**I-INSHORENSI YOKUHLAWULA ITYALA**

***I-inshorensi yokuhlawula ityala iqhuba ihlawule amatyala xa ungakwazi.***

Ingaba ulahlekelwe ngumvuzo ngenxa yokukhubazeka, ukugulela ukufa, okanye ukulahlekelwa ngumsebenzi ngesaquphe? Xa ubhubhile, ngubani oya kubhatala ityala lakho elishiyekile? I-inshorensi yokuhlawula ityala (ibifudula isaziwa njengeinshorensi yexesha elide) yimveliso yeinshorensi yobomi engakunceda ukuhlawula amatyala akho xa wena ungakwazi ukuwahlawula.

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| **IINGCACISO ZAMAGAMA**  Kubalulekile ukuba ufumane inkcazelo ecacileyo kwinkampani yeinshorensi yakho ngengcaciso zamagama aqhelekileyo namabinzana. | |
| Umcebisi ngezemali/ Umboneleli ngeeNkonzo zeMali | Umntu okanye inkampani egunyaziswe yiNgcali yeCandelo lezeMali lokuziPhatha (Financial Sector Coduct Authority (FSCA)) ukuba anike ingcebiso ngezemali okanye anike inkonzo emalunga neemveliso neepolisi zeinshorensi. Ilayisenisi yoMboneleli ngeeNkonzo zeMali yomntu ogunyazisiweyo okanye inkampani ekwanjalo ichaza ngqo ukuba zeziphi iimveliso okanye iinkonzo abanganika ingcebiso ngazo okanye abangazithengisa. |
| I-inshorensi yokuhlawula ityala | I-inshorensi yokuhlawula ityala yi-inshorensi ongayithatha ukuze uhlawule ityala okanye isivumelwano semali-mboleko. I-inshorensi yokuhlawula ityala ikhusela iimfanelo zomsebenzisi kwityala okanye kwisivumelwano semali-mboleko xa ephelelwe ngumsebenzi, ekwimeko emenza angafumani mvuzo, naxa ekhubazekile, egulela ukufa, okanye apho iimpahla ebezithengiwe ngetyala ziye zonakala okanye zamoshakala. Kodwa wena njengomsebenzisi usenetyala lemali-mboleko. |
| Umniki-tyala | Umniki-tyala onemali ekumsebenzisi (oko kutsho, umntu onika ityala kumsebenzisi). Ingaba yibhanki, umthengisi/ ivenkile, umntu onika imali yokuthenga imoto okanye umntu/ ishishini elibhaliswe noMmiselo kaZwelonke wamaTyala. |
| Isigaba senceba | UMthetho weInshorensi yeXesha elide inombolo 52 ka-1998  (Long-term Insurance Act no. 52 of 1998) uthi ukuba imali oyibhatala kwi-inshorensi ayingenanga ngomhla obekiweyo kuya kubakho isigaba senceba seentsuku ezili-15 phambi kokuba ipolisi iphelelwe. Iinkampani zeinshorensi zinganika isigaba eside, esidla ngokuba ziintsuku ezingama-30. Oku kubhekisa nakwi-inshorensi ezingezizo ezobomi (oko kutsho ezexeshana) ngokomthetho obizwa uMthetho weInshorensi yeXesha elifutshane ongunombolo 53 ka-1998 (Short-term Insurance Act no. 53 of 1998). Kubalulekile ukuba abanini bepolisi bafunde kwaye bayiqonde imimiselo nemiqathango yesivumelwano sepolisi. |
| Iprimiyamu (imali oyibhatala kwi-inshorensi) | Isixa semali oya kuyibhatala inkampani yeinshorensi ngokoncedo oza kulufumana njengoko kuchaziwe kwipolisi. Iiprimiyamu zibhatalwa ngokwamaxesha okuvunyelwene ngawo, isenokuba yinyanga okanye unyaka. |
| Ukulahlekelwa ngamalungelo | Apha “Ukulahlekelwa” kuthetha “ukulahlekelwa ngamalungelo” oko kuthetha ukuba ipolisi ayisayi kubhatala imali yoncedo yomntu ofakwe kwi-inshorensi ukuba iiprimiyamu azibhatalwanga. |
| Izithintelo nemida kwipolisi | Izithintelo zizinto ezizodwa, iilahleko okanye izehlo ezingafakwanga ngokwemimiselo yepolisi. Imida ziingozi, ubunzithinzithi, iimeko, okanye ipropati engafakwanga kwipolisi yakho. |
| Isigaba sokuphozisa | Ungayirhoxisa ipolisi yobomi kwisithuba seentsuku ezingama-31 emva kokufumana amaxwebhu epolisi, ukuba akukho ncedo okhe walubanga kuyo. Njengomnini wepolisi kufuneka ukhangele uxwebhu lodandalaziso olunikwe yinkampani yeinshorensi, njengokuba izigaba zokuphozisa zingazukufana phakathi kwee-inshorensi. Ukuba awukhange wenze bango, kwaye ipolisi irhoxisiwe ngesigaba sokuphozisa, nayiphi iprimiyamu oyibhateleyo ungayibuyiselwa, kuthathwe nje iindleko engene kuzo iinkampani yeinshorensi. |
| USozikhalazo | Kukho iiofisi ezahlukeneyo zoSozikhalazo ezilungiselelwe iindidi zezikhalazo. Isikhalazo sithunyelwa kusozikhalazo ukuba ulandele umgaqo weziko wangaphakathi wezikhalazo. Ukuba awanelisekanga yimpendulo yabo ngokubhekiselele kwisikhalazo sakho, uya kuthumela kuSozikhalazo ochanekileyo ukuba aphande kwakhona. Fundisisa icandelo laBantu abaluncedo kolu xwebhu ubone ukuba ngowuphi uSozikhalazo onegunya lokulawula kuhlobo oluthile lwepolisi. |

