

## Faka isicelo sakho ngoku se-akhawunti yakwaMr Price lekhadi emali

 Thenga e-Mr Price, Mr Price Home, Mr Price Sport, Mr Price Cellular, Sheet Street, Miladys online nasevenkileni

 thenga i-airtime okanye idatha kwi-akhawunti yakho

 fumana ikhadi elongezelelekileyo lelungu losapho

 ukhuselekile nge-inshorensi yakwaMr Price

 nxibelelana usebenzisa uMr Price Mobile

### ukufaka isicelo se-akhawunti, kufuneka u:

- yibangaphezulu kweminyaka eli-18
- yibanesazisi esisemthethweni okanye ipasipoti
- yibe uqashiwe ngexesha ufaka isicelo
- yibanenombolo yeselula esebenzayo
- ube nembali eyamkelekileyo yokuhlawula amatyala akho, uze unike imvume yokuba imbali yakho iphononongwe kwiziko elijongene nembali yokubhatala amatyala (Credit Bureau)
- ube nedilesi yeposi okanye yendawo ohlala kuyo

Kunokwenzeka ufunwe isiqinisekiso somvuzo wakho wenyanga kwisithuba esingangeenyanga ezi-3 okanye ingxelo yeenyanga ezi-3 ebhalwe phantsi evela ebhankini.

### indlela yokufaka isicelo

Gcwalisa zonke iinkcukacha ngasemva kule fom u thumele nge:

- WhatsApp 084 484 4845
- Email newacc@mrpg.com
- ifeksi (031) 328 4790
- ungabangenisa nakuyiphi na i-Mr Price, i-Mr Price Home okanye i-venkile ye-Mr Price Sport eMzantsi Afrika

Khumbula ukufaka inombolo yakho yesazisi kwiphepha ngalinye

### imali

- Intlawulo yokuqalisa: R30.00 kube kanye
  - Intlawulo yenkonzo yenyanga: ukuya kuthi ga kwi-R15.00 pm \*
- \*Intlawulo yenyanga nenyanga inokunyuka ngaphandle kwesaziso. Iimimiselo nemiqathango iyasebenza.

### ungalibali

Uyakufumana isititimenti sakho senyanga nenyanga sibonisa isavenge sakho senyanga, umhla omiselweyo wentlawulo kunye nalapho kufuneka uhlawule. Ukujonga ibhalansi yengxelo yakho nangaliphi na ixesha enyangeni:

- cofa u \* 120 \* 410 #
- yiya ku [mrpricemoney.com](http://mrpricemoney.com)

## iimveliso ezongezelelweyo

### Mr Price Inshorensi

#### Sikukhusele

- Sinoluhlu lweemveliso zeinshorensi esinazo yenzelwe wena kuphela.
- Njengomphathi weakhawunti ye-Mr Price, iipremiyamu zibizwa ngokufanelekileyo kwiakhawunti yakho.

Fumana lonke ulwazi kwaye ufake isicelo seemveliso zeinshorensi kwa [mrpricemoney.com](http://mrpricemoney.com) namhlanje okanye utsalele umnxeba ku-0861 000 518 okanye nge-email ku: [insuranceinfo@mrpg.com](mailto:insuranceinfo@mrpg.com)

### I-Mr Price Mobile

#### Masinxibelelani!

- khetha kuluhlu leemveliso zethu ze-SIM Top Up eziqala kwi-R30 ukuya kwi-R200 ngenyanga
- fumana umoya wokuthetha kunomyayi, i-airtime, engena ngokuzenzekelayo qho ngenyanga
- yifumane ngokulula, ityala layo lifakwe kwi-akhawunti yakho yakwa-Mr Price

Ukufumana ulwazi oluthe kratya kunye nokubona ezinye iimveliso koba kwiqondo - [mrpricemoney.com](http://mrpricemoney.com) okanye utsalele umnxeba ku-0800 000 430 okanye uthumele i-email- [ku-help@mrpmobile.com](mailto:ku-help@mrpmobile.com)

### Mr Price Foundation

Eli lishishini elingajonganga kwenza nzuzo lijolise ekuxhobiseni ulutsha loMzantsi Afrika oluvela kuluntu olungathathi-ntweni, apho abantu abatsha benza iinguquko ezakhayo ekuhlaleni ngokuba ngabemi abakhuthazekile, abanempilo kwaye abaxhotyisiweyo.

Ungathanda ukuba yintshatsheli enxanelwe ukwenza iinguqu? Kloba kweliqonga: [mrpfoundation.org](http://mrpfoundation.org) ngolwazi oluthe kratya.

### ikhona imibuzo?

- tsalela umnxeba ku-08610 66639
- Whatsapp - 0645841010
- Email ku-service@mrpg.com
- Kloba kweliqonga – [mrpricemoney.com](http://mrpricemoney.com)
- Ndwendwela i-venkile ekufuphi yakwaMr Price



Ukuvunywa kwe-akhawunti yakho kuxhomekeke kwiziphumo zophendlo lokuqonda ukuba uza kukwazi na ukubhatala ityala lakho kunye nesiqinisekiso somvuzo wakho ngenyanga Zonke iimveliso ze-Inshorensi zibhalwe phantsi kuka-Guardrisk Life Limited, iziko le-inshorensi eligunyazisiweyo kwi-inshorensi yobomi nelibonelela ngemali (FSP No 76) kunye no-Guardrisk Insurance Company Limited, iziko le-inshorensi eligunyazisiweyo kungengo-inshorensi yobomi nelibonelela ngemali (FSP No 75). UMr Price uyinxalenye yeqela leevenkile zakwaMr Price group, liziko eligunyazisiweyo ukubonelela ngemali nokuvula amatyala emali. FSP31450 kunye ne NCRCP46. Kulandelwa imimiselo nemiqathango (T&Cs).



# Faka isiselo sakho ngoku se-akhawunti sakwaMr Price sekhadi lemali

Ikhadi elinye. Iivenkile ezohlukeneyo zokuthenga eziyi-6. Imivuzo eyongezelelweyo.

Ifomu yesicelo

Ingaba ufuna ukwazi ngakumbi? Tyelela u [mrpricemoney.com](http://mrpricemoney.com) namhlanje.

