

# finchoice

## Terms and Conditions of Loan Agreement

(IN TERMS OF SECTION 93(2) OF THE NATIONAL CREDIT ACT, No. 34 OF 2005 ("THE ACT"))

October 2017

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.

Lena yimigomo nemibandela yesikweletu sokubolekwa imali sakwa-FinChoice. Isitatimende Esandulela Isivumelwano kanye Nekhwotheshini, okwenziwe ngokuthi kuqoshwe izwi noma ngokusebenzisa uhlelo-kusebenza lwekhompuyutha, futhi uzonikezwa nekhopi yalokhu ebhalwe phansi, kubandakanya nesigunyaziso sokudonwa kwesitatimende kwi-akhawunti yasebhange, neNkонтileka Yokubolekwa Imali (uma ikhona) kanye nalo migomo nemibandela, kuqopha isivumelwano sokubolekwa imali esiphakathi kwakho nenkampani yethu ("Isivumelwano sokubolekwa imali"). Qaphela ukuthi sihlizweka ngezinhlobo ezihlukahlukene zemikhiziqo yemali ebokelkiso, kubandakanya imikhiziqo yemali ebokelkiso ekhokhelwa esikhathini esifushane, imikhiziqo yemali ebokelkiso engahambisani nesibambiso kanye nomkhiziqo wokubolekwa nge mali esivubiza nge-MobiMoney. Konke lokhu kulawulwa yeli migomo nemibandela yemali ebokelkiso eqondene nohlobo ngalunye lwemali ebokelkiso. Uma kuthiwa "wena" kushiwo umuntu owenze isivumelwano sokubolekwa imali nenkampani yethu, futhi "abakwa-FinChoice" noma "thina" kusho inkampani yakwa-FinChoice Africa Limited. Uma sikhuluma "nge-HomeChoice Group" kushiwo noma iyiphi inkampani engeyabakwa-HomeChoice International PLC (HIL) ngokuphelele noma abanengenye yobunikazi kuyona kanye nanoma iyiphi inkampani engeyabakhi kwabo.

### 1. Imigomo ejwayelekile

- 1.1. Abakwa-FinChoice babhalise ngenjomlinzeki wesikweletu ngokwenigomo yoMthetho Kazwelonke Wezikweletu (lapha esizowubiza "ngoMthetho" noma "i-NCA").
- 1.2. Uma ufuna ukufaka isikhalazo sokungagciseki ngenze zethu, ungakwenza lokho ngokushayela uMlawuli Kazwelonke Wezikweletu kule nombolo 0860 627 627 noma ushaye inkampani yethu kule nombolo 0861 346 246.
- 1.3. Lapha sikuhlazeka ngeniningwane yalezi zinkampani ezilandelayo ezigcina umlando wabathengi abathenga ngesikweletu (ama-credit bureau):
  - 1.3.1. TransUnion Credit Bureau (Pty) Ltd  
Ucingo: 0861 482 482  
I-imeyli: contactcentreadmin@transunion.co.za
  - 1.3.2. Compuscan Information Technologies (Pty) Ltd  
Ucingo: 021 888 6000  
I-imeyli: info@compuscan.co.za
  - 1.3.3. Experian South Africa (Pty) Ltd  
Ucingo: 011 799 3400  
I-imeyli: consumer@experian.co.za
  - 1.3.4. XDS (Xpert Decision System)  
Ucingo: 011 645 9100  
I-imeyli: info@xds.co.za
- 1.4. Thina njengenkampani kanye naye njengekhasimende, singene esivumelwani sokubolekwa imali, isivumelwano ngocingo noma ngohlelo-kusebenza lwekhompuyutha, emahovisi ethu, ngenkathi wena wamukela imigomo yemali ebokelkiso.
- 1.5. Ngokwenigomo ye-NCA kanye nezinqubomgomo zethu zangaphakathi zokuhlazeka ngesikweletu, futhi ngokubona kwethu, singanquma ukubolekwa imali noma singakuboleki imali.
- 1.6. Njengenxenye yenqubo yokucutshungulwa kwesicelo sakho sokubolekwa imali, kungenzeka thina abakwa-FinChoice senze lokhu okulandelayo:
  - 1.6.1. sixhumane nanoma ngubani ukuze sihlolwe futhi siqinisekise ukuthi iyinqiniso yini imininigwane oyihlizweka; nokuthola imininigwane kunoma ngubani mayelana nesimo sakho sezimali kanye nemininigwane yakho yasebhange, kufaka phakathi nerekhodi lakho lokuthenga ngesikweletu kanye nomlando wakho wokukhokhela izikweletu;
  - 1.6.2. sinikeze noma iyiphi inkampani noma isikhungo esifanelekile, esinjengekampani egcina umlando wabathengi abathenga ngesikweletu noma iRejista Kazwelonke Yezikweletu, imininigwane ephathelene nesicelo sokubolekwa imali, isivumelwano sokubolekwa imali, irekhodi lakho lokuthenga ngesikweletu kanye nomlando wakho wokukhokhela izikweletu;

