**IiNkqubo zoTyalo-mali ngokuHlanganyela**

*Uhambo olusuka kulondolozo lusiya kutyalo-mali*

Le ncwadana iza kukunika ulwazi olubalulekileyo ngeeNkqubo zoTyalo-mali ngokuHlanganyela (Collective Investment Schemes) (ii-CIS) kwaye iza kukunceda uqonde ukuba zinokusetyenziswa njani na ukulondoloza nokwenza utyalo-mali.

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| **IINKCAZELO**Ukufunda iinkcazelo phambi kokuba uqhube kuza kukwenza usiqonde ngcono isiqulatho. |
| **Iiasethi** | Ezi zizinto ezifana nezakhiwo, ifanitshala, izithuthi njl. njl. eziza kunika uxhamlo lwexesha elizayo. Ngokunxulumene ne-CIS, ii-asethi ziquka kananjalo iindlela zezabelo, zokufaka imali, zomngcipheko ongephi okanye zokuthengiswa kwezindlu. |
| **Ipotifoliyo eneentlobo ezohlukeneyo zotyalo-mali** | Ukuyila ipotiofoliyo eneentlobo ezohlukeneyo zotyalo-mali yinxenye yesicwangciso sotyalo-mali esifaka imingcipheko yexesha elide. Umngcipheko wakho ubekwa njengepotifoliyo yotyalo-mali kwimveliso efana nezabelo, iibhondi, ipropati iindlela ezenza inzala, njl. njl. |
| **Iibhondi**  | Ibhondi ingachazwa njengeyunithi yetyala lequmrhu ekhutshwa ziinkampani okanye ngoorhulumente bezikhuphela abatyalimali. Iinkampani noorhulumente basebenzisa iibhondi ukuxhasa iiprojekthi nemisebenzi. Iibhondi ixesha elininzi zinomhla wokuphelelwa ekuhlawulweni kubuyiswe isixa sokuqala ebesibolekiwe kwaye izinga lenzala elisisigxina kunye nelitshintshayo lizuzwa ngumbolekisi. |
| **Irhafu kwinzuzo yentengiso yepropati (Capital gains tax) (CGT)** | I-CGT ihlawulwa kwiNkonzo yeRhafu yaseMzantsi Afrika (South African Revenue Service) (SARS) ngabantu bengabodwa, iitrasti kunye neenkampani xa bethengisa iasethi eye yanyuka kwixabiso ukususela ekuthengweni kwayo. Oku kusebenza kwiiasethi ezithengwe ngaye okanye emva kwakhe uOktobha ka-2001. Ngenjongo yokubala inzuzo yentengiso yepropati kwintengiso yekhaya lakho, ipropati eyeyakho kwaye uhlala kuyo, i-SARS iye ingananzi kwaye ingaquki izigidi ezi-R2 zokuqala zendawo yokuhlala engundoqo ezifunyenwe kwintengiso leyo. Umtyalimali kwi-CIS uyayihlawula kananjalo i-CGT xa utyalo-mali lukhulule ngexabiso kwaye abe uyalutsala utyalo-mali lwakhe (okanye inxalenye yalo ngaphaya koko). Izabelo kunye nenzala efunyenweyo kwingxowamali zitsalelwa irhafu ngokwahlukileyo. |
| **Inkqubo yotyalo-mali ngokuhlanganyela**  | I-CIS yimveliso yepotifoliyo yotyalo-mali esetyenziswa ngababalawuli botyalo-mali okanye luluntu ngqo. Imali yabatyalimali iyadityaniswa ukuze bakwazi ukufikelela kutyalo-mali okanye kwiiasethi ezo ngenye indlela bangenawo amandla azo ukuba bangabanye. Nge-CIS, umtyalimali unokufumana utyalo-mali oluninzi kwiiasethi, ezifana nezabelo, iibhondi, imali efakwayo, iindlela zotyalo-mali olunomngcipheko ongephi, intengiso yezindlu, njl. njl. |
| **Isibambiso sexesha elide** | Amatyala anezibambiso zexesha elide ziyafana neebhondi. Ababoleki (ngesiqhelo iinkampani) bayavuma ukuhlawula ababolekisi (abatyalimali) inzala ithuba elingatshintshiyo ngokubanika amatyala anezibambiso zexesha elide. Ekupheleni kwethuba elo, umbolekisi mhlawumbi unokukuthengisa oko kwenziwe ngako ityala elinesibambiso sexesha elide oko ekwenza ngemarike yezabelo ekutshintshiswa kuyo okanye akutshintshele kwizabelo zenkampani, xa ivuma imithetho. |
| **Izahlulo** | Imali ehlawulwa abanini zabelo kwinzuzo yenkampani. Nakuba imali ediphozithwe ebhankini ihlawula inzala, izabelo zihlawula izahlulo. |
| **Izabelo** | Abanini zabelo banezabelo (jonga Isabelo) kwiinkampani abenza utyalo-mali kuzo. Le nzala yobunini, okanye izabelo, inika abanini zabelo iqela lamalungelo kuquka ivoti kwintlanganiso yonyaka jikelele, izwi ngokuphathelene nenkampani kunye nesabelo esilingana nomlinganiselo wezabelo abanazo kuyo nayiphi inzuzo ezuziweyo. |
| **Isabelo** | Isabelo sisabelo seshishini esisesakho njengomtyalimali. Umzekelo olula unxulumene nekhaya elilelakho. Njengoko uhlawula ugqiba imalimboleko yakho yekhaya, isabelo sakho siyenyuka njengobunini bakho kwiasethi. Ukuba ngaba usenemalimboleko yentengo yendlu, ibhanki inesabelo kwikhaya lakho. |
| **Ingeniso** | Imali efunyenwe kutyalo-mali kwixesha elithile, enokuba ngenyanga, ngekota, kwisiqingatha sonyaka okanye ngonyaka, ngokuxhomekeke ekubeni yeyiphi na imveliso ye-CIS owenze kuyo utyalo-mali. Oku kunokuba ngohlobo lenzala okanye izahlulo (iinzuzo). |
| **Inzala** | Intlawulo eyenziwayo ngenxa yokusetyenziswa kwemali ebolekilweyo. Oku kunxulumene neendlela zamatyala: ukuba ngaba uboleka imali ibhanki okanye urhulumente, banetyala kuwe. |
| **Utyalo-mali** | Inkqubo yokufaka imali kwisixhobo sotyalo-mali. (Jonga inkcazo ka ‘iiAsethi’ ngasentla). |
| **Umtyalimali** | Nabani na othenga imveliso yotyalo-mali elindele ukufumana inzuzo (‘inzuzo yotyalo-mali’) ngokohlobo lokukhula kunye/okanye ingeniso. |
| **Umlawuli wotyalo-mali** | Umlawuli wotyalo-mali ngumntu okanye inkampani ebhalisiweyo ngokomThetho we-Financial Advisory ne-Intermediary Services (umThetho we-FAIS), ukulawula iiasethi zepotifoliyo egameni labatyalimali. |
| **I-JSE Limited** | Utshintsho oluvunyiweyo apho izibambiso zithengwayo kwaye zithengiswe. Iimarike zemali ezintsha eMzantsi Afrika ziquka i-ZAR X, 4AX, A2X ne-EESE. |
| **Impahla ethengiseka lula** | Iiasethi ngokohlobo lwemali okanye okuphantse kusondele ermalini. (Oku akuthethi imali engamaphepha neenkozo, kodwa nayiphi iakhawunti efana neyemali onokusebenzisa kwaye urhwebe ngokukhululekileyo ngemali ngayo). |
| **Utyalo-mali olusisambuku** | Utyalo-mali lwexesha elinye olwenziwa ngumtyalimali. Imveliso yotyalo-mali njenge-CIS, ivumela ukuba abatyalimali badiphozithe izixa ezincinci xa benemali abafuna ukwenza ngayo utyalo-mali. |
| **Ixabiso lemarike** | Ixabiso leasethi kwimarike yezemali. |
| **Izibambiso zetyala ezinyanzelisa ukuba kuhlawulwe kubuyiswe imalimboleko** | Izibambiso zetyala ezinyanzelisa ukuba kuhlawulwe kubuyiswe imalimboleko zizivumelwano ekunokurhwetywa ngazo ‘zesixa ekwenziwa ngaso imalimboleko’ kwaye ekurhwetywa ngazo kurhwebo. |
| **Ixabiso elipheleleyo neeyunithi zemali ekwenziwe ngayo utyalo-mali (Participatory interests) (iiPI)** | Njengoko iinkampani zikhupha izabelo, iipotifoliyo ze-CIS zikhupha ixabiso elipheleleyo lemali ekwenziwe ngayo utyalo-mali (participatory interests) (ii-PI). Ulwalamano lwee-PI olo umtyalimali analo kwipotifoliyo lumele isixa/ipesenti anayo kwipotifoliyo. Ukuba ngaba i-CIS yenza utyalo-mali kwiiNkqubo zoTyalo-mali ngokuHlanganyelana, kunokuthiwa ziiyunithi kananjalo. |
| **Ixabiso elipheleleyo lemali ekwenziwe ngayo utyalo-mali okanye ixabiso leyunithi** | Ixabiso umtyalimali aza kulihlawula kulo ngalinye ixabiso elipheleleyo lemali ekwenziwe ngayo utyalo-mali lwakhe kwipotifoliyo, elo libalwa ngokutsala amatyala kwiiasethi zepotifoliyo kunye nangokulahlula ngenani lexabiso elipheleleyo lemali ekwenziwe ngayo utyalo-mali elikhutshwa yipotifoliyo. |
| **Uhlanganiso-ndawonye lwemithombo** | Inkqubo yokufaka kunye imali yabatyalimali kwipotifoliyo enye efanayo ize ke imali leyo isetyenziswe ukuthenga iiasethi kwipotifoliyo emnini wayo ingabo bonke abatyalimali. |
| **Ipotifoliyo** | Indibaniselwano yezabelo kunye nezinye izibambiso (iiasethi) ezilawulwa egameni labatyalimali ngumlawuli wotyalo-mali. |
| **Ipropati** | Into ephathekayo enokuba yeyomntu, umzekelo indlu okanye umhlaba. Ngokunxulumene nesikim sebhondi ngabatyalimali, siquka izakhiwo ezifana nodederhu lweevenkile, imizimveliso okanye iibhloko zeeofisi. |
| **Umakhi wepropati** | Umntu okanye inkampani ephuhlisa ipropati ekubhekiselwe kuyo ngentla. |
| **Ingeniso yokuqeshisa** | Ingeniso efunyenwe ngumnini oqeshisa ngepropati yakhe kumntu oqeshileyo.  |
| **Izabelo** | Izabelo, zikhutshwa yinkampani ukukunika inxenye yobunini benkampani, oko okunika wena ilungelo kwinzuzo yenkampani ngokunjalo iiasethi eziseleyo xa inkampani ibhangiswa. |
| **Izibambiso** | Igama jikelele lezabelo, iibhondi, iindlela zotyalo-mali olunomngcipheko ongephi, amatyala anezibambiso zexesha elide, njl. njl. |
| **(Ukunika) Isibambiso** | Iasethi ekhusela ukuhlawulwa kubuyiswe imalimboleo okanye esinye isibophelelo, umzekelo, indlu esetyenziswa njengesibambiso kwaye enokuthengiswa ngumbolekisi kwimeko yokuba ingahlawulwa ibuyiswe imalimboleko. Oku kufuneka kungabhidaniswa neendlela zemali ezaziwa njengezibambiso. |
| **Iiasethi zemali ezo lisekelwe kuzo ixabiso ledirevethivu** | Ezi ziiasethi ezizezepotifoliyo. (Jonga inkcazo ka ‘iiAsethi’ ngasentla). |

