finchoice
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Imigomo kanye Nemibandela Yesikweletu

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FinChoice a division of HomeChoice (Pty) Ltd is an authorised financial services provider (FSP no. 48448). Guardrisk Life is an authorised financial services provider. FinChoice a division of HomeChoice is a registered credit provider (NCRCP 454). 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.

Lena yimigomo nemibandela yesikweletu sakwa-FinChoice. Isitatimende Esandulela Isivumelwano kanye Nekhwotheshini, okwenziwe ngokuthi kuqoshwe izwi noma ngokusebenzisa uhlelo-kusebenza lwekhompyutha, futhi ozonikezwa nekhophi yakho ebhalwe phansi, kubandakanya nesigunyaziso sokudonswa kwesitolimende kwi-akhawunti yasebhange, neNkontileka Yesikweletu (uma ikhona) kanye nale migomo nemibandela, kuqopha isivumelwano sesikweletu esiphakathi kwakho nenkampani yethu (“isivumelwano sesikweletu”). Qaphela ukuthi sihlinzeka ngezinhlobo ezihlukahlukene zezikweletu, kubandakanya imikhiqizo yemali ebolekisayo ekhokhelwa esikhathini esifushane, imikhiqizo yemali ebolekisayo engahambisani nesibambiso(“izimalimboleko”) kanye nomkhiqizo wokubolekisa ngemali esiwubiza nge-MobiMoney. Yonke imikhiqizo yemali eyisikweletu yakwa-FinChoice izolawulwa yile migomo nemibandela eqondene nohlobo ngalunye lwemali eyisikweletu. Uma kuthiwa “wena” kushiwo umuntu owenze isivumelwano sesikweletu nenkampani yethu, bese uma kuthiwa “thina” kushiwo inkampani yakwa-FinChoice. Uma sikhuluma “nge-HomeChoice Group” kushiwo noma iyiphi inkampani engeyabakwa-HomeChoice International PLC (HIL) ngokuphelele noma abanengxenye yobunikazi kuyona kanye nanoma iyiphi inkampani engaphansi kwabo.

Uma kuthiwa “PAQ” kushiwo Isitatimende Esandulela Isivumelwano kanye Nekhwotheshini, okuchaza zonke izindleko ezisebenzayo esivumelwaneni sesikweletu njengoba kudingeka ngokomthetho.

1. Imigomo ejwayelekile

1.1. Abakwa-FinChoice babhaliswe njengomhlinzeki wesikweletu ngokwemigomo yoMthetho Kazwelonke Wezikweletu (lapha esizowubiza “ngoMthetho” noma “i-NCA”).

1.2. Uma ufuna ukufaka isikhalazo sokungaculiseki ngezenzo zethu, ungakwenza lokho ngokushayela uMlawuli Kazwelonke Wezikweletu kule nombolo 0860 627 627 noma ushayele inkampani yethu kule nombolo 0861 346 246.

1.3. Ulwazi oluqondene nesicelo sakho, noma isivumelwano sesikweletu, nanoma yikuphi ukuhluleka kwakho ukuthobela imigomo yesivumelwano sesikweletu kanye nolwazi oluphathelene nokupheliswa kwesivumelwano sesikweletu sizoluthumela kuma-credit bureau (izinkampani ezigcina umlando wabathengi abathenga ngesikweletu) njengoba kudingekile ukuba sikwenze lokho ngokuyalela komthetho we-NCA, kubandakanya lezi zinkampani ezilandelayo kodwa kungapheleli lapho:

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

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

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

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

1.4. Qaphela ukuthi ama-credit bureau ahlinzeka ngephrofayili yakho yokuthenga ngesikweletu futhi kungenzeka ahlinzeke nangesibalo samaphuzu abonisa ukufaneleka kwakho ukuhlinzekwa ngesikweletu, futhi lokhu kususelwa olwazini esabelana ngalo nawo ama-credit bereau.

1.5. Thina njengenkampani kanye nawe njengekhasimende, singena esivumelwaneni sesikweletu, esisenze ngocingo noma ngohlelo-kusebenza lwekhompyutha.

1.6. Ngokwemigomo ye-NCA kanye nezinqubomgomo zethu zangaphakathi zokuhlinzeka ngesikweletu, futhi ngokubona kwethu, singanquma ukukuvulela isikweletu noma singakuvuleli isikweletu.

1.7. Njengengxenye yenqubo yokucutshungulwa kwesicelo sakho sokubolekwa imali, kungenzeka thina abakwa-FinChoice senze lokhu okulandelayo:

1.7.1. Sixhumane nanoma ngubani ukuze sihlole futhi siqinisekise ukuthi iyiqiniso yini imininingwane oyihlinzekile; nokuthola imininingwane kunoma ngubani mayelana nesimo sakho sezimali kanye nemininingwane yakho yasebhange, kufaka phakathi nerekhodi lakho lokuthenga ngesikweletu kanye nomlando wakho wokukhokhela izikweletu;

1.7.2. Sinikeze imininingwane ephathelene nesicelo sesikweletu, isivumelwano sesikweletu, irekhodi lakho lokuthenga ngesikweletu noma umlando wakho wokukhokhela izikweletu kunoma iyiphi inkampani noma isikhungo esifanelekile, esinjengenkampani egcina umlando wabathengi abathenga ngesikweletu noma iRejista Kazwelonke Yezikweletu;

