

Sendlalelo

Mhlaka-1 iNhlaba-2006, i-National Credit Act 34/2005 (NCA) (uMtsetfo loBukene netiKweleti waVelonkhe) ne-National Credit Regulator (NCR) (Umlawuli wetiKweleti waVelonkhe) wacala kusebenta. I-National Credit Regulator inemtfwalo wekwenta siciniseko sekutsi loMtsetfo uyasebenta.

Yini i-Credit Bureau?

I-credit bureau yinkampani lecoca umniningwane futsi yente umlandvo wetikweleti te-wemkweleti ngamunye ube sesikhatsini. I-credit bureau yenta lirekhodi lemininingwane lebakweletisi, ikhombise kutsi umkweleti utiphetse njani tikweleti takhe.

I-credit bureau ibese iniketa

lemininingwane kulabanikana ngetikweleti/bakweletisi, njengemabhange, ema-retailers/batsengisi naletinye tinkampani letikweletisanako. Leminingwane ikhombisa lirekhodi lekukhokha lemweleti ngamunye. Liphindze futsi lisetjentiswe kubuketa kukhwabanisa, inkhohlakalo nekonakala.

Uma ngabe ngifaka sicelo sesikweleti kumkweletisi, ngabe ngubani loncuma kutsi ngiyafaneleka kusitfolo nobe cha?

Uma ufaka sicelo sesikweleti, umkweletisi usebentisa umniningwane lotfolwe ku-credit bureau kute ahlole sicelo sakho. Uma ngabe lirekhodi lakho liyamenelisa umniketi wesikweleti, umniketi wetikweleti wenta sincumo sekutsi uniketwe sikweleti. Kuba libhange, yi-retailer nobe ngumniketi wesikweleti lovumako nobe ale sicelo sakho sesikweleti, hhayi i-credit bureau.

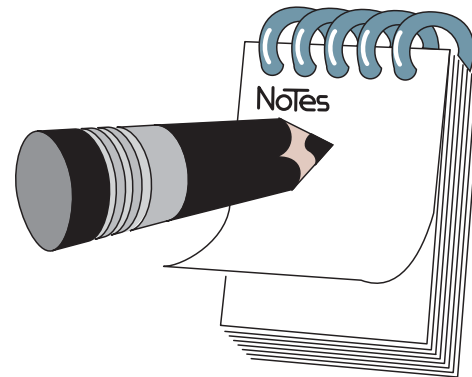
Ngabe wentani loMtsetfo?

- ✎ Lomtsetfo ubeka kutsi i-credit bureau ngayinye kumele ibhalise ku-National Credit Regulator kute isebente ngalokusemtsetfweni;
- ✎ Ubeka inhloso yekusetjentiswa kwemininingwane yemkweleti, kanye netinkampani i-credit bureaux lengatinganiketa imininingwane;
- ✎ Ubeka emazinga ekusebenta nesikhatsi ekuba ngiko kwedatha kute kucinisekiswe kutsi imininingwane legcinwe yi-credit bureaux yemarekhodi akho ihlala ingiyo/iliciniswo;
- ✎ Ucinisekisa kutsi umkweleti ngamunye unelilungelo lekuhlola emarekhodi akhe, nekutsi futsi nobe nguliphi liphutsa lelikhona lilungiswe.

Nguwaphi emalungelo lenginawo?

Nankha emalungelo lonawo:

- ✎ Kwatiswa umkweletisi ucabanga kuniketa imininingwane lemibi ngawe ku-credit bureau ngaphambi kwekutsi umkweletisi akubike;
- ✎ Kutfolo ikhophi yelirekhodi lesikweleti sakho ku-credit bureaux uma ngabe uyicela. Ungatfolo lirekhodi lamahhala kanye



ngemnyaka, kepha i-credit bureaux ingakukhokhisa imali yalamanye emarekhodi lalandzelako;

- ✎ Kuniketa inselele kunobe nguyiphi imininingwane legcinwe yi-credit bureaux uma ngabe awujabuli ngalemininingwane;
- ✎ Kugcinwa kwemininingwane yakho iyimfihlo, futsi imininingwane yakho isetjentiselwe kuphela tinhloso letivunyelwa nguMtsetfo.

