMoney ukuba imigaqo-nkqubo yethu yekhredith ibonisa ukuba usenokuba sengozini yokuba netyala eligqithiseleyo ukuba sivumela ukuba utsale ngakumbi.

4.8. Ungasibhalela ucele ukuhliselwa owona mlinganiselo uphezulu wekhredith uze uchaze owona mlinganiselo uphezulu wekhredith olindelwe nguwe.

5. Ukufaka isicelo kumajelo e-elektroniki

5.1. Singakuvumela ukuba ufake isicelo semali-mboleko usebenzisa ifowuni yakho yemobhayili, i-intanethi okanye amanye amajelo e-elektroniki ("amajelo e-elektroniki"). Ukuba ufaka isicelo ngejelo le-elektroniki, siyila, sithumele, sifumane size sigcine inkcazelo nge-elektroniki.

5.2. Kwii-aplikheyishini ze-elektroniki, umele ukhethe iinkcukacha zakho zobuqu eziyimfihlo zokungena, njenge-PIN okanye ipaswedi. Umele ugcine ezi nkcukacha zikhuselekile yaye ziyimfihlo. I-FinChoice inokuqikelela ukuba izivumelwano zemali-mboleko eziqaliswe ngamajelo e-elektroniki kusetyenziswa ufikelelo lwakho oluyimfihlo lugunyaziswe yaye lungenelwe nguwe. Umele usazise ngokukhawuleza ukuba uye wazi ukuba ulahlekelwe lufikelelo lwakho oluyimfihlo okanye kwenzeke ukuba luye lwawela ezandleni zomntu ongagunyaziswanga. Asisayi kubopheleleka ngako nakuphi na ukusetyenziswa okungagunyaziswanga kweenkcukacha zakho zofikelelo de ube usazisile.

5.3. I-FinChoice iya kuphumeza nayiphi na inkqubo yogunyaziso ecinga ukuba iyimfuneko ukugunyazisa umthengi sihlandlo ngasinye umthengi efaka isicelo sokungena kwisivumelwano semali-mboleko ngeendlela ze-elektroniki.

6. Ukubuyiswa kwayo

6.1. Umele usihlawule sonke isixa esifunekayo ngokwesivumelwano semali-mboleko, esiquka isixa semali-mboleko, zonke iindleko nenzala ngokuvumelana ne-NCA.

6.2. Kwisicelo, uvumile ukuhlawula izavenge zakho zenyanga nazo naziphi na ezinye izixa ekunokufuneka usinike zona ngedebhit oda. I-FinChoice isebenzisa inkqubo ye-Non-Authenticated Early Debit Order (NAEDO) yaye inokutreka i-akhawunti yakho yebhanki ukuze ibone xa kukho imali eyaneleyo. Kusebenza le miqathango ilandelayo:

6.2.1. Kwiimali-mboleko zexeshana ezithatha inyanga enye (i-"KwikAdvance") izavenge zakho ziyafuneka njengoko uvumelene nathi yaye siya kutsala idebhit oda ngosuku ekuvunyelwene ngalo;

6.2.2. Kuzo zonke ezinye iintlawulo, ukuba wamkela:

6.2.2.1. ngempelaveki okanye ngoMvulo, siya kutsala idebhit oda ngoLwesihlanu ongaphambi koko. Kuya kwenzeka okufanayo ngokuvumelana nesiqendu 6.2.2.2 – 6.2.2.4 ukuba usuku esidla ngokutsala ngalo idebhit oda, luba ngoMvulo okanye ngempelaveki;

6.2.2.2. ngeholide kawonkewonke, siya kutsala idebhit oda ngosuku olungaphambi kwaloo holide kawonkewonke;

6.2.2.3. ngosuku loku-1 lwenyanga, siya kutsala idebhit oda ngomhla wama-30 wenyanga engaphambili;

6.2.2.4. ngosuku loku-1 lwenyanga, siya kutsala idebhit oda ngomhla wama-30 wenyanga;

6.2.3 NgoDisemba, ungamkela ngaphambi kwexesha oqhele ukwamkela ngalo yaye uyavuma ukuba singayitreka intlawulo size sitsale idebhit oda nanini na ukususela ngowe-10 kuDisemba, ngaphandle kokuba usazisa ngowona mhla uthe ngqo owamkela ngawo ngoDisemba;

6.2.4. Ukuba usemva kwisivumelwano sakho semali-mboleko, u-FinChoice unelungelo lokutsala idebhit oda ngalo naluphi na usuku ukuze afumane imali osemva ngayo kuyo nayiphi na ibhalansi ekwi-akhawunti yakho yebhanki.

