**I-INTJHORENSI YESIKOLODO**

***I-intjhorensi yesikolodo iragela phambili nokubhadala iinkolodo zakho lokha nawubhalelwako.***

Ingabe awusenawo umrholo ngesimanga sokuba nokukhubazeka, sokugula khulu ubangwe neenzibi namkha sokuphelelwa msebenzi esithubeni? Nakungenzeka uhlongakale, ngubani ozokubhadala iinkolodo zakho eziseleko? I-intjhorensi yesikolodo (ngaphambilini ebeyaziwa njengethatha isikhathi eside) imkhiqizo we-intjhorensi yepilo engasiza ukubhadala iinkolodo zakho lokha nasele ubhalelwa kuzibhadala.

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| **IINHLATHULULO**Kuqakathekile ukobana uthole ihlathululo ekhamphanini yakho ye-intjhorensi mayelana neenhlathululo zayo, amagama ajayelekileko nemitjhwana. |
| Umeluleki ngeeMali/uMenzelimisebenzi weeMali (i-FSP) | Umuntu namkha ikhamphani egunyazwe liBandla lezokuziPhatha eKorweni yezeeMali (i-FSCA) ukunikela iseluleko ngeemali begodu/namkha ukwenza umsebenzi wokuyelelisa mayelana nevezopahla yeemali ezihlukahlukeneko, kufakwe hlangana imikhiqizo yesisomali kanye namapholisi we-intjhorensi. Ilayisensi ye-FPS yomuntu ogunyaziweko namkha yekhamphani iveza kuhle bona ngimiphi imikhiqizo yezeemali namkha imisebenzi abangayelelisa ngayo namkha abangayithengisa.  |
| I-intjhorensi Yesikolodo | I-intjhorensi yesikolodo mkhiqizo we-intjhorensi ongawuthatha ukobana ubhadale isikolodo namkha isivumelwano semalimboleko. I-intjhorensi yesikolodo ivikela iimbopho zomthengi naziza esikolodweni namkha kusivumelwano semalimboleko ngokujamela ukungasebenzi, ukubhalelwa kurhola umrholo, ukuba nokukhubazeka, ukugula ubangwe neenzibi, ukuhlongakala namkha lokha iimpahla ezithengwe ngesikolodo nazoniweko namkha nazitjhatjalisiweko. Kodwana wena, njengomthengi usayikoloda imali yemalimboleko.  |
| Umnikeli wesikolodo/Umkolodisi | UMnikeli loyo umthengi amkoloda imali (okutjho bona umuntu onikela umthengi isikolodo). Kungaba yibhanga, sitolo, umbhadaleli wekoloyi namkha omunye umuntu/ibhizinisi etloliswe nomLawuli weenKolodo weliZwe (i-NCR).  |
| Isikhathi esingeziweko | Itjhorensi yesiKhathu esiDe umThetho wama- 52 waka-1998 uveza bona nangabe amaphrimiyamu akakabhadalwa ngelanga elibekiweko kuzakuba nesikhathi esingezwako esingaba malanga okungasenani ali-15 ngaphambi kobana ipholisi ijanyiswe ipheliswe. Amakhamphani we-intjhorensi anganikela isikhathi eside, esikhathini esinengi kuba malanga ama-30. Lokho kuyafana nakuleyo okungasiyo i-intjhorensi yepilo (ngaphambilini ebekuyitjhorensi yesikhatjhana) ngokutjho komThetho we-Intjhorensi yesiKhathi esiFitjhani wama-53 waka-1998. Kuqakathekile kubanikazi bamapholisi ukobana bafunde bazwisise imigomo nemibandela yekontraga yepholisi. |
| Iphrimiyamu | Inani lemali ozayibhadala kukhamphani ye-intjhorensi mayelana nenzuzo evezwe kupholisi. Amaphrimiyamu abhadalwa ngaso soke isikhathi okuvunyelanwe ngaso, kanengi kuba qobe nyanga namkha qobe mnyaka. |
| Ukujanyiswa | “Ukujanyiswa” kutjho “ukujanyiswa kobulunga,” okutjho bona ipholisi angeze isabhadala irhubhelo laloyo o-intjhoriweko nangabe abawabhadali amaphrimiyamu wabo.  |
| Ukukhutjhwa kupholisi kanye nemibandela | Ukukhutjhwa kuzizinto ezithileko, ukuloba namkha izehlakalo ezingakhavarwako ngokutjho kwepholisi yakho. Imibandela kuziingozi, iinkolodo, izehlakalo, namkha izindlu ezingakakhavarwa yipholisakho. |
| Isikhathi sokuzihlunga | Ungasula ipholisi yepilo hlangana namalanga ama-31 ngemuva kokuthola imitlolo yepholisi, nangabe akhange utleyime omunye nomunye umhlomulo. Njengomninipholisi kufanele uhlole isitatimende sokuveza onikelwe sona yikhamphani ye-intjhorensi, njengombana isikhathi sokulinda sizakuhluka phakathi kwabantu oba-intjhorileko. Nangabe akhange utleyime elinye nelinye irhubhelo, begodu nangabe ipholisi isuliwe hlangana nesikhathi sokulinda, enye nenye imali yephrimiyamu ebhadaliweko ungabuyiselwa yona, kukhutjhwe ezinye nezinye iindleko ikhamphani ye-intjhorensi ezithole seyingaphakathi kwazo.  |
| Umlileli | Kunemihlobo ehlukeneko yama-ofisi wabaLileli mayelana nemihlobo ehlukeneko yeenghonghoyilo. Isinghonghoyilo sidluliselwa kumLileli kwaphela nangabe uyilandele ikambiso yeenghonghoyilo zangaphakathi kwehlangano. Nangabe awukaneliseki ngependulwabo mayelana nesinghonghoyilo sakho, uzakudlulisela lokhu kumLileli ofaneleko ukobana asihlolisise ukuya phambili. Qala *isigaba esifaneleko semininingwana yomtlolo* lo ukuqunta bona ngimuphi umLileli onelungelo emhlobeni othileko wepholisi.  |

