**Izinto eziqakathekileko ekufanele uziyelele ngaphambi kobana uthenge ikhava yomngcwabo**

ESewula Afrika, ukuduma khulu kwekhava yomngcwabo, ebizwa ngokuthiwa yipholisi ye-intjhorensi yomngcwabo, ikhule khulu eminyakeni edlulileko. Abantu abanengi bayithatha njengomkhiqizo oqakatheke khulu epilweni, begodu abanye banamapholisi we-intjhorensi womngcwabo amanengi. Ngalokho-ke, ngiziphi izinto ezinengi ozaziko ngemikhiqizo yeemali le, indlela othenga ngayo ipholisi yomngcwabo, iimbopho nemisebenzakho, nokobana uyifaka njani itleyimu begodu usithumela kuphi isinghonghoyilo lokha izinto nazingakhambi kuhle? Umthombo lo unqophe ukuphendula imibuzo engehla nokukuhlathululela ukuze ukwazi ukuthatha isiqunto esifaneleko lokha nawuthenga ipholisi ye-intjhorensi yomngcwabo.

| **IINHLATHULULO** |
| --- |
| **Kuqakathekile ukobana ikhamphani ye-intjhorensakho ihlathulule bona ikuhlathulula njani ukujayeleka amagama nemitjhwana.****amagama nemitjhwana.** |
| **Umzuzi**  | Umamukelilifa mumuntu okhethwe mnikazi wepholisi ukobana athole amarhubhelo wekhava ye-intjhorensi yomngcwabo lokha umnikazi wepholisi nakahlongakalako.  |
| **Ukukhethwa kwakamamukelilifa**  | Ukukhethwa kwakamamukelilifa kulokha nawukhetha ibizo lomuntu ekufanele athole amarhubhelo lokha nawuhlongakalako. Kuqakathekile ukobana wenze isiqiniseko sokobana iforomo lakho lokukhethwa kwakamamukelilifa lihlala linemininingwana yoke.  |
| **Umngcwabo** | Umngcwabo kulokha umzimba kamufi ungcwatjwa ngemgodini ngebhoksi.  |
| **Isosayidi somngcwabo** | Isosayidi somngcwabo siqhema esingakahleleki sabantu abanomnqopho ofanako abanande bafaka imali ngomnqopho wokungcwabelana nakunezifo. Amasosayidi womngcwabo avumako ukunikela amarhubelo la akukafaneli ukubhadalisa imali yokujoyina. Kumasosayidi wemingcwabo umuntu omunye nomunye uyanikela qobe nyanga kileyososayidi yomngcwabo. Nakuba khona isifo emndeninakho, yeke uzakukghona ukuyokuthatha imali kilesosamba seemali ezikhona ukobana uyokuqalana neendleko zomngcwabo. Nangabe awubhadali ngendlela ekuvunyelenwe ngayo, angeze wakghona ukuthola iimalezo. Ukungezelela kilelosekelo leemali, amasosayidi womngcwabo asekela nangokuthoba imikhumbulo kanye nangesekelo lomphakathi.  |
| **Isikhathi sokulinda** | Lesi sikhathi esivezwako ekontrageni ye-intjhorensi lapha ungasula khona ipholisi yomngcwabo. 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. |
| **Ukukhrimeyitha** | Ukukhrimeyitha kulokha umzimba kamufi nawutjhiswako uba mlotha. Umlotha lo esikhathini esinengi ufakwa ngaphakathi kwento bese unikelwa umndeni.  |
| **Ukugunyaza** | Ukugunyazwa kwe-intjhorensi kulitjhuguluko kupholisi yakho ye-intjhorensi etjhugulula namkha ekhibelela ikhava yakho, esikhathini esinengi ngokungezelela namkha ngokususa okhunye. Ukuqinisekiswa kufanele kungezelelwe epholisinakho ngendlela yokutlola phasi. |
| **Umenzelimisebenzi weemali (i-FSP)** | Umuntu namkha ikhamphani egunyaziweko ukobana inikele ngesiyeleliso begodu/namkha yenze omunye umsebenzi womthintanisi kwezokurhwebelana 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 ngayo namkha bayithengise. Esikhathini esinengi babizwa nangokuthi bayelelisi/baluleki ngezeemali, ma-ejenti bedogu mabhrowukha. |
| **Umngcwabo** | Umngwabo yikambiso eyenzelwa ukuhlonipha ipilo kamufi nokumtjengisa ihlonipho. Kumnyanya lapha umuntu ohlongakeleko angcwatjhwa khona namkha akhrimeyithwa khona.  |
