

Imimiselo neMiqathango yeSivumelwano seMali-mboleko

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

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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. Guaradrisk Life is an authorised financial services provider.

Le yimimiselo nemiqathango esisiseko yemali-mboleko yakwa-FinChoice. ISivumelwano kwangaphambili seSitimenti 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 kuhlolo 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.

- Izinto ngokubanzi**
- 1.1 I-FinChoice ngumnikuzeli ngekhrredithi ogunyaziweyo ngokuvumelana noMthetho weKhrredithi kaZwelonke (siza kubhekisela kuwo ngokuthi "nguMthetho" okanye "i-NCA"). Ukuba ufuna ukufaka isikhhalazo ngokuthi, ungaqhagamshelana noMlawuli weKhrredithi 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 nokugqibela isivumelwano semali-mboleko nezi khredith bhuyuro zilandelayo:
 - 1.3.1. TransUnion Credit Bureau (Pty) Ltd Ifowuni: 0861 482 4821-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 ikhredithi bhuyuro zinika iprofayili yekhrredithi neskoru sekhredithi 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 yekhrredithi, sisenokugqibela kwelokuba sikunike ikhredithi okanye singakunike 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 neenkucakha zebhanki, kuquka ingxelo yekhrredithi nembali yokuhlawula;
 - 1.7.2. Inikele inkcazelo ngesi sicelo, isivumelwano semali-mboleko, ingxelo yekhrredithi okanye imballi yokuhlawula kulo naliphi na iziko elifanelekileyo njengellawula ikhredithi okanye uMbhali weMali-mboleko kaZwelonke;
 - 1.7.3. Ithele okanye ithyile 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 senjenjala;
 - 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 neyekhrredithi kwi-HomeChoice Group ngeenjongo zoshishino, yaye uyavuma ngokuphandle ukuba oku kungaqulwa 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 ungmthengi 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 kuyisebenzisele iinjongo ezizezako.