**Ikhasi lokumunyethweko**

1. Iyini i-intjhorensi yesikolodo?
2. Imihlobo ye-intjhorensi yesikolodo
3. Ungivikela njani umThetho weenKolodo weliZwe (i-NCR)?
4. Amalungelwami kanye ne-intjhorensi yesikolodo
5. Iimbopho zami nangithenga i-intjhorensi yesikolodo
6. Ekufanele umnikeli wesikolodo akuveze kimi
7. Iiyeleliso zokuthumela amatleyimu
8. Indlela yokufaka isinghonghoyilo ngaloyo okunikele i-intjhorensi
9. Iinomboro ezilisizo
10. **Iyini I-intjhorensi Yesikolodo?**

I-intjhorensi yesikolodo mqondo ophezulu osetjenziswa ukuhlathulula omunye nomunye umhlobo wekhava ye-intjhorensi ngesivumelwano sokubhadala isikolodo. Iimvumelwano zesikolodwesi zingahluka ukusukela kusikolodo esingakavikeleki esifana nemalimboleko yeendingo zomuntu, ikarada lesikolodo, imali eyeqako kileyo umuntu anayo (i-overdraft), namkha ikarada lesitolo ukubambisa isikolodo esifana nemalimboleko yendlu namkha isivumelwano sokubhadalelwa ikoloyi.

Ukwenza isibonelo, nangabe uthenge ifenitjhara etja nge-akhawundi (ngesikolodo), isitolo sefenitjhara sizakunikela umhlobo othileko we-intjhorensi yesikolodo ukukhavara iindleko zefenitjhara nange ubhalelwa kubhadala isitolimende sakho saqobe nyanga. I-intjhorensi le iba neendleko ezingezelelweko begodu ingezelelwa kusitolimende sakho saqobe nyanga mayelana nefenitjharakho.

I-intjhorensi yesikolodo isiza kwaphela ukubhadala isule isikolodo sakho namkha ama-akhawundi wakho nangabe uphelelwe msebenzi, unokukhubazeka namkha ubangwa neenzibi begodu nalokha ungasakghoni ukurhola umrholo. I-intjhorensi yekhredithi ingakhavara imali yoke eseleko esikolodweni nange kwenzeka uhlongakala namkha nasele unokukhubazeka kwasafuthi namkha ibhadale iinyanga ezimbalwa zestolimende senyanga bekufike lapha ukghona khona, kulawulwe migomo nemibandela yepholisi.

