



UMTHETHO OKHUSELA ABATHENGI

OKO UMELE UKWAZI



IGQWETHA LAKHO - UMCEBISI
WAKHO ONOKUMTHEMBA

Apha ngezantsi kukho amavandlakanye ngoMthetho Okhusela Abathengi (CPA). Musa ukuthembela ngokupheleleyo koko kubhalwe kule ncwadana, kodwa funa iingcebiso kwigqwetha lakho. ICPA inceda nakweminye imiba engachazwanga kolu shwankathelo.

ICPA imisela iNational Consumer Commission enyanzelisa amalungiselelo eCPA.

Ikhusele bani iCPA?

ICPA ikhusele bonke abantu namashishini amancinane anempahla nawenza imali engaphantsi kwezigidi ezibini zeerandi.

Ikhusele abantu abaselungelweni njengenkampani ezineempahla nezenza imali engaphezu kwezigidi ezibini zeerandi kuphela kwiimeko ezikhethekileyo.

Ilawula ntoni iCPA?

ICPA ilawula ukubhengezwa nokuthengiswa kwezinto neenkonzelo kwakunye nezinto neenkonzelo ngokwazo.

'Ezi zinto' ziquka

- Nantoni na ethengiselwa ukuze ityiwe ngabantu;
- Into ebambekayo ekunokukwazi ukubhalwa kuyo okanye kukrolwe okuthile;
- Naziphi na iincwadi, umculo, iifoto, imifanekiso eshukumayo, igemu, iinkcazelo, iikhowudi okanye ezinye izinto ezingabambekiyo ezibhalwe nasentweni na, okanye ilayisensi enokusetyenziswa nakweyiphi na into engabambekiyo kwakunye
- Ukuba nelungelo elisemthethweni lomhlaba okanye izinto ezingekususwa.

'Iinkonzelo' ziquka

- Nawuphi na umsebenzi okanye inkonzo eyenziwa ngumntu omnye ngelokunceda omnye umntu ngeendlela engqalileyo okanye engangqalanga;
- Ilungiselelo layo nayiphi na imfundo, inkcazelo, icebiso okanye uncedo;
- Naziphi na iinkonzelo zokubhankisha, okanye ezinye iinkonzelo ezifanayo zezimali okanye ukumelwa komnye umntu ngomnye okanye amkhusele;
- Ukuthuthwa komntu okanye nayiphi na impahla

- nokulungiselelwa kwakhe indawo yokuhlala okanye ukutya kwakunye
- Nezinye iinkonzelo ezifana nezo.

Ukurhoxiswa kwezicelo ebezisele zenziwe, iiodolo nezinye izicelo

Abathengi banelungelo lokurhoxisa izicelo abebezenze kwangaphambili zayo nantoni na okanye inkonzo nelokurhoxisa nayiphi na iiodolo yayo nantoni na okanye inkonzo—ngaphandle kwezinto ezizodolwa ngokukhethekileyo—nekufuneka zihlawulelwe xa zirhoxiswa.

Ukuphelelwa nokuhlaziywa kwezivumelwano zexesha elibekiweyo

Abathengi banokuzirhoxisa izivumelwano zexesha elibekiweyo nanini na befuna, kuphela kufuneka banike lowo bathenga kuye into ebhaliweyo ubuncinane kwisithuba seentsuku ezingama-20 zomsebenzi ngaphambi kwaloo mini bafuna ukurhoxisa ngayo.

Xa umthengi erhoxisa isivumelwano buphuthuphuthu, umthengi unetyala kulowo umthengiseleyo layo nayiphi na imali ebhalwe kwisivumelwano ukuya kutsho kumhla wokurhoxiswa kwaso yaye umthengisi unokumdlala imali efikelekayo yokurhoxisa isivumelwano.

Ukuchaza ixabiso noqikelelo

Abathengi bamele banikwe uqikelelo lokuba xa beza kulungiselelwa into okanye beza kwenzelwa nawuphi na umsebenzi wokuxilonga, unokuxabisa malini na, ngaphandle kokuba abalufuni olo qikelelo.

Umthengisi akanakumbiza mali umthengi ngoqikelelo ngaphandle kokuba loo mali ibichaziwe kumthengi yaye uyayamkela loo nto.

Ilungelo lokufumana inkonzo esemgangathweni

Xa umthengisi esenzela umthengi nayiphi na inkonzo, umthengi unelungelo lokuba loo nkonzo ayenzelwe ngokukhawuleza ize igqitywe.

