Ditshiamelo tse di sa tleleimiwang

**O ka tshwanela ke go bona madi a ditshiamelo a a sa tleleimiwang a gago!**

A o kile wa kgaolwa kwa tirong, wa lelekiwa kgotsa wa tlogela tiro go tswa go mothapi wa gago? O ne wa amogela ditshiamelo tsa letlole la phenšene kgotsa la dituelo tsa modiri le mothapi? Fa go se jaalo, o ka kgona go bona ditshiamelo tsa gago tse di sa tleleimiwang.

|  |  |
| --- | --- |
| **DITLHALOSO** | |
| **Wa leloko/ yo o kileng wa nna wa leloko** | Motho yo o leng karolo ya, kgotsa yo o neng e le wa karolo ya mme a neela madi go letlole la go rola tiro kgwedi le kgwedi. |
| **Motswelamosola** | Motho kgotsa setlhopha sa batho se se amogelang madi malebana le go tsenyeletsa letsogo mo letloleng la go rola tiro, kgotsa yo o tshwanelegelang ditshwanelo tse setseng. |
| **Motswelwamosola yo o tlhophilweng** | Jaaka wa leloko la letlole la go rola tiro, o tla kopiwa go tlhopha motswelamosola yo mongwe kgotsa go feta, go amogela se o neng o se boloka fa o ka tlhokofala pele o rola tiro. |
| **Molemo** | Molemo ke tšhelete e duelwang go tswa go letlole la go rola tiro go wa leloko kgotsa yo e neng e le wa leloko wa pele. |
| **Molemo yo setseng** | Disalelo di bua ka melemo epe fela ya matlole a go rola tiro e kolotiwang motho yo o neng a sa duelwa kgotsa a sa tleleima morago ga gore motho oo a tlogele tiro, a lelekiwe, a kgaotswe kgotsa a emisiwe kwa tirong. Le fa o tleleimile mme wa bona ditshiamelo tsa gago fa o tlogela letlole, o ka tswa o sa amogela ditshiamelo tsotlhe tse go tshwanetseng. |
| **Letlole la phenšene** | Letlole la phenšene le neelana ka ditshiamelo go ba leloko fa ba rola tiro. Letlole gape le duelela ditshiamelo fa wa leloko a tlhokofala a santse a dira kgotsa a retelelwa ke go dira ka lebaka la bolwetse/bogole mo makgetlhong a mangwe a kgotsa kwa tirong. O ka tsenela letlole la phenšene ka khamphani e go thapileng. Fa o rola tiro, o ka tsaya nngwetharong a madi a o bolokileng jaaka madi a a duelwang otlhe fa seatleng, mme a mang a tla tshwanelwa ke go diriswa ka go reka dikuno tsa go tsenya lotseno kgotsa matlole a ngwaga a go rola tiro. Kuno e kgotsa letlose la ngwaga la go rola tiro le tla go duela lotseno kgwedi le kgwedi mo malatsing a gago a go rola tiro. |
| **Letlole la dituelo tsa mothapi le modiri** | Mofuta wa letlole la go rola tiro la go duela madi otlhe mo seatleng ka motlha wa go rola tiro. |
| **Letlole la pholisi ya inšorense ya go rola tiro** | Letlole la pholisi ya inšorense ya go rola tiro le laolwa gotlhelele ke mothapi wa gago. O ka dira moneelo wa kgwedi le kgwedi mme o ka tlhopha o beeletsa madi a gago kae, go nyalana le melawana ya matlole. Fa o rola tiro, o ka tsaya nngwetharong a madi a o bolokileng jaaka madi a a duelwang otlhe mo seatleng, mme a mang a tla tshwanelwa ke go diriswa ka go reka dikuno tsa go tsenya lotseno kgotsa matlole a ngwaga a go rola tiro. Kuno e kgotsa letlose la ngwaga la go rola tiro le tla go duela lotseno kgwedi le kgwedi mo malatsing a gago a go rola tiro. |
| **Yo o ikaegileng** | Motho yo o neng a ikaegile mo tshegetsong ya gago ya madi o santse o dira. E ka nna ngwana, motsadi kgotsa wa leloko la gago yo o mo tshegetsang. |
| **Motsadi wa molao** | Motho kgotsa batho ba ba tlhophilweng ka molao go tshegetsa ngwana kgotsa bana. |
| **Motlhokomedi** | Motlhokomedi ke motho yo o thusang yo mongwe yo retelelwang ke go tshela sentle ka ntlha ya bogole mo mmeleng kgotsa bogole ba mo tlhaloganyong. |

**Ke eng ditshiamelo tse sa tleleimiwang?**

Ditshiamelo tse sa tleleimiwang ke tšhelete e sa duelelwang mothapiwa wa pele kgotsa mojaboswa yo o tlhophilweng ke letlole la go rola tiro mo nakong ya dikgwedi di le 24 mo go tsona tšhelete e ileng a kgona go duelwa, ka ge go tlhalositswe mo melaong ya letlole le Molao wa Matlole a Phenšene wa 1956 .

