

Le yimimiselelo nemiqathango yokuthatha ngetyala yakwa-FinChoice. ISivumelwano esenziwe kwaNgaphambili seNkazazelo neNgeloya yaMaxabiso eNkcedishwe ngelizwi okanye esichicilelewe nge-elektroniki nothi ufumane nekopi yaso ebhalweyo, isigunyaziso sedebhithi oda, iKontrakti yeMali-mboleko (ukuba ikhona) kwaye le mimiselelo nemiqathango yemali-mboleko ibhala isivumelwano semali-mboleko phakathi kwethu ("isivumelwano sokuthatha ngetyala"). Qaphela ukuba sinikezela ngeentlobo zokuthatha ngetyala ezahlukahlukeneyo, kuquka iimali-mboleko zexesha elifutshane nezinye ezengekhuselo ("imali-mboleko") kwakunye nemveliso yoncedo ebizwa ngokuba yi-"MobiMoney". Zonke iimveliso zokuthatha ngetyala zakwa-FinChoice zilawulwa yile mimiselelo nemiqathango njengoko isebenza kuhlobo oluthile lokuthathwe ngetyala. U-"Wena" ubhekisa kumntu ongene kwisivumelwano sokuthatha ngetyala kunye nathi aze u-"thina" okanye u-"si" abhekise ku-FinChoice. Ukuba sibhekisela ku-"HomeChoice Group", sibhekisa kuyo nayiphi na inkampani ethi ngokupheleleyo okanye ngokuyinxalenye ibe yeka-HomeChoice International PLC (HIL) okanye nayiphi na kwiinkampani eziphantsi kwakhe. U-"PAQ" ubhekisa kwiNkazazelo yeSivumelwano esenziwe kwangaphambili neNgeloya yaMaxabiso esinika ingcaciso yazo zonke iindleko ezihambelana nesivumelwano sokuthatha ityala njengoko kuyimfuneko ngokusemthethweni.

Imimiselelo nemiqathango yethu siyenza ukuba ifumaneke ngeelwimi ezimbalwa ezahluka-hlukeneyo ngokuhambelana nomgaqo-nkqubo wethu weelwimi. Ukuba kukho umhloko phakathi kwawo nawuphi na ummiselelo kwimimiselelo engesingesi nemimiselelo ekubonelelwe ngayo ngalo naluphi na olunye ulwimi, imimiselelo engesingesi yiyo eya kusebenza njengemimiselelo echanekeleyo.

