INCWAJANA EWUSIZO EBHIZINISINI

FSB

FINANCIAL SERVICES BOARD

Izincazelo

UMSHWALENSE OWUSIZO

Lokhu kusho umshwalense wempilo manqonda nenhlanganisela ye:

a) nani lezinzuzo zomshwalense, ngale kwesamba esikhokhwa njalo ngemuva kwesikhathi esithile (i-anuwithi) (nokungabheki amabhonasi anqunywa umhlinzeki womshwalense wesikhathi eside); kanye

b) nenani le mali ebuyiswayo uma kukhishwa i-anuwithi,ayedluli kuR18 000, noma esinye isamba esinqunywa nguNgqongqoshe; kuhlanganise nomshwalense wokuvikela umhlinzeki waleyo pholisi.

I-anuwithi

Isamba esingaquki esikhokhwa ngesikathi esthile esingaguquki kumnnikazi womshwalense wempilo.

Isivumelwano sepholisi

Inkontileka yomshwalense esemthethweni ekhishwa inkampani ehlinzeka ngomshwalense ehlanganisa izinzuzo, isibonelelo sanyanga zonke, imigomo nemibandela kanye nenombolo yepholisi.

IMIBHALO EFINQIWE KANYE NEKHOPI YOMSHWALENSE OLUSIZO

Uma ungenela umshwalense wosizo kufanele uthole okungenani imibhalo efinqiwe yalokhu okulandelayo, okungukuthi -

a) izethulo ezenziwe nguwe noma egameni lakho kumhlinzeki womshalense, lezo umhlinzeki azithatha njengezinto zokuhlola izingozi ngaphansi komshwalense;

b) inani ongahle ulikhokhe kanye nezinzuzo zomshwalwnse ezingaphansi komshwalense; kanye

c) nezehlakalo eziqondene nezinzuzo zepholisi ezonikezelwa kanye nezimo (uma zikhona) lapho izinzuzo zingeke zibekhona.

Imibhalo efinqiwe kufanele uyinikezwe zingakapheli izinsuku ezingama-60 ngemuva kokuthatha umshwalense. Umnikazi womshwalense kufanele anikezwe ikhophi yomshwalense ngaphandle kokuba enze isicelo.

UMQONDISI

Lokhu kuchaza umuntu onikeza iziqondiso kumhlizeki wemishwalense ukuba enze umsebenzi maqondana nebhizinisi elithile elibhalise njenge-FSP mayelana nokuthi ubani ongummeleli ofanelekayo ngokoMthetho we-FAIS.

UHLELO LWAMAQEMBU LOKULEKELELA IBHIZINISI

Lokhu kusho ukuhlinzekwa ngezinzuzo zomshwalense ngaphansi komshwalense wosizo eqenjini lapho khona-

a) abantu ngabanye bengabanikazi bamapholisi;

b) kungekho usayindiswa okwenzekayo;

c) umuntu ngamunye onomshwalense wempilo ekhokha, ngokuqondile noma ngenye indlela yokukhokha imali yanyanga zonke;

d) ipholisi ingasulwa noma ngabe iyiphi inhlangano; kanti

e) umshwalense uvikela ngezikhathi ezithile kuphela (lokhu kusho ukuthi umshwalense uvikela kuzekufinyelele esikhathini esithile hhayi ukuphila konke).

OKUNGAFAKWA

Izimo noma izifo ezibhalwe emaphepheni omshwalense okungukuthi uma ziholela ekushoneni kukamnikazi womshwalense (abantu ababhaliswe ngaphansi kwepholisi) azikho izinzuzo ezizokhokhwayo.

UMHLINZEKI WOSIZO LWEZEZIMALI

Lokhu kuchaza umuntu ogunywazwe iBhodi Yosizo Lwezezimali (FSB) ngokoMthetho we-FAIS ukuba anikeze iseluleko noma ahlinzeke ngosizo lokuba umxhumanisi (njengokuqoqwa kwemali yanyanga zonke).

