**Ingabe isisomali lizokusa phezulu?**

**#SpotTheNot**

**Yazi umehluko hlangana nesisomali, istokfela, iskimu sephiramidi nePonzi.**

Ingabe usise emkhiqizweni wezeemali; ubulunge imali estokfeleni esithembekileko; namkha uyingcenye yeskimu sephiramidi? Nangabe isisomali likunikela inzuzo ephezulu, kufanele uthome ukuzibuza imibuzo mayelana nokuba semthethweni, kanye nobungozi obuphathelene nethuba lelo. Umthombo lo uzokusiza ngokuzwisisa imehluko hlangana nesisomali, istokfela neskimu sephiramidi.

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| **IINHLATHULULO** |
| **Iskimu sephiramidi** | Iikimu sephiramidi skimu esifuna bona wena wenze imbadalo yokuthoma ngemva kwalapho kuzokufuneka bona uthole amanye amalunga ngaphambi kokurhola inzuzo "yesisomali" lokuthoma. Abantu nababanengi, nenzuzo iba yinengi.  |
| **Iskimu sePonzi** | Iinkimu zePonzi zisuselwa emisebenzini yokukhwabanisa yokuphathwa kwesisomali. Amalunga abhadela imali "kumphathi wesisomali" obathembisa inzuzo ephezulu. Lapho amalunga lawo afuna imalawo, abhadelwa ngeemali zawo ezingenako ezibhadelwe bahlanganyeli abajoyina ngokukhamba kwesikhathi. Umuntu ohlela umhlobo wokukhwabanisa lo uphatha woke umsebenzi. Bamane badlulisela iimali ukusuka etlayentini yinye ukuya kwenye. Awukho umkhiqizo wamambala wesisomali.  |
| **Istokfela** | Istokfela siqhema sokuzithandela sabantu bemvelo (amalunga) abahlanganiswe mnqopho ofanako. Bahlanganisa imithombo yeemali ngokuhlomulisa isiqhema.  |
| **Isisomali** | Ukufaka imali kokuthileko ocabanga bona kuzokungezeleleka ngenani ngokukhamba kwesikhathi. Kuneendlela ezihlukahlukeneko zesisomali ezingakusiza ukukhulisa imalakho njengeentoko, ipahla, amabhondi nama-anywithisi. |

**Okungaphakathi**

1. Siyini iskimu sephiramidi?
2. Zisebenza njani iinkimu zephiramidi?
3. Siyini iskimu sePonzi?
4. Sisebenza njani iskimu sePonzi?
5. Iinkimu zephiramidi zifihlwa njani njengeentokfela.
6. Iimbonelo zeenkimu zephiramidi neenkimu zePonzi.
7. Uzivikela njani ekudoselweni eskimini sephiramidi.
8. Uhlukanisa njani hlangana nesisomali lamambala, istokfela esivunyelweko ngokomthetho namkha iskimu sephiramidi.
9. Imibuzo eqakathekileko ekufanele uyibuze umuntu namkha ikhamphani efuna bona wena usise nabo?
10. Ekufanele ukwenze nangabe ungungazimbi wobukhwabanisi beskimu sephiramidi.
11. Imininingwana elisizo

**YAZI BEWUZIVIKELE EENKIMINI ZEPHIRAMIDI**

1. **Siyini iskimu sephiramidi?**

Iskimu sephiramidi skimu lapho amalunga athola khona imali ebantwini nangokudosela abanye abantu eskimini sephiramidi njengamalunga kunokuthengisa iimpahla namkha izenzelwa. Eskimini sephiramidi, amalunga azama ukwenza imali ngokudosa amalunga amatjha. Ngakho-ke yelela ngombana iinkimu lezi kwesinye isikhathi zizifihla njengebhizinisi namkha amathuba wesisomali anqophe ukuthengisa imikhiqizo namkha izenzelwa ezisemthethweni. Iinkimu zephiramidi azisiyo imikhiqizo yesisomali lamambala namkha amathuba wamambala webhizinisi. AZISISEMTHETHWENI!