Loo nkonzo imele inikelwe ngeendlela esemagqabini nangendlela alindele ngayo umthengi.



UMTHETHO OKHUSELA ABATHENGI

OKO UMELE UKWAZI

Akumele kubekho nto ingahambi kakuhle

ICPA ayifuni kubekho nto ingahambi kakuhle xa abavelisi, abo bathumela izinto kwamanye amazwe okanye abo bathengisa kunye bekhupha izinto zabo.

Bamele bathengise izinto ezikhuselekileyo yaye baya kubopheleleka ngomonakalo obangelwe kukungasebenzi kwezinto zabo, izinto ezonakeleyo okanye eziyingozi, enoba loo ngozi ayibangelwanga ngabo. There are limited statutory defences available to them.

Iwaranti esisinyanzelo yeenyanga ezintathu kwezinto ezilungisiweyo

Umsebenzi wokulungisa unewaranti esisinyanzelo yeenyanga ezintathu. Ezi nyanga zintathu zibalwa ukususela kumhla wokufakelwa kwesixhobo esitsha okanye esilungisiweyo.

Ilungelo lokubuyisa izinto ezingekho mgangathweni

Umthengi unelungelo lokubuyisa izinto ezonakeleyo nezingakhuselekanga kuquka ezo zingekho mgangathweni. Eli lungelo libakho kangangeenyanga ezintandathu, eqala ukubalwa mhla izinto zasiwa kumthengi. Xa izinto zibuyiswa, umthengi akadliwa mali yaye zonke iindleko neengozi ezikhoyo zezomthengisi.

Izinto neenkonzo ezingacelwanga

Umthengi ofumana izinto okanye iinkonzo angazicelanga akanyanzelekanga ukuba ahlawulele ezo zinto okanye ezo nkonzo. Izinto okanye iinkonzo zigqalwa njengezingacelwanga ukuba umthengi akakhange azifune okanye azicele.

Kwahluka kuphela xa umthengi enesivumelwano nomthengisi ukuba uza kumana emenzela izinto okanye iingozi engaphindanga wadlula kuye okanye wamcela. Noko ke, kule meko naziphi na izinto okanye iinkonzo ezahlukileyo kwezo kuvunyelwene ngazo, ziya kugqalwa njengezingacelwanga.

Ilungelo lokurhoxisa intengiselwano okanye isivumelwano esivela ekuthengiselweni ngokuthe ngqo

'Ukuthengiselwa ngokuthe ngqo' kuthetha ukuya emntwini (ngokuthe ngqo okanye usebenzisa imail okanye ezinye iindlela ze-elekroniki—ifowuni, ifax, iSMS, iemail, njalo njalo) ukuzama ukuthengisa izinto okanye iinkonzo kumntu othile okanye ukumcela ukuba enze umnikelo.

Xa kuthengiselwene ngokuthe ngqo, umthengi unokuyirhoxisa loo ntengiselwano ngaphandle kwesizathu okanye ukudliwa imali. Ukuze enze loo nto umthengi umele anike umthengisi into ebhaliweyo echaza ukuba ufuna ukuyirhoxisa intengiselwano leyo. Le nto ibhaliweyo imele ithunyelwe kuminiyo kwiintsuku ezintlanu zomsebenzi emva kokwenziwa kwesivumelwano okanye ezokuziswa kwezinto ezo zithengiweyo, enoba yiyiphi eze kamva kuzo.

Imiqathango yokuthengiselana izinto neenkonzo

Izinto okanye iinkonzo azimele zibhengezwe ngeendlela elahlekisayo, enobuqhetseba nobuxoki.

Umvellisi, umntu othumela izinto kwamanye amazwe okanye umthengisi akanakubhengeza izinto okanye iinkonzo ezingekho mthethweni.

Ukubhengezwa kwezinto okanye iinkonzo kumele kwenziwe ngeendlela engaphazamisaniyo nesidima sakhe nabani na okanye esekelwe kucalucalulo.

Unokuqhagamshelana neNational Consumer Commission ngokuziyela, nge-e-mail, ifax okanye ngefowuni.

Noko ke, igqwetha lakho lingakucebisa enoba unesikhalazo esivakalayo na ngokuvisisana noMthetho Okhusela Abathengi yaye linokukuncedisa xa ufaka isikhalazo ukuze unyanzelise amalungelo akho kumthengisi.

