**Ingaba utyalo-mali lwakho luza kukuthatha lukubeke phezulu?**

**#SpotTheNot**

**Wazi umahluko phakathi kotyalo-mali, istokfela, isikim sephiramidi nesePonzi.**

Ingaba wenze utyalo-mali kwimveliso yezimali; walondoloza imali yakho kwistokfela esithenjiweyo; okanye uyixenye yesikim sephiramidi? Ukuba ngaba utyalo-mali lukunika inzuzo ephezulu kakhulu, kufuneka uqale ukuzibuza imibuzo malunga nokuba semthethweni kwalo, ngokunjalo nomngcipheko onxulumene nalo. Lo mthombo uza kukunceda uqonde umahluko phakathi kotyalo-mali, istokfela nesikim sephiramidi.

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| **IINKCAZELO** |
| **Isikim sephiramidi** | Isikim sephiramidi sisikim esifuna ukuba wenze intlawulo yokuqala apho ke kuza kufuneka ukuba ufune amanye amalungu phambi kokuba ufumane inzuzo “kutyalo-mali” lokuqala. Okukhona ufumana abantu baninzi, kokukhona ininzi inzuzo.  |
| **Isikim sePonzi** | Izikim zePonzi zisekelwe kwiinkonzo zolawulo lotyalo-mali lobuqhetseba. Amalungu arhuma imali “kumlawuli wepotifoliyo” obathembisa inzuzo ephezulu. Xa loo malungu efuna imali yawo, ahlawulwa ngemali engenayo erhunywe ngabathathi nxaxheba abajoyine mva. Umntu oququzelela olu hlobo lobuqhetseba ulawula wonke umsebenzi. Bavele nje badlulisele imali esuka kwenye iklayenti kwenye. Akukho mveliso yokwenyani yotyalo-mali.  |
| **Istokfela** | Isitokfela liqela labantu (amalungu) elizithandelayo elibotshelelwe sisizathu esinye. Bahlanganisa kunye imithombo yezimali ukuze kuxhamle iqela.  |
| **Utyalo-mali** | Kukufaka imali entweni ocinga ukuba iza kunyusa ixabiso layo ekuhambeni kwexesha. Kukho iindlela ezininzi zokuqhuba utyalo-mali ezinokukunceda ukhulise imali yakho ezifana nezitokhwe, ipropati, iibhondi neemali ezinikwa abantu ngonyaka.  |

**Iziqulatho**

1. Yintoni isikim sephiramidi?
2. Sisebenza njani isikim sephiramidi?
3. Yintoni isikim sePonzi?
4. Sisebenza njani isikim sePonzi?
5. Indlela izikim zephiramidi ezenziwa ngayo zibe ngathi zizitokfela.
6. Imizekelo yezikim zephiramidi kunye nezikim zePonzi.
7. Indlela ozikhusela ngayo ekubeni ufunelwe isikim sephiramidi.
8. Indlela yokohlula phakathi kotyalo-mali lokwenene, isitokfela esisemthethweni okanye isikim sephiramidi.
9. Imibuzo ebalulekileyo ekufuneka uyibuze xa umntu okanye inkampani ifuna wenze kuyo utyalo-mali?
10. Into omawuyenze ukuba ulixhoba lobuqhetseba besikim sephiramidi.
11. Uqhagamshelwano oluluncedo.

**ZIBONE KWAYE UZIKHUSELE KWIZIKIM ZEPHIRAMIDI**

1. **Yintoni isikim sephiramidi?**

Isikim sephiramidi sisikim eso amalungu afumana imali kunye nangokufuna abanye abantu njengamalungu ukuba bangene kwisikim sephiramidi kunokuba kuthengiswe impahla okanye iinkonzo. Kwisikim sephiramidi, amalungu azama ukwenza imali ngokufuna amalungu amatsha. Nakuba kunjalo, lumka kuba ezi zikim ngamanye amaxesha zenza ngathi zinamathuba oshishino okanye otyalo-mali ajolise ekwaziseni imveliso okanye iinkonzo ezisemthethweni zemali. Izikim zephiramidi ayizomveliso zokwenyani zotyalo-mali okanye amathuba okwenyani oshishino. AZIKHO MTHETHWENI!