I-intjhorensi yesikolodo somthengi esikhathini esinengi ithengiswa njengengcenye yesivumelwano sokubhadala isikolodo esenziwa mnikeli wesikolodo. Ingafaka nekhava yeempahla ozithenga ngesikolodo, nange kwenzeka zonakala, zilahleka namkha zetjiwa lokha nawusakoloda isikolodo esisaleleko yesikolodo kumnikeli wesikolodo. Inengi, kodwana ingasi boke abanikeli ngesikolodo bazakunikela isikolodo kwaphela nangabe uthatha i-intjhorensi yabo yesikolodo. Nanoma kunjalo, lokhu akufunwa mthetho weSewula Afrika.

Amaphrimiyamu we-intjhorensi yesikolodo angafakwa ntanzi begodu afakwe eendlekweni zesikolodo (angezelelwe kusitolimende saqobe nyanga) namkha umthengi angawabhadala awodwa ngeqadi.

1. **Imihlobo ye-intjhorensi yesikolodo yabathengi**

**I-intjhorensi yePilo** yomuntu othethe isiKolodo ibhadalela ukuvala isikolodo sakho nange kwenzeka uhlongakala, ugula khulu ukobana usebenze namkha nawuzithola ungasasebenzi.

**I-intjhorensi yesiKolodo yabaThengi** itlanyelwe ukubhadala imali yoke nangabe iimpahla ozithenge ngesikolodo (ezifana nekoloyi, umaliledinini namkha umabonakude) zonakala, zilahleka namkha zetjiwe kodwana uthole bona usabhadala imalimboleko kumnikeli wesikolodo.

**Iiyeleliso eziqakathekileko**

* I-intjhorensi yePilo yomuntu othethe isiKolodo ikhavara isikolodo sakho esehlakalweni lokha umuntu nakagula khulu abangwa neenzibi, aphunguliwe emsebenzini, angasakghoni ukurhola umrholo, anokukhubazela begodu nalokha nakahlongakeleko.
* Nangabe unokukhubazeka kwesikhatjhana, awusebenzi namkha awunawo umrholo i-intjhorensi yesikolodo izakubhadalela iintolimende zakho ukuyokufikela eenyangeni ezili-12 namkha ezingaphasi. Loyo ofakwe kutjhorensi kufanele ahlole isitatimende sokuqinisekisa khulukhulu eendabeni zokuphungulwa emsebenzini. Sibawa uyelele bona iinyanga ezili-12 sikhathi sinye esikhona mayelana nepilo yoke yepholisi.
* Alikho inani lemali eyikhetjhi nawulisako kungaba kulokha ipholisi nayisuliweko namkha seyifikelwe sikhathi ngemuva kwesikhathi esiveziweko.
* I-intjhorensi yePilo yomuntu othethe isiKolodo ihlukile kunepholisi ye-intjhorensi ejayelekileko yepilo njengombana i-intjhorensi yepilo yomuntu othethe isikolodo inikela itjhejo mayelana nebhalansi eseleko yesivumelwano sokubhadala isikolodo esithileko/inani lemalimboleko.
* I-intjhorensi yesikolodo yePilo izazilisela ingasarageli phambili lokha nasele ubhadele soke isikolodo sakho, begodu kuhle bona umthengi ahlole isikhathi sokukhavarwa.
* Nange ungabhadali amaphrimiyamu waqobe yinyanga, ikhava ye-intjhorensakho yesikolodo izakuphela begodu isikolodo sakho angeze sabhadalwa nange isehlakalo salokho o-intjhorelwe khona senzeka.
1. **Ukuvikela njani umThetho weenKolodo weliZwe?**

Isigaba se-106 somThetho weenKolodo weliZwe wama-34 waka-2005 , uveza bona nalokha umnikeli wesiKolodo angafuna umthengi ukobana arage ngepholisi ye-intjhorensi yepilo yomuntu othethe isikolodo:

* Imali e-intjhoriweko angeze yadlula isibopho esisesekhona kumnikelli wesikolodo ngokutjho kwesivumelwano sabo, (ngaphandle kwalokha nangabe kusikolodo sendlu);
* Naziza esivumelwaneni sendlu ikhava ye-intjhorensi nakuyipahla engatjhidiko angeze yeqa ubungako benani elipheleleko lepahla.
* Umnikeli wesikolodo angeze anikela namkha afuna bona umthengi athenge namkha abe ne-intjhorensi engazwisisekiko namkha yeendleko ezingazwisisekiko kumthengi.
* Umnikeli wesikolodo ohlela i-intjhorensi yesikolodo:

**Angeze:**

* afake ezinye iimali ezidlula iimali ze-intjhorensi/iindleko.

