IMALI**IBALULEKILE**

SIKHOLWA UKUTHI IMALI IBALULEKILE, KANJALO NAWE

Siyakwamukela kwa-African Bank.
Siyabonga ngokuthi usikhethe njengophathina wakho wosizo lwezimali. Sizibophezele ekuhlinzekeni ngempatho elungile kumakhasimende ethu kuyo yonke imikhiqizo nezinsiza esizihlinzekayo. Le dokhumenti iwumhlahlandlela wakho olula wokuqonda isikweletu kanye nokuthi kungani imali yakho ibalulekile.

UKUQONDA IPHROFAYELA YESIKWELETU SAKHO:

Isivumelwano sakho sokukweleta siyisibuko sokuthi uziphatha kahle kanjani izikweletu zakho kanye nokuthi ukhokha kahle kanjani. Irekhodi elibi lezokukweleta lingakuthikameza ngezindlela eziningi:

- Umhlinzeki ngosizo lwezimali noma ibhange lingasebenzisa leli rekhodi ukubona ukuthi angazibeka engcupheni engakanani uma ekuboleka imali;
- Abakweletisi bangabiza inzalo ephezulu ukuze bazivikele kulabo abangakhokhi kahle.

Uma ufisa ukuthola umbiko ongumlando wakho wezikweletu, ungawucela kuphiko olugcina imininingwane yokukweleta kwabantu. Unelungelo lokuthola umbiko owodwa wamahhala ngomlando wakho wokukweleta kanye ngonyaka. Uma ufuna omunye kuwo lowo nyaka, kuyodingeka ukhokhe inkokhelo encanyana.

Amalungelo akho uma ufakwe ohlwini lwabakhokha kambi esikhungweni sezokukweleta:

Unelungelo lokubuzisisa ngemininingwane eserekhodini lwaboPhiko olugcina imininingwane yokuKweleta kwabantu, uma ukholwa ukuthi imininingwane ayisilo iqiniso.

Isinyathelo soku-1: Thinta aboPhiko olugcina imininingwane yokuKweleta kwabantu oluqondene nalokho: Experian Credit Bureau, Ucingo: 0861 105 665 / TransUnion Credit Bureau, Ucingo: 0861 482 482.

Isinyathelo sesi-2: Uma ungenelisekile ngokutholwa / impendulo abophiko olugcina lmininingwane yokuKweleta kwabantu, ungashayela i-Ombudsman yeziKweletu lapha 0861 662 837.

Isinyathelo sesi-3: IUma ungakeneliseki, ungafaka isikhalazo kuMlawuli weziKweletu kaZwelonke (NCR) ngokushayela 0860 627 627.

Inqubo yokufakwa kwemibuzo nezikhalazo:

Uma ungaqondi okunye kwesivumelwano sakho sokubolekwa imali noma ungeneme nganoma yikuphi kuso, uyacelwa ukuba ulandele izinyathelo ezilandelayo.

Isinyathelo soku-1: Thintana negatsha lakwa-African Bank eliseduzane noma isiKhungo soSizo lwamaKhasimende kule nombolo 0861 111 011.

Isinyathelo sesi-2: Uma ungeneliswa usizo olunikeziwe noma isisombululo osinikeziwe thintana nomunye wabalandelayo:

UMlawuli Wezikweletu Kuzwelonke kule nombolo: 0860 627 627

Umvikeli Wosizo Lwasebhenki kule nombolo: 0860 800 900

Umvikeli Wezezikweltu kule nombolo: 0861 662 837

Fixed VS variable rates:

The Reserve Bank charges commercial banks interest when it lends money to them. This is referred to as the repo rate, and may change from time to time, at the discretion of the Reserve Bank.

African Bank loan agreements have fixed rates that are protected from change, so that our customers have financial stability while repaying their loans. The African Bank credit card has a variable interest rate. This means that the interest rate could change if the repo rate changes during the period that the card remains active.

INQUBO YOKUBOLEKWA NOKUKHOKHA IMALI YOKUBOLEKWA:

Lapho isicelo sakho sokubolekwa imali sesiphumelele, imali izokhokhwa kuwe ngezindlela ezimbili:

- Imalimboleko ikhokhwa ngqo ku-akhawunti yakho yasebhange noma uma kuqedelwa isikweletu esiseceleni noma izinkokhelo, ifakwa ngqo kuleyo ngxenye yesithathi njengoba kushiwo kunkontileka yakho.
- Ama-credit card, lapho esesebenza, ayonikezwa umkhawulo ogunyaziwe.

Izinkokhelo zanyanga zonke:

Isivumelwano sokubolekwa imali sibandakanya umyalelo ozosayindwa nguwe lapho ugunyaza ukuthi iAfrican Bank ukuba idonse imali ngendlela oyikhethile.

