Koke ofuna ukwazi ngokuhlolelwa ukulungela isikolodo

AmaSewula Afrika atjelwa iindaba ezinengi ezikhamba phambili emaphephandabeni eziveza okungasimnandi ngokuragwa kokuhlolelwa ukulungela isikolodo. Iindaba ezikhamba phambili zimemezela khulu lokha nakunokwehla kweemali. Kubathengi lokhu kungaba yinto abangayizwisisiko. Ukuze sizwisise khudlwana indima edlalwa kuhlolelwa ukulungela isikolodo emnothwenethu, i-FSCA ithuhukise umthombo lo ukobana ihlathulule ngokuhlolelwa ukulungela isikolodo.

Umthombo lo ukhuluma ngekhamphani nokuhlolelwa **ukulungela isikolodo senarha** esisetjenziswa ma-Credit Rating Agencies (ama-CRA) ingasi **amaphuzu** womuntu oyedwa wokunikelwa isikolodo, akhutjhwa liziko leenkolodo.

Ukuhlolelwa ukulungela isikolodo yikambiso yokuhlola nokuqalwa ukungalungela isikolodo kwalabo abazabe baboleka iimali, isebenzisa indlela yehlaziyo elineqiniso nelinzinzisiweko, ukusiza ababolekisi ukobana bathathe iinqunto zokuthi bafuna ukuboleka bani begodu nangemigomo ekufanele ilandelwe.

Nangabe batjelwa bona umboleki oyedwa unamaphuzu amahle wokunikelwa isikolodo bese omunye nakamadaniswa naye akanawo amaphuzu amahle, okulindelweko kukobana umboleki wokuthoma kungenzeka aphumelele ekunikelweni isikolodo. Lo wesibili naye kusengenzeka bona athole isikolodo kodwana mhlamunye sakhe singaba nenani lenzuzo ephezulu, begodu mhlamunye abolekwe (imalimboleko) imadlana encani. Imalimboleko kungenzeka ibe nemithetho enghanghabeleko efakiweko kiyo, ukwenza isibonelo, kufunwe bona imalimboleko leyo imalakhona ibhadalwe msinya.

Ama-Credit rating agencies (ama-CRA) ngiwo ekufanele aqalane nekambiso le kilabo baboleki ebaboleka emazikweni na (embusweni, emabhanga, emakhamphanini asambuso, amakhamphani amakhulu wamazwe amanengi namanye amarhwebo wababoleki).

Amafemu afuna ukwenza ikambiso yokuhlolela ukulungela isikolodo eSewula Afrika kufanele arejistare ne- Bandla lokuziPhatha eKorweni yezeeMali.(i-FSCA). I-Standard and Poor’s Global Ratings Europe Limited, Moody’s Investors Service South Africa (Pty) Ltd and Global Credit Rating Co (Pty) Ltd (GCR Ratings) boke nje barejistare ne-FSCA ukobana banikele ukuhlolelwa kokulungela isikolodo eSewula Afrika. I-GCR Ratings yifemu yeAfrika engeSewula lokha ezinye zinamakhamphanazo alawula ezinye ngaphetjheya.

Ikambiso yokuhlolela ukulungela isikolodo

Lokha ikhamphani nayifuna ukuboleka imali ngokukhupha ibhondi, esikhathini esinengi izakubuza enye yama-ejenzi ahlolela ukulungela isikolodo ukobana baqale isilinganiso senani lebhondi. Ikhamphani ekhupha ibhondi izakubhadala i-ejensi ukobana yenze ikambiso yokuhlola.

Inengi lomrholo kanye neenzuzo zama-ejensi la ahlola ukulungela isikolodo, yeke, zibuya eemalini lezo ababolekimali abazibhadalako ukobana amabhondabo ahlolwe ukulungela isikolodo. (Umbolekimali ukholelwa ekutheni ukuhlolelwa ukulungela isikolodo kuyinto ehle, kuhlekuhle – kuzakwenza kube lula ukuboleka ngamathemu owafunako.)

