

Lena yimigomo nemibandela yesikweletu sakwa-FinChoice. Isitatimende Esandulela Iisivumelwano kanye Nekhwotheshini, okwenziwe ngokuthi kuqashwe izwi noma ngokusebenzisa uhlelo- kusebenza lwekhompuyutha, futhi ozonikezwa nekhophi yakho ebalhwe phansi, kubandakanya nesigunyaziso sokubandwa kwesitolimende kwi-akhawunti yasebhange, neNkontleka Yesikweletu (uma ikhona) kanye nale migomo nemibandela, kuqoqha isivumelwano yesikweletu esiphakathi kwakho nenkampani yethu ("isivumelwano yesikweletu"). Qaphela ukuthi sihlizneka ngezinhlobo ezihlukahlukene zezikweletu, kubandakanya imikhizayo yemali ebolokisayo ekhokhela kwesikweletu esifushane, imikhizayo yemali ebolokisayo engahambisani nesibambiso ("izimalimboleko") kanye nomkhizayo wokubolekisa ngemali esiwubiza nge- MobiMoney. Yonke imikhizayo yemali yesikweletu yakwa-FinChoice izalawulwa yile migomo nemibandela eiqondene nohlobo ngalunye lwemali yesikweletu. Uma kuthiwa "wena" kusho umuntu owenze isivumelwano yesikweletu nenkampani yethu, bese uma kuthiwa "thina" kusho imkampani yakwa-FinChoice. Uma sikhulumama "nge-HomeChoice Group" kusho noma iyiphi inkampani engeyabakwa-HomeChoice International PLC (HIL) ngokuphelele noma abangenyxenye yobunikazi kuyona kanye noma iyiphi inkampani engaphansi kwabo. Uma kuthiwa "PAQ" kusho isitatimende Esandulela Isivumelwano kanye Nekhwotheshini, okuchaza zonke izindleko ezisebenzayo esivumelwani yesikweletu njengoba kudingekile ngokomthetho.

Siyaqinisekisa ukuthi imigomo nemibandela yethu iyatholakala ngezimili ezimbalwana ezihlukahlukene ngokuhambisana nenqumbomgomo yethu yezimili. Uma kukhona ukuphikisana phakathi kwanoma iyiphi itemu eliqukethwe kunamtemu esiNgisi kanye namatemu ahlinzekwe kumama iyiphi olunye ulimi, amatemu esiNgisi yilona ayothathwa njengashaya emhloveni futhi anembayo okumele asetshenziswe.