Izindlela zokukhokha ezikhona zibandakanya:
•Idebhithi nezimali ezidonswa ku-Payroll.

Izinkokhelo zezitolimende zakho:

Isitolimendi sokuqala edingekayo:
• **I-akhawunti yemali oyibolekiwe:** Emva kwezinsuku eziyi-7 abakwa-African Bank bekunikezile noma beyifakile imali ku-akhawunti yakho, ngaphandle uma usuku olulandelayo lokuhola lungena ezinsukwini eziyi-7, kusho ukuthi inkokhelo yakho iyoba ngosuku lwakho lokuhola olulandelayo.
• **iKhadi lokuKweleta:** Emva kwezinsuku eziyi-7 i-credit card yakho iqalile ukusebenza, ngaphandle uma usuku lwakho lokuhola olulandelayo lungena ezinsukwini eziyi-7, kusho ukuthi inkokhelo yakho iyoba ngosuku lwakho lokuhola olulandelayo.

Zonke ezinye izinkokhelo:
Zifuneka ngosuku lokuqala lwezinyanga zonke emva kwalokho. Noma kunjalo, abakwa-African Bank bazokweyamanisa usuku lwesitolimendi sakho nalolo ohola ngalo ukuze zisondelane.

ISITATIMENDE SAKHO SAKWA-AFRICAN BANK:

Kubalulekile ukuhlola isitatimende sakho uqinisekise ukuthi konke kuyiqiniso, kanye nokuthi izinkokhelo ozenzile ziyavela. Ungakhetha ukuthola izitatimende zakho njalo ngenyanga noma ngekota nge-imeyli, MMS noma ngeposi. (Izitatimende zama-Credit card zithunyelwa njalo ngenyanga)

Uma ungazitholi izitatimende zakho ufuna ukubika imininingwane engesilo iqiniso esesitatemendeni sakho noma ukushintsha imininingwane yokuxhumana noma ikheli, uyacelwa uthinte abezoSizo lwamaKhasimende akwa-African Bank lapha 0861 111 011 (Kuyodingeka uqinisekise ukuthi nguwe ngempela ukuze kuvikelwe imininingwane yakho)

IZIDINGO ZE-FICA:

Kuyisidingo ngokusemthethweni ukuthi amakhasimende kufanele ahlinzeke abakwa-African Bank ngezifakaziselo zomazisi kanye nezamakheli abahlala kuwo lapho efaka izicelo zokubolekwa imali noma usizo lwezimali.

Amaphepha adingekayo:
• Ikhophi yamazisi wakho eqinisekisiwe;
• Ubufakazi balapho uhlala khona isib. i-akhawunti yezinsiza zikamasipala engeyindala kunezinyanga ezi-3 esegameni lakho, ikheli lalapho uhlala khona libhalwe ngokucacile kuleyo akhawunti, noma uma uqashile lapho uhlala khona, isivumelwano sokuqasha esisayindiwe esisebenza kuze kuphele isikhathi sesivumelwano.

UKULAWULWA KWEZINKOKHELO:

Inkokhelo ku-akhawunti yakho ibalulekile ukuze ugcine iphraofayela yakho iyinhle. Izindlela zokukhokha ezilandelayo ungazisebenzisa:

African Bank

- **Imali ebanjwa kwi-akhawunti (debit order):** Qinisekisa ukuthi ku-akhawunti yakho unayo imali elingene ukukhokhela idebit order yakho. Uma kwenzeka i-debit order yakho ingakhokhwa, ibhange lingakuhlawulisa inkokhelo.
- **I-EFT ebhange lakho:** Khetha i-African Bank kuhlu lwakho lwabahlomuli lokubhanga nge-inthanethi ukuze ukwazi ukukhokha nge-inthanethi.
- **I-EasyPay:** Sebenzisa inombolo yakho ye-EasyPay yereferensi etholakala esitatimendeni sakho ukuze ukhokhe kwigatsha le-EasyPay.
- **Ukukhokha ku-inthanethi:** Uvakashele www.africanbank.co.za
- **Ukukhokha kumakhalekhukhwini:** Shayela *120*225# efonini yakho bese ulandela imiyalelo ukuze ukhokhe i-akhawunti yakho nge-debit order edonswa ku-akhawunti yakho yasebhange.
- **Ukukhokha egatsheni:** Khokha ama-akhawunti akho usebenzisa idebhithi, isheke, i-credit noma ikhadi lasebhange lakwa-SASSA emagatsheni akwa-African Bank akhethekile.

