

**IMININGWANE YALOWO OBOLEKA IMALI**

A1

Isibongo: _____ Igama: _____ Ikheli lapho uhlala khona: _____ Ikhodi: _____ Umqashi: _____ Umsebenzi owenzayo: _____ Ikheli lakho le e-mail: _____ Isikhungo: _____	Inombolo ye ID: _____ Inombolo yocingo lwasekhaya: _____ Inombolo ye posi: _____ Ikhodi: _____ Inombolo yomqashi: _____ Inombolo yocingo lwasebenzini: _____ Indawo Yezincwadi: _____ Ucingo lwe cell: _____
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Ubuzwe bakho (Kudingeke ngokusemthethweni)  Umuntu omnyama  Owomdabu wase Asia  Ubulili:  Owesifazane  Ushadile:  Umuntu Oshadile  COP  Yebo  Uhlukanisile  Awushadile  
 Ikhaladi  Omhlophe  Owesilisa  Owashonelwa ngumlingani  Ukushada ngaphandle kokuzibophezela  Cha

**IMININGWANE YOMFUNDI**

A2

Isibongo: _____ Izinombolo zakho ze ID: _____ Inombolo yocingo lwasekhaya: _____ Inombolo yakho ye Cell: _____ Isikhungo sakho semfundo: _____ Umyango: _____	Amagama Ngokugcwele: _____ Inombolo yakho yasesikoleni: _____ Ikheli lakho le e-mail: _____ i-Course ozoyifunda: _____ Unyaka weziFundo: _____ Ubhalisela: <input type="checkbox"/> Isitifiketi <input type="checkbox"/> Idiploma <input type="checkbox"/> Iziqu ze Degree <input type="checkbox"/> Iziqu ze Honours <input type="checkbox"/> Iziqu ze Masters
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**IMININGWANE YALOWO OFAKA ISICELO**

A3

Ihlo eliyisisekelo ngaphandle kokusebenza ngokwengeziwe kanye nebhonasi: R _____ Imali oyihloayo kungahlangene nemali yebhonasi ne overtime: R _____ Enye imali oyihloayo- (e.g. - isibonelo imali yesondlo, imali yempesheni (sicela uveze ubufakazi balokhu) : R _____ Imali isiyonke etholakala njengomholo ngenyanga R _____ Izindleko zakho sezisonke ngenyanga e.g. isibonelo- ukudla, izimpahla zokugqoka, umshuwalense, indlu njalo-njalo R _____ Imali osalanayo emva kwezindleko zenyanga R _____	ONGATHANDA UKUKUCHAZA NGEMALI ENGENAYO KUWE _____ _____ _____ _____ _____
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**QUOTATION (Isilinganiso semali ebizwayo) (Lesilinganiso semali singesezinsuku ezinhlano kanti siphenduka isivumelwano uma sisayinwe yilowo ofaka isicelo Kanye noMbolekisi ngemali)**

A4

Shayela ucingo le nombolo ethi 0860 55 55 44 ukuze uthole usizo lokugcwalisa le ngxenye Inani lemali ebolekwayo: R _____ Lyashintsha-shintsha: Kuya ngamndla emali +1% Inzalo ekhokhwayo njengamanja: _____% R _____ Imali yesevisi isiyonke ekhokhwayo: R _____ (Okuhlanganise ekukhokheni ngamancozuncozo, kuhlangele nentela yentengo) Izindleko zokubolekisa: R _____ (Okuhlanganise ekukhokheni ngamancozuncozo, kuhlangele nentela yentengo) Ingqikithi yemali ozoyikhokha: R _____ (Isibalo sezitolimende esikhokhwayo (ngezinyanga)) Izitolimende ngenyanga: R _____ Imali eyinzalo ngonyaka: _____%	Uhlobo lwe loan olubhaliselayo: <input type="checkbox"/> I loan ye-laptops Imali iyokhokhwa ngqo kulesosikhungo sezemfundo esibhaliwe ngenhla. Uma umFundi eyeka ukufunda kulesosikhungo sezemfundo, leyomali ekwi akhawunti YalowomFundi iyodluliselwa kwi akhawunti yalowo owafaka isicelo se Eduloan Inombolo ye Commissioning agent: _____ Igama le agent: _____ ID: _____	Ukusayina ngokuthola isilinganiso semali: _____ Kusayina omele ukwebolekwa kwemali: _____
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**ISIVUMELWANO ESIQHUBEKAYO PHAKATHI KWE EDULOAN KANYE NALOWO OFAKA ISICELO KANYE NEMININGWANE ESEMTHETHWENI YOKUBUYISA LEMALI**

A5

Labo abangena kulesivumelwano bayavuma ukuthi abakwa Eduloan bazodlulisela isamba semali ye loan okufanele ikhokhwe ikhasimende bayikhokhele isikhungo semfundo ngaloyomfundi obalulwe ngenhla noma ifakwe kwi Debit card ezogunyazwa abakwa Eduloan ifakelwe umfundi. Lowo ofake isicelo kulindlelele ukuthi abuyise imali ayibolekile ngokugcwele ngezitolimende njalo ngenyanga njengoba kubekiwe ngezansi ngokomthetho. Lowo oboleke imali unika igunya umqashi wakhe obalulwe ngenhla ukuthi akhiphe imali eyizitolimende zinyanga zonke emholweni wakhe. Noma iyiphi imali ebizwe kumqashi iyokhishwa kwi akhawunti yalowo oboleke imali ithathwe umqashi emholweni wakhe. Uma lomholo uthathwa ngokohlalo lwe Persal/Perso/SASSA, imali edonswayo iyobhaliselwa ukutholwa abakwa Eduloan bona bayidlulisele esikhungwini semfundo ebalulwe ngenhla.