**YEVENKILE SEBENZISA KUPHELA**

UMr Price  UMr Price Home  UMr Price Sport

Inombolo yesebe  Uhlolo lweakhawunti  6  12  iinyanga

**Ngoku kuphelile kuwe!**  
**Nceda ugcwalise iinkcukacha zakho**

Tayitile :  Isimaphambili segama  Isini  M  F

Ifani:

Igama :

Waziwa ngo:

Iqela loBuhlanga: Omnyama  Omhlophe  Ikhala  UmNdiya  Enye

(Ayondawo inyanzelekileyo)

**Imo yomTshato:**

Anditshatanga  Uphelile  Tshatile  Ungumhlo/ mhlolokazi  Inani labantwana abaxhomekeke kuwe

**Isazisi:**

Isazisi saseMzantsi Afrika  Ipasipoti  Ilayisensi yokuqhuba yaseMzantsi Afrika  Eyelinye ilizwe

Inombolo yesazisi/ paspoti:

Usuku lokuzalwa Umhla  Inya nga  Unya ka

Unxibelelwane ekhaya

Unomyayi  Ingaba iseli yakho: Ikhontrakthi

Enye inombolo kanomyayi  wahlawulwa xa ithengwa

Email

Ulwimi lwam lwasekhaya yile  IsiNgesi  IsiBhulu  isiZulu  IsiXhosa  iSepedi

**Ingaba uphantsi kokucetyiswa ngokuhlalula amatyala akho okanye uphantsi kolawulo kusini?**  E  H

**Unayo i-akhawunti eSheet Street okanye e-Miladys?**  E  H

Idilesi Yeposi

Idilesi yendawo yokuhlala (Ifuneka kuphela ukuba yahlukile kwidilesi yeposi)

Unexesha elingakanani uhlala kule dilesi?

**Indawo ohlala kuwona**

Uyithengile  Uyarenta  ndihlala nabazali  ndihlala nomqeshi

Ingaba unayo i-akhawunti yebhanki?  E  H Usunesikhathi esingakanani unayo?

**Ungathanda ukuyifumana njani ingxelo yakho yenyanga?**

Ingaba uyafuna ukufumana iingxelo zakho nge: I-email  I-SMS

**Ingaba usebenzaphi?**

Igama lenkampani

Owona msebenzi owenzayo?

Inombolo yemfono yasemsebenzini  Ext.

Leiliphi isebe / icandelo?

Inombolo yakho yomqeshwa/ yokungena emsebenzini/eyokurhola

Uqeshwe okun- gena sigxina?  E  H Umhla wokuphelelwa kwemvumelwano:  M  M  Y  Y Isibalo seminyaka usebenza apha

Eyona nombolo yoqhagamshelwano eyasemsebenzini  eyasekhaya  unomyayi

elona xesha ofu-maneka ngalo  U  U  M  M

**Ingeniso yemali ngenyanga**

**Umvuzo wenyanga phambi kokutsalwa:**

**Enye ingeniso yenyanga:** (Kubandakanya imisebenzi yesibini, yomlingane igalelo, izibonelelo kunye neminye imithombo yengeniso yenyanga)

**Iindleko zenyanga**

**Imali etsalawayo:** (irhafu, ipenshoni, i-medical aid)

**Irente / Ibhondi**

**Izikeleli:** (ii-akhawunti zentengiso, amakhadi etyala, njl.)

**Iindleko zokuphila:** : (umbane, amanzi, umnxeba njl. njl.)

**Iinkcukacha zoqhakamshelo – Nceda unikeze iinkcukacha zelungu losapho**

Indoda:  Umfazi:  Iqabane:  Utata:  Umama:  Okunye:

Mnu:  Nksk:  Nkszn:  Nksz:

Amagama okuqala

Ifani:

Ifowuni (H):

Umsebenzi:

Unomyayi

**Ingaba**

- Ungathanda ukuthathelwa ingqalelo ukonyuka kwetyala rhoqo ngonyaka?  E  H
- Ungathanda ukoyuselwa imali ongathenga ngayo kwi-akhawunti yakho ungabuzwanga kanye ngonyaka ?  E  H

**Isibhengezo**

Ngokusayina ngezantsi, ndiyavuma ukuba ndiyifumene, ndiyifundile, ndiyiqondile kwaye ndayamkela imimiselo kunye nemiqathango yakwa-Mr Price kwaye, apho kuyimfuneko, isaziso sokubhengeza i-inshorensi kunye neenkukacha endizinkileyo apha ziyinyani , ziphelel iphelele kwaye zinjengoko kufanele.

- U-Mr Price unokufumana, kwaye ubhengeze, kulo naliphi na iziko eligcina iinkcukacha ngeentengo zemboleko, iziko loMzantsi Afrika elilwa lobuqhophololo (SAFPS) okanye naliphi na iziko , naluphi na ulwazi malunga neekcukacha zam eziphathelene namatyala kunye nembali yokuhlalula amatyala .
- Inkampani yakwa-Mr Price inokupapasha naluphi na ulwazi olungachanekanga okanye olungeyonyani olunikezelwe ndim kwi-SAFPS kunye neeNkonzo zamaPolisa oMzantsi Afrika apho kuyimfuneko.
- Ukuba nditshate ngendlela yokwabelana okanye ngokomthetho wesintu, ndifumene imvume kwiqabane lam ukwenza esi sivumelwano.

Utyikityo lofaka isicelo

Utyikityo:

Usuku:  D  D  M  M  Y  Y  Y  Y

Utyikityo:

Igama lomsebenzi:

Inombolo yomsebenzi:

E-ofisini ijongwe ngu:

**Mr Price Foundation**

Eli lishishini elingajonganga kwenza nzuzo lijolise ekuxhobiseni ulutsha loMzantsi Afrika oluvela kuluntu olungathathi-ntweni, apho abantu abatsha benza iinguquko ezakhayo ekuhlaleni ngokuba ngabemi abakhuthazekile, abanempilo kwaye abaxhotyisiweyo. Ungathanda ukuba yintshatsheli enxanelwe ukwenza iinguqu kwaye wenze igalelo ngenyanga kwinjongo efaneyelo?

Ayikho  R5  R20  R50  Utyikityo

Igalelo lakho lenyanga liya kubhatalwa ngokufanelekileyo kwiakhawunti yakho yeMali yeXabiso.

