Ukuhlelela Umhlalaphansi

Okubalulekile ekuthatheni umhlalaphansi ngokunethezeka

Okudinga ukwazi lapho uhlelela umhlalaphansi

Ngesinye isikhathi, isikhathi sokusebenza kwakho sizophela futhi uzothatha umhlalaphansi. Uzibona kanjani uma usuthathe umhlalaphansi? Ingabe uzoba nemali eyanele ukukhokhela izindleko zakho zenyanga nenyanga? Ngeshwa, abaningi bethu abaluhleleli kahle ngokwanele lolo suku.

Ungaqala ukuhlelela ukuthatha umhlalaphansi nganoma yisiphi isikhathi, kepha ukwenza lokhu kusenesikhathi kungcono. Ukuhlela kahle kuzokusiza futhi ukuthi uthathe izinqumo manje ukuze ukwazi ukuthatha umhlalaphansi wakho omuhle kamuva empilweni.

**Izincazelo**

Kubalulekile ukuthi ucaciselwe yinkampani yakho yomshuwalense ngezincazelo zayo.

amagama ajwayelekile nemisho.

**Ohlomulayo**

Umuntu noma iqembu labantu abathole imali ngenxa yelungu elingasekho emhlabeni ebeligalela esikhwameni somhlalaphansi, noma elifaneleka ukuthola imihlomulo engaphezulu.

**Ohlomulayo (oqokiwe)**

Njengelungu lesikhwama somhlalaphansi, uzocelwa ukuthi ukhethe noma uqoke umuntu oyedwa noma abaningi abazohlomula ukuze bathole lokho okongile uma ushona ngaphambi noma ngesikhathi sokuthatha umhlalaphansi.

**Isikhwama sabahlomulayo**

Lapho ilungu noma owayeyilungu lesikhwama eshona, imihlomulo eyisamba yokushona okufanele ikhokhelwe abancike kwilungu ingakhokhelwa isikhwama sabahlomulayo bese isatshalaliswa ngokuhambelana nokubona kwesikhwama sabahlomulayo.

**Umhlomulo**

Umhlomulo yimali ekhokhwa isuka esikhwameni somhlalaphansi isiyiswa elungwini noma kowayeyilungu.

**izimali ezikhkhelwa izigameko eziyimbangela**

Izimali ezikhokhwayo ezibekwe onikeza umshwalense wesikhwama se-anuwithi yomhlalaphansi lapho ilungu liyeka ukukhokha ngaphambi kwesikhathi noma ngaphambi kwesikhathi linciphisa imigalelo noma likhetha ukuthatha umhlalaphansi ngaphambi kosuku olubekiwe lokuthatha umhlalaphansi.

**Imigalelo**

Izitolimende zezimali ezikhokhelwe uhlelo lwempesheni ngamalungu aphilayo zibizwa ngokuthi imigalelo. Le migalelo yakha iqoqo lezimali ezitshaliwe ukuze uhlomule esikhathini esizayo.

**Oncikile**

Umuntu okwathi, ngosuku lokushona kwelungu ngenkathi lisasebenza, ebethembele kwilungu ukuze athole ukwesekwa kwezezimali. Lona angaba ingane (kubandakanya ingane ekhuliswa ngumzali ongeyona owayo owegazi/ingane enokukhubazeka), umzali, umlingani, isihlobo noma umuntu ilungu ebelinomsenzi wokumondla ngokomthetho.

**Ukutshalwa kwezimali**

Inqubo yokubeka imali kumkhiqizo wokutshalwa kwezimali njengohlelo lokutshala imali ngokuhlanganyela (i-CIS), izabelo, noma impahla. Ukugalela esikhwameni sempesheni futhi kubhekwa njengokutshalwa kwemali.

**Umqaphi osemthethweni**

Umuntu noma abantu abaqokwe ngokusemthethweni ukuvikela nokunakekela ingane/izingane kanye/noma nabantu abangakwazi ukusebenza.

**Umhlomulo oyisamba semali**

Umhlomulo oyisamba semali wokushona siyimali ekhokhwa kanye kuphela ikhokhelwa abahlomulayo noma labo abathembele kulowo owayeyilungu lesikhwama. Umhlomulo isamba esiphelele semali esele yanoma ikuphi ukongela impesheni (kukhishwe imali ekhokhwayo nezintela) futhi ingathathwa njengemali eyisamba noma imali ephinde yatshalwa kabusha nge-anuwithi. Umhlomulo ukhokhwa kuphela ngemuva kokuthi bonke abahlomulayo nabancikile sebephawuliwe.

**Ukuzizamela eceleni**

Olunye uhlangothi/umsebenzi owenzayo ngaphezu komsebenzi wakho wamanje ukwenza imali eyengeziwe.

**Insalela yomhlomulo**

Insalela ibhekisa kunoma yimiphi imihlomulo yesikhwama somhlalaphansi ekweletwa umuntu engazange ikhokhiwe noma ifunwe ngemuva kokuyeka emsebenzini, kokuba exoshiwe, ekudiliziwe noma esethathe umhlalaphansi. Ngisho noma ngabe ukleyime futhi wathola imihlomulo yakho ngemuva kokushiya isikhwama, kungenzeka ukuthi awuyitholanga yonke imihlomulo okufanele uyikhokhelwe.

**Amathrastiyi**

Amathhrastiyi amaqembu abantu ngabanye abaqondisa, balawule futhi bengamele ukusebenza kwezikhwama zomhlalaphansi. Adingeka ukuthi asebenze ngokunakekela nangokuzimisela, futhi nokuthembeka. Amathrastiyi angabanjwa mathupha ebanjelwa zonke izinqumo ezenziwe yisikhwama.

