**WORD COUNT: 3883**

**I-intjhorensi engasiyo yepilo**

*Ivikela wena mayelana nokuloba kanye nokoniwa*

I-intjhorensi engasiyo yepilo (ngaphambilini ebeyaziwa ngokuthi yi-itjhorensi yesikhatjhana) ikwenza bona ukhululeke ngombana uvikelekile eengozizi ezingaba khona nezingakatlanyelwa okungenzeka uqalane nazo. Iimbonelo zifaka, ikoloyi, okungaphakathi kwendlu, ibhizinisi yendlu kanye netjhorensi yebhizinisi.

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| **IINHLATHULULO**Kuqakathekile ukobana uthole ihlathululo ekhamphanini yakho ye-intjhorensi mayelana neenhlathululo zayo, amagama ajayelekileko nemitjhwana. |
| **I-intjhorensi yekoloyi** | I-intjhorensi yekoloyi ithathelwa ukukhavara ikoloyakho nayiba sengozini, emlilweni, namkha lokha ikoloyakho nayetjiweko. Kunemihlobo ehlukahlukeneko yee-intjhorensi zekoloyi, kufakwe i-intjhorensi epheleleko yekoloyi kanye ne-intjhorensi yomuntu ongeqadi.  |
| **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. |
| **Indinyana yomthetho engatjhugululwa** | Ukugunyazwa kwe-intjhorensi kulitjhugululo elenziwa kupholisi ye-intjhorensakho etjhugulula namkha ekhibelela ikhava yakho, esikhathini esinengi kuba ngokungezelela namkha ukukhupha 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. |
| **Imali ephuma esikhwameni sakho** | Imali ephuma esikhwameni sakho yimali ezakuphuma esikhwameni sakho lokha nawutleyima mayelana ne-intjhorensi yakho engasiyo yepilo. Ukwenza nje isibonelo, nangabe unetleyimu ye-intjhorensi yeR100 000 ephumelelisiweko begodu imali ephuma esikhwameni sakho yi-R 5 000, ikhamphani ye-intjhorensi izakunikela umahluko, okuyitleyimu epheleleko yemali engange-R100 000 ibe ngaphasi nge-R5 000 yemali ephume esikhwameni sakho. Ngalokho-ke uzakuthola imali engange-R95 000. |
| **Umnikeli wemisebenzi yezeemali (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. |
| **Ikhava yomlilo kanye nokwetjiwa** | Ikhava yepahla elahlekileko namkha eyonakeleko esehlakalweni somlilo namkha sokwetjiwa kwaphela. Ukuloba namkha ukonakala okubangelwe ngokhunye angeze kwakhavarwa. |
| **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. |
| **I-intjhorensi yeempahla zangendlini** | I-intjhorensi le ibizwa nangokuthi yi-intjhorensi yeensetjenziswa zangendlini, ikukhavara mayelana nokoniwa, ukulahleka namkha ukwetjiwa kwazo zoke izinto ezigugekako ngendlinakho. Igama elithi ‘indlu’ litjengisa bona izinto zabantu abahlala nawe ngendlinakho nazo zikhavariwe.  |
| **I-intjhorensi yabanikazi bezindlu** | Ikhavara okhunye nokhunye ukonakala kwendlwakho ngokwayo, kufakwe hlangana ifenitjhara nezinto zokuhlobisa.  |
| **Amarhubhelo wepholisi** | Amarhubhelo lawo umuntu anelungelo lokuwathola ngokwekontraga kupholisi ye-intjhorensi engasiyo 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** | Nanyana ngimuphi umuntu owenza umsebenzi wezeemali kutlayendi, awenzela umnikeli wemisebenzi yeemali egunyaziweko (i-FSP) ofana nomyelelisi wezeemali/umsebenzeli kwezerhwebo.  |
| **Okungaba yingozi** | Ikghonakalo yokuthi isehlakalo esithileko singenzeka ngesikhathi sepholisakho siliqiniso. |

