**Abalandeleli abangekho mthethweni bafuna imali yakho yeebhenefithi ezingabangwangwa!**

**UNGABASEBENZISI!**

**UNGABANIKII ULWAZI LWAKHO LOBUQU!**

**UNGASAYINI NAZIPHI IIKONTRAKI NABO!**

Lumkela abantu abafuna ukukwenzela ubuqhetseba bathathe imali yakho oyisebenzele nzima. Aba bantu bazenza ngathi ziiarhente ezilandelelayo ezithembekileyo kwaye bakuxelela ukuba bangakunceda ufumane ibhenefithi yakho engabangwanga uhlawula imali ethile okanye ipesenti yebhenefithi yakho yengxowa-mali yomhlalaphantsi.

Xa ukholwa ukuba wena okanye ilungu losapho lwakho ninokuba nineebhenefithi zengxowa-mali yomhlalaphantsi ezilindeleke kuni kwaye ungathanda ukubuza kodwa ungazi ukuba njani – yiya kuqala kwi-Financial Sector Conduct Authority (FSCA).

I-FSCA ngumlawuli weshishini leenkonzo zezimali loMzantsi Afrika kwaye inceda ngemibuzo malunga nobukho bebhenefithi engabangwangwa kwiingxowa-mali zomhlalaphantsi. Le nkonzo ISIMAHLA kubasebenzisi.

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| **IINKCAZELO** | |
| **Iibhenefithi ezingabangwangwa** | Ibhenefithi engabangwangwa siso nasiphi isixa esilindelekileyo kwingxowa-mali yomhlalaphantsi, yobekelo okanye yomhlalaphantsi (okanye abaxhamli bakhe) eye yahlala ingabangwa iinyanga ezingama-24. |
| **Umlandeleli** | Umntu owonyulwe yingxowa-mali yomhlalaphantsi ukuba afumane okanye alandelele wena okanye abaxhamli bakho kunye nokwazisa wena/bona ngeebhenefithi zakho ezingabangwangwa. |
| **Ingxowa-mali** | Ingxowa-mali yimali eninzi ekurhunywa kuyo ngumntu ongaphezulu komnye ebekelwe injongo ethile. Iintlobo eziqhelekileyo zeengxowa-mali ziquka iingxowa-mali zomhlalaphantsi kunye neengxowa-mali zomhlalaphantsi ezihlawulwa amalungu ngenyanga. |
| **UMlawuli wengxowa-mali** | Umlawuli wengxowa-mali ngumntu ovunyiweyo ngokomThetho weNgxowa-mali zoMhlalaphantsi ukuba afumane imirhumo kunye/okanye abe iibhenefithi. |
| **Ibhenefithi** | Ibhenefithi yimali ehlawulwa isuka kwingxowa-mali yomhlalaphantsi isiya kwilungu okanye lowo ubesakuba lilungu. |
| **Ingxowa-mali yomhlalaphantsi** | Ingxowa-mali yomhlalaphantsi ibonelela ngeebhenefithi kumalungu ayo xa ethatha umhlalaphantsi kwingqesho. Ingxowa-mali ihlawula ibhenefithi kananjalo xa ilungu lisweleka ngexa lisesengqeshweni okanye lingakwaziyo ukuphangela ngexa yesigulo/ukukhubazeka okanye kwiimeko ezithile lidendiwe. Ungajoyina ingxowa-mali yomhlalaphantsi ngenkampani ekuqeshileyo. Xa uthatha umhlalaphantsi kwingxowa-mali yomhlalaphantsi unokuthatha isinye esithathwini kuphela sebhenefithi yakho iyikheshi ize intsalela isetyenziswe ukuthenga imali efunyanwa lilungu ngenyanga (njengengeniso yenyanga). |
| **Ingxowa-mali yomhlalaphantsi yengeniso yenyanga** | Imali yomhlalaphantsi oyifumana ngenyanga izimele ngokupheleleyo kweyomqeshi wakho. Wenza imirhumo yenyanga kwaye unokukhetha ukuba ulwenza phi utyalo-mali ngemali yakho, ngokungqinelana nemithetho yengxowa-mali. |
| **Ingxowa-mali yobekelo** | Ingxowa-mali yobekelo ibonelela ngeebhenefithi kumalungu ayo xa ethatha umhlalaphantsi kwingqesho. Ingxowa-mali ihlawula ibhenefithi kananjalo xa ilungu lisweleka ngexa lisesengqeshweni okanye lingakwaziyo ukuphangela ngexa yesigulo/ukukhubazeka okanye kwiimeko ezithile lidendiwe. Ungajoyina ingxowa-mali yobekelo ngenkampani ekuqeshileyo. Xa uthatha umhlalaphantsi kwingxowa-mali yobekelo unokuthatha yonke ibhenefithi njengesixa mali esiyikheshi. |
| **Ibhenefithi eyintsalela** | Intsalela ebhikesele kuzo naziphi iibhenefithi zengxowa-mali yomhlalaphantsi ezibanjwa umntu ezingahlawulwanga okanye zibangwe emva kokuba eyekile ukuphangela umntu, egxothiwe, edendiwe okanye ethathe umhlalaphantsi. Nokuba uzifunile waze wazifumana iibhenefithi zakho ukuyishiya kwakho ingxowa-mali, kunokwenzeka ukuba khange uzifumane zonke iibhenefithi zakho ebekulindeleke ukuba uzifumane. |

