**Ijima lesisomali**

*Ikhambo elisuka ekongeni ukuya ekusiseni*

Incwajana le izakunikela ilwazi eliqakathekileko elimayelana namaJima wesisoMali (ama-CSI) begodu ikusize ukuzwisisa bona angasetjenziswa njani ukonga kanye nokusisa.

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| **IINHLATHULULO**Ukufunda iinhlathululo ngaphambi kobana uragele phambili kuzakusiza ekutheni uzwisise ilwazi lalokho okumunyethwe ngaphakathi. |
| **Iimpahla** | Lokhu zizinto umuntu anazo ezifana nemakhiwo, ifenitjhara, iinkoloyi njll. ezizakunikela inzuzo esikhathini esizako. Ngokukhambisana ne-CIS, iimpahla zifaka hlangana namatjhere, amabhondi, amadibhozidi, iinsetjenziswa zemaraga yeemali namkha i-isteyidi yamambala. |
| **Iphothifoliyo elinganisiweko** | Ukwakha iphothifoliyo elinganisiweko kuyingcenye yeqhinga lesisomali elifaka okungaba yingozi yesikhathi eside. Ingozi yakho iyasabalala lokha iphothifoliyo isisa emikhiqizweni efana namatjhere, amabhondi, ipahla, iinsetjenziswa eziletha inzuzo, njll. |
| **Amabhondi**  | Ibhondi ingahlathululwa kuhle njengeyunithi yesikolodo serhwebo esikhutjhwa makhamphani namkha ngurhulumende kubasisiimali. Amakhamphani kanye naborhulumende basebenzisa amabhondi ukubhadalela amaphrojekthi namkha imisebenzi. Amabhondi esikhathini esinengi aba nelanga lokugcina lokubhadala imali yokuthoma ebolekiweko kanye nenani lesilinganisonzalo esingatjhugulukiko etholwa mbolekisi. |
| **Umthelo wenzuzo yepahla (i-CGT)** | I-CGTI ibhadalwa ePhikweni eliButhelela iNgeniso eSewula AfrikaeSewula Afrika (i-SARS) mumuntu ngamunye, amathrasti kanye namakhamphani lokha nakathengisa ipahla enyukileko ngokwesilinganiso soloko yathengwako. Lokhu kufaka neempahla ezathengwa ngomhlaka namkha ngemuva kukaSewula 2001. Mayelana neminqopho yokubala inzuzo yepahla ngokuthengiswa kwendlwakho, ipahla onayo engeyakho begodu ohlala kiyo, indawo ohlala kiyo esikhathini esinengi ukuya ngokuka-SARS, inani eliyi-R2 miliyoni yokuthoma ezuzwe ngokuthengisa, ayikazokubhadeliswa umthelo. Umsisimali ku-CIS naye ubhadala i-CGT lokha isisomali nalikhuphukileko ngokwesilinganiso begodu akhupha imali yesisomali lakhe (namkha ingcenye yayo). Izahlukaniselo kanye namakonyana azuziweko esikhwameni abhadaliswa umthelo ngendlela ehlukileko. |
| **Ijima lesisomali (i-CIS)**  | I-CIS mkhiqizo wephothifoliyo yesisomali esetjenziswa baphathi besisomali namkha mphakathi bunqopha. Imali yabasisimali iyahlanganiswa ukuze bakghone ukuthola isisomali namkha iimpahla okungenzeka bangabi nazo ngokwamakghonwabo babodwa. Ngokudlula ku-CIS, umsisi angazuza amasisomali asabaleleko ngokweempahla, ezifana namatjhere, amabhondi, amadibhozidi, iinsetjenziswa ezifaka hlangana imaraga yeemali, i-esiteyidi yamambala, njll. |
| **Umhlobo wamabhondi** | Amadibhentjha ayafana namabhondi. Ababolekako (esikhathini esinengi amakhamphani) ayavuma ukubhadala ababolekisi (abasisimali) inzuzo yesikhathi esingatjhugulukiko ngokubanikela amadibhentjha. Ekugcineni kwesikhatheso, umbolekisi angathengisa idibhentjha ngokwemakethe yokurhwebelana emakethe elinganako namkha alitjhugululele kumatjhere wekhamphani, imithetho nayivumako. |
| **Izahlukaniselo** | Imali ebhadelwa abaninizabelo ekhutjhwa kunzuzo yekhamphani. Lokha amadibhozithi webhanga abhadela amakonyana, amatjhere abhadela izahlukaniselo. |
| **Izabelo ezithengiweko** | Abanikazi bamatjhere babamba izabelo ezithengiweko (qala isAbelo esithengiweko) kumakhamphani lawo abasisa kiwo. Amakonyana wobunikazi, namkha izabelo ezithengiweko, zinikela abanikazi bamatjhere inani lamalungelo afaka hlangana ivowudu emhlanganweni zombelele waqobe mnyaka, ukuba nelizwi ekuragweni kwekhamphani begodu netjhere elilingana neengcenye zamatjhere apheleleko abanawo wenye nenye inzuzo abayizuzako. |
| **Izabelo ezithengiweko** | Isabelo esithengiweko litjhere lebhizinisi onayo wena njengomsisi. Isibonelo esilula sikhambisana nendlu onayo okungeyakho. Njengombana ubhadala uqeda isikolodo sakho semalimboleko yendlu, isabelo sakho esithengiweko siyenyuka, okutjho bona ubunikazi bakho bepahla buyakhula. Nangabe usesenesikwelede sendlu, ibhanga isesenesabelo esithengiweko endlinakho. |
