**Abalandeleli abangasisemthethweni bafuna imhlomulo yemalakho engakatleyinywa!**

**UNGABASEBENZISI!**

**UNGABANIKELI IMINININGWANA YAKHO!**

**UNGATLIKITLI NANYANA NGISIPHI ISIVUMELWANO NABO!**

YELELA abantu abafuna ukukuskema imalakho oyisebenzele kabudisi. Abantu laba bazenza ama-ejenti alandelelelako athembekileko begodu bakutjela bona bangakusiza ngokuthola umhlomulo wakho ongakatleyinywa ngembadalo namkha ngamaphesende womhlomulo wesikhwama somhlalaphasi wakho.

Nangabe ukholwa bona wena namkha ilunga lomndenakho lingathola umhlomulo wesikhwama somhlalaphasi elikolodwa wona begodu ungathanda ukwenza iphenyo kodwana awazi bona njani – isitobho sakho sokuthoma kufanele kube siPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali (Financial Sector Conduct Authority (FSCA)).

I- FSCA ingumlawuli webubulo lemisebenzi yezeemali leSewula Afrika begodu isiza ngokuphenya mayelana nokuba khona komhlomulo ongakatleyinywa wesikhwama somhlalaphasi. Isenzelwa lesi **SISIMAHLA** ebathengini.

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| **IINHLATHULULO** |
| **Umhlomulo ongakatleyinywa** | Umhlomulo engakatleyinywa yinanyana ngiliphi inani lemali elibhadelwa ilunga lesikhwama sepentjheni, le- provident namkha lesikhwama somhlalaphasi (namkha labo abazokuhlomula) ongakatleyinywa eenyangeni ezima-24. |
| **Umlandeleli** | Umuntu onyulwe sikhwama somhlalaphasi kobana akuthole namkha alandele umkhondo namkha abahlomuli bakho begodu azise wena namkha abahlomuli bakho ngemihlomulo engakatleyinywa. |
| **Isikhwama** | Isikhwama libuthelelo lemali ebhadelwe babantu abangaphezu koyedwa ebekelwe umnqopho othileko. Eminye imihlobo ejayelekileko yeenkhwama ifaka hlangana iinkhwama zepentjheni, iinkhwama ze- provident kanye neenkhwama zemali yomhlalaphasi.  |
| **Umphathi wesikhwama** | Umphathi wesikhwama mumuntu ovunyelwe ngokomThetho weenKhwama zePentjheni ukuthola iminikelo kanye/nokusabalalisa umhlomulo. |
| **Umhlomulo** | Umhlomulo yimali esuka esikhwameni somhlalaphasi ebhadelwa ilunga namkha owayegade alilunga.  |
| **Isikhwama sePentjheni** | Isikhwama sepentjheni sinikela amalunga waso umhlomulo lokha nakathatha umhlalaphasi emsebenzini. Isikhwama sizokubhadela nomhlomulo nangabe ilunga lihlongakala ngesikhathi lisasebenza namkha lingakwazi ukusebenza ngebanga lokugula/lokukhubazeka namkha kobunye ubujamo lidilizwa. Ungajoyina isikhwama sepentjheni kwaphela ngekhamphani ekuqatjhileko. Nawuthatha umhlalaphasi esikhwameni sepentjheni ungathatha kwaphela isithathu senzuzo yakho ngekhetjhi bese eseleko kufanele isetjenziselwe ukuthenga i- anywithi (isib. Ingeniso laqobe ngenyanga). |
| **Isikhwama somhlalaphasi** | Ipentjheni yomhlalaphasi izijamele ngokupheleleko kumqatjhakho. Wenza iminikelo yaqobe ngenyanga begodu ungakhetha bona uyisisa kuphi imali le, ngokukhambisana nemithetho yesikhwama.  |
| **Isikhwama se-Provident** | Isikhwama se- provident sinikela amalunga waso umhlomulo nawathatha umhlalaphasi. Isikhwama sizokubhadela nemihlomulo lokha ilunga nalihlongakalako ngesikhathi lisasebenza namkha lingakghoni ukusebenza ngebanga lokugula/lokukhubazeka kobunye ubujamo namkha nalidilizwako. Ungajoyina isikhwama se- provident ngekhamphani ekuqatjhileko. Nawuthatha umhlalaphasi esikhwameni se- provident ungathatha woke umhlomulo njengesamba semali. |
| **Isalela yomhlomulo** | Isalela itjho omunye nomunye umhlomulo wesikhwama somhlalaphasi okolodwa umuntu ongakabhadelwa namkha otleyinywe ngemva kobana umuntu lowo alise umsebenzi, aqothiwe, adiliziwe namkha athethe umhlalaphasi. Nanyana utleyimile wathola imihlomulo yakho nawutjhiya isikhwama, kungenzeka bona awukayitholi yoke imihlomulo ekufanele uyithole.*Qinisekisiwe*  |

