

INCWAJANA YESIZO YEBHIZIMISI



INCWAJANA YESIZO YEBHIZIMISI

linhlathululo

UMGOMO WESIZO

Lokhu kutjho ipholisi yepilo mayelana nenani elipheleleko

- a) lobungako beenzuzo zepholisi, ngaphandle kwe- anywithi, ekufanele bunikelwe (ngaphandle kokutjheja amabhonasi ekufanele kuthathwe isiqunto ngawo ngokuya ngesiqunto somnikelitjhorensi yesikhathi eside); kanye
- b) nenani lemali yembadalo ngokubuyiselwa kwalokho i- anywithi ezokunikela, ayidluli ama- R18 000, namkha elinye inani elikhulu eliqintelwe nguNgqongqotjhe; begodu lifaka hlangana ipholisi yokutjhorensiwa kabutjha mayelana nepholisi enjalo.

I-anywithi

Inani elingatjhugulukiko elibhadelwa njalo njalo ngesikhathi esibekiweko namkha ipilo yoke yomnikazipholisi.

Isivumelwano sepholisi

Isivumelwano sepholisi mtlole wangokomthetho onikelwa yikhamphani yetjhorensi omumethe imininingwana yeenzuzo, iimbadalo zaqobe yinyanga, imibandela kanye nenomboro yepholisi.

ISIRHUNYEZO NEKHOPHI YEPHOLISI YESIZO

Nangabe ungena epholisini yesizo unelungelo lokuthola isirhunyezo seendaba ezilandelako:

- a) zezethulo ezenziwe nguwe namkha ezenzelwe wena kumnikelitjhorensi ezitjhejwe mnikelitjhorensi njengeziqakathekileko ekuhlolweni kwakhe iingozi ngaphasi kwepholisi;
- b) iimbadalo ezibhadelwako kanye neenzuzo zepholisi ezizokunikelwa ngaphasi kwepholisi kanye
- c) nezehlakalo ezimayelana nokunikelwa kweenzuzo zepholisi kanye nobujamo (nangabe bukhona) lapho iinzuzo lezo zingekhe zibhadelwe khona.

Isirhunyezo leso kufanele unikelwe sona ngaphambi kobana kuphele amalanga ama- 60 ngemva kokungena kupholisi. Umnikazipholisi nakabawileko, uzakuba nelungelo lokunikelwa ikhophi yepholisi.

UMLAWULI

Lokhu kutjho umuntu ongunya elitloliweko elivela kumnikelitjhorensi kobana enze umsebenzi wokulawula mayelana nesizo elithileko lebhizimisi yesiqhema sesikimu kanye naloyo olayisenswe njenge- FSP namkha umjameli ngendlela ekunqotjhwengayo emThethweni we- FAIS.

INCWAJANA YESIZO YEBHIZIMISI

ISIKIMU SOKUSIZA SESIQHEMA SAMABHIZIMISI

Lokhu kutjho ukunikelwa kwesiqhema iinzuzo zepholisi ngaphasi kwepholisi yesizo lapho:

- a) abantu ngamunye babanikazi bepholisi;
- b) kunganakuqinisekiswa komuntu munye;
- c) umuntu munye ipilwakhe etjhorensiweko abhadela bunqophu namkha ingasi bunqophu iimbadalo zaqobe yinyanga;
- d) kungasulwa khona ipholisi ngomunye nomunye wepholisini begodu
- e) ipholisi inekhava yethemu kwaphela (lokhu kutjho bona ipholisi ihlala ikhona isikhathi esithileko kwaphela begodu ipilo yoke yomnikazipholisi).

OKUTJHIYWA NGAPHANDLE

Imibandela namkha amalwelwe arhenyiswe emtlotweni wepholisi, okukuthi nangabe agcinela ekuhlongakaleni kwabantu abatjhorenselwe ipilo abakhavarwe ngaphasi kwepholisi) ayikho inzuzo ezokubhadelwa.

UMNIKELI WEMISEBENZI YEZEEMALI

Lokhu kutjho umuntu olayisenswe yi- Financial Services Board (FSB) ngokomThetho we- FAIS kobana anikele iseluleko namkha anikele imisebenzi yomrwebi (njengokubuthelwa kwembadalo).

UMNIKELITJHORENSI YESIKHATHI ESIDE

Lokhu kutjho umuntu otlolisiweko namkha othathwa njengotloliswe njengomnikelitjhorensi yesikhathi eside ngaphasi komThetho weTjhorensi yesikhathi eside elawulwa yi- Financial Services Board. Umnikelitjhorensi yesikhathi eside uthola iimbadalo zakho begodu unesibopho sokubhadela iinzuzo ebujamani bokuhlongakala.

