

## Isendlalelo

UmThetho oLawula ukuThenga ngesiKolodo, umthetho 34/2005 (NCE) kunye nePhiko lesitjhaba eliLawula ukuthenga ngesiKolodo (NCR) zathoma ukusebenza ngomhlaka 1st kuMgwengweni 2006. IPhiko lesiTjhaba eliLawula ukuthenga ngesiKolodo liqalelele ukusebenza komThetho lowo.

## Iyini I-Credit Bureau?

I-credit bureau kuyikampani ebuthelela ilwazi ilethe ebujameni bagadesi umlando wokuthenga ngesikolodo komthengi. I-credit bureau yenza irekhodi lelwazi lokuthenga ngesikolodo komthengi etjengisa bonyana umthengi uphatha bunjani isikolodo sakhe.

I-credit bureau inikela amarekhodi la kubanikeli besikolodo abafana namabhanka, abathengisi kunye namanye amakampani anikela ngeenkolodo. Ilwazi lelo litjengisa amarekhodi wokubhadala womthengi. Lisetjenziselwa ukuhlola ukukhwabanisa, ubukhohlakali namkha ukweba.

### Nangenza isibawo sesikolodo kumnikeli weenkolodo, ngubani othatha isiquqo sokobana ngiyasithola isikolodo namkha awa?

Nawenza isibawo sesikolodo, umnikeli weenkolodo usebenzisa ilwazi alifunyanana ku-credit bureau ukuhlola isibawo sakho. Amarekhodi wakho wesikolodo nangabe anelisa amabanga womnikeli sikolodo, umnikeli wesikolodo uzakuthatha isiquqo sokobanyana akunikele. Yibhanka, umthengisi namkha umnikeli wesikolodo ovumela namkha owala isibawo sakho sesikolodo kungasi I-credit bureau.

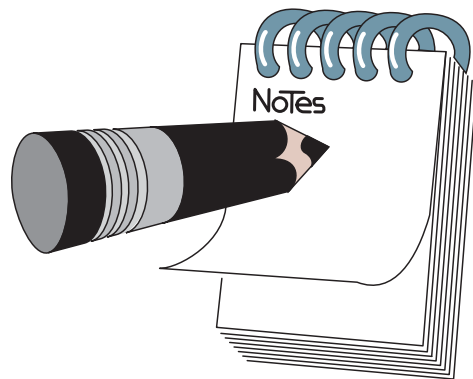
## Wenzani umthetho?

- UmThetho ufuna bonyana I-credit bureau itlolise nePhiko lesiTjhaba eLilawula ukuthenga ngesiKolodo ukuze bakwazi ukuphatha ibhizinisi yabo ngokomthetho;
- Umthetho ubeka kuhle umnqopho wokubanyana ilwazi ngeenkolodo zabathengi lingasetjenziswa bunjani; kunye namakhampani lawo I-credit bureau enganikela kiwo ilwazi lelo;
- Ubeka kuhle amabanga wokunqotjhiswa kwedatha ukuqinisekisa bonyana ilwazi elibulungwe yi-credit bureau lihlala linqophile;
- Uqinisekisa bonyana omunye nomunye umthengi abe nelungelo lokuhlola amarekhodi wakhe, nokuthi kulungiswe ubutjhaba nangabe bukhona.

## Ngiwaphi amalungelo wami?

Unelungelo:

- unelungelo lokutjelwa bonyana umnikeli wesikolodo ufuna ukubika ilwazi elimbi ngawe ku-credit bureau ngaphambi kobanyana akwenze lokho;



- lokufuna ukuthola ikhophi yamarekhodi wesikolodo ku-credit bureaux Ungathola irekhodi linye qobe mnyaka elingabhadalelwako. Kodwana I-credit bureaux ingakubhadalisa nawufuna amanye amarekhodi nomnyaka owodwa;
  - lokufaka inselele ngelwazi eliphethwe yi-credit bureau nawunganelisekiko ngelwazi lelo;
  - lokobana ilwazi lakho ligcinwe liyifihlo, laziwe nguwe wedwa begodu
- I-Credit Bureaux angeze irhelise ilwazi elibandlulula ngokombala, ngokobulili, ngokobulunga beehlangano zepolitiki, ngokwepilo, ngokwekolo namkha ngokobulunga behlangano yezabasebenzi.
- lisetjenziselwe lokho okunqotjhe/ okuvunyelwa mThetho.

