

finchoice

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 sokubolekwa imali sakwa-FinChoice. Isitatimende Esandulela Isivumelwano kanye Nekhwotheshini, okwenziwe ngokuthi kuqoshwe izwi noma ngokusebenzisa uhlelo-kusebenza lwekhompuyutha, futhi uzonikezwa nekhophi yalokhu ebalhwe phansi, kubandakanya nesigunyaziso sokudonwa kwesitatimende kwi-akhawunti yasebhange, neNkontileka Yokubolekwa Imali (uma ikhona) kanye nale migomo nemibandela, kuqopha isivumelwano sokubolekwa imali esiphakathi kwakho nenkampani yethu ("Isivumelwano sokubolekwa imali"). Qaphela ukuthi sihlizenzeka ngezinhlobo ezihlukahlukene zemikhqizo yemali ebokeliso, kubandakanya imikhqizo yemali ebokeliso ekhokhelwa esikhatini esifushane, imikhqizo yemali ebokeliso engahambisani nesibambiso kanye nomkhqizo wokubolekisa ngemali esivubiza nge-MobiMoney. Konke lokhu kulawulwa yeli migomo nemibandela yemali ebokeliso eqondene nohlobo ngalunye lwemali ebokeliso. Uma kuthiwa "wena" kushiwo umuntu owenziwe isivumelwano sokubolekwa imali nenkampani yethu, futhi "abakwa-FinChoice" noma "thina" kusho inkampani yakwa-FinChoice a division of HomeChoice (Pty) Limited. Uma sikhuluma "nge-HomeChoice Group" kushiwo noma iyiphi inkampani engeyabakwa-FinChoice International PLC (HIL) ngokuphelele noma abanengxenyi yobunikazi kuyona kanye nanoma iyiphi inkampani engaphansi kwabo.

1. Imigomo ejwayelekile

- 1.1. Abakwa-FinChoice babhaliswe njengomhlizenzi wesikweletu ngokwemigomo yoMthetho Kazwelonke Wezikweletu (lapha esizowubiza "ngoMthetho" noma "i-NCA").
- 1.2. Uma ufuna ukufaka isikhazelo sokungaculiseki ngezendo zethu, ungakwenza lokho ngokushayela uMlawuli Kazwelonke Wezikweletu kule nombolo 0860 627 627 noma ushaye inkampani yethu kule nombolo 0861 346 246.
- 1.3. Lapha sikuhlizenzeka ngeniningwane yalezi zinkampani ezilandelayo ezigcina umlando wabathengi abathenga nesikweletu (ama-credit bureau):
 - 1.3.1. TransUnion Credit Bureau (Pty) Ltd
Ucingo: 0861 482 482
I-imeyili: contactcenteradmin@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. Thina njengenkampani kanye nawe njengekhasimende, singene esivumelwaneni sokubolekwa imali, esisenze ngocingo noma ngohlelo-kusebenza lwekhompuyutha, emahhovisi ethu, ngenkathi wena wamukela imigomo yemali ebokeliso.
- 1.5. Ngokwemigomo ye-NCA kanye nezinqumbongo zethu zangaphakathi zokuhlizenzeka ngesikweletu, futhi ngokubona kwethu, singanquma ukubolekwa imali noma singakuboleki imali.
- 1.6. Njengengxenyi yenqubo yokucutshungulwa kwesicelo sakho sokubolekwa imali, kungenzeka thina abakwa-FinChoice senze lokhu okulandelayo:
 - 1.6.1. sixhumane nanoma ngubani ukuze sihlole futhi siqinisekise ukuthi iyinqiniso yini iminingwane oyihlinzekile; nokuthola iminingwane kunoma ngubani mayelana nesimo sakho sezimali kanye neminingwane yakho yasebhange, kufaka phakathi nerekhodi lakho lokuthenga nesikweletu kanye nomlando wakho wokukhokhela izikweletu; sinikeze noma iyiphi inkampani noma isikhungo esifanelekile, esinjengenkampani egcina umlando wabathengi abathenga nesikweletu noma iRejista Kazwelonke Yezikweletu, iminingwane ephathelene nesicelo sokubolekwa imali, isivumelwano sokubolekwa imali, irekhodi lakho lokuthenga nesikweletu kanye nomlando wakho wokukhokhela izikweletu;
 - 1.6.2. sihlazise noma sidalule ulwazi oluqondene nawe ngokulandela inqumbongo yethu yobumfihlo etholakala ku-<https://www.finchoice.mobi/Home/PrivacyPolicy> futhi kafushane nje efaka phakathi nokuthi thina sivumelekile ukudalula ulwazi oluqondene nawe uma:
 - 1.6.3.1. siphoqelekile ngokomthetho ukuba sikwenze lokho; uma kubalulekile futhi kungaba wusizo emphakathini ukuba siludalule ulwazi lwakho;
 - 1.6.3.2. uma usihlinzeka ngemvume noma uma usicela ukuba siludalule ulwazi lwakho; noma
 - 1.6.3.3. uma kufanelekile ukuba abakwa-FinChoice noma enye inkampani ethola lolo lwazi, baludalule noma baluthole ulwazi lwakho.
- 1.7. Abakwa-FinChoice bavumelekile futhi ukwabelana ngeniningwane yakho kanye nolwazi lwakho oluphatelene nokuthenga nesikweletu, nezinye izinkampani ezingaphansi kwe-HomeChoice Group ngenhloso yokwenza ibhizinisi, futhi wena uyavuma ngokucafile futhi uyaqonda ukuthi lokho kungenzeka kubandakanya ukuba lezi zinkampani zixhumane nawe ngocingo noma ngohlelo-xhumano lwekhompuyutha ngezinhliso yokukhanga imikhqizo yazo kuwena.

