

## Ib lub koom haum sau nqi yog dab tsi?

Ib lub koom haum sau nqi nws tshwj xeeb hauv kev sau cov nqi uas tsis tau them. Cov koom haum sau nqi yuav ua rau koj qhov credit rating puas thiab tau kev txib los ntawm tsev hais plaub kom:

- Rho nyiaj ncaj qha ntawm koj daim tshev nyiaj.
- Tso ib qho lien rau koj lub tsev, uas txhais tau tias yog koj muag koj lub tsev, lub koom haum yu-av txiav cov nqi tawm ntawm qhov peev koj tau thaum koj



### California Public Utilities Commission

#### Telecommunications Education and Assistance in Multiple-Languages (TEAM) Program

[www.cpuc.ca.gov/team-and-changes](http://www.cpuc.ca.gov/team-and-changes)

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## Cov Koom Haum Sau Nqi – Yuav Ua Dab Tsi

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## Cov tuam txhab tauj xov tooj yuav xa cov nqi mus rau cov koom haum sau nqi

Feem ntau, cov tuam txhab tauj xov tooj yuav kaw ib co los sis tag nrho cov kev siv koj lub xov tooj yog tsis them nqi ua ntej lawv xa koj daim nqi mus rau ib lub koom haum sau nqi, tshwj tsis yog tias koj hais tias koj tsaus siab txog daim nqi. Cov tuam txhab tauj xov tooj hauv California yuav xa tsis tau ib daim nqi mus rau ib lub koom haum sau nqi thaum uas lawv tseem tshawb xyuas koj qhov kev tsaus siab.

# Cov Koom Haum Sau Nqi – Yuav Ua Dab Tsi

Li ntawm tsib hnuv uas lub koom haum tiv tauj koj txog ib daim nqi uas tsis tau them, lub koom haum yuav tsum tau qhia rau koj:

- Seb koj tiv pes tsawg
- Koj tiv leej twg
- Yuav ua daim ntawv tsaus siab txog daim nqi li cas
- Lub koom haum sau nqi lub npe, qhov chaw nyob thiab tus xov tooj
- Hnuv tim uas xa tsab ntawv tuaj rau koj

## Kuv yuav ua tau dab tsi tom qab kuv tau txais tsab ntawv tuaj ntawm lub koom haum sau nqi tuaj?

- 1) Them daim nqi ncaj qha rau lub koom haum sau nqi. Tej zaum koj yuav tham tau txog kev ua hli them yog hais tias koj ua tib zaug them tsis tau tag nrho daim nqi. Tsis txhob hu los sis xa nyiaj mus rau lub tuam txhab tauj xov tooj.

2. Hais kev tsis tsaus siab txog daim nqi ncaj qha rau lub koom haum sau nqi yog hais tias koj tsis pom zoo txog cov nqi. Thaum lub koom haum sau nqi paub tias koj tsaus siab txog cov nqi, lawv yuav tsum tau tshawb xyuas qhov koj tsaus siab. Lawv yuav sim sau tsis tau cov nqi kom txog thaum uas tshawb nrhiav kom tiav tso.
3. Tsis kam them koj cov nuj nqis. Yog hais tias koj tsis kam them koj cov nuj nqis thiab xav kom lub koom haum tsis txhob hu tuaj rau koj lawm, xa ib tsab ntawv qhia rau lawv kom lawv tsis txhob hu rau koj lawm. Tom qab lawv tau txais tsab ntawv ntawd, lub koom haum yuav tiv tauj koj ib zaug ntxiv es qhia rau koj seb lawv yuav ua li cas ntxiv rau koj.



*Zam kom tsis txhob ntsib cov koom haum sau nqi es them kom tag nrho koj daim nqi txhua hli, los sis koj daim nqi kawg tsis ntev tom qab koj tau txais.*

Nco ntsoov sau seb koj thiab lub koom haum sau nqi tham txog dab tsi, luam cov ntawv uas koj xa mus rau lub koom haum thiab, thaum uas them tas cov nqi lawm, kom lub koom haum xa ib daim ntawv tuaj qhia rau koj paub tias koj them tas lawm (tej zaum koj yuav tsum tau muaj ib daim ntawv no kom thiaj li tshem tau yam tsis zoo hauv koj qhov credit rating).