**ISABELOZIMALI SABONGA NJALO**

Ukuhlelela ukusetshenziswa kwezimali kuyinto kuyikhono lesikhathi eside olithola ngokulenza. Kule ncwajana uzofunda ukubaluleka kokuba nohlelo lokusetshenziswa kwezimali, ukuthi lakhiwa kanjani uhlelo lokusetshenziswa kwezimali, yini okufanele uyenze uma sebenzisa umali ukwedlula lokho okuholayo futhi kanye namasu ambalwa ngokuthi ubamelela kanjani ohlelweni lokusetshenziswa kwezimali.

Ukuhlelela ukusetshenziswa kwezimali kungakusiza ukuphila ngokusemandleni akho futhi kukusize ukusebenzisa imali yakho kahle kakhulu.

Ngaphambi kokuba uqale, kubalulekile ukuthi wazi ukuthi amagama alandelayo asho ukuthini:

|  |  |
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| **IZINCAZELO** | |
| **Hlelela ukusetshenziswa kwezimali** | Isabelozimali uhlu lwengeniso yakho (wenza malini/imali engena kwi-akhawunti yakho yasebhange) kanye nezindleko (usebenzisa malini/imali ephuma kwi-akhawunti yakho yasebhange). Kuyasiza ukulawula imali yakho, isibonelo, ngokukhombisa lapho ungonga khona izimali noma usebenzise kancane izimali. |
| **Ukuguqula izindleko** | Izindleko eziguqukayo inyanga nenyanga, eziphinde zaziwe ngezindleko eziguqukayo. Isibonelo, ugesi, i-airtime, izindleko zokuhamba, njll. |
| **Izindleko ezingaguquki** | Izindleko ezingafani njalo ngenyanga ezingaguquki. Isibonelo, irenti yanyanga zonke noma inkokhelo yebhondi. Aziguquki zinyanga zonke. |
| **Isingeniso** | Imali oyitholayo. Isibonelo, umholo wakho, isibonelelo, isondlo, imali yokuzihlinzeka, inkokhelo yokusebenza isikhathi esedlulele, njll. |
| **Izindleko** | Izimali ozisebenzisa kunoma yini okufanele uyikhokhele, njengezikweletu. Lokhu kufaka imali oyichitha ezintweni ezifana nezipho zosuku lokuzalwa. |
| **Ukushoda** | Uma usebenzisa imali engaphezu kwaleyo oyitholayo uzoba nokushoda (ibhalansi engeyinhle). |
| **Insalela** | Imali oyishiye ngemuva kokukhokha onke ama-akhawunti akho nezikweletu (ibhalansi esele inemali). |
| **Izidingo** | Izinto ongeke uphile ngaphandle kwazo. Isibonelo, ukudla, amanzi, indawo yokuhlala, izingubo, njll. |
| **Izimfuno** | Izinto ongaphila ngaphandle kwazo. Isibonelo, izingubo ezibizayo, ama-smartphones, i-DSTV, ukudla kwangaphandle, njll. |

**Okuqukethwe**

1. Siyini isabelomali?

2. Kungani ibhajethi ibaluleke kangaka?

3. Ngiqala kanjani?

4. Ngibambelela kanjani kwisabelozimali sami?

5. Ngilandelela kanjani izindleko zami?

6. Ukwakha isabelomali

7. Qala ngokusebenzisa la mathempulethi esabelomali

8. Amacebo okwenza ukwenza uhlelo lokusetshenziswa kwezimali lula

9. Amacebo amahle emali

Okuxhunywana nabo ababalulekile:

**1. Siyini isabelomali?**

Isabelomali kalula nje siwuhlu lwemali engenanayo kanye nezindleko zakho olusebenza njengomhlahlandlela okhombisa lapho imali yakho oyisebenzele kanzima izosebenza khona njalo ngenyanga. Sizokukhombisa ngqo ukuthi imalini oyitholayo ngempela kanye nokuthi izindleko zakho zingakanani futhi sizokusiza ukuba uqonde ukuthi uyisebenzisa kanjani imali yakho.

