

# INCWAJANA YEBHIZINISI YELUSITO



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## Tinchzelo

### IPHOLISI YELUSITO

Loku kusho ipholisi yemphilo macondzana nekutsi inhlanganisela:

- a) yebunyenti betinzuzo tephholisi, ngaphandle kwemali lebhadalwa ngemnyaka, letitawuniketwa (kungabukwa nobe nguwaphi emabhonasi latawuncunywa ngekutikhetsela kwemniyo wemshuwalensi wesikhatsi lesidze); kanye
- b) nelinani lelibhadalwa ngenyanga lapho kuyo kumele kuniketwe imali lebhadalwa ngemnyaka, ayindluli ku R18 000, nobe lelinye linani lelisetulu lelibetwe yiNdvuna; futsi lifaka ipholisi yemshuwalensi lomusha macondzana nepholisi lenjalo.

### Imali lebhadalwa ngemnyaka

Linani lelingagucuki lebhadalwa ngetikhatsi ngesikhatsi lesibekiwe nobe ngemphilo yonkhe yemniyo wephholisi.

### Inkontileka yephholisi

Inkontileka yephholisi ngumculu losemtsetfweni lokhishwa yinkapani yemshuwalensi locuketse imininingwane yetinzuzo, timali letibhadalwako, imitsetfo nemibandzela kanye nenombolo yephholisi.

### SIFINYETO NEKHOPHI YEPHOLISI YELUSITO

Uma ungena kupholisi yelusito ugunyatwe kutfola sifinyeto salokungenani letintfo letilandzelako, lekunguleti-

- a) leti tetetfulo letentiwe nguwe nobe egameni lakho kumniyo wemshuwalensi letitsatfwe ngumniyo wemshuwalensi njengengemphahla ekuhlolweni kwakhe bungoti ngaphasi kwephholisi;
- b) timali letibhadalwako kanye netinzuzo tephholisi letitawuniketwa ngaphasi kwephholisi; kanye
- c) netehlakalo lekutawuniketwa ngaphasi kwato tinzuzo tephholisi futsi netigameko (uma tikhona) lekungeke kuniketwe ngato letinzuzo.

Sifinyeto kumele sifunyelwe kuwe kungakendluli emalanga langu-60 ngemuva kwekungena kupholisi. Umniyo wephholisi utawugunyatwa kuniketwa, ngemuva kwesicelo, ikhophi yephholisi.

### UMPHATSI

Loku kusho umuntfu loneligunya lelibhaliwe leliphuma kumniyo wemshuwalensi lekwenta umsebenzi wekuphatsa emabhuku macondzana nesikimu selicembu lebhizinisi yekusita lelikhetsekile futsi lonelayisensi nge-FSP ngekeMtsetfo we-FAIS, nobe longummeleli njengobe kulindzelekile ngekeMtsetfo we-FAIS.

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### SIKIMU SELICEMBU LEBHIZINISI SEKUSITA

Loku kusho kuniketwa kwetinzuzo tenchubomgomo ngaphasi kwepholisi yekusita ecenjini lapho khona-

- a) bantfu ngekwehlukana babaphatsi bepholisi;
- b) kute kuniketa ligunya lekubhadala ngemuntfu ngamunye lokwentekako;
- c) lomuntfu lokufakwe imphilo yakhe kumshuwalensi, ubhadala timali tangenyanga ngco nobe akubhadali yena;
- d) ipholisi ingesulwa ngunobe nguliphi licembu lelikupholisi; futsi
- e) ipholisi inekhava yethemu kuphela (lokusho kutsi ipholisi ihlala ikhona ngesikhatsi lesitsite kuphela futsi hhayi imphilo yonkhe yemniyo wepholisi).

### LOKUKHISHWAKO

Timo nobe tifo letibalwe kumculu wepholisi leti uma tibangela kushona kwebantfu lekufakwe timphilo tabo kumshuwalensi ngaphasi kwepholisi), kute inzuzo letawubhadalwa.

### BAPHAKELI BETINSITA TETETIMALI

Loku kusho umuntfu loniketwe ilayisensi yiBhodi Yetinsita Tetetimali (i-FSB) ngekulanzela uMtsetfo we-FAIS kuniketa seluleko nobe kuniketa tinsita tekuchumanisa (letifana nekugcogcwa kwetimali letibhadalwako).