**Okungaphakathi**

1. Iyini i-intjhorensi engasiyo yepilo?

2. Indlela yokuthenga ipholisi ye-intjhorensi engasiyo yepilo

3. Imihlobo yemikhiqizo ye-intjhorensi engasiyo yepilo

4. Amalungelo wabathengi kanye neembopho

6. Indlela yokutleyima kukhamphani ye-intjhorensi

7. Iiyeleliso zokuthumela amatleyimu

8. Indlela yokufaka isinghonghoyilo

9. Imibuzo evane ibuzwe kanengi

Iinomboro ezilisizo

Izehlakalo ezingakalindelwa ngilezo esingakazitlameli, kodwana ezisehlelako, esikhathini esinengi singakatjheji. Lokhu kufaka hlangana ukudubula kwegizara namkha ukugqekezelwa ukuya engozini yekoloyi, ukuphungulwa emsebenzini, ukuhlongakala kwelunga lomndeni namkha ubulelesi obunenturhu. Kufaka godu neenhlekelele zemvelo.

Izehlakalo eziplaniweko ngilezo soke esiba nelemuko lazo kwesinye isigaba sepilwethu, njengomhlalaphasi kanye nokuhlongakala.

Ungaba nokugandeleleka khulu lokha izinto nazingakhambi kuhle kodwana ukuba nekhava ye-intjhorensi kwenza bona ukhululeke njengombana uvikeleke khulu eengozini oqalene nazo. Ukuba nevikeleko elikhulu kwenza bona ube sebujameni obungcono bezeemali kunangendlela ongaba ngayo nawunganalo.

**1. Iyini i-intjhorensi engasiyo yepilo?**

I-intjhorensi engasiyo yepilo (ebeyaziwa ngaphambilini njenge i-intjhorensi yesikhathi esincani) ivikela onakho. Umhlobo wekhava lo uzama ukukubeka ebujameni beemali ebewukibo ngaphambi kobana isehlakalo osi-intjhorileko senzeke. I-intjhorensi yekoloyi neempahla ezingendlini isiza ukujamiselela izinto ezetjiweko namkha ezonakeleko. Lokha nawuthenga ipholisi ye-intjhorensi engasiyo yepilo ungena esivumelwaneni esiphakathi kwakho nekhamphani ye-intjhorensi. Ikhamphani ye-intjhorensi ikunikela amanye amarhubhelo, wena njengomninipholisi, ngokobana ubhadale imali yaqobe nyanga namkha qobe mnyaka eyaziwa ngamaphrimiyamu. Amarhubhelo la abhadalwa nangabe isehlakalo sengozi siyadlula.

Ungasula ipholisi ye-intjhorensi engasiyo yepilo kwesinye nesinye isikhathi, begodu nalokha ubujamo bakho butjhuguluka. Yenza isiqiniseko sokobana uyazi bona ikontraga ithini mayelana nokusula njengombana kungaba nesikhathi sokufaka inothisi, isib. amalanga ama-30 ukusukela lokha nawutlikitla isivumelwano. Khumbula bona nawusula ipholisakho namkha nawulisa ukubhadala amaphrimiyamakho, ikhava yakho – ivikeleko lakho mayelana nezehlakalo oziplaneleko namkha ongakaziplaneli – lizakuphela.

**Tjheja**: I-intjhorensi engasiyo yepilo ilawulwa liBandla lokuziPhatha eKorweni yezeeMali (i-FSCA) ngokutjho komThetho ( wama-53 waka-1998) we-Intjhorensi yesiKhathi esincani nomThetho we-Intjhorensi (we-18 waka-2017).

**2. Indlela yokuthenga ipholisi ye-intjhorensi engasiyo yepilo**

Amapholisi we-intjhorensi engasiyo yepilo angathengwa kumakhamphani we-intjhorensi ngokwethungelelwano (online), ngomtato namkha athengwe kumjameli wekhamphani ye-intjhorensi okhethwa nguwe. Ungathenga godu ipholisi kukhamphanakho ye-intjhorensi ozikhethela yona kumnikeli wemisebenzi yeemali ogunyaziweko (i-FSP) namkha abajameli bayo (umyelelisi wezeemali namkha umsebenzeli kwezerhwebo).

