

# YENZA ISABIWOMALI WONGE NGOBUHLAKANI

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*Funda izimfihlo ezizokunika  
inkululeko kwezezimali*

Ina Wilken

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Ukukhishwa kwale ncwadi kuxhaswe ngezimali ngabakwa-Finbond Mutual Bank

  
**FINBOND**  
MUTUAL BANK

*It's my bank!*

# UMTHETHO WEZIKWELETU KAZWELONKE



## UMQAPHI OHAMBA PHAMBILI WEZIKWELETU

UMlawuli wezikweletu kaZwelonke uzoqinisekisa ukuthi umkhakha wezikweletu uyayithobela i-NCA.



## AMANANI ENZALO

Amanani enzalo kanye nezinye izimali zizolawulwa.



## AMALUNGO ABATHENGI

Indlela abahlinzeki bezikweletu abakhangisa, bethengise baphinde benze ngayo izilinganiso izolawulwa, ukuze kuvikelwe amalungelo akho njengomthengi.



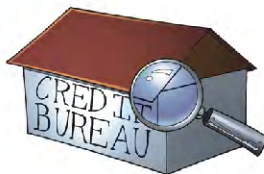
## UMELULEKI WEZIKWELETU

Uma ungakwazi ukukhokha isikweletu sakho, umeluleki wezikweletu angakusiza ukuxazulula izinkinga zakho.



## IBHODI LAMACALA LABATHENGI

Uma umhlinzeki wesikweletu ephula umthetho, ungahambisa isikalazo sakho kuleli bhodi lamacala.



## I-CREDIT BUREAUX

Kuzolawulwa ubuqiniso bolwazi oluhlinzekwa yihhovisi labaqaqqa ulwazi ngesikweletu i-credit bureaus.



## UKUVIKELEKA

I-NCA iyakuvikela uma uboleka imali, uthenga izimpahla ngesikweletu noma uthola usizo lwezimali.



## UKUBOLEKISA OKUBUDEDENGU

Abahlinzeki bezikweletu ngeke bakwazi ukukunika isikweletu uma ungeke ukwazi ukumelana naso

UMHLAHLANDLELA WOKUHLELA  
IZIMALI WABO BONKE ABANTU  
BASENINGIZIMU AFRIKA

**USENZA KANJANI ISABIWOMALI  
NOKONGA KANYE NOKUSEBENZISA  
IMALI YAKHO NGOBUHLAKANI**  
*Funda izimfihlo ezizokunika  
inkululeko kwezezimali*

**NGU-INA WILKEN**  
*Umeluleki wamaKhasimende*  
*uMqondisi ongesona isiPhathimandla:*  
wakwa-Finbond Group Limited nakwa-Finbond Mutual Bank

Landela lezi zinyathelo ezilula ezibekwe kule ncwadi bese ufunda izimfihlo zokwenza impilo enemali nokwaziyo ukuzimela ngokwezimali.

*“Ungalandeli lapho indlela ikuholela khona.  
Kodwa hamba lapho kungenandlela  
khona ukuze ushiye umkhondo.”*  
NGU-ANNE SOPHIE SWETCHINE

Le ncwadi ibhekiswe kuzigidi zabathengi baseNingizimu Afrika kanye nabasebenzisa usizo lwezikweletu kanye neminye imikhiqizo yosizo lwezimali.

## **UKUBONGA**

Abakwa-Finbond Group Limited

Umbhali: ngu-Ina Wilken  
Umhleli: ngu-Ina Wilken

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## ISANDULELO

Mfundi Othandekayo

Kuyintokozo ukuba negalelo kwezezimali zakho kanye nokukufundisa ngezimali.

Indoda enobuhlakani obukhulu,  
uNelson Mandela wethu, washo lamazwi alandelayo:

*OUkusaba kwethu okukhulu akukhona okokuthi asikwazi.  
Ukusaba kwethu okukhulu ukuthi sinamandla angelinganiswe  
Ukukhanya kwethu hhayi ubumnyama, obusithusa kakhulu.  
Sizibuza ukuthi,  
“Ngingubani ukuthi ngingahlakanipha,  
ngibe muhle, ngibe nekhono, ngibe mkhulu?”  
Kahle kahle ungubani ukuthi ungebe yilokhu?  
Ungumntwana kaNkulunkulu. Ukuzithatha kancane akulisizi izwe.  
Ayikho into ekhanyisekayo ngokuzinciphisa,  
Ukuze abanye abantu bengeke bazizwe bengazethembi uma ukhona.  
Sizalelwe ukubonisa inkazimulo kaNkulunkulu ekithi ngaphakathi.  
Ayikho kwabanye bethu nje kuphela –  
Ikithi sonke kanti ngenkathi siyeka ukukhanya kwethu kukhazimule,  
Sinika nabanye imvume yokukhazimula singanakile.  
Njengoba sikhululiwe ekwesabeni kwethu,  
Ukuba khona kwethu kukhulula nabanye.  
- “Return to Love” ibhalwe ngu-Marianne Williamson - 1992*

Ozithobayo,

Ngu-Ina Wilken  
Umeluleki wamaKhasimende  
uMqondisi ongesona isiPhathimandla: Finbond Mutual Bank

1 March 2017

## **OKUQUKETHWE**

|  |           |
|--|-----------|
| <b>ISINGENISO</b>  | <b>1</b>  |
| <b>ISIGABA 1 - ISABIWOMALI</b>   | <b>2</b>  |
| 1.1 Lawula izindaba zezimali zakho   | 2         |
| 1.2 Isabiwomali sakho  | 3         |
| 1.3 Izinyathelo ezinhlanu ezilula zokulungisa isabiwomali sakho  | 4         |
| <b>ISIGABA 2 - UKUBOLEKA NGOBUHLAKANI</b>  | <b>10</b> |
| 2.1 Ukuboleka kumele kube yinto yezikhathi ezithile  | 10        |
| 2.2 Kumele uboleke uma kunesidingo kuphela   | 10        |
| 2.3 Ukuboleka kungadala ingcindezi engenasidingo   | 10        |
| 2.4 Yiba umthengi ohlakaniphile  | 11        |
| <b>ISIGABA 3 - UKUKHOKHA IZIKWELETU ZAKHO</b>  | <b>14</b> |
| 3.1 Imiphumela yezomthetho uma wenza iphutha esibophezelweni sakho sesikweletu   | 14        |
| 3.2 Izinyathelo zokuqala – ukushayelwa izingcingo, izincwadi zesinqumo senkantolo, ukusayindwa kwamadokhumenti noma ukuthola isinqumo senkantolo | 14        |
| 3.3 Izinqumo zenkantolo neminye imiyalelo yenkantolo   | 15        |
| 3.4 Ubuhlungu bokukhokha isikweletu ngokwesinqumo senkantolo   | 16        |
| <b>ISIGABA 4 - AMALUNGELO OMTHENGI KANYE NAMASU ANGASETSHENZISWA UMA KWENZIWA OKWESIKWELETU NGOKOMTHETHO</b>                                     | <b>18</b> |
| 4.1 Imihlahlandlela ejwayelekile   | 18        |
| 4.2 Ukuzivikela – imiyalelo ne-In-duplum   | 18        |
| 4.3 Imithetho yoQoqa izikweletu  | 19        |
| 4.4 Ungasihoxisa nini futhi kanjani isinqumo senkantolo  | 19        |
| 4.5 Ukubanjwa kwemali yokukhokha isikweletu kumqashi wakho   | 20        |
| 4.6 Ukufaka isicelo enkantolo sokuthi kuhoxiswe noma kushintshwe umyalelo wenkantolo wokubanjwa kwemali yokukhokha Isikweletu kumqashi wakho     | 21        |
| 4.7 Ukufaka isicelo enkantolo sokumiswa kokudayiswa kwezimpahla  | 21        |
| 4.8 Ingabe awuthokozile ngezimali zabammeli nezindleko?  | 22        |

|   |    |
|---|----|
| 4.9 Ingabe uyaphenywa ngokwezikweletu futhi awukwazi ukuphuma esikweletini? | 22 |
| 4.10 Izikweletu eziningi?   | 23 |
| 4.11 Ukudliwa kwezimpahla ezithengwe ngesikweletu                           | 25 |

**ISIGABA 5 - UKUQONDA I-CREDIT BUREAUX 26**

|   |    |
|---|----|
| 5.1 Ukubhalisa ulwazi lwezikweletu ehhovisi labezikweletu           | 26 |
| 5.2 Okukhathaza abathengi   | 26 |
| 5.3 Yini okumele uyenze uma usohlwini lwabanegama elibi kungafanele | 27 |

**ISIGABA 6 - UGIBE LWESIKWELETU KANYE NOKUPHENYWA NGESIKWELETU 28**

|   |    |
|---|----|
| 6.1 Yini ugibe lwesikweletu?  | 28 |
| 6.2 Okumele ukwenze uma ungakwazi ukugcina izibophezelo zakho zezikweletu | 28 |
| 6.3 Yiziphi ezinye izindlela zezimali ezikhona kumthengi?                 | 28 |
| 6.4 Kusho ukuthini ukuphenywa ngesikweletu?                               | 29 |
| 6.5 Qaphela imiyalelo yokuphenywa ngesikweletu                            | 29 |
| 6.6 Abathengi banamaphi amalungelo nokuyizibophezelo kubo?                | 30 |
| 6.7 Yikuphi ongakwenza?   | 30 |
| 6.8 Kuzokwenzekani uma uya kumeluleki wezikweletu?                        | 31 |
| 6.9 Qaphela imishwana ekhuluma ngokuxoleleka esivumelwaneni               | 31 |
| 6.10 Yikuphi ongakwenza njengomthengi                                     | 32 |

**ISIGABA 7 - ILUNGELO LOMTHENGI LOKULUNGISA OKONAKELE 33**

|   |    |
|---|----|
| 7.1 Ilungelo lokulingana                                      | 33 |
| 7.2 Ilungelo lobumfihlo                                       | 33 |
| 7.3 Ilungelo lenani elifanele, izinga elihle kanye nokuphepha | 34 |
| 7.4 Ilungelo lokukhetha                                       | 34 |
| 7.5 Ilungelo lokwaziswa (Ukukhishwa kolwazi)                  | 34 |
| 7.6 Ilungelo lokuthengisa okufanele nokunesibophezelo         | 35 |
| 7.7 Ilungelo lokwenza izinto ngendlela eyiyo neneqiniso       | 35 |
| 7.8 Ilungelo lezimo ezifanele, ezinobulungiswa nezinezizathu  | 35 |
| 7.9 Ilungelo lokulungisa okonakele ezibophezelweni zabathengi | 35 |

|   |           |
|---|-----------|
| <b>ISIGABA 8 - UKUVIKELEKA KOMTHENGI</b>                                    | <b>36</b> |
| 8.1 UMthetho weziKweletu kaZwelonke   | 36        |
| 8.1.1 Umqaphi ohamba phambili wezikweletu – Umlawuli wesiKweletu KaZwelonke | 36        |
| 8.1.2 Amalungelo omthengi mayelana nokunikana isikweletu                    | 36        |
| 8.1.3 Amanani enzalo kanye nezinye izindleko kanye nezimali                 | 37        |
| 8.1.4 Ukubolekisa okubudedengu  | 38        |
| 8.1.5 Ukwelulekwa ngezikweletu  | 38        |
| 8.1.6 Ukubhaliswa kwabahlinzeki bezikweletu                                 | 39        |
| 8.1.7 I-Credit bureaux  | 39        |
| 8.1.8 Inkantolo yezikweletu zabathengi – Ibhodi lamacala abathengi          | 40        |
| 8.1.9 Qaphela ukuba sohlwini lwamagama amabi ehhovisi lezikweletu           | 40        |
| 8.1.10 Ukubolekisa ngezimali ezincane                                       | 40        |
| 8.1.11 Amakhadi ezikweletu ama-Credit cards                                 | 41        |
| 8.2 UMthetho wokuVikela uMthengi  | 42        |
| 8.2.1 UMthetho wokuVikela uMthengi, nombolo 68 wezi-2008                    | 43        |
| 8.2.2 Yimaphi amalungelo oMthengi?  | 43        |
| 8.2.3 Usifaka kuphi isikhalazo  | 44        |
| 8.2.4 Izingcingo zosizo lwabathengi.  | 45        |
| <b>ISIGABA 9 - IZINOMBOLO ZOKUXHUMANA</b>                                   | <b>46</b> |
| <b>ISIGABA 10 - IZIFUNDO KOSOZIGIDI</b>                                     | <b>48</b> |
| <b>OKUBHALWAYO</b>  |           |



## ISINGENISO

*Abantu bakwazi kanjani ukuzimela bathole nenkululeko kwezezimali? Abantu baba kanjani yizicebi?*

Akuvamisile ukuthi kube yinhlanhla noma kube yifa, noma izinga lemfundo eliphambili noma ngisho ubuhlakani obusiza abantu bakhe ubucebi. Ukuzimela kwezezimali kanye nokucebisa kuvamise ukuba umphumela wokusebenza ngokuzikhandla, ukubekezela, ukuhlela kanye nokuzifundisa kahle/ukuzibamba/ukuzilawula.

Umuntu ohlakaniphile wake wathi abantu abaningi bayafa ngenxa yokuswela ulwazi. Lokhu kuyiqiniso noma wenza isabiwomali sakho kanye nokuphathwa kwemali. Abantu abaningi abakwazi ukuthola izidingo zokuphila ngoba abasenzi isabiwomali futhi abazihleli izimali zabo.

Le ncwadi izokuhlomisa ukuze ukwazi ukwenza lokho- ukuhlela ngendlela.

*“Kholwa ukuthi umkhulu kunobunzima bakho,  
ngoba ngempela, unjalo.”*

NGU-NORMAN VINCENT PEALE

*“Asikwazi ukuxazulula izinkinga ngokusebenzisa indlela  
Yokucabanga efanayo nebesiyisebenzisa ngenkathi sizidala.”*

NGU-ALBERT EINSTEIN

## ISIGABA 1 - ISABIWOMALI

### 1.1 LAWULA IZINDABA ZEZIMALI ZAKHO!

Abantu abaningi banezinkinga zemali ngezindlela ezingafani. Umholo awukwazi ukumelana namanani anyuka njalo, omunye emndenini angadilizwa emsebenzini, izimo ezingalindelekile ziyenzeka ezifana nokugula noma ukulaliswa esibhedlela, kanti banye bethu bayayisaphaza nje imali.

Ngesikhathi esifanayo, kulula ukuthola isikweletu esingaba sengcupheni yogibe lokumbozwa yizikweletu.

Kunezindlela ezehlukene zesikweletu:

- Izimalimboleko ezitholakala emabhange
- Izimalimboleko ezincane ezitholakala kubabolekisi bezimali
- Ama-akhawunti ezitolo, kodokotela, nasemakhemisi
- Ukuthenga ngokuqasha noma izivumelwano zezikweletu.

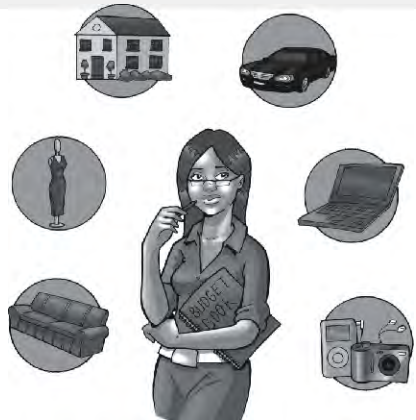
Kwamukelekile ukuthi usebenzise isikweletu ukuze uxazulule inkinga yakho yesikhashana noma uthenge into enkulu bese uyikhokhela ngezikhawu nyangazonke – uma uzomelana nokukhokha izikhawu. Kodwa awukwazi ukuthi uqhubeke uboleke inyanga nenyanga, noma uthathe izimalimboleko ongeke ukwazi ukuzikhokha, kungenjalo isimo sakho sezimali sizobhebhetheka.

### KUMELE ULAWULE IZINDABA ZEZIMALI ZAKHO

#### *Uzilawula kanjani?*

Kulungile, okokuqala kumele ubheke IZINDLELA ZOKONGA EZINDLEKWENI.

Uma nalapho ungabi nayo imali eyanela izibophezelo zakho, kungenzeka udinge ukubheka EMINYE IMITHOMBO YEMALI ENGENAYO.



