**Uhlelo Lwezokwelapha vs Ipholisi Yomshwalense Wezempilo – Uyini umehluko, futhi yikuphi okungilungele mina?**

***Isandulela/Isethulo***

Ukuthi ukhetha uhlelo lwezokwelapha noma ipholisi yomshwalense wezempilo, kuzoncika endleleni yakho yokuphila, izidingo zakho nebhajethi yakho. Izindleko phakathi kwakho kokubili ziyahluka ngenxa yokuthi imikhiqizo inikeza amasevisi nezinzuzo ezihlukile. Le nsiza izosiza ukunikeza ulwazi mayelana nazo zombili izinketho, ukuze uzokwazi ukwenza isinqumo esinolwazi ngakho kokubili.

Kubalulekile ukuthi wazi ukuthi yimiphi imithetho esebenzayo kule mikhiqizo noma yiziphi izinhlangano eziphoqelela le mithetho.

* Izinhlelo zokwelapha zingaphansi kwe-Medical Schemes Act (No. 131 ka-1998) (i-Medical Schemes Act) kuphela, ephoqelelwa yi-Council for Medical Schemes (CMS).
* Ngokuqondene Nokuphatha Amakhasimende Ngendlela Efanele, izinkampani zomshwalense ongewona owokuphila zingaphansi Komthetho Womshwalense Wesikhathi Esifushane (No. 53 ka-1998) futhi izinkampani zomshwalense wokuphila zingaphansi Komthetho Womshwalense Wesikhathi Eside (No. 52 ka-1998), njengosebenzayo, imithetho yawo ephoqelelwa yi-Financial Sector Conduct Authority (FSCA).
* Izinkampani zomshwalense ongewona owokuphila nowokuphila nazo singaphansi kwe-Insurance Act (No. 18 ka-2017), umthetho wawo okhuthaza ukusanguluka kwawo ngokwezezimali futhi uphoqelelwa yi-Prudential Authority (PA) (ingxenye ye-South African Reserve Bank (SARB)).

**Qaphela:** Umshwalense wesikhathi esifushane manje ubizwa ngokuthi umshwalense ongewona owokuphila, kuyilapho umswalense wesikhathi eside manje waziwa ngokuthi umshwalense wokuphila.

Ngokomthetho, izinhlelo zokwelapha akufanele zicwase ngokungafanele ngokuvumelana namalungiselelo okunakekelwa kwezempilo nekhava yezindleko zokwelashwa ngokusekelwe kuhlanga, ubudala, ubulili, isimo sokushada, ubuzwe noma indabuko, lokho oyikho ngokobulili, ukukhulelwa, ukukhubazeka noma isimo sezempilo. Izimfuneko ezifanayo ezivimba ukucwasa okungafanele ziyasebenza ngokuqondene namapholisi omshwalense wezempilo.

Kukhona abadlali abahlukahlukene okufanele ubaqaphele. Uhlelo lwezokwelapha (esimweni se-medical aid) noma inkampani yomshwalense/umhlinzeki womkhiqizo (esimweni sepholisi yomshwalense wezempilo) ekugcineni unesibopho sokukukhava ngokuqondene nezindleko zokwelashwa noma akhokhele inani okuvunyelwene ngalo ngokuvumelana nenkontileka yomshwalense. Umeluleki wezezimali ogonyaziwe angakusiza ukuthi ukhokhe umkhiqizo wezezimali ovumelana nezidingo zakho zokwelashwa nezempilo kanye nebhajethi – laba bantu nabo balawulwa yi-FSCA, kodwa bangaphansi komthetho ohlukile, okuyi-Financial Advisory and Intermediary Services Act (No. 37 ka-2002). Abahlinzeki bomkhiqizo bagunyazwe ukuthi badayise imikhiqizo namasevisi abo ngabeluleki bezezimali noma ngokuqondile ngokudayisa ngocingo noma nge-inthanethi.

Uma uthola iseluleko sezimali, phikelela ukuthi umeluleki akunikeze imininingwane yezimali, izindleko nalokho okufakiwe/okungafakiwe ekhaveni. Ukuze uthole ulwazi olwengeziwe mayelana nendima yomeluleki wezezimali vakashela okuthi [www.fscamymoney.co.za](http://www.fscamymoney.co.za)

Uhlu lwezincazelo lutholakala ekupheleni kwale nsiza ngezinjongo zezikhombo. Lolu hlu lwamagama luzokusiza ukuthi uqonde amagama ayinkimbinkimbi ngokuqondene nosizo lwezokwelashwa nomshwalense wezempilo.

**Ikhasi Lokuqukethwe**

1. Luyini uhlelo lwezokwelashwa?
2. Uyini umshwalense wezempilo?
3. Umehluko phakathi kohlelo lwezokwelapha nepholisi yomshwalense wezempilo
4. Imibuzo evame ukubuzwa - Izinhlelo zokwelashwa
5. Imibuzo evame ukubuzwa – Umshwalense wezempilo
6. Ngikhetha kanjani phakathi kohlelo lwezokwelashwa noma ipholisi yomshwalense wezempilo?
7. Ngisifaka kanjani isikhalazo ngokuqondene nohlelo lwami lwezokwelashwa
8. Indlela yokufaka isikhalazo ngokuqondene nenkampani yomshwalense wezempilo
9. Abathintwayo abawusizo
10. **Luyini uhlelo lwezokwelashwa?**

Uhlelo lwezokwelashwa lukusiza ukuthi ukhokhele izidingo zakho zokunakekelwa kwempilo, njengezindleko zokwelashwa ezihlobene nokuvakashela udokotela, abahlengikazi, ukuhlinzwa, udokotela wamazinyo, wamehlo, imithi, nokulaliswa esibhedlela uma kudingeka. Uhlelo lwezokwelashwa ngokuvamile lunikeza izinzuzo ezengeziwe kunomshwalense wezempilo.

Izinhlelo zokwelapha ‘azizona izinhlangano zenzuzo’. Azinabo abanikazi bamasheya futhi azikhokhi amadividendi ngenzuzo eyenziwe. Izinhlelo zokwelapha zikhona ukuze zisize amalungu azo njengoba zonke izimali zihlanganiswa ndawonye futhi zivikelwa ukuze zisetshenziselwe ukukhokhela izicelo ngokuvumelana nemithetho yohlelo futhi ukuze kuqinisekiswe ukuthi wonke amalungu anakekelwa ngendlela elinganayo nefanele (kuye ngohlobo lwenzuzo). Konke okusalayo (“izinzuzo” zonyaka odlule) kutshalwa egameni lamalungu ajoyine uhlelo lwezokwelashwa, ngokuvumelana nomthetho.

