**Lusisotimali lwakho lungakwenyusa?**

**#SpotTheNot**

**Yati umehluko phakatsi kwelusisotimali, stokfela, makhuphulana nesikimu se-Ponzi**

Uke wasisa emkhicitweni wetetimali; wonga imali yakho ngestokfela lesitsembekile; noma ingabe uyincenye yamakhuphulana? Uma lusisotimali lukuniketa tinzuzo letisetulu kakhulu, udzinga kucala kubuta imibuto mayelana nekuba semtsetfweni, kanye nebungoti lobuhambisana nalelotfuba. Lensita itokusita kutsi uvisise umehluko phakatsi kwelusisotimali, stokfela kanye namakhuphulana.

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| **TINCHAZELO** | |
| **Makhuphulana** | Makhuphulana sikimu lesidzinga kutsi ukhokhe imali yekungena kucala. Lemali lekhokhelwako ingatsatsa tinhlobo letahlukene njengakheshi noma imali ye-crypto. Ngemva kwalenkhokhelo kuyodzingeka kutsi usome lamanye emalunga lamasha ngembi kwekutfola inzuzo “ngemali loyisisile” ekucaleni. Kungena kwebantfu labanyenti, kusho inzuzo lenkhulu. |
| **Sikimu se-Ponzi** | Tikimu te-Ponzi tisekele kumasevisi ekuphatsa kusiswa kwetimali lokunemgunyathi. Emalunga anikela ngemali “kumphatsi wephothifoliyo” mbumbulu lowatsembisa inzuzo lesetulu. Uma lawo malungu afuna kubuyiselwa imali yawo, akhokhelwa ngetimali letingenako letinikelwe ngulabangenile labajoyinile ngekuhamba kwesikhatsi. Umuntfu lohlela loluhlobo lebutulujane ulawula wonkhe umsebenti. Bamane bandlulisele timali letisuka kulelinye liklayenti tiye kulelinye. Awukho umkhicito mbamba wekusisa imali. |
| **Stokfela** | Stokfela silicembu lelitikhetsele lebantfu (emalunga) labahlangene ngesizatfu sinye. Bahlanganisa timali ndzawonye kute kuzuze licembu. |
| **Kusisa imali** | Kubeka imali entfweni locabanga kutsi itokwenyusa linani esikhatsini lesidze. Kunetinhlobonhlobo temikhicito yekusisa imali lengakusita kutsi ukhulise imali yakho njengetitoko, timphahla, emabhondi kanye netinkhokhelo tenzuzolusisomali. |

**Lokucuketfwe**

1. Yini makhuphulana?
2. Usebenta njani makhuphulana?
3. Indlela makhuphulana lavetwa ngayo njengestokfela
4. Yini sikimu se-Ponzi?
5. Ngabe sikimu se-Ponzi sisebenta njani?
6. Ungativikela njani ekusonyweni kutsi ungene kumakhuphulana noma kusikimu se-Ponzi
7. Uhlukanisa njani phakatsi kwekusisa imali, stokfela noma makhuphulana
8. Imibuto lebalulekile lekufanele uyibute lapho umenywa kutsi usise imali
9. Lokufanele ukwente uma uhlupheka ngamakhuphuka noma kukhwabanisa kwesikimu se-Ponzi

Lochumana nabo labalusito

**TIKHOMBE FUTSI UTIVIKELE KUTIKIMU TEKUKHUPHULANA KANYE NE-PONZI**

1. **Yini makhuphulana?**

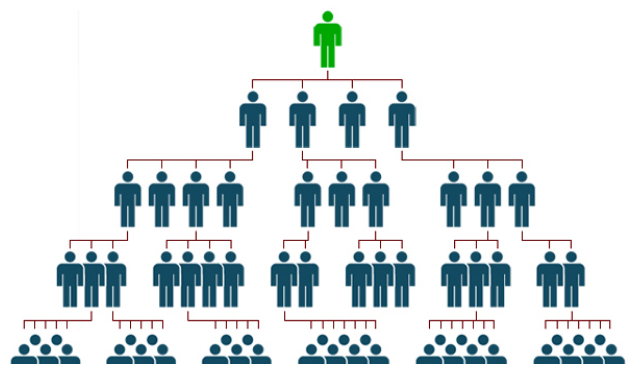
Makhuphulana sikimu lapho labangenele batfola khona sincephetelo lesitfolakala ikakhulukati ngekujoyinisa labanye bantfu kulesikimu babe yincenye kunekutsengisa timphahla noma emasevisi. Kumakhuphulana, labangenelele bazama kwenta imali ngekufuna labanye labasha labangenako. Letikimu tivamise kwentiwa ngatsi ngematfuba emabhizinisi/ekusiswa kwetimali lokuhloswe ngawo kutsengisa imikhicito noma emasevisi etetimali lasemtsetfweni. Makhuphulana awusiyo imikhicito yeliciniso yekusisa timali noma ematfuba ebhizinisi mbamba. ATIKHO EMTSETFWENI!