**1. Uyini umehluko hlangana ne- ejenti elandelelako esemthethweni nengasisemthethweni?**

* Umlandeleli osemthethweni wenyulwa sikhwama sakho somhlalaphasi. Nangabe unomhlumulo okolodwa wona ongakawutleyimi, isikhwama singasebenzisa izenzelwa zomlandeleli osemthethweni kobana athole wena namkha abahlomuli bakho kobana sinikele wena/bona imali le.
* Umlandeleli ongasisemthethweni AKAKEnyulwa sikhwama kobana akusize ukulandelela umhlomulo ongakatleyinywa. Uzokutjela bona uzokusiza ukuthola umhlomulo wakho ongakatleyinywa ngembadalo yokuphatha namkha yokubonisana. Uzokubawa imali ntanzi namkha amaphesende womhlomulo wesikhwama somhlalaphasi nawubhadelwako. Ungasebenzisi namkha ubhadele umlandeleli ongasisemthethweni!

**2. Iindlela ezi-4 zokwazi nangabe i- ejenti yakho yokulandelela isemthethweni**

Ukuqinisekisa bona ingabe i- jenti yokulandelela isemthethweni, zoke izinto ezine lezi kufanele zibe khona:

* I- ejenti yokulandelela esemthethweni ibhadelwa sikhwama begodu **NGEZE** ikubawe bunqopha imali. Imbadalo yabo namkha nanyanha ngiziphi iimbadalo ezizokubhadeliswa zidoswa sikhwama ku- akhawundi yelunga ngaphambi kobana umhlomulo ubhadelwe ilunga.
* I- ejenti yokulandelela esemthethweni **izokuthintana NAWE** – akutlhogeki bona ukhambe uyokubuza bona ingabe unomhlumulo, njengombana bazokuthintana nawe nangabe kunemali okolodwa yona.
* I- ejenti yokulandelela esemthethweni ngeze yakwazi **ukubalisisa umhlomulo wakho**, njengombana ilwazi leli litholakala KWAPHELA esikhwameni nemphathini wesikhwama. Mlawuli wesikhwama kwaphela ozokutjela bunqopha bona ingangani imali etholakalako.
* I- ejenti yokulandelela esemthethweni izokuba **nemininingwana yakho eminengi etlolwe phasi** begodu bazokwazi nokobana begade usebenza kuphi, nokobana begade ukusiphi isikhwama. Bazokuqinisekisa imininingwana yakho, kodwana ngeze bakufune imininingwana efana nephini yakho yebhanga.

**OKUQAKATHEKILEKO**: Sikhwama somhlalaphasi, baphathi nama- ejenti wokulandelela asemthethweni kwaphela abangafikelela amarekhodi wakho nesikhwama – **AKEKHO OMUNYE**!

*Qinisekisiwe*

**3. Ingabe ufanele ukuthola imihlomulo engakatleyinywa?**

Ungaba nelungelo lomhlumulo ongakatleyinywa nangabe:

* waqatjhwa isikhathi esithileko
* bewubhadela isikhwama somhlalaphasi qobe ngenyanga
* imalakho yemihlomulo yesikhwama somhlalaphasi yayidoswa emrholwenakho waqobe ngenyanga
* wakhonjwa njengomhlomuli namkha begade wondliwa lilunga langaphambilini lesikhwama somhlalaphasi elahlongakala ngaphambi kokuthatha umhlalaphasi

**4. Ingabe ucabanga bona ukolodwa imihlomulo engakatleyinywa?**

Ukuthola bona ingabe ukolodwa imihlomulo engakatleyinywa, kufanele ubuze isikhwama somhlalaphasi esifaneleko, umphathi waso namkha ikhamphani yetjhorensi.

Nangabe awunalo ilwazi elingehla kobana wenze njalo, i- FSCA ingakusiza ngendlela elandelako:

* Njengomlawuli wokuziphatha kwebubulo lezenzelwa zezeemali leSewula Afrika i- FSCA ingakusiza **simahla** ukuthola bona unomhlumulo ongakabhadelwa wona.
* I- FSCA ingakusiza **simahla** ukuzalisa iforomu lokubuza elifunekako elizokusiza uthole umphathi wesikhwama sakho. Okufanele ukwenze kunikela i- FSCA ilwazi elifaneleko kanye nemitlolo. Qala ithebula engenzasi.
* I- FSCA izokunikela **simahla** nelwazi ngesikhwama somhlalaphasi esifaneleko namkha ngomlawuli.
* Vakatjhela ku- <https://www.fsca.co.za/Customers/Pages/Unclaimed-Benefits.aspx> ukubawa iphenyo.

