**Abalandeli abangekho emthethweni bafuna imali yakho yemihlomulo ezingafunwanga!**

**UNGABASEBENZISI!**

**UNGABANIKI IMINININGWANE YAKHO!**

**UNGASAYINI NANOMA YIZIPHI IZIVUMELWANO NABO!**

QAPHELA abantu abafuna ukukukhwabanisela imali oyisebenzele kanzima. Laba bantu bazenza ama-ejenti alandela abantu athembekile futhi bakutshele ukuthi bangakusiza ukuthola umhlomulo wakho ongawufunwanga ngokuba ukhokhe imali ethile noma iphesenti lomhlomulo wakho wesikhwama somhlalaphansi.

Uma ukholwa ukuthi wena noma ilungu lomndeni wakho lingathola imihlomulo yesikhwama somhlalaphansi ngenxa yakho futhi ungathanda ukwenza uphenyo kodwa ungazi ukuthi kanjani - indawo yakho yokuqala ongaya kuyo ifanele kube yisiPhathimandla Sokuziphatha Komkhakha Wezezimali (i-Financial Sector Conduct Authority) (i-FSCA).

I-FSCA ingumlawuli wemboni yaseNingizimu Afrika yezinsizakalo zezezimali futhi isiza ngokubuza mayelana nokuba khona komhlomulo ongafunwanga kuzikhwama zomhlalaphansi. Lolu sizo LUMAHHALA kubasebenzisi balo.

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| **IZINCAZELO** |
| **Umhlomulo ongafunagwa** | Umhlomulo ongafunwanga yinoma yisiphi isamba semali esifanele sikhokhelwa ilungu lesikhwama sempesheni noma sesikhwama elizibekela kuzo imali yomhlalaphansi (noma labo abazohlomula balo) esesihlale izinyanga ezingama-24 kungafunwanga zimali kuso. |
| **Umthungathi** | Umuntu oqokwe yisikhwama somhlalaphansi ukuba afune noma akuthungathe noma athungathe abahlomulayo bakho futhi akwazise/abazise ngemihlomulo yakho/yabo engafunanga.  |
| **Isikhwama** | Isikhwama yiqoqo lemali elinikelwe ngabantu abangaphezu koyedwa abalibekele injongo ethile. Ezinye izinhlobo ezijwayelekile zezikhwama zibandakanya izikhwama zempesheni, zokulondolozela ukuzihlinzeka kanye nezezimali zomhlalaphansi we-anuwithi. |
| **Umphathi wesikhwama** | Umphathi wesikhwama ngumuntu ovunyelwe ngokoMthetho Wezikhwama Zempesheni ukwamukela iminikelo futhi/noma ukwaba imihlomulo. |
| **Umhlomulo** | Umhlomulo yimali ekhokhwa isuka esikhwameni somhlalaphansi isiyiswa elungwini noma kowayeyilungu.  |
| **Isikhwama sempesheni** | Isikhwama sempesheni sihlinzeka amalungu aso ngemihlomulo lapho ethatha umhlalaphansi emsebenzini. Isikhwama sizophinde sikhokhe inzuzo uma ilungu lishona ngenkathi lisasebenza noma lingakwazi ukusebenza ngenxa yokugula/ yokuna nokukhubazeka noma kwezinye izimo lidilizwa emsebenzini. Ungajoyina isikhwama sempesheni kuphela ngenkampani ekuqashile. Uma uthatha umhlalaphansi esikhwameni sempesheni ungathatha kuphela ingxenye yokuthathu yomhlomulo wakho ngokheshi kanti okusele kufanele kusetshenziselwe ukuthenga i-anuwithi (okungukuthi imali eyingeniso yenyanga). |
| **Isikhwama somhlalaphansi we-anuwithi** | Umhlalaphansi we-anuwithi uzimele ngokuphelele kumqashi wakho. Unikela njalo ngenyanga futhi ungakhetha ukuthi uzoyibeka kuphi le mali, ngokuhambisana nemithetho yesikhwama.  |
| **Isikhwama sokuzihlinzekela umhlalaphansi** | Isikhwama sokuzihlinzekela umhlalaphansi sihlinzekela amalungu aso lapho ethatha umhlalaphansi. Isikhwama sizophinde sikhokhele imihlomulo lapho ilungu lishona ngenkathi lisasebenza noma lingakwazi ukusebenza ngenxa yokugula/yokuba nokukhubazeka kwezinye izimo noma lidilizwa emsebenzi. Ungajoyina kuphela isikhwama sokuzihlinzekela umhlalaphansi ngenkampani ekuqashile. Uma uthatha umhlalaphansi esikhwameni sokuzihlinzekela umhlalaphansi ungawuthatha wonke umhlomulo njengesamba semali engukheshi. |
| **Insalela yomhlomulo** | Insalela ibhekisa kunoma yiziphi imihlomulo yesikhwama somhlalaphansi ekweletwa umuntu engazange ikhokhwe noma ifunwe ngemuva kokuba umuntu esule emsebenzini, exoshiwe, ediliziwe noma esethathe umhlalaphansi. Noma ngabe usifakile isicelo futhi wayithola imihlomulo yakho ngenkathi ushiya isikhwama, kungenzeka ukuthi awuyitholanga yonke imihlomulo okufanele uyithole. |