1. **Sisebenza njani isikim sephiramidi?**

Iqhetseba inokuba nguye nabani na. Inokuba ngumntu omthandayo nomthembayo. Bazondla ngemfuno yakho yokhuseleko lwezimali kunye nomnqweno wakho wokukholelwa wkubeni kunokwenzeka ukufumana ubutyebi ngokukhawuleza. La maqhetseba anokukuqinisekisa kwaye aya kukubalisela amabali obomi bawo kunye nempumelelo yawo. Inokuvakala ngathi isemthethweni into abakuxelela yona – nakuba kunjalo, le yindlela abakwenza ukuba ujoyine ngayo isikim sephiramidi. Khumbula, amaqhetseba awakukhathalelanga, afuna nje imali yakho kuphela.

Abo bakhuthazi bokuqala besikim sephiramidi bafuna abo kuthiwa ‘ngamalungu’, lawo nawo ngokunjalo bafuna ilungu elinye okanye ngaphezulu. Inzuzo enkulukazi ethenjiswayo kumalungu amadala ihlawulwa ngemali yamalungu amatsha. Kumalungu amatsha ukuze afumane inzuzo, kufuneka kufunwe amalungu angaphaya. Kwiimeko ezininzi ngamalungu amadala ambalwa kuphela, anokuba ngabaqhubi besikim eso, abaxhamlayo. Amalungu asijoyina mva isikim aye asoloko engafumani nto.

Okukhona umntu ngamnye efumana abantu abaninzi phantsi kwakhe kwisikim, kokukhona kusenziwa imali eninzi ngabo bonke abajoyine phambi kwakhe phezulu. Yiloo nto kusithiwa sisikim sephiramidi. Umzantsi wenziwe ngabantu abaninzi kwaye abantu abaphezulu ngabona baxhamla kakhulu. Ipesenti ephezulu yengeniso kaninzi ihlawulwa kumalungu ajoyine isikim kwangoko kwaye aphezulu phaya kwiphiramidi.

Iingxaki ziqala xa kungasekho bantu banokufunwa kwaye ingasekho imali engenayo, ukuba idluliswe ngokwephiramidi. Kulapho ke abantu baqala ukulahlekelwa yimali yabo okanye bangayifumaniyo imali yabo. Ngexesha amalungu ekuxela kwiziphathandla oku, kuza kube sekusemva kwexesha. Akwenzeki ukuba iziphathamandla zifumane imali yamalungu, kuba amaqhetseba anokuba avele alahleka okanye kungabikho mali ifunyanwayo yokuhlawula amalungu.

1. **Yintoni isikim sePonzi?**

Isikim esifanayo sobuqhetseba sisikim sePonzi, esathiywa ngoCharles Ponzi ukusukela ngoo1920. UPonzi wathembisa abatyali-mali ngobuqhetseba ukuba baza kwenza inzuzo yama-50% ngeenyanga ezintathu.

1. **Sisebenza njani isikim sePonzi?**

Izikim zePonzi zisekelwe kwiinkonzo zolawulo lotyalo-mali lobuqhetseba. Amalungu arhuma imali “kumlawuli wepotifoliyo” obathembisa inzuzo ephezulu. Xa loo malungu efuna imali yawo, ahlawulwa ngemali engenayo erhunywe ngabathathi nxaxheba abajoyine mva. Umntu oququzelela olu hlobo lobuqhetseba ulawula wonke umsebenzi. Bavele nje badlulisele imali esuka kwenye iklayenti kwenye. Akukho mveliso yokwenyani yotyalo-mali.

Izikim zePonzi zaziwa kananjalo ngamanye amaxesha ziqhutywa nge-WhatsApp ngamaqhetseba asebenzisa indlela yobuqhetsheba eyaziwa ngokuba “kukuxhwilwa kwesazisi”. Apha, isazisi somntu owaziwayo sisetyenziswa ngobuqhetseba zizaphuli mthetho, ezizenza ngathi zingamaziko ezimali awaziwayo, ukufuna imali ebantwini.

