Baemedi ba go batla ba ba seng mo molaong.

**Baemedi ba go batla ba ba seng mo molaong ba batla tšhelete ya ditshiamelo tse sa tleleimiwang ya gago.**

**O SEKE WA BA DIRISA!**

**O SEKE WA BA NEELA TSHEDIMOSETSO YA GAGO YA BOTHO!**

**O SEKE WA SAENA DIKONTERAKA DIPE LE BONA!**

Nna kelotlhoko ka batho ba ba batlang go go tsietsa tšhelete ya gago e o e diretseng ka thata. Batho ba, ba itira ekete ke baemedi ba go batla ba ikanyegang mme ba go bolelela gore ba ka go thusa go bona ditshiamelo tsa gago tse sa tleleimiwang ka madinyana a a riling kgotsa karolo nngwe e e rileng ya madi a ditshiamelo a go rola tiro a gago.

Fa o dumela gore wena kgotsa yo mongwe wa losika la gago o tshwanetse ke go bona madi a ditshiamelo a go rola tiro mme a ka rata go dira ditlhotlhomiso fela o sa itse gore jaang go ema ga gago ga ntlha e tshwanetse go nna kwa Balaodi ba Maitshwaro a Setheo sa Ditšhelete (Financial Sector Conduct Authority (FSCA)).

FSCA ke molaodi wa intasetere ya ditirelo tsa ditšhelete ya Aforika Borwa mme e thusa ka ditlhotlhomiso tsa go tlhola go nna teng ga madi a ditshiamelo a a sa tleleimiwang le matlole a go rola tiro.Tirelo e ke ya MAHALA go bareki.

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| **DITLHALOSO** |
| **Madi a ditshiamelo a a sa tleleimiwang** | Madi a ditshiamelo a a sa tleleimiwang ke peeletso epe fela ya madi e e tshwanetseng go ikanyega go leloko la letlole la go rola tiro, la phenšene kgotsa la dituelo tsa madiri (kgotsa baruaboswa ba gagwe) ba ba ntseng ba sa tleleima dikgwedi di le 24. |
| **Moemedi wa go batla** | Motho yo o tlhopilweng ke letlole la go rola tiro go go fitlhela kgotsa go go sala morago kgotsa baruaboswa ba gago mme a go itsise/ a ba itsise ka madi a ditshiamelo a a sa tleleimiwang.  |
| **Letlole** | Letlole ke bodiba jwa madi jo bo ntshetswang moneelo ke motho yo o fetang a le mongwe fela a a beetsweng kwa thoko ka boikaelelo jo bo rileng.Mefuta mengwe fela a a tlwaelegileng ya matlole e akaretsa matlole a phenšene, matlole a inšorense, metheo le dipolelo. |
| **Motsamaisi wa letlole** | Motsamaisi wa letlole ke motho yo a amogetsweng go ya ka molao wa matlole a phenšene go amogela moneelo mme go/ kgotsa go tsamaisa madi a ditshiamelo. |
| **Molemo** | Molemo ke madi otlhe kgotsa ditshiamelo tsa phenšene tse di tshwanetse go duelwa go wa leloko la matlole a go rola tiro (kgotsa baruaboswa ba gagwe). |
| **Matlole a phenšene kgotsa a go rola tiro** | Matlole a phenšene kgotsa a go rola tiro a neelana ka melemo go ba maloko a yone fa ba rola tiro. Letlole le duelela le melemo fa wa leloko a tlhokafala a santse a sa bona tiro kgotsa a retelelwa ke go dira ka ntlha ya bolwetse/bogole mo maemong a mangwe kgotsa a kgaotswe mo tirong. |
| **Matlole a pholisi ya inšorense** | Matlole a pholisi ya inšorense a emelela gotlhelele ke mothapi wa gago. O ntsha moneelo kgwedi le kgwedi mme o ka tlhopha mo o ka beeletsang madi mo teng, go dumalane le melawana ya letlole. Fa o rola tiro, o ka tseya go fitlha ka nngwetharong ya polokomadi ya gago e le madi a a dueletsweng otlhe ka seatleng, mme e setseng e tshwanetse go diriswa go reka kuna ya lotseno kgotsa letlole gore o kgone go bona lotseno la kgwedi le kgwedi fa o rola tiro. |
| **Letlole la dituelo** | Mofuta wa letlole la go rola tiro le le duelelang molemo o feletseng ka tuelo otlhe mo seatleng fa o rola tiro. |
| **Ditshiamelo tse setseng** | Ditshiamelo tse setseng go lebiswa ditshiamelo dipe fela tsa go rola tiro tse tshwanetseng go neelwa motho tse di sa duelwang kgotsa tse kopilweng morago ga gore motho a tlogele tiro, a kobiwe kgotsa a kgaolwe mo tirong. Le fa o tleleimile mme wa amogela ditshiamelo fa o tlogela letlole, o ka tswa o sa amogela ditshiamelo tse go tshwanetseng. |

