

## Imvelaphi

Ngomhla woku-1 Juni 2006, umThetho weSizwe weKhredithi (National Credit Act) 34/2005 (NCA) kunye ne-National Credit Regulator (NCR) zaye zasebenza. I-National Credit Regulator inoxanduva lokunyanzelisa umThetho.

## Yintoni i-Credit Bureau?

I-credit bureau yinkampani eqokelela ulwazi kwaye ihlaziye imbali yekhredithi yomntu ofuna ukuvula ityala ngamnye. I-credit bureau yenza irekhodi yolwazi lwekhredithi yabathengi ekhombisa indlela abathengi amabayiphathe ngayo ikhredithi yabo.

I-credit bureau ezi rekhodi izinika abaniki khredithi, abafana neebhanki, abathengisi kunye nezinye iinkampani ezinika ikhredithi. Ulwazi lukhombisa irekhodi yokuhlawula yomthengi ngamnye. Ikwasiyenziswa ukufumana ubuqhetseba, urhwaphilizo okanye ubusela.

### Xa ndifaka isicelo sekhredithi kumniki khredithi, ngubani owenza isigqibo sokuba ndiyifanele okanye andiyifanelanga ikhredithi?

Xa ufaka isicelo sekhredithi, umniki khredithi usebenzisa ulwazi alufumene kwi-credit bureau ukuhlola isicelo sakho. Xa iirekhodi zakho zekhredithi ziyonelisa imigangatho yomniki khredithi, isigqibo sokukunika ikhredithi senziwa ngumniki khredithi. Yibhanki, umthengisi okanye umniki khredithi ovuma okanye ale isicelo sekhredithi hayi i-credit bureau.

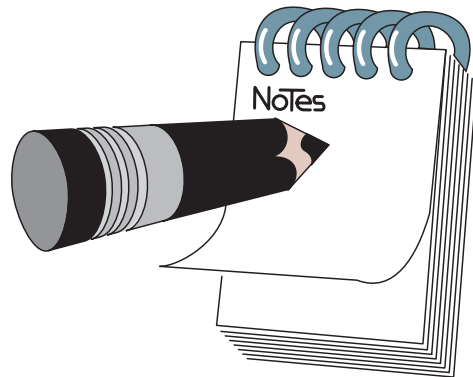
## Wenzani umThetho?

- UmThetho umisela ukuba i-credit bureau nganye mayibhalise kwi-National Credit Regulator ukwenzela ukuba iqhube ishishini ngokusemthethweni;
- Umisela iinjongo apho ulwazi ngekhredithi yomthengi lunokusetyenziswa khona, kunye neenkampani i-credit bureaux enokuzinika ulwazi;
- Umisela imigangatho yokuchaneka kwedata ukuqinisekisa ukuba ulwazi olugcinwe yi-credit bureaux kwiirekhodi zakho luhlala luchanekile;
- Uqinisekisa ukuba umthengi ngamnye unelungelo lokukhangela irekhodi yakhe, kunye nokuba naziphi na iziphoso ziyalungiswa.

## Ngawaphi amalungelo endinawo?

Unelungelo:

- Lokwaziswa ukuba umniki khredithi uneenjongo zokuxela ulwazi olungeluhle kuwe kwi-credit bureau phambi kokuba umniki khredithi akuxele.



- Lokufumana ikopi yerekhodi yakho yekhredithi kwi-credit bureaux xa uyicela. Ungafumana irekhodi enye mahala ngonyaka, kodwa i-credit bureaux inokukubiza imali ngazo naziphi na iirekhodi ezingaphaya;
- Lokucela umngeni kulwazi olugcinwe yi-credit bureaux ukuba ngaba awonwabanga ngolwazi olo;
- Lokuba ulwazi lwakho lugcinwe luyimfihlo, kwaye ulwazi lwakho lusetyenziselwe kuphela iinjongo ezivunyelwe ngumThetho.

## Lungasetyenziselwa ntoni ulwazi lwam lwekhredithi?

I-Credit bureaux ulwazi lwakho ilusebenzisela:

- Ukuhlola ukuba unganako na okanye awungeke ube nako ukufikelela kwikhredithi;
- Ukuphanda ngobuqhetseba, urhwaphilizo okanye ubusela;
- Ukuthathela ingqalelo wena kwisikhundla somsebenzi esifuna ukuthembeka nokunyaniseka kwaye esiphathelene nokuphathwa kwekheshi okanye izimali;
- Ukuhlola ukuba ungafikelele na okanye ngeke ufikelele kwiinkonzo ezintlobo-ntlobo;

I-Credit Bureaux ayinakudwelisa ulwazi olucalulayo olufana nolwazi ngohlanga, isini, ukuba ukweliphi iqela lezopolitiko, ubume bempilo, inkolo okanye ubulungu kwiminyano yabasebenzi.