1.7.3. Sihlaziye noma sidalule ulwazi oluqondene nawe ngokulandela inqubomgomo yethu yobumfihlo etholakala ku-https://www.finchoice.mobi/Home/PrivacyPolicy futhi kufushane nje efaka phakathi nokuthi thina sivumelekile ukudalula ulwazi oluqondene nawe uma:

1.7.3.1. siphoqelekile ngokomthetho ukuba sikwenze lokho;

1.7.3.2. uma kubalulekile futhi kungaba wusizo emphakathini ukuba siludalule ulwazi lwakho;

1.7.3.3. uma usihlinzeka ngemvume noma uma usicela ukuba siludalule ulwazi lwakho; noma

1.7.3.4. uma kufanelekile ukuba abakwa-FinChoice noma enye inkampani ethola lolo lwazi, baludalule noma baluthole ulwazi lwakho.

1.8. Abakwa-FinChoice bavumelekile futhi ukwabelana ngemininingwane yakho kanye nolwazi lwakho oluphathelene nokuthenga ngesikweletu, nezinye izinkampani ezingaphansi kwe-HomeChoice Group ngenhloso yokwenza ibhizinisi, futhi wena uyavuma ngokucacile futhi uyaqonda ukuthi lokhu kungenzeka kubandakanye ukuba lezi zinkampani zixhumane nawe ngqo ngocingo noma ngohlelo-xhumano lwekhompyutha ngenhloso yokukhangisa imikhiqizo yazo kuwena.

1.9. Uma ushade ngomshado wobunikazi bempahla obulinganayo, noma ushade ngomshado wesintu, uyaqinisekisa ukuthi uyitholile imvume ebhalwe phansi yowakwakho yokwenza isivumelwano sesikweletu.

1.10. Kungenzeka iguquke imigomo nemibandela yethu ngezikhathi ezithile. Imigomo nemibandela yethu yakamuva iyatholakala kuleli kheli www.finchoice. mobi futhi ungacela ikhophi yalokhu ngokufonela kule nombolo 0861 346 246. Uma njengamanje uyikhasimende lethu noma ubukade uyikhasimende lethu esikhathini esedlule futhi uma njengamanje wenza isivumelwano esisha sesikweletu, isivumelwano sakho esisha sesikweletu sizolawulwa yimigomo nemibandela ebekiwe noma esebenzayo ngaleso sikhathi ozongena ngaso esivumelwaneni esisha sesikweletu.

1.11. Noma iluphi uguquko oluzokwenziwa kwisivumelwano sesikweletu luzoba yisibopho ngokusemthethweni kuphela uma thina sesikwazisile ngalolo luguquko njengoba i-NCA iyalela ukuthi kube njalo.

2. PAQ (Isitatimende Esandulela Isivumelwano kanye Nekhwotheshini)

2.1. Phakathi kokunye, sizokunikeza ulwazi olulandelayo kwi-PAQ mayelana nazo zonke izivumelwano zezikweletu:

2.1.1. Isamba semali oyikweletayo/umkhawulo wesikweletu: Maqondana nezimalimboleko, lesi yisamba sesikweletu esizokuboleka sona ngaphansi kwesivumelwano sokubolekwa imali; Mayelana ne-MobiMoney lona ngumkhawulo wakho wesikweletu ngaphansi kwale nsizakalo kanye nesamba sesivumelwano sesikweletu;

2.1.2. Imali yokuvula isikweleti: lena yimali esizokukhokhisa yona ngokuvunyelwa wuMthetho, okuyimali yezindleko zokuqalisa inqubo yokwenziwa kwesivumelwano sesikweletu. Maqondana nezimalimboleko, le mali ungayikhokha ngaphambi kokuba unikezwe imali oyibolekile, noma-ke siyingeze emalini oyibolekile uma sesiqala ukusebenza isivumelwano sokubolekwa imali, ukuze uyikhokhe ngamancozuncozu njengengxenye yesitolimende sakho esikhokhwa nyangazonke. Mayelana ne-MobiMoney, kungenzeka ukuba sivume ukukukhokhisa imali yokuvula isikweletu kuphela ngaleso sikhathi ozoyisebenzisa ngaso i-MobiMoney, ukuze uyikhokhe kancane kancane kuze kufike isikhathi lapho isikhokhwe ngokuphelele yonke imali yokuvula isikweletu;

2.1.3. Imali yesevisi: lena yimali esingakukhokhisa yona ngokuvunyelwa wuMthetho, okuyimali yokukhokhela izindleko esingene kuzona zokulawula isivumelwano sesikweletu. Ku-PAQ sikuzohlinzeka ngesamba semali yesevisi ehambisana nesivumelwano sakho sesikweletu kwi-PAQ;