1. **Usebenta njani makhuphulana?**

Umtsengisi noma lofuna bantfu bamakhuphulana kungaba ngunoma ngubani. Kungaba ngumuntfu lomtsandzako noma lometsembako. Badla ngesidzingo sakho sekuvikeleka ngekwetimali kanye nesifiso sakho sekukholelwa kutsi ecinisweni kungenteka kutsi utfole umnotfo masinya. Labotulujane bangakulutsa ulutseke futsi batokutjela tindzaba ngetimphilo tabo kanye nemphumelelo yabo. Loko labangakutjela kona kuvakala sengatsi kusemtsetfweni – nanoma kunjalo, lena yindlela labakutfola ngayo kutsi ujoyine makhuphulana. Khumbula, botulujane abanandzaba nawe, bafuna imali yakho kuphela.

Bagcugcuteli bekucala bamakhuphulana bafuna bantfu labababita ngekutsi 'ngemalunga', lenabo bafuna lilunga linye noma ngetulu. Timali letinkhulu letitsenjiswa emalunga lamadzala tikhokhwa etikhwameni temalunga lamasha. Kute lilunga lelisha litfole intalo, kufanele kutfolakale lamanye emalunga. Etimeni letinyenti ngemalunga lamadzala lambalwa kuphela, lekungenteka abe ngebaphatsi besikimu, lazuzako. Emalunga lajoyina sikimu kamuva ayalahlekelwa njalo. Kungako loku kubitwa ngekutsi ngumakhuphulana. Liphansi lakhiwa bantfu labanyenti kantsi labantfu labasetulu bazuza kakhulu. Liphesenti lelisetulu lemali lengenako lihlala likhokhelwa emalunga lasheshe ajoyina kucala sikimu futsi asetulu kumakhuphulana.

Tinkinga ticala lapho bangasekho bantfu labangenako futsi ingasekho imali lengenako letondluliswa emgceni wamakhuphulana. Ngulapho bantfu bacala kulahlekelwa khona yimali yabo noma angeke bakwati kubuyiselwa timali tabo. Ngesikhatsi emalunga abika loku kulabaphetse, kuyobe sekuhambe sikhatsi. Mancane ematfuba ekutsi labaphetse bangakwati kutfola timali temalunga, njengoba botulujane batawube banyamalele noma atikho timali letikhona letingabuyiselwa kumalunga.



**Faka Libhamuta Lenkhulumo:**

**NgaMakhuphulana** , tulujane wekucala usoma labanye basisitimali lenabo basoma labanye basisitimali. Labo labasentasi bakhokhela labo labasetulu kumakhuphulana.

Tibonelo talabanye bomakhuphulana labasebente eNingizimu Afrika nguleti:

* Titokfela te- WhatsApp
* I-Pipcoin , sikimu se-cryptocurrency
* I-SAcoin , umgunyathi wekusisa imali leluhlavumali lolungakavami
* I-Copy Profit Success (CPS) Global
* I-BTC Global, inkundla yekuhweba nge-cryptocurrency
* I-Mavrodi Mundial Moneybox (MMM)

**Caphela:** Bomakhuphulana lababhalwe ngenhla bangulabanye bomakhuphulana labatiwa kakhulu labagebenge bantfu tigidzi temarandi. Kukhona njalo bomakhuphulana labasha labavela njalo ngemnyaka futsi udzinga kutihlomisa ngelwati lwekutsi ungababona njani. Udzinga futsi kwati kutsi nguyiphi imibuto lekufanele uyibute.