## Lingasetjenziselwani ilwazi ngeenkolodo zami?

I-credit bureaux isebenzisa ilwazi ngeenkolodo zakho:

- ukuhlola bonyana ungakwazi ukubhadala isikolodo;
- ukuphenya ubukhohlakali, ukonakala kunye nokweba;
- ukukutjheja nawuzokuqatjiswa esikhundleni esifuna ukwethembeka nokuba neqiniso namkha isikhundla esiphathelene nokuphathwa kweemali;
- ukuhlola bonyana ungakwazi ukubhadala izenzelo ezahluahlukeneke.

Ilwazi ngeenkolodo lirhelebha abanikeli beenkolodo ukuhlola bonyana abathengi

bangakwazi ukuhlangabezana neembopho zabo zeemali. Ilwazi ngeenkolodo liyindzuzo kubathengi labo abangasi seenkolodweni khulu nabanomlando omuhle wokubhadala. Ilwazi ngeenkolodo lirhelebha abathengi abanjalo ukuthola isikolodo, babavikele ekutheni bangangeni eenkolodweni khulu.

## Ngizakwaziswa ngaphambi kobanyana ilwazi lelo liyiswe ku-bureau ?

Ngelwazi elilandelako, uzakunikelwa amalanga ama-20 kusukela ngomvulo kufika ngolosihlanu ngaphambi kobana lithunyelwe ku-credit bureau. Ngaleso sikhathi, kumele utjele umnikeli wesikolodo namkha I-credit bureau nangabe ilwazi lelo akusilo.

- Ukuhlelwa ngokweengaba kwezenzo zabathengi, okufana nokuziphatha okungamukelekiko, ukubhalelwa kubhadala, ukubhadala emva kwesikhathi, ukubaleka namkha ukungatholakali kwabo;

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### Ngingayithola bunjani irekhodi yeenkolodo zami?

Ungabawo irekhodi leenkolodo zakho ku-credit bureaux kanye ngomnyaka ungabhadalalisa, emva kwalokho ungabhadala imali engaphezu kwe-R20 ngerekhodi ngalinye.

- Ukuhlelwa ngokweengaba okuphathelene nesenzo sokukatelela esithethwe banikeli beenkolodo, okunjengokwemukwa namkha ukuthathelwa amagadango womthetho, namkha angasanikelwa isikolodo kwasafuthi.

## Ngingaqinisekisa bunjani bonyana ilwazi eliphethwe yi-credit bureaux liliqiniso?

Ungaqinisekisa bonyana ilwazi eliphethwe yi-credit bureau lingelilungileko ngokulandela amagadango alandelako:

- Thintana ne-credit bureau;
- Qinisekisa bonyana uphethe ilwazi lakho elinjengomazisi kunye ne-adresi yakho;
- I-bureau izakuthumela iforomo kobana ulizalise;
- Zalisa iforomo begodu ulifekesele ku-bureau;
- I-credit bureau ingakubawo bonyana ubhadale imali; mayingadluli e-R20;
- Yazisa I-bureau nangabe kunelwazi okungasilo kumarekhodi wakho, namkha ubabawe bonyana bakuhlathululele lelo onganasiqiniseko ngalo.

