**Izeluleko ezibalulekile lapho uthenga umshwalense**

**Ingabe ufuna ukuthenga umshwalense?**

**Lezi zeluleko ezibalulekile zizokusiza.**

Musa ukuthenga nanoma yimuphi umkhiqizo womshuwalense noma insizakalo zomshalense ozifumanayo. Qinisekisa ukuthi uthenga umshwalense omuhle impela ofanele izidingo zakho kanye nesabelomali sakho.

**Qaphela: Kule ncwajana sibhekisela kumshuwalense wokuphila (owawaziwa ngokuthi umshwalense wesikhathi eside) kanye nomshuwalense ongewona owempilo (owawaziwa ngokuthi umshwalense wesikhathi esifushane).**

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| **IZINCAZELO**  Kubalulekile ukuthi ucacelwe yinkampani yakho yomshuwalense ngezincazelo zabo, amagama nemisho ajwayelekile. | |
| **Ohlomulayo** | Umuntu noma iqembu, eliphakanyiswe ngumninipholisi, othola imihlomulo ngenxa yomninipholisi okhokha iphrimuyamu yanyanga zonke kumshwalense. |
| **Umhlomulo** | Imihlomulo umuntu anelungelo lokuyithola ngokwesivumelwano kumshwalense wempilo noma kumshwalense ongewona wempilo. |
| **Isikhathi sokuphola** | Ungakhansela umshwalense wempilo kungakapheli izinsuku ezingama-31 ngemuva kokuthola imibhalo yomshwalense, inqobo nje uma ungazange wafuna nanoma imuphi umhlomulo. |
| **Ukudalula** | Inqubo lapho bobabili umninipholisi kanye nenkampani yomshuwalense kufanele baveze wonke amaqiniso abalulekile komunye nomunye ngaphambi kokuba kusayinwe isivumelwano futhi siphethwe. |
| **Inani lemali elisele** | Imali esele inani lemali elizophuma ephaketheni lakho lapho ufaka isicelo semali kumshwalense wakho ongewona owempilo. Isibonelo, uma unesicelo sokukhokhwa komshuwalense esamukelwe sama-R100 000 futhi imali esele ingama-R5 000, inkampani yomshuwalense izokukhokhela umehluko, okuyimali ephelele yekleyimu ama-R100 000 engaphansi kwenani elisele ngama-R5 000. Ngakho-ke uzothola ama-R95 000. |
| **Ukushiywa ngaphandle kanye nemikhawulo** | Ukushiywa ngphandle izinto ezithile, ukulahlekelwa noma izehlakalo ezingafakwanga ngokomshwalense wakho. Imikhawulo yizingozi, ukungaphephi, izimo, noma impahla engekho kumshwalense wakho. |
| **Ukuphela** | Lokhu kusho ukuthi umshwalense awusasebenzi noma isivumelwano phakathi kwenkampani yomshuwalense nomninimshwalense asisasebenzi. Umshuwalense uzophela lapho uphuthelwa ukukhokha iphriyamu yakho yanyanga zonke kwedlule esikhathini somusa esibekwe isivumelwano somshwalense. |
| **Isikhathi somusa** | UMthetho Womshuwalense Wesikhathi Eside ubeka ukuthi uma amaphrimiyamu engakhokhiwe ngosuku olubekiwe kufanele kube nesikhathi somusa okungenani sezinsuku eziyi-15 ngaphambi kokuphela komshwalense. Izinkampani zomshuwalense zinganikeza isikhathi eside, imvamisa izinsuku ezingama-30. Okufanayo kusebenza kumshwalense ongewona owempilo (owesikhathi esifushane esedlule). Kubalulekile kubaninipholisi ukuthi bafunde futhi baqonde imigomo nemibandela yesivumelwano. |
| **Ipholisi yomshwalense** | Ipholisi yomshwalense umbhalo okhuluma ngesikhathini somshwalense, imikhawulo yepholisi yomshuwalense, ukunikezwa komshwalense, imininingwane yokuxhumana, ukushiywa ngaphandle kanye neminye imikhawulo yomshwalense kanye nemisebenzi kanye nemithwalo yomninipholisi esimweni sokulahlekelwa noma ukulinyalelwa. |
| **Umlamuli** | Umuntu, phambilini obizwa nge-broker, omele abathengi kumathransekhshini yomshwalense. Abalamuli bomshuwalense bavame ukuba nezivumelwano nezinkampani eziningi zomshwalense, ngakho-ke bangagxila ekufaniseni izidingo zamakhasimende abo kanye nesabelomali nemikhiqizo yomshwalense efanelekile kakhulu. Lokhu kusho ukuthi wena njengeklayenti uzonikezwa ongakhetha kukho okwahlukahlukene ongakukhetha. |
| **Imigomo nemibandela yepholisi** | Lena yimibandela ethile, imithetho yokuziphatha, imisebenzi, kanye nezibopho umuntu othathe umshuwalense afanele ayilandele ukuze ahlale eyilungu lepholisi ethile. Uma imigomo yepholisi ingafezwa, inkampani yomshwalense inganqaba ikleyimu yakho. |
| **IPhrimiyamu** | Inani lemali ekhokhelwa umshwalense ukuze uthole imihlomulo yomshwalense (ikhava) echazwe kwipholisi. Amaphrimiyamu akhokhwa ngezikhathi okuvunyelwene ngazo, imvamisa nyangazonke noma ngonyaka. |