Uma abakwa Eduloan bangangenanga esivumelwaneni nomqashi walowo oboleke imali noma ingekho indlela yokudonsa imali emholweni, lowo oboleke imali unika abakwa Eduloan igunya lokukhipha izitolimende kwi akhawunti yalelibhange elilandelayo nge debit order

Igama lomnikazi we akhawunti: _____ I-code yegatsha lasebhange: _____ Uhlobo lwe akhawunti: _____	Ibhange: _____ Inombolo ye akhawunti: _____ Usuku Lokuqala Lokudonsa imali: _____ / _____ / _____ Usuku lokudonsa imali: _____
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Lowo oboleke imali uyavuma ukuthi omeboleke imali angashintsha usuku lokubamba imali uma usuku okuvunyelwane ngalo lungelona usuku lomsebenzi

**LABO ABAFAKA IZICELO BAZOSHO LOKHO ABAKUKHETHAYO**

A6

• Lowo oboleke imali angazikhethela ukuthi uyafuna yini ukufakwa ekuthunyelweni imiyalezo nge sms kanye nama e-mail Yebo <input type="checkbox"/> Cha <input type="checkbox"/>	• Lowo oboleke imali angazikhethela ukuthi uyafuna yini ukufakwa ohlwini lwayoyonke imikhankaso yakwa Eduloan yezokwazisa ngocingo Yebo <input type="checkbox"/> Cha <input type="checkbox"/>
• Lowo oboleke imali angazikhethela ukuthi uyafuna yini ukufakwa kwezokwaziswa/ohlwini lwamakhasimende nezaziso ezikhishwa abakwa Eduloan Yebo <input type="checkbox"/> Cha <input type="checkbox"/>	

Ngokusayina lapha lowo oboleka imali uyakwamukela konke okubalulwe kulesilinganiso semali nokuthi isivumelwano esibophezelayo sihlangele kulemigomo nemibandela abhalwe kwingxenye engu Part B, okuqukethwe lapha kungokushwiwo njengokusemthethweni, ngaphandle uma lowo Ongumbolekisi ngemali engasemukeli isicelo salowo oweboleka imali, ngaleyo ndlela lowo oNgumbolekisi mali uyokwaziswa ngendlela efanele ebhalwe phansi noma ngokuthunyelwa umyalezo. Imali yokwebolekwa izotholwa yilowo oboleke imali ngesikhathi lowo oNgumbolekisi ngemali eseqede ukuhlaziywa zonke izinto futshi enelisekile ukuthi lowo oboleke imali uzokwazi ukukhokha ayibuyise imali ayibolekile.