**Faka iQamza leNtetho:**

**Ngezikim zePonzi**, abatyali-mali banika imali umphathi omnye wepotifoliyo. Kuze ke, xa efuna imali yawo, ahlawulwa ngemali engenayo erhunywe ngabatyali-mali bamva. **Ngesikim sephiramidi**, iqhetseba lokuqala lifuna abanye abatyali-mali abo nabo baye bafune abanye abatyali-mali. Abo basezantsi kwiphiramidi bahlawula abo baphezulu kwiphiramidi.

**Imizekelo yemifanekiso (yila inkampani ukuba iphuhlise kwakhona into efanayo ukuze kungabikho miba yokukopa imisebenzi yabanye wenze ngathi yeyakho)**

**Indlela esisebenza ngayo isikim sephiramidi**

 





1. **Indlela izikim zephiramidi ezenziwa ngayo zibe ngathi zizitokfela.**

Izitokfela zemveli ziindlela ezithenjiweyo zolondolozo eMzantsi Afrika (South Africa) (SA). Ngelishwa, amaqhetseba angenasazela afumene indlela yokuphanga abalondolozi abangakrokreliyo imali yabo ngokusebenzisa iindlela ezininzi zeintanethi zokweba imali yabo. Omnye umzekelo ngulo, izitokfela ze-WhatsApp ezizizikim zephiramidi kodwa ngohlobo olutsha.

Le yindlela esisebenzaa ngayo: Uyamenywa ukuba ujoyine iqela lestokfela nge-WhatsApp (eliqela lokuxoxa le-WhatsApp ), kodwa phambi kokuba ufakwe, kufuneka ufake imali yokujoyina engama-R200 uthenjiswa ukuba uza kufumana phaya kwi-R1 000 ukuba ufuna amalungu amabini okanye ngaphezulu ukuba bajoyine iqela. Le ayiyondlela yemveli yokulondoloza kwistokfela.

Istokfela kuxa iqela labantu bedibana kunye behlanganyela injongo efanayo. Bazibophelela ekubekeni imali bucala nyanga nganye kwaye ngokuxhomekeke kuhlobo lwestokfela ilungu ngalinye linethuba lalo lokufumana imali. Umzekelo: Amalungu ali-12 afaka i-R100 ngenyanga. Ilungu ngalinye lona liza kufumana i-R1200. Ilungu ngalinye liyaqhuba lihlawula i-R100 ngenyanga nasemva kokuba liyifumene imali yalo. Bayazibophelela kulungiselelo lethuba elithile.

Ukuqinisekisa ukuba iziko osebenzisana nalo sisitokfela esisemthethweni, khangela ukuba libhalisiwe na kuMbutho weziTokfela weSizwe waseMzantsi Afrika (National Stokvel Association of South Africa) (NASASA). Istokfela kufuneka sikunike inombolo yobhaliso ye-NASASA.

1. **Imizekelo yezikim zephiramidi nezezikim zePonzi**

Okubuhlungu, izikim zephiramidi zidumile phakathi kwabantu baseMzantsi Afrika kwaye abantu abaninzi abalukuhlelwe ekwenzeni imali lula, baye balahlekelwa yimali yabo ngokuthatha inxaxheba kwezi zikim zobuqhetseba. Imizekelo yezithile zezi zikim zephiramidi eziqhuba eMzantsi Afrika yile:

* Izitokfela ze-WhatsApp
* I-Pipcoin, isikim se-cryptocurrency
* I-SAcoin, ubuqhetseba botyalo-mali ngemali ezinkozo esinqabileyo
* I-Copy Profit Success (CPS) Global
* I-BTC Global, iqonga lorhwebo le-ryptocurrency
* I-Mavrodi Mundial Moneybox (MMM)

**Qaphela:** Izikim zephiramidi ezidweliswe ngentla zezinye nje zezikim zephiramidi ezaziwa kakhulu ezezenze ubuqhetseba ebantwini ngezigidi zeerandi. Kusoloko kukho izikim zeephiramidi ezitsha ezivelayo nyaka ngamnye kwaye kufuneka uzixhobise ngokwazi malunga nokuba uzibona njani. Kufuneka wazi kananjalo ukuba yeyiphi imibuzo omawuyibuze.