**Iphepha leziqulatho**

1. Yintoni i-inshorensi yokuhlawula ityala?
2. Iindidi zeinshorensi yomsebenzisi yokuhlawula ityala
3. Undikhusela njani uMthetho kaZwelonke wezamaTyala (i- National Credit Act ) ?
4. Amalungelo akho neinshorensi yokuhlawula ityala
5. Uxanduva lwam xa ndithenga i-inshorensi yokuhlawula ityala
6. Uxanduva analo umniki-tyala kum lokuba abe selubala
7. Amacebo angokufaka amabango
8. Indlela yokufaka isikhalazo esibhekise kumlawuli weinshorensi wam
9. Abantu abaluncedo
10. **Yintoni i-inshorensi yokuhlawula ityala?**

I-inshorensi yetyala ligama elisisigqubuthelo elisetyenziswa ukuchaza naluphi na uhlobo lweinshorensi olukwisivumelwano setyala. Ezi zivumelwano zetyala zingasuka kwimali-mboleko eyeyakho engakhuselekanga, ikhadi letyala, i-ovadrafti, okanye ikhadi levenkile ziye kwityala elikhuselekileyo njengemali-mboleko yendlu okanye isivumelwano semali yemoto.

Umzekelo, ukuba uthenga ifenitshala ngetyala, ivenkile yefenitshala iza kukunika uhlobo oluthile lweinshorensi equka ixabiso lefenitshala xa unokuthi ungakwazi ukuhlawula izavenge zenyanga. I-inshorensi yongeza kwixabiso, ize ke idityaniswe nesavenge senyanga sefenitshala yakho.

I-inshorensi yetyala ikunceda kuphela ukubhatala ityala okanye amatyala akho xa uphelelwe ngumsebenzi, ukhubazekile okanye ugulela ukufa naxa ungakwazi ukufumana umvuzo. I-inshorensi yetyala ingaquka imali eseleyo kwityala xa ubhubhile, okanye xa ukhubazeke umphelo, okanye iinyanga ezimbalwa zesavenge senyanga de ukwazi ukuma ngeenyawo zakho kwakhona, oko ke kuxhomekeke kwimimiselo nemiqathango yepolisi.

I-inshorensi yetyala yomsebenzisi idla ngokuthengiswa njengenxalanye yesivumelwano setyala ngumniki-tyala. Isenokuquka imali yeempahla ozithenga ngetyala, xa zithe zonakala, zalahleka okanye zabiwa ngexesha ungekaligqibi ityala lakho kuminiki-tyala. Abaninzi, kodwa hayi bonke abaniki-tyala baya kukunika ityala xa uthe wathatha i-inshorensi yetyala yabo. Kodwa ke, oku akusosinyanzelo ngokomthetho waseMzantsi Afrika.

