**Funda okunengi nge-intjhorensi yepilo**

I-intjhorensi yepilo iyakubhadala mayelana nezehlakalo zokutjhugulula ipilo ezifana nokuthatha umhlalaphasi nokuba nokukhubazeka, ukuhlongakala, ukulimala kanye nokungabi nomrholo. Esikhathini esidlulileko beyibizwa nge-intjhorensi yesikhathi eside. Iimbonelo zamapholisi we-intjhorensi yepilo zifaka hlangana ikhava yamapholisi wezamaphilo, wepilo kanye nawokuba nokukhubazeka.

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| **IINHLATHULULO** | |
| **Kuqakathekile ukobana ikhamphani ye-intjhorensakho ihlathulule bona ikuhlathulula njani ukujayeleka amagama nemitjhwana.**  **amagama nemitjhwana.** | |
| **Umzuzi** | Umuntu okupholisi okhethwe umninipholisi, okuba nguye ozuzako nakuba netleyimu yokuhlongakala. |
| **Isikhathi sokuzihlunga** | Ungasula ipholisi yepilo hlangana namalanga ama-31 ngemuva kokuthola imitlolo yepholisi, nangabe akhange utleyime elinye nelinye irhubhelo. |
| **Ikhava** | Ikhava livikeleko elinikelwa yikhamphani ye-intjhorensi lokha nakunesehlakalo salokhu, ukwenza isibonelo, ukulimala, ukulahlekelwa, ukonakala kwento namkha ukwetjiwa kwepahla. Ikhamphani ye-intjhorensi ibhadala imali nangabe imitlolo yepholisi yaloyo otlolisiweko iveza bona izehlakalo ezinjalo zikhavariwe. |
| **Ipholisi yokuba nokukhubazeka** | Ipholisi ye-intjhorensi lapha, ngokubuyisela amaphrimiyamu abhadaliweko, ikhamphani ye-intjhorensi ivuma ukubhadala amarhubhelo kumninipholisi nangabe umninipholisi uba nokukhubazeka. |
| **Indinyana yomthetho engatjhugululwa** | Ukugunyazwa kwe-intjhorensi kulitjhuguluko kupholisi yakho ye-intjhorensi etjhugulula namkha ekhibelela ikhava yakho, esikhathini esinengi ngokungezelela namkha ngokususa okhunye Indinyana yomthetho engatjhugululwa kufanele ingezelelwe epholisinakho ngendlela yokutlola phasi. |
| **Okungakhavarwako kanye nemibandela** | Ukukhutjhwa kuzizinto ezithileko, ukuloba namkha izehlakalo ezingakhavarwako ngokutjho kwepholisi yakho. Imibandela kuziingozi, iinkolodo, izehlakalo, namkha izindlu ezingakakhavarwa yipholisakho. |
| **Umenzelimisebenzi weemali (i-FSP)** | Umuntu namkha ikhamphani egunyaziweko ukobana inikele ngesiyeleliso begodu/namkha yenze omunye umsebenzi womthintanisi kezokurhwebelana okhambisana nemihlobo ehlukeneko yemikhiqizo yezeemali, kufakwe hlangana imikhiqizo yokusisa iimali kunye namapholisi we-intjhorensi. Ilayisensi ye-FSP yomuntu namkha yekhamphani iveza kuhle bona ngimiphi imikhiqizo namkha imisebenzi abagunyazwe ukobana bakuyelelise ngawo namkha bayithengise. |
| **Isikhathi esingeziweko** | Nangabe amaphrimiyamu akabhadalwa ngelanga elibekiweko, kufanele kube nesikhathi esingezelelwako okungasenani okungaba malanga ama-15 ngaphambi kobana ipholisi ipheliswe. Amakhamphani we-intjhorensi anganikela isikhathi eside, esikhathini esinengi kuba malanga ama-30. Kuqakathekile kubanikazi bamapholisi ukobana bafunde bazwisise imigomo nemibandela yekontraga. |
| **Iimbopho** | Ku-intjhorensi zoke iinqhema – ikhamphani, abathintanisi kezokurhwebelana naloyo o-intjhoriweko kufanele bahlangabezane nezinye iimbopho ukuze ikontraga ihlale isemthethweni. Amakhamphani we-intjhorensi kufanele aqinisekise bona abasebenzeli kwezerhwebo namakhastama bazwisisa imikhiqizo ekhona, iindleko, nokobana khuyini okukhona namkha khuyini okungakakhavarwa kupholisi. Abayelelisi kufuneka bazwisise iindingo zamatlayendi wabo bese bawanikela imikhiqizo ehlangabezana neendingo lezo. Banganikela amakhastama ilwazi eliqakathekileko mayelana nephiko le-intjhorensi begodu kutlhogeka bona bahlale bakhambisana nesikhathi ngalokho okukhona ebubulweni ukuze bakghone ukufundisa amatlayenti lokha nakufuneka isidingo salokho. Amakhastama akatelelekile ukobana aveze loke ilwazi elifaneleko begodu abhadale woke amaphrimiyamu. |
| **Amarhubhelo wepholisi** | Marhubhelo lawo umuntu anawo ngokwekontraga ngaphasi kwepholisi ye-intjhorensi yepilo. |
| **Umninipholisi** | Mumuntu onelungelo lokuthola amarhubhelo wepholisi ngaphasi kwepholisi ye-intjhorensi ethileko. |
| **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. |
| **Umjameli** | Nginanyana ngimuphi umuntu onikela umthengi isizo lezeemali, akwenzela namkha ngokujamela umenzelimisebenzi weemali ogunyaziweko (i-FSP). |
| **Okungaba yingozi** | Ikghonakalo yokuthi isehlakalo esithileko singenzeka ngesikhathi sokuba khona kwepholisi yakho. |
| **Ukungakghonakali kwasafuthi** | Amanye amakhamphani wama-intjhorensi bathatha ukukhubazeka kwasafuthi njengobulwele namkha ukulimala okutjhiya umuntu angasakghoni ukusebenza emsebenzini awenzako. Amanye amapholisi athi kufanele ungakghoni ukwenza nanyana ngimuphi umhlobo womsebenzi. Qinisekisa nekhamphani ye-intjhorensi yakho bona batjho ukuthini nabathi ‘Ukukhubazeka kwasafuthi’. |
| **Ikhava yengozi** | Umkhiqizo we-intjhorensi yepilo onikela ivikeleko lezeemali lokha nakunesehlakalo esikhulu ebesingakalindelwa esifana nokugula ubangwe neenzibi, ukuba nokukhubazeka, ukuphungulwa emsebenzini namkha ukuhlongakala. |
| **Ibhonasi yokuthembeka** | Yimali engezelelwa ku-akhawundi yepholisi yomnikazi wepholisi ngemva kwesikhathi esiveziweko njengombana kuhlathululiwe ekontrageni yepholisi. Umnqopho kukhuthaza / kunikela abanikazi bamapholisi ihlohlomezelo lokobana bahlale banamapholisi wabo, begodu nokwenza ngcono isilinganiso esibulungwe mnikazi we-intjhorensi yepilo. Esikhathini esinengi ibalwa njengengcenye yeemali zokuphatha namkha iphesende lobungako bemali efanele ipholisi. |
| **Ipholisi yesikhathi esibekiweko** | Ihlelo lokubulunga elinesililiso sokubhujelwa ngaphakathi kwayo etlanyelwe ukukubhadala ngesikhathi sokuphila kwakho, kunokobana isililiso sokuhlongakalelwa sibhadale abamukelilifa bakho ngemuva kobana sewuhlongakele. |
| **Isamba semali ebhadalwako** | Esikhathini esinengi sisamba soke semali esibhadalwa umninipholisi namkha abazuzi babo okuba yimali eyodwa epheleleko. |