Amalungu ayingxenye yohlelo lwezokwelashwa ayakhokha (inkokhelo yanyanga zonke) futhi ngakolunye uhlangothi athola ikhava yezokwelashwa ngokuvumelana nemithetho yohlelo. Zonke izinhlelo zokwelapha kufanele ahlinzeke Ngezinzuzo Eziyisisekelo Ezituswayo, okuxoxwa ngazo ngokuningiliziwe kamuva kule nsiza.

Kukhona izinhlobo ezimbili zezinhlelo zokwelashwa, ngokuyinhloko, izinhlelo **ezivulekile** **nezivalekile** (ezikhawuliwe). Noma yimuphi umuntu angakwazi ukujoyina uhlelo oluvulekile, kodwa izinhlelo ezivalekile ezabasebenzi, amaqembu athile abaqashi, noma ubulungu bezisebenzi ezithile, imboni, inhlangano noma inyunyana.

Zonke izinhlelo zokwelapha eNingizimu Afrika zisebenza ngokuvumelana ne-Medical Schemes Act (Act No.131 ka-1998) futhi zilawulwa yi-Council of Medical Schemes (CMS).

**Izinhlelo zokwelapha zisekelwe ezimisweni ezintathu eziyinhloko njengoba zibekwe yi-Medical Schemes Act ngendlela elandelayo:**

* 1. **Ukubhalisa okuvulekile**

Zonke izinhlelo zokwelapha ezivulekile ezibhalisiwe kumelwe zivumele noma yimuphi umuntu ukuthi ajoyine. Akufanele zicwase ngokumelene nanoma ubani ofuna ukujoyina uhlelo futhi okwazi ukukhokhela imali yobulungu banyanga zonke. Ngakho-ke uhlelo lwezokwelashwa olubhalisiwe alukwazi ukwenqaba isicelo. Nakuba izinhlelo zokwelapha zibhalisa noma yimuphi umuntu, zingase zibeke **izinkathi ezithile** **zokulinda** kumalungu amasha kanye/noma labo abancike kuwona lapho bejoyina uhlelo lwezokwelashwa. Isikhathi sokulinda sincika enanini lesikhathi umuntu ofaka isicelo abe ngaso yilungu lohlelo lwezokwelapha ngenkathi ejoyina uhlelo olusha. Ngokuvamile kukhona izikhathi zokulinda ezimbili:

* Inkathi yokulinda evamile efika ezinyangeni ezintathu, ebekwa lapho ushintsha phakathi kwezinhlelo zokwelapha. Phakathi nale nkathi yokulinda, amalungu kufanele akhokhe imali yayo evamile yanyanga zonke kodwa awanalo ilungelo lokuthola izinzuzo phakathi nenkathi yokulinda, ngaphandle kwasezimweni lapho kusebenza Izinzuzo Eziyisisekelo Ezituswayo.
* Inkathi yokulinda eqondene nesimo esithile yezinyanga ezingu-12. Phakathi nale nkathi, amalungu kufanele akhokhe imali yawo yanyanga zonke evamile. Noma yiziphi izimo zempilo ezikhona kakade (eziphawulwe phakathi nokufakwa kwesicelo) ngeke zifakwe futhi zonke izindleko zokwelapha ezihlobene phakathi nale nkathi yezinyanga ezingu-12 zizokhokhwa ilungu ngokwalo, ngaphandle kwalapho kusebenza khona Izinzuzo Eziyisisekelo Ezituswayo.

Buza umeluleki wakho wezokwelapha ukuthi yiziphi izikhathi zokulinda ezisebenzayo lapho ukhetha uhlelo lwezokwelashwa.

Izinhlelo zokwelashwa zingase futhi zikhethe ukukhokhisa inhlawulo yomuntu ojoyine kamuva. **Inhlawulo yokujoyina kamuva** iyimali yenhlawulo uhlelo lwezokwelashwa engase iyikhokhise noma yimuphi umuntu ojiyina lapho eneminyaka engu-35 nangaphezulu, ukuze kuboniswe ubulungisa kumalungu akhona kakade, ngenxa yokuthi lowo umuntu ujoyina uhlelo esigabeni sakamuva sokuphila lapho kungenzeka khona ukuthi unezidingo zokwelashwa ezibizayo.

* 1. **Umkhawulo Wezinzuzo Ezinconywayo**

Izinzuzo Eziyisisekelo Ezituswayo, eziphinde zaziwe ngokuthi ama-PMB, ayiqoqo lezinzuzo ezichaziwe eziqinisekisa ukuthi wonke amalungu ohlelo lwezokwelashwa akwazi ukufinyelela amasevisi athile ezempilo ayisisekelo, kungakhathaliseki ukuthi iyiphi inketho yenzuzo ayikhethile. Injongo iwukunikeza abantu ukunakekelwa okuqhubekayo ukuze kuthuthukiswe impilo yabo kanye nenhlalakahle kanye nokwenza ukunakekelwa kwezempilo kukwazi ukufinyeleleka kalula.

Ngokwesibonelo:

 *“U-Felicity usanda kujoyina uhlelo lwezokwelashwa okokuqala, ufuna ukubona udokotela wokusebenza kwengqondo. Ufuna ukwazi ukuthi uhlelo lwakhe lwezokwelapha luzoyikhokhela kanjani le sevisi.*

*Uhlelo lwezokwelapha luzoyikhokhela isevisi ngemva kokuthi inkathi yokulinda yezinyanga ezintathu isiphelile, uma isimo siyi-PMB.”*

Izinzuzo Eziyisisekelo Ezituswayo ziyisici se-Medical Schemes Act, ngokuqondene nokuthi yiziphi izinhlelo zokwelapha okufanele zihlangabezane nezindleko[[1]](#footnote-1) ezihlobene nokuxilongwa, ukwelashwa, nokunakekelwa:

* Noma yisiphi isimo sezokwelashwa esiphuthumayo;
* Iqoqo elilinganiselwe lezimo zezokwelashwa ezingu-271; kanye
* nezimo ezingomahlalakhona ezingu-25.