Ulwazi ngekhredithi lunceda abaniki khredithi ukuba bahlale ukuba ingaba abathengi baya kuba nako na ukuhlangabezana neemfanelo zabo zezimali. Ulwazi lwekhredithi luluncedo kubathengi abangenamatyala agqithisileyo kwaye abanembali entle yokuhlawula. Ulwazi lwekhredithi lunceda abathengi abanjalo ukuba bafumane ikhredithi, kwaye kubathintele ekubeni namatyala agqithisileyo.

### Ndingayifumana njani ikopi yerekhodi yam yekhredithi?

Ungayicela irekhodi yakho yekhredithi kwi-credit bureaux kanye ngonyaka ngaphandle kwentlawulo, emva koko ngentlawulo engekho ngaphezulu kwama-R 20 ngerekhodi.

## Ingaba ndiyakwaziswa phambi kokuba ulwazi luthunyelwe kwi-bureau?

Olu lwazi lulandelayo, uya kulufumana kwiintsuku zokusebenza ezingama-20 phambi kokuba lungeniswe kwi-credit bureau. Ngeli xesha, kufuneka wazise umniki khredithi okanye i-credit bureau ukuba ngaba ulwazi aluchanekanga.

**PAID**

- Ukuhlelwa kokuziphatha komthengi okufana nokuba 'ngumoni', 'ukusilela', 'ukuhlawula kancinane', 'ukubaleka' okanye 'akungaqhagamshelaneki naye';
- Ukuhlelwa okunxulumene nesenzo sonyanzelo esithathwe ngumniki khredithi, esifana nokuba kudluliselwe ukuba kuqokelelwe okanye kufunyanwe, isenzo somthetho, okanye ukosulwa.

## Ndingakuqinisekisa kanjani ukuba ulwazi olugcinwe yi-credit bureaux luchanekile?

Ungalugcinisekisa ulwazi olugcinwe yi-credit bureau ukuba luchanekile ngokulandela la manyathelo angezantsi:

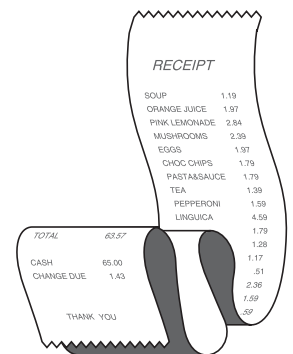
- Qhakamshelana ne-credit bureau;
- Qinisekisa ukuba unolwazi lobuqu oluchanekileyo njengenombolo yeSAZISI kunye nedilesi yakho;
- I-bureau iyakukuthumelela ifom ukuba uyigcwalise;
- Gcwalisa ifom uyithumele ngefeksi kwi-bureau;
- I-credit bureau inokucela ukuba uhlawule; oku makungabikho ngaphezulu kwama-R20.00;
- Yazisa i-bureau ukuba ngaba kukho naluphi na ulwazi olungachanekanga kwirekhodi yakho, okanye ubacele ukuba bakucacisele naluphi na ulwazi apho ungaqinisekanga khona.

## Ingaba ndingacela umngeni kulwazi olugcinwe yi-credit bureaux ukuba andivumelani nalo?

**EWE!** Ukuba ngaba awuvumelani nolwazi olugcinwe yi-credit bureau, ungacela umngeni koku kwaye ubacele ukuba balulungise ulwazi. Ukuba ngaba bayala ukululungisa ulwazi, ungafaka isikhalazo kwi-National Credit Regulator.

### I-Ofisi yomNtu oqeshwe nguRhulumente onolwazi ngeKhredithi yabantu

I-Ofisi yomNtu oqeshwe nguRhulumente onolwazi ngeKhredithi yabantu isombulula izikhalazo ezisuka kubaxhasi nakumashishini achats hazelwa ngokungalinganga lulwazi lweKhredithi



**NCR**  
National Credit Regulator

## Ngubani i-National Credit Regulator

I-National Credit Regulator ikwanoxanduva lokulawula ishishini lekhredithi loMzantsi Afrika. Inoxanduva loku:

- phumeza amaphulo okufundisa;
- ukuqhuba uphando kunye nokuphuhlisa imigaqo-nkqubo;
- ukuphanda izikhalazo;
- ukuqinisekisa ukuthobela umThetho.

Ikwanalo noxanduva lokubhalisa kunye nokulawula abaniki bekhredithi, **i-credit bureaux** noocea bamatyala.

## INKundla yabaXhasi leSizwe (National Consumer Tribunal)

INKundla yabaXhasi yeSizwe imamela amatyala okungathobeli umThetho, ikhupha izohlwayo kwaye inike ulungiso kubaxhasi. Abaxhasi kunye nabaniki khredithi banokubhenela kwiNkundla ngokuchasene naso nasiphi na isigqibo se-National Credit Regulator.

INKundla iliziko elizimeleyo kwi-National Credit Regulator. INkundla inosihlalo kunye nokungenani amanye amalungu ali-10.