**Imihlomulo engafunwanga**

Imihlomulo engafunwanga imihlomulo engakhokhiwe noma engakleyingwa yilungu lempesheni noma ilungu lesikhwama sokuzibekela umhlalaphansi noma umuntu ongaba ohlomulayo kungakapheli izinyanga ezingama-24 kusukela ngosuku elalifanele ukhokhwe ngalo noma wokukleyinywa kwawo.

Ikhasi lokuqukethwe

1. Ake sihlele

2. Siyini isikhwama somhlalaphansi?

3. Izinhlobo zezikhwama zomhlalaphansi

4. Izinketho ezizenzakalelayo

5. Amalungelo nezibopho zakho njengelungu lesikhwama somhlalaphansi

6. Ukwelulekwa ingozi kanye nemihlomulo yomhlalaphansi

7. Imibuzo ejwayele ukubuzwa

8. Usifaka kanjani isikhalazo

Okuxhunywana nabo ababalulekile:

**1. Ake sihlele**

Bheka impilo yakho namuhlanje futhi ucabangele izibopho zakho zezezimali zamanje. Ucabanga ukuthi uzodinga imali engakanani lapho uthatha umhlalaphansi ukuze ukhokhele izindleko zakho zenyanga nenyanga? Akukhona ukuhlakanipha ukucabanga ukuthi uzoba sesimweni esingcono sezimali kunaleso okuso njengamanje noma ukuthi uzozilungisa izinto lapho usuthatha umhlalaphansi. Ungaba mdala kakhulu, buthakathaka noma ube nokulimala noma ukugula okungakuvimbela ukuba usebenze ngale komhlalaphansi.

Uma uqala ukonga kusenesikhathi, unikeza isikhathi esiningi imali oyongele umhlalaphansi ukuze ukhule ngenani. Uma ungakaqali ukonga njengamanje, ufanele uqale manje.

**Okokuqala, ake sicacise imibono engelona iqiniso neyize mayelana nokuthatha umhlalaphansi:**

**"Ngisemncane kakhulu ukuthi ngingacabanga ngokuthatha umhlalaphansi"**

Uma uqala ukongela umhlalaphansi kusenesikhathi, uzoba nemali eningi lapho usuthatha umhlalaphansi. Ungatshala imali futhi ujabulele izinzuzo yokonga imali engenayo ngaphambi kokudonswa kwentela esikhwameni sempesheni esibhalisiwe.

**“Sekwephuze kakhulu ukuqala ukongela umhlalaphansi”**

Ukuqala ukonga imali, kungcono kunokungongi nakancane. Ungaba nolaka kakhulu ekongeni imali kwakho, uhlele ukusebenza ngale kweminyaka yobudala engama-65, noma uthole imali ethe xaxa evela ekusebenzeni kwakho okuseceleni.

**“Anginayo imali eyanele yokutshala imali”**

Akukona ukuthi unamalini, kodwa kunalokho yonga lokho onakho, noma ngabe kungama-R200 ngenyanga. Njengoba isikhathi siqhubeka ungalikhuphula inani. Khuluma nomhlinzeki wezinsizakalo zezimali ogunyaziwe (i-FSP)/umeluleki wezezimali ogunyaziwe noma ibhrokha egunyaziwe mayelana nokuthi ungawongela kanjani imali umhlalaphansi.

Abaningi bethu baphila isikhathi eside, okusho ukuthi imali yethu yomhlalaphansi idinga ukuba khona isikhathi eside. Ungakholelwa ukuthi izindleko zakho zokuphila zizokwehla uma usuthathe umhlalaphansi, kodwa noma ngabe zincane kwezinye izindawo, zingakhuphuka kwezinye. Isibonelo, ngenkathi izindleko zakho zezindlu zehla njengoba ukhokha ibhondi yakho, ungaqala ukukhokha kakhulu ezindlekweni zokwelashwa. Kulindelekile futhi ukuthi izingane zizobheka abazali bazo (noma ogogo nomkhulu bazo) uma sebethathe umhlalaphansi. Kwenzekani uma zingakwazi noma zingakhoni?

Lapho usuthathe isinqumo sokongela umhlalaphansi, beka isikhathi sokuhlangana ne-FSP egunyaziwe ezokwazi ukuhlola isimo sakho sezezimali samanje futhi ikusize ukwazi ukuthi uzodinga ukubeka malini ngenyanga ukuze ube nemali eyanele ozophila ngayo lapho usuthathe umhlalaphansi.

Ukuqinisekisa umhlalaphansi omnandi, ufanele uhlele ukonga okwanele ukuze ube nemali oyithola inyanga nenyanga yomhlalaphansi elingana nama-75% esheke lokugcina oliholile.

Abaqashi abaningi banikezana ngesikhwama somhlalaphansi okufanele abasebenzi bagalele kuso. Le ngenye yezindlela ezilula zokongela umhlalaphansi njengoba umqashi wakho edonsa umgalelo wakho ngqo emholweni wakho. Kungenzeka wenze eminye imigalelo ngokuzithandela esikhwameni sakho somhlalaphansi. Ungaphinda futhi uthathe amanye ama-anuwithi noma ugalele esikhwameni esihlukile kunaleso esinikezwa umqashi wakho uma ufuna ukukhulisa isitshe semali onayo ekuthatheni umhlalaphansi. Abantu bavame ukukhetha lokhu uma bezisebenza noma uma abaqashi babo benganikezani ngohlelo lwempesheni yenkampani.