2. ISititimento sangaphambi kwesiVumelwano neKowuti

- 2.1. Phakathi kwezinye izinto, siya kukunika le nkcazelo ilandelayo kwiSititimento sangaphambi kwesiVumelwano neKowuti kuzo zonke izivumelwano zemali-mboleko:
 - 2.1.1. Isixa semali-mboleko: esi sisixa sekhredithi esikunika yona ngokwisivumelwano 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 nebhhalansi engekahlawulwa yesivumelwano semali-mboleko ukuze ihlawulwe njengenxalenye yezavange zenyanga. Kwi-MobiMoney, le ntlawulo yokuqalisa singavuma ukuyibiza ngokomlinganiselo sihlandle ngasinye usebenzisa i-MobiMoney, de intlawulo yokuqala ephelelelo ihlawulwe;
 - 2.1.3. Intlawulo yenkonzo: le yintlawulo yenyanga, eyentengiselwano okanye eyonyaka esinokuyibiza ngokuvumelana noMthetho ukuhlawulela iindleko zethu zokusebenza zokulawula isivumelwano semali-mboleko. Siya kuqinisekisa intlawulo yenkonzo eya kusebenza kwisivumelwano sakho semali-mboleko kwiSititimento sangaphambi kwesiVumelwano neKowuti;
 - 2.1.4. Umlinganiselo wenzala: sityhila umlinganiselo wenzala oya kusebenza kwisivumelwano semali-mboleko kwiSititimento sangaphambi kwesiVumelwano neKowuti. Sibala inzala kwibhalansi engekahlawulwa suku ngalunye ngokusebenzisa ikhuphali nyanga nganye (nyanga nganye siyidibanise kwibhalansi engekahlawulwa yemali-mboleko). Ukuba usemva ngentlawulo, singabiza inzala kwimali osemva ngayo ngomlinganiselo omkhulu ngokuvumelana noMthetho.
 - 2.2. Ukongezelela kwinkcazelo ebalwe kwisiqendu 2.1, siya kukunika le nkcazelo ilandelayo ekwiSititimento sangaphambi kwesiVumelwano neKowuti yezivumelwano ze-MobiMoney:
 - 2.2.1. Umlinganiselo wangoku wekhredithi: lo ngowona mlinganiselo uphezulu ufumanekayo onokwutubala nanini na. Siwugqibela ngokokubona kwethu lo mlinganiselo sinike ingawalaselu ukwazi kwakho ukuhlawula nemigaqo-nkqubo yethu yekhrredithi yaye sinokuwandisa ngamaxesha athile uye kutsho kowona mlinganiselo uphezulu wekhredithi - kuxhomekeka kwindlela ohlawula ngayo;
 - 2.2.2. Owona mlinganiselo uphezulu wekhredithi: lo ngowona mlinganiselo uphezulu wekhredithi esigqibe kwelokuba ungawufikelela.
 - 2.3. Phawula ukuba sisekela ikowuti yethu njengoko ichazwe kwiSititimento sangaphambi kwesiVumelwano neKowuti kowona mlinganiselo uphezulu wekhredithi. Kwi-MobiMoney oku kuthetha ukuba izavange zakho zenyanga azisiyi kuba ngaphezulu kwekowitz, kodwa zisenokuba ngaphantsi, kuxhomekeka kwindlela oyisebenzisa ngayo i-MobiMoney.
3. **Izivumelwano zemali-mboleko - Eziqhelekileyo**
- 3.1. Xa ufaka isicelo sekhredithi, senza uhlobo lomngcipheko wekhredithi nolhlobo lokukwazi ukufikelela ngokuvumelana noMthetho.
- 3.2. Kwizivumelwano zemali-mboleko zexeshana nezingakhuselekanga, olu hlobo lufumanisa owona mlinganiselo uphezulu wemali-mboleko esicinga ukuba uyakufanela ("owona mlinganiselo uphezulu wemali-mboleko"), ngokusekelwe kwimigaqo-nkqubo yethu yekhrredithi neemfuneko ze-NCA.
- 3.3. Owona mlinganiselo wakho ophezulu wemali-mboleko ungasitshintsha ukuba ipheko zakho zezimali ziyatshintsha.
- 3.4. Ezima kokungena kwisivumelwano semali-mboleko nathi, usenokufanela nayenye imali-mboleko, ukwazi nokufumana owona mlinganiselo uphezulu wemali-mboleko. Ngokuvumelana nemigaqo-nkqubo yekhrredithi ye-HomeChoice Group, unokuba nesivumelwano semali-mboleko esinye kuphela kunye nayo nayiphi na inkampani ekwi-HomeChoice Group nangaliphi na ixesha ngaphandle kweemveliso ezithile njenge-MobiMoney, izivumelwano ze-FoneChoice okanye i-"KwikAdvance" ekubhekiselwa kuzo kwisiqendu 6). Ukuba usenebhhalansi ekhoyo engekahlawulwa ngexesha ofakani ngayo isicelo sesinye isivumelwano semali-mboleko, umele uqale uhlawule ibhalansi engekahlawulwa kwisivumelwano semali-mboleko esikhoyo ngaphambi kokuba ungene kwesinye isivumelwano semali-mboleko. Ungacela ukuba sisebenzise imali yesivumelwano