**Iziqulatho**

**Isahluko soku-1: Intshayelelo kwinkqubo zotyalo-mali ngokuhlanganyela (collective investment schemes) (ii-CIS)**

Umahluko phakathi kolondolozo nnotyalo-mali

Yintoni umahluko phakathi kweenkqubo zotyalo-mali ngokuhlanganyelana nee-CIS?

Ulwenza njani utyalo-mali kwii-CIS

Uyifumana nini ingeniso?

**Isahluko sesi-2: Izibambiso**

Iinzuzo zotyalo-mali kwizibambiso

Okubi ke ngokwenza utyalo-mali kwizibambiso

**Isahluko sesi-3: Ipropati**

Yintoni i-CIS kwipropati?

Bayizuza njani ingeniso abatyalimali?

Onokuqhagamshelane naye kwipropati

**Isahluko sesi-4: Iibhondi zezindlu ngabatyalimali**

Yintoni i-CIS kwiibhondi zezindlu ngabatyalimali?

Imiqathango yokwenza utyalo-mali kwiibhondi zezindlu ngabatyalimali

Onokuqhagamshelane naye ukwenza utyalo-mali kwiibhondi zezindlu ngabatyalimali

**Isahluko sesi-5: Iingxowa zotyalo-mali**

Yintoni i-CIS kwingxowamali yotyalo-mali ngengqikelelo?

Ingaba iingxowamali zotyalo-mali ngengqikelelo lutyalo-mali olunomngcipheko ophezulu?

Iinzuzo zokwenza utyalo-mali kwiingxowamali zotyalo-mali ngengqikelelo

Into omawuyikhumbule xa usenza utyalo-mali kwiingxowamali zotyalo-mali ngengqikelelo

Ngubani omawuqhagamshelane naye ukwenza utyalo-mali kwingxowa yotyalo-mali ngokwengqikelelo

**Isahluko sesi-6: Ii-FAQ ngokunxulumene nee-CIS**

Abaqhagamshelwa abaluncedo

**Isahluko soku-1: Intshayelelo kwii-CIS**

Ii-CIS ziipotifoliyo zeeasethi apho abatyalimali banokuthenga inxenye abanayo kwipotifoliyo. "Inxenye abanayo kwipotifoliyo" (“participatory interest”) (PI) ibhekisele kwisabelo somtyalimali ngamnye sohlanganiso ndawonye kotyalo-mali oludityaniswa ukuseka isikim esinye. Oku kuvumela ukuba abatyalimali basasaze umngcipheko wabo ngexa besonwabela iinzuzo zolawulo lwengxowamali ngobugcisa.