| **Ingeniso** | Imali etholwe kusisomali ngesikhathi esithileko, okungaba qobe yinyanga, ngokwekota, namkha kabili ngomnyaka namkha qobe mnyaka, kulawulwe kukuthi wena usise kiwuphi umkhiqizo we-CIS. Lokhu kungaba yingcenye yamakonyana namkha izabelo (iinzuzo). |
| **Amakonyana** | Yimbhadalo ezuzwa ngokusetjenziswa kwemali ebolekiweko. Lokhu kukhambisana neensetjenziswa zesikwelede: lokha nawuboleka imali ebhangeni namkha kurhulumende, iba sikwelede sakho. |
| **Isisomali** | Ikambiso yokufaka imali kumkhiqizo wesisomali. (Qala ihlathululo 'yeemPahla' ngehla). |
| **Umsisi** | Omunye nomunye umuntu othenga ivezopahla lamasiso alindele ukuthola inzuzo ('imbuyiselo') ngokwendlela yokukhula begodu/namkha ingeniso. |
| **Umphathi wesisomali** | Umphathi wesisomali mumuntu oyedwa namkha yikhamphani erejistariweko ngokutjho komThetho wemiSebenzi yabaThintanisi bokuRhwebelana nokweLulekwa ngezeeMali (UmThetho i-FAIS), ukuphatha iimpahla kuphothifoliyo iziphathele abasisi. |
| **JSE Limited** | Ilayisensi yokurhwebelana lapha kuthengwa begodu kuthengiswe iimbambiso. Iindawo ezisesezitja zokurhwebelana eSewula Afrika zifaka hlangana i-ZAR X, 4AX, A2X ne-EESE. |
| **Ipahla ethengiseka lula** | Iimpahla eziba ngendlela yekhetjhi namkha etjhidelene nekhetjhi. (Lokhu akutjho imali yamaphepha kanye nabosende/abopeni, kodwana enye nenye imali-efana ne-akhawundi lapha ungathola imali namkha wenze ibhizinisi yeemali ngokukhululeka). |
| **Amasisomali wesamba semali** | Isisomali elenziwa msisi kanye kwaphela. Ivezopahla lamasiso efana ne-CIS, ivumela abasisi ukobana badibhozide iimadlana ezincani lokha nabaphethe ikhetjhi abangayisisa. |
| **Inani lemakethe** | Intengo yepahla emakethe yeemali. |
| **Amanothi** | Amanothi makontraga ekungarhwetjwa ngawo 'atjhejiweko' begodu ekungarhwetjwa ngawo nakuthengiselwanako. |
| **Izabelo zabasisimali namkha amayunithi (ama-PI).** | Njengombana amakhamphani anikela ngamatjhere, iphothifoliyo ye-CIS ikhupha izabelo zabasisimali (ama-PI). Ingcenye elingeneko yama-PI umsisi anawo kuphothifoliyo ijamele ingcenye/iphesende analo kuphothifoliyo. Nangabe i-CIS isisa kumaYunithi Thrasti, nawo angabizwa ngokuthiwa mayunithi. |
| **Intengo yesabelo sabasisimali namkha intengo yeyunithi** | Intengo yomsisi izakubhadalela esinye nesinye isabelo sabasisimali kuphothifoliyo, esizakubalwa ngokukhupha iinkwelede eempahleni zephothifoliyo begodu zihlukaniswe ngenani lezabelo zabasisimali abanikelwako yiphothifoliyo. |
| **Ihlanganisela yemithombo yamasiso** | Ikambiso yokubeka imali yabasisi ngeenqhema ibe ngaphakathi kwephothifoliyo eyodwa ejayelekileko bese imali leyo isetjenziselwe ukuthenga iimpahla kuphothifoliyo yabanikazi babo boke abasisi. |
| **Iphothifoliyo** | Ihlanganisela yamatjhere nezinye iimbambiso (iimpahla) eziphathwa mphathi wesisomali aziphathela abasisi. |
| **Ipahla** | Into ephathekako umuntu okungaba ngeyakhe, ukwenza isibonelo indlu namkha inarha. Ngokukhambisana nokuzibandakanya ehlelweni lembadalo yesikwelede sendlu, kufaka hlangana imakhiwo efana namasentha weenthabathaba zeentolo, amafekthri namkha amabhlogo we-ofisi. |
| **Umthuthukisi wepahla** | Umuntu namkha ikhamphani ethuthukisa ipahla evezwe ngehla. |
| **Ingeniso yokuqatjhisa** | Ingeniso etholwa mnikazi wepahla eqatjhiselwe abaqatjhi.  |
| **Izabelo** | Amatjhere, aziwa godu njengezabelo, anikelwa yikhamphani ukukunikela ingcenye yobunikazi bekhamphani, ekunikela ilungelo lokuba netjhere enzuzweni yekhamphani neempahleni ezisalako ngemuva kokuwa kwekhamphani. |
| **Iimbambiso** | Igama elivamileko lamatjhere, amabhondi, iinsetjenziswa zemali yemakethe, amadibhentjha, njll. |
| **(Ukunikela) Isibambiso** | Ipahla evikela ukubhadalwa kwemalimboleko namkha ezinye iimbopho, ukwenza iimbonelo, indlu esetjenziswa njengesibambiso begodu engathengiswa mboleki lokha imalimboleko ingakabhadalwa. Lokhu akukafaneli kuhlanganiswe nesisetjenziswa seemali esaziwa ngokuthi ziimbambiso. |
| **Iimpahla ezisekelako** | Lezi ziimpahla okungezephothifoliyo. (Qala ihlathululo 'yeemPahla' ngehla). |

