**Funda kabanzi ngomshwalense wempilo**

Umshwalense wempilo ukukhokhela ngezigameko eziguqula impilo njengokuthatha umhlalaphansi nokukhubazeka, ukulahleka kwempilo, ukulimala, nokulahlekelwa yingenisomali. Phambilini bekukhulunywa ngomshwalense wesikhathi eside. Izibonelo zamapholisi omshwalense wempilo zibandakanya amapholisi ezempilo, ikhava yempilo nokukhubazeka.

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| **IZINCAZELO** |
| **Kubalulekile ukuthi inkampani yomshwalense wakho icacise ukuthi iwachaza kanjani** **amagama nemisho ejayelekile.** |
| **Umhlomuli**  | Umuntu okupholisi ophakanyiswe ngumninipholisi, othola imihlomulo esimweni sokufakwa kwekleyimu.  |
| **Isikhathi sokucabangisisa** | Ungakhansela umshwalense wempilo kungakapheli izinsuku ezingama-31 ngemuva kokuthola imibhalo yomshwalense, inqobo nje uma ungazange wafuna nanoma imuphi umhlomulo. |
| **Ikhava** | Ikhava isivikelo esinikezwa yinkampani yomshwalense uma kwenzeka isigameko, isibonelo, sokulimala, noma sokulahlekelwa, sokulinyazwa noma sokwebiwa kwempahla. Inkampani yomshwalense ikhokha imali uma umbhalo wepholisi yabanomshwalense ibeka ukuthi isigameko esinjengalesi sobungozi sikhaviwe. |
| **Ipholisi yokuba nokukhubazeka** | Ipholisi yomshwalense lapho, ngokubuyisela amaphrimiyamu akhokhiwe, inkampani yomshwalense ivuma ukukhokha umhlomulo kumninipholisi uma umninipholisi ekhubazeka.  |
| **Indima evumela ukuguqula** | Indima evumela ukuguqulwa komshwalense ukushintshwa kwipholisi yakho yomshwalense okuguqula noma kulungise ikhava yakho, imvamisa ngokungeza noma ngokucisha okuthile. Indima evumela ukuguqula ifanele ifakwe kwipholisi yakho ngendlela ebhaliwe. |
| **OKungahlonyuliswa kanye nemikhawulo**  | Okungahlonyuliswa izinto ezithile, ukulahlekelwa noma izehlakalo ezingafakwanga kumshwalense wakho. Imikhawulo yizingozi, ukungaphephi, izimo, noma impahla engekho kumshwalense wakho. |
| **UMhlinzeki Wosizo Lwezezimali (i-FSP)** | Umuntu noma inkampani egunyazwe ukuhlinzeka ngezeluleko zezezimali kanye/noma nokunikeza usizo lokulamula maqondana nemikhiqizo ehlukahlukene yezezimali, kubandakanya imikhiqizo yotshalomali namapholisi omshwalense. Imvume ye-FSP yomuntu noma inkampani icacisa kahle ukuthi yimiphi imikhiqizo noma izinsizakalo zezezimali abangaluleka ngazo noma abazithengisayo. |
| **Isikhathi somusa** | Uma amaphrimiyamu engakhokhiwe ngosuku olubekiwe kufanele kube nesikhathi somusa okungenani sezinsuku eziyi-15 ngaphambi kokuphela komshwalense. Izinkampani zomshwalense zinganikeza isikhathi eside, imvamisa izinsuku ezingama-30. Kubalulekile kubaninipholisi ukuthi bafunde futhi baqonde imigomo nemibandela yesivumelwano. |
| **Izibopho** | Kumshwalense, wonke amaqembu - inkampani, umlamuli kanye nothathelwe umshwalense bamele bahlangabezane nezibopho ezithile zesivumelwano ukuze uhlale usebenza. Izinkampani zemishwalense zifanele ziqinisekise ukuthi amabhrokha namakhasimende ayayiqonda imikhiqizo enikezwayo, izindleko, nokuthi yini ekhaviwe noma engakhavangwa kwipholisi. Abalamuli kudingeka ukuthi baqonde izidingo zamakhasimende abo futhi banikeze imikhiqizo labo abafeza lezo zidingo. Bangakwazi ukuhlinzeka amakhasimende ngolwazi olubalulekile mayelana nomkhakha womshwalense futhi badingeka ukuthi bahlale bazi ngemikhuba embonini ukuze bakwazi ukufundisa amaklayenti lapho kunesidingo. Amakhasimende anesibopho sokudalula ngokuphelele yonke imininingwane efanele futhi akhokhe wonke amaphrimiyamu. |
| **Imihlomulo yepholisi** | Imihlomulo umuntu anelungelo lokuyithola ngokwesivumelwano ngaphansi komshwalense wempilo. |
| **Umninipholisi** | Umuntu unelungelo lokuthola imihlomulo yepholisi ngaphansi kwepholisi yomshwalense ethile. |
| **IPhrimiyamu** | Inani lemali ekhokhelwa umshwalense ukuze uthole imihlomulo yomshwalense (ikhava) echazwe kwipholisi. Amaphrimiyamu akhokhwa ngezikhathi okuvunyelwene ngazo, imvamisa nyangazonke noma ngonyaka. |
| **Ummeleli** | Nanoma yimuphi umuntu ohlinzeka insizakalo zezimali kwiklayenti, noma egameni lomhlinzeki wezinsizakalo zezimali ogunyaziwe (i-FSP).  |
| **Ingozi** | Ithuba lokuthi isigameko esithile singenzeka ngesikhathi sepholisi yakho. |
| **Ukukhubazeka okuphelele** | Ezinye izinkampani zomshwalense zibeka ukukhubazeka okuphelele njengokugula noma ukulimala okushiya umuntu engakulungele ukusebenza kulo mkhakha abawenzayo njengamanje. Amanye amapholisi abeka ukuthi ufanele ungakwazi ukwenza nanoma yiluphi uhlobo lomsebenzi. Qinisekisa nenkampani yakho yomshwalense ukuthi isho ukuthini ngo‘kukhubazeka okuphelele’. |
| **Ukuphathwa yengozi** | Umkhiqizo womshwalense wempilo uhlinzeka ngokuvikeleka kwezimali esimweni sezigameko ezinkulu ezingahlelwanga njengokugula kabi, ukuba nokukhubazeka, ukudilizwa emsebenzini noma ukushona. |
| **Ibhonasi yokwethembeka** | Inani lemali elifakwe kwi-akhawunti yepholisi yomninipholisi ngemuva kwesikhathi esimisiwe njengoba sichazwe kwisivumelwano sepholisi/ Inhloso ngukukhuthaza / ukubonelela abaninipholisi ukuba bagcine amapholisi abo, kanye nokwenza ngcono amazinga okubagcina ngonikeza umshwalense. ivame ukubalwa njengengxenye yezimali zokuphathwa noma iphesenti lenani lepholisi.  |
| **Umshwalense onqunyelwe usuku** | Uhlelo lokonga olunomhlomulo wokushona phakathi kuwo owakhelwe ukuba ukhokhe ngesikhathi sokuphila sakho, kunokuba ukhokhele abahlomuli obakhethile ngemuva kokushona kwakho. |
| **Ukukhokhwa kwesamba** | Kuvame ukuba kukhokhwe isamba esikhulu kumninipholisi noma kubahlomuli obakhethile ngokukhokhwa okukodwa. |

