

# Incwajana yesivumelwane sesikweleti

Le imininingwane ezingqike yesivumelwane sakho sesikweleti. Sisungulelwe ukukusiza ngesivumelwane sakho sesikweleti. Kufanele ufunde sonke lesi sivumelwane sesikweleti ukuze uthole imigomo nemibandela. Uma ungasiqondi sonke isivumelwane sesikweleti, kufanele ucele ukuba sikuchazele. Ungasishayela ucingo ku-0861 829 448 (0861 TAXI 4U).

## Isivumelwane sesikweleti sakhwe ile miqulu elandelayo:

1. Isicelo sesikweleti (sibizwa ngokuthi 'Ukufaka isicelo sesikweleti')
2. Ikhotheshini nesendlalelo sesitatimende (Isigaba A)
3. Le migomo nemibandela (Isigaba B)
4. Zonke izijobelelo
5. Zonke izinguquko emiqulwini esohlwini 1-4 ngaphezulu wena nathi esivumelane ngakho ngokubhalwe phansi futhi kwasayindwa.

## Ukubuyekeza Isigaba A: Ikhotheshini nesendlalelo sesivumelwane

Unezinsuku eziyisihlanu zokwamukela ikhotheshini nesendlalelo sesivumelwane. Uma ungayisayindi ikhotheshini nesendlalelo sesitatimende zingakapheli izinsuku ezinhlanu, kufanele uphinde ufake isicelo.

Ikhotheshini nesendlalelo sesivumelwane kunikeza imininingwane esemqoka mayelana nokuthi:

- Obani isivumelwane esiphakathi kwabo (the parties of the credit agreement)
- Isamba semalimboleko yokuqala (Isikweleti esikhulu)
- Isamba okufanele usikhokhe ku-SA Taxi (Inani lezindleko zesikweleti)
- Imalini okufanele uyikhokhe nyanga zonke (Imikhawulo)
- Imali okufanele uyikhokhe uma ungakhokhi ngesikhathi noma uma ungahlangabezani nayo yonke imibandela yesivumelwane sesikweleti (Izindleko ezihambisana nokuqoqwa kwemali engakhokhiwe nezindleko zosizo). Uma ufisa ukuqeda isivumelwane sesikweleti singakafiki isikhathi sokusiqeda, kufanele uxhumane nathi ukuze uthole isamba okufanele usikhokhe ukuze usheshe uqede ukukhokha.
- Izindleko ezengeziwe uma ukhansela isivumelwane sesikweleti zingakapheli izinsuku ezinhlanu zokusebenza osukwini lokuqala
- Isikweleti sakho sithatha isikhathi esingakanani futhi uzokhokha nini nyanga zonke

Isamba Sekhotheshini singashintsha uma ungakhokhi lesa samba sesitomende ngasinye kusenesikhathi, uma kushintsha kwamandla emali, noma uma izindleko zanyanga zonke zomshwalensi nezethrekha yemoto zishintsha.

### **Iziqiniseko nezimemezelo**

Uma usayinda Ikhotheshini nesendlalelo sesitatimende:

- Uvumelana neziqinisekiso mayelana neminingwane neziqinisekiso zemigomo nezindleko.
- Uvumelana nesimemezelo, esibeka ukuthi uyaqonda ukuthi ukhululekile ukuzikhethela inkampani yakho yomshwalensi ezokhipha itekisi yakho, inqobo nje uma sigunyaza ipholisi yomshwalensi (Freedom of choice declaration).
- Uyavuma ukuthi uma inkampani yomshwalensi ikhokha imali ngokulahlekelwa noma ngomonakalo wetekisi yakho, inkampani yomshwalensi ngeke ikukhokhele. Ikhokhela umbolekisimali. (Transfer of rights in short term policy).
- Uyavuma ukuthi uyaqonda ukuthi uma inkampani yomshwalensi ikhokha imali ikhokhela izimo ezivezwe kupholisi yomshwalense we-credit life, inkampani yomshwalensi ikhokha isamba semalimboleko esingakakhokhwa kobolekisa ngemali. Lokhu kwenzeka kuphela uma unomshwalensi we-credit life. Umshwalense we-credit life ujwayele ukukhava izimo ezifana nokufa noma nokukhubazeka. (Transfer of rights in credit insurance policy). Qaphela uma ungenawo umshwalensi we-credit life, uzozikhokhela ngokwakho isamba esingaphansi kwesivuelwane sesikweleti.

