**Ingabe utshalomali lwakho luzokuyisa yini phezulu?**

**#SpotTheNot**

**Yazi umehluko phakathi kohlelo lokutshala imali, isitokfela, iphiramidi (ukuzuza ohlelweni lotshalomali ngokufuna abahlomuli) nePhonzi ngokuzuza ngemuva kokufaka izimali kwabokugcina ohlelweni lotshalomali).**

Ingabe utshalile imali kumkhiqizo wezezimali; ulondoloze imali yakho ngesitokfela esithembekile; noma ingabe uyingxenye yohlelo lwephiramidi. Uma utshalomali likunikeza inzuzo ephezulu kakhulu, udinga ukuqala ukuzibuza imibuzo mayelana nokuba semthethweni, kanye nobungozi obuhambisana nalelo thuba. Lo mthombo uzokusiza ukuthi uqonde umehluko ophakathi kohlelo lokutshalwa kwezimali, isitokvel kanye nephiramidi.

|  |  |
| --- | --- |
| **IZINCAZELO** | |
| **Uhlelo lwephiramidi** | Uhlelo lwephiramidi uhlelo oludinga ukuthi ukhokhe inkokhelo yokuqala yokungena ngemuva kwalokho uzodingeka ukuthi ufune amanye amalungu ngaphambi kokuthola imbuyiselo “kutshalomali” lokuqala. Uma thole abantu abaningi , uthola imbuyiselo enkulu ebuyayo. |
| **Uhlelo lwephonzi** | Uhlelo lwephonzi lususelwa emisebenzini yokukhwabanisa yokuphathwa kwezimali. Amalungu afaka imali "kumphathi wephothifolo" obathembisa imbuyiselo enkulu. Lapho lawo malungu efuna ukubuyiselwa imali yawo, akhokhelwa ngezimali ezingenayo ezifakwe ngabahlanganyeli abajoyina ngokuhamba kwesikhathi. Umuntu ohlela lolu hlobo lokukhwabanisa uphatha konke ukusebenza kwalo. Bavele badlulisele izimali zisuka kwiklayenti ziye kwenye. Awukho umkhiqizo wokutshalwa kwezimali wangempela. |
| **Isitokofela** | Isitokofela iqembu lokuzithandela labantu abaphilayo (amalungu) ahlanganiswe yihloso efanayo. Bahlanganisa imitho yezezimali ndawonye ukuze iqembu lihlomule. |
| **Ukutshalwa kwezimali** | Ukufaka imali kokuthile ocabanga ukuthi kuzokhuphula ngenani esikhathini eside. Kunamathuluzi ahlukahlukene okutshalwa kwezimali angakusiza ukuthi ukhulise imali yakho njengamasheya, impahla, amabhondi nama-aniwithi. |

**Okuqukethwe**

1. Luyini uhlelo lwephiramidi?
2. Zisebenza kanjani izinhlelo zamaphiramidi?
3. Luyini uhlelo lwephonzi?
4. Lusebenza kanjani uhlelo lwephonzi?
5. Izinhlelo zamaphiramidi zifihlwa kanjani njengezitokfela.
6. Izibonelo zezinhlelo zamaphiramidi nezinhlelo zephonzi.
7. Ungazivikela kanjani ekubuthelweni uhlelo lwephiramidi.
8. Ungahlukanisa kanjani phakathi kokutshalwa kwezimali kwangempela, isitokfela esisemthethweni noma uhlelo lwephiramidi.
9. Imibuzo ebalulekile okufanele uyibuze uma umuntu noma inkampani ifuna ukuthi utshale imali kuyo?
10. Okufanele ukwenze uma uyisisulu senkohliso yohlelo lwephiramidi.
11. Okuxhunywana nabo ababalulekile:

**UKUPHAWULA NOKUZIVIKELA EZINHLELWENI ZAMAPHIRAMIDI**

1. **Luyini uhlelo lwephiramidi?**

Uhlelo lwephiramidi uhlelo lapho amalungu ethola khona imali futhi eyithola ngokubutha abanye abantu njengamalungu ohlelweni lwephiramidi kunokuba athengise izimpahla noma izinsizakalo. Ohlelweni lwephiramidi, amalungu azama ukwenza imali ngokubutha amalungu amasha. Kodwa-ke, qaphela njengoba lezi zinhlelo kwesinye isikhathi zifihlwa njengamathuba ebhizinisi noma okutshala izimali okuhloswe ngawo ukuthengisa imikhiqizo noma izinsiza ezisemthethweni. Izinhlelo zamaphiramidi akuyona imikhiqizo yokutshalwa wezimali kwangempela noma amathuba amabhizinisi angempela. AZIKHO EMTHETHWENI!