1. **Zisebenza njani iinkimu zephiramidi?**

Umkhwabanisi kungaba ngunanyana ngubani. Kungaba namumuntu omthandako namkha omthembako. Baphakululela isidingo sakho sokuvikeleka ngokwemali kanye netjisakalo yakho yokukholwa bona nangambala kuyakghoneka ukuthola umnono msinyazana. Abakhwabanisi laba banganelisa ngekulumo begodu bazokutjela iindatjana ngepilwabo nepumelelwabo. Lokho abangakutjela khona kungazwakala sengathi kusemthethweni - ngakho-ke, le yindlela abakudosa ngayo bona ujoyine iskimu sephiramidi. Khumbula, abakhwabanisi abanandaba nawe, bafuna kwaphela imalakho.

Abathuthukisi bokuthoma beskimu sephiramidi badosa labo abazokuba 'malunga', ababuye badose ilunga linye namkha amanengi. Iinzuzo ezikulu ezithenjiswe amalunga amadala zibhadelwa ngeemali zamalunga amatha. Kobana ilunga elitja lithole inzuzo, kufanele lidose amalunga amanengi. Esikhathini esinengi malunga ambalwa amadala kwaphela, angaba balawuli beskimu abazuzako. Amalunga ajoyina iskimu ngokukhamba kwesikhathi ayalahlekelwa ngasosoke isikhathi.

Umuntu ngamunye nakadosela abantu abanengi ngaphasi kwakhe eskimini, labo abajoyine ngaphambi kwabo abaphezulu bathola imali enengi. Kungalokho-ke lokhu kubizwa ngeskimu sephiramidi. Ngaphasi senziwa ngabantu abanengi begodu abantu abaphezulu bazuza khulu. Amaphesende aphezulu wengeniso ahlala abhadelwa amalunga ajoyine iskimu ekuthomeni begodu aphezulu kuphiramidi.

Imiraro ithoma lokha kungasanabantu abatholwako begodu kungasekho nemali engenako, ezokudluliselwa emudeni wephiramidi. Kulapho-ke abantu bathoma ukulahlekelwa yimalabo namkha bangasakwazi ukuthola imalabo godu. Ngesikhathi amalunga abikela iimphathimandla ngalokhu, kuzabe sekulada. Akwenzeki bona iimphathimandla zizokghona ukuthola imali yamalunga, njengombana abakhwabanisi laba bazabe banyamalele namkha kunganamali ezokutholakala ezokubhadela amalunga.

1. **Siyini iskimu sePonzi?**

Iskimu esifanako sokukhwabanisa skimu sePonzi, esithiyelelwe ngoCharles Ponzi ukusuka ngeminyaka ye- 1920. UPonzi wakhohlisa abasisimali bona bazokwenza inzuzo yama- 50% ngeenyanga ezintathu.

1. **Sisebenza njani iskimu sePonzi?**

Iinkimu zePonzi zisuselwa emisebenzini yokukhwabanisa yokuphathwa kwesisomali. Amalunga abhadela imali "kumphathi wesisomali" obathembisa inzuzo ephezulu. Lapho amalunga lawo afuna imalawo, abhadelwa ngeemali zawo ezingenako ezibhadelwe bahlanganyeli abajoyina ngokukhamba kwesikhathi. Umuntu ohlela umhlobo wokukhwabanisa lo uphatha woke umsebenzi. Bamane badlulisela iimali ukusuka etlayentini yinye ukuya kwenye. Awukho umkhiqizo wamambala wesisomali.

Iinkimu zePonzi nazo kwesinye isikhathi ziragwa nge- WhatsApp bakhwabanisi abasebenzisa indlela eyaziwa ngokuthi "kuhluthula isazisi". Lapha, isazisi somuntu owaziwako sisetjenziswa ngokobulelesi zizelelesi, ezizibonakalisa ngengeekhungo ezaziwako zezeemali, ukuthatha imali ebantwini.