| **Imotjhari engcwabako**  | Kuyibhizinisi/umnikeli ngomsebenzi ongasiza kizo zoke iindaba eziphathelene nomngcwabo ukusukela ekukhitjhweni kwesitifikeyidi sokuhlongakala, ukuthwala isidumbu nokwenza amalungiselelo wokusigcwaba/ukusikhrimeyitha.  |
| **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 yepholisi. |
| **Umthintanisi** | Lokhu kutjho ibhizinisi egunyazwe ngonemvumo namkha o-intjhorako ukobana angene hlangana akuthengisele umkhiqizo wezeemali ofana ne-intjhorensi yomngcwabo. |
| **I-intjhorensi yepilo**  | I-intjhorensi yepilo yi-intjhorensi ekhava izehlakalo ezitjhugulula ipilo njengokuhlongakala, ukuthatha umhlalaphasi kanye nokuba nokukhubazeka. Amapholisi we-intjhorensi yepilo afaka hlangana i-intjhorensi yepilo, i-intjhorensi yomngcwabo, izabelo zomhlalaphasi kanye namapholisi we-intjhorensi oyabhadelela isikhathi esitheleko. |
| **Ibhonasi yokuthembeka** | Yimali engezelelwa ku-akhawundi yepholisi yomnikazi wepholisi ngemva kwesikhathi esiveziweko njengombana kuhlathululiwe ekontrageni yepholisi. Umnqopho kukhuthaza/kunikela abanikazi bamapholisi ihlohlomezelo lokobana bahlale banamapholisi wabo, begodu nokwenza ngcono isilinganiso esibulungwe mnikazi we-intjhorensi yepilo. Esikhathini esinengi ibalwa njengengcenye yeemali zokuphatha namkha iphesende lobungako bemali efanele ipholisi.  |
| **Isamba semali ebhadalwako** | Esikhathini esinengi sisamba soke semali esibhadalwa umnikazi wepholisi namkha abamukelilifa babo okuba yimali eyodwa epheleleko. |
| **Ubunengi bamarhubhelo aqintelwe** | Esikhathini esidlulileko ikhava ye-intjhorensi yomngcwabo beyiba yimali engange-R30 000 qobe yipilo yomuntu munye o-intjhoriweko. Yeke, imali le seyikhwezelelwe seyifika ku-R100 000 qobe yipilo yomuntu munye o-intjhoriweko epholisini ngayinye.  |
| **Imibandela yangaphambilini** | Okhunye nokhunye ukugula, ubulwele, (ukufaka hlangana ukuba sidisi) obe nabo ngaphambi kokuthatha ikhava ye-intjhorensi yomngcwabo.  |
| **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. |
| **Ukuphumula ukubhadala iphrimiyamu** | Abanye abanikeli be-intjhorensi yomngcwabo banikela abathengi isikhatjhana sokuphumula namkha iholideyi yephrimiyamu nangabe umnikazi wepholisi unemiraro yeemali. Abanye aba-intjhorako bangehlisa namkha bajamise ikhavakho nangabe ukhetha isikhatjhana sokuphumula ukubhadala namkha seholideyi yephrimiyamu. Omunye nomunye umuntu o-intjhorako unemithethwakhe ngalokhu. Nangabe uba nemiraro yeemali, thintana naloyo oku-intjhorileko ntanzi ukobana ubonisane naye ngekhetho ongalenza ngaphambi kobana ipholisakho ivalwe ingasasebenzi.  |
| **Umjameli** | Okubizwa godu ngokuthi yi-ejenti ngunanyana ngimuphi umuntu onikela umsebenzi weemali, akwenzela namkha ngokujamela umnikeli wemisebenzi yezeemali ogunyaziweko (i-FSP). isib. Umeluleki wezeemali namkha ibhrowukha. |
| **Isitokfeli** | Isitokfeli kubeka imali niyonge ngendlela engakahleleki namkha nenze itlhabha lapha amalunga anande anikela namkha afaka imali ekuvunyelenwe ngayo bese kuthi ekugcineni banande bazuza imali enengi ngokudlhegana. |
| **Isisebenzi semotjhari** | Isisebenzi semotjhari mumuntu osebenza emotjhari namkha onikela ngemisebenzi. Isisebenzi semotjhari sizakuqalana nokubekwa kwesidumbu emakhazeni, sitjheje ikambiso imitlolo ephathelene nokuhlongakala, silungise kuhle umzimba namkha isidumbu sakamufi bese sinikela nangekoloyi yokulayitjha umufi.  |
| **Onikela nge-intjhorensi** | Ikhamphani ye-intjhorensi yepilo enelayisensi kunye ne-Prudential Authority ethola amaphrimiyamu wakho begodu okumsebenzayo wokubhadala amarhubhelo nangabe kuba khona ohlongakalako. |