Zinika icala elinomngcipheko otshintshiweyo kubatyalimali bazo zonke iindidi ukuba bathathe inxaxheba kwimarike yorhwebo, kodwa iintlobo ezohlukeneyo zeengxowamali zinamanqanaba awohlukeneyo omngcipheko wotyalo-mali.

Ii-CIS, ezaziwa kananjalo njengeengxowamali zotyalo-mali ngokuhlanganyela eMzantsi Afrika, zivumela abatyalimali abohlukeneyo ukuba bahlanganise kunye imali yabo kwipotifoliyo ekwabelwana ngayo kwaye ikhuphe inxenye onayo kwipotifoliyo okanye kwiiyunithi. Le potifoliyo ilawulwa ngabalawuli botyalo-mali abanobugcisa abo babeka imali ehlanganiswe kunye yabatyalimali kwiindidi zeeasethi ezohlukeneyo kunye nakumacandelo oshishino emarike. Oku kwenza ii-CIS ibe lukhetho olugqwesileyo kubatyalimali abaqalayo.

Imali ehlanganiswe kunye kwenziwa ngayo utyalo-mali kwiiasethi ezifana nezabelo zamazwe ngamazwe zeenkampani ezikwimarike yorhwebo, iibhondi, ipropati, kwiindlela zotyalo-mali ezinomngcipheko ongephi, njl. njl. Ixabiso loko kuhlanganiswe kunye lohlulwa lube zizixa ezilinganayo ezincinci ekuthiwa yinxenye onayo kwipotifoliyo okanye iiyunithi, ezikhutshelwa abatyalimali.



Ii-CIS yeyona ndlela yotyalo-mali kwezorhwebo inkulu ifumanekayo kubatyalimali baseMzantsi Afrika kwaye zidume kakhulu kuba zinika okuhle kwiakhawunti yolondolozo (kodwa zingenaso isiqinisekiso sokuba imali yakho owenze ngayo utyalo-mali iza kuhlala izinzile kwiingxowamali ezenza utyalo-mali kwizabelo) ngentuthuzelo yokukwazi ukutyala imali kwiimarike zemali ixesha elide.

Olunye lophawu olungundoqo lwe-CIS kukuba abatyalimali bafumana imingcipheko kunye neenzuzo zotyalo-mali lwabo kwi-CIS ngokwalameneyo nenxenye yabo abanayo kwipotifoliyo kwi-CIS epheleleyo. Iiasethi zepotifoliyo ye-CIS zigcinwa egameni labatyalimali ngabathenjwa okanye abagcini. EMzantsi Afrika, oku kuthetha iibhanki ezinkulu.

Kukho iintlobo ezingundoqo ezine zee-CIS, ezizezi ezo zenza kuzo utyalo-mali:

* izibambiso
* ipropati
* iibhondi zezindlu ngabatyalimali
* iingxowa zotyalo-mali

Masiqale ngomahluko phakathi kolondolozo notyalo-mali, kulandelwe kukujonga ukuba zohluka njani kwii-CIS, kunye nokuba ulwenza njani utyalo-mali kuzo.

Umahluko phakathi kolondolozo nnotyalo-mali

Amagama ‘ulondolozo’ kunye ‘notyalo-mali’ ixesha elininzi asetyenziswa ngokutshintshisana, kodwa kukho umahluko ocacileyo. Umthetho jikelele oluncedo kukuba ulondolozela injongo yexesha lifutshane kodwa wenze utyalo-mali ixesha elide.

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| **Ulondolozo** | Ukubekela imali ecaleni onokufikelela kuyo ngokukhawuleza, kukho umngcipheko omncinci okanye ongekhoyo kwaphela, ngentengo yexesha elizayo okanye ingxakeko. Ngokuqhelekileyo ulondolozo lubekwa kwiakhawunti yebhanki kwaye jikelele uzuza inzuzo enomda ngokohlobo lwenzala. Umngcipheko ekukuphela kwawo obandakanyekayo kukuba nokungaphumeleli okunokuba khona kwebhanki. |
| **Utyalo-mali** | Ukuthenga iiasethi ezifana nezabelo, izitokhwe, iibhondi, amatyala ezibambiso zexesha elide, iingxowamali zabanini zabelo (igama langaphandle lee-CIS), okanye ipropati ukuze uzuze inzuzo yezemali. Abatyalimali balindele ukuba ixabiso lotyalo-mali lwabo liza kukhula ukuze bakwazi ukuphumeza injongo yexesha elide efana nomhlalaphantsi obenza bakhululeke. Ukutyala imali ngesiqhelo kunomba womngcipheko onyukileyo. Umthetho oluncedo kukuba okukhona uthatha umngcipheko ongaphaya, kokukhona unethuba elingcono lenzuzo ephezulu, kodwa neelahleko ngokunjalo. |

**Yintoni umahluko phakathi kwee-CIS neenkqubo zotyalo-mali ngokuhlanganyelana?**

Kukho amagama awohlukeneyo endlela enye yotyalo-mali. UmThetho woLawulo lweziKim zoTyalo-mali ngokuHlanganyela, wama-45 ka-2002 ulitshintshe ngempumelelo igama “leeyunithi trasti” laba “zizikim zotyalo-mali ngokuhlanganyela”, eli ligama eliqondwa kumazwe ngamazwe. Utyalo-mali ngokuhlanganyela luhlobo olunye lwe-CIS, ngexa kwamanye amazwe ii-CIS zinokuba ngokohlobo olwahlukeneyo, kuquka iinkampani zotyalo-mali. UmThetho ubhekisela “kwinxalenye onayo kwipotifoliyo” kwisikim, ngokuchaseneyo “neyunithi” kwingxowamali yotyalo-mali ngokuhlanganyela. Nakuba sitshintshiwe isigama, abatyalimali basabhekisela “kwiiyunithi” kunye “neeyinithi trasti”.

**Ulwenza njani utyalo-mali kwii-CIS**

Ngexa kulula ukuqonda ii-CIS, kukho iintlobo ezininzi onokukhetha kuzo. Kokulungele wena ke ukuba udibane nomcebisi ngezemali ogunyazisiweyo onokukunceda uqonde ukuba yintoni owenza kuyo utyalo-mali. Umcebisi wakho unokukunceda ukhethe uhlobo olugqwesileyo lwepotifoliyo yotyalo-mali ehlangabezana neemifuno zakho ngqo kwaye unokuhlola kananajlo ubungakanani bomngcipheko ozimisele ukuwuthatha, ngokusekelwe kobakho:

* ubudala, impilo kunye nenani labaxhomekeki
* ingeniso, ulwazi lwezezimali, kunye nenye impahla ethengiseka lula
* iinjongo zotyalo-mali
* ukulungela umngcipheko

**Uyifumana nini ingeniso?**

* Ingeniso yabelwa abatyalimali qho kwiinyanga ezintandathu. Abatyalimali banoxanduva lwetyala lerhafu eyenziwe ekwabiweni kwengeniso.
* Ingeniso evela kwi-CIS yepropati ithathwa njengenzala ngokomThetho weRhafu.
* Abatyalimali batsalelwa irhafu kananjalo ekukhuleni kotyalo-mali lwabo, oko okwaziwa njengerhafu kwinzuzo yentengiso yepropati, xa bethengisa inxenye yabo abanayo kwipotifoliyo.
* Ngeenjongo zerhafu, ingeniso itsalelwa irhafu nge-18% (izinga lika-2020). Abatyalimali banokubanga unyenyiso ngokusekelwe kubudala babo. Abantu abangaphantsi kwama-65 banokubanga ama-R23 800 kwaye abo bangaphezulu kwama-65, ngama-R34 500.