- 1.6.3. sihlazise noma sidalule ulwazi oluqondene naye ngokulandela inqubomgomo yethu yombumfihlo etholakala ku-https://www.finchoice.mobi/Home/PrivacyPolicy futhi kafushane nje efaka phakathi nokuthi thina sivumelekile ukudalula ulwazi oluqondene naye uma:
  - 1.6.3.1. siphokelekile ngomthetho ukuba sikwenze lokho;
  - 1.6.3.2. uma kubalulekile futhi kungaba wisizo empakathini ukuba siludalule ulwazi lwakho;
  - 1.6.3.3. uma usihlinzeka ngemvume noma uma usicela ukuba siludalule ulwazi lwakho; noma
  - 1.6.3.4. uma kufanelekile ukuba abakwa-FinChoice noma enye inkampani ethola lolu lwazi, baludalula noma baluthole ulwazi lwakho.

- 1.7. Abakwa-FinChoice bavumelekile futhi ukwabelana ngeniningwane yakho kanye nolwazi lwakho oluphathelele ngokuthenga ngesikweletu, nezinye izinkampani ezingaphansi kwe-HomeChoice Group ngenhlobo yokwenza ibhizinisi, futhi wena uyavuma ngokucacile futhi uyaqonda ukuthi lokhu kungenzeka kubandakanya ukuba lezi zinkampani zixhumane naye ngqo ngocingo noma ngohlelo-xhumano lwekhompuyutha ngezinhlobo yokukhangisa imikhiziqo yazo kuwena.
- 1.8. Uma ushade ngomshado wobunikazi bempahla obulinganayo, noma ushade ngomshado wesintu, uyaqinisekisa ukuthi uyitholile imvume yowakawo yokwenza isivumelwano sokubolekwa imali nabakwa-FinChoice. Kungenzeka iguquke imigomo nemibandela yethu ngezikhathi ezithile. Imigomo nemibandela yethu yakawuba iyitholakala kuleli kheli www.finchoice.com futhi uyaqonda ukuthi ngokufonela kule nombolo 0861 346 246. Uma njengamanje uyikhasimende lakwa-FinChoice noma ubukade uyikhasimende labo esikhathini esedule futhi uma njengamanje wenza isivumelwano esisha, sizokwazisa uma imigomo nemibandela yethu isishintshile kusukela esikhathini esedule lapho waba usivumelwano sokubolekwa imali enkampanini yethu.
- 1.8. Noma iluphi uguquko oluzokwenziwa kwesivumelwano sokubolekwa imali luzoba yisibopho ngokusemthethweni kuphela uma thina sesikwazise ngalolo luguquko njengoba i-NCA iyalela ukuthi kube njalo.
- 1.9. Abakwa-FinChoice babolekisa ngemali yokuthi uyisebenzisele izidingo ezinqondene naye kuphela, naye ukwenza ibhizinisi. Ngakho-ke, ungenza isivumelwano nathi sokubolekwa imali kuphela uma leyo mali oyibolekiwe uyoizebenzisele izidingo ezinqondene naye.

