**UMSHWALENSE WESIKWELETU**

***Umshwalense Wesikweletu uqhubeka ukhokha izikweletu lapho wena ungakwazi.***

Ingabe ulahlekelwe ngumthombo wakho wengenisomali ngenxa yokukhubazeka, ukugula okungapheli noma ukungasebenzi okungazelelwe? Uma kwenzeka ushona, ngubani ozokhokha isikweletu sakho esisasele? Umshwalense wesikweletu (phambilini ubuwaziwa ngokuthi umshwalense wesikhathi eside) ngumkhiqizo womshwalense wokuphila ongakusiza ukukhokha izikweletu zakho lapho ungakwazi ukwenza kanjalo.

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| **IZINCAZELO**  Kubalulekile ukuthi ucaciselwe yinkampani yakho yomshwalense ngezincazelo zayo,  zamagama nemisho ejwayelekile. | |
| Umeluleki Wezezimali/uMhlinzeki Wosizo Lwezezimali (i-FSP) | Umuntu noma inkampani egunyazwe yisiPhathimandla Sokuziphatha Komkhakha Wezezimali (i-FSCA) ukuhlinzeka ngezeluleko zezezimali kanye/noma nokunikeza insizakalo zokulamula maqondana nemikhiqizo ehlukahlukene yezezimali, kubandakanya imikhiqizo yotshalomali namapholisi omshwalense. Imvume ye-FSP yomuntu noma inkampani egunyaziwe icacisa kahle ukuthi yimiphi imikhiqizo noma izinsizakalo zezezimali abangaluleka ngazo noma abazithengisayo. |
| Umshwalense Wesikweletu | Umshwalense wesikweletu ngumkhiqizo womshwalense ongawuthathela ukukhokhela isivumelwano sesikweletu noma semalimboleko. Umshwalense wesikweletu uqinisekisa izibopho zomthengi maqondana nesivumelwano sesikweletu noma semalimboleko ngokumelene nokungasebenzi, ukwehluleka ukuthola ingenisomali, ukukhubazeka, ukugula okungapheli, ukushona noma lapho izimpahla ezithengwe ngesikweletu zilinyazwa noma zonakalisiwe. Kepha wena, njengomthengi usakweleta imali maqondana nemalimboleko. |
| Umkweletisi | Umhlinzeki umthengi amkweleta imali (okungukuthi, umuntu onikeza isikweletu umthengi). Kungaba yibhange, umthengisi/isitolo, umphathi wezimali zezimoto noma omunye umuntu/ibhizinisi elibhaliswe kuMlawuli Kazwelonke Wesikweletu (i-NCR). |
| Isikhathi somusa | UMthetho Womshwalense Wesikhathi Eside wama-52 wonyaka we-1998 ubeka ukuthi uma inkokhelo yanyanga zonke engakhokhiwe ngosuku olubekiwe ifanele ibe nesikhathi somusa okungenani sezinsuku eziyi-15 ngaphambi kokuphela komshwalense. Izinkampani zomshwalense zinganikeza isikhathi eside, imvamisa izinsuku ezingama-30. Okufanayo kusebenza kumshwalense ongewona owempilo (phambilini owesikhathi esifushane) ngokoMthetho Womshwalense Wesikhathi Esifushane wama-53 wonyaka we-1998. Kubalulekile kubaninipholisi ukuthi bafunde futhi baqonde imigomo nemibandela yesivumelwano. |
| IPhrimiyamu (Inkokhelo yanyanga zonke yomshwalense) | Inani lemali ekhokhelwa umshwalense ukuze uthole imihlomulo yomshwalense (ikhava) echazwe kwipholisi. Amaphrimiyamu akhokhwa ngezikhathi okuvunyelwene ngazo, imvamisa nyanga zonke noma ngonyaka. |
| Ukuphelelwa yisikhathi | "Ukuphelelwa yisikhathi" ukufinyezwa kokuthi "ukuphelelwa isikhathi sokuba nomshwalanse," okusho ukuthi ipholisi ngeke isakhokha umhlomulo kumuntu onomshwalense uma engayikhokhi inkokhelo yomshwalense. |
| Ukushiywa ngaphandle kanye nemikhawulo yepholisi | Ukushiywa ngphandle izinto ezithile, ukulahlekelwa noma izehlakalo ezingafakwanga ngokomshwalense wakho. Imikhawulo yizingozi, ukungaphephi, izimo, noma impahla engekho kumshwalense wakho. |
| Isikhathi sokuzicabanga | Ungakhansela umshwalense wempilo kungakapheli izinsuku ezingama-31 ngemuva kokuthola imibhalo yomshwalense, inqobo nje uma ungazange wafuna nanoma imuphi umhlomulo. Njengomninipholisi ufanele uhlole isitatimende sokudalula osinikezwe yinkampani yomshwalense, njengoba izikhathi zokuzicabanga zizohluka phakathi kwemishwalense. Uma ungazange ufune nanoma yimuphi umhlomulo, futhi uma ipholisi ikhanselwe kungakapheli isikhathi sokuzicabanga, nanoma iyiphi iphrimuyamu ekhokhwayo ingabuyiselwa kuwe, kukhishwe nanoma iziphi izindleko ezenziwe yinkampani yomshwalense. |
| Umlamuli | Kunamahhovisi aBalamuli ahlukene ezinhlobo ezahlukene zezikhalazo. Isikhalazo sidluliselwa kumlamuli kuphela uma ngabe ulandele inqubo yezikhalazo yangaphakathi yesikhungo. Uma unganelisekile ngempendulo yaso esikhalweni sakho, uzobe usudlulisela lokhu kuMlamuli ofanele ukuze aphenye kabanzi. Bheka isigaba sokuxhunyanwa nabo esiwusizo salo mbhalo ukuthola ukuthi imuphi uMlamuli onamandla okulawula ngohlobo oluthile lwepholisi. |