Iiprimiyamu zeinshorensi yetyala zingatsalwa ngqo futhi ziqukwe kwimali yetyala (zongezwe kwisavenge senyanga) okanye zingabhatalwa zodwa ngumsebenzisi.

1. **Iindidi zeinshorensi yomsebenzisi yokuhlawula ityala**

I-inshorensi **yoBomi yokuhlawula iTyala** ibhatala ityala lakho ukuba uthe wabhubha, wagula awakwazi ukusebenza okanye waphelelwa ngumsebenzi.

I-inshorens**i yoMsebenzisi yokuhlawula iTyala** ilungiselelwe ukuhlawula impahla oyithenge ngetyala (njengemoto, iselula okanye umabonakude) ethe yonakala, yalahleka okanye yebiwa kodwa usayihlawula imali-mboleko kumniki-tyala.

**Amacebo abalulekileyo**

* I-inshorensi yokuhlawula ityala yakho ihlawula ityala lakho xa ugulela ukufa, uphelelwe ngumsebenzi, ungakwazi ukufumana umvuzo, ukhabazekile okanye ubhubhile.
* Ukuba okwexeshana ukhubazekile, awusebenzi okanye awukwazi ukwamkela umvuzo, i-inshorensi yokuhlawula ityala iya kuzihlawula izavenge zakho iinyanga ezili-12 okanye ngaphantsi. Umntu ofakwe kwi-inshorensi makakhangele intetho edandalaziswe kwipolisi ingakumbi kwiimeko zokuphelelwa ngumsebenzi. Nceda qaphela ukuba iinyanga ezili-12 sisigaba esinye selo xesha esisebenza kubude bobomi bepolisi.
* Ayikho imali eziinkozo/ ikheshi esisixa semali yokurhoxa kwipolisi okanye isixa-mali sokuvuthwa kwepolisi emva kwexesha elimisiweyo.
* I-inshorensi yobomi yokuhlawula ityala yahlukile kwi-inshorensi yobomi eqhelekileyo njengoko i-inshorensi yobomi yokuhlawula ityala iquka intsalela yemali engekahlawulwa kwisivumelwano setyala okanye kwisixa semali-mboleko.
* I-inshorensi yokuhlawula ityala iya kuphelelwa xa ugqibile ukubhatala ityala kwaye uyacetyiswa umsebenzisi ajonge ukuba ithini na imimiselo yepolisi.
* Ukuba awuyibhatali iprimiyamu yenyanga, i-inshorensi yakho iza kuphelelwa kwaye ityala lakho alisayi kuhlawulwa ukuba ezi zinto bezilungiselewe yona ziya kwehlela.

1. **Ukukhusela njani uMthetho kaZwelonke wezamaTyala (i-National Credit Act)?**

Icandelo 106 loMthetho kaZwelonke weTyala, No 34 ka-2005, uthi nokuba umniki-tyala angafuna umsebenzisi ukuba agcine ipolisi yeinshorensi yobomi yokuhlawulwa ityala:

* Imali ekwi-inshorensi ayinakudlula ityala elikhoyo kumniki-tyala ngokwemimiselo yesivumelwano sabo, (ngaphandle kokuba sisivumelwano sentlawulo yendlu);
* Kwimeko apho isisivumelwano sentlawulo yendlu, ikhava yeinshorensi ngokubhekiselele kwipropati engenakushukunyiswa mayingadluli kwixabiso elipheleleyo leasethi yepropati.
* Umniki-tyala akasayi kunika okanye anyanzelise umsebenzisi ukuba athenge okanye agcine i-inshorensi engamncedi nganto okanye ayigcine ngendleko eza kumtyabula umsebenzisi.
* Umniki-tyala olungisa i-inshorensi yokuhlawula ityala

**Akasayi**

* kongeza ezinye iindleko ezingaphezulu kwezo zeinshorensi.

**Makenze oku:**

* makachaze elubala ukuba indleko yimalini, ikhomishini okanye nayiphi na enye intlawulo/ inzuzo efunyanwa ngumniki-tyala ngokubhekiselele kwipolisi ecwangciswe yinkampani yeinshorensi; kwaye achaze imimiselo nemiqathango yepolisi yeinshorensi ngolwimi olucacileyo noluvakalayo.