**Tjheja**: Angeze wakghona uku-intjhora into efanako kabili namakhamphani we-intjhorensi engasiyo yepilo.

**3. Imihlobo yemikhiqizo ye-intjhorensi engasiyo yepilo**

**I-intjhorensi yekoloyi** ithathelwa ukukhavara ikoloyakho nayiba sengozini, emlilweni, namkha lokha ikoloyakho nayetjiweko. Kunemihlobo ehlukahlukeneko yee-intjhorensi zekoloyi, kufakwe i-intjhorensi epheleleko yekoloyi kanye ne-intjhorensi yomuntu ongeqadi.

* **Ikhava ye-intjhorensi yekoloyi** epheleleko ikhavara wena eengozini, emlilweni, ekwetjiweni nakwezinye izehlakalo ezi-intjhoriweko ezifana nokoniwa sinanja, kanye namatleyimu abuya ebantwini abangeqadi, begodu ifaka hlangana newindskrini nokulungiswa kwamanye amafesdere wekoloyi. Amanye amakhamphani we-intjhorensi angafaka godu okhunye okufana nekhava yemedikhali, amaskimu wokukubuyisela imali nawungakatleyimi, ikoloyi eqatjhwako njengekhetho lokha ikoloyakho nayiyokulungiswa ngemva kokuba sengozini namkha ukobana yetjiwe begodu nalokha nawutlhoga isizo endleleni. Amapholisi apheleleko okutjho bona afaka koke esikhathini esinengi abiza khulu ngombana anikela ikhava yamanani amanengi weengozi. Umhlobo wekhava lo esikhathini esinengi ufunwa mabhanga namkha iinhlangano zezeemali nangabe ikoloyi ibhadalwa ngaphasi kwesivumelwano sesikolodo.
* **I-intjhorensi yomuntu ongeqadi** ayikhavari wena (muntu wokuthoma) kodwana ivikela wena kumatleyimu ekufanele abhadalwe nguwe enziwa mumuntu ongeqadi obe nokuloba namkha nokonakalelwa (umuntu wesibili kuba yikhamphani ye-intjhorensakho). Isibonelo kungaba kilokha ikoloyakho nayitjhayisa yomunye umuntu, namkha itjhayisa umthangala wendawo yebhizinisi yomunye umuntu.
* **Ikhava ye-intjhorensi yomuntu ongeqadi (umlilo nokwetjiwa) iyafana nekhava** epheleleko, ngaphandle kokuthi ayibhadali nangabe wena nguwe owone ikoloyakho ngengozi. Nangabe ikoloyakho yoniwe mlilo namkha yetjiwe silelesi, namkha nangabe ube nengozi umuntu wangeqadi obandakanyekako naye uyakhavarwa.

**I-intjhorensi yeempahla zangendlini** ikhavara izinto zangendlini ezigugekako ezifana nefenitjhara, iinsetjenziswa zegezi nezambatho zakho lokha nazonakalako namkha nazetjiwako. Ifaka godu nalokho okungakwabanye abantu abahlala nawe ngendlini ngokwemadlana encani.

**I-intjhorensi yabanikazi bezindlu** ikhavara umakhiwo, ifenitjhara nezinto zokuhlobisa ngendlinakho, namkha nanyana yini ongayitlhoga ukwakha ngobutjha indlwakho esehlakalweni sokuloba namkha sokonakala. Lokhu kufaka hlangana igizara edubulileko, namkha nangabe indlwakho itjhe yalotha namkha yoniwe kumbi ziinkhukhula, ukwenza nje isibonelo.

**I-intjhorensi yesikolodo sakho** ikhavara ukulimala, ukuhlongakala namkha ukonakala okwenzeka emntwini namkha epahleni akuysiyo ingcenye yendlwakho, ukwenza isibonelo, nangabe injakho igijimela endleleni ifike ilume umuntu ozidlulelako bese uyabotjhiswa ukobana ubhadale iindleko zemedikhali. I-intjhorensi yesikolodo sakho esikhathini esinengi seyifakiwe kukhava yalokho okungaphakathi kwendlu begodu/namkha kumakhiwo we-intjhorensi yomnikazi wendlu, begodu ayibizi khulu.