I-Credit Bureaux angeke ihlele imininingwane lebandlululako njengemininingwane yebuhlanga, yebulili, kuba secenjini letembusave, tekwelashwa, inkholo nobe kuba lilunga lenhlangano yebasebenti.

Imininingwane yekukweleta kwami ingasetjentiselwa ini?

I-Credit bureaux isebentisa imininingwane yakho ku:

- ✎ Hlola kutsi ungasikhona yini sikweleti nobe cha;
- ✎ Hlola kukhwabanisa, inkhohlakalo nekweba;
- ✎ Kucabangela ekutsatseni sikhundla sekucashwa lesidzinga kwetsembeka lesifaka ekhatsi kuphatfwa kwetimali;
- ✎ Hlola kutsi ungatikhona yini tinsita letehlukene nobe cha.

Imininingwane yekukweleta isita bakweletisi bakhone kuhlola kutsi bakweleti bangakhona kuhlalabetana netibopho tabo tetimali. Imininingwane yekukweleta inelusito

Ngingayitfolo njani ikhophi yelirekhodi lesikweleti sami?

Ungacela lirekhodi letikweleti takho ku-credit bureaux kanye ngemnyaka mahhala, ngemuva kwaloko ukhokhiswa imali lengekho ngetulu kwa- R 20 lirekhodi ngalinye.

kubakweleti labangangeni etikweletini kakhulu futsi labanemlandvo lomuhle wekukhokhela tikweleti tabo. Umniningwane wekukweleta usita bakweleti labanjalo kutfolo sikweleti, futsi ubavikela ekubeni bangene kakhulu etikweletini.

Ngitawatiswa yini ngaphambi kwekutsi lomniningwane uyiswe ku-bureau ?

Kulomniningwane lolandzelako, utawunikwa emalanga ekusebenta langu-20 ngaphambi kwekutsi lomniningwane ungeniswe ku-credit bureau. Ngalesikhatsi, kufanele watise umkweletisi nobe i-credit bureau uma ngabe umniningwane awusilo liciniswo.

- ✎ Kuchazwa kwekutiphatsa kwemkweleti, njenge'kona kwelusha', 'liphutsa', 'kuhuvula tinyawo ekukhokheni sikweleti', 'kunyamalala' nobe 'kungatfolakali';
- ✎ Kuchazwa lokuphatselele nekwenziwa kwetinyatselo letitsetfwe ngumkweletisi, njengekunikelwa etandleni talabacoca tikweleti, bemtsetfo nobe ubhalwe njengesikweleti lesingeke sikhokhelwe.

PAID

Ngingacinisekisa njani kutsi imininingwane legcinwe yi-credit bureaux ingiyo/iliciniswo?

Ungacinisekisa kutsi imininingwane legcinwe yi-credit bureau iliciniswo, ngaletinyatselo letingentasi:

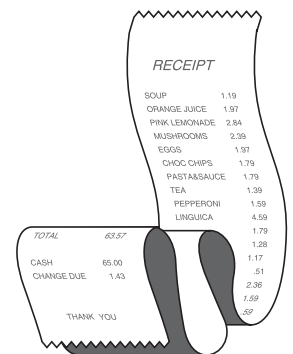
- ✎ Kutsintsana ne-credit bureau;
- ✎ Kucinisekisa kutsi unemininingwane lefanele ngawe, njengenombolo yakho yamatisi nelikheli;
- ✎ I-bureau itakutfumelela lifomu uligcwalise;
- ✎ Kugcwalisa lifomu ulitfumele ngefeksi ku-bureau;
- ✎ I-credit bureau ingakucela ukhokhe imali; lemali ayikafaneli kwengca ku-R20.00;
- ✎ Kwatisa i-bureau uma ngabe kunanobe ngumuphi umniningwane longasiwo kulirekhodi lakho, nobe ubacele bakuchazele nganobe ngumuphi umniningwane uma ngabe ute siciniseko.