UMHLINZEKI WOMSHWALENSE WESIKHATHI ESIDE

Lokhu kuchaza umuntu obhalisile noma osohlelweni lokubhalisela ukuba umhlnzeki womshwalense wesikhathi eside ngaphansi koMthetho wemishwalense esikhathi eside eqondiswa iBhodi Yosizo Lwezezzimali. Umhlinzeki womshwalensi wesikhathi eside wamukela imali oyikhokha nyanga zonke bese ekukhokhela izinzuzo uma kwenzeka kuvela ukufa.

IZINZUZO ZEPHOLISI

Lokhu kusho eyodwa noma ngaphezulu yezamba zemali , amasevisi noma ezinye izinzuzo, kuhlanganise nempesheni.Umnikazi womshwalense unelungelo lokufuna umshwalense wosizo ukuba ukhokhe izinzuzo ezikhishwe ngenye indlela ukuba zikhishwe njengesamba semali, ezimweniezinjengalezi isamba semali sifanele silingane nezindleko ezihlangatshezwe onika umshwalense wesikhathi eside uma ngabe izinzuzo zomshwalense sezikhishwe ngenye indlela okungeyona isamba semali.

Isamba semali akufanele sidlule uR18 000.

UMNIKAZI WEPHOLISI

Lokhu kubhekisela kumuntu okufanele ahlinzekwe ngezinzuzo zomshwalense.

IMALI EKHOKHWA NYANGA ZONKE

Lokhu kusho ukucatshangisiswa okwenziwayo noma okusazokwenziwa ngumhlinzeki womshwalense ekunikezeni umnikazi womshwalense izinzuzo.

U-OMBADI WOMSHWALENSE WESIKHATHI ESIDE

Lona ngumuntu osebenza ngokuzimele ongamthinta njengomnikazi womshwalense uma unesikhalo esithile ngenkampani yomshwalense. Imininingwane ka-Ombadi iveziwe ekhasini elingemuva.

OMELE

Lokhu kuchaza noma ngabe imuphi umuntu oqashelwe noma onegunya lokuhlinzeka ngosizo lwezezimali kwiklayenti noma egameni lomhlinzeki wosizo lwezezimali, ngokwemibandela yokuqasha noma imaphi amanye amagunya kodwa kungafani nomuntu owenza umsebenzi wokuqondisa, ezomthetho, ezobuchwepheshe , nezokuphatha impahla, noma ezinye izinsiza ezivamisile:

a) akudingi isahlulelo engxenyeni yokugcina; noma

b) akuholeli iklayenti kunoma ikuphi ukuthengiselana okuthile maqondana nezimpendulo zemibuzo epathelene nezimali.

Yini okufanele uyazi ngepholisi ewusizo

UMSHWALENSE WOSIZO kufanele USEKELWE ngumhlinzeki womshwalensi wesikhathi eside. UMNIKAZI WOMSHWALENSE kufanele anikezwe IMIBHALO EFINQIWE YEPHOLISI noma ngesicelo SEKHOPHI yomshwalense. Umnikazi wepholisi kufanele ahlinzekwe ngolwazi olufana nalolu olulandelayo:

- Igama eligcwele lebhizinisi ye-FSP/ummeleli kanye nomhlinzeki womshwalense wesikhathi eside;
- Inombolo yokubhalisa (inombolo ye-FSP) ye-FSP/ummeleli kanye nomhlinzeki womshwalense wesikhathi eside;
- Ikheli leposi kanye nelendawo le-FSP/ummeleli kanye nomhlinzeki womshwalense wesikhathi eside;
- Inombo yocingo kanye nekamakhalekhukhwini (uma ikhona) ye-FSP/ummeleli kanye nomhlinzeki womshwalense wesikhathi eside;
- Ikheli le-internet kanye ne-imeyili le-FSP/ummeleli kanye nomhlinzeki womshwalense wesikhathi eside;