Uhlelo lwakho lwezokwelapha luzokunikeza uhlu lwezimo zokwelashwa nezingomahlalakhona olukhavwayo ngaphambi kokuthi ujoyine uhlelo. Uzophinde futhi unikezwe ulwazi ngokuqondene nabahlinzeki besevisi abamisiwe, imithi esohlwini nemithi ezokhavwa.

Uhlelo lwezokwelashwa alukwazi ukungafaki noma yisiphi isimo sezokwelashwa esingazange sihlonzwe noma selashwe ezinyangeni ezingu-12 ngaphambi kokujoyina uhlelo. Ngokwesibonelo, uma indlalifa ingenwa i-HIV ngemva kwenkathi yokulinda evamile, uhlelo kufanele lukhave izindleko ezihlobene negciwane.

Uma uhlelo belubeke inkathi yezinyanga ezingu-12 zokungakhavwa kwesimo sezokwelashwa esithile futhi inkathi yezinyanga ezingu-12 isidlulile, uhlelo lungaphansi kwesibopho sokukhava isimo, ngokuvumelana nenketho yenzuzo yonyaka wenketho yenzuzo ethile.

* 1. **Isilinganiso somphakathi**

Izinhlelo zokwelapha ezibhalisiwe azivunyelwe ukuthi zikhokhise amalungu emali engafani kuhlelo olufanayo, ngaphandle kwalapho imali ekhokhwayo isekelwe ezingeni lemali engenayo yomuntu ofaka isicelo kanye/noma inani labantu abancike kulo. Ngamanye amazwi, abantu abahola imali encane bangase bakhokhe imali encane yobulungu banyanga zonke ngokungafani nalabo abahola kakhulu, futhi uhlelo lungase lukhokhise ilungu eliyinhloko imali encane ngomuntu ngamunye uma enabantu abancike kuyena.

1. **Uyini umshwalense wezempilo?**

Ipholisi yomshwalense wezempilo iwuhlobo lwenkontileka yomshwalense ephakathi kwenkampani yomshwalense nomnikazi wepholisi (ebizwa ngokuthi ipholisi yomshwalense). Umnikazi wepholisi uthembisa ukukhokha i-premium futhi inkampani yomshwalense ithembisa ngakolunye uhlangothi, ukunikeza izinzuzo zepholisi esimweni sezempilo esingahleliwe noma esingaqinisekisiwe (njengoba kubhekiselwe kuso enkontilekeni) senzeka.

Ipholisi yomshwalense ingase ingazikhokheli izindleko zokwelapha noma izindleko noma amasevisi alawulwa ngaphansi kwe-Medical Schemes Act, 1998 (Act No.131 ka-1998). Umshwalense wezempilo ungaba ipholisi yomshwalense wesikhathi esifushane (ongewona owokuphila) noma ipholisi yomshwalense wesikhathi eside (wokuphila).

Inzuzo ingase ibe isamba semali esingashintshi usuku ngalunye, noma ukukhokhelwa isamba semali ngesikhathi esisodwa. Ngokuvamile ikhokhelwa umnikazi wepholisi ngokuqondile esikhundleni somhlinzeki wokunakekelwa kwezempilo. Nokho, izinhlelo zingenziwa ezimweni ezithile ukuze inkokhelo ikhokhwe ngokuqondile kumhlinzeki wokunakekelwa kwezempilo. Izinkampani zomshwalense wezempilo zinelayisense yokuqhuba ibhizinisi lomshwalense futhi ziphethwe abanikazi bamasheya futhi ziqhutshwa ukwenza inzuzo.

Izinhlobo zamapholisi omshwalense wezempilo wesikhathi esifushane (ongewona owezempilo) zihlanganisa:

* Ikhava yezindleko ezingezona ezokwelashwa, njengomphumela wokulaliswa esibhedlela (Ipholisi yokulaliswa esibhedlela)
* Ukusilela kwezindleko zokwelapha (Ikhava yokushodayo)
* Ukuhlolwa nokwelashwa kwe-HIV, i-Aids, isifo sofuba (TB) nomalaleveva
* Umshwalense wohambo lwamazwe aphesheya
* Ukutakulwa ezimweni eziphuthumayo zokwelashwa noma izinto zokuthutha

Amapholisi omshwalense wezempilo wesikhathi eside (wokuphila) ahlanganisa:

* Ikhava yezindleko ezingezona ezokwelashwa ezibangelwa ukulaliswa esibhedlela, anikeza ukukhokhelwa isamba esikhokhwa ngosuku ngalunye umuntu okhaviwe esesibhedlela, futhi ihloselwe ukukhokhela, phakathi kwezinye izinto, ukulahlekelwa imali engenayo ngenxa yokuba sesibhedlela.
* Ukunakekelwa kokuba buthakathaka
* Ukuhlolwa nokwelashwa kwe-HIV, i-Aids, isifo sofuba (TB) nomalaleveva
* Ukutakulwa ezimweni eziphuthumayo zokwelashwa noma izinto zokuthutha

**Umshwalense wezempilo usekelwe ezimisweni ezihlukile ezintathu ezilandelayo:**

* 1. **Imithetho yezinkampani zomshwalense** **ngokuvumelana namapholisi omshwalense wezempilo**

Amapholisi omshwalense wezempilo angase angazikhokheli izindleko zokwelashwa ezifana nokuhambela udokotela, izindleko zesibhedlela nanoma yisiphi izindleko noma amasevisi angaphansi kwe-Medical Schemes Act.

Kukhona kuphela okuhlukile okumbalwa uma kuziwa emthethweni ongenhla. Lezi zinto ezihlukile zisebenza ngokuqondene nezihlobo ezilandelayo zamapholisi omshwalense:

* Ikhava yokushodayo (iphinde yaziwe ngokuthi ikhava yokusilela yezindleko zokwelapha)
* Ukuhlolwa nokwelashwa kwe-HIV, i-Aids, isifo sofuba (TB) nomalaleveva
* Umshwalense wohambo lwamazwe aphesheya
* Ukutakulwa ezimweni eziphuthumayo zokwelashwa noma izinto zokuthutha
* Ukunakekelwa kokuba buthakathaka

Imithetho elandelayo isebenza kuwo wonke amapholisi omshwalense wezempilo okungafaki phakathi umshwalense wokuhamba kwamazwe omhlaba, ukutakulwa kwezokwelapha nokunakekelwa kokuba buthakathaka, ngokuyinhloko ikhava yokushodayo, ikhava yezindleko okungezona ezokwelashwa njengomphumela wokulaliswa esibhedlela, noma ipholisi enikeza ikhava ngokuqondene nokuhlolwa nokwelashwa kwe-HIV, i-Aids, isifo sofuba (TB), nomalaleveva:

* Kumelwe ibhaliswe ngokweqembu.
* Akufanele icwase umnikazi wepholisi nesisekelo sohlanga, ubudala, ubulili, isimo sokushada, ubuzwe noma indabuko, lokho oyikho ngokobulili, ukukhulelwa, ukukhubazeka, isimo sempilo nanoma yisiphi izimo ezifanayo.
* Inkampani yomshwalense ingase inganqabi ukungenela inkontileka ngokuqondene nalawa mapholisi nalabo abangase babe abanikazi bepholisi, ngaphandle kwalapho lowo ongase abe umnikazi wepholisi ngaphambilini enze isenzo sokukhwabanisa okuhlobene nomshwalense.