**Ikhasi lokuqukethwe**

1. Isingeniso

2. Izinhlobo zemikhiqizo yomshwalense wempilo (owesikhathi eside)

3. Amalungelo nezibopho zomthengi

4. Imibuzo ejwayele ukubuzwa

Okuxhunywana nabo ababalulekile:

**1. Isingeniso**

Izigameko ezishintsha impilo, ezifana nokushona, ukukhubazeka, futhi ngisho nomhlalaphansi zikhavwa umshwalense wempilo (owawaziwa ngokuthi umshwalense wesikhathi eside). Umshwalense wempilo unikeza ngokuvikelwa kwezezimali kulabo obondlayo futhi ungasiza umndeni wakho ukuthi ukhokhe imali yebhondi noma yokuqasha, ukhokhele izindleko zemfundo, ukhokhele izindleko zomngcwabo, noma ukhokhe isikweletu esasilela lapho ungasekho noma ukhubazeka futhi ungakwazi ukuthola ingenisomali.

INingizimu Afrika inemboni yomshwalense enkulu kuzo zonke futhi esezingeni eliphezulu kuleli zwekazi futhi inganikeza ngemikhiqizo yomshwalense eminingi ukuhlangabezana nezidingo zakho kanye nephakethe lakho. Kodwa-ke, ngenxa yenkolelo eyiphutha yokuthi umshwalense wempilo uyabiza, ingxenye enkulu yabantu ayinayo imishwalense.

Umshwalense wempilo unganikeza wena nomndeni wakho ukukhululeka okukhulu kwengqondo. Ngaphandle kwakho, umthwalo wokuziphilisa ubekwa kumlingani womfelokazi noma emndenini nasemphakathini, okungenzeka ukuthi ufanele ukunakekela izingane eziyizintandane.

Abanye abantu bakholelwa ukuthi umshwalense wempilo ubiza kakhulu futhi bakhetha ukuthenga omasingcwabisane. Kodwa-ke, umshwalense wempilo uvame ukushibha kakhulu kunekhava kamasingcwabisane, futhi unganikeza imihlomulo eminingi yezezimali ngenkokhelo yanyanga zonke efanayo.