- esitsha semali-mboleko kule njongo okanye ungenza amanye amalungiselelo okuhlawula isivumelwano sakho esikhoyo semali-mboleko. Ukuba ucela ukusebenzisa imali yesivumelwano esitsha semali-mboleko ukuze uhlawule isivumelwano esikhoyo semali-mboleko, imali eselelo iya kufakwa kwi-akhawunti yakho yebhanki. Le mali ihlawulwa kwi-akhawunti yakho yebhanki siyibiza "isixa seKwikDraw". Nakuba esi iya kuba isivumelwano esitsha semali-mboleko, siyabalungiselela abathengi bethu esisebenzisa 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 uhlobo lokukwazi ukufikelela sihlandle ngasinye ufaka isicelo sokungena kwisivumelwano esitsha semali-mboleko. Nasiphi na isixa se-KwikDraw siya kufumaneka kuxhomekeka kuhlobo esilwenze kuwe lokufikelela olubonisa ukuba ungasifikelela isivumelwano esitsha semali-mboleko. Asiyi siqinisekise ukuba uya kufanelwa siso nasiphi na isixa - konke kuya kuxhomekeka kuhlobo lokufikelela nakwimigaqo-nkqubo yethu yangaphakathi yekhrredithi.
- 3.7. Ngaphambi kokuba ungene kwisivumelwano esitsha semali-mboleko ne-FinChoice umele uqinisekise ukuba uzizonda ngokupheleleyo yaye uyazazi iindleko neengozu ezinxulumene nokungena kwesinye isivumelwano semali-mboleko namalungelo akho neembopheleleko phantsi kwesivumelwano semali-mboleko esitsha.
- 3.8. Ukuba unawo nawuphi na amathandabuzo ngokuba imeko zakho zemali zize zatshintsha kusini na, okanye akuyiqindi imingcipheko neendleko zokungena kwisivumelwano semali-mboleko, okanye ngawaphi amalungelo neembopheleleko zakho ngokuphathelwe ukuba siya kuba njani eso isivumelwano 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 singakwazi nanini na ukuba ungatsala kube kanye ngaphambi kokuba isivumelwano se-MobiMoney siphule, 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 yekhrredithi. Asisayi kuze sicele ukuba uhlawule isavange esiphuzulu kunoko sibone ukuba unokufikelela, 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 olinikliweyo, 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 sitshintshwe umlinganiselo wakho wangoku wekhredithi ebudeni bexesha lesivumelwano se-MobiMoney ngokwendlela esibona ngayo, noko ke umlinganiselo wakho wangoku wekhredithi awusayi kuze udulle owona mlinganiselo uphezulu wekhredithi.
 - 4.6. Owona mlinganiselo uphezulu wekhredithi sisixa uhlobo lwakho lokufikelela olubonisa ukuba unokusihlawula, kodwa ke ukuze silandele iinkqubo ezizizo zokubolekisa size sakhe ulwalamano oluhlayo nabathengi bethu, ukuqaleni silungiselela umlinganiselo wangoku wekhredithi 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 akuhlaluli okanye iluvale emva kwesilumkiso seentsuku ezilishumi zomsebenzi, ekuya kuthi isivumelwano semali-mboleko sihlale sisebenza ngokomkhawo oyimfuneko de ube uyihlawule yonke imali efunekayo ngokweemfuneko zesivumelwano semali-mboleko. Kanti sinokurhoxisa ufikelelo lwakho kwi-MobiMoney ukuba imigaqo-nkqubo yethu yekhrredithi ibonisa ukuba usenokuba sengozini yokuba netyala eligqithiselelo ukuba sivumela ukuba utsale ngakumbi.
 - 4.8. Ungasibhalela ucele ukuhliselwa owona mlinganiselo uphezulu wekhredithi uze uchaze owona mlinganiselo uphezulu wekhredithi 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. Kwii-aplikheyishini ze-elektroniki, umele ukhethe iinkcukacha zakho zobuqu ezizimfihlo zokungena, njenge-PIN okanye ipaswedi. Umele ugcine ezi nkucakha zikhuselekile yaye ziyimfihlo. I-FinChoice inokuqikelela ukuba izivumelwano zemali-mboleko ezizaliswe ngamajelo e-elektroniki kusetyenziswa ufikelelo lwakho oluyimfihlo lugunyaziswe yaye lungenelelwe nguwe. Umele usazise ngokukhawuleza ukuba uye wazi ukuba ulahlekelle lwufikelelo lwakho oluyimfihlo okanye kwenzeke ukuba luye lwawele ezandleni zomntu ongagunyaziswanga. Asisayi kubopheleleka ngako nakuphi na ukusetyenziswa okungagunyaziswanga kweenkcukacha zakho zofikelele de ube usazisile.
- 5.3. I-FinChoice iya kuphumeza nayiphi na inkqubo yogunyaziso ecinga ukuba iyimfuneko ukugunyazisa umthengi sihlandle ngasinye umthengi efaka isicelo sokungena kwisivumelwano semali-mboleko ngeendlela ze-elektroniki.
6. **Ukubuyiswa kwayo**
- 6.1. Umele usihlawule sonke isixa esifunekayo ngokwisivumelwano semali-mboleko, esiquka isixa semali-mboleko, zonke iindleko nenzala ngokuvumelana ne-NCA.
- 6.2. Kwisicelo, uvumile ukuhlawula izavange zakho zenyanga nazo naziphi na ezinye izixa ekunokufuneka usinike zona ngedebith oda. I-FinChoice isebenzisa inkqubo ye-Non-Authenticated Early Debit Order (NAEDO) yaye inokutrekha i-akhawunti yakho yebhanki ukuze ibone xa kukho imali eyanelelwe. Kusebenza le miqathango ilandelayo:
 - 6.2.1. Kwiiimali-mboleko zexeshana ezithatha inyanga enye (i-"KwikAdvance") izavange zakho ziyafuneka njengoko uvumilele nathi yaye siya kutsala idebith oda ngosuku ekuvunyelwene ngalo:
 - 6.2.2. Kuzo zonke ezinye iintlawulo, ukuba wamkela:
 - 6.2.2.1. ngempelaveki okanye ngoMvulo, siya kutsala idebith oda kuyoLwesihlanu ongaphambi koku. Kuya kwenzeka okufanayo ngokuvumelana nesiqendu 6.2.2.2 - 6.2.2.4 ukuba usuku esidla ngokutsala ngalo idebith oda, luba ngoMvulo okanye ngempelaveki;
 - 6.2.2.2. ngeholide kawonkewonke, siya kutsala idebith oda ngosuku olungaphambi kwaloo holide kawonkewonke;
 - 6.2.2.3. ngosuku loku-1 lwenyanga, siya kutsala idebith oda ngomhla wama-30 wenyanga engaphambili;
 - 6.2.2.4. ngosuku loku-1 lwenyanga, siya kutsala idebith oda ngomhla wama-30 wenyanga;
 - 6.2.3. NgoDisemba, ungamkela ngaphambi kwexesha oqhele ukwamkela ngalo yaye uyavuma ukuba singayitrekha intlawulo size sitsale idebith oda nanini na ukususela ngowe-10 kuDisemba, ngaphandle kokuba usazisa ngowona mhla uthu ngqo owamkela ngawo ngoDisemba;
 - 6.2.4. Ukuba usemva kwisivumelwano sakho semali-mboleko, u-FinChoice unelungelo lokutsala idebith oda ngalo naluphi na usuku ukuze ufumane imali esemva ngayo yoku nayiphi na ibhalansi ekwi-akhawunti yakho yebhanki. Umele usazise ngokukhawuleza ukuba iinkcukacha ze-akhawunti yakho yebhanki okanye umhla wakho wamkela utshintshile yaye siya kuthi sizitshintshe iinkcukacha zakho zedebith oda.
 - 6.4. Awuvumelekanga ukuyivala le akhawunti yebhanki ngaphandle kokuba usinike iinkcukacha zenye i-akhawunti yebhanki esinokuthi sitsale kuyo idebith oda.
 - 6.5. Akunakuyicela idebith oda de ube uyihlawule yonke imali ka-FinChoice ngokwisivumelwano semali-mboleko ngokupheleleyo.
 - 6.6. Ukuba unesivumelwano semali-mboleko esingaphezulu kwesinye no-FinChoice:
 - 6.6.1. yaye esinye isivumelwano semali-mboleko sisemva, singadlulisela naliphi na ixabiso lekhredithi ngokwisivumelwano semali-mboleko esemva okanye esinxisa esiyibhalansi esingekahlawulwa; 6.6.2. Singatsala kube kanye kwi-akhawunti yakho yebhanki isixa esingekahlawulwa ngokuvumelana nazo zonke izivumelwano zemali siza emva koko saba le mali siyitsalileyo ukuze siqinisekise ukuba zonke izivumelwano zihlawulelwe;
 - 6.6.3. Singagqibela kwelokuba siyabe le ntlawulo