**1. Uyini umehluko phakathi kwe-ejenti yokuthungatha esemthethweni nengekho emthethweni?**

* Umthungathi osemthethweni uqokwa yisikhwama sakho somhlalaphansi. Uma unomhlomulo ongazange uwufune okufanele uwukhokhelwe, isikhwama singasebenzisa izinsizakalo zomthungathi osemthethweni ukuze akuthole noma athole abahlomilayo bakho ukuze bakunike/babanike le mali.
* Umthungathi osemthethweni/ongekho emthethweni AKAQOKWA yisikhwama ukusiza ukukuthungathela umhlomulo wakho ongafunwanga. Bazothi bangakusiza ekutholeni umhlomulo wakho ongafunwanga ngokuba ukhokhe imali yokuphatha noma yokubonisana. Bazokucela ukuba ukhokhe imali ngaphambili noma iphesenti lomhlomulo wakho wesikhwama somhlalaphansi lapho ukhokhelwa. Ungasebenzisi noma ukhokhele umthungathi ongekho emthethweni/ ongafanele ngokomthetho!

**2. Izindlela ezi-4 zokwazi ukuthi i-ejentii yakho ingumthungathi osemthethweni**

Ukuqinisekisa ukuthi i-ejenti yakho yokuthungatha ingesethethweni, zonke lezi zinto ezine zifanele zibe khona:

* I-ejenti yokulandelthungatha abantu ikhokhelwa yisikhwama futhi INGEKE ikucele ngokuqondile imali. Imali yabo noma nanoma yiziphi izimali ezizokhokhiswayo zidonswa kwi-akhawunti yesikhwama yelungu ngaphambi kokuba umhlomulo ukhokhelwe ilungu.
* I-ejenti esemthethweni yokuthungatha IZOKUTHINTA - akudingeki uhambe uyobheka ukuthi ingabe inomhlomulo yini, njengoba izokuthinta uma kunemali okumele uyikhokhelwe.
* I-ejenti yokuthungatha esemthethweni ingeke yakwazi ukubala umhlomulo wakho, ngoba lolu lwazi lutholakala KUPHELA esikhwameni nakumphathi wesikhwama. Umlawuli wesikhwama kuphela ozokutshela ngqo ukuthi ingakanani imali etholakalayo.
* I-ejenti ethungathayo esemthethweni uzoba nemininingwane yakho eminingi kwirekhodi futhi imvamisa uzokwazi ukuthi ubusebenza kuphi, nokuthi ubukusiphi isikhwama. Bazoqinisekisa imininingwane yakho, kepha abasoze bacela imininingwane yakho enjengephini yakho yasebhange.

**OKUBALULEKILE: Isikhwama somhlalaphansi, baso abaphathi kanye nama-ejenti okuthungatha asemthethweni bangafinyelela kumarekhodi akho nalesi sikhwama - AKEKHO OMUNYE UMUNTU!**

**3. Ingabe uyafaneleka yini ukuthola umhlomulo ongafunwanga?**

Ungaba nelungelo lomhlomulo ongafunwanga uma:

* wawuqashwe isikhathi esithile
* ubukhokhela isikhwama somhlalaphansi njalo ngenyanga
* imali yakho yemihlomulo yesikhwama somhlalaphansi ibidonswa emholweni wakho wenyanga
* wabizwa njengomhlomuli noma ubukade uncike kulowo owayeyilungu lesikhwama somhlalaphansi owashona ngaphambi kokuthatha umhlalaphansi

**4. Ingabe ucabanga ukuthi unomhlomulo ongafunwanga okufanele uwukhokhelwe?**

Ukuthola ukuthi ingabe unomhlomulo ongafunwanga okufanele uwukhokhelwe, ufanele ubuze isikhwama esifanele somhlalaphansi, umphathi waso, noma nanoma iyiphi inkampani yomshwalense.