**Izizathu ezinhle zokuthenga umshwalense wempilo**

* **Usizo lwezezimali:** Uma umndeni wakho uncike emholweni wakho ukuze uziphilise, noma uma umholo wakho usiza umndeni wakho ukuthi ugcine izinga lempilo yawo.
* **Shiya ifa:** Qinisekisa ukuthi abantu obathandayo bayanakekelwa ngokwezimali ngokusho izingane zakho noma umlingani wakho njengabahlomuli kumshwalense wakho wempilo.
* **Khokhela umngcwabo**: Imingcwabo ingabiza kakhulu. Uma ipholisi yakho yempilo inomhlomulo wekhava osheshayo yokushona, umndeni wakho ungakhokhela umngcwabo wakho usebenzisa le mali.
* **Khokha uqede izikweletu:** Umshwalense wakho wempilo ungasetshenziselwa ukukhokha uqede izikweletu ezisalele emuva ezifana nemalimboleko yemoto, imalimboleko yendlu kanye nemalimboleko yomuntu siqu. Lokhu kusho ukuthi umndeni wakho ngeke kudingeke uthwale izindleko ezengeziwe nezikweletu.

**Izinto okufanele uzigcine ekhanda:**

* **Qala usemncane:** Uma umncane futhi uphile kahle, inkokhelo yanyanga zonke yomshwalense wakho izoshibha.
* **Impilo yakho**: Uma unephrofayili esengcupheni - okungukuthi, uma ukhuluphele ngokweqile noma unesimo sezempilo esivele sikhona, ungakhokha inkokhelo yanyanga zonke ephezulu kakhulu kunomuntu ophile saka. Ezinye izinkampani zomshwalense zizokucela ukuthi uhlolwe impilo ngaphambi kokukunikeza umshwalense wempilo. Uma wenqaba ukuyohlolwa ngudokotela, lokhu kuyizizathu zokwenqaba ikhava.
* **Ukubhema:** Abantu ababhemayo kungenzeka bathole inkokhelo enkulu yanyanga zonke enkulu kunabantu abangabhemi. Izinkampani eziningi zomshwalense zizokwehlisa inkokhelo yanyanga zonke oyikhokhayo uma uyeka ukubhema.
* **Umsebenzi wakho:** Uma ungumcimi-mlilo noma usebenza embonini yezimayini, ungakhokha inkokhelo yanyanga zonke ephezulu njengoba ezinye izinkampani zomshwalense zikhokhisa kakhulu uma umsebenzi wakho unobungozi obukhulu.
* **Indlela Yokuphila:** Izinkokhelo zanyanga zonke ngokuvamile ziphakeme uma uzibandakanya kokwenziwayo okunobungozi obukhulu njenge-*skydiving* noma imidlalo edlulele. Uma ungadaluli ngokuphelele lonke ulwazi olufanele, inkampani yakho yomshwalense ingenqaba ukukhokha lapho ufaka ikleyimu.

Uma ushada, uqala umndeni, noma wakha ibhizinisi, umshwalense wempilo uba yingxenye ebalulekile yohlelo lwezezimali oluzwakalayo. Kuyaduduza ukwazi ukuthi kuzoba nemali ezokukuvikela wena kanye/noma nobathandayo uma kukhona okwenzekayo kuwe.

**2. Izinhlobo zemikhiqizo yomshwalense wempilo (owesikhathi eside)**

Ngoba umuntu ngamunye nomndeni bahlukile, bazoba nendlela ehlukile yomshwalense wempilo. Ngakho-ke, kunezinhlobo ezahlukahlukene zemikhiqizo yomshwalense wempilo. Umshwalense wempilo awugcini nje ngokushona kuphela, kodwa uphathelene nezinye izinto ezingakuvimbela ekuzinakekeleni noma ekunakekeleni labo abancike kuwe, njengokukhubazeka noma ukudilizwa.

**Ikhava yempilo**

Njengomnikazi wepholisi yomshwalense wempilo, uzokhokha imali ekhokhwa nyangazonke enkampanini yomshwalense wempilo esikhathini esithile. Ngokuphindaphindiwe, inkampani ithembisa ukukuhlinzeka ngemihlomulo yepholisi (isibonelo isamba semali), umninipholisi noma abahlomuli abaqokiwe bakho, uma noma lapho izehlakalo ezithile ezishiwo zenzeka, njengokushona noma ukukhubazeka.