## 1. Imigomo ejwayelekile

- 1.1. Abakwa-FinChoice babhaliswe njengomhliznkezi wesikweletu ngokwemigomo yoMthetho Kazwelonke Wezikweletu (Iapha esizowubiza "ngomthetho" noma "i-NCA").
- 1.2. Uma ufuna ukufaka isikhaziso sokungakuliseki ngezinsiza zethu, ngokwenza 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 yesikweletu, nanoma iyikuphi uhluhlekile kwakho ukuthobela imigomo yesivumelwano yesikweletu kanye nolwazi oluphathelele nokupheliswa kwesivumelwano yesikweletu sizoluthumela kuma-credit bureau (izinkampani ezigcina umlando wabathengi abathenga ngesikweletu) njengoba kudingekile ukuba sikwenze lokho ngokuyolela komthetho we-NCA, kubandakanya lezi zinkampani ezilandelayo kodwa kungaphelieli lapho:
  - 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. Qaphela ukuthi ama-credit bureau ahlinzeka ngephrofayili yakho yokuthenga ngesikweletu futhi kungenzeka ahlinzeka nangesibalo samaphuzo abonisa ukufaneleka kwakho ukuhlinzekwa ngesikweletu, futhi lokhu kususelwa olwazini esobelana ngalo nawo ama-credit bureau.
- 1.5. Thina njengenkampani kanye nawe njengekhasimende, singena esivumelwani yesikweletu, esisenze ngocingo noma ngohlelo- kusebenza lwekhompuyutha.
- 1.6. Ngokwemigomo ye-NCA kanye nezinqumbomgomo zethu zangaphakathi zokuhlinzeka ngesikweletu, futhi ngokubona kwethu, singanquma ukukulelela isikweletu noma singakuvuleli isikweletu.
- 1.7. Njengengxenye yenqubo yokucutshungulwa kwesicelo sakho sokubolekwa imali, kungenzeka thina abakwa-FinChoice senze lokho okulandelayo:
  - 1.7.1. Sixhumane nanoma ngubani ukuze sihlale futhi siqinisekise ukuthi iyiqiniso yini imininingwane oyihlinzekile; nokuthala 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 ephathelele 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 inqumbomgomo yethu yobumfihlo etholakala ku-https://www.finchoice.mobi/Home/PrivacyPolicy futhi kafushane nje efaka phakathi nokuthi thina sivumelekile ukudalula ulwazi oluqondene nawe uma:
    - 1.7.3.1. siphokelekile ngokomthetho ukuba sikwenze lokho;
    - 1.7.3.2. uma kubalulekile futhi kungaba wusizo empakathini ukuba siludalule ulwazi lwakho;
    - 1.7.3.3. uma usihlizelela ngemvume noma uma usicilela 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 oluphathelele 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 ngayo ngocingo noma ngohlelo-xhumano lwekhompuyutha ngenhloso yokukhangisa imikhizayo yazo kuwena.
- 1.9. Uma ushade ngomshado wobunikazi bempahla obulinganayo, noma ushade ngomshado wesintu, uyaqinisekisa ukuthi uyitholile imvume ebalhwe phansi yawakwakho yokwenza isivumelwano yesikweletu.
- 1.10. Kungenzeka iguquke imigomo nemibandela yethu ngezikhathi ezithile. Imigomo nemibandela yethu yakamava iyatholakala kuleli kheli www.finchoice.mobi futhi ungacale ikhophi ulwazi ngokufonela kule nombolo 0861 346 246. Uma njengamanje uyikhasimende lethu noma ubukade uyikhasimende lethu esikhathini esedlule futhi uma njengamanje uyaqonda isivumelwano esisha sesikweletu, isivumelwano sakho esisha sesikweletu sizolawulwa yimigomo nemibandela ebekive noma esebenzayo ngaleso sikhathi ozongena ngaso esivumelwani esisha sesikweletu.
- 1.11. Noma iluphi uguquko oluzokwenziwa kwisivumelwano sesikweletu luzoba yisibopho ngokusemthethweni kuphela uma thina sesikwaziisile ngalolu luguquko njengoba i-NCA iyalela ukuthi kube njalo.

## 2. PAQ (Istatimende Esandulela Iisivumelwano kanye Nekhwotheshini)

- 2.1. Phakathi kokunye, sizokunikeza ulwazi olulandelayo kwi-PAQ mayelana nazo zonke izivumelwano zezikweletu:
  - 2.1.1. Isamba semali oyikweletayo/umkhwalo wesikweletu: Maqondana nezimalimboleko, lesi yisamba sesikweletu ezizokuboleka sona ngaphansi kwesivumelwano sokubolekwa imali; Mayelana ne-MobiMoney lona ngumkhwalo wakho wesikweletu ngaphansi kwale nsizakalo kanye nesamba yesivumelwano sesizakalo;
  - 2.1.2. Imali yakuvula isikweletu: Iena yimali esizokukhokhisa noma ngokuvunyelwa wuMthetho, okuyimali yezindeko zokugalisisa inqubo yokwenziwa kwesivumelwano sesikweletu. Maqondana nezimalimboleko, le mali ungayikhokha ngaphambi kokuba unikezwe imali oyibolekile, noma-ke siyungeze emalini oyibolekile uma sesikwazi ukwenza isivumelwano sokubolekwa imali, ukuze uyikhokhe ngamancozcozu njengengxenye yezitolimende sakho esikhokhwa nyangazonke. Mayelana ne-MobiMoney, kungenzeka ukuba sivume ukukhokhela imali yakuvula isikweletu kuphela ngokukhokhela ngaleso sikhathi ozoyisebenzisa ngaso i-MobiMoney, ukuze uyikhokhe kancane kancane kuze kufike isikhathi lapho isikhokhwe ngokuphelele yenke imali yakuvula isikweletu.

- 2.1.3. Imali yesevisi: Iena yimali esizokukhokhisa yona ngokuvunyelwa wuMthetho, okuyimali yokukhokhela izindleko esingene kuzona zokulawula isivumelwano sesikweletu. Ku-PAQ sizokuhlizneka ngesamba sakho yesevisi ehambisana nesivumelwano sakho sesikweletu kwi-PAQ.