*"Lowo okwaziyo ukubeka izaba akavamisile ukuphumelela."*

NGU-BENJAMIN FRANKLIN

## 1.2 ISABIWOMALI SAKHO

Abantu abaningi bayasaba ukuhlala phansi balungise isabiwomali sabo. Basaba lokhu esizobatshela khona – njengabanye abantu abasaba ukuyoxilongelwa ezempilo.

**Ukuzibamba wenze isabiwomali kuyisinyathelo sokuqala sokuya ekuzimeleni kwezezimali.**

Indaba yesabiwomali izwakala inzima futhi ijwayele ukubonakala njengento eyenziwa abamabhizinisi kanye nabantu abacebe kakhulu. Kodwa-ke, kulula kakhulu futhi kubaluleke kakhulu kithi sonke. Ngaphandle kokwenza isabiwomali esifanele, awazi kahle kahle ukuthi kwenzekani ngemali yakho, kanti nezinkinga zakho zizobhebhetheka. Uma ungasenzi ngendlela isabiwomali mancane amathuba okuthi kukhona ongakwazi ukukonga.



**1.3 IZINYATHELO EZINHLANU EZILULA  
ZOKULUNGISA ISABIWOMALI SAKHO:**



**Isinyathelo 1**

**Umholo wakho/Imali yakho engenayo**

Bala isamba somholo osalayo emva kokubanjwa kwezimali emsebenzini okuyiyo eza ekhaya lakho ngenyanga:

*“Net Income” kusho inani lemali oya nayo ekhaya emva kokuthi zibanjwe zonke ezinye izimali zasemsebenzini kule okuyiyona oyiholayo noma umholo ophelele.*

Imali yakho engasenukucozulwa (net income) uyibala ngokuhlenganisa umholo wakho, kanye nalowo womlingani wakho (umyeni noma unkosikazi noma uphathina), kanye nenye imali engenayo eniyitholayo, okungaba evela komunye umsebenzi owenza ngezinkathi ezithile noma ibhizinisi eninalo ekhaya. Uma umngani noma isihlobo sihlala nani futhi sifaka okuthile ezindlekweni zasekhaya noma uma izingane zakho zihlala ekhaya futhi zisebenza ngokungagcwele, kumele ukufake lokho ngaphansi kwemali engenayo ekhaya.

**Njalo bala inani lemali engasenukucozulwa emva kokubanjwa kwentela kanye nezinye izimali ezibanjwayo.**

*Yileli nani elizoba khona ukuthi ulisebenzise enyangeni.*

**Umsebenzi 1**

**Bala imali yakho engenayo**

Umholoo

1 \_\_\_\_\_ R \_\_\_\_\_  
 2 \_\_\_\_\_ R \_\_\_\_\_  
 3 \_\_\_\_\_ R \_\_\_\_\_

Eminye imithombo yemali engenayo

1 \_\_\_\_\_ R \_\_\_\_\_  
 2 \_\_\_\_\_ R \_\_\_\_\_  
 3 \_\_\_\_\_ R \_\_\_\_\_

**ISAMBA SEMALI  
ENGENAYO**

**R \_\_\_\_\_**

**Isinyathelo 2**

**Izimali ezikhokhwayo ezingashintshi/ezingaguquki**

Njalo ngenyanga kunezimali ezikhokhwayo okumele zikhokhwe, kungenjalo kungavela izinkinga. Isibonelo, uma ungayikhokhi intela ungase uphoqelege ukuthi ushiye indlu yakho; uma ungazikhokhi izikhawu zezimpahla zasendlini, ingase idliwe ibuyele emuva noma uma ungayikhokhi imali obuyibolekile, ungase uthole isinqumo senkantolo egameni lakho. Ekhasini lesibili, bhala uhla lwalezi zindleko zanyanga zonke ezingaguquki – ubani/yini okumele ikhokhwe, nokuthi siyimalini isikhawu saleyo mali ngenyanga.

Phinda wenze uhla lwezimali okuzomele uzikhokhe kodwa ongazikhokheli njalo ngenyanga – (bheka emakhasini 17 & 18) njengelayisensi yemoto noma kamabonakude, izincwadi zesikole, imibhiyozo yezinsuku zokuzalwa, izingubo zokugqoka kanye nokunye. Cabanga ukubeka imadlana eceleni njalo ngenyanga – lokhu kuzokusiza ukuthi uqale uhlelo lwakho lokonga ukuze uzokwazi ukuhlangabezana nezindleko uma zivela.

Njalo zama ukugcina lolu hlobo lwezindleko zincane. Uma unezinkinga zezimali, ungazifaki kwezinye izibophezelo kuze kube ukuthi isimo siba ngcono.



Ngaphansi “kwezimalimboleko” faka inani kanye nenzalo oyikweletayo njengamanje kulowo obolekisa ngezimali ezincane, kulabo ababolekisa ngezimali zamathemu noma ebhange oboleke kulo imali.

**Umsebenzi 2**

|  |                |
|--|----------------|
| <b>Izimali ezikhokhwayo ezingaguquki</b>         |                |
| Intela/ibhondi                                   | R _____        |
| Inzalo nentela                                   | R _____        |
| Umshwalense: ikhaya/imoto                        | R _____        |
| Imali yokugibela (itekisi/ibhasi/isitimela)      | R _____        |
| Ukuthenga ngokuboleka/ukuboleka                  | R _____        |
| I-akhawunti yezingubo                            | R _____        |
| Izimali zesikole                                 | R _____        |
| Izimalimboleko                                   | R _____        |
| Amalayisensi (TV/imoto/njll)                     | R _____        |
| Okunye   | R _____        |
| <b>Isamba sezimali ezikhokhwayo ezingaguquki</b> | <b>R</b> _____ |

**Isinyathelo 3**

**Izimali ezikhokhwayo eziguqukayo**

Lokhu akufani nezimali ezikhokhwayo ezingaguquki owaziyo ukuthi udinga ukubeka malini ngenyanga, kukhona izinkokhelo okumele uzenze, kodwa lapho ungakwazi ukuzilawula ukuthi ziphezulu noma ziphansi kangakanani. Kumele udle uphuze kodwa asikho isidingo sokudla inyama ebizayo uphuze namawayini abizayo zonke izinsuku.



Singaba khona isidingo sokushaya izingcingo, kodwa ungakwazi ukulawula isibalo sezingcingo ozenzayo ngenyanga. Ungase udinge amanzi nogesi kodwa ungakwazi ukulawula ukuthi usebenzisa okungakanani. Kungase kwenzeke ungazi ukuthi yimalini kahle kahle uyichitha kulezi zinto. Uma kunjalo, gcina imininingwane inyanga eyodwa noma ezimbili uze ubone ukuthi ngempela ngempela imali yakho oyisebenzele kanzima uyichitha kuphi.

**Umsebenzi 3**

**Izimali ezikhokhwayo eziguqukayo**

|   |                |
|---|----------------|
| Izithuthi                                       | R _____        |
| Ukudla  | R _____        |
| Inyama  | R _____        |
| Ugesi   | R _____        |
| Ucingo  | R _____        |
| Ukulungisa ikhaya nezinto zikagesi              | R _____        |
| Ikhemisi  | R _____        |
| Udokotela/udokotela wamazinyo                   | R _____        |
| Izindleko zebhange/zombolekisi wemali encane    | R _____        |
| Okunye  | R _____        |
| <b>ISAMBA SEZIMALI EZIKHOKHWAYO EZIGUQUKAYO</b> | <b>R _____</b> |

**Isinyathelo 4**

**Izimali ozikhokha ngokubona kwakho**

ozikhokha ngokubona kwakho ezezinto ongathanda ukusebenzisa kuzo imali kodwa ube ungadingi. Isikhathi esiningi, yilapha kukhona khona amathuba amahle okuthi ukwazi ukuphuma ezinkingeni noma ukwazi ukonga imadlana. Abantu abaningi ababhemayo, isibonelo, bangamangala uma bebengahlala phansi babale ukuthi yimalini abayichitha ngalo mkhuba wabo wokubhema. Sonke siyathanda ukugqoka kahle, kodwa sikuphi isidingo sokuba nezingubo ezinhle nezicathulo uma ungenalo ikhaya ohlala kulo.

**Umsebenzi 4**

**Izimali ozikhokha ngokubona kwakho**

|   |                |
|---|----------------|
| Izingubo  | R _____        |
| Umuntu okwenza ikhanda/imikhiqizo yekhanda        | R _____        |
| Imikhiqizo yesikhumba                             | R _____        |
| Utshwala  | R _____        |
| Ugwayi  | R _____        |
| Ukuzijabulisa                                     | R _____        |
| Amaholide   | R _____        |
| Imibhiyozo yezinsuku zokuzalwa                    | R _____        |
| Izipho  | R _____        |
| Amaphephandaba/izincwadi/amaphephabhuku           | R _____        |
| Izilwane zasekhaya                                | R _____        |
| Ukuzilibazisa/ezemidlalo                          | R _____        |
| Inkonzo   | R _____        |
| Okunye  | R _____        |
| <b>ISAMBA SEZIMALI OZIKHOKHA NGOKUBONA KWAKHO</b> | <b>R _____</b> |

### Isinyathelo 5

#### **Isabiwomali sakho**

Ekhasini lama-20 kunedokhumenti ongabhala kafushane ngemiphumela oyithole uma wenza umsebenzi 1 kuya ku-4.

Cabangisisa kahle ngale dokhumenti uma usuyigcwalisile. Uma isamba sezimali ozikhokhayo sidlula isamba semali engenayo, kukutshela ukuthi KUKHONA OKUMELE UKWENZE MANJE ukuze ukwazi ukuphinde ulawule izimali zakho.

Ongakhetha ukukwenza:

ukunciphisa isamba osichithayo

Noma

Yenyusa imali yakho enganayo





**IKHASI LESABIWOMALI SAKHO**

**ISAMBA SEMALI ENGENAYO**

|   |   |
|---|---|
| a | R |
|---|---|

**IZINKOKHELO EZINGAGUQUKI**

| Imininingwane | Inani |
|---------------|-------|
| 1.            |       |
| 2.            |       |
| 3.            |       |
| 4.            |       |

|   |   |
|---|---|
| b | R |
|---|---|

**IZINKOKHELO EZIGUQUKAYO**

| Imininingwane | Inani |
|---------------|-------|
| 1.            |       |
| 2.            |       |
| 3.            |       |
| 4.            |       |

|   |   |
|---|---|
| c | R |
|---|---|

**IZINKOKHELO OZIKHOKHA NGOKUBONA KWAKHO**

| Imininingwane | Inani |
|---------------|-------|
| 1.            |       |
| 2.            |       |
| 3.            |       |
| 4.            |       |

|   |   |
|---|---|
| d | R |
|---|---|

**ISAMBA SEMALI EKHOKHWAYO** [b] + [c] +

|   |   |
|---|---|
| e | R |
|---|---|

**UMEHLUKO** [a] – [e] =

|   |   |
|---|---|
| f | R |
|---|---|

## ISIGABA 2 - UKUBOLEKA NGOBUHLAKANI

### 2.1 UKUBOLEKA KUMELE KUBE YINTO YEZIKHATHI EZITHILE

Abantu abaningi baseNingizimu Afrika bayakwemukela ukuboleka njengento eyisidingo. Ngenxa yokubona izinto kanje bayaqhubeka nokuboleka. EMelika nakhona kuyinto efanayo. Ngonyaka we-1990 umndeni waseMelika okahle ubuchitha imali engaba \$ 150 000 ngenzalo yemalimboleko yemoto. Abantu abaningi baseMelika bangathatha umhlalaphansi ngemali abayikhokhela izimoto. Asikho isidingo sokuthenga imoto entsha njalo emva kweminyaka emibili. Kubalulekile ukuthi isikweletu kumele sisetshenziswe uma ufuna ukuphuma enkingeni yesikhashana noma uma ufuna ukuthenga into enkulu bese uyikhokhela ngezikhawu nyanga zonke – uma uzomelana nezikhawu. Uma uqhubeka nokuboleka inyanga nenyanga angeke ukwazi ukukhululeka kwezezimali nokuzimela



Njalo khumbula ukuthi uphile ngaphansi kwalemali oyenzayo. Lokhu kusho ukuthi kumele usebenzise imali engaphansi kwemali oyiholayo. **Uma** uhola R2 000.00 ngenyanga akumele usebenzise imali engaphezulu kuka-R1 950.00 **ukuze uzokwazi UKONGA.**

### 2.2 UKUBOLEKA KUMELE KUBE YINTO YEZIKHATHI EZITHILE

Kubalulekile ukuthi kumele siboleke kuphela uma kunesidingo ngempela. Ungaboleki imali uthenge izinto ongazidingi ngaleyo ndlela futhi ongakwazi ukuphila ngaphandle kwazo.

Ungaba yisicebi uma ungafunda ukonga uma kukhona okufunayo bese ukuthenga uma usunemali –lokhu ngikusho ngoba uma uthenga ngesikweletu, ukhokha inzalo esentini nesenti (ohlawuliswa yona zonke izinsuku ngemali esele oyikweletayo) – ngalokhu ukhokha ngaphezulu, bese wonga kancane!

### 2.3 UKUBOLEKA KUNGABANGELA INGCINDEZI ENGENASIDINGO

Wonke umuntu angavuma ukuthi ukuphila nesikweletu kubanga ingcindezi kunokuphila ngemali onayo eyisabiwomali sakho.

Lokhu kungadala izinkinga eziningi ezingenasidingo ebudlelwaneni okungaba nomthelela empilweni yansuku zonke.

## 2.4 YIBA NGUMTHENGI OHLAKANIPHILE

### Amasu ekhasimende

#### **THOLA OKUNINGI NGEMALI YAKHO**

#### ***NGAPHAMBI KOKUTHI UTHENGE NOMA UBOLEKE IMALI:***

- Cabanga ngokuthi yimiphi imikhiqizo noma usizo oludingayo.
- Qhathanisa amagama amalebuli kanye namanani futhi uke ubuke nakwezinye izitolo. Cela kubangani bakho bakuncomele izindawo bese ubheka imibiko ngokuqhathanisile. Thola ukuthi kungani besebenzisa leyo nkampani nokuthi bakhokha malini kuzothi kulolo lwazi bese wenza isinqumo sokuthi ufuna ukuya kuphi uma ufuna imalimboleko.
- Qhathanisa izitolo. Bheka isitolo esinegama elihle bese uhlela kusenesikhathi ukuthi ukwazi ukugada uma kunendali. Thola ukuthi inkampani inalo na igama elihle.
- Bheka izindleko ezingaphezulu ezifana nemali yokuletha izimpahla, ukufaka kanye nezindleko zomsebenzi/zosizo. Uma sikhuluma ngezimalimboleko ezincane kubalulekile ukubheka inani lenzalo futhi uqaphele izindleko ezifihliwe.
- Funda amawaranti/iziqinisekiso ukuze uqonde ukuthi yini wena nomkhiqizi eningakwenza uma uba nenkinga.
- Funda imigomo yesivumelwano kahle. Yenza isiqiniseko sokuthi zonke izikhala ezingenalutho zigcwalisiwe ngaphambi kokuthi usayinde futhi uqinisekise ukuthi uyasiqonda isivumelwano.
- Cela umuntu othengisayo akuchazele ngenqubomgomo yesitolo mayelana nokubuyisa noma nokushintsha impahla esitolo.
- Ungacabangeli ukuthi impahla isendalini ngenxa nje yokuthi ibhalwe kanjalo.

#### ***EMVA KOKUTHENGA NOMA UKUBOLEKISA IMALI:***

- Funda bese ulandela imiyalelo yokuthi usetshenziswa kanjani umkhiqizo noma usizo lolo noma ukuthi izikhawu kumele zikhokhwe nini ngokwemigomo yesivumelwano.
- Gcina amakhophi ezikhangisi, amabhuku nezincwadi zemihlahlandlela oyinikwayo uma uthengile.
- Umkhiqizo usebenzise ngendlela okushiwo ngayo kuphela yilowo owukhiqizayo encwadini/ephepheni osuke ulinikiwe.
- Funda uqonde iwaranti/negaranti noma isiqinisekiso.
- Gcina zonke izivumelwano, iziliphu zokuthenga, amawarant/amagaranti noma iziqinisekiso kanye nemiyalelo.