### 2. Isitatimende Esandulela Isivumelwano kanye Nekhwotheshini

- 2.1. Phakathi kokunye, sizokunikeza ulwazi olulandelayo kwiSitatimende Esandulela Isivumelwano kanye Nekhwotheshini mayelana nazo zonke izivumelwano zokubolekwa imali:
  - 2.1.1. isamba semali oyibolekile: lesi yisamba semali esizokubolekwa yona ngaphansi kwesivumelwano sokubolekwa imali;
  - 2.1.2. imali yokuvula isikweletu: lena yimali esizokukhokhisa yona ngokuvuyelwa wuMthetho, okuyimali yezindleko zokuqalisa inqubo yokwenziwa kwesivumelwano sokubolekwa imali. Le mali engayikhokha ngaphambi kokuba unikezwe imali oyibolekile, noma-ke siyingeze emalini oyibolekile uma sesiqala ukusebenza isivumelwano sokubolekwa imali, ukuze uyikhokhe ngamancanzuzo njengenxenye yesitatimende sakho esikhokhwa nyangazonke. Mayelana ne-MobiMoney, kungenzeka ukuba sivume ukukhokhisa imali yokuvula isikweletu kuphela ngaleso sikhathi oyoizebenzisa ngaso i-MobiMoney, ukuze uyikhokhe kancane kancane kuze kufike isikhathi lapho isikhokhwe ngokuphelele imali yokuvula isikweletu;
  - 2.1.3. imali yesevisi (imali yokulawula isivumelwano): lena yimali esingakukhokhisa yona nyangazonke, noma sikukhokhise yona ngenkathi sikuhlazeka ngesevisi ethile noma sikukhokhise yona njalo ngonyaka, ngokuvuyelwa wuMthetho, okuyimali yokukhokhela izindleko esingene kuzona zokulawula isivumelwano sokubolekwa imali. Isamba semali yesevisi ehambisana nesivumelwano sakho sokubolekwa imali ozokhokhisa yona sizohlizweka kwiSitatimende Esandulela Isivumelwano nakwiKhwotheshini; izinga lenzalo: izinga lenzalo elihambisana nesivumelwano sakho sokubolekwa imali ozokhokhisa yona lizohlizweka kwiSitatimende Esandulela Isivumelwano nakwiKhwotheshini. Inzalo ibalwa ngokubheka imali esele esikweletini nsukuzonke bese yengxaxa esikweletini njalo ngenyanga (ifakwa nyangazonke phezu kwebhalansi yemali esele esikweletini). Uma kusalele emuva ukukhokhela kwesikweletu sakho, kungenzeka sikukhokhise inzalo emalini esalele emuva ngokwizinga lenzalo eliphelele ebokelkile ngokoMthetho;
  - 2.2. Ngaphezu kolwazi oluhlizweka kwisiqeshana 2.1, sizokunikeza ulwazi olulandelayo kwiSitatimende Esandulela Isivumelwano nakwiKhwotheshini, oluphathelele nezivumelwano ze-MobiMoney:
    - 2.2.1. umkhawulo wesikweletu wamanje: lesi yisamba esiphelele semali ongayibolekwa noma nini. Lo mkhawulo sizowubeka ngokubona kwethu, emva kokuhlola amandla akho okukhokhela imali oyibolekile kanye nokubheka izinqubomgomo zethu zangaphakathi zokuhlazeka ngesikweletu futhi kungenzeka siwukhuphule lo mkhawulo ngezikhathi ezithile uze ufinyelele emkhawulweni opehele wemali ongabolekwa yona – futhi lokhu kuncike kwindlela okhokhela ngayo isikweletu sakho;
    - 2.2.2. umkhawulo opehele wemali ongabolekwa yona: lesi yisamba sesikweletu sokubolekwa imali thina esibona ukuthi uzoba namandla okukhokhela.
  - 2.3. Qaphela ukuthi ikhwotheshini yethu ebhalwe kwiSitatimende Esandulela Isivumelwano nakwiKhwotheshini yenziwe ngokubheka umkhawulo opehele wemali ongabolekwa yona. Lokhu kusho ukuthi isitatimende sakho ozosikhokha nyangazonke ngeke neze sibe ngaphezu kwesamba onkwezwe sona kwikhwotheshini, kodwa kungenzeka sibe ngaphansi kwemali ebhalwe kwikhwotheshini, futhi lokhu kuncike ekutheni uyisebenzisa kanjani i-MobiMoney.

### 3. Izivumelwano Zokubolekwa Imali - okujwayelekile

- 3.1. Ngenkathi ufaka isicelo sakho sokubolekwa imali sokuqala, thina sizokwenza ucwaningo lokuhlola ubungozi bokubolekwa imali kanye nokuhlola ukuthi uzokwazi yini ukubuyisa imali oyibolekwe njengoba lokhu kudingekile ngokulayela koMthetho.
- 3.2. Mayelana nezivumelwano zemali ebokelkiso ekhokhwa esikhathini esifushane kanye nemali ebokelkiso engahambisani nesibambiso, lolu cwaningno lokuhlola amandla akho okukhokhela yilona oluzosetsheziswa ukuthatha isinqumo esifanele mayelana nomkhawulo opehele wemali ongabolekwa yona ("umkhawulo opehele wemali ongayibolekwa").
- 3.3. Umkhawulo wakho opehele wemali ongayibolekwa kungenzeka uguquke ngokuhamba kwesikhathi ngenxa yokuguquka kwesimo sakho sezimali.
- 3.4. Emva kokwenza nathi isivumelwano sokubolekwa imali, kungenzeka ube sethubeni esokubolekwa enye imali kuze kufinyelele kwisamba ebokelkile semali ongayibolekwa. Ngokwezinqubomgomo zokuhlazeka ngesikweletu ze-HomeChoice Group wena uvumelekile ukuba noma nini ube nesivumelwano sokubolekwa imali esisodwa kuphela (ngaphandle kwemikhiziqo ethile, enjengezivumelwano ze-MobiMoney ne-FoneChoice noma i-"KwikAdvance" okukhulunywa ngayo kwisiqeshana 6). Uma kusenobhalansi yemali esele esikweletini sikhona ngakhi ufaka isicelo sakho