## **Ukubuyekeza Isigaba B: Imigomo nemibandela**

### **1. Izincazelo**

Le ngxenye inikeza izincazelo zamagama asemqoka asetshenziswe esivumelwaneni sesikweleti nemihlahlandlela yezomthetho yendlela yokutolika isivumelwane sesikweleti.

### **2. Mayelana nesivumelwane sesikweleti**

Lesi sigaba sinikeza imigomo nemibandela mayelana nalezi zihloko:

- Isivumelwane sesikweleti inkontileka ephakathi kwakho nenikeza ngesikweleti
- Imiqulu eyakha isivumelwane sesikweleti
- Eminye iminingwane ejwayelekile emayelana nesivumelwane sesikweleti

### 3. Mayelana nokungaqondene nathi

Lesi sigaba sibeka ukuthi asiqondene nanoma yini ehambisana netekisi. Isibonelo, asibhekele izinga, umsebenzi noma umbandela wetekisi, wokwethula, noma ukulungisa, ukunakekela noma ukubuyisa itekisi kubadayisi, umakheninga noma ithini.

### 4. Izitolimende zanyanga zonke

Le ngxenye inikeza imigomo nemibandela mayelana nalezi zihloko:

- Imalini okufanele uyikhokhe. Isitolimende sakho sanyanga zonke sihambisana nentela, amaprimuyami omshwalensi, imali yokuqashwa kwemoto nezinye izindleko. Uma ungenaso isiqiniseko ngemali ozoyikhokha, kungumsebenzi wakho ukuba uxhumane nathi ukuze uthole leso samba.
- Uzokhokha malini nokuthi sizoxhumana kanjani nawe. Sizokuthumela ama-SMS ukukwazisa uma sekufanele ukhokhe nokuthi uzokhokha malini.
- Uzozikhokha nini izitolimende zanyanga zonke
- Ezinye izinhlangotho zikhokhelwa kanjani (isibonelo, inkampani yomshwalensi noma inkampani eqapha imoto
- Izitolimende zakho zisikhokhela kanjani isamba osikweletayo
- Isitifiketi esiveza ukuthi ukweleta malini (Certificate of Balance)
- Izitolimende ze-akhawunti yakho esizokuthumelela zona njalo ezinyangeni ezintathu

### 5. Ukushesha ukukhokha

Le ngxenye inikeza imigomo nemibandela mayelana nalezi zihloko:

- Ungakhokha izitolimende zakho zanyanga zonke isikhathi singakafiki
- Ungakhokha uqede isikweletu sakho ngokushesha (early settlement). Uma ufisa ukukhokha uvale isivumelwane sesikweletu ngokushesha, kufanele uxhumane nathi ukuze wazi ngokushesha ukuthi ukhokha isamba samalini. Uma isikweletu esacelwa (*isikweletu esacelwa noma principal debt*) sasingama-R250 000 noma ngaphezulu ngesikhathi kuvulwa isivumelwane sesikweletu, kufanele uphinde ukhokhe inhlawulo yokushesha ukuqeda ukukhokhela isikweletu.

### 6. Ukukhokha sekudlule isikhathi

Kunezindleko ezengeziwe uma ungazikhokhi izitolimende zanyanga zonke kusenesikhathi. Lezi zindleko ezengeziwe kubalwa kuzona inzalo yokukhokha sekuhambe isikhathi, izindleko zokukhokha sekuhambe isikhathi (isibonelo, izindleko zokubuyela emuva kwedebhithi, izindleko zokukufuna noma itekisi, izindleko zokuqoqa imali, izindleko zezinyathelo zomthetho) and default administration charges (default administration charges).

## 7. Ubunikazi betekisi

Lesi sigaba sinikeza imigomo nemibandela emayelana nalezi zihloko:

- Uba ngumnikazi wetekisi uma ukhokhe yonke imali oyikweletayo ngaphansi kwalesi sivumelwane sesikweleti. Kodwa-ke, ngalesi sikhathi, uwenza onakekela itekisi. Isibonelo, kungumsebenzi wakho ukugcina itekisi isesimweni esifanele sokusebenza futhi nokukhokha zonke izamba ozikweletayo ngaphansi kwesivumelwane sesikweleti, noma ungasayisebenzisi itekisi.
- Kufanele uqikelele ukuthi awunikezi noma ngubani amalungelo etekisi ngesikhathi salesi sivumelwane sesikweleti.
- Kufanele usazise ngencwadi noma nini uma itekisi igcinwe ezindaweni okungezona ezakho. Kungumsebenzi wakho ukuqikelela ukuthi umnikazi wendawo uyazi ukuthi awukabi umnikazi wetekisi nokuthi ithina abanikazi bayo.
- Sinelungelo lokuhlola itekisi noma ngabe igcinwe kuphi.