### UMNIYO WEMSHUWALENSI WESIKHATSIS LESIDZE

Loku kusho umuntfu lobhalisiwe nobe lotsatfwa njengemniyo wemshuwalensi wesikhatsi lesidze ngaphasi kweMtsetfo Wemshuwalensi Wesikhatsi Lesidze lophetfwe ngaphasi kweBhodi Yetinsita Tetetimali. Umniyo wemshuwalensi wesikhatsi lesidze wemukela timali letibhadalwako futsi ubukene nekubhadalwa kwetinzuzo uma kungaba khona kushona.

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### TINZUZO TEPHOLISI

Loku kusho samba sinye semali nobe letinyenti, tinsita nobe letinye tinzuzo, kufaka ekhatsi imali lekhishwa ngemnyaka. Umniyo wepholisi unelilungelo lekufuna inzuzo yepholisi yelusito lechazwa ngaleny indlela kunesamba semali kutsi iniketwe njengesamba semali lapho khona samba semali kumele silingane ngentsengo kutindleko umniyo wemshuwalensi wesikhatsi lesidze bekumele kutsi ahlangebetane nato uma ngabe inzuzo yepholisi bey iniketwe ngaleny indlela kungesiyo samba semali.



## **INCWAJANA YEBHIZINISI YELUSITO**

Samba semali angeke sindlule R18 000.

### **UMNIYO WEPHOLISI**

Loku kusho kumuntu logunyatwe kuniketwa tinzuzo tepholisi ngaphasi kwepholisi.

### **TIMALI LETIBHADALWAKO**

Loku kusho sincomo lesiniketwako nobe lesitawuniketwa umniyo wemshuwalensi kute umniyo wemshuwalensi anikete nobe atsembise kuniketa umniyo wepholisi tinzuzo tepholisi.

### **UMLAMULI WEMSHUWALENSI WESIKHATSIS LESIDZE**

Lona ngumuntu lotimele longatsintfwa nguwe njengemniyo wepholisi uma unesikhalo ngenkhaphani yemshuwalensi. Imininingwane yekutsintsana yeMlawmuli ikhonjiswa esatisweni lesisemtsetfweni futsi nangemuva kwelikhasi lalencwajana.

### **UMMELELI**

Loku kusho nobe ngumuphi umuntu, kufaka ekhatsi umuntu locashiwe nobe logunyatwe ngulomuntu lophawulwe ekucaleni, lowenta umsebenzi wetetimali kuklayenti nobe egameni lemphakeli wetinsita tetetimali, ngekulandzela timo tekucasha nobe ngabe nguluphi ligunya, kodwa kungafaki umuntu lowenta umsebenzi webubhalane, webucwepheshe, wekuphatsa, wema-akhawundi nobe lomuntu umsebenzi enkanani lencane nobe ngesikhundla sekwelekelela, lapho khona umsebenzi:

- a) awudzingi sincumo encenyeni yalomuntu lophawulwe kamva; nobe
- b) awuholeli iklayenti kunobe nguyiphi intsengiso macondzana nemkhicito wetetimali ekuphendvuleni imibuto jikelele.

### **Yini lekumele ukwati ngemapholisi elusito**

IPHOLISI YELUSITO kumele IGUNYATWE ngumniyo wemshuwalensi wesikhatsi lesidze. UMNIYO WEPHOLISI kumele aniketwe SIFINYETO SEPHOLISI nobe ngekucela, kanye neKHOPHI yepholisi. Umniyo wePholisi kumele aniketwe umningwane lofana nalona:

- Libito leliphatele lebhizinisi ye-FSP/yemmeleli kanye nemniyo wemshuwalensi wesikhatsi lesidze;
- Inombolo yekubhalisa (inombolo ye-FSP) ye-FSP/yemmeleli nobe yemniyo wemshuwalensi wesikhatsi lesidze;
- Emakheli eliposi newenzawo e-FSP/emmeleli nobe emniyo wemshuwalensi wesikhatsi lesidze;
- Lucingo futsi lapho kukhonakala khona makhalekhikhini we-FSP/wemmeleli nobe wemniyo wemshuwalensi wesikhatsi lesidze;