- 1.1. Uma ushade ngomshado wobunikazi bempahla obulinganayo, noma ushade ngomshado wesintu, uyaqinisekisa ukuthi uyitholile imvume yowakwakho yokwenza isivumelwano sokubolekwa imali nabakwa-FinChoice.
- 1.2. Kungenzeka iguquke imigomo nemibandela yethu ngezikhathi ezithile. Imigomo nemibandela yethu yakamula iyatholalaka kuleli kheli www.finchoice.com futhi ugaqela ikhophi yalokhu 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 isihlithile kusukela esikhathini esedule lapho wabe unesivumelwano sokubolekwa imali nenkampani yethu.
- 1.8. Noma iluphi uguquko oluzokwenziwa kwisivumelwano sokubolekwa imali luzoba yisibopho ngokusemthethweni kuphela uma thina sesikwaziwile ngalolo luguquko njengoba i-NCA iyalela ukuthi kube njalo.
- 1.9. Abakwa-FinChoice babolekisa ngemali yokuthi uyisebenzisele izidingo eziquondene nawe kuphela, nathi ukwenza ibhizinisi. Ngakho-ke, ungenza isivumelwano ngokubolekwa imali kuphela uma leyo mali oyibolekile uzoyisebenzisele izidingo eziquondene nawe.