Umthetho olandelayo usebenza kuwo wonke amapholisi omshwalense wezempilo, ngaphandle kwekhava yokushodayo:

* Inkampani yomshwalense akufanele ifune ukuthi umnikazi wepholisi noma umuntu okhaviwe abe yilungu lohlelo lwezokwelashwa.
	1. **Izikhathi zokulinda ngokuqondene nomshwalense wezempilo**

Ipholisi yomshwalense wezempilo enikeza ikhava yokushodayo; ikhava yezindleko okungezona ezokwelashwa ngenxa yokulaliswa esibhedlela; noma ikhava ngokuqondene nokuhlolelwa nokwelashwa kwe-HIV, i-Aids, isifo sofuba (TB), nomalaleveva, ingase inikeze okuthi:

* Inkathi yokulinda evamile efika ezinyangeni ezingu-3; kanye
* Nenkathi yokulinda eqondene nesimo esithile kanye/noma isimo esikhona kakade efika ezinyangeni ezingu-12.

Ngokuqondene nalawa mapholisi omshwalense wezempilo, kukhona izimfuneko ezithile ngokuqondene nezikhathi zokulinda inkampani yomshwalense okufanele inamathele kuzo.

Inkampani yomshwalense ingase ibeke inkathi yokulinda eqondene nesimo esithile kupholisi yomshwalense wezempilo yomnikazi wepholisi, uma lowo mnikazi wepholisi:

* Ezinyangeni ezingu-3 ngaphambi kokuthi angenele ipholisi yomshwalense wezempilo ‘omusha’ ube nenye ipholisi yomshwalense wezempilo enezinzuzo ezicishe zifane; **futhi**
* uma ubeseyiqedile inkathi yokulinda eqondene nesimo esithile ngokuqondene naleyo pholisi yezempilo.

Ngaphezu kwalokho, lapho inkathi yokulinda yomnikazi wepholisi ngaphansi kwepholisi yezempilo edlule ngokuqondene namapholisi ashiwo ingakaphelelwa isikhathi lapho umnikazi wepholisi eshintshela kupholisi yezokwelashwa entsha (enezinzuzo ezicishe zifane), inkampani yomshwalense yepholisi yomshwalense wezempilo omusha ingabeka kuphela inkathi yokulinda elingana naleyo ebisisele kuleyo pholisi edlule.

**2.3 Izimfuneko zokudalula lapho uthatha ipholisi yomshwalense wezokwelapha**

Inkampani yomshwalense kumelwe inamathele ezimfunekweni zokudalula ezilandelayo ngokuqondene nawo wonke amapholisi omshwalense wezempilo okungafaki phakathi umshwalense wokuhamba kwamazwe omhlaba, ukutakulwa kwezokwelapha nokunakekelwa kokuba buthakathaka, ngokuyinhloko ikhava yokushodayo, ikhava yezindleko okungezona ezokwelashwa njengomphumela wokulaliswa esibhedlela, noma ipholisi enikeza ikhava ngokuqondene nokuhlolwa nokwelashwa kwe-HIV, i-Aids, isifo sofuba (TB), nomalaleveva:

* Akufanele wakhe isithombe sokuthi uthatha indawo yobulungu bohlelo lwezokwelapha.
* Inkampani yomshwalense, ngokuqondene nepholisi yomshwalense wezempilo okhava izindleko ezingezona ezokwelashwa njengomphumela wokulaliswa esibhedlela, akufanele yakhe isithombe sokuthi ikukhavela izindleko zokwelashwa.
1. **Umehluko phakathi kohlelo lwezokwelapha nepholisi yomshwalense wezempilo**

Ithebula elingezansi libala umehluko okhona phakathi kwezinhlelo zokwelapha nomshwalense wezempilo.