**Insert Speech Bubble:**

Ngeenkimu zePonzi, abasisimali banikela umphathi munye wesisomali imali. Yeke nabafuna imalabo, babhadelwa ngeemali ezinganako ezikhutjhwe basisimali bamva. Ngesikimu sephiramidi, umkhohlisi wokuthoma udosa abanya abasisi ababuye badose abanye abasisimali. Labo abaphasi kuphiramidi babhadela labo abaphezulu kuphiramidi.

**Iskimu sephiramidi sisebenza njani**

 





1. **Iinkimu zephiramidi zifihlwa njani njengeentokfela**

Iintokfela ezijayelekileko ziyindlela ethenjwako yokubulunga eSewula Afrika (SA). Ngebhadi, abakhwabanisi abangakathembekiko bathole indlela yokurobha ababulungi abangasoliko imalabo ngokusebenzisa iindlela ezinengi zethungelelwano kanye neendlela zokweba imalabo. Isibonelo sinye ngilesi, iintokfela ze- WhatsApp ezingasilitho kuneenkimu zephiramidi ngendlela etja.

Le yindlela esisebenza ngayo: Uyamenywa bona ujoyine isiqhema sestokfela nge- WhatsApp (okuyingcongco nje yesiqhema nge- WhatsApp), kodwana ngaphambi kobana ufakwe, kufanele ubhadele imali yokujoyina ema- R200 ngesithembio sokobana uzokuthola ama- R 1 000 nangabe udosa abantu ababili namkha abanengi kobana bajoyine isiqhema. Le akusiyo indlela ejayelekileko yokubulunga kustokfela.

Istokfela kulokha isiqhema sabantu sihlangana ngomnqopho nangehloso efanako. Bazibophelela ekubekeni imali ngesiqhema qobe ngenyanga begodu ngokuya ngomhlobo westokfela ilunga ngalinye linesikhathi sokuthola imali. Ukwenza isibonelo: Amalunga ali- 12 abeka ama- R100 qobe ngenyanga. Ilunga ngalinye lizokuthola ithuba lokuthola ama- R1200. Ilunga ngalinye liraga ngokubhadela ama- R100 qobe ngenyanga nangemva kokuthola imbadalo. Bazibophelela kilelihlelo isikhathi esithileko.

Ukuqinisekisa bona ibhizinisi osebenzisana nayo istokfela esisemthethweni, hlola bona ingabe izitlolise neHlangano yeenTokfela yeSewula Afrika (National Stokvel Association of South Africa (NASASA). Istokfela kufanele sikunikele inomboro yokuzitlolisa ye- NASASA.

1. **Iimbonelo zeenkimu zephiramidi neenkimu zePonzi**

Okudanisako, iinkimu zephiramidi zidumile phakathi kwamaSewula Afrika begodu abantu abanengi badoswa lithemba lokwenza imali lula, balahlekelwe yimali ngokuhlanganyela eenkimini zokukhwabanisa lezi. Iimbonelo zezinye iinkimu zephiramidi ezisebenze eSewula Afrika ngilezi:

* Istokfela se- WhatsApp
* I- Pipcoin, iskimu semali yedijithali (cryptocurrency)
* SAcoin, ubukhwabanisi besisomali engakavami
* Copy Profit Success (CPS) Global
* BTC Global, ihlelo lokurhweba ngemali edijithali
* Mavrodi Mundial Moneybox (MMM)

**Yelela: Iinkimu zephiramidi ezirhenyiswe ngehla ngezinye zeenkimu ezidumileko zephiramidi ezikhwabanisele abantu iingidi zamaranda. Kuhlala kuneenkimu zephiramidi ezitja ezivelako qobe ngonyaka begodu kutlhogeka bona uzihlomise ngelwazi lokukghona ukuzazi. Kutlhogeka bona wazi nemibuzo ekufanele uyibuze.**

Iimbonelo zezinye iinkimu zePonzi ezisebenzileko eSewula Afrika ngilezi:

* Invest200 – iskimu sokusisa imali ukuthola inzuzo
* Iskimu seKubus - sasibandakanya ukutjalwa kwesibiliso sebisi lokwenza umkhiqizo wobuhle
1. **Uzivikela njani ekudoselweni eskimini sephiramidi**

Indlela ehle yokuzivikela ekudoselweni eskimini sephiramidi kukwenza isiqiniseko sokobana uyazi bona usebenzisana nabobani:

* Rhubhulula ngekhamphani ekunikela ithuba lokusisa imali. Iwebhusayidi kwaphela ayisibo ubufakazi bokobana ikhamphani ikhona begodu isemthethweni.
* Nangabe ufuna ukusisa imali kuqakathekile ukuthola iseluleko sezeemali kumeluleki wezeemali ogunyaziweko.
* Thola imininingwanabo yokuthintana, isiphande sendawo bewuvakatjhele nama- ofisabo nakukghonekako. Khumbula, ngebanga lokobana umakhiwo wabo ubonakala umuhle begodu nabantu abasebenza lapho bambethe kuhle, akutjho bona bayikhamphani esemthethweni. Inengi lamakhamphani lawa "lilingisa ukuba ngothileko", okutjho bona abonakala angilokhu angasikho.

Buza isiPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali (FSCA) bona ingabe ikhamphani leyo igunyaziwe ukwenza ibhizinisi yezeemali eSewula Afrika. Kube nobujamo lapho abakhwabanisi beba khona inomboro yokutlolisa yomnikeli wezeemali ovunyiweko ukudosa amalunga nokuzama ukuqaleka basemthethweni. Thola bona ingabe ikhamphani leyo nangambala ihlanganiswa nomuntu onikela isenzelwa sezeemali kanye nokobana ingabe isenzelwa esinikelako sivunywe yi- FSCA.

* Buza neHlangano yeenTokfela yeSewula Afrika (National Stokvel Association of South Africa (NASASA) bona ingabe istokfela sitlolisiwe kanye nokobana ingabe umthethosisekelo wabo ukhambisana neskimu esikhangiswako. Kufuneka bona babe nenomboro yokutlolisa ye- NASASA.
* Ngokuvamileko iinkimu zephiramidi zidosa amalunga amatjha kumasemina, emihlanganweni yekhaya, emtatweni, nge- imeyila, ngeencwadi namkha ngeenkundla zokuthintana. Basebenzisa abantu "ukufakaza" emihlanganweni "yokudosa", ukukudosa bona ujoyine. Njengombana iinhlangano ezisemthethweni zisebenzisa iindlela ezifanako zokudosa, yenza isiqiniseko ngasosoke isikhathi salokho ozifaka kikho.
* Ungabi nefihlo ngesithembiso esenziwe kuwe. Thola umbono wabentwabakho, abangani nabomakhelwana bakho. Nangabe bayabazi ubukhwabanisi obunjalo, bazokuyelelisa. Nangabe isithembiso lesi usihlanganisa nobukhwabanisi, yeke ungayelelisa nabanye.

**Yelela: Ezinye iinkimu zephiramidi zizokwenza imbadalo yokuthoma emalungeni amatjha – ziwadosela ekutheni abhadele imali enengi.**

**Isibonelo:**

"Usisa" ama- R1 000. Ngemva kwenyanga, iskimu sibhadela ama- R200 kusisomali yakho, okuma- 20%. Lokhu kuzwakala kuziindaba ezimnandi kuwe – iskimu sibonakala sisebenza! Ungena ekulingweni kokwenza imali enengi bese ufaka amanye ama- R1 000. Ongakwaziko kukobana ama- R200 abuye embadalwenakho yama- R1 000. Yeke, ema- R2 000 owakhuphileko, abakhwabanisi kwanjesi banama- R1 800 bese wena unama- R200 kwaphela.

