

Isendlalelo

Ngomhla ka- 1 Juni 2006, Umthetho Wezikweletu Kazwelonke 34/2005 (National Credit Act (NCA)) kanye noMlawuli Wezikweletu Kazwelonke (Natioal Credit Regulator (NCR)) waqala ukusebenza. Umlawuli Wezikweletu Kazwelonke ubhekene nomsebenzi wokuqinisa Umthetho.

Yini i-Credit Bureau?

I-credit bureau inkampani ehlanganisa ulwazi futhi ifaka nolwazi olusha emlandweni wezikweletu womthengi ngamunye. I-credit bureau yenza irekhodi yolwazi lwezikweletu lwabathengi olukhombisa ukuthi umthengi usiphatha kanjani isikweletu sakhe.

I-credit bureau la marekhodi iwanikeza abanikezeli bezikweletu, njengamabhange, abathengisi kanye nezinye izinkampani ezinikezana izikweletu. Ulwazi lukhombisa irekhodi

Uma ngifaka isicelo sesikweletu kumnikezeli wesikweletu, ubani onqumayo ukuthi ngikulungele yini noma angikulungele ukuthola isikweletu?

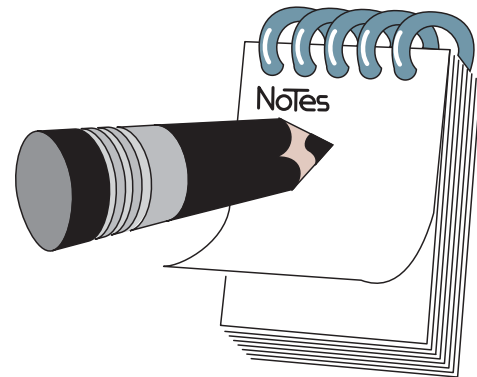
Uma ufaka isicelo sesikweletu, umnikezeli wesikweletu usebenzisa ulwazi olutholwe ku-credit bureau ukuthi ahlole isicelo sakho. Uma ngabe amarekhodi akho ewanelisa amazinga omnikezeli wesikweletu, uyaye enze isinqumo sokukukwethela. Yibhange, umthengisi noma umnikezeli wesikweletu abavuma noma bale isicelo sakho sokunikwa isikweletu, hhayi i-credit bureau.

lokukhokha lomthengi ngamunye.

Lusetshenziselwa futhi nokuthola ukukhwabanisa, inkohlakalo noma ukweba.

Wenzani Umthetho?

- Umthetho uyasho ukuthi i-credit bureau ngayinye kufanele ibhalise kuMlawuli Wezikweletu Kazwelonke ukuze yenze ibhizinisi ngokusemthethweni;
- Usho izinhloso ulwazi lwesikweletu lomthengi olungasetshenziselwa zona, kanye nezinkampani i-credit bureau engazinikeza ulwazi;
- Ubeka amazinga okungabi namaphutha kolwazi ukuze kuqinisekiswa ukuthi ulwazi olugcinwe yi-credit bureau lwamarekhodi akho luhlala njalo lungenamaphutha;
- Uqinisekisa ukuthi umthengi ngamunye unelungelo lokuhlola amarekhodi akhe, nokuthi futhi amaphutha alungiswe.



Nginamaphi amalungelo?

Unelungelo:

- Lokwaziswa ukuthi umnikezeli wesikweletu uhlose ukubika ulwazi olungeluhle ngawe ku-credit bureau ngaphambi kokuba akubike ngempela.
- Lokuthola ikhophi yerekhodi lakho lesikweletu ku-credit bureau uma ulicela. Ungathola irekhodi elilodwa lamahhala ngonyaka, kodwa i-credit bureau ingakukhokhisa ngananoma yimaphi amanye amarekhodi;
- Lokuphonsa inselele ngolwazi olugcinwe yi-credit bueau uma ungathokozile ngalo;
- Lokuthi ulwazi lwakho lugcinwe luyimfihlo, nokuthi ulwazi lwakho lusetshenziselwe kuphela izinhloso ezivunyelwa nguMthetho.

I-credit bureau angeke ibale ulwazi olubandlululayo njengolwazi lwebala, lobulili, lokuba ngaphansi kwenhlangano yezopolitiki, isimo sezokweshwa, inkolo noma ubulungu kunyunyana yezohwebo.

Lungasetshenziselwani ulwazi lwami lwesikweletu?

I-credit bureau ulwazi lwakho lwesikweletu ilusebenzisela:

- Ukuhlola ukuthi ungakwazi yini ukukhokhela isikweletu noma angeke ukwazi;
- Ukuphenya ukukhwabanisa, inkohlakalo noma ukweba;
- Ukukucabangela ngomsebenzi esikhundleni esidinga ubuqotho nokwethembeka futhi

esibandakanya ukuphathwa kukakheshe noma izimali;

- Ukuhlola ukuthi ungakwazi yini ukukhokhela izinsizakalo ezahlukeno noma cha;

Ulwazi lwesikweletu lusiza abanikezeli bezikweletu ukuhlola ukuthi abathengi bazokwazi yini ukuhlangabezana nezibopho zabo zezezimali. Ulwazi lwesikweletu olokusiza abathengi abanezikweletu eziningi ngokweqile emihle yokukhokha. Ulwazi lwesikweletu lusiza labo bathengi ukuthi bathole isikweletu, nokubavikela ekutheni babe nezikweletu ngokweqile.

