**UHLAHLO LWABIWO-MALI OLUNOLONDOLOZO LWABALONDOLOZI**

Ukwenza uhlahlo lwabiwo-mali sisakhono sobomi esifuna ukuziqhelanisa. Kule ncwadana uza kufunda ngokubaluleka kokuba nohlahlo lwabiwo-mali, ukuba ulwenza njani uhlahlo lwabiwo-mali, wenzani ukuba uchithe ngaPhezu koko ukurholayo ngokunjalo nokufunda ngokuba ubambelela njani kuhlahlo lwabiwo-mali.

Ukwenza uhlahlo lwabiwo-mali kunokukunceda uphile ngendlela ofikelela kuyo kwaye lukuncede uyisebenzise kakuhle imali yakho.

Phambi kokuba uqale, kubalulekile ukwazi ukuba athetha ntoni amagama alandelayo:

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| **IINKCAZELO** |
| **Uhlahlo lwabiwo-mali** | Uhlahlo lwabiwo-mali luluhlu lwengeniso yakho ( yimalini oyirholayo /imali engena kwiakhawunti yakho yebhanki) kunye neendleko (yimalini oyichithayo /imali ephuma kwiakhawunti yakho yebhanki). Lukunceda ukuba ulawule imali yakho, njengokuba, lukubonisa ukuba unokulondoloza phi ngokungaphaya okanye uchithe ngokusezantsi.  |
| **Indleko ezitshintshayo** | Iindleko ezitshintsha inyanga nenyanga, ezaziwa kananjalo njengeendleko eziguqukayo. Umzekelo, umbane, i-airtime, isithuthi, njl. njl. |
| **Iindleko ezisisigxina** | Iindleko ezifanayo qho ngenyanga kwaye ezingatshintshiyo. Umzekelo, irenti yakho yenyanga okanye intlawulo yebhondi. Isisigxina ithuba elithile lexesha.  |
| **Ingeniso** | Imali oyirholayo. Umzekelo, umvuzo wakho, isibonelelo, isondlo, imali eyifumanayo, intlawulo yokusebenza ixesha elongezelelekileyo, njl. njl.  |
| **Iindleko** | Imali oyichithayo kuyo yonke into ekufuneka uyihlawulele, njengeebhili. Le iquka kananjalo imali oyichitha kwizinto ezifana nezipho zemini yokuzalwa. |
| **Intsilelo** | Xa uchitha ngaphezulu koko ukwamkelayo uza kuba nentsilelo (ibhalansi enguziro) |
| **Intsalela** | Imali eshiyekileyo emva kokuba uhlawule zonke iikhawunti kunye neebhili zakho (ibhalansi enentsalela) |
| **Izinto ozidingayo** | Izinto ongeke uphile ngaphandle kwazo. Umzekelo, ukutya, amanzi, ikhusi, impahla, njl. njl.  |
| **Iimfuno** | Izinto onako ukuphila ngaphandle kwazo. Umzekelo, impahla yodidi ii-smartphones, i-DSTV, ukutya okuthengwa sekuphekiwe, njl. njl. |

**Iziqulatho**

1. Yintoni uhlahlo lwabiwo-mali?

2. Kutheni lubalulekile uhlahlo lwabiwo-mali?

3. Ndiqala njani?

4. Ndibambelela njani kuhlahlo lwabiwo-mali lwam?

5. Ndiwulandela njani umzila weendleko zam?

6. Ukwenza uhlahlo lwabiwo-mali

7. Qala ngokusebenzisa le mizekeliso yohlahlo lwabiwo-mali

8. Iingcebiso zokulwenza lube lula uhlahlo lwabiwo-mali

9. Amacebo ahlakaniphileyo emali

Uqhagamshelwano oluluncedo

**1. Yintoni uhlahlo lwabiwo-mali?**

Uhlahlo lwabiwo-mali ngokulula yingeniso yakho kunye neendleko zakho ezisebenza njengendlela eya kuyo imali oyisebenzele nzima yonke imihla. Ndiza kukubonisa ukuba yimalini ngqo imali oyirholayo kunye neendleko kwaye luza kukunceda uqonde ukuba uyichitha njani imali yakho.