sokubolekwa imali engezwe, kumele uyikhokhe yonke leyo mali esele esikweletini sakho sokubolekwa imali onaso njengamanje ngaphambi kokuba ukwazi ukwenza isivumelwano esisha sokubolekwa imali. Uvumelekile ukuba usicilele ukuba sisebenzise imali yesikweletu sakho sokubolekwa imali esisha ukukhokhela lesi sikeleletu sokubolekwa imali onaso njengamanje.

- 3.5. Uma usicela ukuba sisebenzise imali yesikweletu sakho sokubolekwa imali esisha ukukhokhela lesi sikeleletu sokubolekwa imali onaso njengamanje, leyo mali ezosala lapho izofakwa kwi-akhawunti yakho yasebhange. Lesi sambisa semali ezofakwa kwi-akhawunti yakho yasebhange sibizwa nge-"ngesamba se-KwikDraw". Nakuba lesi kuzoba isivumelwano esisha sokubolekwa imali, siyawacabangela lawo makhasimende anesikweletu sokubolekwa imali esikhona njengamanje ngoba imali yokuvula isikweletu azokhokhisa yona eqondene nesivumelwano esisha sokubolekwa imali izonqunywa ngokubheka isamba se-KwikDraw kuphela esikhundleni sokuba isuselwe kwisamba esiphelele esibolekwe ngaphansi kwesivumelwano sokubolekwa imali esisha.
- 3.6. Kungenzeka sikwazi ngezikhathi ezithile ukuthi malini eyisamba se-KwikDraw okungenzeka ubolekwe yona. Njalo uma wenza isicelo sokubolekwa imali esisha, sizokwenza olunye ucwaningo lokuhlola ukuthi uzokwazi yini ukubuyisa imali oyibolekwe. Isamba se-KwikDraw uzonikezwa sona kuphela uma ucwaningo lokuhlola lukhombisa ukuthi uzoba noma amandla okukhokhela imali ozoyibolekwa ngaphansi kwesivumelwano esisha sokubolekwa imali. Ngakho-ke ngeke sikwazi ukuqinisekisa ukuthi noma kanjani kukhona imali ozobolekwa yona noma nini – lokho kuzonika ekuhloleni okuzokwenziwa ngenhlobo yokubheka ukuthi uzokwazi yini ukukhokhela imali oyibolekwe futhi kuzoya ngokwezinqubomgomo zethu zangaphakathi zokuhlazeka kwesikweletu.
- 3.7. Ngaphambi kokuba wenze isivumelwano sokubolekwa imali esisha nabakwa-FinChoice kumele uvume futhi uqinisekise ukuthi uzinqonda ngokuphelele izindleko kanye nobungozi obuhambisana nokwenza esinye isivumelwano sokubolekwa imali, kanye namalungelo akho nezibopho onazo ngaphansi kwesivumelwano sokubolekwa imali. Uma unokungabazi ukuthi sesiguqukile yini isimo sakho sezimali, noma unguqudoni ubungozi kanye nezindleko zokwenza isivumelwano sokubolekwa imali noma amalungelo akho kanye nezibopho onazo ngokwemigomo yaleso sivumelwano sokubolekwa imali, kumele ufonele abakwa-FinChoice kuqala ku 0861 346 246 ngaphambi kokungena esivumelwani sokubolekwa imali.
- 3.8. Nakuba kungadingekile ngokomthetho, kungenzeka sikunikeze isikhathi sokuba ucubungule futhi uhlaziye isivumelwano ngenkathi wenza isivumelwano sokubolekwa imali okokuqala nathi, futhi ngalesi sikhathi uvumelekile ukuhoxisa isivumelwano ngaphandle kokukhokhisa inhlawulo.