- Igama nemininingwane yokuxhumana efanele yomuntu/ihhovisi;
- Imininingwane ye-FSP/ummeleli kanye nomhlinzeki womshwalense wesikhathi eside;
- Ubufakazi bokuthi i-FSP/ummeleli ayiqashiwe umhlinzeki woshwalense wesikhathi eside;
- Ubufakazi bokuthi inkontileka iphakathi kukamnikazi womshwalense/labo ababhalisiwe kanye nomhlinzeki womshwalense wesikhathi eside;
- Igama kanye nemininingwane yeminyango ehambisanayo. Uma kwenzeka i-FSP/ummeleli zingabi naye umqondisi. Imininingwane efanele yomuntu izonikezelwa.
- Noma ngabe i-FSP ineziqiniseko zokuvikeleka ngokomthetho noma cha, umhlinzeki womshwalense wesikhathi eside udinga ukuveza lokho kumnikazi womshwalense;
- Imali ekhokhwa nyangazonke kanye nezinzuzo ezikhwayo;
- Ukuthi uqala nini ukusebenza umshwalense;
- Ukuthi yini efakiwe nengafakiwe emshwalenseni;
- Ulinda isikhathi esingakanani
- Izindlela zokufuna imali; kanye
- Nendaba yokuthi umnikazi womshwalense lungelo lokukhetha ukuthi uthatha izinzuzo zomshwalense njengomcimbi womgcwabo noma njengemali engukheshi.

Imibuzo okufanele uyibuze kanye nolunye ulwazi okufanele ulithole kumthengisi

1. **Umbuzo: Umelele muphi umhlinzeki womshwalense wesikhathi eside?**

   Impendulo: Ubufakazi kufanele bunikezwe umuntu okudayisela umshwalense kanti futhi kufanele kubekhona nasefomini lesicelo kanye nasemaphepheni onikezwa wona.

2. **Umbuzo: Iyini inombolo omshwalense?**

   Impendulo: Lokhu kufanele kuvele emaphepheni omshwalense owanikwayo.

3. **Umbuzo: Ubani engingahle ngimufake ngaphansi komshwalense?**

   Impendulo: Kuye ngomshwalense owuthathayo, ungavumeleka ukuba uqoke amalungu akho omndeni. Sicela ukhethe uhobo olufanele lomshwalense walokhu.

4. **Umbuzo: Ngikhokha malini?**

   Impendulo: Kufanele ubuze kumuntu okuthengisela umshwalense. Qiniseka ukuthi uzokwazi ukukhokha imali yanyanga zonke yomshwalense owukhethile.

5. **Umbuzo: Ingabe ngikhokha ngenyanga, ngekota yonyaka noma ngonyaka?**

   Impendulo: Kufanele uthole ukuthi ukhokha nini.

6. **Umbuzo: Ingabe ngikhokha kusengaphambili noma ngikhokhela okukweletwayo?**

   Impendulo: Kufanele uthole ukuthi ukhokha ekuqaleni kwenyanga (kusengaphambili) noma uma kuphela inyanga (ngemuva usukhokhelwa okukweletwayo).

7. **Umbuzo: Ngikhokha kanjani?**

   Impendulo: Imishwalense iyabavumela abantu ukuba bakhokhe ngokheshi, nge-debit order noma nge-stop order. Qiniseka ukuthi uyaqonda ukuthi kufanele uyikhokhe kanjani imali yanyanga zonke.

8. **Umbuzo: Uma ngikhokha ngokheshi ngiyayithola irisidi?**

   Impendulo: Yebo, kufanele uyithole irisidi. Sicela uqiniseke ukuthi inalo igama lomhlinzeki womshwalense wesikhathi eside kuyo.

9. **Umbuzo: Imali engiyikhokha nyanga zonke ingakhuphuka ngokuhamba kwesikhathi?**

   Impendulo: Imali ekhokhwa nyanga zonke kumshwalense iyakhuphuka. Sicela ubuze kumuntu okuthengisela umshwalense ukuthi imali yanyangazonke izokhuphuka nini. Kufanele uzijwayeze namaphepha omshwalene ngaloludaba.

10. Umbuzo: Uqala nini ukusebenza umshwalense?

Impendulo: Kungahle kube nesikhathi okufanele usilinde esibonisiwe emaphepheni omshwalense wakho.