2. Siyini isikhwama somhlalaphansi?

**Isikhwama somhlalaphansi** yisikhathi esibanzi esisho usikhwama sempesheni, i-anuwithi yomhlalaphansi, isikhwama sokuzihlinzekela imali yomhlalaphansi noma isikhwama sokulondoloza. Isikhwama sempesheni kanye nesokuzihlinzekela imali yomhlalaphansi zivame ukubizwa ngokuthi **yizikhwama zasemsebenzini** noma **ezomsebenzi** ngoba zinikezwa ngumqashi wakho.

Imali etshalwe esikhwameni somhlalaphansi ivikelwe ngokoMthetho Wezikhwama Zempesheni (wama-24 wanyaka we-1956 - i-‘PFA’). Izikhwama ezahlukahlukene zinokuzikhethela kanye namaqoqo emithetho yazo futhi zilawulwa yibhodi lamathrastiyi.

3. Izinhlobo zezikhwama zomhlalaphansi

**A. Izikhwama zempesheni**

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| **AMAQINISO NGEZIKHWAMA ZEMPESHENI** |
| Isikhwama sempesheni yisikhwama sasemsebenzini futhi sivame **ukuphoqeleka** kumalungu. Lokhu kusho ukuthi ufanele ube yilungu lesikhwama uma umqashi wakho enaso. |
| Wena, osebenza nabo kanye nomqashi wakho nyangazonke bakhokha kuleso sikhwama futhi leso sitsha semali sifakwa ngokuhlanganyela ukuze sikhule. Imali oyikhokha nyangazonke idonswa ngokuzenzekalelayo emholweni wakho ngaphambi kokuba kudonswe intela. |
| Uma **usula, udilizwa,** **uxoshwa emsebenzini** **noma usuthatha umhlalaphansi** unelungelo lokuthola inani eliphelele lemigalelo yakho kanye nembuyiselo, enhle noma embi, oyitholile kutshalomali. |
| Uma **usula, udilizwa noma uxoshwa emsebenzini** futhi ubulokhu ugalela esikhwameni sempesheni esinikwe umqashi wakho, ungakhipha imali oyongele imali yakho noma uyidlulisele esikhwameni sokulondolozwa noma esikhwameni sempesheni somqashi wakho omusha noma ushiye ikhokhwe ngaphambili isikhwama somqashi. |
| Uma **uthatha umhlalaphansi**, uvunyelwe ukuthatha ukheshi ongafika kokukodwa kokuthathu (kuze kufike kuma-R500 000) ngaphandle kwentela (2020). Ibhalansi ifanele isetshenziselwe ukuthenga i-anuwithi. Uma kwenzeka ukuthi isikweletu sakho sesikhwama sibe ngaphansi kwama-R247 500 uzovunyelwa ukuthatha wonke umhlomulo ngokheshi. Inani lemali namaphesenti abuyekezwa minyaka yonke ngaboPhiko Lokuqokelelwa Kwentela laseNingzimu Afrika (i-SARS). |
| Abanye abantu bacabanga ukukhipha imali yabayongele impesheni ukuze bakhokhe beqede isikweletu noma bazijabulise ngeholide, kepha kunemithelela yentela yokukhipha imali oyongele umhlala phansi ngaphambi kokuba usufikie eminyakeni yobudala yokuthatha umhlalaphansi. Uma ugcina (wonga noma utshala kabusha) imali oyongile esikhwameni noma uyidlulisela esikhwameni esihlukile ngeke ube nesikweletu sentela futhi imali yakho izokhula ngaphandle kwentela uze uthathe umhlalaphansi. |

**B. Isikhwama sokuzihlinzekela umhlalaphansi**

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| **AMAQINISO ESIKHWAMA SOKUZIHLINZEKELA UMHLALAPHANSI** |
| Njengesikhwama sempesheni senkampani, isikhwama sokuzihlinzekela izimali zomhlalaphansi naso yisikhwama sasemsebenzini kodwa ngumsebenzi kuphela ogalelayo. |
| Lapho uthatha umhlalaphansi esikhwameni sokulondolozela ukuzihlinzekela komhlalaphansi, uzodingeka ukuthi usebenzise okubili kokuthathu kwemali etholakele ukuthenga i-anuwithi yokuphila noma i-anuwithi yempilo, yona ezohlinzeka ngengenisomali ye-anuwithi. |
| Uma ngabe ubuneminyaka yobudala engama-55 noma ngaphezulu mhla zi-1 Mashi 2021 futhi ungakathathi umhlalaphansi esikhwameni sakho sokulondolozwa umhlalaphansi unelungelo lokuthola ama-100% omhlomulo njengesamba semali engukheshi, kufaka phakathi nanoma iyiphi imbuyiselo. |
| Uma wawuneminyaka yobudala engaphansi kwama-55 mhla zi-1 Mashi 2021, uzodingeka kuphela ukuba uthenge i-anuwithi yokubili kokuthathu yezimali ezitshalwe ngemuva komhla zi-1 Mashi 2021 - futhi uzokwazi ukuthatha isamba semali esiphelele ebesitshalwe ngaphambili kwalolu suku, ezizodonselwa intela njengokwethebula lesamba somhlalaphansi esidonselwa intela. |