Umuntu noma impilo ekhavwe ngepholisi ibizwa ngokuthi **yimpilo ethathelwe umshwalense** futhi, uma inkampani yomshwalense ivumelana nayo, ipholisi eyodwa ingakhava impilo engaphezulu kweyodwa. Kunezinhlobo ezahlukahlukene zamapholisi empilo, njengoba uzobona kwithebula elingezansi:

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| **Ikhava yokushona** | Ikhava yokushona iwuhlobo lekhava yengozi onhloso yayo eyodwa ngukunikeza umninipholisi noma lowo ohlomulayo kwipholisi uma impilo efakwe kumshwalense ishona. Ikhava yokushona emsulwa ayinayo ingxenye yokutshalwa kwezimali noma inani lemali engukheshi. Lokhu kusho ukuthi uma ipholisi iqedwa nganoma yisiphi isizathu, futhi kungekho mhlomulo ofuniwe, umninipholisi akanelungelo lokuthola nanoma yimaphi amaphrimuyamu akhe noma enye imali ebuyiswwayo enkampanini yomshwalense. |
| **Umshwalense wempilo ongunomphela: impilo yonke** | Ikhava yempilo ephelele ingumshwalense wempilo ojwayelekile, okukhava engcupheni yokushona futhi oqinisekisiwe ukuthi uzohlala usebenza uma nje uqhubeka nokukhokha amaphrimiyamu akho. Ingxenye yephrimuyamu ivame ukuqondiswa ku-akhawunti yokonga noma yokutshala imali, ekuvumela ukuthi wakhe inani lemali engukheshi ngokuhamba kwesikhathi. Ungafinyelela ingxenye yokonga/yokutshala kwemali yepholisi yakho ngemalimboleko yepholisi noma *ngokunikezela ipholisi yakho.* Ukunikezela ipholisi kusho ukuyikhansela nokuthatha inani lemali elingukheshi eliqongelelwe kukhishwe nanoma yiziphi izimali ezikhokhwayo nezinye izindleko. Njengoba izinguquko zenzeka ezimpilweni zabantu, bangahle banqume ukuthi abasayidingi ipholisi noma abasakwazi ukuyikhokhela. Kubalulekile ukuqaphela ukuthi kukhona ukungahambi kahle ngokuthola imihlomulo eyongiwe/yokutshalwa kwemali ngaphansi kwalezi zimo:* ukukhokhwa kwemalimboleko yepholisi kuzoba nenzalo, okusho ukuthi uma uboleka imali uzobuyisela emuva inenzalo.
* inani lokuzinikela kwepholisi lingasho ukuthi ufanele ukhokhe izimali zokuzinikela futhi uzolahlekelwa yinoma iliphi ilungelo lokufuna eminye imihlomulo ngokwepholisi.

Umshwalense wempilo ophelele ulungele umuntu ofuna ukushiya inani elithile lemali ngemuva kokushona, ngenhloso ethile.  |
| **Umshwalense wempilo engunomphela: impilo jikelele** | Ikhava yempilo jikelele ivamise ukuguquguquka kunekhava yempilo yonke futhi inikeza ngezindlela ezahlukahlukene. Qaphela ukuthi: * unganciphisa umhlomulo wakho wokushona ukuze uthole ukukhokhelwa isamba semali esikhulu esingukheshi
* ungakhokha izinkokhelo zanyanga zonke nganoma yisiphi isikhathi futhi nganoma iliphi inani lemali
* imvamisa, uma uthatha imalimboleko yepholisi ngaphansi kwepholisi yempilo jikelele, inani ebolekisiwe ngeke libe nenzalo, ngenkathi ukhokha inzalo kwimalimboleko yepholisi ngokwepholisi yempilo jikelele
* umshwalense wempilo ephelele uvame ukuqinisekisa inani lenzalo lapho ingxenye yakho yokutshala imali izokhula khona, kanti lokhu akukhona ongakukhetha ngaso sonke isikhathi kumshwalense wempilo jikelele
* izindleko noma imali ezikhokhwayo zingahluka
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| **Umshwalense wesikhathi** | Umshwalense wesikhathi uhlinzeka ngekhava yempilo yesikhathi esingaguquki, isibonelo ngenkathi ukhokha uqeda imalimboleko yendlu. Uphinde waziwe ngokuthi umshwalense ongaguquki. Ikhava imane iphelelwe yisikhathi ngemuva kwesikhathi okuvunyelwene ngaso futhi, kungakhathaliseki ukuthi ikleyimu yenziwa noma cha, ngeke uthole nanoma imaphi amaphrimiyamu emuva kwalapho ikhava iphelelwa yisikhathi. Ngokuvamile, umshwalense wesikhathi uwuhlobo olushibhile kunazo zonke zomshwalense wempilo. Umshwalense wesikhathi awunanani lemali engukheshi noma ingxenye yemali engukheshi ngakho-ke awunalo inani lokuvuthwa. |
| **Ipholisi ye-*endowment* (Ipholisi yesikhathi esithile)**  | Ipholisi ye*-endowment* uhlelo lokonga olunomhlomulo wokushona phakathi kulo. Ukhokha inkokhelo yanga zonke uyikhokhela isikhathi esithile, ekupheleni kwaso kukhokhwa isamba esikhulu. Yakhelwe ukuba ukhokhe ngesikhathi sokuphila kwakho, kunokuba ikhokhele abahlomuli obakhethile ngemuva kokushona kwakho. Ungatshala futhi isamba esisodwa esikhulu ngenkokhelo yanyanga zonke eyodwa kwipholisi ye-*endowment*. Umhlomulo wokushona uqala ukusebenza uma ushona ngaphambi kokuba ipholisi ifanele ikhokhe. Inani lokunikezela lepholisi ye-*endowment* lifanele likhule ngokubonakalayo njengoba ipholisi isisondele osukwini layo lokuvuthwa (ukuphela kwesikhathi). |

