**Unokuba nelungelo lebhenefithi ezingabangwangwa!**

Ingaba uke wadendwa, wayekiswa ukuphangela okanye ingaba uyekile ukuphangelela umqeshi wakho? Ingaba ufumene iibhenefithi zakho zengxowa-mali yomhlalaphantsi okanye yobekelo? Ukuba akunjalo, le yindlela yokubanga naziphi iibhenefithi ezingabangwangwa.

|  |
| --- |
| **IINKCAZELO** |
| **Ilungu/****lowo wayelilungu** | Umntu okwingxowa-mali okanye owayekwingxowa-mali kwaye warhuma imali kwingxowa-mali yomhlalaphantsi.  |
| **UMxhamli** | Umntu okanye iqela labantu elifumana imali ngenxa yelungu eliswelekileyo ebelirhuma kwingxowa-mali yomhlalaphantsi, okanye elifanelekele iibhenefithi eziyintsalela.  |
| **Umxhamli owonyuliweyo** | Njengelungu lengxowa-mali yomhlalaphantsi, uza kucelwa ukuba ukhethe okanye wonyule umxhamli omnye okanye ngaphezulu ukuba afumane oko ubukulondolozile ukuba uyasweleka phambi kokuba uthathe umhlalaphantsi.  |
| **Ibhenefithi** | Ibhenefithi yimali ehlawulwa isuka kwingxowa-mali yomhlalaphantsi isiya kwilungu okanye lowo ubesakuba lilungu. |
| **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.  |
| **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.  |
| **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.  |
| **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 nemimiselo yengxowa-mali.  |
| **Umxhomekeki** | Umntu lowo, ngomhla wokusweleka kwelungu ngexa lisaphangela, ebexhomekeke kwilungu ngenkxaso yezimali. Lo inokuba ngumntwana (kuquka umntwana omamkele njengowakho), umzali, umlingane, isalamane okanye umntu lowo ilungu belinoxanduva lokumondla ngokusemthethweni. |
| **Umgcini osemthethweni** | Umntu okanye abantu abonyulwe ngokusemthethweni ukuba bakhusele kwaye bagcine umntwana/abantwana kunye/okanye abantu abangakwaziyo ukuzinakekela bona ngokwabo.  |
| **Umgcini** | Umgcini ngumntu onceda omnye umntu ongakwazi ukuzihlalela ngokuzimeleyo ngenxa yokukhubazeka emzimbeni, engqondweni. |

**Yintoni ibhenefithi engabangwangwa?**

Ibhenefithi engabangwangwa yimali engahlawulwanga kulowo wayesakuba ngumsebenzi okanye ngumxhamli yingxowa-mali yomhlalaphantsi kwiinyanga ezingama-24 zomhla lowo ekuye kwafaneleka ukuba ihlawulwe ngawo imali, njengoko kuxeliwe kwimithetho yengxowa-mali kunye nomThetho weeNgxowa-mali zoMhlalaphantsi ka-1956.

**Ingaba ndiyifanelekele ibhenefithi engabangwangwa?**

* Ingaba uke wadendwa, wayekiswa ukuphangela okanye ingaba uyekile ukuphangelela umqeshi wakho?
* Uburhuma kwingxowa-mali yomhlalaphantsi ngenyanga ngexa ubusebenza?
* Ingaba ufumene iibhenefithi zakho zengxowa-mali yomhlalaphantsi? Ukuba akunjalo, usengazibanga iibhenefithi zakho zengxowa-mali ezingabangwangwa.
* Ingaba uxelwe njengomxhamli okanye ubuxhomekeke kulowo ubesakuba lilungu lengxowa-mali yomhlalaphantsi osweleke phambi kokuthatha umhlalaphantsi?

**Ngubani ongabanga iibhenefithi ezingabangwangwa?**

Ukuba ngaba awukazifumani iibhenefithi zengxowa-mali yomhlalaphantsi wakho ungafaka ibango ukuba;

* wawusakuba lilungu lengxowa-mali yomhlalaphantsi.
* ungumxhamli walowo ubesakuba lilungu lengxowa-mali yomhlalaphantsi osweleke phambi kokuthatha umhlalaphantsi okanye ongakwaziyo ukufaka ibango lemali ngenxa yaso nasiphi isizathu.

**Ngawaphi amaxwebhu endiwadingayo ukufumanisa ukuba ibhenefithi esemthethweni engabangwangwa kufanele ndiyifumane mna na okanye omnye umntu?**

* Amaxwebhu adweliswe kwitheyibhile engezantsi aza kukunceda ufumanise ukuba kukho naziphi na iibhenefithi ekulindeleke ukuba uzifumane wena okanye omnye umntu. La maxwebhu abalulekile kuba ingxowa-mali yomhlalaphantsi iza kuwafuna ze ibone ukuba kukho nawaphi na amabango angabangwangwa asemthethweni.