1. **Amalungelo akho neinshorensi yokuhlawula ityala**

Phambi kokusayina isivumelwano seinshorensi yokuhlawula ityala, nceda qiniseka ukuba uyawaqonda amalungelo akho kwaye qaphela oku kulandelayo:

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|  | Uyiqonda kakuhle na imveliso yeinshorensi oyithengayo, futhi ingaba iyahlangabezana na nezidingo zakho kwanebhajethi yakho? |
|  | Uyifumene ikopi yesivumelwano yepolisi egqityiweyo?  Lilungelo lomsebenzisi ukuba afumane isivumelwano sepolisi esineenkcukacha kwinkampani yeinshorensi kwiintsuku ezingama-31. Isivumelwano masimxelele ngqo umsebenzisi ukuba ziziphi izinto azihlawulelwa yipolisi kwaye yintoni engahlawulelwayo (ekubandakanyiweyo yipolisi nokungabandakanywanga yipolisi) |
|  | Bakuxelele na ukuba yimalini iprimiyamu yenyanga okanye yonyaka? Kufuneka oku kulandelayo kuchazwe: isixa seprimiyamu, umhla wokuhlawulwa kwayo enyangeni nokunyuswa kweprimiyamu ngonyaka. |
|  | Uyasazi na isigaba senceba ukuba uye wenza impazamo kwiintlawulo zakho?  Lilungelo lomsebenzisi ukuba alazi ixesha lenceba analo. |
|  | Uyayazi na into yokuba unelungelo lokuba ufumane amaxwebhu abhalwe ngolwimi olucacileyo noluvakalayo? |
|  | Uyayiqonda na imiqathango eyodwa okanye “izithintelo” ipolisi yeinshorensi enazo? |
|  | Uyakwazi na ukurhoxisa ipolisi yeinshorensi yokuhlawula ityala?  Umsebenzisi unelungelo lokurhoxisa isivumelwano seinshorensi. |
|  | Uyayazi into yokuba, ukuba unesikhalazo ngakwinkampani okanye umntu okuthengisele ipolisi yeinshorensi yokuhlawula ityala waze awakwazi ukusisombulula, ungasisa kuSozikhalazo okanye kuMlawuli kaZwelonke weTyala (i-NCR ngamafutshane kolwasemzini) ukuba iindleko zepolisi yeinshorensi yobomi ziyadlula kwindleko emiselweyo.  Isivumelwano kufuneka sifake inombolo yefowuni, idilesi yeposi okanye idilesi yendawo nedilesi yeimeyile kaSozikhalazo omawuye kuye. |
|  | Uyayazi na into yokuba uvumelekile ukukhetha inkampani yeinshorensi yakho kwanemveliso yeinshorensi? Ngokwemimiselo yomthetho, umthengisi unyanzelekile ukuba akuxelele ukuba awunyanzelekanga ukuba uthathe i-inshorensi yokuhlawula ityala ethengiswa ngumniki-tyala futhi ungazifunela ngokwakho i-inshorensi yokuhlawula ityala. **Yamkela kuphela ingcebiso evela kumcebisi wezemali ogunyazisiweyo / umniki weenkonzo zemali**. |
|  | Ingaba ufuna ukuthatha enye ikhava yeinshorensi?  Qiniseka ukuba kungathi kanti sele unayo ipolisi equka izivumelwano zokuhlawula ityala. Ukuba sele unayo ipolisi yeinshorensi enohlobo lwekhava efunwa ngumniki-tyala, ungakwazi ukusebenzisa ipolisi osele unayo kwaye akukho sidingo sokuba uthathe enye. |
|  | Ingaba udinga enye i-inshorensi ngokubhekiselele kwityala, impahla okaye iinkonzo ozicingayo?  Abasebenzisi banelungelo lokuba **basale** isiphakamiso senye i-inshorensi ukuba sele benayo. |
|  | Ukuba ukhetha ukuthatha enye ipolisi ngokuzithandela, okanye usebenzise ipolisi ekhoyo, umniki-tyala angafuna ukuba umsebenzisi anike inkampani yeinshorensi imiyalelo ethile. |

1. **Uxanduva lwam xa ndithenga i-inshorensi yokuhlawula ityala**

Xa uthenga i-inshorensi yokuhlawula ityala, unolu xanduva lulandaleyo:

* Ukuqinisekisa ukuba usebenza neenkampani zeinshorensi nonoozakuzaku (abacebisi bezemali) abagunyazisiweyo yiNgcali yeCandelo lezeMali lokuziPhatha (i-FSCA ngamafutshane kolwasemzini).
* Ukufunda amaxwebhu emvumelwano yepolisi phambi kokusayina. Buza unozakuzaku ngayo nayiphi into ongayiqondiyo. Unelungelo lokucela umntu akucacisele yonke into ngolwimi olulula ukuluqonda kwanangolwimi lwakho lweenkobe. Ukuba ufumana ingcebiso kumcebisi wezemali ogunyazisiweyo, yitsho akubonise ubungqina bokuba ukuqeqeshelwe ukucebisa malunga nolu hlobo lwemveliso yemali. Mbuze kwakhona ngeenkcukacha zemirhumo, ikhomishini, imibulelo abaza kuyifumana ukuba uthenga imveliso yemali kuqukwa nezinto ezongeziweyo kwikhava.
* **Musa** ukusayina naziphi na iifomu ezingagcwalisanga okanye ezingagcwaliswanga ngokupheleleyo kwaye zonke iifomu mazibhalwe ngepeni (i-inki);
* Ukugcina ikopi yesivumelwano seinshorensi kwindawo ekhuselekileyo;
* Ukunika ulwazi oluyinyaniso ngawe (ukubhengeza) kuquka nolwazi ngezigulo onazo. Umsebenzisi angasengxakini ngamabango awenzayo ukuba kufunyaniswe ukuba ulwazi alunikileyo oluyonyaniso okanye alubhengezwanga;
* Ukuhlawula iprimiyamu iinyanga zonke ngokupheleleyo nangexesha. Khumbula ukuba akusayi kukhuseleka ukuba iprimiyamu ayibhatalwanga!

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| **Kubalulekile ukuqonda into yokuba i-inshorensi yokuhlawula ityala enekhava yokufa, ukukhubazeka, ukuphelelwa ngumsebenzi okanye ukungakwazi ukufumana umvuzo iya kufana nengekhoyo xa iakhawunti isemva ngokuhlawulwa.** |

* Ukuqinisekisa ukuba umntu osondele kuwe uyazazi iiakhawunti zakho neinshorensi oyibhatalayo yokuhlawula ityala. Oku kuya kuqinisekisa into yokuba xa unokubhubha okanye ukhubazeke ibango lingafakwa ngokukhawuleza.
* Kwinqanaba lokubanga, ukufumana imali eyintsalela kwisixa okanye kwikhava yokwenza iintlawulo zethutyana.

1. **Uxanduva analo umniki-tyala kum lokuba abe selubala**

Umniki-tyala kufuneka abhengeze olu lwazi lulandelayo kuwe:

* Indleko yeinshorensi.
* Isixa sawo nawuphi umrhumo, umvuzo okanye inzuzo yomniki-tyala ngokubhekiselele kwi-inshorensi.
* Isixa seprimiyamu ehlawulwayo nexesha elimisiweyo lokuhlawula oko kutsho, ngenyanga, ngonyaka okanye kube kanye qwaba.
* Izithintelo nemida ngokubhekiselele kwipolisi yeinshorensi kufuneka zichazwe ngomhla okungenwa ngawo kwisivumelwano setyala.
* Ukunyuka kweprimiyamu nepesenti kwanokuba kuza kwenzeka kangaphi oku kunyuka.

1. **Amacebo angokufaka amabango**

Nanga amanqaku ambalwa okwenza inkqubo yamabango ibe lula:

* Gcina ikopi yoxwebhu lepolisi nawo onke amaxwebhu ahambelana nobango kwindawo enye;
* Xelela umntu omthembileyo ngepolisi nendawo agcinwe kuyo amaxwebhu ukwenzela ukuncedisa kwinkqubo yokwenza nawaphi amabango xa unokubhubha okanye ungakwazi ukuzenzela;
* Hlala rhoqo unenombolo yepolisi nenombolo yesazisi zilungile xa uqhagamshelana nenkampani yeinshorensi;
* Cela inombolo esisalathisi xa ungenisa ubango;
* Ukuba kukho umcebisi ojongene nobango lwakho, thatha igama nefani yakhe nezinye iinkcukacha zokunxibelelana.