| **UHLELO LWEZOKWELAPHA** | **UMSHWALENSE WEZEMPILO**  |
| --- | --- |
| Awukho umkhawulo wobudala bokubhalisa (akukho ukucwaswa). | Amanye amapholisi anomkhawulo weminyaka yokungena. |
| Ilungu lohlelo lwezokwelapha alikwazi ukuba yilungu lohlelo lwezokwelapha olungaphezu kolulodwa.  | Awukho umkhawulo ngokuqondene nenani lamapholisi emshwalense yezempilo umuntu angaba nayo, kodwa kukhona imithetho ethile emayelana nenani lezinzuzo la mapholisi angaba nazo. Uma umnikazi wepholisi enemishwalense eminingi, angase angatholi inkokhelo egcwele abeyikhokhela. Lokhu kungenxa yokuthi ikhava yobungozi inxephezela okhaviwe ngokulahlekelwa abhekana nakho njengomphumela wokwenzeka kwesimo esinomshwalense.  Ayihloselwe ukucebisa umuntu othathe umshwalense noma umamukeli wezimali zepholisi. |
| Ukubhalisa okuvulekile - izinhlelo zokwelapha ezivulekile azikwazi ukwenqaba amalungu. | Ubulungu bunganqatshwa ngokusekelwe kuphrofayela yobungozi uma inkampani yomshwalense ikhetha ukwenza kanjalo. |
| Isilinganiso somphakathi:* Wonke amalungu akhokha imali efanayo kuye ngenketho ekhethiwe/uhlelo kanye nenani lamalungu (usayizi womndeni). Ama-premium anqunywa kuphakheji yenzuzo ekhethiwe futhi angase aye ngeholo futhi aye ngenani labantu abancike kuwena.
* Ukukhokhwa kwe-premium elinganayo kumalungu anobungozi obuphakeme nobuphansi.
 | Ama-premium alinganiswa ngobungozi, amanye aya ngomuntu futhi amanye aya ngamaqembu. Lokhu kuya ngezimiso zomthetho.Ekhaveni yokushodayo, ikhava yezindleko ezingezona ezokwelashwa ngenxa yokulaliswa esibhedlela, kanye nokuhlolwa nokwelashwa kwe-HIV, i-Aids, isifo sofuba (TB), nomalaleveva, i-premium inqunywa iqembu umnikazi wepholisi ayingxenye yalo. Ngakho ngokufanayo nezinhlelo zokwelashwa kulezi zinhlobo zekhava wonke amalungu (kungakhathaliseki ubudala, ubulili, iholo, njll) akhokha i-premium efanayo ezinzuzweni ezifanayo.  Ngemikhiqizo enikeza umshwalense wohambo Lwaphesheya, ukutakulwa Kwezokwelashwa kwezimo eziphuthumayo noma ukuthuthwa noma Ukunakekelwa Kwababuthaka, i-premium ingase inqunywe iphrofayela yobungozi bomuntu ngamunye yomnikazi wepholisi. Inkampani yomshwalense ingase idinge ukuthi umnikazi wepholisi ongenela ipholisi yomshwalense wezempilo ngemva kobudala obuthile akhokhe i-premium enkulu kunomnikazi wepholisi ongenele inkontileka enobudala obuncane, inqobo nje uma i-premium ephakeme efanayo ikhokhwa yibo bonke abanikazi bepholisi abanobudala obufanayo. |
| Yamukelwa iningi lezibhedlela ezizimele (ezikhethwayo nezimo eziphuthumayo) kuye ngephakheji yenzuzo ekhethiwe (ukugunyaza kwangaphambi kwesikhathi kungase kudingeke). | Ayikhavi izindleko zokwelashwa noma zesibhedlela; ngokuvamile inikeza isamba noma inani leRandi losuku ngalunye (linomkhawulo wenani otuswe ngokomthetho) lenani lezinsuku umnikazi wepholisi azichitha esibhedlela. |
| Imithetho yohlelo yenketho yenzuzo ethile izobonisa izinga lezinzuzo zezimo Zenzuzo Eyisisekelo Etuswayo. Ukulinganiselwa kwezinqubo ezithile / zamadivayisi (isib. izinzuzo zikaDokotela wamehlo noma we-Prosthesis) zizoshiwo emithethweni yohlelo yephakheji yenzuzo ethile ekhethwe kunyaka wenzuzo ethile. | Inzuzo kungenzeka iyinani elingashintshi lemali ebalwa ngosuku ngalunye, noma isamba semali ekhokhwa uma isenzakalo esishiwo senzeka (isib. kuvele isimo sezokwelashwa esithile) Akuyona imali ebhekana nenani / nezindleko zenqubo ethile yezokwelashwa. |
| Ikhokhela izinzuzo zasesibhedlela, ngokusekelwe emithethweni yohlelo olubhalisiwe.  | Ayikhokheli izindleko zokulaliswa esibhedlela, izindleko zikadokotela noma ezinye izindleko zokwelashwa Inikeza isamba esingashintshi semali kumnikazi wepholisi ebalwa ngosuku ngalunye noma inzuzo eyisamba esikhokhwa esimweni lapho kwenzeka isenzakalo esithile. |
| Ukwelashwa kwesifo esibucayi kungaphansi kwalokho okushiwo Izinzuzo Eziyisisekelo Zokutuswayo. Ukwelashwa okwengeziwe (isib. ukwelashwa ngomuthi wezinto eziphilayo noma ukwelashwa okungabaliwe ngaphansi kokuthi Izinzuzo Eziyisisekelo Ezituswayo) kuzoxhaswa ngokuvumelana nemithetho yohlelo lwephakheji yohlelo lwezokwelashwa olukhethiwe. | Ingakhava kuphela izindleko / imali yokuhlolwa nokwelashwa kwe-HIV, i-Aids, isifo sofuba (TB), nomalaleveva. Zonke ezinye izinhlobo zamapholisi omshwalense azizikhokheli izindleko zokwelashwa ezihlobene nezifo ezibucayi, kodwa zingakhokha imali engashintshi noma inzuzo yesamba semali esiqondene nezifo ezibucayi ezithile ngokweshejuli yepholisi. |
| Imikhawulo yokulaliswa esibhedlela unyaka ngamunye iphakeme noma ayinamkhawulo, ihambisana nezinketho zenzuzo ezishiwo emithethweni yohlelo yonyaka wenzuzo ethile. | Izinzuzo zekhava yokushodayo nekhava yezindleko okungezona ezokwelashwa njengomphumela wokulaliswa esibhedlela zilinganiselwe ngokomthetho. Ikhava yokushodayo ayivunyelwe ukuthi ikhokhe imali engaphezu kuka-R172 000 umuntu ngamunye ngonyaka. Ikhava yezindleko okungezona ezokwelashwa njengomphumela wokulaliswa esibhedlela ingakhokha kuphela inani elifika ku-R20 000 unyaka ngamunye. |

1. **IMIBUZO EVAME UKUBUZWA - *IZINHLELO ZOKWELASHWA***
	1. **Iyini I-akhawunti Yokonga Kwezokwelapha?**

Ezinye izinketho zohlelo lokwelapha zinento ebizwa ngokuthi **i-akhawunti yokonga yezokwelapha (MSA).** Ngokuvamile iyiphesenti lemali oyikhokha ngenyanga (umkhawulo ungu-25%), esetshenziselwa ukukhokhela izindleko zokwelapha zosuku nosuku nezangaphandle kwasesibhedlela. Noma iyiphi imali engasetshenziswanga idlulela onyakeni ozayo, futhi lapho ushintsha izinhlelo ingase idluliselwe kuhlelo lwezokwelashwa olulandelayo uma lunenketho ye-MSA, noma ungakwazi ukukhokhelwa yona uma ushintshela kuhlelo olungenayo i-akhawunti yokonga.

1. **IMIBUZO EVAME UKUBUZWA – *UMSHWALENSE WEZEMPILO***
	1. **Ingabe amalungu omndeni wami angakwazi ukukhavwa ngaphansi komshwalense wami wezempilo?**

Yebo, ungathola ikhava yakho nanoma yiliphi ilungu lomndeni ongathanda ukulikhava, inqobo nje uma uhlelo lwakho lokuvuma lokhu.