Ukwenza uhlahlo lwabiwo-mali kokomntu wonke ofumana ingeniso. Awunakude ufumane imali eninzi ze uqale uhlahlo lwabiwo-mali. Qala nje ngengeniso oyirholayo, nokuba ayiyongeniso uyifumana rhoqo. Ukwenza uhlahlo labiwo-mali luyakuxhobisa ukuba wenze izigqibo ezingcono zezimali kunye nangokwenza ukhetho lwezimali olungcono ze ukwazi ukuphila ubomi obungcono. Ukwenza uhlahlo lwabiwo-mali luza kukubonisa iindlela ezingcono zokulawula imali yakho.

**2. Kutheni lubalulekile uhlahlo lwabiwo-mali?**

Uhlahlo lwabiwo-mali lukufundisa ukuziphatha kakuhle kwezezimali elilinyathelo lokuqala lokudala ubutyebi.

Abantu baseMzantsi Afrika baphakathi kwabasebenzi abasebenza nzima abachitha ngokuphakathi phantse iiyure ezingama-43 emsebenzini ngeveki. Ukuba ngaba uza kuchitha ixesha elingaka ufumana inzuzo, kufuneka uqinisekise ukuba imali yakho iya kwizinto ezibalulekileyo kuwe.

Yenza uhlahlo lwabiwo-mali ibe yinto ehamba phambili msinyane nje ukuba uqale ukufumana umvuzo. Qala ngokulandelela inkcitho yakho njengoko usenza isicwangciso sakho sobuqu sezimali.

Cinga ngohlahlo lwabiwo-mali ngale ndlela:

* Sisicwangciso esinika iRandi nganye oyirholayo injongo.
* Uyazi phambi kokuba kuqale inyanga ukuba iyaphi imali yakho, oko okukwenza ulondoloze ngcono kwaye uchithe kuphela oko ukudingayo.
* Siza kukunceda uhlale unojoliso kwaye usebenze ngokubhekisele kwiinjongo zakho zexesha elifutshane, ezexesha eliphakathi nezexesha elide.

Ezinye izizathu zokwenza uhlahlo lwabiwo-mali:

**Izinto ozidingayo**

Izinto ongeke uphile ngaphandle kwazo. Umzekelo, ukutya, amanzi, ikhusi, impahla, njl. njl.

**Iimfuno**

Izinto ongaphila ngaphandle kwazo. Umzekelo, impahla yodidi ii-smartphones, i-DSTV, ukutya okuthengwa sekuphekiwe, njl. njl.

**Izinto ozidingayo**

Izinto ongeke uphile ngaphandle kwazo. Umzekelo, ukutya, amanzi, ikhusi, impahla, njl. njl.

**Iimfuno**

Izinto ongaphila ngaphandle kwazo. Umzekelo, impahla yodidi ii-smartphones, i-DSTV, ukutya okuthengwa sekuphekiwe, njl. njl.

* ukufumana ingcaciso ekubeni uyichitha njani imali yakho
* ukuyeka ukulwa ngemali neqabane/usapho lwakho
* ukunqanda umjikelo wokulindela ukurhola kwinyanga elandelayo
* ukohlula izinto ozidingayo kwiimfuno
* chitha kuphela imali onayo
* phuma ematyaleni
* londolozela/lungiselela ingxakeko

**3. Ndiqala njani?**

* **INYATHELO 1:** Yenza uluhlu lwayo yonke ingeniso
* **INYATHELO 2:** Yenza uluhlu lwazo zonke iindleko zakho (gcina zonke iirisiti ebhokisini kwaye uchonge ukuba zeziphi kwiindleko zakho ezizimfuneko kwaye izeziphi ezizizidingo)
* **INYATHELO 3:** Dibanisa yonke ingeniso yakho
* **INYATHELO 4:** Dibanisa zonke iindleko zakho
* **INYATHELO 5:** Thabatha iindleko zakho kwingeniso

**Qaphela:** Ukuba iindleko zakho ezipheleleyo zingaphezulu kwengeniso yakho kufuneka wenze utshihtsho. Oku kuthetha ukuba uchitha ngaphezulu koko ukurholayo. Bona ukuba ungazehlisa phi iindleko zakho (qala “ngeemfuno”) ukuze ingeniso yakho ibe ngaphezulu kweendleko zakho.