**I-intjhorensi yamakhambo** ikhavara izinto ezifana neenkhwama ezilahlekileko neendleko zemedikhali lokha nawukhambako uphuma eSewula Afrika. Amanye amabhanga anikela abanikazi bama-akhawundi i-intjhorensi yamakhambo njengerhubhelo elisimahla.

Amakhamphani we-intjhorensi engasiyo yepilo nawo anikela ngemikhiqizo akhavara **ezinye iindleko zamaphilo**, ezifana nalokhu okulandelako:

* **Ikhava yokuphumula**. Inikela ivikeleko elingeziweko kilabo esele banamamedikhali. Ikhava yamamedikhali ikhavara iinkhathimbekiso zabodorhodera nabosiyazi ukuyokufika enanini elithileko lemali begodu ikhava yokuphumula ivikela wena ekutheni ubhadale imali eseleko lokha nangabe iindleko zidlula lezo imedikhali ezimisele ukuzibhadala. Ikhava yokuphumula ayikavunyelwa ukubhadala imali edlula i-R150 000 umuntu munye ngomnyaka (2020).
* **I-HIV, i-Aids, ubulwele besifuba (i-TB) nokuhlolelwa nokwelatjhelwa imalariya**. Ikhavara iindleko zokuhlolelwa nokwelatjhelwa i-HIV, i-Aids, namkha imalariya.
* **I-intjhorensi yamakhambo wokuya ngaphetjheya**. Ikhavara iindleko ezihlobene nemisebenzi ekhambisana nomsebenzi wezamaphilo lokha nawukhamba enarheni leyo umuntu o-intjhoriweko angahlali kiyo.
* **Imedikhali yokufuduswa msinya namkha isithuthi**. Ikhavara iindleko zalokho namkha inikela ukufuduswa msinya namkha isithuthi mayelana nokusiwa esibhedlela ukuyokulatjhwa namkha ikhavara iindleko zokwelatjhwa msinya.

**4. Amalungelo wabathengi kanye neembopho**

Njengomthengi wemikhiqizo yezeemali, kufakwe hlangana i-intjhorensi, unesibopho sokufunda okunengi ngendlela ongakghona ngayo ngemikhiqizo le. Nawuthenga i-intjhorensi, kuba namanye amalungelo oba nawo.

**Amalungelwakho:**

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| * Ipholisi iyikontraga esemthethweni ekunikela amalungelo lokha nakunesehlakalo sengozi, ukulimala, ukuhlongakala namkha nanyana yini o-intjhorelwe yona.
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| * Unelungelolokubhadalwa imali o-intjhorelwe yona, ngaphandle kwalokha nangabe uhlangabezane nayo yoke imigomo nemibandela yepholisi.
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| * Unelungelo lokukhambakhamba ufune ipholisi ye-intjhorensi ehle ekhambisana neendingo zakho kunye nebhajedakho.
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| * Ngaphambi kobana utlikitle umtlolo wepholisi, ungawuthatha ukhambe nawo ekhaya wenze isiqiniseko sokobana uzwisisa koke ekutjhoko. Unelungelo godu lokobana uhlathululelwe ikontraga ngelimi olizwisisako.
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| * Ungasula ipholisi yakho ngokunikela ikhamphani ye-intjhorensi isikhathi senothisi ngokutlola phasi (esikhathini esinengi kuba yinyanga), njengombana kuveziwe emtlolweni wepholisi.
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| * Unelungelo lesikhathi sokuzihlunga. Lokhu kutjho bona ungatjhugulula umkhumbulwakho usule ipholisi engasiyo yepilo hlangana namalanga ali-14 ngemuva kobana uthole imitlolo yepholisi efunekako nangabe ipholisi inekontraga yesikhathi esingangamalanga adlula kama-31 begodu nalokha nawungakabi kutleyima elinye nelinye irhubhelo. 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.
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| * 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.
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| * Ilwazi ongabathinta kilo – bawa umjameli we-intjhorensi ukobana akunikele iinomboro zabo ongabathinta kizo ubuze nokuthi ngubani ekufanele uthintane naye nangabe ufuna ukwenza itleyimu namkha nangabe unesinghonghoyilo.
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**Iimbopho zakho:**