11. Umbuzo: Siyini isikhathi sokulinda?

Impendulo: Lesi isikhathi ongeke uthole ngaso izinzuzo zomshwalense wakho uma kungenzeka uvele ukufa. Amaphepha akho omshwalense kufanele akuvezele ukuthi lesi kuyoba isikhathi esingakanani.

12. Umbuzo: Ingabe isikhathi sokulinda siyasebenza uma ukufa kuvele ngengozi?

Impendulo: Imvamisa isikhathi sokulinda asisebenzi uma ukufa kuvele ngengozi. Ngakho-ke, amaphepha akho omshwalense kufanele akuveze ukuthi isikhathi sokulinda siyasebenza uma ukufa kuvele ngengozi.

13. Umbuzo: Ingabe kukhona okukhishiwe?

Impendulo: Lokhu kuzovela emigomeni nemibandela yamaphepha omshwalense wakho.

14. Umbuzo: Kwenzakalani uma ngeqiwe inyanga ekukhokheni noma ngiyeka ukukhokha?

Impendulo: Angeke usavikeleka kuze kube ukuthi uqala ukukhokha futhi, isikhathi sokulinda kanye nokukhishwayo kungahle kuqalephansi futhi.

15. Umbuzo: Kunini lapho umshwalense uyeka ukuvikela umuntu ngamunye?

Impendulo: Imininingwane egcwele kufanele inikezelwe kuwe ikakhulukazi emayelana nabantwana.

16. Umbuzo: Ingabe ngiyabuthola yini ubufakazi bobulungu?

Impendulo: Kufanele uthole amaphepha omshwalense kanye nemininingwane efinqiwe yokuthi ubani ovikelekile, inani elikhokhwayo, isikhathi sokulinda kanye nokungafakwa kumshwalense.

17. Umbuzo: Ngingakwazi ukuthuthukisa umshwalense wami ngokuhamba kwesikhathi?

Impendulo: Yebo, ungakwazi ukuthuthukisa umshwalense wakho nganoma isiphi isikhathi uma amaphepha ekuvumela, lokhu kuyokhuphula nemali oyikhokha nyanga zonke. Okukhishwayo nokulindiswa kungahle kuphinde kube khona ezinzuzweni ezithuthukisiwe.

18. Umbuzo: Ngisifaka kanjani isicelo semali uma ngishonelwe?

Impendulo: Indlela yokufuna imali kufanele inikezelwe kuwe ngokugcwele emigomeni nase mininingwaneni.

19. Umbuzo: Ngingakwazi ukusula umshwalense?

Impendulo: Ungahle usule umshwalense wakho ezinsukwi ezingama-30 uqalile ukukhokha uzokwazi ukuthola imali ephelele uma ungakaze ubike ukushonelwa. Ngemuva kwalokho umshwalense uzobese uyasulwa kodwa ayikho imali ezobuyiselwa emuva.

20. Umbuzo: Kwenzakalani umangabe umshwalense uyiswa komunye umhlinzeki womshwalense wesikhathi eside?

Impendulo: Lokhu kungenziwa kodwa kufanele waziswe futhi uchazelwe ukuthi kuyokuthinta kanjani wena kanye nalabo obukade ubafakile ngaphansi komshwalense ngaphambili. Isitifikethi sobulungu esisha kufanele usinikezwe umhlinzeki omusha. Uma unomuzwa wokuthi awukho esimweni esingcono kufanele uthinte umhlinzeki womshwalense wesikhathi eside okhona ngokushesha.

21. Umbuzo: Kwenzakalani uma ngabe nginesikhalo?

Impendulo: Wena kanye nalabo abahlomulayo kulomshwalense kufanele niqale nifake isikhalo senu kumhlinzeki wonshwalense wesikhathi eside wenu. Uma ningagculisekile ningabika ku-Ombadi womshwalense wesikhathi eside noma kwiBhodi Yosizo Lwezezimali (FSB).

QAPHELA: Imininingwane ka-Ombadi kanye neye-FSB kufanele inikezelwe kuwe kanti futhi iyatholakala olwazini olungemuva kulencwajana.

Imininingwane yokuxhumana

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FSB
FINANCIAL SERVICES BOARD

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