**Qaphela:** Ukuba iindleko zakho ezipheleleyo zingaphantsi kwengeniso yakho, unezigqibo ekufuneka uzenze kananjalo. Uza kulondoloza kwaye wenze ngayo utyalo-mali njani imali engaphaya?

**4. Ndibambelela njani kuhlahlo lwabiwo-mali lwam?**

* **INYATHELO 1:** Ungachithi ngaphezulu koko uceba ukukuchitha
* **INYATHELO 2:** Gcina umzila weendleko zakho
* **INYATHELO 3:** Luhlaziye ngenyanga uhlahlo lwabiwo-mali lwakho (inkcitho ngqo kunye naleyo icetywayo)
* **INYATHELO 4:** Dwelisa iindleko ngokodidi hayi ngendawo othenge kuyo (umzekelo, dwelisa “Igrosari”, hayi nje “iSuphamakethe yase-ABC”)
* **INYATHELO 5:** Zihlawule kwangexesha iibhili
* **INYATHELO 6:** Thelekisa uhlahlo lwabiwo-mali lwakho neendleko zakho ngqo veki nganye
* **INYATHELO 7**: Lungisa uhlahlo lwabiwo-mali lwakho apho kuyimfuneko

**5. Ndiwulandela njani umzila weendleko zam?**

Iphetshana lokufaka idatha liza kukunika umfanekiso xa uwonke wenkcitho yakho kodwa liza kukunceda kananjalo ukuba uchonge imimandla ochitha kakhulu kuyo.

Khupha iirisiti zakho ebhokisini ekupheleni kweveki nganye uze uzihlele ngokwendidi ezifana negrosari, iindleko zesithuthi, ezolonwabo, njl. njl.

Bhala phantsi iindidi kwiphetshana lokufaka idatha kanje:

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| **IPHETSHANA OFAKA KULO IDATHA LOKULANDELA UMZILA WENYANGA**  |
| Udidi | Iveki 1 | Iveki 2 | Iveki 3 | Iveki 4 | Iveki 5 | **Udidi** **itotali** |
| Igrosari |  |  |  |  |  | R |
| Ezasendlini |  |  |  |  |  | R |
| Isithuthi |  |  |  |  |  | R |
| Ukhathalelo lobuqu |  |  |  |  |  | R |
| Ezolonwabo |  |  |  |  |  | R |
| Imali ehlawulelwa ukubhanka |  |  |  |  |  | R |
| Okunye |  |  |  |  |  | R |
| **Itotali yenyanga** | R | R | R | R | R | **R** |

Ngokulandela umzila wengeniso kunye neendleko zakho ubona isimo sakho sezimali. Ngoku ungenza izigqibo zisekelwe elwazini ngokuba ungalwenza phi utshitsho oluya kukhuseleko lwezimali.

**6. Ukwenza uhlahlo lwabiwo-mali**

U-Vicki usebenza njengomhlawulisi kwaye urhola ama-R3 360 ngenyanga. Ngumzali oyedwa kwaye uhlala egumbini nentombi yakhe eneminyaka emi-3 uLebo. Webelana ngeendleko zombane nabo ahlala nabo kwaye unoxanduva lokutya kwakhe.

