

*“Uyazi bona izabelo zimayelana nani,
Kodwana khuyini okhunye otlhoga ukukwazi njengomsisi...”*



IMAKETHE ZEKHEPITALI

lyini imisebenzi eqakathekileko yomNyango weeMakethe zeKhepitali yeFinancial Services Board (“FSB”)?

Ngokwe- FMA, umNyango weeMakethe zeKhepitali ze- FSB unesibopho sokubeka ilihlo kwemakethe yeentlankana zemali (i- JSE Limited), ibulungelo eliphakathi leentlankana zemali (Strate Limited) nama- clearing house, okuyi- Strate Limited ne- Safex Clearing Company (Pty) Ltd (“SAFCOM”). Imakethe yeemali nebulungelo eliphakathi leentlankana zemali mithangalasisekelo yemakethe esebenza njengeenhlango ezizilawulako (“ama- SRO”) njengobana zinesibopho ngaphasi kwe- FMA sokuthogomela abasebenzisi/abahlanganyeli (“amalunga) bayo abagunyaziweko kanye nokuqinisekisa bona amalunga akhambisana nemithetho yayo kanye neendinyana ze- FMA. I- FMA ikghonakalisa ne- clearing house ezijameleko ukusebenza njengehlango ezilawulako ezokuba nesibopho sokutjhejaNamalunga wayo azokutliyera. I- Strate Limited sitliyera ama-ikhwithi namabhondi bese i- SAFCOM itliyera iintlankana zemali.

Umuntu kufanele asise njani ezabelweni ezirhenyiswe eMakethe yezabelo?

Iwebhusayidi ye- JSE imumethe 'irherho lamafemu amalunga lawo abasisi abangawathinta kobana abasize ngokukhetha izabelo. Ilunga lingaba njengomphathi wamasiso kamsisi begodu lingathenga belithengise izabelo ngokujamela umsiso ngokungakakateleleki namkha umsiso angalayela umrhwebakhe bona arhwebe ngezabelo umsiso azithandako. Abasisi kufanele bafundisise izabelo zangomuso ngaphambi kobana bathathe isiqunto sokusisa, isib. kufanele baqale umlando wezeemali wekhamphani, ukuphathwa kwekhamphani, kobana ingabe ikhamphani irhenyiswe ku- JSE, njll.



Amakhamphani angakarhenyiswa awalawulwa ukufana namakhamphani arhenyisiweko begodu ngaloko abasisi bezabelo ezingakarhenyiswa abalithabeli ivikeleko la ngokomthetho elifana nelabasisi bezabelo ezirhenyisiweko.

Umsisi uzokwazi njani bona umuntu/ikhamphani asebenzisana nayo ilayisensiwe kobana yenze ibhizimisi yezabelo?

Mayelana namafemu amalunga we- JSE, abasisi bangathintana nomabhalana wekhamphani ye- JSE ukuthola bona ingabe ifemu leyo ililunga eligunyaziweko le- JSE namkha bangahlola iwebhusayidi ye-JSE. Mayelana na banikeli bemisebenzi yezeemali, abasisi bangathintana nomNyango we- FAIS ye- FSB ukuhlola bona ingabe i- FSP ilayisensiwe namkha ayikalayisenswa yi- FSB.

Kutjho ukuthini ukuba yi-SRO begodu buyini ubudlelwano hlanguka ne-FSB ne-SRO, isib. Imakethe yezabelo, ibulungelo eliphakathi leentlankana zemali kanye ne-independent clearing house?

I- FMA inikela imithangalasisekelo yemakethe efana nemakethe yezabelo, ibulungelo eliphakathi leentlankana zemali ne- independent clearing house kobana ilayisenswe njenge- SRO. I- FMA icacisa kuhle imisebenzi ye- SRO. I- SRO inesibopho ngaphasi kwe- FMA sokutjheja amalunga wayo kanye nokuqinisekisa bona amalunga wayo athobela imithetho yayo neendinyana ze- FMA. Ngalokho imakethe yezabelo, ibulungelo eliphakathi leentlankana zemali namkha i- independent clearing house kufanele zizalisekise indima ye- SRO ngaphambi kobana ilayisenswe yi- FSB. I- SRO inesibopho sokugunyaza amalunga wayo.

Ikambiso yokwenza iinghonyolo

Ngiyiphi ikambiso yokwenza iinghonyolo zabasisi mayelana nemakethe yezabelo, ibulungelo eliphakathi leentlankana zemali kanye ne- independent clearing house namkha amalunga wayo namkha iinkhulu nabasebenzi bamalunga?