* 1. **Kungenzeka yini ukunyusa isamba esikhaviwe (inani elikhaviwe) uma nginayo kakade ipholisi yomshwalense wezokwelapha?**

Yebo, kungenzeka ukuthi unyuse isamba esinomshwalense ukuze sifinyelele umkhawulo ovunyelwe (uma kusebenza) uma usuvele unayo ipholisi yomshwalense. Kungenziwa ngokuthi uthinte inkampani yakho yomshwalense futhi uthole ukuthi kuzoba malini ukunyuka okunjalo, noshintsho olungase ludingwe yilokhu enkontilekeni yomshwalense (ipholisi) ephakathi kwakho nenkampani yomshwalense.

1. **Ngikhetha kanjani phakathi kohlelo lwezokwelashwa noma ipholisi yomshwalense wezempilo?**
* Phawula izinhlelo zokwelashwa ezimbalwa / amapholisi omshwalense wezempilo futhi ucele ulwazi olumayelana nezinzuzo zayo, imali ekhokhwayo/ama-premium, imikhawulo nokungafakiwe. Qhathanisa ulwazi olunikeziwe ukuze ubone ukuthi iyiphi ehlangabezana kangcono nezidingo zakho.
* Ngaphandle kwezindleko zokunakekelwa kwezempilo, thola futhi kungakanani okugciniwe kohlelo’ / kwenkampani yoshwalense wezempilo’ (izinga lokwazi ukukhokhela izikweletu), nezindleko ezingahlobene nokunakekelwa kwezempilo, njengezindleko zokulawula, ukuze kwenziwe isiqinisekiso sokuthi uhlelo olukhethayo lusesimweni esihle sezimali futhi lunikeza inzuzo enhle – ukulawula okuphezulu noma ezinye izindleko zisho ukuthi ungase ukhokhe okwengeziwe ekhavini yakho ngokungafani nolunye uhlelo olunezindleko eziphansi.
* Ekugcineni, khetha inketho efanele ngokuvumelana nezidingo zakho zokunakekelwa kwezempilo, isigaba sempilo yakho nalokho ongakwazi ukukukhokhela.
* Umeluleki wezezimali angakusiza uthole isixazululo esifanele sezidingo zakho kanye nebhajethi – hlola ukuthi umeluleki ugunyazwe ngokufanele yini yi-FSCA.
1. **Ngisifaka kanjani isikhalazo ngokuqondene nohlelo lwami lwezokwelashwa**

Izinhlelo zokwelashwa zinezazo izinqubo zangaphakathi zokufaka isikhalazo. Unezinketho ezilandelayo ezitholakalayo kuwena uma unganelisekile nganoma yisiphi isici sohlelo lwakho lwezokwelashwa:

* Yazisa uhlelo lwakho lwezokwelashwa ngokuthi ulibhalele ngesikhalazo sakho.
* Uma isikhalazo sakho singaxazululwa ngendlela ekwanelisayo nangesikhathi esinengqondo ungadlulisa isikhalazo ku-CMS.
1. **Indlela yokufaka isikhalazo ngokuqondene nenkampani yomshwalense wezempilo**

Izinkampani zomshwalense ezinelayisensi zonke zinohlaka lokusebenza olutuswayo kanye nezinqubo zokuxazulula ingxabano. Unezinketho ezilandelayo uma unganelisekile ngemikhiqizo namasevisi abo angokwezimali:

* Yazisa inkampani yakho yomshwalense wezempilo noma i-FSP egunyaziwe ngesikhalazo sakho esibhaliwe.
* Uma inkinga yakho ingaxazululiwe ngendlela ekwanelisayo futhi phakathi nesikhathi esinengqondo, ungadlulisela udaba mahhala ku-Ombudsman Yoshwalense Wesikhathi Esifushane, i-Ombudsman Yomshwalense Wesikhathi Eside noma i-Ombudsman Yabahlinzeki Bamasevisi Ezezimali (ephinde yaziwe ngokuthi i-FAIS Ombud).
* Uma isikhalazo sakho sihlobene nokungase kube ukwephulwa Komthetho Womshwalense Wesikhathi Esifushane noma Umthetho Womshwalense Wesikhathi Eside, kufanele uthinte i-Financial Sector Conduct Authority (FSCA). Uma isikhalazo siqondene nokungase kube ukwephulwa kwe-Insurance Act, kufanele uthinte i-Prudential Authority (PA). Uma kwephulwe noma yimuphi kule Mithetho, i-Ombudsman ingase idlulisele isikhalazo sakho ku-FSCA noma i-PA.