**Okungaphakathi**

**Isahluko 1: Isingeniso samajima wesisomali (ama-CIS)**

Umahluko phakathi kokonga nokusisa

Uyini umahluko phakathi kwamayunithi thrasti kanye nama-CIS?

Indlela ongasisa ngayo kuma-CIS

Uyithola nini ingeniso?

**Isahluko 2: Iimbambiso**

Iinzuzo zokusisa eembambisweni

Ubumbi bokusisa eembambisweni

**Isahluko 3: Ipahla**

Iyini i-CIS epahleni?

Abasisi bayithola njani ingeniso?

Ngubani ekufanele uthintane naye nawufuna ukusisa epahleni

**Isahluko 4: Ekuzibandakanyeni kweenkwelede zezindlu**

Iyini i-CIS ekuzibandakanyeni eenkweledeni zamabhondi?

Imibandela yokusisa imali ekuzibandakanyeni eenkweledeni zezindlu

Ngubani ekufanele uthintane naye nawufuna ukusisa eenkweledeni zamabhondi

**Isahluko 5: Isisomali ngokuhlanganyela**

Iyini i-CIS kusisomali ngokuhlanganyela?

Ingabe amasisomali ngokuhlanganyela anobungozi khulu naziza kusisomali?

Iinzuzo zokusisa imali kusisomali ngokuhlanganyela

Khuyini ekufanele ukukhumbule lokha nawusisa kusisomali ngokuhlanganyela

Ngubani ekufanele uthintane naye nawufuna ukusisa kusisomali ngokuhlanganyela

**Isahluko 6: Imibuzo ebuzwa khulu mayelana nama-CIS**

Iinomboro ezilisizo

**Isahluko 1: Isethulo sama-CIS**

Ama-CIS maphothifoliyo weempahla lapha abasisi bangathenga khona isabelo somsisimali. “Isabelo somsisimali” (i-PI) sitjho itjhere lomsisimali ngalinye kusisomali eyihlanganisela yesisomali elihlanganiswako ukwakha isikimu esisodwa. Lokhu kuvumela abasisi ukobana banabise ingozabo lokha nabathabela iinzuzo zokulawulwa kwepahla ngendlela ephrofetjhinali.

Zinikela indawo yokuhlalisa kuhle ingozi mayelana nabasisi bayo yoke imikhakha ukobana bazibandakanye kumakethe yezabelo, kodwana imihlobo ehlukeneko yeemali inamazinga ahlukeneko weengozi zesisomali.

Ama-CIS, aziwa nangokuthi mayuthi thrasti eSewula Afrika, avumela abasisi abahlukeneko bahlanganisele imalabo kuphothifoliyo eyabelanwako begodu banikele ngezabelo zesisomali namkha amayunithi. Iphothifoliyo le ilawulwa baphathi besisomali abaphrofetjhinali ababeka imali yabasisi eyihlanganisela kumazinga ahlukeneko wepahla kanye neenkorweni zamabubulo wemakethe. Lokhu kwenza ama-CIS abe likhetho elihle kubasisi abasathomako.

Imali eba yihlanganisela isiswa eempahleni ezifana namatjhere wekhaya kanye namatjhere weenarha zangaphandle/weentjhabatjhaba namkha izabelo zamakhamphani arheliswe ekurhwebelaneni, kumabhondi, epahleni, kunsetjenziswa zemakethe yemali, njll. Isilinganiso senani loke lehlanganisela sithathwa sihlukaniswe sibe ziingcenye ezincani ezibizwa ngokuthiwa zizabelo zomsisimali namkha amayunithi, ebekanikelwe abasisi.



Ama-CIS aziinkoloyi zesisomali leentolo ezikulu ezikhona kubasisi beSewula Afrika begodu adume khulu njengombana anikela ubuhle bama-akhawundi wokonga (kodwana ngaphandle kokuqinisekisa bona imalakho oyisisileko izakuhlala injalo mayelana neemali ezisisa esabelweni) ngokukhululeka bokukghona ukusisa eemakethe zeemali isikhathi eside.

Enye yemikghwa eqakathekileko yama-CIS kukobana abasisi bazithola babelana ngeengozi neenzuzo zesisomali labo kuma-CIS ngokulinganako nezabelo zomsisimali wazo enanini loke le-CIS. Iimpahla zephothifoliyo ye-CIS zibanjwa baphathelipahla namkha basunguli baziphathela abasisi. ESewula Afrika, lokhu kutjho amabhanga amakhulu.

Kunemihlobo emine engeqakathekileko yama-CIS, okungilawo asisa ku:

* iimbambiso
* ipahla
* ekuzibandakanyeni kweenkwelede zezindlu
* kusisomali ngokuhlanganyela

Asithomeni ngomehluko ophakathi kokonga nokusisa, kulandelwe kuqalwa kokobana kuhluka njani nama-CIS, nokobana ungasisa njani kiwo.

Umahluko phakathi kokonga nokusisa

Amathemu 'ukonga' kanye 'nokusisa esikhathini esinengi asetjenziswa ngokudlhegana, kodwana ukhona umahluko owahlukanisako. Umthetho ovamileko kukobana wongela umgomo wesikhatjhana esincani kodwana usisela isikhathi eside.

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| **Ukonga** | Ukubekela ngeqadi imali ongayikhupha uyithole msinya, okunobungoziobuncani namkha ngokungabi khona kwengozi, mayelana nokuthi uthenge ngayo esikhathini esizako namkha nakurhabekileko. Ukonga esikhathini esinengi kubekwa ku-akhawundi yebhanga begodu kuletha imbuyiselo encazana ngokwendlela yamakonyana. Ingozi engaba khona kungaba kubhalelwa kwebhanga okungenzeka. |
| **Ukusisa** | Ukuthenga iimpahla ezifana namatjhere, amabhondi, amadibhentjha, iinkhwamahlanganisela (ibizo langaphandle lama-CIS), namkha ipahla ukuze kuzuzwe imbuyiselo yezeemali. Abasisi balindele bona isilinganiso sobungako besisomali labo sizakukhula ukuze bakghone ukuzuza umnqopho wesikhathi eside njengokuthola umhlalaphasi umuntu aledlhe. Ukusisa esikhathini esinengi kuba nobungozi obungezelelekileko. Ikambiso evamileko kukuthi lokha nawuthatha ubungozi obunengi, uzakuba nethuba elingcono lokuthola iimbuyiselo eziphezulu, kodwana nokuloba ngokunjalo. |

**Uyini umehluko phakathi kwama-CIS kanye namayunithi thrasti?**

La mabizo ahlukileko wendlela efanako yesisomali. UmThetho oLawula iJima leSisomali, weNomboro 45 wango-2002 ngepumelelo watjhugulula ibizo lama- “yunithi thrasti”laba “lijima lesisomali”, okulithemu elaziwa neenarheni zangaphandle. Ijima lesisomali lingenye yendlela ye-CIS, lokha kwezinye iinarha ama-CIS angaba ngenye indlela, kufakwe hlangana amakhamphani wesisomali. UmThetho utjho "isabelo somsisimali" esikimini, njengokungafaniko "neyunithi" esikhwameni seemali seyunithi thrasti. Nalokha itheminoloji itjhugululiwe, abasisi basakhuluma "ngamayunithi" kanye "namayunithi thrasti".