6.3. Umele usazise ngokukhawuleza ukuba iinkcukacha ze-akhawunti yakho yebhanki okanye umhla wakho wokwamkela utshintshile yaye siya kuthi sizitshintshe iinkcukacha zakho zedebhit oda.

6.4. Awuvumelekanga ukuyivala le akhawunti yebhanki ngaphandle kokuba usinike iinkcukacha zenye i-akhawunti yebhanki esinokuthi sitsale kuyo idebhit oda.

6.5. Akunakuyicima idebhit oda de ube uyihlawule yonke imali ka-FinChoice ngokwesivumelwano semali-mboleko ngokupheleleyo.

6.6. Ukuba unesivumelwano semali-mboleko esingaphezu kwesinye no-FinChoice:

6.6.1. yaye esinye isivumelwano semali-mboleko sisemva, singadlulisela naliphi na ixabiso lekhredithi ngokwesivumelwano semali-mboleko esemva okanye enesixa esiyibhalansi esingekahlawulwa; 6.6.2. Singatsala kube kanye kwi-akhawunti yakho yebhanki isixa esingekahlawulwa ngokuvumelana nazo zonke izivumelwano zemali size emva koko sabe le mali siyitsalileyo ukuze siqinisekise ukuba zonke izivumelwano zihlawulelwe;

6.6.3. Singagqiba kwelokuba siyabe le ntlawulo ukuba akuchazi ukuba uhlawula esiphi isivumelwano semali-mboleko.

6.7. Umele uhlawule imali yethu iphelele ngedebhit oda yenyanga ngexesha elibekiweyo. Ukuba uye wanengxaki ne-akhawunti yakho yebhanki okanye intlawulo, umele uqhagamshelane nathi uze wenze amanye amalungiselelo enye intlawulo ubuncinane iintsuku ezintathu zomsebenzi ngaphambi komhla ezifuneka ngawo izavenge ukuthintela ukuhlawula enye inzala okanye iindleko zomthetho.

6.8. Ukuba ucela uphinde ucwangcise indlela yokuhlawula imali-mboleko yakho yaye siyavuma kwisicelo sakho, isivumelwano semali-mboleko esicwangciswe ngokutsha siya kulawulwa yimiqathango esivumelene ngayo. Isigqibo sokucwangcisa kwakhona ityala sixhomekeke kuthi ngokupheleleyo.

6.9. Ngokwesiqendu ,6.6, nayiphi na intlawulo efumaneke kuwe iya kwabiwa ngokolu landelelwano lulandelayo: intlawulo

6.9.1. izavenge zokuqhubeka kwekhredithi;

6.9.2. linkonzo ezongeza ixabiso (ii-value added services);

6.9.3. i-interesti 6.9.4. ezinye iintlawulo neendleko;

6.9.5. Ityala eliyintloko.

7. ILungelo lika-FinChoice Lokuphelisa iSivumelwano

7.1. Ukuba akusihlawuli isixa esipheleleyo esifunekayo ngexesha elibekiweyo ngokwesivumelwano semali-mboleko, i-FinChoice okanye abameli bayo baya kukubhalela bakuxelele ukuba usemva yaye bathathe isivumelwano semali-mboleko basise kumcebisi ngamatyala, okanye ummeli olungisa ukungavumelani, inkundla yabathengi okanye unozikhalazo onamalungelo, 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 yaye ubuncinane kudlule iintsuku ezili-10 ukususela oko u-FinChoice wakuthumelela isilumkiso ekubhekiselwe kuso kwisiqendu 7.1, yaye akusabelanga kwesi silumkiso, okanye usabele ngokukhaba iziphakamiso ze-FinChoice, i-FinChoice inokusicima isivumelwano semali-mboleko okanye iye enkundleni ukuze ifumane umyalelo wokunyanzelisa isivumelwano semali-mboleko.