### 4. IziVumelwano Zokubolekwa Imali – zomkhiziqo we-MobiMoney

- Le mibandela igqonde nge nezivumelwano zokubolekwa imali zomkhiziqo we-MobiMoney
- 4.1. Uma siphumelilele isicelo sakho sokubolekwa imali, thina sizokunikeza umkhawulo wesikweletu "wamanje (current)" kanye nomkhawulo wesikweletu "ophelele (maximum)"
  - 4.2. Isivumelwano se-MobiMoney sizophela emva kwenzinyanga ezizisithupha kusukela ngosuku okwenziwe ngalo lesi sivumelwano, ngaphandle uma abakwa-FinChoice bekumelwa, ngokubona kwabo, ukuba uboleke enye imali ku-MobiMoney.
  - 4.3. Umkhawulo wesikweletu wamanje kanye nomkhawulo wesikweletu opehelele sizowubala ngokubheka umphumela wocwaningo esilwenzile lokuhlola ukuthi uzokwazi yini ukukhokha imali obolekwe yona kanye nezinqubomgomo zethu zangaphakathi zokuhlazeka ngesikweletu, futhi ngaso sonke isikhathi uma ukhipha (withdraw) noma uboleka imali ku-MobiMoney, ungaqoka ukukhokha leyo mali oyibolekile ngesikhathi esifushane kunaleso esibekiwe.
  - 4.4. Umkhawulo wesikweletu wamanje ngumkhawulo woqobo (actual) esizokunikeza wona ozohlala unawo enkampanini yethu noma nini, futhi kungenzeka lokhu kube yisamba esingaphansana kwesamba somkhawulo wesikweletu opehelele, futhi lokho kuzohambisana nesimo sobungozi bakho bokuhlazeka ngesikweletu esizosihlola ngokubheka imithetho yethu yobungozi bokubolekisa ngemali.
  - 4.5. Ngakho-ke kungenzeka ukuthi emva kokubheka isimo sobungozi bakho bokuhlazeka ngesikweletu ngenkathi kwenziwa isivumelwano se-MobiMoney, ngokubona kwethu, siwukhuphule noma siwelhise umkhawulo wakho wesikweletu wamanje, kepha-ke uma sikwenza lokho ngeke neze umkhawulo wesikweletu wamanje ube ngaphezulu komkhawulo wesikweletu opehelele.
  - 4.6. Umkhawulo wesikweletu opehelele yisamba esihlonzwe ocwaningweni esilwenzile lokuhlola amandla akho okukhokha imali oyibolekwe, kepha-ke ngenhlobo yokulandela inkambiso elungileyo yokubolekisa ngemali futhi ngenhlobo yokwakha ubudlelwano phakathi kwethu nekhasimende obuzoqhubeke isikhathi eside, wonke amakhasimende ethu siwahlinzeka ngomkhawulo wesikweletu wamanje ophansi, ekuqaleni, futhi sizowukhuphula kancane kancane ngokuhamba kwesikhathi ngokubheka isimo sobungozi bakho bokuhlazeka ngesikweletu.
  - 4.7. Kungenzeka noma nini abakwa-FinChoice bakhoxise noma bakumise ukufinyelela kwakho ku-MobiMoney uma uhlelekile ukukhokha imali oyibolekwe ngesikhathi esisekiwe futhi kungenzeka bayivale i-akhawunti yakho ye-MobiMoney emva kokukunikeza isaziwo sezinsuku zomsebenzi ezizishumi, kepha-ke nakuba kunjalo isivumelwano sokubolekwa imali sizokubheka sisebenze ngokusemthethweni kuze kufike isikhathi lapho usuyikhokhe ngokuphelele yonke imali oyikweletayo ngaphansi kwesivumelwano sokubolekwa imali.
  - 4.8. Uvumelekile ukuba usibhalele incwadi usicilele ukuba sinciphise umkhawulo wakho wesikweletu opehelele futhi usithsale ngokucacile ukuthi ufuna umkhawulo wesikweletu opehelele ngakanani.

