**Kungenzeka ukuthi unelungelo lemihlomulo engafunwanga!**

Ingabe uke wadilizwa, wamiswa noma wesula kumqashi wakho? Ingabe uke wathola imihlomulo yesikhwama sempesheni noma sokuzihlinzekela umhlalaphansi? Uma kungenjalo, lena indlela yokufuna nanoma yimiphi imihlomulo engafunwanga.

|  |  |
| --- | --- |
| **IZINCAZELO** | |
| **Ilungu/**  **owabe elilungu** | Umuntu oyilungu noma owabe eyilungu futhi enegalelo esikhwameni somhlalaphansi. |
| **Ohlomulayo** | Umuntu noma iqembu elithola imali ngenxa yelungu ebelikhokha kwisikhwama somhlalaphansi, noma elifanele ukuthola imihlomulo engeziwe. |
| **Ohlomulayo okhethiwe** | Njengelungu lesikhwama somhlalaphansi, uzocelwa ukuthi ukhethe noma uphakamise umuntu oyedwa noma abaningi abazohlomula ukuze bathole lokho okongile uma ushona ngaphambi kokuthatha umhlalaphansi. |
| **Umhlomulo** | Umhlomulo yimali ekhokhwa isuka esikhwameni somhlalaphansi isiyiswa elungwini noma kowayeyilungu. |
| **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. |
| **Isikhwama sempesheni** | Isikhwama sempesheni sihlinzeka amalungu aso ngemihlomulo lapho ethatha umhlalaphansi emsebenzini. Isikhwama sizophinde sikhokhele imihlomulo lapho ilungu lishona ngenkathi lisasebenza noma lingakwazi ukusebenza ngenxa yokugula/yokuba nokukhubazeka kwezinye izimo noma lidilizwa emsebenzi. Ungajoyina isikhwama sempesheni kuphela ngenkampani ekuqashile. Uma uthatha umhlalaphansi esikhwameni sempesheni ungathatha kuphela ingxenye yokuthathu yomhlomulo wakho ngokheshi futhi okusele kufanele kusetshenziselwe ukuthenga i-anuwithi. |
| **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. |
| **Isikhwama somhlalaphansi we-anuwithi** | Umhlalaphansi we-anuwithi uzimele ngokuphelele kumqashi wakho. Unikela imigalelo yanjalo ngenyanga futhi ungakhetha ukuthi ukhetha ukuyibeka kuphi le mali, ngokuhambisana nezimiso zesikhwama. |
| **Oncikile** | Umuntu okwathi ngosuku lokushona kwelungu esasebenza, wathembela kwilungu ukuze lithole ukwesekwa kwezezimali. Lokhu kungaba ingane (kubandakanya ingane ekhuliswa ngumzali ongeyona owayo owegazi), umzali, umlingani, isihlobo noma umuntu ilungu ebelinomsenzi wokumondla ngokomthetho. |
| **Umqaphi osemthethweni** | Umuntu noma abantu abaqokwe ngokusemthethweni ukuvikela nokunakekela ingane/izingane kanye/noma nabantu abangakwazi ukusebenza. |
| **Umnakekeli** | Umuntu onakekela omunye umuntu osiza omunye umuntu ongakwazi ukuphila ngokuzimela ngokuphelele ngenxa yokukhubazeka ngokomzimba nangokwengqondo. |

**Yimuphi umhlomulo ongafunwanga?**

Imihlomulo engakleyinywanga yimali engakhokhelwanga umuntu owayekade eyisisebenzi noma umhlomuli wesikhwama somhlalaphansi zingakapheli izinyanga ezingama-24 kusukela ngosuku imali eyakhokhwa ngalo, njengoba kushiwo eMthethweni Wesikhwama Sempesheni wonyaka we-1956.

**Ingabe ngiyafaneleka yini ukuthola umhlomulo ongafunwanga?**

* Ingabe uke wadilizwa, wamiswa noma wesula/wathatha umhlalaphansi kumqashi wakho?
* Ingabe ufake isandla esikhwameni sokuthatha umhlalaphansi nyanga zonke ngenkathi usebenza?
* Ingabe uke wayithola imihlomulo yesikhwama sakho somhlalaphansi? Uma kungenjalo, usengakwazi ukufaka ikleyimu yomhlomulo wakho wesikhwama somhlalaphansi ongafunwanga.
* Ingabe ushiwo njengomhlomuli noma ingabe ukee wancika kulowo owayeyilungu lesikhwama somhlalaphansi owashona ngaphambi kokuthatha umhlalaphansi?

**Ubani ongafuna imihlomulo engafunwanga?**

Uma ungakayitholi imihlomulo yakho yesikhwama somhlalaphansi ungafaka ikleyimu uma;

* uyilungu langaphambili lesikhwama somhlalaphansi.
* ungohlomulayo walowo owayeyilungu lesikhwama somhlalaphansi owashona ngaphambi kokuthatha umhlalaphansi noma engakwazi ukukleyima leyo mali nganoma yisiphi isizathu.