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 ngokuvunyelwa wuMthetho, okuyimali yezindleko zokuqalisa inqubo yokwenza kwesivumelwano sokubolekwa imali. Le mali yangiyikhokha ngaphambi kokuba unikezwe imali oyibolekile, noma-ke siyingeze emalini oyibolekile uma sesiqala ukusebenza isivumelwano sokubolekwa imali, ukuze uyikhokhe ngamancocuzozi njengengxenyi yesitatimende sakho esikhokha nyangazonke. Mayelana ne-MobiMoney, kungenzeka ukuba sivume ukukhokhisa imali yokuvula isikweletu kuphela ngaleso sikhathi ozoyisebenzisa ngaso i-MobiMoney, ukuze uyikhokhe kancane kancane kuze kufike isikhathi lapho isikhokhe ngokuphelele yonke imali yokuvula isikweletu;
 - 2.1.3. imali yesevisi (imali yokulawula isivumelwano): lena yimali esingakukhokhisa yona nyangazonke, noma sikukhokhise yona ngenkathi sikuhlizenzeka ngevisi ethile noma sikukhokhise yona njalo ngonyaka, ngokuvunyelwa wuMthetho, okuyimali yokukhokhela izindleko esingene kuzona zokulawula isivumelwano sokubolekwa imali. Isamba semali yesevisi ehambisana nesivumelwano sakho sokubolekwa imali ozokhokhisa yona sizohlizenzeka kwiSitatimende Esandulela Isivumelwano nakwiKhwotheshini; izinga lenzalo: izinga lenzalo elihambisana nesivumelwano sakho sokubolekwa imali ozokhokhisa lona lizohlizenzeka kwiSitatimende Esandulela Isivumelwano nakwiKhwotheshini. Inzalo ibalwa ngokubheka imali esele esikweletini nsukuzonke bese yengezwa esikweletini njalo ngenyanga (ifakwa nyangazonke phezu kwebhalansi yemali esele esikweletini). Uma kusalele emuva ukukhokhela kwesikweletu sakho, kungenzeka sikukhokhise inzalo emalini esalele emuva ngokwazinga lenzalo eliphelele elivumelekile ngoKoMthetho;
- 2.2. Ngaphezu kolwazi oluhlizenzeka kwisiqeshana 2.1, sizokunikeza ulwazi olulandelayo kwiSitatimende Esandulela Isivumelwano nakwiKhwotheshini, oluphatelene 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 izinqumbongo zethu zangaphakathi zokuhlizenzeka nesikweletu futhi kungenzeka siwukhuphule lo mkhawulo ngezikhathi ezithile uze ufinyelele emkhawulweni ophelile wemali ongabolekwa yona – futhi lokhu kuncike kwindlela okhokhela ngayo isikweletu sakho;
 - 2.2.2. umkhawulo ophelile wemali ongabolekwa yona: lesi yisamba sesikweletu sokubolekwa imali thina esibona ukuthi uzoba namandla okusikhokhela.
- 2.3. Qaphela ukuthi ikhwotheshini yethu ebalhwe kwiSitatimende Esandulela Isivumelwano nakwiKhwotheshini yenziwe ngokubheka umkhawulo ophelile wemali ongabolekwa yona. Lokhu kusho ukuthi isitatimende sakho ozosikhokha nyangazonke ngeke neze sibe ngaphezu kwesamba onikezwe sona kwikhwotheshini, kodwa kungenzeka sibe ngaphansi kwemali ebalhwe kwikhwotheshini, futhi lokho 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 njengohla ukuthi uzokwazi yini ukubuyisa imali oyibolekwe ngokhokha lokhu kudingekile ngokulayela koMthetho.
- 3.2. Mayelana nezivumelwano zemali ebokeliso ekhokhwa esikhatini esifushane kanye nemali ebokeliso engahambisani nesibambiso, lolu cwangino lokuhlola amandla akho okukhokha yilona oluzosethenziswa kuphela isinqumo esifanele mayelana nomkhawulo ophelile wemali ongabolekwa yona ("umkhawulo ophelile wemali ongayiboleka").
- 3.3. Umkhawulo wakho ophelile wemali ongayiboleka kungenzeka uguquke ngokuhamba kwesikhathi ngenxa yokuguquka kwesimo sakho sezimali.
- 3.4. Emva kokwenza thina isivumelwano sokubolekwa imali, kungenzeka uze sethubeni lokubolekwa enye imali kuze kufinyelele kwisamba ozokhlekile semali ongayiboleka. Ngokwezinqumbongo zokuhlizenzeka ngesikweletu ze-HomeChoice Group wena uvumelekile ukuba noma nini ube nesivumelwano sokubolekwa imali esisodwa kuphela (ngaphandle kwemikhqizo ethile, enjengezivumelwano ze-MobiMoney ne-FoneChoice noma i-"KwikAdvance" okukhulunywa ngayo kwisiqeshana 6). Uma kusenebhalansi