### 5. Ukufaka isicelo sokubolekwa imali ngokusebenzisa uhlelo- xhumano lwekhompuyutha

- 5.1. Kungenzeka sikuvumelele ukuthi ufake isicelo sokubolekwa imali ngokusebenzisa amakhalekhukhwini wakho, i-inthanethi noma ezinye izinhlobo zohlelo-xhumano lwekhompuyutha ("uhlelo-xhumano lwekhompuyutha"). Uma ufaka isicelo sokubolekwa imali ngohlelo-xhumano lwekhompuyutha ulwazi luzoqoqwa, luthunyelwe, lwamukelwe futhi lugcinwe ngenkatho yethu.
- 5.2. Uma uqoka ukufaka isicelo ngohlelo-xhumano lwekhompuyutha, kumele uzikhethile inombolo eyimfihlo ozofinyelela ngayo olwazi olugcinwe, njenge-PIN noma iphasiwedi (password). Kumele uyigcine ngokuphepha le mininingwane futhi uqinisekise ukuthi ihlala iyimfihlo. Abakwa-FinChoice bazothatha zonke izigunyazwe nguwena futhi zenziwe nguwena zonke izivumelwano zokubolekwa imali ezenze ngohlelo-xhumano lwekhompuyutha usebenzisa inombolo yakho eyimfihlo ukufinyelela olwazi olugcinwe. Kumele usazise ngokushesha uma uthola ukuthi i-PIN noma iphasiwedi yakho ilahlekile noma iwele ezandleni zomuntu ongagunyaziwe. Ngeke sithwale umthwalo wezindleko ezibangelwe wukusebenziswa kwe-PIN noma iphasiwedi yakho ngendlela engagunyaziwe kuze kufike isikhathi lapho usuzasizise ngalokhu.
- 5.3. Abakwa-FinChoice banelungelo lokusebenzisa noma iyiphi inqubo yokuqinisekisa imininigwane yakho abacabanga ukuthi idingekile ngenhlobo yokuqinisekisa imininigwane yekhasimende ngenkathi lifaka isicelo sokubolekwa imali ngokusebenzisa uhlelo-xhumano lwekhompuyutha.

### 6. Ukukhokhwa Kwemali Ebokelkile

- 6.1. Kumele ukhokhe isamba esiphelele semali okuvuyelwane ngayo ngenkathi kwenziwa isivumelwano sokubolekwa imali, futhi lokhu kubandakanya imali oyibolekile, nazo zonke izindleko eziphathelele nesikweletu kanye nenzalo ngokwemigomo ye-NCA.
- 6.2. Ngenkathi ufaka isicelo sokubolekwa imali, uvumele ukuba abakwa-FinChoice badonse kwi-akhawunti yakho yasebhange izitatimende nyangazonke kanye nayo yonke imali okumele ubakhokhele yona. Abakwa-FinChoice babenzisa uHlelo Lokudonwa Kwemali Ebhange Ngaphambi Kwesikhathi Olungaqinisekisiwe (NAEDO) futhi kungenzeka bacubungule ukusebenza kwe-akhawunti yakho yasebhange ukubheka ukuthi konameli eyanele yini uma befuna ukudonsa isitatimende. Lokhu kuhambisana nalo migomo elandelayo:
  - 6.2.1. Mayelana nemikhiziqo yethu yemali ebokelkiso yesikhathi esifushane ekhokhela esikhathini esiyinyanga eyodwa ("KwikAdvance"), isitatimende sakho kumele usikhokhe ngendlela ovumelane ngayo nathi ngenkathi ufaka isicelo sokubolekwa imali futhi uyavuma ukuthi sisonde isitatimende kwi-akhawunti yakho yasebhange ngosuku okuvuyelwane ngalo;
  - 6.2.2. Mayelana nazo zonke ezinye izinkhokhele zisitatimende, uma usuku lwakho lomtholo:
    - 6.2.2.1. lungempelasonto noma ngoMsombuluko, sizodonsa imali kwi-akhawunti yakho yasebhange ngolwenzelanu olwandulela usuku lomtholo. Kuzokwenzeka into efanayo futhi mayelana neziqeshana 6.2.2.2 – 6.6.6.4 uma usuku esivamise ukudonsa ngalo isitatimende lungolwenzelanu noma ngempelasonto;
    - 6.2.2.2. lungohlelo, sizodonsa imali kwi-akhawunti yasebhange ngosuku olwandulela holide;
    - 6.2.2.3. lumhlaka-1 enyangeni, sizodonsa imali kwi-akhawunti yakho mhlaka-30 ngenyanga eyandulela lolu suku;
    - 6.2.2.4. lumhlaka-31 enyangeni, sizodonsa imali kwi-akhawunti yakho yasebhange mhlaka-30 enyangeni; Kungenzeka ukuthi ngoDisemba umhlo wakho uwuthole ngaphambi kwesikhathi esiyjwayelekile futhi uyavuma ukuthi sicubungule ukusebenza kwe-akhawunti yakho ukuze sibe noma kungenza umhlo bese sizona imali kwi-akhawunti yakho yasebhange noma nini emva kwahlaka-10 Disemba, ngaphandle uma usazisile ukuthi uzowuthola ngaluphi usuku umhlo wakho kaDisemba;
    - 6.2.4. Uma kusalele emuva ukukhokhela kwe-akhawunti yakho yokubolekwa imali, abakwa-FinChoice banelungelo lokudonsa imali ebhange nganoma iluphi usuku ngenhlobo yokudonsa leyo mali esalele emuva emalini lekona kwi-akhawunti yakho yasebhange.
- 6.3. Kumele usazise ngokushesha uma kwenzeka kuba ngokuqo mayelana ne-akhawunti yakho yasebhange noma usuku lwakho lomtholo ukuze nathi sigqulele imininigwane yokudonwa kwemali ebhange ngendlela efanelekile ukuze ihambelane ngokuqo olwenzekile.
- 6.4. Awuvumelekile ukuvula i-akhawunti yakho yasebhange ngaphandle uma usinikezile imininigwane yenye i-akhawunti yasebhange esizodonsa kuyona imali oyikweletayo.
- 6.5. Awuvumelekile ukuhoxisa uhlelo lokudonwa kwemali kwi-akhawunti yakho yasebhange kuze kufike isikhathi lapho usuyikhokhe ngokuphelele yonke imali okumele uyikhokhela abakwa-FinChoice ngokwesivumelwano sokubolekwa imali.
- 6.6. Uma wenza isivumelwano zokubolekwa imali ezingaphandle kwesizodwa nabakwa-FinChoice:
  - 6.6.1. futhi uma kwenzeka kuba khona isivumelwano sokubolekwa imali esidonsa okusalele emuva ukukhokhela kwazo, uyasinikezisa thina abakwa-FinChoice imvume yokuthatha imali ekhokhwe ngokwaziwe kwenye yama-akhawunti akho siyifake kwi-akhawunti okusalele emuva ukukhokhela kwiyayo noma siyifake kwi-akhawunti esizobhalansi