**Okungaphakathi**

1. Iyini i-intjhorensi yomngcwabo?
2. Kubayini kuqakathekile ukobana ube ne-intjhorensi yomngcwabo?
3. Imihlobo ye-intjhorensi yomngcwabo
4. Ngingayithenga njani i-intjhorensi yomngcwabo?
5. Amalungelo kanye neembopho
6. Ikambiso yamatleyimu
7. Iiyeleliso ngaphambi kobana uthenge i-intjhorensi yomngcwabo
8. Imibuzo ekufanele uyibuze okuthengiselako/ umeluleki wezeemali/ ibhrowukha/oku-intjhorileko
9. Indlela yokufaka isinghonghoyilo

Iinomboro ezilisizo

Imingcwabo ingabiza imali enengi, begodu kuqakathekile ukobana ube nemali eyaneleko yokubhadalela iindlekwezo. Esikhathini esinengi imindeni ibhadala iimali ezinengi khulu kunalezo abangakghona ukuzibhadala emingcwabeni, lokhu kugcine sekubafake eenkolodweni. Kuqakathekile ukobana uplane njenganje, ukuze amalunga womndeni angabi nokutshwenyeka ngeendleko zomngcwabo njengombana bazabe bezwa ubuhlungu iinhliziyo zibuhlungu bahlezi emanzini.

Akhese siqale ezinye iindleko ekufanele zitjhejwe:

* Ukukhetha ikhaskethe/ibhoksi kungabiza (±R1000-R50 000)
* Iindleko zemotjhari engcwabako zingaba (±R4000- R40 000)

Isiyeleliso: Awutlhogi amapholisi we-intjhorensi yomngcwabo amanengi.

Iye khona ungaba nepholisi eyodwa ekhambisana neendingo zakho kanye nebhajedakho.

* Iindleko zokudla zingaba (±R1000-R30 000 kulawulwe linani labantu, ukuhlatjwa kwesinye nesinye isilwana kanye nemihlobo eminengi yokudla okuphekwako)
* Iindleko zendawo namkha itende zingabiza (±R1500-R6000)
* Isithuthi nangabe isidumbu kufanele sithuthwe hlangana namaphrovinsi
* Isithuthi esithwala abantu abaphekelela umufi (±R500 – R4000)
* Ilitje lingabiza (±R2000 – R60 000)
* Umngcwabo namkha ukukhrimeyitha kungabiza (±R1000 – R6000)
* Amathuthumbo/ukuhlobisa kungabiza (R2000-R15 000)

AmaSewula Afrika anesiko elinothileko begodu iindleko ezingehla lezi zibangelwa ngilokho begodu nokufuna ukobana babonwe emphakathini.

1. **Iyini i-intjhorensi yomngcwabo?**

Ikhava ye-intjhorensi yomngcwabo inikela ngamarhubhelo wokubhadala iindleko zomngcwabo. Lokhu kulawulwa mtlamo wekhava ye-intjhorensi owukhethako, amarhubhelo aba yimali ukobana ubhadale iindleko zomngcwabo namkha uye kumnikeli wemisebenzi oqalana namalungiselelo womngcwabo okuyimotjhari. Njengomnikazi wepholisi, kufanele ukhethe bona amarhubhelo kufanele uwathole njani okutjho bona ungakhetha ukunikelwa imali namkha ukwenzelwa umsebenzi. Ikhava ingadluliselwa kwabatjhidelene nawe namkha amanye amalunga womndeni njengabomzala.