**Kufanele:**

* aveze iindleko zamambala, inzuzo begodu nomunye nomunye umrholo/ irhubhelo elitholwa mnikeli wesikolodo mayelana nalepholisi ye-intjhorensi elihlelwe ngonikelwa i-intjhorensi; begodu, kuhlathululwe imigomo nemibandela yepholisi ye-intjhorensi ngelimi elizwakalako nelizwisisekako.
1. **Amalungelwakho kanye ne-intjhorensi yesikolodo**

Ngaphambi kobana utlikitle isivumelwano se-intjhorensi yesikolodo sibawa wenze isiqiniseko sokobana uyawazwisisa amalungelwakho begodu utjheje lokhu okulandelako:

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|  | Ingabe uwuzwisisa kuhle umkhiqizo we-intjhorensi owuthengako, begodu ingabe ukhambisana neendingo zakho ezithileko kanye nebhajedi?  |
|  | Ingabe uyitholile ikhophi yekontraga yepholisi ezalisiweko?Kulilungelo lomthengi lokuthola ikontraga yepholisi enayo yoke imininingwana kiloyo okunikela i-intjhorensi hlangana namalanga ama-31. Ikontraga kufanele itjele umthengi bunqopha lokho akhavarelwe khona nokobana khuyini okungakakhavarwa (okufakwako nokungafakwako kupholisi). |
|  | Ingabe bakutjelile inani okungilo/iphrimiyamu ozabe uyibhadala qobe yinyanga/qobe mnyaka? Lokhu okulandelako kufanele kuvezwe: inani lemali yephrimiyamu ebhadalwako, ilanga lenyanga ekufanele ibhadalwe ngalo kanye neemali ezikhuphuka qobe mnyaka.  |
|  | Ingabe uyazi bona ngisiphi isikhathi sakho esingeziweko nange weqisa imbadalo yemalakho leyo? Kulilungelo lomthengi ukwazi bona siyini isikhathi esingeziweko.  |
|  | Ingabe uyazi bona unelungelo lokuthola imitlolo etlolwe kuhle ngelimi olizwisisako? |
|  | Ingabe uyayizwisisa imibandela ekhethekileko namkha “okungakafakwa” okungenzeka ipholisi ye-intjhorensi ibe nakho?  |
|  | Ingabe uyazi bona uyisula njani ipholisi ye-intjhorensi yesikolodo?Umthengi unelungelo lokusula ikontraga ye-intjhorensi. |
|  | Ingabe uyazi bona nange unesinghonghoyilo ngekhamphani namkha ngomuntu okuthengisele ipholisi ye-intjhorensi yesikolodo begodu akhange ukghone ukurarulula umraro loyo nabo, Ungadlulisela isinghonghoyilo sakho kumLileli ofaneleko namkha ku-NCR nange iindleko ze-intjhorensi yepilo yomuntu othethe isikolodo, zidlula iindleko eziquntiweko. Ikontraga kufanele ifake inomboro yomtato, yesiphande seposo/sekhaya kanye nesiphande se-imeyili yomLileli ofaneleko.  |
|  | Ingabe uyazi bona uvumelekile ukukhetha umuntu obhadala iindleko ze-intjhorensi yakho kanye nomkhiqizo we-intjhorensi?Ngokutjho komthetho, umuntu othengisako ukatelelekile ukukutjela bona akukakateleki ukobana uthathe i-intjhorensi yesikolodo ethengiswa mnikeli wesikolodo begodu ungafunafuna uzitholele i-intjhorensi yepilo yomuntu othethe isikolodo yakho oyithandako. Khambakhamba ufuna ukuze uzitholele umkhiqizo omuhle namkha umsebenzi ozakwanelisa iindingo zakho kanye nebhajedi. **Vumela kwaphela iseluleko ngeemali esibuya kumeluleki ngeemali ogunyaziweko/umenzelimisebenzi weemali.**  |
|  | Ingabe ufuna ukuthatha ikhava engezelelweko ye-intjhorensi?Yenza isiqiniseko sokobana awunayo ipholisi ekhavara iimvumelwano zakho zesikolodo?Nangabe vele sewunayo ipholisi ye-intjhorensi enomhlobo wekhava ofunwa mnikeli wesikolodo, ungakghona ukusebenzisa leyo pholisi ekhona ukukhavara isikolodo begodu akutlhogeki bona uthathe ipholisi etja. |
|  | Ingabe utlhoga enye godu i-intjhorensi engeziweko ekhambisana nesikolodo, ipahla namkha imisebenzi oyitjhejako? Abathengi banelungelo **lokuthatha** umnikelo mayelana ne-intjhorensi engeziweko nangabe vele seyikhavariwe.  |
|  | Nangabe uthatha isiqunto sokuthatha ipholisi etja oyithandako, namkha usebenzise ipholisi ekhona, umnikeli wesikolodo angafuna bona umthengi anikele loyo athenge kuye i-intjhorensi eminye imiyalo.  |

