**Ungaba nelungelo lomhlumulo ongakatleyinywa!**

Ingabe udiliziwe,ujanyisiwe namkha ulisile emsebenzini? Uyitholile imihlomulo yesikhwama sepentjhenakho namkha se- provident? Nangabe awukayitholi, le yindlela yokutleyima nanyana ngiyiphi imihlomulo engakatleyinywa.

|  |  |
| --- | --- |
| **IINHLATHULULO** | |
| **Ilunga/**  **Ilunga langaphambilini** | Umuntu wesikhwama somhlalaphasi namkha owayegade angowesikhwama somhlalaphasi nogade abhadela imali esikhwameni somhlalaphasi. |
| **Umhlomuli** | Umuntu namkha isiqhema sabantu abathola imali njengomphumela welunga elingasekho eligade libhadela isikhwama somhlalaphasi, namkha olungele isalela yemihlomulo. |
| **Umhlomuli owenyuliweko** | Njengelunga lesikhwama somhlalaphasi, uzokhonjelwa bona ukhethe namkha wenyule umhlomuli munye namkha abanengi abazokuthola lokho okubulungileko nakungenzeka uhlongakale ngaphambi kukthatha umhlalaphasi. |
| **Umhlomulo** | Umhlomulo yimali ebhadelwa ukusuka esikhwameni somhlaphasi ukuya elungeni namkha elungeni langaphambilini. |
| **Isalela yomhlomulo** | Isalela itjho omunye nomunye umhlomulo wesikhwama somhlalaphasi okolodwa umuntu ongakhenge ubhadelwe namkha utleyinywe ngemva kobana umuntu alise umsebenzi, aqothwe, adilizwe namkha athethe umhlalaphasi. Nanyana utleyimile wathola imihlomulo yakho nawutjhiya isikhwama, kungenzeka awukatholi yoke imihlomulo okolodwa yona. |
| **Isikhwama sepentjheni** | Isikhwama sepentjheni sinikela amalunga waso imihlomulo nabathatha umhlaphasi emsebenzini. Isikhwama sizokubhadela imihlomulo lokha ilunga nalihlongakala lisasebenza namkha lingakghoni ngebanga lokugula/lokukhubazeka kobunye ubujamo namkha lidiliziwe. Ungajoyina kwaphela isikhwama sepentjheni ngekhamphani ekuqatjhileko. Nawuthatha umhlalaphasi esikhwameni sepentjheni ungathatha ukufika esithathwini kwaphela somhlomulwakho ngekhetjhi bese isalela kufanele isetjenziselwe ukuthenga i- anywithi. |
| **Isikhwama se-Provident** | Isikhwama se- provident sinikela amalunga waso imihlomulo nakathatha umhlalaphasi. Isikhwama lesi sibhadela nemihlomulo lokha ilunga nalihlongakala nagade lisasebenza namkha lingakghoni ukusebenza ngebanga lokugula/lokukhubazeka kobunye ubujamo namkha nalidiliziweko. Ungajoyina kwaphela isikhwama se- provident ngekhamphani ekuqatjhileko. Nawuthatha umhlalaphasi esikhwameni ungawuthatha woke umhlomulo njengesamba sekhetjhi. |
| **Isikhwama somhlalaphasi** | Umhlalaphasi usime ngokupheleleko emqatjhinakho. Ubhadela imali qobe ngenyanga begodu ungazikhethela lapho ofuna ukusisa khona imali le, ngokukhambisana nemithetholawulo yesikhwama. |
| **Umondliwa** | Umuntu ogade athembele elungeni ngesikhathi sokuhlongakala kwelunga nagade lisasebenza, athembele elungeni ngokusekelwa ngemali. Lo kungaba mntwana (ukufaka hlangana nomntwana ombelekelweko), umbelethi, umlingani, isihlobo namkha umuntu okwakufanele ilunga limondle ngokomthetho. |
| **Umtlhogomeli wangokomthetho** | Umuntu namkha abantu abanyulwe ngokomthetho ukuvikela nokutlhogomela umntwana/abentwana kanye/namkha abantu abangakghoni ukuzenzela litho. |
| **Umtlhogomeli** | Umtlhogomeli mumuntu osiza omunye umuntu ongakwazi ukuphila ngokuzijamela ngokupheleleko ngebanga lokukhubazeka ngokomzimba namkha ngokomkhumbulo. |

**Uyini umhlomulo ongakatleyinywa?**

Umhlomulo ongakatleyinywa yimali engakabhadelwa isisebenzi sangaphambilini namkha umhlomuli sikhwama somhlalaphasi eenyangeni ezima- 24 ngelanga imali eyabhadelwa ngalo, ngendlela imithetjhwana nomThetho weenKhwama zePentjheni we- 1956 eqintela ngayo.