**A ke tshwanelega go bona ditshiamelo tse sa tleleimiwang?**

* Sele wa kgaolwa, wa emiswa kgotsa wa rola tiro go tswa go mothapi wa gago?
* Sele wa neela kgwedi le kgwedi go letlole la go rola tiro o santse o thapilwe?
* Sele wa amogela ditshiamelo tsa gago tsa letlole la go rola tiro? Fa go se jaalo, o ka nne wa tleleima ditshiamelo tsa gago tsa letlole la go rola tiro.

**Ke mang yo o ka tleleimang ditshiamelo tse di sa tleleimiwing?**

Fa o ise o amogele ditshiamelo tse di sa tleleimiwang tsa gago, o ka tleleima fa o;

* le wa leloko la letlole la go rola tiro la pele.
* le mojaboswa wa leloko la letlole la go rola tiro wa pele. Yo o tlhokafetseng pele a rola tiro kgotsa a sa kgone go tleleima tšhelete ka lebaka le le rileng.

**Ke tlhoka ditokomane dife go batlisisa fa ditshiamelo tse di sa tleleimiwang di ntshwanetse kgotsa motho yo mongwe?**

* Ditokomane tse di tlhatlhamisitsweng mo lenaaneng le le fa ka tlase di tla go thusa go itse fa o na le ditshiamelo tse di sa tleleimiwang tse go tshwanetseng kgotsa motho yo mongwe.
* Ditokomane tse di botlhokwa ka gonne letlole la go rola tiro le tlo di batla go bona fa go na le ditshiamelo tse sa tleleimiwang dipe.

| **Ba ikaegileng** | **Ba ikaegileng/ Batswadi ba molao/ Batlhokomedi** |
| --- | --- |
| * Tokomane epe fela e tla bontshang gore wa leloko la mathomo o ne a le mo letloleng lefe, go tshwana le madi a tuelo kgotsa tshupatefo (tshupetsotuelo) kgotsa dikanego tsa letlole la ditshiamelo tsa go rola tiro. | * Tokomane epe fela e ka bontsha gore wa leloko wa pele o ne a wela mo letloleng la go rola tiro lefe. S.k. Madi a tuelo kgotsa tshupatefo (tshupetsotuelo) kgotsa dikanego tsa letlole la ditshiamelo tsa go rola tiro. * Tokomane e bosheng jaana kgotsa puisano go tswa go letlole la go rola tiro la wa leloko wa kgale, jaaka lekwalo. * Makwalo ape fela a ka supang gore o ikaegile, o motlhokomedi wa molao kgotsa o mojaboswa wa leloko la pele. S.k. (Setifikeiti sa botsalo malebana le loso la tlhago la motlhokomedi wa molao (s.k motsadi wa ngwana yo monnye yo mo go ena tshiamelo e botsoloswang); * Setifikeiti sa loso sa wa leloko wa kgale, fa go kgonega. |
| * Lekwaloitshupo la gago (ID). | * Lekwaloitshupo la gago (ID) le dintlha tsa kgolaganyo, tsa go tshwana le dinomoro tsa thelefounu. * Nomoro ya aterese ya wa leloko wa pele, aterese le nomoro ya thelefounu. * Nomoro ya ID, aterese le nomoro ya thelefounu ya ngwana yo monnye yo o mo botsolosetsang. |