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| * Yenza isiqiniseko sokobana ubhadala amaphrimiyamu begodu ukhambisana nemigomo nemibandela, njengombana iveziwe kumtlolo wepholisi.
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| * 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.
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| * Nikela ngelwazi eliliqiniso. Ikhamphani ye-intjhorensi angeze yaku-intjhora kuhle ngaphandle kwalokha nangabe ubanikela ilwazi elipheleleko nelinembako.
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| * Qinisekisa bona yimalini imalakho ozoyibhadala ku-intjhorensi qobe yinyanga begodu wenze isiqiniseko sokobana uzokukghona ukuyibhadala ngaphambi kokutlikitla eminye neminye imitlolo.
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**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. |

**5. Imibuzo evane ibuzwe kanengi**

**Q: Ngizokwazi njani bona ngisebenzisana nekhamphani egunyaziweko ye-intjhorensi engasiyo yepilo namkha nomnikeli wemisebenzi yezeemali?**

A: Amakhamphani we-intjhorensi engasiyo yepilo agunyazwa yi-Prudential Authority (i-PA) ngokutjho komThetho we-Intjhorensi (we-18 waka-2017). UmThetho lo kanye nomThetho we-Intjhorensi yesiKhathi esincani (wama-53 waka-1998) olawulwa yi-FSCA, uveza indlela amakhamphani we-intjhorensi engasiyo yepilo ekufanele aphathe amabhizinisawo ngayo. Boke abanikazi bemisebenzi yezeemali kanye nabajameli kufanele bagunyazwe yi-FSCA ukuze bakuthengisele umkhiqizo wezeemali namkha ukobana bakunikele isiyeleliso sezeemali. Unelungelo lokubona ilayisensi ngaphambi kobana ube nesivumelwano nomnikeli wemisebenzi yezeemali namkha abajameli babo.

**Q: Ngimiphi imibuzo emihle ongayibuza?**

A:

Nangabe uthatha **i-intjhorensi yekoloyi**, buza lokhu:

* Ikhava izokuthoma ngaliphi ilanga?
* Ingabe ngikhavariwe nangabe ngimi obangele ingozi?
* Ingabe ikhava le ifaka ukulimala kwekoloyami, namkha ukulimala kwezinye iinkoloyi?
* Ingabe ngikhavarelwe umonakalo owenziwa sinanja kanye nezehlakalo zokuphulelwa amafesdere ngetjelwe?

Nangabe uthatha **i-intjhorensi yendlu**, buza lokhu:

* Ingabe umaliledininami, ilepthobhu, ijuwelari nekhemera kukhavariwe?
* Ingabe ngikhavariwe nange ngiwisa umaliledininami namkha ikhemera namkha nangabe zoniwa mamanzi?
* Ingabe ngikhavariwe mayelana nokwetjelwa namkha ukulahlekelwa yinto?

Nangabe uthatha **i-intjhorensi yezinto zangendlini**, buza lokhu:

* Ingabe ngikhavarelwe ukujamiselela inani lezinto ezingendlinami, nangabe igizara iyadumuza, namkha nangabe indlwami ibethwa mbani?
* Khuyini okungangeniko kupholisi?
* Kunini lapha ikhamphani ye-intjhorensi ingabhala khona ukubhadala itleyimu yami?

**Q: Izokubiza malini ipholisi?**

A: Yenza isiqiniseko sokobana uyazi bona iphrimiyamu iyimalini nokobana ingabe kunezinye iimali ezingeziweko ezibhadalwako, ezifana neemali zokuphatha namkha ingcenye yeemali ezifakwa ku-akhawundi yakho (ukwenza nje isibonelo, nangabe uthenga ipholisi begodu iphrimiyamu yakho yokuthoma kufanele ibhadalwe esikhathini esingangeveke, uzakukhavarelwa amalanga layo ahlangana begodu ingabe kuzakufuneka bona ubhadalele amalanga layo?).