**IMIGOMO NEMIBANDELA.**

**INGXENYE - B**

Uhlelo 2 – Luqala ngomhlaka 01/11/2011

1. **ISIVUMELWANO SOKWEBOLEKWA IMALI YOKUKHOKHELA IZIFUNDO ZAKHO** (“isivumelwano sokwebolekwa imali”)
  - 1.1 Isivumelwano sokwebolekwa imali sihlangele ngenxenyeyo yokuqala (Ingxenye-A), okuyisilinganiso semali, isandulelo sesivumelwano kanye nohlelo lokukhokha imali kanye nalengxenyeyo yesibili engu-B, okuyimigomo kanye nemibandela okumele ilandelwe, uma izinhlangothi zombili sezisayinile, lokho kugcinwa njengokuphela kwerekhodi lazonke izinto ezihlanganise loluhlelo olwethulwe lapha
  - 1.2 Isivumelwano sokwebolekwa imali kungenwa kusona phakathi kwe Eduloan (Pty) Ltd (“Okungabolekisi ngemali”) kanye nalowo oboleke imali obalulwe engxenyeni -A.
  - 1.3 Lowo mebolekisi ngemali ubhaliswe ngokomthetho oshicilelwe kwi National Credit Act No. 34 ka 2005 (“Umthetho kazwelonke wezokwebolekisa ngemali”) ongaphansi kuka namba NCRCP158.
  - 1.4 Lowo oweboleka imali unelungelo lokungaqali asayine lesivumelwano ngokwezinsuku eziyisihlanu zomsebenzi, ukuze athi ukubukisa isinqumo afuna ukusithatha ngokwesimo sesilinganiso semali nangokwesivumelwano. Ingxenye yokuqala (ngokosuku lomsebenzi) okungewona uMgqibelo, iSonto noma iHolidi ngoko Mbuso wase Ningizimu Africa).
  - 1.5 Oboleka imali unelungelo lokungena kulesivumelwano sokweboleka imali ngaphambi kokuphela kwezinsuku ezinhlano ngesikhathi somsebenzi.
  - 1.6 Oweboleka imali uyazi ukuthi imigomo nemibandela ebalulwe lapha kulesivumelwano izosebenza esivumelwaneni sokweboleka imali ngokomthetho we National Credit Act.
  - 1.7 Elithi “Prime rate” lisho inani lenzalo yonyaka enikezwa umphakathi njengoba ibizwa amabhangwe oMbolekisi Wemali. Abaqinisekisa isikhathi, ukubekwa kwakhe okungenasidingo sokuqinisekiswa. Imininingwane yosomabhangwe ebalulwe phansi izonikezwa lowo oboleke imali uma eyicela.
2. **UKUKHOKHWA KWEMALI**
  - 2.1 Imali kanye nohlelo lokubuyisela imali njengoba kubhalwe engxenyeni yokuqala ngokwelulwa kwesikhathi sesikweleto.
  - 2.2 Lowo oboleke imali kufanele akhokhele lowo omeboleke imali njalo ngenyanga zikhathi zonke njengokwalesi sivumelwano sokwebolekwa imali ngaphambi noma ngosuku lokukhokha okuvunyelwane ngalo kungaze kuthonyelwe umlayezo wokumphoqa ukuthi akhokhe.
  - 2.3 Lowo owebolekisa ngemali ngaphansi komthetho oyiisivumelwano sokwebolekisa ngemali uzofaka leyomali ebuyiswa ilowo oboleke imali kwi akhawunti yakhe ngalo lolosuku lokuthola imali njengalokho kuchazwa lapha ngezansi:
    1. Okokuqala, ukwenelisa noma iyiphi imali esalele ukukhokhwa noma imali eyinzalo engakakhokhwa;
    2. Okwesibili, ukwenelisa noma ngabe iziphi izimali ezingakakhokhwa noma ama charges;
    3. Okwesithathu, ukwelisa inani lemali eyisamba yokuqala eyisikweleto.
  - 2.4 Lowo owebolekisa ngemali uzofaka lesosamba semali ebolekiwe, njengalokho kubalulwe ku A4 eyingxenyeyo A kulowo ozokwamukela imali (i-Service Provider), nanjengoba kuqondiswe ilowo oweboleka imali. “nge-Service Provider” (ozokwamukela imali) kuchazwa isikhungo seZemfundo, i-Edutrax Debit Card noma iyiphi ingxenyeyo yesithathu enikezela ngomsebenzi noma izidingo eziqondene nokufunda esivunyuwa ilabo abazokweboleka imali.
  - 2.5 Ikhazimende lingase futhi likhokhe imali eyengezwe ukuze likhokhe yonke imali ebolekiwe noma likhokhe ngaphambi kwesikhathi imali eliyikhokha ngenyanga ngaphandle kokwazisa lowo obolekisa ngemali.
  - 2.6 Kuyigunya lalowo oboleke imali ukwazisa ngokubhalwe phansi lowo aboleke imali kuyena nganoma iluphi ushintsho olumayelana nohlelo azokhokha ngalo noma ngokwesimo sakhe somsebenzi.
3. **IZINDLEKO, IMALI EKHOKHWAYO NEBIZWAYO**
  - 3.1 Inzalo kanye nobungaku beMali ezosilela izolingana nezinga lemali ngokwezibalo zenzalo nemali ezobizwa ngokwesivumelwano semali ebolekiswa.
  - 3.2 Lowo owebolekisa ngemali angabiza imali aphinde akwazi ukubuyelwa imali elandelayo ngokwesivumelwano sokwebolekisa ngemali esibalula ukuthi lezizimali akufanele sedlule imali ebekwe ngokwemigomo yoMthetho kaZwelonke egunyazive yokwebolekisa ngezimali- iNational Credit Act:
    - 3.2.1 Imali ebekiwe ngokwezindleko zezivumelwano zokwebolekwa imali ezobizwa ngosuku lwesivumelwano salowo ovumayo ukuthi uzobolekisa ngemali. Lowo oboleka imali ukhetha ukuthi lemali yenze ingxenyeyo yemali ebolekiwe. Lowo obolekisa ngemali, ngokokhetho, kuvumelekile noma kungaphoqekile ukuthi babize inzalo kuleyomali ebekiwenyulo;