Ngingayithola kanjani ikhophi yerekhodi lami lesikweletu?

Ungalicela irekhodi lakho lesikweletu ku-credit bureau kanye ngonyaka ungakhokhi lutho, emva kwalokho-ke uyokhokha imali engeqi u-R20 ngerekhodi ngalinye.

Ngiyokwaziswa yini ngaphambi kokuba ulwazi luthunyelwe ku-bureau?

Ngalolu lwazi olulandelayo, uyonikezwa izinsuku ezingu-20 zokusebenza ngaphambi kokuba ulwazi lwakho luthunyelwe ku-credit bureau. Ngalesi sikhathi, kufanele wazise umnikezeli wesikweletu noma i-credit bureau uma ulwazi lungalungile.



- Ukuhlelwa kwendlela yokuziphatha komthengi, njengesigebengu, ongakhokhi, okhokha kancane, obalekile noma okungaxhumaneki naye;
- Ukuhlelwa okuhambelana nokuqinisa isenzo esithathwayo ngumnikezeli wesikweletu, njengokusidlulisa ukuze siqoqwe noma sibuyiswe, isinyathelo somthetho, noma ukusicisha.

Ngingaqinisekisa kanjani ukuthi ulwazi olugcinwe yi-credit bureau alunaphutha?

Ungaqinisekisa ukuthi ulwazi oluphethwe yi-credit bureau lulungile ngokulandela izinyathelo ezilandelayo:

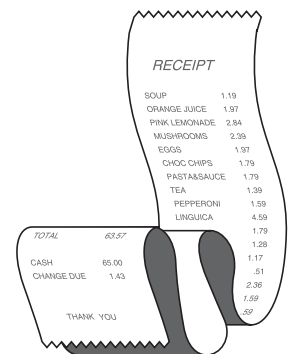
- Thinta i-credit bureau;
- Qinisekisa ukuthi unolwazi lwakho loqobo olungenaphutha njengenamba ye-ID kanye nekheli lakho;
- Ibhiyuro (bureau) izokuthumelela ifomu okufanele uligcwalise;
- Gcwalisa ifomu bese uyithumela ngesikhahlamezi ku-bureau;
- I-credit bureau kungenzeka ikucele ukuthi kube nemali oyikhokhayo, le mali akufanele ukuthi yeqe u-R20;
- Yazisa i-credit bureau uma kunanoma yiluphi ulwazi oluyiphutha erekhodini lakho, bacele ukuthi bachaze nanoma yiluphi ulwazi lapho ongaqinisekile khona.

Ngingakwazi yini ukuluphonsela inselelo ulwazi olugcinwe yi-credit bureau uma ngingavumelani nalo?

Yebo! Uma ungavumelani nolwazi olugcinwe yi-credit bureau, ungaluphonsela inselele bese ucela ukuthi balungise lolo lwazi. Uma bala ukulungisa ulwazi, ungakhalaza kuMlawuli Wezikweletu Kazwelonke.

Ihhovisi loMphenyi Wezikhalazo Zolwazi Lwezikweletu (Credit Information Ombud)

Ihhovisi loMphenyi Wolwazi Lwezikweletu uxazulula izikhalazo zamakhasimende kanye namabhizinisi okuthe ulwazi lwezikweletu lwaba nomthelela omubi kuwo.





Ngubani Umlawuli Wezikweletu Kazwelonke (National Credit Regulator)

Umlawuli Wezikweletu Kazwelonke unomsebenzi futhi wokulawula imboni yezikweletu eNingizimu Afrika. Unomsebenzi wokwenza lokhu okulandelayo:

- ukuqalisa imikhankaso yemfundo;
- ukuqhuba ucwaningo nokwenza izinqubomgomo;
- Ukuphenya ngezikhhalazo
- ukuqinisekisa ukuhambisana noMthetho.

Ubhekene nomsebenzi futhi wokubhalisa nokulawula abanikezeli bezikweletu, **i-credit bureaux** kanye nabeluleki ngezikhhalazo.

Inkantolo Yamakhasimende Kazwelonke (National Consumer Tribunal)

Inkantolo Yamakhasimende Kazwelonke ilalela amacala angahambisani noMthetho, iyahlawulisa futhi ihlinzekele amakhasimende ngokulungisa amaphutha. Amakhasimende kanye nabanikezela ngezikhhalazo bandedlulisela amacala abo okuphikisana noMlawuli Wezikweletu Kazwelonke kule Nkantolo.

Inkantolo lena iyisikhungo esiseceleni, esizimele esingekho ngaphansi koMlawuli Wezikweletu Kazwelonke. Inkantolo inosihlalo kanye namanye amalungu ayishumi (10).