1. Inkcazelo ngokubanzi

- I-FinChoice ngumboneleli wokuthatha ngetyala ogunyazisiweyo ngokuvumelana noMthetho waMatyala kaZwelonke (siza kubhekisela kuwo ngokuthi "nguMthetho" okanye "i-NCA").
- Ukuba ufuna ukufaka isikhhalazo ngakuthi, ungaqahagamsihelana noMlawuli woKuthatha ngetyala kaZwelonke ku-0860 627 627 okanye usifowunele ku-0861 346 246.
- Sobelana ngolwazi olumalunga nesicelo sakho, isivumelwano sokuthatha ngetyala, nakuphi na ukungathobeli isivumelwano sokuthatha ngetyala nokuqhawulwa kwisivumelwano sokuthatha ngetyala kunye neenkampani ezingabaqokeleli beenkcukacha zokuthatha ngetyala njengoko kuyimfuneko ngokwe-NCA, kuquka kodwa kungaphelelanga kwi:
 - TransUnion Credit Bureau (Pty) Ltd Ifowuni: 0861 482 482 I-imeyili: contactcentreadmin@transunion.co.za
 - Compuscan Information Technologies (Pty) Ltd Ifowuni: 021 888 6000 I-imeyili: info@compuscan.co.za
 - Experian South Africa (Pty) Ltd Ifowuni: 011 799 3400 I-imeyili: consumer@experian.co.za
 - XDS (Xpert Decision System) Ifowuni: 011 645 9100 I-imeyili: info@xds.co.za
- Qaphela ukuba iinkampani ezingabaqokeleli beenkcukacha zokuthatha ngetyala zinika inkcazelo epheleleyo malunga netyala olithathileyo nenqaku elipheleleyo lokuthatha ngetyala elimalunga nokufaneleka kwakho ngokusekelwe kwinkcazelo esabelana ngayo nabo.
- Singena kwizivumelwano zokuthatha ngetyala ngefowuni okanye ngemijelo yothungelwano lwe-elektroniki.
- Ngokuxhomekeke kwiimifanekiso ze-NCA nemigaqo-nkqubo yethu yangaphakathi yokuthatha ngetyala, isenokugqibisa kwelokuba sikunike ngetyala okanye ingakuniki ngokwendlela thina esibona ngayo.
- Njengexalenye yenkqubo yokufakwa kwesicelo, i-FinChoice inokuthi:
 - Iqahagamsihelane naye nabani na ukukhangela ukuba inkcazelo oyinikezeleyo ichanekile kusini na; ifumane iinkcukacha nabani na ngemo yakho yezimali neenkukacha zebhanki, kuquka ingxelo yokuthatha ngetyala nembali yokuhlalwala; unika imvume okanye usicelo ukuba sizichaze; okanye
 - kungokwenzayo ngokusemthethweni ze-FinChoice okanye omnye umntu ofumana iinkcukacha, ukuzichaza okanye ukuzifumana.
- Kanti u-FinChoice angabelana nabanye ngeenkukacha zakho buqu nezokuthatha ngetyala kwi-HomeChoice Group ngeenjongo zoshishino, kwaye ngeenjongo uyavuma ukuba oku kungaqakwa kwintengiso ngqo ngefowuni nangamijelo yothungelwano lwe-elektroniki.
- Ukuba utshatile kwaye izinto zenu zehlobo nobabini, okanye ngokuvumelana nomthetho oqhelekileyo okanye owesintu, uyaqinisekisa ukuba uye wafumana imvume ebhalweyo yeqabane lokho yakungena kwisivumelwano sokuthatha ngetyala.
- Imimiselelo nemiqathango yethu esisikeko inokuthatha maxa wambi. Uhlelo lolulona lwakutsha nje luya kufumaneka ku-www.finchoice.mobi okanye ungacela ikopi ngokufowunela ku-0861 346 246. Ukuba ungumxumi wangoku okanye wangaphambili ongena kwisivumelwano esitsha sokuthatha ngetyala, isivumelwano sakho esitsha siya kulawulwa yimimiselelo nemiqathango esebenzayo ngexesha lokungena kwisivumelwano sokuthatha ngetyala esitsha.
- Naluphi na utshintsho kwisivumelwano sokuthatha ngetyala siya kubophelela kuphela emva kokuba sikwaziselelwe ngotshintsho ngokuvumelana ne-NCA.

2. I-PAQ (ISivumelwano sangaphambili seNkazazelo eBhalweyo noKunika iXabiso)

- Phakathi kwezinye izinto, siya kukunika le nkcazelo ilandelayo kwiPAQ kuzo zonke izivumelwano zokuthatha ngetyala:
 - Isixa semali-mboleko/umda wombingelelo wokuthatha ngetyala: Kwimali-mboleko, esi sixisa-mali esithathwe ngetyala esikunika yona ngokwemiqathango yemali-mboleko. Kwi-MobiMoney lu ngumda womlinganiselo wakho wokuthatha ngetyala phantsi kolu ncedo kunye nesixa-mali sesivumelwano esenziweyo.
 - Intlawulo yokuqaliswa: Ie yintlawulo esiyibizayo ngokwemiqathango yoMthetho wokuqalisa isivumelwano sokuthatha ngetyala. Kwimali-mboleko, unokuyihlawula le kwangaphambili, kungenjalo singayibiza xa kuqalwa isivumelwano sokuthatha ngetyala size siyidibanise nemali eshekileyo esebhanki engekahlawulwa ukuze ihlawulwe njengexalenyane yezavunge zenkqubo. Kwi-MobiMoney, le ntlawulo yokuqalisa isingavuma ukuyibiza ngokomlinganiselo sihlandlo ngasinye usebenzisa i-MobiMoney, ngokuxhomekeke kwisixa osihlawulwayo, de intlawulo yokuqala ephelelyo ihlawulwe; de intlawulo yokuqalisa le yintlawulo esinokuyibiza ngokuvumelana noMthetho ukulungiselela iindleko zethu zokusebenza ukuze kulawulwe isivumelwano sokuthatha ngetyala. Sichaza intlawulo yenkonzo ngokwesivumelwano sokuthatha ngetyala kwi-PAQ.
 - Umlinganiselo wenzala: sichaza umlinganiselo wenzala osebenza kwisivumelwano sokuthatha ngetyala kwi-PAQ. Sibala inzala kwintsalela yemali esebhankini engekahlawulwa suku ngalunye ngokusebenzisa ikhaphali rhoqo ngenyanga (siyidibanisa rhoqo ngenyanga kwimali eshekileyo yebhanki engekahlawulwa). Ukuba usemva ngentlawulo, singabiza inzala kwimali osemva ngayo ngomlinganiselo omkhulu ngokuvumelana noMthetho.
- Qaphela ukuba kwi-MobiMoney ukuchaza amaxabiso wethu kwi-PAQ kubonakalisa iindleko ezisebenzayo kwesinye lomda wokuthatha ngetyala, okuthetha ukuba izavunge zakho zanayanga azisawazi kuba ngaphuzi kwezavunge zamaxabiso zethu esingachazileyo kodwa zisenokuba ngaphantsi, kuxhomekeka kwindlela oyiisebenzisa ngayo i-MobiMoney.