**Ikhasi lokuqukethwe**

1. Yini umshwalense wesikweletu?
2. Izinhlobo zomshwalense wesikweletu
3. Ingabe ungivikela kanjani uMthetho Kazwelonke Wezikweletu (i-NCR)?
4. Amalungelo ami kanye nomshwalense wesikweletu
5. Izibopho zami lapho ngithenga umshwalense wesikweletu
6. Isibopho sokudalulelwa ngumkweletisi
7. Ukucetshiswa ngokufakwa kwekleyimu
8. Ungasifaka kanjani isikhalazo ngonikeza umshwalense wami
9. Okuxhunywana nabo ababalulekile:
10. **Yini Umshwalense Wesikweletu?**

Umshwalense wesikweletu ngumqondo omkhulu osetshenziselwa ukuchaza nanoma yiluphi uhlobo lekhava yomshwalense esivumelwaneni sesikweletu. Lezi zivumelwano zesikweletu zingahluka zisuka kwisikweletu engavikelekile njengemalimboleko yomuntu siqu, ikhredithikhadi, i-ovadrafthi, noma ikhadi lesitolo ukuya kusikweletu esivikelekile njengemalimboleko yendlu noma isivumelwano semali yemoto.

Isibonelo, uma uthenga ifenisha entsha nge-akhawunti (isikweletu), isitolo sefenisha sizokunikeza uhlobo oluthile lomshwalense wekhredithi ukukhokhela izindleko zefenisha uma ungasakwazi ukukhokha isitolimende sanyanga zonke. Lo mshwalense uza ngezindleko ezengeziwe futhi ufakwa esitolimendeni sakho sanyanga zonke sefenisha yakho.

Umshwalense wesikweletu ukusiza kuphela ukuba ukhokhe uqede isikweletu sakho noma izikweletu zakho uma udilizwa emsebenzini, ukhubazeka noma ugulela ukufa futhi nalapho ungakwazi ukuthola ingenisomali. Umshwalense wesikweletu ungakhokha inani eligcwele lesikweletu esisele uma kwenzeka ushona noma ukhubazeka unomphela noma izinyanga ezimbalwa zesitolimende sanyanga zonke uze ululame, kuye ngezimo nemibandela yepholisi.

Umshwalense wesikweletu wabathengi uvame ukuthengiswa njengengxenye yesivumelwano yesikweletu ngumkweletisi. Kungabandakanya ikhava yezimpahla ozithenga ngesikweletu, uma zingalimala, zingalahleka noma zebiwe ngenkathi usenesikweletu esisasilele kumhlinzeki wesikweletu. Iningi labahlinzeki besikweletu, kepha hhayi bonke lizokunikeza isikweletu kuphela uma uthatha umshwalense wabo wesikweletu. Kodwa-ke, lokhu akudingeki ngokomthetho eNingizimu Afrika.