## 8. Ukudlulisa amalungelo nezibophezelo zesivumelwane sesikweleti

Le ngxenye inikeza imigomo nemibandela mayelana nalezi zihloko:

- Singadlulisa amalungelo akulesi sivumelwane sesikweleti kumuntu wesithathu.
- Udlulisa amalungelo akho okuthola imali kumuntu wesithathu (isibonelo, umdayisi noma umnakekeli). Izibonelo zezamba zihlanganisa imali yesibambiso noma imali okufanele uyikhokhe ngoba kunomonakalo etekisini.

## 9. Umshwalensi

Le ngxenye ibeka ukuthi sinenzalo ezinkampanini zomshwalensi, i-Hollard ne-Guardrisk. Izinkampani esisebenzisana nazo zizuzisa kumshwalensi onikezwa i-Hollard n-Guardrisk.

Le ngxenye inikeza imigomo nemibandela ngalezi zihloko ezilandelayo ngomshwalensi wakho:

- Kufanele uthenge umshwalensi wetekisi
- Kufanele ukhethe inkampani yomshwalensi esizoyamukela
- Umshwakensi wemoto kufanele kube ngogcwele futhi isikhathi esilingana nesivumelwane sesikweleti
- Kufanele udlulisele amalungelo amapholisi omshwalensi kuthini
- Kufanele usinike ipholisi yokuqala
- Ukukhansela nokuvuselela. Isibonelo:
  - Ungayikhansela inkontileka yomshwalensi noma ushintshe imigomo nemibandela yami yekontileka yomshwalensi kuphela uma uthole imvume yethu ebhaliwe.

- Uma sekuphele isikhathi somshwalensi esivezwe kunkontileka yomshwalensi, sinelungelo lokuvuselela uze ukhokhe sonke isamba osikweleta sona ngaphansi kwalesi sivumelwane sesikweleti.
- Sisebenzisa imali yezitolimende zakho ukukhokhela inkampani yomshwalensi.

Le ngxenye inika imigomo nemibandela mayelana nalezi zihloko ezilandelayo **zomshwalensi we-credit life:**

Ungakhetha ukuthenga i-credit life. Ipholisi Ungakhetha ukuthenga i-credit life. Ipholisi e-credit life ikhokhela izikweleti ezithile ozikweletayo uma kwenzeka okuthile (kubalwa nokufa kwakho). Izibonelo zalezi zigameko zizovezwa kupholisi yomshwalensi. Ungakhetha ukuthenga ipholisi ye-credit life kuthina, ukuthenga ipholisi ye-credit life kwenye inkampani yomshwalensi, noma ungayithengi ipholisi ye-credit life.

Eminye imigomo nemibandela ngomshwalensi we-credit life isebenza kuphela uma uthenge umshwalensi we-credit life, kulezi zihloko ezilandelayo:

- Kufanele udlulise amalungelo akho epholisi ye-credit life kuthina.
- Kufanele usinike ipholisi yokuqala ye-credit life.
- Sisebenzisa imali yezitolimende sakho ukukhokhela inkampani yomshwalensi.

## 10. Ukuqapha imoto

Lesi sigaba sinikeza imigomo nemibandela ngalezi zihloko ezilandelayo:

- Kufanele itekisi ifakwe uhlaka lokuqapha nelokuyithungatha olufakwa inkampani efakile izinhloko zokuqapha esizigunyazile. Igama lenkampani eqapha izimoto esiyigunyazile kulesi sivumelwane sesikweleti i-Cartrack.
- Uyavuma ukukhokha izindleko zohlaka lokuqapha nokuyithungatha.

## 11. Ukusebenzisa itekisi

Le ngxenye inikeza imigomo nemibandela mayelana nalezi zihloko ezilandelayo:

- Umonakalo etekisini. Uma itekisi ilimele, ilinyaziwe, intshontshiwe noma ilahlekile, kufanele uxhumane nathi ngokushesha. Kufanele ulungise futhi uthumele imoto kusevisi ngokwakho, uma sikucela. Kufanele uthole imvume yethu ngaphambi kokuba uqashe umakheninga noma omunye ophakela ngosizo. Uma sibona ukuthi itekisi ngeke isalunga, sinelungelo lokukhansela lesi sivumelwane sesikweleti.
- Itekisi ungayisebenzisa kuphela injongo yayo.
- Kufanele ube nayo yonke imvume efanele.