**C. Umhlalaphansi we-anuwithi**

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| **AMAQINISO ESIKHWAMA SOMHLALAPHANSI WE-ANUWITHI** |
| I-anuwithi yomhlalaphansi iwuhlobo lohlelo lokonga - ifana nokuba nohlelo lakho langasese lempesheni. |
| Lolu hlelo lokonga aluhlangani nomqashi futhi luyindlela enhle uma ufuna ukuba nenye imali oyongela umhlalaphansi wakho noma uma uzisebenza. |
| Nguwe kuphela ogalela yanyanga zonke kwi-anuwithi yomhlalaphansi. |
| Ungakhipha ingxenye eyodwa kokuthathu yenani laso ngenkathi uthatha umhlalaphansi. Okunye okubili kokuthathu kufanele kusetshenziselwe ukuthenga i-anuwithi. |
| Kuye ngeminyaka yobudala oyikhethile yokuthatha umhlalaphansi, ungafinyelela emalini yakho oyongile kusukela eminyakeni yobudala engama-55 kuya phambili. |
| Uma, ekuthatheni umhlalaphansi, impesheni iba nenani elingaphansi kwama-R247 500 (2020), ungayikhipha yonke imali. Uma utshalomali lwakho lulukhulu, izingxenye ezimbili kwezintathu zifanele zisetshenziselwe ukuthola ingenisomali yempesheni yanyanga zonke. Awudingi futhi ukuthi ukhiphe izimali; ungayizishiya empeshenini yakho ukuze iqhubeke ikhule uze ube neminyaka engama-75 ubudala. |
| Ukuhoxa ngaphambi kwesikhathi kuzoba nenhlawulo yentela. Abakwa-SARS babuyekeza futhi bavuselele inani lentela minyaka yonke - hlola kubo noma i-FSP yakho egunyaziwe. |
| Ungathenga i-anuwithi yomhlalaphansi ngqo enkampanini yomshwalense noma ngokusebenzisa i-FSP. Nanoma ngabe yikuphi okukhethayo, qinisekisa ukuthi inkampani yomshwalense inikwe imvume yisiPhathimandla Esilawulayo- Prudential Authority (i-PA) yokwenza ibhizinisi lomshwalense, futhi i-FSP igunyazwe yisiPhathimandla Sokuziphatha Komkhakha Wezimali- Financial Sector Conduct Authority (i-FSCA) ukuze ikuhlinzeke ngemikhiqizo nezinsizakalo zezimali. |
| Ukushintsha imisebenzi ngaphambi kokuthatha umhlalaphansi akunamthelela kwi-anuwithi yakho njengoba kungaba nawo empeshenini. Okubaluleke kakhulu, awukwazi ukungena esikhwameni ngangokunokwenzeka ngesikhwama sempesheni yenkampani lapho ushintsha imisebenzi. |

**D. Izimali zokulondolozwa**

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| **AMAQINISO NGEZIMALI ZOKULONDOLOZWA** |
| Uma ushiya indawo eyodwa yomsebenzi uya kwenye, ungakhetha kulokhu okune:   1. Ukugcina (ukulondoloza) imali esikhwameni owawukade ukuso kumqashi wakho wangaphambilini. 2. Ukudlulisela imali esikhwameni somqashi wakho omusha, ingathintwanga. 3. Ukudonsa ingxenye yemali bese udlulisela okusele esikhwameni sokulondoloza. 4. Ukudlulisela wonke umhlomulo esikhwameni sokonga. |
| Uma ushintsha imisebenzi, noma udilizwa emsebenzini noma uxoshiwe, ungadlulisela imali oyilondolozile esikhwameni sakho sempesheni yenkampani uyise esikhwameni sokulondolozwa, lapho ulondoloza khona imali oyongile uze uthathe umhlalaphansi. Ungadlulisela isamba semali esiphelele osilondolozile ngaphandle kokukhokhwa kwentela. |
| Ungakhipha imali kanye noma nini ngaphambi kokuthatha umhlalaphansi. |
| Kungaba khona umphumela wokungabi nemali eyanele ngemuva kokuthatha umhlalaphansi uma uthatha isinqumo sokukhipha imali. Abantu bavamise ukumangazwa ukuthi incane kangakanani imali abayitholayo ngemuva kokudonswa kwentela nezindleko zabaphathi bomhlalaphansi. Bese befuna ukushintsha imiqondo yabo. Ngeshwa, **ukukhetha ukukhipha umhlomulo akuhlehliseki.** |

**E. Isikhwama Sempesheni Yabasebenzi Bakahulumeni (i-GEPF)**

INingizimu Afrika inabasebenzi abalinganiselwa kusigidi esi-1.7 bakahulumeni omigalelo yabo yempesheni ikhokhelwa i-GEPF. Ayiphethwe yi-FSCA kodwa iphathwa futhi iphathwe yisiPhathimandla Sikahulumeni Sokulawulwa Kwempesheni (i-GPAA), nezimpahla zayo ezitshalwe ngoMfelandawonye Wokutshala IZimali Zomphakathi (i-PIC).

Sasungulwa nguMthetho Wempesheni yabasebenzi Bakahulumeni njengesikhwama somhlomulo wempesheni esichaziwe ngonyaka we-1996. Lokhu kusho ukuthi imihlomulo isuselwa eminyakeni yokusebenza kanye nomholo omaphakathi eminyakeni emibili edlule yokuqashwa okuphindwe ngezinga lokuqongelela - hhayi ngokusebenza kwesikhwama. Ngokungafani nesikhwama sangasese sempesheni, i-GEPF iqinisekisa abahlomulayo bayo ngezinga lemihlomulo kungakhathalekile ukuthi iphothifoliyo yokutshala izimali isebenza kanjani.

