



ITC CREDIT BUREAU (PTY) LTD

# **IMANYWALI YE-PAIA**

**Ilungiselelwe ngokuvumelana necandelo  
51 loMthetho Okhuthaza Ufikelelo  
kwiNkcazelo,  
2 ka2000 (njengoko utshintshiwe)**

UMHLA WOKUYILWA: 28/11/2022  
UMHLA WOKUHLAZIYWA: 05/08/2024  
UMHLA WOKUHLAZIYWA KWAKHONA: 04/08/2025

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## 1. ULUHLU LWEZISHUNQULELO

- |     |                       |   |
|-----|-----------------------|---|
| 1.1 | “CEO”                 | IGosa Eliphezulu  |
| 1.2 | “IO”                  | IGosa Lezenkcazelo  |
| 1.3 | “UMphathiswa”         | uMphathiswa wezoBulungisa neeNkonzo zoLuleko  |
| 1.4 | “PAIA”                | UMthetho wokuPhakanyiswa koFikelelo kuLwazi, wesi-2 ka-2000 kunye nemimiselo njengoko ilungisiwe; |
| 1.5 | “POPIA”               | UMthetho woKhuseleko lweNgcaciso yoMntu, wesi-4 ka-2013 kunye nemimiselo njengoko ilungisiwe.     |
| 1.6 | “Umlawuli”            | Umlawuli wenkcazelo   |
| 1.7 | “iRiphabliki”         | IRiphabliki yoMzantsi Afrika  |
| 1.8 | “i-ITC CREDIT BUREAU” | i-ITC Credit Bureau (Pty) Ltd   |

## 2. INJONGO YEMANYWALI YE-PAIA

Le manywali ye-PAIA iluncedo kuluntu ukuze-

- 2.1 jonga iindidi zeerekhodi ezigcinwe liqumrhu ezifumanekayo ngaphandle kokuba umntu angenise isicelo esisemthethweni se-PAIA;
- 2.2 babe nokuqonda okwaneleyo kwendlela yokwenza isicelo sofikelelo kwirekhodi yequmrhu, ngokubonelela ngenkcazelo yemibandela apho iqumrhu ligcina iirekhodi kunye neendidi zeerekhodi ezigcinwe kumbandela ngamnye;
- 2.3 bazi inkcazelo yeerekhodi zequmrhu ezifumaneka ngokuvumelana nawo nawuphi na omnye umthetho;
- 2.4 ukufikelela kuzo zonke iinkcukacha ezifanelekileyo zoqhagamshelwano zeGosa leNkcazelo kunye neSekela leGosa leNkcazelo eliya kunceda uluntu ngeerekhodi olufuna ukufikelela kuzo;
- 2.5 ukwazi inkcazelo yesikhokelo ngendlela yokusebenzisa i-PAIA, njengoko ihlaziye nguMlawuli kunye nendlela yokufumana ufikelelo kuyo;
- 2.6 yazi enoba iqumrhu liya kuqhuba iinkcukacha zobuqu, injongo yokuhlolwa kwenkcazelo yobuqu kunye nengcaciso yeendidi zezifundo zedatha kunye neenkukacha okanye iindidi zemixholo yenkcazelo olunxulumene noko;
- 2.7 ukwazi inkcazelo yeendidi zemixholo yenkcazelo kunye nenkcazelo okanye okanye iindidi zenkcazelo enxulumene noko;
- 2.8 bazi abamkeli okanye iindidi zabamkeli ekunokuthi kunikezelwe kubo ulwazi lobuqu;

- 2.9 bazi ukuba iqumrhu licwangcise ukudlulisela okanye ukuseta iinkcukacha zobuqu ngaphandle kweRiphabhliki yoMzantsi Afrika kunye nabamkeli okanye iindidi zabamkeli ekunokuthi kunikezelwe kubo iinkcukacha zobuqu; kwaye
- 2.10 yazi ukuba ngaba iqumrhu linamanyathelo okhuseleko afanelekileyo okuqinisekisa ubumfihlo, imfezeko kunye nokufumaneka kolwazi lobuqu olusetyenzwayo.

### 3. IINKCUKACHA ZOQHAGAMSHELWANO EZINGUNDOQO ZOKUFIKELELA KULWAZI LWE ITC CREDIT BUREAU (PTY) LTD

#### 3.1. Igosa Lenkcazelo

Igama Nefani	Herman Putter
Inombolo yomnxeba	011 019 0099
I-imeyili	<a href="mailto:herman@itc.co.za">herman@itc.co.za</a>

#### 3.2 Iinkcukacha zoqhagamshelwano ngokubanzi zoFikelelo kwiNkcazelo

I-imeyili	<a href="mailto:info@itc.co.za">info@itc.co.za</a>
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#### 3.3 IOfisi eyiNtloko kunye nohlobo lweshishini

Idilesi Yeposi	Building A, First Floor, Stellenpark Office Park, Stellenbosch, 7600
Idilesi Yendawo	Building A, Ground Floor, Stellenpark Office Park, Stellenbosch, 7600
Umnxeba	011 019 0099
I-imeyili	<a href="mailto:Info@itc.co.za">Info@itc.co.za</a>
Iwebhsaythi	<a href="http://www.itc.co.za">www.itc.co.za</a>
Uhlobo lwenkampani	I-Credit Bureau

### 4. IINKCUKACHA ZOQHAGAMSHELWANO EZIYINTLOKO ZOMLAWULI WENKCAZELO

#### 4.1 Umlawuli weNkcazelo

Umlawuli weNkcazelo uye wathatha umsebenzi wokulawula i-PAIA evela kwiKomishoni yamaLungelo oLuntu yaseMzantsi Afrika ukusuka kwi-30<sup>th</sup> kuJuni 2021. Umlawuli weNkcazelo ukwalawula i-POPIA.

Inkcukacha Zoqhagamshelwano Zomlawuli Wenkcazelo:

Idilesi Yeposi	PO Box 3153, Braamfontein, Johannesburg, 2017
Idilesi Yendawo	JD House, 27 Stiemens Street, Braamfontein, Johannesburg 2001
Umnxeba	+27 (0) 10 023 5200
I-imeyili	<a href="mailto:enquiries@info regulator.org.za">enquiries@info regulator.org.za</a>
Iwebhsaythi	<a href="https://www.info regulator.co.za">https://www.info regulator.co.za</a>

## 5. ISIKHOKELO SOKUSEBENZISA I-PAIA KUNYE NENDLELA YOKUFUMANA UFIKELELO KWISIKHOKELO

- 5.1. Umlawuli, ngokwecandelo 10(1) le-PAIA, njengoko elungisiwe, ihlaziye kwaye yenziwe ukuba ifumaneka iSikhokelo esihlaziyiweyo sendlela yokusebenzisa i-PAIA (“iSikhokelo”), ngendlela eqondakala lula nangendlela eqondakala lula, njengoko kunokufunwa ngokufanelekileyo ngumntu onqwenela ukusebenzisa naliphi na ilungelo elixelwe kwi-PAIA nePOPIA.
- 5.2. IsiKhokelo sifumaneka ngolwimi ngalunye kwiilwimi ezisemthethweni nakwibraille.
- 5.3. Esi siKhokelo sikhankanywe ngasentla siqulathe inkcazelo-
- 5.3.1. yeenjongo zePAIA nePOPIA;
- 5.3.2. ukufikelela kwidilesi yeposi neyesitrato, inombolo yomnxeba neyefeksi kwaye, ukuba ikhona, idilesi ye-imeyile ye-elektroniki ye-
- 5.3.2.1. Gosa leNkcazelo lalo lonke iqumrhu loluntu, kunye
- 5.3.2.2. nawo onke amaSekela eGosa leNkcazelo kuwo onke amaqumrhu karhulumente nawabucala atyunjwe ngokwecandelo 17(1) le-PAIA<sup>1</sup> necandelo 56 lePOPIA<sup>2</sup>;
- 5.3.3. indlela kunye nohlobo lwesicelo-
- 5.3.3.1. sokufikelela kwirekhodi yequmrhu loluntu elichazwe kwicandelo le-11<sup>3</sup>;kunye
- 5.3.3.2. ukufikelela kwirekhodi yequmrhu labucala elikhankanywe kwicandelo 50<sup>4</sup>;

<sup>1</sup> ICandelo 17(1) le-PAIA- Ngenjongo ye-PAIA, iqumrhu ngalinye likarhulumente kufuneka, ngokuxhomekeka kumthetho olawula ukugqesha kwabasebenzi bequmrhu loluntu elichaphazelekayo, lityumbe elo nani labantu njengamasekela amagosa olwazi njengoko kuyimfuneko ukuze enze iqumrhu likarhulumente lifikeleleke kangangoko kunokwenzeka kwabo bafaka izecelo zeirekhodi zayo.