**I-Mr Price Mobile**

*Ifumaneka kuphela eMzantsi Afrika*

Ingaba unomdla wokuva kuMr Price Mobile?  E  H

**I-Inshorensi yakwaMr Price**

*Ifumaneka eMzantsi Afrika kuphela*

**IsiCwangciso soKhusaleko loMthengi (CPP)**

Zikhusele ekukhuleni kwetyala kwi-akhawunti yakho yakwaMr Price xa unokuthi mhlawumbi usweleke, okanye udendwe emsebenzini kungenjalo ugule kakhulu ngokokude ulaliswe esibhedlele iintsuku ezi-3 ezilandelelanayo.

Zikhethele wena kuphela: R10.50 ngenyanga  E  H

Khethela iqabane lakho kuphela: R10.50 ngenyanga  E  H

Eyenu oobabini: R14,90 ngenyanga  E  H

Utyikityo:

**Isicwangciso sokukhusela ukulahleka kunye nokubiwa kwekhadi (LCP)**

*Yi-R6.50 ngenyanga*

Khusela i-akhawunti yakho uxele xa kulahleke ikhadi, ingasetyenziswe ngobuqhetseba okanye kubibe ikhadi.  E  H

Utyikityo:

**Isicwangciso se 360 Degree (360)**

*Yi-R55.00 ngenyanga*

Fumana i-R10 000 ye-inshorensi kwimeko yokusweleka, ukudendwa emsebenzini, izigulo ezithile ezinobuzaza kunye nokulaliswa esibhedlele ubusuku obu-3 obulandelelanayo. Le-inshorensi ingathathelwa iyafumaneka kubantwana abaxhomekeke kuwe neqabane lakho ngentlawulo eyongezelelweyo.  E  H

Utyikityo:

**Isicwangciso sokuNgcwaba uSapho**

Ilungiselela ukungcwaba iqabane lakho elinye kunye nabantwana abane abaxhomekeke kuwe abangaphantsi kweminyaka eli-18.

	Umrhumo ngenyanga	owona mvuzo mkhulu	<input type="checkbox"/> E <input type="checkbox"/> H
Ukhetho 1	R47.25 ngenyanga	Yi-R7 500	<input type="checkbox"/> E <input type="checkbox"/> H
Ukhetho 2	R58.25 ngenyanga	Yi-R10 000	<input type="checkbox"/> E <input type="checkbox"/> H
Ukhetho 3	R75.00 ngenyanga	Yi-R15 000	<input type="checkbox"/> E <input type="checkbox"/> H
Ukhetho 4	R85.50 ngenyanga	Ngama-R20 000	<input type="checkbox"/> E <input type="checkbox"/> H

Utyikityo:

*Ukuvunywa kwe-akhawunti yakho kuxhomekeke kwiziphumo zophendlo lokuqonda ukuba uza kukwazi na ukubhatala ityala lakho kunye nesiqinisekiso somvuzo wakho ngenyanga. Zonke iimveliso ze-Inshorensi zibhalwe phantsi kuka-Guardrisk Life Limited, iziko le-inshorensi eligunyazisiweyo kwi-inshorensi yobomi nelibonelela ngemali (FSP No 76) kunye no-Guardrisk Insurance Company Limited, iziko le-inshorensi eligunyazisiweyo kungengo-inshorensi yobomi nelibonelela ngemali (FSP No 75). UMr Price Group liziko eligunyazisiweyo ukubonelela ngemali nokuvula amatyala emali. FSP31450 kunye ne NCRCP46. Kulandela imimiselo nemiqathango (T&Cs).*

**Isibhengezo**

Ngokutyikitya ndisayine igama lam ngentla, ndiyavuma ukuba ndizifundile kwaye ndiyaziqonda iimveliso ezikhoyo endinokukhetha kuzo apha ngentla. Iimveliso endizikhethileyo ku- "E" zizo eziza kufuna intlawulo ngenyanga kwikhadi lam levenkile.

Ukusetyenziswa kweofisi Itshekishwe ngu:

Umtyikityo woMnxulumaniswa:

Umhla  D  D  M  M  Y  Y  Y  Y

Igama lomsebenzi:

Inombolo yabasebenzi:

IIMVELISO EZONGEZELELWEYO

# Immiselo nemiqathango yokusetyenziswa kwekhadi le-akhawunti leMali lakwaMr Price

## 1. Iingcaciso

- 1.1. "UMthetho" uthetha uMthetho weSizwe wamaTyala, wama-34 wonyaka u-2005, kunye neMimiselo ngokwezilungiso ezenziweyo;
- 1.2. "Isivumelwano", "isivumelwano sekhredithi", "isibonelelo" okanye "i-akhawunti" sithetha ikhredithi Indawo kunye nesivumelwano semboleko phakathi kwakho nathi sibandakanya isititimenti sangaphambi kwesivumelwano kunye nekoteyishini kunye nemigaqo neemeko zekhadhi kunye nezixhobo zetyala ezisebenza amaxesha ngamaxesha;
- 1.3. "Isicelo setyala" okanye "ukufaka isicelo" kuthetha xa usenza isicelo kuthi soncedo lwetyala;
- 1.4. "Ikhadi" lithetha ikhadi lakho leakhawunti, elibizwa ngokuba likadi le-akhawunti yemali lakwaMr Price esikunike lona ukuba ulisebenzise ukuze ukwazi ukuncedakala malunga nezinto ezithengiswayo evenkileni.
- 1.5. "uMniki-tyala" "thina", "thina", "ezethu", "Mr Price" ubhekisa kuMr Price Group Limited, odilesi yakhe ingu-Upper Level, North Concourse, 65 Masabalala Yengwa Avenue (ebesisaziwa ngokuba yi-NMR Avenue), Durban 4001, ongumboneleli ngamatyala emali ogunyazisiweyo ngokommiselo we-National Credit Act 34 yowama-2005 ("NCA"), inombolo NCRCP46, uMboneleli weenkono zemali ogunyazisiweyo, inombolo, FSP31450, oquka ezi venkile: Mr Price, Mr Price Home, Mr Price Sport, Mr Price Cellular, Mr Price Mobile, Sheet Street kunye no-Miladys okanye nawuphi na umntu esinokudlulisela kuye amalungelo okanye izibophelelo phantsi kwesi sivumelwano.
- 1.6. "uMamkeli weTyala", "Wena", "ovakho" uthetha, igama lomntu elibhalwe kwifom yesicelo setyala, isiteyitmenti sangaphambi kwesivumelwano kunye ikoteyishini nakubani na u-Mr Price Group Limited omnika ityala phantsi kwale mimiselo nemiqathango.
- 1.7. "Umthetho wabaQokeleli bamaTyala" uthetha uMthetho wabaQokeleli bamaTyala we-114 Of 1998.