* Ngokuphathelene nerhafu kwinzuzo yentengiso yepropati, abantu bengabanye batsalelwa irhafu kwinzuzo abayenzayo xa bethengisa utyalo-mali lwabo. Isixa kunye nemida yamazinga kugqitywa ngazo yi-SARS nyaka ngamnye. Njengomzekelo, kubantu abathengise utyalo-mali lwabo ngo-2020, izinga elingumda ibingama-40% kuyo nayiphi inzuzo kwintengiso eyodlula ama-R40 000.



**Isahluko soku-2: Izibambiso**

I-CIS inokwenza utyalo-mali kuphela kwizibambiso. **‘Isibambiso’** yindlela yezimali ekutnokuthethathethwana kwaye kutshintshiselwane ngayo enexabiso lemali. Izibambiso zizabelo, inxenye onayo kwipotifoliyo kwinkqubo yotyalo-mali ngokuhlanganyelana, iibhondi, amatyala ezibambiso zexesha elide kunye nezibambiso zetyala ezinyanzelisa ukuba kuhlawulwe kubuyiswe imalimboleko. Izibambiso ezifana neebhondi nezabelo zinokuthengwa, zitshintshiswe okanye zithengiswe.

Ukwenza utyalo-mali kwizibambiso kunokuhle nokubi.

**Okuhle ngokwenza utyalo-mali kwizibambiso**

* **Kuyafikeleleka kwaye kulula**

Olu tyalo-mali luyingqokelela luyafikeleleka ebantwini kuba banokwenza utyalo-mali ngezixa zemali ezincinci kuzo. Ezi zenza kwenzeke ebantwini abaninzi ukwenza utyalo-mali kwiasethi esele zikhona ezo ngesiqhelo bebengeke bakwazi ukufikelela kuzo, ezifana nezabelo kwi-Johannesburg Stock Exchange (JSE) okanye iindawo zorhwebo ngemali ezifana ne-ZAR X, 4AX, A2X ne-EESE.

* **Umngcipheko wokusasazeka**

Utyalo-mali oluhlanganyelwe kunye kunokwenziwa utyalo-mali ngalo kuluhlu lweeasethi esele zikhona. Umngcipheko onxulunyaniswa notyalo-mali lwakho ke ngoko usasazwa phakathi kweeasethi ezohlukeneyo esezikhona. Ukuba ngaba nayiphi kwezi asethi iqhuba kakubi (okanye ide yenze nelahleko), oko akuthethi ukuba utyalo-mali lwakho olupheleleyo luza kuqhuba kakubi kuba zikhona ezinye iiasethi ezinokuba ziqhube kakuhle kakhulu. Kuyacetyiswa ke ukutyala imali kwiintlobo ezohlukeneyo zepotifoliyo, umzekelo isabelo, ingeniso, okanye ipotifoliyo ezinzileyo. Ungade wenze utyalo-mali kwiipotifoliyo zeeasethi zotyalo-mali emazweni. Soloko ukhumbula ukuxoxa ngolu khetho nomcebisi ngezemali wakho kuqala.

* **Inzuzo entle**

Okukhona uyishiya wenze ngayo utyalo-mali imali yakho, kokukhona lilikhulu ithuba lokuba lukhule utyalo-mali lwakho. Utyalo-mali kwi-CIS ngezibambiso lunokuthengiswa ngalo naliphi na ixesha, nakuba kunjalo kuyacetyiswa ukuba wenze utyalo-mali ngemali iminyaka emithathu ukuya kwemihlanu ubuncinane. Ixabiso lenxenye onayo kwipotifliyo ze-CIS kwizibambiso lehla linyuka ngokwemarike, ngoko ke okukhona utyala imali ixesha elide, kokukhona uza kuzuza ekukhuleni kwexesha elide. Isizathu soku kukuba ixabiso lenxenye onayo kwipotifoliyo le-CIS kwizibambiso linokunyuka lisehla, ngokuxhomekeke ekuhleni kunyuka kwamaxabiso emarikeni. Ukuba ngaba wenze utyalo-mali ixesha elide, unokulindela ukubona iinzuzo zokukhula kwexesha elide ezithe ngcembe.

* **ULawulo loTyalo-mali olunobuGcisa**

Umlawuli we-CIS ulawula utyalo-mali lwakho ngemali ehlawulwayo kwaye kufuneka abhaliswe kanjalo kwi-Financial Sector Conduct Authority (FSCA). Ungatsalela umnxeba iziko loqhagamshelwano le-FSCA (jonga uqhagamshelwano oluluncedo) ukufumanisa ukuba ingaba umlawuli we-CIS ubhalisiwe na kwi-FSCA, ungafumana ulwazi kananjalo ngemveliso yezemali abagunyaziswe ukuba bazithengise ngayo. Umlawuli we-CIS ukhuphela ngaphandle ulawulo lweeasethi kumlawuli wotyalo-mali onobugcisa, lowo ngokuqhelekileyo ingumniki-nkonzo zezimali (financial services provider) (FSP) obhaliswe ngokomThetho we-Financial Advisory and Intermediary Services (umThetho we-FAISA).

**Okuhle ngotyalo-mali lwe-CIS**

* Kuyafikeleleka kwaye kulula
* Umngcipheko wokusasazeka
* Inzuzo entle
* ULawulo loTyalo-mali olunobuGcisa
* Ukhetho olwahlukeneyo
* Ucacelwe ngexabiso lotyalo-mali lwakho

UmThetho woLawulo lweNkqubo yoTyalo-mali ngokuHlanganyela uneemfuneko eziLungileyo neziFanelekileyo kumlawuli we-CIS ukuba alawule kwaye aqhube isikim se- CIS. Umlawuli we-CIS ngeke anikwe imvume ukuba ngaba akahlangabezani neemfuneko eziyimfuneko. Ukuze inikwe imvume kwaye igunyaziswe, i-FSP kufuneka ibe ngumntu onyanisekileyo kwaye onemfezeko.