**Ikhasi lokumunyethweko**

1. Isingeniso

2. Imihlobo yemikhiqizo ye-intjhorensi (ethatha isikhathi eside)

3. Amalungelo wabathengi kanye neembopho

4. Imibuzo evane ibuzwe kanengi

Iinomboro ezilisizo

**1. Isingeniso**

Izehlakalo ezitjhugulula ipilo ezifana nokuhlongakala, ukuba nokukhubazeka begodu nokuthatha umhlalaphasi zikhavarwa yi-intjhorensi yepilo (ngaphambilini ebeyaziwa njenge-intjhorensi yesikhathi eside). I-intjhorensi yepilo inikela ivikeleko lezeemali kilabo obondlako begodu ingasiza umndenakho ukubhadalela ibhondi namkha iindleko zokurenda, ibhadalele iindleko zefundo, ibhadalele iindleko zomngcwabo, namkha ibhadalele iinkolodo ezisaleleko lokha nawungasekho namkha nasele unokukhubazeka ungasarholi.

ISewula Afrika inebubulo elikhulu le-intjhorensi nelithuthuke khulu enarhakazini begodu linganikela ngemihlobo yemikhiqizo we-intjhorensi ukuhlangabezana neendingo zakho kunye nesikhwama sakho. Yeke, ngesimanga sekolelo enobutjhapha yokobana i-intjhorensi yepilo ibiza khulu, ingcenye ekulu yabantu abanayo i-intjhorensi le.

I-intjhorensi yepilo inganikela wena nomndenakho ukukhululeka okukhulu. Ngaphandle kwayo, umthwalo wokwenza izinto zenzeke ubekwa kiloyomlingani ohlongakalelweko namkha kwamanye amalunga womndeni kanye nomphakathi, okungenzeka bekufanele bona bebatlhogomele nabantwana abaziintandane.

Abanye abantu bakholwa bona i-intjhorensi yepilo ibiza khulu begodu banyula ukuthenga ikhava yomngcwabo. Yeke, i-intjhorensi yepilo esikhathini esinengi itjhiphe khulu kunekhava yomngcwabo, begodu inganikela amarhubhelo amanengi wezeemali mayelana namaphrimiyamu afanako.