Kwesinye isikhathi akuvunywa ngelithi kuba khona ipambano yekareko, ngombana ama-ejensi ahlolako la abhadalwa babolekimali begodu banehlohlomezelo ukobana banikele "abathengi" babo amaphuzu amahle. Yeke kuqakathekile ukobana ama-ejensi ahlola ukulungela isikolodo asebenza ngokuthembeka nangokuba nesithunzi. Eenarheni ezinengi, kufakwe hlangana iSewula Afrika, abalawuli bemakethe yezeemali batlhogomela imisebenzabo ukuqinisekisa bona abatjengisi ukuthatha ihlangothi ngokunikela abathengi ababhadala khulu ukungalungela isikolodo khulu. Le kuyindima ekufanele idlalwe yi-FSCA eSewula Afrika.

Ama-ejensi anikela nangokuhlola ukulungela iinkolodo kumabhondi akhutjhwa mbuso, la abizwa ngokuthiwa "kuhlolelwa ukulungela isikolodo kwenarha". Benza lokhu ngombana ukuba nombono wokungalungela isikolodo kwesikolodo sombuso wenarha kwenza kube lula ukuhlola ukulungela isikolodo kwabanye ababolekimali benarha, abafana namabhanga.

Iinhlathululo

|  |  |
| --- | --- |
| **Ipahla esekelwa zizabelo** | Izabelo ezisekelwa ziimali ezingenako zehlanganisela yeempahla. Izabelo zemalimboleko yezindlu, iimalimboleko ezikuvumela ukobana uboleke imali, amakarada wekhredithi atholakalako neemalimboleko zamastjudeni nazo ngokuvamileko zisekela lesisigaba sezabelo. |
| **Iimbambiso** | Izabelo ziyadibhozidwa namkha ziba ziimbambiso zokuqinisekisa ukubhadalwa kwemalimboleko ethethweko. |
| **Amabhondi** | Ikontraga ephakathi kweenqhema ezimbili. Amakhamphani namkha imibuso ikhupha namkha inikela ngamabhondi ngombana bafuna ukuboleka iimali ezinengi mayelana nomnqopho othileko? Amabhondi anesikhathi aphela ngaso. |
| **Iphepha lezerhwebo** | IPhepha lezerhwebo, emakethe yezeemali ephasini mazombe, kumtlolo wesithembiso ongakavikeleki (umtlolo ovumako bona kunesikolodo esikolodwako) ngelanga lokugcina elingatjhugulukiko esikhathini esinengi okuba kungemva kwamalanga ama-270. |
| **Ukuhlolelwa ukulungela isikolodo kwekhamphani** | Ukuhlolelwa ukulungela isikolodo kwekhamphani kumbono we-ejensi ezijameleko mayelana nokungenzeka bona ikhamphani izakuhlangabezna [neembopho](https://www.investopedia.com/terms/o/obligation.asp) zayo zeeemali ngefanelo nakufanele zibhadalwe. Ukuhlolelwa ukulungela isikolodo kwekhamphani kutjengisa ikghono layo lokubhadala labo |

