IBROSHA YONCEDO KWEZOSHISHINO

FSB
FINANCIAL
SERVICES
BOARD

Iinkcazelo

IPOLISI YONCEDO

Oku kuthetha ipolisi yobomi ngokunxulumene nalapho lilonke:

a) ixabiso leebhenefithi zepolisi, ngaphandle kwesixa mali esihlawulwa umntu nyaka ngamnye, (kungathathelwa ingqalelo naziphi na iibhonasi eziza kumiselwa ngokwengqiqo yomfaki kwi-inshurensi); kunye

b) nesixa seprimiyam kwinzuzo eso kuza kunikwa kuso isixa esihlawulwa umntu nyaka ngamnye, asodluli kwi-R18 000, okanye obunye ubuninzi besixa esimiselwe nguMphathiswa; kwaye siquka ipolisi ye-inshurensi yokufakwa kwakhona ngokunxulumene nepolisi enjalo.

Isixa mali esihlawulwa umntu nyaka ngamnye

Isixa esingaguqukiyo esihlawulwa kumathuba athile kwithuba elimiselweyo okanye ubomi bomnini we-inshurensi.

Ikontraki yepolisi

Ikontarki yepolisi luxwebhu olusemthethweni olukhutshwe yinkampani ye-inshurensi oliqulethe iinkcukacha zebhenefithi, iiprimiyam, imiqathango ebekiweyo yepolisi kunye nenombolo yepolisi.

ISISHWANKATHELO KUNYE NEKOPI YEPOLISI YONCEDO

Ukuba ungena kwipolisi yoncedo unelungelo lokufumana isishwankathelo sobuncinane bale micimbi ilandelayo, eyile-

a) oko kubekwe nguwe okanye egameni lakho kumfaki kwi-inshurensi ezithathwe ngumfaki kwi-inshurensi njengemathiriyeli yohlolo lwakhe lwemingcipheko phantsi kwepolisi;

b) iiprimiyam ezihlawulwayo kunye neebhenefithi zepolisi eziza kunikwa phantsi kwepolisi; kunye

c) nezehlo ngokunxulumene neebhenefithi ezinikwa yipolisi kunye neemeko (ukuba kuykho naziphi) ezo kufuneka zinikelwe zona iibhenefithi.

Isishwankathelo kufuneka sinikwe wena zingedlulanga iintsuku ezingama-60 ezisemva kokuba kungenwe kwipolisi. Umnini polisi uya kuba nelungelo lokunikwa, ngesicelo, ikopi yepolisi.

UMLAWULI

Oku kuthetha umntu onegunya elibhaliweyo elivela kumfaki kwi-inshurensi ukba enze umsebenzi wolawulo ngokunxulumene nesikim seqela loshishino loncedo oluthile kwaye onemvume yokuba yi-FSP, okanye ongummeli njengoko kuxeliwe, kumThetho we-FAIS.

ISIKIM SEQELA SONCEDO KWEZOSHISHINO

Oku kuthetha amagatya eebhenefithi zepolisi phantsi kwepolisi yoncedo kwiqela apho-

a) abantu abangabantu bangabanini beepolisi;

b) akukho kuwamkelwa koxanduva kwenzekayo;

c) umntu ngayedwa obomi bakhe bufakwe kwi-inshurensi, ohlawula ngokungqalileyo okanye ngokungangwalanga iiprimiyam;

d) ipolisi inokurhoxiswa lilo naliphi iqela kwipolisi; kwaye

e) ipolisi inethuba lokuhlawulelwa kupjhela (oku kuthetha ukuba ipolisi isebenza ithuba elithile kuphela kwaye hayi ubomi bomnini wepolisi).

OKUKHUTSHELWA NGAPHANDLE

Iimeko okanye izifo ezixelwe kuxwebhu lwepolisi ezo ukuba zikhokelela ekusweleken kwalowo (abo) a(ba)fakwe kwi-inshurensi yobomi phantsi kwepolisi) , kungekho bhenefithi iya kuhlawulwa.

UMBONELELI NGEENKONZO ZEMALI

Oku kuthetha umntu onemvume ayifumene kwiBhodi yeeNkonzo zeMali (FSB) ngokomThetho we-FAIS ukuba anike icebo okanye abonelele ngeenkonzo zobumeli (njengokuqokelelwa kweeprimiyam).

UMFAKI KWI-INSHURENSI WEXESHA ELIDE

Oku kuthetha umntu obhalisiweyo okanye ekucingwa ukuba ubhalise njengomfaki kwi-inshurensi wexesha elide phantsi komThetho we-Inshurensi yeXesha elide olawula yiBhodi yeeNkonzo zemali. Umfaki kwi-inshurensi wexesha elide ufumana iiprimiyam zakho kwaye unoxanduva lokuhlawula iibhenefithi kwimeko yokusweleka.

