



I-Act yoLawulo lwaMatyala yeSizwe kwakunye noLawulo lwaMatyala lweSizwe.

1

I-Act yoLawulo lwaMatyala

I-Act yama-34 yonyaka ka-2005

Injongo zalo mtthetho kukuba kunyuselwe ngokufaneleyo, ngokwendlela, ngokukhuphisana, ukuthembeka, ngokophuhliso oluzinzileyo, ukuzimisela nokwenza kakuhle, nangokufikelekayo, imalike yamatyala noshishino, ukuze kukhuselwe nabathengi.

IVUNYWE nguMongameli ngomhla we-10 kweyoKwindla ngonyaka ka2006.

Umhla eya kuqala ngawo: 1 kweyeSilimela 2006.

Lo mthetho iseka uLawulo lwaMatyala lweSizwe, ukuze ifundise, ibhalise abathathi nxaxheba kushishino, idlulisele ezinye imeko, kwiTribunal yabaThengi yeSizwe (inkindla), ukuze kubetheleleke ngokufanelekileyo, inyusele kwizinga elingasentla uthethwa-thethwano nje, iphande ngezikhaziso, kwaye iqinisekise ukusetyenziswa kwe-Act.

Iinjongo ze-Act yaMatyala yeSizwe

- ukunyusela kwizinga elifanelekileyo imalike engenamkhethe, ukuze ifikeleleke kubathengi ngetyala, ngalo ndlela, iya kunika ulawulo kumthengi ngokubanzi, neemeko eziphuculiweyo zolwazi kumthengi.
- ukunyusela izinga lophuhliso loqoqosho lwabantu abaNtsundu, nokuthi babe ngabanini bolu shishino lwamatyala lomthengi.
- ukuchasa ezinye imeko zamatyala ezingamkelekanga, kwanokuthengiswa kwenkqubo zamatyala.
- ukunyusa izinga lokunikwa kwemali mboleko efanekileyo, kwanokusetyenziswa kakuhle kwayo, ngalo ndlela kuchaswa ukunikwa kwamatyala.
- ukuze kunikwe inkqubo yokulungiswa kwakhona kwamatyala, xa kuthi kanti umthengi uxakene namatyala.

Iimpawu ezinmgundoqo ze-Act yaMatyala yeSizwe

- ulwimi kwisivumelwano malube lula luqondakale.
- iikowuti mazinikezelwe kuzo zonke izivumelwano zamatyala, zibophelele lowo iintsuku zomsebenzi ezi-5.
- upapasho neentengiso, mazibe neenkukacha ezifaneleyo ngenkcitho yetyala elo.
- iintengiso zamatyala ekhayeni lomntu okanye emsebenzini, zibekelwe umda.
- izizathu zokwala ukunika ityala mazinikezelwe.
- ukunyusela amatyala ngaphandle kokucela imvume, makube phantsi kolawulo.
- ukubolekisa ngokungaphaya akwamkelekanga.
- iinzala nezinye iimadlana kumatyala, ziyalawulwa kuzo zonke izivumelwano, kuquka neemali mboleko ezincinci.