1. **Kubayini kuqakathekile ukobana ube ne-intjhorensi yomngcwabo?**

Ikhava ye-intjhorensi yomngcwabo izakunikela umndenakho iimali zokobana ukghone ukuhlela umngcwabakho ngaphandle kokungena kwezinye iinkolodo, ezifana nokuyokuboleka imali kungaba sebhanga, kumalunga womndeni namkha kibomatjhonisa.

1. **Imihlobo ye-intjhorensi yomngcwabo**
* UMnikeli ngemiSebenzi yezeeMali (i-FSP) namkha aba-intjhorako banikela **ngemitlamo eminengi yamakhava we-intjhorensi yomngcwabo** ongakhetha kiyo. Lokhu kuyahluka naziza kumarhubhelo, imisebenzi kanye namaphrimiyamu kilabo aba-intjhorako.
* Amanye amapholisi we-intjhorensi yepilo **anamarhubhelo wakhonokho wokubhadala iindleko zokuhlongakala** ezibhadalwa hlangana nama-iri ama-48 ukobana imalakhona isetjenziselwe iindleko zomngcwabo.
* Abanye abaqatjhi banikela **ikhava yepilo yesiqhema** mayelana neensebenzi zabo, yona-ke ifaka nekhava ye-intjhorensi yomngcwabo kuwe nakilawo malunga womndeni atjhidelene nawe. Nangabe ikhetho elinje likhona kuwe, iphrimiyamu yakho izakuba phasi khulu kunalokha nawutjhinga bunqopha ku-FSP namkha liloyo o-intjhorako ukobana uyokuthatha ipholisi ye-intjhorensi yomngcwabo.

Isiyeleliso: Aba-intjhorako bangabhadala ubunengi bemali engange-R100 000,

epholisini ngayinye, umuntu ngamunye o-intjhoriweko.

1. **Ngingayithenga njani i-intjhorensi yomngcwabo?**

Ungathenga i-intjhorensi yomngcwabo, ku-FSP ogunyaziweko namkha ko-intjhorako; kumthintanisi; emotjhari engcwabako (egunyaziweko ukobana ithengise amapholisi) namkha kusosayidi/kusitokfeli esingcwabisana nabangani namkha nomndeni. Namhlanjesi amakhamphani amanengi ahloma imali edoswa qobe yinyanga eensebenzini zawo ukuzinikela ikhava ye-intjhorensi yomngcwabo nemindeni ezitjhedelene nayo. Lokhu kugcine sekubangela ukobana kube nephaliswano lamaphrimiyamu aphasana kwamanye amabubulo afana newezambatho, wabomaliledinini kanye namabhanga esele athome ukunikela ngemikhiqizo ye-intjhorensi yomngcwabo kubathengi bawo.

**SIBAWA UTJHEJE:** Ngaso soke isikhathi yenza isiqiniseko sokobana umkhiqizo we-intjhorensakho yomngcwabo uyinikelwa yi-FSP egunyaziweko namkha ngonikela nge-intjhorensi. Kuqakathekile nokobana uqinisekise bona imikhiqizo yomngcwabo ivunyelwe ngo-intjhorako onelayisensi. Ungahlola ilwazeli ngokuvakatjhela ubunzinzolwazi beBandla lezokuziPhatha eKorweni yezeeMali (FSCA) nokuqinisekisa inomboro yelayisensi ye-FSP. Abanikela ngamapholisi we-intjhorensi ababhalelwa kukhambisana nemithetjhwana ye-FSCA bangajanyiswa ekutheni barage nebhizinisi namkha bahlawuliswe. Kuqakathekile ukobana uhlole bona i-FSP/oku-intjhorako urejistariwe. Nangabe i-FSP/oku-intjhorako akakarejistari, ungaphoqeka lokha nawuthumela itleyimu yakho esikhathini esizako. Inengi lamasosayidi womNgcwabo ahlangabezana nehlathululo yama-Friendly Societies; yeke, akakarejistarwa ne-FSCA namkha nabanye abajameli beminye imikhakha esemthethweni begodu lincani khulu isizo elingatholwa bathengi nange izinto zingakhambi kuhle lokha nawufuna ikhetjhi mayelana nerhubhelo lomngcwabo.