3. Izivumelwano zoKuthatha ngeTyala – Izivumelwano jikelele nezibonelelo ezisebenzayo kwiMali-mboleko

- Xa ufaka isicelo sokuthatha ngetyala, senza uhlobo lomngcipheko wetyala elikhuthumelano nahloko lukwazi ukufikelela ngokuvumelana noMthetho.
- Kwiimali-mboleko, olu hlobo lufumanisa owona ngokwimiselelo uphezulu wemali-mboleko esicinga ukuba uyakufanela ("owona mlinganiselo uphezulu wemali-mboleko"), ngokuxhomekele kwimigaqo-nkqubo yethu yokuthatha ngetyala, unokuba nemali-mboleko enye kunye/okanye noncedo lwe-(MobiMoney) olunye kuphela nangaliphi na ixesha (ngaphandle kweemveliso ezithile ezinje ngezivumelwano ze-FinChoice okanye i-"KwikAdvance") ekubhekisela kuyo kumhlathi 6). Ukuba usenemali eshekileyo ekhoyo engekahlawulwa ngexesha okufane ngalo isicelo esitsha semali-mboleko, kufuneka uqale uhlawule imali eshekileyo engekahlawulwa kwimali-mboleko ekhoyo ngaphambi kokuba ungene

- kwesinye isivumelwano sokuthatha ngetyala semali-mboleko entsha. Ungacela ukuba sisebenzise imali-mboleko entsha kulo mbandela okanye ungenze amanye amalungiselelo okuhlawula imali-mboleko yakho ekhoyo.
- 3.5. Ukuba ucela ukusebenzisa imali yemali-mboleko entsha ukuze uhlawule imali-mboleko ekhoyo, imali eselelo yia kufakwa kwi-akhawunti yakho yebhanki. Esi sixisa sisibiza ngokuba "isixa se-KwikDraw". Nakubeni le iya kuba yimali-mboleko entsha, siyabalungiselela abaxumi bethu esisebenzisa nabo ngoku kwaye sibiza kuphela intlawulo yokuqala kwimali-mboleko entsha ngokusekelwe kwisixa-mali se-KwikDraw kunakwixisa esingakwixisa semali-mboleko esitsha.
- 3.6. Maxa wambi sinokukuxelula ukuba isixa-mali se-KwikDraw siyafumaneka kuwe. Siya kwenza uhlobo lokukwazi ukufikelela sihlandlo ngasinye ufaka isicelo sokungena kwisivumelwano esitsha sokuthatha ngetyala. Nasiphi na isixa se-KwikDraw siya kufumaneka ngokuxhomekeka kuhlaluty oswilwenze kuwe lokufikelela olubonisa ukuba ungayifikelela imali-mboleko entsha. Asinakuze senze siqinisekiso sokuba uya kufaneleleka nasiphi na isixa-mali – konke kuya kuxhomekeka kuhlaluty olwenziweyo lokufikelela nakwimigaqo-nkqubo yethu yangaphakathi yokuthatha ngetyala.
- 3.7. Ngaphambi kokuba ungene kwisivumelwano esitsha sokuthatha ngetyala no-FinChoice kufuneka uqinisekise ukuba uzinqanda ngokupheleleyo kwaye uyazazi iindleko nemingcipheko enxulumene nokungena kwesinye isivumelwano sokuthatha ngetyala namalungelo akho neembophelelo phantsi kwesivumelwano esitsha sokuthatha ngetyala.
- 3.8. Ukuba unawo nawuphi na amathandabuzo wokuba iimeko zakho zemali ziye zatshintsha kusini na, okanye ukuyiqondi imingcipheko neendleko zokungena kwisivumelwano sokuthatha ngetyala, okanye ngawaphi amalungelo neembophelelo zakho ngokuphathelene ekubeni siya kuba njani eso sivumelwano semali-mboleko, kufuneka uqale ufowunele u-FinChoice ku-0861 346 246 ukuze uqiniseke ukuba uyawoqonda onke amalungelo akho neembophelelo ngaphambi kokungena kwisivumelwano semali-mboleko.
- 3.9. Sinokuxelula ithuba lokurhoxa xa ukuba ukungena kwisivumelwano skuthatha ngetyala kunye nathi.