Amaphrimuyamu omshwalense wesikweletu angakhokhiswa phambili futhi afakwe ezindlekweni zesikweletu (afakwe kwisitolimende sanyanga zonke) noma angakhokhwa ngokuhlukile ngumthengi.

1. **Izinhlobo zomshwalense wesikweletu wabathengi**

**Umshwalense Wempilo Yesikweletu** ukhokha ukuqeda isikweletu sakho uma ungadlula emhlabeni, ugule kakhulu kangangokuthi ungabe usasebenza noma ungasasebenzi.

**Umshwalense Wesikweletu Somthengi** wenzelwe ukukhokha uqede uma izimpahla ozithenge ngesikweletu (njengemoto, umakhalekhukhwini noma umabonakude) zilimala, zilahleka noma zebiwa kodwa usakhokha imali ebolekisiwe kumkweletisi.

**Izeluleko ezibalulekile**

* Umshwalense wempilo yesikweletu ukhavaa isikweletu sakho uma kwenzeka ukugula okungapheli, ukudilizwa emsebenzini, ukungakwazi ukuthola ingenisomali, ukukhubazeka nokufa.
* Uma ukhubazeke isikhashana, ungasebenzi noma ungakwazi ukuthola ingenisomali umshwalense wesikweletu uzokhokhela izitolimende zakho kuze kufike ezinyangeni eziyi-12 noma ngaphansi. Abanomshwalense bafanele babheke isitatimende sokudalulwa komkhiqizo ikakhulukazi ezimweni zokudilizwa. Uyacelwa ukuthi uqaphele ukuthi izinyanga eziyi-12 isikhathi esisodwa esizosebenza ngesikhathi sempilo yonke yepholisi.
* Ayikho imali yokuyekela engukheshi uma ipholisi ikhanselwa noma inani lokuvuthwa kwipholisi ngemuva kwesikhathi esithile.
* Umshwalense wempilo yesikweletu wehlukile kumshwalense wempilo ojwayelekile njengoba umshwalense wempilo yesikweletu ukhava ibhalansi esele yesivumelwano esithile sesikweletu/inani lemalimboleko.
* Umshwalense wesikweletu uzonqamuka ngokuzenzakalela uma usukhokhile wasiqeda isikweletu sakho, futhi kungakuhle ukuthi umthengi ahlole isikhathi sokukhokha.
* Uma ungayikhokhi iphrimuyamu nyangazonke, ikhava yakho yomshwalense wesikweletu uzophela (iphele) futhi isikweletu sakho singeke sikhokhwe uma kwenzeka isigameko onomshwalense ngaso.

1. **Ingabe ungivikela kanjani uMthetho Kazwelonke Wezikweletu?**

Isahluko se-106 soMthetho Kazwelonke Wezikweletu, wama-34 wonyaka we-2005, ubeka ukuthi noma ngabe umhlinzeki wesikweletu angafuna ukuthi umthengi agcine ipholisi yomshwalense wokuphila kwesikweletu:

* Inani lemali yomshwalense angeke leqe isibopho esisilele kumkweletisi ngokwesivumelwano sabo, (ngaphandle uma kuyisivumelwano sendlu);
* Esimweni sesivumelwano sendlu ikhava yomshwalense maqondana nempahla engaphatheki awukwazi ukweqa inani eliphelele lokubiza kwempahla.
* Umkweletisi futhi angeke anikeze noma afune ukuthi umthengi athenge noma agcine umshwalense ngezindleko ezingazwakali noma ezingenangqondo kumthengi.
* Umkweletisi ohlela umshwalense wekesikweletui:

**Angeke:**

* angeza enye imali ngaphezu kwemali ekhokhelwa umshwalense/kwezindleko zomshwalense.

**Ufanele:**

* adalula izindleko zangempela, ikhomishini kanye nanoma imuphi umholo/umhlomulo otholwa ngumhlinzeki wesikweletu maqondana nale pholisi yomshwalense ohlelwe ngonikeza umshwalense; futhi, uchaza izimo nemibandela yomshwalense ngolimi olucacile noluqondakalayo.