**Yelela: Khumbula, nangabe kubonakala kukuhle khulu kobana kungabi liqiniso, kungenzeka kunjalo!**

1. **Uhlukanisa njani hlangana nesisomali lamambala, istokfela esivunyelweko ngokomthetho namkha iskimu sephiramidi.**

| **Isisomali** | **Istokfela** | **Iskimu sephiramidi** |
| --- | --- | --- |
| Umsisimali akufuneki bona adosele abanye abasisimali eskimini. | Ilunga akukafaneli lidosele abanye abasisimali eskimini.Woke amalunga westokfela ayazana, anomnqopho ofanako begodu anobudlelwano bamambala nebesikhathi eside.  | Abantu bafunwa bona badosele abantu eskimini ngasosoke isikhathi begodu bathenjiswa iinzuzo ezikulu ngesikhathi esifitjhani. |
| Umsisimali uyakwazi lapho imalakhe isiswe khona kanye nenani lenzuzo. | Ilunga liyakwazi lapho imalayo esiswe khona nokobana malini ezokubhadelwa ngemva kwesikhathi esibekiweko.Umhlomulo welunga ucaciswe kuhle ngokwesilinganiso nesikhathi.  | Imali kutjhentjhwana ngayo ezandleni ngaphandle komsebenzi wezomnotho namkha imikhiqizo yezeemali enamathiselwe kiyo. Lapho ekuthengiswe khona imikhiqizo yezeemali, kumane kuyindlela yokufihla iskimu sephiramidi. Iinzuzo ezikulu zitholwa ekudosweni kwabantu begodu ingasi ekuthengisweni kwamambala komkhiqizo. |
| Boke ubungozi bokusisa imali buyakhulunywa kobana abasisimali bathathe iinqunto ezinelwazi. | Njengombana iintokfela sezenziwe zaba semthethweni, ubungozi buncani, kodwana obunye busaraga, njengamalunga angabhadeli njalo, ukungaphathwa kuhle kweemali, ukuba sengozini yabakhawabanisi abaraga iinkimu zephiramidi kanye nemithetho engacaciko ngokobana imali izokubulungwa beyisetjenziswe njani.Iintokfela zidzimelele kumthethosisekelo. Umthethosisekelo ukhuluma ngomnqopho nekambiso yokusebenza kwesiqhema sestokfela. Ngokubuyekeza umthethosisekelo,umuntu ozokuba lilunga angahlela bona ingabe istokfela siyakhambisana nesifiso sobungozi kanye nokobana kunokukhambisana neendingo zakhe ngokujoyina isiqhema.  | Kuthenjiswa iinzuzo ezingazwisisekiko, begodu nobungozi obuphathelene nokulahlekelwa yimalakho abukhulunywa. |
| Umeluleki ngesisomali uzitlolise ne- FSCA. | Isiqhema sestokfela kufuneka bona sibe lilunga leHlangano yeenTokfela yeSewula Afrika (National Stokvel Association of South Africa (NASASA)) namkha ihlangano efanako evunywe mGcinimarekhodi wamaBhanga. I- FSCA mlingani olawulako we- NASASA. | Abathuthukisi abalawulwa begodu abakatloliswa ndawo. Abanye abalawuli beskimu batlolisa amakhamphani wabo ku- Companies and Intellectual Property Commission, kodwana lokhu akutjho bona bavunyelwe ukuthatha imali emphakathini. |
| Umeluleki ngesisomali uyalandeleleka begodu uyaziphendulela ngezenzo zakhe nangeseluleko sakhe. | Iinqhema zestokfela kufanele zibe malunga we- NASASA namkha wehlangano efana nayo evunywe mGcinimarekhodi wamaBhanga begodu ngalokho ziyalandeleleka. | Ngombana kanengi kubudisi ukulandelela indabuko yeskimu namkha abathuthukisi, abanye abakhwabanisi bakghona ukubalekela ukubotjhwa bese banyamalala ngaphandle kokulandeleleka lokha iskimu nasiwako. Nanyana abakhwabanisi babotjhwa bebatjhutjhiswe kunethuba elincani lokobana abantu bazoyithola imalabo.  |
| Indlela esemthethweni nephephileko yokusisa imali. | Indlela esemthethweni nethembekileko yokubulunga imali. | Kumlandu wobulelesi ukuhlanganyela nokuthuthukisa iskimu sephiramidi. Abahlanganyeli basengozini yokulahlekelwa yimali. |
| Iindlela ezikhona zokuthola isizo. | Iindlela ezikhona zokuthola isizo. | Ayikho indlela yokuthola isizo. |