Uma ungenalo lolu lwazi olungenhla ukuze wenze kanjalo, i-FSCA ingakusiza ngokulandelayo:

* Njengomlawuli wokuziphatha wemboni aseNingizimu Afrika yezinsizakalo zezezimali i-FSCA ingakusiza ukuthola ukuthi ingabe unomhlomulo ongawufunwanga okufanele uwukhokhelwe mahhala.
* I-FSCA ingakusiza ugcwalise ifomu lokubuza elidingekayo elizokusiza uthole umphathi wesikhwama sakho mahhala. Konke okufanele ukwenze ukunikeza i-FSCA imininingwane nemibhalo efanele. Bheka etafuleni elingezansi.
* I-FSCA izophinde ikunikeze imininingwane ngesikhwama esifanele somhlalaphansi noma ngomlawuli mahhala.
* Vakashela ku-https: //www.fsca.co.za/Customers/Pages/Unclaimed-Benefits.aspx ukucela ucele ukubhekelwa.

I-FSCA isebenza nazo zonke izikhwama zomhlalaphansi ezibhalisiwe kanye nabaphathi bezikhwama ukuqinisekisa ukuthi abantu bathola imihlomulo okufanele bayithole. Uma ucabanga ukuthi umhlomulo ongafunwangwa ofanele ukhokhelwe wena, konke okufanele ukwenze ukuhlinzeka i-FSCA ngolwazi oludingekayo njengoba kukhonjisiwe ngezansi.

| **I-FSCA ingakusiza:** |  **Ngemininingwane edingekayo evela kuwe:** |
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| 1. Ngokubuza ngemihlomulo engafunwanga
 | * Ngokunikeza imininingwane yomuntu siqu efana namagama aphelele, inombolo kamazisi, ikheli, izinombolo zokuxhumana, ikheli le-imeyili, igama lesikhwama, igama lomqashi, ubufakazi bemvume uma uphenyo lumele omunye umuntu.
* Umlando Wokusebenza; okungukuthi uhlu lwazo zonke izindawo ozisebenzele.
* Imibhalo yobulungu efakazela ukuthi ubulilungu lesikhwama somhlalaphansi.
* Isiliphu somholo esikhombisa ukudonselwa imali esikhwameni somhlalaphansi.
* Isitatimende somhlomulo esivela esikhwameni somhlalaphansi.
 |
| 1. Insalela yomhlomulo
 | * Imininingwane yomuntu siqu.
* Umlando Wokusebenza; okungukuthi uhlu lwazo zonke izindawo ozisebenzele.
* Imibhalo yobulungu efakazela ukuthi ubulilungu lesikhwama somhlalaphansi.
* Isiliphu somholo esikhombisa ukudonselwa imali esikhwameni somhlalaphansi.
* Isitatimende somhlomulo esivela esikhwameni somhlalaphansi.
 |
| 1. Ubufakazi bokukhokhelwa komhlomulo.
 | * Imininingwane yomuntu siqu.
* Umlando wokuqashwa, okungukuthi uhlu lwazo zonke izindawo ozisebenzele.
* Imibhalo yobulungu efakazela ukuthi ubulilungu lesikhwama somhlalaphansi.
* Isiliphu somholo esikhombisa ukudonselwa imali esikhwameni somhlalaphansi.
* Isitatimende somhlomulo esivela esikhwameni somhlalaphansi.
 |
| 1. Imibuzo yokufunwa komhlomulo wokushona
 | * Imininingwane yomuntu siqu.
* Isitifiketi sokushona.
* Izitifiketi zomshado/zokuzalwa.
* Isiliphu sokuhola esikhombisa ukudonselwa imali esikhwameni somhlalaphansi selungu elingasekho.
* Imibhalo yobulungu efakazela ukuthi ilungu elishonile bekuyilungu lesikhwama somhlalaphansi.
* Isitatimende somhlomulo esivela esikhwameni somhlalaphansi welungu elishonile.
 |
| 1. Imininingwane yokuxhumana ngqo nesikhwama somhlalaphansi esifanele
 | * Imininingwane yomuntu siqu.
* Ukuxhumana okuvela kumphathi wesikhwama, isibonelo incwadi noma ama-imeyili.
* Isitifiketi sokushona/somshado.
* Ikhophi kamazisi (ye-ID).
* Imboni obuqashwe kuyo.
 |

**Khumbula ukubuza i-FSCA kuqala - singakusiza mahhala!**

**Okuxhunywana nabo ababalulekile:**

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

Ukuthola eminye imininingwane noma imibuzo ephathelene nemihlomulo engafunwanga noma ukubika isenzo esingekho emthethweni noma ukuphathwa ngendlela engafanele maqondana nemihlomulo yempesheni kanye nomhlalaphansi wokuzihlinzekela, xhumana ne-FSCA.