7.3. Nangaliphi na ixesha emva kwesilumkiso njengoko kubhekiselwe kwisiqendu 7.1, siye sathunyelwa kuwe, kodwa ngaphambi kokuba uFinChoice acime isivumelwano semali-mboleko ngokuvumelana nesiqendu ,7.1, nangamaxesha onke ngokwamalungiselelo oMthetho, uphinde umisele isivumelwano semali-mboleko ngokuhlawula u-FinChoice yonke imali engekahlawulwa kunye neentlawulo ezithe kratya zokuba semva neentlawulo ezivunyelwa nguMthetho okanye nawo nawuphi omnye umthetho, ezinokuquka kodwa kungaphelelanga apho iindlela zolawulo lokuba semva neendleko zokufunwa kwale mali zokunyanzela isivumelwano semali-mboleko de ube uhlawule ngokupheleleyo.

8. IZitetimenti

Ababandakanyekileyo bayavuma ukuba uya kufumana istetimenti se-akhawunti ngekota ngamajelo e-elektroniki ngaphandle kokuba bakwazi kuphela ukusithumela ngemeyili eqhelekileyo. I-FinChoice iya kuthi, ngokwesicelo sakho, ithumele istetimenti esichaza zonke iindleko ezitsaliweyo, zonke iintlawulo ezenziweyo nebhalansi engekahlawulwa.

9. Ukuyigqiba Ngaphambi Kwexesha

9.1. Ungasiphelisa isivumelwano semali-mboleko nangaliphi na ixesha ngokuhlawula ibhalansi epheleleyo engekahlawulwa ngokwesivumelwano semali-mboleko ukuya kutsho ngomhla wokusigqiba, usinikile isilumkiso okanye ungasinikanga.

9.2. Ukuba ufuna ukusigqiba isivumelwano semali-mboleko, wena buqu ungaqhagamshelana nathi ngemali ogqibe ngayo. Asisayi kuyinika omnye umntu le nkcazelo egameni lakho ngaphandle komyalelo wakho obhaliweyo.

10. Igunya

Ngokuvumelana necandelo 45 loMthetho weNkundla kaMantyi, No. 32 ka-1944, uyavuma ukuba singathatha amanyathelo omthetho ngokuphathelele isivumelwano semali-mboleko okanye i-akhawunti yakho, kwiNkundla kaMantyi.

11. ULawulo Lokuba Semva Neendleko Zokufunwa Kwemali

11.1. Ukuba usemva kwizavenge zakho zetyala yaye ukuba u-FinChoice uthatha amanyathelo okuqokelela iintlawulo ezisemva ngokwesivumelwano semali-mboleko, kuya kufuneka uhlawule iindleko zolawulo lokuba semva neendleko zokufunwa kwemali ezenziwe ngu-FinChoice, kuquka iindleko zokulandelela, ikhomishini yokuqokelela imali emva kokuba uphose intlawulo yaye xa kuye kwafuneka sithathe amanyathelo okukwazisa ngokungahlawuli kwakho iindleko zegqwetha okanye umqokeleli wamatyala, kuquka kodwa kungaphelelanga apho iindleko zefoni, ivoyisi-meyili nonxibelelwano lwe-elektroniki.

11.2. I-FinChoice ingakubiza ezona ndleko ziphezulu zolawulo lokuba semva neendleko zokufunwa kwemali njengoko kuvuma uMthetho weNkundla kaMantyi No. 32 ka-1944, uMthetho weNkundla Ephakamileyo No. 59 ka-1959, uMthetho wamaGqwetha ka-1979, okanye uMthetho waBaqokeleli beMali No. 114 ka-1998, nawuphi na kuyo osebenzayo.

11.3. Ukuba i-FinChoice ifune igqwetha eliza kuthatha inyathelo nxamnye nawe okanye liqokelele nayiphi na imali engekahlawulwa uyavuma ukuba kuya kufuneka uhlawule iindleko ngokomlinganiselo wentlawulo phakathi kwegqwetha neklayenti yalo.

12. Iidilesi

12.1. Ukhetha idilesi njengoko kuchazwe kwisivumelwano semali-mboleko njengedilesi oya kwamkela kuyo amaxwebhu omthetho nezazizo, kuquka nasiphi na isaziso ngokuvumelana necandelo 129.