4. Izivumelwano zoKuthatha ngeTyala – izibonelelo ezisebenzayo kwi-MobiMoney

- Ezi meko zilandelayo zibhekisela ngokukhethekileyo kwi-MobiMoney:
- 4.1. Xa isicelo sakho siphumelele, siza kukumisela umda wokuthatha ngetyala onokufikelela kuwo nangaliphi na ixesha ngokusekelwe ekubeni awunakuze ukwazi ukurhola isixa-mali esingapha komda wakho wokuthatha ngetyala. Ungakhetha ukuhlalwala imali oyitsale isihlandlo ngasinye kwisithuba senyanga e-1, ezi-2 okanye ezi-3.
 - 4.2. Singalunqumamisa uncedo lwakho lwe-MobiMoney ngesaziso sokutsala imali esinye, nangaliphi na ixesha ukuyisela kwiinyanga ezine emva kutsala kwakho yokuqala. Akukho kutsalwa kwentye imali kuya kuvumeleka uncedo lwe-MobiMoney emva kokuba lunqunyanyiwise.
 - 4.3. Xa uthe wafumana isicelo sokunqunyanyiiswa kwalo, ungafaka isicelo soncedo lwe-MobiMoney esitsha size thina senze uhlaluty olutsha lokufikelela. Ukuba ufanelelekele ukuba ungafumana uncedo lwe-MobiMoney, kodwa usenemali eshiyekileyo engekahlawulwa uncedo lwe-MobiMoney olukhoyo, kufuneka uqale uhlawule eshiyekileyo engekahlawulwa yoncedo olukhoyo ngoku. Ungacela ukuba sisebenzise imali-mboleko elityala ekhoyo yoncedo lwe-MobiMoney kulo mbandela okanye ungenze amanye amalungiselelo okuhlawula uncedo lwe-MobiMoney olukhoyo ngoku.
 - 4.4. Ukuba usebenzisa ukuthatha ngetyala okufumanekayo uncedo lwe-MobiMoney olutsha ukuhlalwala inisalela yemali ekhoyo, awuyi kulawula nayiphi na intlawulo yokuqalisa kwisixa esisetyenzisiweyo ukuhlalwala uncedo lwe-MobiMoney olukhoyo.
 - 4.5. I-FinChoice ingaluluhlala ufikelele lwakho uncedo lwe-MobiMoney nanini na ukuba ahlukahluli okanye ingalulwala emva kwesilumkiso seentsuku ezilishumi zomsebenzi, ekuya kuthi isivumelwano sokuthatha ngetyala sihlale sisebenza kangangoko kuyimfuneko de ube uyihlawule yonke imali efunekayo. Kanti sinokulurhoxisa ufikelele lwakho uncedo lwe-MobiMoney lwakho ukuba imigaqo-nkqubo yethu yokuthatha ngetyala ibonakalisa ukuba usenokuba semngciphekweni wokuba netyala eligqithisileyo ukuba sivumela ukuba kutsalele imali eyongezelelweyo ngakumbi.
 - 4.6. Ungasibhalela ucele ukhuliselwa umda wakho wokuthatha ngetyala uze uchaze lo mda umtsa wokuthatha ngetyala ufwufunayo.