<sup>2</sup> ICandelo lama-56(a) lePOPIA- Iziko ngalinye likarhulumente nelabucala kufuneka lenze amalungiselelo, ngendlela echazwe kwicandelo le-17 loMthetho wokuPhakanyiswa koFikelelo kwiNkcazelo, kunye nothshintsho oluyimfuneko, ukulungiselela ukutyunjwa kwenani elinjalo labantu, ukuba kukho nabani na. , njengosekela magosa olwazi njengoko kuyimfuneko ukwenza imisebenzi kunye noxanduva njengoko kuchazwe kwicandelo 55(1) lePOPIA.

<sup>3</sup> ICandelo le-11(1) le-PAIA- Umceli kufuneka anikwe ufikelelo kwirekhodi yequmrhu loluntu ukuba umceli uthobela zonke iimfuno zenkqubo kwi-PAIA ngokunxulumene nesicelo sokufikelela kuloo rekhodi; kwaye ukufikelela kuloo rekhodi akwaliwa ngokwemiqathango yawo nawuphi na umhlaba wokwala oxelwe kwiSahluko sesi-4 sesi Sahlulo.

<sup>4</sup> ICandelo 50(1) le-PAIA- Umceli kufuneka anikwe ufikelelo kuyo nayiphi na irekhodi yequmrhu labucala ukuba-

a) loo rekhodi iyafuneka ekusebenziseni okanye ekukhuseleni nawaphi na amalungelo;

b) loo mntu uthobela iimfuno zenkqubo kwi-PAIA ngokunxulumene nesicelo sokufikelela kuloo rekhodi; kwaye

c) ukufikelela kuloo rekhodi akwaliwa ngokwemiqathango yawo nawuphi na umhlaba wokwala oxelwe kwiSahluko sesi-4 sesi Sahlulo.

- 5.3.4. uncedo olufumanekayo kwi-IO yequmrhu loluntu ngokwe-PAIA nePOPIA;
- 5.3.5. uncedo olufumanekayo kuMlawuli ngokwePAIA nePOPIA;
- 5.3.6. zonke izisombululo ezikhoyo emthethweni malunga nesenzo okanye ukusilela ukwenza ngokubhekiselele kwilungelo okanye umsebenzi onikwe okanye obekwe yiPAIA kunye nePOPIA, kubandakanywa nendlela yokufaka-
  - 5.3.6.1. isibheni sangaphakathi;
  - 5.3.6.2. isikhalazo kuMlawuli; kunye
  - 5.3.6.3. nesicelo enkundleni ngokuchasene nesigqibo segosa lolwazi lequmrhu loluntu, isigqibo sesibheni sangaphakathi okanye isigqibo soMlawuli okanye isigqibo sentloko yequmrhu labucala;
- 5.3.7. izibonelelo zecandelo 14<sup>5</sup> nele 51<sup>6</sup> kufuna ukuba iqumrhu loluntu kunye nequmrhu labucala, ngokulandelelana, liqulunqe incwadi yemigaqo, kunye nendlela yokufumana ufikelelo kwincwadana yemigaqo;
- 5.3.8. izibonelelo zecandelo 15<sup>7</sup> nele 52<sup>8</sup> ukulungiselela ukubhengezwa ngokuzithandela kweendidi zeerekhodi liziko loluntu kunye nequmrhu labucala, ngokulandelelanayo;
- 5.3.9. izaziso ezikhutshwe ngokwecandelo 22<sup>9</sup> nele 54<sup>10</sup> ngokuphathelele iintlawulo ekufuneka zihlawulwe ngokunxulumene nezicelo zokufikelela; kunye
- 5.3.10. imimiselo eyenziwe ngokuvumelana necandelo 92<sup>11</sup>.

<sup>5</sup> ICandelo le-14(1) le-PAIA- Igosa lolwazi lequmrhu loluntu kufuneka, ubuncinane ngeelwimi ezintathu ezisemthethweni, lenze kufumaneke incwadana eneenkukacha ezidweliswe kumhlathi 4 apha ngasentla.

<sup>6</sup> ICandelo lama-51(1) le-PAIA- Intloko yequmrhu labucala kufuneka yenze kufumaneke incwadi yesikhokelo equlethe iinkukacha zale nkcazelo zidweliswe kumhlathi wesi-5 ngasentla.

<sup>7</sup> ICandelo le-15(1) le-PAIA- Igosa lolwazi lequmrhu loluntu, kufuneka lenze ukuba kufumaneke ngendlela emiselweyo inkcazelo yeendidi zeerekhodi zequmrhu loluntu ezifumaneka ngokuzenzekelayo ngaphandle kokuba umntu acele ukufikelela.

<sup>8</sup> ICandelo 52(1) le-PAIA- Intloko yequmrhu labucala inako, ngokuzithandela, ukwenza kufumaneke ngendlela emiselweyo inkcazelo yeendidi zeerekhodi zequmrhu labucala ezifumaneka ngokuzenzekelayo ngaphandle kokuba umntu acele ukufikelela

<sup>9</sup> neCandelo lama-22(1) le-PAIA- Igosa lenkcazelo lequmrhu loluntu ekwenziwa kulo isicelo sofikelelo, kufuneka ngesaziso lifune ukuba umenzi wesicelo ahlawule intlawulo emiselweyo yesicelo (ukuba ikhona), phambi kokuba kuqhutyelwe phambili nesicelo.

<sup>10</sup> ICandelo lama-54(1) le-PAIA- Intloko yequmrhu labucala ekwenziwa kulo isicelo sofikelelo kufuneka ngesaziso ifune ukuba umenzi-sicelo ahlawule intlawulo emiselweyo yesicelo (ukuba ikhona), phambi kokuba kuqhutyelwe phambili nesicelo.

<sup>11</sup> ICandelo 92(1) le-PAIA libonelela ngokuba –“UMphathiswa unokuthi, ngesaziso kwiGazethi, enze imigaqo emalunga-  
 (a) nawuphi na umcimbi ofunekayo okanye ovunyelwe ngulo Mthetho ukuba umiselwe;  
 (b) nawuphi na umcimbi onxulumene nemirhumo exelwe kwicandelo 22 nele 54;  
 (c) nasiphi na isaziso esifunwa ngulo Mthetho;  
 (d) Indlela efanayo yokusetyenziswa ligosa lolwazi lequmrhu loluntu xa lisenza isigqibo sokuba zeziphi iindidi zeerekhodi ekufuneka zenziwe zifumaneke ngokwecandelo 15; kwaye  
 (e) nawuphi na umcimbi wolawulo okanye wenkqubo oyimfuneko ukuze kuphunyezwe izibonelelo zalo Mthetho.”