IIBHENEFITHI ZEPOLISI

Oku kuthetha esinye okanye ezininzi izixa zemali, iinkonzo okanye ezinye iibhenefithi, kuqukwa nemali ehlawulwa umntu ngonyaka ubomi bakhe bonke. Umnini wepolisi unelungelo lokufuna ukuba ibhenefithi yepolisi yoncedo exelwe ngenye indlela kunangesixa semali inikwe njengesixa semali apho kwimeko enjalo isixa semali kufuneka silingane ngexabiso kwiindleko abenokuba uzenzile umfaki kwi-inshurensi ixesha elide ukuba ibhenefithi yepolisi ibinikwe ngenye indlela kunangesixa semali. Isixa semali sinokungadluli kwi-R18 000.

UMNINI WEPOLISI

Oku kubhekisele kumntu onelungelo lokunikwa iibhenefithi zepolisi phantsi kwepolisi.

IIPRIMIYAM

Oku kuthetha ukuthathela ingqalelo okunikiweyo okanye okuza kunikwa kumfaki inshurensi ukuze umfaki inshurensi anike okanye avume ukunika umnini polisi iibhenefithi zepolisi.

IGOSA LEZIKHALAZO ZE-INSHURENSI YEXESHA ELIDE

Lo ngumntu ozimeleyo lowo wena njengomini wepolisi unokuqhagamshelana naye ukuba unesikhalazo esibhekisele kwinkampani ye-inshurensi. Iinkcukacha zoqhagamshelwano zeGosa leziKhalazo ziboniswe kwisaziso somthetho kunye nakwiphepha elingasemva lale ncwadana

UMMELI

Lo uthetha nawuphi na umntu, kuqukwa umntu oqeshwe okanye ogunyaziswe ngumntu onjalo okhankanywe kuqala, onika iinkonzo zemali kwiklayenti ye-okanye egameni lomboneleli ngeenkonzo zemali, ngowemiqathango yengqesho okanye naliphi na elinye igunya, kodwa kukhutshelwa ngaphandle umntu owenza iinkonzo zokuba ngunobhala, ubugcisa, ulawulo, umthetho, ucalulo-mali okanye enye inkonzo ngokwesikhundla sokumela okanye esingaphantsi, nkonzo leyo:

a) engafuni tyala kwicala lomntu wesibini; okanye

b) kungakhokeleli iklayenti kuzo naziphi na iitransekshini ezithile ngokunxulumene nemveliso yezimali kusatyelwa kwimibuzo jikelele.

Yintoni ekufuneka uyazi ngeepolisi zoncedo

IPOLISI YONCEDO kufuneka ISAYINWE KWAYE YAMKELWE ngumfaki kwi-inshurensi wexesha elide. umnini polisi kufuneka anikwe ISISHWANKATHELO SEPOLISI okanye ngesicelo, IKOPI yepolisi. Umnini polisi kufuneka anikwe ulwazi olufana:

- Igama elipheleleyo leshishini le-FSP/ummeli kunye nomfaki kwi-inshurensi wexesha elide;
- Inombolo yobhaliso (inombolo ye-FSP) ye-FSP/ummeli okanye umfaki kwi-inshurensi wexesha elide;
- Iidilesi eyeposi kunye neyesitalato ye-FSP/ummeli okanye umfaki kwi-inshurensi wexesha elide;
- Inombolo yomnxeba kwaye apho kungenayo inombolo yeselula ye-FSP/ummeli okanye umfaki kwi-inshurensi wexesha elide;

- Iidilesi eye-intanethi neye-imeyile ye-FSP/ummeli okanye umfaki kwi-inshurensi wexesha elide;
- Igama kunye neenkcukacha zoqhagamshelwano zomntu/ii-ofisi ezifanelekileyo;
- Iinkcukacha zee-FSP/abameli abanikwa ikontraki ngumfaki kwi-inshurensi wexesha elide;
- Ukuba ii-FSPs/abameli abaqeshwanga ngumfaki kwi-inshurensi wexesha elide;
- Ukuba ikontraki iphakathi komnini polisi/ubomi obufakwe kwi-inshurensi kunye nomfaki kwi-inshurensi ixesha elide;
- Igama kunye neenkcukacha zoqhagamshelwano zecandelo elifanelekileyo elibona ukuba ziyathotyelwa iimfuneko. Kwimeko yokuba i-FSP/ummeli abe akanalo igosa elibona ukuba ziyathotyelwa iimfuneko, iinkcukacha zomntu ongundoqo zinokunikwa);
- Nokuba i-FSP igcine iziqinisekiso, unyenyiso olunobugcisa okanye hayi. Ukuba akunjalo, umfaki kwi-inshurensi ixesha elide kufuneka akuxele oko kuMnini we-inshurensi;
- Iiprimiyam neebhenefithi ezihlawulwayo;
- Kuqala nini ukuhlawulelwa;
- Yintoni ehlawulelwayo kunye nokuba yintoni engahlawulelwayo (okukhutshelwa ngaphandle);
- Ithuba lokulinda;
- Inkqubo yebango; kunye
- Nokuba uMnini wepolisi unokhetho mhlawumbi lokuthatha iibhenefithi zepolisi ngokohlobo lwenkonzo yomngcwabo okanye ngokohlobo lwentlawulo eyikheshi.