**Q: Kwenzekani nangabe sengiyibhadalile iphrimiyamu yokuthoma begodu angisayifuni ikhava leyo?**

A: Unelungelo lokusula ikontraga. Yenza isiqiniseko sokobana uzwisisa umthetjhwana wokusula osekontrageni, njengombana kungenzeka kube nesikhathi sokufaka inothisi. Amapholisi amanengi avumela isikhathi samalanga ama-30 ukobana usule. Ngesimanga sokobana ubhadala i-intjhorensi engasiyo yepilo ngaphambi kwesikhathi, izinto ozi-intjhorileko zizakukhavarwa bekuyokufikela ekupheleni kwenyanga yokugcina obhadalele ngayo amaphrimiyamakho.

**Q: Kufanele ngithathe isikhathi esingangani ukubhadala iphrimiyamu ye-intjhorensami?**

A: Kufanele ubhadale iphrimiyamu ye-intjhorensakho isikhathi leso ofuna ukobana baku-intjhorele ingozi/iingozi lezo ezikhavarwa yipholisi ye-intjhorensi.

**Q: Ingabe kuzokufuneka bona ngibhadale imali ephuma ngesikhwameni sami nangabe ngifuna ukutleyima?**

A: Kulawulwa yipholisi oyithengileko. Inengi lawo kodwana ingasi woke anayo imali eyeqileko ebhadalwako. Esikhathini esinengi ungehlisa imali eyeqako ngokungezelela iphrimiyamu yakho yaqobe nyanga. **Isibonelo**: Ikoloyakho angeze isakhamba. Ikhamphani ye-intjhorensi kufanele ikubhadale imali engange-R100 000, kodwana kunemali ephuma esikhwameni sakho eyi-R 5 000. Ikhamphani ye-intjhorensi izakupha imali engange-R95 000.

**Q: Khuyini okungafakwako kupholisi?**

A: Ikhamphanakho ye-intjhorensi namkha umyelelisi kufanele akunikele yoke imininingwana yayo yoke imigomo nemibandela eqakathekileko ngaphambi kobana ungene kupholisi. Yenza isiqiniseko sokobana uyayazi imihlobo yokonakala okhavarelwe yona nalokho okutjhiyiweko (okungakafakwa). Khumbula bona amapholisi ahlukeneko angaba nokutjhiywako okuhlukeneko.

**6. Indlela yokutleyima kukhamphani ye-intjhorensi**

Lokha into ebewuyi-intjhorileko ilahlekile, yonakele namkha yetjiwe, ungafaka itleyimu ukobana uthole isincephezelo. Nasi indlela ekufanele uyilandele:

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| **INDLELA YOKUTHUMELA ITLEYIMU** |
| Kuneendlela ezimbalwa okukhanjiswa ngazo itleyimu. * **Ngokwethungelelwano (i-online):** Ungarejistara njengetlayendi kubunzinzolwazi be-intjhorensi yekhamphanakho bese uzalisa amatleyimu afunekako ngokwethungelelwano (online). Uzakukhonjelwa ukobana unikele yoke imininingwana yalokho okwenzekileko nokobana kwenzeke nini, kanye nemininingwana okungathintwa kiyo abantu ababandakanyekako. Kufanele ufake godu obunye ubufakazi ukusekela itleyimu yakho, okufaka hlangana iinthombe nangabe zikhona ozithetheko. Nangabe wetjelwe, inomboro yomlandu yamapholisa nayo kufanele ithunyelwe kukhamphani ye-intjhorensi. Ngemuva kokuthumela iforomo eli-online nelwazi loke elisekelako, umjameli wekhamphani ye-intjhorensakho uzakubethela umtato. Nangabe itleyimu yakho iphathelene nokulungisa – ukwenza isibonelo nangabe ikoloyakho yonakele engozini – uzakukhonjelwa ukobana uyise kusentha ehlolako lapha kuzakuhlolwa khona umonakalo. Nangabe umhloli wanelisekile, ikoloyi izakulungiswa kileyokhamphani ephunyeleliswe yikhamphani ye-intjhorensakho. Nangabe kukhona into eyetjiweko, ikhamphani ye-intjhorensi izakufuna ubufakazi bokuthi uyithenge kuphi, butjengise ilanga neendleko.
* **I-app ye-intjhorensi:** Amanye amakhamphani wama-intjhorensi anama-app ongawadawunilowuda kumaliledininakho begodu ungathoma ikambiso yetleyimu ngokulandela lokho okutjhiwoko.
* **Isibawo setleyimu esitlolwe phasi ngokusemthethweni:** Ungabethela nekhamphanakho ye-intjhorensi umtato ubuze ngekambiso yokufaka itleyimu. Ngemuva kwalokho uzakukhonjelwa ukobana uzalise iforomo lesibawo ngokusizwa mjameli, namkha bazaku-imeyilela iforomo ukobana ulizalise. Uzakubuyisela amaforomo azalisiweko nge-imeyili namkha uwase ema-ofisinabo.
 |
| **Ingabe kufanele ngithumele itleyimu hlanganga nesikhathi esithileko?** |
| Itleyimu kufanele ithunyelwe msinya ngendlela ongakghona ngayo, kodwana kungakadluli amalanga ama-30 ngemuva kokwenzeka kwesehlakalo.  |
| **Ngingathinta bani ukubuza ngobujamo betleyimu?** |
| Ikhamphanakho ye-intjhorensi kufanele inande ikwazisa nge-imeyili, ngomaliledinini, nge-app namkha nge-SMS. Ungabathinta nokubathinta ubuze ngobujamo betleyimu yakho. |