**1. Ngowuphi umahluko phakathi kwearhente elandelelayo esemthethethweni nengekho mthethweni?**

* Umntu olandelelayo uqeshwa yingxowa-mali yomhlalaphantsi. Ukuba ngaba unebhenefithi engakhange ibangwe olindeleke ukuba uyifumane, ingxowa-mali inokusebenzisa iinkonzo zomntu olandelelayo osemthethweni ukuba afumane wena okanye abaxhamli bakho ukuze anikwe wena/bona le mali.
* Umlandeleli wabantu osemthethweni/ongekho mthethweni NGEKE aqeshwe yingxowa-mali ukuba ancede akulandelele ibhenefithi yakho engabangwangwa. Banokuthi banokukunceda ufumane ibhenefithi yakho engabangwangwa ngemali ehlawulelwa ulawulo okanye ukucebisana. Baza kukucela imali kwangaphambili okanye ipesenti yebhenefithi yakho yengxowa-mali yomhlalaphantsi xa ihlawulwe. Ungasebenzisi okanye uqeshe abalandeleli babantu abasemthethweni/abangekho mthethweni!

**2. Iindlela ezi-4 zokwazi ukuba iarhente yakho elandela abantu isemthethweni**

Ukuqinisekisa ukuba iarhente elandelela abantu isemthethweni, yonke le miba mine kufuneka ibe khona:

* Iarhente elandelela abantu esemthethweni ihlawulwa yingxowa-mali kwaye **NGEKE** ifune imali ngqo kuwe. Imali yabo ehlawulwayo okanye nayiphi na imali eza kubizwa iza kutsalwa yingxowa-mali kwikhawunti yelungu phambi kokuba ihlawulwe kwilungu ibhenefithi.
* Iarhente elandelela abantu esemthethweni iza kuqhagamshelana **NAWE** – awunakude uhambe uyokubuza ukuba unebhenefithi na, kuba baza kuqhagamshelana nawe ukuba ngaba kukho imali ekulindeleke ukuba uyifumane.
* Iarhente elandelela abantu esemthethweni ngeke ikwazi ukubala ibhenefithi yakho, kuba olu lwazi lufumaneka KUPHELA kwingxowa-mali kunye nakumlawuli wengxowa-mali. Ngumlawuli wengxowa-mali uza kukuxelela ngqo ukuba yimalini efumanekayo.
* Iarhente elandelela abantu esemthethweni iza kuba noninzi lweenkcukacha zakho zobuqu kwaye ngesiqhelo iza wukwazi ukuba uphangela phi, kunye nokuba ukweyiphi na ingxowa-mali. Baza kuqinisekisa iinkcukacha zakho zoqhagamshelwano, kodwa ngeke bacele ulwazi olufana ne-pin yakho yasebhankini.

