**Balandzelelimkhondvo labangekho emtsetfweni bafuna imali yetinzuzo takho longakayilandzi!**

**UNGABASEBENTISI!**

**UNGABANIKETI LWATISO LOLUMAYELANA NAWE!**

**UNGASAYINI TIVUMELWANO NABO!**

CAPHELA bantfu labafuna kukuntjontjela imali loyisebentele kamatima. Labantfu batenta ema-ejenti lalandzelelumkhondvo latsembekile futsi lakutjela kutsi angakusita ekutseni utfole inzuzo yakho longakayilandzi ngekukhokhela imali letsite noma liphesenti lenzuzo yakho yemhlalaphansi.

Uma ukholelwa kutsi wena noma lilungu lemndeni ningaba netinzuzo temhlalaphansi lekufanele nititfole nekutsi ungatsandza kubuta kodvwa ungenalo lwati lwekutsi njani - indzawo yakho yekucala kufanele kube yi-Financial Sector Conduct Authority (FSCA).

I-FSCA ingumlawuli wemboni yemisebenti yetetimali eNingizimu Afrika futsi isita ngemibuto lemayelana nekuba khona kwetinzuzo letingakalandvwa netimali temhlalaphansi. Lomsebenti u **MAHHALA** kubatsengi.

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| **TIINCHAZELO** |
| **Inzuzo lengakalandvwa** | Inzuzo lengakalandvwa ngunoma ngusiphi samba semali lekufanele sikhokhelwe lilunga lesikhwama sempesheni, semhlalaphansi noma umhlalaphansi (noma labazuzako bakhe) lasebahlale tinyanga leti-24 bangakayilandzi. |
| **Umlandzeleli** | Umuntfu lokhetfwe sikhwama semhlalaphansi kutsi atfole noma akulandzelele afune umkhondvo wakho noma labazuzako bakho futsi akwatise ngetinzuzo takho noma letingalandvwanga. |
| **Sikhwama** | Sikhwama ngumphongolo wemali lenikelwa ngebantfu labangetulu kwamunye loyibekele inhloso letsite. Letinye tinhlobo tetikhwama letijwayelekile tihlanganisa tikhwama tempesheni, tikhwama temhlalaphansi kanye nenzuzolusisomali yemhlalaphansi |
| **Umphatsi wesikhwama** | Umphatsi wesikhwama ngumuntfu logunyatwe ngekweMtsetfo Wetikhwama Tempesheni kutsi atfole iminikelo kanye/noma nekwaba tinzuzo. |
| **Inzuzo** | Inzuzo yimali lekhokhwa esikhwameni semhlalaphansi iniketwa lilunga noma lowo bekalilunga. |
| **Sikhwama sempesheni** | Sikhwama sempesheni siniketa tinzuzo kumalunga aso uma atsatsa umhlalaphansi emsebentini. Sikhwama sitophindze sikhokhe inzuzo uma lilunga lishona lisasebenta noma lingakwati kusebenta ngenca yekugula/kukhubateka noma ngalesinye sikhatsi lidzilitwe emsebentini. Ungajoyina kuphela sikhwama sempesheni ngenkampani lekucashako. Uma sewutsatsa umhlalaphansi esikhwameni sempesheni ungatsatsa kuphela kunye kwalokutsatfu kwenzuzo yakho kube ngukheshi bese lesele uyisebentisele kutsenga impesheni (lokungukutsi liholo letinyanga tonkhe). |
| **Inzuzolusisomali yemhlalaphansi** | Inzuzolusisomali yemhlalaphansi itimele ngalokuphelele ayingeni kumcashi wakho. Ufaka imali tinyanga tonkhe futsi ungakhetsa kutsi ungayisisa kuphi lemali, ngekuhambisana nemitsetfo yesikhwama. |
| **Sikhwama semhlalaphansi** | Sikhwama semhlalaphansi siniketa tiinzuzo kumalunga aso uma atsatsa umhlalaphansi. Sikhwama sitophindze sikhokhe tinzuzo uma lilunga lishona lisacashiwe noma lingakwati kusebenta ngenca yekugula/kukhubateka kuletinye timo noma lidzilitwa emsebentini. Ungajoyina sikhwama semhlalaphansi kuphela ngenkampani lekucashako. Uma sewutsatsa umhlalaphansi esikhwameni semhlalaphansi ungatsatsa yonkhe inzuzo njengesamba semali. |
| **Inzuzo lengetiwe** | I-Surplus isho noma ngutiphi tinzuzo tesikhwama semhlalaphansi letikweledwa umuntfu letingazange tikhokhelwe noma kufakwe sicelo ngemuva kwekusula emsebentini, kucoshwa, kudzilitwa noma kutsatsa umhlalaphansi. Ngisho noma ngabe uke wafaka sicelonkhokhelo futsi watfola tinzuzo takho ngesikhatsi ushiya sikhwama, kungenteka kutsi awukatitfoli tonkhe tinzuzo lekufanele utitfole. |