Isishwankathelo esifutshane sezi mfuneko singokulandelayo: Umntu kufuneka:

* abe neziqinisekiso ezifanelekileyo
* abe ufumene iseti yobuncinane bamava athile
* abe uzigqibile iimviwo zolawulo
* aphuhle kwaye agcine ukufaneleka ngokobugcisa oko ekwenza ngenkqubo eqhubayo

Ukongeza, kufuneka ungabi:

* ufunyaniswe ukuba wophule umthetho, okanye unetyala lobuqhetseba (kwityala lokumangalelana kwabantu okanye iinkampani bucala), ukuziphatha ngokungekuko okunobugcisa, okanye abe wophule uxanduva lwakhe njengomthenjwa wezemali.
* ufunyaniswe unetyala lokungakhathali okanye ulawulo olugwenxa liqumrhu elinobugcisa elifanelekileyo
* ufunyaniswe enetyala lilo naliphi iziko elilawulayo okanye urhoxiselwe okanye wanqunyanyiselwa imvume
* unqunyanyisiwe ekulawuleni nayiphi inkampani

#### Ukhetho olwahlukeneyo lotyalo-mali

Ukhetho olwahlukeneyo lotyalo-mali lunokukhethwa, umzekelo:

* utyalo-mali olusisambuku
* utyalo-mali lwemvume yokutsala imali
* ukutshintsha phakathi kweepotifoliyo
* **Usoloko uyazi into onayo**

Usoloko usaziswa ngokuba kungakanani na okukokwakho, kuba amaxabiso akhoyo kwipotifoliyo apapashwa yonke imihla. Ungabala ixabiso le-CIS yakho ngokuphindaphinda inani lenxenye onayo kwipotifoliyo ngexabiso lenxenye onayo kwipotifoliyo olwenze kuyo utyalo-mali.

Njengokuba, ukuba ngaba ixabiso le-PI li-R10 kwaye unee-PI okanye iiyunithi ezingama-200, utyalo-mali lwakho olupheleleyo ke lolu 10 x 200 = R2 000. Ufumana ii-PI ezingaphaya njengoko utyalo-mali lwakho luzuza ingeniso. Ixabiso leeyunithi liyonyuka kananjalo njengoko ixabiso leeasethi esele zikhona linyuka (ukuhluma kwenkunzi).

Ixabiso lotyalo-mali lwakho lisekelwe kwixabiso elipheleleyo lemarike lazo zonke iiasethi kwi-CIS yakho. Ngokuqhelekileyo ixabiso limiselwa ngexesha elithile oko kukuthi ngeye-16h00 okanye ekupheleni kosuku loshishino.

Umntu unokulibala kananjalo ixabiso lotyalo-mali lwakho ukuba ngaba unikwe ixabiso lepotifoliyo kunye nenani leeyunithi ezikhutshwe yipotifoliyo. Umzekelo olula unokuba:

**Isigidi esi-R1** (ixabiso elipheleleyo lee-PI ezili-100 zepotifoliyo) **÷ 10** (inani lee-PI zakho)

**= R100 000**

Ukuba ngaba uneenxenye onazo kwipotifoliyo ezili-10 kwipotifoliyo eneenxenye ezikhoyo kwipotifoliyo ezili-100 (iiyunithi) ezixabisa isigidi esi-R1, utyalo-mali lwakho luxabisa i-R100 000.

**Okubi ke ngokwenza utyalo-mali kwizibambiso**

* Ngokhetho olungaphezulu kwe-1 600 olufumanekayo okwangoku, ukukhetha i-CIS ingaba sisigqibo esingaphaya.
* Ayizizo zonke iipotifoliyo okanye iingxowamali ezisekwe zilingana: ukukwazi komlawuli wotyalo-mali ukwenza izigqibo ezilungileyo koyohluka.
* Iingxowamali ezithile zibiza imali ehlawulwayo yolawulo ephezulu kakhulu, ngokunjalo nemali ehlawulelwa ukusebenza, leyo ke enokwehlisa inzuzo yakho.
* Olu tyalo-mali aluniki siqinisekiso. Akukho nzuzo iqinisekisiweyo, okanye isiqinisekiso sokuba ngeke uphulukane nemali. Uthatha umngcipheko wemarike kunye nezibambiso ezinyukayo okanye ezehlayo ngexabiso kumathuba awandisiweyo.

**Onokuqhagamshelane ukwenza utyalo-mali kwizibambiso**

Qhagamshelana nomlawuli we-FSP okanye we-CIS ngqo. Umtyalimali onamava unokuthenga kananjalo kwaye athengise i-CIS ngezibambiso kwi-intanethi ngoncedo lomlawuli we-CIS okanye ngamaqonga eintanethi e-FSP.

Ungacela iziphakamiso kumcebisi wakho ngezemali (owaziwa kananjalo njengebhrowukha yeinshorensi apho basebenzela iinkampani zeinshorensi okanye iibhrowukha zotyalo-mali) okanye ucele ukuthunyelwa lusapho okanye ngabahlobo abamsebenzise ngempumelelo umcebisi ngezemali. Ukufumana umcebisi ngezemali ogunyazisiweyo ogqwesileyo kule nkalo, khangela iwebhusayithi ye-FSCA okanye utsalele iziko leminxeba.

**Isahluko sesi-3: Ipropati**

**Yintoni i-CIS kwipropati?**

I-CIS kwipropati ivumela ukuba iqela labatyalimali lidibanise imithombo yalo yezimali kwaye lenze utyalo-mali ngqo kwipropati. Iqela linokwenza utyalo-mali kwiintlobo ezohlukeneyo zepropati naphi na kwisixeko salo, ilizwe okanye kwihlabathi jikelele. Kukho iqela leentlobo ezohlukeneyo ongakhetha kuzo, kuquka amashishini, imizimveliso, okanye amaziko odederhu lweevenkile.

**Into omawuyazi ngokwenza utyalo-mali kwipropati**

* EMzantsi Afrika, ii-CIS zepropati kurhwetywa ngazo kwi-JSE.
* Abatyalimali bathenga ubuncinane be-100 lenxenye abanayo kwipotifoliyo ngexesha.
* Ukuthenga nokuthengisa inxenye abanayo kwipotifoliyo kufana nokuthenga nokuthengisa izabelo kwinkampani ekuluhlu lorhwebo ngezabelo.
* Awunako ukuthenga inxenye onayo kwipotifoliyo kwi-CIS yepropati ngesibophelelo esiphakathi kwakho nomnye umntu sokuthathwa kwesixa semali ngenyanga.
* Ungafumana ixabiso lenxenye onayo kwipotifoliyo kwi-CIS kwiwebhusayithi ye-JSE, kwiphephandaba kunye nakwiwebhusayithi ye-Association for Savings and Investment South Africa (ASISA).

**Bayizuza njani ingeniso abatyalimali?**

Abatyalimali bafumana inxenye yengeniso yokuqeshisa ezuzwe kwipropati. Njengoko linyuka ixabiso lepropati, ixabiso lotyalo-mali lwakho nalo liyenyuka, ngokunjalo nengeniso yokuqeshisa oyizuzayo.

**Onokuqhagamshelane naye kwipropati**

Qhagamshelana ne-FSP ebhalisiweyo.