1. **Zisebenza kanjani izinhlelo zamaphiramidi?**

Umkhohlisi angaba yinoma ngubani. Kungaba umuntu omthandayo noma omethembayo. Ziphila ngesidingo sakho sokuphepha kwezezimali kanye nesifiso sakho sokukholelwa ukuthi kungenzeka ngempela uthole ingcebo ngokushesha. Laba bakholisi bakholakala kakhulu futhi bazokutshela izindaba zezimpilo zabo nempumelelo yabo. Lokho abangakutshela khona kuzwakala sengathi kusemthethweni - kodwa-ke, le yindlela abakwenza ngayo ukuthi ujoyine uhlelo lwephiramidi. Khumbula, abakhohlisi aabanandaba nawe, bafuna imali yakho kuphela.

Abagqugquzeli bokuqala bohlelo lwephiramidi bautha abantu ababizwa ngokuthi 'amalungu', nawo abuye abuthe ilungu elilodwa noma amalungu amaningi. Izimbuyiselo ezinkulu ezithenjiswe amalungu amadala zikhokhwa ngezimali zamalungu amasha. Ukuze ilungu elisha lithole imbuyiselo, lifanele lubuthe amanye amalungu. Ezimweni eziningi kusizakala kuphela amalungu amadala, angahle abe umphathi wohlelo ohlomulayo. Amalungu ajoyina lolu hlelo ngokuhamba kwesikhathi ayalahlekelwa njalo.

Ukubuthwa kwabantu abaningi abangaphansi kwabo ohlelweni, imali eningi eyenziwa yibo bonke abajoyine ngaphambi kwabo abaphezulu. Kungakho lokhu kubizwa ngohlelo lwephiramidi. Ingaphansi lakhiwa abantu abaningi futhi abantu abaphezulu bazuza kakhulu. Iphesenti elikhulu lengeniso lihlala likhokhelwa amalungu ajoyine uhlelo kuqala futhi liphezulu kule phiramidi.

Izinkinga ziqala lapho kungasekho bantu okufanele babuthwe futhi kungasekho imali engenayo, ezodluliselwa emgqeni wephiramidi. Yilapho abantu beqala ukulahlekelwa yimali yabo noma bengakwazi ukubuyisa imali yabo. Ngesikhathi amalungu ebika lokhu kuziphathimandla, kuzobe sekuphele isikhathi impela. Mancane amathuba okuthi iziphathimandla zizokwazi ukubuyisa imali yamalungu, njengoba abakhohlisi bayobe sebenyamalale noma kungabi bikho zimali ezitholakalayo zokukhokhela amalungu.

1. **Luyini uhlelo lwephonzi?**

Uhlobo olufanayo lohlelo lokukhwabanisa uhlelo lwephonzi, oluqanjwe ngo-Charles Ponzi kusukela ngonyaka we-1920. U-Ponzi ngamanga wathembisa abatshalizimali ukuthi bazokwenza inzuzo engama-50% ezinyangeni ezintathu.

1. **Lusebenza kanjani uhlelo lwephonzi?**

Uhlelo lwephonzi lususelwa emisebenzini yokukhwabanisa yokuphathwa kwezimali. Amalungu afaka imali "kumphathi wephothifolo" obathembisa imbuyiselo enkulu. Lapho lawo malungu efuna ukubuyiselwa imali yawo, akhokhelwa ngezimali ezingenayo ezifakwe ngabahlanganyeli abajoyina ngokuhamba kwesikhathi. Umuntu ohlela lolu hlobo lokukhwabanisa uphatha konke ukusebenza kwalo. Bavele badlulisele izimali zisuka kwiklayenti ziye kwenye. Awukho umkhiqizo wokutshalwa kwezimali wangempela.