**Ingabe ngiwulungele umhlomulo ongakatleyinywa?**

* Ingabe udiliziwe, ujanyisiwe namkha ulisile/uthethe umhlalaphasi emsebenzinakho?
* Ingabe ukhe wabhadela isikhwama somhlaphasi qobe ngenyanga nawusasebenzako?
* Ingabe uyitholile imihlomulo yesikhwama somhlalaphasi? Nangabe awukayitholi, ungayitleyima imihlomulo yakho engakatleyinywa yesikhwama somhlalaphasi.
* Ingabe wabizwa njengomhlomuli namkha bewuthembele elungeni langaphambilini lesikhwama somhlalaphasi elihlongakele ngaphambi kokuthatha umhlalaphasi?

**Ngubani ongatleyima imihlomulo engakatleyinywa?**

Nangabe usengakayitholi imihlomulo yakho yesikhwama somhlalaphasi ungatleyima nangabe u-;

* lilunga langaphambilini lesikhwama somhlalaphasi.
* ngumhlomuli welunga langaphambilini lesikhwama somhlalaphasi elihlongakele ngaphambi kokuthatha umhlalaphasi namkha elingakghoni ukutleyima imali ngananyana ngisiphi isizathu.

**Ngimiphi imitlolo engiyitlhogako ukuthola bona ingabe mina namkha omunye umuntu ukolodwa umhlomulo ofaneleko?**

* Imitlolo erhenyiswe ngethebuleni engenzasi izokusiza bona uthole bona ingabe wena namkha omunye umuntu nikolodwa imihlomulo engakatletinywa. Imitlolo le iqakathekile ngombana isikhwama somhlalaphasi sizoyifuna ukubona bona ingabe kunemihlomulo efaneleko engakatleyinywa.

| **Amalunga wangaphambilini** | **Abondliwako/abatlhogomeli** |
| --- | --- |
| * Omunye nomunye umtlolo ozokutjengisa bona ilunga belingaphasi kwasiphi isikhwama somhlalaphasi, njengesitlankana somrholo (ipheyslibhu) namkha isitatimende somhlomulo wesikhwama somhlalaphasi. | * Omunye nomunye umtlolo ozokutjengisa bona ilunga belingaphasi kwasiphi isikhwama somhlalaphasi, isib. isitlankana somrholo (ipheyslibhu) namkha isitatimende somhlomulo wesikhwama somhlalaphasi. * Umtlolo wamva namkha ukuthintana kwamva okuvela esikhwameni somhlalaphasi, njengencwadi. * Omunye nomunye umtlolo ongafakazela bona ungumondliwa, umtlhogomeli namkha umtjheji wangokomthetho welunga langaphambilini, isib. Isitifikedi sokubelethwa esingakarhunyezwa ebujameni babatlhogomeli bemvelo (isib. Umbelethi womntwana ekufunelwa yena umhlomulo); * Isitifikedi sokuhlongakala selunga langaphambilini nakutlhogekako. |
| * Umazisakho (I- ID). | * Inomborwakho ye- ID nemininingwana yokuthintana, njengenomboro yomtato namkha kamaliledinini. * Inomboro ye- ID yelunga langaphambilini, isiphande nenomboro yomtato/kamaliledinini. * Inomboro ye- ID nesiphande nenomboro yomtato/kamaliledinini womntwana ofunelwa umhlomulo. |