Abahlomulayo baqinisekiswe ingenisomali impilo yabo yonke kanye nempesheni engama-50% kumlingani uma ilungu elikhulu lishona. Imihlomulo ye-GEPF nayo iqinisekisiwe eminyakeni emihlanu yokuqala. Uma ilungu lishona ngalesi sikhathi, impesheni ephelele ikhokhelwa oshade nalo noma labo abethembele kulo/abahlomulayo.

**4. Izinketho ezizenzakalelayo**

UHulumeni ubeke imithetho yokunqanda ukukhishwa kwemali ngaphambi kokuthatha umhlalaphansi ngoba kwenza umonakalo omkhulu emalini yokugcina egciniwe futhi kuyisilingo kubantu abaningi.

Ukusiza abantu ukuthi bagweme leli phutha, kusukela mhla zi-1 Mashi 2019, i-PFA idinga izikhwama zempesheni ukuba zakhe **iphothifolo yokutshala imali ngokuzenzakalelayo.**

**Lokhu kusho ukuthi:**

* Imali ingadluliswa isuswe kwezinye izikhwama zomhlalaphansi nezokulondolozwa iye kuphothifoliyo ezenzakalelayo yokutshalwa kwemali ngaphandle kwezindleko ezengeziwe.
* Abaphathi beziKhwama bafanele baqinisekise ukuthi ukukhethwa okuzenzakalelayo kuhlangabezana nezidingo zeningi lamalungu abo.
* Ibhodi lamathrastiyi esikhwama ngasinye lifanele libeke imibandela ilungu elizobhaliswa ngaphansi kwayo

kwiphothifoliyo yokutshala imali ezenzakalelayo.

**Ukulondolozwa okuzenzakalelayo nokuphatheka**

* Ngaphandle kokuthi isikhwama somhlalaphansi sinokudedelwa esivumelekile, sifanele sichibiyele imithetho yaso ukuvumela nokulondoloza okuzenzakalelayo kokonga kwempesheni. Lokhu kubaluleke kakhulu ezinhlelweni zomhlalaphansi ezenziwa ngabasebenzi ukuba zibe njengengxenye yesivumelwano sabo sokuqashwa.
* Izikhwama ezindala zomhlalaphansi bezingavumeli amalungu ukuthi ashiye imali ayilondolozile esikhwameni lapho beshintshe abaqashi noma beyeka ukusebenza ngaphambi kokuthatha umhlalaphansi, kodwa manje sekudingeka ukuthi bachibiyele imithetho yabo ukuze kube lula ukugcina amalungu noma ukudlulisela imali kwesinye isikhwama.
* Uma ukhetha ukulondoloza umhlomulo wakho, isikhwama sizodingeka ukuthi sikunikeze isitifiketi sokukhokhwa kwemali yobulungu ezinyangeni ezimbili (2) zekhalenda zokwaziswa ngawe ukuthi ushiya izinsizakalo zomqashi wakho.

**Isu le-anuwithi**

Zonke izimali zifanele zibe nesu le-anuwithi elihlinzekela:

* Ukunikezwa kwamalungu, ukukhetha ukusebenzisa imali abayongile ukuthenga i-anuwithi lapho bethatha umhlalaphansi ozowahlinzeka ingenisomali yenyanga nenyanga.
* Ukubiza kahle imali nokuhlangabezana nezidingo zamalungu ayo, nokwazisa kwamalungu ngecebo ngokucacile, nolimi olulula.
* Ukunikeza i-anuwithi ekhethiwe njengokukhethwayo kodwa isikhwama asivunyelwe ukuyikhangisa njengokukuphela kwento yabathathe umhlalaphansi.

5. Amalungelo nezibopho zakho njengelungu lesikhwama somhlalaphansi

**Unelungelo:**

* Lokwaziswa ngamalungelo akho njengelungu lesikhwama.
* lokuthola iqoqo lemithetho yesikhwama nencwajana yelungu.
* Isitatimende somhlomulo okungenani kanye ngonyaka.
* Lokukhetha ama-50% amalungu ebhodi (amathrastiyi) kanye nokwazi ukuthi angobani.
* Lokwazi ukuthi ngubani ophethe lesi sikhwama.
* Ukukhokha ngesikhathi imigalelo kanye nemihlomulo uma usuthumele yonke imibhalo edingekayo.
* Lokufaka isikhalazo.

**Izibopho zakho zibandakanya:**

* Ukuqapha ukusebenza kwesikhwama.
* Ukwenza amathrastiyi esikhwama sakho aphendule.
* Ukwazisa amathrastiyi nganoma yiluphi ushintsho emininingwaneni yakho, kufaka phakathi ukuthi ngubani omqoke njengohlomulayo.
* Ukuthola izeluleko zochwepheshe ovela ku-FSP egunyazwe yi-FSCA, uma kunesidingo.
* Ukukhokha imalimboleko, uma uboleka esikhwameni sakho ngezinjongo zendlu, ngaphambi kokuthatha umhlalaphansi, uma ufuna ukuthola umhlomulo wakho ophelele lapho usuthatha umhlalaphansi.
* Ukwazi ngangokunokwenzeka ngomhlalaphansi nangesikhwama sakho.
* Ukuqaphela imiphumela yentela lapho uthola imali oyitshalile yomhlalaphansi - kubalulekile ukuthi wazi

amanani entela ngokuhoxa, kanye nemihlomulo yomhlalaphansi ebuyekezwa ekuqaleni kwesikhathi ngasinye sentela.