**Uhlu Lwamagama**

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| **Itemu** | **Izincazelo**  |
| **Ukulinganiselwa Nokungafakiwe**  | Ukulinganiselwa kusho ukuthi uhlelo lwakho lohlelo lwezokwelashwa noma ipholisi yakho yomshwalense wezempilo inikeza ikhava elinganiselwe ezimweni zokwelashwa ezithile, izinhlobo zokwelashwa noma izimo. Okungafakiwe kuchaza isimo sezokwelashwa noma uhlobo lokulahlekelwa okungakhaviwe uhlelo noma inkampani yomshwalense. Amapholisi ahlukene angase abe nokungafakiwe okuhlukene, njengoba iziqondiso zingasho ngokuqondile ukuthi yiziphi izinhlobo zobungozi okufanele zikhavwe inkampani yomshwalense. Njengoba engekho ama-PMB asebenza ezinkampanini zomshwalense, kusala kuyisinqumo sebhizinisi ukuthi ingabe inkampani yomshwalense inqume ukuthi yiziphi izinhlobo zobungozi ezizokhavwa. |
| **Isikhathi sokucabangisisa**  | Uma usanda kuthenga ipholisi yomshwalense wezempilo enenkathi yokuthintwa yezinsuku ezingaphezu kuka-31 futhi ayikho inzuzo oyikhokhelwe futhi unquma ukuthi ayikufanele futhi awufuni ngenxa yanoma yisiphi isizathu, ungakhansela ipholisi phakathi nezinsuku ezingu-14 ngemva kokuyithenga. Uma uthenga ipholisi yomshwalense wezempilo enenkathi yokuthintwa eyinyanga noma ngaphansi, ungakwazi ngokuvamile ukukhansela ipholisi ngokushesha.Le nkathi yezinsuku ezingu-14 iyinkathi yokupholisa, futhi isebenza kuphela kupholisi yomshwalense wezempilo.  |
| **Ukudalula** | Inqubo lapho ilungu nohlelo lwezokwelapha, noma umnikazi wepholisi kanye nenkampani yomshwalense, kufanele baveze wonke amaqiniso abalulekile komunye nomunye ngaphambi kokuthi inkontileka isayinwe futhi iphothulwe. Uma kukhona ulwazi oluyinhloko olumayelana nomlando wakho wokufaka izicelo noma umlando wakho wezokwelashwa, lolu lwazi kufanele ludalulwe ngaphambili kumhlinzeki wakho wamasevisi ezezimali/umeluleki wezezimali/i-broker. |
| **Imigomo nemibandela yepholisi / imithetho yohlelo** | Imigomo nemibandela yepholisi ingamalungiselelo athile, imithetho yokuziphatha, imisebenzi, nezibopho umuntu okhaviwe okufanele ahambisane nazo, ukuze ahlale ekhaviwe ipholisi ethile. Uma imibandela yomshwalense ingahlangatshezwana, ipholisi yomshwalense ngeke ikhokhele isicelo esifakiwe.Imigomo nemibandela yohlelo lwezokwelapha kubhekiselwa kuyo emithethweni yohlelo. Imithetho yohlelo yenketho yenzuzo ethile yonyaka wenketho yenzuzo izobonisa imigomo nemibandela yenkontileka ephakathi kwelungu nohlelo lwezokwelashwa. Ngokufanayo nemigomo nemibandela yepholisi, lezi zibonisa amalungiselelo aqondile, imithetho yokuziphatha, imisebenzi, nezibopho ilungu okufanele lihambisane nayo, ukuze liqhubeke likhaviwe uhlelo lwezokwelashwa. |
| **I-premium / imali ekhokhwayo** | Iyinani lemali ozolikhokhela uhlelo lwezokwelashwa ukuze uthole “ikhava yokunakekelwa kwezempilo” noma uzolikhokhela inkampani yomshwalense ukuze uthole “izinzuzo zepholisi,” njengoba kushiwo enkontilekeni yepholisi noma amadokhumenti obulungu. Ama-premium / imali ekhokhwayo ikhokhwa ngezikhathi ezivamile okuvunyelwene ngazo, ngokuvamile ngenyanga noma ngonyaka. Le migomo ingase isetshenziswe ngokushintshana.  |
| **Inzuzo**  | Inani elikwazi ukukhokhwa inkampani yomshwalense noma uhlelo lwezokwelapha kumuntu ofaka isicelo, lapho umuntu okhaviwe ebhekana nokulahlekelwa okukhaviwe ipholisi yomshwalense wezempilo noma uhlelo lwezokwelapha.  |
| **Ikhava yokusilela kwezindleko zokwelapha - ngokuvamile ebizwa ngokuthi Ikhava yokushodayo / ~~ipholisi~~** yomshwalense wokushodayo | Ikhava yokushodayo, noma ipholisi yomshwalense wokushodayo iyipholisi yomshwalense wesikhathi esifushane (akuwona owokuphila) eklanyelwe ukunikeza ukuvikeleka okwengeziwe kulapho abavele banalo uhlelo lwezokwelashwa. Ikhava okushodayo (ukusilela), noma ingxenye yokushodayo, phakathi kwenani lakho lohlelo lwezokwelapha (MST), kanye namanani angempela akhokhiswa ochwepheshe bokunakekelwa kwezempilo abazimele. Ihlose ukuqinisekisa ukuthi ukhaviwe lapho izindleko zakho zokwelashwa zeqa inani lohlelo lwakho lwezokwelashwa, nanoma iyiphi imali ezihlobene eshodayo, ukuze ungabhekani nokulahlekelwa kwezokwelashwa, inqobo nje uma kuhlangatshezwana nemikhawulo ethile yezokwelashwa, imigomo nemibandela. Ikhava yokushodayo ayivunyelwe ukuthi ikhokhe imali engaphezu kuka-R172 000 umuntu ngamunye ngonyaka (kusukela ngo-2021). |
| **Umhlinzeki Wesevisi Omisiwe** | Umhlinzeki wokunakekelwa kwempilo noma iqembu labahlinzeki bokunakekelwa kwempilo, abakhethwa uhlelo lwezokwelapha njengabahlinzeki abatuswayo ukuze banikeze amalungu ukuxilongwa, ukwelashwa, nokunakekelwa kwezempilo. Uma amasevisi enikezwa Umhlinzeki Wesevisi Omisiwe ngokuvumelana nelungelo le-PMB, ayikho enye inkokhelo engase isebenze (izindleko ezengeziwe ezibheke kuwena). |

**Abathintwayo abawusizo**

**Financial Sector Conduct Authority (FSCA)**

Ukuze ubheke ukuthi umhlinzeki wamasevisi ezezimali (FSP), kulesi simo inkampani yomshwalense wezempilo noma umeluleki wezezimali okudayisela uhlelo lwezokwelapha noma ipholisi yomshwalense wezempilo, unelayisense yini futhi ugunyaziwe yini ukuthi akudayisele le mikhiqizo yezezimali namasevisi, thinta i-FSCA.

|  |  |
| --- | --- |
| FSCA switchboard |  012 428 8000 |
| Isikhungo Sezingcingo  |  0800 20 3722 (FSCA) |
| Inombolo yefeksi |  012 346 6941 |
| Ikheli le-imeyili |  enquiries@fsca.co.za / complaints@fsca.co.za  |
| Ikheli lendlu |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| Ikheli leposi |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Iwebhusayithi |  [www.fsca.co.za](http://www.fsca.co.za) |

Ukuze uthole ulwazi olwengeziwe lwemfundo yezezimali yomthengi (CED) noma uma ungathanda ukuthi i-CED iqhube i-workshop yemfundo yezezimali yamahhala endaweni yakho, emphakathini, esontweni, esikoleni noma endaweni yokusebenza thinta i-**CED ye-FSCA.**

|  |  |
| --- | --- |
| I-imeyili |  CED.Consumer@fsca.co.za  |
| Iwebhusayithi |  [www.fscamymoney.co.za](http://www.fscamymoney.co.za) |

**Prudential Authority (PA)**

Ukuze uthole ukuthi ingabeinkampani yomshwalense inayo yini ilayisense yokuqhuba ibhizinisi,thinta i-PA**.**

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

**I-Ombudsman Yomshwalense Wesikhathi Esifushane (OSTI**) **kanye ne-Ombudsman Yomshwalense Wesikhathi Eside (OLTI)**

Ngezikhalazo eziqondene namapholisi omshwalense wezempilo, thinta i-Ombudsman YomshwalenseWesikhathi Esifushane nomai-Ombudsman Yomshwalense Wesikhathi Eside, kuye ngesigaba sepholisi, ukuthi eyesikhathi esifushane (akuyona eyokuphila) noma eyesikhathi eside (eyokuphila). Sicela uqaphele ukuthi inkampani yakho yomshwalense kufanele inikezwe ithuba lokuxazulula inkinga noma isikhalazo ngaphambi kokuthi sidluliselwe ku-ombud.