    - 3.2.2 Imali ekhokhela isevisi nyangazonke iyakwazi ukutholwa yilabo Abangabolekisi ngemali kuhlangele nenqubo yezindleko zokubhalisa ukuze kugcinwe ngendlela isivumelwano sokwebolekwa imali eyokhokhwa ngenyanga ngayinye okuyohambisana noku;
    - 3.2.3 Ukubhalisa okungahambanga ngendlela kuyokhokhela izindleko ezenzeke ngokomphumela wokungalandeli imigomo yilowo oboleke imali ngokwemithetho Yesivumelwano Sokwebolekwa imali;
    - 3.2.4 Ukuqoqwa kwezindleko zemali, okuyisamba semali engabizwa ilowo obolekisa ngezimali ngokwelungelo lokuphoqa lowo oboleke imali nangokungayazwa imithetho engaphansi kwezivumelwano Zokwebolekisa ngemali ingadluli ebekwe ngokwemithetho yaBabolekisi ngezimali baka Zwelonke i-National Credit Act, kuhlangele ngenemali ekhokhela ukubhalisa okungahambanga ngendlela.
  - 3.3 Ngokwamazinga enzalo yemali ehambisana nazozonke izivumelwano kuhlangele nemali yama laptop iba yimali yesinqumo esingashintshi kuze kufinyelele esikhathini sesivumelwano sokwebolekwa imali ingadluli emalini ebekwe ngokusemthethweni we National Credit Act. Inzalo ibalwa nsukuzonke ngokwemali esele eyibhalansi, ngokwezinsuku ezingu 365 ngonyaka, ikhokhwa ngenyanga kanti kufanele ikhokhwe ngokushesha futhi ithathwa kwi akhawunti yalowo oboleke imali ngosuku lokugcina njalo uma kuphela inyanga.
  - 3.4 Izinga lenzalo yemali ebalulwa emalini yama laptop ihlanganiswa nemali yesimo somthetho i-Prime rate, esima kwi phesenti elilodwa 1% (one percent) ngaphezu kwe Prime rate ngesikhathi sesivumelwano seMali ebolekiswa inqubo nje uma ingadluli kulelonani elibekwe ngokusemthethweni ngokomthetho we National Credit Act. Inzalo ibalwa nsukuzonke ngokwemali esilele eyibhalansi, ngokwezinsuku ezingu 365 ngonyaka, yona ibanjwa njalo ngokuphela kwenyanga kanti iqala ukubanjwa zisuka nje futhi ithathwa kwi akhawunti yalowo oboleke imali ngosuku lokugcina ngenyanga ngayinye.
4. **UKUKHOKHWA IMALI UYIQUDE NGAPHAMBI KWESIKHATHI NOKUVALWA KWE AKHAWUNTI YILOWO OBOLEKE IMALI**
  - 4.1 Lowo oweboleke imali uyakuqonda ukuthi noma ngasiphi isikhathi angayivala i-akhawunti yakhe Yesivumelwano Sokweboleka imali yonke ayikwelela lowo obolekisa ngemali.
  - 4.2 Uma lowo oboleke imali engama ukuthi imali ayikhokhe ayiqede ngaphambi kwesikhathi noma avale i-akhawunti yesivumelwano sokweboleka imali, ukufaka isicelo sokukhokha aqede ngaphambi kwesikhathi lokho angakwazi ngokuxhumana nomebolekisi ngemali kulenombolo ethi 0860 55 55 44. Imali yokuqeda isikweleto ngaphambi kwesikhathi eyobizwa yilowo mebolekisi ngemali iyoba isamba saleyomali eyibhalansi engakakhokhwa, imali eyinzalo engakakhokhwa nezinye izimali ezihlanganise ukukhokhwa ziqedwe ngaphambi kwesikhathi, zizolokhu zibaliwe zivezwe encwadini yokuqeda isikweleto ngaphambi kwesikhathi eyonikezwa lowo oboleke imali.
  - 4.3 Phawula ukuthi isiqondiso sokuyeka ukudonsa imali eholweni, ngenxa yokukhokhwa ngaphambi kwesikhathi kwemali yokugcina njengoba kwakuvunyelwene, kungase kuthathe izinyanga ezimbili. Nokho, noma iyiphi imali ekhokhwe ebolekisa ngemali phakathi nalesi sikhathi lapho isikweleli sesikhokhe sonke iyobuyisela ekhasimendeni uma kudingekile.
5. **IZITATIMENDE**
  - 5.1 Lowo oboleke imali ucela ukuthi umebolekisi ngemali amthumelele izitatimende ze-akhawunti njalo emva kwezinyanga ezintathu.
  - 5.2 Umebolekisi ngemali uzonikeza lowo oboleke imali izitatimende zemali yanoma iyiphi imali ekhona esele ebolekiwe, ebalulwe zonke izinto ezikhokhelayo, nayoyonke imali ekhokhwe kanye nemali engakakhokhwa. Isitatimende se-akhawunti singabonwa futhi siprintwe engosini ethi www.myeduloan.co.za ngemva kokubhalisa kule ngosi.
  - 5.3 Lowo oboleke imali angase aphikisane nakho konke noma ingxenyeyo yesitatimende esilethwe kuyena ngokuthumela isikhalo esibalulwe phansi asithumele kulowo obolekisa ngemali.
6. **IZIMALI EZIKHOKHELWA AMAPHUTHA AHAMBISANA NOKUBHALISA**
  - 6.1 Okungahambanga ngendlela ngokomthetho wesivumelwano sokweboleka imali kwenzeka uma:
    - 6.1.1 Lowo oboleke imali ehuleka ukukhokha njengoba kufanele ngokomthetho wesivumelwano sokweboleka imali;
    - 6.1.2 Lowo oboleke imali ehuleka ukhambisana nemithetho nemigomo njengoba ibalulwe esivumelwaneni sokwebolekwa imali;
    - 6.1.3 Uhlelo lokubhalisa ngokomthetho wezabolekisi ngemali noma isiqiniseko sesikhishiwe;
    - 6.1.4 Kufakwe icala sezikweleto kulowo oboleke imali kodwa kusenemali engakakhokhwa noma esinezinsuku ezingu 30 kusukela osukwini okufanele ngabe kukhokhwe ngalo;