1. **Amalungelo kanye neembopho**

Unamalungelo lokha nawuthenga ikhava ye-intjhorensi yepilo efana nekhava ye-intjhorensi yomngcwabo, kodwana useseneembopho – angeze waphara umnikeli wemisebenzakho ngayo yoke imiphumela.

**Amalungelwakho:**

Isiyeleliso: Yenza isiqiniseko sokobana uyazi bona ubunengi bekhava yomngcwabo yimalini, nalokha nangabe unamapholisi amanengi womncwabo.

|  |
| --- |
| * Ipholisi **iyikontraga esemthethweni** ekunikela amalungelo lokha nakunesehlakalo sengozi, ukulimala, ukuhlongakala namkha nanyana yini o-intjhorelwe yona.
 |
| * Unelungelo **lokubhadalwa inani lemali** o-intjhorelwe lona, ngaphandle kwalokha nangabe uhlangabezane nayo yoke imigomo nemibandela yepholisi.
 |
| * Unelungelo lokukhamba **uqalaqala** i-intjhorensi efanele iindingo zakho nebhajedi yakho.
 |
| * **Ngaphambi kobana utlikitle** umtlolo wepholisi, ungawuthatha ukhambe nawo ekhaya wenze isiqiniseko sokobana uzwisisa koke ekutjhoko. Unelungelo godu lokobana uhlathululelwe ikontraga ngelimi olizwisisako.
 |
| * Unelungelo **lokusula** ipholisi yakho ngokunikela ikhamphani ye-intjhorensi isikhathi senothisi ngokutlola phasi (esikhathini esinengi kuba yinyanga), njengombana kuveziwe emtlolweni wepholisi.
 |
| * Unelungelo **lesikhathi sokuzihlunga**. Lokhu kutjho bona ungatjhugulula umkhumbulwakho bese usula ipholisi yepilo hlangana namalanga ama-31 ngemuva kokukuthola imitlolo yepholisi efaneleko. 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.
 |
| * Unelungelo lokuthola **ilwazi ongathinta** kilo ama-FSP namkha abaku-intjhorileko – bawa ikhamphani ye-intjhorensi/umeluleki ngezeemali/ibhrowukha ukobana bakunikele imininingwana ongabathinta kiyo ubabuze nokuthi ngubani ongathumela kuye isinghonghoyilo nange uba nesinghonghoyilo.
 |

**Iimbopho zakho:**

|  |
| --- |
| * **Zitjho bona ungubani.** Ikhamphani ye-intjhorensi izakufuna inomboro ye-ID yakho isiphande kanye nemininingwana abangakuthinta kiyo, begodu nemininingwana yalabo bantu ofuna ukuba i-intjhora kiyo yona ipholisi leyo.
 |
| * **Nikela ngelwazi eliliqiniso**. Ukuze i-intjhorensi ikghone ukuku-intjhora ngendlela efaneleko, kufanele uyinikele ilwazi eliliqiniso begodu nelipheleleko. Lokhu kubizwa nangokuthiwa kuveza.
 |
| * **Yazi lokhu-ke.** Yenza isiqiniseko sokuthi uzwisisa yoke into esemtlolweni wepholisi begodu nayo yoke into emayelana nomkhiqizo we-intjhorensi.
 |
| * Qinisekisa bona **yimalini imalakho** ozoyibhadala ku-intjhorensi qobe yinyanga begodu wenze isiqiniseko sokobana uzokukghona ukuyibhadala ngaphambi kokutlikitla eminye neminye imitlolo.
 |
| * Yenza isiqiniseko sokobana **ubhadala amaphrimiyamu** begodu ukhambisana nemigomo nemibandela, njengombana iveziwe kumtlolo wepholisi.
 |

**Iimbopho zekhamphani ye-intjhorensi**

|  |
| --- |
| 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 esehlakalweni sokufa**, kulawulwe kukuthi ukhavarelwe ini.  |
| Ikhamphani ye-intjhorensi izakuba **nabaluleki ngezeemali/amabhrowukha afundileko** angakusiza ukobana uthathe iinqunto ezifaneleko mayelana nokuthi ngiwuphi umkhiqizo owufunako.  |
| Ikhamphani ye-intjhorensi kufanele **igunyazwe kuhle** yi-Prudential Authority (i-PA) ngaphambi kobana bakuthengisele eminye neminye imikhiqizo ye-intjhorensi. |