5. Ukufaka isicelo kwimijelo yothungelwano lwe-elektroniki

- 5.1. Singakuvumela ukuba ufake isicelo semali-mboleko okanye soncedo lwe-MobiMoney usebenzisa ifowuni yakho yemobhayili, i-intanethi okanye eminye imijelo yothungelwano lwe-elektroniki ("imijelo yothungelwano lwe-elektroniki"). Ukuba ufaka isicelo ngomjelo wothungelwano lwe-elektroniki, siyila, sihumele, siyumane size sigcine iinkcukacha nge-elektroniki.
- 5.2. Kwizicelo ezifakwe nge-elektroniki, kufuneka ukhethi iinkcukacha zakho buqu ezizimfihlelo zokungena, njenge-PIN okanye ipaswedi. Kufuneka ugcine ezi nkukacha zikhuselekile kwaye ziyimfihlelo.
- 5.3. Ukuba siyenze yafikeleleka, ungasebenzisa netekhnoloji yokuqinisekisa ubuwena, umzekelo ilizwi, ukunakana ubuso, imizila yeminwe okanye itekhnoloji eqinisekisa ubuwena efunyenwe kwisixhobo sakho. I-FinChoice inokuqikelela ukuba naziphi na izivumelwano zokuthatha ngetyala ekuqenwe kuzo ngemijelo yothungelwano lwe-elektroniki kusezinyesiza iinkcukacha zofikelele lwakho oluyimfihlelo netekhnoloji eqinisekisa ubuwena lugunyaziswe kwaye lungenelwe nguwe. Kufuneka usazise ngokukhawuleza ukuba uye wazi ukuba ulahlekelwe lufilelelo lwakho oluyimfihlelo okanye kwenzeke ukuba luye lwalwela ezandleni zomntu onganagunyaziswanga. Asisayi kubopheleleka ngako nakuphi na ukusetyenziswa okungagunyaziswanga kweenkcukacha zakho zofikelelo okanye itekhnoloji yokuqinisekisa ubuwena ngaphandle kokuba uye wabe usazisile.
- 5.3. U-FinChoice uya kuphumeza nayiphi na inkqubo yagunyaziso achinga ukuba i-Authenticating Early Debit Order (NAEDO) okanye i-DebiCheck kwaye inokulandela umkhondo we-akhawunti yakho yebhanki ukuze ibone xa kukho imali eyaneleyo. Kusebenza le miqathango ilandelayo:
 - 6.2.1. Kwimali-mboleko zexeshana ezithatha inyanga enye (i-"KwikAdvance") izavunge zakho ziyafuneka njengoko uvumelene nathi kwisicelo yaye siya kutsala idebhithi oda ngomhla ekuvumelwano ngalo;
 - 6.2.2. Kuzo zonke ezinye intlawulo, ukuba wamkela: ngempelaveki okanye ngomhla, siya kutsala idebhithi oda ngoLwesihlanu ongaphambi koko. Kuya kwenzeka okufanayo ngokuvumelana nemihlathi 6.2.2.2 – 6.2.2.4 ukuba usuku esidla ngokutsala ngalo ngemhla oda, luba ngokuvumelwano okanye ngempelaveki;
 - 6.2.2.2. ngeholidi kawonkewonke, siya kutsala idebhithi oda ngosuku lokusebenza olungaphambi kwaloo holidi kawonkewonke;
 - 6.2.2.3. ngomhla woku-1 ngenyanga, siya kutsala idebhithi oda ngomhla we-30 ngenyanga engaphambili;
 - 6.2.2.4. ngomhla wama-31 ngenyanga, siya kutsala idebhithi oda ngomhla wama-30 ngenyanga ngokutsala ngalo ngemhla oda ngomhla wama-30 ngenyanga; ngakumbi, ungamkela ngaphambi kwexesha oqhele ukwamkela ngalo kwaye uyavuma ukuba singawulandelela umkhondo wentlawulo size sitsale idebhithi oda nanini na ukusela ngomhla we-10 kuDisemba, ngaphandle kokuba usazisa ngowona mhla uthe ngqo owamkela ngawo ngoDisemba;
 - 6.2.4. Ukuba usemva kwisivumelwano sakho sokuthatha ngetyala, u-FinChoice unokuthatha ngetyala idebhithi oda ngalo naluphi na usuku ukuze afumane imali osemva ngayo kuyo nayiphi na imali eshiyekileyo ekwi-akhawunti yakho yebhanki.