**Ikhava yomgcwabo**

Ikhava yomngcwabo inikeza imihlomulo yokukhokhwa kuqedwe izindleko zomngcwabo. Kuye ngekhava oyikhethayo, imihlomulo iwuhlobo lwemali engukheshi ukuze kukhavwe izindleko zomngcwabo noma umhlinzeki wosizo. Njengomninipholisi, ungakhetha ukusho ukuthi ufuna ukuthi imihlomulo ikhishwe kanjani.

**Ikhava yokukhubazeka**

Ukulahlekelwa ukusebenzisa izandla noma imilenze noma ukuphathwa ukugula okungalapheki kungakuphoqa ukuba uyeke ukusebenza. Inhloso yekhava yokukhubazeka ukukuhlinzeka ngemihlomulo yepholisi (imvamisa imali) ukukusiza ukukhava izindleko zakho noma ukuba nenye ingenisomali uma ungakhubazeka. Ikhava yokukhubazeka ivame ukufakwa kwikhava yempilo kodwa futhi ingathengwa iyodwa. Kunezinhlobo ezimbili zekhava yokukhubazeka:

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| **Ikhava yokukhubazeka yemali** | Ikhava yokukhubazeka yemali noma ikhava yokukhubazeka yesamba semali ikhokha isamba esithile semali uma kwenzeka isigameko esifakwe kumshwalense esiholela ekukhubazekeni kwakho. Uzokhokhelwa kuphela uma usunikeze ubufakazi bokuthi ukukhubazeka kungunomphela.  |
| **Umvikeli wengenisomali noma ikhava yokukhubazeka okuqhubekayo** | Ngale khava, ingenisomali uyithola njalo ngenyanga noma ngesivumelwano okuvunyelwene ngaso uma ukhubazeka. Inani lingakhuphuka minyaka yonke, kuye ngepholisi. Uma ukhubazeka unomphela noma okwesikhashana, ukhokhelwa ingxenye yomholo wakho uze ululame ekukhubazekeni, ushone, noma uma ipholisi ivuthwa - nanoma yikuphi okuvela kuqala. |

**Umhlalaphansi we-anuwithi**

Umhlalaphansi we-anuwithi uyizinhlelo zokonga zesikhathi eside ezikhokha ngesikhathi sokuphila kwakho. Kuye ngempesheni nge-anuwithi oyikhethayo, ungathola umali oyongile kusukela uba neminyaka engama-55 noma ngemuva kokuthatha umhlalaphansi. Ungayikhipha kuze kufike kokukodwa kwesithathu kwenani lemali oyongile ngokheshi. Imali esele ekongeni ifanele iphinde itshalwe kabusha ukuze ikuhlinzekele ngengenisomali yenyanga nenyanga yomhlalaphansi wakho.

**Ama-anuwithi okuphila**

Ama-anuwithi okuphila angumkhiqizo wokutshalwa kwezimali okukhokhela ingenisomali ejwayelekile yenyanga nenyanga ngemuva kokuthatha umhlalaphansi. Njengelungu lesikhwama sempesheni, sokuzihlinzekela umhlalaphansi, sokulondolozela noma somhlalaphansi we-anuwithi, ufanele usebenzise okungenani okubili kowesithathu kwemali oyithola esikhwameni lapho uthatha umhlalaphansi we-anuwithi. Imali yakho izotshalwa futhi izinga lapho utshalomali lukhuphuka lifike khona ngenani lizonqunywa inani lemali oyikhokhelwa njalo ngenyanga. Uma ushona, abahlomuli bakho banga:

* khipha imali njengesamba uma ushona
* balondoloza i-anuwithi emagameni abo, beguqula indlela ingenisomali ekhokhwa ngayo ukuze ihambisane nezidingo zabo zokutshala imali
* bangakhipha ingxenye bese bedlulisa ibhalansi njengempesheni ye-anuwithi yokuphila emagama abo

**Ama-anuwithi aqinisekisiwe**

I-anuwithi eqinisekisiwe ingumkhiqizo womshwalense owuthenga enkampanini yomshwalense wempilo. Inkampani yomshwalense ikuqinisekisa ukuthi izokukhokhela impesheni ebekiwe nyanga zonke impilo yakho yonke. Lokhu kukunika umshwalense ngokumelene nokuphila isikhathi eside kunokulindelekile noma isikhathi eside imali yakho engasihlala. Ingenisomali yakho evela kwi-anuwithi eqinisekisiwe ngakho-ke ayicikile enanini lotshalomali lwakho.