2.1.4. Izinga lenzalo: ku-PAQ sizokuhlinzeka ngezinga lenzalo elihambisana nesivumelwano sakho sesikweletu. Inzalo ibalwa ngokubheka imali esele esikweletini nsukuzonke bese yengezwa esikweletini njalo ngenyanga (ifakwa nyangazonke phezu kwebhalansi yemali esele esikweletini). Uma kusalele emuva ukukhokhelwa kwesikweletu sakho, kungenzeka sikukhokhise inzalo emalini esalele emuva ngokwezinga lenzalo eliphelele elivumelekile ngokoMthetho;

2.2. Qaphela ukuthi maqondana ne-MobiMoney ikhwotheshini yethu equkethwe ku-PAQ, ibonisa izimali ezihambelana nokusetshenziswa komkhawulo wesikweletu, okuchaza ukuthi isitolimende sanyangazonke asisoze saba ngaphezulu kwesitolimende esiqukethwe kwikhotheshini kodwa kungenzeka sibe ngaphansi, kuye ngokuthi uyisebenzisa kanjani i-MobiMoney yakho.

3. Izivumelwano Zezikweletu – Imihlinzeko ejwayelekile kanye nemihlinzeko ehambelana Nezimalimboleko

3.1. Ngenkathi ufaka isicelo sakho sesikweletu, thina sizokwenza ucwaningo lokuhlola ubungozi bokuvula isikweletu kanye nokuhlola ukuthi uzokwazi yini ukukhokhela isikweletu sakho njengoba lokhu kudingeka ngokuyalela koMthetho.

3.2. Mayelana nezimalimboleko, lolu cwaningo lokuhlola amandla akho okukhokha yilona oluzosetshenziswa ukuthatha isinqumo esifanele mayelana nomkhawulo ophelele wemali ongabolekwa yona (“umkhawulo ophelele wemali ongayiboleka”), ngokwezinqubomgomo zethu zangaphakathi zokuhlinzeka ngesikweletu kanye nezidingo ze-NCA.

3.3. Umkhawulo wakho ophelele wemali ongayiboleka kungenzeka uguquke ngokuhamba kwesikhathi ngenxa yokuguquka kwesimo sakho sezimali.

3.4. Emva kokwenza nathi isivumelwano sesikweletu, kungenzeka ube sethubeni lokubolekwa enye imali, kuze kufinyelele kwisamba esiphelele semali ongayiboleka.

Ngokwezinqubomgomo zethu zokuhlinzeka ngesikweletu wena uvumeleke ukuba noma nini ube nesivumelwano sokubolekwa imali esisodwa/ noma i-MobiMoney eyodwa nje kuphela (ngaphandle kwemikhiqizo ethile, enjengezivumelwano ze-FoneChoice noma i-“KwikAdvance” okukhulunywa ngayo kwisiqeshana 6).

Uma kusenebhalansi yemali esele esikweletini sakho ngenkathi ufaka isicelo sokubolekwa imali engeziwe, kumele uyikhokhe yonke leyo mali esele esikweletini sakho sokubolekwa imali onaso njengamanje ngaphambi kokuba ukwazi ukungena esivumelwaneni sesikweletu semalimboleko esisha. Uvumelekile ukuba usicele ukuthi sisebenzise imali yesikweletu sakho sokubolekwa imali esisha ukukhokhela leso sikweletu sokubolekwa imali onaso njengamanje.

3.5. Uma usicela ukuba sisebenzise imali yesikweletu sakho sokubolekwa imali esisha ukukhokhela leso sikweletu sokubolekwa imali onaso njengamanje, leyo mali ezosala lapho izofakwa kwi-akhawunti yakho yasebhange. Lesi samba semali ezofakwa kwi-akhawunti yakho yasebhange sibizwa “ngesamba se-KwikDraw”. Nakuba lesi kuzoba yisikweletu esisha, siyawabonelela lawo makhasimende anesikweletu sokubolekwa imali esikhona njengamanje ngoba imali yokuvula isikweletu azokhokhiswa yona eqondene nesikweletu esisha izonqunywa ngokubheka isamba se-KwikDraw kuphela esikhundleni sokuba isuselwe kwisamba esiphelele esibolekwe ngaphansi kwesikweletu esisha.

3.6. Kungenzeka sikwazise ngezikhathi ezithile ukuthi malini eyisamba se-KwikDraw okungenzeka ubolekwe yona. Njalo uma wenza isicelo sesivumelwano sesikweletu esisha, sizokwenza olunye ucwaningo lokuhlola ukuthi uzokwazi yini ukukhokhela leso sikweletu. Isamba se-KwikDraw uzonikezwa sona kuphela uma ucwaningo lokuhlola lukhombisa ukuthi uzoba nawo amandla okukhokha imali ozoyiboleka ngaphansi kwemalimboleko entsha. Asikwazi ukuqinisekisa ukuthi noma kanjani kukhona imali ozobolekwa yona noma nini – lokho kuzoncika ekuhlolweni okuzokwenziwa ngenhloso yokubheka ukuthi uzokwazi yini ukukhokha imali oyibolekiwe futhi kuzoya ngokwezinqubomgomo zethu zangaphakathi zokuhlinzekwa kwesikweletu.

3.7. Ngaphambi kokuba wenze isivumelwano sesikweletu esisha nabakwa-FinChoice kumele uvume futhi uqinisekise ukuthi uziqonda ngokuphelele izindleko kanye nobungozi obuhambisana nokwenza esinye isivumelwano sesikweletu, kanye namalungelo akho nezibopho onazo ngaphansi kwesivumelwano sesikweletu esisha.