- Uma kuvela inkinga, bika leyo nkinga ngokushesha. Ukuzama ukuzilungisela umkhiqizo wena ngokwakho kungase kukhansela iwaranti/igaranti noma isiqinisekiso.
- Gcina ifayela elinemizamo yakho yokulungisa inkinga. Lokho kumele kufake amagama abantu okhulume nabo kanye nosuku, isikhathi kanye nomphumela wenkulumo yenu.
- Gcina amakhophi ezincwadi ozithumelayo kanye nezimpendulo ozitholayo. Bhala phansi amagama awo wonke amabhizinisi noma abantu obathumelele amakhophi ezincwadi zakho.
- Bhala inombolo yemodeli, i-serial number noma inombolo yokuhlonza umkhiqizo kanye negama lalowo mkhiqizo.

### **KHUMBULA:**

- Qala ngokuxhumana nomdayisi noma umhlinzeki wosizo uma unesikhalazo.
- Uma lokho kungayixazululi inkinga yakho, xhumana nenhloko hhovisi yaleyo nkampani. Uma inkinga yakho nalapho ingaxazululeki, dlulisela udaba lwakho kuNyunyana kaZwelonke yabaThengi eNingizimu Afrika i- *South African National Consumer Union* ukuze uthole izinhlangano ezifanele ezingakusiza ukukhuluma lolu daba lwakho nenkampani, mahhala.
- Ukuthatha izinyathelo zomthetho kumele kube isinyathelo sokugcina.

### **IZINKONTILEKA/IZIVUMELWANO**

- Ungalokothi usayinde into ongazange wayifunda noma ongayiqondi kahle.
- Uma ungasiqondi isivumelwano, buza kumuntu onolwazi akusize.
- Ungalinge usayinde isivumelwano uma umbolekisi noma umthengisi engavumi ukuthi kube khona omunye umunt ozoyibuyekeza kuqala.
- Qinisekisa ukuthi zonke izithembiso ezenziwe ngomlomo ziyafakwa nazo kusivumelwano esibhaliwe. Angeke ukwazi ukuthembela kulokhu okushiwo umuntu othengisayo uma kungabhaliwe esivumelwaneni.
- Ungalokothi usayinde isivumelwano esinezikhala ezingabhaliwe. Dweba umugqa kulezo zikhala.
- Qinisekisa ukuthi ucela ikhophi yesivumelwano osisayindile bese usigcina endaweni ephephile.
- Yenza izivumelwano nezinkampani ezinegama elihle kuphela. Uma kungababolekisi bemali encane qhathanisa inani lenzalo bese wenza isiqiniseko sokuthi umbolekisi wemali encane ubhalisiwe kuMlawuli kaZwelonke weziKweletu. Inombolo yocingo: 0860 627 627 noma 0860 NCR NCR.



**UMSHWALENSE NOTSHALOMALI**

Abathengi abaningi bashelwa abadayisi bomshwalense abehlukene bomasingcwabisane, izikhwama zempesheni. Umshwalense wempilo kanye nomshwalense wendlu/wempahla. Abaphathi botshalomali nabo baletha olwabo usizo kubathengi.

- UMthetho wabeLuleki bezeziMali kanye nabosizo lwezokuxazulula (FAIS) uvikela abathengi abathenga noma abatshala izimali emikhiqizweni yezezimali.
- Ukuthola iseluleko kumhlinzeki womkhiqizo (isibonelo umnini mshwalense), umuntu othengisa umshwalense noma umphathi wotshalomali, kanye nokunikwa usizo lokuxazulula kulowo ongumxazululi wezezimali, zonke zingena ngaphansi kwalo Mthetho.
- Uma bekufanele lokhu, abantu ababandakanyeka kulokhu kumele babe namalayisensi atholakala esiGungwini sosizo lwezeziMali (FSB) kanye nendlela abaqhuba ngayo emakethe yabo (lokhu kusho indlela okumele baphathe ngayo abathengi) kulawulwa nguMthetho.
- Abathengi kumele baqiniseke ukuthi benza ibhizinisi nabahlinzeki bosizo lwezimali ababhalisiwe noma ababamele.

UMthetho uphinde uhlinzekele ukuthi ihhovisi le-ombud’s (i-FAIS Ombud) ukuthi kube yilo elibhekana nezikalazo zomthengi uma bebhekene nabahlinzeki bosizo lwezimali noma ababamele. Inhloso ye-Ombud ukusombulula izikalazo ngendlela esheshayo nengalandeli ezomthetho ngaphandle kokukhokhisa ikhasimende indibilishi.



## ISIGABA 3 - UKUKHOKHA IZIKWELETU ZAKHO

### 3.1 IMIPHUMELA YEZOMTHETHO UMA WENZA IPHUTHA ESIBOPHEZELWENI SAKHO SESIKWELETU

Uma unezinkinga ngokukhokha izikweletu zakho kumele uxhumane nalowo omkweletayo ngokushesha. Uma ungazami ukwenza ezinye izinhlelo zokukhokha nalowo omkweletayo, bangaluyisa kulabo abaqoqa izikweletu noma abammeli udaba lwakho abazobe sebethatha izinyathelo zomthetho ukuze bakwazi ukuthola imali yabo obakweleta yona.

Uma kwenzeka lokhu

- uzogcina ukhokha kakhulu esikweletini sakho  
–**inzalo engaphezulu kanye nezindleko zezomthetho**
- nakanjani lapho uzoba senkingeni engaphezulu kwale obunayo kanti futhi ungase ube nerekhodi legama elibi.

Kubathengi abaningi ukuthola izincwadi zezomthetho kanye namaphepha kanye nokuvakashelwa isikhonzi senkantolo kanye nabaqoqi bezikweletu kuyathusa futhi kuyadida. Ngakho-ke ngezansi sibhale inqubo evamise ukulandelwa uma umthengi ehluleka ukukhokha isikweletu noma ukwenza izinhlelo nombonisi. Siyethemba ukuthi lokhu kuzokuhlomisa ukuze uqonde ukuthi yiziphi izibophezelo kulesi simo nokuthi yimaphi amalungelo akho uma ungaphathwanga ngendlela efanele. Kulesi sigaba, sizokhuluma **ngoshintsho olube khona ezinqubweni zezomthetho ezibe umthetho kuJuni wezi-2007 ngenkathi i-NCA iqala ukusebenza**. Lolu shintsho luhlose ukunika abathengi ukuvikeleka ngokuthi, isibonelo ukubagqoguzela ukuthi bafune usizo kumeluleki wezikweletu, uma sebengene bagamanxa ezikweletini.

### 3.2 IZINYATHELO ZOKUQALA – UKUSHAYELWA IZINGCINGO, IZINCWADI ZESINQUMO SENKANTOLO, UKUSAYINDWA KWAMADOKHUMENTI NOMA UKUTHOLA ISINQUMO SENKANTOLO

- Ezinye izinkampani **zizokushayela ucingo** uma ungakhokhanga – thatha leli thuba bese ucela ukukhokha lokhu ongakwazi ukukhokha. Qinisekisa ukuthi ukhokha lokhu othembise ukukhokha – lokhu kuzogwema ukuthi i-akhawunti yakho iqoqwe ngezinqubo zezomthetho enkantolo.
- Kunalokho, noma ungathola incwadi ephoqa ukuthi ukhokhe noma inkampani izothumela umuntu ekhaya lakho noma emsebenzini ezolethe **incwadi yenkantolo**.
- Ngenjwayelo uma uvakashelwa, **uzocelwa ukuba usayinde** kungaba
  - Isigaba 57 Ukuvuma isikweletu - uzosayinda ukuthi uyazi ukuthi ukweleta imali (inani lizobe libhaliwe), nokuthi uyathembisa ukukhokha izikhawu zenani elibekiwe. Uzophinde usayinde ukuthi uma ungakhokhi futhi

isikhawu okuvunyelane ngaso, umbolekisi angathatha lawa maphepha owawasayinda awayise enkantolo, athole isinqumo senkantolo, bese ethola imvume yokuthi kubanjwe imali ngqo emholweni wakho (bheka ikhasi elilandelayo); NOMA

- Isigaba 58 Ukuvuma isinqumo senkantolo ukuthi uyavuma ukuthi singathathwa isinqumo enkantolo nokuthi imali ingabanjwa emholweni wakho.
- Umehluko phakathi kwesigaba 57 nesigaba 58 ukuthi esigabeni 57 unalo ithuba lesibili- asiphumi isinqumo senkantolo uma ugcina isithembiso sezinhlelo zokukhokha. Kanti esigabeni 58, uyavuma ukuthi kuphume isinqumo senkantolo ngaleso sikhathi.
- Umqoqi wesikweletu/ummeli angaphinda emva kokuthumela incwadi ephoqa ukuthi ukhokhe, bese kuthi endaweni yokuthi athumele isigijimi size kuwe, noma usayinde isigaba 57/58, bengaletsa isikhonzi senkantolo ukuthi kube yiso esizokunika isinqumo/amasamanisi – kuvamise ukuba sekhaya noma emsebenzini noma ekhelini olihlinzekile esivumelwaneni sakho ngenkathi usayinda isivumelwano (lokhu kubizwa nge-“*domicilium*” address) Uma uthole amasamanisi:
  - **Unezinsuku eziyisihlanu (5) zokusebenza** ukwazisa ukuthi ufuna ukuliphikisa icala.
  - Uma ukweleta imali asikho isidingo sokuphikisa icala – impendulo engcono ukuthi uvele **ushayele ummeli ucingo** bese wenza izinhlelo zokukhokha izikhawu ngenyanga. Phakamisa ukuthi bangasifaki isinqumo senkantolo ngoba uyathembisa ukuthi angeke uphinde ungakhokhi – bese uyasigcina isivumelwano. Lokhu enivumelane ngakho kubhale phansi bese ubathumela ikhophi (ugcine ubufakazi).
  - Uma ungayikweleti imali, noma ungavumelani nenani abathi uyalikweleta, kumele ufake isaziso sokuthi ufuna **ukuphikisa icala**. Uma wenza lokhu, kumele ufake Isaziso senhloso yokuphikisa icala esinanyatheliswe ngemuva kwesinqumo senkantolo/isamanisi. Kuzomele uligcwalise, ulihambise ekhelini olihlinzekiwe bese kuthi uma ususayindile ukuthi uyitholile, thatha ungqo kanye nekhophi esayindwe umbolekisi iye kuMabhalane weNkantolo.
  - Kulesi sigaba kumele uxhumane nombolekisi uzame ukuxazulula lolu daba, noma kumele uthole **ummeli ozokusiza** – uzothola usuku lokulalelwa kodaba enkantolo. Lokhu kungaba nezindleko eziningi kanti isixazulula esingcono ukuthi uqale uzame ukubonisana nabo ngokukhokha uqede noma ngesivumelwano.
  - Ngalo mthetho omusha i-NCA, abathengi **abanezikweletu eziningi** futhi abangakwazi ukukhokha, bayakwazi ukuthola **ukwelulekwa ngesikweletu** ukuze bakwazi ukusizakala babe nohlelo lokukhokha

ngisho nangaphambi kokuthi kulandelwe lenqubo yezomthetho engenhla – lokhu kusho ukuthi uma nje uthola incwadi ekuphoqa ukukhokha/isaziso sokuthi i-akhawunti yakho isalele emuva ngokukhokhwa, kumele ukhulumisane nombalekisi wakho noma umeluleki wezikweletu.

### 3.3 IZINQUMO ZENKANTOLO NEMINYE IMIYALELO YENKANTOLO

- **Uma usayinda isigaba 57 bese ungabe usakhokha**, noma usayinde **isigaba 58**, noma uma ungaphenduli uma **uthola isinqumo/amasamanisi**, inkantolo izokhipha isinqumo esiza kuwe ngenani elibhaliwe njengoba ibhalwe **nenzalo kanye nezindleko**.
- Inkantolo ingaphinda ikhiphe lemiyalelo elandelayo mayelana nokuthi umbalekisi uzoyithola kanjani imali yakhe kuwe:
  - **Iwaranti/imvume yokuthatha izimpahla zakho**
    - \* Isikhonzi senkantolo sizothunyelwa ekhaya lakho sizokwenza uhla lwazo zonke izimpahla ezisegameni lakho (kungaba izimpahla zasendlini, izinto zasekhishini, imoto, njll). Lezi zimpahla zize zifinyelele enanini olikweletayo – zizodayiswa ngaphandle uma unayo imali ophoqwayo ukuthi uyikhokhe, futhi uzokwazi ukuyikhokha yonke. Isikhonzi senkantolo angeke ikwazi ukuthatha umbhede, izingubo zombhede kanye nezingubo zokugqoka kanti lokhu ungakucina.
    - \* Emva kokuthi lezi zinto sezidayisiwe, kwakhokhelwa nesikhonzi senkantolo, imali esele ibe isiyiswa kumbalekisi. Uma sekudayisiwe kodwa imali yangenela ukuthi ikhokhele isikweletu sakho, ikhaya lakho nalo lingadayiswa. Uma kusekhona imali esele oyikweletayo emva kokudayiswa, umbalekisi angacela inkantolo ikhiphe isinqumo sokubanjwa kwemali kumqashi wakho (emholweni).
  - **Umyalelo wokubanjwa kwemali kumqashi wakho (emholweni)**
    - \* Lena yiyona ndlela ejwayelekile yokuqoqa isikweletu kubathengi emva kokuthi inkantolo isikhiphile isinqumo. Lapha, inkantolo iyalela umqashi wakho ukuthi abambe isikweletu kuwe ngezikhawu ezithile emholweni wakho. Ngesinye isikhathi kuke kubizwe ngegama okungelona okuthiwa i-ganishi i-garnishee order. Akukho emthethweni ukuthi umqashi wakho anqabe ukubamba imali – ngoba
  - **I-garnishee order**
    - \* Lapha inkantolo iyalela umuntu (imvamisa kuba ibhange) elikukweleta imali ukuthi likhokhele umbalekisi esikhundleni sokuthi kukhokhelwe wena. Isibonelo, uma unemali engu-RS 000.00 oyongile ebhange, ube ukweleta umbalekisi R3 000.00, inkantolo ingayalela ibhange ukuthi likhokhe R3 000.00 kuleyo-akhawunti yasebhange iye kumbalekisi.



**3.4 UBUHLUNGU BEZINDLEKO ZOKUKHOKHELA  
ISIKWELETU NGOKOMYALELO WENKANTOLO**

Kulokhu okungenhla, ungabona ukuthi kuyizindleko kanjani uma i-akhawunti yakho isisesimweni sokuqoqwa kwezikweletu ngokomthetho – hhayi ukuthi ugcina ngokukhokha isikweletu esikhulu, kodwa kuzomele ukhokhe nenzalo ngaphezulu (kukuthatha isikhathi eside ukuthi ukhokhe, kanti nenzalo uyihlawuliswa zonke izinsuku), ezinye izindleko ziya kubammeli, kubaqoqi bezikweletu, kusikhonzi senkantolo ngisho nakumqashi wakho imbala uma nabo bebandakanyeka ekukhokheni imali kumbolekisi.

- Nasi isibonelo sezindleko nenzalo ohlawuliswa yona esikweletini esasiwu-R7 200.00 okuphume kuso isinqumo senkantolo lapho inkantolo iyalele ukuthi kukhokhwe inzalo engu-15.5% ngonyaka: (isikweletu esikhokhwa ngesinqumo senkantolo sikhokhwa ngokulingana ngezinyanga eziyi-18)

|   |  |
|---|--|
| Imali oyikweletayo ngokwesinqumo senkantolo   | R 7 200.00   |
| Inzalo ka-15.5% ezinyangeni eziyi-18  | R 856.51   |
| Izindleko zomthetho   | R 800.00   |
| Isamba sezindleko okumele zikhokhwe   | R 1 665.51   |
| <b>ISAMBA OKUMELE SIKHOKHWE</b>   | <b>R 8 865.51 (R474.50 x 18)</b>   |
| <b>(kubandakanya isikweletu esikhulu)</b>   | <i>Qaphela futhi ukuthi uma inani lenzalo lalilikhulu, okungaba 22% noma 30%, uzogcina usukhokha inzalo engaphezulu kanye nezinye izindleko futhi kube yisikhathi eside.</i> |
| <i>Abanye abammeli bahlawulisa nezinye izindleko zocingo ngalunye abakushayela lona kanye nezincwadi ezisefayelini kanti lokhu nacho kungongeza kube imali enkulu (qaphela ukuthi abammeli bengakuhlawulisi ngokweqile – lokhu kungenzeka!)</i> |  |

- Futhi uma kukhishwe iwaranti yokuthatha impahla iyodayiswa, ikakhulukazi isikhonzi senkantolo uma sidayisa izimpahla zingagcina zidayiswa ngemali encane kunalokhu ezikufanele kanti emva kokuthi isikhonzi senkantolo sithathe imali yaso, ungase ugcine ukweleta imali enkulu – ube ungasenazo nezimpahla zasendlini kanye nezinye izinto.
- Ngakho-ke kuyosiza wena ukuthi uxhumane nombolekisi noma ummeli ngokushesha uma kukhona okutholayo bese wenza izinhlelo zokukhokha.
- Uma ungekwazi ukuzenzela ngokwakho, thola umuntu ozokusiza noma uxhumane nomeluleki wezikweletu noma ihhovisi lokweluleka umthengi okuhlinzeka ngosizo lwamahhala.