Imizekelo yezithile zezi zikim zePhonzi eziqhuba eMzantsi Afrika yile:

* I-Invest200 – isikim sotyalo-mali senzuzo
* Isikim se-Kubus - esibandakanya ukuthathwa komngundo wobisi ze kwenziwe imveliso zobuhle
1. **Indlela ozikhusela ngayo ekubeni ufunelwe isikim sephiramidi**

Indlela engcono ozikhusela ngayo ekubeni ungene kwisikim sephiramidi kukuqinisekisa ukuba uyazi ukuba usebenza nabani:

* Yiphande inkampani ekunika ithuba lotyalo-mali. Iwebhusayithi ayibobungqina buyimfuneko bokuba inkampani ikhona kwaye isemthethweni.
* Ukuba ufuna ukutyala imali kubalulekile ukufumana icebo lezimali kumcebisi ngezimali ogunyazisiweyo.
* Fumana iinkcukacha zabo zoqhagamshelwano, idilesi yesitalato kwaye utyelele iiofisi zabo ukuba kuyenzeka. Khumbula, kuba isakhiwo sabo sinokubonakala sisihle kwaye nabantu abasebenza apho benxibe kakuhle, akuthethi ukuba yinkampani esemthethweni. Uninzi lwezi nkampani “aziyiyo loo nto ziyibonisayo”, okuthetha ukuba zibonakala ziyinto ezingeyiyo.

Khangela kwi-Financial Sector Conduct Authority (FSCA) ukuba inkampani igunyazisiwe na ukuba iqhube ishishini lezimali eMzantsi Afrika. Kuye kwakhona iimeko apho amaqhetseba aye eba inombolo yobhaliso yomboneleli ngeenkonzo zemali obhalisiweyo ukulukuhla amalungu kwaye azame ukubonakala esemthethweni. Fumanisa ukuba ngenene inkampani idibene nomntu onika loo nkonzo na, kunye nokuba ingaba inkonzo abayinikayo ivunyiwe na yi-FSCA.

* Khangela kuMbutho weStokfela weSizwe woMzantsi Afrika (National Stokvel Association of South Africa) (NASASA) ukuba ingaba sibhalisiwe na istokfela kunye nokuba ingaba umgaqo-siseko waso uyangqinelana na nesikim esaziswayo. Kufuneka babe nenombolo yobhaliso ye-NASASA.
* Izikim zephiramidi ziqhele ukufuna amalungu amatsha kwiisemina, kwiintlanganiso zasemakhaya, ngomnxeba, ngeimeyile, nangeeleta okanye amakhasi onxibelelwano. Basebenzisa abantu ukuba “bangqine” kwiintlanganiso “zokufuna abantu”, ukukulukuhla ukuba ujoyine. Njengoko imibutho ethile esemthethweni isebenzisa iindlela ezifanayo zokufuna abantu, soloko uyiqinisekisa into ozifaka kuyo.
* Ungayifihli iofa eyenziwe kuwe. Fumana uluvo lwabantwana bakho, abahlobo nabamelwane. Ukuba ngaba bayabazi ubuqhetseba obunjalo, baza kukulumkisa. Ukuba ubona le ofa njengobuqhetseba, ungalumkisa nabanye ke.

**Lumka:** Izikim zephiramidi ezithile ziza kwenzela intlawulo yokuqala amalungu amatsha – esilukuhla ukuba enze imirhumo emikhulu.

**Umzekelo:**

Wenza “utyalo-mali” nge-R1 000. Emva kwenyanga, isikim sihlawula ama-R200 kutyalo-mali lwakho, engama-20%. Ezi zibonakala izindaba ezimnandi kuwe – isikim sibonakala sisebenza! Ude uhendeke ukufaka imali engaphaya uze ufake elinye i-R1 000. Into ongayaziyo, kukuba lawo ma-R200 avela kumrhumo wakho we-R1 000. Ngoko ke, kuma-R2 000 owarhume kwisikim, amaqhetseba ngoku ane-R1 800 kwaye wena unama-R200 kuphela.