|  |  |
| --- | --- |
|  | [ababolekwa iimali](https://www.investopedia.com/terms/c/creditor.asp). Kuqakathekile ukukhumbula bona ukuhlolelwa ukulungela isikolodo kwekhamphani kumbono, ingasi iqiniso, ngombana ukubhadala kubuyiswe imali angeze kwaba yinto eyenziwa mumuntu oyedwa (1). |
| **Ama-ejensi ahlola ukulungela isikolodo (i-CRA)** | Amakhamphani enza umsebenzi wokuhlola ukulungela isikolodo kwamakhaphani, okungikho okuqunta ikghono laloyo obolekwe imali lokubuyisa imali yesikolodo ayibolekileko nekghonakalo yokungabhalelwa kuyibhadala (ukungayibhadali). |
| **Isilinganiso sokuhlolwa kokulungela isikolodo** | Ziincwadi zokuqala amabanga ukutjengisa ukuhlolelwa ukulungela isikolodo. Abasezingeni eliPhakathi nabaDosa emhlweni, ukwenza isibonelo, banesilinganiso sokuhlolelwa ukulungela iinkolodo ezihluka ukusuka ku-AAA ukuya ku-C naku-D. |
| **Ukuhlolelwa ukulungela isikolodo** | Kuhlolwa okulinganiswa ngokulungela ukuthatha isikolodo kombolekimali kuhlekuhle namkha mayelana nesikolodo esithileko namkha ukuzibophelela kwezeemali. |
| **Amaphuzu wokunikelwa isikolodo** | Inani elihlukana ukusuka ku-300-850 litjengisa ukunganikelwa komthengi isikolodo. Iphuzu lokunikelwa isikolodo lilawulwa mlando wesikolodo, inani lama-akhawundi avuliweko, inani loke lamazinga wesikolodo nomlando wokubhadala iinkolodo. Ababolekisi/ababolekisa ngemali basebenzisa amaphuzu wokunikelwa isikolodo ukuhlola ikghonakalo yokobana umuntu uzayibuyisa ngesikhathi imalimboleko. Lokhu kuba nomthelela wokobana abathengi bathole isikolodo esikhathini esizako. Lokhu kwenzeka emuntwini oyedwa. |
| **Idibhentjha** | Eemalini zekhamphani, idibhentjha sisetjenziswa sesikolodo esiphakathi- ukuya kileso sesikhathi eside esisetjenziswa makhamphani amakhulu ukuboleka imali, ngenzuzo yenani elingatjhugulukiko. |
| **Abasabalalisi** | Umsabalalisi lirhwebo elisemthethweni elithuthukisa, elirejistara begodu lithengise izabelo ukobana zibhadalele imisebenzazo. Abasabalalisi kungaba ziinhlangano, amathrasti wesisomali, imibuso yeenarha zangaphandle namkha yekhaya. |
| **Ukuhlolelwa ukulungela isikolodo senarha yombuso** | Ukuhlolelwa ukulungela isikolodo senarha yombuso kukuhlola okuzijameleko kokuqala bona inarha isilungele isikolodo namkha ibhizinisi yombuso. Ukuhlolelwa ukulungela isikolodo senarha yombuso kunganikela abasisi ilwazi ngokwezinga lengozi abaqalene nayo ekusiseni esikolodweni senarha ethileko, kufakwe hlangana enye nenye ingozi kwezepolotiki. |
| **Isibopho esihleliweko** | Isibopho esihleliweko kuyindlela yanje yokukhulisa iimali ezibuya emakethe. Iinhlangano ezisebenzisa indlela le zibumba |

i-Special Purpose Vehicle namkha i-SPV (esikhathini esinengi kubayiThrasti) bese bafaka iimpahla zabo ezikhona namkha lezo abazithola esikhathini esizako bazifaka kiyo.

**Okungaphakathi:**

1. Inomboro ye-Credit rating Services Act. 24 of 2012
2. Kuyini ukuhlolelwa ukulungela isikolodo?
3. Indlela ukuHlolelwa ukulungela isiKolodo okuSebenza ngakhona
4. Kubayini ukuHlolelwa ukulungela isiKolodo kuQakathekile
5. Imihlobo yokuHlolelwa ukulungela isiKolodo
6. Imihlobo yeenSetjenziswa ezinesiLinganiso sesiKolodo
7. Umthetho i-Credit Rating Services Act 24 of 2012

Umnyango we-FSCA wama-Ejensi aLinganisa zeeMali nokuHlola ukulungela isikolodo kungiwo aqalene ne-Credit Rating Services Act no. 24 of 2012 (the Act). UmThetho wathoma ukusebenza ngomhlaka 17 kuNobayeni ngo-2013. Kusebenza nakumisebenzi yokuhlolelwa ukulungela isikolodo eyenziwa eRiphabliki, ukuhlolelwa ukulungela isikolodo okukhutjhwa ma-ejensi ahlolela ukulungela isikolodo (ama-CRA) arejistarileko eRiphabliki, nomunye nomunye umuntu owenza imisebenzi yokuhlolela ukulungela isikolodo namkha okhupha ukulungela isikolodo eRiphabliki.