Ama-credit bureau angalugcina isikhathi esingakanani ulwazi lwami

| Izigaba Zolwazi Lwabathengi Lwezikhathini | Isikhathi sokulugcina okungedlulwa kuso |
|--|---|
| Izimbuzo Imininingwane kanye nemiphumela yezimpikiswano ezifakwe ngabathengi | izinyanga eziyi-18 |
| Imibuzo Isibalo sezicelo ezenziwe ngerekhodi lomthengi, kubandakanya igama lenkampani noma umuntu owenze isicelo ecela irekhodi lomthengi (kanye nomuntu okuxhunyanwa naye, uma ekhona) | iminyaka emi-2 |
| Umlando Wokuthenga Ulwazi oluyiqiniso emlandweni wokukhokha komthengi. Lokhu kubandakanya neminingwane yanoma yisiphi isikhathini akasinikeziwe, imali yokukhokha etholakele nokuthi ingabe ikhona yini imali yokukhokha eyabe seyedlulelwe isikhathini. | iminyaka emi-5 |
| Ukuhlela indlela umthengi akaziphatha ngayo okungekuhle Ukuhlela indlela yokuziphatha komthengi ngendlela ebheka uhlangothi olulodwa: Lokhu kubandakanya ukuhlela okufana 'nokuganga kobugebengu', 'ukona', kanye 'nokukhokha kancane', 'ukubaleka', noma ukuthi kungaxhumaneki nawe'. | unyaka owo-1 |
| Ukuhlela kabusha isikhathini | Kuze kukhishwe isitifiketi sokumesula |
| Izakhathini zezinkantolo zomphakathi Isahlulelo esikhishwe yinkantolo yomphakathi ngempikiswano ephakathi kwabantu ngabodwa noma kwezinkampani (kubandakanya isahlulelo esiyiphutha) | iminyaka emi-5 noma kuze kuhoxiswe isigwebo yinkantolo noma umnikwezi wesikhathini ayekelwe ngokwesigaba 86 soMthetho Wenkantolo Kamantshi 32 ka-1944 |
| Imiyalelo Yokuphatha Umyalelo okhishwe yinkantolo yomphakathi lapho ukuphathwa nokulahlwa kwezimpahla zomuntu ohluleka ukukhokha izikhathini zakhe (umuntu ongeke akwazi ukukhokha izikhathini zakhe) kunikezelwa kumuntu okhethwe ngokusemthethweni ukuthi aphahe lo muntu aze azikhokhe zonke izikhathini zakhe. | iminyaka eyi-10 noma umyalelo uze uhoxiswe yinkantolo |
| Ukwemuka kwesikhashana (Ukuthatha izimpahla ngokusemthethweni izikhathini zize zikhokhwe noma kuze kuhlangatshezwane nezinye izicelo zokufuna imali) | iminyaka eyi-10 noma kuze kunikezwe umyalelo wokubuyisela esimeni sokulungisa |
| Ukuthengiswa kwempahla ukuze kukhokhwe izikhathini ezingakhokhiwe Ukubeka impahla yomuntu ongenamali ngokusemthethweni ezandleni zomunye umuntu (umbheki) ukuze azabele abantu abakweletwayo | Isikhathi esingenamkhawulo |
| Imiyalelo Yokubuyisela Esimeni Sokulungisa Umyalelo onikezwa inkantolo yomphakathi wokubuyisela esimeni isimo sezimali noma igama lomuntu obengakwazi ukukhokha izikhathini (ukubuyisela esimeni sangaphambili) | iminyaka emi-5 |

Ngingasibika kanjani isikhhalazo?

SINEZINYATHELO EZINTATHU zokuxazulula izikhhalazo. Landela lezi zinyathelo khona izikhhalazo zakho zizobhekela.

ISINYATHELO SOKUQALA

Xhumana ne-Credit Bureau yakho:

Ama-Credit Bureau athola ulwazi lwesikhathini oluvela kubanikezeli bezikhathini. Bagcina irekhodi lomlando wakho wezikweletu futhi bangakusiza ukuthi ulungise ulwazi olungesilo iqiniso.

Uma isikhhalazo sakho singakaxazululwa, dlulela esinyathelweni sesibili!

ISINYATHELO SESIBILI

Xhumana neHhovisi laBaphenyi Bezikhathini Zolwazi Lwezikhathini (Credit Information Ombuds) Umphenyi Wezikhathini Zolwazi Lwezikhathini angacela ukuthi i-credit bureau ibheke isikhathini sakho futhi iqinisekise ukuthi isikhathini sakho siyaxazululeka.

Uma usangakeneliseki, dlulela esinyathelweni sesithathu.

ISINYATHELO SESITHATHU

Xhumana ne-NCR (Umlawuli Wezikweletu Kazwelonke)

I-NCR inegunya elisemthethweni lokulawula ama-credit bureau kanye nendlela aziphatha ngayo ebhizinisini lawo.

| | |
|--|--------------|
| 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 |