Ngingawuniketa yini inselele umniningwane logcinwe yi-credit bureaux uma ngabe angivumelani nawo?

YEBO! Uma ngabe awuvumelani nemniningwane logcinwe yi-credit bureau, ungawunika inselele futsi ucele bawulungise lomniningwane. Uma ngabe bayala kuwulungisa lomniningwane, ungafaka sikhalo ku-National Credit Regulator.

Lihhovisi leMnakekeli weMininingwane yeTikweleti

Lihhovisi leMnakekeli weMininingwane yeTikweleti (Credit Information Ombud) lisombulula tikhalo tebakweleti nemabhizinisi latsintseka kabi ngemininingwane yeTikweleti/kukweleta



NCR
National Credit Regulator

Ngubani Umlawuli Wetikweleti Wavelonkhe (i-National Credit Regulator)

I-National Credit Regulator iphindze ibe nemtfwalo wekulawula imboni yetikweleti yaseNingizimu Afrika. Inemtfwalo we:

- Kwenta imikhankhaso yekufundzisa;
- Kwenta lucwaningo nekwakha tinchubomgomo;
- Kuphenya ngekukhonona;
- Kucinisekisa kuhambisana naloMtsetfo.

Iphindze futsi ibe nemtfwalo wekubhalisa nekulawula bakweletisi betikweleti, **ema-credit bureaux** nalabaluleka ngetikweleti.

Libandla laVelonkhe lelibukene netinkinga tebaKweleti (National Consumer Tribunal)

LiBandla laVelonkhe lelibukene netinkinga tebaKweleti (National Consumer Tribunal) liteka emacala ekungahambisani neMtsetfo, tinkinga, tinhlawulo futsi liniketa bakweleti tisombululo. Bakweleti nebakweletisi bangendlulisele tikhalo tabo tetincumo teMlawuli wetiKweleti waVelonkhe (National Credit Regulator) kuleliBandla lelibukene netinkinga tebakweleti.

LiBandla lelibukene netinkinga tebakweleti lisikhungo lesehlukile lesitimele, lesingakanciki kuMlawuli wetiKweleti waVelonkhe. LeliBandla linemgcinisihlalo nalokungenani nalamanye emalunga langu-10.

I-credit bureaux ingayigcina sikhatsi lesingakanani imininingwane yami?