- 5.4. Amalungu oluntu anokuhlola okanye enze iikopi zeSikhokelo kwii-ofisi zikawonke-wonke nezabucala, kubandakanywa ne-ofisi yoMlawuli, ngeeyure eziqhelekileyo zokusebenza.
- 5.5. Isikhokelo sinokufumaneka-
  - 5.5.1. ngesicelo kwiGosa leNkcazelo;
  - 5.5.2. kwiwebhsaythi yoMlawuli (<https://www.justice.gov.za/infocreg/>).
- 5.6. Ikopi yesikhokelo ikwakhona ngezi lwimi zilandelayo ezisemthethweni, ukuze zihlolwe nguwonke-wonke ngeeyure eziqhelekileyo zokusebenza-
  - 5.6.1 IsiNgesi, isiBhulu, isiZulu, isiNdebele, iSepedi, iSesotho, isiSwati, isiTsonga, isiTswana, isiVenda, isiXhosa

## **6. IZIZATHU ZOKWALELA UFIKELELO**

Iqumrhu labucala elifana ne-ITC CREDIT BUREAU linelungelo lokwala isicelo solwazi.

- 6.1. 6.1 6.1 Ezona zizathu ziphambili ze-ITC CREDIT BUREAU zokwala isicelo solwazi zinxulumene noku:
  - 6.1.1 ukhuseleko olusisinyanzelo lobumfihlo beqela lesithathu elingumntu wendalo okanye umntu oswelekileyo (icandelo 63 le-PAIA) okanye umntu osemthethweni, njengoko kubandakanyiwe kwiPOPIA nto leyo eya kubandakanya ukudizwa ngokungekho ngqiqweni kweenkcukacha zobuqu zaloo mntu wendalo okanye ngokomthetho;
  - 6.1.2 ukukhuselwa okusisinyanzelo lomntu kunye nokuvezwa kwalo naluphi na ulwazi lomntu siqu, ukongeza kuyo nayiphi na enye imithetho, izivumelwano zolawulo, okanye zekhontrakthi, zithobebe izibonelelo zePOPIA;
  - 6.1.3 ukhuseleko olusisinyanzelo lweenkcukacha zorhwebo zomntu wesithathu (icandelo 64 lePAIA) ukuba irekhodi iqulathe:
    - 6.1.3.1 iimfihlo zorhwebo zomntu wesithathu;
    - 6.1.3.2 inkcazelo yezemali, yezorhwebo, yenzululwazi okanye yobuchwephesha enokuthi xa ibhengezwa ibangele ingozi kwimali okanye kurhwebo lwelo qela lesithathu;
    - 6.1.3.3 Inkcazelo edizwe ngokuzithemba ngomnye umntu kwi-ITC CREDIT BUREAU ukuba ukubhengezwa kunokubeka iqela lesithathu engxakini kuthethathethwano okanye ukhuphiswano lwezorhwebo.
  - 6.1.4 ukhuseleko olusisinyanzelo lwenkcazelo yabanye abantu (icandelo 65 le-PAIA) ukuba lukhuselwe ngokwemiqathango yaso nasiphi na isivumelwano;
  - 6.1.5 ukhuseleko olusisinyanzelo lokhuseleko lwabantu kunye nokhuseleko lwepropathi (icandelo 66 le-PAIA); kunye/okanye

- 6.1.6 ukhuseleko olusisinyanzelo lweerekhodi ezinokuthi zithathwe njengezinelungelo kwiinkqubo zomthetho (icandelo 67 le-PAIA).
- 6.2. Imisebenzi yorhwebo (icandelo 68 le-PAIA) yequmrhu labucala, elifana ne-ITC CREDIT BUREAU, enokuthi iquke:
- 6.2.1 iimfihlo zorhwebo ze-ITC CREDIT BUREAU;
- 6.2.2 ulwazi lwezemali, lwezorhwebo, lwenzululwazi okanye lobuchwephesha olunokuthi ludizwe enokubangela umonakalo kwimali okanye kwimidla yorhwebo ye-ITC CREDIT BUREAU;
- 6.2.3 ulwazi olunokuthi, ukuba lubhengeziwe, lubeke i-ITC CREDIT BUREAU emngciphekweni kuthethathethwano okanye kukhuphiswano lwezorhwebo;
- 6.2.4 inkqubo yekhompuyutha ephantsi kwe-ITC CREDIT BUREAU nekhuselweyo ngamalungelo okukhuphela; kunye/okanye
- 6.2.5 ulwazi lophando (icandelo 69 le-PAIA) le-ITC CREDIT BUREAU okanye iqela lesithathu, ukuba ukubhengezwa kwayo kuya kuveza isazisi se-ITC CREDIT BUREAU, umphandi okanye umxholo wophando kwaye kuya kubeka uphando kwimeko engalunganga.
- 6.3. 6.3 Izicelo zolwazi olucacileyo olungenantsingiselo okanye olucaphukisayo, okanye olubandakanya ujikelezo olungekho ngqiqweni lwezibonelelo ziya kwaliwa.
- 6.4. 6.4 Zonke izicelo zolwazi ziya kuvavanywa ngokufanelekileyo kwaye ngokuhambelana nemithetho-siseko esebenzayo kunye nomthetho.

**6.5. Iirekhodi azifunyanwanga okanye azikho**

Ukuba ingxelo eceliweyo ayifumaneki okanye ukuba ingxelo leyo ayikho, iGosa loLwazi liya kuthi, ngendlela yengxelo efungelweyo okanye isiqinisekiso, lazise umceli ukuba akunakwenzeka ukunika ufikelelo kwirekhodi eliceliweyo. Eso saziyo siya kuthathwa njengesigqibo sokwala isicelo sokufikelela kwingxelo echaphazelekayo ngenjongo ye-PAIA. Ukuba irekhodi inokuthi ifunyanwe kamva, umceli uya kunikwa ukufikelela kwirekhodi ngendlela echazwe ngumceli kwifomu emiselweyo, ngaphandle kokuba iGosa leNkcazelo liyala ukufikelela kuloo ngxelo.

Uya kwaziswa ngembalelwano kwiFomu 3 njengoko ifunwa yi-PAIA malunga nokuba isicelo sakho solwazi sivunyiwe okanye saliwe na phakathi kweentsuku zekhalenda ezingama-30 (Amashumi amathathu) emva kokufumana isicelo esigcwalisiweyo thumela iFomu 2 ngokweSihlomelo A.



**7. IINDIDI ZEEREKHODI ZE-ITC CREDIT BUREAU (PTY) LTD EZIFUMANEKAYO NGAPHANDLE KOMNTU KUFUNEKA ACELE UFIKELELO.**

*Iindidi zeerekhodi ezigcinwe yi-ITC CREDIT BUREAU ezifumanekayo ngaphandle kokuba umntu afune ukufikelela ngokuzalisa iFomu yesi-2 ngokwemigaqo ye-PAIA (27 Agasti 2021). Ezi ziirekhodi ezifumanekayo kwiwebhusayithi (njengoko kubonisiwe) kwaye umntu unokukhuphela okanye acele ngomnxeba okanye ngokuthumela i-imeyile (Jonga umhlathi 3.3) okanye ileta.*

*Bhekisela kwiTheyibhuli 1 kumaxwebhu akhoyo njengoko kuchaziwe ngasentla.*

<b>Itheyibhuli 1</b>			
<b>Iindidi zeerekhodi</b>	<b>Iintlobo zeeRekhodi</b>	<b>Ezifumanek a kwiWebhsayithi</b>	<b>Ezifumane ka ngesicelo</b>
Ukuthobela	Umgqaqo-nkqubo wabucala wewebhsayithi	X	
Ukuthobela	Imanywali yePAIA	X	
Ukuthobela	Isatifikethi sokuBhaliswa se-NCR	X	
Ukuthobela	I-SARS Tax Compliance Status (TCS)		X
Ukuthobela	Iafidevithi yeBBBEE		X
Ukuthobela	Uxwebhu lokubhaliswa kweNkampani (CIPC)		X
Ukuthobela	Ukubhaliswa kweVAT		X
Ukumaketha	IProfayili yeNkampani		X
Ukumaketha	Inkcazelo ngeMveliso yoLuntu		X
Ukumaketha	Iphephencwadi		X
Ukumaketha	Amanqaku eMagazini		X