- 6.3. Kufuneka usazise ngokukhawuleza ukuba iinkcukacha ze-akhawunti yakho yebhanki okanye umhla wakho wokwamkela utshintshile kwaye siya kuthi sizitshintsha iinkcukacha zakho zedebhithi oda.
- 6.4. Awuvumelekanga ukuyivala le akhawunti yebhanki ngaphandle kokuba usinike iinkcukacha zenye i-akhawunti yebhanki esinokuthi sitsale kuyo idebhithi oda.
- 6.5. Akunakwixisa idebhithi oda de ube uyihlawule yonke imali ka-FinChoice ngokwesivumelwano sokuthatha ngetyala ngokupheleleyo.
- 6.6. Ukuba unesivumelwano sokuthatha ngetyala esingaphesulu kwesinye no-FinChoice, kwaye ezinye isivumelwano semali-mboleko sisesemva, singatshintshela naliphi na ixabiso lesixa-mail esihlathwe ngetyala ngokwesivumelwano semali-mboleko esemva okanye enesixa semali esishekileyo esingekahlawulwa;
- 6.6.2. Singakahlawula kubanyenti kwi-akhawunti yakho yebhanki isixa esingekahlawulwa ngokuvumelana nazo zonke izivumelwano zokuthatha ngetyala size emva koko senze ulwahlulo lwemali esiytsalileyo ukuze siqinisekise ukuba zonke izivumelwano zakho semva, xa kukwazoke;
- 6.6.3. Singaqabisa kwelokuba senze ulwabiwo lwale ntlawulo ukuba akuchazi ukuba uhlawula isiphiso ulwawulo isixa-mali esiza kuthi sipebele ngedebhithi oda yenyanga ngexesha

- 6.7. elibekiweyo. Ukuba uye wanengxaki ne-akhawunti yakho yebhanki okanye intlawulo, kufuneka uqhagamshelane nathi uze wenze amanye amalungiselelo enye intlawulo ubuncinane iintsuku ezintathu zomsebenzi ngaphambi komhla ezifuneka ngawo izavunge ukuthintla ukuhlalwala enye inzala okanye iindleko zomthetho.
- 6.8. Ukuba ucela ukuphinda ucwangcise indlela yokuhlawula kwaye siyavuma kwisicelo sakho, isivumelwano sokuthatha ngetyala esicwangcise ngokutsha siya kulawulwa yimiqathango esivumelwano ngayo ngelo xesha. Isigcokocwangcisa kwakhona ityala ngokuxhomekeke kuthi ngokupheleleyo.
- 6.9. Ngokuxhomekeke kwiimihlathi 6.6, nayiphi na intlawulo efumaneke kuwe iya kwabiwa ngokoku landelelwano lulandelayo: intlawulo ye:
 - 6.9.1. Iinkonzo ezongezelelwe kabiso (value-added services);
 - 6.9.2. inzala;
 - 6.9.3. ezinye iintlawulo neendleko;
 - 6.9.5. ityala eliyintloko.

7. ILungelo lika-FinChoice Lokuphelisa ISivumelwano

- 7.1. Ukuba akusihlawuli isixa esipheleleyo esifunekayo ngexesha elibekiweyo ngokwesivumelwano sokuthatha ngetyala, i-FinChoice okanye abameli bayo baya kubhalela bakuxelela ukuba usemva yaye bacacebisa ukuba uthathe isivumelwano sokuthatha ngetyala usigqithisele kumcebisi ngamatyala, okanye ummeli olungisa ukungavumelani, iinkundla yabothengi okanye unezikhazazo unamalungelo, ukuze asombulule nayiphi na ingxaki ngaphantsi kwesivumelwano semali-mboleko okanye umele nasiphi na isicwangciso sokujinisekisa ukuba kulawulwe kakuhle.
- 7.2. Ukuba sele kuphele ubuncinane iintsuku zomsebenzi ezingama-20 ungekahlawuli kwaye ubuncinane kudlule iintsuku zokusebenza eziil-10 ukusela oko u-FinChoice wakuthumelela isilumkiso ekubhekiselwe kuso kwisiqendu 7.1, kwaye awuphendulanga kwesi silumkiso okanye uphendule ngokukhamba ziphikamiso zika-FinChoice, u-FinChoice unokusicima isivumelwano sokuthatha ngetyala okanye oye ekundleni yamatyala ukuze afumane umyalelo wokunyanzelisa isivumelwano sokuthatha ngetyala.
- 7.3. Nangaliphi na ixesha emva kwesilumkiso njengoko kubhekiselwe kwisiqendu 7.1, siye zatshunyelwa kuwe, kodwa ngaphambi kokuba uFinChoice acime isivumelwano sokuthatha ngetyala ngokuvumelana nomqolo 7.2, nangamaxesho onke ngokwamalungiselelo oMthetho, ungaphinde umisele isivumelwano semali-mboleko ngokuhlalwala u-FinChoice yonke imali engekahlawulwa kunye neentlawulo ezongezelelweyo zokuba semva kweentlawulo ezivunyelwa nguMthetho okanye nawo nawuphi na omnye umthetho, ezinokuwuquka kodwa kungaphelelanga apho iindlela zolawulo lokuba semva neendleko zokufunwa kwale mali zokunyanzela isivumelwano sokuthatha ngetyala de ube ulhawule ngokupheleleyo.