1. **Indlela bomakhuphulana labatsatfwa ngatsi titokfela ngayo**

Titokfela letitayelekile takudzala tiyindlela letsenjwako yekonga eNingizimu Afrika. Ngelishwa, botulujane batfole indlela yekutsatsela bantfu labanganatinsolo labatibekela imali yabo ngekusebentisa tindlela letinyenti te-inthanethi kute bantjontje imali yakho. Stokfela sa-WhatsApp asisingulutfo kunamakhuphulana ngesimo lesisha.

Kuvame kusebenta ngalendlela: Uyamenywa kutsi ujoyine licembu lestokfela nge-WhatsApp (lelimelwe njengelicembu lekucocisana le-WhatsApp), kodvwa ngembi kwekutsi ufakwe, kufanele ukhokhe imali yekujoyina lengaba ngu-R200 ngesitsembiso sekutsi utohola imali lelinganiselwa ku-R1 000 uma utfola bantfu lababili noma ngetulu kutsi bajoyine lelicembu.

Stokfela ngulapho licembu lebantfu lihlangana ndzawonye ngenjongo nangenhloso yinye. Batibophelela ekufakeni imali esikhwameni njalo ngenyanga futsi kuye ngeluhlobo lwestokfela lilunga ngalinye linelitfuba lekutfola samba semali. Sibonelo: Emalunga lali-12 afaka R100 ngenyanga. Lilunga ngalinye litotfola litfuba lekutfola R1 200. Lilunga ngalinye liyachubeka nekukhokha R100 ngenyanga ngisho noma seliyitfolile yalo imali. Batibophelela kuloluhlelo ngesikhatsi lesitsite.

Kucinisekisa kutsi lebhizinisi lobukene nayo istokfela lesisemtsetfweni, hlola kutsi sibhalisiwe yini neNhlangano Yavelonkhe Yetitokfela eNingizimu Afrika (NASASA). Stokfela kufanele sikunikete inombolo yekubhalisa ye-NASASA.

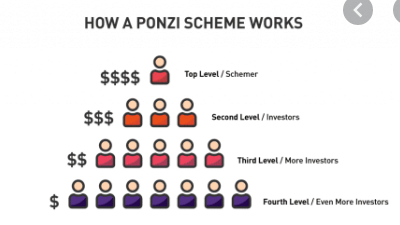
1. **Yini sikimu se-Ponzi?**

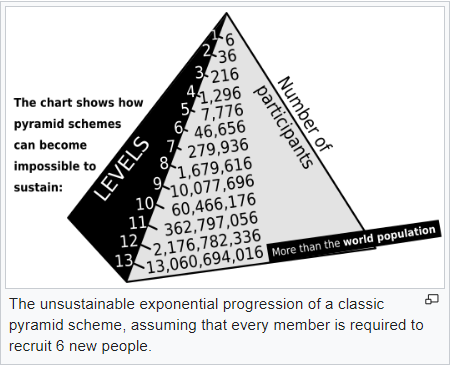
Luhlobo lolufanako lesikimu semgunyathi se-Ponzi, lolwacanjwa ngaCharles Ponzi lowasebentisa lesikimu ngabo- 1920. Ponzi wacamba emanga watsembisa basisitimali kutsi batokwenta inzuzo ya-50% etinyangeni letintsatfu.

1. **Sisebenta njani sikimu se-Ponzi ?**

Tikimu te-Ponzi tisekele kumasevisi ekuphatsa kusisa kwetimali letinemgunyathi. Emalunga anikela ngemali “kumphatsi wephothifoliyo” wemanga lowatsembisa inzuzo lesetulu. Uma lawo malunga afuna kubuyiselwa imali yawo, akhokhelwa ngetimali letingenako letinikelwe ngulabajoyinile ngekuhamba kwesikhatsi. Lomuntfu lohlela loluhlobo lwebutulujane, ulawula wonkhe lomsebenti. Bamane bandlulisele timali letisuka kulelinye liklayenti tiye kulelinye. Awukho umkhicito mbamba wekusisa imali.

Tikimu te-Ponzi nato ngaletinye tikhatsi tichutjwa nge-WhatsApp ngulabotulujane labasebentisa indlela yekukhwabanisa leyatiwa ngele-“identity hijacking”. Lapha, ligama lemuntfu lowatiwako lisetjentiswa ngebutulujane tigebengu, letitiveta njengetikhungo tetetimali letatiwako, kute tikhiphe imali ebantfwini.