## 2. Isicelo, iziko lamatyala kunye nesivumelwano samatyala

- 2.1. Nasiphi na isicelo sixhomekeke kwiinkqubo zethu zangaphakathi zokuvunywa kwetyala, le migaqo nemiqathango, kunye noMthetho. Ngokuxhomekeke kulo Mthetho, thina sinobulumko bokwala isicelo sakho ukuba awuzifezekisi iimfundo zethu, ukumisela kunye nokunciphisa nawuphi na umda wokuthenga ngetyala kwaye sinelungelo lokurhoxa okanye lokuvala indawo ngalo naliphi na ixesha. Ukuphumelela kwesicelo sakho kuya kuxhomekeka kulwazi osinike lona. Kubalulekile ukuba uqinisekise ukuba ulwazi olo luyinyani yaye loluchanekileyo.
- 2.2. Ukuba isicelo sakho sithetha saphumelela siya kukunika isivumelwano sangaphambili nekoteyishini eya kukubekela umda kwimali yetyala ongenakugqitha kuwo, iindleko kunye nezinye iinkcukacha zetyala njengoko uMthetho ulindele.
- 2.3. Yakuba yamkelekile ikoteyishini, le mimiselo kunye nengxelo yesivumelwano sangaphambili nekoteyishini yeendleko ziya kuba sisivumelwano phakathi kwethu.
- 2.4. Xa uthenga okokuqala kwiakhawunti yakho, swayipha ikhadi lakho kwaye usayinele zonke izinto azithengileyo kwi-invoysi. Zonke ezi ziquka intsayino-gama usamkela imimiselo nemiqathango emitsha.
- 2.5. Uyacelwa ukuba uthi gqolo ukunika ulwazi ngalo naluphi na utshintsho olwenzekayo ebomini bakho olufana nobume bembali, umvuzo kunye / okanye ukungakwazi kwakho ukushilawula; ukuze sikwazi ukuphonononga imeko yakho yokukwazi ukushilawula ukuze sikubonelele ngokuyalelwa ngu-NCA.
- 2.7. Awukwazi ukufaka isicelo sokubhatala ngeenyanga ezi-6/12 kwiakhawunti yakho ukuba sowunalo kakade ityala leenyanga ezi-6/12 kwenye yeevenkile zeqela lika- Mr Price (Mr Price Group)

## 3. Ikhadi le-akhawunti yakho

- 3.1. Uya kunikwa ikhadi le-akhawunti yase-Mr Price ekufuneka uyisayinile usebenzisa usiba lokubhala.
- 3.2. Nguwe kuphela umntu onokusebenzisa ikhadi lakho kwaye awunakho ukudlulisela komnye umntu okanye ugunyazise nawuphi na omnye umntu ukuba alisebenzise.
- 3.3. Ukuba ucele amakhadi ongezwelelweyo kwi-akhawunti yakho, uya kuthi uqhale uxanduva lokubhatala nantoni na ethengwe kusetyenziswa ikhadi elongezelelweyo. Naliphi na ikhadi elongezelelweyo esilikhuphele i-akhawunti

yakho kufuneka lisayinwe ngaphandle kokupholisa amaseko ngumntu omyumbileyo ukuba asebenzise elo khadi longezelelweyo. Nguwe kuphela okanye umnini wekhadi elongezelelweyo abanokusebenzisa elokhadi elongezelelweyo.

- 3.4. Ubumnini bekhadi okanye amakhadi buxhomekeke kuthi kwaye kufuneka ulibuyisele okanye uwabuyise amakhadi xa efunwa.
- 3.5. Unokusebenzisa ikhadi lakho ukuthenga kwa-Mr Price, Mr Price Home, Mr Price Sport usebenzisa ikhadi le-akhawunti enye. Awunakho ukuthenga ngaphandle kokuba uveze ikhadi lakho.
- 3.6. Luxanduva lwakho ukugcina ikhadi le-akhawunti yakho ngokukhuselekileyo. Ukuba ikhadi lakho okanye ikhadi elongezelelweyo libiwe, kufuneka usazise ngokukhawulezangokutsalela umnxeba ku-08610 66639. Ukuba uyehlelwa usazisa ukuba ikhadi lebiwe uza kuba noxanduva lokuhlalwa i-akhawunti.
- 3.7. Umnini wekhadi le-akhawunti elongezelelweyo kufuneka abe ngaphezulu kweminyaka eyi-18.

## 4. Umda wetyala

- 4.1. Imali eseleyo oyishiyeleleyo xa ubhatala amaxesha ngamaxesha ayinakudlula kumyinge wakho wekhredithi ngowona mda wokuqala wokuthenga ngetyala ekubhekiswe kuwo kwikoteyishini yakho yangaphambi kwesivumelwano.
- 4.2. Ukuba unqwenela ukufaneleka ukuba lenuswe ityala lakho ngokuzenzekelayo qho ukuphela konyaka, Cacisa kwifomu yesicelo setyala ngokukhetha ngokufanelekileyo. Ukuba ukhetha ngolo hlobo siza kuqhuba sijonga indlela obhatala ngayo size sikonyusele umda wakho wetyala rhoqo ukuphela konyaka wekhredithi uya kuncitshiswa kwinto owawuyiyo ngaphambi kokonyuka ngokuhambelana noMthetho.
- 4.3. Ukuba unqwenela ukuba umda wetyala wonyuswe okwexeshana, ufanele ukusazisa ukuze eso sicelo sakho sisirekhode. Ukuba siyavumelana, uyakonyuswa umda wetyala lakho okwethutyana kwaye oko kukwaxhomekeke kuthi. Wakuba ulibhatele ityala elo umda uya kuphindela kula nto obukade uyiyi kuqala phambi kokonyuswa.
- 4.4. Ukuba nangaliphi na ixesha unokunqwenela ukonyuswa komda wetyala kwimeko engasiyiyo le ingentla, faka isicelo sakho sikuncede. Thina siza kuphonononga imeko yakho yokufikelela okuya kuquka ukufuna ungenise kuthi isiqinisekisi sokwamkela kwakho ngenyanga (iziqinisekiso zomvuzo ezi-3 zasebhankini nezinye iziqinisekiso zemali oyihlawulwulo iyonke ngokuhambelana noMthetho).
- 4.5. Unokusiyalela nangaliphi na ixesha ukunciphisa umda wetyala lakho okanye sibeke owona mda uphezulu. Sinelungelo lokunciphisa, ukutshintsha okanye ukurhoxisa iakhawunti yakho kunye wetyala lakho.