**1. Ukunikeza izimvume**

Ungalokothi wenze nanoma iyiphi ithransekhshini yebhizinisi nezinkampani zomshwalense noma abeluleki bezezimali abangagunyaziwe ukuqhuba ibhizinisi lomshwalense wempilo, ongewona owempilo noma omncane. Uma unokuthandabuza, xhumana nesiPhathimandla Sokuziphatha Komkhakha Wezezimali (Financial Sector Conduct Authority) (i-FSCA) ukuze uqinisekise ukuthi inkampani yomshwalense noma umeluleki wezezimali ugunyaziwe yini ukukunikeza izinsizakalo zezezimali kanye nokuthi yisiphi isigaba sezeluleko zezezimali leyo nkampani ebhaliswe ukuba izinikeze. Ungaxhumana futhi nesiPhathimandla Sokunakekela (Prudential Authority) (i-PA) ukuthola uhlu lwabanikeza umshwalense abanezimvume.

**2. Hamba ubheke**

Ungayemukeli ipholisi yokuqala ohlangana nayo. Izinkampani ezahlukene zomshuwalense zinikeza imihlomulo ezifanayo ngezintengo ezihlukene. Hamba ubheke ukuze uthole ipholisi efanele kakhulu izidingo nebhajethi zakho. Ungakhetha ukuthi iyiphi ipholisi ekufanele kakhulu. Yenza umsebenzi wakho ngokuhamba ubheka yonke indawo futhi ufune ukwazi imikhiqizo ehlukile ongakhetha kuyo.

**3. Ukukhona ukukhokha**

Qiniseka ukuthi uyakhona ukukhokhela ipholisi ngaphambi kokuzibophezela. Amapholisi azophela (awabe esasebenza) uma uyeka ukukhokha amaphrimiyamu akho futhi kuye ngohlobo lwepholisi onayo, kungenzeka ubuyiselwe imali. Vumela inkampani yomshuwalense noma umeluleki wezezimali achaze ukuthi amaphrimiyamu omshwalense akhuphuka minyaka yonke.

**4. Izimali ezikhokhwayo ezingeziwe**

Inkampani yomshwalense ayivunyelwe ukukukhokhisa – umninipholisi – nanoma iyiphi imali engeziwe kwiphrimiyamu oyikhokhayo, ngaphandle uma ikwazisa ngemali enjengalena ngaphambi kokuthenga ipholisi. Izimali ezikhokhwayo ezingeziwe zifanele zidonswe enanini yokutshalwa kwezimali kwakho noma lemihlomulo yepholisi futhi kungenzeka ingangezwa kwiphrimuyamu yakho yanyanga zonke.

**5. Imininingwane eyiqiniso nephelele**

Hlala njalo unikeza imininingwane eyiqiniso lapho ugcwalisa amafomu okuthenga ipholisi. Ikleyimu yakho kungenzeka ingakhokhwa uma ngabe unikeze imininingwane engamanga noma engaphelele. Inkampani yomshwalense ifanele okungenani ikwazi ine nokufinyeleleka egameni lakho, kwinombolo kamazisi wakho kanye nemininingwane yokuxhumana yakho. Inkampani yomshwalense nayo inesibopho sokugcina imininingwane yakho iphephile.