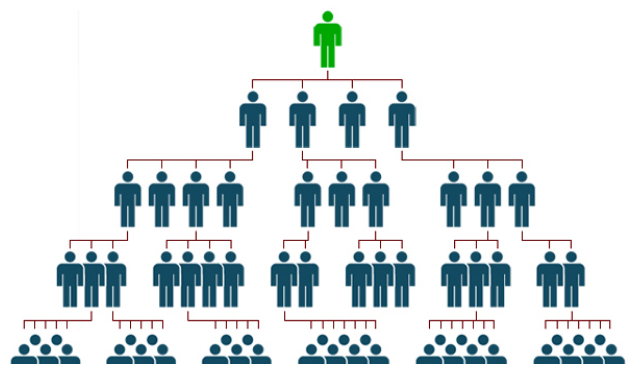
Izinhlelo ze-Ponzi kwesinye isikhathi ziqhutshwa nge-WhatsApp ngabakhwabanisi abasebenzisa indlela yokukhwabanisa eyaziwa ngokuthi "ukudunwa kobuqu". Lapha, umuntu owaziwayo, ubuqu bakhe busetshenziswa ngobuqili yizigebengu, ezizenza izikhungo zezimali ezaziwayo, ukuze zikhiphe izimali kubantu.

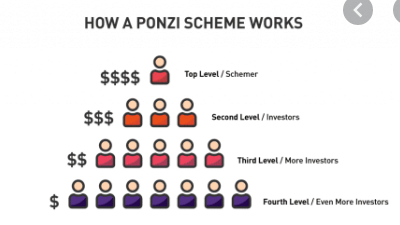
**Insert Speech Bubble:**

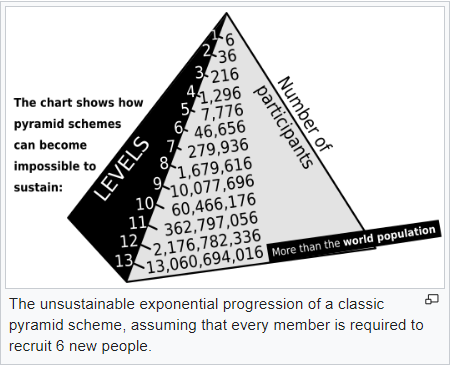
Ngezinhlelo ze-Ponzi, abatshalizimali banikeza ziimali kumphathi oyedwa wephothifolo. Lapho-ke, lapho befuna ukubuyiselwa imali yabo, bakhokhwa ngezimali ezingenayo ezifakwe ngabatshalizimali bakamuva. Ngohlelo lwephiramidi, osohlelweni kuqala ubutha abanye abatshalizimali abathi nabo babuthe abanye abatshalizimali. Labo abaphansi kwephiramidi bakhokhela labo abaphezulu kwephiramidi.

**Izibonelo zomfanekiso (inkampani yokudizayna yenza kabusha into efanayo ukuze kungabikho izinkinga zokukopela)**

**Uhlelo lwephiramidi lusebenza kanjani**







1. **Izinhelo zamaphiramidi zifihlwa kanjani njengezitokfela**

Izitokfela zijwayelekile ziyindlela yokonga ethembekile eNingizimu Afrika (e-SA). Ngeshwa, abakhwabanisi abangathembekile sebethole indlela yokuqola abongayo abangasoli lutho imali yabo ngokusebenzisa izindlela eziningi ze-inthanethi ngokuntshontsha imali yabo. Isibonelo esisodwa, izitokfela ze-WhatsApp akuzona nje izinhlelo zamaphiramidi ziyindlela entsha yokuzifihla.

Zisebenza kanjena: Uyamenywa ukuba ujoyine iqembu lesitokfela nge-WhatsApp (okuyiqembu lokuxoxisana le-WhatsApp), kodwa ngaphambi kokuthi ube yingxenye, ufanele ukhokhe imali yokujoyina ecela kuma-R200 ngokuthenjiswa ukuthi uzothola cishe ama-R1 000 uma ubutha abantu ababili noma ngaphezulu ukujoyina iqembu. Le akuyona indlela ejwayelekile yokonga esitokfeleni.

Isitokfela kulapho iqembu labantu lihlangana ndawonye ngenhloso nenjongo efanayo. Bazibophezela ukufaka imali engxoweni inyanga nenyanga futhi kuye ngohlobo lwesitokfela ilungu ngalinye linethuba lokuthola imali. Isibonelo: Amalungu ayi-12 afaka ama-R100 ngenyanga. Ilungu ngalinye lizothola ithuba lokuthola ama-R1200. Ilungu ngalinye liyaqhubeka nokukhokha ama-R100 ngenyanga ngisho noma ngemuva kukuthola inkokhelo yalo. Amalungu azibophezela kulolu hlelo isikhathi esithile.