IINZUZO ZEPHOLISI

Lokhu kutjho isamba sinye namkha izamba ezinengi zemali, izenzelwa namkha ezinye iinzuzo, ukufaka hlangana ne- anywithi. Umnikazipholisi unelungelo lokufuna bona inzuzo yepholisi yesizo evezwe ngenye indlela kunesamba semali kufanele inikelwe njengesamba semali, ngaleyo ndlela isamba semali leso kufanele silingane ngobungako beendleko umnikelitjhorensi yesikhathi eside azabe azithwele nange kwenzekile bona inzuzo yepholisi inikelwe ngenye indlela kunesamba semali. Isamba semali akukafaneli sidlule ama- R18 000.



INCWAJANA YESIZO YEBHIZIMISI

UMNIKAZI PHOLISI

Lokhu kutjho umuntu onelungelo lokunikelwa iinzuzo zepholisi ngaphasi kwepholisi.

IIMBADALO

Lokhu kutjho itjhejo elinikelwa namkha elizokunikelwa umnikelitjhorensi kobana abuyise ngokunikela namkha ngokuthembisa ukunikela umnikazipholisi iinzuzo zepholisi.

UMJAMELI WETJHORENSI YESIKHATHI ESIDE

Lo mumuntu ozijameleko wena njengomnikazipholisi ongamthinta nangabe unesinghonyoyilo mayelana nekhamphani yetjhorensi. Iminingwana yokuthintana yomJameli itjengiswe esazisweni sangokomthetho kanye nangemva kwakhasi lencwajana le.

UMJAMELI

Lokhu kutjho omunye nomunye umuntu, ukufaka hlangana umuntu oqhatjiweko namkha ogunyazwe mumuntu wokuthoma ekukhulunywe ngaye, onikela itlayenti umsebenzi wezeemali ngokujamela umnikeli wemisebenzi yezeemali, ngokwemibandela yokuqhatjha namkha yelinye nelinye igunya, kodwana akufaki hlangana umuntu onikela imisebenzi yobumabhalana, wobuthekniki, wokulawula, wezomthetho, we- akhawuthingi namkha omunye umsebenzi ongakaqakatheki, okumsebenzi

- a) ongafuni ukutjhejwa engcenyeni yomuntu ekukhulunywe ngaye mva namkha
- b) ongarholeli itlayenti esivumelwaneni esithileko esimayelana nomkhiqizo wezeemali nakuphendulwa imibuzo ejayelekileko.

Khuyini ozokwazi mayelana namapholisi wesizo

IPHOLISI YESIZO kufanele IQINISEKISWE mnikelitjhorensi yesikhathi eside. UMNKAZIPHOLISI kufanele anikelwe ISIRHUNYEZO SEPHOLISI namkha nakasi-bawako, esineKHOPHI yepholisi. Umnikazipholisi kufanele anikelwe ilwazi elifana naleli:

- Ibizo elipheleleko lebhizimisi ye- FSP/Iomjameli nomnikeli wetjhorensi yesikhathi eside;
- Inomboro yokutlolisa (inomboro ye- FSP) ye- FSP/yomjameli namkha umnikelitjhorensi yesikhathi eside;
- Isiphande seposi nesendawo ye- FSP/yomjameli namkha somnikelitjhorensi yesikhathi eside;
- Umrhala begodu nakutlhogekako nenomboro kamaliledinini we- FSP/womjameli namkha womnikelitjhorensi yesikhathi eside;

INCWAJANA YESIZO YEBHIZIMISI

- Isiphande se- inthanethi ne- imeyila ye- FSP/yomjameli namkha yomnikelitjhorensi yesikhathi eside
- Ibizo neminingwana yokuthintana yomuntu ofaneleko ozokuthintwa/yama- ofisi;
- Imininingwana yama- FSP/yabajameli labo umnikelitjhorensi yesikhathi eside asebenzisana nabo;
- Iphuzu lokobana ama- FSP/abajameli abakaqhatjhwa mnikelitjhorensi yesikhathi eside;
- Iphuzu lokobana isivumelwano sihlngana nomnikazi wepholisi/labo abotjhorinsiweko kanye nomnikelitjhorensi yesikhathi eside;
- Ibizo neminingwana yokuthintana yomnyango othileko oqinisekisa ukuthotjelwa kwemithetho. Ebujaeni lapho i- FSP/umjameli anganaso isiphathiswa esiqinisekisa ukuthotjelwa kwemithetho, kunganikelwa imininingwana yomuntu oqakathekileko);
- Nanyana i- FSP ineenqinisekiso, itjhorensi yomsebenzi namkha anganayo. Nangabe akanayo, kutlhogeka bona umnikelitjhorensi yesikhathi eside akuveze lokho kumNikazipholisi;
- Imbadalo yaqobe yinyanga kanye neenzuzo ezibhadelwako;
- Ikhava ithoma nini;
- Khuyini okukhavaraweke begodu khuyini okungakakhavariwa (okutjhiywa ngaphandle);
- Isikhathi sokulinda;
- Ikambiso yokutleyima kanye
- Nephuzu lokobana umNikaziPholisi unendlela yokobana angathatha iinzuzo zepholisi ngendlela yezenzelwa zomngcwabo namkha ngendlela yembadalo eyikhetjhi.