**1. Uyini umehluko phakathi kwe-ejenti yekulandzelela lesemtsetfweni kanye nalengekho emtsetfweni?**

* Umlandzeleli mkhondvo losemtsetfweni ukhetfwa sikhwama sakho semhlalaphansi. Uma unenzuzo lekufanele uyitfole, sikhwama singasebentisa tinsiza temlandzelelimkhondvo losemtsetfweni kutfola wena noma labazuzako bakho kute sinikete wena noma bona lemali.
* Umlandzelelimkhondvo longekho emtsetfweni/longekho emtsetfweni **AKAKHETFWA** sikhwama kute asite kulandzelela inzuzo yakho lengakalandvwa. Batotsi bangakusita kutsi utfole inzuzo yakho longayilandzanga ngemali yemabhuku noma yekubonisana. Batokucela imali kusenesikhatsi noma liphesenti lenzuzo yakho yemali yemhlalaphansi uma seyikhokhiwe. Ungasebentisi noma ukhokhele balandzelimkhondvo labangekho emtsetfweni!

**2. Tindlela leti-4 tekwati kutsi i-ejenti yakho yekulandzelelumkhondvo isemtsetfweni yini?**

Kute ucinisekise kutsi i-ejenti yakho yekulandzelelumkhondvo isemtsetfweni yini, totine letindlela kufanele tibe khona:

* I-ejenti yekulandzelelumkhondvo lesemtsetfweni ikhokhelwa sikhwama futsi **NGEKE** ikucele ngco imali. Imali yabo noma ngutiphi timali letitobitwa titokhishwa sikhwama ku-akhawunti yelilunga ngembi kwekutsi inzuzo ikhokhelwe lilunga.
* I-ejenti yekulandzelelumkhondvo lesemtsetfweni itokutsintsa **-** asikho sidzingo sekutsi uhambe uyobuka kutsi unayo yini imali, njengoba itokutsintsa uma kunemali lekumele uyitfole.
* I-ejenti yekulandzelelumkhondvo lesemtsetfweni angeke ikwati **kubala inzuzo yakho** , njengoba lolwatiso lutfolakala KUPHELA esikhwameni nakumphatsi wesikhwama. Umphatsi wesikhwama kuphela lotokutjela ngco kutsi ngumalini lekhona.
* I-ejenti yekulandzelelumkhondvo lesemtsetfweni itoba **nemininingwane yakho leminyenti lebhaliwe** futsi ngalokuvamile itokwati kutsi usebente kuphi, nekutsi uwasiphi sikhwama. Batocinisekisa imininingwane yakho, kodvwa angeke bacele imininingwane yakho lenjengephinikhodi yasebhange.

**LOKUBALULEKILE** : Sikhwama semhlalaphansi kuphela, balawuli kanye nema-ejenti lasemtsetfweni labomalandzelelumkhondvo labangakwati kufinyelela kumarekhodi akho nesikhwama - **AKEKHO LOMUNYE** !

**3. Ufanelekile kutfola inzuzo lengalandvwanga?**

Ungase ube nelilungelo lekutfola inzuzo lengalandvwanga uma:

* bewucashwe sikhatsi lesidze
* bewukhokhela sikhwama semhlalaphansi njalo ngenyanga
* imali yakho yetinzuzo tesikhwama semhlalaphansi yabanjwa eholweni lakho lenyanga
* ubitwe njengalozuzako noma bewondliwa ngulowo bekalilunga lesikhwama semhlalaphansi lowashona ngembi kwekutsatsa umhlalaphansi.

**4. Ucabanga kutsi unenzuzo lekufanele uyitfole lengalandvwanga?**

Kute utfole kutsi ngabe unenzuzo lengalandvwanga lekufanele ukhokhelwe yona, kufanele ubute esikhwameni semhlalaphansi lesifanele, kumphatsi waso, noma kunoma nguyiphi inkampani yemshwalense.

Uma ungenalo lwatiso lolungenhla lekwenta njalo, i-FSCA ingakusita ngalendlela lelandzelako:

* Njengemlawuli wekutiphatsa embonini yesevisi yetetimali yaseNingizimu Afrika i-FSCA ingakusita kutsi utfole kutsi unenzuzo lengakalandvwa lekufanele ukhokhelwe yona **mahhala** .
* I-FSCA ingakusita kutsi ugcwalise lifomu lekubuta lelidzingekako lelitokusita utfole umlawuli wesikhwama sakho **mahhala** . Lekufanele ukwente nje kuniketa i-FSCA lwatiso lolufanele kanye nemadokhumenti. Buka lithebula lelingentasi.
* I-FSCA itophindze ikunikete **mahhala** . lwatiso ngesikhwama semhlalaphansi lesifanele noma umlawuli .
* Vakashela ku- <https://www.fsca.co.za/Customers/Pages/Unclaimed-Benefits.aspx> kucela kusesha.