**6. Ukuxhumana okucacile**

Qiniseka ukuthi ufunda isivumelwano futhi uyaqonda ukuthi ipholisi imayelana nani ngaphambi kokuba usisayine futhi uzibophezele. Unelungelo lokunikezwa ulwazi olucacile nolwanele mayelana nepholisi ukuze uthathe isinqumo esinolwazi mayelana nokuthi yini esiyiqukethe futhi nokuthi ingabe siyahlangabezana yini nezidingo zakho. Cela enye incazelo lapho unokuthandabuza ukuthi yini ngempela oyithengayo. Noma isiphi iseluleko osinikeziwe, sifanele sibe esifanele futhi esicabangela izimo zakho zamanje.

**7. Imibhalo yepholisi**

Unelungelo lokucela futhi uthole ikhophi yombhalo wepholisi kungakapheli izinsuku ezingama-31 ngemuva kokusayina isivumelwano sakho sepholisi. Gcina umbhalo wepholisi endaweni ephephile, kodwa uma ulahleka ungacela enye ikhophi enkampanini yakho yomshwalense. Kungumsebenzi wenkampani yomshuwalense ukugcina onke amarekhodi okungenani iminyaka emihlanu. Ungasayini nanoma yimaphi amafomu angenalutho noma agcwaliswe kancane maqondana nepholisi.

**8. Qaphela izinto, ungahle ungazi**

Kubalulekile ukuthi waziswe futhi uqonde zonke izimo nemibandela esivumelwaneni sakho kanye nokuthi isabela kanjani esimweni sakho. Xoxa nganoma yiziphi izimo nezivumelwano ongahle ungafuni ukuvumelana nazo nenkampani yomshuwalense noma nomlamuli ngaphambi kokusayina isivumelwano sepholisi.

**9. Isikhathi sokuphola**

Uma uthatha isinqumo sokuthi awusayifuni ipholisi futhi awuzange ufune nanoma imuphi umhlomulo, unelungelo lokukhansela ipholisi yempilo kungakapheli izinsuku ezingama-31 ngemuva kokuthola imibhalo yakho yepholisi. Ungakhansela ipholisi engeyona eyempilo kungakapheli izinsuku eziyi-14, uma ipholisi inesivumelwano sesikhathi esingaphezu kwezinsuku ezingama-31. Ukuze usebenzise isikhathi sokupha ufanele wazise inkampani yomshuwalense ngokubhalwe phansi. Uzoba nelungelo lokubuyiselwa amaphrimiyamu akho, kuye ngokuthi umshwalense udonsa amanani emali athile. Inkampani yomshwalense ifanele ihambisane nesicelo sakho sokusebenzisa ilungelo sokuphola kungakapheli izinsuku ezingama-31 ngemuva kokutholwa kwesicelo sakho. Uma ipholisi ingenakukhanselwa ngokomthetho, lokhu kumele kudalulwe ngaphambi kokuthi usayine isivumelwano sepholisi.

**10. Isikhathi somusa**

Kunesikhathi somusa sezinsuku eziyi-15 sokukhokha sekwedlule isikhathi samaprimiyamu anyanga zonke. Uma iphrimuyamu ingakhokhiwe ngosuku olubekiwe, inkampani yomshuwalense ifanele ikwazise ngokungakhokhi kungakapheli izinsuku eziyi-15 ngemuva kokukhokhwa kwemali ekweletwayo. Uma iphrimuyamu yakho ingakhokhiwe ngosuku lwe-16 awusenawo umshalenze. Uma iphrimuyamu ifanele ikhokhwe kancane kancane kungakapheli inyanga, umshwalense ufanele uhlale usebenza isikhathi okungenani esingangenyanga eyodwa ngemuva kosuku olubekiwe. Qiniseka ukuthi ukhokha amaprimiyamu akho ngesikhathi somusa uma ufuna ipholisi iqhubeke. Buza umeluleki wakho wezezimali noma inkampani yomshwalense ngaphambi kokuphela kwesikhathi somusa.