Ukuhlela ukusetshenziswa kwemali okwawo wonke umuntu othola imali. Akudingeki ukuthi uthole imali eningi ukuze uqale ukuhlelela ukusetshenziswa kwemali. Vele uqale ngemali oyitholayo, ngisho noma ngabe akuyona imali engena njalo. Ukuhlelela ukusetshenziswa kwemali kukunika amandla okuthatha izinqumo ezingcono zezezimali futhi ngokhatha izinqumo ezingcono zezimali ungaphila impilo engcono. Ukuhlelela ukusetshenziswa kwezimali kuzokukhombisa izindlela ezingcono zokuphatha imali yakho.

**2. Kungani ibhajethi ibaluleke kangaka?**

Isabelomali sikufundisa ukuziphatha kahle izimali okuyisinyathelo sokuqala sokwakha ingcebo.

Abantu baseNingizimu Afrika baphakathi kwabanye abasebenza kanzima kakhulu abachitha cishe amahora angama-43 emsebenzini ngeviki. Uma uzosebenzisa isikhathi esiningi ukuze uthole imali engenayo, ufanele uqiniseke ukuthi imali yakho iya ezintweni ezibalulekile kuwe.

Yenza ukuhlelela ukusetshenziswa kwezimali kube yinto yokuqala ngokushesha nje lapho uqala ukuthola imali. Qala ngokulandela indlela osebenzisa ngayo imali njengoba uhlela uhlelo lwakho lwezezimali.

Cabanga ngesabelomali ngale ndlela:

* Uhlelo olunikeza iRandi ngalinye olitholayo inhloso.
* Uyazi ngaphambi kwenyanga lapho imali yakho iya khona, okukuvumela ukuthi wonge kangcono futhi uyisebenzise kuphela kulokho okudingayo.
* Sizokusiza ukuthi uhlale ugxilile futhi usebenzela izinhloso zakho zesikhashana, ezimaphakathi nezesikhathi eside.

Ezinye izizathu zokwenza isabelomali:

**Izidingo**

Izinto ongeke uphile ngaphandle kwazo. Isibonelo, ukudla, amanzi, indawo yokuhlala, izingubo, njll.

**Izimfuno**

Izinto ongaphila ngaphandle kwazo. Isibonelo, izingubo ezibizayo, ama-smart phones, i-DSTV, ukudla kwangaphandle, njll.

**Izidingo**

Izinto ongeke uphile ngaphandle kwazo. Isibonelo, ukudla, amanzi, indawo yokuhlala, izingubo, njll.

**Izimfuno**

Izinto ongaphila ngaphandle kwazo. Isibonelo, izingubo ezibizayo, ama-smart phones, i-DSTV, ukudla kwangaphandle, njll.

* ukuthola ukucaciseleka ngokuthi uyisebenzisa kanjani imali yakho
* ukuyekela ukulwa ngemali nomlingani/ nomndeni wakho
* ukuqeda umjikelezo wokuba nemali ngoba ukhokhelwe bese ulinda okunye ukukhokhelwa
* ukuhlukanisa izidingo kuzimfuno
* ukusebenzisa imali onayo kuphela
* ukuphuma ezikweletini
* ukugcina/ ukulungiselela izimo eziphuthumayo

**3. Ngiqala kanjani?**

* **ISINYATHELO SOKU-1: Yenza uhlu lwayo yonke imali oyitholayo**
* **ISINYATHELO WESI-2: Yenza uhlu lwazo zonke izindleko zakho (gcina onke amarisidi akho ebhokisini bese ubheka ukuthi yiziphi izindleko zakho okuyizimfuno kanye nokuthi yiziphi okuyizidingo)**
* **ISINYATHELO 3: Hlanganisa yonke imali oyitholayo**
* **ISINYATHELO 4: Hlanganisa zonke izindleko zakho**
* **ISINYATHELO 5: Susa izindleko zakho emalini oyitholayo**