**Faka Libhamuta Lenkhulumo:**

**Ngetikimu te-** **Ponzi**, basisitimali baniketa imali munye umphatsi wephothifoliyo. Bese kutsi, uma bafuna kubuyiselwa imali yabo, bayakhokhelwa ngemali lengenako lefakwe basisitimali labalandzele ngemuva.

Tibonelo taletinye tikimu tema-Ponzi letisebente eNingizimu Afrika nguleti:

* Yi-Invest200 – sikimu sekusisa imali kutfola inzuzo
* Sikimu i-Kubus – ihlanganise kufakwa kwemasiko emvubelo yelubisi kwenta umkhicito webuhle

1. **Ungativikela njani ekusonyweni ungene kumakhuphulana noma esikimini se-Ponzi**

Indlela lencono kakhulu yekutivikela ekudvonselweni kumakhuphulana kwenta siciniseko ngekwati kutsi ubukene nabobani:

* Cwaninga ngenkampani lekuniketa litfuba lekusisa imali. Iwebusayithi ayisibo bufakazi bekutsi inkampani ikhona futsi isemtsetfweni.
* Uma ufuna kusisa imali kubalulekile kutfola seluleko setetimali kumeluleki wetetimali logunyatiwe.
* Tfola imininingwane yabo yekuchumana, likheli lendzawo futsi uvakashele emahhovisi abo uma kungenteka. Khumbula, ngenca yekutsi sakhiwo sabo singase sibukeke sibukhatikhati futsi bantfu labasebenta khona bagcoke kahle, loko akusho kutsi bayinkampani lesemtsetfweni. Letinyenti taletinkampani “kuvalwe ngato”, lokusho kutsi tibonakala tinguloku letingasiko.

Hlola neSiphatsimandla Sekuphatfwa Kwemkhakha Wetetimali (i-FSCA) kutsi inkampani igunyatiwe yini kuchuba libhizinisi letetimali eNingizimu Afrika. Kuke kwaba netimo lapho botulujane beba inombolo yekubhalisa yemniketitinsita wetetimali logunyatiwe kute badvonse emalunga futsi batame kubukeka bangulabasemtsetfweni. Tfola kutsi ingabe inkampani ihlangene ngekweliciniso nemuntfu loniketa isevisi yetetimali, nekutsi isevisi labayiniketako igunyatwe yi-FSCA.

* Buka i-Nhlangano Yavelonkhe Yetitokfela eNingizimu Afrika (i-NASASA) kutsi stokfela sibhalisiwe yini nekutsi umtsetfosisekelo wabo uyahambisana yini neluhlelo lolukhangiswako. Kudzingeka babe nenombolo yekubhalisa ye-NASA.
* Bomakhuphulana bavame kutfola emalunga lamasha kumasemina, emihlanganweni yasemakhaya, ngelucingo, ngemeyila, tincwadzi noma tinkundla tekuchumana. Basebentisa bantfu kute “bafakaze” emihlanganweni “yekusoma bantfu,” kute bakuyenge kutsi ujoyine. Njengoba letinye tinhlangano letisemtsetfweni tisebentisa tindlela letifanako tekucasha, ciniseka njalo ngaloko lotifaka kuko.
* Ungakufihli loko lotsenjiswe kutsi utokutfola. Tfola umbono webantfwana, bangani nabomakhelwane bakho. Uma bati ngalomkhonyovu, batokucwayisa. Uma utfola kutsi loku loniketwa kona kungumkhonyovu, ungacwayisa labanye.

**Caphela**: Labanye bomakhuphulana batowenta inkhokhelo yekucala kumalunga lamasha- bawahehe kutsi afake imali lenkhulu.

**Sibonelo samakhuphulana:**

“Usisa” R1 000. Ngemva kwenyanga, makhuphulana ukukhokhela R200 ngekusisa kwakho, lokungema-20%. Loku kubonakala kutindzaba letinhle kuwe – makhuphulana ubonakala asebenta! Uvumele silingo sekwenta imali lencono bese ufaka lomunye R1 000. Longakwati kwekutsi lo R200 ecinisweni ubuya emalini yakho lengu-R1 000. Ngako-ke, kulo-R2 000 lowufake kumakhuphulana, botulujane nyalo sebana-R1 800 kantsi wena una-R200 kuphela.