**Iinzathu ezihle zokuthenga i-intjhorensi yepilo**

* **Isizo lezeemali**: Nangabe umndenakho uthembele emrholwenakho ukobana uphile, namkha nangabe umrholwakho usiza umndenakho ukutjheja izinga lawo lokuphila.
* **Tjhiya ilifa**: Yenza isiqiniseko sokobana labo obathandako bayatlhogomeleka ngokweemali ngokuthi ubeke abantwabakho namkha umlinganakho babe bamukelilifa bakho kupholisi ye-intjhorensakho yepilo.
* **Bhadalela umngcwabo**: Imingcwabo ingabiza imali enengi. Nangabe ipholisi yakho yepilo inekhava yerhubhelo lakhonokho lokuhlongakala umndenakho ungabhadalela umngcwabo wakho ngokusebenzisa imali le.
* **Ukusula zoke iinkolodo**: I-intjhorensi yakho yepilo ingasetjenziselwa ukusula zoke iinkolodo eziseleko ezifana nemalimboleko yekoloyi, imalimboleko yendlu nezinye iimalimboleko okungezakho. Lokhu kutjho bona umndenakho angeze waba nomthwalo owuthweleko ngeendleko ezingezelelweko kanye nesikolodo.

**Izinto ekufanele uzicabange:**

* **Thoma usesemutjha**: Nawusesemutjha begodu uphile kuhle, amaphrimiyamu we-intjhorensi yakho yepilo azakuba phasi.
* **Ukuphila kuhle kwakho**: Nangabe unephrofayili engasiyihle enobungozi – okutjho bona, nangabe unomzimba omkhulu, namkha unamalwele akhona emzimbeni, ungabhadala iphrimiyamu ephedluzwana kunomuntu ophile kuhle. Amanye amakhamphani we-intjhorensi azakubawa bona uhlolelwe zamaphilo ngaphambi kokukunikela i-intjhorensi yepilo. Nangabe awufuni ukuya ekuhlolweni kwamalwele, lokhu kuzaba ngunobangela wokobana ale ukukunikela ikhava.
* **Ukubhema**: Abantu ababhemako kungenzeka babhadale amaphrimiyamu aphezulu kunabantu abangabhemiko. Inengi lamakhamphani wama-intjhorensi lizakwehlisa iphrimiyamu nange ulisa ukubhema.
* **Ibizelo lakho**: Nangabe usebenza ngokucima umlilo namkha usebenza kububulo lemayini, ungabhadala iphrimiyamu ephezudlwana njengombana amanye amakhamphani we-intjhorensi abeka imali enengi nangabe unomsebenzi onobungozi khulu.
* **Indlela ophila ngayo**: Amaphrimiyamu esikhathini esinengi aphezudlwana nangabe wenza imisebenzi enobungozi khulu njengokwenza ukutjuza emkayini (i-skydiving) namkha wenze imidlalo enobungozi. Nangabe awuvezi loke ilwazi eliqakathekileko, ikhamphani ye-intjhorensakho ingala ukukubhadala lokha nawufaka itleyimu.

Nangabe uyatjhada, uthoma umndeni, namkha wakha ibhizinisi, i-intjhorensi yepilo iba yingcenye eqakathekileko yomtlamo ofaneleko weemali. Ikunikela ikululeko yokwazi bona kuzokuba nemali yokuvikela wena begodu/namkha abantu obathandako nange kubakhona into eyenzekako kuwe.

**2. Imihlobo yemikhiqizo ye-intjhorensi (ethatha isikhathi eside)**

Ngesimanga sokobana omunye nomunye umuntu begodu nomndeni ukhethekile, bazakuba neendlela ezihlukeneko mayelana ne-intjhorensi yepilo. Ngalokho-ke, kunemihlobo ehlukeneko yemikhiqizo ye-intjhorensi yepilo. I-intjhorensi yepilo ayisingeyokuhlongakala kwaphela, kodwana imayelana nezinye izinto ezingakukhandela ekutheni uzitlhogomele wena namkha labo obondlako, izinto ezifana nokuba nokukhubazeka namkha ukuphelelwa msebenzi.

**Ikhava yepilo**

Njengomnikazi wepholisi ye-intjhorensi yepilo, uzakubhadala iphrimiyamu yaqobe nyanga kukhamphani ye-intjhorensi yepilo ekukhambeni kwesikhathi esithileko. Enzuzweni, ikhamphani ithembisa ukunikela wena amarhubhelo wepholisi (ukwenza isibonelo isamba soke semali), umninipholisi namkha umamukelilifa omkhethileko, nangabe namkha lokha ezinye izehlakalo eziveziweko zenzeka, njengokuhlongakala namkha ukungasakghoni.