1. **Indlela yokufaka isikhalazo esibhekise kumlawuli wam weinshorensi**

Iinkampani zeinshorensi zizenzele inkqubo yangaphakathi yokusombulula ukungavisisani ukuze xa unganelisekanga yimveliso yemali okanye iinkonzo ube nendlela yokukhalaza:

* Yazisa inkampani yeinshorensi yakho okanye umniki weenkonzo zemali ogunyazisiweyo ngesikhalazo sakho esibhaliweyo;
* Ukuba ingxaki yakho ayisonjululwanga ngokwanelisayo okanye ngexesha ungayisa ingxaki yakho **simahla** kuSozikhalazo weInshorensi yeXesha elide okanye kuSozikhalazo waBaniki beeNkonzo zeMali ( (i-FAIS Ombud ngamafutshane kolwasemzini);
* Ukuba isikhalazo sakho sinxulumene nolwaphulo loMthetho weInshorensi yeXesha elide qhangamshelana ne-FSCA. Ukuba isikhalazo sinxulumene nokwaphulwa koMthetho we-Inshorensi, qhagamshelana neNgcali yoLawulo lweeNkonzo zeMali (i-PA). Ukuba yonke le mithetho yaphulwe, usozikhalazo angasithumela isikhalazo sakho kwi-FSCA okanye kwi-PA.

1. **Abantu abaluncedo**

Xa ufuna ulwazi oluthe chatha, okanye unemibuzo ngokubhekiselele kwi-inshorensi yobomi okanye unqwenela ukuxela isenzo esingekho mthethweni okanye ukuphathwa kakubi ngokubhekiselele kwi-inshorensi yobomi qhagamshelana naba balandelayo:

**INgcali yeCandelo lezeMali lokuziPhatha** (i-FSCA ngamafutshane kolwasemzini)

Ukukhangela ukuba umniki weenkonzo zemali okanye umcebisi wezemali ugunyazisiwe ukuba athengise iimveliso neenkonzo zemali, nokuba ziziphi iimveliso abangakuthengisela zona, qhangamshelana neNgcali yeCandelo lezeMali lokuziPhatha (i-FSCA).

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| Iswitshibhodi ye-FSCA | 012 428 8000 |
| Iziko lokubuza ngefowuni | 0800 20 3722 (FSCA) |
| Ifekisi | 012 346 6941 |
| Idilesi ye-imeyile | [info@fsca.co.za/](mailto:info@fsca.co.za/) [enquiries@fsca.co.za/](mailto:enquiries@fsca.co.za/) complaints@fsca.co.za |
| Idilesi yeposi | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Idilesi yendawo yeofisi | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| Iwebhusayithi | [www.fsca.co.za](http://www.fsca.co.za) |

Ukuze ufumane ulwazi oluthe vetshe ngemfundo yezemali, qhangamshelana neSebe lezeMfundo loMsebenzisi le-FSCA.

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

**UMqondisi-mthetho kaZwelonke wezamaTyala (i-NCR ngamafutshane kolwasemzini)**

Kwimibandela enxulumene nemiba yamatyala kwanokufumana uMniki-tyala, uMcebisi ngezamatyala, iBhunga logcino-zinkcukacha zabathengi, iArhente yokwabiwa kwentlawulo okanye iArhente yokusombulula iingxwabangxwaba, nceda qhagamshelana noMqondisi-mthetho kaZwelonke wezamaTyala. UMqondisi-mthetho kaZwelonke wezamatyala uqhuba noqeqesho-msebenzi enceda abasebenzisi (simahla), ebafundisa ngemiba enxulumene namatyala nangoMthetho kaZwelonke wezamaTyala. Ukuze ufumane ulwazi, qhagamshelana ne- NCR.

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| --- | --- |
| Ifowuni enendleko | 0860 627 627 |
| Ifekisi | 087 234 7822 |
| I-imeyile kawonke-wonke | [info@ncr.org.za](mailto:info@ncr.org.za) |
| I-imeyile yezikhalazo | [complaints@ncr.org.za](mailto:complaints@ncr.org.za) |
| I-imeyile yoqeqesho-msebenzi |  |
| Iwebhusayithi | [www.ncr.org.za](http://www.ncr.org.za) |
| Idilesi yendawo yeofisi | 127-15th Road Randjespark  Midrand  1685 |

**INgcali yoLawulo lweeNkonzo zeMali (Prudential Authority, i-PA ngamafutshane kolwasemzini)**

Ukuze ufumanise ukuba inkampani yeinshorensi igunyazisiwe na ukwenza ushishino, qhagamshelana ne-PA.