2

- Ulimi olusetshenziwe esivumelwaneni zesikweletu kumele luqondakale kalula ngaphandle kokungabaza;
- Kumele izilinganiso zenziwe kuzo zonke izivumelwano zesikweletu, futhi zikubophezela izinsuku ezinhlanu (5) zokusebenza;
- Ukukhangisa kanye nokudayisa kumele kuqukathe lonke ulwazi olubekiwe ngezindleko zesikweletu;
- Ukwenyuka kwezimali ezibekiwe zesikweletu kulawulwa umthetho;
- Ukudayisa ngesikweletu ekhaya noma emsebenzini womuntu kumele kube kuncane kakhulu;
- Uma kwenzeka isicelo sakho zesikweletu singamukelwa kumele unikwe izizathu;
- Ukwenyuka kwezimali zesikweletu kuyalawulwa;
- Akuvumelekile ukunikezela ngesikweletu budedengu;
- Inzalo kanye nezimali ezikhokhwayo ziyalawulwa kuzo zonke izivumelwano; kubandakanya nezimalimboleko ezincane;
- amaziko adwelisa amatyala ayalawulwa, kwaye abathengi banelungelo lokufumana uxwebhu olunye ngonyaka bengaluhlawulelanga.
- ukucetyiswa ngamatyala kuzenze ukuze kuhlelwe ngakutsha amatyala abo banamatyala amakhulu.
- ukuze kunikezelwe ngobhaliso matyala kwiziko lobhaliso, nobhaliso lwabaniki matyala nabo beenkonzo zokucebisa ngezikweletu.
- ukuseka imiqathango yesizwe kwakunye namanqanaba ngokubhekiselele kumatyala abathengi.
- ukunyusa izinga elingatshintshiyo, lolawulo ngokubhekiselele kumatyala abathengi.
- ukuseka uLawulo lwaMatyala lweSizwe kwaneTribunal yeSizwe yabaThengi.
- ukurhoxisa i-Act ka-1968, ne-Act yeZivumelwano zaMatyala, ka-1980, nokulungiselela naziphi na iimeko eziqakayo ezibhekiselele koko.

Yintoni indima yoMlawuli waMatyala weSizwe?

- wenza uphando kwimalike zamatyala, aqwalasele iimeko zokufikelelwa kwamatyala, neenkitho yamatyala, ukuze afumane iimeko ezingavumi kunikwe amatyala, ukukhuphisana kwazo nokhuseleko lomthengi.
- wamkela aze aphande izikhaziso, ukuqiniseka ukuba amalungelo omthengi akhuselekile.
- aqiniseke ukuba i-Act iyalandelwa, aze athathele amanyathelo loo maziko angakulandeliyo oko.

Yintoni iTribunal yeSizwe yoMthengi?

Eli liziko elisecaleni, elizimeleyo, kuMlawuli weSizwe waMatyala, iTribunal inosihlalo, namalungu alishumi ubuncinane,.

I-Tribunal imamela amatyala okungalandelwa kweenkqubo ze-Act, kwaye ingohlwaya ngale ndlela ilandelayo, ngokubhekiselele kwiCandelo le-150, umzekelo, inqumamise okanye isuse ubhaliso lwalowo ubebhalisile, ifune kubhatalwe umthengi, nayiphi na imali ayibhatele ngaphezulu ingafanelanga, ikhupha izohlwayo zemali, kwaye inike inkqubo yokuphinda kujongwe kwakhona imeko yomthengi, njl njl

3

Uhlahlo lwabiwo mali lwekhaya

	Ingeniso		
	Elindelweyo	Ekhona	Umahluko
Umvuzo			
Umvuzo Weqabane			
Ibhonasi			
Inzala			
Ingeniso Yotalomali			
Iyonke			
Inkcitho			
Irente/imboleko Yendlu			
i-insurance			
ipetroli/isevisi			
intlawulo yebhanki			
ukutya			
uhoyo lwabantwana			
umbane			
ukuzonwabisa			
imali mboleko			
imali egcinwayo			
ukugula/namazinyo			
iimfonomfono			
Iyonke			

Udibana njani noMlawuli waMatyala eSizwe?
• i-Toll Share: 0860 627 627 okanye 0860NCR NCR
• Imiba yoBhaliso: 011-554 2600
i-Email ukuze ubuze : info@ncr.org.za **okanye**
xa eneZikhalazo Ngokubanzi: complaints@ncr.org.za
ukuba unesikhalazo ngoCebiso lwaMatyala:
 dcomplaints@ncr.org.za okanye
kucela iWekshphu workshops@ncr.org.za
iWebsite:www.ncr.org.za

Abathengi balufumana njani uncedo?