**OKUBALULEKILEYO:** Yingxowa-mali yomhlalaphntsi kuphela, abalawuli kunye neearhente ezilandelela abantu ezisemthethweni kuphela abaya kuba nofikelelo kwiirekhodi zakho zengxowa-mali **- AKEKHO OMNYE UMNTU ONGOMNYE!**

**3. Ingaba uzifanelekele iibhenefithi ezingabangwangwa?**

Unokuba nelungelo lebhenefithi engabangwangwa ukuba:

* ubuqeshwe ithuba lexesha elithile
* ubuhlawula ingxowa-mali yomhlalaphantsi ngenyanga
* imali yakho yeebhennefithi zengxowa-mali yomhlalaphantsi itsalwe kumvuzo wakho wenyanga
* uxelwe njengomxhamli okanye ubuxhomekeke kulowo ubesakuba lilungu lengxowa-mali yomhlalaphantsi osweleke phambi kokuthatha umhlalaphantsi

**4. Ingaba ucinge ukuba unebhenefithi engakhange ibangwe ekulindeleke ukuba uyifumane?**

Ukufumanisa ukuba unebhenefithi engakhange ibange ekulindeleke ukuba uyifumane, kufuneka ubuze kwingxowa-mali yomhlalaphantsi ebandakanyekayo, umlawuli wayo, okanye nayiphi inkampani yeinshurensi.

Ukuba awunalo ulwazi olungentla ukuze wenze njali, i-FSCA ingakuncedi njengoku kulandelayo:

* Njengomlawuli wokuqhutywa kweshishini leenkonzo zezimali loMzantsi Afrika i-FSCA inokukunceda ufumanise ukuba unebhenefithi engabangwangwa na ekulindeleke ukuba uyifumane **simahla**.
* I-FSCA ingakunceda ugcwalise ifom efunekayo yokubuza eza kukunceda ufumane umlawuli wakho wengxowa-mali **simahla**. Into nje ekufuneka uyenze kukunika i-FSCA ulwazi kunye namaxwebhu abandakanyekayo. Jonga itheyibhile engezantsi.
* I-FSCA iza kukunika kananjalo ulwazi olubalulekileyo lwengxowa-mali yomhlalaphantsi okanye umlawuli **simahla.**
* Yiya ku <https://www.fsca.co.za/Customers/Pages/Unclaimed-Benefits.aspx> ukucela ukukhangela

I-FSCA isebenza nazo zonke iingxowa-mali ezibhalisiweyo kunye nabalawuli beengxowa-mali ukuqinisekisa ukuba abantu bafumana iibhenefithi ekulindeleke ukuba bazifumane. Xa ucinga ukuba unebhenefithi engakhange ibangwe ekulindeleke ukuba uyifumane, kuphela nje ekufuneka ukwenze kukunika i-FSCA ulwazi olufunekayo njengoko kukhonjisiwe ngezantsi.