I- FMA itjho umThetho we- 19 we- 2012 weeMakethe zeeMali;

I- SAFCOM itjho i- Safex Clearing Company (Pty) Ltd;

I- SRO itjho iHlangano eziLawulako

I- FAIS Act itjho umThetho wama- 37 we- 2002 wokwElulekwa ngezeeMali nemiSebenzi yezomRhwebi;

I- OTC itjho bona eKhawunthareni

Siyini isinghonyolo somsis?

Isinghonyolo somsis sihlathululwa njengesinghonyolo esiphathelene nokunikelwa kwemisebenzi elawulwako (imisebenzi leyo ilawulwa yimakethe yezabelo, ibulungelo eliphakathi leentlankana zemali namkha i- independent clearing house) lapho umsis aveza khona bona ulemuke namkha angalemuka umonakalo ngokwezemali njengomphumela welunga namkha isiphathiswa namkha isisebenzi selunga.

- Ukwephula namkha ukubhalelwa kuthobela omunye nomunye umlayo onikelwe msisi, namkha esinye nesinye isivumelwano namkha umlayo ekungenwe kiwo nelunga;
- Ukwephula namkha ukubhalelwa kuthobela i- FMA, imithetho nemilayo ye- SRO;
- Ukuziphatha ngokungathembeki, ngokungatjheji nokungayeleli namkha
- Ukuphatha umsis ngendlela engamukelekiko nengalungi.

Ngaphandle kweenghonyoyilo ezingehla mayelana namalunga namkha iimphathiswa zawo namkha abasebenzi, abasisi bangaba neenghonyoyilo mayelana:

- ne- SRO ngokungazalisekisi iimbopho zayo zokulawula, ukuziphatha ngendlela engekhe iphumelelise iminqopho ye- FMA ngendlela ekurhenyiswe ngayo esigabeni sesi- 2 se- FMA namkha ngokwephula indinyana ye- FMA.

Abasisi bathunyelwa emithethweni yemakethe yezabelo mayelana neemfuneko nekambiso yokwenziwa kweenghonyoyilo nerarano, ikhophi yayo ikhona kuwebhusayidi yemakethe yezabelo.

IGANDANGO LUKU-1: Yenza I singhon ghoyilo nelunga

Iinghonyoyilo somsisu mayelana nelunga kufanele senziwe bekucocisanwe ngaso ntanzi nelunga elifaneleko ngokwekambiso yangaphakathi yokuphathwa kweenghonyoyilo zelunga. Ikambiso yelunga yokuphatha iinghonyoyilo ilungiselela ukwamukelwa kweenghonyoyilo zabasisi, ezinjalo, ikambiso efaneleko ukuphenywa okufaneleko kweenghonyoyilo ezinjalo, ikambiso efaneleko yokuthathwa kwesiqunto esimayelana nokuphendulwa kwesinghonyoyilo somsisu, ukwaziswa komsisi ngesiqunto kanye nokurekhodwa kweenghonyoyilo.

IGANDANGO LESI-2: Yenza isinghonyoyilo ne-SRO

Nangabe umsisu akaneliseki ngesiqunto esinikelwe lilunga, namkha nangabe asisonjululwa, umsisu kufanele athumele isinghonyoyilo esitloliweko ku- SRO ethintekako ayinikele imininingwana epheleleko yendaba ethintekako. I-SRO izokuzama ukukhona kalisa isiqunto sesinghonyoyilo hlanguana nelunga nomsisi.



IGANDANGO LESI-3: Yenza isinghonyoyilo nomlamuli oqatjhw yimakethe yezabelo

Nangabe i- SRO ayikghoni ukurhabisa isiqunto sesinghonyoyilo, i-SRO (isebenza kwaphela emakethe yezabelo ingamemezela isinghonyoyilo njengerarano bese iqalana nesinghonyoyilo esingakararululwa ngokwemithetho yayo yokurarulula irarano, nangabe umsisu ukhetha ukulandela ikambiso yokurarulula irarano begodu nangabe kuhlangatjizwa ikambiso evezwe emithethweni yemakethe yezabelo. Yeke irarano lizokuthunyelwa emlamlulini oqatjhw ngaphasi kwesikimu sokurarulula irarano samatlayenti semakethe yezabelo kobana alitjheje, esaziwa ngokomThetho we- 2004 womLamuli wemiSebenzi yezeeMali. Umuntu othathelwe isiqunto mlamuli kufanele asithobebe evekeni yinye yokuthathwa kwesiqunto mlamuli.

Nangabe i-SRO ayinaso isikimu esaziwako sokurarulula iinghonyoyilo, njengendabeni yebulungelo eliphakathi leentlankana zemali, umngonyoyili angathumela isinghonyoyilo kumLamuli wemiSebenzi yezeeMali. Isinghonyoyilo kufanele siphathelane nomonakalo wezeemali ngebanga lokwepulwa namkha lokubhalelwa kuthobela iindinyana ze- FMA.