- 2.1.4. Nginga lenzalo: ku-PAQ sizokuhlizneka ngezinqubo lenzalo elihambisana nesivumelwano sesikweletu. Inzalo ibalwa ngokubheka imali esele esikweletini nsukuzonke bese yengezwa esikweletini ngalolu ngenyanga (ifakwa nyangazonke phezu kwebhalansi yemali esele esikweletini). Uma kusalele emuva ukukhokhela kwesikweletu sakho, kungenzeka sikukhokhise inzalo emalini esalele emuva ngokwezinqubo lenzalo eliphelele elivumelekile ngokuMthetho;

- 2.2. Qaphela ukuthi maqondana ne-MobiMoney ikhono yemali yethu eliqukethwe ku-PAQ, ibonisa izimali ezibekelane nokusetshenziswa komkhwalo wesikweletu, okuchaza ukuthi isitolimende sanyangazonke asizoze saba ngaphezu kwesitolimende esiqukethwe kwikhokhisele kodwa kungenzeka sibe ngaphansi, kuye ngokuthi uyisebenzisa kunjani i-MobiMoney yakho.

## 3. Izivumelwano Zezikweletu – Imihlinzeko ejwayelekile kanye nemihlinzeko ehambelana NeZimalimboleko

- 3.1. Ngenkathi ufaka isicelo sakho sesikweletu, thina sizokwenza ucwaningo lokuhloka ubungazi bokuvula isikweletu kanye nokuhloka ukuthi uzokwazi yini ukukhokhela isikweletu yakho njengoba lokhu kudingekile ngokuyalela koMthetho.

- 3.2. Mayelana nezimalimboleko okukhokhela yilona oluzosetshenziswa ukuthatha isinqumo esifanele mayelana nokhwalo ophawele ophelile ongabolekwa yona ("umkhwalo wemali omali ongayiboleka"), ngokweziqubomgomo zethu zangaphakathi zokuhlinzeka ngesikweletu kanye nezidingo ze-NCA.

- 3.3. Umkhwalo wakho ophawele wemali ongayiboleka kungenzeka uguquke ngokuhamba kwesikhathi ngexa yokuguquka kwesimo sakho sezimali.

- 3.4. Emalini kungenzeka nathi isivumelwano sesikweletu, kungenzeka uze sethubeni lokubolekwa enye imali, kuze kufinyelele kwisamba esiphelele semali ongayiboleka. Ngokweziqubomgomo zethu zokuhlinzeka ngesikweletu wena uvumele ukuba noma eni usibe nesivumelwano sokubolekwa imali esidwa/ noma i-MobiMoney eyodwa nje kuphela (ngaphandle kwemikhizayo ethile, enjengezivumelwano ze-FoneChoice noma i-"KwikAdvance" okukhulunywa ngayo kwisiqeshana 6).

- 3.5. Uma kusenebhalansi yemali esikweletini sakho ngenkathi ufaka isicelo sokubolekwa imali engeziwe, kumele uyikhokhe wonke leyo mali esele esikweletini sakho sokubolekwa imali onaso njengamanje ngaphambi kokuba ukwazi ukungena esivumelwani sesikweletu semalimboleko esisha. Uvumelekile ukuba usicile ukuthi sisebenzise imali yesikweletu sakho sokubolekwa imali esisha ukukhokhela lesa sikeletu sokubolekwa imali onaso njengamanje.

- 3.5. Uma usicilela ukuba sisebenzise imali yesikweletu sakho sokubolekwa imali esisha ukukhokhela lesa

- sikeletu sokubolekwa imali onaso njengamanje, leyo mali ezosalela lapho izofakwa kwi-akhawunti yakho yasebhange. Lesi samba semali ezofakwa kwi-akhawunti yakho yasebhange sibizwa "ngesamba se-KwikDraw". Nakuba lesi kuzoba yesikweletu esisha, siyawabonelela lawo makhasimende esisikweletu sokubolekwa imali esikhona njengamanje ngoba imali yokuvula isikweletu azokhokhisa yona eqondene nesikweletu esisha izonqunywa ngokubheka isamba se-KwikDraw kuphela esikhundleni sakho isuselwe kwisamba esiphelele esibolekwe ngaphansi kwesikweletu esisha.