1. **Imibuzo eqakathekileko ekufanele uyibuze umuntu namkha ikhamphani efuna bona wena usise nabo?**
* Ingabe nizitlolisile ne- FSCA? Iyini inomboro yenu yelayisensi yomNikeli weZenzelwa zezeeMali (Financial Services Provider (FSP))?
* Ebujameni bestokfela – Ingabe nizitlolisile ne- NASASA? Ithini inomborwenu yokuzitlolisa?
* Ngingaqala umthethosisekelo westokfela senu? Bobani abarholi bestokfela begodu ithini iminininingwanabo yokuthintana, kobana ngikhulumisane nabo?
* Ninesikhathi esingangani kilebhizinisi yokusisa imali?
* Ingabe nizitlolisile nesiKhungo sokuHlela ngezeeMali (Financial Planning Institute (FPI))?
* Ningangitjengisa ubufakazi bokutloliswa kwekhamphani yenu?
* Ngiziphi iziqu zenu?
* Ingabe nifuna ngethule namkha ngidose abanye abantu?
* Ngibuphi ubungozi beskimu lesi?
* Ngimuphi umkhiqizo wezeemali engisisa kiwo? (Yelela khulu khulu imikhiqizo yemali yedijithali ngombana ayilawulwa e- SA begodu alikho isizo mayelana nayo njenganje).
* Ingabe ngizowathola amakhophi womtlolo otlikitliweko?
1. **Okufanele ukwenze nangabe ungungazimbi wobukhwabanisi beskimu sephiramidi**
* Bika ubukhwabanisi eKorweni yesiPholisa seSewula Afrika (SAPS).
* Nangabe ucabanga bona uhlanganyele eskimini sephiramidi, lisa msinyana ukuthintana nabakhwabanisi begodu ungasisi enye imali enengi.
* Nangabe unikele abakhwabanisi imininingwanakho yebhanga, lemukisa khonokho ibhanga yakho.
* Jamisa msinyana yoke imilayo yokudoswa kwemali.
* Beka nanyana ngikuphi ukuthintana okutloliweko okuthole eskimini sephiramidi. Lokhu kungasiza iimphathimandla ezifaneleko njengobufakazi.

Lemuka bona njenganje ungaba mqothelwa wabanye abakhwabanisi namkha weenkimu zokukhwabanisa. Ngokuvamileko abakhwabanisi babelana ngemininingwana yabantu abaphumeleleko ukubaqothela namkha abatjhidela kibo, basebenzisa izaziso ezihlukileko ukwenza obunye ubukhwabanisi.

Abantu esele babongazimbi babakhwabanisi basengozini ekulu "yokukhwabanisa ukubuyisa ukukhwabanisa". Lokhu kulokha abakhwabanisi bathinta abantu esele balahlekelwe yimali ngobukhwabanisi bese bathi baziinkhulu zomthetho namkha abajameli. Beluleka ungazimbi bona bangamsiza "ukuthola" imalakhe elahlekileko – kodwana bafuna imbadalo.

**Imininingwana elisizo:**

Ukuhlola bona umnikeli wezenzelwa zezeemali namkha umeluleki ngezeemali ugunyaziwe ukukuthengisela imikhiqizo nezenzelwa zezeemali, ungathintana nesiPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali (Financial Sector Conduct Authority (FSCA).