**Isahluko sesi-4: Iibhondi zezindlu ngabatyalimali**

**Yintoni i-CIS kwiibhondi zezindlu ngabatyalimali?**

Izikim zeebhondi zezindlu ngabatyalimali zibolekisa ngemali yabatyalimali kubakhi beepropati ukuba bakhe iipropati. Le mali ebolekelwe ukwakha ipropati ivela kubatyalimali abafana nawe xa usenza utyalo-mali kwibhondi yendlu. Ibhondi yendlu ibhaliswe kwipropati, oko kusenza ipropati eyakhiwayo isibambiso semalimboleko. Ukuba ngaba akakwazi ukuyihlawula ayibuyise umakhi imali, isikim sithathela kuso ubunini bepropati kwaye sinokuyithengisa ipropati ukubuyekeza utyalo-mali.

**Ingeniso evela kwibhondi yezindlu ngabatyalimali**

* Abatyalimali bafumana kuphela inzuzo ezuzwe kwimali ebolekwe abakhi ngenyanga. Akukho kukhula kwamali kwisixa ekwenziwe ngaso utyalo-mali.
* Inzala efunyenwe ngumtyalimali ngesiqhelo iphezulu kunenzala efunyenweyo kwiakhawunti yebhanki. Isizathu soku ngumngcipheko ophezulu onxulunayniswa notyalo-mali ngaphezulu kwalowo weakhawunti yebhanki.

**Imiqathango yokwenza utyalo-mali kwiibhondi zezindlu ngabatyalimali**

* Utyalo-mali lusekelwe ixesha lobuncinane bethuba leminyaka emihlanu. Njengomtyalimali, ngeke ulurhoxise phambi kokuba kuphela iminyaka emihlanu utyalo-mali lwakho. Umlawuli we-CIS unokukuvumela ukuba uyisebenzisa msinyane inxenye onayo kwipotifoliyo, kodwa ke oko kungengqiqo yabo epheleleyo kwaye ukuba ngaba kukho imali efumanekayo.
* Imali yabantu bengabanye imisela unyino kunye neendleko zokuphuma xa uyisebenzisa kwangoko. Kubalulekile ukujonga amaxwebhu akho engxowamali kwaye ubuze umcebisi ngezemali ukuba ziya kuba yintoni na iindleko zesohlwayo zotsalo-mali kwangoko kutyalo-mali ukuba kukho naziphi.

**Onokuqhagamshelane naye ukwenza utyalo-mali kwiibhondi zezindlu ngabatyalimali**

Qhagamshelana nomlawuli webhondi yezindlu ngabatyalimali ebhalisiweyo ofuna ukwenza kuyo utyalo-mali. Ezi nkcukacha zinokufunyanwa kwiwebhusayithi yomlawuli okanye kwimathiriyeli yakhe yokwazisa.

**Isahluko sesi-5: Iingxowa zotyalo-mali**

**Yintoni i-CIS kwingxowamali yotyalo-mali ngengqikelelo?**

Ngokungafaniyo nezinye iintlobo zeenkqubo zotyalo-mali ngokuhlanganyelana, ingxowamali yotyalo-mali ngokwengqikelelo inokwenza utyalo-mali ngalo naluphi uhlobo lweasethi okanye umxube weeasethi kodwa inokwenza utyalo-mali ngokubanzi kwiidirevethivu ngqo. Olu hlobo lotyalo-mali lunika isithembiso esikhulu senzuzo ephezulu kodwa kananjalo lunomngcipheko ophezulu wokuphulukana noluthile okanye nalo lonke utyalo-mali lwakho.

Abalawuli bengxowamali yotyalo-mali ngengqikelelo banomda ongaphaya xa besenza isigqibo sokuba ulwenza njani utyalo-mali, ulwenza nini kwaye iloluphi uhlobo lweasethi onokulwenza kulo. Ingxowamali nganye inemithetho yayo, ngoko ke ifanele abatyalimali abanobunkunkqele – abantu abanamava awoneleyo okuqonda imingcipheko neenzuzo zethuba lotyalo-mali.

Ingxowamali yotyalo-mali ngengqikelelo idume ngokusilela ukuza neenzuzo ngexa ibiza imali ehlawulwayo egqithisileyo. NgoEpreli ka-2015, uMzantsi Afrika waqala ukulawula iingxowamali zotyalo-mali ngengqikelelo njengesikim senkqubo yotyalo-mali ngokuhlanganyelana elawula ngumThetho woLawulo lweziKim zoTyalo-mali ngokuHlanganyela wama-45 ka-2002.

NgoJanywari ka-2020, uMgangatho woHlelo lweNgxowa yoTyalo-mali ngokweNgqikelelo we-ASISA waqala nawo ukusebenza ngokunjalo. Zonke iingxowamali zotyalo-mali ngengqikelelo ngoku zihlelwa kwaye zisohlulwa ngokweendidi, oko kusenza kube lula kubatyalimali ukuhlola nokuthelekisa ingxowamali kwaye bafumane ezo zibafaneleyo ngokomngcipheko.

**Ingaba iingxowamali zotyalo-mali ngengqikelelo lutyalo-mali olunomngcipheko ophezulu?**

Uhlobo lweengxowamali zotyalo-mali ngengqikelelo zithetha ukuba kukho umba womngcipheko ophezulu. Iprofayile yomngcipheko wengxowamali yotyalo-mali ngengqikelelo ethile ixhomekeka kwigunya okanye imiyalelo enikwe ngabatyalimali kuloo ngxowamali. Amagunya athile anokuba nohlaselo, ngexa amanye anokuba ayilelwe ukujolisa kutyalo-mali ngengqikelelo kunye nokuzisa iinzuzo ezinokuguquka ezisezantsi.

Iingxowamali zotyalo-mali ngengqikelelo ayikukuba azinawo umngcipheko kodwa abalawuli beengxowamali zotyalo-mali ngengqikelelo eMzantsi Afrika babonisile ukuba basacinga ngendlela endala ngokungaphaya kunoogxa babo bamazwe ngamazwe. Iingxowamali zotyalo-mali ngengqikelelo azifihli kangangoko kunangaphambili kwaye zilawulwa kakhulu yi-FSCA.

Ukunciphisa umngcipheko, abatyalimali kufuneka bakhethe umlawuli we-CIS kunye nomlawuli womngcipheko wotyalo-mali onerekhodi entle. Ngaphezu kwako konke, abatyalimali kufuneka baye kumcebisi wotyalo-mali obhalisiweyo oqinisekisiweyo ukuba abanike icebo ngeengxowamali zotyalo-mali ngengqikelelo

**Iinzuzo zokwenza utyalo-mali kwiingxowamali zotyalo-mali ngengqikelelo**

* Iindidi zoMgangatho woHlelo lweNgxowamali yoTyalo-mali ngeNgqikelelo zenza kube lula kubatyalimali ukuba bahlole kwaye bathelekise iingxowamali kwaye bakhethe eyona ngxowamali ifaneleke ngcono kwiprofayile yabo yomngcipheo kunye neepotifolityo zotyalo-mali. Jonga ku: [https://www.asisa.org.za/standards-guidelines-codes/standards/](http://www.asisa.org.za/standards-guidelines-codes/standards/)
* Abalawuli beengxowamali zotyalo-mali ngengqikelelo banokhetho lwesicwangciso esingaphaya abanaso kunabalawuli boninzi lwezinye iintlobo zotyalo-mali.
* Ixesha elininzi iingxowamali zotyalo-mali ngengqikelelo zingenza ube nako ukuphumeza iinzuzo engaphaya kunokuba bekunokwenzeka kwiintlobo ezininzi ezizezinye zotyalo-mali.
* Ingxowamali yotyalo-mali ngokwengqikelelo yaseMzantsi Afrika ilawulwa ngokwenqanaba eliphezulu.

