

# u-Absa Commercial Prepaid Transit Card – Immimiselo yokulisebenzisa

## Elingenamiqathango

Kule mimiselo:

- Ikhadi (i-myconnect) libizwa ngokuba 'likhadi';
- I-Absa Bank Limited ibizwa ngokuba 'thina/Thina/yethu';
- Umntu othe wanikwa ikhadi, ubizwa ngokuba 'wena' kwaye
- (i-MyCiTi kunye/okanye iSixeko saseKapa) zaziwa ngokuba yi 'iNkampani'

### 1. Indlela elisebenza ngayo iKhadini

TiNkampani izakukhupha ikhadi kunye nenombolo esisazisi sakho ("iPINI"). Ukuze ulenze lisebenze iKhadini kufuneka utshintshe ipini kwi-kiosk yenkampani, kuyo nayiphi na i-ATM yakwa Absa, okanye iivenkile ezithatha inxaxheba. Kufuneka ugcine i-PIN entsha kwindawo ekhuselekileyo apho ungayifumana khona xa uyifuna. Kufuneka usayine iKhadini kwindawo yokusayina ekumva wekhadi ngaphambi kokuba ulisebenzise kananjalo kufuneka uyazi ngentloko i-PIN yakho.

Kufuneka ufake imali eKhadini ngaphambi kokuba ube nakho ukulisebenzisa. Ufaka imali okanye ivawutsha eKhadini (umzekelo: itikiti lokuhamba) kwi-ATM zethu, ngokusebenzisa inkqubo yobuchwephesha yokukhuphela imali ukusuka kwi-akhawunti yakho yakwa ABSA kananjalo/okanye ngokuthi ufake imali kubanikezi ngenkonzo abathatha inxaxheba abaseMzantsi Afrika kuphela. Imimiselo nemiqathango esebenza kwivawutsha kufuneka ifunwe kumnikezeli wevawutsha.

Usebenzisa imali kananjalo nevawutsha (apho zamkeleka khona) ngokuthi ubhatalele izinto ozithengileyo apha eMzantsi Afrika apho iKhadini lamkelekileyo khona njenge ndlela yokuhlalulela ezinto uzithengileyo.

Xa usebenzisa iKhadini ukuze ukwenza intlawulo ungancinda iKhadini kwindawo yokwenza intlawulo engaqhangamshelwanga kwindawo ekuhlululwa kuyo okanye ugunyazise intlawulo kwindawo yobuxhakaxhaka yentengiso ngokuthi ufake iKhadini uze usebenzise iPINI esikunika yona kunye neKhadini.

iKhadini alinaqhagamshelwano nazo naziphina i-akhawunti zakho zebhanki.

### 2. Imida yexabiso ( ayisebenzi kwivawutsha)

Elona xabiso eliphezulu onokwenza intlawulo ngalo: R200.

Eyona mali iphezulu ekhoyo eKhadini: R1500. Elona xabiso-mali liphezulu elifakwa kwiKhadini ngeNyanga: R3000.

Awunakukwazi ukudlulisa kule mida ngenxa yokuba, ukuba uyakwenza oko, sinokulingqumamisa okanye silicime, lingasebenzi iKhadini.

### 3. Intlawulelo

Inkampani iyakukunika iinkcukacha zentlawulelo ngaphambi kokuba uthenge iKhadini. iNkampani iyakuhlululisa intlawulo ngokukunika iKhadini nango kukunika elinye endaweni yelo.

### 4. Ukutshintsha iintlawuliso kunye nemida yemali yeKhadini lethu

Singayitshintsha iintlawulelo yethu kunye neemida yemali yeKhadini. Siyakwazisa iNkampani malunga notshintsho kananjalo bayakukunika isaziso ngotshintsho ngaphambi kokuba lumiselwe kwisithuba sexesha elifanelekileyo

### 5. Umngcipheko kunye nokhuseleko lweKhadini lakho

Nabani na oneKhadini angasebenzisa ixabiso lemali eseKhadini ngokuncinda iKhadini kwindawo yokwenza intlawulo engaqhangamshelwanga kwindawo ekuhlululwa kuyo (imali okanye ivawutsha).

Nabanina onekhadi kwaye eyazi i-PIN yakho angagunyazisa intlawulo kwindawo yobuxhakaxhaka yentengiso uze usebenzise iPINI (imali kuphela).

Asinakukwazi ukulivala iKhadini ukuba ulilahlile okanye libiwe.

### 6. Imida yeKhadini

Awunakukwazi:

- ufumana inzala kwimali eshiyeke kwiKhadini
- Tsala imali
- ukwenza intlawulo ngokusebenzisa i-intanethi
- ukuboleka imali

### 7. Iingxelo kananjalo nokujonga imali yakho eseleyo

Sizakunika kuphela iingxelo (imbali yoluhlu lotshintsho yeKhadini) ibonise uluhlu lotshintsho eyenziwe kwiKhadini, ukuba inkampani ayikwazi ukuyenza kananjalo kwiintsuku ezili-30 yokusibuza kwimbalelwano. Ungakwazi nokujonga imali yakho eshiyekileyo kananjalo nembali yoluhlu zokugqibela ezi-5 nakweyiphi na iATM yakwa Absa, i-kiosk yeNkampani okanye iivenkile ezithatha inxaxheba.