Imibuzo ekufuneka uyibuze kunye nolwazi oluthile ekufuneka ulufumane kumthengisi

1. **Umbuzo: Ngowuphi umfaki kwi-inshurensi ommeleyo?**

   Impendulo: Ubungqina kufuneka bunikwe ngumntu othengisa ipolisi kwaye abe kwifom yesicelo kunye nakuxwebhu lwe-inshurensi olukhutshelwa wena.

2. **Umbuzo: Ithini iNombolo yePolisi?**

   Impendulo: Le kufuneka iboiniswe kuxwebhu lwepolisi olukhutshelwe wena.

3. **Umbuzo: Ngubani endingamfaka kwipolisi?**

   Impendulo: Ngokuxhomekeke kuhlobo lwekhava, unokuvunyelwa ukuba wonyule amalungu asondeleyo osapho lwakho. Nceda uqiniseke ukuba ukhetha ikhava efanelekileyo koku.

4. **Umbuzo: Yimalini endiyihlawulayo?**

   Impendulo: Kufuneka ubuze umntu okuthengisela ikhava. Kwakhona qinisekisa ukuba uyakwazi ukuhlawula iiprimiyam zenyanga zekhava oyikhethayo.

5. **Umbuzo: Ingaba kufanele ndihlawule ngenyanga, ikota okanye ngonyaka?**

   Impendulo: Kufuneka ufumananise ukuba kufanele uhlawule nini.

6. **Umbuzo: Ingaba kufanele ndihlawule ngaphambili okanye sekudlule ixesha?**

   Impendulo: Kufuneka ufumanise ukuba kufanele uhlawule ekuqaleni kwenyanga (kwangaphambili) okanye ekupheleni kwenyanga (sekudlule ixesha).

7. **Umbuzo: Kufuneka ndihlawule njani?**

   Impendulo: Uninzi lweepolisi luvumela abantu ukuba bahlawule ngekheshi, oko kusenziwa nge-debit order okanye i-stop order. Qiniseka ukuba uyaqonda ukuba kufanele uzihlawule njani iprimiyam.

8. **Umbuzo: Ukuba ndihlawula ngekheshi ingaba ndiyayifumana irisiti?**

   Impendulo: Ewe, kufuneka uyifumane irisiti. Nceda uqinisekise ukuba inegama lomfaki kwi-inshurensi ixesha elide kuyo.

9. **Umbuzo: Ingaba zingenyuka ezi primiyam kwixa elizayo?**

   Impendulo: Iiprimiyam zeepolisi ezininzi ziyenyuka. Nceda ubuze kumntu okuthengisela ipolisi malunga nokuba zinyuka nini iiprimiyam zakho. Kwakhona kufuneka uziqhelanise namaxwebhu epolisi ngokuphathelene nolu lwazi

10. Umbuzo: Iqala nini ikhava yam?

Impendulo: Kunokuba khona amathuba okulinda kwipolisi aya kuboniswa kuxwebhu lwakho lwepolisi.

11. Umbuzo: Yintoni amathuba okulinda?

Impendulo: Eli lithuba ekuqaleni kwekhava yakho aphjo ungeke ufaneleke kwiibhenefithi zepolisi ukuba kunokwenzeka ukusweleka. Uxwebhu lwakho lwepolisi kufuneka lukhombise ukuba liqhuba ixesha elingakanani na eli thuba.

12. Umbuzo: Ingaba akhona amathuba okulinda asebenzayo ukuba ukusweleka kokwengozi?

Impendulo: Ngesiqhelo amathuba okulinda awasebenzi ukuba ukusweleka kokwengozi. Nakuba kunjalo, uxwebhu lwakho lwepolisi kufuneka lukhombise ukuba liyasebenza na ithuba lokulinda kwimeko yokusweleka ngengozi.

13. Umbuzo: Ingaba kukho nakuphi na okukhutshelwa ngaphandle?

Impendulo: Oku kuvela kwimiqathango ebekiweyo yoxwebhu lwakho lwepolisi.