3.8. Uma unokungabaza ukuthi sesiguqukile yini isimo sakho sezimali, noma ungabuqondi ubungozi kanye nezindleko zokwenza isivumelwano sesikweletu noma amalungelo akho kanye nezibopho onazo ngokwemigomo yaleso sivumelwano sesikweletu, kumele ufonele abakwa-FinChoice kuqala ku-0861 346 246 ukwenza isiqiniseko sokuthi uyawaqonda wonke amalungelo kanye nezibopho ngaphambi kokungena esivumelwaneni sesikweletu.

3.9. Kungenzeka sikunikeze isikhathi sokuba ucubungule futhi uhlaziye isivumelwano ngenkathi wenza isivumelwano sesikweletu okokuqala nathi.

4. Izivumelwano Zezikweleti – imihlinzeko ehambelana ne-MobiMoney

Le mihlinzeko iqondene ikakhulukazi nezivumelwano zokubolekwa imali ze-MobiMoney:

4.1. Uma isicelo sakho sibe yimpumelelo, sizokuhlinzeka ngomkhawulo wesikweletu ongakwazi ukuwuthola noma yinini ngaphansi kwemibandela yokuthi awusoze wakwazi ukukhipha imali engaphezu komkhawulo wakho wesikweletu. Ungakwazi ukukhetha ukubuyisa isamba ngasinye osikhiphile enyangeni eyodwa, ezimbili noma ezintathu.

4.2. Kungenzeka sisiqede isivumelwano sokukuboleka imali ngaphansi kohlelo lwe-MobiMoney emva kokukunikeza isaziso ngokukhipha imali okukodwa, noma yinini kusukela ezinyangeni ezine ngemuva kokukhipha kwakho imali kokuqala.

Ngeke usavumeleka ukukhipha imali ngaphansi kwesivumelwano se-MobiMoney emva kokuqedwa kwaso.

4.3. Uma ususitholile isaziso sokuqedwa kwalesi sivumelwano, uvumelekile ukufaka isicelo sesivumelwano se-MobiMoney esisha, futhi siyobe sesenza olunye ucwaningo olusha lokubheka amandla akho okukwazi ukukhokha. Uma ufaneleka ukuvula isivumelwano esisha se-MobiMoney kodwa kusenebhalansi yemali esele esikweletini sakho sesivumelwano se-MobiMoney samanje, kumele uqale uyikhokhe yonke leyo mali esele esikweletini sakho sokubolekwa imali onaso njengamanje. Ungacela ukuba sisebenzise imali yesikweletu sakho se-MobiMoney esisha ukukhokhela leso sikweletu noma wenze ezinye izinhlelo ukukhokhela isikweletu sakho sesivumelwano se-MobiMoney onaso njengamanje.

4.4. Uma usebenzisa leyo mali ekhona ohlelweni lwakho lwe-MobiMoney olusha ukukhokhela imali esele esikweletini onaso njengamanje, awuzoyikhokha imali yokuvula isikweletu kwisamba esisetshenzisiwe ukukhokhela isivumelwano sesikweletu se-MobiMoney onaso njengamanje.

4.5. Kungenzeka noma nini abakwa-FinChoice bakumise ukufinyelela kwakho ku-MobiMoney uma uhlulekile ukukhokha imali oyibolekiwe ngesikhathi esibekiwe futhi kungenzeka bayivale i-akhawunti yakho ye-MobiMoney emva kokukunikeza isaziso sezinsuku zomsebenzi eziyishumi, kepha-ke nakuba kunjalo isivumelwano sesikweletu sizoqhubeka sisebenze ngokusemthethweni kuze kufike isikhathi lapho usuyikhokhe ngokuphelele yonke imali osikweleta yona.

Kungenzeka futhi sikumise ukufinyelela kwakho i-MobiMoney uma nokusebenzisa kwakho i-MobiMoney izinqubomgomo zethu zokuhlinzeka ngesikweletu zibonisa ukuthi usengcupheni yokuthi ugcine usunesikweletu esingaphezu kwamandla akho uma singakuvumela ukuthi uqhubeke nokukhipha imali.

4.6. Uvumelekile ukuba usibhalele incwadi usicele ukuba sinciphise umkhawulo wakho wesikweletu futhi usitshele ngokucacile ukuthi ufuna umkhawulo omusha wesikweletu ongakanani.

5. Ukufaka isicelo sokubolekwa imali ngokusebenzisa uhlelo-xhumano lwekhompyutha

5.1. Kungenzeka sikuvumele ukuthi ufake isicelo sokubolekwa imali noma se-MobiMoney ngokusebenzisa umakhalekhukhwini wakho, i-inthanethi noma ezinye izinhlobo zohlelo-xhumano lwekhompyutha (“uhlelo-xhumano lwekhompyutha”). Uma ufaka isicelo sokubolekwa imali ngohlelo-xhumano lwekhompyutha ulwazi luzoqoqwa, luthunyelwe, lwamukelwe futhi lugcinwe ngekhompyutha.