**Qaphela: Uma izindleko zakho sezizonke zingaphezulu kwemali oyitholayo udinga ukwenza izinguquko ezithile. Lokhu kusho ukuthi usebenzisa imali eningi kunaleyo oyiholayo. Bheka lapho unganciphisa khona izindleko zakho (qala “ngezimfuno”) ukuze imali oyitholayo ibe ngaphezu kwezindleko zakho.**

**Qaphela: Uma izindleko zakho sezizonke zingaphansi kwemali oyitholayo, unezinqumo okufanele uzithathe. Uzoyonga kanjani noma uyitshale kanjani leyo mali esele?**

**4. Ngibambelela kanjani kwisabelozimali sami?**

* **ISINYATHELO SOKU-1: Ungasebenzisi imali engaphezu kwaleyo ohlelile ukuyisebenzisa**
* **ISINYATHELO SESI-2: Gcina umkhondo wezindleko zakho**
* **ISINYATHELO SESI-3: Faka ulwazi olusha njalo kwisabelozimali sakho nyangazonke (izindleko okuyizonazona ziqathaniswa nalezo ezihlelelwe)**
* **ISINYATHELO SESI-4: Shono izindleko ngokwesigaba, hhayi ngokwezindawo othenge kuzo (isibonelo, bhala “Ukudla”, hhayi nje i- “ABC Supermarket”)**
* **ISINYATHELO SESI-5: Khokha izikweletu ngesikhathi**
* **ISINYATHELO SESI-6: Qhathanisa isabelomali sakho nezindleko zakho okuyizonazona isonto nesonto**
* **ISINYATHELO SESI-7: Lungisa isabelomali sakho lapho kudingeka**

**5. Ngilandelela kanjani izindleko zami?**

Ispredishithi sokulandela umkhondo wezimali sizokunikeza isithombe sendlela ephelele osebenzisa ngayo imali yakho kodwa sizokusiza nokuthi ukubona lapho uchitha imali eningi kakhulu khona.

Khipha amarisidi akho ebhokisini ekupheleni kwesonto nesonto ukuwahlukanisa ngezigaba ezifana nokudla, izindleko zemoto, ukuzijabulisa, njll.

Bhala phansi izigaba kuspredishithi kanje:

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| **ISPREDISHITHI SANYANGA ZONKE SOKULANDELA UMKHONDO WEZIMALI** | | | | | | |
| Isigaba | Isonto loku-1 | Isonto lesi-2 | Isonto lesi-3 | Isonto lesi-4 | Isonto lesi-5 | **Isigaba**  **Isamba** |
| Igrosa |  |  |  |  |  | Ama-R |
| Izindleko zokuphila |  |  |  |  |  | Ama-R |
| Ukuhamba |  |  |  |  |  | Ama-R |
| Ukuzinakekela |  |  |  |  |  | Ama-R |
| Ukuzijabulisa |  |  |  |  |  | Ama-R |
| Izimali ezikhokhiswa ukubhenka |  |  |  |  |  | Ama-R |
| Okunye |  |  |  |  |  | Ama-R |
| **Isamba sanyanga zonke** | Ama-R | Ama-R | Ama-R | Ama-R | Ama-R | **Ama-R** |

Ngokulandela umkhondo wemali oyitholayo kanye nezindleko zakho uthola ukuqonda isimo sakho sezezimali. Manje usungathatha izinqumo esiphusile ngokuthi ungazenza kuphi izinguquko ezivula indlela eya ekuphepheni kwezezimali.

**6. Ukwakha isabelomali**

U-Vicki usebenza njengonshayimsini esitolo futhi uhola ama-R3 360 ngenyanga. Ungumzali oyedwa futhi ohlala ekamelweni elilodwa nendodakazi yakhe eneminyaka emithathu u-Lebo. Bahlukaniselana izindleko zikagesi nabantu ahlala nabo endlini futhi nguye obhekele ukudla kwabo.