**Ungahlola njani bona unomhlomulo ovumelekileko ongakatleyinywa okolodwa wona namkha omunye umuntu?**

* Thintana nesikhwama somhlalaphasi wena/ilunga lomndeni egade likiso. Ibizo lesikhwama lingahluka kunebizo lekhamphani.
* Nangabe awulazi ibizo lesikhwama somhlalaphasi obewukiso ungathinta isentha yemitato yesiPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali (Financial Sector Conduct Authority (FSCA)) ku- 0800 20 37 22. I- FSCA ingakusiza simahla ngokuzalisa iforomu lokubuza elitlhogekako elizokusiza uthole isikhwama somhlalaphasi ogade ukiso.
* Ungavakatjhela newebhusayidi ye- FSCA ku- www.fsca.co.za bese uphenya kuthungelwano ngemihlomulo engakatleyinywa okungenzeka bona ukulodwa yona. Kuzokutlhogeka bona uzalise iforomu lokubuza ngemininingwana elandelako: ibizo, isibongo, inomboro kamazisi, ibizo lesikhwama, ibizo lomqatjhi, njll. kobana injini yokuphenya ihlole bona ingabe kukhona ukufana. Ekufaneni okukhona, uzokunikelwa imininingwana yokuthintana yesikhwama begodu/namkha yomphathi.
* Ezinye iindlela zokuhlola:

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| **Indlela yokuphenya** | **Ilinki/ imininingwana yokuthintana** |
| Iphenyo nge-imeyila – Inomboro ye- ID | [FSCA.PensionsUnclaimed@FSCA.co.za](mailto:FSB.PensionsUnclaimed@fsb.co.za) |
| Iphenyo nge- imeyila – isibawo esibanzi | [Pension.Queries@FSCA.co.za](mailto:Pension.Queries@fsb.co.za) |
| Iphenyo nge- SMS – Inomboro ye- ID | 30913 |
| Iphenyo nge-SMS – isibawo esibanzi | 30766 |
| Ukwethula ngefeksi | 086 578 1183 |
| Iphenyo ngomtato wasimahla | 0800 20 3722 (umtato wasimahla) |
| Amatlayenti azizelako | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria |
| Imibuzo etloliweko | PO Box 35655, Menlo Park, Pretoria 0102 |

**Yelela**: Nangabe kunokufana okutholwako kusizasithungelelanisi kwemihlomulo engakatleyinywa kuthungelelwano, akutjho bona ngokuzenzakalela kunomhlomulo ongakatleyinywa okolodwa wona. Isikhwama somhlalaphasi esifaneleko namkha umphathi waso kufanele bathintwe ukuqinisekisa bona ingabe kwamambala kunomhlomulo ongakatleyinywa okolodwa wena, ilunga langaphambilini namkha omunye umhlomuli.

**Imininingwana eqakathekileko:**

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

Mayelana nelwazi elinengi namkha nemibuzo emayelana nemihlomulo engakatleyinywa namkha ukubika ukuziphatha okungekho emthethweni namkha ukuphathwa ngendlela engakafaneli mayelana nemihlomulo yepentjheni ne- provident, thintana ne- FSCA.

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| Isentha yemitato | 0800 20 37 22 |
| Iswitjhbhodi | 012 428 8000 |
| Inomboro yefeksi | 012 346 6941 |
| I-imeyila | [Info@fsca.co.za](mailto: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**:

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

**Umahluleli weenKhwama zePentjheni (Pension Funds Adjudicator (PFA)):**

Nangabe unesinghonghoyilo ngesikhwama sakho sepentjheni, se- provident, sokubulunga namkha somhlalaphasi ongakhenge ukghone ukusisombulula, 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 |
| I-imeyila | [enquiries@pfa.org.za](mailto: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 bezenzelwa zezeeMali (Ombudsman of 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](tel:+27127625000) |
| I-imeyila | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Iinghonghoyilo ngomsebenzethu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuzo ngobujamo beenghonghoyilo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| Inomboro yokubika ukuKhwabanisa ngokuzifihla ibizo | 0800 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 |
| I-imeyila | [Enquiries@gepf.co.za](mailto:enquiries@gepf.co.za) |
| Isiphande seposi | Private Bag X63, Pretoria, 0001 |
| Isiphande sendawo | 34 Hamilton Street, Arcadia |
| Iwebhusayidi | [www.gepf.co.za](file:///C:\Users\alicia.pillai\Desktop\Send%204%20External%20approval\www.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 neenzuzo ezingakatleyinywa. 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 elimumethwe kilomtlolo. Ayikho ingcenye yencwajana yelwazi le ezokukhiqizwa godu namkha lidluliselwe 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.*