



Isimo sezikwekweletu

Umbiko wezikweletu uqethe ulwazi mayelana nendlela okhokhela ngayo izikweletu zakho, kanye nokuthi uyisebenzisa kanjani imali.

Lo mbiko uphethe imininingwane ephelile ngomlando wesimo sakho sezimali, okuhlanganisa ulwazi ngama-akhawunti akho, yindlela okhokhela ngayo, yizimali ozikweletayo, wukuthi ama-akhawunti akho anesikhathi esingakanani, yizinqumo zezinkantolo mayelana nezikweletu ohluleke ukuzikhokhela (judgments), yizikweletu osuhluleke ukuzikhokhela kwaze kwedlula izinyanga ezithile zilandelana (defaults), kanye nezikhawu lapho abahlinzeki bezikweletu benxusa ukuhlola umbiko wesimo sezikweletu zakho.

Lo mbiko ukhombisa abahlinzeki bezikweletu ukuthi wena ungumuntu oziphethe kanjani mayelana nezikweletu. Uveza ukuthi ungakwazi yini ukukhokhela izikweletu onazo, uyisebenzisa kuphi imali oyiholayo, nokuthi ngabe uke wamangalelwa yini ngabanye abahlinzeki bezikweletu ngenxa yokungabakhokheli. Ukuba nerekhodi elihle lezikweletu kubaluleke kakhulu uma uthenga indlu ngoba likubeka ethubeni elikahle lokuba unikezwe imalimboleko.

Uqikelela kanjani ukuba nombiko omuhle wezikweletu

- 1. Ukukhokha izikweletu zakho ngesikhathi:** Qinisekisa ukuthi isikweletu sakho usikhokhela ngokugcwele ngesikhathi okufanele ukhokhe ngaso. Ukuvumela abahlinzeki bezikweletu ukuba bazibambeke bona imali ebhange (debit orders) kungakusiza ukuthi ungeqiwa yisikhathi sokukhokha. Khumbula ukuthi ulwazi olumayelana nokweqiwa yisikhathi sokukhokha luhlala iminyaka emihlanu embikweni wakho wezikweletu, kanti ukungakhokhi izinyanga ezithile zilandelana (default) kuhlala unyaka owordwa.
- 2. Vula ama-akhawunti amasha uma kunesidingo kuphela:** Ukuvula ama-akhawunti amaningi kungakufaka esilingweni sokuba ugcine ususebenzisa imali ngokweqile, kubebhetheke izinga lezikweletu zakho. Ungalokothi uzifake obishini lwezikweletu ezingaphezulu kwamandla anayo.
- 3. Nciphisa ukufuna izikweletu (enquiries):** Ngaso sonke isikhathi uma kukhona umhlinzeki wosizo lwemali ofuna ukubheka umbiko wesimo

sezikweletu zakho, lokho kuba nomthelela ongemuhle kumaphuzu aveza isimo sezikweletu (credit score). Gwema ukufuna izikweletu eziningi ngesikhathi esisodwa. Ukufaka izicelo eziningi zezikweletu ngesikhathi esisodwa kungaba wuphawu lokuthi uxakekile ngokwezimali. Ngakho-ke akufuneni ukufaka izicelo eziningi zezikweletu ngoba nalokho kuyahlala embikweni wesimo sakho sezikweletu, isikhathi esiyizinyanga eziwu-12.

- 4. Imali oyikweletayo mayihlale incane:** Ukugcina imali oyikweletayo ihlale incane, kukhombisa abahlinzeki bezikweletu ukuthi ungumuntu okwaziyo ukulawula izikweletu zakho ngendlela efanele, futhi awulokothi weqise esikweletini osuke usinqunyelwe.
- 5. Thola umbiko wezikweletu zakho wamahhala:** Wonke umuntu waseNingizimu Afrika unelungelo lokuhlola umbiko wakhe wezikweletu, mahhala, kanye ngonyaka. Lo mbiko ungawuthola kunoma iyiphi i-credit bureau abhalisiwe ngokusemthethweni. Qikelela ukuthi njalo ngonyaka uyawuhlola umbiko wakho wezikweletu, hhayi ngoba usufuna imalimboleko yendlu.

Ungawulungisa kanjani umbiko omubi wezikweletu

1. Zibophezele ekutheni ngeke wenze sikweletu ngesikhathi usohlelweni lokulungisa isimo sakho.
2. Hlolisisa umbiko wakho wamahhala waminyaka yonke wezikweletu, ubhekisise ukuthi yimaphi ama-akhawunti akungcolisela igama lakho. Futhi hlola namaphutha angase abe khona embikweni wakho wezikweletu, kanti ongavumelani nakho ungaphikisana nakho kuma-credit bureau afanele.
3. Qala ukhokhe izikweletu zalawo ma-akhawunti obona ukuthi yiwo angcolisa igama lakho uziqede, ugxile kulawo ma-akhawunti anenzalo enkulu kakhulu.
4. Qhubeka uqinisekise ukuthi uyakhokha izitolimende ngesikhathi esifanele, futhi ngokugcwele. Uqikelele futhi nokuthi uthatha imali obuyikhokha kwamanye ama-akhawunti osuqedile ukuwakhokhela, ukhokhele amanye ama-akhawunti.

Khumbula ukuthi ukulungisa umbiko omubi wezikweletu ngeke kwenzeke ngokuphazima kweso. Udinga isikhathi esanele, isineke, nokuzibamba, uqinisekise ukuthi awugudluki ohlelweni lwakho.