5.2. Uma uqoka ukufaka isicelo ngohlelo-xhumano lwekhompyutha, kumele uzikhethele inombolo eyimfihlo ozofinyelela ngayo olwazini olugciniwe, njenge-PIN noma iphasiwedi (password). Kumele uyigcine ngokuphepha le mininingwane futhi uqinisekise ukuthi ihlala iyimfihlo. Uma sesiqalile ukuyisebenzisa, ungakwazi futhi nokusebenzisa inqubo yokuzihlonza ngobuxhakaxhaka bebhayometrikhi, isibonelo ngokusebenzisa izwi, ukufanekiswa kobuso, amanyathelo eminwe noma ukuqinisekiswa ngebhayometrikhi okutholakale kwidivayisi yakho. Abakwa-FinChoice bazothatha ngokuthi zigunyazwe nguwena futhi zenziwe nguwena zonke izivumelwano zesikweletu ozenze ngohlelo-xhumano lwekhompyutha usebenzisa inombolo yakho eyimfihlo yokufinyelela olwazini olugciniwe noma ubuxhakaxhaka bebhayometrikhi. Kumele usazise ngokushesha uma uthola ukuthi i-PIN noma iphasiwedi yakho ilahlekile noma iwele ezandleni zomuntu ongagunyaziwe. Ngeke siwuthwale umthwalo wezindleko ezibangelwe wukusetshenziswa kwe-PIN noma iphasiwedi yakho ngendlela engagunyaziwe noma ubuxhakaxhaka bebhayometrikhi bokuzihlonza, ngaphandle uma ususazisile ngalokhu.

5.3. Abakwa-FinChoice banelungelo lokusebenzisa noma iyiphi inqubo yokuqinisekisa imininingwane yakho abacabanga ukuthi idingekile ngenhloso yokuqinisekisa imininingwane yekhasimende ngenkathi lifaka isicelo sesivumelwano sesikweletu ngokusebenzisa uhlelo-xhumano lwekhompyutha.

6. Ukukhokhwa Kwemali Ebolekiwe

6.1. Kumele ukhokhe isamba esiphelele semali okuvunyelwane ngayo ngenkathi kwenziwa isivumelwano sesikweletu, futhi lokhu kubandakanya isikweletu-ngqangi, nazo zonke izindleko eziphathelene nesikweletu kanye nenzalo ngokwemigomo ye-NCA.

6.2. Ngenkathi ufaka isicelo sokubolekwa imali, uvumile ukuba abakwa-FinChoice badonse izitolimende kwi-akhawunti yakho yasebhange nyangazonke kanye nayo yonke imali okumele ubakhokhele yona. Abakwa-FinChoice bangasebenzisa uHlelo Lokudonswa Kwemali Ebhange Ngaphambi Kwesikhathi Olungaqinisekisiwe (NAEDO) noma i-DebiCheck futhi kungenzeka bacubungule ukusebenza kwe-akhawunti yakho yasebhange ukubheka ukuthi kunemali eyanele yini uma befuna ukudonsa isitolimende. Lokhu kuhambisana nale migomo elandelayo:

6.2.1. Mayelana nemikhiqizo yethu yemali ebolekisayo yesikhathi esifushane ekhokhwa esikhathini esiyinyanga eyodwa (“KwikAdvance”), isitolimende sakho kumele usikhokhe ngendlela ovumelene ngayo nathi ngenkathi ufaka isicelo sokubolekwa imali futhi uyavuma ukuthi sidonse isitolimende kwi-akhawunti yakho yasebhange ngosuku okuvunyelwane ngalo.

6.2.2. Mayelana nazo zonke ezinye izinkokhelo zesitolimende, uma usuku lwakho lomholo:

6.2.2.1. lungempelasonto noma ngoMsombuluko, sizodonsa imali kwi-akhawunti yakho yasebhange ngoLwesihlanu olwandulela usuku lomholo. Kuzokwenzeka into efanayo futhi mayelana neziqeshana 6.2.2.2 – 6.2.2.4 uma usuku esivamise ukudonsa ngalo isitolimende lungoMsombuluko noma ngempelasonto;

6.2.2.2. lungeholide, sizodonsa imali kwi-akhawunti yasebhange ngosuku lokusebenza olwandulela iholide;

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;

6.2.3. Kungenzeka ukuthi ngoDisemba umholo wakho uwuthole ngaphambi kwesikhathi esijwayelekile futhi uyavuma ukuthi sicubungule ukusebenza kwe-akhawunti yakho ukuze sibone uma kungena umholo bese sidonsa imali kwi-akhawunti yakho yasebhange noma nini emva komhlaka-10 Disemba, ngaphandle uma usazisile ukuthi uzowuthola ngaluphi usuku umholo wakho kaDisemba;

6.2.4. Uma kusalele emuva ukukhokhelwa kwe-akhawunti yakho yesivumelwano sesikweletu, abakwa-FinChoice banelungelo lokudonsa imali ebhange nganoma iluphi usuku ngenhloso yokudonsa leyo mali esalele emuva emalini ekhona kwi-akhawunti yakho yasebhange.