I- FSCA isebenza nazo zoke iinkhwama zomhlalaphasi ezitlolisiweko kanye nabaphathi besikhwama ukuqinisekisa bona abantu bathola imihlomulo ekufanele bayithole. Nangabe ucabanga bona ukolodwa umhlomulo ongakatleyinywa, okufanele ukwenza kunikela i- FSCA ilwazi elifaneleko ngendlela ekutjengiswe ngayo ngenzasi.

| **I- FSCA ingakusiza ngalokhu:** |  **Imininingwana efuneka kuwe:** |
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| 1. Ukubuza ngemihlomulo engatleyinywa
 | * Nikela imininingwana ebanzi yakho efana namabizo apheleleko, inomboro ye- ID, isiphande, imininingwana yokuthintana, isiphande se- imeyila, ibizo lesikhwama, ibizo lomqatjhi ubufakazi bemvumo nangabe iphenyo lijamele omunye umuntu.
* Umlando wokusebenza; isib. Irhelo lazo zoke iindawo ozisebenzeleko.
* Imitlolo yobulunga efakazela bona begade ulilunga lesikhwama somhlalaphasi.
* Ipheyislibhu etjengisa ukudoselwa isikhwama somhlalaphasi
* Isitatimende somhlomulo esikhwameni somhlalaphasi.
 |
| 1. Imibuzo eseleko
 | * Imininingwana ebanzi yomuntu.
* Umlando wokusebenza; isib.irhelo lazo zoke iindawo ozisebenzeleko.
* Imitlolo yobulunga efakazela bona begade ulilunga lesikhwama somhlalaphasi.
* Ipheyislibhu etjengisa ukudoselwa isikhwama somhlalaphasi.
* Isitatimende somhlomulo esikhwameni somhlalaphasi.
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| 1. Ubufakazi bokubhadelwa komhlomulo
 | * Imininingwana ebanzi yomuntu.
* Umlando wokusebenza, isib. Irhelo lazo zoke iindawo ozisebenzeleko.
* Imitlolo yobulunga efakazela bona begade ulilunga lesikhwama somhlalaphasi.
* Ipheyislibhu etjengisa ukudoselwa kwesikhwama somhlalaphasi.
* Isitatimende senzuzo esikhwameni somhlalaphasi.
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| 1. Imibuzo yamatleyimu womhlomulo wokuhlongakala
 | * Imininingwana ebanzi yomuntu.
* Isitifikedi sokuhlongakala.
* Isitifikedi somtjhado/sokubelethwa.
* Ipheyislibhu etjengisa ukudoselwa kwesikhwama somhlaphasi kwelunga elingasekho.
* Imitlolo yobulunga etjengisa bona umufi begade alilunga lesikhwama somhlalaphasi.
* Isitatimende somhlomulo esivela esikhwameni somhlalaphasi sikamufi olilunga.
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| 1. Ukuthintana bunqopha nesikhwama somhlalaphasi wakho esifaneleko
 | * Imininingwana ebanzi yomuntu.
* Ukuthintana okuvela emphathini wesikhwama, isibonelo, incwadi namkha ama- imeyila.
* Isitifikedi sokuhlongakala/somtjhado.
* Ikhophi kamazisi (ID).
* Ibubulo lokuqatjhwa.
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**Khumbula ukubuza i- FSCA ntanzi – singakusiza simahla!**

**Imininingwana yokuthintana eqakathekileko:**

**IsiPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali (Financial Sector Conduct Authority (FSCA))**

Ukuthola ilwazi elinengi namkha imibuzo ephathelene nemihlomulo engakatleyinywa namkha ukubika isenzo esingasisemthethweni namkha ukuphathwa ngendlela engakafaneli mayelana nemihlomulo yesikhwama sepentjheni namkha se- provident, thintana ne- FSCA.