***Kubalulekile ukuthi ubheke ukwelulekwa kwamahhala ngoba baningi abangakuthembisa ukukusiza, bakuhlawulise bese bekufaka esimweni esinzima ngaphezulu kwalesi ozobe ukuso ngaphambilini.***

Isikweletu esincane sigcina siwumthwalo omkhulu.

## **ISIGABA 4 - AMALUNGELO OMTHENGI KANYE NAMASU ANGASETSHENZISWA UMA KWENZIWA OKWESIKWELETU NGOKOMTHETHO**

Ziningi izindaba mayelana nabathengi abaphathwa kabi abaqoqi bezikweletu ababasabisayo uma bengakhokhi, ngokuthi bazobamba emoholweni wabo okube sekushiya umthengi engenamali yokuziphilisa, kanye nezikhonzi zenkantolo zidayisa izimpahla bese umthengi egcina kumele akhokhe izikweletu eziningi. Sikuhlinzeka ngemihlahlandlela ejwayelekile sikutshela nokuthi imaphi amakhambi onawo kulezi zimo – kodwa ekugcineni kosuku, wena – mthengi – kumele usukume **uthathe amaLungelo Akho njengoMthengi.**

### **4.1 IMIHLAHLANDLELA EJWAYELEKILE**

- Uma ukweleta imali, njalo kumele ukhokhe, noma ngabe incane kanjani ongakhona ukuyikhokha, okungokuthi ungalinge ungakhokhi lutho – uma ukhokha kakhulu, inzalo iba ncane ozoyikhokha ekuhambeni kwesikhathi.
- Ikakhulukazi ungabi nokuthi - imali esele akuyona le ngakho-ke angeke ngikhokhe lutho – uma kukhona imali oyikweletayo uzohlawuliswa inzalo zonke izinsuku uze usikhokhe sonke isikweletu ngokugcwele.
- Ungalokothi usayinde amaphepha anezikhala ezingenalutho – uma uceliwe ukuthi usayinde isigaba 57 noma 58, qinisekisa ukuthi lonke ulwazi lugcwalisiwe – inani okumele likhokhwe, inani lenzalo ozohlawuliswa yona nokuthi – uzokhokha kanjani.
- Ungalokothi usayinde idokhumenti ongavumelani nayo – okusayindayo uyazibophezela kuyo futhi izoba nemiphumela
- Yenza isiqinisekiso sokuthi uyayithola ikhophi yalokhu okusayindayo – lokhu kungubufakazi futhi kuzokusiza wazi ukuthi yikuphi okuyizibophezelo zakho.
- Khalaza uma unenkinga – uthole usizo uma ungeke ukwazi ukungena ezingxoxweni zokubonisana ngokwakho.
- Njalo qala ngokuxhumana nomhlinzeki wesikweletu kanye nommeli ngaphambi kokuthi uthathe izinyathelo zomthetho (ngenxa yezindleko) – njalo ugcine irekhodi lokuthi ubani okhulumme naye, ngasikhathi sini nokuthi benixoxa ngani. Okubaluleke kakhulu, bhala lokhu enikukhulumile phansi bese uthumela incwadi noma i-imeyli kubo (gcina ubufakazi balokhu ngoba ungase ukudinga ngesinye isikhathi ukuxazulula udaba).

### **4.2 UKUZIVIKELA - IMIYALELO NE-IN-DUPLUM**

Abathengi bangazivikela ngezindlela ezimbili emthethweni nangaphansi koMthetho kaZwelonke weziKweletu abangazisebenzisa uma umbolekisi ekubophisa ngesamba semali. Lokhu kusho ukuthi uma umbolekisi engakwazi ukubophisa ngemali, kodwa unelungelo lokuzivikela enkantolo futhi uphumelele uma kwenzeka lokhu okulandelayo:

- Ngokujwayelekile, uma kade wagcina ukukhokha imali ku-akhawunti yakho **sekuze kuphele iminyaka emithathu (3) nangaphezulu eyedlule**, ungazivikela ngokuthi uthi isicelo lesi sinqanyuliwe/simisiwe. Uma uveza lokhu kuzivikela (futhi kuyiqiniso), angeke usikhokhe nhlobo lesi sikweletu. (Ukunqanyulwa/ukumiswa kwe-akhawunti akusebenzi uma isinqumo senkantolo kade sesiphumile kakade).
- Uma inzalo ku-akhawunti isingaphezulu kwemali esele ngenkathi ungasakhokhi, ungafaka isicelo sokuthi enye inzalo isuswe **ngokwemigomo ye- in-duplum** wokuthi inzalo oyihlawuliswayo ayikwazi ukuba ngaphezulu ngokuphindiwe esikweletini esisele.

### 4.3 IMITHETHO YOQOQA IZIKWELETU

Uma oqoqa izikweletu ehlawulisa ngosizo lwakhe, kumele kube ukuthi babhalisile noMkhandlu wabaQoqa izikweletu nokuthi abavumelekile:

- Ukusebenzisa indluzula noma ukukusabisa ngokusebenzisa indluzula wena noma umndeni wakho/ bakusabise ngokomzimba wena noma umndeni wakho.
- Banikeze noma bakusabise ngokuthi bazonikezela ngolwazi lolo kumqashi wakho okungase kube nomthelela omubi njengomsebenzi.
- Bakunike amaphepha omthetho angekho emthethweni.
- Ukuthi beze kuwe njengabantu abangamaphoyisa, izikhonzi zenkantolo noma abasebenzi basenkantolo.
- Basabalalise noma bakusabise ngokuthi bazosabalalisa ulwazi okungelona mayelana nerekhodi lakho lokuthola usizo lwezimali.
- Ukukuhlawulisa ngaphezulu kwezindleko ezifanelekile ezibekwa nguMkhandlu.
- Ngakho-ke uma ungasabule ngendlela umqoqi wesikweletu akuphathe ngayo, noma ukholelwa ukuthi ukuhlawulisa ngokungaphezulu kokufanele, **faka isikhalazo kuMkhandlu wabaQoqi bezikweletu ngokushayela le nombolo yocingo 012 8049808/8483.**

### 4.4 UNGASIHOXISA NINI FUTHI KANJANI ISINQUMO SENKANTOLO

Uma kuvela ukuthi isinqumo senkantolo asikhishwanga ngendlela efanele ungafaka isicelo enkantolo sokuthi lesi sinqumo senkantolo sihoxiswe (sikhanselwe). Inkantolo izosihoxisa kuphela isinqumo sayo uma:

- Isinqumo senkantolo saphuma ungekho enkantolo (okungukuthi isinqumo sakhishwa ngoba kungekho ozosiphikisa), futhi
- Ufaka isicelo sokuhoxiswa kwesinqumo senkantolo ezinsukwini ezingamashumi amabili (20 emva kokwazi ukuthi inkantolo ikhiphe isinqumo, futhi
- Uma ufuna ukuvikela isicelo – kanti ungasabala encwadini efungelwe ukuthi kungani ungezanga ukuzovikela udaba lwakho nokuthi uzivikela noma uphikisana ngokuthini ngalokhu okuphambi kwenkantolo.

### 4.5 UKUBANJWAKWEMALI YOKUKHOKHA ISIKWELETU KUMQASHI WAKHO

#### KUYINI?

Uma ungayikhokhi imali oyikweletayo, inkantolo ingayalela umqashi wakho ukuthi abambe imali emholweni wakho ukuze kukhokhelwe lowo omkweletayo. Lokhu kubizwa nge- *Emolument Attachment Order*.



#### KUNAMIPHUMELA MINI?

Ugcina ukhokha imali eningi kunemali obuyikweleta ekuqaleni. Lokhu kungenxa yokuthi ukhokha inzalo yesikweletu, izindleko zabammeli.



#### YIMAPHI AMALUNGELO AKHO?

Ungafaka isicelo eNkantolo ukuthi bamise umyalelo wenkantolo wokuthi kubanjwe imali kumqashi wakho emholweni wakho uma ucabanga ukuthi lokhu okwenziwe akukho emthethweni noma ungakwazi ukuthi inani lelo lincishisa uma isikhawu okumele usikhokhe singaphezulu kwalokhu ongakhona ukukhokha.



Inkantolo iyasihoxisa isinqumo sayo uma ungaveza ubufakazi bokuthi uyikhokhile wayiqeda imali futhi unencwadi ephuma kumbolekisi eshoyo neqiniseskisayo ukuthi isikweletu sakho sikhokhwe saqedwa futhi abanankinga noma abaphikisani nokuthi isinqumo lesi sihoxiswe.

Imvamisa isicelo lesi usenzelwa ngummeli. Uma ufuna ukonga ezindlekweni, ungazenzela wena ngokwakho.

#### **4.6 UKUFAKA ISICELO ENKANTOLO SOKUTHI KUHOXISWE NOMA KUSHINTSHWE UMYALELO WENKANTOLO WOKUBANJWA KWEMALI YOKUKHOKHA ISIKWELETU KUMQASHI WAKHO**

Umyalelo wokubanjwa kwemali yokukhokha isikweletu kumqashi wakho (umholo) kwesinye isikhathi utholakala ngokungekho emthethweni, isibonelo uma usayinde isivumelwano sokuthi imali ibanjwe emholweni wakho ngenkanti ufaka isicelo semalimboleko. Umyalelo wenkantolo nawo ungangaba nabo ubulungiswa uma ungakhoni ukukhokha isikhawu esifanele.

Ungabe-ke usufaka isicelo sokuthi inkantolo imise/ishintshe umyalelo lowo. Isicelo sakho kuzomele sibe nephepha ngaphezulu elibizwa ngeSaziso sokwenziwayo i-*Notice of Motion* lapho ubhala khona lokhu okufunayo, futhi uzodinga nokuthumela incwadi efungelwe. Lokhu kuzobe kunaba ngemininingwane yodaba lwakho. Uma ungeke ukwazi ukumelana nemali ekhokhwayo, kuzomele ubhale lokhu ozokwazi ukukhokha ngenyanga futhi kuzomele unikeze ngemininingwane egcwele yemali yakho engenayo kanye nezindleko ufaka nobufakazi (isibonelo isitatimende se-akhawunti, iziliphu zentela, lencwadi yomholo wakho). Inkantolo izobe isibheka i-akhawunti yakho bese iyathola ukuthi yini engaba ngcono ukuthi uyikhokhe.

Kuzosiza wena ukuthi ukhokhe kakhulu ngendlela ongakwazi ngayo ngoba uma ukhokha kancane ngokwezikhawu, inzalo iba nkulu ozoyikhokha.

#### **4.7 UKUFAKA ISICELO ENKANTOLO SOKUMISWA KOKUDAYISWA KWEZIMPAHLA**

Uma isikhonzi senkantolo sifika ekhaya lakho emva kwesinqumo senkantolo sizothatha izimpahla ezithathekayo (bheka ekhasini 16), ungafaka isicelo enkantolo sokuthi kumiswe lokho.

Inkantolo izokhipha umyalelo walokhu uma ungakwazi ukufakazisa ukuthi uzokwazi ukukhokha izikhawu nokuthi/noma uvuma ukuthi kubanjwe imali kumqashi wakho emholweni wakho. Nalapha uzodinga ukuthi ukhokhe njalo noma umyalelo lowo uzobuyiselwa bese izimpahla zakho ziyadayiswa. Uma umyalelo wokuthatha izimpahla awukho emthethweni noma ungalungile, ungakwazi ukufaka isicelo sokuthi umyalelo uhoxiswe.

#### **4.8 INGABE AWUTHOKOZILE NGEZIMALI ZABAMMELI NEZINDLEKO? BUYEKEZA I-AKHAWUNTI YAKHO**

Ziningi izikhalazo ezivela kubathengi mayelana nezindleko zabammeli ukuthi ziphezulu kakhulu nokuthi abazi ukuthi abazi ukuthi bangabheka kuphi ukuthi yimalini abangabahlawulisa yona noma bangabaphonsela kanjani inselelo ngalokho.

- Abakweletisi nabo bangakwazi ukukhulawulisa lokhu okubekwe nokuvunyelwa imithetho yeNkantolo.
- Mabili amanani ezindleko zezomthetho – inani elijwayelekile nenani eliphezulu elisebenza uma umthengi evuma noma uma kungumyalelo wenkantolo. Uma usayinda isivumelwano sakho, kuhlale kukhona umshwana othi uma ungakhokhi, udaba kwakho luzodluliselwa kubammeli kanti kuzomele ukhokhe izindleko zabammeli “ngokwesilinganiso sommeli nekhassimende”. Lokhu kuvumela umbolekisi ukuthi akhulawulise izinto eziningi kodwa imali abayihlawulisayo isalawulwa.
- Uma ucabanga ukuthi kungenzeka ukuthi uhlawuliswa ngokungaphezulu, cela ukuthi bakuthumele isitatimende esihlukanisa izimali ozikhokhayo futhi uma ungajabule cela iphepha lesikweletu sibuyekwezwe enkantolo (xoxisanani ngoba uyakukhokhela lokhu).
- Inselelo ngokwenza lokhu ukuthi kunzima ukuthi umthengi azenzele ngokwakhe kudinga ulwazi longoti ukuphonsa inselelo kulokhu uma kungelona inani elingelona.

#### **4.9 INGABE UYAPHENYWA NGOKWEZIKWELETU FUTHI AWUKWAZI UKUPHUMA ESIKWELETINI?**

Enye yezinkinga ezinkulu ngesikweletu ukuthi baningi abantu abakhangisa nabanika abathengi amasu okuphuma ezikweletini, kodwa lawa masu empeleni asho ukuthi ukhokhela lolu sizo kodwa imvamisa kungabi nashintsho esimweni sakho. Abathengi abaningi bangena enkingeni yokuphenywa nokukhokhela nalowo ophenyayo imali ethile njalo ngenyanga ukuze yena ezokwaba imali abele labo abakweletwayo abehlukene. Okokuqala abaphenyi bayakhokhelwa ngosizo lwabo futhi kulemali iyokhokha kubo labo obakweletayo bathola ingxenye yayo. Kodwa uyaqhubeka nokukhokha inzalo, inani lesikweletu sakho linganyuka esikhundelni sokuthi lehle ngoba umbolekisi uthola imali encane kuneyenzalo.

Kumele uhlale ucela isitatimende se-akhawunti yakho ekhokhela ababolekisi bese uyiqhathanisa nesitatimende sababolekisi ukuze ubone ukuthi yimalini eya kubo. Uma uzithola usesimweni sokungasizakali sokuthi kade kokukodwa kwalokhu –abangenelelayo abenza inzuzo ngesikweletu, xhumana nababolekisi bakho ubone ukuthi ungakwazi na ukwenza izinhlelo bese uya

enkantolo uyofaka isicelo sokuthi umyalelo wokuphenywa/ukulawulwa kwezikweletu uhoxiswe –uma udinga usizo, thola umuntu osebenza ngokweluleka abathengi noma umeluleki ongabheke nzuzo ngesikweletu sakho ukuthi akusize.

### UMTHETHO OBALULEKILE

**Khuluma iqiniso kulabo obakweletayo ngaphambi kokuthi kuvele izinkinga – iningi labo bayalalela!**

#### 4.10 IZIKWELETU EZININGI?

##### THOLA USIZO LOKWENZA INDLELA YOHLELO LOKUKHOKHA

UMthetho kaZwelonke weziKweletu uyabavumela abathengi “**abacwile ezikweletini**” ukuthi bathole usizo, okungukuthi uma ungakwazi ukuhlangabezana nazo zonke izibophezelo zezikweletu zakho ngesikhathi. Lolu sizo luzosho ukuthi ungaba nohlelo lokukhokha olwenziwa lube umyalelo enkantolo, futhi luzosiza ukuqinisekisa ukuthi uyakhona ukuhlangabezana nezidingo zokukhokha njalo ngenyanga.