Lesi yisabelomali sika-Vicki:

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| **INGENISO** | |
| Isingeniso | Ama-R3 360 |
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| **IZINDLEKO: Izindleko ezingaguquki** | |
| Irenti | Ama-R650 |
| Imali kamama | Ama-R200 |
| Imali yenkulisa/yekhreshi | Ama-R400 |
| Ukuhamba (ukuya nokubuya emsebenzini) | Ama-R900 |
| **Isamba sezindleko ezingaguquki** | **Ama-R2 150** |
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| **IZINDLEKO: Izindleko eziguqukayo** | |
| Izimpahla | Ama-R140 |
| Ifenisha | Ama-R110 |
| Isikweletu | Ama-R80 |
| Igrosa | Ama-R500 |
| Ugesi | Ama-R120 |
| Ucingo: | Ama-R100 |
| Izinto zokugeza/izimonyo | Ama-R70 |
| Ama-Take-aways, njll. | Ama-R110 |
| **Isamba sezindleko eziguqukayo** | **Ama-R1 230** |
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| **Isamba sengeniso** | **Ama-R3 360** |
| **Kukhishwe isamba sezindleko (ama-R2 150+ ama-R1 230)** | **(ama-R3 380)** |
| **Ukushoda/Ukunganeli** | * **Ama-R 20** |

Njengoba ubona, u-Vicky unenkinga yokushodelwa/ yokubi nokwanelashoda ama-R20. Yini angayenza ukuze asebenzise imali kancane? Angasebenzisa imali encane “kwizimfuno” zakhe, njengakuma-take-aways, ukuze enze kube nokulingana kwisabelozimali sakhe noma ukuze abe nemali esalayo. Nanoma iyiphi imali esele anayo, angayisebenzisa ukonga noma ukukhokhela izikweletu zakhe ngokushesha.

**7. Qala ngokusebenzisa la mathempulethi ezabelozimali**

Qala ngokugcwalisa imali yakho oyitholayo kanye nezindleko zenyanga nenyanga kumathempulethi alandelayo ezabelozimali, njengakulena ka-Vicky ngenhla. Bhala inyanga nonyaka (isib.Septhemba 2021) phezulu ukuze ubone ukuthi ithempulethi yayiphi inyanga.

Ungasebenzisa incwajana yokubhalela noma incwadi yokusebenzela ukubhala isabelozimali sakho, kodwa njengoba le ncwajana kuhloswe ngayo ukuba uyiphathe, sifake la mathempulethi alusizo.

**Khumbula: Inani lesabelozimali yilelo lemali ohlela ukuyisebenzisa, inani okuyilona lona yilelo lemali ukuyisebenzisa ngempela. Hlela ukuthi ube nemali esalayo inyanga nenyanga ongayisebenzisa ekongeni.**

***Isabelozimali sami sanyanga zonke: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Incazelo** | **Inani lesabelozimali** | **Inani lemali okuyilona lona** |
| **INGENISO** | | |
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| **Isamba esincane** |  |  |
| **IZINDLEKO: Izindleko ezingaguquki** | | |
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| **Isamba sengeniso** |  |  |
| **Kukhishwe isamba sezindleko** |  |  |
| **Ukushoda/ukunganeli** |  |  |

***Isabelozimali sami sanyanga zonke: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Isamba sengeniso** |  |  |
| **Kukhishwe isamba sezindleko** |  |  |
| **Ukushoda/ukunganeli** |  |  |

***Isabelozimali sami sanyanga zonke: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Isamba sengeniso** |  |  |
| **Kukhishwe isamba sezindleko** |  |  |
| **Ukushoda/ukunganeli** |  |  |

***Isabelozimali sami sanyanga zonke: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Incazelo** | **Inani lesabelozimali** | **Inani lemali okuyilona lona** |
| **INGENISO** | | |
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| **Isamba esincane** |  |  |
| **IZINDLEKO: Izindleko ezingaguquki** | | |
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***Isabelozimali sami sanyanga zonke: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Isamba sengeniso** |  |  |
| **Kukhishwe isamba sezindleko** |  |  |
| **Ukushoda/ukunganeli** |  |  |