Ukuqinisekisa ukuthi ibhizinisi osebenzisana nalo liyisitokfela esisemthethweni, hlola ukuthi ingabe libhalisiwe eNhlanganweni Kazwelonke YaseNingizimu Afrika Yezitokfela (i-NASASA). Isitokfela sifanele sikunikeze inombolo yokubhalisa ye-NASASA.

1. **Izibonelo zezinhlelo zamaphiramidi nezinhlelo ze-Ponzi**

Ngabhadilimbe, izinhlelo zamaphiramidi zithandwa kakhulu abantu baseNingizimu Afrika futhi inqwaba yabantu ehehwe ngokuhenjiswa ukuthola imali elula, ilahlekelwe yimali eningi ngokubamba iqhaza kulezi zinhlelo zokukhwabanisa. Izibonelo zezinye zezinhlelo zamaphiramidi ezibe khona eNingizimu Afrika yilezi:

* Izitokofela ze-WhatsApp
* I-Pipcoin, uhlelo lwe-cryptocurrency
* I-SAcoin, umkhonyovu ongavamile wokutshalwa kwemali
* I-Copy Profit Success (i-CPS) Global
* I-BTC Global, isizinda sokuhweba nge-cryptocurrency
* I-Mavrodi Mundial Moneybox (i-MMM)

**Qaphela: Izinhlelo zamapiramidi ezibalulwe ngenhla ngezinye nje zezinhlelo zamaphiramidi ezaziwayo esezikhwabanise abantu izigidi zamarandi. Kuhlale kunezinhlelo ezintsha zamaphiramidi ezivela minyaka yonke futhi udinga ukuzihlomisa ngolwazi lokuthi ungazibona kanjani. Udinga futhi ukwazi ukuthi yimiphi imibuzo okufanele uyibuze.**

Izibonelo zezinye zezinhlelo ze-Ponzi ezisebenze eNingizimu Afrika yilezi:

* I-Invest200 - uhlelo lokutshala imali lwenzuzo
* Uhlelo lwe-Kubus - lubandakanya ukutshalwa kwamasiko emvubelo yobisi ukwenza umkhiqizo yobuhle

1. **Ungazivikela kanjani ekubuthelweni ohlelweni lwephiramidi**

Indlela engcono yokuzivikela ekudonselweni ohlelweni lwephiramidi ukuze uqinisekise ukuthi uyazi ukuthi ubhekene nobani:

* Cwaninga ngenkampani ekunikeza ithuba lokutshala izimali. Iwebhusayithi akubona ubufakazi bokuthi inkampani ikhona futhi isemthethweni.
* Uma ufuna ukutshala izimali kubalulekile ukuthola izeluleko ngezezimali kumeluleki wezezimali ogunyaziwe.
* Thola imininingwane yabo yokuxhumana, ikheli labo lendawo bese uvakashela amahhovisi abo uma kungenzeka. Khumbula, isakhiwo nje sabo singabukeka siwubukhazikhazi futhi abantu abasebenza lapho bagqoke kahle, lokhu akusho ukuthi bayinkampani esemthethweni. Eziningi zalezi zinkampani "zizethula ngokungamanga", okusho ukuthi zibonakala ziyilokhu ezingekhona.

Bheka kwisiPhathimandla Sokuziphatha Komkhakha Wezezimali (Financial Sector Conduct Authority) (i-FSCA) ukuthi ingabe inkampani igunyaziwe yini ukwenza ibhizinisi lezimali eNingizimu Afrika. Kuke kwaba nezimo lapho abakhwabanisi bebentshontsha inombolo yokubhalisa yomhlinzeki wezinsizakalo zezezimali ovunyelwe ukuheha amalungu futhi bazame ukuzenza babukeke ngokusemthethweni. Thola ukuthi ingabe inkampani ixhumene nomuntu ohlinzeka ngosizo lwezezimali, kanye nokuthi usizo abalunikezayo luvunyelwe yini yi-FSCA.