- ukuba akuchazi ukuba uhlawula esiphi isivumelwano semali-mboleko.
- 6.7. Umele uhlawule imali yethu iphelele ngedebith 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 izavange 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 esicwangcise ngokutshya siya kulawulwa yimiqathango esivumelwano ngayo. Isigqibo sokucwangcisa kwakho na ityala sixhomekeke kuthi ngokupheleleyo.
- 6.9. Ngokwesiqendu .6.6, nayiphi na intlawulo efumaneke kuwe iya kwabiwa ngokulo landelelwano lulandelayo: intlawulo
 - 6.9.1. izavange zokuqhubeka kwekhredithi;
 - 6.9.2. iinkonzo 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 ngokwisivumelwano semali-mboleko, i-FinChoice okanye abameli bayo baya kukubhalela bakuxelele ukuba usemva yaye bathathe isivumelwano semali-mboleko basise kumcebisi ngamatyala, okanye ummeli olungisa ukungavumelani, okunda iyabathengi okanye unozikhhalazo onamalungelo, ukuze abombulule 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 kudilele iintsuku ezili-10 ukususela oko u-FinChoice wakuthumelela isilumkiso ekubhekiselwa kuzo kwisiqendu 7.1, yaye akusabelanga kwesi silumkiso, okanye usebele ngokukhhaba iziphakamiselo ze-FinChoice, i-FinChoice inokusikacima isivumelwano semali-mboleko okanye iye enkundleni ukuze ifumane umyalelo wokunyanzela 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, ezinokukuba kodwa kungaphelelanga apho iindlela zolawulo lokuba semva neendleko zokufunwa kwale mali zokunyanzela isivumelwano semali-mboleko de ube uhlawule ngokupheleleyo.