**Qaphela:** Khumbula, ukuba kulunge kakhulu ukuba kube yinyani, mhlawumbi kunjalo!

1. **Indlela yokohlula phakathi kotyalo-mali lokwenene, isitokfela esisemthethweni okanye isikim sephiramidi.**

| **Utyalo-mali** | **Istokfela** | **Isikim sephiramidi** |
| --- | --- | --- |
| Umtyali-mali akufunwa ukuba afune abanye abatyali-mali kwisikim. | Ilungu akufunwa ukuba lifune abanye abatyali-mali kwisikim.Onke amalungu estokfela ayazana, anenjongo efanayo kwaye anobudlelwane obunyanisekileyo nobufanelekileyo.  | Abantu kosoloko kufunwa ukuba bafune amalungu amatsha angene kwisikim kwaye athenjiswa inzuzo enkulu kwithuba nje elifutshane lexesha.  |
| Umtyali-mali uyazi ukuba kwenziwe ngayo utyalo mali phi imali yakhe kunye nezinga lenzuzo. | Ilungu liyazi ukuba kwenziwe ngayo utyalo mali phi imali yakhe kunye nokuba yimalini eza kuhalwulwa kulo emva kwethuba elixeliweyo. Ibhenefithi yelungu ixelwe kakuhle ngokobungakanani bento efumanekayo kunye nexesha.  | Imali itshintsha izandla kungekho msebenzi wokwenyani wezoqoqosho okanye mveliso yemali ehamba nalo. Apho kwaziswa khona ngemveliso yezimali, zizikrini nje ezingatsho nto ezifihla isikim sephiramidi. Inzuzo ebonakalayo ithathwa ekufunweni kwabantu hayi ekwazisweni ngqo kwemveliso.  |
| Yonke imingcipheko yotyalo-mali kunxinyelelwene ngayo ukuze abatyali-mali benze izigqibo ezisekelwe elwazini.  | Kuba izitokfela ziba sesikweni ngokungaphaya, imbalwa imingcipheko, kodwa eminye isekhona, efana namalungu angarhumi rhoqo, ukungaphathwa kakuhle kwemali, ukuba sesichengeni samaqhetseba aqhuba isikim sephiramidi kunye nemithetho engacacanga emalunga nokuba imali ilondolozwa kwaye ichithwe njani. Izitokfela zinomgaqo-siseko. Umgaqo-siseko uxela injongo kunye neenkqubo zokuqhuba zeqela lestokfela. Ngokuwuqwasela kwakhona umgaqo-siseko, lowo unokuba lilungu lestokfela unokumisela ukuba istokfela siyahambelana na nokukwazi kwakhe ukuthatha umngcipheko kunye nokuba kukho ukungqinelana na neemfuneko zakho ukujoyina iqela.  | nzuzo ethenjiswayo engabonakali iyinyani, kunye nemingcipheko enxulunyaniswa nokulahlekelwa yimali yakho akunxityelelwana ngayo.  |
| Umcebisi ngezimali ubhalise kwi-FSCA. | Iqela lestokfela kufunwa ukuba libe lilungu loMbutho weStokfela weSizwe woMzantsi Afrika (National Stokvel Association of South Africa) (NASASA) okanye umbutho ofana nayo ovunywe nguMbhalisi weeBhanki. I-FSCA liqabane elilawulayo le-NASASA. | Abazisi abalawulwa kwaye ababhaliswanga naphi na. Abanye abaqhubi bezikim babhalisa inkampani zabo kwi-Companies and Intellectual Property Commission, kodwa oku akuthethi ukuba bavumelekile ukuthatha imali kuluntu.  |
| Umcebisi wotyalo-mali unokufunyanwa kwaye athathe uxanduva lwezenzo okanye icebiso lakhe.  | Amaqela estokfela kufuneka abe ngamalungu e-NASASA okanye umbutho ofana nayo ovunywe nguMbhalisi weeBhanki kwaye abe nokufunyanwa.  | Kuba kusoloko kunzima ukufuna imvelaphi yezikim okanye abazisi bayo, amanye amaqhetseba ayakwazi ukuphepha ukubanjwa kwaye alahleke angaziwa xa singaphumeleli isikim. Nokuba sewebanjwa amaqhetseba kwaye atshutshiswe kukho ithuba elincinci lokuba abantu bafumane imali yabo.  |
| Indlela esemthethweni nekhuselekileyo yotyalo-mali. | Indlela esemthethweni nethembekileyo yolondolozo mali. | Lityala lolwaphulo-mthetho ukuthatha inxaxheba nokukhuthaza isikim sephiramidi. Abathathi nxaxheba bazibeka emngciphekweni wokulahlekelwa yimali. |
| Iindlela zoNcedo ezifumanekayo. | Iindlela zoNcedo ezifumanekayo. | Akufane kubekho nauphi uncedo olufumanekayo. |