Umuntu namkha ipilo ekhavarwe ngaphasi kwepholisi ibizwa ngokuthiwa **yipilo e-intjhoriweko**, nangabe ikhamphani ye-intjhorensi iyavumelana nalokho, ipholisi eyodwa ingakhavara ipilo edlula kweyodwa e-intjhoriweko. Kunemihlobo ehlukeneko yamapholisi wepilo, njengombana uzakubona ngethebulini engenzasi:

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| **Ikhava yokuhlongakala** | Ikhava yokubhujelwa imhlobo *wekhava yengozi* enehloso eyodwa yokunikela umninipholisi namkha abahlomuli bakhe amarhubhelo wepholisi nange kwenzeka loyo o-intjhoriweko ahlongakale Ikhava yokubhujelwa kwaphela ayinayo ingcenye yokusisa imali namkha ubungako benani lemali eyikhetjhi. Lokhu kutjho bona nangabe ipholisi isuliwe ngokweenzathu ezithileko, begodu alikho irhubhelo elatleyinywako, umninipholisi akanalo igunya lokuthola amanye namanye amaphrimiyamu wakhe namkha enye imali ebuyako ebuya kukhamphani ye-intjhorensi. |
| **I-intjhorensi yasafuthi yepilo: ubuphilo boke** | Ikhava yepilo yobuphilo boke iyi-intjhorensi yepilo ejayelekileko, ekukhavara engozini yokuhlongakala begodu iqinisekisiwe bona izakuhlala ikhona ngaso soke isikhathi lokha nawuragela phambili nokubhadala amaphrimiyamu wakho. Ingcenye yephrimiyamu esikhathini esinengi ifakwa ku-akhawundi yokonga namkha yokusisa, lokhu kwenza bona ukghone ukwakha ubungako benani lekhetjhi yakho ekukhambeni kwesikhathi. Ungakghona ukungenelela engcenyeni yepholisakho yokonga/yokusisa *ngokuthatha imalimboleko kupholisi* namkha *ngokudela ipholisi yakho*. Ukudela ipholisi kutjho ukuyisula bese uthatha ubungako bemali eyikhetjhi esele uyihlozile kukhutjhwe ezinye nezinye iimali kanye nezinye iindleko. Njengombana kuba namatjhuguluko emaphilweni wabantu, bangathatha isiqunto sokobana abasayifuni ipholisi namkha sebabhalelwa kuyibhadala. Kuqakathekile ukutjheja bona kukhona okumbi ngokungenelela kumarhubhelo wokonga/wokusisa owahlozileko ngaphasi kwalobu bujamo:   * ukubhadala ubuyisele imalimboleko yepholisi kuzakulawulwa yinzuzo, okutjho bona nawuboleka imali, imali leyo uzayibhadala seyinenzuzo namkha amakonyana. * inani lemali yokudela ipholisi kungenzeka kutjho bona kuzokufuneka bona ubhadale iimali zokudela begodu uzakuloba elinye nelinye ilungelo lokutleyima amanye amarhubhelo angaphasi kwepholisi   I-intjhorensi yepilo epheleleko ingehle emntwini ofuna ukutjhiya inani eliqinisiweko lemali ngemuva kokuhlongakala, ngokomnqopho othileko. |
| **I-intjhorensi yepilo yasafuthi: ipilo zombelele** | Ikhava yepilo zombelele esikhathini esinengi iba nokutjhugutjhuguluka kunekhava yepilo yoke begodu inikela ngamakhetho ahlukahlukeneko. Tjheja bona:   * ungaphungula irhubhelo lakho lokuhlongakala ukobana ubhadalwe imali eyikhetjhi enengana * ungabhadala amaphrimiyamu kwesinye nesinye isikhathi begodu ngelinye nelinye inani * esikhathini esinengi, lokha nawenza imalimboleko kupholisi ngaphasi kwepholisi yepilo zombelele, imali ebolekiweko angeze yaba nenzuzo, lokha nawubhadala inzuzo kumalimboleko yepholisi ngaphasi kwepholisi yepilo epheleleko * i-intjhorensi yepilo epheleleko esikhathini esinengi iqinisekisa inani lamakonyana ingcenye yesisomali lakho ezakukhula ibe ngikho, lokha ngaso soke isikhathi nakungasilo ikhetho lelo olithola ne-itjhorensi yobujamo boke * iimali ezifakwako namhkha ezibhadalwako zingehluka |
| **Itjhorensi yesikhathi esithileko** | Itjhorensi yesikhathi esithileko inikela ikhava yepilo ngokwesikhathi esiqinisiweko, ukwenza isibonelo lokha nawubhadala imali yoke yemalimboleko yendlu. Yaziwa nangokuthi yi-intjhorensi eqinisiweko. Ikhava iphelelwa sikhathi kwaphela ngemuva kwesikhathi okuvunyelenwe ngaso begodu, kungakhathaleki bona ingabe itleyimu yenziwa namkha akhange yenziwe, angeze ubuyiselwe nanyana ngimaphi amaphrimiyamu lokha ikhava nayiphelelwa sikhathi. Ngokuvamileko, itjhorensi yesikhathi esithileko ngiyo indlela ye-intjhorensi yepilo engabizi khulu. Itjhorensi yesikhathi esithileko ayinabo ubungako bemali eyikhetjhi namkha ingcenye yekhetjhi begodu ayinabo ubungako bemali nayiphelako. |
| **Amapholisi esikhathi esibekiweko** | Ipholisi yesikhathi esibekiweko imtlamo wokonga onerhubhelo lokuhlongakala elikhona ngaphakathi. Ungasisa godu nesamba soke kuphrimiyamu eyodwa kutjhorensi yesikhathi esibekiweko. Itlanyelwe ukubhadala esikhathini sokuphila kwakho kunokobana iye kubamukelilifa bakho ngemuva kobana uhlongakale. Ungasisa godu nesamba soke kuphrimiyamu eyodwa kupholisi yesikhathi esibekiweko. Isililiso sokubhujelwa sithoma ukuba khona nawuhlongakalako ngaphambi kobana ipholisi ilungele ukubhadala. Inani lemali yokudela ipholisi letjhorensi yesikhathi esibekiweko kufanele likhuphuke khulu lokha ipholisi nayitjhidela ekutheni ifikelwe sikhathi (ukuphela kwethemu). |