**8. INGCACISO YEEREKHODI ZE-ITC CREDIT BUREAU (PTY) LTD EZIFUMANEKAYO NGOKUPHUMELELA NAWO NAWUPHI NA OMNYE UMTHETHO**

*Ezi ziirekhodi ezenziweyo nezifumanekayo ngokuhambelana nawo nawuphi na umthetho waseMzantsi Afrika. Ezi ziirekhodi ezifumaneka ngesicelo ngomnxeba okanye ngokuthumela i-imeyile (Jonga umhlathi 3.3) okanye ileta.*

*Bhekisela kwiTheyibhuli 2:*

<b>Itheyibhuli 2</b>	
<b>Iindidi zeeRekhodi</b>	<b>UMthetho oSebenzayo</b>
Imemorandam yokubandakanya	Umthetho 71 weeNkampani ka-2008
Imanywali yePAIA	UMthetho wokuPhakanyiswa koFikelelo kWInKCAZELO wesi-2 ka-2000
IZikhokelo zePAIA (zikhutshwe nguMlawuli weNkcazelo yaye ifumaneka ngokucelwa)	UMthetho wokuPhakanyiswa koFikelelo kWInKCAZELO wesi-2 ka-2000

**9. INGCACISO YEMIXHOLO ESITHI IQUMRHU LIBE NEEREKHODI KUNYE NEENDIDI ZEREKHODI EZIGCINWE KUMXHOLO NGAMNYE. YI-ITC CREDIT BUREAU (PTY) LTD**

*Imiba apho i-ITC CREDIT BUREAU ineerekhodi kunye neendidi zeerekhodi ezigcinwe kumxholo ngamnye zibonisiwe kwiTheyibhuli 3 ngezantsi kwaye umntu angacela ufikelelo ngokugcwalisa iFomu yesi-2 ngokwemigaqo ye-PAIA (nge-27 Agasti 2021) (Jonga kwiSihlomelo A umzekelo weFomu 2).*

<b>Itheyibhuli 3</b>	
<b>Abantu apho iqumrhu ligcina khona iingxelo</b>	<b>Iindidi zeerekhodi</b>
Ukuthobela	<ul style="list-style-type: none"> <li>o Imigaqonkqubo kunye neenkqubo</li> <li>o Imizuzu yeentlanganiso zeBhodi yabaLawuli</li> <li>o Ubhaliso lwabalawuli beBhodi</li> <li>o Ifomu 44 (NCA) – Ingxelo yeKota yeSishwankathelo</li> <li>o Ifomu 43 (NCA) – UPhononongo lokuThotyelwa koNyaka kunye neNngxelo</li> </ul>
Ukuthengisa kunye neNtengiso	<ul style="list-style-type: none"> <li>o IQhinga lokuThengisa</li> <li>o Uluhlu lwabathengi kunye namathuba</li> <li>o Izivumelwano zabathengi</li> <li>o Iifayile zabathengi ze-elektroniki</li> </ul>

<b>Ittheyibhuli 3</b>	
<b>Abantu apho iqumrhu ligcina khona iingxelo</b>	<b>Iindidi zeerekhodi</b>
	<ul style="list-style-type: none"> <li>○ Imbalelwano yabathengi</li> <li>○ Iirekhodi Zabathengi</li> </ul>
ISebe lezaBasebenzii	<ul style="list-style-type: none"> <li>○ Imigaqonkqubo kunye neenkqubo zaBasebenzi</li> <li>○ Iikontrakti zengqesho</li> <li>○ Iirekhodi zabaqeshwa (kuquka inkcazelo yobuqu)</li> <li>○ Isicwangciso sikamakulingwane sengqesho</li> <li>○ Iirekhodi zokulawulwa Kwendlela Yokusebenza</li> <li>○ Iirekhodi zenzuzo yabasebenzi</li> <li>○ Iirekhodi zentlawulo (kuquka iPAYE)</li> <li>○ Iirekhodi zikaSARS (umz. i-IRP5's)</li> <li>○ Iirekhodi zeUIF</li> <li>○ Irejista yokuzimasa uqeqesho</li> <li>○ Iirekhodi zokohlwaywa nezikhalazo</li> </ul>
Izimali	<ul style="list-style-type: none"> <li>○ Imigaqonkqubo yezimali</li> <li>○ Iibhajethi Zonyaka</li> <li>○ Iingxelo zevariyensi (ibhajethi neYona mali)</li> <li>○ Iingxelo zeziMali</li> <li>○ IiAkhawunti Zolawulo lweNyanga Nganye</li> <li>○ Iishedyuli zeVAT</li> <li>○ Iklerensi yeRhafu kaSARS</li> <li>○ Iijenali Zenyanga</li> <li>○ Iijenali Zonyaka</li> <li>○ Incwadi yeKheshi</li> <li>○ Ileja Jikelele</li> <li>○ Ungqamaniso Lwezimali</li> <li>○ Ababoleki <ul style="list-style-type: none"> <li>• I-invoyisi</li> <li>• Iingxelo</li> <li>• Amanqaku ekhredith</li> </ul> </li> <li>○ Ababolekisi <ul style="list-style-type: none"> <li>• I-invoyisi</li> <li>• Iingxelo</li> <li>• Amanqaku ekhredith</li> <li>• Izatifikethi zeBEE <ul style="list-style-type: none"> <li>• IAfidavithi yeBEE</li> <li>• Iklerensi yeRhafu kaSARS</li> <li>• Irejista yeeAseti</li> </ul> </li> </ul> </li> <li>○ Iirekhodi neZitetimenti zeBhanki</li> </ul>

Itheyibhuli 3	
Abantu apho iqumrhu ligcina khona iingxelo	Iindidi zeerekhodi
	<ul style="list-style-type: none"> <li>o Iirekhodi zeBhanki ze-Elektroniki</li> <li>o iiPolisi zeInshorensi</li> </ul>
Ezobugcisa	<ul style="list-style-type: none"> <li>o Imigaqonkqubo Yokhuseleko Lwenkcazelo</li> <li>o Irejista yehadwe</li> <li>o Irejista yesoftwe</li> <li>o Irekhodi Yofikelello kwiinkqubo</li> </ul>
Ukusebenza	<ul style="list-style-type: none"> <li>o Iirekhodi zeKhredith Bhuro</li> <li>o Isivumelwano sokuRenta</li> <li>o Isivumelwano sobumfihlo</li> <li>o Izivumelwano zabanikezeli</li> <li>o Izivumelwano zeenkonzozo eziphambili</li> <li>o Izivumelwano zophinda athengise zekhredith Bhuro</li> <li>o Imbalelwano yangaphakathi (ii-imeyili/neememo)</li> </ul>

## 10. UKUSINGATHWA KWENKCAZELO YOBUQU

### 10.1 Injongo Yokusingathwa kweNkcazelo Yobuqu

*Kukho iintlobo ngeentlobo zeenkukacha zobuqu ezijongana ne-ITC CREDIT BUREAU. Bhekisela kwiTheyibhuli 4 ngenjongo yodidi ngalunye lwemixholo yenkcazelo.*

### 10.2 ukwazi inkcazelo yeendidi zemixholo yenkcazelo kunye nenkcazelo okanye okanye iindidi zenkcazelo enxulumene noko;

Isahluko sesi-3 sePOPIA sibeka ubuncinci beemeko zokusetyenzwa ngokusemthethweni kweNgcaciso yoMntu yiQela eliLawulayo, njengoko kuchaziwe kwiPOPIA, kunye ne-ITC CREDIT BUREAU ngoko ke iya kuqinisekisa ukuba xa iqhuba iNgcaciso yoBuqu, njengoko ichazwe kwiPOPIA, yomxholo wenkcazelo, ukuba:

- (i) Inkcazelo yoBuqu isetyenzwa ngokusemthethweni nangendlela efanelekileyo engaphazamisi ubumfihlo bomxholo
- (ii) Inkcazelo yobuqu inokusingathwa kuphela ukuba, kuchazwe injongo yokusingathwa kwa, yanele, ifanelekile kwaye ayibaxekanga
- (iii) Inkcazelo yobuqu inokusingathwa kuphela ukuba—

- a. Isihloko sedatha okanye umntu onobuchule, apho umbandela wedatha ungumntwana, uvumela ukuba kusetyenzwe;
- b. ukusetyenzwa kuyafuneka ukwenza izezo zokuqokunjelwa okanye ukusebenza kwekhontrakthi apho umxholo wedatha unenxaxheba;
- c. ukusetyenzwa kuhambelana nesibophelelo esibekwe ngumthetho kwiQela eliThatha uxanduva;
- d. ukusetyenzwa kukhusela umdla osemthethweni wesifundo sedatha;
- e. ukusetyenzwa kuyimfuneko ekusebenzeni ngokufanelekileyo komsebenzi womthetho woluntu ngumbutho woluntu; okanye
- f. ukusetyenzwa kuyimfuneko ekulandeleni imidla esemthethweni yeQela elinoxanduva okanye leqela lesithathu elinikwe ulwazi
- g. ichanekile kwaye igcinwa isexesheni
- h. Ulwazi lomntu siqu luqokelelwa ngenjongo ethile, echazwe ngokucacileyo kwaye esemthethweni enxulumene nomsebenzi okanye umsebenzi weQela eliPhambili;
- i. lirekhodi zeNgcaciso yoBuqu akufunekanga zigcinwe naphi na kunexesha elifunekayo ukuze kuphunyezwe injongo apho ulwazi lwaluqokelelwe khona okanye lusetyenzwe emva koko ngaphandle kokuba—
  - i. ukugcinwa kwerekhodi kuyafuneka okanye kugunyaziswe ngumthetho;
  - ii. icala elinoxanduva ngokufanelekileyo lifuna irekhodi ngeenjongo ezisemthethweni ezinxulumene nemisebenzi okanye imisebenzi yalo;
  - iii. ukugcinwa kwerekhodi kufunwa yikhontrakthi phakathi kwamaqela apho; okanye
  - iv. Isihloko sedatha okanye umntu onobuchule apho umxholo wedatha ungumntwana uye wavuma ukugcinwa kwerekhodi.
- (iv) I-ITC CREDIT BUREAU itshabalalisa okanye icime irekhodi yeeNkcukacha zoBuqu okanye ingazichazi ngokukhawuleza emva kokuba i-ITC CREDIT BUREAU ingasagunyaziswanga ukuba igcine irekhodi;
- (v) I-ITC CREDIT BUREAU iqinisekisa ukuba intembeko kunye nemfihlo yeNgcaciso yoMntu ekuyo okanye phantsi kolawulo lwayo ikhuselwe, ngokuthatha amanyathelo afanelekileyo, afanelekileyo zobugcisa kunye nentlangano ukuthintela:

- a. ilahleko, umonakalo okanye ukutshatyalaliswa okungagunyaziswanga koLwazi loBuqu; kunye
  - b. nokufikelela ngokungekho mthethweni okanye ukusetyenzwa koLwazi loBuqu;
- (vi) Ulwazi lomntu siqu lucutshungulwa ngokuhambelana namalungelo eZifundo zeDatha, apho kufanelekileyo. Imixholo yeDatha inelungelo loku:
- a. baziswe ukuba iiNkcazelo yoBuqu iqokelelwe nguITC CREDIT BUREAU;
  - b. cela ukuqinisekiswa ukuba ingaba i-ITC CREDIT BUREAU iphethe uLwazi loBuqu malunga nabo, kunye nokufumana inkcazo yolwazi okanye irekhodi yalo. Nasiphi na isicelo solwazi kufuneka sisingathwe ngokungqinelana nezibonelelo zale ncwadana;
  - c. cela ukulungiswa okanye ukucinywa kolwazi olungachanekanga, olungabalulekanga, olugqithisileyo, oluphelelwe lixesha, olungaphelelanga, olulahlekisayo okanye olufunyenwe ngokungekho mthethweni lweNgcaciso yoMntu.
  - d. Ukuchasa ukusetyenziswa kwe-ITC CREDIT BUREAU yoLwazi loBuqu kunye nokucela ukucinywa koLwazi loBuqu (ukucima kuya kuxhomekeka kwiimfuno ze-ITC CREDIT BUREAU zokugcinwa kweerekhodi kunye nemisebenzi ngokweminye imithetho esebenzayo);
  - e. Ukuchasa ukusetyenzwa koLwazi loBuqu ngeenjongo zokuthengisa ngokuthe ngqo ngonxibelelwano lwe-elektroniki olungacelwanga;
  - f. ukwaziswa ngokophulwa okanye ukufikelela kwidatha okungagunyaziswanga;
  - g. faka isikhalazo kuMlawuli woLwazi malunga nesityholo sokunyhashwa kwawo nawaphi na amalungelo akhuselweyo phantsi kwePOPIA kwaye aqalise iinkqubo zembambano malunga nesityholo sokungathotyelwa kokhuseleko kweNkcazelo yoBuqu.

*Iindidi zezifundo zedatha apho i-ITC CREDIT BUREAU iqhuba ulwazi lomntu kunye nohlobo okanye iindidi zolwazi lobuqu olusetyenzwayo lubonisiwe **kwiTheyibhuli 4.***

<b>Itheyibhuli 4</b>		
<b>Iindidi zeMixholo yeNkcazelo</b>	<b>Inkcazelo yoBuqu enokusingathwa</b>	<b>Injongo</b>
Abathengi kunye nabo baza kuba ngabathengii (kuquka abaBoleki)	Amagama, iinombolo zesazisi, umhla wokuzalwa, amagama enkampani, inombolo yobhaliso, iinombolo ze-VAT, idilesi ye-imeyile, idilesi yendawo yokuhlala, idilesi yeposi, iinombolo zoqhagamshelwano, iinombolo zobhaliso lwenkampani, ukukala kweBBBEE, imbalelwano eyimfihlo, idatha yemali.	Ukubonelela abathengi bethu kunye nokubanika i-invoyisi yeemveliso ezithengisiweyo okanye iinkonzo ezinikezelweyo.
Ababoneleli ngeNkonzo (kubandakanywa ababoneleli/abaThengisi/abaTyala)	Amagama, inombolo yobhaliso, iinombolo ze-VAT, idilesi yendawo, idilesi ye-imeyile, idilesi yeposi, iinombolo zoqhagamshelwano, iinkcukacha zobhaliso lwenkampani, amaxwebhu esimo se-BEE, ukuCwangciswa kweRhafu yakwaSARS, iinkcukacha zebhanki, iinkcukacha zemali, imbalelwano eyimfihlo.	Ukubandakanya kunye nokuhlawula ababoneleli ngenkonzo kwiimveliso ezifunyenweyo okanye iinkonzo abazenzileyo.
Abathengi	Ukuchazwa kweerekhodi zabathengi	Ukunikezela ngenkcazelo

<b>Itheyibhuli 4</b>		
<b>Iindidi zeMixholo yeNkcazelo</b>	<b>Inkcazelo yoBuqu enokusingathwa</b>	<b>Injongo</b>
	<p>Inkcazelo yekhredithi yomthengi njengoko ichazwe nguMthetho weKhredith weLizwe, iirekhodi zeKhredith okanye olunye uphando oluqhutywa yi-ITC Credit Bureau; Inkcazelo yobuqu eqokelelwe kwiwebhsayithi; Naziphi na iirekhodi ezinikezelwa ngumthengi kwi-ITC Credit Bureau Naziphi na iirekhodi ezinikezelwe ngomnye umntu ngokunxulumene neeRekhodi zomthengi ezenziwe okanye ngaphakathi kwe-ITC Credit Bureau ephathelene nabathengi. Imbali yezimali neyezempilo.</p>	<p>yekhredith yomthengi kubathengi bethu</p>
Abaqeshwa neeKontraki	<p>Igama kunye nefani, iinombolo zesazisi, incwadana yokundwendwela, umhla wokuzalwa, ubume bomtshato, isalamane kunye neenkukacha zosapho, idilesi ye-imeyile, idilesi yendawo, idilesi yeposi,</p>	<p>Ukuqesha abasebenzi neekontraki. Ukugcina iirekhodi zabaqeshwa. Ukuhlawula abathengi neekontraki.</p>