| **Abo babesakuba ngamalungu**  | **Abaxhomekeki/abagcini/abanakekeli** |
| --- | --- |
| * Naluphi na uxwebhu oluza kubonakalisa ukuba yeyiphi ingowa-mali yomhlalaphantsi ebelikuyo iungu, njengomvuzo okanye umrholo (i-pay-slip) okanye ingxelo yebhenefithi yengxowa-mali yomhlalaphantsi.
 | * Naluphi na uxwebhu oluza kubonisa ukuba lowo ubelilungu ebekweyiphi ingxowa-mali yomhlalaphantsi. Umzkl. Umvuzo okanye umrholo (i-pay-slip) okanye ingxelo yebhenefithi yengxowa-mali yomhlalaphantsi.
* Olona xwebhu okanye imbalelwano yakutsha nje evela kwingxowa-mali yomhlalaphantsi yelungu, efana neleta.
* Naluphi na uxwebhu olunokungqina ukuba ungumxhomekeki, umgcini osemthethweni, okanye umkhathaleli walowo ubelilungu. Umzkl. Isitifiketi sokuzalwa esineenkcukacha zonke kwimeko yabagcini abangabazali ababazeleyo (njengomzali womntwana lowo ibuzwa ngaye ibhenefithi);
* Isitifiketi sokusweleka salowo ubelilungu ukuba sikhona.
 |
| * Uxwebhu lwakho lwesazisi (identity document) (ID).
 | * Inombolo yakho ye-ID kunye neenkcukacha zoqhagamshelwano, ezifana nenombolo yomnxeba okanye yeselula.
* Inombolo ye-ID yalowo wayesakuba lilungu, idilesi nenombolo yomnxeba/yeselula.
* Inombolo ye-ID nedilesi nenombolo yomnxeba/yeselula yomntwana obuza egameni lakhe.
 |

**Ukhangela njani ukuba unebhenefithi esemthethweni engabangwangwa ekufanele uyifumane wena okanye omnye umntu?**

* Qhagamshelana nengxowa-mali yomhlalaphantsi yakho/yelungu losapho. Igama lengxowa-mali linokohluka kwigama lenkampani.
* Ukuba awulazi igama lengxowa-mali yakho yomhlalaphantsi ungaqhagamshelana neziko leminxeba le-Financial Sector Conduct Authority (FSCA) ku-0800 20 37 22. I-FSCA ingakunceda ugcwalise ifom efunekayo yokubuza eza kukunceda ufumane ingxowa-mali yakho yomhlalaphantsi simahla.
* Ungaya kananjalo kwiwebhusayithi ye-FSCA ku-www.fsca.co.za kwaye ukhangele kwi-intanethi naziphi iibhenefithi ezingabangwangwa onokuba ufanele ukuzifumana. Kuza kufuneka ugcwalise ifom yemibuzo enolwazi olulandelayo: igama, ifani, inombolo yesazisi, igama lengxowa-mali, igama lomqeshi, njl. njl. ngeinjini yokukhangela ujonge ukuba kukho ukungqinelana na. Ukuba kukhona ukungqinelana okunoba khona, uza kunikwa iinkcukacha zoqhagamshelwano zengxowa-mali kunye/okanye zomlawuli.
* Ezinye iindlela zokukhangela:

|  |  |
| --- | --- |
| **IJelo lokuKhangela** | **Iqhagamshela/ iinkcukacha zoqhagamshelwano** |
| Imibuzo yeimeyile – inombolo ye-ID | FSCA.PensionsUnclaimed@FSCA.co.za |
| Imibuzo yeimeyile - izicelo jikelele | Pension.Queries@FSCA.co.za |
| Imibuzo ye-SMS – inombolo ye-ID | 30913 |
| Imibuzo ye-SMS – isicelo jikelele\* | 30766 |
| Izingeniso zefeksi | 086 578 1183 |
| Imibuzo yomNxeba ongaHlawulelwayo | 0800 20 3722 (umnxeba ongahlawulelwayo) |
| Iiklayenti ezizizela ngqo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria |
| Imibuzo ebhaliweyo | PO Box 35655, Menlo Park, Pretoria 0102 |

**Qaphela:** Ukuba ngaba ubona oko kunokungqinelana kwipotali yeebhenefithi ezingabangwangwa kwi-intanethi, akukthethi ukuba ngokuzenzekelayo kukho ibhenefithi ekufanele ukuba uyifumane. Ingxowa-mali yomhlalaphantsi efanelekileyo okanye umlawuli wayo kufuneka kuqhagamshelwane naye aqinisekise ukuba ingaba ikhona na ngenene ibhenefithi engabangwangwa ekufanele ukuba uyifumane wena, lowo wayelilungu okanye omnye umxhamli.

**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.

|  |  |
| --- | --- |
| IZiko lemiNxeba | 0800 20 37 22 |
| Iindawo yeengcingo  | 012 428 8000 |
| Inombolo yefeksi | 012 346 6941 |
| I-imeyile  | 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  |
| 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.

|  |  |
| --- | --- |
| Umnxeba | 012 748 4000, 012 346 1738 |
| IZiko lemiNxeba | 086 066 2837 |
| Ifeksi | 086 693 7472 |
| I-imeyile | 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 (uuMmeli we-FAIS)**

Unesikhalazo ngokubhekisele kumboneleli ngemveliso yezimali okanye umcebisi ngezimali?

Qhagamshelana nomntu ekuFakwa kuye iziKhalazo we-FAIS.

|  |  |
| --- | --- |
| Umnxeba | 012 762 5000 |
| I-imeyile | info@faisombud.co.za  |
| Izikhalazo malunga nenkonzo yethu | hestie@faisombud.co.za  |
| Imibuzo malunga nesimo sezikhalazo | enquiries@faisombud.co.za  |
| UmNxeba wokuXela ubuQhetseba ungaziXeli  | 0800 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.

|  |  |
| --- | --- |
| Umnxeba  |  0800 117 669 okanye 012 319 1000/1911 |
| Ifeksi |  012 326 2507 |
| I-imeyile |  Enquiries@gepf.co.za |
| Idilesi yeposi |  Private Bag X63, Pretoria, 0001 |
| Idilesi yesitalato |  34 Hamilton Street, Arcadia  |
| Iwebhusayithi |  [www.gepf.co.za](file:///C%3A%5CUsers%5Calicia.pillai%5CDesktop%5CSend%204%20External%20approval%5Cwww.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.*