* Ukuqinisekisa ukuthi waziswa nganoma yiluphi ushintsho lwesikhama emthethweni noma noma lwe-FSP yakho.
* Ukuqinisekisa ukuthi umqashi wakho ukhokha imali etholwe ngumqashi kanye nomsebenzi esikhwameni sempesheni.

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| **AMACEBISO OKUFANELE AKHUNJULWE AMALUNGU AKHOKHELWE ESIKHWAMA SOMHLALAPHANSI** |
| **Ngenkathi uyilungu elikhokhelwe, isikhwama sifanele:**   1. Sikhokhise imali engenzeleli nefanele yokuphatha okufanele ihambisane nezindleko zokuhlinzeka ngezinsizakalo zokuphatha kubantu abasasebenza. 2. Singakhokhisi nanoma iyiphi imali oyikhokha kanye kumhlomulo wakho olondoloziwe ngenxa yesimo sakho sobulungu obukhokhelwe. 3. Singavumeli nanoma yimiphi imigaelelo emisha esikhwameni. 4. Singadonsi kwimihlolo yobungozi uthatha emhlomulweni wakho olondoloziwe. 5. Sikuvumele ukuthi uthathe umhlomulo ngokheshi noma sidlulisele imihlomulo kwesinye isikhwama futhi sinikeze nokwelulekwa ngemihlomulo yomhlalaphansi ngaphambi kokwenza nanoma ikuphi ukukhetha okunjengalokhu. 6. Sivumele ukudluliswa komhlomulo olondoloziwe ngaphandle kokukhokhisa imali. 7. Sikuvumele ukuthi ukhethe ngokuzithandela ukonga imali yakho yomhlalaphansi; ngeke sikuphoqe ukuthi wenze njalo. 8. Sikhiphe isitifiketi sokukhokhelwa kobulungu. 9. Sihlinzekele uhlomulo wakho (imali oyongele umhlalaphansi) ukuuthi wongiwe ngokuzenzakalela uma wehluleka ukukhetha. |

6. Ukwelulekwa ingozi kanye nemihlomulo yomhlalaphansi

Ngenxa yokuthi kuhlale kunengozi yokulahlekelwa yimali yakho kunoma ikuphi ukutshalwa kwezimali, okubandakanya nezikhwama zomhlalaphansi, amalungu manje asenelungelo lokululekwa ngemihlomulo yomhlalaphansi ngaphambi kokuthatha isinqumo.

**Izingozi zesikhwama somhlalaphansi**

Ngaphambi kokuthi ilungu lesikhwama linqume ukuthatha, ukulondoloza noma ukudlulisela umhlomulo kwesinye isikhwama somhlalaphansi, izikhwama zifanele zidalule futhi zichaze okulandelayo ngolimi olucacile noluqondakalayo:

Izingozi, izindleko nezimali ezikhokhwayo zamaphothifolo akhona okutshalwa kwezimali.

Isu lawo le anuwithi.

Zonga kanjani imihlomulo.

Konke okunye okungakhethwa kukho amalungu.

**Ukwelulekwa**

* Ukwelulekwa kufanele kube ngolimi olucacile ngababonisi abaqonda okukhethwa kukho okutholakalayo futhi nokwenzelwe ukusiza abathathe umhlalaphansi ukuba bathathe izinqumo ezinolwazi lapho beyeka ukusebenza.
* Ukwelulekwa kungafaka phakathi imihlangano yobuso nobuso lapho imininingwane yabelwana ngayo, nemibuzo iphendulwa ngolimi oluqondakala kalula.
* Ukwelulekwa ngemihlomulo yomhlalaphansi akusizo izeluleko zezezimali. Lokhu kufanele kuvezwe kuwe.
* Umuntu ohlinzeka ngokwelulekwa akudingeki abe yi-FSP egunyaziwe. Kodwa-ke, isikhwama sakho sokutshala imali sifanele simethembe ukuthi umeluleki ufanelekile ukuba angabelana ngolwazi futhi aphendule imibuzo.

**Qaphela:** Ukwelulekelwa isikhwama somhlalaphansi akugcini ezintweni ezibalwe ngenhla futhi kunganikezwa nganoma yisiphi isikhathi. Ukwelulekwa kuyadingeka futhi lapho umuntu ejoyina isikhwama njengelungu elisha, futhi okungenani izinyanga eziyisithupha ngaphambi kokuba umuntu afinyelele eminyakeni ejwayelekile yokuthatha umhlalaphansi.

7. Imibuzo ejwayele ukubuzwa

**Umbuzo: Kwenzekani ngemali yami yomhlalaphansi uma ngishona ngaphambi kokuthatha umhlalaphansi?**

IMP: Umhlomulo wakho ovela empeshenini noma esikhwameni sokuzinzekela umhlalaphansi awuyona ingxenye yefa lakho. Uma kwenzeka ushona usasebenza, imihlomulo yakho izokwabelwa abantu obondlayo kanye/noma abaqokiwe, ngokubona kwamathrastiyi esikhwama futhi kulandela uphenyo lokuthola ukuthi obani abantu obondlayo kanye/noma abaqokiwe. Amathrastiyi anelungelo lawo kuphela lokubona ukuthi imali izokwabiwa kanjani; kodwa-ke, ukugcina ifomu lakho lokuqoka abahlomulayo linolwazi olusha kuzokwenza kube lula ukuba amathrastiyi aphawule abantu obondlayo futhi asize ekusabalaliseleni umhlomulo ngesikhathi esifanele kwabahlomulayo bakho.