    - 6.1.5 Lowo obolekisi ngemali elethe ulwazi olungelona iqiniso noma oluyiphutha ngaye noma ngesimo sakhe sezimali kulowo obolekisa ngemali;
    - 6.1.6 Lowo oboleke imali enza noma yini noma evumela noma yini engafanele ngokwamalungelo alowo obolekisa ngemali.
  - 6.2 Esimweni lapho lowo obolekisa ngemali ephazamisa loluhlelo olulandelayo olumayelana nalowo omeboleke imali:
    - 6.2.1 Unikezela lowo oboleka imali isaziso esibalulwe phansi ngalokho okungahambanga ngendlela emphoqa ukuthi akalungise lelaphu, aphinde futhi,
    - 6.2.2 Ametuleke ngokuthi angakwazi ukudlulisa lesivumelwano sokweboleka imali kwikhanhela elibhekelela izikweleto futhi nakulabo abaxazulula izinkinga zokukwelela, enkantolo yezimayelana nentengiso noma, uma kwenzeka, nakwabezamacala abasesigabeni eliphezulu
      - 6.2.3.1 Lowo obolekisa ngemali angafuna inkokhelo kulowo oboleke imali ngokwezindleko zalokho okungahambanga ngendlela efanele ngokwencwadi ngayinye ebhaliwe ngokomthetho okwixenye engu Part C eku Chapter 6 kwi National Credit Act. Inkokhelo enjalo ngeke idlule imali okufanele ikhokhwe ngokomthetho waleyoncwadi ebhaliwe egququzela ukuthi imali ikhokhwe ngokusebenza komthetho wenkantolo ka Mantshi wangonyaka ka 1994 ochibiyela noma iziphi izindleko ezidalwe ukuhanjiswa kwencwadi.
      - 6.2.3.2 Ukujobelela ku 6.2.3.1, futhi uma kudingekile, lowo obolekisa ngemali angabiza imali okungenzeka ingedluli izindleko ezenzeke ngesikhathi obolekisa ngemali eqoqa imali eyisikweleto - (a) okujobelelwe engxenyeni eku C ka Chapter 6 yomthetho we National Credit Act, futhi (b) ngokomqulu- (i) wenkantolo Ephakeme, ka1959, (ii) umthetho wenkantolo ka Mantshi, ka 1944, (iii) umthetho waBammeli, ka1979; noma (iv) umthetho wabaqoqi zimali zezikweleto, ka1998, ovumelana nokuphoqwa ukuthi wenze njengoba kubaluliwe esivumelwaneni sezokwebolekwa imali;
    - 6.2.4 Lowo obolekisa ngemali angaya enkantolo ayocela ukuthi kukhishwe incwadi ephoqa ukuthi isivumelwano sokweboleka imali, uma kungukuthi, ngalesosikhathi, lowo oboleke imali akasahambisi ngendlela efanele ngaphansi komthetho wezokwebolekwa imali ngezinsuku zomsebenzi ezingaphansi kwezinyishumi nambili noma—
      - a) uma sekudlule izinsuku eziyishumi zomsebenzi labo ababolekisa ngemali sebethumele incwadi eyisexwayiso kulowo oboleke imali njengoba kushiwo emqulwini ongu 6.2.1, uma kungenzeka ukuthi;
      - b) lowo oboleke imali engu —
        - (i) zange ayinake incwadi eyisexwayiso; noma
        - (ii) engazange ayishaye ndiva incwadi yesexwayiso ngokuvele angakunaki lokho okucelwa ilowo ongumbolekisi ngezimali;
    - 6.2.4.1 Lowo obolekisa ngemali uzothumela incwadi yesexwayiso kulowo oboleke imali okungenani ngwezinsuku zomsebenzi ezingu 20 ngenhloso yokudlulisa igama lalowo oboleke imali kwabhekelele ukungakhokhwa kwezikweleto ( Credit Bureaux) ngenxa yokungahambisi izinto ngokwesivumelwano;
    - 6.2.4.2 Hambisa igama lalowo oboleke imali kodwa ongasahambisi izinto ngendlela yesivumelwano kwabakwa Credit Bureaux uma lowo oboleke imali engasakhokhi kulowo oboleke kuyena imali ngokwesexwayiso ngezinsuku ezingu 20 zomsebenzi. Abakwa Credit Bureau banikezela ngesimo sezikweleto salowo muntu oboleke imali kanye namaphuzu atholwa umuntu oboleke imali nokuthi ufanelekile yini ukuthi angebolekwa imali kuya ngamarekhodi agciniwe angaba sesimweni esingesihle ngenxa yolwazi olubhalwe phansi uma lowo muntu engaziphathi kahle ngakwezikweleto;
    - 6.2.4.3 Ceta lowo obolekisa ngemali ukuthi, ngokusebenza komthetho nangokubona kwakhe uma engakwazi yena njengomebolekisi ngemali ukuthi abhekise ngokubona kwakhe njengomebolekisi ngemali, ngokungayazwa umthetho ukugodla imiphumela yemfundo ngokomthetho womqulu wesivumelwano phakathi komeboleki mali kanye nalowo obolekisa ngemali.
  - 6.3 Uma kwenzeka kanjalo lokho okungahambanga ngendlela lowo obolekisa ngemali ungenyanga ngendlela abona ngayo yena nanoma sekuxhunyane nabanye abasemagunyeni, ukuthi banwele isikhathi esinqunyelwe ukubuyisa imali njengoba kubalulwe kwingxenyeyo ka Part A ngokwesikhathi esiyizinyanga ezithile esidingekayo sokukhokha imali ebolekiwe ngokugcwele ukuze kungavunyelwe imali eyizitolimende idlule leyomali okwakuvinyelwene ngayo njengezitolimende kwingxenyeyo engu Part A ngaphandle uma isitolimende okuvunyelwene ngaso singaphansi kwaleso okwakuvinyelwene ngaso ekusukeni.