**Into omawuyikhumbule xa usenza utyalo-mali kwiingxowamali zotyalo-mali ngengqikelelo**

* Imali ovunyelweyo ukuba wenze ngayo utyalo-mali iya kuxhomekeka ekubeni ungumtyalimali wezorhwebo na

(ubuncinane botyalo-mali bumiselwa yingxowamali ethile) okanye ngumtyalimali oqinisekisiweyo) ubuncinane botyalo-mali sisigidi esi-R1).

* EMzantsi Afrika, iingxowamali ezininzi zibiza i-1% yemali ehlawulelwa ulawulo kunye nepesenti, umzekelo ama-20% enzuzo, imali ehlawulelwa ukusebenza. Le yamva ngokuqhelekileyo iya kungena ukuba inzuzo yakho ingaphezulu komda othile.
* Imali ebizwayo iyohluka ngokuxhomekeke kwingxowa yotyalo-mali ngokwengqikelelo oyikhethayo. Umzekelo olula uza kusebenza kanje:
	+ Unesigidi esi-R1 (ubuncinane njengomtyalimali oyedwa) owenza ngaso utyalo-mali kwingxowa yotyalo-mali ngokwengqikelelo.
	+ Ingxowa yotyalo-mali ngokwengqikelelo ijolise ekubeni inike i-13% lenzuzo yonyaka, apho ke kule meko ili-R130 000.
	+ Uza kubizwa i-R10 000 njengemali ehlawulelwa ulawulo KUNYE nama-R26 000 angaphaya– ama-20% enzuzo yakho ye-R130 000 – ukuba ngaba ingxowamali ikhula ngomlinganiso we-13% ubuncinane.
* Iingxowa zotyalo-mali ngokwengqikelelo zinokuba nokuhlasela okanye zicinge ngendlela endalo kwisicwangciso sazo. Yikhethe ngobulumko ingxowamali yakho.

**Ngubani omawuqhagamshelane naye ukwenza utyalo-mali kwingxowa yotyalo-mali ngokwengqikelelo**

Qhagamshelana nomlawuli we-FSP okanye we-CIS obhalisiweyo.

**Isahluko sesi-6: IMibuzo eBuzwa Rhoqo**

**Q: Ngubani ekufuneka enze utyalo-mali kwi-CIS?**

A: Nabani na ofuna ukukhulisa ubutyebi kwixesha eliphakathi ukuya kwelide kwaye ezimisele ukukuphumeza oku ngokwamkela inqanaba elithile lomngcipheko.

**Q: Yimalini ekufuneka ndenze ngayo utyalo-mali?**

A: Kuxhomekeke kuhlobo lwepotifoliyo. Iipotifoliyo ezithile zifuna ubuncinane obungama-R200 ngenyanga, kodwa iipotifoliyo ezininzi zilindele ukuba wena wenze utyalo-mali lobuncinane bama-R300 ukuya kwi-R1 000 ngenyanga (ukususela ku-2020).

**Q: Zenziwa njani iintlawulo?**

A: Iintlawulo mhlawumbi zenziwa ngenyanga ngezivumelwano zokutsalwa kwentlawulo okanye ngeentlawulo ezisisambuku, ngokuxhomekeke kwiimfuneko zengxowamali.

**Q: Zeziphi iintlawulo kunye nemali ebizwayo ebandakanyekayo?**

A: Iindleko zotyalo-mali kwi-CIS ziyohluka phakathi kwabalawuli nezikim. Njengomtyalimali, kufuneka uziqhelanise neendleko ezibandakanyekayo. Iindleko ezimiselweyo, ezifana nolawulo lonyaka, imali ehlawulelwa umthenjwa nolawulo, zitsalwa kwipotifoliyo yotyalo-mali. Unokubizwa imali yokuqalisa inkqubo xa uqala utyalo-mali kodwa ayinyanzelekanga le, kwaye abalawuli abathile be-CIS baye bayiyeke le mali ihlawulwayo. Iipotifoliyo ezithile zibiza imali ehlawulelwa ukusebenza ukuba ngaba utyalo-mali luyahlangabezana nemilinganiso yokusebenza ekuvunyelwene ngayo

**Q: Ingana kufanele ndihlawule irhafu kwinzuzo?**

A: Inzala kunye nerhafu kwinzuzo yentengiso yepropati ze-CIS zitsalelwa irhafu. Ebantwini abangaphantsi kweminyaka engama-65 ubudala, kukho ukunyenyiselwa ngama-R23 800, kunye nama-R34 500 kuye nawuphi umntu ongaphezulu kwama-65 kwinzala ezuziweyo. Ngokuphathelene nerhafu kwinzuzo yentengiso yepropati, abantu bengabanye batsalelwa irhafu ngokwezinga lomda wama-40% xa bethengisa. La manani asuka ku-2020 kwaye axhomekeke ekulungisweni qho ngonyanga. Tyelela [ku-www.sars.co.za](http://www.sars.co.za/) ngawona manani amva kuba la atshintsha qho ngonyaka.

**Q: Ingaba ii-CIS ziyabonelela ngolwabiwo lwenzala nengeniso?**

A: Akukho mithetho ilawula ulwabiwo lwenzala nengeniso. Iipotifoliyo ezithile zityala imali ngokutsha ngexa ezinye zisaba ipesenti yeenzuzo. Buza kumlawuli we-CIS ukuba – kunye nokuba yabiwa rhoqo kanganani – ingeniso kwisikim. Qaphela: Ingxowamali kufuneka yabe ubuncinane kanye ngonyaka ingeniso phambi kokuphela konyaka werhafu, kodwa ke le kunokwenziwa ngayo utyalo-mali ngokutsha.

**Q: Ndingatshintsha phakathi kweepotifoliyo?**

A: Ewe, unako. Unokuthengisa inxenye onayo kwipotifoliyo eyeyakho kwipotifoliyo enye uze wenze utyalo-mali ngokutsha ngenzuzo kwenye. Kukho imali ebizwayo ebandakanyekayo, kunye neempembelelo zerhafu ezinokuba khona onokufuna ukuxoxa ngazo nomcebisi ngezemali wakho.

**Q: Ndiwugcina njani umkhondo wokusebenza kwe-CIS yam?**

A: Ungakulandelela ukusebenza kotyalo-mali lwakho kumaphephandaba angundoqo kunye nakwiiwebhusayithi zezemali. Iingxelo zonyaka okanye zesiqingatha sonyaka ziza kukugcina unolwazi kwixesha elide. Uqwalaselo kwakhona lwemarike sisikhombisi esilungileyo kananjalo sokusebenza kwe- CIS yakho.