1. **Amalungelo akho kanye nomshwalense wesikweletu**

Ngaphambi kokuba usayine isivumelwano somshwalense wesikweletu sicela uqiniseke ukuthi uyawaqonda amalungelo akho futhi uqaphele lokhu okulandelayo:

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|  | Ingabe uwuqonda ngokuphelele umkhiqizo womshwalense owuthengayo, futhi futhi ingabe ufanele izidingo zakho ezithile kanye nesabelozimali? |
|  | Ingabe uyitholile ikhophi yesivumelwano esigcwalisiwe sepholisi?  Kuyilungelo lomthengi ukuthola isivumelwano sepholisi esilandayo esivela konikeza umshwalense kungakapheli izinsuku ezingama-31. Isivumelwano sifanele sitshele umthengi kahle kahle ukuthi ukhavwe ini nokuthi yini angakhavangwa kuyo (ukufakwa kwipholisi nokushiywa ngaphandle kwipholisi). |
|  | Ingabe bakutshele inani lemali ekhokhwayo/iphrimiyamu okuyiyona yona ozoyikhokha nyangazonke/ngonyaka?  Okulandelayo kufanele kuchazwe: inani eliqondile lephrimuyamu, usuku lwenyanga okufanele ikhokhwe ngalo kanye nokwenyuka konyaka. |
|  | Uyasazi ukuthi siyini isikhathi sakho somusa uma wehluleka ukukhokha?  Kuyilungelo lomthengi ukwazi ukuthi isikhathi somusa siyini. |
|  | Ingabe uyazi ukuthi unelungelo lokuthola imibhalo ebhalwe ngolimi olucacile noluqondakalayo? |
|  | Uyaziqonda izimo ezikhethekile noma “ukushiywa ngaphandle” ipholisi yomshwalense ongaba nakho? |
|  | Ingabe uyazi ukuthi ungayikhansela kanjani ipholisi yomshwalense wakho wesikweletu?  Umthengi unelungelo lokukhansela isivumelwane somshwalense. |
|  | Uyazi ukuthi uma unesikhalazo ngenkampani noma umuntu okuthengisele ipholisi yomshwalense wesikweletu futhi wangakwazi ukuxazulula lokhu nayo, Ungadlulisela isikhalazo sakho kuMlamuli ofanele noma ku-NCR uma ingabe ukubiza komshwalense wempilo yesikweletu, udlula inani elikhulu elibekiwe.  Isivumelwano sifanele sifake inombolo yocingo, ikheli leposi/lendawo kanye ne-imeyili yoMlamuli ofanele. |
|  | Ingabe uyazi ukuthi uvunyelwe ukuba ukhethe onikeza umshwalense futhi nomkhiqizo wakho womshwalense?  Ngokweqoqomthetho, umthengisi uphoqelekile ukukutshela ukuthi akuphoqelekile ukuthatha umshwalense wesikweletu othengiswa ngumhlinzeki wesikweletu futhi ungathenga umshwalense wempilo yekhrethi yakho. Hamba ubheka ukuze uthole umkhiqizo noma insiza engcono ukwenelisa izidingo zakho kanye nesabelozimali. Yamukela kuphela izeluleko zezimali ezivela kumeluleki wezezimali ogunyaziwe/ kumhlinzeki wezinsizakalo zezezimali ogunyaziwe. |
|  | Ingabe udinga ukuthatha enye ikhava yomshwalense?  Qiniseka ukuthi awunayo vele ipholisi ekhava izivumelwano zakho zesikweletu?  Uma usuvele unepholisi yomshwalense enohlobo lwekhava edingwa umhlinzeki wekhedithi, ungakwazi ukusebenzisa leyo pholisi ekhona ukukhokhela isikweletu futhi akudingeki ukuthi uthathe ipholisi entsha. |
|  | Ingabe udinga omunye umshwalense maqondana nesikweletu, impahla noma izinsizakalo ozicabangayo?  Abathengi banelungelo lokuthi bangawuthathi omunye umshwalense uma bevele sebekhaviwe. |
|  | Uma uthatha isinqumo sokuthatha ipholisi entsha ozikhethele yona, noma usebenzisa ipholisi evele ikhona, umhlinzeki wesikweletu angafuna ukuthi umthengi anikeze imiyalo ethile konikeza umshwalense. |

1. **Izibopho zami lapho ngithenga umshwalense wesikweletu**

Lapho uthenga umshwalense wesikweletu, unesibopho:

* Ukuqinisekisa ukuthi usebenza kuphela nezinkampani zomshwalense kanye nabalamuli (abeluleki bezezimali) abagunyazwe yi-FSCA;
* Ukufunda imibhalo yesivumelwano sepholisi ngaphambi kokusayina. Buza umxhumanisi nganoma yini ongayiqondi. Unelungelo lokucela ukuthi umuntu othile akuchazele yonke into ngendlela elula futhi neqondakala kalula, nangolimi lwakho lwebele. Uma uthola ukwelulekwa kumeluleki wezezimali ogunyaziwe, qinisa ukuthi bakunikeze ubufakazi bokuthi bafanele ukukululeka ngalolu hlobo lomkhiqizo wezezimali. Mbuze futhi ngemininingwane ephelele yezimali ezikhokhwayo, ikhomishini noma izibonelelo abazozithola uma uthenga lo mkhiqizo wezezimali kubandakanya nanoma iyiphi ikhava noma ezinye izici.
* **Ukungasayini noma yimaphi amafomu esicelo angenalutho noma agcwaliswe kancane nokugcwalisa wonke amafomu ngepeni (uyinki);**
* Ukugcina ikhophi yesivumelwano somshwalense endaweni ephephile;
* Ukunikeza imininingwane eyiqiniso nenembile ngawe (ukudalulwa), kufaka phakathi imininingwane ngezimo zezempilo esezivele zikhona. Umthengi angaba nezinkinga ngamakleyimu akhe uma kutholakala ukuthi olunye ulwazi alulona iqiniso noma alidalulwanga;
* Ukukhokha iphrimuyamu yakho yomshwalense njalo ngenyanga, ngokuphelele nangesikhathi. Khumbula, ngeke ukhokhelwe uma iphrimiyamu ingakhokhiwe!

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| **Kubalulekile ukuqaphela ukuthi wekhava yomshwalense wesikweletu yokushona, ukudilizwa emsebenzini kwabanokukhubazekile noma ukungakwazi ukuthola ingenisomali ngeke kusebenze uma i-akhawunti isilele emuva.** |

* Ukuqinisekisa ukuthi umuntu osondelene nawe uyawazi ama-akhawunti akho kanye nomshwalense wesikweletu owukhokhelayo. Lokhu kuzoqinisekisa ukuthi esimweni sokushona kwakho noma ukhubazeka, ikleyimu ingathunyelwa ngesikhathi.
* Esigabeni sekleyimu, ukuthola ibhalansi esalele ekweletwa ngesamba semali noma ikhava yokukhokhelwa kwesikhathi esilinganiselwe.

1. **Isibopho somhlinzeki wami wesikweletu ukudalula kimi**

Umhlinzeki wesikweletu ufanele adalule lolu lwazi olulandelayo kuwe:

* Izindleko zomshwalense.
* Inani lanoma iyiphi imali ekhokhwayo, ikhomishini, inkokhelo noma umhlomulo otholwa ngumhlinzeki wesikweletu, maqondana nomshwalense.
* Inani eliphelele elephrimuyamu kanye nobuningi benkokhelo, isib. nyanga zonke, ngonyaka noma kanye.
* Ukushiywa ngaphandle kanye nemikhawulo maqondana nepholisi yomshwalense kufanele uchazelwe wena ngosuku okwenziwe ngalo isivumelwano sesikweletu.
* Nanoma ikuphi ukukhushulwa okungasebenza kuphrimiyamu namaphesenti nobuningi balokho kukhuphuka.

1. **Ukucetshiswa ngokufakwa kwekleyimu**

Nazi izikhombisi ezimbalwa zokwenza inqubo yokukleyima ibe lula:

* Gcina ikhophi yombhalo wepholisi kanye nayo yonke imibhalo ephathelene nekleyimu yakho endaweni eyodwa;
* Yazisa umuntu omethembayo ngepholisi nokuthi imibhalo igcinwe kuphi ukuze asize ukucubungula noma yimaphi amakleyimu uma kwenzeka ushona noma uma ungakwazi;
* Njalo hlala ulungise inombolo yakho yepholisi noma inombolo kamazisi lapho uuxhumana nenkampani yakho yomshwalense;
* Cela inombolo yereferensi uma ufaka ikleyimu; futhi
* Uma unomxhumanisi othile onakekela ikleyimu yakho, qaphela igama lomxhumanisi, isibongo nemininingwane yokuxhumana.