- 3.6. Kungenzeka sikwaziwe ngezikhathi ezithile ukuthi malini esiyamba se-KwikDraw okungenzeka ubolekwe yona. Njalo uma wenza isicelo sesivumelwano sesikweletu esisha, sizokwenza ucwaningo lokuhloka ukuthi uzokwazi yini ukukhokhela lesa sikeletu. Isamba se-KwikDraw uzonikezwa sona kuphela uma ucwaningo lokuhloka lukhombisa ukuthi uzoba nawo amandla okukhokhela imali ozoyiboleka ngaphansi kwamalimboleko entsha. Asikwazi ukuaqinisekisa ukuthi noma kanjani kukhona imali ozobolekwa yona noma eni – lokho kuzonikwa ekuhlolweni okuzokwenziwa ngenhloso yokubheka ukuthi uzokwazi yini ukukhokhela imali oyibolekile futhi kuzoyazi ngokwezinqubomgomo zethu zangaphakathi zokuhlinzeka kwesikweletu.
- 3.7. Ngaphambi kokuba wenze isivumelwano sesikweletu esisha nabakwa-FinChoice kumele uvumele 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 isivumelwano sesikweletu, kumele ufonele abakwa-FinChoice kuqala ku-0861 346 246 ukwenza isiqiniseko sokuthi uyayaqonda wonke amalungelo kanye nezibopho ngaphambi kokungenza esivumelwani sesikweletu.
- 3.9. Kungenzeka sikunikeze isikhathi sokuba ucubungule futhi uhlaziye isivumelwano ngenkathi wenza isivumelwano sesikweletu okokuqala nathi.
4. Izivumelwano Zezikweletu – Imihlinzeko ehambelana ne-MobiMoney
  - 4.1. Le mihlinzeko iqondene ikakhulukazi nezivumelwano zokubolekwa imali ze-MobiMoney;
  - 4.2. Uma isicelo sakho sibe yimpumelelo, sizokuhlizneka ngomkhwalo wesikweletu ongokwazi ukuvulula noma yini ngaphansi kwemibandela yokuthi awusoze wakwazi ukukhipha imali engaphezu komkhwalo wakho wesikweletu. Ungokwazi ukukhetha ukubuyisa isamba ngasinye osikhophile enyanga eyodwa, ezimibili noma ezintathu.
  - 4.3. Kungenzeka sisiqede isivumelwano sokubolekwa imali ngaphansi kohlelo lwe-MobiMoney emva kokunikeza isaziso ngokukhipha imali okukodwa, noma yini kusukela ezinyangeni ezine ngenemu kokukhipha kwakho imali kokuqala. Ngeke usavumeleka ukukhipha imali ngaphansi kwesivumelwano se-MobiMoney uma kokugedwa kwaso.
  - 4.4. Uma ususholile isaziso sokuqeda kwalesi isivumelwano, uvumelekile ukufaka isicelo sesivumelwano se-MobiMoney esisha, futhi sijoye sesenza olunye ucwaningo olusha lokubheka amandla akho okukwazi ukukhokhela. Uma ufaneleka ukuvula isivumelwano esisha se-MobiMoney kodwa kusenebhalansi yemali esele esikweletini sakho sesivumelwano se-MobiMoney samanje, kumele uqale uyikhokhe leyo mali esele esikweletini sakho sokubolekwa imali onaso njengamanje. Ungacale ukuba sisebenzise imali yesikweletu sakho se-MobiMoney esisha ukukhokhela lesa sikeletu noma wenze ezinye izinhlelo ukukhokhela isikweletu sakho sesivumelwano se-MobiMoney onaso njengamanje.
  - 4.5. Uma usebenzisa leyo mali ekhona ohlelweni lwakho lwe-MobiMoney olusha ukukhokhela imali esele esikweletini onaso njengamanje, awuzoyikhokhela imali yokuvula isikweletu kwisamba esisetshenzisiwe ukukhokhela isivumelwano sesikweletu se-MobiMoney onaso njengamanje.
  - 4.6. Kungenzeka noma nini abakwa-FinChoice bakumise ukufinyelela kwakho ku-MobiMoney uma uhlukekile ukukhokhela imali oyibolekile ngesikhathi esebekiwe futhi kungenzeka bayivale i-akhawunti yakho ye-MobiMoney emva kokukunikeza isaziso sezinsuku zomsebenzi eziyishumi, kepha-ke nakuba kunjalo isivumelwano sesikweletu sizokuqhubeka sisebenze ngokusemthethweni kuze kufike isikhathi lapho usuyikhokhe ngokuphelele yenke imali osikweleta yona. Kungenzeka futhi sikumise ukufinyelela nokusebenzisa kwakho i-MobiMoney uma izinqumbomgomo zethu zokuhlinzeka ngesikweletu zibonisa ukuthi usengcupheni yokuthi ugcine ususenikweletu esingaphezu kwamandla akho uma singakuvumela ukuthi uqhubeke nokukhipha imali.
  - 4.7. Uvumelekile ukuba usibhalele incwadi usicilela ukuba sinciphise umkhwalo wakho wesikweletu futhi usithenze ngokucacile ukuthi ufuna umkhwalo omusha wesikweletu ongakanani.