Kufanele kuyelelwe bona i-FSCA ayilawuli amakhamphani alawula amanye amakhamphani (lokhu "kumnikazi" wephasi mazombe) wama-CRA. Ama-CRA arejistariweko ama-S&P Global Ratings (Incorporated in Ireland) South Africa branch, Moody's Investors Service South Africa (Pty) Ltd and Global Credit Rating Co.(Pty) Ltd. Lokhu kutjho bona abasabalalisi (amakhamphani ahlolwe ma-CRA) kanye nabasisi banegunya/isibopho sangokomthetho ne-FSCA lokha nabasebenzisa begodu bathembele ekuhlolweni kokulungela isikolodo okukhutjhwa begodu kuvezwe ma-ejensi wokuhlola ukulungela isikolodo arejistariweko.

I-ejensi ehlolela ukulungela isikolodo kumumuntu wangokomthetho umsebenzakhe ofaka hlangana ukukhutjhwa kokuhlolwa kokulungela isikolodo ngokwendlela ephrofetjhinali. I-CRA ihlola ukulungela isikolodo kwebhizinisi namkha iinkolodo zezabelo ezifana namabhondi, amanothi, begodu nezinye iinsetjenziswa zesikolodo ezifana nepahla esekelwe zizabelo.

1. Kuyini ukuhlolelwa ukulungela isikolodo?

Ukuhlolelwa ukulungela isikolodo kukuhlolwa kwekghono lebhizinisi ukobana iyakghona ukubhadala abantu ngokwesibopho esenziweko. Ikghono lokubhadala iimbopho zezeemali libizwa ngokuthi kulungela isikolodo. Ukuhlolelwa ukulungela isikolodo kusebenza neekolodweni zezabelo ezifana namabhondi, amanothi, begodu nezinye iinsetjenziswa zesikolodo ezifana nepahla esekelwe zizabelo. Ukuhlolelwa ukulungela isikolodo kwenziwa godu nakumakhamphani kanye nemibusweni.

Ukuhlolwa kwesikolodo nokuhlolwa kwamakhamphani kanye nombuso esikhathini esinengi kuvame ukwenziwa ma-ejensi ahlola ukulungela isikolodo. Ama-ejensi ahlola ukulungela isikolodo abhadalwa yikhamphani/basabalalisi (ababolekimali) efuna ukuhlolelwa ukulungela isikolodo mayelana nabo namkha okhunye okuphathelene neenkolodo zabo ngokwendlela yokubhadala komsabalalisi. Ukuhlolelwa ukulungela isikolodo kusebenza kumabhizinisi nemibusweni, lokha amaphuzu wokunikelwa isikolodo wona asebenza emntwini oyedwa kwaphela. Ngokufanako ukulungela ukuhlolelwa ukulungela isikolodo senarha yombuso kusebenza emibusweni yelizwe loke, lokha ukuhlolelwa ukulungela isikolodo kwekhamphani khona kusebenza emakhamphanini. Ngakwelinye ihlangothi, ukulungela isikolodo komuntu oyedwa kulinganiswa maziko weenkolodo. Amaphuzu wokunikelwa isikolodo asuselwa emlandweni wesikolodo olawulwa nophathwa maziko weenkolodo. Amaphuzu wokunikelwa isikolodo womuntu oyedwa abikwa ngokwenani, ngokuvamileko elibalwa ukusuka ku-0 ukuya ku-999. Lokha amaphuzu nakaphezulu nerekhodi yesikolodo izakubangcono.

1. Indlela ukuHlolelwa ukulungela isiKolodo okuSebenza ngakhona

Ukunikelwa ukuhlolelwa ukulungela isikolodo kunikela umbono wekghonakalo yokobana umbolekimali uzakukghona (begodu uyafuna) ukubhadala abuyise imalimboleko hlangana nesikhathi ekuvunyelenwe ngaso kumalimboleko, ukuhlolelwa ukulungela isikolodo okusezingeni eliphezulu kutjengisa ikghonakalo ekulu yokubhadala imalimboleko yoke ngaphandle kwemiraro; lokha ukuhlolelwa ukulungela isikolodo okumbi kutjho bona umbolekimali unemiraro yokungabhadala imalimboleko nakuqalwa ubujamo bemithombakhe yezeemali njenganje nalobo besikhathini esizako. Ukuhlolelwa ukulungela isikolodo kuthinta kumbi amathuba wokuthola amathemu amahle wemalimboleko leyo, afana nenani lenzuzo. Ukuhlolelwa ukulungela isikolodo kuthinta kumbi ukuba nekareko kwekhamphani kubasisi kungaba ngendlela ehle namkha embi.