**Ke eng pharologanyo magareng ga moemedi wa go batla yo mo molaong le yo o seng mo molaong?**

* Moemedi wa go batla yo mo molaong o tlhopha ke letlole la go rola tiro la gago. Fa o na le madi a ditshiamelo a a sa tleleimiwang, letlole le ka dirisa ditirelo tsa moemedi wa go batla yo mo molaong go go fitlhela kgotsa baruaboswa ba gago gore ba go neele/bona madi a.
* Moemedi wa go batla GA A tlhophiwe ke letlole go go thusa go batla madi a gago a ditshiamelo a sa tleleimiwang. Ba tlo bolela gore ba ka go thusa go fitlhela madi a gago a ditshiamelo a sa tleleimiwang ka tuelo ya go tsamaisa kgotsa ya go tlhatlhoba. Ba tlo go kopa madi fela di tloga kgotsa kgaolo enngwe ya ditshiamelo tsa letlole la gago fa le duetswe. O seke wa dirisa moemedi wa go batla yo o seng mo molaong!

**Ditsela tse 4 tsa go itse fa** **moemedi wa go batla wa gago a le fa molaong**

Go tlhomamisa fa moemedi wa go batla wa gago a le fa molaong, tseno tsotlhe tse nne tshwanetse tsa nna teng:

* Moemedi wa go batla o tla **ikgolaganya le WENA –** ga go tlhokege gore o tswe o batlisise fa o na le tshiamelo, ka ge o tla letsetswa fa go na le madi a go tshwanetseng.
* Moemedi wa go batla yo o mo molaong a ka se kgone go **dira dipalo tsa tshiamelo ya gago**, ka ge tshedimosetso e bonwa FELA ke letlole le motsamaisi wa letlole. Motsamaisi wa letlole o tla go bolelela ka tlhamalalo gore madi a a kana kang a leng teng.
* Moemedi wa go batla yo o mo molaong o tla nna le dintlha tsa botho mo direkotong mme o tla itse kwa o dirileng, le letlole le o neng o le mo lone. Ba tla tlhomamisa dintlha tsa gago tsa botho, mme ba ka se go kope tshedimosetso ya gago e jaaka ya phini ya banka.
* Moemedi wa go batla yo o mo molaong o duelwa ke letlole mme a **KA SEKE** a go kopa madi ka tlhamalolo. Tuelo kgotsa ditshenyegelo dipe fela tse di tla duelelwang di tla gogwa ke letlole go tswa go akhaonto ya wa leloko pele a duelelwa tshiamelo.

**BOTLHOKWATLHOKWA**: Letlole la go rola tiro fela, batsamaisi le baemedi ba go batla ba mo molaong ba kgona go bona direkoto tsa gago tsa letlole - **E SENG OPE O SELE!**

**O** **tshwanelegela go bona** **madi a ditshiamelo a a sa tleleimiwang?**

O ka tshwanelwa ke go bona madi a ditshiamelo a a sa tleleimiwang fa:

* o ne wa dira ka lobaka lo lo rileng lwa nako
* o ne o duelela madi a ditshiamelo a a sa tleleimiwang kgwedi le kgwedi
* madi a ditshiamelo a a sa tleleimiwang a gogilwe mo tuelong ya gago ya kgwedi le kgwedi

**O nagana o tshwanelegela go bona madi a ditshiamelo a a sa tleleimiwang?**

Go batla go itse gore o tshwanelegela go bona madi a ditshiamelo a a sa tleleimiwang, o tshwanetse go dira dipatlisiso go letlole la go rola tiro le maleba, motsamaisi wa lona, kgotsa khampani epe fela ya inšorense.

Fa o sena tshedimosetso e e fa godimo go dira jaalo, FSCA e ka go thusa ka mokgwa o o latelang:

* Jaaka molaodi wa tsamaiso ya mebaraka ya intaseteri ya ditirelo tsa ditšhelete ya Aforika Borwa, FSCA e ka go thusa go batlisisa fa o na le madi a ditshiamelo a a sa tleleimiwang **ka go sa duelelwe**.
* FSCA e ka go thusa go tlatsa foromo ya dipotso e tlhokegang, e tlo go thusang go bona motsamaisi wa letlole **ka** **go sa duelelwe**. Se o tshwanetseng go se dira fela ke go neela FSCA ditokomane le tshedimosetso e maleba. Leba lenaneo la dintlha fa tlase fano.
* FSCA gape e tla go neela tshedimosetso ya letlole la go rola tiro le maleba kgotsa la motsamaisi **ka go se duelelwe**.
* Etela <https://www.fsca.co.za/Customers/Pages/Unclaimed-Benefits.aspx> go kopa go senka.