***Isabelozimali sami sanyanga zonke: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Incazelo** | **Inani lesabelozimali** | **Inani lemali okuyilona lona** |
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| **IZINDLEKO: Izindleko ezingaguquki** | | |
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| **IZINDLEKO: Izindleko eziguqukayo** | | |
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| **Isamba esincane** |  |  |
| **Isamba sengeniso** |  |  |
| **Kukhishwe isamba sezindleko** |  |  |
| **Ukushoda/ukunganeli** |  |  |

**8. Amacebo okwenza ukwenza uhlelo lokusetshenziswa kwezimali lula**

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| **Zibekele izinhloso zezezimali** | Ukuqonda ukuthi kungani ufuna ukulawula izimali zakho kwenza kube lula ukonga, uphile ngokwamandla akho bese usebenzela ukufeza lezo zinhloso. Ukubeka okuqondiwe manje kwenza kube lula ukuthatha izinqumo ezikhaliphile zezimali ngokuhamba kwesikhathi. |
| **Qala ngokukhokhela okudingayo** | Ukuphatha kahle imali kuncike ekuhlukaniseni okudingayo ezintweni eziyizimfuno. Ukucacelwa umehluko kuzonquma ukuthi uyazifeza yini kuzinhloso zakho noma cha. |
| **Thembeka kuwe uqobo** | Ukuze wakhe isithombe esiyiqiniso sesimo sakho sezezimali cacisa futhi uthembeke ngezindleko nezikweletu zakho. |
| **Qaphela izikweletu ezingadingekile** | Izikweletu zenza kube lula ukusebenzisa imali ongenayo. Uma uzimisele ngokwakha umcebo nokuphepha kwezezimali, khokha uqede isikweletu sakho samanje futhi ugweme ukuthatha esinye isikweletu esingenasidingo. |
| **Gcina umkhondo wokusebenza kwemali yakho** | Ukulandela umkhondo walapho uchitha khona imali kuzokusiza ukuthi ubone lapho unganciphisa khona izindleko zakho futhi wonge kakhulu. Kubalulekile ukulandelela nokubhala phansi imali oyisebenzisa nsuku zonke, masonto onke kanye nanyanga zonke. Kulula ukukhumbula noma ukubona ukuthi usebenzise malini kwirenti noma ekukhokheleni ibhondi yakho, kodwa kwezinye izindleko gcina amarisidi akho. Yenza lokhu kanye nesitatimende sesikweletu sakho noma sasebhange sekhredithikhadi. Khumbula ukufaka imali yamathransekhshini ekhadi ledebhithi, izimali ezikhokhiswa yibhange kanye nenzalo ekhokhiswa ekuthengeni ngekhredithikhadi njengengxenye yezindleko zakho. |
| **Hlelela ukonga izimali** | Isabelozimali sizokusiza uhlele ukuthi ungayisebenzisa kanjani kangcono imali yakho. Kodwa-ke, futhi udinga ukuhlela izindlela zokonga ukuze ugweme ingcindezi yokuthatha isikweletu esisha uma ubhekene nezindleko eziphuthumayo. Bhala inani lemali ofuna ukuyonga ngaphansi kwezindleko zakho ezingaguquki. |
| **Qaphela ukuvuza kwemali** | Ukuthenga budlabha, imali yobulungu bejimu ongayisebenzisi kanye nokuthenga okungadingekile konke kuyizibonelo zokuvuza kwemali. |
| **Bandakanya umndeni wakho** | Ukwenza isabelozimali njengomndeni kwenza kube lula kuwo wonke umuntu ukuqonda ukuthi kungani umndeni udinga ukuzidela okuncane ukufeza izinhloso ezibalulekile. |
| **Buyekeza isabelomali sakho** | Gqamisa izinkokhelo ozikhokhelayo kwisabelozimali sakho ukuze wazi zonke ukuthi izikweletu zakho zikhokhiwe. Qinisekisa ukuthi ukhokha izikweletu zakho ngaphambi noma ngesikhathi ukuze ugweme izinhlawulo zokukhokha sekwedlule isikhathi ngokungadingekile kanye/noma ezinye izindleko zenzalo. Ukukhokha ngemuva kwesikhathi uphazamisa imiphumela yakho yezikweletu. |
| **Sebenzisa izincazelo ezinembayo** | Bhala phansi izindleko zakho ngokuthi ziyini kunokuba uzihlukanise ngezigaba. Lokhu kukuvumela ukuthi ubone ukuthi uchitha malini ezigabeni ezithile. Isibonelo, esikhundleni sokubhala ukuthi i- “ABC Supermarket ama-R1 000”, kunalokho bhala ukuthi “iGrosa ama-R1 000”. |
| **Isabelozimali sanyanga zonke** | Gcwalisa ikholomu yakho yesabelozimali ekuqaleni kwenyanga nanyenga ukuthola irekhodi elisebenzayo lwezimali ozitholayo nezindleko zakho. Lokhu kukusiza ukuthi uqale ukucabangela isikhathi eside. Uma ngabe uke waba nezindleko eziphezulu ngenyanga edlule, ungabona ukuthi ungenza kanjani ngazo enyangeni entsha. |
| **Hlelela ezinye izindleko** | Bekela eceleni enye imali ngaphambi kwesikhathi sezindleko ezingaveli njalo ngenyanga, ngokwesibonelo, ukuvakasha kwesikole kwezingane zakho, isipho sosuku lokuzalwa lukababa wakho noma ingubo yomshado womngane wakho. |