yemali esele esikweletini sakho ngenkathi ufaka isicelo 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 usicela ukuba 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 nge-"ngesamba se-KwikDraw". Nakuba lesi kubona isivumelwano esisha sokubolekwa imali, siyawacabangela lapho makhasimende anesikweletu sokubolekwa imali esikhona njengamanje ngoba imali yokuvula isikweletu azokhokhisa yona eqondene nesivumelwano esisha sokubolekwa imali izonqunywa ngokubheka isamba se-KwikDraw kuphela esikhundleni sobuba isuselwe kwisamba esiphelele esibolekwe ngaphansi kwesivumelwano sokubolekwa imali esisha.
- 3.6. Kungenzeka sikwaziwe ngezikhathi ezithile ukuthi malini eyisamba se-KwikDraw okungenzeka ubolekwe yona. Njalo noma 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 nawo amandla okukhokha imali ozoyiboleka ngaphansi kwesivumelwano esisha sokubolekwa imali. Ngakho-ke ngeke sikwazi ukuqinisekisa ukuthi noma kanjani kukhona imali ozobolekwa yona noma nini – lokho kuzoncika ekuhloleni okuzokwenziwa ngenhloso yokubheka ukuthi uzokwazi yini ukukhokha imali oyibolekwe futhi kuzoya ngokwezinqumbongo zethu zangaphakathi zokuhlizenzeka kwesikweletu.
- 3.7. Ngaphambi kokuba wenze isivumelwano sokubolekwa imali esisha nabakwa-FinChoice kumele uvume futhi uqinisekise ukuthi uziqonda ngokuphelele izindleko kanye nobungozi obuhambisana nokwenza esinye isivumelwano sokubolekwa imali, kanye namalungelo akho nezibopho onazo ngaphansi kwesivumelwano sokubolekwa imali.
- 3.8. Uma unokungabaza ukuthi sesiguqukile yini isimo sakho sezimali, noma unganguboni 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 esivumelwaneni sokubolekwa imali.
- 3.9. Nakuba kungadingekile ngokomthetho, kungenzeka sikunikeze isikhathi sobuba ucubungule futhi ulhazise isivumelwano ngenkathi wenza isivumelwano sokubolekwa imali okokuqala nathi, futhi ngalesi sikhathi uvumelekile ukuxhosa isivumelwano ngaphandle kokukhokhisa inhlawulo.

4. IziVumelwano Zokubolekwa Imali – zomkhqizo we-MobiMoney

- Le mibandela iqondene ngocingo nezivumelwano zokubolekwa imali zomkhqizo we-MobiMoney:
- 4.1. Uma siphumelele isicelo sakho sokubolekwa imali, thina sizokunikeza ulwazi wesikweletu "wamanje (current)" kanye nomkhawulo wesikweletu "ophelele (maximum)".
 - 4.2. Isivumelwano se-MobiMoney sizophela emva kwezinyanga eziyisithupha kusukela ngosuku okwenziwe ngalo lesi sivumelwano, ngaphandle uma abakwa-FinChoice bekuvumela, ngokubona kwabo, ukuba uboleke enye imali ku-MobiMoney.
 - 4.3. Umkhawulo wesikweletu wamanje kanye nomkhawulo wesikweletu ophelile sizowubala ngokubheka umpfumela wocwaningo esilwenzile lokuhlola ukuthi uzokwazi yini ukukhokha imali obolekwe yona kanye nezinqumbongo zethu zangaphakathi zokuhlizenzeka ngesikweletu, futhi ngaso sonke isikhathi uma ukhupha (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 nenkampani yethu noma nini, futhi kungenzeka lokhu kube yisamba esingaphansana kwesamba somkhawulo wesikweletu ophelile, futhi lokho kuzohambisana nesimo sobungozi bakho bokuhlizenzeka ngesikweletu esizosihlonza ngokubheka imithetho yethu yobungozi bokubolekisa ngemali.
 - 4.5. Ngakho-ke kungenzeka ukuthi emva kokubheka isimo sobungozi bakho bokuhlizenzeka ngesikweletu ngenkathi kwenziwa isivumelwano se-MobiMoney, ngokubona kwethu, siwukhuphule noma siwehlise umkhawulo wakho wesikweletu wamanje, kepha-ke uma sikwenza lokho ngeke neze umkhawulo wesikweletu wamanje ube ngaphezulu komkhawulo wesikweletu ophelile.
 - 4.6. Umkhawulo wesikweletu ophelile yisamba esihlonzwe ocwaningweni esilwenzile lokuhlola amandla akho okukhokha imali oyibolekwe, kepha-ke ngenhloso yokulandela inkambiso elungileyo yokubolekisa ngemali futhi ngenhloso yokwakha ubudlelwano phakathi kwethu nekhasimende obuzoqhubeke isikhathi eside, wonke amakhasimende ethu siwahlizenzeka ngomkhawulo wesikweletu wamanje ophansi, ekuqaleni, futhi siwukhuphula kancane kancane ngokuhamba kwesikhathi ngokubheka isimo sobungozi bakho bokuhlizenzeka ngesikweletu.
 - 4.7. Kungenzeka noma nini abakwa-FinChoice bakhoxise noma bakumise ukufinyelela kwakho ku-MobiMoney uma uhlelekile ukukhokha imali oyibolekwe ngesikhathi esibekiwe futhi kungenzeka bayivale i-akhawunti yakho ye-MobiMoney emva kokukunikeza isaziso sezinsuku zomsebenzi eziyishumi, 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 usicela ukuba sinciphise umkhawulo wakho wesikweletu ophelile futhi usithele ngokucafile ukuthi ufuna umkhawulo wesikweletu ophelile ongakanani.