FSCA a dira le matlole otlhe a go rola tiro a mo molaong le batsamaisi ba matlole go netefatsa gore batho ba bona ditshiamelo tse di ba tshwanetseng. Fa o nagana gore letlole la go rola tiro le go tshwanetse, se o tshwanetseng go se dira ke go neela FSCA tshedimosetso e tlhokegang ka ge go tlhalositswe mo godimo.

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| **FSCA e ka go thusa ka:** |  **Tshedimosetso e e tlhokegang mo go wena:** |
| 1. Go botsolosa ka ditshiamelo tse di sa tlelemiwang.
 | * Neelana ka tshedimosetso ya botho ka botlalo, nomoro, kwadiso, aterese ya imeili, leina la letlole, leina la mothapi, bosupi jwa tumelelo fa potsoloso e le mo boemong jwa mongwe o

sele.* Histori ya tiro k.g.r lenaane la mafelo otlhe a o a diretseng.
* Ditokomane tsa botokololo tse di supang gore o kile wa nna wa leloko la letlole la go rola tiro.
* Tshupetsotuelo e supang kgogo ya madi go letlole la go rola tiro.
* Kanego ya ditshiamelo go tswa go letlole la go rola tiro.
 |
| 1. Dipotsoloso ka tse salang
 | * Tshedimosetso ya botho ka botlalo.
* Histori ya tiro k.g.r. lenaane la mafelo otlhe a o a diretseng.
* Ditokomane tsa botokololo tse di supang gore o kile wa nna wa leloko la letlole la go rola tiro.
* Tshupetsotuelo e supang kgogo ya madi go letlole la go rola tiro.
* Kanego ya ditshiamelo go tswa go letlole la go rola tiro.
 |
| 1. Bosupi jwa tuelo ya ditshiamelo.
 | * Tshedimosetso ya botho ka botlalo.
* Histori ya tiro k.g.r. lenaane la mafelo otlhe a o a diretseng.
* Tshupetsotuelo e supang kgogo ya madi go letlole la go rola tiro.
* Kanego ya ditshiamelo go tswa go letlole la go rola tiro.
 |
| 1. Dipotsoloso tsa tleimi ya ditshiamelo tsa loso.
 | * Tshedimosetso ya botho ka botlalo.
* Setefikeite sa loso.
* Setefikeite sa tsalo/lenyalo.
* Tshupetsotuelo e supang kgogo ya madi go letlole la go rola tiro la wa leloko la yo o tlhokafetseng.
* Ditokomane tsa botokololo tse di supang gore yo o tlhokafetseng o kile a nna wa leloko la letlole la go rola tiro .
* Kanego ya ditshiamelo go tswa go letlole la go rola tiro ya wa leloko yo o tlhokafetseng.
 |
| 1. Kgolaganyo ya nama le letlole la go rola tiro la gago.
 | * Tshedimosetso ya botho ka botlalo.
* Puisano le babegadikgang go tswa go motsamaisi wa letlole, ka sekai; lokwalo kgotsa di imeile.
* Setifikeite sa loso/lenyalo.
* Kopi ya Lekwalokao (ID).
* Mofuta wa bodirelo.
 |

Ikgolaganye le FSCA go bona gore a moemedi wa go batla ke motsietsi kgotsa nnyaa.

**Gopola go botsa FSCA pele – re ka go thusa kwa ntle ga tuelo epe!**

**Dikgolaganyo tse di mosola:**

**Balaodi ba Maitshwaro a Setheo sa Ditšhelete (Financial Sector Conduct Authority (FSCA))**

Go bona tshedimosetso e e oketsegileng kgotsa dipotso tse amanang le madi a ditshiamelo a a sa tleleimiwang kgotsa go bega ga boitshwaro jo bo sa siamang go amana le matlole a phenšene le ditshiamelo tsa pabalesego, ikgolaganye le FSCA.