**Imiphi imibhalo engidinga ukuyithola uma ngabe umhlomulo ongafunwanga okufanele ukhokhelwe mina noma omunye umuntu?**

* Imibhalo efakwe ohlwini olusetthebulini elingezansi izokusiza ukuthi uthole ukuthi ingabe kukhona yini imihlomulo engafunwanga okufanele ikhokhelwe wena noma omunye umuntu. Le mibhalo ibalulekile ngoba isikhwama somhlalaphansi sizoyidinga ukuze sibone ukuthi ingabe iyimihlomulo evumelekile engafunwanga.

| **Ababe bengamalungu** | **Abondliwayo/ababheki/ abanakekeli** |
| --- | --- |
| * Noma yimuphi umbhalo uzokhombisa ukuthi yisiphi isikhwama somhlalaphansi ilungu elalikuso, ofana neseluleko somholo wesonto noma neseluleko somholo wenyanga (isiliphu sokukhokhelwa) noma isiTatimende sesikhwama somhlomulo womhlalaphansi. | * Nanoma yimuphi umbhalo uzokhombisa ukuthi yisiphi isikhwama somhlalaphansi owayekade elilungu ebeyilungu laso. Isib. Iseluleko somholo weviki noma somholo wenyanga (isiliphu sokukhokhelwa) noma isitatimende sesikhwama somhlomulo womhlalaphansi. * Umbhalo wakamuva impela noma ukuxhumana okuvela esikhwameni somhlalaphansi selungu, njengencwadi. * Nanoma yimiphi imibhalo engafakazela ukuthi ungoncike, ungumqaphi osemthethweni noma umnakekeli wayo owabe eyilungu phambilini. Isib. Isitifiketi sokuzalwa esilandayo ezimeni zabaqaphii bemvelo (okungukuthi, umzali wengane esencane ngokweminyaka esemthethweni okuyiyona efunelwa umhlomulo); * Isitifiketi sokushona kowabe elilungu phambilini uma kudingeka. |
| * Umazisi wakho (i-ID). | * Inombolo kamazisi yakho nemininingwane yakho yokuxhumana, enjengenombolo yocingo noma kamakhalekhukhwini. * Inombolo kamazisi yalowo owayeyilungu, ikheli kanye nenombolo yocingo/ kamakhalekhukhwini. * Inombolo kamazisi nekheli nenombolo yocingo/kamakhalekhukhwini yengane encane ngokweminyaka esemthethweni okuyiyona oyibuzela imibuzo. |

**Uhlola kanjani ukuthi unomhlomulo ongafunwanga okufanele uwukhokhelwenoma ukhokhelwe omunye umuntu?**

* Xhumana nesikhwama somhlalaphansi wena/ilungu lomndeni okade kuyilungu kuso. Igama lesikhwama lingehluka egameni lenkampani.
* Uma ungalazi igama lesikhwama somhlalaphansi obukade uyilungu laso ungaxhumana neSiphathimandla Sokuziphatha Komkhakha Wezezimali (Financial Sector Conduct Authority) (i-FSCA) ku-0800 20 37 22. I-FSCA ingakusiza ukugcwalisa ofomu elidingekayo elizokusiza ukuthole isikhwama somhlalaphansi oyilungu laso mahhala.
* Ungavakashela futhi iwebhusayithi ye-FSCA ku-www.fsca.co.za futhi wenze ucwaningo ku-inthanethi nganoma yimiphi imihlomulo engakleyiwanga okufanele uwukhokhelwe. Uzodinga ukugcwalisa ifomu lokubuza elinemininingwane elandelayo: igama, isibongo, inombolo kamazisi, igama lesikhwama, igama lomqashi, njll. ukuze injini yocwaningo ibheke ukuthi ingabe kukhona yini ukufanana. Uma kungenzeka kungabi nokufanana, uzonikezwa imininingwane yokuxhumana yesikhwama kanye/noma umphathi.
* Ezinye izindlela zokuhlola:

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| **Isiteshi Sokucinga** | **Ilinki/imininingwane yokuxhumana** |
| Imibuzo nge-imeyili – Inombolo ye-ID | [FSCA.PensionsUnclaimed@FSCA.co.za](mailto:FSB.PensionsUnclaimed@fsb.co.za) |
| Imibuzo nge-imeyili – izicelo jikelele\* | [Pension.Queries@FSCA.co.za](mailto:Pension.Queries@fsb.co.za) |
| Imibuzo nge-SMS – Inombolo ye-ID | 30913 |
| Imibuzo nge-SMS – Imibuzo nge-imeyili – izicelo jikelele\* | 30766 |
| Izethulo zefeksi | 086 578 1183 |
| Imibuzo yoCingo Lwamahhala | 0800 20 3722 (olwamahhala) |
| Amaklayenti azingenela ngezinyawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria |
| Imibuzo ebhalwe phansi | PO Box 35655, Menlo Park, Pretoria 0102 |

**Qaphela: Uma uthola ukufana okungenzeka kubekhona engosini ye-inthanethi yemihlomulo engafunwanga, akusho ukuthi ngokuzenzakalelayo kunomhlomulo ongafunwanga ofanele uwukhokhelwe. Isikhwama esifanele somhlalaphansi noma umphathi waso ufanele athintwe ukuqinisekisa ukuthi ingabe ukhona yini umhlomulo ongafunwanga okufanele uwuthole, kulowo owayeyilungu noma omunye ohlomulayo.**

**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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| Isikhungo Sezincingo | 0800 20 37 22 |
| Itafula lokuphendula izincingo | 012 428 8000 |
| Inombolo yefeksi | 012 346 6941 |
| I-imeyili | [Info@fsca.co.za](mailto: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](mailto: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](mailto: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.

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| Ucingo: | [012 762 5000](tel:+27127625000) |
| I-imeyili | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Izikhalazo ngosizo lwethu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuzo ngesimo sezikhalazo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| [Ucingo Oluphuthumayo Lwenkohlakalo Ngaphandle Kokudalulwa](tel:0801116666) | 0800 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.

|  |  |
| --- | --- |
| Ucingo: | 0800 117 669 noma 012 319 1000/1911 |
| Ifeksi: | 012 326 2507 |
| I-imeyili | [Enquiries@gepf.co.za](mailto: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:\Users\alicia.pillai\Desktop\Send%204%20External%20approval\www.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.*