1. **Imibuzo ebalulekileyo ekufuneka uyibuze xa umntu okanye inkampani ifuna wenze kuyo utyalo-mali?**
* Ubhalisile kwi-FSCA? Ithini inombolo yobhaliso yoMboneleli wakho ngeeNkonzo zeMali (Financial Services Provider) (FSP)?
* Kwimeko yestokfela – Ubhalisile kwi-NASASA? Ithini inombolo yakho yobhaliso?
* Ndingawujonga umgaqo-siseko wesi stokfela? Ngoobani iinkokeli zestokfela kwaye zithini iinkcukacha zabo zoqhagamshelwano, ukuze ndiqhagamshelane nabo?
* Lixesha elingakanani ukwishishini lotyalo-mali?
* Ingaba ubhalisile kwi-Financial Planning Institute (FPI)?
* Ungandibonisa ubungqina bobhaliso lwenkampani yakho?
* Zithini iziqinisekiso zakho?
* Ingaba ufuna ukuba ndazise okanye ndifune abanye abantu?
* Yeyiphi imingcipheko yesi sikim?
* Yeyiphi imveliso yezimali endenza kuyo utyalo-mali? (Lumka nangakumbi ngemveliso ye-crypto currency kuba ayilawulwa e-SA kwaye akuko ncedo lufumanekayo okwangoku).
* Ndingafumana iikopi zamaxwebhu asayiniweyo?
1. **Into omawuyenze ukuba ulixhoba lobuqhetseba besikim sephiramidi**
* Xela ubuqhetseba kwiNkonzo yamaPolisa oMzantsi Afrika (South African Police Services) (SAPS).
* Xa ucinga ukuba uthatha inxaxheba kwisikim sephiramidi, hlukana ngokukhawuleza namaqhetseba ungasenza tyalo-mali ngemali engaphaya.
* Ukuba unike amaqhetseba iinkcukacha zakho zebhanki, yazisa ibhanki yakho ngokukhawuleza.
* Misa ngokukhawuleza zonke ii-debit orders.
* Gcina naluphi na unxibelelwano olufumene kwisikim sephiramidi. Olu inokuba bubungqina kwiziphathamandla ezibandakanyekayo.

Qonda ke ngoku ukuba kungajoliswa kuwe ngamanye amaqhetseba okanye izikim zobuqhetseba. Amaqhetseba kaninzi anikeza ngeenkcukacha zabantu ababafumene ngempumelelo, esebenzisa izazisi ezahlukeneyo ukwenza obunye ubuqhetseba.

Abantu asebengamaxhoba obuqhetseba basesichengeni nangakumbi “kubuqhetseba bokufumana ubuqhetseba”. Apha kuxa amaqhetseba eqhagamshelana nabantu asele belahlekelwe yimali ngobuqhetseba kwaye babange ukuba ngamagosa anyanzelisa umthetho okanye ngamagqwetha. Bacebisa ixhoba ukuba baza kulinceda “lifumane” imali yalo elahlekileyo – kodwa bafune uhlawule imali.