Tinhlobo temininingwane yebakweleti	Sikhatsi sekugcina imininingwane
Imininingwane nemiphumela yetikhalo letifakwe bakweleti	Tinyanga letingu-18
Kubuta Linani leticelo letentiwe kumarekhodi emkweleti, lokufaka ekhatsi ligama lenkampani nobe loyo muntfu lofake sicelo selirekhodi lemkeleti (nemuntfu longatsintfwa, nangabe akhona).	Iminyaka lemibili
Iphrofayili yekubhadala Imininingwane lelinciniso kuphrofayili yekubhadala kwemkweleti. Loku kufaka ekhatsi imininingwane yanobe ngusiphi sikweleti lesaniketwa, imali leyabhadalwa nobe ikhona yini imali leyabhadalwa ngemuva kwesikhatsi	Umnyaka lesihlanu
Imininingwane lemibi Kuchazwa kwekutiphatsa kwemkweleti lokumiselwe embonweni walobikako: Loku kufaka ekhatsi kuchazwa lokufanana 'nebugwegwe', 'kungabhadali', 'kubhadala kancane/kuhudvula tinyawo ekubhadaleni', 'kubaleka/kunyamalala' nobe 'kungatsintseki'.	Umnyaka munye
Kulungiswa kabusha kwesikweleti	Kute kufikele lapho uniketwa sitifiketi sekuba msulwa
Tehlulelo tenkantolo lengasiyo yetebugebengu Sehlulelo lesikhishwa yinkantolo selicala lelingesilo lebugbengu emkhatsini webantfu nobe tinkampani (kufaka ekhatsi tehlulelo tekungabhadali).	Iminyaka lesihlanu nobe kufikele lapho sehlulelo (kufaka ekhatsi sehlulelo sekungabhadali). Sihociswa yinkantolo nobe siyekelwa ngumniketisikweleti/ lonikete sikweleti ngekwemibandzela yesigaba -86 ye-Magistrates' Courts Act 32 of 1944 (Umtsetfo Wenkantolo YaMantji-32 wanga-1944)
Imiyalelo yokuphatsa Umyalelo lokhishwa yinkantolo lengasiyo yemacala ebugebengu lapho khona kuphatsa futsi neminyaka leliShumi nobe kute kufikele lapho umyalelo kukutsatsa kuphatfwe imphahla yemuntfu lote imali/longakhoni kubhadala (umuntfu lokhokhwe yinkantolo longakhokhi kubhadala tikweleti takhe) iniketwa umuntfu lokhetfwe ngekwemtsetfo ayiphatsa kute kufikele lapho lomuntfu akhona kubhadala tonkhe tikweleti takhe.	Iminyaka lelishumi nobe kufikele lapho umyalelo uhociswa yinkantolo
Kwemukwa imphahla Kutsatfwa kwemphahla ngalokusemtsetfweni kute kufikele lapho tikweleti tikhokhelwa nobe kuhlangebetwene naletinyo tidzingo.	Iminyaka lelishumi nobe kute kufikele lapho kukhishwa umyalelo wekubuyiselwa esimeni saphambilini
Kubhadalwa kwetikweleti talosehlulekile kubhadala Kuniketa imphahla yemuntfu lote imali/lowehluleka kubhadala tikweleti takhe, lomunye umuntfu wesitsatfu (i-trustee) kute kutsi labakweletwako behlukaniselane yona (lemphahla).	Isikhatsi esingonasingqomo
Imiyalelo yokubuyiselwa esimeni saphambilini NGEMALUNGELO AKHO Umyalelo lokhishwa yinkantolo lengasiyo yemacala ubuyisela simo setimali saphambilini Iminyaka lesihlanu nobe ludvumo lwemuntfu lobekete imali/lobekangakhoni kubhadala tikweleti takhe (kulubuyisela esimeni saphambilini).	Iminyaka lesihlanu

Ngingasifaka kanjani sikhalo?

Sinetinyatselo leTINTSATFU tekusombulula tinkinga ngalokwenetisako. Landzela letinyatselo futsi tikhalo takho titawunakwa.

SINYATSELO SEKUCALA

Tsintsana ne-Credit Bureau yakho: Ema-Credit Bureau atfola imininingwane ngetikweleti kulabaniketa tikweleti. Agcina umalandvo wakho wetikweleti futsi angakusita ulungise imininingwane yakho lengasilo liciniso.

Nangabe sikhalo sakho asikasombululeki, chubeka uye kusinyatselo sesibili!

SINYATSELO SESIBILI

Tsintsana ne-Office of the Credit Information Ombuds (Lihhovisi leBanakekeli beMininingwane yeTikweleti. I-Credit Information Ombud ingacela I-credit bureau kutsi ibukane nesikhalo sakho futsi yente siciniseko sekutsi sikhalo sakho siyasonjululwa.

Nangabe solo mane awenetiseki, chubeka uye kusinyatselo sesitsatfu.

SINYATSELO SESITSATFU

Tsintsana ne-NCR

I-NCR ineligunya lelisemtsetfweni lekulawula ema-credit bureau netindlela lasabenta ngato.

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

Credit Information Ombuds	
Call centre:	0861 OMBUDS (0861 662 837)

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