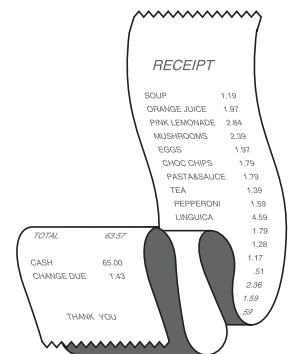
## Ngingakwazi ukufaka inselele ngelwazi elibekwe yi-credit bureaux nangingavumelani nalo?

**IYE!** Nawungavumelani nelwazi eliphethwe yi-credit bureau, ungafaka inselele begodu

ubabawe bonyana balilungise. Nabangafuniko ukulilungisa, ungafaka isinghonyoyilo sakho ePhikweni lesiTjhaba eLilawula ukuthenga ngesiKolodo.

### I-ofisi yoMvikeli woPhakathi yeLwazi ngeSikolodo

I-ofisi yoMvikeli woPhakathi yeLwazi ngeSikolodo irarulula inghonyoyilo ezibuya ebathengini nemabubulweni ezingasisebujameni obuhle ngeLwazi ngeSikolodo.



**NCR**  
National Credit Regulator

## Ngubani I-National Credit Regulator

Iphiko lesiTjhaba eliLawula ukuthenga ngesiKolodo linesibopho sokulawula I-indastru yokuthenga ngesikolodo yeSewula Afrika. Iphiko lelo linesibopho soku:

- ukufezakalisa amajima wezefundo;
- ukwenza irhubhululo kunye nokuthuthukisa umthetho-mgomo;
- ukuphenya ngeenghonyoyilo;
- ukuqinisekisa ukukhambisana nomThetho.

Ineembopho zokutlolisa kunye nokulawula abanikeli beenkolodo, **ama-credit bureaux** kunye nabalemukisi beenkolodo.

## Ikhotho yabathengi enarheni mazombe (National Consumer Tribunal)

Ikhotho yaBathengi eNarheni Mazombe ilalela imilandu yokukhambisana noMthetho, ngokuhlululisa nokulungisa iindaba zabathengi. Abathengi nabanikeli beenkolodo bangenza iinghonyoyilo ekhotho mayelana nesinye nesinye isiquntu esithethwe yiKoro eLawula uKuthenga ngeSikolodo.

Ikhotho iyihlangano eseqadi ezijameleko yekoro eLawula uKuthenga ngeSikolodo. Ikhotho inoSihlalo namanye amalunga alitjhumu.