5. Ukufaka isicelo sokubolekwa imali ngokusebenzisa uhlelo- xhumano lwekhompuyutha

- 5.1. Kungenzeka sikuvumele ukuthi ufake isicelo sokubolekwa imali ngokusebenzisa umakhalakhukhuni wakho, i-inthanethi noma ezinye izinhlobo zohlolo-xhumano lwekhompuyutha ("uhlelo-xhumano lwekhompuyutha"). Uma ufaka isicelo sokubolekwa imali ngohlelo-xhumano lwekhompuyutha ulwazi luzoqoqwa, luthunyelwe, lwamukelwe futhi lugcinwe ngekhompuyutha.
- 5.2. Uma uqoka ukufaka isicelo ngohlelo-xhumano lwekhompuyutha, kumele uzikhethile inombolo eyimfihlo ozofinyelela ngayo olwazini olugcinwe, njenge-PIN noma iphasiwedi (password). Kumele uyigcine ngokuphepha le mininingwane futhi uqinisekise ukuthi ihlala iyimfihlo. Abakwa-FinChoice bazothatha ngokuthi zigunyazwe nguwenza futhi zenziwe nguwenza zonke izivumelwano zokubolekwa imali ezenze ngohlelo-xhumano lwekhompuyutha usebenzisa inombolo yakho eyimfihlo yokufinyelela olwazini olugcinwe. Kumele usazise ngokushesha uma uthola ukuthi i-PIN noma iphasiwedi yakho ilahlekile noma iwele ezandleni zomuntu ongagunyazwe. Ngeke sithwale umthwalo wezindleko ezibangelwe wukusetshenziswa kwe-PIN noma iphasiwedi yakho ngendlela engokungaziwe kuze kufike isikhathi lapho usuzasizise ngalokhu.
- 5.3. Abakwa-FinChoice banelungelo lokusebenzisa noma iyiphi inqubo yokunikekisa iminingwane yakho abacabanga ukuthi idingekile ngenhloso yokunikekisa iminingwane yekhasimende ngenkathi lifaka isicelo sokubolekwa imali ngokusebenzisa uhlelo-xhumano lwekhompuyutha.