Khumbula, uma kubukeka kukuhle kakhulu kutsi liciniso, mhlawumbe kunjalo!

1. **Wehlukanisa njani phakatsi kwekusisa imali, stokfela noma makhuphulana**

| **Kusisa Imali** | **Stokfela** | **Makhuphulana** |
| --- | --- | --- |
| Umsisitimali akukadzingeki kutsi acashe labanye labatosisa timali esikimini. | Lilunga akukadzingeki kutsi lifune labanye labatosisa timali libaletse eskimini.  Onkhe emalunga estokfela ayatana, anenhloso yinye futsi anebudlelwane lobungibo nalobucinile. | Bantfu kulindzeleke bahlale bafuna labanye kutsi bangene makhuphulana futsi batsenjiswa inzuzo lesetulu ngesikhatsi lesifisha. |
| Umsisitimali imali uyati lapho imali yakhe isiswe khona kanye nesilinganiso saloko latokuzuza. | Lilunga liyati kutsi imali yalo isiswe kuphi nekutsi ngumalini labatoyitfola ngemuva kwesikhatsi lesibekiwe.  Inzuzo yelilunga icaciswe kahle ngekwelinani kanye nesikhatsi. | Imali kumane kuntjintjwane etandleni kungekho msebenti wetemnotfo lowentiwako noma imikhicito yetetimali lenamatsiselwe kuyo. Lapho kutsengiswa khona imikhicito yetetimali, imane ibe sibuko nje sekufihla makhuphulana. Inzuzo lenkhulu itfolakala ekutfolweni kwebantfu hhayi ekutsengisweni kwemkhicito mbamba. |
| Tonkhe tingoti tekusiswa kwetimali tiyakhulunywa kute basisitimali batokwati kwenta sincumo banelwati. | Njengoba titokfela setisemtsetfweni, bungoti buyancipha, kodvwa kusekhona labanye, njengemalunga langakhokhi njalo, kungaphatfwa kahle kwetimali, kuba sengotini yabotulujane labasebentisa makhuphulana futsi ngaphasi kwemitsetfo lengakacaci lemayelana nekutsi imali itosiswa ibuye isetjentiswe njani.  Titokfela tiyeme kumtsetfosisekelo. Umtsetfosisekelo ubeka ngokucacile inhloso kanye netinchubo tekusebenta telicembu lestokfela. Ngekubuyeketa umtsetfo-sisekelo, lowo longase abe lilunga lestokfela angakwati kutfola kutsi stokfela siyahambisana yini nesifiso saso sebungoti kanye nekutsi kukhona yini kuhambisana netidzingo tabo ngekujoyina licembu. | Tinzuzo letitfolakalako letingatsembeki tiyatsenjiswa, futsi akwatiswa nangetingoti letihlobene nekulahlekelwa yimali yakho. |
| Umeluleki wetekusiswa kwetimali ubhaliswe ne-FSCA. | Licembu lestokfela kudzingeka libe lilunga leNhlangano Yestokfela Yavelonkhe yaseNingizimu Afrika (NASASA) noma umtimba lofanako logunyatwe Ngumphatsi wemaBhange. I-FSCA ingumlingani lolawulako weNASASA. | Bagcugcuteli abekho emtsetfweni futsi akukho lapho babhaliswe khona. Labanye bachubi betikimu babhalisa tinkampani tabo ku-Companies and Intellectual Property Commission (CIPC), kodvwa loku akusho kutsi bavunyelwe kutsatsa imali emphakatsini. |
| Umeluleki wetekusiswa kwetimali uyalandzeleleka futsi uyatiphendvulela ngetento neteluleko takhe. | Emacembu e-stokfela kufanele abe ngemalungu e-NASASA noma umtimba lofanako logunyatwe nguMphatsi wemaBhange ngaloko angalandzeleleka. | Ngoba kuvamise kuba matima kulandzelela imvelaphi yetikimu noma bagcugcuteli, labanye botulujane bayakwati kubalekela kuboshwa futsi banyamalale ngaphandle kwemkhondvo uma sikimu sehluleka. Nalapho botulujane sebaboshwa futsi bagwetjwa mancane ematfuba ekutsi bantfu babuyiselwe imali yabo. |
| Indlela lesemtsetfweni nalephephile yekusisa imali. | Indlela lesemtsetfweni naletsembekile yekonga imali. | Kulicala lebugebengu kuba yincenye kanye nekukhutsata makhuphulana. Labangenako baba sengotini yekulahlekelwa yimali. |
| Tindlela tekutfola lusito tiyatfolakala. | Tindlela tekutfola lusito tiyatfolakala. | Ayikho lenye indlela yelusito letfolakalako. |