Ukuhlolelwa ukulungela isikolodo kwesikhatjhana kutjengisa ikghonakalo yokuthi umbolekimali angabhalelwa kubuyisa imali hlangana nomnyaka owodwa lokha ukuhlolelwa ukulungela isikolodo kwesikhathi eside kutjho bona umbolekimali kunekghonakalo yokuthi angabhalelwa kubhadala kwesinye nesinye isikhathi esikhathini esizako.

Ama-ejensi wokuhlolela ukulungela isikolodo athumela amazinga weencwadi ukuveza ukuhlolelwa ukulungela isikolodo. Abasezingeni eliPhakathi nabaDosa emhlweni, ukwenza isibonelo, banesilinganiso sokuhlolelwa ukulungela iinkolodo ezihluka ukusuka ku-AAA ukuya ku-C naku-D. Isisetjenziswa sesikolodo namkha ikhamphani enesilinganiso sokuhlolwa kokulungela isikolodo esingaphasi kwe-BBB ithathwa njengebanga lokungeze yakghona ukusisa namkha ukuba nezinga elifuniselako okutjho bona kungenzeka ibhalelwe kubhadala imalimboleko.

1. Kubayini ukuHlolelwa ukulungela isiKolodo kuQakathekile

Ukuhlolelwa ukulungela isikolodo kumayelana nokuziphatha kuhle khulu okwenziwa ma-ejensi ahlola ukulungela isikolodo. Lokha ikhamphani ebolekako izakuzama ngamandla ukobana ibe nokuhlolelwa ukulungela isikolodo okuphezulu ngendlela engakghona ngayo njengombana inamandla amakhulu kumanani wenzizo efakwa babolekisi, ama-ejensi ahlolako kufanele azifake emanyathelweni wezeemali wakambolekimali nekghono lakhe lokungakghona ukubhadala isikolodo.

Ukuhlolelwa ukulungela isikolodo akuqunti kwaphela bona ingabe umbolekimali uzakunikelwa imalimboleko kodwana kuqunta nenani lenzuzo leyo ezakubhadalwa nakubuyiswa imalimboleko kanye nemigomo yemalimboleko leyo. Njengombana amakhamphani ayame kizo iimalimboleko ekutheni abhadalele imisebenzawo, ukudinywa imalimboleko kungabangela ihlekelele, begodu nenzuzo yenani eliphezulu izakuba budisana khulu ukobana imalakhona ibuyiselwe. Ukuhlolelwa ukulungela isikolodo kudlala godu indima eqakathekileko esiquntweni salabo abangasisa mayelana nokuthenga ibhondi. Ukuhlolelwa ukulungela isikolodo okumbi kulisisomali elinengozi; kutjengisa ikghonakalo enengi yokobana ikhamphani izakubhalelwa kubhadala amabhondi wayo.

Umbolekimali kufanele ahlale athembekile ukuze akwazi ukuhlala asezingeni elihle nakuhlolelwa ukulungela isikolodo. Ukuhlolelwa ukulungela isikolodo akuhlali kunjalo; kuhlekuhle kuyatjhuguluka ngaso soke isikhathi ngokusekelwa yidatha yamva, begodu isikolodo esisodwa esimbi sizakwehlisa nalesosilinganiso ebesithathwa njengesihle. Ukuhlolelwa ukulungela isikolodo kuthatha nesikhathi eside ukobana kwakheke kuye phezulu njegombana ama-ejensi ahlolela ukulungela isikolodo esikhathini esinengi anyula ukuhlola iintatimende zeemali zebhizinisi zeminyaka emihlanu egadungileko. Ikhamphani enesikolodo esihle kodwana enomlando wesikolodo omfitjhani ayibonwa iyihle njengenye ikhamphani enekhwalithi efanako begodu enomlando omude. Ababolekisi/Abasisi bafuna ukwazi bona umbolekimali angakghona ukuhlala anesikolodo esihle ngaso soke isikhathi.