**7.Iiyeleliso zokuthumela amatleyimu**

Nanzi ezinye iintjengiso ezimbalwa ezenza itleyimu ikhanjiswe lula:

* Beka yoke imitlolo ephathelene netleyimu yakho endaweni eyodwa.
* Hlala uphethe inomborwakho yepholisi nawuthinta ikhamphani ye-intjhorensakho.
* Bawa inomboro yereferensi lokha nawuthumela itleyimu.
* Nangabe kunesazi esithileko esitlhogomela itleyimu yakho, thatha ibizo nesibongo sesazeso.

**8. Indlela yokufaka isinghonghoyilo**

Amakhamphani wama-intjhorensi angasiwo wepilo sekazenzele ikambiso yangaphakathi yokurarulula umraro. Unamakhetho alandelako 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 esincani namkha umLileli ngabaNikeli ngemiSebenzi ytezeeMali.
* Nangabe isinghonghoyilo sakho sihlobene nekghonakalo yokwephulwa komThetho we-Intjhorensi yesiKhathi esifitjhani 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**

Nawufuna ilwazi elinengi, namkha nangabe uneminye imibuzo ephathelene ne-intjhorensi engasiyo yepilo namkha ufisa ukubika ukungaziphathi kuhle namkha ukungaphathwa kuhle okukhambisana ne-intjhorensi engasiyo yepilo, thintana nakhunye 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.

|  |  |
| --- | --- |
| I-FSCA switchboard |  012 428 8000 |
| Isentha Yomtato  |  0800 20 3722 (FSCA) |
| Inomboro yefeksi |  012 346 6941 |
| 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) |

**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 |
| 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) |

**I-Ombudsman yentjhorensi yesikhatjhana (OSTI)**

Nangabe unesinghonghoyilo mayelana nekhamphani ye-intjhorensi engasiyo yepilo begodu awukathabi ngeempendulo zabo ngesinghonghoyilo sakho, ungathintana ne-OSTI.

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| --- | --- |
| Umtato |  011 726 8900 |
| ISharecall |  0860 726 890  |
| Ifeksi |  011 726 5501 |
| I-imeyili |  info@osti.co.za |
| Isiphande seposo |  P.O. Box 32334, Braamfontein, 2017 |
| Isiphande sekhaya | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| Ubunzinzolwazi |  [www.osti.co.za](file:///%5C%5CFSCHOFILE01%5CGroupData_All_Dep%5CRegulatory%20Policy%5CConsumer%20Education%5C6.%204%20PROJECTS%20-%20PROCUREMENT%20PLAN%5CAM%20BUDGET%20CENTRAL%20FSCA%20CONTENT%20UPDATE%20POST%20FSB%202019%202020%20CASE%2061613%5CRESOURCES%20FOR%20CED%20REVIEW%201%2028%20MAY%202020%5CShort%20Term%20Insurance%5Cwww.osti.co.za%5C) |

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

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| 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.

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| --- | --- |
| 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.*