**Indlela ongasisa ngayo kuma-CIS**

Lokha ama-CIS alula ukobana uwazwisise, kunemihlobo eminengi ongakhetha kiyo. Kukuwe ukobana uthintane nomyelelisi ngeemali ogunyaziweko ongakusiza ukobana uzwisise bona usisa kuphi. Umyelelisakho angakusiza ukobana ukhethe umhlobo ofaneleko wephothifoloyo yesisomali ukobana uhlangabezane neendingo zakho begodu ongakghona ukuhlola inani lengozi ofuna ukuyithatha, ngokuqala lokhu:

* iminyaka yobudala, ipilo kanye nenani lalabo obondlako
* ingeniso, ilwazi lezeemali, kanye nezinye iimpahla ezithengiseka lula
* iminqopho yesisomali
* izinga lengozi

**Uyithola nini ingeniso?**

* Ingeniso ihlukaniselwa abasisi qobe ziinyanga ezisithandathu. Abasisi kufanele babhadale isikolodo somthelo esiba khona lokha bahlukaniselwa ingeniso yabo.
* Ingeniso ebuya epahleni i-CIS ithathwa njengenzuzo ngokutjho komThetho womThelo weNgeniso.
* Abasisi babhadaliswa godu umthelo lokha isisomali labo nalikhulako, lokhu kubizwa ngokuthiwa mthelo wenzuzo yepahla, lokha nabathengisa izabelo zabo zabasisimali.
* Mayelana neminqopho yomthelo, ingeniso ibhadaliswa umthelo omaphesende ali-18% (inani le-2020). Abasisi bangabawa ukungawubhadali ngesimanga somnyaka wabo wobudala. Abantu abangaphasi kweminyaka ema-65 bangatleyima imali engange-R23 800 bese kuthi abaneminyaka engaphezulu kwema-65, batleyime i-R34 500.



* Naziza kumthelo wenzuzo yepahla, umuntu ngamunye ubhadaliswa umthelo ngenzuzo ayenzako lokha nakathengisa isisomali lakhe. Inani lemali kunye namanani womthelo owubhadalako aquntwa yi-SARS qobe mnyaka. Ukwenza isibonelo, umuntu oyedwa nakathengisa isisomali lakhe ngomnyaka we-2020, inani lemali yomthelo ayibhadalako bekumaphesende ama-40% kwenye nenye inzuzo yepahla edlula imali engange-R40 000.



**Isahluko 2: Iimbambiso**

I-CIS ingasisa eembambisweni kwaphela. **'Isibambiso'** sisetjenziswa seemali okubonisanwa ngaso begodu okungarweyilanwa ngaso esibamba isilinganiso sobungako bezeemali. Iimbambiso matjhere, izabelo zomsisimali kwamanye amajima wesisomali, amabhondi, amadibhentjha kanye namanothi. Iimbambiso ezifana namabhondi kanye namatjhere zingathengwa, zirweyilwe namkha zithengiswe.

Ukusisa ngeembambiso kunobuhle nobumbi.

**Ubuhle bokusisa ngeembambiso**

* **Kuyathengeka begodu kulula**

Amajima wesisomali ayathengeka ebantwini ngombana bangakghona ukusisa imali encani kiwo. Lokhu kwenza kukghoneke ukobana abantu abanengi basise epahleni esuselwa kwenye, leyo esikhathini esinengi abangakghoniko ukuyithenga, njengamatjhere ku-Johannesburg Stock Exchange namkha eendaweni ezitja zokuthengiselana izabelo ezifana ne-ZAR X, 4AX, A2X kanye ne-EESE.

* **Kurhatjha ingozi**

Amasisomali abuthelelweko angasiswa emihlobeni yeempahla ezisuselwa kwezinye. Ingozi ehlobene nesisomali lakho seyirhatjhekele neempahleni ezisuselwe kezinye. Nangabe ezinye zeempahlezi azisebenzi kuhle (namkha nangabe zenza ilahlekelo), lokho akutjho bona inani loke lesisomali yakho lizakusebenza kumbi njengombana kunezinye iimpahla okungenzeka kutholakale bona zisebenze kuhle khulu. Kungaba kuhle ukusisa emihlobeni ehlukahlukeneko yamaphothifoliyo, ukwenza isibonelo isabelo, ingeniso, namkha iphothifoliyo elinganisiweko. Ungasisa imali godu nakumaphothifoliyo weempahla ezingaphandle. Hlala ukhumbula ukucocisana nomyelelisi wakho ngezeemali ntangi ngalokho ongakhetha kikho.

* **Kuneenzuzo ezihle**

Lokha nawulisa imalakho ukobana isiswe isikhathi eside, namathuba wokobana isisomalakho ikhule azakuba manengi. Isisomali ku-CIS eembambisweni lingathengiswa kwesinye nesinye isikhathi, yeke kuhle ukobana usise imali okungasenani isikhathi esingaba minyaka emithathu ukuya kwemihlanu. Isilinganiso sobungako besabelo somsisimali se-CIS eembambisweni buyanyuka behle ngokulawulwa yimakethe, yeke lokha nawusisa isikhathi eside, kulapho kungenzeka khona ukobana uzuze kilokho kukhula kwesikhathi eside. Isizathu salokhu kukobana isilinganiso sobungako besabelo somsisimali se-CIS eembambisweni singaya phasi naphezulu, kulawulwe kutjhuguluka kwemakethe. Nangabe usisele isikhathi eside, umuntu angalindela inzuzo enzinzileko yokukhula kwesikhathi eside.

* **Ukuphatha isisomali ngendlela ephrofetjhinali**

 Umphathi we-CIS uphatha isisomali lakho ngokuthi abhadalwe imali begodu kufanele arejistarwe neBandla lezokuziPhatha eKorweni yezeeMali (i-FSCA). Ungabethela isentha ongathinya kiyo i-FSCA (qala imininingwana yokubathinta) ukuthola bona ingabe uphathi we-CIS urejistarile ne-FSCA, ungathola godu ilwazi emikhiqizweni yezeemali abanegunya lokuyithengisa. Umphathi we-CIS ukhupha iimpahla ukobana ziyokuphathwa mphathi wesisomali ophrofetjhinali, esikhathini esinengi okuba mumenzelimesebenzi yeemali (i-FSP) erejistarwe ngokutjho komThetho wemiSebenzi yabaThintanisi bokuRhwebelana nokweLulekwa ngezeeMali (UmThetho we-FAIS).