## Ithatha isikhathi esingangani icredit bureau ukugcina ilwazi lelo?

lingaba ngelwazi ngeenkolodo zabathengi	Isikhathi sokubanjwa
Imininingwana kunye neenghonyoyilo ezilethwa bathengi	18 yeenyanga
<b>Imibuzo</b> Inani leembawo elenziwe erekhodini lomthengi, kufaka hlangana ibizo lekampani nofana umuntu owenze isibawo sokufumana irekhodi lomthengi (ibizo lakhe nangabe likhona).	Minyaka emibili
<b>Ihlathululo efitjhani yokubhadala</b> Ilwazi eliliqiniso ngehlathululo efitjhani yokubhadala komthengi. Lokhu kufaka hlangana imininingwana yesikolodo esinye nesinye anikelwe sona. Iimbhadelo ezitholakaleko nanyana ibhadelo efike muva	Iminyaka em-hlanu
<b>Ilwazi eliphikisako</b> Ilwazi eliliqiniso ngokuziphatha komthengi, okukhombisa ukubhadela kwakhe okudzimelele ngombono wokucabangela umuntu loyo obika lelolwazi. Lokho kufaka hlangana ukuhlelwa keengaba ezifana no 'ukungamukeleki' 'ukubhalelwa kubhadala' ukubaleka namkha ukungatholakali.	Nyaka owordwa
<b>Ukuhlelwa ngobutjha kweenkolodo</b>	Kufikela kukhutjwa isitifiketi sokusulwa.
<b>Izahlulelo zekhotho yombango</b> Sisahlulelo esithethwe yikhotho sombango ophakathi kwabantu ababili nofana iinkampani Kufaka hlangana isahlulelo sokungabhadeli	Minyaka emi-hlanuw namkha kufikela isahlulelo sitsonyulwa yikhotho namkha umnikelisikolodo asilisako ngokwesigaba 86 somthetho wekhotho kaMarhastrada umthetho 32 ka 1944
<b>Isiqunto sekhatho sokuphatha isikolodo</b> Siqunto esithethwe yikhotho yombango lapho kulawulwa bekuthathwa nepahla yomuntu owehluleka ukubhadela isikolodo l inikelwe ezandleni zomuntu okhethwe yikhotho kobana abe nelawulo epahleni leyo bekufike isikhathi lapho okolodako abhadela isikolodo sakhe.	Minyaka eli-tjhumu namkha kufikela utsonyulwa yikhotho
<b>Ukuthunjwa Kwepahla Kobana Ingasasebenza</b> Kuthathwa kwepahla ngokomthetho bekufike isikhathi sokuqeda ukubhadela isikolodo.	Minyaka eli-tjhumu namkha kufikela esiquntwenisokuhlumelelisa iimilo sikhutjwa
<b>Ukuthathwa kwepahla inikelwe umuntu wesithathu</b> Kuthathwa kwepahla yomuntu owehluleka ukubhadela isikolodo inikelwe ihlangano ethile kobana ilawulwe ngilabo ebakolodwako.	Isikhathi esevulelekile
<b>Iinqunto zokuvuselela iimilo Amungelo wakho</b> Siqunto esithethwe yikhotho sokubuyisa ubujamo bezeemali iminyaka emihlanu nofana ukubuyisa isithunzi somuntu obekahluleka ukubhadela isikolodo (abuyiselwe ebujaameni bakade).	Iminyaka emi-hlanu

## Ngingabika njani isinghonyoyilo?

SinaMAGADANGO AMATHATHU afaneleko wokurarulula isinghonyoyilo. Landela lamagadango iinghonyoyilo zakho zizakutjhejwa.

## IGADANGO LOKUTHOMA

Thintana ne Credit Bereau:

Ama-Credit Bereaus afumana imininingwana ebuya ebanikelini beenkolodo. Babulunga irekhodi lakho lomlandu wesikolodo bangakusiza ekutheni ulungise imininingwana yakho ebeyingakalungi.

Nangabe isinghonyoyilo sakho asikararululwa, yeyamela egadangweni lesibili!

## IGADANGO LESIBILI

Thintana ne Ofisi yoMjameli weMininingana yeeNkolodo

UMjameli weMininingwana weeNkolodo angabawa I-Credit bureau kobana itjheje isinghonyoyilo sakho begodu yenze isiqiniseko sokobana isinghonyoyilo sakho siyayararululwa.

Nangabe awaneliseki, yeyamela egadangweni lesithathu.

## IGADANGO LESITHATHU

Thintana nebakwa NCR

I-NCR inegunya langokomthetho lokulawula amaCredit bereaus nokusebenza kwamabubulo wabo.

<b>TransUnion ITC</b>	
Call centre:	0861 482 482
<b>Experian SA</b>	
Call centre:	0861 105 665
<b>Xpert Decisions Systems (XDS)</b>	
Telephone:	011 645 9100
<b>Micro Lenders Credit Bureau (Microlending)</b>	
Call centre:	0861 287 328
<b>Compuscan Information Technologies (Microlending)</b>	
Call centre:	0861 514 131
<b>Consumer Profile Bureau</b>	
Telephone:	011 278 3800
<b>KreditInform</b>	
Call centre:	011 777 2700
<b>LexisNexis Risk Management</b>	
Call centre:	021 565 9700

<b>Credit Information Ombuds</b>	
Call centre:	0861 OMBUDS (0861 662 837)

<b>National Credit Regulator (NCR)</b>	
Toll share:	0860 627 627
Email:	0860 NCR NCR complaints@ncr.org.za

