

Tsebis

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Signed  Date: DD MM YYYY
04 Jul 2022

Enactment of Financial Consumer Protection Act of 2022

Banka e kholo e Lesotho e phatlalletsa sechaba hore Molao oa tšireletso ea baji ba lihlahisoa le litšebeliso tsa lichelete o se o kene tšebetsong ho tloha ka la 3/06/2022.

Tlasa molao ona bafani ba litšebeliso ba lokela ho phethahatsa tse latelang:-

Ho ea ka molao ona bafani ba litšebeliso ba lebeletsoe ho thusa baji ka litsela tse latelang:-

1. Ba behe baji leseling ka tsela e hlakileng pele ho tekenoa litumellano tse tlamang. Ba fe baji kopi ea litumellano e totobatsang liphelelo tse amanang le lihlahisoa, ba be ba fane ka nako e lekaneng hore baji ba imamelle tumellano pele ho tekenoa konteraka e ba tlamang.
2. Ba fe baji tokomane e khutsufalitsoeng e hlalosang lintlha tsa mantlha tsa tumellano, e le hore ho be bobebe ho utloisisa seo ho lumellanoang ka sona. Baji ba fuoe monyetla oa ho bapisa lihlahisoa tsa bafani ba litšebeliso ba fapaneng le ho etsa khetho e lokolohileng.
3. Baji ba hlokomeliso hore hotla etsoa tlhahlobo ea mekoloto, le ho ba kenya sesiung sa pokello ea mekoloto (credit reporting system) ha litumellano li phethetsoe.
4. Bafani ba litšebeliso ba tla qala mehato ea ho phethisa baji ka mora ho ba tsebisa hore ho bile le ho khibela tefong ea mekoloto, le ho ba hlokomelisa hore na molato o lefshoa joang ho lokisa litaba tsa molato, ba hlakise boleng ba chelete e kolotoang.
5. Bafani ba litšebeliso ba ke ke ba khothaletsa kapa ho hohela baji ho nka lihlahisoa tse fosahetseng kapa tseo baji ba kekeng ba tseba ho jara litjeho tsa tsona.
6. Bafani ba litšebeliso ba ke ke ba qobella baji ho nka liphelelo tsa litumellano tse tla ba setisa ho sireletsa litokelo tsa bona.
7. Ba fe baji monyetla oa khetho moo lihlahisoa li kopantsoeng mmoho.
8. Moo moji a phethisoang ka mora ho khibela ka litefo tsa mekitlane, bafani ba litšebeliso ba lokela ho hlaloesa baji litokelo tsa bona. Ba fane ka tsebis e ngotsoeng ho hlakisa molato oo moji a khibetseng ho o lefa o lekolelang ho lokisoa.

Tlasa molao ona bafani ba litšebeliso ha ba ea lumelloa ho e tsa tse latelang:-

1. Ho lefisa baji liphaello le litifiso ntle le tse lumellanoeng sethathong sa tumellano.
2. Ho fetola liphelelo tsa mantlha tsa tumellano ntle le ha moji a lumellane le liphetoho tse joalo.
3. Ba se khetholle baji ka maemo afe kapa efe, le hoba setisa ho fumana lihlahisoa le litšebeliso.
4. Ba se ke ba nka likarete tsa libanka, lipasa, litokomane tsa boitsibiso molemong oa ho li tšoarisa/ ho libeha pananeg molemong oa ho fumantšoa litšebeliso.

Ka molao ona Banka e Kholo ea Lesotho e na le matla a o hlahloba tšebetso ea litsi tse fanang ka litšebeliso tsa lichelete. Banka e ka kopa ho behoa leseling ka mekhoha ea tšebetso, maano a litsi, ka sepheo sa ho etsa liphuputso ele ho netefatsa tšireletseho ea litokelo tsa baji. Banka e Kholo ea Lesotho e thehile Lefapha la tšireletso ea Baji (Financial Consumer Protection Unit) e le mokhoa oa ho akofisa tšebetso ea ho araba litletlebo tsa baji moo baji ba sa khotsofatsoang ke tšebetso ea litsi tse fanang ka litšebeliso tsa lichelete. Banka e kholo ea Lesotho e khothaletsa sechaba ho bala le ho utloisisa likonteraka le lintlha tse tlamang ka hara litumellano pele ba tekenela litumellano.

Bakeng sa litlhakisetsa tse ling, letsetsa office ea liphatlalatso Bankeng e kholo ho: 58880647.