**Ubuhle besisomali le-CIS**

* Kuyathengeka begodu kulula
* Kurhatjha ingozi
* Kuneenzuzo ezihle
* Ukuphatha isisomali ngendlela ephrofetjhinali
* Kunamakhetho okuhlukileko
* Uzwisisa kuhle isilinganiso sobungako besisomali lakho

UmThetho oLawulako weJima leSisomali uneemfuneko eziNqophileko neziFaneleko zomphathi we-CIS zokulawula nokusebenzisa isikimu se-CIS. Umphathi we-CIS angeze anikelwe ilayisensi nangabe akahlangabezani neemfuneko ezifaneleko. Ukuba nelayisensi begodu nokugunyazwa, i-FSP kufanele kube mumuntu oneqiniso begodu othembekako.

Ihlathululo efitjhazana yeemfuneko nginasi elandelako: Umuntu kufanele abe nalokhu:

* neziqu ezifaneleko
* kube sekanenani elithileko lelemuko
* kube sekaqede iinhlahlubo ezilawulako
* athuthukise begodu abe nekghono eliphrofetjhinali efundwenakhe yoke

Ukungezelela, akukafaneli ukube:

* utholakele anomlandu wobulelesi, namkha atholwe anomlandu wokukhwabanisa (ukuba nomlandu emphakathini), ukungaziphathi kuhle, namkha kutholakale bona wenze okuphambene nomsebenzakhe njengomphathi obekiweko weemali
* utholakele anomlandu wokungatjheji namkha ukungaphathi kuhle, atholwe liziko eliphrofetjhinali
* elinye nelinye iziko elilawulako limthole anomlandu namkha wemukwe ilayisensi namkha ujanyisiwe
* wemukwe amandla wokungaphatha enye nenye ikhamphani

#### Ukusisa okuhlukileko ongakhetha kikho

Ukusisa okuhlukileko ongakhetha kikho kungakhethwa,, ukwenza isibonelo:

* amasisomali wesamba semali
* amasisomali wedebhidi oda
* ukungena hlangana namaphothifoliyo
* **Uyazi ngaso soke isikhathi bona khuyini okungekwakho**

 Uyaziswa ngaso soke isikhathi ngokuthi yimalini onayo, njengombana iintengo zokuzibandakanya zikhutjhwa ngamalanga. Ungabala isilinganiso sama-CIS wakho ngokubuyelela inani lejima lesisomali olikolodako ngentengo yesabelo sesisomali lephothifoliyo osise kiyo imali.

Ukwenza isibonelo, nangabe isilinganiso sobungako be-PI ma- R10 bese wena uphethe ama-PI namkha amayunithi ama-200, yeke inani loke lesisomali yakho yi-10 x 200 = R2 000. Uthola amanye godu ama-PI lokha isisomali lakho nalizuza ingeniso. Isilinganiso sobungako bamayunithi naso siyangezeka lokha isilinganiso sobungako beempahla ezisuselwa kwezinye nabungezekako (ukukhula kobungako bepahla).

Isilinganiso sobungako besisomali lakho sidzimelele enanini loke lesilinganiso semakethe yazo zoke iimpahla ku-CIS yakho. Isilinganiso sobungako esikhathini esinengi sihlelwa ngesikhathi esithileko okuli-iri le-16h00 namkha nasele ibhizinisi izokuvala.

Umuntu angabala godu nesilinganiso sobungako besisomali lakho nangabe unikelwe isilinganiso sobungao bephothifoliyo kanye nenani lamayunithi akhutjhwe yiphothifoliyo. Isibonelo esilula kuzakuba:

**I-R1 miliyoni** (inani loke lesilinganiso sobungako bephothifoliyo sama-PI ali-100) **÷ 10** (ngenani lama-PI angewakho)

**= R100 000**

Nangabe unezabelo zomsisimali ezili-10 ekungezakho kuphothifoliyo enezabelo zomsisimali ezili-100 (amayunithi) angabiza i-R1 miliyoni, isisomali lakho lingaba yi-R100 000.

**Ubumbi bokusisa eembambisweni**

* Kilokho ongakhetha kiko okudlulaku-1 600 okukhona njenganje, ukukhetha i-CIS kungaba siqunto esifaneleko.
* Ingasi woke amaphothifoliyo namkha iimali zakhiwe ngokulingana: ikghono lomphathi wesisomali lokuthatha iinqunto ezihle ngesisomali liyahluka.
* Ezinye iinkhwama zeemali zifaka iimali zokuphatha eziphezulu khulu, kanye neemali zokwenza umsebenzi, okungabangela bona iinzuzo zakho zehle.
* Amasisomali la akanikeli iinqiniseko. Akunasiqiniseko senzuzo, namkha isiqiniseko sokuthi angeze walahlekelwa yimali. Wena uzifaka engozini yemakethe namkha iimbambiso lokha isilinganiso sobungako bazo nasehla sinyuka ekukhambeni kweenkhathi ezingezelelweko.

**Ngubani ekufanele uthintane naye nawufuna ukusisa eembambisweni**

Thintana ne-FSP egunyaziweko namkha umphathi we-CIS bunqopha. Umsisi onelemuko angathenga godu begodu athengise i-CIS eembambisweni ngokwethungelelwano ngesizo lomphathi we-CIS namkha ngokweenkundla zethungelelwano kuma- FSP.

Ungabawa iimphakamiso kumelulekakho wezeemali (owaziwa nangokuthi yibhrowukha yetjhorensi lapha basebenzela amakhamphani wetjhorensi khona namkha amabhrowukha wesisomali) namkha ubawe isizo emdenini nebanganini ebakhe baphumelela ekusebenziseni umeluleki wezeemali ukobana khebakuthumele lapho. Ukuthola umeluleki wezeemali ogunyaziweko onekghono lokwenza umsebenzi kilendawo, hlola ubunzinzolwazi be-FSCA ubethele isentha yemitato.