- Kufanele uthole imvume yethu ebhaliwe ngaphambi kokuba itekisi iphume eNingizimu Afrika.
- Kufanele ulandele izimfanelo zetekisi futhi ungenzi izinguquko.
- Kufanele ulandele yonke imithetho esebenzayo.
- Kufanele usazise ngokushesha uma ubuyisela itekisi kumdayisi noma ngasiphi isizathu.

## 12. Ukubuyisa itekisi

Le ngxenye inikeza imigomo nemibandela kulezi zihloko ezilandelayo:

- Uma lesi sivumelwane siphela ngenxa yemigomo nemibandela ephuliwe (breach of agreement), kufanele usibuyisele itekisi.
- Unelungelo lokubuyisa itekisi kuthina ukuba siyidayise (voluntary surrender). Uma ubuyisa itekisi ukuba siyidayise, sizokunika enye inkontileka ozoyisayina, ezoveza imigomo nemibandela nohlelo. Uzobhekana nezindleko zokudayiswa kwetekisi.

## 13. Imibango nokwephulwa kwesivumelwane

Lesi sigaba sinekeza imigomo nemibandela mayelana nalezi zihloko ezilandelayo:

- Usombululwa kanjani umbango. Uma unombango, ungasithinta, udlulisele isikhalazo kwezinye izindawo ezisombulula isikhalazo (enye indlela yokusombulula umbango ngaphansi kwe-National Credit Act) zisebenza kumluleki wezikweleti ngokwemigomo ye-National Credit Act, noma ngokufaka isikhalazo kuMlawuli Wezikweleti zikaZwelonke.
- Ukwephula isivumelwane (breaches to the agreement). Uma wephula umbandela noma imibandela yalesi sivumelwane sesikweleti, kuzobe uphule isivumelwane. Qinisekisa ukuthi uyaqonda ukuthi yini ethathwa njengokwephula isivumelwane nokuthi yini ezokwenzeka uma wephula isivumelwane, kubalwa nokuzilwela ngokomthetho ongeke Ukwazi ukukwenza.
- Unelungelo lokuqeda lesi sivumelwane sesikweleti ezinsukwini eziyisihlanu zokusebenza ngemuva kokusayinda lkhotheshini nesendlalelo sesivumelwane. Ezinye izindleko okufanele uzengeze ziveziwe Kukhotheshini.
- Isivumelwane siyaphela uma udlula emhlabeni.
- Ungaqeda lesi sivumelwane sesikweleti noma nini. Kungenzeka kube nezinye izindleko. Kufanele uxhumane nathi uma ufisa ukuqeda lesi sivumelwane singakafiki isikhathi.
- Uma usukhokhe isamba esigcwele osikweleta ngaphansi kwesivumelwane sesikweleti, ungasicela ukuba sivale i-akhawunti Yetekisi yaseNingizimu Afrika. Uma sekuvalwe i-akhawunti yakho Yetekisi yaseNingizimu Afrika, uzotola imuqulu ye-e-NatIS (ubunikazi) yetekisi yakho.

## 14. Imininingwane nokuxhumana

Le ngxenye inikeza imigomo nemibandela ngokwabelana ngemininingwane yakho, okubalwa lokhu okulandelayo:

- Ukwabelana ngemininingwane yakho ne-credit bureau
- Ukwazisa izinhlangano eziqondene uma ukhwabanisile noma uma imininingwane esiyitholile ngawe iveza ukukhwabanisa
- Ukuthola noma ukuqinisekisa imininingwane kumqashi wakho
- Ukwabelana ngemininingwane yakho nabanye abantu nezinhlangano nokuthola imininingwane ngawe kwabanye abantu noma ezinhlanganweni.
- Ukwabelana ngemininingwane yakho nezinkampani ezingaphansi kwe-Transaction Capital Group
- Ukunikeza imininingwane yakho ye-akhawunti yakho yasebhangwe kuthina

Le ngxenye inikeza imigomo nemibandela mayelana nokuxhumana, okubalwa:

- Ikheli lapho uvume ukwamukela izaziso zomthetho ezikhishwe inkantolo
- Ikheli ovume ukuthola izaziso ezihambisana nesikweleti
- Ikheli lapho kuzogcinwa khona itekisi
- Ukuthumela izikhangiso kuwena
- Ubani owenze amalungiselelo esivumelwane sakho sesikweleti

## 15. Umthetho nezinkantolo

Le ngxenye inikeza imigomo nemibandela ejwayelekile ehambisana nomthetho nezinkantolo.

### Ukubuyekeza Isigaba C Isithasiselo

Isigaba C sinikeza amagunya amabili afuneka ngokwe-National Credit Act. Ahambisana nepholisi yomshwalensi owuthengile.