1. **Ungasifaka kanjani isikhalazo ngonikeza umshwalense wami**

Izinkampani zomshwalense zakhe inqubo yangaphakathi yokuxazulula ukushayisana ukuze ube nezinketho ezilandelayo uma unganelisekile ngemikhiqizo noma ngezinsizakalo zazo zezezimali:

* Yazisa inkampani yakho yomshwalense noma i-FSP egunyaziwe ngesikhalazo sakho ngokubhaliwe.
* Uma inkinga yakho ingaxazululwa ngokukwanelisayo futhi kusenesikhathi esanele, ungaludlulisela mahhala lolu daba kuMlamuli Womshwalense Wesikhathi Eside Wabahlinzeki Bezinsizakalo Zezimali (u-FAIS Ombud).
* Uma isikhalazo sakho siphathelene nokwephulwa koMthetho Womshwalense Wesikhathi Eside, ufanele uxhumane ne-FSCA. Uma isikhalazo siphathelene nokwephulwa koMthetho Womshwalense, ufanele uxhumane ne-PA. Uma omunye wale mithetho wephuliwe, uMlamuli angadlulisela isikhalazo sakho ku-FSCA noma ku-PA.

1. **Okuxhunywana nabo ababalulekile:**

**Okuxhunywana nabo ababalulekile:**

Ngeminye imininingwane, noma uma unanoma yimiphi imibuzo ephathelene nomshwalense wempilo noma uma ufisa ukubika ukuziphatha okungekho emthethweni noma ukuphathwa ngendlela engafanele maqondana nomshwalense wempilo, xhumana nomunye walaba abalandelayo:

**ISiphathimandla Sokuziphatha Komkhakha Wezezimali- Financial Sector Conduct Authority (i-FSCA)**

Ukuhlola ukuthi ingabe umhlinzeki wezinsizakalo zezimali noma umeluleki wezezimali ugunyaziwe yini ukukuthengisela imikhiqizo nezinsizakalo zezimali, kanye nokuthi imiphi imikhiqizo abangakuthengisela yona, xhumana ne-FSCA.

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| Itafula lokuphendula izincingo le-FSCA | 012 428 8000 |
| Isikhungo Sezincingo | 0800 20 3722 (ye-FSCA) |
| Inombolo yefeksi | 012 346 6941 |
| Ikheli le-imeyili | [info@fsca.co.za/](mailto:info@fsca.co.za/) [enquiries@fsca.co.za/](mailto:enquiries@fsca.co.za/) complaints@fsca.co.za |
| Ikheli leposi | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Ikheli lendawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| I-website | [www.fsca.co.za](http://www.fsca.co.za) |

Ukuthola imininingwane ethe xaxa ngolwazi lwezemfundo ngezezimali, xhumana noMnyango Wezemfundo Yabathengi we-FSCA.

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

**UMlawuli Kazwelonke Wezikweletu (i-NCR)**

Ngemidanti ephathelene nezikweletu futhi ukuze uthole ukuthi ingabe uMhlinzeki We, uMeluleki Ngezikweletu, uPhiko Lokuqapha Abakweletayo, i-Ejenti Yokusabalalisa Izinkokhelo noma i-Ejenti Yokuxazululwa Kwezingxabano ibhalisile yini, sicela uxhumane noMlawuli Kazwelonke Wezikweletu. UMlawuli Kazwelonke Wezikweletu ubuye abambe izithangami zokubonisana zabathengi (mahhala), afundise ngemidanti ehlobene ne kanye noMthetho Kazwelonke Wezikweletu. Ukuthola ulwazi oluthe xaxa, sicela uxhumane ne-NCR lapha:

|  |  |
| --- | --- |
| Share Call | 0860 627 627 |
| Ifeksi: | 087 234 7822 |
| I-imeyili Ejwayelekile | [info@ncr.org.za](mailto:info@ncr.org.za) |
| I-imeyili Yezikhalazo | [complaints@ncr.org.za](mailto:complaints@ncr.org.za) |
| I-imeyili Yemihlangano Yokucobelelana Ngolwazi |  |
| I-website | [www.ncr.org.za](http://www.ncr.org.za) |
| Ikheli Lendawo | 127-15th Road Randjespark  Midrand  1685 |