<b>Itheyibhuli 4</b>		
<b>Iindidi zeMixholo yeNkcazelo</b>	<b>Inkcazelo yoBuqu enokusingathwa</b>	<b>Injongo</b>
	imfundo kunye neziqinisekiso, isini kunye nobuhlanga, iinombolo zoqhagamshelwano, iinkcukacha zebhanki, umvuzo / isixa somvuzo. , iinkcukacha zerhafu, isimo sempilo (okt ukukhubazeka, ukukhulelwa) kunye nokuhlolwa kwerekhodi zolwaphulomthetho.	Ukuthobela imithetho eyimfuneko nemigaqonkqubo neenkqubo zeenkampani.

### **10.3 Abamkeli okanye iindidi zabamkeli ekunokuthi kunikezelwe kubo inkcazelo yobuqu**

*Umntu okanye udidi lwabantu enokuthi i-ITC CREDIT BUREAU isasaze kubo iinkcukacha zomntu uboniswe **kwiTheyibhuli 5.***

<b>Itheyibhuli 5</b>	
<b>Udidi lwenkcazelo yobuqu</b>	<b>Abaxhamli okanye iiNdidi zaBaxhamli abanokunikwa inkcazelo yobuqu</b>
Igama neFani, inombolo yesazisi ukuhlola ulwaphulomthetho	INkonzo yesiPolisa yoMzantsi Afrika
Igama neFani, inombolo yesazisi ukuhlola ulwaphulomthetho, iimfaneleko ukuze kuhlolwe iimfaneleko	IGunya leeMfaneleko loMzantsi Afrika

#### **10.4 Ukudluliselwa ngaphaya kwemida kwenkcazelo okucetyiweyo**

*I-ITC CREDIT BUREAU ayizimisela kugqithisela iiNkcukacha zoBuqu ngaphandle koMzantsi Afrika, kodwa inokwenza oko ukuze ikhusele okanye igcine ezo Nkcukacha zoBuqu okanye ngenxa yezizathu zobugcisa. Ukuba iNkcukacha zoBuqu zikhutshelwa kude nonxweme, i-ITC CREDIT BUREAU iya kudlulisela kuphela ezo Nkcukacha zoBuqu kwamanye amazwe anemithetho yabucala efanayo neyokukhuselwa kwedatha njengaleyo yaseMzantsi Afrika, njengoko kufunwa licandelo 72 lePOPIA.*

#### **10.5 Ingcaciso jikelele ngeMilinganiselo yoKhuseleko lweNkcazelo emele imiliselwe ngabo babandakanyekileyo ukuqinisekisa ubumfihlo, ukuthembeka nokufumaneka kwenkcazelo**

*I-ITC CREDIT BUREAU izibophelele ekuqinisekiseni ukuba iNkcazelo yoBuqu entununtunu ikhuselekile. Ukuze kuthintelwe ukufikelela okungagunyaziswanga okanye ukubhengezwa kuyo nayiphi na iNgcaciso yoMntu, i-ITC CREDIT BUREAU iye yabeka iinkqubo ezifanelekileyo zomzimba, i-elektroniki kunye nolawulo lokukhusela nokukhusela inkcazelo eyiqokelelayo.*

*I-ITC CREDIT BUREAU isebenzisa iindlela ezikhuselekileyo zothumelo lwedatha kunye nogcino lolwazi ukukhusela ngokufanelekileyo uLwazi lobuqu kunye nobuthathaka ekubhengezeni okungagunyaziswanga kunye nokugcina imfezeko yolwazi lwakho lobuqu nolubuthathaka. Umbutho we-ITC CREDIT BUREAU uthatha onke amanyathelo afanelekileyo obugcisa kunye nombutho ukuqinisekisa ukhuseleko loLwazi lomntu kunye nobuthathaka.*

*I-ITC CREDIT BUREAU inemigaqo-nkqubo yokhuseleko yolwazi olubanzi kunye neenkqubo kwaye iphumeze imilinganiselo yokhuseleko kwindawo elandelayo:*

- 1. Okwenyama-Ulwazi lomntu siqu kunye nolunovakalelo olusetyenzwe kumaziko edatha ahlonelwayo eMzantsi Afrika kunye namanyathelo ayimfuneko akhoyo*
- 2. Okusengqiqweni - Ngabantu kuphela ekufuneka befikelele kulwazi / idatha ukwenza imisebenzi yabo abanokufikelela oko. Amagama ayimfihlo anamandla asetyenziswa ukufikelela kulwazi/idatha ehlelwa njengenothintelo/eyimfihlo.*
- 3. Ukusebenza - I-Anti-malware kunye ne-anti-virus izisombululo zisetyenziswa, iimvavanyo zobuthathaka ziyenziwa kwaye i-backups zenziwa rhoqo.*

4. *Abasebenzi - Abaza kuba ngabasebenzi baye bahlolwa ngaphambi kokuba baqeshwe. Abasebenzi bakwaqeqeshwa ngokunxulumene nemigaqo-nkqubo kunye neenkqubo xa zifuneka.*

## **11. INKCAZELO ESIYIGCINAYO UKUTHOBELA UMTHETHO**

*Apho kufanelekileyo kwimisebenzi yayo, i-ITC CREDIT BUREAU ikwagcina iirekhodi kunye namaxwebhu ngokwemigaqo yomthetho ochazwe ngezantsi. Ngaphandle kokuba ukubhengezwa kuthintelwe ngokwemigaqo yomthetho, imimiselo, isivumelwano sekhontrakthi okanye ngenye indlela, iirekhodi ezifunekayo ukuba zenziwe zifumaneke ngokwale mithetho ziya kwenziwa zifumaneke ukuze zihlolwe ngamaqela anomdla ngokwemiqathango yeemfuno kunye neemeko zoMthetho othile; lo mthetho ukhankanywe ngezantsi kunye nemigaqo-nkqubo yangaphakathi esebenzayo kunye neenkqubo, ukuba loo maqela anomdla anelungelo lolo lwazi. Umntu angacela ukufikelela ngokuzalisa iFomu 2 ngokwemigaqo yePAIA (27 Agasti 2021) (Jonga isiHlomelo A umzekelo weFomu 2).*

*Kwakhona kushicilelwe ukuba ukufikeleleka kwamaxwebhu kunye neerekhodi kungaxhomekeke kwizizathu zokwala ezichazwe kumhlathi wesi-6 wale Manyali.*

*I-ITC CREDIT BUREAU ibambe ulwazi ngokungqinelana nalo mthetho ulandelayo:*

- 11.1 uMthetho woLamlo;
- 11.2 UMthetho woMsebenzi woPhicotho-zincwadi;
- 11.3 UMthetho weeMeko eziSisiseko zeNgqesho, wama-75 ka-1997;
- 11.4 UMthetho wokuXhotyiswa kwabaNtsundu kwezoQoqosho ngokubanzi, wwama-53 ka-2003;
- 11.5 Umthetho weeNkampani, wama-71 ka-2008;
- 11.6 UMthetho weMbuyekezo ngokwenzakala emsebenzini kunye nezifo, we-130 ka-1993;
- 11.7 UMthetho woKhuphiswano, wama-89 ka-1998;
- 11.8 uMgaqo-siseko weRiphabliki yoMzantsi Afrika ka-1996;
- 11.9 UMthetho woKhuseleko lwabathengi, wama-68 ka-2008;
- 11.10 UMthetho weLungelo lokuKopa, wama-98 ka-1978;
- 11.11 UMthetho weNkqubo yoLwaphulo-mthetho wama-51 ka-1977;
- 11.12 UMthetho weCustoms kunye neRhafu, wama-91 ka-1964;
- 11.13 UMthetho wabaQokeleli baMatyala we-114 ka-1998;
- 11.14 Umthetho weDomicile wesi-3 ka-1992;

