NCR
National Credit Regulator
Ikhusela umthengi

Lumkela amagosa eZiko lezeeNgcingo akunika iinkonzo zokujongwa kwakhona kwezikweleti. Oku akuvumelekanga.

UkuCetyiswa ngeZikweleti.

the dti
Department:
Trade and Industry
REPUBLIC OF SOUTH AFRICA

1

Yintoni iNkqubo yokuCetyiswa nyaMatyala okanye iNkqubo yokuJongwa ngakutsha kweZikweliti?

Inkqubo yokuCetyiswa ngeZikweleti linyathelo lokukhululeka kwiZityala elifumaneka eMzantsi Afrika, elinikwa ngokubhekiselele kwiCandelo lama 86 loMthetho wama 34 waMatyala weLizwe, wonyaka ka 2005, njengoko ulungisiwe [iNCA]. Le nkqubo ilungiselelwe ukunceda abathengi abanomthwalo omkhulu wamatyala, abanzinyelwe kukuhlawula amatyala, ngokubanika:

- Ingcebiso yohlahlo-lwabiwo mali.
- Ukuthetha-thethana nabaniki-matyala ukuze behlise izavenge.
- Ukuqalwa ngakutsha mamatyaa abo.
- Ukuhlolwa ngengeniso nenkcitho.

2

Kukuthini ukusindwa ngamatyala?

Kuxa umthengi enika uMcebisi waMatyala iinkcukacha eziboni-sa ukuba ngekhe akwazi okanye akanokwazi ukumelana noko kudingeka ukuba akuhlawule ngenyanga kubaniki-matyala.

3

Ezinye iimpawu ezibonisa ukusindwa ngamatyala.

Usindwa ngamatyala xa:

- Inkcitho yakho yenyanga ingaphezulu kwengeniso okanye umvuzo wakho.
- Uboleka imali ukuze ubhatale amanye amatyala
- Usebenzisa ikhadi lakho lemali-mboleko okanye i-ovadrafti ukubhatala amatyala, ukuthenga ukutya, ukuhlawula-imirhumo yesikolo nezinye iimfuno, nokuba;
- Utsibe iintlawulo kwamanye amatyala ukuze uhlawule amanye.

4

Ngubani ongafaka isicelo sokuCetyiswa ngazMatyala?

- Umthengi osebenzayo nosatsala nzima ukuhlawula imfanelo zamatyala zenyanga.
- Abathengi abatshate umtshato odibanisa izinto kufuneka bagcwalise isicelo esinye esibadibanisayo.

5

Ngubani onika ingcebiso kwezamatyala?

- UMcebisi waMatyala obhalisiweyo kuMlawuli weeNkonzo zaMatyala weLizwe [NCR]. Ukuqinisekisa ukuba uMcebisi waMatyala ubhalisiwe kwiNCR, okanye ukufumana uMcebisi waMatyala kwindawo yakho, nceda utsalele **0860 627 627** okanye ngena ku **www.ncr.org.za**

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Ingaba umthengi angabhaliswa kakubi [" ukuba kwiincwadi ezimbi"] ngokubaphantsi kwengcebiso yezikweleti?

Hayi. Umthengi ophantsi kwengcebiso yezikweleti uyakuba nophawu lwengcebiso yezikweleti olufakwe kwiprofayli yakhe yeencwadi zamatyala. Oku akukubanga kodwa kubonisa ukuba umthengi ubonwe njengosindwa ngamatyala, waza wabekwa kwinkqubo yokucetyiswa kwamatyala.

7

Ingaba umthengi angathi afumane ityala kwakhona, lo gama esephantsi kwengcebiso yezikweleti?

Hayi. Umthengi ophantsi kwengcebiso zamatyala akanakho ukufumana ityala elongezwayo.

Ingaba inzala kwityala lomthengi iyema xa ephantsi kwengcebiso yezikweleti?

Hayi. Inzala ayimi, iyaqubeka njengokuba ibe iyathethwa-thethwana.

UMthetho wokuLungiswa kweZikweliti weLizwe [National Credit Amendment Act] uxhobisa uMcebisi waMatyala wakho ukuba akhuphe isetifiketi sokwesulwa kwamatyala, xa sele uwabhatele onke amatyala akho exeshana elifutshane, waza washiyekelwa lityala lemali-mboleko yendlu, kwaye ibe ayikho-mva ngokubhatalwa kwayo, ngokubhekiselele kumyalelo wokuphinda kubhatalwe kwakhona

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Uthatha ixesha elingakanani umthengi ukuba phantsi kwenkqubo yokuCetyiswa Matyala?