| **I-FSCA ingakunceda ngoku:** | **Ulwazi olufunekayo olufunwa kuwe:** |
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| 1. Ukufuna iibhenefithi ezingabangwangwa | * Nika ulwazi olucazululiweyo lobuqu olufana namagama apheleleyo, inombolo ye-ID, idilesi, iinombolo zoqhagamshelwano, idilesi yeimeyile, igama lengxowa-mali, igama lomqeshi, ubungqina bemvume yokubuza egameni lomntu ongomnye. * Imbali yengqesho, njengoluhlu lwazo zonke iindawo osebenze kuzo. * Amaxwebhu obulungu angqina ukuba ubulilungu lengxowa-mali yomhlalaphantsi. * Iziliphu zemivuzo ezibonakalisa utsalo oluya kwingxowa-mali yomhlalaphantsi. * Ingxelo yebhenefithi evela kwingxowa-mali yomhlalaphantsi. |
| 1. Imibuzo yentsalela | * Ulwazi lobuqu olucazululiweyo. * Imbali yengqesho, njengoluhlu lwazo zonke iindawo osebenze kuzo. * Amaxwebhu obulungu angqina ukuba ubulilungu lengxowa-mali yomhlalaphantsi. * Iziliphu zemivuzo ezibonakalisa utsalo oluya kwingxowa-mali yomhlalaphantsi. * Ingxelo yebhenefithi evela kwingxowa-mali yomhlalaphantsi. |
| 1. Ubungqina bentlawulo yebhenefithi | * Ulwazi lobuqu olucazululiweyo. * Imbali yengqesho njengoluhlu lwazo zonke iindawo osebenze kuzo. * Amaxwebhu obulungu angqina ukuba ubulilungu lengxowa-mali yomhlalaphantsi. * Iziliphu zemivuzo ezibonakalisa utsalo oluya kwingxowa-mali yomhlalaphantsi. * Ingxelo yebhenefithi evela kwingxowa-mali yomhlalaphantsi. |
| 1. Imibuzo malunga nebango lebhenefithi yokusweleka | * Ulwazi lobuqu olucazululiweyo. * Isitifiketi sokusweleka. * Izitifiketi zomtshato.zokuzalwa. * Iziliphu zemivuzo ezibonakalisa utsalo oluya kwingxowa-mali yomhlalaphantsi yelungu eliswelekileyo. * Amaxwebhu obulungu angqina ukuba ubulilungu lengxowa-mali yomhlalaphantsi. * Isiteyitimenti seebhenefithi ezivela kwingxowa-mali yomhlalaphantsi yelungu eliswelekileyo. |
| 1. Uqhagamshelwano ngqo nengxowa-mali ebandakanyekayo yomhlalaphantsi | * Ulwazi lobuqu olucazululiweyo. * Imbalelwano evela kumlawuli wengxowa-mali, umzekelo ileta okanye ii-imeyile. * Isitifiketi sokusweleka/somtshato * Ikopi yoxwebhu lwesazisi (identity document) (ID). * Uhlobo lwengqesho okulo. |

**Khumbula ukucela i-FSCA kuqala – ingakunceda simahla!**

**Uqhagamshelwano oluluncedo:**

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

Ngolwazi okanye imibuzo ethe vetshe enxulumene neebhenefithi ezingabangwanga okanye ukuxela ukuziphatha ngokungekho mthethweni okanye ukuphathwa ngokungafanelekanga ngokunxulumene neebhenefithi zeengxowa-mali zomhlalaphantsi okanye zobekelo, qhagamshelana ne-FSCA.

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| **Imibuzo ngeebhenefithi ezingabangwanga** | |
| IZiko lemiNxeba | 0800 20 37 22 |
| Imibuzo yeimeyile – inombolo ye-ID | [FSCA.PensionsUnclaimed@FSCA.co.za](mailto:FSB.PensionsUnclaimed@fsb.co.za) |
| Imibuzo yeimeyile - izicelo jikelele | [Pension.Queries@FSCA.co.za](mailto:Pension.Queries@fsb.co.za) |
| Imibuzo ye-SMS – inombolo ye-ID | 30913 |
| Imibuzo ye-SMS – isicelo jikelele\* | 30766 |
| Izingeniso zefeksi | 086 578 1183 |
| **Imibuzo jikelele enxulumene ne-FSCA** | |
| Iindawo yeengcingo | 012 428 8000 |
| Inombolo yefeksi | 012 346 6941 |
| Idilesi yeposi | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Idilesi yesitalato | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,  Pretoria, South Africa 0081 |
| I-imeyile | [info@fsca.co.za](mailto:info@fsca.co.za) |
| Iwebhusayithi | [www.fsca.co.za](http://www.fsca.co.za) |
| **Ngolwazi olungaphaya lokufundisa ngezimali lomsebenzisi qhagamshelana**  **necandelo lokuFundisa uMsebenzisi le-FSCA:** | |
| I-imeyile | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
| Iwebhusayithi | [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za) |

**UMgwebi weeNgxowa-mali zoMhlalaphantsi (Pension Funds Adjudicator) (PFA):**

Ukuba unesikhalazo ngokubhekisele kumhlalaphantsi wakho, yobekelo, yogcino okanye ingxowa-mali yomhlalaphantsi enikwa umntu ngonyaka ebomini bakhe, unokufaka isikhalazo ngokubhaliweyo esiya kwi-PFA.