Kuzokuthogeka bona umngonyoyili anikele umLamuli ubufakazi bokobana umngonyoyili uzamile ukurarulula isinghonyoyilo. Lokho kungenziwa ngokunikela ikhophi yependulo yokugcina ye- SRO namkha ye- FSB, kanye neenzathu zakamngonyoyili zokungavumelani nependulo. Isinghonyoyilo esitloliweko kanye neminye imittolo esekelako kufanele zithunyelwe kumLamuli.

Igambiso yokuphathwa kweinghonyoyilo zabasisi mayelana nama-SRO namkha iimphathiswa nabasebenzi bama-SRO.

IGADANGO LOKU-1: Yenza isinghonyoyilo ne-SRO

Isinghonyoyilo somsis mayelana ne- SRO kufanele senziwe ngokutlolwa bese kukocisanwa ngaso ne- SRO efaneleko. Iminingwana ephileleko yesinghonyoyilo kufanele inikelwe i- SRO.

IGADANGO LESI-2: Yenza isinghonyoyilo ne-FSB

Nangabe i-SRO ayikghoni ukurarulula isinghonyoyilo, umsis angenza isinghonyoyilo nomNyango weeMakethe zeKhephithali we- FSB. Isinghonyoyilo kuzokucocisanwa ngaso ne- SRO efaneleko ngomngqopho wokuqinisekisa bona i- SRO izisebenzise zoke iindlela zokurarulula isinghonyoyilo ngendlela eyanelisa boke abathintekako.

Iimfuneko zokuthumela iinghonyoyilo zabasisi ku- FSB

Linghonyoyilo zabasisi kufanele zithunyelwe njani?

Iinghonyoyilo zabasisi kufanele zithunyelwe ngokutlola. Isizathu salokho kuthola isendlelelo kanye neenzathu zamambala zesinghonyoyilo kanye nokukghonakalisa i - FSB bona icoce ngesinghonyoyilo somsis ne- SRO efaneleko.

linghonyoyilo zingathonyelwa ngenye yeendlela ezilandelako:

- Zalisa iforomu lesinghonyoyilo lethungelelwaneni kuwebhusayidi ye- FSB, isib. www.fsb.co.za. Nangabe abasisi abakghoni ukudawunulowuda iforomu lesinghonyoyilo lakwa- FSB, bangathintana ne- Customer Service yakwa- FSB ku- 0800110443/ 0800202087 kobana bathole ikhophi namkha
- Bathumele i- imeyila kumPhathi wezomThetho: UmNyango weeMakethe zeKhephithali, info@fsb.co.za namkha
- Batlole incwadi eya ku: UmPhathi wezomThetho: UmNyango weeMakethe zeKhephithali, PO Box 35655, Menlo Park , Pretoria, 0102; namkha
- Bathumele isinghonyoyilo ngefeksi kumPhathi wezomThetho: UmNyango weeMakethe zeKhephithali, +27 12 347 1379.

Ngiliphi ilwazi elifunekako?

Abanghonyoyili kufanele banikele i-FSB ilwazi elilandelako okungenani:

- Ibizo nesibongo somnghonyoyili.
- Iminingwana yokuthintana (ukufaka hlangana nesiphande seposi, inomboro yomrhala, inomboro yefeksi kanye nesiphande se- imeyila, okhunye nokhunye okusebenzako.
- Iminingwana ezeleko yesinghonyoyilo namkha isililo.
- Amakhophi womunye nomunye umtlolo ofaneleko osekela isinghonyoyilo.
- Ibizo le- SRO ekunghonyoyilwa ngayo.
- Iminingwana yamagadango umnghonyoyili asele awathetheko ukurarulula isinghonyoyilo namkha isililo.
- Umphumela umnghonyoyili angathanda ukuwuthola.



Umphumela wephenyo lokurarulula isinghonyoyilo

I-FSB izokweluleka umnghonyoyili ngokumtlolela mayelana nomphumela wephenyo lokurarululwa kwesinghonyoyilo, ulandelwe ziinzathu.

Ngokusiza abasisi, iminingwana yokuthintana yakwa - FSB, yama- SRO nomLamuli wezemiSebenzi yezeeMali inikelwe kuthebula engenzasi.

Iminingwana Yokuthintana

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Vakatjhela iwebhusayidi ye-FSB yefundo yokuthoma yomthengi; www.mylifemymoney.co.za ngomhlalo mayelana nokusebenzisa kuhle iimali zakho.



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