Nalu uhlahlo lwabiwo-mali luka-Vicki:

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| **INGENISO** |
| Ingeniso | R3 360 |
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| **IINDLEKO: Iindleko ezisisigxina** |
| Irenti |  R650 |
| Imali kamama |  R200 |
| Imali ehlawulelwa ikritshi |  R400 |
| Isithuthi (ukuya nokubuya emsebenzini) |  R900 |
| **Ziphelele iindleko ezisisigxina** |  **R2 150** |
|  |
| **IINDLEKO: Iindleko ezitshintshayo** |
| Impahla |  R140 |
| Ifanitshala |  R110 |
| Ityala |  R80 |
| Igrosari |  R500 |
| Umbane |  R120 |
| Umnxeba |  R100 |
| Izinto zokuhlamba/zokuthambisa |  R70 |
| Ukutya okuthengwa sekuphekiwe, njl. njl. |  R110 |
| **Ziphelele iindleko ezitshintshayo** |  **R1 230** |
|  |  |
| **Ingeniso iphelele** |  **R3 360** |
| **Kukhutshwa iindleko ezipheleleyo (R2 150+R1 230)** |  **(R3 380)** |
| **Intsalela/Intsilelo** | * **R20**
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Njengoko ubona, u-Vicky unentsilelo yama-R20. Yintoni angayenza ukuchith ngokusezantsi?a Unokuchitha kancinci “kwiimfuno”, ezifana nokutya okuthengwa sekuphekiwe, ibhalansi yohlahlo lwabiwo-mali lwakhe okanye abe nentsalela. Nasiphi isixa sentsalela anaso, angasisebenzisa ukusilondoloza okanye ukuhlawula amatyala akhe ngokukhawuleza.

**7. Qala ngokusebenzisa le mizekeliso yohlahlo lwabiwo-mali**

Qala ngokufaka ingeniso kunye neendleko zakho qho ngenyanga kule mizekeliso yohlahlo lwabiwo-mali lundelayo qho ngenyanga, njengalo ungentla ka-Vicky. Bhala inyanga nonyaka (njengoSeptemba 2021) phezulu ze ubone ukuba ngoweyiphi inyanga umzekeliso.

Unako, kakade, ukusebenzisa i-notebook okanye i-exercise book ukubhala phantsi uhlahlo lwabiwo-mali lwakho, kodwa ke kuba le ncwadana yenzelwe ukuba ibe kuwe, siquke le mizekeliso iluncedo.

**Khumbula:** Isixa sohlahlo lwabiwo-mali yinto ocwangcisele ukuyichitha, isixa ngqo sisixa ngqo osichitha ngenene. Jolisa ekubeni nentsalela nyanga nganye leyo ungayisebenzisa kulondolozo.

***Uhlahlo lwabiwo-mali lwam: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Inkcazo** | **Isixa sohlahlo lwabiwo-mali** | **Isixa ngqo** |
|  **INGENISO** |
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| **Itotali enganeno** |  |  |
| **IINDLEKO: Iindleko ezisisigxina** |
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| **Ingeniso iphelele** |  |  |
| **Kukhutshwa iindleko ziphelele** |  |  |
| **Intsalela/intsilelo** |  |  |

***Uhlahlo lwabiwo-mali lwam: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Inkcazo** | **Isixa sohlahlo lwabiwo-mali** | **Isixa ngqo** |
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| **Kukhutshwa iindleko ziphelele** |  |  |
| **Intsalela/intsilelo** |  |  |

***Uhlahlo lwabiwo-mali lwam: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Inkcazo** | **Isixa sohlahlo lwabiwo-mali** | **Isixa ngqo** |
|  **INGENISO** |
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| **Itotali enganeno** |  |  |
| **IINDLEKO: Iindleko ezisisigxina** |
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| **Itotali enganeno** |  |  |
| **Ingeniso iphelele** |  |  |
| **Kukhutshwa iindleko ziphelele** |  |  |
| **Intsalela/intsilelo** |  |  |

***Uhlahlo lwabiwo-mali lwam: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Inkcazo** | **Isixa sohlahlo lwabiwo-mali** | **Isixa ngqo** |
|  **INGENISO** |
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| **IINDLEKO: Iindleko ezisisigxina** |
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| **Ingeniso iphelele** |  |  |
| **Kukhutshwa iindleko ziphelele** |  |  |
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***Uhlahlo lwabiwo-mali lwam : Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Inkcazo** | **Isixa sohlahlo lwabiwo-mali** | **Isixa ngqo** |
|  **INGENISO** |
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| **IINDLEKO: Iindleko ezisisigxina** |
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| **Intsalela/intsilelo** |  |  |