8. Izitamenti

Abandakanyekileyo bayavuma ukuba uya kufumana izitamenti se-akhawunti rhoqo ngokutha ngemijelo yothungelwane lwe-elektroniki ngaphandle kokuba bakwazi kuphela ukusithumela ngemeyili ngokwesiqhelo. I-FinChoice iya kuthi, ngokwesicelo sakho, ithumele iinkcukacha ezibhalweyo ezichaza zonke iindleko ezitsaliweyo, zonke iintlawulo ezenziweyo nemali eshekileyo engekahlawulwa.

9. Ukuyiqabisa Ngaphambi Kwexesha

- 9.1. Ungasiphelisa isivumelwano sokuthatha ngetyala nangaliphi na ixesha ngokuhlalwala ibhalansi epheleleyo engekahlawulwa ngokwesivumelwano sokuthatha ngetyala ukuya kutsho ngomhla wokusiqabisa, usinikile isilumkiso okanye ungasininikanga.
- 9.2. Ukuba ufuna ukusiqabisa isivumelwano sokuthatha ngetyala, wena buqu ungaqahagamsihelana nathi malunga nesixa osigqibayo. Asisayi kunika omnye umntu ezi nkukacha zisegameni lakho ngaphandle komyalelo wakho obhalweyo.

10. Igunya

Ngokuvumelana necandelo 45 loMthetho weNkundla kaMantyi, ongunombolo 32 ka-1944, uyavuma ukuba singathatha amanyathelo omthetho ngokuphathelene kwisivumelwano sokuthatha ngetyala okanye i-akhawunti yakho, kwiNkundla kaMantyi.

11. Ulawulo Lokuba Semva Neendleko Zokufunwa Kwemali

- 11.1. Ukuba usemva kwizavunge zakho zenyanga kwaye ukuba uFinChoice uthatha amanyathelo okuqokelela imali engekahlawulwa ngokwesivumelwano ngetyala, kuya kufuneka uhlawule iindleko zolawulo lokuba semva neendleko zokufunwa kwemali ezenziwe nguFinChoice, kuquka iindleko zokulandelela, ikhoshini yokuqokelela imali emva kokuba uphose intlawulo yaye kuye kwafuneka sithathe amanyathelo okukwazisa ngokungahlawuli kwamatyala, kuquka kodwa kungaphelanga apho iindleko zefowuni, umyalezo othunyelwa ngelizwi nonxibelelwano lwe-elektroniki.
- 11.2. I-FinChoice ingakubiza ezona ndleko ziphezulu zolawulo lokuba semva neendleko zokufunwa kwemali njengoko kuvuma i-NCA ifundwa kunye noMthetho weNkundla kaMantyi ongunombolo 32 ka-1944, uMthetho weNkundla ePhakamileyo Na. 59 ka-1959, uMthetho wamaGqwetha ka-1979, okanye uMthetho waBaqokeleli beMali ongunombolo 114 ka-1998, nawuphi na kuyo osebenzayo.
- 11.3. Ukuba u-FinChoice ufuna igawetha eliza kuthatha inyathelo nxamnye nawe kwaye/okanye liqokelele nayiphi na imali engekahlawulwa kwaye kuya kufuneka uhlawule iindleko eqgqwetheni nanjengomthengi.

12. Iidlisei

- 12.1. Ukhetha idlisei njengoko kuchazwe kwisivumelwano sokuthatha ngetyala ngwezidlisei oya kwamkela kuyo amaxwebhu omthetho nezazizo, kuquka nasiphi na isaziso ngokuvumelana necandelo 129.
- 12.2. Ukuba idlisei yakho iyatshintsha kufuneka ngokukhawuleza wazise u-FinChoice ngedlisei yakho entsha ngokumbhalela okanye ngokumfowunela.
- 12.3. Idlisei apho siya kwamkela khona amaxwebhu ezinyetho nezilumkiso ithi FinChoice, 78 Main Road, Wynberg, Cape Town, 7800, uchi-02100900000 ("FinChoice Legal").