**Isahluko 3: Ipahla**

**Iyini i-CIS epahleni?**

I-CIS epahleni ivumela isiqhema sabasisi ukwenza ihlanganisela yemithombo yamasiso weemali kanye nokusiza bunqopha epahleni. Isiqhema singasisa emihlobeni ehlukeneko yepahla kwenye nenye indawo edorobheni labo, enarheni namkha ephasini mazombe. Kunenani lemihlobo ehlukeneko ongakhetha kiyo, kufakwe hlangana amabubulo, amafekthri, namkha amasentha weentolo.

**Khuyini ekufanele ukwazi nawufuna ukusisa epahleni**

* ESewula Afrika, ipahla yama-CIS kurhwebiwa ngayo ku-JSE.
* Abasisi kufanele bathenge ubuncani bezabelo zabasisimali ezili-100 ngesikhathi esisodwa.
* Ukuthenga nokuthengisa izabelo zabasisimali kuyafana nokuthenga nokuthengisa amatjhere emakhamphanini wokurweyila arhelisiweko.
* Angeze wakghona ukuthenga izabelo zomsisimali epahleni ye-CIS ngedebidi oda yaqobe nyanga.
* Ungafumana intengo yezabelo zabasisimali epahleni ye-CIS kubunzinzolwazi be-JSE, ephephandabeni nakubunzinzolwazi beHlangano yoKonga neSisomali yeSewula Afrika (i-ASISA).

**Abasisi bayithola njani ingeniso?**

Abasisi bafumana ingcenye yengeniso yerende ebayithola epahleni. Lokha isilinganiso sobungako bepahla sinyuka, isilinganiso sobungako besisomali lakho naso siyenyuka.

**Ngubani ekufanele uthintane naye nawufuna ukusisa epahleni**

Thintana ne-FSP erejistariweko.

**Isahluko 4: Ekuzibandakanyeni kweenkwelede zezindlu**

**Iyini i-CIS ekuzibandakanyeni eenkweledeni zamabhondi?**

Isikimu sokuzibandakanya eenkweledeni zezindlu sibolekela abasisi imali kubathuthukisi bepahla ukobana bathuthukise ipahla. Imali le ebolekelwe ukuthuthukisa ipahla ibuya kubasisi abafana nawe lokha nawusisa eenkweledeni zebhondi. Isikwelede sebhondi sirejistarwe epahleni, okwenza ipahla ethuthukisweko ivikele imalimboleko. Nangabe umthuthukisi uyabhalelwa kubhadala abuyise imalimboleko, isikimu sithatha ubunikazi bepahla begodu singathengisa ipahla ukobana sibuyise isisomali.

**Ingeniso evela ekuzibandakanyeni eenkweledeni zezindlu**

* Abasisi bathola kwaphela inzuzo etholakala emalini ebolekwe abathuthukisi qobe yinyanga. Akukho ukukhula kobungako bepahla emalini esisiweko.
* Inzuzo etholwe msisi esikhathini esinengi iba phezulu kunenzuzo etholwa e-akhawundini yebhanga. Isizathu salokhu yingozi ephezulu ehlobana nesisomali ngaphezu kwaleyo ye-akhawundi yebhanga.

**Imibandela yokusisa imali ekuzibandakanyeni eenkweledeni zezindlu**

* Isisomali ayitjhuguluki okungasenani ubuncani besikhathi esingangeminyaka emihlanu. Njengomsisi, angeze wasula isisomali lakho ngaphambi kobana kudlule iminyaka emihlanu. Umphathi we-CIS angakunikela imvumo yokubhadala izabelo zabasisimali msinyazana, kodwana koke kusemandlenabo begodu kulawulwa nakukobana zikhona iimali abaziphetheko.
* Iimali ezihlukileko ngaphakathi kwesikhwama zibekelwe imibandela kanye neendleko zokuphuma nakutholwa imali ngaphambi kwesikhathi. Kuqakathekile ukobana uhlole umtlolwakho weemali begodu ubuze nomelulekakho weemali ukobana ngiziphi iindleko zokujeziswa nakukhutjhwa imali ngaphambi kwesikhathi kusisomali nange zikhona.

**Ngubani ekufanele uthintane naye nawufuna ukusisa eenkweledeni zamabhondi**

Thintana nomphathi wesikimu esirejistare ukuzibandakanya kubhondi ofuna ukusisa kiso. Imininingwana le ingatholakala kubunzinzolwazi bomphathi namkha kumamatheriyali wabo wokumaketha.

**Isahluko 5: Isisomali ngokuhlanganyela**

**Iyini i-CIS kusisomali ngokuhlanganyela?**

Ngokungafaniko neminye imihlobo yamajima wesisomali, isisomali ngokuhlanganyela ingasisa komunye nomunye umhlobo wepahla namkha iimpahla ezivangeneko kodwana ingasisa eendaweni ezinabileko eensetjenzisweni ezithileko. Lo umhlobo wesisomali ukuthembisa bona uzokuthola inzuzo enengi kodwana uneengozi ezikulu zokuthi ungalahlekelwa yingcenye namkha isisomali lakho loke.

Abaphathi besisomali ngokuhlanganyela banemihlobo eminengi lokha nabathatha isiqunto sendlela, sokobana nini nokobana ngiwuphi umhlobo wepahla okungasiswa kiyo. Ezinye nezinye iimali zinemithethwazo, yeke ikhambisana nabasisi abazi iindaba zabo - abanelemuko ngokwaneleko lokuzwisisa iingozi neenzuzo zethuba lesisomali.

Isisomali ngokuhlanganyela laziwa kanengi ngokubhalelwa kunikela abantu iinzuzo lokha nabafaka iimali ezinengi. Ngenyanga kaSihlabantangana 2015, iSewula Afrika yathoma ukulawula ijima lesisomali eliphethwe mThetho oLawula amaJima weSisomali wama-45 waka-2002.