6.3. Kumele usazise ngokushesha uma kwenzeka kuba noguquko ku-akhawunti yakho yasebhange noma usuku lwakho lomholo ukuze nathi siguqule imininingwane yokudonswa kwemali ebhange ngendlela efanelekile ukuze ihambelane noguquko olwenzekile.

6.4. Awuvumelekile ukuvala i-akhawunti yakho yasebhange, ngaphandle uma usinikezile imininingwane yenye i-akhawunti yasebhange esizodonsa kuyona imali oyikweletayo.

6.5. Awuvumelekile ukuhoxisa uhlelo lokudonswa kwemali kwi-akhawunti yakho yasebhange kuze kufike isikhathi lapho usuyikhokhe ngokuphelele yonke imali okumele uyikhokhele abakwa-FinChoice ngokwesivumelwano sesikweletu.

6.6. Uma wenze izivumelwano zesikweletu ezingaphezu kwesisodwa nabakwa-FinChoice:

6.6.1. futhi uma kwenzeka kuba khona isivumelwano sesikweletu esisodwa okusalele emuva ukukhokhelwa kwaso, uyasinikeza imvume yokuthatha imali ekhokhwe ngokweqile kwenye yama-akhawunti akho siyifake kwi-akhawunti okusalele emuva ukukhokhelwa kwayo noma siyifake kwi-akhawunti esenebhalansi yemali esele futhi engakakhokhwa ngokuphelele;

6.6.2. Uyasivumela ukuba sidonse isamba esisodwa kwi-akhawunti yakho yasebhange mayelana nemali oyikweletayo kuzo zonke izivumelwano zakho zezikweletu, bese emva kwalokho siyihlukanisa leyo mali ukuqinisekisa ukuthi ukukhokhelwa kwawo wonke ama-akhawunti akho akusaleli emuva, uma lokho kunokwenzeka;

6.6.3. Uma ungasitshelanga ukuthi iyiphi i-akhawunti yesivumelwano sesikweletu ofuna ukuyikhokhela, thina sinelungelo lokuthatha isinqumo sokwaba imali oyikhokhile ngendlela esibona ngayo.

6.7. Kumele ukhokhe isamba esiphelele semali enqunyiwe, ngohlelo lokudonswa kwemali kwi-akhawunti yakho yasebhange ngesikhathi esibekiwe. Uma kwenzeka kuba khona inkinga mayelana ne-akhawunti yakho yasebhange noma mayelana nokufakwa komholo wakho ebhange kumele uxhumane nathi ukuze usebenzise ezinye izindlela zokukhokha okungenani kusasele izinsuku zokusebenza ezintathu ngaphambi kosuku lokukhokhwa kwesitolimende olunqunyiwe ukuze ugweme ukwengezwa kwenzalo eyinhlawulo noma izindleko zomthetho.

6.8. Uma kwenzeka usicela ukuthi sihlele kabusha ukukhokhelwa kwesikweletu sakho futhi uma sikuvuma lokho okucelayo, isivumelwano sesikweletu esihlelwe kabusha sizolawulwa yimigomo kanye nemibandela esivumelane ngayo thina kanye nawe.

Isinqumo sokuhlelwa kabusha kwesikweletu sizothathwa kuphela uma sikubona kufanelekile ukuthi sikwenze lokho.

6.9. Ngokulandela lokho okushiwo kwisiqeshana 6.6, noma iyiphi inkokhelo yesitolimende evela kuwena izokwabiwa ngale ndlela elandelayo: izosetshenziswa ukukhokhela:

6.9.1. ezinye izinsizakalo ezengeziwe;

6.9.2. inzalo;

6.9.3. ezinye izimali nezindleko zesikweletu;

6.9.5. isikweletu-ngqangi.

7. Ilungelo labakwa-FinChoice Lokuqeda Isivumelwano

7.1. Uma kwenzeka wena uhluleka ukukhokha imali okumele uyikhokhe ngesikhathi esibekiwe, ngaphansi kwesivumelwano sesikweletu, abakwa-FinChoice noma abameleli babo bangakubhalela incwadi bakwazise ukuthi wephule isivumelwano sokukhokha imali oyikweletayo futhi bakucebise ukuthi udlulisele lesi sivumelwano sesikweletu kumeluleki wezezikweletu, noma omunye umuntu owenza umsebenzi wokuxazulula imibango, inkantolo yezabathengi noma isikhulu esiphenya izikhalo zabathengi esinegunya, ukuze kuxazululwe noma yimuphi umbango ongaba khona ngaphansi kwalesi sivumelwano noma kuvunyelwane ngohlelo lokukhokha yonke imali esalele emuva.

7.2. Uma ungakhokhile kuze kuphele okungenani izinsuku zokusebenza ezingama-20 noma sekuphele izinsuku zokusebenza eziyi-10 emva kokuba abakwa-FinChoice bekuthumelele isaziso futhi wangathatha izinyathelo ezifanele emva kokuthola isaziso okukhulunywa ngaso kwisiqeshana 7.1 noma uma uzichithile iziphakamiso zabakwa-FinChoice, kungenzeka abakwa-FinChoice basihoxise isivumelwano noma bacele inkantolo ukuthi ikhiphe umyalelo wokuphoqelela ukuhlonishwa nokuthotshelwa kwesivumelwano sesikweletu.