**9. Amacebo amahle emali**

* Qaphela izinhlelo zokunotha okusheshayo nemikhonyovu.
* Qaphela izingozi zesikweletu.
* Gcina imali uyigcinele izinto ozifunayo bese usebenzisa ukheshi uma lapho ukhona.
* Hlelela umhlalaphansi wakho kusukela ngosuku oqala ngalo ukusebenza.
* Hlala unolwazi ngezidingo zakho ezishintshayo zezimali.
* Bhekana kuphela nabahlinzeki abagunyaziwe bosizo lwezezimali.
* Hamba hamba ubheka imikhiqizo yezezimali efanele izidingo zakho kanye nesabelozimali sakho.
* Thathela izimpahla zakho umshwalense.

**Qala ukwenza isabelomali namuhla!**

**Gcina umbhalo wemali oyisebenzisayo ngokugcina amarisidi neziliphu zakho lapha.**

**Okuxhunywana nabo ababalulekile:**

**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.

|  |  |
| --- | --- |
| **Inombolo yesikhungo sezincingo** | 0800 20 3722 (ye-FSCA) |
| **Itafula lokuphendula izincingo le-FSCA** | 012 428 8000 |
| **Inombolo yefeksi** | 012 346 6941 |
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| **Ikheli leposi** | P.O. Box 35655, Menlo Park, Pretoria 0102 |
| **I-website** | [www.fsca.co.za](http://www.fsca.co.za) |

Ukuze uthole ithempulethi yamahhala yesabelozimali noma ukuze uthole amathiphu amaningi okuthi ungayisebenzisa kanjani imali yakho, xhumana noMnyango Wezemfundo Wabathengi (Consumer Education Department) we-FSCA:

|  |  |
| --- | --- |
| **I-imeyili** | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
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**ISikhungo Sokonga SaseNingizimu Afrika (South African Savings Institute) (i-SASI)**

Ukuze ufunde kabanzi ngokuthi ungonga kanjani, xhumana ne-SASI.

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UKUZIKHULULA

*Imininingwane equkethwe yile ncwajana inikezwe yiSiphathimandla Sokuziphathwa Komkhakha Wezezimali (Financial Sector Conduct Authority) (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 Wesiphathimandla Sokuphathwa Komkhakha Wezezimali.*