- 6.6.2. yemali esele futhi engakukhokhwa ngokuphelele; uyavumela ukuba sisonde isamba esisodwa kwi-akhawunti yakho yasebhange mayelana nemali oyikweletayo kuwona wonke ama-akhawunti akho, bese emva kwalokho siyihlukanisa leyo mali ukuqinisekisa ukuthi ukukhokhela kwawo wonke ama-akhawunti akho akusaleli emuva, uma lokho kunokwenzeka;
- 6.6.3. uma ungasithelanga ukuthi iyiphi i-akhawunti yesikweletu sokubolekwa imali ofuna ukuyikhokhela, thina kwa-FinChoice sinelungelo lokuthatha isinqumo sokwaba imali oyikhokhile ngendlela esibona ngayo.
- 6.7. Kulindeleke ukuba ukhokhe isamba esiphelele semali enqunywe, ngohlelo lokudonwa kwemali kwi-akhawunti yakho yasebhange ngesikhathi esisekiwe. Uma kwenzeka kuba khona inkinga mayelana ne-akhawunti yakho yasebhange noma mayelana nokufakwa komhlo wakho ebhange kumele uxhumane nathi ukuze usebenzise ezinye izindlela zokukhokha okungenani kusasele izinsuku zokusebenza ezintathu ngaphambi kosuku lokukhokhwa kwesitatimende olunqunywe ukuze ugweme ukwengezwa kwenzalo eyinhlawulo noma izindleko zomthetho.
- 6.8. Uma kwenzeka usicela thina abakwa-FinChoice ukuthi sihlele kabusha ukukhokhela kwesikweletu sakho sokubolekwa imali futhi uma sikuvuma lokho okucelayo, yonke imigomo engayembandela yesivumelwano sokubolekwa imali izosebenza kuleso sikeleletu esihlelewe kabusha. Isinqumo sokuhlelwa kabusha kwesikweletu sizothatha kuphela uma thina abakwa-FinChoice sikubona kufanelekile ukuthi sikwenze lokho.
- 6.9. Ngokulandela lokho okushiwo kwisiqeshana 6.6, noma iyiphi inkhokhe yesitatimende evela kuwena izokwabiwa ngale ndlela elandelayo:
  - 6.9.1. ama-premium omshwalene wesikweletu;
  - 6.9.2. ezinye izinsizakalo ezenzeziwe;
  - 6.9.3. inzalo;
  - 6.9.4. ezinye izimali nezindleko zesikweletu;
  - 6.9.5. isikweletu esiyinhloko.