7.3. Wena uvumelekile noma nini emva kokuthola isaziso okukhulunywa ngaso kwisiqeshana 7.1, ukuthi ubuyisele isivumelwano sesikweletu esimweni saso sangaphambili ngokukhokhela abakwa-FinChoice yonke imali engakakhokhwa futhi ukukhokhwa kwayo osekudlulelwe yisikhathi kuhlangene nezindleko ezivumelekile ngokoMthetho noma ezivunyelwe yinoma imuphi omunye umthetho, ezibandakanya izindleko zokungakhokhi ngesikhathi esibekiwe kanye nezindleko zokuqoqa isikweletu kodwa kungagcini ngalokhu nje kuphela, okuyizindleko eziphoqelela ukuhlonishwa kwesivumelwano sokubolekwa imali kuze kufinyelele esikhathini lapho usuyikhokhe ngokuphelele yonke imali esalele emuva, kodwa-ke lokhu ungakwenza kuphela ngaphambi kokuba abakwa-FinChoice basihoxise isivumelwano sokubolekwa imali njengoba kushiwo kwisiqeshana 7.2, futhi ngaso sonke isikhathi ngokulandela imigomo yoMthetho.

8. Izitatimende

Abenzi besivumelwano bayavumelana ukuthi wena uzothunyelelwa isitatimende se-akhawunti njalo emva kwezinyanga ezintathu ngohlelo-xhumano lwekhompyutha, ngaphandle uma indlela engasebenziseka kungeyokuthunyelwa kwesitatimende ngeposi elijwayelekile kuphela. Abakwa-FinChoice bazokuhlinzeka ngesitatimende, uma ubacela, esikhombisa zonke izindleko ezidonsiwe, nayo yonke imali ekhokhiwe kanye nebhalansi yemali esele.

9. Ukukhokhwa Kwesikweletu Ngokugcwele Ngaphambi Kosuku Lokuphela Kwesivumelwano

9.1. Unelungelo lokuqeda lesi sivumelwano sesikweletu noma nini ngokukhokha ngokuphelele yonke imali esele esikweletini sakho ngaphambi kwesikhathi esinqunyiwe, futhi uma uthanda, lokho ungakwenza emva kokusinikeza isaziso noma ukwenze ngaphandle kokusinikeza isaziso.

9.2. Uma ufuna ukukhokha ngokuphelele yonke imali oyikweletayo ngaphambi kwesikhathi esinqunyiwe, xhumana nathi ngqo ukuze sikunikeze isamba semali esele okumele uyikhokhe. Lolu lwazi ngeke silunikeze omunye umuntu noma inkampani ngaphandle kokuthola umyalelo wakho obhalwe phansi.

10. Amandla negunya lokusebenza kwenkantolo Ngokwesigaba 45 soMthetho Wezinkantolo

Zezimantshi, onguNombolo 32 we-1944, wena uyavuma ukuba sikuthathele noma yiziphi izinyathelo zomthetho, eNkantolo kaMantshi, mayelana nalesi sivumelwano sesikweletu.

11. Izindleko Zokulawulwa Kokuhluleka Ukukhokha Isikweletu Nezokuqoqwa Kwesikweletu

11.1. Uma kusalele emuva ukukhokhwa kwezitolimende zakho okumele zikhokhwe nyangazonke futhi uma kwenzeka abakwa-FinChoice bethatha izinyathelo zokuqoqa leyo mali okumele bakhokhelwe yona ngaphansi kwesivumelwano sesikweletu, nguwena ozokhokha izindleko zokulawulwa kokuhluleka kwakho ukukhokha isikweletu kanye nezindleko zokuqoqwa kwesikweletu abangene kuzona abakwa-FinChoice, kufaka phakathi izindleko zokulandela umkhondo wakho ukuze utholakale ukuthi ukuphi, nekhomishini yokuqoqwa kwesikweletu, izindleko zommeli noma zomqoqi wezikweletu, kubandakanya lokhu okulandelayo kodwa kungagcini lapho nje kuphela, izindleko zokushayela ucingo, ukuthumelwa kwe-i-voicemail kanye nezindleko zokuxhumana nawe ngohlelo-xhumano lwekhompyutha.

11.2. Abakwa-FinChoice banelungelo lokuqoqa isamba esiphelele semali yezindleko zokulawulwa kokuhluleka kwakho ukukhokha isikweletu kanye nezindleko zokuqoqwa kwesikweletu ezivunyelwe yi-NCA ivunwa nguMthetho Wezinkantolo zeziMantshi onguNombolo 32 we-1944, uMthetho weNkantolo yamaJaji Ephakeme onguNombolo 59 we-1959, uMthetho Wabameli we-1979 noma uMthetho Wabaqoqi Bezikweletu onguNombolo 114 we-1998, nanoma yimuphi kule mithetho osebenzayo ngaphansi kwalesi simo.

11.3. Uma abakwa-FinChoice beqasha ummeli ukuze bakuthathele izinyathelo zomthetho futhi/ noma baqoqe noma iyiphi imali oyikweletayo okumele uyikhokhe ngesikhathi esibekiwe, wena uyavuma ukuthi nguwena ozothwala izindleko zommeli futhi lezo zindleko zizonqunywa ngokwesilinganiso sezindleko phakathi kommeli kanye nekhasimende lakhe.