1. **Ikambiso yamatleyimu**

**IGADANGO LOKUTHOMA:** Bika ukuhlongakala kwaloyo omthandako kuma-ofisi womNyango weeNdaba zeKhaya oseduze nawe namkha kileyomotjhari engcwabako ongathanda ukobana ikwenzele isitifikeyidi sokuhlongakala. Nasele umNyango weeNdaba zeKhaya uthole amaforomo afaneleko, uzakunikela isitifikeyidi sokuhlongakala. Imotjhari engcwabako nayo izakuyelelisa ngalokho ekufanele ukwenze, khulukhulu nangabe umufi uhlongakalele ekhaya.

Isiyeleliso: Abanye abaku-intjhorako bazakubhadala kwaphela ubunengi bemali, nalokha unamapholisi adlula eyodwa nabo.

**IGADANGO LESIBILI**: I-FSP/oku-intjhorako uzakunikela loyo otleyimako amaForomo wokuTleyima afaneleko kanye namaForomo woMamukelilifa ukobana uwazalise.

**IGADANGO LESITHATHU**: Buyisela amaforomo azalisiweko kiloyo oku-intjhorileko kanye nekhophi eqinisekisiweko yesitifikeyidi sokuhlongakala, imininingwana yebhanga yaloyomamukelilifa okhethiweko kanye nomtlolo kamazisi/iphasipoto kamufi neminye godu imitlolo efunekako. Nangabe umufi ungaphasi kweminyaka eli-18 ubudala, kufuneka uthumele isitifikeyidi sakhe samabeletho.

**IGADANGO LESINE**: Isikhathi imali ezakubhadalwa ngaso izakuhluka hlangana nama-FSP/abaku-intjhorileko kodwana ngokuvamileko, kuzakuba hlangana nesikhathi esingangamalanga amabili phakathi kweveke.

1. **Iiyeleliso ngaphambi kobana uthenge ikhava ye-intjhorensi yomngcwabo**
* Khuluma nomndenakho ngomhlobo womngcwabo ongathanda ukuthi ube nawo.
* Yenza isilinganiso sebhajedi sokobana umngcwabakho uzakudla malini.
* Yenza irhubhululo ngokuthi ungazibhadala njani iindleko zomngcwabo.
* Umeluleki ngezeemali ogunyaziweko namkha ibhrowukha ingakusiza ngokukunikela amanye amakhetho we-intjhorensi yomngcwabo ahlukahlukeneko ongakhetha kiwo.
* Madanisa amarhubhelo neendleko zamakhetho we-intjhorensi yomngcwabo ahlukahlukeneko bese ukhetha leyo ekhambisana neendingo kanye nebhajedakho.
* Beka imitlolwakho yepholisi, kufakwe hlangana namaforomakho wokukhetha umamukelilifa endaweni ephephileko. Yenza ikhophi bese uyinikela omunye umuntu ukobana ayibeke kuhle.
* Lokha nakufanele kwenziwe itleyimu, itleyimu kufanele ithunyelwe nayo yoke imitlolo esekelako koke njalo kuthunyelwe kiloyo oku-intjhorileko msinyazana. Hlola imitlolo yepholisi mayelana nokuthi ngiliphi ilwazi elifunekako nawuthumela itleyimu nokobana kufanele ulithumele nini. Nange uthumela itleyimu elingakapheleli, namkha uthumela itleyimu lakho ngemva kwesikhathi, oku-intjhorileko angalala namkha angalijikisa itleyimu lakho.
* Tlhogomela abogalajani abakuthembisa ipilo ephezulu nemingcwabo ebiza imali enengi ngokubhadala imadlana encani qobe lilanga.
* Ungathomi utlikitle amaforomo weembawo anganalitho namkha angakazaliswa kiyo yoke indawo.
* Cabanga ngokuthi kungenzekani emndeninakho naziza eemalini ngemuva komngcwabo nangabe nguwe obondlako ekhaya.
1. **Imibuzo ekufanele uyibuze okuthengiselako/ umeluleki wezeemali/ ibhrowukha/oku-intjhorileko**
* Ingabe ugunyazwe yi-FSCA ukobana unginikele iiyeleliso nge-intjhorensi yomngcwabo?
* Yini inomborwakho yelayisensi le-FSP?
* Unganginikela amakhetho we-intjhorensi yomngcwabo ukusuka komunye umuntu o-intjhorako ukuya komunye namkha abantu abanengi aba-intjhorako (abanikeli bemikhiqizo)?