## **8. AmaKhadi atshintshiweyo kananjalo iiPINI**

Kufuneka wazise iNkampani nakweyiphi na i-kiosk kananjalo ufumane inombolo yereferensi ukuba ikhadi lakho lilahlekile, libiwe, lonakalisiwe okanye ukuba liphelelwe. Ukuba iziko lolwazi kwiNkampani livaliwe ungaqhagamshelana iziko lokuMisa kananjalo nokuqhagamshelana leNkampani ku (0800 11 11 55).

Ukuba iKhadi lakho lonakele kufuneka uthenge iKhadi elitsha kananjalo iNkampani izakuthumela nayiphi ibhalanisi yemali kananjalo neevawutsha esuka kwiKhadi elonakeleyo ukuba itshiphu iyafundeka kananjalo uyazi iPINI. Ukuba itshiphu ayifundeki kananjalo kukho ibhalanisi yemali kananjalo neevawutsha kwiKhadi elonakeleyo, iNkampani izakuthumelela iivawutsha kwiKhadi elitsha kodwa sizakuthumelela ibhalanisi kuphela kwiKhadi elitsha kwintsuku ezili-30 emva kokuba inkampani isiyalele ukuba sithumele.

Ukuba iKhadi lakho lihlelekile, libiwe okanye ulibele iPINI yakho, kufuneka uthenge iKhadi elitsha kananjalo sizakuthumelela nayiphi na ibhalanisi yemali ( kodwa hayi iivawutsha) ibikwiKhadi elilahlekileyo okanye elibiweyo kwintsuku ezingama-30 (amashumi amathathu) emva kokuba iNkampani isiyalele ukuba sithumele. INkampani okanye umniki zixhobo wevawutsha kufuneka ikuncedise kunye nokuthumela iivawutsha.

Ungatshintsha iPINI yakho kwi-kiosk yeNkampani, nayiphi na i-ATM yakwa Absa okanye iivenkile ezithatha inxaxheba. Ukuba ulibele iPINI yakho, neyiphi na eyakwa Absa okanye iNkampani izakwazi ukukunceda ngokuthi ikuxelele ukuba ithini iPINI yakho kananjalo awuzukwazi ukufaka imali okanye iivawutsha kwiKhadi. Kufuneka uthenge iKhadi elitsha kwiNkampani, cela iNkampani ukuba ivale iKhadi lakho elidala kananjalo ususe nayiphi na imali engekasetyenziswa kananjalo neevawutsha uzifake kwiKhadi elitsha.

## **9. Xa iKhadi liphelelwe**

Sizakufakela nayiphi na imali (kodwa hayi iivawutsha) esuka kwiKhadi elidala iye kwelitsha. Umniki zixhobo weevawutsha kufuneka akuncede ngokuthumela iivawutsha. Ukuba awufumani naliphi na iKhadi elitsha sizakubhatalisa umrhumo wenyanga nangeliphi na ixabiso elikwiKhadi eliphelelweyo ibalance ibenguziro.

## **10. Imida yemfanelo**

Ngokusebenzisa eliKhadi wamnkela imimiselo yokusebenzisa. Ngokusebenzisa iKhadi emveni yazo naziphi izilungiso, uyazamnkela ezi zilungiso zinje. Asinokuthi, ngaphandle kokuba senze ngokungena nkathalo, ukuthabathela kuwe nayiphi na ilahleko esuka:

- ukusebenzisa iKhadi gwenxa;
- ukusinika ulwazi oluphosakalayo, olungachanekanga okanye olungaphelelanga;
- nayiphi na into engapha kwamandla ethu;
- venkile ezithatha inxaxheba ezingavumiyo kananjalo/okanye ukungakwazi ukwamnkela iKhadi lakho ukuze ubhatala.

## **11. Iingxoxo kunye nabaniki zixhobo bezinto kananjalo neenkonziso ezithi uzibhatala ngeKhadi**

Awukwazi ukusifaka okanye iNkampani kwiingxoxo kunye nabaniki zixhobo okanye iinkonziso okanye ufunamane kwakhona kuthi okanye iNkampani ixabiso lokubhatala elenziwe ngeKhadi.

## **12. Imibuzo**

Nceda uqhagamshelane iNkampani ngayo nayiphi na imibuzo edibaniselene noluhlu lotshintsho kwiKhadi lakho okanye imali engekho.

## **13. Izisombululo zengxoxo kananjalo nezikhalazo**

Ukuba unesiKhalazo okanye impikiswano kunye nathi unga:

- Khalaza kuthi kwi (umnxeba Wezikhalazo 0800111155); okanye
- Ucele uncedo kwi-Ombud ejongene neebhanki ku 0860 800 900 (belana ngomnxeba) kananjalo 0811071201800

## **14. Amalungelo ethu**

Sigcina ilungelo lokuvala iKhadi ngaphandle kokufaka imbalelwano nangezaphi na izizathu zomthetho. Ungafaka ibango lemali eshiyeke ekhadini kwiNkampani. Imali eshiyekileyo uzoyibuyiselwa xana kusemthethweni ukuba kwenziwe njalo.

## **15. Umthetho olawulayo**

Le mimiselo ilawulwa nguMthetho waseMzantsi Afrika. Uyavuma ukuba singazisa inkqubo yezomthetho ebhekise kuwe kwiNkundla kaMantyi evumelele ukuba imamele kananjalo igqibe ngalomba (ngaphandle kwemali equkwayo).