6. Ukukhokhwa Kwemali Ebokelwe

- 6.1. Kumele ukhokhe isamba esiphelele semali okuvunyelwane ngokuthi kwenziwa isivumelwano sokubolekwa imali, futhi lokhu kubandakanya imali oyibolekile, nazo zonke izindleko eziphathelene nesikweletu kanye nenzalo ngokwemigomo ye-NCA.
- 6.2. Ngenkathi ufaka isicelo sokubolekwa imali, uvumile ukuba abakwa-FinChoice badonse kwi-akhawunti yakho yasebhange izitatimende nyangazonke kanye nayo yonke imali okumele ubakhokhele yona. Abakwa-FinChoice basenzisa uHlelo Lokudonwa Kwemali Ebhange Ngaphambi Kwesikhathi Olungaqinisekisiwe (NAEDO) futhi kungenzeka bacubungule ukusebenza kwe-akhawunti yakho yasebhange ukubheka ukuthi kunemali eyanele yini uma befuna ukudonwa isitatimende. Lokhu kubambisana nale migomo elandelayo:
 - 6.2.1. Mayelana nemikhqizo zethu yemali ebokeliso yisikhathi esifushane ekhokhelwa esikhathini esiyinyanga eyodwa ("KwikAdvance"), isitatimende sakho kumele usikhokhe ngendlela ovumelene ngayo nathi ngenkathi ufaka isicelo sokubolekwa imali futhi uyavuma ukuthi sidonse isitatimende kwi-akhawunti yakho yasebhange ngosuku okuvunyelwane ngalo;
 - 6.2.2. Mayelana nazo zonke ezinye izinkokhelo zezitatimende, 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 – 6.6.4.4 uma uyavuma esivamise ukudonsa ngalo isitatimende lunoMsombuluko noma ngempelasonto;
 - 6.2.2.2. lungeholide, sizodonsa imali kwi-akhawunti yasebhange ngosuku olwandulela iholide;
 - 6.2.2.3. lumphlaka-1 enyangeni, sizodonsa imali kwi-akhawunti yakho mphlaka-30 ngenyanga eyandulela lolu suku;
 - 6.2.2.4. lumphlaka-31 enyangeni, sizodonsa imali kwi-akhawunti yakho yasebhange mphlaka-30 enyangeni;
 - 6.2.3. Kungenzeka ukuthi ngoDisemba umholo wakho wuthole ngaphambi kwesikhathi esijwayelekile futhi uyavuma ukuthi sicubungule ukusebenza kwe-akhawunti yakho ukuze sibone uma kungenza umholo bese sidonsa imali kwi-akhawunti yakho yasebhange noma nini emva komhlaka-10 Disemba, ngaphandle uma usazisile ukuthi uzowuthola ngaluphi usuku umholo wakho kaDisemba, Uma kusalele emuva ukukhokhela kwe-akhawunti yakho yokubolekwa imali, 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 ngoguquko mayelana ne-akhawunti yakho yasebhange noma usuku lwakho lomholo ukuze nathi sigqule iminingwane yokudonwa kwemali ebhange ngendlela efanelekile ukuze ihambelane ngoguquko owenzekile.
- 6.4. Awuvumelekile ukuvalela i-akhawunti yakho yasebhange ngaphandle uma usinikezile imininingwane yenye i-akhawunti yasebhange esizodonsa kuyona imali oyikweletayo.
- 6.5. Awuvumelekile ukuxhosa ubhele lokudonsa kwemali kwi-akhawunti yakho yasebhange kuze kufike isikhathi lapho usuyikhokhe ngokuphelele yonke imali okumele uyikhokhe abakwa-FinChoice ngokwesivumelwano sokubolekwa imali.
- 6.6. Uma wenze izivumelwano zokubolekwa imali ezingaphezulu kwesizodwa nabakwa-FinChoice:
 - 6.6.1. futhi uma kwenzeka kuba khona isivumelwano sokubolekwa imali esisodwa okusalele emuva ukukhokhela kwaso, uyasinikeza thina abakwa-FinChoice imvume yokuthatha imali ekhokhwe ngokwemali kwenye yama-akhawunti akho siyifake kwi-akhawunti akhusalele emuva ukukhokhela

- 6.6.2. kwayo noma siyifake kwi-akhawunti esenebhalansi yemali esele futhi engakhokhwa ngokuphelele; uyavumela ukuba sidonse 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. Kulindleke ukuba ukhokhe isamba esiphelele semali enqunyele, ngohlelo lokudonwa 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 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 kanye nemibandela yesivumelwano sokubolekwa imali izosebenza kuleso sikweletu esihlelwe kabusha. Isinqumo sokuhlelwa kabusha kwesikweletu sizothathwa kuphela uma thina abakwa-FinChoice sikubona kufanelekile ukuthi sikwenze lokho.
- 6.9. Ngokulandela lokho okushiwo kwisiqeshana 6.6, noma iyiphi inkokhelo yestailimende evela kuwena izokwabibiwa ngale ndlela elandelayo: izosethenziswa ukukhokhela
 - 6.9.1. ama-premium omshwanzise wesikweletu;
 - 6.9.2. ezinye izinzizakalo ezengeziwe;
 - 6.9.3. inzalo;
 - 6.9.4. ezinye izimali nezindleko zesikweletu;
 - 6.9.5. isikweletu esiyinhlalo.