Kuzophinde kusho ukuthi

Uzofakwa ohlwini ehhovisini lezikweletu (okuzosuswa uma usukwazile ukuhlangabezana nazo zonke izibophezelo zakho)

- **ANGEKE UKWAZI UKUTHI UPHINDE WENZE ESINYE ISIKWELETU UZE UQEDE UKUKHOKHA ISIKWELETU SAKHO.** Kunemali ekhokhwayo kuqala eyenyusa
- isikweletu sakho.

Isebenza kanje le nqubo:

- *Uma ucwile ezikweletini, ungathola usizo ngohlelo lokukhokha ngokwenza okunye kwalokhu*  
ngokuthi uzibonele wena ukuthi udinga usizo futhi **unganquma ukukhulumisana**
  - noyedwa wababolekisi othi uzokusiza **ngokungekho emthethweni** ngohlelo lokukhokha (qinisekisa ukuthi lolu sizo - olwamahhala); NOMA
  - umeluleki wesikweletu noma umuntu osebenza ngokuxazulula amacala noma inkantolo yabathengi, abazokusiza ngokusemthethweni ngalolu hlelo lokukhokha (abanye kuzoba ababheke inzuzo ngalokho bazokuhlawulisa izindleko ezibekiwe, abanye bangabe bengabheke nzuzo okungukuthi ungakhokha imali encane = **ngakho-ke qinisekisa ukuthi uyazi ukuthi malini abazokuhlawulisa yona**); NOMA
- **uma uthola incwadi evela kulowo omkweletayo ekutshela ukuthi usilele emuva ngokukhokha ku-akhawunti yakho**, manje sekumele bakwazise ukuthi ungalucela usizo kubaluleki bezikweletu uma kukhona okhalaza ngakho

noma udinga ukwenza uhlelo lokukhokha. Umbolekisi angaya enkantolo eyocela isinqumo senkantolo kuphela uma ungaphenduli noma ungafaki isicelo sokwelulekwa ngesikweletu ezinsukwini zokusebenza eziyishumi (10) (nangaphezulu kwezinsuku ezingama-20 emva kokuthi ungakhokhanga);  
NOMA

- Uma udaba lwakho lufika enkantolo bese imantshi isibuyekeza isimo sakho, umantshi ngaphambi kokuthi akhiphe isinqumo, angakhipha umyalelo wokuthi udaba lwakho lubhekwe umeluleki wezikweletu.

Uma uhlangana nomeluleki ngezikweletu, uzogcwalisa ifomu elijwayelekile elifaka neminingwane yemali yakho engenayo, izikweletu kanye nezindleko. Umeluleki uzobe esetshela bonke obakweletayo emva kwalokho angeke bavunyelwe ukuqala bathathe izinyathelo zomthetho kuze kube ukuthi sekudlule izinsuku ezingaphezulu kwezingama-60 (ngisho nalapho imantshi ingavuma ukuthi inqubo yokubuyekwezwa kwezimal iqhubeka).

Umeluleki uzobe, emva kokuhlaziya lonke ulwazi, athole:

– ukuthi ikhona yini imalimboleko owayihlinzekwa **budedengu**

Okungukuthi uma ngaleso sikhathi ufaka isicelo sesikweletu, umbolekisi wahluleka ukuhlolisisa ukuthi uzokhona noma cha ukukhokha isikweletu sakho (lokhu kushiwo ngokucabangela ukuthi yonke iminingwane owayihlinzeka mayelana nezindleko kanye nezikweletu yayiyiyo – **uma ungazange uhlinzeke ngeminingwane eyiqiniso, umbolekisi ngeke abonakale njengomuntu obolekise budedengu**).

- Uma imalimboleko wayinikwa ngobudedengu, umeluleki uzokwenza isincomo enkantolo ngalokhu umantshi uzobe esethatha isinqumo ngendlela yokukhokha kulesi sikweletu, isibonelo ukunciphisa inzalo/ukumiswa kokukhokha/ukubeka eceleni izibophezelo zomthengi. Khumbula: kuzomele uyikhokhe imali obolekwe yona!
- uma uzithola ubhekene nobunzima kwezezimali,
- uzokulungisela uhlelo lokukhokha ukuze ukwazi ukuphatha izimali zakho okumele uzikhokhe ngenyanga.

Uma abablekisi belwemukela uhlelo, umeluleki ngesikweletu uzothola IFOMU LOKUVUMA enkantolo, uma abablekisi bengalemukeli uhlelo, umeluleki ngesikweletu uzothatha lesi siphakamiso asiyise enkantolo bese umantshi kuba nguye onquma ukuthi asemukele isiphakamiso noma cha (umbolekisi uzoba nelungelo lokuvela enkantolo azophikisa lesi siphakamiso uma ethanda).



Ungase ulindeleke ukuthi ukhokhele ababolekisi ngokusebenzisa i-ejensi yokukhokhwa kwezikweletu –nalapha kumele ubheke ukuthi zikhona yini izindleko zokwenza lokhu.

Uma usebenza nabantu noma izinhlangano ezizokusiza ngezinhlalo zokukhokha kanye nokukhokhwa kwezikweletu zakho, njalo qaphela ukuthi bazokuhlawulisa malini ngalolu sizo – ngoba lokhu kuvamise ukuhlanganiswa nesikweletu ovele usunaso. Bacele bakunike izinhlawulo zabo kanye nezindleko bakubhale phansi.

Khetha laba ababiza kancane (yebo kumele bawazi umsebenzi futhi bazi nokuthi benzani) – uma umeluleki ngezikweletu ekhona ukuze akusize mahhala noma ngemali encane, ikhona lokhu ongakukhetha ngoba bazobe bebheke ukukusiza, hhayi ukuzenzela imali (funa indawo enika iseluleko samahhala noma izinkampani ezingenzi nzuzo ama-NGO). Abanye ababolekisi bangakunika usizo lokukhokha isikweletu, nalokhu nakho kungaba ngcono – kodwa bheka ukuthi lokhu abakushoyo kufanele futhi ngeke kukubulale. Okokugcina, uma ungatholi lutho kulokhu kokubili, bheka umeluleki okhokhelwayo – kodwa uqaphelise mayelana nezimali futhi uqaphe ukuthi benza lokhu okufanele bakwenze.

**Ukuze uthole umeluleki ngesikweletu endaweni yakho**, noma uma kukhona umeluleki ongathokozile ngaye **ufuna ukufaka isikhalazo**, xhumana **noMlawuli kaZwelonke weziKweletu kulenombolo yocingo 0860 627 627 noma 0860 NCR NCR.**

#### **4.11 UKUDLIWA KWEMPAHLA ETHENGWE NGESIKWELETU**

UMthetho kaZwelonke weziKweletu uphinde uhlinzekele ukuvikeleka okungaphezulu kubathengi abathenge izimpahla ngesikweletu, bese bengakhokhi izikhawu ezifanele.

Kusukela ngoJuni 2007, uyakwazi ukubuyisela izimpahla kumhlinzeki wosizo emva kokuthi usufake isaziso esibhaliwe sokuthi uyasikhansela isivumelwano. Umhlinzeki wosizo kumele akunike isilinganiso senani lezimpahla elibhalwe phansi. Ungabe usuzigcina izimpahla uqhubeke nezivumelwano noma uvumele umbolekisi azidayise ngemali angakwazi ukuzidayisa ngayo. Uma izimpahla sezidayisiwe uzobe usuthola isaziso esibhaliwe esinemininingwane yokudayisa kanye nenye imali ongabe usayikweleta uma kungabe ikhona esele eshodile. Le esele eshodile kumele ikhokhwe noma umbolekisi athole isinqumo senkantolo enkantolo. Uma ungathokozile ngokudayisa, kumele ukhulume nombolekisi noma uthole usizo kulowo ongangenelela noma uye enkantolo yabathengi esesifundazweni sakho.

## ISIGABA 5 - UKUQONDA I-CREDIT BUREAUX

Umthelela omkhulu wokungakhokhi ama-akhawunti akho nokuyiwo abathengi abaningi abangawuthandi ukuthi lolu lwazi luyagcinwa ehhovisi labasebenza ngezikweletu kanti abathengi abaningi babe sebekuthola kunzima ukuthola esinye isikweletu. Lapha sizochaza ukuthi lisebenza kanjani leli hhovisi nokuthi yini okumele uyenze ukuze ugcine irekhodi elihle ezikweletini.

### 5.1 INQUBO YOKUGCINWA KOLWAZI LWEZIKWELETU EHHOVISI LABEZIKWELETU

- UMthetho kaZwelonke weziKweletu omusha udinga ukuthi ababolekisi babhale imininingwane yazo zonke izikweletu abazinike abantu nehhovisi elilodwa lamahhovisi amakhulu ababhalisa izikweletu. Njengoba lezi zinhlangano zabelana ngolwazi, yonke imininingwane ngerekhodi yakho yezikweletu izovela ehhovisi lelo.
- Le mininingwane ibandakanya igama lakho, umazisi, ikheli kanye nomlando wokukhokha kwakho (ukuthi uyazikhokha izikhawu njalo ngenyanga noma cha), ulwazi lokungakhokhi kanye nezinqumo zenkantolo, imiyalelo yokuphenywa kanye nezinto ophucwe zona yinkantolo (ukungabi namali).
- Bonke ababolekisi umthetho uthi kumele babheke ukuthi umthengi uzomelana yini nokuthatha isikweletu/baqiniseke ukuthi umthengi angeke acwile ezikweletini ngokumnika isikweletu esisha, ngakho-ke maningi amathuba okubheka ehhovisi lezikweletu ukubheka ukuthi:
  - irekhodi lakho lihle, kade ukhokha isikweletu sakho ngenyanga futhi unayo imali esalayo, ungaba sethubeni lokuthola esinye isikweletu
  - Uma irekhodi lakho lilibi (mhlawumbe kade ungakhokhi noma kunesinqumo senkantolo noma unomyalelo wokuphenywa ngesikweletu), umbolekisi anganqaba ukukunika esinye isikweletu ngenxa yalokho.
- Ngakho-ke baningi abantu ababhalisiwe emahhovisi ezikweletu – **abanye banamarekhodi amahle abanye banamarekhodi amabi**. Uma abantu bekhuluma ngokuba “blacklisted” (igama lakho libe sohlwini lwabantu abakhokha kabi) basuke benamarekhodi amabi.

### 5.2 OKUKHATHAZA ABATHENGI

- Uma ungakhokhanga noma ubhalwe ohlwini lwabakhokha kabi bese uyasikhokha isikweletu sakho usiqede, kumele kube khona okushoyo ukuthi **“IKHOKHWE NGOKUPHELELE”** okubhalwe ehhovisi, - ngakho-ke ungenziwa isilima ngezithembiso zokuthi “bazokususa ohlwini lwabakhokha kabi”, ngoba kumele kulandelwe le mithetho engenhla.
- Uma unqantshelwe ukuthola isikweletu ngenxa yokuthi igama lakho lisohlwini lwabakhokha kabi ku-Credit Bureau, unelungelo:

- lokwaziswa ukuthi yiliphi lelo hhovisi elikufake ohlwini lwabakhokha kabi bese bekunika neminingwane yabo yokuxhumana
- lokucela ukubona irekhodi lakho lezikweletu.
- Uyithola kanjani ikhophi yerekhodi lakho lesikweletu
  - amahhovisi ezikweletu kumele abuvikele ubumfihlo bakho (bangakhombisi muntu amarekhodi akho ngaphandle kwemvume yakho), bagcine amarekhodi ashaya emhlohlweni (lokhu kungumsebenzi wabahlinzeki bezikweletu abanika ihhovisi le-bureau ulwazi) futhi kumele bavuleleke futhi izinto zibe sobala – ngakho-ke unelungelo lokuthola ikhophi eyodwa (1) mahhala yerekhodi lakho lesikweletu ngonyaka noma ungayithenga ikhophi ngo-R14,99 kuleli kheli lesizindalwazi [www.credit4life.co.za](http://www.credit4life.co.za)
  - I-bureaux ngeke ikunike ulwazi ngocingo kanti kumele uveze umazisi wakho – lokhu kwenzelwa ukuvikela ubumfihlo bakho. **Xhumana ne-**
- Ukususa ulwazi olunomthelela omubi ku-credit bureaux  
 Noma ngabe yiluphi ulwazi olunomthelela omubi kurekhodi lakho lungasuswa kuphela:
  - Uma ulwazi lungelona iqiniso.
  - Uma isikhathi esibekiwe sesidlulile – lokhu kuzozenzakalela.
  - Uma isinqumo senkantolo sesibuyekeziwe enkantolo sahoxiswa.
  - Uma inkampani ecele ukuthi ufakwe ohlwini ikhipha umyalelo wokuthi i-bureau ilucime noma ilususe ulwazi ngenxa yokuthi bekwenziwe ngephutha.

Uma okukodwa kwalokhu okungenhla kwenzeka kuwe, ulwazi olunomthelela omubi egameni lakho kumele lususwe mahhala.

### 5.3 YINI OKUMELE UYENZE UMA USOHLWINI LWABANEGAMA ELIBI KUNGAFANELE

Qala ngokukhalaza kulowo mbolekisi okufake kulolu hlu uma ungabi nenhlanhla, usungakhalaza ku-bureau uqobo. Uma bengakusizi, dlulisela isikhalazo sakho **ku-Credit Information Ombud kule nombolo yocingo 0861 662 837**. Leli hhovisi lihlinzeka usizo lwamahhala kubathengi abanekinga neminingwane ese-bureaux. Ngakho-ke asikho isidingo sokuthi ukhokhele ummeli noma inkampani ethembisa ukukusiza ngokukukhipha ohlwini lwamagama amabi – ngaphandle uma udinga ukuya enkantolo kuyohoxiswa isinqumo senkantolo.

Abantu abaningi basohlwini lwamagama amabi ngenxa yokuthi abazange balandele isabiwomali sabo. Uma uhlela ngendlela eyiyo futhi uzikhokha izikweletu zakho ngesikhathi uzozakhela irekhodi elihle futhi. Qinisekisa ukuthi ulandela imigomo yesabiwomali ebhalwe kule ncwadi isimo sakho sezezimali sizoba ngcono nakanjani.

## **ISIGABA 6 - UGIBE LWESIKWELETU KANYE NOKUPHENYWA NGESIKWELETU**

Inhloso yalokhu kuxhumana ukuqaphelisa abezindaba kanye nomphakathi mayelana nogibe lwesikweletu kanye nelungelo abathengi abanalo lolwazi mayelana nabangakukhetha, kanye nezindleko ezikhona uma uphenywa ngesikweletu kanye nezindleko zenzalo.

### **6.1 LUYINI UGIBE LWESIKWELETU?**

Abableki kumele bazi ngemiphumela yokucwila ezikweletini kanye nobungozi kanjalo nezindleko zokukhethwa ukuphathiswa/ukuphenywa ngesikweletu. Imithelela yokucwila ezikweletini kanye nokuhlukunyezwa kokuphenywa ngesikweletu akuchazeki.

Ngebhadi, abanye abantu abangathembekile bathatha ukucwila ezikweletini njengethuba lokwenza imali, bese belutha abathengi abacwile ezikweletini abangasoli lutho ngezethembiso zezisombululo ezisheshayo “zokuqeda izikweletu”.

### **6.2 YIKUPHI OKUMELE UKWENZE UMA UNGAKWAZI UKUGCINA IZIBOPHEZELO ZAKHO ZEZIKWELETU?**

- Ukukhokha ngemali (noma usebenzisa i-debit card) iyona ndlela ebiza kancane futhi ayikho inzalo efakwayo emalini othenga ngayo;
- Abathengi bangakwazi ukuxoxisana ngokwehliselwa;
- Kulula “ukuqhathanisa” ukuze uthole okubiza kahle.

### **6.3 YIZIPHI EZINYE IZINDLELA ZEZIMALI EZIKHONA KUMTHENGI?**

Isigaba 74 soMthetho weNkantolo kaMantshi uvumela abantu abangenazo izimpahla eziphathekayo nesikweletu esifinyelela ku-R50 000.00 bafake isicelo sokuthi inkantolo ikhiphe umyalelo yokuphathiswa/wokuphenywa ngesikweletu. Umyalelo wenkantolo uvikela abakwelatayo (abathengi) okwesikhashana kubablekisi babo bese beqalisa ukusebenzisa uhlelo lokukhokha olwenza ukuthi abableki bakwazi ukukhokha izikweletu zabo kodwa bakwazi ukubuya babe nemali yokuqhubeka nempilo.