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- Emakheli e-Inthanethi nobe e-imeyili ye-FSP/yemmeleli nobe yemniyo wemshuwalensi wesikhatsi lesidze;
- Libito leminingwane yekutsintsana yemuntfu/yemahhovisi ekutsintsana lafanele.
- Iminingwane yema-FSP/yebameleli yalaba umniyo wemshuwalensi wesikhatsi inenkontileka nabo;
- Licinisa lekutsi ema-FSP/bameleli abacashwa ngumniyo wemshuwalensi wesikhatsi lesidze;
- Licinisa lekutsi inkontileka iphakatsi kwemniyo wepholisi/kwetimphilo letifakwe kumshuwalensi kanye nemniyo wemshuwalensi wesikhatsi lesidze;
- Libito leminingwane yekutsintsana yelitiko lekutfobela lelifanele. Esehlakalweni lapho khona i-FSP/ummeleli longanaso siphatsimandla sekutfobela, kunganiketwa iminingwane yemuntfu losemcoka);
- Ngabe i-FSP iphetse ticiniseko, tivikelo tebuwepheshe nobe cha. Uma kungenjalo, umniyo wemshuwalensi wesikhatsi lesidze kumele adzalule kuMniyo wepholisi;
- Imbhadalo kanye netinzuzo letibhadalwako;
- Ngabe ikhava icala nini;
- Yini lekhasiwe futsi yini lengakhavwa (lokukhishiwe);
- Sikhatsi sekulindza;
- Tinchubo tekufaka simangalo; futsi
- Licinisa lekutsi Umniyo wepholisi angakhetsa kutsatsa tinzuzo tepholisi ngendlela yemsebenti wekungcwaba nobe ngendlela yekubhadalwa ngakheshi.



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**Imibuto lodzinga kuyibuta kanye nemningwane lekumele uwutfole kumsengisi**

**1. Q: Ngumuphi umniyo wemshuwalensi wesikhatsi lesidze lomele wona?**

A: Bufakazi kumele buniketwe ngulomunfu lotsengisa ipholisi futsi kumele bube efomini lesicelo nakumculu wepholisi loniketwa wena.

**2. Q: Yini Inombolo Yepholisi?**

A: Loku kudzinga kukhonjiswa kumculu wepholisi loniketwa wona.

**3. Q: Ngubani lengingamufaka kupholisi?**

A: Ngekuya ngeluhlobo lwekhava, ungavunyelwa kukhetsa emalunga emndeni wakho lasedvute. Cinisekisa kwekutsi ukhetsa ikhava lefanele kuloku.

**4. Q: Ngibhadala malini?**

A: Kumele ubute lomunfu lokutsengisela umshuwalensi. Phindze ucinisekise kwekutsi utawutikhona timbhadalo talekhava loyikhetsako.

**5. Q: Ngabe ngibhadala ngenyanga, ngekota nobe ngemnyaka?**

A: Kumele utfole kwekutsi ubhadala nini.

**6. Q: Ngabe ngibhadala ngembi kwesikhatsi nobe kamuva?**

A: Kumele utfole kutsi ubhadala ekucaleni kwenyanga (ngembi kwesikhatsi) nobe ekupheleni kwenyanga (kamuva).

**7. Q: Kumele ngibhadale njani?**

A: Emapholisi lamanyenti ayabavumela bantfu kutsi babhadale ngakheshi, ngedebhithi oda nobe ngesitobhi oda. Cinisekisa kwekutsi uyavisisa kutsi kumele uyibhadale njani imbhadalo yakho.

**8. Q: Uma ngibhadala ngakheshi ngabe ngiyayitfole irisithi?**

A: Yebo, kumele utfole irisithi. Cinisekisa kwekutsi ineligama lemniyo wemshuwalensi wesikhatsi lesidze kuyo.

**9. Q: Ngabe letimbhadalo titawukhula esikhatsini lesitako?**

A: Timbhadalo tiyakhula kumapholisi lamanyenti. Uyacelwa kutsi ubute kumunfu lokutsengisela ipholisi ngekutsi timbhadalo takho titawukhula nini. Kumele uphindze utetayete imiculu yepholisi macondzana nalomningwane.

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### 10. Q: Ngabe ikhava yami icala nini?

A: Kungaba khona tikhatsi tekulindza letingakhonjiswa kumculu wepholisi.

### 11. Q: Yini tikhatsi tekulindza?

A: Lesi sikhatsi ekucaleni kwekhava yakho lapho khona ungeke ufaneleke kuffola tinzuzo tepholisi uma kungaba nekufa. Umculu wepholisi yakho kumele ukhombise kwekutsi lesikhatsi singakanani.

### 12. Q: Ngabe letikhatsi tekulindza tiyasebenta uma kufa kwenteke ngengoti?

A: Esikhatsini lesinyenti letikhatsi tekulindza atisebenti uma kufa kwenteke ngengoti. Nanobe kunjalo, umculu wepholisi yakho kumele ukhombise kutsi ngabe sikhatsi sekulindza siyasebenta uma kufa kwenteke ngengoti.

### 13. Q: Ngabe tikhona tintfo letikhishwako?

A: Loku kutawuvela kumitsetfo nemibandzela yemculu wepholisi yakho.