***Uhlahlo lwabiwo-mali lwam : Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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|  **Inkcazo** | **Isixa sohlahlo lwabiwo-mali** | **Isixa ngqo** |
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| **Ingeniso iphelele** |  |  |
| **Kukhutshwa iindleko ziphelele** |  |  |
| **Intsalela/intsilelo** |  |  |

**8. Iingcebiso zokulwenza lube lula uhlahlo lwabiwo-mali**

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| **Misela iinjongo zezimali**  | Ukuqonda ukuba kutheni kufuneka ube nolawulo lwezimali zakho kwenza kube lula ukulondoloza, uphile ngekwendlela okwazi ukufikelela kuyo kwaye usebenze ubhekisele kwiinjongo zakho. Ukumisela ujoliso ngoku kwenza kube lula ukweza ukhetho lwezimali oluhlakaniphileyo mva.  |
| **Hlawulela oko ukudingayo kuqala** | Ulawulo olulungileyo lwemali luxhomekeke ekohluleni phakathi kwento oyidingayo nento oyifunayo. Ukucaca ngomahluko kuza kumisela ukuba uyafikelela na okanye hayi kwiinjongo zakho.  |
| **Nyaniseka kuwe**  | Ukuyila umfanekiso wokwenene wemeko yakho yezimali caca kwaye unyaniseke ngeendleko kunye namatyala akho.  |
| **Lilumkele ityala elingeyomfuneko** | Ityala lenza kube lula ukuchitha imali ongenayo. Ukuba ngaba uzimisele ngokuyila ubutyebi kunye nokhuselo lwezimali, hlawula ugqibe ityala lakho onalo ngoku kwaye ukuphephe ukuthatha ityala eIingaphaya elingeyomfuneko. |
| **Gcina umzila wenkcitho yakho** | Ukulandela umzila wokuba uyichitha phi imali yakho kuza kukunceda wehlise kwiindleko zakho ze ulondoloze ngokungaphaya. Kubalulekile ukulandela umzila kunye nokurekhoda inkcitho yakho yemihla ngemihla, yeveki neyenyanga. Kulula ukukhumbula okanye ukubona ukuba yimalini oyichitha kwirenti okanye kwintlawulo yakho yebhondi, kodwa kwezinye iindleko, gcina iirisiti zakho. Yenza oku kunye nesiteyitimenti sakho sekhadi lasebhankini ledebithi okanye lekhredithi. Khumbula ukuquka imali ehlawulelwa iitransekshini zekhadi ledebhithi, imali ehlawulelwa ukubhanka kunye nenzala ebizwayo kwiintengo zekhadi lekhredithi njengenxenye yeendleko zakho.  |
| **Yenza uhlahlo lwabiwo-mali lolondolozo** | Uhlahlo lwabiwo-mali luza kukunceda ucebe ukuba uyichitha ngcono njani imali yakho. Nakuba kunjalo, kufuneka ucebe iindlela kananjalo zokulondoloza ukuze uphephe uxinzelelo lokuthatha ityala elitsha xa ujongene neendleko zengxakeko. Xela isixa ofuna ukusilondoloza phantsi kweendleko zakho ezisisigxina.  |
| **Khangela ukuhamba nje kwekheshi** | Ukuthenga okuqhubela phambili, imali ehlawulelwa ubulungu bejim ongayisebenzisiyo kunye neentengo ezingeyomfuneko zonke yimizekelo yekheshi ehamba nje.  |
| **Yenza usapho lwakho lubandakanyeke** | Ukuyila uhlahlo lwabiwo-mali njengosapho kwenza kube lula kumntu wonke ukuqonda ukuba kutheni usapho kufuneka luncame yonke into ukuze luphumeze iinjongo ezibalulekileyo.  |
| **Luhlaziye uhlahlo lwabiwo-mali lwaho** | Qaqambisa iintlawulo ozenzayo kuhlahlo lwabiwo-mali lwakho ukuze wazi ukuba amatyala akho ahlawulwe. Qiniseka ukuba uhlawula amatyala akho ngaphambili okanye ngexesha ukuze uphephe izohlwayo ezingeyomfuneko zokuhlawyula emva kwexesha kunye/okanye imali eyongezelelekileyo ebizelwa inzala. Iintlawulo ezenziwe emva kwexesha zikwasichaphazela kakubi isikora sakho sekhredithi.  |
| **Sebenzisa inkcazo echanekileyo** | Dwelisa iindleko zakho ngokuba ziyintoni kunangodidi. Oku kwenza ukuba ubone ukuba yimalini oyichitha kwiindidi ezithile. Umzekelo, endaweni yokubhala u “ABC Supermarket R1 000”, yithi “iGrosari R1 000”. |
| **Uhlahlo lwabiwo-mali lwenyanga** | Gcwalisa ikholam yakho yesixa sohlahlo lwabiwo-mali ekuqaleni kwenyanga nganye ukuze ube nerekhodi elinempumelelo lengeniso kunye neendleko zakho. Oku kukunceda ukuba uqale ukucingela ixesha elide. Ukuba ubuneendleko eziphezulu kwinyanga edlulileyo, ungabona ukuba ukulungisa njani oko kwinyanga entsha.  |
| **Cebela ezinye iindleko** | Beka ecaleni ulondolozo olongezelelekileyo kwangaphambili oko ukwenzela iindleko ezingenzeki qho ngenyanga, njengezi, ukuphuma nesikolo kwabantwana, isipho sikatata wakho somhla wokuzalwa okanye impahla oza kuyinxiba kumtshato womhlobo.  |