Abathengi bangaya kuMlawuli waMatyala eSizwe ukuze bacetyiswe, okanye bancediswe nangaluphi nan a uhlobo lwetyala, oluwela kwi-Act yaMatyala yeSizwe. Umlawuli waMatyala weSizwe naye, angabanceda abathengi kwimiba, ejongene, nokudweliswa kwamatyala, okanye iinkukacha ngamatyala kunye nokucebisa ngezikweletu.

4

Abathengi bangadibana nala maziko alandelayo, ajongene ngqonohlobo oluthile lwezikhhalazo:

I-Ombudsman yeeNkonzo zeeBhanki (0860 800 900), ejongene nezikhhalazo ngokubhekiselele kwibhanki.

I-Ombudsman yeeNkcukacha zaMatyala (0861 662 837)

ijongene nezikhhalazo, ngokubhekiselele kumaziko adwelisa amatyala, okanye iinkcukacha.

Ulawulo lwePhondo lweeMeko zabaThengi, olujongene nezikhhalazo zabathengi ngokubanzi,

uMlawuli Matyala weSizwe uya kuqhagamshelana noLawulo lwePhondo lweeMeko zabaThengi, i-Ombudsman yeeBhanki kwakunye ne-Ombudsman yeeNkcukacha zaMatyala, ukuqinisekisa ngoncedo olufanelekileyo olunika umthengi.

Ziziphi intengiselwano ezingena kule Act?

- mali mboleko namanye amatyala asuka ezibhankini, kuquka awezindlu, imali oyibolekwa qho ngenyanga ukongeza umvuzo, amakhadi emboleko yemali, imali mboleko yokuthenga imoto, nolunye uncedo lwakho lwemali mboleko.
- imali mboleko yefenitshala, amatyala eempahla zokunxiba namanye amatyala asuka kwezinye iivenkile zamatyala.
- imali mboleko ezincinane nokutshintshisa ngeempahla ukuze unikwe imali.
- nawaphi na amatyala okanye imali mboleko enikwe umthengi.

Ithetha ukuthini i-Act yokunciba amatyala esizwe kuwe mthengi?

I-Act yokuNgciba aMatyala yeSizwe, ye-20 yonyaka ka2014, kunye neMibandela, zijongana neemeko eziliqela kuquka nezi:

Ukuqhubeka kususwa iinkcukacha zamatyala abhatelweyo

- ukuba uthe walibhatala ngokupheleleyo ityala, liya,



5

- lowo unika inkonzo makathi, kwiintsuku ezisi-7, ebhatelwe, akhuphe ezo nkcukacha, kuwo onke amaziko abhalisiweyo adwelisa amatyala.
- amaziko adwelisa amatyala makasuse uxwebhu lwetyala kwiintsuku ezisi-7, emva kokufumana iinkcukacha kulowo inikeza ityala, zisithi ityala libhatelwe ngokupheleleyo.
- ukuba lowo unikezele ngetyala akakwazi kukhupha ezo nkcukacha, umthengi angafaka isikhhalazo, kuMlawuli Matyala weSizwe.

Inkqubo entsha esekiweyo, yokuvavanya ngokukwazi ukumelana namatyala akho.

Yintoni ukuvavanyelwa ukumelana namatyala ?

Olu vavanyo lusetyenziswa ngabaniki matyala, ukuze babone ukuba umthengi, uyakwazi na ukumelana, nokuthatha aphinde abhatala, engakhange abe unomthwalo omkhulu wamatyala.