1. **Iimbopho zami nangithenga i-intjhorensi yesikolodo**

Lokha nawuthenga i-intjhorensi yesikolodo, unesibopho:

* Sokwenza isiqiniseko sokobana uqalana kwaphela namakhamphani we-intjhorensi nabayelelisi ngeemali abagunyazwe yi-FSCA;
* Ufunda imitlolo yekontraga yepholisi ngaphambi kobana utlikitle. Ubuza umthintanisi kezokurhwebelana ngenye nenye into ongayizwisisiko. Unelungelo lokubawa bona omunye umuntu akuhlathululele yoke into ngelimi olizwisisako, nangelimi lakho lekhaya. Nangabe uthola isiyeleliso kumeluleki weemali ogunyaziweko, gandelela bona akunikele ubufakazi bokobana ukufundele ukobana akuyelelise ngalomhlobo wevezopahla leemali. Mbuze godu nangemininingwana ezeleko yeemali, inzuzo namkha ikhomitjhini abazayithola nange uthenga ivezopahla leemali kufakwe hlangana amanye namanye amakhava angeziweko namkha okhunye okumumethweko.
* **Ungatlikitli** amanye namanye amaforomo anganalitho namkha azaliswe elinye ihlangothi begodu ungazalisi amaforomo woke ngepeni (nge-inki);
* Ukubeka ikhophi lekontraga ye-intjhorensi endaweni ephephileko;
* Ukunikela ilwazi eliliqiniso nelifaneleko ngawe (ukuveza), kufakwe hlangana ilwazi mayelana nemibandela yemedikhali yangaphambilini. Umthengi angaba nelemuko lemiraro ngamatleyimu wakhe nangabe kutholakala bona elinye lelwazi alisilo iqiniso namkha akhange livezwe;
* Ukubhadala iphrimiyamu ye-intjhorensakho qobe yinyanga, ngokuzeleko begodu ngesikhathi. Khumbula, angeze wakhavarwa nangabe iphrimiyamu ayikabhadalwa!

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| **Kuqakathekile ukuyelela bona ikhava ye-intjhorensi yesikolodo mayelana nokuhlongakala, ukukhutjhwa ngebanga lokukhubazeka namkha ukungarholi umrholo angeze yasebenza nangabe i-akhawundi ineemali ezisalele ngemuva.**  |

* Ukuqinisekisa bona omunye umuntu otjhidelene nawe uyawazi ama-akhawundi wakho kanye ne-intjhorensi yesikolodo oyibhadalelako. Lokhu kuzakuqinisekisa bona nakunesehlakalo sokuhlongakala kwakho namkha ukuba nokukhubazeka, itleyimu ingathunyelwa msinya.
* Naziza esigabeni setleyimu, ukuthola ibhalansi eseleko ekolodwako esambeni semali namkha ikhava mayelana nokubhadalwa kwesikhatjhana.
1. **Ekufanele umnikeli wesikolodo akuveze kimi**

Umnikeli wesikolodo kufanele aveze ilwazi elilandelako kuwe:

* Iindleko ze-intjhorensi.
* Inani lananyana ngiyiphi imali, inzuzo, umrholo namkha irhubhelo elitholwa mnikeli wesikolodo, ngokukhambisana ne-intjhorensi.
* Inani loke lephrimiyamu ebhadalwako nokubhadalwa kanengi kwemali, okutjho bona qobe yinyanga, qobe mnyaka namkha kanye kwaphela.
* Okungafakwako nemibandela mayelana nepholisi ye-intjhorensi kufanele uhlathululelwe khona ngelanga lelo okwenziwa ngalo isivumelwano sokubhadala isikolodo.
* Nanyana ngiyiphiimali engeziwako kuphrimiyamu kanye nephesende nokuba khona kanengi kokungezwa okunjalo.
1. **Iiyeleliso zokuthumela amatleyimu**