Uthola le mpesheni inqobo nje uma usaphila, kodwa imali oyitholayo ifa nawe futhi ayikho imali edlulilela kwizindlalifa zakho, noma ngabe ushona ngokushesha kunokulindelekile. Ezinye izivumelwano zifaka isikhathi sesiqinisekiso, ngakho oshade naye angathola umhlomulo.

**Qaphela:** Imikhiqizo yomshwalense wempilo ifanele ithengwe ezinkampanini zomshwalense wempilo ezinizimvume. Izinkampani zomshwalense wempilo zinikezwe imvumeme yisiPhathimandla Sokulawula- Prudential Authority (i-PA) ngokoMthetho Womshwalense we-18 wonyaka we-2017. Lo Mthetho, kanye noMthetho Womshwalense Wesikhathi Eside (wama-52 wonyaka we-1998) olawulwa yi-FSCA, ubeka ukuthi izinkampani zomshwalense wempilo zifanele ziqhube kanjani ibhizinisi lazo. Abahlinzeki Bosizo Lezezimali (ama-FSP) abanikeza izeluleko zezimali kanye/noma izinsizakalo zokulamula lapho bethengisa ipholisi bafanele bagunyazwe yi-FSCA ukwenza lokho.

**3. Amalungelo nezibopho zomthengi**

Unamalungelo lapho uthenga imikhiqizo yezimali, kodwa futhi unemithwalo - awukwazi ukubophezela abahlinzeki bosizo bakho ngayo yonke imiphumela.

**Amalungelo akho:**

|  |
| --- |
| * Ipholisi iyisivumelwano esisemthethweni esibophezelayo esikunikeza amalungelo uma kwenzeka ingozi, ulimala, ushona noma kwenzaka nanoma yini onomshwalense wayo.
 |
| * Unelungelo lokukhokhelwa imali oyifakele umshwalense, inqobo nje uma uhlangabezane nayo yonke imigomo nemibandela yepholisi.
 |
| * Unelungelo lokuhamba hamba ubheka ipholisi yomshwalense engcono kakhulu evumelana nezidingo zakho kanye nesabelomali sakho.
 |
| * Ngaphambi kokusayina umbhalo wepholisi, ungaya nawo ekhaya ukuze uqiniseke ukuthi uyakuqonda okuqukethwe. Unelungelo futhi lokuthi uchazelwe ngesivumelwano sakho ngolimi olucacile noluqondakala kalula.
 |
| * Ungakhansela ipholisi yakho ngokunikeza inkampani yomshwalense isikhathi sesaziso ngokubhaliwe (imvamisa inyanga), njengoba kuhlinzekiwe embhalweni wepholisi.
 |
| * Unelungelo lesikhathi sokucabangisisa. Lokhu kusho ukuthi ungaguqula umqondo wakho futhi ukhansele ipholisi yempilo kungakapheli izinsuku ezingama-31 ngemuva kokuthola imibhalo efanele yepholisi. Ngaphambi kokuba ukhansele, udinga ukwazisa inkampani yomshwalense ngokubhala ngenhloso yakho yokwenza kanjalo. Inkampani yomshwalense ifanele ihloniphe isicelo sakho sokusebenzisa ilungelo lakho lesikhathi sokucabangisisa kungakapheli izinsuku ezingama-31 ngemuva kokuthola isicelo sakho. Uzoba nelungelo lokubuyiselwa izinkokhelo zakho zanyanga zonke zokuqala, kuye ngokuthi inkampani yomshwalense idonsa inani lemali elithile ukuze ikhokhele izindleko. Uma ipholisi ingenakukhanselwa ngenxa yezizathu ezithile, lokhu kufanele ukwazise ngaphambi kokuba usayine umbhalo wepholisi.
 |
| * Kunesikhathi somusa sezinsuku eziyi-15 sokukhokha sekwedlule isikhathi sezinkokhelo zanyanga zonke. Uma inkokhelo yanyanga zonke ingakhokhiwe ngosuku olubekiwe, inkampani yomshwalense ifanele ikwazise ngokungakhokhi kungakapheli izinsuku eziyi-15 ngemuva kokukhokhwa kwemali ekweletwayo. Uma inkokhelo yanyanga zonke yakho ingakhokhiwe ngosuku lwe-16, awusenawo umshwalense.
 |
| * Cela omele inkampani yomshwalense ukuba akunikeze imininingwane yabo yokuxhumana futhi buza ukuthi ufanele uxhumane nobani uma ufuna ukufaka ikleyimu noma uma unesikhalazo.
 |