- 11.15** UMthetho woNxibelelwano kunye neeNtengiselwano ngeKhompyutha, wama-25 ka-2002;
- 11.16** UMthetho woBulungisa kwezeNgqesho, wama-55 ka-1998;
- 11.17** UMthetho weMicimbi yee-Arhente zezindlu, we-112 ka-1976
- 11.18** Umthetho weeNkonzo zeMali kunye neeNkonzo zoMlamli wama-37 ka-2002
- 11.19** UMthetho weZiko lobuNgqondo bezeMali, wama-38 ka-2001;
- 11.20** UMthetho weMibutho Enobubele
- 11.21** uMthetho weRhafu yeNgeniso, wama-58 ka-1962;
- 11.22** Umthetho Wokutshona
- 11.23** UMthetho oLungisiweyo weMithetho yePropati yoBukrelekrele, wama-38 ka-1997 njengoko utshintshiwe;
- 11.24** UMthetho woBudlelwane bezaBasebenzi , wama-66 ka-1995;
- 11.25** UMthetho woBudlelwane bezaBasebenzi, wama-66 ka-1995;
- 11.26** Umthetho we-Inshurensi yexesha elide, wama-52 ka-1998;
- 11.27** UMthetho wamaTyala weSizwe, wama-34 ka-2005;
- 11.28** UMthetho weMpilo noKhuseleko eMsebenzini, wama-85 ka-1993;
- 11.29** Umthetho weeNgxowa-mali zoMhlalaphantsi, wama-24 ka-1956;
- 11.30** Umthetho omiselweyo, wama-68 ka-1969;
- 11.31** UMthetho wokuPhakanyiswa koFikelelo kwiNkcazelo wesi-2 ka-2000;
- 11.32** UMthetho woKhuseleko lweNgcaciso yoMntu, wesi-4 ka-2013;
- 11.33** UMthetho wokuKhuthazwa kokuLingana nokuThintelwa koCalulo oluNgalungileyo, wesi-4 ka-2000;
- 11.34** Ukukhuselwa kweDemokhrasi yoMgaqo-siseko ngokuchasene nabanqolobi kunye noMthetho weMisebenzi enxulumene noko;
- 11.35** UMthetho wokuDiza okuKhuselweyo wama-26 ka-2000;
- 11.36** UMthetho weZikolo, wama-84 ka-1996;
- 11.37** UMthetho we-Inshurensi yexesha elifutshane, wama-53 ka-1998;
- 11.38** UMthetho woPhuhliso lweZakhono, wama-97 ka-1998;
- 11.39** Umthetho iSkills Development Levies Act, 9 ka-1999;
- 11.40** UMthetho woLawulo lweRhafu wama-28 ka-2011;
- 11.41** UMthetho sihlomelo weMithetho yoLawulo lweRhafu wama-44 ka-2014;
- 11.42** UMthetho weeMpawu zoRhwebo we-194 ka-1993;
- 11.43** Umthetho we-Inshorensi yabaNgaphangeliyo, wama-63 ka-2001;
- 11.44** UMthetho wamaGalelo kwi-Inshorensi yabaNgaphangeliyo, wesi-4 ka-2002;
- 11.45** UMthetho weRhafu eyoNgezelelweyo, wama-89 ka-1991
- 11.46** Eminye imithetho enokuthi ngamaxesha athile isebenze.

## **12. IZA KUKUBIZA MALINI?**

- 12.1. ICandelo lama-52(3) le-PAIA lithi imirhumo ehlawulwayo yokufikelela kwiirekhodi kufuneka imiselwe.
- 12.2. Jonga kwiSihlomelo B malunga neshedyuli yemirhumo ngokumalunga nequmrhu labucala elapapashwa kummiselo we-PAIA womhla wama-27 Agasti 2021.

## **13. UKUFUMANEKA KWEMANYWALI**

### **13.1** Ikopi yeManywali iyafumaneka-

- 13.1.1 kwiwebhsaythi ye [www.itc.co.za](http://www.itc.co.za);
- 13.1.2 i-ofisi eyintloko ye-ITC Credit Bureau (Pty) Ltd ukuze ihlolwe nguwonke-wonke ngeeyure eziqhelekileyo zokusebenza;
- 13.1.3 kuye nawuphi na umntu ngesicelo; kwaye
- 13.1.4 kuMlawuli weNkcazelo ngesicelo.

## **14. UKUHLAZIYWA KWEMANYWALI**

IGosa eliyiNtloko lesiGqeba le-ITC Credit Bureau (Pty) Ltd iya kuhlaziya le ncwadana rhoqo ngonyaka.

***Ikhutshwe ngu***

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***Herman Putter***

***Igosa Lenkcazelo***

## ISIHLOMELO A - IFOMU 2 - ISICELO SOKUFIKELELA KWIREKHODI

[Ummiselo 7]

**PHAWULA:**

1. Ubungqina besazisi kufuneka buncanyatheliswe ngumceli.
2. Ukuba izicelo zenziwe egameni lomnye umntu, ubungqina besigunyaziso esinjalo, kufuneka buncanyathiselwe kule fomu.

**IYA:** IGosa Lezenkcazelo


(Idilesi)

Idilesi ye-imeyili:

Inombolo yefeksi:

*Phawula ngo "X"*

Isicelo senziwe ngesicelo sam segama       yenziwa egameni lomnye umntu.

IINKCAZELO YOBUQU			
Amagama apheleleyo			
Inombolo Yesazisi			
Izinga esenziwa kulo isicelo <i>(xa sisenziwa egameni lomnye umntu)</i>			
Idilesi Yeposi			
Idilesi yeSitrato			
Idilesi ye-imeyili:			
IiNombolo Zoqhagamshelwano	Umnxeba.(B):		IFacsimile:
	Iselfowni:		
Amagama apheleleyo esenzelwa yena isicelo <i>(ukuba kuyasebenza):</i>			
Inombolo Yesazisi			
Idilesi Yeposi			
Idilesi yeSitrato			
Idilesi ye-imeyili:			
IiNombolo Zoqhagamshelwano	Umnxeba.(B):		IFacsimile
	Iselfowni		

**IINKCUKACHA ZEREKHODI ECELIWEYO**

*Nikezela ngeenkukacha ezipheleleyo zerekhodi eceliweyo ukufikelela kuyo, kubandakanywa nenombolo yereferensi ukuba uyayazi, ukuze irekhodi ifumaneke. (Ukuba indawo ebonelelweyo ingonelanga, nceda uqhubeke kwiphepha elahlukileyo kwaye ulincamathisele kule fomu. Onke amaphepha ongezelelweyo kufuneka asayinwe.)*

Inkcazo yerekhodi okanye inxalenye efanelekileyo yerekhodi:	
Inombolo yereferensi, ukuba ikhona	
Naziphi na ezinye iinkcukacha zerekhodi	
<b>UHLOBO LWEREKHODI</b> <i>(Phawula ibhokisi esebenzayo ngo "X")</i>	
Irekhodi ikwi mo ebhaliweyo okanye eshicilelweyo	
Irekhodi iquka imifanekiso ebonakalayo <i>(oku kuquka iifoto, izilayidi, ushicilelo lwevidiyo, imifanekiso eyenziwe ngehompuyutha, imizobo, njl.njl.)</i>	
Ingxelo iqulathe amagama arekhodiweyo okanye ulwazi olunokuthi luveliswe kwakhona ngesandi	
Irekhodi igcinwa ekhompuyutheni okanye nge-electronic, okanye ifom efundeka ngomatshini	