Nanzi ezinye iintjengiso ezimbalwa ezenza itleyimu ikhanjiswe lula:

* Beka ikhophi yomtlolo wepholisi kanye nayo yoke imitlolo ephathelene netleyimu yakho endaweni eyodwa;
* Tjela omunye umuntu omethembako ngepholisi nokuthi imitlolo ibekwa kuphi ukuze akusize ngokwekambiso yamanye namanye amatleyimu nakwenzeka uhlongakala namkha nangabe uyabhalelwa kukwenza lokho;
* Ngaso soke isikhathi iba nenomboro yepholisi namkha inomboro kamazisi lokha nawuthinta ikhamphani ye-intjhorensi yakho;
* Bawa inomboro yereferensi lokha nawuthumela itleyimu; begodu
* Nangabe kunomsizi othileko oqalene netleyimu yakho, thatha ibizo lomsizi, isibongo kanye nelwazi lemininingwana ongamthinta kiyo.
1. **Indlela yokufaka isinghonghoyilo ngaloyo okunikele i-intjhorensi**

Amakhamphani we-intjhorensi sekahlome ikambiso yangaphakathi mayelana nokurarulula umraro ukuze ube nalokho ongakhetha kikho okulandelako nangabe awukaneliseki ngemikhiqizwabo yeemali namkha ngemisebenzabo:

* Ukwazisa ikhamphanakho ye-intjhorensi namkha i-FSP yakho egunyaziweko ngokuyitlolela isinghonghoyilo sakho.
* Nangabe umrarwakho awukasonjululwa ngendlela owaneliseka ngayo begodu ngesikhathi esifaneleko, ungadlulisela indaba leyo **simahla** kumLileli we-Intjhorensi yesiKhathi esiDe namkha umLileli ngabaNikeli ngemiSebenzi yezeeMali (FAIS Ombud).
* Nangabe isinghonghoyilo sakho sihlobene nokwephulwa komThetho we-Intjhorensi yesikhathi esiDe, kufanele uthintane ne-FSCA. Nangabe isinghonghoyilo siphathelene nokwephulwa komThetho we-Intjhorensi, kufanele uthintane ne-PA. Nangabe eminye yemiThetho le iphuliwe, umLileli angadlulisela isinghonghoyilo sakho ku-FSCA namkha ku-PA.
1. **Iinomboro Ezilisizo**

**Iinomboro ezilisizo**

Ukuthola ilwazi elizeleko, namkha nangabe unemibuzo ephathelene ne-intjhorensi yepilo namkha ufisa ukubika ukungaziphathi kuhle namkha ukungaphathwa kuhle mayelana ne-intjhorensi yepilo, thintana nokukodwa kwalokhu okulandelako:

**IBandla lokuziPhatha kuKoro yeeMali (FSCA)**

Ukuhlola nangabe umenzelimisebenzi weemali namkha umeluleki ngeemali ugunyaziwe ukobana akuthengisele imikhiqizo yeemali kanye nemisebenzi, nokobana ngimiphi imikhiqizo abangakuthengisela yona, thintana ne-FSCA.

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| Isiphande se-imeyili |  info@fsca.co.za/ enquiries@fsca.co.za/ complaints@fsca.co.za |
| Isiphande seposo |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Isiphande sekhaya |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| Ubunzinzolwazi |  [www.fsca.co.za](http://www.fsca.co.za) |

Nawufuna ilwazi elinengana ngokufundiswa kwabathengi ngezeemali, thintana nomNyango wezokuFundiswa kwabaThengi we-FSCA.

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

**FSCA’s UmLawuli weeNkolodo weliZwe (i-NCR)**

Mayelana neendaba eziphathelene nesikolodo nokuthola bona ingabe umNikeli wesiKolodo, umeLuleki ngesiKolodo, iZiko leenKolodo, i-Ejenti eSabalalisa iimBhadelo namkha eNye i-Ejenti yokuRarulula umRaro irejistariwe, sibawa uthintane nomLawuli weeNkolodo weliZwe. UmLawuli weenKolodo weliZwe wenzela nabathengi iimfundobandulo (simahla), ubafundisa nangeendaba ezihlobene neenkolodo kanye nomThetho weenKolodo weliZwe. Nawufuna ilwazi, sibawa uthintane ne-NCR ku:

|  |  |
| --- | --- |
| IShare Call | 0860 627 627 |
| Ifeksi | 087 234 7822 |
| I-meyili eVamileko (General Email) | info@ncr.org.za  |
| I-imeyili yeeNghonghoyilo (Complaints Email) | complaints@ncr.org.za |
| I-imeyili yeemFundobandulo (Workshops Email) |  |
| Ubunzinzolwazi | [www.ncr.org.za](http://www.ncr.org.za) |
| Isiphande seKhaya | 127-15th Road RandjesparkI-Midrand1685 |

**I-Prudential Authority (PA)**

Ukutholisisa bona ingabe ikhamphani ye-intjhorensi igunyaziwe ukobana yenze ibhizinisi, thintana ne-PA.