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| **ISIKHWAMA SABAHLOMULAYO NOBONDLAYO** |
| 1. Lapho ilungu lesikhwama noma owake waba yilungu lesikhwama eshona, **imihlomulo eyisamba semali yokushona** esikhokhelwa abondliwayo evela esikhwameni sempesheni noma esikhwameni sokuzihlinzekela umhlalaphansi ingakhokhelwa isikhwameni sabazuzayo. Isahluko sama-37(c) soMthetho Wesikhwama Sempesheni sinikeza isikhathi esiyizinyanga eziyi-12 sokukhokhwa kwemali eyisamba ikhokhelwa isikhwama sbahlomuli noma labo abondliwa yilungu lesikhwama. Kodwa-ke izikhwama aziphoqiwe ukuba zisabalalise izimali ngalesi sikhathi futhi zingathatha isikhathi eside ukufinyelela lowo mhlomulo. Lokhu kungaba imihlomulo eyisamba yokushona ekhokhelwa abondlwayo abancane noma abadala belungu.­   **o** **Abondlwayo abancane:** Imihlomulo eyisamba semali ekhokhelwayo abancane belungu elingasekho ingakhokhela isikhwama sabahlomulayo esikhundleni sombheki wazo.  **o Abandlwayo abadala:** Isamba semali ekhokhwa kumuntu omdala naso singakhokhelwa isikhwama sabahlomulayo uma ilungu likuvuma, noma uma isikhwama sikholwa ukuthi kungcono ukwenzela inhlalakahle yezezimali yomuntu omdala ukuze imali igcinwe isikhwama sabahlomulayo.   1. Imihlomulo ingasetshenziselwa ukukhokhela izindleko zemfundo yomuntu oncikile noma imali yenyanga nenyanga ingakhokhwa kumnakekeli osemthethweni ukuze akhokhele izindleko zokuphila zalowo oncikile. 2. Inani lemali ekhokhwayo lizokhokhwa, esimweni sengane, lapho ingane iba ndala. |

**Umbuzo: Kwenzekani uma mina noma abahlomulayo bami bengawukleyimi umhlomulo?**

IMP: Uma wena noma abahlomulayo bakho ningafuni umhlomulo ovela esikhwameni isikhathi esiyizinyanga ezingama-24 kusukela osukwini okufanelwe ukhokhwe umhlomulo uzothathwa **njengomhlomulo ongakleyinywanga**. Umhlomulo ongakleyinywanga ungagcinwa esikhwameni sempesheni noma sezimali zokuhlinzekela umhlalaphansi kuze kube uyakleyinywa, noma ungadluliselwa esikhwameni semihlomulo engakleyinywanga. Izimali zemihlomulo ezingakleyinywanga zifuna abahlomulayo, abe engamalungu esikhwama somhlalaphansi wayo noma abancikile bawo bese ekhokha imihlomulo efanele ikhokhwe.

**Umbuzo: Yimiphi imithetho enquma ukuthi umhlomulo wakho wesikhwama ufanele ukhokhwe kanjani?**

IMP: IHhovisi loMahluleli Wesikhwama Sempesheni (i-OPFA), imithetho ebhalisiwe yesikhwama sakho somhlalaphansi kanye noMthetho Wentela Yengenisomali kunquma ukuthi imihlomulo yakho ikhokha kanjani futhi nini. I-OPFA ibuye isebenze nakuma-anuwithi omhlalaphansi nasezimalini zokulondolozwa. Inhloso ye-OPFA ukuqinisekisa ukuthi izimali zomhlalaphansi zinikeza imihlomulo njengoba kubekiwe emithethweni yesikhwama futhi zilawulwa ngokunakekelwa okufanele nangokukhuthala.

8. Usifaka kanjani isikhalazo

Uma unenkinga ehlobene nesikhwama somhlalaphansi, udinga ukulandela izinyathelo ezifanele zenqubo yezikhalazo

njengoba ibekiwe ngezansi.

ISINYATHELO soku-1: Bhala isikhalazo esisemthethweni usibhekeise kusikhwama sakho noma kumphathi wesikhwama sakho bese uzama ukuxazulula le nkinga ngohlelo lwenkampani uqobo lokuxazulula izikhalazo.

ISINYATHELO sesi-2: Uma ungeneme ngendlela isikhalazo sakho esiphathwe ngayo, ungaxhumana ne-OPFA futhi ucele usizo lokuxazululwa kwesikhalazo sakho. Uzodinga ukufaka isikhalazo esibhaliwe esichaza uhlobo nemininingwane yesikhalazo sakho. Ungasebenzisa futhi ifomu lokusifaka ku-inthanethi elitholakala kuwebhusayithi ye-OPFA. Ufanele unikeze ikhophi ye-ID yakho, ubufakazi bokuthi uyilungu lesikhwama kanye nemibhalo yokweseka isikhalazo sakho. I-OPFA ilawula inqubo yokulamula noma yokubonisana futhi izothatha isinqumo sokugcina (esibizwa ngokuthi “isinqumo”) uma wena nesikhwama noma nomphathi wesikhwama ningeke nivumelane.

ISINYATHELO sesi-3: Uma wena, isikhwama noma umphathi wesikhwama ninganelisekile ngesinqumo se-OPFA,

ungafaka isicelo sokubuyekezwa kwesinqumo kusiGungu Sezinsizakalo Zezezimali ngaphandle kokukhokhwa

kwezindleko.

**Qaphela:** Uma unesikhalazo noma ufuna ukuxazulula impikiswano, uneminyaka emithathu ukusukela ngosuku

isigameko esadala ukuphikisana senzeka. Umphathi wesikhwama ofake isikhalazo unezinsuku ezingama-30

zokuphendula isikhalazo sakho.