12.2. Ukuba idilesi yakho iyatshintsha ngokukhawuleza umele wazise i-Finchoice ngedilesi yakho entsha ngokuyibhalela okanye ngokuyifowunela.

12.3. Idilesi yethu apho siya kwamkela khona amaxwebhu ezomthetho nezilumkiso ithi FinChoice, 78 Main Road, Wynberg, Cape Town, 7800, uthi attention "FinChoice Legal".

13. Unxibelelwalwano lwe-Elektroniki

13.1. Ngaphandle kokuba kuvunyelwene ngenye indlela siya kuthumela izivumelwano zemali-mboleko, izitetimenti okanye enye imbalelwano ngejelo le-elektroniki usebenzisa iinkcukacha zonxibelelwano osinike zona ("iDilesi eBhaliweyo").

13.2. Yonke imbalelwano ethunyelwe kwiDilesi eBhaliweyo, kuquka kodwa kungaphelelanga kwisivumelwano semali-mboleko, iya kujongwa njengefunyenwe nguwe kwisithuba seeyure ezingama-36 emva kokuba iifayile zethu zokuloga zibonise ukuba iye yathunyelwa.

13.3. Ukuba iinkcukacha zakho ziyatshintsha okanye ukuba ukhetha ukufumana imbalelwano ngamajelo e-elektroniki ebudeni besi sivumelwano semali-mboleko, umele usazise ngeenkcukacha ezintsha.

14. Isatifiketi

Isatifikethi esisayinwe ngomnye wabaphathi base-FinChoice (ekungeyomfuneko ukuba angqine elo dinga), siya kuba njengokuba sibonakala (ngokwendlela esijongwa ngayo) ubungqina bebhalansi engekahlawulwa.

15. Isindululo nesabelo

Uyavuma ukuba i-FinChoice inokuthi nangaliphi ixesha nangaphandle kwesilumkiso ithumele (idlulisele) ize yabele naliphi okanye onke amalungelo ayo neembopheleleko ngokuvumelana nesivumelwano semali-mboleko komnye umntu.

16. Isivumelwano Esipheleleyo

Isivumelwano semali-mboleko sibumba isivumelwano sisonke phakathi kwakho ne-Finchoice yaye ayikho imimiselo nemiqathango eyongezelelekileyo efihlakeleyo, ngaphandle kokuba sitshintsha isivumelwano semali-mboleko njengoko kuvuma umthetho, ekuya kuthi amasolotya atshintshiweyo asebenze.

17. Ukhetho lweNtengiso

17.1. Xa ungena kwisivumelwano semali-mboleko ne-FinChoice,, unokucela ukuba ubekelwe bucala kuyo nayiphi okanye kuzo zonke ezi zinto zilandelayo:

17.1.1. Kumaphulo entengiso akumabonwakude awenziwa ngu-Finchoice okanye egameni lakhe;

17.1.2 Intengiso okanye uluhlu lwabathengi oluthengiswa okanye olusasazwa ngu-FinChoice, ngaphandle kokuba kufunwa nguMthetho;

17.1.3. Nakuphi na ukusasazwa okumandla kwemiyalezo ye-imeyili okanye i-esemes.

17.2. Uya kucelwa ukuba usebenzise eli lungelo ebudeni benkqubo yesicelo semali-mboleko. Iindlela ezintathu ozikhethileyo ziya kuvela kwikontrakti yemali-mboleko eqhagamshelwe kwisivumelwano semali-mboleko. Unelungelo nanini na lokuqhagamshelana ne-FinChoice uze ucele ukuba izinto ozikhethileyo zitshintshwe.

18. Amanye Amalungelo Omthengi

18.1. Unalo ilungelo lokuqhagamshelana nekhredith bhiyuro ukuze ingxelo yakho yekhredith ityhilwe nokuze kulungiswe nayiphi na inkcazelo engachanekanga.

18.2. Unokulungisa nasiphi na isikhalazo (i) ngenye indlela yokulungisa izikhalo, (ii) ukufaka isikhalazo kwi-National Credit Regulator okanye (iii) ufake isicelo kwiNational Consumer Tribunal.