## 5. Ingxelo yenyanga kunye nentlawulo

- 5.1. Siza kuyithumela kuwe ingxelo yakho yenyanga nge-imeyile okanye ngomyalezo othunyelwa kunomyali yakho eSMS, ngokuhambisana nokukhetha kwakho ngelixa ugcwala ifomu yokufaka isicelo sokuvula i-akhawunti. Ingxelo iya kuveza, phakathi kwezinye iinkcukacha njengoko kufunwa nguMimiselo 35 kumthetho olawula amatyala emali -iNational Credit Act:
  - 5.1.1. Isixa semali osityalayo kanye ke ngalomhla ufumana ingxelo ye-akhawunti yakho;
  - 5.1.2. izinto ezithengiweyo kulonyanga kuzo zonke iivenkile eziyi 6 ezingaphantsi kweMr Price Group;
  - 5.1.3. nayiphi na inkonzo yemali okanye intlawulo yenkonzo yenyanga;
  - 5.1.4. inzala yonyaka echaphazelekayo;
  - 5.1.5. inzala eyongezwa ngenyanga;
  - 5.1.6. esona sixa semali siphantsi ekufuneka usibhatalile ngomhla obekiweyo.
- 5.2. Ukungafumani ingxelo yakho akukuhlululi kuxanduva lokuhlalwa nasiphi na isixa esifanele ukuhlawulwa njengoko unokufumana inkcukacha kuthi malunga ne-akhawunti yakho kunye nemali esisikweleti esaseleyo ngokutsalela umnxeba ku-08610 66639 ngamaxesha omsebenzi aqhelekileyo.
- 5.3. Kufuneka sifumane ubuncinci intlawulo elindelekile kulonyanga njengoko kuboniswe kwingxelo ye-akhawunti yakho yenyanga, okanye isixa-mali esingama-R30 (nokuba ngeyiphi na eyona inkulu) kanye ngomhla obekiweyo wokuhlawula okanye ungekafiki umhla lowo.
- 5.4. Ungahlawula nasiphi na isixa osityalayo, nangaluphi na usuku.
- 5.5. Iingxelo zenyanga zamkelwa njengezichanekileyo ngaphandle kokuba kubenombuzo okanye isikhalazo esifakwa zingaphelanga iintsuku ezingama-60.

## 6. Inzala kwimali oyibolekileyo

- 6.1. Umlinganiselo wenzala osebenzayo kwityala lakho ngumyinge wenzala oyibalelweyo kwisiteyitmenti sokubalelwa kwakho sangaphambi

kwesivumelwano, isisona sixa mali siphezulu esivunywe ngu-NCA amaxesha ngamaxesha. Lo mlinganiselo uphezulu we-NCA unxulunyaniswa nereyithi yokuthenga kwakhona ("Repo Rate") kwiBhanki enguVimba (Reserve Bank kwaye oku kuxhomekeke kwifomula ebekwe ngu-NCA. Nanini na xa iRepo Rate inyuka okanye incipha ifomula ngokwe-NCA itshintsha inzala ehlawulwa nguwe yilo nto iya kwenyuka okanye yehle ngokufanelekileyo. yehla okanye ifomula ngokweenguqu ze-NCA, iqondo lenzala elihlawulwa nguwe iya kunyuka okanye linciphe ngokufanelekileyo. Uya kwaziswa ngembalelwano kwisiteyitmenti zakho zenyanga.

- 6.2. Inzala iya kubalwa yonke imihla ize idityaniswe ngenyanga, ngomhla omiselweyo wezavenge, kwimali eseleyo kude kube ngumhla wentlawulo. Inzala ke ngoko yongeza kwibhalansi yakho eseleyo.

## 7. Iindleko ze-akhawunti

- 7.1. Siza kukuhlawulisa umrhumo wokusebenza kwe-akhawunti inyanga yenyanga. Intlawulo yokuqalisa iyakucaciswa kwingxelo yangaphambi kwesivumelwano sokuvula i-akhawunti nokuqikelela indleko kunye /okanye kungenjalo waziswe ngembalelwano. Ngokokubona kwethu umrhumo wokusebenza kwe-akhawunti inyanga yenyanga inganyuswa amaxesha ngamaxesha ukuba ayizukugitha kwesona sixa siphezulu esibekwe ngokuhambisana nomthetho kwazwelonke wamatyala emali. Umrhumo wokusebenza kwe-akhawunti inyanga yenyanga iya kufakwa kwi-akhawunti yakho ngenyanga ngenye. Singawurhoxisa umrhumo wokusebenza kwe-akhawunti inyanga yenyanga ngokupheleleyo okanye ngokuyinxenye amaxesha ngamaxesha ngokubona kwethu. Imirhumo yenkonzo yenyanga yenyanga inokurhoxiswa sithi iphelele okanye inxenye ngokokubona kwethu.
- 7.2. Singakurhumisa intlawulo yokuqalisa xa uvula i-akhawunti yakho eyakucaciswa kwingxelo yangaphambi kwesivumelwano sokuvula i-akhawunti nokuqikelela indleko. Le ntlawulo yokuqalisa, ukuba kufanele, ungayihlawula ngaphambi kokuba ibizwe, kungenjalo, iya kongezwa kwityala lakho.