**Ikhava yomngcwabo**

Ikhava yomngcwabo inikela amarhubhelo wokubhalansa iindleko zomngcwabo. Kulawulwe yikhava oyikhethako, amarhubhelo aba yindlela eyikhetjhi ukuqalelela iindleko zomngcwabo namkha kumnikeli womsebenzi. Njengomnikazi wepholisi, unekhetho lokuveza indlela amarhubhelo ahlukaniswa ngayo.

**Ikhava yokukhubazeka**

Ukuloba ukusebenzisa izandla zakho namkha imilenzakho namkha uphethwe bulwelele obungapholiko kungakukatelela bona ulise ungasasebenzi. Umnqopho wekhava yokuba nokukhubazeka kunikela wena amarhubhelo wepholisi (esikhathini esinengi okuyimali) ukukusiza bona uqalelele iindleko zakho namkha ujamiselele umrholo owulobileko nange kwenzeka uba nokukhubazeka. Ikhava yokuba nokukhubazeka esikhathini esinengi ifakwa kukhava yepilo kodwana ingathengwa ngeqadi. Kunemihlobo emibili yekhava yokuba nokukhubazeka:

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| **Ikhava yemali yokuba nokukhubazeka** | Imali namkha isamba semali yekhava yokuba nokukhubazeka ibhadala isamba esithileko nangabe isehlakalo esi-intjhoriweko siba khona esibangela ukungakghoni kwakho. Uzakubhadalwa kanye kwaphela lokha nawunikela ngobufakazi bokuthi ukuba nokukhubazeka kuyinto yasafuthi. |
| **Ikhava emvikeli womrholo namkha ukuba nokukhubazeka okunande kukubuyelela** | Ngekhava le, umrholo unikelwa qobe nyanga namkha kwesinye isikhathi okuvunyelenwe ngaso lokha nawuba nokukhubazeka. Inani lemali lingangezwa qobe mnyaka, kulawulwe yipholisi. Nangabe unokukhubazeka kwasafuthi namkha kwesikhatjhana, imali obhadalwa yona ingajamiselela ingcenye yomrholwakho bekufike lapha uphola khona, uhlongakala khona, namkha ipholisi ifike ekugcineni – okhunye nokhunye okuza ntanzi. |

**Izabelo zomhlalaphasi**

Izabelo zomhlalaphasi (Ama-retirement annuities) amitlamo yokonga isikhathi eside ebhadala lokha umuntu nakasaphilako. Ngokuya ngokwembadalo yesisomali oyikhethako, ungathatha imali oyongileko ukusukela emnyakeni ema-55 namkha ngemva kobana uthathe umhlalaphasi. Ungakhupha pheze ukufikela okukodwa kwesithathu kobungako yemali oyongileko ngokwekhetjhi. Imali eseleko oyongileko kufanele isiswe ngobutjha ukukunikela umrholo waqobe nyanga mayelana nomhlalaphasi wakho.

**Izabelo zokuphila (ama-Living annuities)**

I-anyuwithi yepilo ilivezopahla lamasiso wokubhadala umrholo qobe yinyanga ngemuva kokuthatha umhlalaphasi. Njengelunga lesikhwama seemali zepentjheni, ze-provident, zokubulunga namkha imbadalo yesisomali yomhlalaphasi, kufanele usebenzise okungasenani okubili kwesithathu esikhwameni sakho seemali bese uragela phambili nokuthenga i-anyuwithi nasele uthethe umhlalaphasi. Imalakho izakusiswa begodu ukobana ukunyuka kobungako besisomali buzakuqunta inani lemali obhadalwa yona qobe yinyanga. Lokha nawuhlongakalako, abamukelilifa bakho banga:

* khupha isamba semali nawuhlongakeleko
* tjheja imbadalo yesisomali ngamabizwabo, ukutjhugulula indlela imali ebhadalwa ngayo ukwenza bona ikhambisane neendingo zokusisa kwabo
* ukukhupha ingcenye yemali nokudlulisela ibhalansi njenge-anyuwithi yepilo ebizweni/emabizwenabo

**Izabelo eziqinisekisweko**

Izabelo eziqinisekiswekoo mkkhiqizo we-intjhorensi owuthenga kukhamphani ye-intjhorensi yepilo. Ikhamphani ye-intjhorensi iqinisekisa ukukubhadala inani elithileko lemali yepentjheni qobe yinyanga ubuphilo bakho boke. Lokhu kuhlekuhle kuku-intjhora mayelana nokuphila isikhathi eside kunaleso olindelwe bona usiphile namkha isikhathi eside kunaleso imalakho engaba khona ngaso. Umrholwakho kuyi-anyuwithi eqinisekisweko yeke asilawulwa bungako benani lesisomali yakho.