<b>IFOMU YOKUFIKELELA</b> (Phawula ibhokisi esebenzayo ngo "X")	
Ikopi eprintiweyo yerekhodi ( <i>kubandakanywa iikopi zayo nayiphi na imifanekiso ebonakalayo, ushicilelo kunye nolwazi olugcinwe ekhompnyutheni okanye kwifomu yombane okanye efundeka ngomatshini.</i> )	
Ushicilelo olubhaliweyo okanye olushicilelweyo lwemifanekiso ebonakalayo ( <i>oku kuquka iifoto, izilayidi, ushicilelo lwevidiyo, imifanekiso eyenziwe ngekompnyutha, imizobo, njl.njl.</i> )	
Ukukhutshelwa kwengoma yesandi ( <i>uxwebhu olubhaliweyo okanye olushicilelweyo</i> )	
Ikopi yerekhodi kwiflesh drayvu ( <i>kuquka imifanekiso ekwi-intanethi neengoma</i> )	
Ikopi yerekhodi kwikhompakt disk drayvu ( <i>kuquka imifanekiso ekwi-intanethi neengoma</i> )	
Ikopi yerekhodi ekugcino lweklawudi eyiseva	

<b>INDLELA YOKUFIKELELA</b> (Phawula ibhokisi esebenzayo ngo "X")	
Ukuhlolwa kwerekhodi kwidilesi ebhalisiweyo yequmrhu loluntu/labucala ( <i>kubandakanywa ukumamela amagama arekhodiweyo, ulwazi olunokuthi luveliswe kwakhona ngesandi, okanye ulwazi olugcinwe kwikhompnyutha okanye ngendlela yombane okanye efundeka ngomatshini.</i> )	
Iinkonzo zeposi ukuya kwidilesi yeposi	
Iinkonzo zeposi ukuya kwidilesi yesitrato	
Iinkonzo zekhuriya ukuya kwidilesi yesitrato	
Ifacsimile yenkcazelo ngokwefomathi ebhaliweyo okanye eprintiweyo ( <i>kuquka iitranskripshini</i> )	
I-imeyili yenkcazelo ( <i>kuquka iingoma ukuba kunokwenzeka</i> )	
Ukwabelana ngeklawudi/udluliselo lwefayile	
Ulwimi olukhethwayo ( <i>Qaphela ukuba irekhodi ayifumaneki ngolwimi olukhethayo, ukufikelela kunokunikezelwa ngolwimi irekhodi efunaneka ngayo</i> )	

<b>IINKCUKACHA ZELUNGELO ELIMELE LISETYENZISWE OKANYE LIKHUSELWE</b> <i>Ukuba isithuba esinikiweyo asonelanga, nceda uqhubeka kwiphepha elahlukileyo uze ulincamathele kule FomU. Umceli kufuneka asayine onke amaphepha ongezelelweyo.</i>	
Bonisa ukuba leliphilungelo ekufuneka lisetyenziswe okanye likhuselwe	
Cacisa ukuba kutheni irekhodi eliceliweyo lifuneka ekusebenziseni okanye ekukhuseleni elilungelo likhankanywe ngasentla:	



<b>IINTLAWULO</b>	
a)	<i>Umrhumo wesicelo kufuneka uhlawulwe phambi kokuba isicelo siqwalaselwe.</i>
b)	<i>Uya kwaziswa ngesixa somrhumo wofikelelo oza kuhlawulwa.</i>
c)	<i>Umrhumo ohlawulelwa ukufikelela kwirekhodi uxhomekeke kuhlobo ukufikelela okufunwa ngalo kunye nexesha elifanelekileyo elifunekayo lokukhangela nokulungisa irekhodi.</i>
d)	<i>Ukuba ufanelekile ukuba ukhululwe kwintlawulo yayo nayiphi na intlawulo, nceda uchaze isizathu sokukhululwa</i>
Isizathu	

Uya kwaziswa ngembalelwano ukuba isicelo sakho samkelwe okanye saliwe kwaye ukuba sivunyiwe iindleko ezinxulumene nesicelo sakho, ukuba zikhona. Nceda ubonise indlela oyikhethayo yembalelwano:

<b>Idilesi Yeposi</b>	<b>IFacsimile</b>	<b>Unxibelelwano lwe-Elektroniki (Nceda uchaze)</b>

Isayinwe e \_\_\_\_\_ ngolu \_\_\_\_\_ suku lwe \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
**Utyobelo loMceli / umntu esenzelwa yena isicelo**

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**ISETYENZISELWA IOFISI**

<i>Inombolo yerefrensi:</i>	
<i>Isicelo samkelwe ngu: (Isikhundla Saseburhulumenteni, iGama neFani yeGosa leNkcazelo)</i>	
<i>Umhla wokwamkelwa:</i>	
<i>Intlawulo Yofikelelo:</i>	
<i>Idipozithi (ukuba ikho):</i>	

\_\_\_\_\_  
**Utyobelo lweGosa leNkcazelo**

## ICANDELO B - ISHEDYULI YEENTLAWULO

Ishedyuli yeentlawulo yequmru labucala ngokomthetho wePAIA lomhla ka27 Agasti 2021 njengoko kuboniswe.

<i>Ino</i>	<i>Iaythem</i>	<b>Indleko ngephepha leA4 okanye inxalenye/yeaythem</b>	<b>Inani lamaphepha/iaythem</b>	<b>Isimbuku</b>
1	Intlawulo yomceli ihlawulwa nguye nawuphi umceli			R 140.00
2	Ifotokopi	Yi-R2.00 iphepha okanye inxalenye yalo	Iza kuchazwa	Iza kuchazwa
3	Ikopi eprintiweyo	Yi-R2.00 iphepha okanye inxalenye yalo	Iza kuchazwa	Iza kuchazwa
4	Ikopi yefom enokufundwa yikhompyutha: (i) Iflesh drayvu Iza kulungiselelwa ngumceli (ii) Ikhompakt diski • Ukuba ilungiselelwe ngumceli • Ukuba inikwe umceli	R 40.00  R 40.00 R 60.00	Iza kuchazwa	Iza kuchazwa
5	Eyetranskripshini yemifanekiso ebonwayo iphepha eliyiA4	Inkonzo iza kunikwa abanye Iza kuxhomekeka kwikowuti yomnikezeli ngeenkonzo	Iza kuchazwa	Iza kuchazwa
6	Ikopi yemifanekiso ebonakalayo		Iza kuchazwa	Iza kuchazwa
7	Itranskripshini yokurekhodwa kweodiyo iphepha leA4	R24.00	Iza kuchazwa	Iza kuchazwa
8	Ikopi yerekhodi enesandi (i) Iflesh drayvu • Iza kulungiselelwa ngumceli (ii) Ikhompakt diski • Ukuba ilungiselelwe ngumceli • Ukuba inikwe umceli	R40.00  R40.00 R60.00	Iza kuchazwa	Iza kuchazwa
9	Ukukhangela nokulungiselela irekhodi ukuze ichazwe kwiyure nganye okanye inxalenye yeyure, ngaphandle kweyure yokuqala, efunekayo ngokufanelekileyo kuphando nolungiselelo olunjalo. Ukuze ungadluli kwisimbuku seendleko ze	R145.00  R435.00	Iza kuchazwa	Iza kuchazwa
10	Idipozithi: Ukuba ukhangelo luyadlula kwiiyure ezi-6	Isinye kwisithathu sesixa ngesicelo ngasinye esibaliweyo ngokuvumelana neaythem 2 ukuya kutsho ku-8.	Iza kuchazwa	Iza kuchazwa
11	Iposi, i-imeyili okanye okunye ukudluliselwa nge-elektroniki	Ezona ndleko	Iza kuchazwa	Iza kuchazwa
<b>ISIMBUKU</b>				Iza kuchazwa