**Q: Kokuphi okuhle kunye nokubi ekwenzeni utyalo-mali kwii-CIS?**

A: Okuhle okubalulekileyo kwee-CIS kukuba zinika abatyalimali ukukwazi ukwahlukanisa iiasethi zabo, ngexa okubi okungundoqo ikukuba iipotifoliyo ezininzi zithenga izabelo kunye nezinye iziibambiso ezixhomekeke ekwehleni nasekwenyukeni.

**Inqaku loku-1**: UMzantsi Afrika unemodeli yolawulo leyo ‘abalawuli ababini abohlukeneyo banokuba nemimiselo eyohlukeneyo kunye neencwadi ezimbini zemithetho ezohlukeneyo’. Ukubeka iliso ekulungeni ngokwezemali kunye nempilo yeenkampani zotyalo-mali luxanduva lwe-Prudential Authority (PA). I-Financial Sector Conduct Authority (FSCA) ilawula ukuziphatha emarikeni kwabalawuli bezikim zotyalo-mali ngokuhlanganyela.

**Inqaku loku-2**: I-Financial Intelligence Centre (FIC) ilawula iimfuneko ezichasene nokusebenza ngemali ngokungekho mthethweni zomThetho weZiko wokuJongwa kwezeMali ka-2001. Yabelana nolu xanduba ne-FSCA.

**Abaqhagamshelwa abaluncedo**

**I-Financial Sector Conduct Authority (FSCA)**

Ukuqinisekisa **ukuba semthethweni** kwesikim **sotyalo-mali** okanye **umniki-nkonzo zezimali (financial services provider) (FSP)/umcebisi ngezemali** ungaqhagamshelana ne-FSCA.

|  |  |
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|  **Umnxeba (ibhokisi yokubamba nokudlulisa iingcingo)** |  012 428 8000 |
|  **Iziko leminxeba** |  0800 20 3722 (FSCA) |
|  **Inombolo yefeksi** |  012 346 6941 |
|  **Idilesi yeimeyile** |  info@fsca.co.za / enquiries@fsca.co.za / complaints@fsca.co.za |
|  **Idilesi yeposi** |  P.O. Box 35655, Menlo Park, Pretoria 0102 |
|  **Idilesi yestrato** |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0081 |
|  **Iwebhsayithi** |  [www.fsca.co.za](http://www.fsca.co.za)  |

Ngolwazi oluthe vetshe ngemfundiso ngezemali yabathengi, qhagamashelana **neCandelo lokuFundisa abaXhasi le-FSCA.**

|  |  |
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| **I-imeyile** |  CED.Consumer@fsca.co.za |
| **Iwebhsayithi** |  [www.fscamymoney.co.za](http://www.fscamymoney.co.za) |

**I-The Financial Intelligence Centre (FIC)**

Xa ukrokrela imisebenzi yemali engekho mthethweni, qhagamshelana neZiko loQhagamshelwano lokuThobela nokuThintela e-FIC.

|  |  |
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| **Umnxeba**  | 0860 222 200 |
| **Ifeksi** | 0860 333 336 |
| **Idilesi yeposi** | Private Bag X177, Centurion 0046 |
| **Idilesi yestrato** | Doornkloof 391-Jr, Centurion 0157 |
| **Iwebhsayithi** | [www.fic.gov.za](http://www.fic.gov.za)  |

**South African Reserve Bank (SARB)/Prudential Authority (PA)**

Ukuxela izikim ezithatha idiphozithi ngokungekho mthethweni, qhagamshelana ne- SARB/PA.

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| **Umnxeba** | 012 313 3911 / 0861 12 7272​  |
| **Ifeksi** | 012 313 3758 |
| **I-imeyile** | SARB-PA@resbank.co.za  |
| **Idilesi yeposi** | Prudential Authority, South African Reserve Bank, P.O. Box 8432, Pretoria 0001 |
| **Idilesi yestrato** | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| **Iwebhsayithi** | [www.resbank.co.za](http://www.resbank.co.za)  |

**I-Ombud for Financial Services Providers (FAIS Ombud)**

Ngezikhalazoezinxulumene nabacebisi bezemali kunye nabaniki besixhobo sezemali/iiFSPqhagamshelana noMthathi zikhalazo we-FAIS.

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| **Umnxeba** | 012 762 5000 |
| **I-Sharecall** | 086 066 3274 |
| **Ifeksi** | 011 348 3447 |
| **I-imeyile** | info@faisombud.co.za |
| **Izikhalazo malunga nenkonzo yethu** | hestie@faisombud.co.za  |
| **Imibuzo ngobume bezikhalazo** | enquiries@faisombud.co.za  |
| **Idilesi yeposi** | P.O. Box 74571, Lynnwood Ridge 0040 |
| **Idilesi yestrato** | Kasteel Park Office Park, Orange Building, 2nd Floor,546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
| **Iwebhsayithi** | [www.faisombud.co.za](https://faisombud.co.za/) |

**I-Association for Savings and Investments South Africa (ASISA)**

Xa ufuna ukufumanisa ngokungaphaya malunga nolondolozo notyalo-mali, ungaqhagamshelana ne-ASISA.

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| **Umnxeba** | 021 673 1620 |
| **I-imeyile** | info@asisa.org.za  |
| **Idilesi yeposi** | PO Box 23525, Claremont 7735 |
| **Idilesi yestrato** | Bridge House, Boundary Terraces, 1 Mariendahl Lane, Newlands, Cape Town 7700 |
| **Iwebhsayithi** | [www.asisa.org.za](http://www.asisa.org.za)  |

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**UKUNGATHATHI XANDUVA**

*Ulwazi oluqulethwe kule ncwadana yolwazi lunikwe yi-Financial Sector Conduct Authority (FSCA) ngeenjongo zolwazi kuphela. Le nkcazelo ayiquki iingcebiso ngezemali, zomthetho, okanye zobugcisa. Ngexa kuthathwe lonke ukhathalelo ukuqinisekisa ukuba isiqulatho siluncedo kwaye sichanekile, i-FSCA ayiniki naziphi na iziqinisekiso ulwamkelo okanye uqiniselo ngokuphathelene noku kwaye ayamkeli naluphi na uxanduva lomthetho okanye uxanduva lwesiqulatho okanye ukuchaneka kolwazi olunikiweyo okanye, ngayo nayiphi ilahleko okanye umonakalo obangiweyo ovela ngokungqalileyo okanye ngokungangqalanga ngokunxulumene nokuthembela ekusetyenzisweni kolwazi olunjalo. Ngaphandle kokuba kuchaziwe, ilungelo lokukopa lwayo yonke inkcazelo lolwe-FSCA. Ayikho inkcazelo yale ncwadana enokuveliswa kwakhona okanye isasazwe okanye isetyenziswe kwakhona okanye yenziwe ifumaneke ngayo nayiphi indlela okanye naluphi ucholo lweendaba ngaphandle kokuba imvume ebhaliweyo yangaphambili ifunyenwe kwiOfisi yoMcebisi Jikelele ye-FSCA.*