IMIHLOMULO YOKUKHOKHA NGESIKHATHI:

- Uhlala unegama elihle.
- Kukhuphula amathuba okuthi uthole ukubolekwa imali esikhathini esizayo.
- Akukho zinkokhelo ezengeziwe kanye nezinhlawulo.
- Uhlinzekwe amazinga aphansi esikhathini esizayo.

INGABE UDONSA KANZIMA UKUKHOKHA ISIKWELETU ZAKHO?

Kubalulekile ukuthinta bonke obakweletayo ukuze wenze eminye imizamo yokukhokha. Ngaphambi kokwenza amalungiselelo, dweba ibhajethi bese uyabala ukuthi yimalini ongakwazi ukuyikhokha.

Abakwa-African Bank bazobuka lokhu okulandelayo (kuncike ezimweni zakho, indlela okhokha ngayo nangendlela othenga ngayo) ukuze bakweseke:

- **Izinhlelo zokukhokha imali:** Yenza amalungiselelo okukhokha nabakwa-African Bank ukuze sikulekelele ukugcina i-akhawunti yakho isesimeni. Ukuze wenze amalungiselelo okukhokha, ungasithinta lapha 011 207 4500 noma 011 564 7200.
- **UkuFaka isiCelo soMshuwalensi:** Ipholisi yomshuwalensi wakwa-Guardrisk Life Limited ungakhava izinkokhelo zakho noma isikweletu sakho esigcwele uma kwenzeka uba nokukhubazeka, ukudilizwa, ukufa noma ukulahlekelwa umholo okwesikhashana. Ukuze uthole usizo ungathinta Uphiko Lokufakwa Kwezicelo Zomshuwalensi lapha 011 564 6827 / 0861 888 786.
- **Ukwelulekwa ngezinkinga zezikweletu:** Ungafuna usizo lomeluleki ngezikweletu ozimele, ufake isicelo sokuba kubhekwe esinye isisombululo noma isicelo sokwenganyelwa kwezikweletu zakho. Qinisekisa ukuthi uyabuza mayelana nezindleko ezengeziwe ngaphambi kokusebenzisa usizo lwabo. Thintana nabe-NCR lapha 0860 627 627 ukuze uthole imiininingwane yokuxhumana nomeluleki ngezikweletu osendaweni yangakini.
- **IKhefu ekuKhokheni izikweletu:** Kwezinye izimo ezithile abe-African Bank bangakusiza ngokukunika ikhefu ekukhokheni izikweletu zakho ungazange ulicele. Kunemigomo nemibandela.

UKUQEDELWA KWESIKWELETU NGAPHAMBI KWESIKHATHI:

Isamba ongasikhokha lapho uqedela isikweletu ngaphambi kwesikhathi siyohlala sehlukile kunaleso ebesinqunyiwe esibhalwe esitatimendeni se-akhawunti yakho ngoba sibandakanya inzalo nezinhlawulo zakho kwabakwa-African Bank ezifinyelela osukwini lokuqedwa kwesikweletu.

> Ungakhokha isikweletu sakho noma nini, kodwa khumbula ukuthinta abakwa-African Bank ukuze uthole i-quote yokuqedela isikweletu sakho.

Ukuze uthole ikhoeshini yokuqeda isikweletu, thintana negatsha lakwa-Africa Bank eliseduzane noma Isikhungo Sokusiza Amakhasimende sakwa-African Bank. Ungaphinde ushayele lapha * 120*225# kumakhalekhukhwini obhalisiwe bese ulandela imiyalelo.

Uma i-akhawunti yakho ilawulwa ngabameli noma ngabakoleki bezikweletu, kuyofanele uthintane nabo ngqo mayelana nebhalansi yokuqedela isikweletu ukuze uthole ngezinhlawulo zemali yabameli ezingabe zisasilele ku-akhawunti yakho.

> Khumbula ukuthi isamba sokuqedela ikhotheshini sisebenza isikhathi esithile esinqunyiwe njengoba kubaluliwe kukhotheshini. Uma ufuna ukuqedela isikweletu sakho ngosuku olungemva kwalolo olubalulwe ku-quote, kuyodingeka uthole i-quote entsha yemali yokuqedela ikhotheshini.

UKUHLALA USESIMENI ESIHLE NGOKWEZIMALI

- Khokha izitolimendi zakho ngesikhathi, njalo, ukuze ugweme izinkokhleo ezengeziwe zenzalo nezinhlawulo.
- Khokha izikweletu zakho lapho uthola umholo wakho.
- Uma ama-akhawunti akho esilele emuva kubalulekile ukuthintana nalabo obakweletayo wenze amalungiselelo okuthi uzobakhokhela kanjani ukuze ugweme ukuba bakuthathele izinyathelo zomthetho.
- Uhlelo lwama-debit order luyashesha futhi luyindlela ephephile yokukhokha izikweletu zakho.
- Yazisa labo obakweletayo uma imininingwane yokuxhumana nawe ishintsha noma imininingwane yasebhange isishintshile ukuze ugweme ukubuya kwama-debit orders elandula ngoba kubiza kakhulu.
- Hlela ibhajethi yakho, bese uyayilandela.