Ngenyanga kaTjhirhweni 2020, iZinga lokuHlela isiKhwama seeMali seSisomali ngokuHlanganyela i-ASISA nayo yaba khona. Woke amasisomali ngokuhlanganyela njenganje sekahleliwe begodu ahlukaniswe ngemikhakha, okwenza kube lula kubasisi ukobana bakghone ukuhlola nokumadanisa iimali bese bathola leyo ekhambisana kuhle nalokho abakufunako mayelana nengozi.

**Ingabe amasisomali ngokuhlanganyela anobungozi khulu naziza kusisomali?**

Umhlobo wesisomali ngokuhlanganyela utjho bona iye khona kunengozi ephezulu kiwo. Iphrofayiliyobungozi besisomali ngokuhlanganyela elithileko lilawulwa ligunya namkha imilayo enikelwa basisi kilesosikhwama semali. Amanye amagunya anganghanghabala, lokha amanye angatlanyelwa ukutjheja ukuhlanganyela nokwethula ukungatjhuguluka kwenzalo ephasi.

Isisomali ngokuhlanganyela akutjho bona alinazo iingozi kodwana abaphathi besisomali ngokuhlanganyela eSewula Afrika bazitjengise ukuba babantu abangamukeli amatjhuguluko khulu kunabalingani babo beenarheni zangaphandle. Isisomali ngokuhlanganyela liveza izinto tjhatjhalazi khulu kunangaphambilini begodu lilawulwa khulu yi-FSCA.

Ukuphungula ingozi, abasisi kufanele bakhethe umphathi we-CIS begodu nomphathi wengozi yesisomali enomlando onzinzileko. Ngaphezu kwakho koke, abasisi kufanele bathintane nomeluleki wesisomali osemthethweni ofundileko ukobana abayelelise ngesisomali ngokuhlanganyela.

**Iinzuzo zokusisa imali kusisomali ngokuhlanganyela**

* Imikhakha yamaZinga wokuHlela iSisomali ngokuHlanganyela enza kube lula ukobana abasisi bahlole begodu bamadanise iimali bese bakhethe iinkhwama zeemali ezifanele iingozi zamaphrofayili kanye namaphothifoliyo wesisomali. Qala: [https://www.asisa.org.za/standards-guidelines-codes/standards/](http://www.asisa.org.za/standards-guidelines-codes/standards/)
* Abaphathi besisomali ngokuhlanganyela banamaqhinga ongakhetha kiwo amanengi wesisomali sekunabaphathi beminye imihlobo eminengi yamasisomali.
* Isisomali ngokuhlanganyela linikela ikghono lokuzuza iinzuzo ezinengi, sekunangendlela ekungakghonakala ngayo kweminye imihlobo eminengi yesisomali.
* Isisomali ngokuhlanganyela eSewula Afrika lilawulwa khulu.

**Khuyini ekufanele ukukhumbule lokha nawusisa kusisomali ngokuhlanganyela**

* Iinkhwama zeemali ovunyelwe ukusisa kizo zizakulawulwa kukobana ingabe umsisi weentolo.

(ubuncani besisomali buquntwa sikhwama seemali esithileko) namkha msisi okufundeleko lokho (ubuncani besisomali yesigidi esi-R1).

* ESewula Afrika, iinkhwama ezinengi zeemali zifaka iphesende eli-1% okuyimali yokuphatha nephesende ukwenza isibonelo elima-20% leenzuzo, imali yokwenza umsebenzi. Okusanda ukukhulunywa ngakho kuzakumane kungene nangabe inzuzo yakho ingehla kwesilinganiso esithileko.
* Iimali ezifakwako ziyahluka kulawulwe yisisomali ngokuhlanganyela oyikhethako. Isibonelo esilula sizakuqaleka ngalindlela:
	+ Unemali engangeR1miliyoni (ubuncani bemali njengomsisi oyedwa) ukusisa kusisomali ngokuhlanganyela.
	+ Isisomali ngokuhlanganyela linqophe ukunikela inzuzo emaphesende ali-13% ngomnyaka, okuzakuthi lapha kube yi-R130 000.
	+ Uzakubhadaliswa i-R10 000 njengemali yokuphatha KUHLANGANISWE nenye godu i-R26 000 – 20% ye-R130 000 okuyinzuzo yakho – nangabe iimali zikhula okungasenani ngamaphesende ali-13% wesilinganiso.
* Isisomali ngokuhlanganyela linganghanghabala namkha lingamukeli amatjhuguluko eqhingeni lalo. Khetha isikhwama seemali zakho kuhle.

**Ngubani ekufanele uthintane naye nawufuna ukusisa kusisomali ngokuhlanganyela**

Thintana ne-FSP erejistariwekonamkha umphathi we-CIS.

**Isahluko 6: Imibuzo Evane Ibuzwe Kanengi**

**Q: Ngubani ekufanele asise ku-CIS?**

A: Omunye nomunye umuntu ofuna ukuhloza umnotho ngesikhatjhana esiphakathi ukuya kweside begodu ozimisele ukuzuza ngokwamukela izinga elithileko lengozi.

**Q: Yimalini engiyitlhogako ukobana ngisise?**

A: Kuya ngomhlobo wephothifoliyo. Amanye amaphothifoliyo afuna imadlana engange-R200 qobe nyanga, kodwana inengi lamaphothifoliyo alindele bona usise ubuncani bemali engaba ma-R300 ukuya ku-R1 000 ngenyanga (njengango-2020).

**Q: Zibhadalwa njani iimali?**

A: Iimali zingabhadalwa kungaba qobe yinyanga ngokwedebhidi oda namkha ngokubhadala imali epheleleko, kulawulwe ziindingo zesikhwama semali.

**Q: Ngiziphi iimali namatjhaji abhadalwako?**

A: Iindleko zokusisa imali ku-CIS ziyahluka phakathi kwabaphathi kanye neenkimu. Njengomsisi, kufanele wazi uzijayeze iindleko ezifunekako. Iindleko ezifana nalezi, iimali zokuphatha ngomnyaka, iimali zabaphathi abakhethiweko kanye nezokuphatha, zoke nje zidoswa kuphothifoliyo yakho yesisomali. Ungabhadaliswa imali yokuthoma lokha nawuthoma ukusisa kodwana kilokho awukakateleki, begodu abanye abaphathi baba nombandela wokungasabhadeliswa imali. Amanye amaphothifoliyo abhadalisa imali yokwenza umsebenzi nangabe isisomali lihlangabezana nesilinganiso okuvunyelenwe ngaso.