**O tlhola jaang gore o na le ditshiamelo tse sa tleleimiwang tse go tshwanetseng kgotsa yo mongwe motho?**

* Ikgolaganye le letlole la go rola tiro le e leng la gago/ kgotsa la yo mongwe wa lelapa la gago. Leina la letlole le ka farologana go leina la khampani.
* Fa o sa itse leina la letlole la go rola tiro le o neng o le mo lona, o ka ikgolaganya le Balaodi ba Maitshwaro a Setheo sa Ditšhelete (FSCA) mo lefelong la mogala mo 0800 20 37 22. FSCA e ka go thusa go tlatsa foromo ya dipotso e tlhokegang mme e tla go thusa go bona letlo la go rola tiro le o neng o le mo lona.
* O ka etela le webosaete ya FSCA mo www.fsca.co.za mme wa dira senko mo inthaneteng go bona dtshiamelo tse sa tleleimiwang dipe fela tse go tshwanetseng. O tla tshwanela ke go tlatsa foromo ya dipatlisiso ka tshedimotse e latelang: leina, sefane, nomoroikwadiso, leina la letlole, leina la mothapi, jj. gore sebatli sa inthanete se tlhole fa go na le tsamaisano. Fa o bone tsamaisano e tshwanetseng, o tla neelwa dintlha tsa kgolagano tsa letlole le/kgotsa motsamaisi wa lone.

Ditsela dingwe tsa go tlhola;

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| **Mosele wa go Tlhola** | **Kgokagano/ Dintlha tsa Kgolaganyo** |
| Dipotso tsa Imeile – nomore ya ID | [FSCA.PensionsUnclaimed@FSCA.co.za](mailto:FSB.PensionsUnclaimed@fsb.co.za) |  |
| Dipotso tsa Imeile – kopo e tlwaelegileng | [Pension.Queries@FSCA.co.za](mailto:Pension.Queries@fsb.co.za) |  |
| Dipotso tsa SMS – nomore ya ID | 30913 |  |
| Dipotso tsa SMS – kopo e tlwaelegileng\* | 30766 |  |
| Ditlhagiso tsa fekese | 086 578 1183 |  |
| Dingongorego ka Thelefounu ya Mahala | 0800 20 3722 (toll-free) |  |
| Bareki ba tsenang | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria |  |
| Dingongorego tse kwetsweng | PO Box 35655 Menlo Park Pretoria 0102 |  |

**Ntlhatlaleletso**: Fa o ka bona karolo e tshwanelang mo marang a mo kgolaganong ka mafaratlhatlha a ditshiamelo tse sa tleleimiwang, ga go reye gore go na le tshiamelo e sa tleleimiwang e go tshwanetseng. Letlole la go rola tiro le le rileng kgotsa motsamaisi wa lona o tshwanetse go ikgolaganya le ena gore a gona le tshiamelo e go tshwanetse, wa leloko wa mathomo kgotsa mojaboswa yo mongwe.

**Dikgolagano tse di mosola:**

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

Go bona tshedimosetso e oketsegileng kgotsa dingongorego tse kgatlhanong le ditshiamelo tse sa tleleimiwang kgotsa go bega boitshwaro jo bo seng mo molang le matlole a pabalesego, ikgolaganye le FSCA.

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| Lefelo la Mogala | 0800 20 37 22 |
| Phaneletaolo | 012 428 8000 |
| Nomoro ya Fekese | 012 346 6941 |
| Imeile | [Info@fsca.co.za](mailto: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 Tshelete la FSCA.

|  |  |
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| Imeile | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
| Webosaete | [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za) |

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

Fa o na le ngongorego kgatlhanong le phenšene ya gago, ditlamelo, tsa poloko kgotsa matlole a pholisi ya inšorense ya go rola tiro a o sa kgonang go a rarabolola, o ka tsenya ngongorego ka go kwalela PFA.

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| Thelefounu | 012 748 4000, 012 346 1738 |
| Call Centre | 086 066 2837 |
| Fekese | 086 693 7472 |
| Imeile | [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za) |
| Aterese ya Poso | PO Box 580, MENLYN, 0063 |
| Aterese ya Tulo | 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 (Ombudsman of Financial Services Providers (FAIS Ombud))**

A o na le tlelebo kgatlhanong le motlamedi wa didiriswa tsa ditšhelete kgotsa mogakolodi wa ditšhelete?

Ikgolaganye le Motsereganyi wa FAIS.

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| Thelefounu | [012 762 5000](tel:+27127625000) | |
| Imeile | [info@faisombud.co.za](mailto:info@faisombud.co.za) | |
| Dingongorego ka ditirelo tsa rona | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) | |
| Dipotso ka seemo sa dingongorego | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) | |
| [Mogala](tel:0801116666) yo sa itsiweng wa botsietsi | 0800 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 modiri wa mmuso wa Aforika Borwa mme o na le ngongorego malebana 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](mailto: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:\Users\alicia.pillai\Desktop\Send%204%20External%20approval\www.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.*