14. Umbuzo: Kwenzeka ntoni ukuba ndiphosa intlawulo okanye ndiyeka ukuhlawula?

Impendulo: Ngeke ube sahlawulelwa kwaye ukuba uyaqala ukuhlawula kwakhona,Bamathuba okulinda kunye nokukhutshelwa ngaphandle kunokusetyenziswa kwakhona.

15. Umbuzo: Iphela nini ikhava kumntu ngamnye?

Impendulo: Iinkcukacha ezipheleleyo kufuneka zinikwe wena, ingakumbi kweyabantwana

16. Umbuzo: Ingaba ndiyabufumana bobulungu?

Impendulo: Kufuneka ufumane uxwebhu lwepolisi kunye nesishwankathelo esicazululiweyo soikuba ngubani ohlawulelwayo, isixa esihlawulwayo, onke amathuba okulinda kunye nokukhutshelwa ngaphandle.

17. Umbuzo: Ndingayenyusa ikhava yam kamva?

Impendulo: Ewe, unokuzonyusa iibhenefithi kwipolisi yakho ukuba uxwebhu lwepolisi luyavuma, ngalo naliphi na ixesha; oku kuya konyusa iiprimiyam zakho. Okukhutshelwa ngaphandle kunye namathuba okulinda zinokusebenza kwibhenefithi eyonyusiweyo.

18. Umbuzo: Ndilifaka njan ibango ngokunxulumene nokusweleka?

Impendulo: Inkqubo yebango kufuneka inikwe wena ngokucazululiweyo ngokwemiqathango ebekiweyo.

19. Umbuzo: Ndingayirhoxisa ipolisi yam?

Impendulo: Ungayirhoxisa ipolisi yakho kwiintsuku ezingama-30 zokuhlawula iprimiyam uze ufumane imbuyiselo epheleleyo ukuba ngaba awufakanga ibango lokusweleka. Emva koko ipolisi inokurhoxiswa ngalo naliphi na ixesha, kodwa azikho iiprimiyam eziya kubuyekezwa.

20. Umbuzo: Kwenzeka ntoni ukuba ipolisi xa iyonke isiwa komnye umfaki kwi-inshurensi wexesha elide?

Impendulo: Oku kunokwenziwa, kodwa kufuneka waziswe kwaye uxelelwe ukuba oku kukuchaphazela njani kunye nomntu obefakiwe ngaphambili phantsi kwepolisi, ngokuphathelene nako konke okungasentla. Isitifiketi esitsha sobulungu kufuneka sinikwe wena ngumfaki we-inshuresi wexesha elide omtsha. Ukuba unemvakalelo yokuba awukho kwisimo esilinganayo okanye esingcono, kufuneka uqhagamshelane nomfaki kwi-inshurensi wexesha elide okhoyo ngoko nangoko.

21. Umbuzo: Kwenzeka ntoni ukuba ndinesikhalazo okanye umbuzo?

Impendulo: Wena okanye abaxhamli bakho kufuneka umbuzo lowo niwuse kumfaki kwi-inshurensi wexesha elide umbuzo wenu. Ukuba awonelisekanga, ungaxela isikhalazo kwiGosa leziKhalazo ze-Inshurensi yeXesha eliDe okanye kwiBhodi yeeNkonzo zeMali (FSB).

QAPHELA: Iinkcukacha zeGosa leziKhalazo kunye ne-FSB kufuneka ubaxelelwe kwaye bakhona nasemva kule ncwadana yolwazi.

Iinkcukacha zoqhagamshelwano

IGOSA LEZIKHALAZO ZE-INSHURENSI YEXESHA ELIDE

PO Box 45007, Claremont, 7735

Umnxeba: (021) 674 0951

I-imeyile: info@ombud.co.za

IGOSA LEZIKHALAZO LABANIKI BEENKONZO ZEMALI

PO Box 74571, Lynwood Ridge, 0040

Umnxeba: 0860 324 766

Ifeksi: (012) 348 3447

I-imeyile: info@faisombud.co.za

IBHODI YEENKONZO ZEMALI

PO Box 35655, Menlo Park, 0102

Idilesi yesitalato: Riverwalk Office Park, Block B

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

Umnxeba ongahlawulelwayo: 0800 20 20 87 or 0800 11 04 43

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

Iwebhusayithi: www.fsb.co.za

Le ncwadi yipropati ye-FSB. Imvume yokuveliswa kwayo kwakhona kufuneka ifunyanwe kumbhali ngokubhalwe phantsi; Consumer Education Department of Financial Services Board, PO Box 35655, Menlo Park, 0102
I-Imeyile: CED.consumer@fsb.co.za okanye Tsalela ku: 012 428 8000

© 2013