12. Amakheli

12.1. Wena uqoka ikheli elibhalwe kwisivumelwano sesikweletu njengekheli ozokwamukela kulona izincwadi eziphathelene nezomthetho kanye nezaziso zomthetho, kufaka phakathi nanoma yiziphi izaziso ezikhishwe ngokwemigomo yesigaba se-129.

12.2. Uma kwenzeka liguquka ikheli lakho, kumele unikeze abakwa-FinChoice imininingwane yekheli lakho elisha ngokubabhalela incwadi noma ngokubashayela ucingo ngokushesha.

12.3. Ikheli esizokwamukela kulona izincwadi eziphathelene nomthetho kanye nezaziso zomthetho lithi FinChoice, 78 Main Road, Wynberg, Cape Town, 7800, futhi kumele ziqondiswe ku-“FinChoice Legal”.

13. Ukuxhumana nge-Imeyili

13.1. Ngaphandle uma kuvunyelwane ngokwehlukile, sizothumela nge-imeyili ekhelini osinikeze lona (“Ikheli Eliqoshwe Phansi Njengekheli Lakho Elaziwayo”) zonke izivumelwano zezikweletu, izitatimende noma okunye esifuna ukukwazisa kona.

13.2. Wonke ama-imeyili athunyelwe eKhelini Eliqoshwe Phansi Njengekheli Lakho Elaziwayo, kubandakanya nalawo aphathelene nalesi sivumelwano sesikweletu kodwa kungagcini lapho, kuzothathwa ngokuthi uwatholile uma sekuphele amahora angama-36 emva kokuba amafayela ethu esikhombisa ukuthi ihambile i-imeyili.

13.3. Uma kwenzeka liguquka ikheli lakho le-imeyili noma uma unquma ukuthi awusafuni ukuba sixhumane nawe nge-imeyili ngesikhathi esibekiwe sokukhokhwa kwesivumelwano sesikweletu, kumele usinikeze imininingwane emisha.

14. Isitifiketi

Isitifiketi esisayinwe ngenye yezimenenja zakwa-FinChoice (esingekho isidingo sokuba ihlinzeke ubufakazi besikhundla sayo), sizoba wubufakazi obanele bebhalansi yemali esele esikweletini sokubolekwa imali.

15. Ukudluliswa kwamalungelo

Uyavuma ukuthi abakwa-FinChoice noma nini futhi ngaphandle kwesaziso banikezele (badlulisele) kwenye inkampani noma yimaphi amalungelo nezibopho zabo noma wonke amalungelo nezibopho zabo ngaphansi kwesivumelwano sesikweletu.

16. Isivumelwano Esiphelele

Isivumelwano sesikweletu yisivumelwano esiphelele esiphakathi kwakho nabakwa-FinChoice, futhi ayikho eminye imigomo nemibandela okungakhulunywanga ngayo ekhona, ngaphandle uma ifakwe ngokuchibiyela isivumelwano sesikweletu njengoba umthetho ukuvumela lokho, futhi uma kunjalo lezo zichibiyelo ezenziwe zizosebenza ngokusemthethweni.

17. Izindlela Zokukhangisa Imikhiqizo

17.1. Uma wenza isivumelwano sokubolekwa imali nabakwa-Finchoice, unelungelo lokucela ukuthi ungafakwa kulokhu okulandelayo:

17.1.1. Emikhankasweni yokushayelwa ucingo ngenhloso yokukhangisa imikhiqizo yabakwa-FinChoice noma egameni labo;

17.1.2. Ohlwini lokukhangisa noma lwamakhasimende oludayisayo noma olusatshalaliswa ngabakwa-FinChoice, ngaphandle uma kuwuhla oludingekayo ngokulayela koMthetho;

17.1.3. Kunoma yikuphi ukusatshalaliswa kwenqwaba yemilayezo nge-imeyili noma nge-sms.

17.2. Uzocelwa ukuba ulisebenzise leli lungelo ngesikhathi kwenziwa inqubo yokufaka isicelo. Izindlela ezintathu ozikhethile zizokhonjiswa kwinkontileka yokubolekwa imali enanyathiselwe esivumelwaneni sesikweletu. Uvumelekile ukuba uxhumane nabakwa-FinChoice noma nini ubacele ukuba bachibiyele izindlela ozikhethile.

18. Amanye Amalungelo Omthengi

18.1. Wena unelungelo lokuxhumana nama-credit bureau ukuze uhlinzekwe ngerekhodi lakho lokuthenga ngesikweletu futhi kulungiswe nanoma yiluphi ulwazi oluphaphalazayo noma oluyiphutha oluqukethwe lapho.

18.2. Unelungelo lokuthi kuxazululwe isikhalazo sakho ngokuthi (i) kusetshenziswe indlela ehlukile yokuxazulula imibango, (ii) ufake isikhalazo sakho kuMlawuli Kazwelonke Wezikweletu noma (iii) usifake eNkantolo Kazwelonke Yezabathengi.