> Ungalokothi usizibe isimo sakho; kuyobhebhethekisa inkinga yakho.

UKUBHAJETHA:

- Ukubhajetha yithuluzi elisebenzayo lokulawula imali yakho. Kukubonisa ngokucacile ukuthi uyisebenzise kanjani imali yakho bese kukunika ithuba lokukhetha ukukhokhela izinto ezibaluleke kakhulu kuqala.
- Kukuvumela ukuba uzilawulele imali yakho.
- Kukugcina ugxile emigomeni ozibekele yona ngemali yakho.
- Kukusiza uhlele imali oyisebenzisayo noyongayo.
- Kukunikeza isexwayiso kusenesikhathi ngezinto ezingaba yizinkinga.

YENZIWA KANJANI IBHAJETHI:

Landela la masu alula okuthi ungayilandela kanjani ibhajethi yakho yenyanga:

- Yenza uhla lwayo yonke imali oyenza ngenyanga emva kwentela;
- Yenza uhla lwezindleko zakho zonke;
- Yenza uhla lwazo zonke izikweletu okumele uzikhokhele;
- Hlephula izinkokhelo zezindleko zakho neyezinkokhelo zezikweletu zakho emholweni wakho ukuze ubone ukuthi yimalini esalayo noma eshodayo.

> Khumbula ukulandelela njalo imali oyisebenzisayo uzame ukulandela ibhajethi yakho.

UHLELO LUKAMASINGCWABISANE LWAKWA-AFRICAN BANK

Ufaka kanjani isicelo ohlelweni lwakho lukamasingcwabisane lwakwa-African Bank:

SIFAKWA KANJANI ISICELO:

Isinyathelo soku-1: Thola ifomu lokufaka isicelo egatsheni lakwa-African Bank langakini noma uvakashele isizindalwazi sethu lapha www.africanbank.co.za

Isinyathelo sesi-2: Gcwalisa ifomu lokufaka isicelo bese ulihambisa kanye nobufakazi namadokhumenti adingekayo lapha www.africanbank.co.za. Kungenjalo ungathinta umnyango Wezicelo wakwa-African Bank kule nombolo 0860 000 979 bese uthumela isicelo sakho ngefksi lapha: 0816 800 731 noma i-Imeyili: funeralplanclaims@africanbank.co.za

Isinyathelo sesi-3: Isaziso somphumela wesicelo sizothunyelwa kofake isicelo.

IMININGWANE YOKUXHUMANA EBALULEKILE:

AFRICAN BANK:

Ucingo Lwesikhungo Sezokudayisa Ucingo Lwesikhungo Sezokudayisa (Izicelo Zezikweletu): Ucingo: 0860 333 004

IsiKhungo soSizo lwamaKhasimende: Ucingo: 0861 111 011

Isikhungo Sokukolekwa Kwezikweletu: (Izinhlelo zokukhokha imali) Ucingo: 011 207 4500

Imibuzo Ngomshuwalensi: Ucingo: 0861 111 011

Imibuzo Mayelana Nempilo Yesikweletu kanye Nokufakwa Kwezicelo:
Ucingo: 011 5646827

Izicelo zomngcwabo: Ucingo: 0861 007 967

IZIGUNGU EZILAWULAYO:

I-National Credit Regulator: Ucingo: 0860 627 627,
iWebhusayithi: www.ncr.org.za

Umvikeli Lwasebhange: Ucingo: 0860 800 900

I-Ombudsman Yomshuwalensi Wesikhathi Eside: Ucingo: 021 657 5000

Ihhovisi Lomvikeli Wabahlinzeki Ngosizo Lwezimali:
Ucingo: 0860 324 766

IKhomishini Kazwelonke yabaThengi: Ucingo: 086 026 6786

Umvikeli wabathengi Wezezikweletu: Ucingo: 0861 662 837

Uphiko Lwemininingwane Yezokukweleta:

Experian: 0861 105 665

TransUnion: 0861 482 482

Umshuwalensi usekelwe ngabe-Guardrisk Life Limited Reg No: 1999/013922/06 I-African Bank umhlinzeki wosizo lwezimali nezikweletu obhalisile.
NCR Inombolo yokubhalisa: NCRCP7638. Inombolo yokubhalisa: 2014/176899/06.

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