7. Ilungelo labakwa-FinChoice Lokuqeda Isivumelwano

- 7.1. Uma kwenzeka wena uhleleka ukukhokha imali okumele uyikhokhe ngesikhathi esibekiwe, ngaphansi kwesivumelwano sokubolekwa imali, abakwa-FinChoice noma abameleli babo bazokubhalela incwadi bakwazise ukuthi wephule isivumelwano sokukhokha imali oyikweletayo futhi bakucebise ukuthi udliusele lesi sivumelwano sokubolekwa imali kumeluleki wezizikweletu, noma omunye umuntu owenza umsebenzi wokuxazulula imibango, inkantolo yezabathengi noma isikhulu esiphena izikhalo zabathengi esingunyana, ukuze kuxazululwe noma yimpumi umbango ongaba khona ngaphansi kwalesi sivumelwano noma kuvunyelwane ngohlelo lokukhokha yonke imali esalele emuva. 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 noma uma uzichithile iziphakamiso zabakwa-FinChoice, kungenzeka abakwa-FinChoice basihoxise isivumelwano noma bacele inkantolo ukuthi ikhiphe umyalelo wokuphoqelela ukuhlonishwa kwesivumelwano sokubolekwa imali.
- 7.2. Wena uvumelekile noma nini emva kokuthola izaziso okukhulunywa ngaso kwisiqeshana 7.1, ukuthi ubuyisele isivumelwano sokubolekwa imali esivumelwano sase ngaphambili ngokukhokhela abakwa-FinChoice yonke imali engakakhokhwa futhi ukukhokhela kwayo osekudlulele yisikhathi kuhlangene nezindleko ezivumelekile ngokomthetho noma ezivunyelwe yinoma imuphi omunye umthetho, ezibandakanya izindleko zokungakhokhi ngesikhathi esibekiwe kanye nezindleko zokuqoka isikweletu kodwa kungacinyi galokhu nje kuphela, okuyizindleko eziphoqeela 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

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 bazokuhlizenzeka ngesitatimende, uma ubacele, esikhombisa zonke izindleko ezidonsiwe, nayo yonke imali ekhokhwe kanye nebhhalansi 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 esinqunyele, futhi uma uthanda, lokho ungakwenza emva kokusinikeza isaziso noma ukwenze ngaphandle kokusinikeza isaziso.
- 9.2. Uma ufuna ukukhokha ngokuphelele yonke imali oyikweletayo ngaphambi kwesikhathi esinqunyele, xhumana nathi ngocingo ngokwakhokhe ukuze sinikeze isamba semali esele okumele uyikhokhe. Lolu lwazi ngeke usinikeze omunye umuntu noma inkampani ngaphandle kokuthola umyalelo wakho obhalwe phansi.

10. Amandla okusebenza kwankantolo

Ngokwesigaba 45 soMthetho Wezinikantolo Zezimantshi, 32 we-1944, wena uyavuma ukuba sikuthathele noma yiziphi izinyathelo zomthetho, eNkantolo kaMantshi, mayelana nalezi sivumelwano sokubolekwa imali noma mayelana ne-akhawunti yakho.

11. Izindleko Zokulawulwa Kokuhleka Ukukhokha Isikweletu Nezuququka Kwesikweletu

- 11.1. Uma kusalele emuva ukukhokhwa kwesitatimende zakho okumele zikhokhwe nyangazonke futhi uma kwenzeka abakwa-FinChoice bethatha izinyathelo zokuqoka leyo mali okumele bakhokhelwe yona ngaphansi kwesivumelwano sokubolekwa imali, nguwena ozokhokha izindleko zokulawulwa kokuhleka kwakho ukukhokhisa isikweletu kanye nezindleko zokuqoqwa kwesikweletu abangene kuzona abakwa-FinChoice, kufaka phakathi izindleko zokulandela umkh