Abathengi kumele baqaphele ukuthi kyabiza kodwa ukwenza lokhu ngoba kungabiza kufinyelele ku-R1 200.00 ukuthola umyalelo wenkantolo wokuphathiswa/ukuphenywa ngesikweletu. Abaphenyi ngesikweletu babe sebethatha 12,5% wemali ekhokhwa ngenyanga ukuze kukhokhelwe usizo lwabo ngenkanti abaqashi bethatha omunye 5% “wezindleko zokuphatha” ngoba kumele bakhokhele umphenyi ngesikweletu imali ebekiwe ngenyanga.

**Isibonelo:**

Isikweletu sika-R13 650.00 singakhokhwa ngezindlela ezimbili: ngenzalo yonyaka (28%) noma ngaphansi kokuphenywa ngomyalelo wenkantolo

| Inani lenzalo ngonyaka   | Uma uphenywa ngesikweletu   |
|--|---|
| Inzalo yonyaka ka-28%, ukhokha:  | Uma uphenywa ngesikweletu, imali ekhokhwayo:  |
| Imali ikweletwayo - R13 650.00<br>(ngo-28% ngonyaka)<br>Isikhathi sokukhokha: izinyanga-12 months<br>Imali ekhokhwa ngenyanga: R1 317.00<br>Inani eliphelele ekhokhiwe: R15 807.00 | Imali ekweletwayo: R13 650.00<br>Izimali zomthetho: R14 850.00<br>Imali entsha ekhokhwayo: R450 p/m<br>Ususe 5% kumqashi: R22.50 p/m<br>Ususe 12.5% kumpheni : R53.43 p/m<br>Ekhokhelwa ababolekisi: R375.00 p/m<br>Isikhathi sokukhokha: izinyanga 109 (iminyaka eyi-9)<br>Isamba esizokhokhwa: R49 050.00 |

**6.4 KUSHO UKUTHINI UKUPHENYWA NGESIKWELETU?**

Umyalelo wokuphenywa ngesikweletu iyona nto engcono ukuvikela nokusiza abathengi ukuthi bakhokhe izikweletu zabo ngendlela ehlekile futhi abafinyelelayo futhi iyabasiza ukuthi babuye bangene emnothweni ngesithunzi uma sebephumile esikweletini.

Ibeka ukuphathwa kwezezimali ezandleni zabaphenyi ngezikweletu. Umphenyi uthola imali engenayo bese, emva kokubamba imali ekhokhela izindleko zokuphila, ihlukanise esele ngokulingana kulabo obakweletayo. Umphenyi ngokoMthetho weNkantolo kaMantshi angakuhlululisa imali engu-12,5% wenani elihlukaniselwe labo obakweletayo.

Abanye abaphenyi abawuthobeli lo mthetho bese behlawulisa ngaphezulu kuka-R1 200.00 ukuze bathole umyalelo wokuphenywa ngesikweletu bese kuba 22,5% noma ngaphezulu ezimali zokusebenza ngenyanga. Abanye abaphenyi abayikhokhi imali kulabo obakweletayo bese lokhu kuholela esikweletini esikhulayo esingakhokhiwe.

**6.5 QAPHELA IMIYALELO YOKUPHENYWA NGESIKWELETU!**  
**Imiyalelo yokuphenyelwa isikweletu ayikusizi kodwa yandisa Izinkinga zakho zezikweletu!**



- Ungena ohlwini lwabanamagama amabi.
- Usazozikhokha zonke izikweletu zakho uphinde uhlanganise nezinye izindleko eziphezulu zomphenyi
- Irekhodi lakho lesikweletu kanye nokuthembeka kwakho kuyaphela unomphela.

- Angeke ukwazi ukuthola isikweletu noma ukuvula i-akhawunti yasebhange noma kuphi.
- Uphula umthetho uma ufaka isicelo semalimboleko ngenkathi ungaphansi kophenyo ngesikweletu.
- Angeke ube negama ngemali yakho engenayo nezimali zakho.

*DINTO ELUNGILE ONGAYENZA UKUKHULUMA NOMBOLEKISI WAKHO, OZOBE ESEKWELULEKA UKUTHI UNGAZINQOBA KANJANI IZINKINGA ZAKHO NGENDLELA OKUNGENZEKA NGAYO.*

## 6.6 YIMAPHI AMALUNGELO ABANAWO ABATHENGI NOKUYIZIBOPHEZELO ZABO?

- Abathengi bayagqugquzelwa ukuthi bathole ezinye izindlela ngaphambi kokuthi bafake isicelo somyalelo wokuphenywa ngesikweletu.
- Uma ucwile esikweletini, ongakwenza ukuthi ukhulume ngqo nombolekisi wakho futhi ukhulume iqiniso, wenze izinhlelo ezithile zokukhokha ngqo kubo. Lokhu kunyusa amathuba ombolekisi okuthi abuyelwe imali yakhe, kuphinde kusize abakweletayo bagweme izinyathelo zomthetho kanye nerekhodi elibi ehhovisi lezikweletu.
- Uma ukuphenywa ngesikweletu kuyikhona okungcono kuwe, qinisekisa ukuthi uya kumuntu othembekile nokuthi uhlawuliswa izimali ezibekiwe ngokomthetho.

## 6.7 YIKUPHI ONGAKWENZA

Abathengi abacwile ezikweletini kanye nalabo abangaphansi kophenyo ngesikweletu noma abacabanga ukungena ngaphansi kophenyo ngesikweletu, bangaxhumana: Abeluleki bezikweletu ababhaliswe ku-NCR.

## 6.8 KUZOKWENZEKANI UMA UYA KUMELULEKI WEZIKWELETU?

- Irekhodi lakho elihle nokwethembeka kwakho ngesikweletu kuyaphela futhi ngeke uphinde ukwazi ukuthola isikweletu noma ukuvula i-akhawunti yasebhange noma kuphi kuze kube ukuthi ususikhokhe sonke isikweletu.
- Kusamele ukhokhe zonke izikweletu zakho nezindleko ezinkulu ngaphezulu ozihlawuliswa umeluleki wezikweletu kanye nezinye izindleko zezomthetho. Lezi zindleko zibandakanya isamba semali yokufaka isicelo engafinyelela ku-R50, imali yokuhlela kabusha engafinyelela ku-R3 000, kanye nemali yenyanga ehlawuliswa u-5% wesikhawu senyanga yohlelo lokukhokha isikweletu.





- Lawula izindaba zezimali zakho bese ukhulumisana nabahlinzeki besikweletu khona bezokusiza ukwenza izinhlelo zokukhokha isikweletu sakho – mahhala – bese uyaluhlonipha lolo hlelo.
- Izindleko ezingaphezulu ezibandakanyekayo ezizosuswa kuqala ngaphambi kokuthi kukhokhwe noma yisiphi isikweletu.
- Ngenkathi kusabuyekazwa isikweletu ikhasimende alikwazi ukufaka isicelo sesinye isikweletu.
- Umthengi kumele athobele imiyalelo ehlinzekwe umeluleki wesikweletu.
- Uma umthengi engalandeli le miyalelo, ukubuyekazwa kwesikweletu sakhe kungamiswa.
- Uma ukubuyekazwa kwesikweletu kumisiwe, konke ukuvikeleka okuhlinzekwa nguMthetho kuyaphela.

## **6.9 QAHELA IMISHWANA EKHULUMA NGOKUXOLELEKA ESIVUMELWANENI**

### **YINI INKONTILEKA/ISIVUMELWANO?**

Inkontileka yisivumelwano esiphakathi kwabantu ababili noma ngaphezulu. Uma laba bantu sebesayinde inkontileka; sibe sesibabophezela ngokomthetho futhi singasetshenziswa. Lokhu kusho ukuthi abantu bayavumelana ngemigomo nemibandela esenkontilekeni esayindiwe. Ngaphambi kokusayinda inkontileka, umthengi kumele aqale afunde aqonde yonke imigomo nemibandela. Uma kwenzeka umthengi engaqondi imigomo enkontilekeni, kumele abuze imibuzo, abuze imibuze yokucaciseleka inkontileka ichaziwe ngolimi oluqondekayo.

### **YINI IMISHWANA EKHULUMA NGOKUXOLELEKA?**

Umshwana okhuluma ngokuxoleleka osenkontilakeni uxolela omunye esivumelwaneni ezibophezelweni uma kwenzeka engakwazi ukugcina isivumelwano noma umkhqizo okuvunyelwane ngawo awuwenzi lokhu okufanele ukwenze.

### **INGABE IMISHWANA EKHULUMA NGOKUXOLELEKA AYIKHO EMTHETHWENI?**

Imishwana ekhuluma ngokuxoleleka isemthethweni; iyingxenye yenkontileka esemthethweni. Ezimweni lapho umthengi ezixolisela bese eba budedengu, angatholwa enecala kumele aphenyule. Ezimweni lapho umhlinzeki wosizo etholakale ebe nobudedengu yinkantolo yomthetho, umshwana okhuluma ngokuxoleleka angeke wesekwe.

## 6.10 YIZIPHI IZINYATHELO ONGAZITHATHA NJENGOMTHENGI?

Njengomthengi kumele uqiniseke ukuthi **UYAFUNDA UQONDE** imigomo nemibandela yenkontileka ngaphambi kokuthi usayinde. Khumbula ukuthi uma usuze wasayinda, inontileka iyakubophezela ngokomthetho – uyivumile imigomo nemibandela.

Uma udinga ulwazi olwengeziwe noma kucaciseleka ungaxhumana noMnyango wokuFundisa ngokuxhumana nesikhungo sabathengi kule nombolo **yocingo: 0861 843 384** (cela ulayini wokusiza abathengi) noma uthumele ifeksi kule nombolo: 0861 843 888

NOMA

Xhumana ne-The DTI:

**Inombolo yocingo:**

Ngemibuzo ejwayelekile, sicela uxhumane ne-DTI Customer Contact Centre National callers: 0861 843 384

Abashaya bengaphandle kwaleli: +27(0)12 394 9500

**Ngemibuzo thumela i-imeyili:**

contactus@thedti.gov.za

**Ifeksi:**

Amafeksi kazwelonke: athunyelwe kule nombolo 0861 843 888

Amafeksi angaphandle kwaleli: athumele kule nombolo +27 (0)12 394 9501

**Ikheli:**

The DTI

77 Meintjies street, Sunnyside,

Pretoria, Gauteng, 0002

**Ikheli leposi:**

The DTI

Private Bag X84, Pretoria,

Gauteng, 0001





## ISIGABA 7 - ILUNGELO LOMTHENGI LOKULUNGISA OKONAKELE

UMthetho wokuVikela iKhasimende nombolo 68 wezi-2008 waqala ukusebenza mhla lu-1 ku-Ephreli wezi-2011. UHlinzekela ukuvikeleka kwamakhasimende uma ethenga izimpahla nosizo.

### AMALUNGELO OMTHENGI

*(NgokweMihlahlandlela eminingi ye-United Nations Guidelines for Consumer Protection (1985) kanye namalungelo abathengi ezimpahla eyalungiswa yi-Consumer International yaphasiswa u-United Nations ngonyaka wezi-1996.)*

- Ilungelo lokulingana
- Ilungelo lobumfihlo
- Ilungelo lenani elifanele, izinga elihle kanye nokuphepha
- Ilungelo lokukhetha
- Ilungelo lokwaziswa (ukukhishwa kolwazi)
- Ilungelo lokuthengisa okufanele nokunesibophezelo
- Ilungelo lokwenza izinto ngendlela eyiyo neneqiniso
- Ilungelo lezimo ezifanele, ezinobulungiswa nezinezizathu
- Ilungelo lokulungisa okonakele ezibophezelweni zabathengi

Kuyisibophezelo somthengi ngamunye ukuqinisekisa ukuthi amalungelo abo ayasebenza.



### 7.1 ILUNGELO LOKULINGANA (UKULALELWA)

Bonke abathengi kumele baphathwe ngokulingana. Unelungelo lokulalelwa. Uma unganelisekile ngomkhiqizo noma umsebenzi/usizo, khuluma nomnikazi webhizinisi/wonkhiqizo/umphathi wethule isikhalazo sakho.

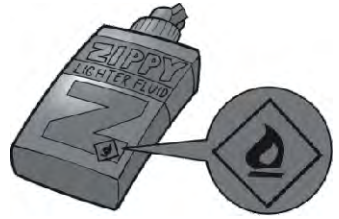
### 7.2 ILUNGELO LOBUMFIHLO

Ukuthengisa ngqo akwenziwa ngamaSonto noma ngamaholide noma emva kwamahora omsebenzi angu-09:00 – 12:00 ngoMgqibelo, nangehora lesi-08:00 – 18:00 phakathi nesonto. (Lawa mahora abekwe ngumthetho olawulayo, kanti angashintsha) Ungaphuma ekuthengiseni ngqo ngokwazisa umkhandlu, okuyiwo abathengisi ngqo abawuthobelayo.



### 7.3 ILNGELO LENANI ELIFANELE, IZINGA ELIHLE KANYE NOKUPHEPHA

Abathengi kumele bavikeleke emaphutheni noma ezingozini ezicashile emkhizweni noma usizo abaluthengayo. Banelungelo futhi lokuphepha emzimbeni. Abathengi kumele baqaphe umphakathi futhi babheke nezimo ezingaba nobungozi.



Abathengi kumele baxwayise abasemagunyeni emphakathini noma umnyango kahulumeni oqondene nalokho ngezinkinga zabo noma kukhona imikhiziqo engaphephile

### 7.4 ILUNGELO LOKUKHETHA

Abathengi kumele baqinisekise ukuthi banakho abangakhetha kukho nokulandela lokhu okuthandwa yibo, izinga abalifunayo noma inani lomkhiziqo. Ukuncintisana endaweni yokudayisa kukuvumela ukuthi uthenge lokhu okuhambisana nesimo sakho esithile. Ungakhansela obukade ucele ukuthi ubekelwe kona kusenesikhathi, amabhukhingi kanye nama-oda ngaphandle kokungena ezindlekweni zokukhansela ezingenasizathu.



### 7.5 ILUNGELO LOKWAZISWA (UKUKHISHWA KOLWAZI)

Izaziso, imibandela kanye nezivumelwano kumele kube semthethweni futhi kubhalwe ngolimi olusobala, ngaphandle kokusebenzisa amatemu ochwepheshe noma awezomthetho.



Uma abathengi bengaphoqi ukuthi kulungiswe okonakele okunjengemkhiziqo engekho ezingeni kanjalo nemisebenzi/usizo, abahlinzeki angeke bazi ukuthi kukhona inking emkhiziqweni/emsebenzisi/osizweni abaluhlinzekile kanti futhi angeke bakwazi ukululungisa udaba.



### 7.6 ILUNELO LOKUTHENGISA OKUFANELE NOKUNESIBOPHEZELO

Abahlinzeki abavumelekile ukuthengisa izimpahla nomsebenzi/usizo ngendlela edukisayo nengelona iqiniso. Ukuthengisa okudobayo akuvumelekile (ukukhangisa into ethile engatholakali noma ngemali encane kunemali yakhona ejwayelekile.)

### 7.7 ILUNGELO LOKWENZA IZINTO NGENDELELA EYIYO NENEQINISO

Abahlinzeki akumele baqambe amanga, bafihle okunye, benze ihaba, noma bakuholele ophathe mayelana nezimpahla zabo noma umsebenzi/usizo lwabo.

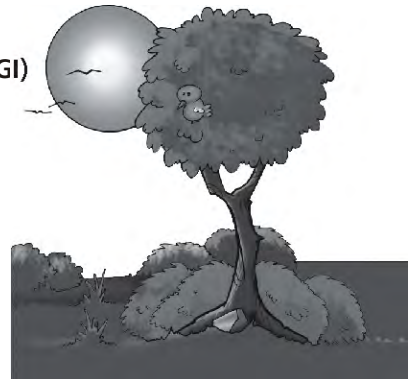


### 7.8 ILUNGELO LEZIMO EZIFANELE, EZINOBULUNGISWA NEZINEZIZATHU

Izinkontileka/izivumelwano ezivuna uhlangothi olulodwa nezidlulisela izibophezelo zomhlinzeki azivumelekile.