1. Imihlobo yokuHlolelwa ukulungela isiKolodo

**Ukuhlolelwa ukulungela isikolodo kwenarha:** ukuhlolelwa ukulungela isikolodo kwenarha ethathelwa phezulu ngaso soke isikhathi nakufanele imalimboleko ingezelelwe namkha nakunamanye amasisomali amakhulu aqaliweko enarheni. Ukuhlolelwa ukulungela isikolodo kunemiphumela emimbi ekubekeni iintengo zamabhondi wenarha kanye nokuhlolelwa ukulungela isikolodo okunikelwa amakhamphani ngaphakathi kwenarha.

**Ukuhlolelwa ukulungela isikolodo somsabalalisi:** imibono yekghono lamakhamphani lokubhadala iimalimboleko zawo.

**Isilinganiso sokuHlolwa iliZwe loke:** imibono yokulungela isikolodo kwabasabalalisi kanye neembopho zeemali ngaphakathi kwenarha. Lezi ziinlinganiso ezimadaniseka ngokufanako nokukuhlolelwa ukulungela isikolodo kwabasabalalisi ngaphakathi kwenarha efanako.

**Isilinganiso sokuHlolwa kwePhasi mazombe:** imibono yokulungela isikolodo kwabasabalalisi kanye neembopho zeemali ephasini mazombe. Lezi ziinlinganiso ezimadaniseka ngokufanako nokukuhlolelwa ukulungela isikolodo kwabasabalalisi kwenye nenye indawo ephasini.

1. Imihlobo yeenSetjenziswa ezinesiLinganiso sesiKolodo

**Amabhondi/iimbuyiselo** kungenzeka kube ngiwo khulukhulu amhlobo wesikolodo esisetjenziswa makhamphani wangeqadi, ama-ejensi wombuso kanye nezinye iinhlangano zeemali. Amabhondi aziimvumelwano eziqakathekileko zembolekomali ezivikelwa yipahla ekhona. Iimbuyiselo ngakwelinye ihlangothi, kuziinsetjenziswa zesikolodo ezingakavikeleki ezingasekelwa ngesinye nesinye isibambiso (into okubambiswa ngayo njengevikeleko mayelana nokubhadala imalimboleko, ezokudliwa lokha nawubhalelwa kubhadala.

**Iphepha lezerhwebo:** ziinsetjenziswa (ezimadaniseka ne-IOU/iphepha lesivumelwano) elisetjenziswa mayelana nokuboleka imali kwesikhatjhana. Iphepha lezerhwebo likhutjhwa makhamphani akhiqizako,amakhamphani weemali, amabhanga neenhlangano zeemali ezingasiwo amabhanga.

**Isibopho esihleliweko:** kusesesibopho sesikolodo esihlukileko kumbuyiselo namkha ibhondi namkha amahlelo wamadibhozidi angatjhugulukiko kanye namaphepha wezerhwebo. Isibopho esihlelekileko esikhathini esinengi siyipahla esekela ivikeleko, okutjho bona zisekelwa sibambiso. Ama-ejensi ahlola ukulungela isikolodo ahlola ingozi ehlobene namathransektjhini atjheje ukungena kwemali. Ebujameni obumbi, ukubhadalwa kweemali ezisisweko kuzakwenziwa ngendlela eveziweko emtlolweni wesibopho esihleliweko.

Iinomboro ezilisizo

**Financial Sector Conduct Authority (FSCA)**

Ukutholisisa bona ingabe ifemu irejistariwe kobana ihlole ukulungela isikolodo eSewula Afrika thintana ne-FSCA.

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FSCA’s Consumer Education Department (CED)

Nawufuna ilwazi elinengana ngokufundiswa kwabathengi ngezeemali, thintana nomNyango wezokuFundiswa kwabaThengi we-FSCA.

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**Ubunzinzolwazi:** [www.fscamymoney.co.za](http://www.fscamymoney.co.za/)

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Ukungazabophi

*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. Ayikho ingcenye yencwajana yelwazi le engakhiqizwa ngobutjha namkha engadluliswa namkha engasetjenziswa ngobutjha namkha engenziwa bona ibe khona ngananyana ngiyiphi indlela nanynana ezinye nezinye iimbikiindaba ngaphandle kokuthola imvumo etloliweko ntanzi e-Offisini leBandla lokuziPhatha kuKoro yeeMali le- General Counsel.*