**Ombudsman for Short-term Insurance (OSTI)**

|  |  |
| --- | --- |
| Ucingo | 011 726 8900 |
| Ucingo Oluhlanganyelwayo | 0860 726 890 |
| Ifeksi | 011 726 5501 |
| I-imeyili | info@ombud.co.za  |
| Ikheli lendlu | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| Ikheli leposi | Private Bag X45, Claremont, Cape Town 7735 |
| Iwebhusayithi | [www.osti.co.za](http://www.osti.co.za) |

**Ombudsman for Long-term Insurance**

|  |  |
| --- | --- |
| Ucingo | 021 657 5000 |
| Ucingo Oluhlanganyelwayo | 0860 103 236 |
| Ifeksi | 021 674 0951 |
| I-imeyili | info@ombud.co.za  |
| Ikheli lendlu | 21 Dreyer Street, 3rd Floor, Sunclare Building, Claremont, Cape Town,7700 |
| Ikheli leposi | Private Bag X45, Claremont, Cape Town 7735 |
| Iwebhusayithi | [www.ombud.co.za](http://www.ombud.co.za) |

Awuqiniseki ngokuthi kufanele uthinte yiphi i-Ombud? Thinta **indawo yokuxhumana eyinhloko yezikhalazo ezihlobene nomshwalense kanye nemibuzo**.

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| --- | --- |
| Ucingo Oluhlanganyelwayo |  0860 103 236 / 0860 726 890 |
| I-Telefax |  086 589 0696 |
| I-imeyili |  info@insuranceombudsman.co.za |
| Iwebhusayithi |  [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**Council for Medical Schemes (CMS)**

Thinta i-CMS ukuze uthole okwengeziwe mayelana nendima yayo, amalungelo elungu, Izinzuzo Eziyisisekelo Ezituswayo (ama-PMB), nendlela yokufaka isimangalo ngokuqondene nohlelo lwezokwelashwa.

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| --- | --- |
| Ucingo | 012 431 0500 |
| Isikhungo Sokunakekelwa Kwekhasimende | 0861 123 CMS (267) |
| Ifeksi | 086 206 8260 |
| I-imeyili | information@medicalschemes.co.za  |
| **Izikhalazo** |
| Ifeksi | 086 673 2466 |
| I-imeyili | complaints@medicalschemes.co.za  |
| Ikheli lendlu | Block A, Eco Glades 2 Office Park, 420 Witch - Hazel Avenue, Eco Park, Centurion, 0157 |
| Ikheli leposi | Private Bag X34, Hatfield, 0028 |
| Iwebhusayithi | [www.medicalschemes.co.za](http://www.medicalschemes.com) |

**Ombud for Financial Services Providers (FAIS Ombud)**

Ngezikhalazo ezihlobene nabeluleki bezimali nabalamuleli thinta i-FAIS Ombud. Sicela uqaphele ukuthi inkampani yomshwalense kufanele inikezwe ithuba lokuxazulula inkinga noma isikhalazo ngaphambi kokuthi sidluliselwe ku-FAIS Ombud.

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| --- | --- |
| Ucingo | 012 762 5000 |
| Ucingo Oluhlanganyelwayo | 086 066 3274 |
| Ifeksi | 011 348 3447 |
| I-imeyili | info@faisombud.co.za |
| Izikhalazo ngamasevisi wethu | hestie@faisombud.co.za  |
| Imibuzo ephathelene nesimo sezikhalazo | enquiries@faisombud.co.za  |
| Ikheli lendlu | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmuskloof, Pretoria, 0048 |
| Ikheli leposi | P.O Box 74571, Lynnwood Ridge, 0040 |
| Iwebhusayithi | [www.faisombud.co.za](https://faisombud.co.za/) |

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UMUSHO WOKUZIHLANGULA

*Ulwazi oluqukethwe kuleli bhukwana lolwazi luhlinzekwe yi-Financial Sector Conduct Authority (FSCA) ngezinjongo zolwazi kuphela. Lolu lwazi akufanele lubhekwe njengeseluleko sezomthetho, esichwepheshile noma sezimali. Nakuba kwenziwe konke ukunakekela ukuze kuqinisekiswe ukuthi okuqukethwe kuwusizo futhi kunembile, i-FSCA ayinikezi noma yiziphi iziqinisekiso, ukuzibophezela, noma amawaranti ngokuqondene nalokho futhi ayamukeli noma yisiphi isibopho sezomthetho noma isibopho sokuqukethwe noma sokunemba kolwazi olunikeziwe, noma, nganoma yikuphi ukulahlekelwa noma umonakalo obangelwe owumphumela oqondile noma ongaqondile ngokuqondene nokwethenjelwa kokusetshenziswa kolwazi olunjalo. Ngaphandle kwalapho kushiwo okuhlukile, ilungelo loshicilela lwalo lonke ulwazi olwe-FSCA. Alukho ulwazi kule bhukwana okufanele lukhiqizwe kabusha noma ludluliswe noma lusetshenziswe kabusha noma lwenziwe lutholakale nganoma iyiphi indlela nanoma iyiphi imidiya ngaphandle kwemvume ebhaliwe etholwe kusengaphambili ivela Ehhovisi Lomkhandlu Ovamile we-Financial Sector Conduct Authority.*

1. Zonke Izinzuzo Eziyisisekelo Ezituswayo kufanele zikhokhelwe izinhlelo zokwelapha. Nokho, inani lingaphansi kwemithetho yohlelo, imithi ebhaliwe namafomula. Uma uhlelo lwakho lumisa umhlinzeki wesevisi, bese usebenzisa omunye umhlinzeki ngokuzithandela, uhlelo lwakho lungase luqoke ukungawukhokhi umehluko phakathi kwezindleko zangempela nalakho ebelizokukhokha uma ubusebenzise umhlinzeki walo wesevisi omisiwe. [↑](#footnote-ref-1)