## 8. I-inshorensi

- 8.1. Unokukhetha ukwamkela okanye ungasivumi isicwangciso sokukhuselwa kwekhadi elilahlekileyo (LCP), isicwangciso sokhuseleko lomthengi (CPP), isicwangciso se360 Degree (360), isicwangciso somngcwabo wosapho, isicwangciso sabagibeli bezithuthi zomphakathi-(A2B) okanye isicwangciso seMedinet.
- 8.2. Unokwenza ezakho izicwangciso zokuthatha i-inshorensi yamatyala.
- 8.3. Ukuba ukhetha ukwamkela i-LCP, i-CPP, i-360, isicwangciso somngcwabo wosapho, i-A2B okanye isicwangciso seMedinet uzithatha kuthi, uyaziswa ukuba thina sifumana ikhomishini evela kwi-inshorensi malunga nezonkukacha ze-inshorensi eziza kuchazwa kuxwebhu lwakho lepolisi.
- 8.4. Ezi mveliso zichazwe ngokubanzi kuxwebhu lepolisi oluya kuthunyelwa kuwe ukuba ukhetha enye yezi zicwangciso zokhuselelo, khona njalo isicwangciso ngasinye sishwankathelwe ngokufutshane ngoluhlobo:
  - 8.4.1. **LCP** - I-inshorensi ekhuselela ukusetyenziswa ngobuqhetseba kwekhadi lakho lakwa Mr Price xa ulichazile ukuba lilahlekileyo okanye libiwe.
  - 8.4.2. **CPP** - ikhuselela ityala le-akhawunti yakwa Mr Price xa kungenzeka usweleke, udendwe emsebenzini, okanye uhlaselwe sisifo esinzima gula kunye nokulaliswa esibhedlele ubusuku obu-3 ngokulandelelana.
  - 8.4.3. **360 \*** - Ukufumana imali eyi-R10 000 ye-inshorensi kwimeko yokusweleka, ukudendwa emsebenzini, ukuhlaselwa zizigulo ezithile ezinobuzaza kunye nokulaliswa esibhedlele kangangeentsuku ezi-3 zilandelelana.
  - 8.4.4. **A2B \*** - Fumana i-R50 000 yokufa ngengozi kunye ne-R75 000 yokwenzakala ngengozi (okanye iphesenti ethile yemali) ukuba uhlangene nezingozi ungumqhubi okanye umgibeli, kweyakho imoto okanye imoto engenye.
  - 8.4.5. **Isicwangciso sokuKhuselwa kweMedinet \*** - Fumana i-R30 000 eyi-inshorensi yokugula okumandundu, i-R3 000 i-inshorensi yokulaliswa esibhedlele esibhedlele ubusuku obu-3 bulandelelana kunye nomvuzo we-R5 000 ehlukeniswayo ihlawulwe ngenyanga ezi-3 ukongeza umvuzo wakho. Olu asiloncedo lwezonyango, yi-inshorensi encediswa ukubonelela ngeendleko ezingezizo ezonyango ngenxa yokulaliswa esibhedlele. Le-inshorensi uyakwazi ukuyithathela iqabane lakho okanye abantwana abaxhomekeke kuwe abangaphantsi kweminyaka eyi -18 ngentlawulo eyongezelelweyo. Olu ayisilo uncedo lwezonyango. I-inshorensi ibonelelwa ngeendleko ezingezizo ezonyango ngenxa yokulaliswa esibhedlele.

\* I-inshorensi iyafumaneka kumaqabane nakubantwana abaxhomekeke ngaphantsi kweminyaka eli-18 ngerhafu eyongezelelweyo

8.4.6. Isicwangciso somngcwabo wosapho sinceda ukugubungela iindleko ngexa kulungiselelwa umngcwabo wakho kunye nabathandekayo bakho. Fumana imali engafikelela kwi-R20 000 esisicwangciso somngcwabo wakho kunye neqabane lakho, kwaye kuya kuthi ga kwi-R7 500 esisicwangciso sokungcwaba kufikelela kwabane abantwana bakho abangaphantsi kweminyaka eli-18.

Zonke iirmveliso zelnshorensi zibhalwe phantsi kuka-Guardrisk Life Limited, iziko le-inshorensi eligunyazisiweyo kwi-inshorensi yobomi nelibonelela ngemali (FSP No 76) kunye no-Guardrisk Insurance Company Limited, iziko le-inshorensi eligunyazisiweyo kungengo-inshorensi yobomi, nelibonelela ngemali (FSP No 75). UMr Price Group Limited, uliziko eligunyazisiweyo lokubonelela ngemali nokuvula amatyala emali. FSP31450 kunye neNCRCP46. Kusetyenziswa imimiselo nemiqathango (T&Cs). Ukubona ezimveliso ngokupheleleyo, yiya kwiwebsite yethu ethi: www.mrpricemoney.com okanye utsalele umnxeba kulenombolo - 0861 000 518

## 9. ukophulwa kwesivumelwano kunye nokuvalwa kwe-akhawunti

1. Sizakukwazisa ngembalelwano ukuba uyasilela kwiintlawulo zakho kwaye sizawukucebisa ukuba isivumelwano owasitikiyayo usithumele kumcebisi ngamatyala, kwi-arhente zokuxazulula impikiswano, kwinkundla exoxa imiba yabathengi okanye kongunyala lomamela izikhazalo zabathengi, i-ombudsman enegunya, ukusombulula imbambano nengesivumelwano se-akhawunti okanye ukuvumelana ngesicwangciso sokuhlulwa ityala ngokupheleleyo zisa iintlawulo zihlaziyiwe.
2. Ukuba usilele ngentlawulo ubuncinci iintsuku ezingama-20 zokusebenza kwaye zidlulile iintsuku ezili-10 zokusebenza ungekaphenduli kwisaziso esikuthumelele sona ngokusilela kwiintlawulo kwaye, okanye usiphendule ngokwala izindululo zethu, singasirhoxisa isivumelwano okanye sicela inkundla yomthetho uba ikhuphe umyalelo wokunyanzelisa ukuba uhlawule ngokwesivumelwano. Ixesha leentsuku ezingama-20 kunye neentsuku ezili-10 zingahambisana ngaxeshanye.