- 6.4 Inzalo ibalwa iphinde ibizwe njengoba kuchazwe ngokuphelele ku 3.3 no 3.4 ngenhla kanti ikhishwa kwi akhawunti yalowo oboleke imali njengoba kuvunyelwene ku A4 no A5 oyingxenye ka Part A.
7. **UKUVALWA KWE AKHAWUNTI YILOWO OBOLIKISA NGEMALI**  
Uma kwenzeka kube khona okungahambanga ngendlela okuyiphutha njengoba kubalulwe ku6, lowo oboleke imali angavala isivumelwano sokweboleka imali njengoba kubalulwe emqulwini womthetho kaZwelonke wokweboleka imali i-National Credit Act. Ezimweni ezinjalo, inqubo izolandelwa njengoba kubalulwe ku 6.3.
8. **AMAKHELI LAPHO KUZOZHUNYELWA KHONA IZINCWADI**
- 8.1 Lowo oweboleke imali ukhetha ikheli lapho kuhlalwa khona njengoba kubalulwe ku A1 oyingxenye ka Part A, lapho kuzohanjiswa khona izaziso zasemthethweni. Ikheli leposi liyosetshenziswa ukuthumela ezinye izincwadi zezaziso kanye nezincwadi ezithile ezibalulekile, isibonelo isitatimende se akhawunti uma kungekho ikheli le e-mail elithethwe yilowo oboleke imali engxenyeni engu Part A wesivumelwano sokweboleka imali.
- 8.2 Lowo oboleke imali ngemali uzikhethelela yena ikheli lakhe lendawo yokuhlala njengoba kubalulwe ku Part A wesivumelwano sokweboleka imali ngalokho anikezela ngakho njengezaziso zezincwadi zomthetho namanye amaphetha abalulekile noma lowo oboleke imali angathumela lezincwadi kwabezomthetho ku legal@eduloan.co.za noma azithumele nge fax ku 086 632 4445.
- 8.3 Zozimbili lezinzhangathi ziyavumelana ukuthi zizokwazisana uma kwenzeka kuba noshintsho emakhelini, ekhelinini leposi, izinombolo ze telefax noma ikheli le-email ngokukhulu ukushesha uma sekunoshintsho. Loloshintsho luoyebenza ezinsukwini ezinhlane zomsebenzi emva kokuthola izaziso esinjalo.
- 8.4 Izinzhangathi zombili ziyavuma ukuthi izaziso sizosebenza uma singesibalwe phansi sithunyelwe ekhelinini njengoba kubalulwe ku Part A wesivumelwano Sokweboleka imali.
9. **ULWAZI NOKUBEKA OBALA ISIMO SOLWAZI**
- 9.1 Lowo oweboleke imali ngemali akayukudalula noma iluphi ulwazi oluyimfihlo aluthole ngesikhathi sesiVumelwano Sokweboleka imali kubantu abangangeni kulesivumelwano ngaphandle uma ephoqwa umthetho noma eyalwala inkantolo noma kulethwe imvume yokuthi enze njalo ngokomthetho obhalwe kulemthetho njengoba kuqoshiwe ku Part B wesivumelwano Sokweboleka imali.
- 9.2 Ngokungena esivumelwaneni sokweboleka imali lowo oweboleke imali uyavuma, futhi uyazi ukuthi noma/ akavumi ukuthi noma/ akavumi ukuthi lowo oboleke imali angathola uhla lwaka Credit Bureau njengalokhu kubalulwe lapha ngezansi ku 9.6, nanoma iluphi olunye ulwazi olunzulu njengalokhu kubalulwe futhi kuqinisekise abakwa Credit Bureau nangokomthetho wezokweboleka kwezimali kaZwelonke i-National Credit Act. Abakwa Credit Bureau banikeza isimo sokubukeka kwezizikwelelu uma kwenzeka nokuthola amaphuzo ngokweboleka imali namarekhodi amayelana nalowomuntu ofuna ukweboleka imali.
- 9.3 Oboleka imali uyavuma ukuthi lowo oboleke imali, enze njengokubona kwakhe ukuze athole ulwazi oluhambisana nemali eboleke kulowo okhipha izimali, ngaphandle kokuzibekela umkhawulo kulokho okuqhubekayo, uma kwenzeka kuba khona okungahambi kahle noma uma umfundi okukanye lowo oboleke imali kunenkolelo yokuthi ungumkhwabanisi.
- 9.4 Lowo oboleke imali anganikeza ngeminingwane emyangweni wabe Zokuvikela ukukhwanabisa base Ngingizimu Africa- iSouth African Fraud Prevention Services ("SAFPS") nganoma ikuphi ukungaziphathi ngendlela ngokwe-akhawunti yalowo oboleke imali noma ngokwesivumelwano sokweboleka imali okunika lowo omgqibizela ngemali izizathu zokuba nokusola indlela yokuziphatha okubonisa indlela yokukhwanabisa okuthile.
- 9.5 Ngokungena esivumelwaneni sokweboleka imali kwalowo oboleke imali unika imvume loyo ozokhipha imali ukuthi angakwazi ukuyolanda amarekhodi omlando wakhe wezezikwelelu nangendlela akhokha ngayo kwa Credit Bureau futhi/ noma/ ngokubhalwe emiqingweni yezokweboleka imali kuka Zwelonke i-National Loan Register ngaphandle kokubekela phansi isivumelwano, sokuthi lowo onikeza ngemali yokweboleka angakwazi ukuphuma lapha kulesivumelwano sokweboleka imali ngokushesha emva kokuthola noma iluphi ulwazi oluchaza ukuthi lowo oboleke imali uhlukelele ekuvivinyweni kwakhe ngokomthetho kaZwelonke Wezezikwelelu.