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

- 5.1. Kungenzeka sikuvumele ukuthi ufake isicelo sokubolekwa imali nase-MobiMoney ngokusebenzisa umakhalokukhwi wakho, i-inthanethi noma ezinye izinhlobo zohlelo-xhumano lwekhompuyutha ("uhlelo-xhumano lwekhompuyutha"). Uma ufaka isicelo sokubolekwa imali ngohlelo-xhumano lwekhompuyutha ulwazi luzaqoqwa, luthunyelwe, lwamkelwe futhi lugcinwe ngekhompuyutha.
- 5.2. Uma uqoka ukufaka isicelo ngohlelo-xhumano lwekhompuyutha, kumele uzikhethile inombolo eyimfihlo ozofinyelela ngayo olwazini olugcinwe, njenge-PIN noma iphasiweidi (password). Kumele uyigcine ngokuphelela le mininingwane futhi uqinisekise ukuthi ihlala iyimfihlo. Uma usiqalile ukuyisebenzisa, ungakwazi futhi nokusebenzisa inqubo yokuzihlonza ngobuxhakaxhaka bebhayomethriki, isibonelo ngokusebenzisa izwi, ukufanekiswa kobuso, amanyathelo emininwe noma ukuaqinisekiswa ngobayomethriki okutholakeka kwidayivisi yakho. Abakwa-FinChoice bazothatha ngokuthi ziyazinazwe nguwena futhi zenziwe nguwena zonke izivumelwano zesikweletu ezenze ngohlelo-xhumano lwekhompuyutha usebenzisa inombolo wakho eyimfihlo yokufinyelela olwazini olugcinwe noma ubuxhakaxhaka bebhayomethriki. Kumele usazise ngokushesha uma uthlola ukuthi i-PIN noma iphasiweidi yakho ilahlakile noma iwele ezandleni zomuntu ongagunyaziwe. Ngeke siwuthwale umthwalo wezindeko ezingabelwele kwusetsheziswa kwe-PIN noma iphasiweidi yakho ngendlela engagunyaziwe noma ubuxhakaxhaka bebhayomethriki bokuzihlonza, ngaphandle uma usuzazisile ngalokho.

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

## 6. Ukukhokhwa Kwemali Ebolekile

- 6.1. Kumele ukhokhe isamba esiphelele semali okuvunyelwane ngayo ngenkathi kwenzwa isivumelwano sesikweletu, futhi lokhu kubandakanya isikweletu-ngaqangi, nazo zonke izindleko eziphathelele nesikweletu kanye nenzalo ngokwemigomo ye-NCA.
- 6.2. Ngenkathi ufaka isicelo sokubolekwa imali, uvumele ukuba abakwa-FinChoice badonse izitolimende kwi-akhawunti yakho yasebhange nyangazonke kanye nayo yenke imali okumele ubakhokhela yona. Abakwa-FinChoice bangasebenzisa uHlelo Lukodonswa Kwemali Ebhange Ngaphambi Kwesikhathi Olungaqinisekisiwe (NAEDO) noma i-DebiCheck futhi kungenzeka bacubungule ukusebenza kwe-akhawunti yakho yasebhange ukubheka ukuthi kunemali eyanelo yini uma befuna ukudonsa isitolimende. Lokhu kuhambisana nale migomo elandelayo:
  - 6.2.1. Mayelana nazo zonke ezinye izinkokhelo zingempelando, uma usuku lwakho lomhlo;
    - 6.2.1.1. lungempelasonto noma ngoMsombulko; sizonqanda imali kwi-akhawunti yakho yasebhange ngoLwesihlanu olwandulela usube lomhlo. Kuzokwenzeka ulu efanayo futhi mayelana nezinqeshana 6.2.2.2 – 6.2.2.4 uma usuku esivamisise ukudonsa ngalo isitolimende lunguMsombuluko noma lungempelasonto;
    - 6.2.2.2. ngephholide, sizonqanda imali kwi-akhawunti yakho yasebhange ngosuku lokusebenza olwandulela iholidi;
    - 6.2.2.3. lumhlaka-1 enyanga, sizonqanda imali kwi-akhawunti yakho mhaka-30 ngenyanga eayandulela lolu suku;
    - 6.2.2.4. lumhlaka-31 enyanga, sizonqanda imali kwi-akhawunti yakho yasebhange mhaka-30 enyanga;
  - 6.2.3. Kungenzeka ukuthi ngoDisemba kwinkhona esijwayelekile futhi uyavuma ukuthi sicubungule ukusebenza kwe-akhawunti yakho ukuze sibone uma kungena umhlobo bese sisonqanda imali kwi-akhawunti yakho yasebhange noma nini emva komhlaka-10 Disemba, ngaphandle uma usazisile ukuthi uzowuthola ngaluphi usuku umhlo wakho kaDisemba;
  - 6.2.4. Uma kusalele emuva ukukhokhela kwe-akhawunti yakho yesivumelwano sesikweletu, abakwa-FinChoice banelungelo lokudonsa imali ebhange nganoma iluphi usuku ngenhloso yokudonsa kwi-akhawunti yakho yasebhange emva emalini ekhona lwey-akhawunti yakho yasebhange.