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| **Imibuzo ngeenzuzo ezingakatleyinywa** |
| Isentha yemitato | 0800 20 37 22 |
| Iphenyo nge- imeyila – Inomboro ye- ID  | FSCA.PensionsUnclaimed@FSCA.co.za |
| Iphenyo nge- imeyila – isibawo esibanzi | Pension.Queries@FSCA.co.za |
| Iphenyo nge- SMS – Inomboro ye- ID | 30913 |
| Iphenyo nge- SMS – isibawo esibanzi\* | 30766 |
| Ukwethula ngefeksi | 086 578 1183 |
| **Imibuzo ebanzi mayelana ne- FSCA** |
| Iswitjhbhodi | 012 428 8000 |
| Inomboro yefeksi | 012 346 6941 |
| Isiphande seposi | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Isiphande sendawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,Pretoria, South Africa 0081 |
| 1. imeyila
 | info@fsca.co.za  |
| Iwebhusayidi | [www.fsca.co.za](http://www.fsca.co.za)  |
| **Mayelana nelwazi elinengi ngefundo yezeemali yabathengi thintana nomnyango wezeFundo yabaThengi we- FSCA:**  |
| 1. imeyila
 |  CED.Consumer@fsca.co.za  |
| Iwebhusayidi |  [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za)  |

**Abahluleli beenKhwama zePentjheni (Pension Funds Adjudicator (PFA)):**

Nangabe unesinghonghoyilo mayelana nesikhwama sakho sepentjheni, se- provident, sokubulunga namkha somhlalaphasi ongakhenge ukghone ukuwusombulula, ungenza isinghonghoyilo ngokutlolela i- PFA.

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| Umtato | 012 748 4000, 012 346 1738 |
| Isentha yemitato | 086 066 2837 |
| Ifeksi | 086 693 7472 |
| 1. imeyila
 | enquiries@pfa.org.za  |
| Isiphande seposi | PO Box 580, MENLYN, 0063 |
| Isiphande sendawo | 4th Floor, ​Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0181 |
| Iwebhusayidi | [www.pfa.org.za](http://www.pfa.org.za)  |

**UmPhenyi weenghonghoyilo wabaNikeli bemiSebenzi yezeeMali (Financial Services Providers (FAIS Ombud))** Ingabe unesinghonghoyilo ngomnikeli womkhiqizo wezeemali namkha ngomeluleki ngezeemali? Thintana nomPhenyi weenghonghoyilo we- FAIS.

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| Umtato | 012 762 5000 |
| 1. imeyila
 | info@faisombud.co.za  |
| Iinghonghoyilo ngomsebenzethu | hestie@faisombud.co.za  |
| Imibuzo ngobujamo beenghonghoyilo | enquiries@faisombud.co.za  |
| Inomboro yokubika ukuKhwabanisa ngokuzifihla ibizo  | 080 111 6666 |
| Isiphande seposi | P.O Box 74571, Lynnwood Ridge 0040 |
| Isiphande sendawo | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
| Iwebhusayidi | [www.faisombud.co.za](http://www.faisombud.co.za)  |

**IsiKhwama sePentjheni yabaSebenzi bakaRhulumende (Government Employees Pension Fund (GEPF))**

Nangabe usisebenzi sakarhulumende seSewula Afrika begodu unesinghonghoyilo mayelana nesikhwama sepentjhenakho, thintana ne- GEPF.

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| Umtato  |  0800 117 669 or 012 319 1000/1911 |
| Ifeksi |  012 326 2507 |
| 1. imeyila
 |  Enquiries@gepf.co.za |
| Isiphande seposi |  Private Bag X63, Pretoria, 0001 |
| Isiphande sendawo |  34 Hamilton Street, Arcadia  |
| Iwebhusayidi |  [www.gepf.co.za](file:///C%3A%5CUsers%5Calicia.pillai%5CDesktop%5CSend%204%20External%20approval%5Cwww.gepf.co.za) |

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UKUNGAZIBOPHELELI

*Nanyana kwenziwe yoke imizamo netjhejo lokuqinisekisa bona ilwazi elitjengiswe ngencwajaneni le linembile begodu liphelele, kufanele kutjhejwe bona incwajana le imumethe ilwazi elisisekelo mayelana nabalandeleli abanganawo amalayisensi kanye nemihlomulo engakatleyinywa. Incwajana le ayijamiseleli iindinyana zomThetho weenKhwama zePentjheni, 1956. I- FSCA ayamukeli isibopho, begodu umsebenzisi ngeze abeke i-FSCA umlandu welahlekelo, wesikolodo, womonakalo namkha iindleko zananyana ngimuphi umhlobo (ukufaka hlangana kodwana kungagcini elahlekelweni elinqophileko, elingakanqophi), ovela ekuthembeleni elwazini elimumethwe kilomtlolo, namkha ngenye indlela ohlanganiswa nelwazi elikilomtlolo. Ayikho ingcenye yencwajana yelwazi le ezokukhiqizwa godu namkha idluliselwe namkha isetjenziswe godu namkha yenziwe itholakale ngananyana ngiyiphi indlela namkha kunanyana ngiziphi iimbikiindaba, ngaphandle kobana kutholwe ntanzi imvumo etloliweko e-Ofisini lakamEluleki Zombele we- FSCA.*