### 7.9 ILUNGELO LOKULUNGISA OKONAKELE (IZIBOPHEZELO ZABAHLINZEKI KUBATHENGI)

Uma udayiselwe umkhqizo ongalungile noma unikwe usizo olungeluhle, unelungelo lokubuyela kumdayisi umphoqo akunike okunye noma akubuyisele imali. Izingxenywe ezingabsebenziseki zezinto ezifana nezitifiketi ze-prepaid, izikweletu kanye nama-voucher (isibonelo ama-voucher ayizipho) kumele ukwazi ukuwasebenzisa okungenani eminyakeni emithathu selokhu wayithola.



## ISIGABA 8 - UKUVIKELWA KOMTHENGI

**8.1 UMTHETHO KAZWELONKE WEZIKWELETU**  
 INgonyaka wezi-2006 umthetho omusha obizwa **ngoMthetho weziKweletu kuZwelonke** ("NCA") waphasiswa ePhalamende.

Unika abathengi ukuvikeleka ikakhulukazi uma uboleka imali, uma uthenga izimpahla ngesikweletu, noma uma uthola usizo lwezezimali ukuze uthole impahla, efana nendlu noma imoto.



Uphinde uvikele abathengi ekushintshaniseni

UMthetho kaZwelonke weziKweletu waqala ukusebenza ngoJuni 2007, ungena endaweni yomthetho olwisana nenzalo enkulu kuzimalimboleko i-Usury Act kanye noMthetho weziVumelwano zezikweletu, unika uhloko lokusebenza olulodwa kuzo zonke izinto ezithinta isikweletu. Bonke abahlinzeki bosizo lwezikweletu kumele bathobele lomthetho.

### 8.1.1 UMQAPHI OHAMBA PHAMBILI WEZIKWELETU - UMLAWULI WEZIKWELETU KAZWELONKE

Wonke umkhakha wezikweletu usungaphansi kwebhodi eyaziwa ngoMlawuli weziKweletu kuZwelonke (NCR). Leli bhodi linomsebenzi wokufundisa abathengi nokuqinisekisa ukuthi umkhakha wezikweletu uyawuthobela uMthetho kaZwelonke weziKweletu.



Phakathi kweminye imisebenzi lizo:

- kwamukela izikhalazo, liphenye ukuphulwa komthetho liphinde lenze ucwaningo-mabhuku kubahlinzeki ngesikweletu, lenze ucwaningo, liqaphe okwenziwayo bese libika kuNgqongqoshe ngezindaba ezifana nendlela imakethe eziphethe ngayo kanye nokucwila kwabathengi ezikweletini ezinkulu
- liqwashise nabathengi ngokufundisa nokusabalalisa ulwazi.

**Bonke abahlinzeki besikweletu, ihhovisi lezikweletu i-credit bureau, abeluleki bezikweletu, kanye nazo zonke izivumelwano zezikweletu kuzodingeka ukuthi zibhaliswe ku-NCR.**

**8.1.2 AMALUNGELO OMTHENGI MAYELANA NOKUNIKANA ISIKWELETU**

I-NCA izovikela abathengi ngezindlela eziningi.

Isibonelo:

- Ezinye zezinto ezenziwa ama-ejenti efuna abantu bathathe izimalimboleko manje ngeke zisaba semthethweni noma zizovinjwa, isibonelo ukungena umnyango nomnyango udayisa, ukukhankasa emisebenzini kanye nasemakhaya ngaphandle kokumenywa.
- Izindlela zokuthengisa nokukhangisa nakho kuyalawulwa ukuze kuphephe abathengi, isibonelo imikhawulo yesikweletu abakwazi ukuvele bayinyuse, nokukhetha okubi kokuthengisa akukho emthethweni (“uma unganqabi, sizothatha ngokuthi uyavuma”).
- Abathengi kumele banikwe isilinganiso, esisebenza izinsuku eziyisihlanu (5), esinayo yonke imininingwane mayelana nemalimboleko, ukuze abathengi bezokwazi ukuqhathanisa amanani.



**8.1.3 INZALO NEZINYE IZINDLEKO NEZIMALI** zizolawulwa ngefomula encike ku-SA Reserve bank Repurchase (Repo) Inzalo (“RR” ngezansi).

- Izinhlobo ezingafani zezikweletu zizoba nenzalo nokunyuka kwezimali okungafani:

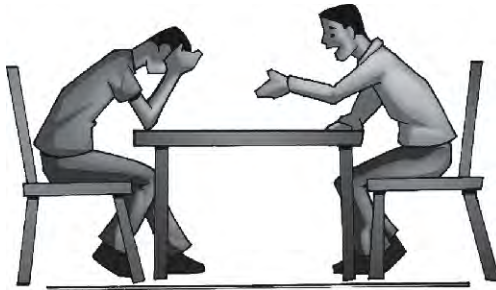
|   | <b>UHLOBO</b>  | <b>INZALO ENKULU</b>            | <b>ISIBONELO: IFOMULA</b><br><i>Uma i-Repo Rate ingu-7%*</i> |
|---|--|---------------------------------|--|
| 1 | Isivumelwano sendlu  | $[(RR \times 2.2) + 5\%]$ p.a.  | 17.65% p.a.  |
| 2 | Amakhadi esikweletu/izindawo zezikweletu   | $[(RR \times 2.2) + 10\%]$ p.a. | 22.65% p.a.  |
| 3 | Izikweletu ezingavikelekile  | $[(RR \times 2.2) + 20\%]$ p.a. | 32.65% p.a.  |
| 4 | Izikweletu zesikhathi esifishane ( <i>izimalimboleko ezingadluli ku-R8 000.00 ezikhokhwa ezinyangeni eziyi-6 noma ngaphansi</i> )  | 5% per month (60% p.a.)         |  |
| 5 | Izivumelwano zezikweletu zentuthuko  | $[(RR \times 2.2) + 20\%]$ p.a. | 32.65% p.a.  |
| 6 | Ezinye izivumelwano  | $[(RR \times 2.2) + 10\%]$ p.a. | 22.65% p.a.  |
| 7 | Izivumelwano zezikweletu zezimo ezithile ( <i>isibonelo imali engena uma weqiwe yisikhathi sokukhokha, kungaba izikweletu zikadkotela/ama-akhawunti ezingubo zokugqoka, njll</i> ) | 2% per month (24% p.a.)         |  |

\*QAPHELA: I-Repo Rate ngo- 01/09/16 ivzwe kuthebuli. Amakhasimende kumele abuze ukuthi ithini i-Repo Rate \ ngesikhathi efaka isicelo semalimboleko.

- Phezu kwenani lenzalo engenhla, **ezinye izindleko** zivumelekile (kodwa ziyalawulwa), isibonelo izimali zokuqala ukusebenza, izimali zosizo, izimali zokungakhokhi kanye nezindleko zokuqoqa isikweletu.
- Umshwalense wemalimboleko uvumelekile kodwa inhlawulo kumele ifinyeleleke futhi umthengi angayisebenzisa ipholisi ekhona njengekhava esikhundleni sokuthatha ikhava ekhethekile yemalimboleko. Inzalo kumele ihlawuliswe ngenyanga (ngaphandle uma kuyisikweletu esikhulu esingaphazulu kuka-R250 000.00).
- Izivumelwano ezisayindiwe kumele zibe ngolimi olulula, kumele zitholakale okungenani ngezilimi ezimbili futhi abathengi kumele bathole ikhophi.
- Abathengi banelungelo lokwazi isizathu uma benqatshelwa isikweletu.
- Bonke abahlinzeki bezikweletu kumele bahlole ukuthi umthengi angamelana yini nemalimboleko, nezinye izimalimboleko zizobhalwa ebhukwini – lokhu kuhlose ukuthi kuqinisekiswa ukuthi umthengi angeke acwile ezikweletini.

#### 8.1.4 UKUBOLEKISA BUDEDENGU

**Namuphi umhlinzeki wesikweletu onika isikweletu ngaphandle kokubheka ukuthi ikhasimende lizomelana yini nemalimboleko noma cha angatholakala enecala lokubolekisa budedengu** – kuzoba khona izinhlawulo ngalokhu kanti umhlinzeki wesikweletu angase alahlekelwe yilungelo lokuthola imali ekweletwayo



- Okubaluleke kakhulu – umthengi angeke ithole ukuvikelwa uma engakuvezi konke okuyizikweletu nezindleko. Uma kwenzeka lokhu lowo ohlinzeka ngesikweletu angeke abe necala lokubolekisa budedengu.

#### 8.1.5 UKWELULEKWA NGESIKWELETU

**Uma abathengi bengeke bakwazi ukukhokha isikweletu, bazothola ilungelo lokuya kumeluleki wezikweletu, ozosiza abathengi baxazulule izinkinga zabo, isibonelo ukulungisa/kuhlela kabusha indlela yokukhokha izikweletu zabo. Lolu hlelo lungenziwa lube umyalelo wenkantolo.**

Abahlinzeki besikweletu kumele banike isaziso kumthengi uma engakhokhanga bameluleke ngokuthi unelungelo lokuxhumana nomeluleki wesikweletu. Uma bengaphenduli kuze kudlule izinsuku eziyishumi (10) noma umhlinzeki wesikweletu engasemukeli isiphakamiso esivela kumthengi noma kumeluleki, bangabe sebeqhubeka bedlulela enkantolo ukuze ikhiphe isinqumo.



**Abathengi kumele bakhumbule: uma sebesayinde ukwelulekwa umeluleki wesikweletu, angeke besakwazi ukufaka isicelo sokuthola isikweletu kuze kube ukuthi sebesikhokhe sonke isikweletu.**

**8.1.6 UKUBHALISWA KWABAHLINZEKI BEZIKWELETU**

Bonke abahlinzeki bezikweletu kumele babhalise ku-NCR. Uma umhlinzeki wesikweletu engabhalisile ku-NCR angeke akwazi ukufaka isicelo enkantolo uma umthengi engakhokhi.

**8.1.7 CREDIT BUREAUX** manje isilawulwa kakhulu:

- ukuqinisekisa ukuthi ulwazi luyiqiniso
- ukuqinisekisa ukuthi ulwazi olungelona iqiniso luyasuswa ngokushesha ngaphandle kwezindleko eziya kumthengi uma umthengi efale isikhalazo.

Isikhathi igama lakho elizohlala sona kumarekhodi sikanje:

| UHLOBO                                | INCAZELO   | ISIKHATHI ULWAZI OLUGCINWA SONA KU- BUREAU  |
|---------------------------------------|--|---|
| 1 Imibuzo                             | Imibuzo ebuswe kurekhodi lomthengi                   | 2 iminyaka  |
| 2 Umlando wokukhokha                  | Ulwazi oluyiqiniso ngerekhodi lokukhokha komthengi   | 5 iminyaka  |
| 3 Ulwazi olunomthelela omubi          | Ulwazi olubi ngokungakhokhi komthengi                | 1 unyaka  |
| 4 Ukuhlela kabusha isikweletu         | Isivumelwano lapho zonke izikweletu zihlelwe kabusha | Kuze kukhishwe isitifiketi esikugezayo ( <i>esikhishwa uma sekukhokhwe kwaqedwa njengesivumelwano</i> ) ngaphambi kweminyaka emi-5 noma uma isinqumo senkantolo sihoxiswa noma umbolekisi esiyeka isinumo senkantolo noma uma isikweletu sesikhokhwe saphelala bese umhlinzeki wesikweletu enika i-bureaux ngesaziso esithi kukhokhwe kwaphelala ngaphambi kweminyaka eyi-10 noma uma inkantolo ihoxisa isinqumo sayo ngaphansi kweminyaka eyi-10 noma uma umyalelo yokuhlunyeleliswa usukhishiwe inkantolo |
| 5 Izinqumo zenkantolo                 |  |   |
| 6 Imiyalelo yokuphenywa ngesikweletu  |  |   |
| 7 Ukuthathwa kwezimpahla ngokomthetho |  |   |

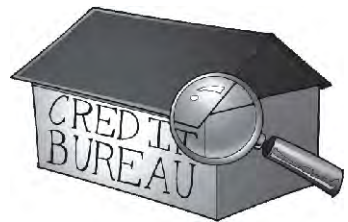
### 8.1.8 INKANTOLO YABATHENGI YEZIKWELETU – ISIGUNGU SAMACALA ABATHENGI

- Umlawuli kanye nabathengi bazokwazi ukuyisa izikhalazo ngokuphulwa kwezivumelwano ku-NCA enkantolo ekhethekile eyaziwa nge-*The Consumer Tribunal*.
- Abathengi manje banelungelo lokuvikeleka kanjalo nokuba nenkantolo abangaya kuyo uma umhlinzeki wezikweletu engasixazululi isikhalazo somthengi.
- *Khumbula ukuthi maningi amanye amahhovisi o-ombudsmen kanye nezinhlango ngaya kuzo, ukuze kukhulunywe ngesikhalazo sakho (buka Izinombolo zokuxhumana eSigabeni 9).*



### 8.1.9 QPHELA UKUBA SOHLWINI LWAMAGAMA AMABI EHHOVISI LEZIKWELETU

- Qinisekisa ukuthi uhlale ukhokhela isikweletu sakho noma wenze uhlelo oluthile nombolekisi wakho.
- Amabhizinisi abhalisa ku-credit bureau, obanika ngalo lonke ulwazi lwe-akhawunti yesikweletu, noma ngabe luhle noma lubi, kanti futhi uma usufaka isicelo sesikweletu esisha singangamukelwa isicelo sakho, uma irekhodi lakho lilibi (liveza ukuthi unezikweletu eziningi kumanje).
- Uvumelekile ukubuza ngombiko werekhodi lesikweletu sakho esikhishwe yileli hhovisi – wonke umuntu unelungelo lokuthola ikhophi eyodwa yamahhala kumarekhodi akhe esikweletu ngonyaka kodwa alukho ulwazi ozolunikwa ngocingo. Kuzomele ukuthi uveze ubufakazi bomazisi.
- Kuzomele uye ku-TRANS UNION: inombolo yocingo 0861 482 482 noma Experian Bureau: inombolo yocingo 0861 105 665.
- Uma ufuna ukwazi ukuthi igama lakho lihlala isikhathi esingakanani ku-credit bureau, isibonelo isinqumo senkantolo, ukuphenywa



### 8.1.10 UKUBOLEKISA IIMALI ENCANÉ

Qinisekisa ukuthi usebenza nebhizinisi eliveza ukuthi libhalisiwe ku-NCR emahhovisi abo. Kubablekisi bemali encane, qhathanisa inani lenzalo bese uyaqinisekisa ukuthi naye umbolekisi wemali encane ubhalisile kuMlawuli wezikweletu kuZwelonke - inombolo yocingo: 011 554 2600, Toll Share: 0860 627 627 noma i-imeyili: [info@ncr.org.za](mailto:info@ncr.org.za)



### 8.1.11 AMAKHADI EZIKWELETU

- Bhala phansi izinombolo zamakhadi akho ezikweletu, usuku lokuphelelwa yisikhathi kanye nenombolo yomuntu ngamunye owakunika lelo khadi bese ukubeka endaweni ephephile.
- Uma ukhetha ikhadi, qhathanisa imigomo abayibekayo ukuze uthole ikhadi elikufanele nezidingo zakho.
- Bheka ikhadi lakho emva kokulinika olisebenzisayo. Thatha ikhadi lakho ngokushesha uma olisebenzisayo eseqedile ngalo futhi uqinisekise ukuthi elakho.
- Ungayigcini irisidi engelona iqiniso.
- Ungalokothi usayinde isiliphu esingenalutho. Dweba umugqa ezikheleni ezingenhla kwesamba uma usayina isiliphu.
- Amaphepha ezikweletu zamakhadi esikweletu avule bese uqhathanisa neziliphu zakho ukuze ubheke izinhlawulo ezingekho emthethweni namaphutha.
- Bika ngokushesha ngokubhalela lowo okunike ikhadi incwadi uma kukhona izindleko ongaziboni kahle.
- Uma ubuza akumele leyo mibuzo ihambe nemali yakho. Bheka ukuthi isitatimende ukuze uthole ikheli eliyilo ozothumela kulo imibuzo. Imibuzo kumele ibhalwe phansi.
- Ungalokothi unikezele ngenombolo yekhadi lakho lesikweletu ocingweni ngaphandle uma kade kunguwe ubushaye lolo cingo.
- Ungalokothi ufake inombolo yekhadi lakho kuposikhadi noma ngaphandle kwemvilophu.