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| Inomboro yesentha yemitato |  0800 20 37 22 (FSCA) |
| Iswitjhbhodi ye-FSCA |  012 428 8000 |
| Inomboro yefeksi |  012 346 6941 |
| I-imeyila  |  info@fsca.co.za  |
| Isiphande sendawo |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| Isiphande seposi |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Iwebhusayidi |  [www.fsca.co.za](http://www.fsca.co.za)  |

Mayelana nelwazi elinengi ngefundo yezeemali yabathengi thintana nomNyango wezeFundo yabaThengi we- FSCA.

|  |  |
| --- | --- |
| I-imeyila |  CED.Consumer@fsca.co.za |
| Iwebhusayidi |  [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za) |

Ukuhlola bona ingabe istokfela sitlolisiwe, ungathintana neHlangano yeenTokfela yeSewula Afrika(National Stokvel Association of South Africa (NASASA)).

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| --- | --- |
| Umtato | 087 898 0987 |
| I-imeyila | info@nasasa.co.za  |
| Isiphande sendawo | Kildrummy Office Park, Building 8 Glenfiddich, Witkoppen Road & Umhlanga Avenue, Paulshof, Sandton, 2191 |
| Iwebhusayidi | www.nasasa.co.za |

Nangabe ufuna ukubika iinkimu ezingekho emthethweni ezithatha idiphozithi, thintana neBhanga eKulu yeSewula Afrika (South African Reserve Bank (SARB)) namkha ne- Prudential Authority (PA).

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| --- | --- |
| Umtato | 012 313 3911 / 0861 12 7272​ (Imibuizo ebanzi) |
| Ifeksi | 012 313 3758 |
| I-imeyila | SARB-PA@resbank.co.za  |
| Isiphande sendawo | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| Isiphande seposi | Prudential Authority, South African Reserve Bank, P O Box 8432, Pretoria 0001 |
| Iwebhusayidi | www.resbank.co.za |

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Nanyana ngubani owaziko ngeskimu sephiramidi kufanele asibike kuKomitjhini yesiTjhaba yabaThengi (National Consumer Commission (NCC)).

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| --- | --- |
| Umtato | 012 428 7000 / 012 428 7726 |
| I-imeyila | complaints@thencc.org.za  |
| Isiphande sendawo | Building C – South African Bureau of Standards Campus, 1 Dr Lategan Road, Groenkloof, Pretoria |
| Isiphande seposi | PO Box 36628, Menlo Park, 0102 |
| Iwebhusayidi | [www.thencc.gov.za](http://www.thencc.gov.za) |

Ukufunda kabanzi ngobukhwabanisi kanye nokuhlola bona ingabe uqothelwe vakatjhele iwebhusayidi ye-Fraud Alert

www.fraudalert.co.za

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UKUNGAZIBOPHELELI

*Ilwazi elimumethwe ngencwajaneni le linikelwa siPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali (Financial Sector Conduct Authority (FSCA)) mayelana neminqopho yelwazi kwaphela. Ilwazi leli alisilo iseluleko sezomthetho, sakasiyazi namkha sezeemali. Nanyana kwenziwe Itjhejo lokuqinisekisa bona okumumethweko kuqakathekile begodu kunembile, i- FSCA ayinikeli iinqinisekiso, iinthembiso namkha amawaranti mayelana nalokhu begodu ayamukeli isibopho sezomthetho namkha isibopho sokumumethweko namkha ukunemba kwelwazi elinikelweko, namkha sananyana ngiliphi ilahlekelo namkha umonakalo obangelweko ovela ngokunqophileko namkha ngokungakanqophi mayelana nokuthembela ekusetjenzisweni kwelwazi leli. Ngaphandle kwalapho ekutjhiwo ngenye indlela, ilungelo lomtloli walo loke ilwazi ngele- FSCA. Ayikho ingcenye yencwajana yelwazi le engakhiqizwa kabutjha namkha idluliselwe namkha isetjenziswe kabutjha namkha yenziwe itholakale ngananyana ngiyiphi indlela namkha ngananyana ngiziphi iimbikiindaba ngaphandle kwemvumo etloliweko ngaphambi kwe- Ofisi kamEluleki Zombelele wesiPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali.*