|  |  |
| --- | --- |
| Ifowuni | 012 313 3911   0861 12 SARB (0861 12 7272) |
| Ifekisi | 012 313 3197/012 313 3929 |
| I-imeyile | [PA-Info@resbank.co.za](mailto:PA-Info@resbank.co.za) |
| Idilesi yeposi | P.O. Box 8432, Pretoria 0001 |
| Idilesi yendawo yeofisi | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| Iwebhusayithi | [www.resbank.co.za](http://www.resbank.co.za) |

**USozikhalazo weInshorensi yexesha elide**

Ngokunxulumene nezikhalazo zeinshorensi yobomi, qhagamshelana noSozikhalazo weInshorensi yeXesha elide. Nceda qaphela ukuba inkampani yeinshorensi yakho kufuneka inikwe ithuba lokusombulula ingxaki okanye isikhalazo phambi kokuba kugqithelwe kuSozikhalazo.

|  |  |
| --- | --- |
| Ifowuni | 021 657 5000 |
| Ifowuni enendleko | 0860 103 236 |
| Ifekisi | 021 674 0951 |
| I-imeyile | [info@ombud.co.za](mailto:info@ombud.co.za) |
| Idilesi yeposi | Private Bag X45, Claremont, Cape Town 7700 |
| Idilesi yendawo yeofisi | Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700 |
| Iwebhusayithi | [www.ombud.co.za](http://www.ombud.co.za) |

Ungaqhagamshelana **neziko lezikhalazo ezinxulumene neinshorensi** ukuba awuqinisekanga okokuba ngosozikhalazo omawuthethe naye.

|  |  |
| --- | --- |
| Ifowuni enendleko | 0860 103 236 and 0860 726 890 |
| Ithelefekisi | 086 589 0696 |
| I-imeyile | [info@insuranceombudsman.co.za](mailto:info@insuranceombudsman.co.za) |
| Iwebhusayithi | [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**USozikhalazo waBaniki beeNkonzo zeMali (Office of the Ombud for Financial Services Providers, i-FAIS Ombud ngamafutshane kolwasemzini)**

Ngokubhekiselele kwizikhalazo ezinxulumene nabacebesi bezemali nabaniki bemveliso zemali, qhagamshelana noSozikhalazo waBaniki beeNkonzo zeMali (i-FAIS Ombud).

|  |  |
| --- | --- |
| Ifowuni | 012 762 5000 |
| Ifowuni enendleko | [086 066 3274](tel:+27860663274) |
| Ifekisi | 011 348 3447 |
| I-imeyile | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Isikhalazo ngenkonzo | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuzo ngenqanaba elikuzo izikhalazo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| Idilesi yeposi | P.O. Box 74571, Lynnwood Ridge 0040 |
| Idilesi yendawo yeofisi | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
| Iwebhusayithi | [www.faisombud.co.za](https://faisombud.co.za/) |

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**IGATYA ELICHAZAYO**

*Ulwazi oluqulethwe yile ncwadana luvela kwiNgcali* ye*Candelo lezeMali lokuziPhatha (i-FSCA) ngenjongo yokunika ulwazi kuphela. Olu lwazi aluquki ngcebiso ebhekiselele emthethweni, okanye kuqeqesho lomsebenzi okanye kwimiba yezemali. Naxa kucokisisiwe ukuqinisekisa ukuba okuqulethweyo kuchanekile i-FSCA ayiniki ziqinisekiso okanye magunya kwaye ayazithwalisi uxanduva ngokuqulathiweyo okanye ngokuchaneka kolwazi olunikiweyo, okanye ilahleko okanye umonakalo obangwe ngokuthe ngqo okanye ngokungathanga ngqo ngokunxulumene nokuthembeka kokusetyenziswa kolo lwazi. Ngaphandle kwalapho kuchazwe khona, ilungelo lombhali lele-FSCA. Akukho lwazi olukule ncwadana oluya kuveliswa kwakhona okanye ludluliswe okanye luphinde lusetyenziswe okanye lubhengezwe nangayiphi na indlela okanye nakwiziphi iindaba ngaphandle kokuba imvume ebhaliweyo ifunyenwe kwiofisi ye-FSCA yoMcebisi Jikelele.*