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| Umnxeba | 012 748 4000, 012 346 1738 |
| IZiko lemiNxeba | 086 066 2837 |
| Ifeksi | 086 693 7472 |
| I-imeyile | [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za) |
| Idilesi yeposi | PO Box 580, MENLYN, 0063 |
| Idilesi yesitalato | 4th Floor, ​Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0181 |
| Iwebhusayithi | [www.pfa.org.za](http://www.pfa.org.za) |

**Umntu ekunokufakwa kuye izikhalazo ngabaBoneleli beeNkonzo zeMali (uMmeli we-FAIS)** Unesikhalazo ngokubhekisele kumboneleli ngemveliso yezimali okanye umcebisi ngezimali? Qhagamshelana nomntu ekuFakwa kuye iziKhalazo we-FAIS.

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| Umnxeba | [012 762 5000](tel:+27127625000) | |
| I-imeyile | [info@faisombud.co.za](mailto:info@faisombud.co.za) | |
| Izikhalazo malunga nenkonzo yethu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) | |
| Imibuzo malunga nesimo sezikhalazo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) | |
| [UmNxeba wokuXela ubuQhetseba ungaziXeli](tel:0801116666) | 080 111 6666 | |
| Idilesi yeposi | P.O Box 74571, Lynnwood Ridge 0040 | |
| Idilesi yesitalato | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 | |
| Iwebhusayithi | [www.faisombud.co.za](http://www.faisombud.co.za) |

**INgxowa-mali yoMhlalaphantsi yabaSebenzi bakaRhulumente (Government Employees Pension Fund) (GEPF)**

Ukuba ngumsebenzi karhulumente woMzantsi Afrika kwaye unesikhalazo ngokuphathelene nengxowa-mali yakho yomhlalaphantsi, qhagamshelana ne-GEPF.

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| Umnxeba | 0800 117 669 okanye 012 319 1000/1911 |
| Ifeksi | 012 326 2507 |
| I-imeyile | [Enquiries@gepf.co.za](mailto:enquiries@gepf.co.za) |
| Idilesi yeposi | Private Bag X63, Pretoria, 0001 |
| Idilesi yesitalato | 34 Hamilton Street, Arcadia |
| Iwebhusayithi | [www.gepf.co.za](file:///C:\Users\alicia.pillai\Desktop\Send%204%20External%20approval\www.gepf.co.za) |

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UKUNGATHATHI XANDUVA

*Ngexa luthathwe lonke ukhathalelo nomzamo wokuqinisekisa ukuba ulwazi olubonakaliswe kule ncwadana luchanekile kwaye luphelele, kufuneka kuqatshelwe ukuba le ncwadana iqulethe ulwazi olusisiseko ngokuphathelene nabalandeleli abangenamvume kunye neebhenefithi ezingabangwanga. Le ncwadana ayingeni endaweni yamagatya abalulekileyo omThetho weNgxowa-mali yoMhlalaphantsi, 1956. I-FSCA ayamkeli xanduva, kwaye umsebenzisi ukhulula kwaye ethatha i-FSCA njengengenabungozi kuyo nayiphi ilahleko, uxanduva, umonakalo okanye iindleko nokuba zezoluphi na uhlobo (kuquka kodwa zingamiselwanga mda kwilahleko engqalileyo, engangqalanga elandelayo), evela ekuthembeleni kulwazi oluqulethwe kolu xwebhu, okanye ngenye indlela enxulumene nolwazi olukolu xwebhu. Akukho lwazi kule ncwadana lunokuveliswa kwakhona okanye lusasazwe okanye luphinde lusetyenziswe okanye lwenziwe lufumaneke ngayo nayiphi indlela okanye naluphi ucholacholo ndaba ngaphandle kokuba imvume ebhaliweyo ifunyenwe kwiOfisi yoMcebisi Jikelele we-FSCA.*