**Izibopho zakho:**

|  |
| --- |
| * Qinisekisa ukuthi ukhokha izinkokhelo zanyanga zonke futhi uthobela imigomo nemibandela, njengoba ibekiwe embhalweni wepholisi.
 |
| * Qinisekisa ukuthi uqonda konke okusembhalweni wepholisi futhi nakho konke okuphathelene nomkhiqizo womshwalense.
 |
| * Zazise - inkampani yomshwalense izodinga inombolo yakho kamazisi nekheli lakho, kanye nemininingwane yabanye abantu ongathanda ukubafaka kumshwalense.
 |
| * Nikeza imininingwane efanele. Inkampani yomshwalense ayikwazi ukufaka ngaphansi komshwalense ngendlela efanele ngaphandle uma uyinikeza imininingwane ephelele nenembayo.
 |
| * Qinisekisa ukuthi kuzoba yimalini imali yakho yomshwalense okufanele ikhokhwe nyanga zonke futhi qinisekisa ukuthi uyakwazi ukuyikhokhela ngaphambi kokusayina nanoma yimiphi imibhalo!
 |

**Imisebenzi yenkampani yomshwalense**

|  |
| --- |
| Inkampani yomshwalense izobophezeleka engcupheni obhekene nayo uma kwenzeka isehlakalo somshwalense, inqobo nje uma izinkokhelo zanyanga zonke zakho zikhokhiwe.  |
| Inkampani yomshwalense izochaza ipholisi ngokuphelele futhi iphendule nanoma yimiphi imibuzo ongaba nayo.  |
| Inkampani yomshwalense uzokhokha uma kwenzeka ushona, ukhubazeka futhi ulahlekelwa ingenisomali, kuye ngokuthi ukhavelwe ini.  |
| Inkampani yomshwalense izoba nama-ejenti afanelekayo angakusiza wenze isinqumo esifanele mayelana nokuthi yimuphi umkhiqizo womshwalense ozowuthenga.  |
| Inkampani yomshwalense ifanele igunyazwe ngokufanele yi-PA ngaphambi kokuba ikuthengisele nanoma yimiphi imikhiqizo womshwalense. |

**4. Imibuzo ejwayele ukubuzwa**

**Umbuzo: Ingabe ngiyawudinga yini umshwalense wempilo?**

IMP: Uma ufuna ukuhlinzeka ngokuvikelwa kwezezimali labo abancike kuwe (ingane yakho, umlingani wakho, umzali, njll.), noma ufuna ukukhokha uqede izikweletu zakho uma kwenzeka ushona noma ukhubazeka, udinga umshwalense wempilo.

**Umbuzo: Ngazi kanjani ukuthi ngisebenzisana nenkampani yomshwalense wempilo noma nomhlinzeki wosizo lwezezimali ogunyaziwe (i-FSP)?**

IMP: Izinkampani zomshwalense wempilo zinikezwe imvume yisiPhamandla Sokulawula (i-PA) ngokoMthetho Womshwalense (we-18 wonyaka we-2017). Lo Mthetho, kanye noMthetho Womshwalense Wesikhathi Eside (wama-52 wonyaka we-1998) olawulwa yi-FSCA, ubeka ukuthi izinkampani zomshwalense wempilo zifanele ziqhube kanjani ibhizinisi lazo. Ungaxhumana ne-PA noma i-FSCA ukuze uthole uhlu lwezinkampani zomshwalense ezinezimvume noma ukuze uqinisekise ukuthi inkampani yakho yomshwalense inemvume. Onke ama-FSO nabameleli bafanele bagunyazwe yi-FSCA ukuze bakuthengisele umkhiqizo wezimali noma bakunikeze izeluleko ngezezimali. Unelungelo lokubona imvume yabo ngaphambi kokwenza isivumelwano somshwalense.

**Umbuzo: Ngidinga umshwalense wempilo ongakanani?**

IMP: Inani lomshwalense wempilo olidingayo lizoya ngezimo zakho nezizathu zakho zokuthenga ipholisi. Thintana nanoma iyiphi i-FSP noma umeluleki wezezimali ukuthola ukuthola ulwazi oluthe xaxa nezeluleko ngalokhu. Uma uthola ukwelulekwa, gcizelela ukuthi umeluleki wezezimali akunikeze ubufakazi bokuthi bafanelekile ukukululeka ngalolu hlobo lomkhiqizo wezimali, futhi uthole imininingwane ephelele yezimali ezikhokhwayo, ikhomishini noma izibonelelo abazozithola uma uthenga umkhiqizo wezezimali. Hamba hamba ubheka futhi uqhathanisa umkhiqizo yezezimali neminye imikhiqizo engahlangabezana nezidingo zakho zezezimali. Qiniseka ukuthi uqhathanisa intengo, kanye nekhava enikezwayo.

**Umbuzo: Ingabe kufanele ngihlolwe udokotela?**

IMP: Kuya ngenkampani yomshwalense nomkhiqizo womshwalense. Izinkampani ezihlukahlukene zomshwalense zinezidingo ezihlukile ngalokhu. Kwezinye izimo, umlando wakho wezokwelashwa uzonquma inani lokuhlolwa ofanele ukwenze.