Umthengi uya kuba phantsi kokucetyiswa ngezikweliti kude kukhutshwe isetifiketi nguMcebisi waMatyala kuphela xa:

- Onke amatyala exesha elifutshane ethe abhatalwa ngokupheleleyo. [umzekelo: imali mboleko yakhe, amatyala eevenkile, amakhadi emali-mboleko, njalo njalo], naxa:
- UMthengi enetyala lendlu ebhatalwayo – izavenge zokubhatala indlu akufunekanga zibe semva.

10

Ingaba iNkqubo yokuCetyiswa kwaMatyala iyafana neNkqubo yokuLawulelwa iziKweleti [Debt Administration] okanye iNkqubo yokuHlawulelwa iZikweleti [Debt Consolidation?

Hayi

Ukuhlawulelwa izikweleti:	Xa unamatyala ahlukeneyo/ iimali-mboleko, ungafaka isicelo semali-mboleko enye entsha eza kudibanisa zonke ezo zixa-mali zibe sisixa esinye. Le mali-mboleko intsha iza kubhatala igqibe ezinye izikweleti, kwaye uya kuthi umelwe kukuhlawula isavenge senyanga esinye, semali-mboleko entsha endaweni yezavenge ezininzi ezahlukeneyo.

Debt Consolidation	When you have different debts/loans, you can apply for a single new loan which will combine all the amounts into one single amount. This new loan will pay off your other debts and you will then only be responsible to pay one monthly instalment for the new loan instead of many different instalments.

Amalungelo omthengi noxanduva lwakhe, Phantsi kokuCetyiswa ngaMatyala.

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Rights	Responsibilities
Umthengi unelungelo lokufaka isicelo seNgcebiso ngaMatyala.	Umthengi unelungelo lokunika iinkcukacha ezipheleleyo, ezithembekileyo nezizizo xa efaka isicelo sengcebiso yaMatyala.
	Umthengi angaxhumana neNCR ukuqinisekisa ngeenkcukacha zomcebisi wamatyala okanye ukuqinisekisa ukuba uMcebisi waMatyala ubhalisiwe na.
Umthengi unelungelo lokwazi iindleko zonke zengcebiso yezikweleti xa efaka isicelo sengcebiso yezikweleti. Oku kuquka imirhumo yonke ebhaliweyo, ichazwe kakuhle. **UNELUNGELO LOKUBUZA NGEENDLEKO ZONKE ZENGCEBISO YAMATYALA KWAYE UNELUNGELO LOKUYIFUMANA IBHALIWE.**	**Umthengi unoxanduva lokuqonda ngokupheleleyo ngeendleko zemali yonke yengcebiso yezikweleti ngaphambi kokutyikitya isicelo. UNGATYIKITYI UKUBA AWUQONDI.**
Umthengi unelungelo lokwaziswa rhoqo ngokuba sikweliphi inqanaba isicelo senkqubo yengcebiso yezikweleti yakhe, nguMcebisi waMatyala.	Umthengi unoxanduva lokulandelela, acele ingxelo kuMcebisi waMatyala ngokubhekiselele kwinqanaba lesicelo sakhe senkqubo yengcebiso yaMatyala.
Umthengi unelungelo lokukhetha ukuba uzihlawula njani iintlawulo zenyanga kwabo abakweletayo lo gama esephantsi kwenkqubo yengcebiso yezikweleti.	Umthengi unoxanduva lokuqinisekisa ukuba iintlawulo ziyenziwa rhoqo ngenyanga nokuba abonise ubungqina boko kuMcebisi waMatyala.
Umthengi unelungelo lokusuka komnye uMcebisi waMatyala aye komnye.	Umthengi unoxanduva lokuqinisekisa ukuba izizathu zokusuka aye komnye uMcebisi waMatyala zizo nyani ukuze angadlalisi ngenkqubo leyo.

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Ufumana ntoni ngokucetyiswa

. Kuncedisa ukuba ugqibe ukubhatala izikweleti zakho.
. Awuyikuboleka mali ukuze ubhatale izikweleti zakho.
. Iimpahla zakho zikhuselekile.
. Akusekho minxeba isuka kubaniki-matyala bakho.
. Izavenge ezifikelelekayo.
. Akubalwa bungakanani bezikweleti zakho ukuze ungene kwingcebiso yazo.

Qaphela: iNgcebiso ngaMatyala ayithethi ukuba uyema ukuhlawula okanye ayiyondlela yokonga imali ngokuhlawula kancinane kuban-iki-matyala. Linyathelo lokukhululeka kwizikweleti, elilungiselelwe ukulungisa umthengi osindwa ngaMatyala.

Iinkcukacha zoqhagamshelwano: website: www.ncr.org.za Inombolo yeziko leengcingo 0860 627 627