* Buza iNhlangano Kazwelonke YaseNingizimu Afrika Yezitokfela (i-NASASA)ukuthi ingabe isitokfela sibhalisiwe yini futhi nokuthi umthethosisekelo waso uyahambisana yini nohlelo olukhangiswayo. Badinga ukuba nenombolo yokubhalisa ye-NASASA.
* Izinhlelo zamaphiramidi zivame ukubutha amalungu amasha emihlanganweni, emihlanganweni yasemakhaya, ngocingo, nge-imeyili, ngezincwadi noma ngemithombo yezokuxhumana yomphakathi. Basebenzisa abantu "ukufakaza" emihlanganweni "yokubutha abantu", ukukuyenga ukuthi ujoyine. Njengoba ezinye izinhlangano ezisemthethweni zisebenzisa izindlela ezifanayo nalezi zokubutha abantu, qinisekisa njaloozifaka kukho.
* Ungabi nemfihlo ngabakunikeza kona. Thola umbono wezingane zakho, abangane nomakhelwane. Uma bazi ngomkhonyovu onjengalona, bazokuxwayisa. Uma ukubona ukuthi lokhu njengomkhonyovu, ungaxwayisa abanye.

**Qaphela: Ezinye izinhlelo zamaphiramidi zizokukhokhela kuqala amalungu amasha - ziwayenga ukuba enze umnikelo omkhulu.**

**Isibonelo:**

“Utshala imali” angama-R1 000. Ngemuva kwenyanga, uhlelo lukukhokhela ama-R200 ngkutshala izimali zakho, okungama-20%. Lokhu kubukeka njengezindaba ezimnandi kuwe - uhlelo lubonakala lusebenza! Uvumela isilingo sokwenza imali eningi bese unikela ngamanye ama-R1 000. Ongakwazi, ukuthi ama-R200 empeleni aphume emalini yakho okungama-R1 000. Ngakho-ke, kuma-R2 000 owawafaka kulolu hlelo, abakhwabanisi manje sebenama-R1 800 kanti wena unama-R200 kuphela.

**Qaphela: Khumbula, uma kubukeka kukuhle kakhulu ukuthi kungabi yiqiniso, kungenzeka kunjalo!**

1. **Ungahlukanisa kanjani phakathi kokutshalwa kwezimali kwangempela, isitokfela esisemthethweni noma uhlelo lwephiramidi.**

| **Ukutshalwa kwezimali** | **Isitokofela** | **Uhlelo lwephiramidi** |
| --- | --- | --- |
| Umtshalizimali akudingeki ukuthi afune abanye abatshalizimali kulolu hlelo. | Ilungu alidingeki ukuthi lifune abanye abatshalizimali kulolu hlelo.  Onke amalungu esitokfela ayazana, anenhloso efanayo futhi anobudlelwano obuqotho nobuhlala bukhona. | Abantu kudingeka njalo ukuthi bafune abanye kulolu hlelo futhi bathenjiswa imbuyiselo ephezulu ngesikhathi esifushane. |
| Umtshalizimali uyazi lapho imali yakhe itshalwe khona nezinga lembuyiselo. | Ilungu liyazi ukuthi imali yalo itshalwe kuphi nokuthi lizokhokhelwa malini emuva kwesikhathi esibekiwe.  Inzuzo yelungu icaciswe kahle ngobuningi nesikhathi. | Imali imane ishintshane izandla ngaphandle kokwenziwayo kwangempela kwezomnotho noma kwemikhiqizo yezezimali exhumene nayo. Lapho imikhiqizo yezezimali ithengiswa, kumane nje uthuthu lokufihla uhlelo lwephiramidi. Imbuyiselo ebonakalayo ivela ekubuthweni kwabantu hhayi ekuthengisweni kwangempela komkhiqizo. |
| Zonke izingcuphe zokutshalwa kwezimali ziyaziswa ukuze abatshalizimali bakwazi ukuthatha isinqumo benolwazi. | Njengoba izitokfela sezenziwe zaba semthethweni, izingozi zimbalwa, kepha ezinye zisaqhubeka, njengamalungu anganikeli njalo, ukungaphathwa kahle kwezimali, ukuthinteka kwabaqola abasebenza ngezinhlelo zamaphiramidi nemithetho engacacile yokuthi imali izolondolozwa kanjeni futhi isetshenziswe kanjani.  Izitokfela zigxile kumthethosisekelo. Umthethosisekelo uchaza injongo nezinqubo zokusebenza kweqembu lesitokfela. Ngokubuyekeza umthethosisekelo, umuntu ongaba yilungu lesitokfela anganquma ukuthi isitokfela sihayambisana yini nesifiso sobungozi nokuthi ingabe kukhona ukuhambisana nezidingo zabo ngokujoyina iqembu. | Kuthenjiswa imbuyiselo engelona iqiniso, futhi izingozi ezihambisana nokulahlekelwa yimali kwakho awuzaziswa. |
| Umeluleki wokutshalwa kwezimali ubhalisiwe kwi-FSCA. | Iqembu lesitokfela lidingeka ukuba libe yilungu leNhlangano Kazwelonke YaseNingizimu Afrika Yezitokfela (i-NASASA) noma umgwamanda ofanayo ovunyelwe nguMbhalisi wamaBhange. I-FSCA inguzakwethu olawulayo we-NASASA. | Abagqugquzeli abalawulwa futhi ababhalisiwe ndawo. Abanye abaqhuba izinhlelo babhalisa izinkampani zabo eZinkamapanini Nakukhomishana Yempahla Yokuqamba, kodwa lokhu akusho ukuthi bavunyelwe ukuthatha imali emphakathini. |
| Umeluleki wezokutshalwa kwezimali uyalandeleka futhi aphendule ngezenzo zakhe nokweluleka kwakhe. | Amaqembu esitokfela afanele abe ngamalungu e-NASASA noma imigwamanda efanayo evunywe nguMbhalisi Wamabhange futhi ngakho-ke ayalandeleka. | Ngoba kuvame ukuba nzima ukulandela imvelaphi yalolu hlelo noma yabagqugquzeli, abanye abakhohlisi bayakwazi ukugwema ukuboshwa nokunyamalala ngaphandle komkhondo lapho uhlelo lwehluleka. Ngisho noma beboshwa futhi beshushiswa abakhwabanisi, mancane amathuba okuthi abantu babuyiselwe imali yabo. |
| Indlela esemthethweni nephephile yokutshala izimali. | Indlela esemthethweni nethembekile yokonga imali. | Kuyicala ukubamba iqhaza nokukhuthaza uhlelo lwephiramidi. Abahlanganyeli basengozini yokulahlekelwa yimali. |
| Izindlela ezikhona zokubuyisa izimali. | Izindlela ezikhona zokubuyisa izimali. | Azikho izindlela ezikhona zokubuyisa izimali. |