Isiyeleliso: Nangabe ufaka godu omunye umuntu epholisinakho yomngcwabo, imali yekhavaizakuhluka emuntwini ngamunye.

* Ingabe sikhona isikhathi sokulinda?
* Ingabe ungithengisela ipholisi onemvumo yokuyithengisa begodu ngubani omnikeli wemvumo?
* Ingabe imali yekhava izakwanela ukubhadalela zoke iindleko zomngcwabami namkha ukubhadalela umngcwabo wabantu bami engibathandako?
* Khuyini okungangeniko kilepholisi ye-intjhorensi yomngcwabo?
* Yimalini iindleko zokuphatha nasele zizoke, iimali namakhomitjhini azakufakwa kiwo woke amaphrimiyamu namkha kilezondleko zekhava ye-intjhorensi yomngcwabo?
* Ingabe iphrimiyamu ye-intjhorensami izakunyuka qobe mnyaka?
* Ngingafaka abantu abangaki kupholisami ye-intjhorensi yomngcwabo?
* Ngimaphi amakhetho enginawo nange ngingasakghoni ukubhadala amaphrimiyamu wami ngesibanga sokuphelelwa msebenzi?
* Kuzakuthatha isikhathi esingangani ukobana ngibhadalwe ngemva kobana ngifake itleyimu?
* Ngithintana nobani nange ngiba nesinghonghoyilo namkha nombuzo?
1. **Indlela yokufaka isinghonghoyilo**

Amakhamphani we-intjhorensi yepilo aneenkambiso zawo zangaphakathi naziza eendabeni zokuphatha iinghonghoyilo. Unamakhetho alandelako nangabe awukaneliseki ngabaluleki babo bezeemali, imikhiqizo namkha imisebenzi;

* **IGADANGO 1:** Ukwazisa ikhamphanakho ye-intjhorensi namkha i-FSP yakho egunyaziweko ngokuyitlolela isinghonghoyilo sakho.
* **IGADANGO 2:** Nangabe awukathabi ngependulwabo mayelana nesinghonghoyilo sakho, ungadlulisela indaba **simahla** kumLileli wama-Intjhorensi wesikhathi esiDe namkha kumLileli ngabaNikelimsebenzi bezeeMali (FAIS Ombud).

Isiyeleliso: Yenza isiqiniseko sokobana uyawafunda amagama atlolwe ngamaledere amancani khulu kupholisakho ye-intjhorensi yomngcwabo ngaphambi kokutlikitla.

**Iinomboro ezilisizo**

**Financial Sector Conduct Authority (FSCA)**

Ukuhlola nangabe **umnikeli womsebenzi weezeemali** namkha **umyelelisi ngezeemali** 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 |
| 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) |

**UmLileli we-intjhorensi yesikhathi esiDe**

UmLileli wama-Intjhorensi wesikhathi esiDe urarulula imiraro ephakathi kwalabo **aba-intjhorako** kanye **nabanikazi bamapholisi namkha abatleyimako**. Nangabe uyabhalelwa kusombulula isinghonghoyilo sakho naloyo oku-inthorileko, thintana nomLileli.

|  |  |
| --- | --- |
| Umtato | 021 657 5000 |
| IShare call | 0860 103 236 |
| Ifeksi | 021 674 0951 |
| I-imeyili | info@ombud.co.za  |
| Isiphande seposo | Private Bag X45, Claremont, Cape Town 7700 |
| Isiphande sekhaya | Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700 |
| Ubunzinzolwazi | [www.ombud.co.za](http://www.ombud.co.za) |

**Okuqakathekileko mayelana neenghonghoyilo ze-intjhorensi**

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

|  |  |
| --- | --- |
| IShare call |  0860 103 236 and 0860 726 890 |
| Ithelefeksi |  086 589 0696 |
| I-imeyili |  info@insuranceombudsman.co.za |
| Ubunzinzolwazi |  [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

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

Mayelana neenghonghoyilo eziphathelene **nabayelelisi beemali** kanye **nabanikeli bemikhiqizo yezeemali** thintana 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/) |

© 2021 FSCA

**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.*