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| **Imibuzo yemihlomulo engafunwanga** |
| Isikhungo Sezincingo | 0800 20 37 22 |
| Imibuzo nge-imeyili - Inombolo ye-ID | FSCA.PensionsUnclaimed@FSCA.co.za |
| Imibuzo nge-imeyili – izicelo jikelele | Pension.Queries@FSCA.co.za |
| Imibuzo nge-SMS – Inombolo ye-ID | 30913 |
| Imibuzo nge-SMS – Imibuzo nge-imeyili – izicelo jikelele\* | 30766 |
| Izethulo zefeksi | 086 578 1183 |
| **Imibuzo emayelana ne-FSCA jikelele** |
| Itafula lokuphendula izincingo | 012 428 8000 |
| Inombolo yefeksi | 012 346 6941 |
| 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-imeyili | info@fsca.co.za  |
| I-website | [www.fsca.co.za](http://www.fsca.co.za)  |
| **Ukuthola imininingwane ethe xaxa ngolwazi lwezemfundo ngezimali xhumana** **noMnyango Wezemfundo Wabathengi (Consumer Education Department) we-FSCA:**  |
| I-imeyili |  CED.Consumer@fsca.co.za  |
| I-website |  [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za)  |

**UMahluleli Wesikhwama Sempesheni (Pension Funds Adjudicator) (i-PFA):**

Uma unesikhalazo ngesikhwama sakho sempesheni, sokuzihlinzekela umhlalaphansi, sokulondolozela noma somhlalaphansi we-anuwithi ongakwazanga ukusixazulula, ungafaka isikhalazo ngokubhalela i-PFA.

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| Ucingo: | 012 748 4000, 012 346 1738 |
| Isikhungo Sezincingo | 086 066 2837 |
| Ifeksi: | 086 693 7472 |
| I-imeyili | enquiries@pfa.org.za  |
| Ikheli leposi | PO Box 580, MENLYN, 0063 |
| Ikheli lendawo | 4th Floor, ​Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0181 |
| I-website | [www.pfa.org.za](http://www.pfa.org.za)  |

**UMlamuli Wabahlinzeki Bezinsizakalo Zezezimali (u-FAIS Ombud) Ingabe unesikhalazo ngomhlinzeki womkhiqizo wezezimali noma ngomeluleki wezezimali? Xhumana no-FAIS Ombud.**

|  |  |
| --- | --- |
| Ucingo: | 012 762 5000 |
| I-imeyili | info@faisombud.co.za  |
| Izikhalazo ngosizo lwethu | hestie@faisombud.co.za  |
| Imibuzo ngesimo sezikhalazo | enquiries@faisombud.co.za  |
| Ucingo Oluphuthumayo Lwenkohlakalo Ngaphandle Kokudalulwa  | 080 111 6666 |
| 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](http://www.faisombud.co.za)  |

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

Uma ungumsebenzi kahulumeni waseNingizimu Afrika futhi unesikhalazo maqondana nesikhwama sakho sempesheni, xhumana ne-GEPF.

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| Ucingo:  |  0800 117 669 noma 012 319 1000/1911 |
| Ifeksi: |  012 326 2507 |
| I-imeyili |  Enquiries@gepf.co.za |
| Ikheli leposi |  Private Bag X63, Pretoria, 0001 |
| Ikheli lendawo |  34 Hamilton Street, Arcadia  |
| I-website |  [www.gepf.co.za](file:///C%3A%5CUsers%5Calicia.pillai%5CDesktop%5CSend%204%20External%20approval%5Cwww.gepf.co.za) |

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UKUZIKHULULA

*Yize konke ukunakekelwa kwenziwe kanye nemizamo yenziwe ukuqinisekisa ukuthi ulwazi olukhonjiswe kule ncwajana luhlaba esikhonkosini futhi luphelele, kufanele kuqashelwe ukuthi le ncwajana iqukethe imininingwane nabathungathi abangenazimvume kanye nemihlomulo engafunwanga. Le ncwajana ayithathi indawo yemibandela efanele yoMthetho Wezikhwama Zempesheni wonyaka we-1956. I-FSCA ayikwamukeli ukuzibophezela, futhi umsebenzisi udedela futhi agcine i-FSCA ingenabungozi banoma yikuphi ukulahlekelwa, isikweletu, ukulimala noma izindleko zanoma iluphi uhlobo (kubandakanya kodwa kungapheleli ekulahlekelweni okuqondile nokungaqondile okungumphumela), okuvela ngokuthembela kulwazi oluqukethwe yilo mbhalo, noma ngenye indlela oluxhumene nolwazi olukulo mbhalo. 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.*