1. **Imibuzo ebalulekile okufanele uyibuze uma umuntu noma inkampani ifuna ukuthi utshale imali kuyo?**

* Ingabe ubhalisile kwi-FSCA? Ithini inombolo yakho yemvume yoMhlinzeki Wezinsizakalo Zezezimali (ye-FSP)?
* Esimweni sesitokfela - Ingabe ubhalisile kwi-NASASA? Ithini inombolo yakho yokubhalisa?
* Ngisacela ukufunda umthethosisekelo wakho ngalesi sitokfela? Ngobani abaholi besitokfela futhi ithini imininingwane yokuxhumana nabo, ukuze ngixhumane nabo?
* Unesikhathi esingakanani usebenza ebhizinisini lokutshala imali?
* Ingabe ubhalisile kwisiKhungo Sokuhlelelwa Kwezimali (i-FPI)?
* Ungangikhombisa ubufakazi bokubhaliswa kwenkampani yakho?
* Ingabe unaziphi iziqu?
* Ngabe udinga ukuthi ngazise noma ngifune abanye abantu?
* Ziyini izingozi kulolu hlelo?
* Ingebe yimuphi umkhiqizo wezezimali okufanele ngitshale kuwo izimali? (Qaphela kakhulukazi imikhiqizo yemali ye-crypto njengoba iyikho ngaphansi kolawulo e-SA futhi okwamanje akukho ndlela yokuthola usizo)
* Ingabe ngizowathola amakhophi emibhalo asayiniwe?

1. **Yini okufanele uyenze uma uyisisulu senkohliso yohlelo lwephiramidi**

* Bika lo mkhonyovu eMbuthweni Wezamaphoyisa WaseNingizimu Afrika (i-SAPS).
* Uma ucabanga ukuthi ubambe iqhaza elibonakalayo ohlelweni lwephiramidi, yeka ukuxhumana nabakhohlisi ngokushesha futhi ungabe usatshala izimali futhi.
* Uma unikeze abakhohlisi imininingwane ye-akhawunti yakho yasebhange, yazisa ibhange lakho ngokushesha.
* Misa yonke imiyalo yokudonswa kwemali (amadebhithi-oda) ngokushesha.
* Gcina nanoma yikuphi ukuxhumana okubhaliwe okuthole ohlelweni lwephiramidi. Lokhu kungasiza njengobufakazi kuziphathimandla ezifanele.