- 9.6 Lowo oboleke imali ungelungelo lokumhambana nabakwa Credit Bureau nalemningwane yokuxhumana elandelayo ukuze kube nemvume yokwazi lokho okubhalwe kumarekhodi alowo oboleke imali nokucela imvume yokulungisa noma iluphi ulwazi olungabhalwanga ngendlela efanele:
- 9.6.1 Expert Decision Systems XDS  
Telephone: 011 645 9100 E-mail: info@xds.co.za
- 9.6.2 TransUnion Credit  
Telephone: 011 214 6000 E-mail: Disputeinfo@transunion.co.za
- 9.6.3 Experian Credit Bureau  
Telephone: 0861 105 665 E-mail: info@experian.co.za
- 9.6.4 Compuscan  
Telephone: 021 888 6000 E-mail: info@compuscan.co.za.
10. **UKUXAZULULA IZINKINGA:**
- 10.1 Lowo oboleke imali uyavuma ukuthi uma kwenzeka kuba khona impikiswano noma isikhalo yena uzokwazisa ababolekisi ngemali ngokubhalwe phansi ukuze bakwazi ukuxazulula inkinga leyo.  
Lowo oweboleka imali angadlulisele izaziso sakhe ku legal@eduloan.co.za noma athumele i- fax ku 086 632 4445.
- 10.2 Ngokomthetho kaZwelonke weZokweboleka kwezimali Zezikwelelu i-National Credit Act lowo oboleke imali angazama ukuthi kuxazulule lesosikhalazo noma lokho okungahambanga kahle ngoku:
- 10.2.1 ezinye izindlela zokuxazululwa kwezinkinga;
- 10.2.2 ukwedlulisele isikhalo noma lokho okungahambi ngendlela kwabezomthetho kaZwelonke Yokubhalwa kwezizikwelelu i-National Credit Act; noma,
- 10.2.3 ngokufaka isicelo kwi National Consumer Tribunal eyasungulwa ngokomthetho kaZwelonke Wezezikwelelu.
- 10.3 Umlawuli weZimali zezikwelelu zika Zwelonke kungaxhunyanwa naye ku -0860 627 627 / info@NCR.org.za kanti i-National Consumer Tribunal ungathintana nayo ngokushayela ku 012 663 5615/ 0860 627 627
11. **EZEJWAYELEKILE**
- 11.1 Lokho okushintshiwe okuvunyelwene ngakho kulesivumelwano sokweboleka imali kuyokwenziwa ngokuthi kubhalwe phansi kusayinwe izinhloko zombili ngokwalesivumelwano noma kuqoshiwe izwi emshinini okuyiqoshiwa ilowo oboleke imali ozonikeza ngaleyomali yokweboleka. Lowo onikeza ngemali yokweboleka kuyothi ngezinsuku ezingu 20 zokusebenza sekudlule usuku okuvunyelwene ngalo loshintsho lokulethwa kwesivumelwano sokweboleka imali kulowo oboleke imali ngohlelo lokuthumela i-email, nokuqosa noma ukuthumela nge fax njengoba kuvunyelwene kuzozonke izinzhangathi ngesikhathi sokuchibiyela, kuzoba khona incwadi eshicilelwe lokhu kuchibiyela okuvunyelwene ngakho. Isivumelwano sokuchibiyela asiyokusungula isivumelwano esisha sokweboleka imali ngaphandle uma lokhu kubekwe ngendlela ecacile.
- 11.2 Isivumelwano sokweboleka imali siyosiyathwa yimithetho yase Ngingizimu Africa.
- 11.3 Uhlolo oluhunyushwe lwesivumelwano sokweboleka imali siyonikezela lowo oboleke imali uma esicela. Uma kwenzeka kungacaci kahle lokhu kumusha kwaloluhlelo ngokwemibandela nemigomo, uhlelo otubhalwe ngolimi lwesiNgesi kuyothathiswa kulona lusetshenziswe.
- 11.4 Lowo oboleke imali angakwazi ukuthi ngaphandle kokwazisa lowo oboleke imali nangokubona kwakhe, anikele ngelungelo noma akhethe -aqoke noma ikuphi okuyilungelo nalokho okumele akwenze ngaphansi kwesivumelwano sokweboleka imali.
- 11.5 Lowo oweboleka imali angakwazi ukufaka isicelo kwi khansela lezikwelelu ukuthi abhaliswe njengomuntu onezikwelelu ezeqile ngokulandela lemigudu ebalulwe lapha ngezansi kodwa kungenzeka lokhu uma lowo onikeza ngwezikwelelu esethathe izinyathelo zomthetho ngokwemigomo ebalulwe ngenhla 6.2.4 :
- 11.5.1 Yazisa lowo okhipha izimali zokweboleka ngalokho okuhloswe ilowo oboleke imali okumayelana nokuzihlanganisa nalowo okhansela ngezizikwelelu ngokuxhumana nesikhungo se call centre sakwa Eduloan ku 0860 55 55 44;
- 11.5.2 Lowo oboleke imali kufanele avakashele noma ibaphi abakhansela ngezizikwelelu azikhethele bona yena anikeze lowo okhansela ngezizikwelelu ulwazi ngemali ayiholayo kanye nezindleko zakhe;
- 11.5.3 Uma kunzeka ukuthi lowo okhansela ngezizikwelelu ebona ukuthi lowo oboleke imali unezikwelelu ezeqile, bangasebenzisa isicelo esizothunyelwa eNkantolo ka Mantshi babeke umbono omuhle wokuthi bachithe esisodwa noma izivumelwano ezinye zalowo oboleke imali njengezingenasisekelo noma ukuthi eminye imigomo yalowo oboleke imali ihlelwe kabusha;