- 6.3. Kumele usazise ngokushesha uma kwenzeka kuba ngokuqu ku-akhawunti yakho yasebhange noma usuku lwakho lomhlo ukuze nathi siququle imininingwane yokudonsa kwemali ebhange ngendlela efanelekile kuze ihambelane ngokuqu kwemizekelo.

- 6.4. Awuvumelekile ukuvula i-akhawunti yakho yasebhange. ngaphandle, uyaqinisekisa imininingwane yenye i-akhawunti yasebhange esizodonsa kuyona imali oyikweletayo.

- 6.5. Awuvumelekile ukuxhoxisa uhlelo lokudonsa kwemali kwi-akhawunti yakho yasebhange kuze kufike isikhathi lapho usuyikhokhela ngokuphelele yenke imali okumele uyikhokhele abakwa-FinChoice ngokwesivumelwano sesikweletu.

- 6.6. Uma wenze izivumelwano zesikweletu ezingaphezu kwesidwa nabakwa-FinChoice:
  - 6.6.1. futhi uma kwenzeka kuba khona isivumelwano sesikweletu esisodwa okusalele emuva ukukhokhela kwaso, usayonikeza imvume yokuthatha imali ekhokhwe ngokweqile kwinye yama-akhawunti akho ziyifake kwi-akhawunti okusalele emuva ukukhokhela kwayo noma ziyifake kwi-akhawunti esenebhalansi yemali esele futhi engakukhokhela kwakho sephela;
  - 6.6.2. Uyasivumela ukuba sisonqanda isamba esisodwa kwi-akhawunti yakho yasebhange mayelana nemali oyikweletayo, bese emva izivumelwano zakho zezikweletu, bese emva kwelokho siyihlukanisa leyo mali ukuqinisekisa ukuthi ukukhokhela kwawo wonke ama-akhawunti akho okusalele emuva, uma lokho kunokwenzeka;
  - 6.6.3. Uma ungasithelanga 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 engunyenye, ngohlelo lukodonswa kwemali kwi-akhawunti yakho yasebhange ngesikhathi esebekiwe. Uma kwenzeka kuba khona inkinga mayelana ne-akhawunti yakho yasebhange noma mayelana nokufakwa komhlo wokubheka kumele uxhumane nathi ukuze usebenzise ezinye izindleko zokukhokha okungenani kusalele izinsuku zokusebenza ezintathu ngaphambi kosuku lokukhokhwa kwesitolimende olunqunywe ukuze ugqwame ukwengezwa kwenzalo eyinhlawulo noma izindleko zomthetho.

- 6.8. Uma kwenzeka usicilela ukuthi sihlale kabusha ukukhokhela kwesikweletu sakho futhi uma sikuvuma lokho ukucelayo, isivumelwano sesikweletu esihlelwe kabusha sizalawulwa yimigomo kanye nemibandela esivumelwano ngayo thina kanye nawe. Isinqumo sokuhlelwa kabusha kwesikweletu sizothathwa kuphela uma sikubona kufanelekile ukuthi isigenge lokho.