**9. Amacebo ahlakaniphileyo emali**

* Zilumkele izikim nobuqhetseba obutyebisa ngokukhawuleza.
* Zilumkele iingozi zekhredithi.
* Zilondolozele izinto ozifunayo kwaye usebenzise ikheshi xa unako.
* Cebela umhlalaphantsi wakho ukususela ngosuku oqala ngalo ukusebenza.
* Hlala usazi ngezidingo zakho zemali ezitshintshayo.
* Sebenza kuphela nababoneleli ngeenkonzo zemali abagunyazisiweyo.
* Yikhangele imveliso yezimali enokufanela izidingo zakho kunye nohlahlo lwabiwo-mali lwakho.
* Zifake kwi-inshurensi iiasethi zakho.

**Qala namhlanje ukwenza uhlahlo lwabiwo-mali!**

**Gcina umzila woko ukuchithayo ngokugcina iirisiti kunye neziliphu zakho apha.**

**Uqhagamshelwano oluluncedo**

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

Ukukhangela ukuba umboneleli ngeenkonzo zemali okanye umcebisi ngezimali ugunyazisiwe na ukwazisa ngemveliso neenkonzo zezimali, ngokunjalo nokuba yeyiphi na imveliso ongayazisa, qhagamshelana ne-FSCA.

|  |  |
| --- | --- |
| **Inombolo yeziko leminxeba** |  0800 20 3722 (FSCA) |
| **Iindawo yeengcingo ye-FSCA** |  012 428 8000 |
| **Inombolo yefeksi** |  012 346 6941 |
| **I-imeyile**  |  info@fsca.co.za |
| **Idilesi yesitalato** |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| **Idilesi yeposi** |  P.O. Box 35655, Menlo Park, Pretoria 0102 |
| **Iwebhusayithi** |  [www.fsca.co.za](http://www.fsca.co.za)  |

Ngomzekeliso wasimahla wohlahlo wabiwo-mali okanye ngamacbo angaphaya malunga nokuba uyenza njani imali yakho engaphaya, qhagamshelana neCandlo eliFundisa ngeziMali labaSebenzisi le-FSCA:

|  |  |
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| **I-imeyile** |  CED.Consumer@fsca.co.za |
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**IZiko loLondolozo loMzantsi Afrika (South African Savings Institute) (SASI)**

Ukufunda ngokungaphaya ngokulondoloza, qhagamshelana ne-SASI.

|  |  |
| --- | --- |
| **Umnxeba** |  011 269 3789 |
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| **Idilesi yesitalato** |  19 Fredman Dr, Sandown, Sandton 2196 |
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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.*