## 10. Iintlawulo zomthetho kunye neezinye iindleko neemali

- 10.1. Ukuba iakhawunti yakho ukhe awayihlawula:
  - 10.1.1. Iinkcukacha ziza kwaziswa kwiziko lamatyala i-Credit bureau ngokoMthetho kwaye lo nto ingakuthintela ekubeni uphinde uvule enye iakhawunti okanye ufumane izinto okanye imali ngetyala.
  - 10.1.2. Singalurhoxisa uncedo kwaye sikunike isaziso seentsuku ezili-10 ngaphambi kokuvala iakhawunti yakho. Ukuba ithe yavalwa iakhawunti yakho, kuya kulindeleka ukuba uyihlawule uyigqibe iakhawunti yakho ungashiyi nesenti, kwaye....
  - 10.1.3. Sinelungelo lokukubiza inzala, kwangeziya reyithi zibonisiwe kwisiteymenti sangaphambi kwesivumelwano, uze uhlawule imali yokulawulwa kokwaphulwa kwesivumelwano nguwe neendleko esingene kuzo sizama ukuqokelela imali obunyanzelwe sisivumelwano ukuba uzibhatale. Nangona kunjalo ezi ntlawulo, kunye neendleko aziyi kudlula kubuninzi obuvunyelwe yi-National Credit Act.
  - 10.1.4. Iakhawunti yakho inganikezelwa kwi-arhente yokuqokelela amatyala ukuze kufunyanwe isixa-mali esifunekayo kwaye uya kuhlawuliswa iindleko ezilindelekileyo phofu ezingayi kudlula kwezo zivunyelwe ngu-NCA noMthetho wabaqokeleli-matyala ukuba uyasebenza kwimeko leyo, kwaye
  - 10.1.5. Ukuba kuya kufuneka sithathe amanyathelo asemthethweni ngokuchasene nawe (sikhuphe isamani) uya kuba noxanduva lwazo zonke iindleko zomthetho ukuquka ezomthetho iindleko, iindleko zokuqokelela kunye nemirhumo yokukulandelela.
- 10.2. Zonke ezi ndleko zingentla ziya kufakwa kwi-akhawunti yakho, ngokunjalo nezinye iintlawulo kunye nemirhumo njengoko egqiba njalo u-NCA.
- 10.3. Isigwebo sinokuthathwa nxamnye nawe.

## 11. isatifiketi nokuba sematyaleni

Isatifikethi esisayinwe nguye nawuphi na wabaphathi bethu (abadingi kuchongwa nokunikwa igunya) esiveza isixa setyala lakho kunye nenzala eyongenwe kwi-akhawunti yakho, siya kuba sisiqinisekiso esaneleyo setyala lakho kulo naliphi na inyathelo lomthetho eliya kuthathwa njengobungqina obuyinyaniso de ube uqinisekisa ukuba unobungqina bokuba imali okuthiwa uyayityala ayiyiyo.

## 12. ukurhoxiswa

Ukuba ngaso nasiphi na isizathu okanye injongo asikhawulezi sinyanzelise okanye sisebenzisa amalungelo ethu ngokwemimiselo yesivumelwano sethu nawe lo nto ayithethi konke konke ukuba siwayekile okanye siwancamile kungenjalo siwarhoxisile amalungelo ethu.

## 13. ukuvumelana nolawulo

Ngokwecandelo lama-45 loMthetho weNkundla kaMantyi, 32 ka-1944, ("MCA") uyavuma ukuba singathatha amanyathelo asemthethweni anento yokwenza nesi sivumelwano okanye i-akhawunti yakho, kwiNkundla kaMantyi, nokuba yiyo nayiphi na iNkundla kaMantyi, ngokwecandelo lama-28 le-MCA, enegunya lokulawula. Phofu sisenokukhetha ukuthatha amanyathelo omthetho kuyo nayiphi na enye inkundla enegunya.

## 14. lidilesi

Idilesi yendawo ohlala kuyo osinika yona xa ugcwalisa ifomu yesicelo yeyona dilesi oyikhethayo apha izzaziso zomthetho kwaye nayiphi na inkqubo elandelwayo zinokuthunyelwa kuwe ngayo "ikhasi elisisigxina" ngendlela okhethe ngayo kwisicelo sakho. Idilesi yeposi yakho (yindawo yokuhlala, eposini okanye kuhamba ngamaza ekhompuyutha -email) iya kusetyenziselwa ukuhambisa ingxelo, izzaziso okanye olunye unxibelelwano. Kuya kufuneka usazise inike ukuba uyathutha uyohlala kwenye idilesi okanye utshintsha idilesi yakho.

## 15. Iinkcukacha zabathengi ngamatyala neziko lamatyala

- 15.1. Uyavuma ukuba sinoku:
  - 15.1.1. yenza imibuzo yokuqinisekisa naluphi na ulwazi olunikezwe nguwe kwisicelo sakho okanye nangaliphi na ixesha ngexesha lesivumelwano;
  - 15.1.2. ngenisa kulo naliphi na iziko lamatyala okanye umntu wesithathu (onobudlelwane naye kwezemali nangaliphi na ixesha)
  - 15.1.3. naluphi na ulwazi olunikezwe nguwe malunga nesakho isicelo, ukuvulwa okanye ukulawulwa kwesi sivumelwano okanye i-akhawunti yakho; funa, uqinisekise kwaye ufumane ulwazi kubantu abaku-15.1.2 apha ngasentla xa kuvavanywa isicelo sakho okanye ukufaneleka kwekhredithi yakho, nangalo naliphi na ixesha ngexesha lobukho be-akhawunti yakho;
  - 15.1.4. ukubonelela, ukuveza kunye nokubhalisa ubukho kwesisivumelwano kunye nalo naluphi na ulwazi lomntu kunye neenkukacha ezinxulumene noko, abantu ku-15.1.2 apha ngasentla, ukwabelana ngolwazi oluchanekileyo nolubi malunga nawe okanye iakhawunti yakho yekhredithi, kubandakanya ukungathotyelwa kwesi sivumelwano
- 15.2. Uyaiyiqonda kwaye uyaiyiqonda iziko lamatyala eliza kusinika lona ngolwazi lweprofayili yetyala kunye nenqaku lekhredithi elibonisa ikhredithi yakho-ukufaneleka.
- 15.3. Siya kuba nelungelo lokufumana kwaye sichaze le ngcaciso ingentla
  - 15.3.1. ukuba sicinga ukuba kufanelelele okanye kunokuba luncedo kuwe;
  - 15.3.2. apha sinyanzelwe ngokusemthethweni ukuba senze njalo;
  - 15.3.3. apha ikhoyo kuthi, okanye umdla woluntu ukutyhila oko.
- 15.4. Uyavuma ukuba iinkcukacha zakho esizinikwe nguwe, zingasetyenziswa lilo naliphi na icandelo le-Mr Price Group, kuquka u-Mr Price Mobile xa besenza iintengiso nezinye izinto ezimalunga nokuthengisa. Xa ungathandi ukuba iinkcukacha zakho zisetyenziselwe esi sizathu, nceda usazise ngokusithumela i-email ku-service@mrpg.com
- 15.5. Uyeke nawuphi na amalungelo okanye amabango onokuba nawo ngokuchasene nathi ngokunxulumene ukunikelwa kolwazi kuthi okanye ngokwesi sivumelwano.
- 15.6. Unelungelo lokuqhagamshelana neziko lamatyala, ufumane ingxelo ye ikhredithi yakho iirekhodi ochazelwe zona, ukucela umngeni olo lwazi kwaye unayo ulwazi olungachanekanga lulungisiwe. Amaziko agcina inkcazelo ngetyala asetyenziswa sithi zezi:
  - XDS: telephone: 011 645 9100;
  - TransUnion Credit: telephone: 0861 48 24 82;
  - Experian Credit Bureau: telephone: 0861 10 56 65.
- 15.7. Ungakwazi nokufaka naziphi na izikhazalo kwiNational Credit Regulator kule nombolo 0860 627 627 okanye uqhagamshelane neNational Credit Tribunal.