8. IZititimenti

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

9. Ukuyigqibela Ngaphambi Kwexesha

- 9.1. Ungasiphelisa isivumelwano semali-mboleko nangaliphi na ixesha ngokuhlawula ibhalansi ephelelelo engekahlawulwa ngokwisivumelwano semali-mboleko ukuya kutsho ngomhla wokusiqabisa, usinikile isilumkiso okanye ungasininikanga.
- 9.2. Ukuba ufuna ukusigqibela isivumelwano semali-mboleko, wena buqu ungaqhagamshelana nathi ngemali oqigibe ngayo. Asisayi kuyinika omnye umntu le nkcazelo egameni lakho ngaphandle komyalelo wakho obhalliweyo.

10. Igunya

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

11. ULawulo Lokuba Semva Neendleko Zokufunwa Kwemali

- 11.1. Ukuba usemva kwizavange zakho zetyala yaye ukuba u-FinChoice uthatha amanyathelo okuqokelela iintlawulo ezisemva ngokwisivumelwano 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 okukwazi 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 weKundla kaMantyi No. 32 ka-1944, uMthetho weKundla 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. Idilesi

- 12.1. Ukhetha idilesi njengoko kuchazwe kwisivumelwano semali-mboleko njengedilesi oya kwamkela kuyo amaxwebhu omthetho nezaziso, kuquka nasiphi na isiziso 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, uti attention "FinChoice Legal".

13. Unxibelelwano lwe-Elektroniki

- 13.1. Ngaphandle kokuba kuvunyelwene ngenye indlela siya kuthumela izivumelwano zemali-mboleko, izititimenti okanye enye imbalelwano ngejelo le-elektroniki usebenzisa iinkcukacha zomxibelelwano osinike zona ("iDilesi eBhaliweyo").
- 13.2. Yonke imbalelwano ethunyelwe kwiDilesi eBhaliweyo, kuquka kodwa kungaphelelanga kwisivumelwano semali-mboleko, iya kujongwa njengefuyenwe nguwe kwisithuba seeyure ezingama-36 emva kokuba ifaayile 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 ngeenkucakha ezintsha.

14. Isatifiketi

Isatifikethi esisayinwe ngomnye wabaphathi base-FinChoice (ekunye ngomfuneko ukuba anganele oko dinga), siya kuba njengokuba sibonakala (ngokwendlela esijongwa ngayo) ubungqina bebhhalansi engekahlawulwa.

15. Isindululo nesabelo

- 15.1. Uyavuma ukuba i-FinChoice inokuthi nangaliphi ixesha nangaphandle kwesilumkiso ithumele (idululise) iye 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 eyongezelekileyo efihlakelayo, ngaphandle kokuba sitshintsha isivumelwano semali-mboleko njengoko kuvuma umthetho, ekuya kuthi amasoloty aatshintshiweyo 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 kwemiyalelo ye-imeyili okanye i-esemes.
- 17.2. Uya kucelwa ukuba usebenzise elilungelo ebudeni benkqubo zisekelo semali-mboleko. Iindlela ezintathu ozikhethileyo ziya kubeka kwikontrakti yemali-mboleko eqhagamshelwe kwisivumelwano semali-mboleko. Unelungelo nanini na lokugqibazela ne-FinChoice uze ucele ukuba izamto zikhethileyo zitshintshwe.

18. Amanye Amalungelo Omthengi

- 18.1. Amanye amalungelo omthengi nekhredithi bhuyuro ukuze ingxelo yakho yekhrredithi ithyilwe nokuze kulungiselele nayiphi na inkcazelo enqacane kanganga.
- 18.2. Unokulungisa nasiphi na isikhhalazo (i) nganye indlela yokulungisa izikhalo, (ii) ukufaka isikhhalazo kwi-National Credit Regulator okanye (iii) ufake isicelo kwiRegulatory Tribunal.