Uthola ipentjheni le ikani lokha nawusaphilako, kodwana imalakho ihlongakala nawe begodu ayikho imali ezakudluliselwa kubamukelilifa bakho, nalokha nawungahlongakala msinya kunangendlela elindelweko. Amanye amakontraga ayasifaka isikhathi sokuqinisekisa, ukuze umlinganakho akghone ukuthola irhubhelo.

**Tjheja:** Imikhiqizo ye-intjhorensi yepilo kufanele ithengwe kumakhamphani we-itjhorensi yepilo anamalayisensi. Amakhamphani we-intjhorensi yepilo anamalayisensi anikelwe yi- Prudential Authority (PA) ngokutjho komThetho we-Intjhorensi we-18 waka-2017. UmThetho lo, kanye nomThetho we-Intjhorensi yesikhathi esiDe (wama-52 waka-1998) okungilowo olawulwa yi-FSCA, uveza indlela amakhamphani wama-Intjhorensi wepilo ekufanele aphathe amabhizinisi wawo ngayo. Abenzelimisebenzi yeemali (ama-FPS) anikela ngokululeka ngeemali begodu/kanye nemisebenzi yokuthintanisa kezokurhwebelana lokha nayithengisa ipholisi kufanele igunyazwe yi-FSCA ukwenza lokho.

**3. Amalungelo wabathengi kanye neembopho**

Unamalungelo lokha nawuthenga imikhiqizo yeemali, kodwana uneembopho godu – angeze wabeka abanikeli ngemisebenzi bakho umlandu wayo yoke imiphumela.

**Amalungelwakho:**

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| * Ipholisi iyikontraga esemthethweni ekunikela amalungelo lokha nakunesehlakalo sengozi, ukulimala, ukuhlongakala namkha nanyana yini o-intjhorelwe yona. |
| * Unelungelolokubhadalwa inani lemali o-intjhorelwe lona, ngaphandle kwalokha nangabe uhlangabezane nayo yoke imigomo nemibandela yepholisi. |
| * Unelungelo lokukhamba uqalaqala i-intjhorensi efanele iindingo zakho nebhajedi yakho. |
| * Ngaphambi kobana utlikitle umtlolo wepholisi, ungawuthatha ukhambe nawo ekhaya wenze isiqiniseko sokobana uzwisisa koke ekutjhoko. Unelungelo godu lokobana uhlathululelwe ikontraga ngelimi olizwisisako. |
| * Ungasula ipholisi yakho ngokunikela ikhamphani ye-intjhorensi isikhathi senothisi ngokutlola phasi (esikhathini esinengi kuba yinyanga), njengombana kuveziwe emtlolweni wepholisi. |
| * Unelungelo lesikhathi sokuzihlunga. Lokhu kutjho bona ungatjhugulula umkhumbulwakho bese usula ipholisi yepilo hlangana namalanga ama-31 ngemuva kokukuthola imitlolo yepholisi efaneleko. Ngaphambi kobana uyisule, kufanele utlolele ikhamphani ye-intjhorensi uyazise ngalokho ofuna ukukwenza. Ikhamphani ye-intjhorensi kufanele yenze lokho okufunako bese ikunikela isikhathi sakho sokuphumula hlangana namalanga ama-31 ngemuva kobana bathole isibawo sakho. Uzakuba nelungelo lokubuyiselwa iphrimiyamu yakho yokuthoma, kulawulwe kukobana ikhamphani ye-intjhorensi idose ezinye iimali ukukhavara iindleko. Nangabe ipholisi angeze kwakghoneka bona isulwe ngeenzathu ezithileko, lokhu kufanele kuvezwe ngaphambi kobana utlikitle umtlolo wepholisi. |
| * Kunesikhathi esibekiweko esimalanga ali-15 mayelana nokubhadalwa ngemuva kwesikhathi kwamaphrimiyamu waqobe yinyanga. Nangabe amaphrimiyamu akakabhadalwa ngelanga elibekiweko, ikhamphani ye-intjhorensi kufanele ikwazise ngokungabhadali kwakho hlangana namalanga ali-15 ngemuva kobana imbhadalo beyilindelwe. Nangabe iphrimiyamu yakho ayikabhadalwa elangeni le-16 sekubhalile awukakhavarwa. |
| * Bawa umjameli wekhamphani ye-intjhorensi ukobana akunikele imininingwanabo ongabathinta kiyo bese uyathola bona ngubani ekufanele uthintane naye nangabe ufuna ukufaka itleyimu namkha nangabe unesinghonghoyilo. |