- 11.5.4 Lowo okhansela ngezizikwelelu uzonika umhlalandlela lowo oboleke imali ngokwemigudu yokuthola ukhansela ngokwezizikwelelu.
- 11.6 Uma kwenzeka noma inini, noma imiphi eminye yemigomo nemibandela itholakala ukuthi ayikho emthethweni, ingahleleki ngokuthi isebenze noma ingasebenzi ngendlela yemithetho yona yonke noma ingxenye yayo, kuyothi leyonxenye esele yaleymigomo nemibandela isale imile futhi isebenza ngokugcwele.
- 11.7 Uma kwenzeka isitshudeni sikhansela izifundo zaso, kuthi imali yesikwelelu ivele kwi akhawunti yaso ebonisa ukuthi usenayo imali yokuba isitshudeni leyomali izofakwa kwi akhawunti yalowo oboleke imali ngemali. Kuyokwenza okufanayo uma lowo okhipha imali ekhokha imali yokweboleka eningi eyisikwelelu okufanele itholewe ilowo okhipha imali.
- 11.8 Uma kwenzeka lowo oboleke imali eshona noma edilizwa emsebenzini, leyomali esele eyibhalansi iyothathwa ngokuthi isikhokhwe ngokugcwele, inqubo nje uma kungekho imali engakhokhanga esilele emuva ngalesosikhathi.
- 11.9 Noma iyiphi imali eyikhomishini okufanele ikhokhwe kwi ejenti ukuze izise ngokuqedela isivumelwano ayiyuba namthelela wokuvumelana nezindleko zalowo oboleke imali futhi kuyofana nesivumelwano lapho kungena ejenti khona eyosiza lowo oboleke imali.
- 11.10 Isikhungo Semfundo ngeke sibe nomthwalo wemfanelo wokunakekela nganoma iyiphi indlela, umshwalense, ukulungisa noma ezinye izinkonzo mayelana NE-laptop noma ezinye izinto ezixhaswe ngokwezimali ngabakwa-Eduloan.
12. **ISETHULO**
- Oboleka imali:**
- 12.1 Kufanele aqinisekise ukuthi uyibhalisele imali yokweboleka kulowo oboleke imali ngemali nokuthi ulwazi alunikiwe nalokho akholelwa kukhona ngokweqiniso, nangendlela eyiyo uluqondise kahle nokuthi akukho okukhishiwe okuwulwazi oluchaza ngokulungwa kwezokweboleka kwezimali/ ukubhalisele ukweboleka imali aphinde avume ukuthi loluhlelo lungahlelwa lungiswe kabusha, uma luphasiswa loluhlelo lokufaka isicelo, lokhu kubhaliswa kuyofana njengesivumelwano sokweboleka imali esibophezelayo;
- 12.2 Uyaqinisekisa ukuthi lowo oboleke imali uyaqonda lokho okufanele akudlulisele kuloyo oyisitshudeni ukuthi lowo oboleke imali uyothatha izinyathelo zomthetho kunoma ubani oyokwenza noma yini ebonakala njengokukhwanabisa kobugebengu. Lowo oboleke imali ngemali uzoba negunya, ngaphandle kokubekelwa umkhawulo ukuthi angavula icala lokukhwanabisa evulela lowo owenzenjalo kanti uyodlulisele leyomininingwane kulowo okhipha izimali zokweboleka yena oyobe esethatha izinyathelo ayobona zifanele;
- 12.3 Uyaqonda ukuthi lowo oboleke imali akayona i- ejenti noma omele labo abadlulisele izimali zokweboleka ngaphandle kwenhloso yokubhalisa kwi Persal kanye nekholi yePersal/noma ngokohlelo lwe SASSA njengokwesivumelwano phakathi kwalowo oboleke imali kanye nalowo odlulisele imali kulowo oboleke imali abayukubekwa cala uma lowo odlulisa imali ehlelwa ukuletha izinsizakalo zokufunda kulowo oyisitshudeni;
- 12.4 Ukuvuma kanye nokwazisa kulowo oboleke imali kusetshenziswa i-Nu-Pay ngokwezizikwelelu zokukhokhwa kwemali ezenziwa ebhange lalowo oweboleka imali ngokwemibandela ekwixenye ka Part A;
- 12.5 Uyavuma ukuthi okwamanje akabhalisile, futhi akananhlolo yokubhaliswa uyavuma futhi ukuthi akazimisele ukubhaliswa ubuye uyavuma ukuthi akayuzama ukubhalisa kuze kuphele isikhathi salesivumelwano;
- 12.6 Uyavuma ukuthi akangananga ohlelweni lokucutshungulwa kwezizikwelelu, akhekho ngaphansi kokukhansela ngezizikwelelu futhi akananhlolo yokucutshungulwa kwezizikwelelu ngesikhathi sesiphasisiwe isicelo sokweboleka imali;
- 12.7 Uyavuma ukuthi ngokusayina lesivumelwano sokweboleka imali, uyakuqondisa ukuthi noma yini ewubungozi, izindleko kanye nemibandela ehlangene nokungena esivumelwaneni sokweboleka imali, ukuthi uzokwazi ukukhokha nokuthi leyonxenye yesivumelwano sokweboleka imali esidinga ukuchazwa kabanzi sichazwe wezwa waneliseka futhi.

ISAYINWE E \_\_\_\_\_ INYANGA \_\_\_\_\_ USUKU \_\_\_\_\_

Oboleka imali

Owakwakho (uma ushade ngokuhlenganiswa kwamafa COP nalowo oboleka imali)

Ufakazi

Ufakazi