- Uma kufika ikhadi elisha lisayinde ngokushesha. Nquma amakhadi aphelelwe yisikhathi bese uyawalahla. Nquma bese ubuyisela ikhadi elingafuneki kulowo okunika lona.
- Shiya amakhadi ongawasebenzisi njalo endaweni ephephile.
- Uma elinye lamakhadi akho esikweletu lilahleka noma lintshontshwa, bika leso sehlo ngokushesha kulowo okunike ikhadi.
- Ukuze uvikeleke, landelanisa izinkulumo zocingo ngencwadi kulowo okunike ikhadi. Incwadi kumele ibe nenombolo yekhadi, usuku elilahleke ngalo ikhadi, kanye nosuku obashaye ngalo ucingo ubazisa.
- Hlelela umshwalense wokusetshenziswa budedengu nokulahleka kwekhadi nalowo okunika ikhadi lesikweletu.

## 8.2 UMTHETHO OVIKELA UMTHENGI

### 8.2.1 UMthetho wokuVikela uMthengi, nombolo 68 wezi-2008 wasayindwa mhlazingama-24 ku-Ephreli wezi-2009 wase waziswa mhla lu-1ku-Ephreli 2011.

#### UMTHETHO UHLOSE:

- Ukugqugquzela indawo enobulungiswa, efinyelelekayo nezinzile yemikhiqizo nosizo lwabathengi;
- Ukusungula imigomo kazwelonke mayelana nokuvikelwa komthengi;
- Ukuhlinzekela imigomo ethuthukisiwe yolwazi lomthengi, uvimbela okanye ukuthengisa namabhezini angenabulungiswa;
- Ukusungula imikhuba nemigomo kazwelonke mayelana nokuvikelwa kwabathengi.
- Ukugqugquzela indlela yokuziphatha yabathengi;
- Ukugqugquzela uhlaka lokusebenza olufanayo ekushayweni komthetho nasekusetshenzisweni kwawo, mayelana nokuthengiselana kwamakhasimende kanye nezivumelwano; kanye
- Nokusungula iKhomishana kaZwelonke yabaThengi.

#### Ubani ongafaka isikhalazo somthengi?

- Umuntu ngokwakhe;
- Umuntu onegunya lokwenza lokhu egameni lomunye;
- Umuntu obambile njengelungu noma oseqenjini labathintekayo noma izinga; noma
- Umuntu okwenza ngoba esiza abantu.



**UMthetho wokuVikelwa koMthengi usebenza kulokhu okulandelayo:**

- Konke okwenzeke lapha kuRiphabhulikhi yaseNingizimu Afrika;
- Ukukhangiswa noma ukuhanjiswa kwezimpahla nosizo olwenzeka kuleRiphabhulikhi; kanye
- Nezimpahla noma usizo olutholakale noma owenziwe kuRiphabhulikhi ngokwenthransekshini ebalwe eMthethweni.

**UMthetho awusebenzi kulokhu:**

- Izimpahla noma usizo olukhangiswa noma oluhlinzekwa kuHulumeni;
- Uma kuxolelwe umkhakha wonke abasemagunyeni okulawula;
- Usizo olungaphansi kwesivumelwano sokusebenza;
- Izivumelano eziyizivumelwano zeqoqo labantu; kanye noluhlinzekela ukwenza ngcono imigomo yolwazi lwamakhasimende.

Izivumelano eziyizivumelwano zokuxoxisana (isigaba 213 soMthetho wezabaSebenzi) Esivimbela ukuthengisa okuthile namabhizinisi angenziwa ngendlela eyiyo.

**Ubani ‘umthengi’?**

Abathengi abantu abathengiselwa/abakhangiselwa izimpahla nosizo/imisebenzi, abangene esivumelwaneni nomhlinzeki, abasebenzisi bempahla ethile noma abathola usizo noma abenzelwa umsebenzi othile.



### 8.2.2 Yimaphi amaLungelo abaThengi?

AmaLungelo abaThengi amukelwe umhlaba wonke kanti yilawa:

1. Ilungelo lokufundisa umthengi  
Abathengi kufanele bakwazi ukuthola ulwazi namakhono adingekayo ukuze bezothatha izinqumo ezifanele nabazoziqhenya ngazo ngezimpahla kanye nosizo/umsebenzi, bebe bewazi amalungelo abathengi ayisisekelo nezibophezelo zabo nokuthi bangawasebenzisa kanjani.
2. Ilungelo lokudalula nelolwazi  
Abathengi kumele banikwe amaqiniso abawadingayo ukwenza izinqumo ezifanele nokuqinisekisa ukuthi bavikelekile ezikhangisini nokufakwa izimpawu ezingenalo iqiniso noma ezikhohlisayo.
3. Ilungelo lokukhetha  
Abathengi kumele bakwazi ukukhetha phakathi kwemikhiqizo eminingi nosizo/umsebenzi, okuhlinzekwa ngamanani ancintisanayo, ngesiqiniseko sokuhlinzeka izinga eligculisayo.
4. Ilungelo lokumelwa  
Kumele kube khona okumela umthengi uma kwenziwa nasekusetshenzisweni kwenqubomgomo kahulumeni, nokwakhiwa kwemikhiqizo nosizo oluthile.
5. Ilungelo lokulungisa okonakele  
Abathengi kumele bathole ukukhokhelwa kahle uma befaka isicelo sokukhokhelwa, kubandakanya ukunxeshezela uma engamelelekanga kahle, noma izimpahla ezingabonakali kahle noma usizo/umsebenzi ongagculisi.
6. Ilungelo lokuphepha  
Ngokubona kwemboni yezohwebo, abathengi kumele bavikeleke ezinqubweni zokukhiqiza, kanye nemikhiqizo nezinto ezinobungozi kwezempilo noma empilweni.
7. Ilungelo lendawo enempilo  
Abathengi kumele bakwazi ukuphila basebenze endaweni enganabungozi empilweni yabo manje nasezizukulwaneni ezizayo.
8. Ilungelo lokuthola izidingo nosizo okuyisisekelo  
Abathengi kumele bathole izimpahla nosizo oluyisisekelo, okufana nokudla okwanele, izingubo zokugqoka, izindlu, ukunakekelwa kwezempilo, ezemfundo, amanzi ahlanzekile nokuthuthwa kwendle.

*Impilo iyitshe lokugaya.  
Noma lisigaya siye phansi noma liyasipholisha kuya ngathi.*  
Ngu-L THOMAS HOLDCROFT

### 8.2.3 Usifaka kuphi isikhalazo

UMthetho wokuVikela Abathengi uhlose ukugqugquzela ubushoshovu babathengi, ngokuhlinzekela ukubhajadiswa kwamaqembu abathengi ajutshwe ukufaka izikhalazo egameni labathengi, kanye nokuthi kutholakale ukwesekwa kokwenziwayo, okufana nokweluleka umthengi, ukufundisa, ukushicilela, ucwaningo kanye nezinye izindlela zokuxazulula izinkinga ngokubonisana noma ukubuyisana.

Ngalokhu, uMthetho wenze kusungulwe iKhomishana kaZwelonke yabaThengi, isigungu esibekelwe ukuphenya izikhalazo zabathengi, kanye *neNkantolo yabaThengi kuZwelonke*, yona yasungulwa uMthetho kaZwelonke weziKweletu ngoSeptemba wezi-2006, futhi yilo elimele elikhapha isinqumo sokuphulwa koMthetho kaZwelonke weziKweletu kanye noMthetho wokuVikela Abathengi.

### 8.2.4 Izinombolo zosizo lwabathengi

- The DTI Customer Contact Centre: 0861 843 384
- The DTI Office of Consumer Protection (OCP): 012 394 1436/1558/1076
- DTI email: [contactus@thedti.gov.za](mailto:contactus@thedti.gov.za)
- The DTI website: [www.thedti.gov.za](http://www.thedti.gov.za)
- National Consumer Tribunal (NCT): 012 683 8140
- NCT email: [Registry@thenct.org.za](mailto:Registry@thenct.org.za)
- NCT website: [www.thenct.org.za](http://www.thenct.org.za)
- National Consumer Commission (NCC): 012 761 3000
- NCC Call centre: 086 000 3600
- NCC website: [www.thencc.org.za](http://www.thencc.org.za)



## **ISIGABA 9 - IZINOMBOLO ZOKUXHUMANA**

### ***OMBUD FOR BANKING SERVICES***

PO Box 87056, Houghton, 2041  
Ucingo: 011 712 1800  
Sharecall: 0860 800 900  
Ifeksi: 011 483 3212 or 086 676 6320  
I-imeyili: [info@obssa.co.za](mailto:info@obssa.co.za)

### ***OMBUD FOR LONG-TERM INSURANCE***

Private Bag X45, Claremont, Cape Town, 7735  
Ucingo: 021 657 5000 or 0860 103 236  
Sharecall: 0860 662 837  
Ifeksi: 021 674 0951  
I-imeyili: [info@ombud.co.za](mailto:info@ombud.co.za) [www.ombud.co.za](http://www.ombud.co.za)

### ***OMBUD FOR SHORT-TERM INSURANCE***

Sunnyside Office Park, 5<sup>th</sup> floor, Building D,  
32 Princess of Wales Terrace, Parktown  
Ucingo: 011 726 8900  
Sharecall: 0860 726 890  
Ifeksi: 011 726 5501  
I-imeyili: [info@osti.co.za](mailto:info@osti.co.za) [www.osti.co.za](http://www.osti.co.za)

### ***FAIS OMBUD***

Sussex Office Park, Ground floor, Block B,  
473 Lynnwood Road, Lynnwood, 0081  
Ucingo: 012 470 9080  
Ifeksi: 012 348 3447  
I-imeyili: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
[www.faisombud.co.za](http://www.faisombud.co.za)

### ***MOTOR INDUSTRY OMBUD***

Suite 156, Private Bag X025, Lynnwood Ridge, 0040  
Ucingo: 0861 1 MIMOSA (0861 1 64672)  
Ifeksi: 086 630 6141  
I-imeyili: [info@miosa.co.za](mailto:info@miosa.co.za)

***IHOVISI LOMVIKELI WOMPHAKATHI***

PO Box 32738, Braamfontein, 2017  
Ucingo: 011 492 2801/2806 Ifeksi: 011 492 2365  
Toll Free: 0800 11 20 40 (Complaints)  
I-imeyili: [lindam@pprotect.org](mailto:lindam@pprotect.org)

***CREDIT OMBUD***

PO Box 805, Pinegowrie, 2123  
Call Centre: 0861 OMBUDS (0861 662 837)  
Ifeksi: 086 674 7414  
I-imeyili: [ombud@creditombud.co.za](mailto:ombud@creditombud.co.za)  
[www.creditombud.org.za](http://www.creditombud.org.za)

***UMLAWULI KAZWELONKE WEZIKWELETU i-NATIONAL CREDIT REGULATOR (NCR)***

PO Box 209, Halfway House, 1685  
Ucingo: 011 554 2700 or 0860 627 627  
Ifeksi: 011 805 4905  
I-imeyili: [complaints@ncr.org.za](mailto:complaints@ncr.org.za) [www.ncr.org.za](http://www.ncr.org.za)

***INKANTOLO YABATHENGI KUZWELONKE i-NATIONAL CONSUMER TRIBUNAL (NCT)***

Private Bag X110, Centurion, 0046  
Ucingo: 012 683 8140 /012 742 9900  
Ifeksi: 012 663 5693  
I-imeyili: [registry@thenct.org.za](mailto:registry@thenct.org.za)  
[www.thenct.org.za](http://www.thenct.org.za)

***IKHOMISHANA KAZWELONKE YABATHENGI i-NATIONAL CONSUMER COMMISSION (NCC)***

Ucingo: 012 761 3000/3200  
Call Centre: 086 000 3600  
[www.thencc.org.za](http://www.thencc.org.za)

***CONSUMER GOODS AND SERVICES OMBUD***

PO Box 3815, Randburg, 2125  
Ucingo: 0860 000 272  
Ifeksi: 086 206 1999  
I-imeyili: [info@cgso.org.za](mailto:info@cgso.org.za)  
[Www.cgso.org.za](http://Www.cgso.org.za)

## ISIGABA 10 - IZIFUNDO EZIPHUMA KOSOZIGIDI

Ucwaningo olunzulu olwenziwe e-USA phakathi kosozigidi baseMelika kwatholakala ukuthi lababantu banalokhu okufanayo kubo bonke:

1. Baphila impilo engaphansi kwemali abanayo.
2. Basebenzisa isikhathi, amandla/umfutho kanye nemali ngendlela efanele.
3. Bakholelwa kakhulu ukuthi ukuzimela kwezezimali kubaluleke kakhulu.
4. Abazali babo azange babaseke emva kokuphuma emakhaya.
5. Izingane zabo ezindala zinokwenele.
6. Bayakwazi ukubona amathuba.
7. Bakhetha umsebenzi ofanele.



*"Landela amaphupho akho, zethembe,  
futhi ungalilahli ithemba."  
Ngu-RACHEL CORRIE*







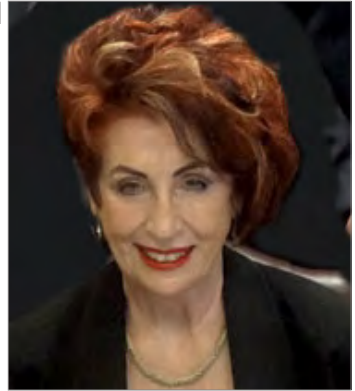
## MAYELANA NOMBHALI: INA WILKEN

U-Ina Wilken njngamanje usiza abathengi njenge-Consumer Consultant futhi ungumqondisi ongekho esigungwini sabakwa- Finbond Group Ltd kanye neFinbond Mutual Bank. Iminyaka ngeminyaka usebenza 'njengesishosho sabathengi' ukhuluma egameni lendoda esemgwaqeni ngokusebenza emakomidini amaningi. Emva kokusebenza kwakhe njengoMqondisi wokwakuwuMkhandlu wabaThengi eNingizimu Afrika ngonyaka we-1995, u-Ina uke wabandakanyeka, waphinda wasebenza nezinye izigungu zaseNingizimu Afrka nezinkampani ngaphambilini. Ezinye zazo yilezi:

- Oil Seeds Advisory Commission (*Executive member*)
- Dried Fruit Technical Services (*Trustee*)
- Pretorium Trust (*Director*)
- Oil and Protein Seeds Development Trust (*Vice-chairman*)
- Pretoria Chamber of Commerce and Industry (*Vice-president*)
- International Training and Communication (*President: Club III*)
- SA Pharmaceutical Council (*Board member*)
- South African Micro Lenders Association (*Director*)
- SA Banking Ombud (*Director*)
- Debt Collectors Council (*Vice-chairman*)
- Finbond Property Finance Ltd (*Executive director*)
- SA National Consumer Union (*Chairman*)
- Agricultural Research Council (*Member*)
- SABS Consumer Sector Board (*Chairman*)
- Lethimvula Investment Ltd (*Director*)
- Financial Services Board: Consumer Advisory Panel (*Member*)
- Netpartner Investments (*Director*)
- Estate Agency Affairs Board (*Chairman*)
- SABS Standards Committee (*Chairman*)
- SA Cotton Board (*Director*)
- Dairy Standard Agency Board (*Director*)
- Agricultural Agents Produce Council (*Member*)

U-Ina usebenzele amakhasimende aseNingizimu Afrika ngokukhuluma ezinkundleni eziningi, amaqembu afundisanayo, izethameli kanye nezinkomfa ezikhuluma ngokuba ikhasimende nokuthi bangayisebenzisa kanjani imali yabo ngendlela ebonakalayo iminyaka engaphezulu kwengama-20 manje. Uzinikezele ekukhuliseni abathengi abavela emagumbini amane omhlaba kanti futhi amahora amaningi uwachitha enza wona lo msebenzi. Uke waklonyeliswa nge-*Individual Consumer Champion* ngonyaka wezi-2005 eklonyeliswa yi-DTI.

*Abathengi banamalungelo kodwa kumele bakhumbule ukuthi banesibophezelo esikhulu sokwenza isiqiniseko sokuthi amalungelo abo ahambisana nomthetho baphinde baziphathe ngendlela efanele ukuze kuqhubeke izwi labathengi.*



**Ina Wilken**

*B.Comm (Honors) Business Economics*



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