INCWAJANA YESIZO YEBHIZIMISI

Imibuzo ekuthlogeka bona uyibuze kanye nelwazi ekufanele ulithole kumthengisi.

1. Umbuzo: Ngimuphi umnikelitjhorensi yesikhathi eside omjameleko?

Ipendulo: Umuntu othengisa ipholisi kufanele anikele ubufakazi begodu bufanele kube seforomini lesibawo nemtloveni wepholisi onikelwa wona.

2. Umbuzo: Ithini inomboro yepholisi?

Ipendulo: Inomboro leyo kufanele itjengiswe emtloveni wepholisi onikelwa wona.

3. Umbuzo: Ngubani engingamfaka epholisini?

Ipendulo: Ungavunyelwa ukwenyula amalunga womndenakho, ngokuya ngomhlobo wekhava. Sibawa wenze isiqiniseko sokobana ukhetha ikhava efaneleko mayelana nalokhu.

4. Umbuzo: Ngibhadela malini?

Ipendulo: Kufanele ubuze umuntu okuthengisela ikhava. Sibawa wenze nesiqiniseko sokobana uzokukghona ukubhadela iimbadalo zaqobe yinyanga zekhava oyikhethako.

5. Umbuzo: Ingabe ngibhadela ngenyanga, ngekota namkha ngonyaka?

Ipendulo: Kufanele ufunisise bona ubhadela nini.

6. Umbuzo: Ingabe ngibhadela ngaphambi namkha ngemva kwesikhathi?

Ipendulo: Kufanele ufunisise bona kufanele ubhadele ekuthomeni kwenyanga (ngaphambi kwesikhathi) namkha ekupheleni kwenyanga (ngemva kwesikhathi).

7. Umbuzo: Kufanele ngibhadele njani?

Ipendulo: Amapholisi amanengi avumela abantu bona babhadele ngekhethi, ngedebithi oda namkha ngesitopu oda. Yenza isiqiniseko sokobana uzwisisa indlela ekufanele ubhadele ngayo imbadalwakho.

8. Umbuzo: Nangabe ubhadela ikhetjhi ngiyayithola irasidi?

Ipendulo: Iye, kufanele uthole irasidi. Sibawa wenze isiqiniseko sokobana inebizo lomnikelitjhorensi yesikhathi eside

9. Umbuzo: Ingabe iimbadalo lezi zizokukhuphuka esikhathi esizako?

Ipendulo: Kumapholisi amanengi iimbadalo ziyakhuphuka. Sibawa ubuze umuntu okuthengisela ipholisi ngokobana iimbadalo zakho zizokukhuphuka nini. Kufanele uzijayeze nemtloveni wepholisi mayelana nelwazi leli.

INCWAJANA YESIZO YEBHIZIMISI

10. Umbuzo: Ikhava yami ithoma nini?

Ipendulo: Epholisini kungaba neenkhathi zokulinda ezizokutjengiswa emtloweni wepholisi.

11. Umbuzo: Zithini iinkhathi zokulinda?

Ipendulo: Lesi sikhathi sekuthomeni kwekhava yakho lokha nawungakalungeli iinzuzo zepholisi nakungenzeka kube nokuhlongakala. Umtlole wepholisakho kufanele utjengise bona isikhathi lesi singangani.

12. Umbuzo: Ingabe iinkhathi zokulinda ziyasebenza nangabe ukuhlongakala ngokwengozi?

Ipendulo: Kanengi nangabe ukuhlongakala ngokwengozi iinkhathi zokulinda azisebenzi. Nanyana kunjalo, umtlole wepholisakho kufanele utjengise bona ingabe isikhathi sokulinda siyasebenza ebujameni bokuhlongakala ngengozi.

13. Umbuzo: Ingabe kukhona okutjhiywa ngaphandle?

Ipendulo: Okutjhiywa ngaphandle kuzokuvele kumibandela yomtlole wepholisakho.