### 7. Ilungelo labakwa-FinChoice Lokuqeda Isivumelwano

- 7.1. Uma kwenzeka wena uhluleka ukukhokha imali okumele uyikhokhe ngesikhathi esisekiwe, ngaphansi kwesivumelwano sokubolekwa imali, abakwa-FinChoice noma abameleli babo bazokubhalela incwadi bakwaziwe ukuthi wephule isivumelwano sokubolekwa imali oyikweletayo futhi bacekise ukuthi uldulisale lesi sivumelwano sokubolekwa imali kumeluleki wezizukulwane, noma omunye umuntu owenza umsebenzi wokuzazulula imbangi, inkantolo yezabathengi noma isikhulu esiphanya izikhalo zabathengi esinganywa, ukuze kuzaxululane noma yimuphi umbango ongaba khona ngaphansi kwalesi sivumelwano noma kuvunyelwane ngohlelo lokukhokhwa yonke imali esalele emuva.
- 7.2. Uma engakhokhile kuze kuphele okungenani izinsuku zokusebenza ezingama-20 noma sekuphele izinsuku zokusebenza eziyi-10 emva kokuba abakwa-FinChoice bekuthumelele isaziwo futhi wangathatha izinyathelo ezifanele emva kokuthola isaziwo okukhulunywa ngaso kwisiqeshana noma uma uzichithile iziphakamiso zabakwa-FinChoice, kungenzeka abakwa-FinChoice bashoxise isivumelwano noma bacele inkantolo ukuthi ikhiphe umyalelo wokuphoqelela ukuhlonishwa kwesivumelwano sokubolekwa imali.
- 7.3. Wena uvumelekile noma nini emva kokuthola izaziwo okukhulunywa ngayo kwisiqeshana 7.1, ukuthi ubuyisele isivumelwano sokubolekwa imali esimweni saso sangaphambili ngokukhokhela abakwa-FinChoice yonke imali engakakhokhwa futhi ukukhokhwa kwayo osekuhlelelwe isikhathi kuhlalenge nezindleko ezinyemelekile ngokoMthetho noma ezivunyelwe yinoma imuphi omunye umthetho, ezibandakanya izindleko zokungakhokhi ngesikhathi esisekiwe kanye nezindleko zokuqoqwa isikweletu kodwa kungacinyi ngalokhu nje kuphela, okuzizindleko eziphoqelela ukuhlonishwa kwesivumelwano sokubolekwa imali kuze kufinyelele esikhathini lapho usuyikhokhe ngokuphelele yonke imali esalele emuva, kodwa-ke lokhu ungakwenza kuphela ngaphambi kokuba abakwa-FinChoice bashoxise isivumelwano sokubolekwa imali njengoba kushiwo kwisiqeshana 7.2, futhi ngaso sonke isikhathi ngokulandela imigomo yoMthetho.

### 8. Izitatimende

- 8.1. Labo abenze lesi sivumelwano bayavumelana ukuthi wena uzothunyelwa isitatimende se-akhawunti njalo emva kwezinyanga ezintathu ngohlelo-xhumano lwekhompuyutha, ngaphandle uma indlela engasebenziseka kungeyokuthunyelwa kwesitatimende ngeposi elijwayelekile kuphela. Abakwa-FinChoice bazokuhlazeka ngesitatimende, uma ubacela, esikhombisa zonke izindleko ezidonsiwe, nayo yonke imali ekhokhise kanye nebhilansi yemali esele.

### 9. Ukukhokhwa Kwesikweletu Ngokugcwele Ngaphambi Kosuku Lokuphela Kwesivumelwano

- 9.1. Unelungelo lokuqeda lesi sivumelwano sokubolekwa imali noma nini ngokukhokha ngokuphelele yonke imali esele esikweletini sakho ngaphambi kwesikhathi esinqunywe, futhi uma utanda, lokho ungakwenza emva kokusinikeza isaziwo noma ukwenze ngaphandle kokusinikeza isaziwo.
- 9.2. Uma ufuna ukukhokha ngokuphelele yonke imali oyikweletayo ngaphambi kwesikhathi esinqunywe, xhumana nathi ngqo ngokwakho ukuze sikunikeze isamba semali esele okumele uyikhokhe. Lolu lwazi ngeke sinikezwe omunye umuntu noma inkampani ngaphandle kokuthola umyalelo wakho ebhalwe phansi.
- 9.3. Uma abakwa-FinChoice beqasha ummeli ukuze bakuthathele izinyathelo zomthetho futhi/noma baqoqe noma iyiphi oyikweletayo okumele uyikhokhe ngesikhathi esisekiwe, wena uyavuma ukuthi nguwena ozothwala izindleko zomthetho futhi lezo zindleko zizonqunywa ngokwesilinganiso sezindleko phakathi kommeli kanye nekhasimende lakhe.

### 12. Amakheli

- 12.1. Wena uqoka ikheli elibalwe kwisivumelwano sokubolekwa imali njengekheli ozokwamukela kulona izincwadi eziphathelele nezomthetho kanye nezaziwo zomthetho, kufaka phakathi nanoma yiziphi iz