**Uqhagamshelwano oluluncedo:**

Ukukhangela ukuba umboneleli ngeenkonzo zemali okanye umcebisi ngezimali ugunyazisiwe na ukwazisa ngemveliso neenkonzo zezimali, qhagamshelana ne-**Financial Sector Conduct Authority** (FSCA).

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| INombolo yeZiko leminxeba |  0800 20 37 22 (FSCA) |
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| I-imeyile  |  info@fsca.co.za  |
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| Idilesi yeposi |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Iwebhusayithi |  [www.fsca.co.za](http://www.fsca.co.za)  |

Okungaphaya ngolwazi lokukufundisa abasebenzisi ngezimali qhagamshelana **neCandelo eliFundisa abaSebenzisi (Consumer Education Department) le-FSCA.**

|  |  |
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| I-imeyile |  CED.Consumer@fsca.co.za |
| Iwebhusayithi |  [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za) |

Ukukhangela ukuba sibhaliswe na istokfela, ungaqhagamshelana **noMbutho weziTokfela weSizwe woMzantsi Afrika (National Stokvel Association of South Africa) (NASASA).**

|  |  |
| --- | --- |
| Umnxeba | 087 898 0987 |
| I-imeyile | info@nasasa.co.za  |
| Idilesi yesitalato | Kildrummy Office Park, Building 8 Glenfiddich, Witkoppen Road & Umhlanga Avenue, Paulshof, Sandton, 2191 |
| Iwebhusayithi | www.nasasa.co.za |

Ukuba ufuna ukuxela izikim ezithatha idiphozithi ezingekho mthethweni, qhagamshelana **neBhanki enguVimba yoMzantsi Afrika (South African Reserve Bank) (SARB) okanye i-Prudential Authority (PA).**

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

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Nabani na ofumanisa ngesikim sephiramidi kufuneka asixele **kwiKomishoni yeSizwe yabaSebenzisi (National Consumer Commission) (NCC).**

|  |  |
| --- | --- |
| Umnxeba | 012 428 7000 / 012 428 7726 |
| I-imeyile | complaints@thencc.org.za  |
| Idilesi yesitalato | Building C – South African Bureau of Standards Campus, 1 Dr Lategan Road, Groenkloof, Pretoria |
| Idilesi yeposi | PO Box 36628, Menlo Park, 0102 |
| Iwebhusayithi | [www.thencc.gov.za](http://www.thencc.gov.za) |

Ukufunda ngokungaphaya ngobuqhetseba kwaye ukhangele ukuba akujoliswanga kuwe na tyelela **iwebhusayithi yokuLumkisa ngobuQhetseba**

www.fraudalert.co.za

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UKUNGATHATHI XANDUVA

*Ulwazi oluqulethwe kule ncwadi yolwazi lunikwe yi-Financial Sector Conduct Authority (FSCA) ngeenjongo zolwazi kuphela. Olu lwazi alumiseli icebo lomthetho, lobungcali, okanye lezimali. Ngexa lonke ukhathalelo luthathiwe ukuqinisekisa ukuba isiqulatho siluncedo kwaye sichanekile, i-FSCA ayiniki naluphi uqinisekiso, ukwamkela okanye iziqiniselo ngokuphathelene noku kwaye ayamkeli naluphi uxanduva lomthetho okanye olunye uxanduva ngesiqulatho okanye ukuchaneka kolwazi olunikiweyo, okanye, ngayo nayiphi ilahleko okanye umonakalo obangwe uvela ngokungqalileyo okanye ngokungangqalanga ngokunxulumene nokuthembela ekusetyenzisweni kolwazi olunjalo. Ngaphandle kwalapho kuxeliweyo ngenye indlela, ilungelo lombhali kulo lonke ulwazi lolwe-FSCA. Akukho nxenye yale ncwadana yolwazi enokuveliswa kwakhona okanye isasazwe okanye iphinde isetyenziswe okanye yenziwe ifumaneke ngayo nayiphi indlela okanye naluphi ucholacholo ndaba ngaphandle kokuba imvume ebhaliweyo ifunyenwe kwiOfisi yoMcebisi Jikelele we-Financial Sector Conduct Authority.*