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

**UmLileli we-intjhorensi yesikhathi esiDe**

Mayelana neenghonghoyilo ezihlobene ne-intjhorensi yepilo, thintana nomLileli we-Intjhorensi yesikhathi esiDe. Sibawa uyelele bona ikhamphani yakho ye-intjhorensi kufanele inikelwe ithuba lokurarulula umraro namkha isinghonghoyilo ngaphambi kobana sidluliselwe *kumLileli.*

|  |  |
| --- | --- |
| Umtato | 021 657 5000 |
| ISharecall | 0860 103 236 |
| Ifeksi | 021 674 0951 |
| I-imeyili | info@ombud.co.za  |
| Isiphande seposo | Private Bag X45, Claremont, Cape Town 7700 |
| Isiphande sekhaya | Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700 |
| Ubunzinzolwazi | [www.ombud.co.za](http://www.ombud.co.za) |

Godu ungathinta **nesentha yethungelelwano lokungakhukhuthiswa kweemali mayelana neenghonghoyilo** ezihlobene ne-intjhorensi nangabe awunasiqiniseko sokobana ungathinta muphi umLileli we-intjhorensi.

|  |  |
| --- | --- |
| ISharecall |  0860 103 236 naku 0860 726 890 |
| Ithelefeksi |  086 589 0696 |
| I-imeyili |  info@insuranceombudsman.co.za |
| Ubunzinzolwazi |  [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**UmLileli ngabaNikeli beSizo leeMali (FAIS Ombud)**

Mayelana neenghonghoyilo eziphathelene nabayelelisi beemali kanye nabanikeli bevezoPahla leemali thintana nomLileli we- FAIS.

|  |  |
| --- | --- |
| Umtato | 012 762 5000 |
| ISharecall | 086 066 3274 |
| Ifeksi | 011 348 3447 |
| I-imeyili | info@faisombud.co.za |
| Iinghonghoyilo ezimayelana nomsebenzethu | hestie@faisombud.co.za  |
| Imibuzo ngobujamo beenghonghoyilo | enquiries@faisombud.co.za  |
| Isiphande seposo | P.O. Box 74571, Lynnwood Ridge 0040 |
| Isiphande sekhaya | Kasteel Park Office Park, Orange Building, 2nd Floor,546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
| Ubunzinzolwazi | [www.faisombud.co.za](https://faisombud.co.za/)  |

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UKUNGAZIBOPHI

*Ilwazi elimunyethwe kilencwajana linikelwe liBandla lezokuziPhatha eKorweni yezeeMali(i-FSCA) mayelana neminqopho yelwazi kwaphela. Ilwazeli alifaki isiyeleliso sangokomthetho, esiphrofetjhinali namkha iseluleko ngeemali. Lokha itlhogomelo loke lenziwe ukuqinisekisa bona okumunyethweko kuhle begodu kuyanemba, i-FSCA ayinikeli isiqinisekiso, isithembiso namkha ilungelo kilokhu begodu ayamukeli esinye nesinye isibopho sezomthetho namkha isibopho mayelana nokumunyethweko namkha ukunemba kwelwazi elinikelweko, namkha, mayelana nokhunye nokhuye ukuloba namkha ukonakala okubangelwe bunqopha namkha ingasi bunqopha ngokukhambisana nokuthembeka ngokusebenzisa ilwazi elinjalo. Ngaphandle kokhunye, ilungelo lokukhuphela lalo loke ilwazi lingele-FSCA. Alikho ilwazi kilencwajana elingakhiqizwa namkha elingadluliswa namkha lisetjenziswe ngobutjha namkha lenziwe ukobana litholakale ngenye nenye indlela namkha ngezinye nezinye iimbikiindaba ngaphandle kwalokha nangabe imvumo etloliweko itholakele e-Ofisini ye-FCSA ye-General Counsel.*