Yazi ukuthi manje usungaba yisisulu sabanye abakhohlisi noma sezinhlelo zokukhwabanisa. Abakhohlisi bavame ukutshelana ngemininingwane yabantu abebebaqondile noma abayekubo ngempumelelo, besebenzisa ubunikazi obuhlukile ukuze benze obunye ubugebengu.

Abantu asebevele beyizisulu zabakhohlisi basengozini enkulu "yokukhwabanisa ekubuyiseni ukukhwabaniswa". Yilapho-ke lapho abakhohlisi bexhumana nabantu asebelahlekelwe yimali ngokukhwabanisa bese bethi bangabomthetho noma bangabammeli. Beluleka izisulu ukuthi bangazisiza ukuthi “zibuyise” izimali zazo ezilahlekile - kodwa bacele ukuba bakhokhelwe.

**Okuxhunywana nabo ababalulekile:**

Ukuhlola ukuthi ingabe umhlinzeki wezinsizakalo zezezimali noma umeluleki wezezimali ukuthengisela imikhiqizo nezinsizakalo zezezimali, ungaxhumana ne-FSCA.

|  |  |
| --- | --- |
| Inombolo Yesikhungo Sezincingo | 0800 20 37 22 (FSCA) |
| Itafula lokuphendula izincingo le-FSCA | 012 428 8000 |
| Inombolo yefeksi | 012 346 6941 |
| I-imeyili | [info@fsca.co.za](mailto:info@fsca.co.za) |
| Ikheli lendawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,  Pretoria, South Africa 0081 |
| Ikheli leposi | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| I-website | [www.fsca.co.za](http://www.fsca.co.za) |

Ukuthola imininingwane ethe xaxa ngolwazi lwezemfundo ngezezimali xhumana noMnyango Wezemfundo Wabathengi (Consumer Education Department) we-FSCA.

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

Ukuhlola ukuthi isitokfela sibhalisiwe yini, ungaxhumana neNhlangano Kazwelonke YaseNingizimu Afrika Yezitokfela (i-NASASA).

|  |  |
| --- | --- |
| Ucingo: | 087 898 0987 |
| I-imeyili | [info@nasasa.co.za](mailto:info@nasasa.co.za) |
| Ikheli lendawo | Kildrummy Office Park, Building 8 Glenfiddich, Witkoppen Road & Umhlanga Avenue, Paulshof, Sandton, 2191 |
| I-website | www.nasasa.co.za |

Uma ufuna ukubika izinhlelo ezingekho emthethweni zokufakwa kwezimali, xhumana neBhange-Ngodla (i-SARB) noma isiPhathimandla Sokulawulwa Kwezinkampani Zezimali (Prudential Authority) (i-PA).

|  |  |
| --- | --- |
| Ucingo: | 012 313 3911 / 0861 12 7272​ (Imibuzo jikelele) |
| Ifeksi: | 012 313 3758 |
| I-imeyili | [SARB-PA@resbank.co.za](mailto:SARB-PA@resbank.co.za) |
| Ikheli lendawo | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| Ikheli leposi | Prudential Authority, South African Reserve Bank, P O Box 8432, Pretoria 0001 |
| I-website | www.resbank.co.za |

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Nanoma ngubani owaziyo ngohlelo lwephiramidi ufanele alubike kuKhomishani kazwelonke Wabathengi (National Consumer Commission) (i-NCC).

|  |  |
| --- | --- |
| Ucingo: | 012 428 7000 / 012 428 7726 |
| I-imeyili | [complaints@thencc.org.za](mailto:complaints@thencc.org.za) |
| Ikheli lendawo | Building C – South African Bureau of Standards Campus, 1 Dr Lategan Road, Groenkloof, Pretoria |
| Ikheli leposi | PO Box 36628, Menlo Park, 0102 |
| I-website | [www.thencc.gov.za](http://www.thencc.gov.za) |

Ukuze wazi kabanzi ngemikhonyovu futhi uhlole ukuthi ingabe ibhekiswe kuwe yini vakashela iwebhusayithi ye-Fraud Alert

www.fraudalert.co.za

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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.*