- 6.9. Ngokulandela lokho ukusho kwisiqeshana 6.6, noma iyiphi inkokhelo yezitolimende evela kuwena izokwabizwa ngale ndlela elandelayo: izosetshenziswa ukukhokhela:
  - 6.9.1. ezinye izinsizakalo ezengenziwe;
  - 6.9.2. inzalo;
  - 6.9.3. ezinye izimali zezindleko zesikweletu;
  - 6.9.5. isikweletu-ngaqangi.

## 7. Lungelo labakwa-FinChoice Lokuqeda Iisivumelwano

- 7.1. Uma kwenzeka wena uhlukelela ukukhokhela imali okumele uyikhokhe ngesikhathi esebekiwe, ngaphansi kwesivumelwano sesikweletu, abakwa-FinChoice noma abameleli babo bangakubhalala incwadi bakwazise ukuthi wephule isivumelwano sokukhokhela imali oyikweletayo futhi bakucebise ukuthi udlulisele lesi sivumelwano sesikweletu kumeluleki wezesikweletu, noma omnye umuntu owenza usikelele wokuzalula imibango, inkantolo yezabathengi noma isikhulu esiphanya izikhelo zabathengi esingunya, ukuze kuxazulule noma yimuphi umbango ongaba khona ngaphansi kwalesi sivumelwano noma kuvunyelwane ngohlelo lokukhokhela yenke imali esalele emuva.

- 7.2. Uma ungalokhokhile kuze kuphele okungenani izinsuku zokusebenza ezingama-20 noma zokusebenza izinsuku zokusebenza eziyi-10 emva kokuba abakwa-FinChoice bakuthumelele isaziso futhi wangathatha izinyathelo ezifanele emva kokuthola isaziso okukhulunywa ngaso kwisiqeshana 7.1 noma uma uzichithile iziphakamisayo zabakwa-FinChoice, kungenzeka abakwa-FinChoice basihoxise isivumelwano noma bacele inkantolo ukuthi ikhiphe umyalelo wokuphela ukuhlonishwa nokuthoshelwa kwesivumelwano sesikweletu.

- 7.3. Wena uvumelekile noma nini emva kokuthola isaziso okukhulunywa ngaso kwisiqeshana 7.1, ukuthi ubuyisele isivumelwano sesikweletu esimweni eso sangaphambili ngokukhokhela abakwa-FinChoice yanke imali engakukhokhela futhi ukukhokhela kwayo esokudlulele isikhathi kuhlangene nezindleko ezivumelekile ngokuMthetho noma ezivunyelwe yinoma imuphi omnye umthetho, ezibandakanya izindleko zokungakhokhi ngesikhathi esebekiwe kanye nezindleko zokuqoqa isikweletu kodwa kungacinyi ngalokho nje kuphela, okuyizindleko eziphoquelela ukuhlonishwa kwesivumelwano sokubolekwa imali kuze kufinyelele esikhathini lapho usuyikhokhe ngokuphelele yenke imali esalele emuva, kodwa-ke lokhu ungawenza kuphela ngaphambi kokuba abakwa-FinChoice basihoxise isivumelwano sokubolekwa imali njengoba kusho kwisiqeshana 7.2, futhi ngaso sonke isikhathi ngokulandela imigomo yoMthetho.

## 8. Izitatimende

- Abeni besivumelwano bayatvumelana ukuthi wena uzothuyelelwa isitatimende se-akhawunti njalo emva kwezinyanga ezintathu ngohlelo-xhumano lwekhompuyutha, ngaphandle uma indlela engasebenziseka kungeyokuthunyelwa kwesitatimende ngeposi eliyayolekile kuphela. Abakwa-FinChoice bazokuhlizneka ngesitatimende, uma ubacela, esikhombisa zonke izindleko ezidonsiwe, nayo yenke imali ekhokhwe kanye nebhalsani yemali esele.

## 9. Ukukhokhwa Kwesikweletu Ngokugcwele Ngaphambi Kosuku Lokuphela Kwesivumelwano

- 9.1. Unelungelo lokuqeda lesi sivumelwano sesikweletu noma nini ngokukhokhela ngokuphelele yenke imali esele esikweletini sakho ngaphambi kwesikhathi esinqunyelwe, futhi uma uthanda, lokho ungakwenza emva kokusinyezisa isaziso noma ukwenze ngaphandle kokusinyez