13. Unxibelelwanano lwe-Elektroniki

- 13.1. Ngaphandle kokuba kuvunyelwene ngolunye uhlobo, siya kumkela zonke izivumelwano ezinolelo-mboleko, inkcazelo ebhalweyo okanye enye imbalelwano ngojelo le-elektroniki sisebenzisa iinkcukacha zonxibelelwano osinike zona ("iDilisei ebhalweyo").
- 13.2. Yonke imbalelwano ethunyelwe kwiDilisei eBhalweyo, kuquka kodwa kungaphelelanga kwisivumelwano sokuthatha ngetyala, iya kujongwa njengefunyenweyo nguwe kwisithuba seeyure ezingama-36 emva kokuba liifayile zethu zokuloga zibonise ukuba iya yathunyelwa.
- 13.3. Ukuba iinkcukacha zakho ziyatshintsha okanye ukuba ukuhle ukungafumani imbalelwano ngemijelo yothungelwano lwe-elektroniki ebudeni besi sivumelwano sokuthatha ngetyala, kufuneka usazise ngeenkukacha ezintsha.

14. Isatifiketi

Isatifiketi esisayinwe ngomnye wabaphathi bakwa-FinChoice (ekunqunyanyelwano ukuba angangine eho dingo), siya kuba njengokuba sibonakala (ngokwendlela esingakha ngayo) bubungqina bemali eshekileyo engekahlawulwa.

15. Isindululo nesabelo

Iyavuma ukuba i-FinChoice inokuthi nangaliphi ixesha nangaphandle kwesilumkiso ithumele (idlisei) ize yabelane nabo bapheli okanye onke amalungelo ayayonelo nabophikelelo ngokuvumelana nesivumelwano sokuthatha ngetyala komnye umntu.

16. Isivumelwano Esipheleleyo

Isivumelwano sokuthatha ngetyala ngokwesivumelwano sikonke phakathi kwakho ne-FinChoice yaye ayikho imimiselelo nemiqathango eyongezelelekileyo ehlakelweyo, ngaphandle kokuba sizitshintsha isivumelwano sokuthatha ngetyala njengoko kuvuma umthetho, ekuya kuthi amasolotya atshintshiweyo asebenze.

17. Ukhetho lweNtengiso

- 17.1. Xa ungene kwisivumelwano sokuthatha ngetyala ne-FinChoice, unokulwala ukuba ubekelwe bucala kuyo nayiphi okanye kuzo zonke ezi zinto zilandelayo:
 - 17.1.1. Kumaphulo entengiso akumbonakude awenziwa ngu-FinChoice okanye egameni lakhe;
 - 17.1.2. Intengiso okanye uluhlu lwabathengi oluthengiswa okanye olusasazwa ngu-FinChoice, ngaphandle kokuba kufunwa nguMthetho;
 - 17.1.3. Nakuphi na ukusasazwa okumandla kwemiyalezo ye-imeyili okanye umyalezo obhalweyo ngefowuni;
 - 17.2. Uya kucelwa ukuba usebenzise eli lungelo ebudeni zokufunwa yoyifuneko. Iindleko ezintathu ozikhetho ziyazisa kuvela kwikontrakti yemali-mboleko eqhotyoshelwe kwisivumelwano sokuthatha ngetyala. Unelungelo nanini na ukuqhagamshelana ne-FinChoice uze uzelle ukuba izinto ozikhethileyo zitshintshwe.

18. Amanye Amalungelo Omxumi

- 18.1. Unalo ilungelo lokuhqagamsihelana neenkampani eziyaqokelela iinkcukacha zokuthatha ngetyala ezinxelelo ezinxelwano yokuthatha ngetyala ithiyhilele nokuze kulungiselele na inkcazelo engekahlawulwa.
- 18.2. Unokulungisa nasiphi na isikhazazo (i) ngenye indlela yokulungisa izikhazelo, (ii) ukufaka isikhazazo kuMlawuli woKuthathwe ngeTyala kuZwelonke (National Credit Regulator) okanye (iii) ufake isicelo kwiQumrhu likaZwelonke laBathengi (National Consumer Tribunal).