1. **Imibuto lebalulekile lekufanele uyibute uma umenywe kutsi usise imali**

* Ingabe ubhalisiwe ne-FSCA? Itsini inombolo yelayisensi YeMphakelitinsita wakho Wetetimali (FSP)?
* Uma kwenteka kuba nestokfela - Ingabe sibhalisiwe ka-NASASA? Itsini inombolo yakho yekubhalisa?
* Ngicela kubuka umtsetfosisekelo wakho walestokfela? Bobani baholi bestokfela futsi itsini imininingwane yabo, kute ngikwati kuchumana nabo?
* Unesikhatsi lesingakanani usebhizinisini lekusisa imali?
* Ingabe ubhalisiwe ne-Sikhungo Sekuhlela Setetimali (i-FPI)?
* Ungakwati kungibonisa bufakazi bekubhaliswa kwenkampani yakho?
* Titsini ticu takho temfundvo?
* Ingabe udzinga kutsi ngetfule noma ngikutfolele labanye bantfu?
* Ngutiphi tingoti talesikimu?
* Nguluphi luhlobo lwemkhicito wetetimali lengisisa kuwo? (Caphela ikakhulukati mikhicito yemali ye-crypto njengoba ingalawulwa e-SA futsi kwamanje (2020) akukho cala noma inzuzo letfolakalako).
* Ingabe ngitowatfola emakhophi emadokhumenti lasayiniwe?

1. **Lokufanele ukwente uma ungumhlatjelo wamakhuphulana noma umgunyati wesikimu sePonzi**

* Bika umgunyathi kumaphoyisa aseNingizimu Afrika (SAPS).
* Uma ucabanga kutsi ufaka sandla kakhulu kumakhuphulana, yekela ngaleso sikhatsi kuchumana nabotulujane futsi ungabe usafaka lenye imali yakho.
* Uma unikete botulujane imininingwane ye-akhawunti yakho yasebhange, yatisa libhange lakho ngaleso sikhatsi.
* Misa onkhe ema-debit order ngaleso sikhatsi.
* Gcina noma ngutiphi tincwadzi letibhaliwe tekuchumana lotitfole kumakhuphulana. Loku kungasita njengebufakazi kulaphetse labafanele.

Caphela kutsi manje kungenteka ube ngumhlatjelo walabanye botulujane noma tikimu tebutulujane. Botulujane bavame kuniketana imininingwane ngebantfu lababantjontjele noma labakhulume nabo ngemphumelelo, basebentisa imininingwane yekutatisa lehlukene ekwenteni lomunye umgunyathi.

Bantfu lasebavele babe ngumhlatjelo walobotulujane basengotini lenkhulu “yekukhwabanisa kokutfolwa kwekukhwabanisa”. Lapha ngulapho tigebengu tichumana nebantfu lasebalahlekelwe yimali yabo kulomgunyathi bese batishaya ngatsi babasebenti betemtsetfo noma bammeli. Babonisa labahlukunyetwa kwekutsi batobasita “ekutfoleni” imali yabo lelahlekile – kodvwa bacele kukhokhelwa imali.