**Iimbopho zakho:**

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| * Yenza isiqiniseko sokobana ubhadala amaphrimiyamu begodu ukhambisana nemigomo nemibandela, njengombana iveziwe kumtlolo wepholisi. |
| * Yenza isiqiniseko sokuthi uzwisisa yoke into esemtlolweni wepholisi begodu nayo yoke into emayelana nomkhiqizo we-intjhorensi. |
| * Zazise wena – ikhamphani ye-intjhorensi izakutlhoga inomborwakho kamazizi (i-ID) nesiphande kanye nemininingwana yabanye abantu ongathanda ukuba-intjhora/ukubatlolisa. |
| * Nikela ngelwazi eliliqiniso. Ikhamphani ye-intjhorensi angeze yaku-intjhora kuhle ngaphandle kwalokha nangabe ubanikela ilwazi elipheleleko nelinembako. |
| * Qinisekisa bona yimalini ozayibhadala qobe nyanga ku-intjhorensakho begodu wenze isiqiniseko sokobana uzakukghona ukuyibhadala ngaphambi kokutlikitla omunye nomunye umtlolo! |

**Iimbopho zekhamphani ye-intjhorensi:**

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| Ikhamphani ye-intjhorensi izakubekwa umlandu ngengozi oqalene nayo nange kuba khona isehlakalo esivelako, kwaphela nangabe uwabhadalile amaphrimiyamu wakho. |
| Ikhamphani ye-intjhorensi izakuhlathululela ipholisi ngokuzeleko bese iphendula eminye neminye imibuzo ongaba nayo. |
| Ikhamphani ye-intjhorensi izakubhadala nange uhlongakala, uba nokukhubazeka begodu ungasenawo umrholo, kulawulwe kukuthi ukhavarelwe ini. |
| Ikhamphani ye-intjhorensi izakuba nama-ejenti akufundeleko lokho angakusiza ukobana uthathe isiqunto esifaneleko ngokuthi ngiwuphi umkhiqizo we-intjhorensi ongawuthenga. |
| Ikhamphani ye-intjhorensi kufanele igunyazwe kuhle yi-Prudential Authority (i-PA) ngaphambi kobana bakuthengisele eminye neminye imikhiqizo ye-intjhorensi. |

**4. Imibuzo evane ibuzwe kanengi**

**Q: Ingabe ngiyayitlhoga i-intjhorensi yepilo?**

A: Nangabe ufuna ukunikela ivikelo leemali kilabo obondlako (umntwanakho, umlingani, umbelethi, njll.), namkha ubhadale zoke iinkolodo zakho lokha nawuhlongakalako namkha nawunokukhubazeka, uyayitlhoga i-intjhorensi yepilo.

**Q: Ngizokwazi njani bona ngisebenzisana nekhamphani ye-intjhorensi yepilo egunyaziweko namkha abenzelimisebenzi yeemali abagunyaziweko (i-FSP)?**

A: Amakhamphani we-intjhorensi yepilo anamalayisensi anikelwe yi- Prudential Authority (PA) ngokutjho komThetho we-Intjhorensi we-18 waka-2017. UmThetho lo, kanye nomThetho we-Intjhorensi yesikhathi esiDe (wama-52 waka-1998) okungilowo olawulwa yi-FSCA, uveza indlela amakhamphani wama-Intjhorensi wepilo ekufanele aphathe amabhizinisi wawo ngayo. Thintana ne-PA namkha ne-FSCA mayelana nerhelo lamakhamphani we-intjhorensi anelayisensi namkha ukuqinisekisa bona ikhamphani yakho ye-intjhorensi inelayisensi. Woke ama-FSP kanye nabajameli kufanele bagunyazwe yi-FSCA ukuze bakuthengisele imikhiqizo yeemali namkha bakunikele ukweluleka ngeemali. Unelungelo lokubona ilayisensi yabo ngaphambi kobana ungene kukontraga ye-intjhorensi.

**Q: Ngifuna i-intjhorensi yepilo ebiza malini?**

A: Inani lemali ye-intjhorensi yepilo oyifunako lizakulawulwa zizehlakalo zakho neenzathu zakho zokuthenga ipholisi. Thintana nenye nenye i-FSP egunyaziweko namkha umeluleki ngeemali ukuze uthole ilwazi elinengana kanye nesiyeleliso ngalokhu. Nangabe uthola isiyeleliso, gandelela bona umeluleki ngeemali akunikele ubufakazi bokobana ukulungele ukukuyelelisa ngalomhlobo womkhiqizo weemali, begodu uthole imininingwana ezeleko yeemali, inzuzo namkha ikomitjhini abazayithola nabathenga ivezopahla leemali. Khamba uqalaqala begodu umadanise ivezopahla leemali neminye imikhiqizo okungenzeka ihlangabezane neendingo zakho zemali. Yenza isiqiniseko sokobana umadanisa iintengo, kunye nekhava enikelwako.

**Q: Ingabe kufanele ngiyokuhlolwa ngokwemedikhali?**

A: Kulawulwa yikhamphani ye-itjhorensi kanye nomkhiqizo we-intjhorensi. Amakhamphani we-intjhorensi aneendingo ezihlukeneke kilokhu. Kwezinye izinto, umlando wakho wezemedikhali uzakuqunta inani leenhlahlubo ozakumele uzenze.