## Ingaba zingalugcina ixesha elingakanani ulwazi lwam ii-credit bureaux?

<b>Iindidi zoLwazi lweKhredithi yabaXumi</b>	<b>Elona Xesha lide lokugcina</b>
Iinkcukacha kunye neziphumo zeembambano ezifakwe ngabaxumi	Iinyanga ezili-18
<b>Imibuzo</b> Inani lezicelo elenziweyo kwirekhodi yomxumi, kuqukwa igama lenkampani okanye lomntu owenze isicelo serekhodi yomxumi (kunye nomntu ekunokuqhagamshelwana naye, ukuba uyafumaneka)	Iminyaka emiBini
<b>Iprofayili yokuhlulwa</b> Ulwazi lwenene kwiprofayili yokuhlulwa yomxumi. Oku kuquka iinkcukacha zayo nayiphi na ikhredithi enikiweyo, iintlawulo ezifunyenweyo kunye nokuba kukho naziphi na iintlawulo ezeza mva.	Iminyaka emiHlanu
<b>Ukuhlelwa ngokungalingana kokuziphatha komxumi</b> Ukuhlelwa ngumntu oyedwa kokuziphatha komxumi: Oku kuquka ukuhlela okufana nokuba 'ngumoni', 'uyasilela', kwaye 'uhlawula kancinane', 'ubalekile' okanye 'akuqhagamshelaneke naye'.	Unyaka omNye
<b>Ukulungiswa ngokutsha kwetyala</b>	De sibe isiqinisekiso sokosula sikhutshiwe
<b>Izigwebo zeeNkundla zamaTyala angasingawo awoLwaphulo-mThetho</b> Isigwebo esinikwe yinkundla kwimbambano engasiyiyo eyolwaphulo-mthetho ephakathi kwabantu abangabodwa okanye iinkampani (kuqukwa nesigwebo sokusilela)	Iminyaka emiHlanu okanye de sibe isigwebo sirhoxisiwe yinkundla okanye siyekele ngumntu khredithi ngokwemigqaliselo yecandelo lama-86 lomThetho weeNkundla zooMantyi wama-32 ka-1994
<b>IMiyalelo yoLawulo</b> Umyalelo onikwe yiNkundla yamaTyala angasingawo awoLwaphulo-mThetho apho ulawulo nokuhanjiswa kwezinto zomntu ongakwaziyo ukuhlawula amatyala akhe (umntu ongakwaziyo ukuhlawula agqibe amatyala akhe) kunikezelwa kumntu oqeshwe ngokusemthethweni ukuba azilawule de abe umntu lowo uwahlawule onke amatyala akhe. urhoxisiwe yinkundla	Iminyaka eliShumi okanye de ube umyalelo
<b>Ukuthimba (Sequestrations)</b> (Ukubanjwa ngokusemthethweni kweempahla zonetyala de abe matyala ahlawulwe okanye amanye amabango kuhlangatyezwane nawo) wokubuyisela kwimo yesiqhelo unikiwe	Iminyaka eliShumi okanye de ube umyalelo
<b>Ukupheliswa kwishishini kuze kuthengiswe impahla eza kuhlawula amatyala (Liquidations)</b> Ukubeka ngokusemthethweni ipropati yotshonileyo ezandleni zomntu wesithathu (itrasti) oko kusenzelwa ulwahlulo phakathi kwabantu umntu anamatyala kubo	Ixesha elingasikelwanga mda
<b>Imiyalelo yokubuyisela kwimo yesiqhelo</b> Umyalelo onikwe yinkundla yamatyala angasingawo awoLwaphulo-mthetho obuyisa ukuma ngokwezemali okanye undiliseko lomntu obengakwazi ukuhlawula amatyala akhe (ukubuyisela isimo sangaphambile)	Iminyaka emiHlanu

## Ndingasixela njani isikhalazo?

SINAMANYATHELO AMATHATHU osombululo lwesikhalazo olusebenzayo. Landela la manyathelo kwaye izikhalazo zakho ziyakulungiswa.

## INYATHELO LOKUQALA

Qhakamshelana ne-Credit Bureau yakho:

Ii-Credit Bureau zifumana ulwazi lwekhredithi kubaniki khredithi. Bagcina irekhodi yembali yakho yekhredithi kwaye banokukunceda ukuba ulungise ulwazi olungachanekanga.

Ukuba ngaba isikhalazo sakho asisonjululwanga, qhuba uye kwinyathelo lesibini!

## INYATHELO LESIBINI

Qhakamshelana ne-Ofisi yomntu oqeshwe ngurhulumente onolwazi ngekhredithi yabantu.

I-Ofisi yomntu oqeshwe ngurhulumente onolwazi ngeKhredithi yabaNtu inokucela i-credit bureau ukuba ilungise isikhalazo sakho kwaye iqinisekise ukuba isikhalazo sakho sisonjululwe.

Ukuba ngaba awukoniseliseki, qhuba uye kwinyathelo lesithathu.

## INYATHELO LESITHATHU

Qhagamshelana ne-NCR

I-NCR inegunya elisemthethweni lokulawula ii-credit bureau kunye nokuqhuba kwazo amashishini.

<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