## 16. ukugabalala

- 16.1. Siza kubeka iliso kwaye sibhale phantsi zonke iincoko zemfonomfono esizithetha nawe.
- 16.2. Uyaqinisekisa ukuba imimiselo nemiqathango nentsingiselo kunye neziphumo zesi sivumelwano uzibonisiwe zaza zachazwa kuwe ngolwimi olwaziyo noluqondayo. Umngcipheko onxulumene ne isivumelwano kunye namalungelo noxanduva lwakho uwucaciselwe nawo ngokunjalo.
- 16.3. Ukuba ngaba utshatile kunye neqabane lakho phantsi komthetho wobudlelwane bezinto uyaqinisekisa ukuba uyifumene imvume yokuvula iakhawunti nokwamkela ukunyuka kuMyinge oPhesulu weTyala kunye / okanye

- uMda weTyala osebenza kwi-akhawunti yakho.
- 16.4. Sinelungelo nangaliphi na ixesha ukuyeka, ukwabela okanye ukugqithisela nayiphi na okanye yonke into yethu okanye amalungelo noxanduva olapha ngezantsi kuye nawuphiina umntu.
- 16.5. Asiyi kubekwa tyala ngayo nayiphi na ilahleko okanye umonakalo ogcinwe nguwe okanye umntu wesithathu ngokubhekisele kwisicelo sekhredithi okanye malunga nesivumelwano.
- 16.6. Ukuba asikwazi kunyanzelisa nayiphi na imeko phantsi kwesi sivumelwano, ayinakuchathazela nayiphi na eminye imiqathango phantsi kwesi sivumelwano.
- 16.7. Ukuze isebenze iphinde ibophele, ngaphandle kokuba kwenziwe olo hlengahlengiso lwenziwe ngokuhambelana ne-NCA, naluphi na utshintsho okanye izilungiso kwesi sivumelwano malwenziwe ngokubhalwa phantsi okanye kurekhodwe ngomnxeba kwaye emva koko kuqinisekise sithi ngokubhala. Sinako, nangona kunjalo, nangaliphi na ixesha ukuhlomela okanye sibeke endaweni yale migaqo nemiqathango kwaye ukuba senza njalo, oko akuthethi ukuba akukho sivumelwano, nayiphi na intengiselwano okanye ityala lakho (okuthetha ukuba isivumelwano esitsha asizukubakho).
- 16.8. Isivumelwano sangaphambili semali nale mimiselo nemiqathango senza sonke isivumelwano phakathi kwakho nathi malunga neakhawunti yakho yetyala kwaye oku kulawulwa kwaye kutolikwe ngokungqinelana nemithetho yeRiphabliki yoMzantsi Afrika.
- 16.9. Unelungelo lokungabandakanywa kuyo nayiphi na into efana-
  - 16.9.1. nomkhankaso wokuthengisa ngomnxeba onokwenziwa sithi okanye wenzelwe thina;
  - 16.9.2. uludwe lwezentengiso okanye lwabathengi olunokuthengiswa okanye luhanjiswe sithi, ngaphandle kwaleyo ifunwa yi-NCA; e
  - 16.9.3. ukuhanjiswa ngobuninzi kwe-email okanye imiyalezo yeSMS.

## 17. selula

- 17.1. Nceda ufunde imimiselo nemiqathango oza kuzifumana ngokunxulumene nesixhobo seselula esikuthengisela yona.
- 17.2. Ngokugabalala:
  - 17.2.1. Abathengi abavula i-akhawunti entsha banokuthenga isixhobo esinye seselula kuphela xa bethenga okokuqala.
  - 17.2.2. I-akhawunti yomthengi inqunyelwe ukuthenga iselula enye xa kuthengwa iselula okokuqala ngqa kwi-akhawunti.
  - 17.2.3. Lomda ubekiweyo awunanzwa emva kweenyanga ezi-3.

## 18. Umthetho woKhuselo lweNkcukacha zoMntu – i-POPIA

- 18.1. Ngokomthetho we-POPIA:
  - 18.1.1. Sizimisele ukugcina ubumfihlo beenkcukacha zakho okanye ulwazi olumalunga nawe.
  - 18.1.2. Siqokelela, sigcine, ze sisebenzise iinkcukacha zakho ngendlela eyiyo, ngokuhambelana noMgaqo-nkqubo wethu woBumfihlo ofumaneka ku-<https://www.mrpricegroup.com/mr-price-group-privacy-policy.aspx>.
- 18.2. Ukuba uneenkxalabo malunga noMgaqo-nkqubo wethu woBumfihlo, okanye indlela esiqokelela, sigcine, ze sisebenzise ngayo iinkcukacha zakho, ungathumela ithumele nge-email ku-privacy@mrpg.com.

## kunemibuzo?

Sitsalele umnxeba ku-**08610 66639** okanye uthumele i-email ku: **newacc@mrpg.com**

Ukuvulwa kwe-akhawunti: Zalisa zonke iinkcukacha ngasemva kule fomu, kubandakanya inombolo yakho yesazisi ephawulwe ngokucacileyo kwiphepha ngalinye.

## thumela ifomu ngezindlela zilandelayo:

- WhatsApp: **076 379 8395**
- Email: **newacc@mrpg.com**
- Fax: **(031) 328 4790**
- Yishiye kwivenkile yakwaMr Price ekufuphi