- uhlobo lokuvavanywa ngokumelana namatyala, lwenziwa zizo zonke iindawo ezinika amatyala.
- abo banika amatyala mabenze uvavanyo olubanzi phambi kokuvula ityala,
- umthengi kufanele anike ubungqina obufaneleyo, ubuselubala, kumniki matyala,
- Akwenze lokhu ezinsukwini eziyisikhombisa (7) zokusebenza ngaphambi kokuvuma anikezele ngesikweletu noma ukwenyusa lesi sikweletu esikhona, noma ezinsukwini eziyishumi nane (14) kulabo abafuna izikweletu zendlu. ukuze yena enze uvavanyo lokumelana namatyala ngokufaneleyo.
- umniki matyala makathathe amanqanaba ukuqinisekisa ukuba umthengi uyawazi amalungelo, namelwe kukukwenza, ubungozi, nenkcitho ngokubhekiselele kwisivumelwano setyala.

Ukuze kuvavanywe ngokukuko ubume ngokwasezimalini, bomthengi, umniki matyala makathi:

Olu vavanyo lusetyenziswa ngabaniki matyala, ukuze babone ukuba umthengi, uyakwazi na ukumelana, nokuthatha aphinde abhatala, engakhange abe unomthwalo omkhulu wamatyala.

- aqwalasele umvuzo uwonke womthengi, akutsalelwa emvuzweni ngokusemthethweni, ubuncinane benkcitho zokuphila, nokunye amelwe kukukubhatala.
- acele uxwebhu lomvuzo olungena ebhankeni, lweenyanga ezintathu okanye isiqinisekiso somvuzo (esiqinisekiswa ngamapolisa okanye asifumana ngqo kumqeshi).
- athathele ingqalelo iindlela abhatala ngayo amatyala akhe,
- enze uphando kwiintsuku ezisi-7, zomsebenzi, phambi kokuvuma ukumnika ityala, okanye ukunyusa ityala, okanye kwiintsuku ezi-14, zomsebenzi, kumatyala ezindlu.

6

Ukuba umthengi akanwabanga ziziphumo zovavanyo, angafaka isicelo nabaniki

zinkonzo emva, nalapho emva koko, umthengi, angadlulisela isikhhalazo, kuMlawuli Matyala weSizwe, ukuba akoneliseki, ziziphumo zenkqubo yalowo unika inkonzo.

Ityala ekuthiwa "lidala" leli":

- elo umniki matyala angathanga kwiminyaka emithathu elandelelanayo, akukhuphele isamani ngalo.
- kwiminyaka emi-3 elandelelanayo, awulivumanga elo tyala ngomlomo, okanye naluphi na uqhagamshelwano, kwakhona
- awukhange ubhatala nakanye okanye uthembise ukubhatala, kwityala unalo.
- Uma usumazisile oqoqa izikweletu ukuthi isikweletu sesiphelelwe yisikhathi futhi awusenabopho ngokomthetho sokusikhokhela, oqoqa izikweletu kumele ayeke ukuxhumana nawe.

QAPHELA: ukuba ezi meko zingasentla zifunyenwe, elo tyala, awufanelanga kulibhatala, okanye akufanelanga livuswe.

Unaliphi ke ilungelo?

- unelungelo lokucela ubungqina, kwaye ubufumane, ukuba eli tyala lagqityelwa nini ukubhatalwa.
- unelungelo lokucela, kwaye ufumane ubungqina bokuba yakhe yakhutshwa na isamani yelo tyala.
- unelungelo lokwazisa lowo uqoqa imali yetyala, ukuba awufanelanga kubhatala, ityala elo kuthiwa libhatala.
- ukuba umazisile lowo uqoqa imali, ukuba elo tyala liwela kwezi meko zingasentla, kwaye awufanelanga kulibhatala, kufanele ayeke ukunxibelelana nawe ngalo.

Ukuba uthe walixhoba lomqoqi zimali, omana ekutsalela umnxeba, eqoqa imali yetyala elo, okanye ekuphoxa, ethetha kabuhlungu nawe, nangona ubaxelele ngobume betyala elo, ungafaka isikhhalazo, kuMlawuli Matyala weSizwe (NCR).

7

Always make sure your credit providers disclose all credit application costs.



ore information call 0860 627 627 | www.ncr.org.za