**IsiPhathimandla Sokunakekela- Prudential Authority (i-PA)**

Ukuthola ukuthi ingabe inkampani yomshwalense igunyaziwe ukwenza ibhizinisi, xhumana ne-PA.

|  |  |
| --- | --- |
| Ucingo: | 012 313 3911   0861 12 SARB (0861 12 7272) |
| Ifeksi: | 012 313 3197/012 313 3929 |
| I-imeyili | [PA-Info@resbank.co.za](mailto:PA-Info@resbank.co.za) |
| Ikheli leposi | P.O. Box 8432, Pretoria 0001 |
| Ikheli Lendawo | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| I-website | [www.resbank.co.za](http://www.resbank.co.za) |

**UMlamuli Womshwalense Wesikhathi Eside**

Ngezikhalazo ezihlobene nomshwalense wokuphila, thintana noMlamuli Womshwalense Wesikhathi Eside. Sicela wazi ukuthi inkampani yomshwalense wakho ifanele inikezwe ithuba lokuxazulula inkinga noma isikhalazo ngaphambi kokuba sidluliselwe kuMlamuli.

|  |  |
| --- | --- |
| Ucingo: | 021 657 5000 |
| I-Sharecall | 0860 103 236 |
| Ifeksi: | 021 674 0951 |
| I-imeyili | [info@ombud.co.za](mailto:info@ombud.co.za) |
| Ikheli leposi | Private Bag X45, Claremont, Cape Town 7700 |
| Ikheli lendawo | Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700 |
| I-website | [www.ombud.co.za](http://www.ombud.co.za) |

Ungaxhumana nendawo yokuxhumana yazo zonke izikhalazo ezihlobene nomshwalense, uma ungaqinisekile ngokuthi imuphi umlamuli womshwalense ofanele uxhumane naye.

|  |  |
| --- | --- |
| I-Sharecall | 0860 103 236 kanye no- 0860 726 890 |
| I-Telefax | 086 589 0696 |
| I-imeyili | [info@insuranceombudsman.co.za](mailto:info@insuranceombudsman.co.za) |
| I-website | [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**UMlamuli Wabahlinzeki Bezinsizakalo Zezimali (uMlamuli we-FAIS)**

Ngezikhalazo ezimayelana nomeluleki wezezimali kanye nomhlinzeki wemikhiqizo yezezimali xhumana noMlamuli We-FAIS.

|  |  |
| --- | --- |
| Ucingo: | 012 762 5000 |
| I-Sharecall | [086 066 3274](tel:+27860663274) |
| Ifeksi: | 011 348 3447 |
| I-imeyili | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Izikhalazo ngosizo lwethu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuzo ngesimo sezikhalazo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| Ikheli leposi | P.O. Box 74571, Lynnwood Ridge 0040 |
| Ikheli lendawo | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
| I-website | [www.faisombud.co.za](https://faisombud.co.za/) |

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UKUZIKHULULA

*Imininingwane equkethwe yile ncwajana inikezwe yiSiphathimandla Sokuziphatha Komkhakha Wezezimali (i-FSCA) ngezinhloso zolwazi kuphela. Lolu lwazi alusona iseluleko sezomthetho, sobungcweti noma sezezimali. Ngenkathi konke ukunakekelwa kwenziwe ukuze kuqinisekiswe ukuthi okuqukethwe kuyasiza futhi kushaya emhlolweni, i-FSCA ayinikezi ziqinisekiso, ukuzibophezela noma izivumelwano maqondana nalokhu futhi ayemukeli nanoma ikuphi ukuzibophezela kwezomthetho noma isibopho sokuqukethwe noma ukushaya emhlwolweni kwemininingwane enikeziwe, noma, nganoma yikuphi ukulahlekelwa noma ukulimala okubangelwe okuvela ngqo noma ngokungaqondile maqondana nokwethembela ekusetshenzisweni kwalolu lwazi. Ngaphandle kwalapho kushiwo ngenye indlela, ilungelo lokushicilelwe kwalo lonke ulwazi lingelakwa-FSCA. Ayikho ingxenye yale ncwajana yolwazi engakhiqizwa kabusha noma idluliswe noma isetshenziswe kabusha noma yenziwe itholakale nganoma iyiphi indlela noma kunoma isiphi isizinda, ngaphandle uma kutholakale imvume ebhalwe phansi phambilini evela eHhovisi Lomeluleki Jikelele we-FSCA.*