**11. Amakleyimu**

Vumela inkampani yomshuwalense noma umeluleki wezezimali akuchazele ngenqubo yokukleyima lapho uthenga ipholisi. Uma kwenzeka ufuna ukufaka ikleyimu, inkampani yomshwalense ifanele ikwazise ngolimi olucacile, olulula futhi noluqondakalayo ukuthi hlobo luni lwemininingwane noma imibhalo edingeka kuwe ukuze kucubungulwe ikleyimu. Kumele futhi bakwazise ukuthi ikleyimu ifanele ifakwe kuphi, kanjani futhi nakubani; noma ingabe kukhona imikhawulo yesikhathi; nokuthi ingabe kunemali eyeqile ekhokhwayo uma kwenzeka kwenzeka ipholisi kungeyona eyempilo (umshwalense wesikhathi esifushane). Bafanele bakhulume ngokusobala ngemininingwane yanoma iyiphi imali yokuphatha ekhokhwayo maqondana nokuphathwa kwekleyimu kanye nanoma imiphi eminye imithwalo efanele yomuntu owenza ikleyimi.

**12. Izikhalazo**

Unelungelo lokukhalaza uma ungagculisekile ngosizo olutholwe enkampanini yomshwalense noma lukameluleki wezezimali. Xhumana nenkampani yomshwalense noma nebhizinisi elifanele okhalaza ngokuziphatha kwalo futhi nabanikeze ithuba lokuphendula. Uma ungajabule ngempendulo yabo ungadlulisela isikhalazo sakho kumlamuli wezikhalazo zomshwalense ofanele. Uma unganelisekile ngempendulo yabo, ungaxhumana ne-FSCA.

**Okuxhunywana nabo ababalulekile:**

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

Bheka ukuthi ingabe umhlinzeki wezinsizakalo zezezimali (i-FSP), kulokhu inkampani yomshwalense noma umeluleki wezezimali unemvume futhi ugunyaziwe ukukuthengisela imikhiqizo nezinsizakalo zezezimali, ungaxhumana ne-FSCA.

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| Itafula lokuphendula izincingo le-FSCA | 012 428 8000 |
| Isikhungo Sezincingo | 0800 20 37 22 |
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| 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 Wabathengi we-FSCA.

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

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

Ukuthola ukuthi ingabe onikeza umshwalense unemvume yokwenza ibhizinisi nawe, xhumana ne-PA.

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

**UMlamuli Womshwalense Wesikhathi Esifushane**

Ngezikhalazo ezihlobene nomshuwalense ongewona owempilo, xhumana noMlamuli Womshwalense Wesikhathi Esifushane. Sicela wazi ukuthi okunike umshwalense wakho ufanele anikezwe ithuba lokuxazulula inkinga noma isikhalazo ngaphambi kokuba sidluliselwe kuMlamuli.

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| Ucingo: | 011 726 8900 |
| I-Sharecall | 0860 726 890 |
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| I-imeyili | [info@osti.co.za](mailto:info@osti.co.za) |
| Ikheli lendawo | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| I-website | [www.osti.co.za](http://www.osti.co.za) |

**UMlamuli Womshwalense Wesikhathi Eside**

Ngezikhalazo ezihlobene nomshuwalense ongewona owempilo, xhumana noMlamuli Womshwalense Wesikhathi Eside. Sicela wazi ukuthi okunike umshwalense wakho ufanele anikezwe ithuba lokuxazulula inkinga noma isikhalazo ngaphambi kokuba sidluliselwe kuMlamuli.

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| I-website | [www.ombud.co.za](http://www.ombud.co.za) |

Awuqinisekile ukuthi yimuphi uMlamuli okufanele uxhumane naye? Xhumana nendawo yokuxhumana yazo zonke izikhalazo ezihlobene nomshuwalense.

|  |  |
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| I-Sharecall | 0860 103 236/0860 726 890 |
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**UMlamuli Wabahlinzeki Bezinsizakalo Zezezimali (uMlamuli we-FAIS)**

Ngezikhalazo ezimayelana nomeluleki wezezimali xhumana noMlamuli We-FAIS.

|  |  |
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| Ucingo: | 012 762 5000 |
| [Ucingo Oluphuthumayo Lwenkohlakalo Ngaphandle Kokudalulwa](tel:0801116666) | 080 111 6666 |
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UKUZIKHULULA

*Imininingwane equkethwe yile ncwajana inikezwe yiSiphathimandla Sokuziphatha 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 we-FSCA.*