### 14. Q: Yini leyentekako uma ngiphutselwa kubhadala nobe ngiyekela kubhadala?

A: Angeke usakhwavwa kantsi uma ucala kubhadala futsi, tikhatsi tekulindza netintfo letikhishwako tingaphindze tifakwe.

### 15. Q: Ngabe ikhava iphela nini emunfwini ngamunye?

A: Kumele uniketwe imininingwane legcwele, ikakhulukati yebantfwana.

### 16. Q: Ngabe ngiyabutfo bufakazi bebulunga?

A: Kumele utfole umculu wepholisi kanye nesifinyeto lesijulile ngekutsi ngubani lofakiwe, linani lelibhadalwako, tonkhe tikhatsi tekulindza netintfo letingafakwa.

### 17. Q: Ngabe ngingayikhulisa ikhava yami ngekuhamba kwesikhatsi?

A: Yebo, ungatikhulisa tinzuzo yepholisi yakho uma ngabe umculu wepholisi avuma, nganobe ngusiphi sikhatsi, loku kutawuphindze kukhulise timbhadalo yakho. Tintfo letikhishwako netikhatsi tekulindza tingasebenta kulenzuzo lekhulisiwe.

### 18. Q: Ngabe ngifaka njani iklemu uma kuba nekufa?

A: Inchubo yeklamu kumele uniketwe yona ngalokujulila kumitsetfo nemibandzela.

### 19. Q: Ngabe ngingayesula ipholisi yami?

A: Ungasula ipholisi yakho ngekutsi kwemalanga langu-30 ekubhadala imbhadalo yekucala futsi ubuyiselwe yonkhe imali uma ungafaki iklamu yekushona. Emvakwaloko ipholisi ingesulwa nganobe ngusiphi sikhatsi, kodvwa kute imbhadalo letitawubuyiselwa.

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**20. Q: Kwentekani uma ngabe ipholisi yonkhe iyiswa kulomunye umniyo wemshuwalensi wesikhatsi lesidze?**

A: Loku kungentiwa, kodvwa kumele watiswe futsi utjelwe kwekutsi wena utsintseka njani kanye nebantfu lebebafakwe ngaphasi kwepholisi yakho ngaphambilini, macondzana nako konkhe lokungetulu. Kumele uniketwe sitifiketi sebulunga lesisha ngulomniyo wemshuwalensi wesikhatsi lesidze lomusha. Uma ubona kwekutsi awukho esimeni lesilinganako nobe lesincono, kumele utsintse umniyo wemshuwalensi wesikhatsi lesidze lokhona masinyane.

**21. Q: Yini leyentekako uma ngabe nginesikhalo nobe umbuto?**

A: Wena nobe bazuzi bakho kumele nicondzise umbuto wenu kumniyo wemshuwalensi wesikhatsi lesidze. Uma ngabe ungakenetiseki, ungabika sikhalo kuMlamuli weMshuwawalesi Wesikhatsi Lesidze nobe kuBhodi Yetinsita Tetetimali (i-FSB).

**KHUMBULA: Imininingwane yeMlamuli kanye neye-FSB kumele idzalulwe kuwe futsi iyatfolakala nangemuva kwelencwajana yemningwane.**

## **INCWAJANA YEBHIZINISI YELUSITO**



**Imininingwane yekutsintsana**

### **UMLAMULI WEMSHUWALENSI WESI KHATSI LESIDZE**

PO Box 45007, Claremont, 7735

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I-imeyili: [info@ombud.co.za](mailto:info@ombud.co.za)

### **OMBUD WEBELULEKI NGETETIMALI**

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Lucingo: 0860 324 766

Ifeksi: (012) 348 3447

I-imeyili: [info@faisombud.co.za](mailto:info@faisombud.co.za)

### **IBHODI YETINSITA TETETIMALI**

PO Box 35655, Menlo Park, 0102

Idilesi yendzawo: Riverwalk Office Park, Block B

41 Matroosberg Road, Ashlea Gardens Ext 6, Menlo Park, 0081

Lucingo lwamahhala: 0800 20 20 87 or 0800 11 04 43

I-imeyili: [info@fsb.co.za](mailto:info@fsb.co.za) / [ced.consumer@fsb.co.za](mailto:ced.consumer@fsb.co.za)

Iwebhusayithi: [www.fsb.co.za](http://www.fsb.co.za)



*Lencwajana yimphahla yeFSB. Imvumo yekukhucicita kabusha nobe kusetjentiswa kumele itfolwe kumbhali ngencwadzi: Litiko Lekufundzisa Basebentisi lweBhodi Yetinsita Tetetimali, PO Box 35655, Menlo Park, 0102*

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