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| **Dipotso ka madi a ditshiamelo a a sa tleleimiwang** |
| Tikwatikwe ya Mogala | 0800 20 37 22 |
| Patlisiso ka imeile – nomoro ya ID | FSCA.PensionsUnclaimed@FSCA.co.za |
| Patlisiso ka imeile – kopo e tlwaelegileng | Pension.Queries@FSCA.co.za |
| Patlisiso ka SMS – Nomoro ya ID | 30913 |
| Patlisiso ka SMS – kopo e tlwaelegileng\* | 30766 |
| Thomelo ka fekese | 086 578 1183 |
| **Dipotso tse tlwaelegileng tse amanang le FSCA** |
| Phaneletaolo | 012 428 8000 |
| Nomoro ya fekese | 012 346 6941 |
| Aterese ya poso | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Aterese ya tulo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,Pretoria, South Africa 0081 |
| Imeile | info@fsca.co.za  |
| Webosaete | [www.fsca.co.za](http://www.fsca.co.za)  |
| **Go bona tshedimosetso ya thuto ya badirisi ya tšhelete e oketsegileng, ikgolaganye le Lefapha la Thuto ya Badirisi ya Tšhelete la FSCA:**  |
| Webosaete |  [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za)  |
| Imeile |  CED.Consumer@fsca.co.za  |

**Motsereganyi wa Matlole a Phenšene (Pension Funds Adjudicator (PFA)):**

Fa o na le ngongorego kgatlhanong le phenšene, letlole, letlole la polokelo kgotsa letlole la pholisi ya go rola tiro e o sa kgonang go e rarabolola, o ka tsenya ngongorego ka go kwalela PFA.

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| Thelefounu | 012 748 4000, 012 346 1738 |
| Tikatikwa ya Mogala | 086 066 2837 |
| Fekese | 086 693 7472 |
| Imeile | enquiries@pfa.org.za  |
| Aterese ya Poso | PO Box 580, MENLYN, 0063 |
| Aterese | 4th Floor, ​Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0181 |
| Webosaete | [www.pfa.org.za](http://www.pfa.org.za)  |

**Motsereganyi wa Batlamedi ba Ditirelo tsa Ditšhelete (Financial Services Providers (FAIS Ombud))**

O na le ngongorego e e kgatlhanong le motlamedi wa dikumo tsa ditšhelete kgotsa mogakolodi wa ditšhelete? Ikgolaganye le Motsereganyi wa Ombud.

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| Thelefounu | 012 762 5000 |
| Imeile | info@faisombud.co.za  |
| Dingongore ka tirelo ya rona | hestie@faisombud.co.za  |
| Ditlhotlhomiso ka boemo jwa dingongorego | enquiries@faisombud.co.za  |
| Mogala wa dingongorego tsa boferefere wa go sa itsiwe | 080 111 6666 |
| Aterese ya poso | P.O Box 74571, Lynnwood Ridge 0040 |
| Aterese ya tulo | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
| Webosaete | [www.faisombud.co.za](http://www.faisombud.co.za)  |

**Letlole la Phenšene ya Badiredipuso (Government Employees Pension Fund (GEPF))**

Fa o le modiredipuso wa Aforika Borwa mme o na le ngongorego kgatlhanong le letlole la phenšene la gago, ikgolaganye le GEPF.

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| Thelefounu |  0800 117 669 or 012 319 1000/1911 |
| Fekese |  012 326 2507 |
| Imeile |  Enquiries@gepf.co.za |
| Aterese ya poso |  Private Bag X63, Pretoria, 0001 |
| Aterese ya tulo |  34 Hamilton Street, Arcadia  |
| Webosaete |  [www.gepf.co.za](file:///C%3A%5CUsers%5Calicia.pillai%5CDesktop%5CSend%204%20External%20approval%5Cwww.gepf.co.za) |

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IKGOLOLO

*Lefa tlhokomelo le maiteko otlhe a tserweng go netefatsa gore tshedimosetso e bonalang mo bukaneng e, e tlhomame mme e weditswe, go tshwanetse ga lemogiwa gore bukana e e na le tshedimosetso ya motheo malebana le baemedi ba go batla ba seng mo molang le madi a ditshiamelo a a sa tleleimiwang. Bukana e ga e emele ditaelo tsa molao tsa Molao wa Matlole a Diphenšene, 1956. FSCA ga e amogele boikarabelo ba tshireletso ya modirisi mme ga e tshwarele FSCA dikotsi dipe go tswa go tatlhegelo, maikarabelo a semolao, tshenyegelo kgotsa ditshenyegelo tsa dilo tsa mofuta le fa e ka nna ofe (di tlaa akaretsa fela di sa lekanyediwa go tatlhegelo ya tlhamalalo, e seng ya tlhamalalo le yotlhe e ka nnang teng), e e tlhagelelang ka go ikaega mo tshedimosetsong e bonalang mo tokomaneng e, kgotsa kana gongwe e tlhakane le tshedimosetso e tlhagelelang mo tokomaneng e.* *Ga go tshedimotse e tlhagelelang mo bukaneng e e tla kwalolola gape, ya fetisetswa, ya diriswa gape kgotsa ya dirwa gore e nne gape ka mokgwa ope fela kgotsa mafaratlhatlha a neelana ka yona kwa ntle ga tetla e kwadilweng ya pele e bonwe go tswa go Kantoro ya Kgakololo e e Akaretsang ya FSCA.*