**Lochumana nabo labalusito**

**I-Financial Sector Conduct Authority (FSCA)**

Kuhlola kutsi ingabe umniketitinsita tetetimali noma umeluleki wetetimali ugunyatiwe yini kukutsengisela imikhicito nemasevisi etetimali, ungachumana ne- **FSCA.**

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| Inombolo Yesikhungo Setincingo | 0800 20 37 22 (FSCA) |
| I-switchboard ye-FSCA | 012 428 8000 |
| Inombolo yefeksi | 012 346 6941 |
| Imeyili | [info@fsca.co.za](mailto:info@fsca.co.za) |
| Likheli lendzawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,  Pretoria, eNingizimu Afrika 0081 |
| Likheli leliposi | PO Box 35655, Menlo Park, Pretoria, 0102 |
| Iwebusayithi | [www.fsca.co.za](http://www.fsca.co.za) |

**I-FSCA’s Consumer Education Department (CED)**

Mayelana nelwatiso lwemfundvo yetetimali yebatsengi chumana ne-CED.

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| Imeyili | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
| Iwebusayithi | [www.FSCAmymoney.co.za](http://www.FSCAmymoney.co.za) |

**I-National Stokvel Association of South Africa (NASASA)**

Kuhlola kutsi sitokfela sibhalisiwe, chumana ne-NASASA.

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| --- | --- |
| Lucingo | 087 898 0987 |
| Imeyili | [info@nasasa.co.za](mailto:info@nasasa.co.za) |
| Likheli lendzawo | Kildrummy Office Park, Building 8 Glenfiddich , Witkoppen Road & Umhlanga Avenue, Paulshof , Sandton , 2191 |
| Iwebhusayithi | www.nasasa.co.za |

**I-South African Reserve Bank (SARB) or Prudential Authority (PA)**

Bika tikimu letitsatsa emadiphozithi letingekho emtsetfweni ku-SARB noma ku-PA.

|  |  |
| --- | --- |
| Lucingo | 012 313 3911 / 0861 12 7272​ (Imibuto lejwayelekile) |
| Ifeksi | 012 313 3758 |
| Imeyili | [SARB-PA@resbank.co.za](mailto:SARB-PA@resbank.co.za) |
| Likheli lendzawo | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| Likheli leliposi | Prudential Authority, South African Reserve Bank, PO Box 8432, Pretoria, 0001 |
| Iwebusayithi | www.resbank.co.za |

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**I-National Consumer Commission (NCC)**

Ubika makhuphulana ku-NCC.

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| Lucingo | 012 428 7000/012 428 7726 |
| Imeyili | [complaints@thencc.org.za](mailto:complaints@thencc.org.za) |
| Likheli lendzawo | Libhilidi C – South African Bureau of Standards Campus, 1 Dkt Lategan Road, Groenkloof, Pretoria |
| Likheli leliposi | PO Box 36628, Menlo Park, 0102 |
| Iwebusayithi | [www.thencc.gov.za](http://www.thencc.gov.za) |

Kufundza kabanti mayelana nemikhuba yekugetjengwa nekuhlola kutsi uyalandzelelwa vakashela **iwebusayithi Yekwatisa Ngebutulujane**

www.fraudalert.co.za

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*Lwatiso lolucuketfwe kulencwajana yelwatiso luniketwe Luphiko Lwekutiphatsa Lwemkhakha Wetetimali (i-FSCA) ngetinhloso telwatiso kuphela. Lolwatiso aluhlanganisi seluleko setemtsetfo, sebuchwepheshe, noma setetimali. Nanoma konkhe kunakekela kwentiwe kute kucinisekiswe kutsi lokucuketfwe kulusito futsi kuyanemba, i-FSCA ayitiniketi ticinisekiso, tibopho noma tigunyato mayelana naloku futsi ayamukeli noma ngusiphi sibopho lesisemtsetfweni noma sibopho salokucuketfwe noma kunemba kwelwatiso loluniketiwe, noma , nganoma ngukuphi kulahlekelwa noma umonakalo lowentekile lodalwe lovele ngalokucondzile noma ngalokungakacondzi ngekutsembela ekusetjentisweni kwelwatiso lolunjalo. Ngaphandle kwalapho kushiwo ngalenye indlela, i-copyright yalo lonkhe lolwatiso ye-FSCA. Ayikho incenye yalencwajana yelwatiso lengaphindze ikhicitwe noma yendluliselwe noma isetjentiswe kabusha noma yentiwe itfolakale nganoma nguyiphi indlela noma nganoma nguyiphi imidiya, ngaphandle uma kutfolwe imvume lebhaliwe ngaphambilini eHhovisi Lameluleki Jikelele Weluphiko Lekutiphatsa Lemkhakha Wetetimali.*