**Q: Ingabe ikhamphani ye-intjhorensi ingala ukunginikela ipholisi?**

A: Iye. Ikhamphani ye-intjhorensi ingakhetha ukungakuphi ipholisi. Yeke, kunemihlahlandlela ekufanele bayilandele njengombana kuneendawo zomthetho ezingakhambeki lula. Ikhamphani ye-intjhorensi ingala ukukukhavara, ukwenza isibonelo, nangabe awuyi ekuhlahlubeni kwemedikhali ogunyazwe ukuya kikho. Ngokwekambiso ebizwa ngokuthiwa kuqinisekisa ikhamphani ye-intjhorensi izakuqunta bona ingabe kufanele uyithole ikhava nokobana amaphrimiyamu wakho azakuba yimalini. Nangabe uthola bona unengongwana ye-HIV, angeze bala ukukukhavara, kodwana bazakwenza bona iphrimiyamu yakho ikhambisane nengozi eveziweko.

**Q: Kwenzekani nangabe ngigodla ilwazi, ukwenza isibonelo, angitjho bona ngiyabhema, ukuze ngibhadale iphrimiyamu ephasi?**

A: Akusiyo into ehle yokunikela ilwazi elimamala ngawe njengombana ikhamphani ye-intjhorensi izakuba nelungelo lokujikisa itleyimu. Okhunye godu, kungabi neqiniso begodu kuzakwenza bona amaphuzu angabi liqiniso. Ikhamphani ye-intjhorensi kufanele ithole ilwazi eliliqiniso ngawe ukuze bathathe isiqunto sokobana ingabe bayafuna ukuku-intjhora begodu bakghona nokuqunta iindleko zekhava abazakunikela yona. Iphrimiyamu ozayibhadala ilawulwa yiphrofayili yakho yengozi ethileko. Amaphuzu athinta iphrofayili yakho yengozi afaka hlangana iminyakakho yobudala, ubulili, ipilo, umsebenzi (ukobana ingabe uyingozi) begodu ipilo oyiphilako (ukobana ingabe ifaka hlangana izinto othanda ukuzenza eziyingozi).

**Q: Khuyini okungafakwako kupholisi?**

A: Lokho okungabandakanywako marhubhelo angakafakwa yipholisi ye-intjhorensi. Ikhamphani ye-intjhorensi namkha abayelelisi bakho kufanele bakunikele imininingwana yawo woke imigomo nemibandela eqakathekileko ngaphambi kobana utlikitle umtlolo wepholisi.

**Q: Kutjhiwo ini nakuthiwa ‘umbandela wokulisiswa ukubhadala iphrimiyamu’?**

A: Amanye amapholisi wepilo anikela umninipholisi ikhetho lokufaka angeze umbandela wokungasabhadali iphrimiyamu kupholisi. Lokhu kutjho bona nawuba nokukhubazeka kwasafuthi ungasakghoni ukuthola umrholo, ikhamphani ye-intjhorensi izakuvumela iimbhadalo zamaphrimiyamu wakho zijanyiswe isikhatjhana esithileko.

**Q: Ingabe abamukelilifa bangakghona ukutleyima amarhubhelo we-intjhorensi nangabe umuntu o-intjhoriweko uzibulele?**

A: Lokhu kulawulwa yikhamphani ye-intjhorensi nemigomo yekontraga ye-intjhorensi. Esikhathini esinengi amakhamphani wama-intjhorensi anesiga sokuveza tjhatjhalazi kumapholisi wawo bona umninipholisi angeze akghona ukutleyima amarhubhelo nakube o-intjhoriweko uyazibulala hlangana neminyaka emibili ngemuva kwelanga lokuthoma kwepholisi.

**5. Indlela yokufaka isinghonghoyilo esimayelana nekhamphani ye-intjhorensi.**

Amakhamphani wamapholisi wepilo sekaneenkambiso zangaphakathi mayelana nokusombulula imiraro, yeke ungakhetha hlangana nokulandelako nangabe awukaneliseki ngemikhiqizwabo namkha ngemisebenzabo yezeemali.

* 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.

**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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| Isentha Yomtato | 0800 20 3722 (FSCA) |
| Inomboro yefeksi | 012 346 6941 |
| Isiphande se-imeyili | [info@fsca.co.za/](mailto:info@fsca.co.za/) [enquiries@fsca.co.za/](mailto: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.

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**I-Prudential Authority (PA)**

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

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| Umtato | 012 313 3911   0861 12 SARB (0861 12 7272) |
| Ifeksi | 012 313 3197/012 313 3929 |
| I-imeyili | [PA-Info@resbank.co.za](mailto: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.*

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| I-imeyili | [info@ombud.co.za](mailto:info@ombud.co.za) |
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Godu ungathinta **nesentha yethungelelwano lokungakhukhuthiswa kweemali mayelana neenghonghoyilo** ezihlobene ne-intjhorensi nangabe awunasiqiniseko sokobana ungathinta muphi umLileli we-intjhorensi.

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

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

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| 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 |
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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.*