**Okuxhunywana nabo ababalulekile:**

Ukubika ukuziphatha okungekho emthethweni noma ukuphathwa ngendlela engafanele maqondana nesikhwama somhlalaphansi, xhumana nomunye walaba abalandelayo:

**ISiphathimandla Sokuziphatha Komkhakha Wezezimali (Financial Sector Conduct Authority)**

**(i-FSCA)**

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

**Isikhungo sezincingo:** 0800 20 3722 (FSCA)

**Itafula lokuphendula izincingo le-FSCA:** 012 428 8000

**Inombolo yefeksi:** 012 346 6941

**I-imeyili: info@fsca.co.za**

**Imibuzo yemihlomulo engakleyinywanga:**

Pension.Queries@FSCA.co.za

FSCA.PensionsUnclaimed@FSCA.co.za

**Imibuzo nge-SMS – Inombolo ye-ID:** 30913

**Imibuzo nge-SMS – Imibuzo:** 30766

**Ikheli lendawo:**

Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0081

**Ikheli leposi:**

P.O. Box 35655, Menlo Park, Pretoria, 0102

**I-website: www.fsca.co.za**

**UMnyango Wezemfundo Wabathengi we-FSCA (i-CED)**

Ukuthola imininingwane ethe xaxa ngolwazi lwezemfundo ngezimali xhumana ne-ECD.

**I-imeyili: CED.Consumer@fsca.co.za**

**I-website: www.fscamymoney.co.za**

**IHhovisi loMahluleli Wesikhwama Sempesheni (i-PFA)**

Uma unesikhalazo ngesikhwama sakho sempesheni, sokuzihlinzekela umhlalaphansi, sokulondolozela noma somhlalaphansi we-anuwithi ongakwazanga ukusixazulula, ungafaka isikhalazo kwi-OPFA.

**Isikhungo sezincingo:** 086 066 2837

**Ucingo:** 012 748 4000 noma 012 346 1738

**Ifeksi:** 086 693 7472

**Ikheli lendawo:**

41 Matroosberg Road, Riverwalk Office Park, Block A, Ashlea Gardens, Pretoria 0081

**Ikheli leposi:**

P.O. Box 580, Menlyn 0063

**I-website: www.pfa.org.za**

**IHhovisi loMlamuli Wabahlinzeki Bezinsizakalo Zezimali (uMlamuli we-FAIS)**

Ingabe unesikhalazo ngomhlinzeki womkhiqizo noma nge-SFP, ungaxhumana nouMlamuli we-FAIS.

**Ucingo:** 012 762 5000

**I-share call:** 086 066 3247

**Ifeksi:** 012 348 3447/012 470 9097

**I-imeyili:** info@faisombud.co.za

**Izikhalazo ngosizo lwethu:**

hestie@faisombud.co.za

**Imibuzo ngesimo sezikhalazo:**

enquiries@faisombud.co.za

**Ikheli lendawo:**

Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048

**Ikheli leposi:**

P.O. Box 74571, Lynnwood Ridge 0040

**I-website: www.faisombud.co.za**

**Isikhwama Sempesheni Yabasebenzi Bakahulumeni (i-GEPF)**

I-GEPF iphatha futhi ilawula izimpesheni neminye imihlolo yabasebenzi bakahulumeni eNingizimu Afrika. Uma unemibuzo noma izikhalazo maqondana nempesheni yakho xhumana neGEPF. Uma unanoma imiphi imibuzo noma izikhalazo maqondana nempesheni yakho xhumana neGEPF.

**Ucingo:** 012 319 1000/1911

**Isikhungo sezincingo:** 0800 117 669

**Ifeksi:** 012 326 2507

**Ikheli leposi:**

Private Bag X63, Pretoria, 0001

**Ikheli lendawo:**

34 Hamilton Street, Arcadia 0083

**I-website:** www.gepf.gov.za

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**UKUZIKHULULA**

*Imininingwane equkethwe kule ncwajana inikezwe yiSiphathimandla Sokuziphathwa*

*Komkhakha Wezezimali (i-FSCA) ngezinhloso zolwazi kuphela. Le mininingwane ayikona*

*ukwelulekwa\kwezomthetho, kwezobungcweti noma kwezezimali. Ngenkathi ukunakekela konke*

*kwenziwe ukuze kuqinisekiswe ukuthi okuqukethwe kuwusizo futhi kuhlaba emhlolweni, i-FSCA*

*ayiniki siqinisekiso, ukuzibophezela noma isithembiso maqondana nalokhu, futhi ayemukeli*

*nanoma iliphi icala elisemthethweni noma isibopho sokuqukethwe noma ukuhla emhlolweni*

*kwemininingwane enikezwe kanjalo noma, nganoma yikuphi ukulahleka noma ukulimala*

*okudalekile, noma okuvela ngqo noma ngokungaqondile maqondana nokuncika*

*ekusetshenzisweni kwalolo lwazi. Ngaphandle kwalapho kushiwo ngenye indlela, ilungelo lokushicilelwe kwalo lonke ulwazi lingelakwa-FSCA. Akunangxenye yale ncwajana yolwazi engakhiqizwa kabusha noma idluliswe noma isetshenziswe kabusha noma yenziwe itholakale nganoma iyiphi indlela noma kunoma isiphi isizinda sabezindaba, ngaphandle uma*

*imvume ebhalwe phansi itholakele phambilini eHhovisi Lesiphathimandla Sokuziphatha*

*Komkhakha Wezezimali loKwelulekwa Jikelele.*