14. Umbuzo: Kwenzekani lokha nangingabhadeliko namkha ngilisa ukubhadela?

Ipendulo: Ngeze usakhavariwa begodu nangabe uthomisa ukubhadela godu, kungasetjenziswa godu iinkhathi zokulinda kanye nokutjhiywa ngaphandle.

15. Umbuzo: Ikhava iphela nini komunye nomunye umuntu?

Ipendulo: Kufanele unikelwe imininingwana ezeleko, khulu khulu yabentwana.

16. Umbuzo: Ingabe ngiyabuthola ubufakazi bobulunga?

Ipendulo: Kufanele uthole umtlole wepholisi nesirhunyezo esidephileko salabo abakhavariweko, inani lemali ebhadelwako, zoke iinkhathi zokulinda nokutjhiywa ngaphandle.

17. Umbuzo: Ingabe ikhava yami ngingayingezelela ngokukhamba kwesikhathi?

Ipendulo: Iye, ungangezelela iinzuzo epholisinakho kwesinye nesinye isikhathi nangabe umtlole wepholisi uyakuvumela lokho, lokho kuzokungezelela neembadalo zakho. Kungasetjenziswa iinkhathi zokulinda nokutjhiywa ngaphandle enzuzweni engezelelweko.

18. Umbuzo: Ngitleyima njani mayelana nokuhlongakala?

Ipendulo: Ikambiso yokutleyima kufanele unikelwe yona ngokudephileko kumibandela.

INCWAJANA YESIZO YEBHIZIMISI

19. Umbuzo: Ngingakghona ukusula ipholisami?

Ipendulo: Ipholisakho ungayisula emalangeneni ama- 30 wokubhadela imbadalo yokuthoma bese ubuyiselwa imalakho epheleleko nangabe awukatleyimi mayelana nokuhlongakala. Ngalokho- ke ipholisi ingasulwa kwesinye nesinye isikhathi kodwana azikho iimbadalo ezizokubuyiselwa imali.

20. Umbuzo: Kwenzekani nangabe yoke ipholisi itjhidiselwe komunye umnikelitjhorensi yesikhathi eside?

Ipendulo: Lokhu kungenziwa kodwana kufanele waziswe bewutjelwe mayelana nakho koke okungehla ngendlela ozokuthinteka ngayo nabantu ogade ubakhavare ngaphasi kwepholisakho ngaphambilini. Umnikelitjhorensi yesikhathi eside omutjha kufanele akunikele isitifikedi esitjha sobulunga. Nangabe ucabanga bona awusisebujameni obulingeneko namkha obungcono, kufanele uthinte ngokurhabako umnikelitjhorensi yesikhathi eside okhona.

21. Umbuzo: Kwenzekani nangabe nginesinghonyilo namkha umbuzo?

Ipendulo: Kokuthoma wena namkha abazuzi bakho kufanele ninqophise umbuzo wenu kumnikelitjhorensi yesikhathi eside. Nangabe aneliseki, isinghonyilo leso ningasibikela umJameli weTjhorensi yesikhathi eside namkha i-Financial Services Board (FSB).

YELELA: Iminingwana yomJameli ne- FSB kufanele uvezelwe yona begodu ikhona ngemva kweencwajana le yelwazi.

INCWAJANA YESIZO YEBHIZIMISI



Imininingwana yokuthintana

UMJAMELI WETJHORENSI YESIKHATHI ESIDE

PO Box 45007, Claremont, 7735

Umrhala: (021) 674 0951

I-imeyila: info@ombud.co.za

UMJAMELI WABANIKELI BEMISEBENZI YEZEEMALI (UMJAMELI WE-FAIS)

PO Box 74571, Lynwood Ridge, 0040

Umrhala: 0860 324 766

Ifeksi: (012) 348 3447

I-imeyila: info@faisombud.co.za

I- FINANCIAL SERVICES BOARD

PO Box 35655, Menlo Park, 0102

Isiphande sendawo: Riverwalk Office Park, Block B
41 Matroosberg Road, Ashlea Gardens Ext 6, Menlo Park, 0081

Umrhala wasimahla: 0800 20 20 87 or 0800 11 04 43

I-imeyila: info@fsb.co.za / ced.consumer@fsb.co.za

Iwebhusayidi: www.fsb.co.za



*Incwajana le iyipahla yakwa- FSB. Imvumo yokufananiswa namkha yokusetjenziswa kwayo kufanele itholwe kumtlohi wayo ngokumtlolela; Consumer Education Department of the Financial Services Board, P O Box 35655, Menlo Park, 0102
Imeyilela ku: CED.consumer@fsb.co.za namkha
Dosela ku: 012 428 8000*