**Umbuzo: Ingabe inkampani yomshwalense inganqaba ukunginikeza ipholisi.**

IMP: Yebo. Inkampani yomshwalense ingakhetha ukungakunikezi ipholisi. Kodwa-ke, kunemihlahlandlela okufanele iyilandele njengoba kunezindawana ezingalandeli umthetho. Inkampani yomshwalense ingenqaba ukukukhava, isibonelo, uma ungayanga ukuyokwenza uhlolo lokwezokwelashwa oluyimpoqo. Ngenqubo ebizwa ngokuthi i-*underwriting* (ukusayina nokwamukele isibopho inkampani yomshwalense izonquma ukuthi ingabe uyafaneleka yini ukukhavwa kanye nokuthi izinkokhelo zanyanga zonke zkho zizoba imalini. Uma uthola ukuthi unegciwane lesandulela-ngculazi, ngeke ikunqabele ikhava, kepha izokwenza ukuthi inkokhelo yanyanga zonke yakho ifanele ubungozi obukhuphukile.

**Umbuzo: Kwenzekani uma ngigodla imininingwane, isibonelo ukuthi ngiyabhema, ukuze ngikhokhe imali ephansi?**

IMP: Akukhona ukuhlakanipha ukunikeza imininingwane engafanele ngawe njengoba inkampani yomshwalense izoba nelungelo lokwenqaba ikleyimu. Ngaphezu kwalokho, lokhu kungukungathembeki futhi kuzoba ukungabi neqiniso. Inkampani yomshwalense idinga ukuba nolwazi oluhlaba emhlolweni mayelana nawe ukuze inqume ukuthi ingabe izimisele yini ukukunikeza umshwalense futhi inqume izindleko zokukunikeza ikhava. Inkokhelo yanyanga zonke ozoyikhokha isuselwa kuphrofayili yakho ethile yobungozi. Izici ezithinta iphrofayili yakho yobungozi zibandakanya iminyaka yobudala yakho, ubulili, impilo, umsebenzi (noma ngabe uyingozi) nendlela ophila ngayo (noma ngabe ibandakanya ukuzilibazisa okuyingozi).

**Umbuzo: Yini ukushiywa ngaphandle kwipholisi?**

IMP: Ukushiywa ngaphandle imihlomulo engakhokhelwa ipholisi yomshwalense. Inkampani yomshwalense noma umxhumanisi wakho ufanele akunikeze imininingwane yayo yonke imigomo nemibandela ebalulekile ngaphambi kokusayina umbhalo wepholisi.

**Umbuzo: Kusho ukuthini 'ukuyekelwa kwenkokhelo yanyanga zonke'?**

IMP: Amanye amapholisi omshwalense wempilo anika umninipholisi ithuba lokufakwa kokuyekelwa kwenkokhelo yanyanga zonke kupholisi. Lokhu kusho ukuthi uma ukhubazeka ngokuphelele futhi ungasakwazi ukuthola ingenisomali, inkampani yomshwalense izovumela inkokhelo yanyanga zonke yakho ukuba ipheliswe isikhathi esithile.

**Umbuzo: Ingabe abahlomulayo bangafuna imihlomulo yomshwalense wempilo uma umuntu onomshwalense ezibulele?**

IMP: Lokhu kuncike enkampanini yomshwalense kanye nemibandela yesivumelwano somshwalense. Izinkampani zomshwalense zivame ukusho ngokukhethekile kumapholisi azo ukuthi umninipholisi akakwazi ukukleyima imihlomulo lapho umuntu othathelwe umshwalense ezibulala eminyakeni emibili yokuqala ngemuva kosuku lokuqala kwepholisi.

**5. Ungasifaka kanjani isikhalazo ngenkampani yomshwalense.**

Izinkampani zomshwalense wempilo zakhe inqubo yangaphakathi yokuxazulula izingxabano, ngakho-ke ungakhetha kokulandelayo uma unganelisekile ngemikhiqizo noma ngezinsizakalo zazo zezimali:

* 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 Bosizo Lwezimali (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.

**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 wosizo lwezezimali noma umeluleki wezezimali ugunyaziwe yini ukukuthengisela imikhiqizo nezinsizakalo zezimali, kanye nokuthi imiphi imikhiqizo abangakuthengisela yona, xhumana ne-FSCA.

|  |  |
| --- | --- |
| 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/ 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.

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

**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 |
| 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 wempilo, 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  |
| 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 |
| 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 |
| Ifeksi: | 011 348 3447 |
| I-imeyili | info@faisombud.co.za |
| Izikhalazo ngosizo lwethu | hestie@faisombud.co.za  |
| Imibuzo ngesimo sezikhalazo | 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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**UKUZIHLANGULA**

*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 ngokuqondile 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.*