**Q: Ingabe ngitlhoga ukubhada umthelo eenzuzweni?**

A: Amakonyana kanye nenzuzo yepahla ye-CIS zibhadaliswa umthelo. Ebantwini abangaphasi kweminyaka ema-65, kunokungabhadaliswa imali engange-R23 800, ne-R34 500 komunye nomunye ongaphezulu kweminyaka ema-65 kileyonzuzo etholiweko. Naziza kumthelo wenzuzo yepahla, omunye nomunye umuntu oyedwa ubhadaliswa inani lamaphesende ama-40% lokha nabathengisako. Amanani la athoma ukusukela ngo-2020 begodu kungenzeka atjhugululwe qobe mnyaka. Vakatjhela i-[www.sars.co.za](http://www.sars.co.za/) ukobana uthole amanani asebenzako njengombana atjhuguluka qobe mnyaka.

**Q: Ingabe ama-CIS ayazinikela izahlukaniselo kanye nokwabiwa kwengeniso?**

A: Ayikho imithetho elawula izahlukaniselo namkha ukwabiwa kwengeniso. Amanye amaphothifoliyo asisa ngobutjha ingeniso lokha amanye nakaba amaphesende wenzuzo. Khulumisana nomphathi we-CIS nangabe – nokobana kwenzeka kangaki – ukobana ingeniso yabiwe esikimini. Tjheja: Isikhwama seemali kufanele sabe ingeniso okungasenani kanye ngomnyaka ngaphambi kokuphela komnyaka wokubhadala umthelo, kodwana lokhu kungasiswa ngobutjha godu.

**Q: Ngingakghona ukungena ngiphume kwenye iphothifoliyo ngiye kwenye?**

A: Iye, ungakghona. Ungathengisa izabelo zomsisimali onazo kwenye yamaphothifoliyo begodu usise ngobutjha imali etholakeleko uyise kwenye. Kuneemali ezifakwako, nomthelo okungenzeka ubhadalwe ongacocisana ngawo nomelulekakho wezeemali.

**Q: Ngiyenza njani ilandelela ngokusebenza kwe-CIS yami?**

A: Ungenza ilandelela ngokusebenza kwesisomali yakho uqale kumaphephandaba amakhulu kanye nakubunzinzolwazi bezeemali. Imibiko yaqobe mnyaka namkha yaphakathi komnyaka izakunande ikwazisa esikhathini eside. Ukubuyekezwa kwemakethe nakho kusitjengiso esihle sokusebenza kwe-CIS yakho.

**Q: Ngibuphi ubumbi nobuhle bokusisa kuma-CIS?**

A: Ubuhle obuqakathekileko bama-CIS kukobana anikela abasisi ikghono lokuhlukanisa iimpahla zabo, lokha ubumbi obukhulu kungilobo bokuthi inengi lamaphothifoliyo lithenga izabelo ezithengiweko kanye nezinye iimbambiso okungenzeka zehle zinyuke emakethe.

**Inothi 1**: ISewula Afrika isebenzisa imodela yomthetho 'weenqongolo ezimbili' (i-twin peaks). Ukutjheja ukusebenza kuhle kwezeemali kanye nepilo yamakhamphani wesisomali kumsebenzi we-Prudential Authority (i-PA). IBandla lezokuziPhatha eKorweni yezeeMali (i-FSCA) lilawula ukuziphatha kwabaphathi bemakethe yejima lesisomali.

**Inothi 2**: ISentha yobuHlakani bezeeMali (i-FIC) ilawula iindingo ezingakhambisaniko nokutholwa kwemali ngobukirikitjani zomThetho weSentha yezobuHlakani bezeeMali we-2001 . Yenza umsebenzi lo ngokuwabelana ne-FSCA.

**Iinomboro ezilisizo**

**Financial Sector Conduct Authority (FSCA)**

Ukuqinisekisa **ukuba semthethweni** **kwesikimu sesisomali** namkha **sikamenzelimesebenzi wezeemali (i-FSP)/umeluleki wezeemali** ungathintana ne-FSCA.

|  |  |
| --- | --- |
|  **Umtato (iswitjhibhodi)** |  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 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) |

**The Financial Intelligence Centre (FIC)**

Nangabe usola bona kunemisebenzi yokutholakala kweemali ngendlela enobukirikitjani, thintana neSentha yokuThobela nokuKhandela ongayiThinta e-FIC.

|  |  |
| --- | --- |
| **Umtato**  | 0860 222 200 |
| **Ifeksi** | 0860 333 336 |
| **Isiphande seposo** | Private Bag X177, Centurion 0046 |
| **Isiphande sekhaya** | Doornkloof 391-Jr, Centurion 0157 |
| **Ubunzinzolwazi** | [www.fic.gov.za](http://www.fic.gov.za)  |

**South African Reserve Bank (SARB)/Prudential Authority (PA)**

Ukubika iinkimu zokufaka imali ezingasisemthethweni, thintana ne-SARB/PA.

|  |  |
| --- | --- |
| **Umtato** | 012 313 3911/0861 12 7272​  |
| **Ifeksi** | 012 313 3758 |
| **I-imeyili** | SARB-PA@resbank.co.za  |
| **Isiphande seposo** | Prudential Authority, South African Reserve Bank, 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)  |

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

Mayelananeenghonghoyilo eziphathelene nabayelelisi beemali kanye nabanikeli bemikhiqizo yezeemalithintana 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/) |

**Association for Savings and Investments South Africa (ASISA)**

Nangabe ufuna ukwazi okunengi ngokusisa kanye nokonga, ungathintana ne-ASISA.

|  |  |
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| **Umtato** | 021 673 1620 |
| **I-imeyili** | info@asisa.org.za  |
| **Isiphande seposo** | PO Box 23525, Claremont 7735 |
| **Isiphande sekhaya** | Bridge House, Boundary Terraces, 1 Mariendahl Lane, Newlands, Cape Town 7700 |
| **Ubunzinzolwazi** | [www.asisa.org.za](http://www.asisa.org.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.*