I-FSCA isebenzisana nato tonkhe tikhwama temhlalaphansi letibhalisiwe kanye nebaphatsi betikhwama kute kucinisekiswe kutsi bantfu batfola tinzuzo lekufanele batitfole. Uma ucabanga kutsi inzuzo lengalandvwanga kufanele ikhokhelwe wena, lokumele ukwente nje kuniketa i-FSCA lwatiso loludzingekako njengoba kukhonjisiwe ngentasi.

| **I-FSCA ingakusita ngaloku:** | **Lwatiso loludzingeka kuwe:** |
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| 1. Kubuta tinzuzo letingakalandvwa
 | * Nikeza lwatiso lwakho lolunabile njengemagama laphelele, inombolo yamatisi, i-ID, likheli, tinombolo tekuchumana, likheli le-imeyili, ligama lesikhwama, ligama lemcashi, bufakazi bemvume uma kubuta kwentelwa lomunye umuntfu.
* Umlandvo Wekusebenta; lokungukutsi luhla lwato tonkhe tindzawo lotisebentele.
* Emadokhumenti ebulunga lafakazela kutsi bewulilunga lesikhwama semhlalaphansi.
* I-Payslip lekhombisa imali lebanjwayo esikhwameni semhlalaphansi.
* Sitatimende senzuzo lesivela esikhwameni semhlalaphansi.
 |
| 1. Imibuto lengetiwe
 | * Imininingwane yemuntfu .
* Umlandvo Wekusebenta; lokungukutsi luhla lwato tonkhe tindzawo lotisebentele.
* Emadokhumenti ebulunga lafakazela kutsi bewulilunga lesikhwama semhlalaphansi.
* I-Payslip lekhombisa imali lebanjwayo esikhwameni semhlalaphansi.
* Siitatimende senzuzo lesivela esikhwameni semhlalaphansi.
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| 1. Bufakazi benkhokhelo yenzuzo
 | * Imininingwane yemuntfu .
* Umlandvo Wekusebenta; lokungukutsi luhla lwato tonkhe tindzawo lotisebentele.
* Emadokhumenti ebulunga lafakazela kutsi bewulilunga lesikhwama semhlalaphansi.
* I-Payslip lekhombisa imali lebanjwayo esikhwameni semhlalaphansi.
* Siitatimende senzuzo lesivela esikhwameni semhlalaphansi
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| 1. Imibuto yesicelonkhokhelo senzuzo yekufa
 | * Imininingwane yemuntfu .
* Sitifiketi sekufa.
* Titifiketi temshado/tekutalwa.
* I-Payslip lekhombisa imali lebanjwako esikhwameni semhlalaphansi selilunga lelishonile.
* Emadokhumenti ebulunga lafakazela kutsi lilunga lelishonile belililunga lesikhwama semhlalaphansi.
* Sitatimende senzuzo levela esikhwameni semhlalaphansi selilungu lelishonile.
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| 1. Chumana ngco nesikhwama sakho semhlalaphansi lesifanele
 | * Imininingwane yemuntfu .
* Tincwadzi letivela kumphatsi wesikhwama, sibonelo, incwadzi noma ema-imeyili.
* Sitifiketi sekufa/ semshado.
* Ikhophi yamatisi (ID).
* Indzawo losebenta kuyo.
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**Khumbula kubuta i-FSCA kucala - singakusita mahhala!**

**Chumana nalabo labalusito:**

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

Kute utfole lwatiso lolwengetiwe noma imibuto lephatselene netinzuzo letingakalandvwa noma kubika kutiphatsa lokungekho emtsetfweni noma kuphatfwa ngendlela lengakafaneli macondzana netinzuzo tempesheni kanye netikhwama temhlalaphansi, tsintsana ne-FSCA.

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| **Imibuto yezinzuzo letingakalandvwa** |
| Sikhungo Selucingo | 0800 20 37 22 |
| Kubuta nge-imeyili - inombolo ye-ID | FSCA.PensionsUnclaimed@FSCA.co.za |
| Kubuta nge-imeyili - sicelo esijwayelekile | Impesheni.Queries@FSCA.co.za |
| Kubuta nge-SMS - inombolo ye-ID | 30913 |
| Kubuta nge-SMS - sicelo lesijwayelekile\* | 30766 |
| Tetfulo ngefeksi | 086 578 1183 |
| **Imibuto lejwayelekile lephatselene ne-FSCA** |
| I-switchboardi lokushintsha | 012 428 8000 |
| Inombolo yefeksi | 012 346 6941 |
| Likheli leliposi | PO Box 35655, Menlo Park, Pretoria, 0102 |
| Likheli lendzawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,Pretoria, eNingizimu Afrika 0081 |
| Imeyili | info@fsca.co.za  |
| Iwebusayithi | [www.fsca.co.za](http://www.fsca.co.za)  |
| **Mayelana nelwatiso lolwengetiwe lwemfundvo yetetimali tebatsengi chumana ne-Litiko Lemfundvo yebatsengi ye-FSCA:**  |
| Imeyili |  CED.Consumer@fsca.co.za  |
| Iwebusayithi |  [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za)  |

**I-The Pension Funds Adjudicator (PFA):**

Uma unesikhalo ngesikhwama sakho sempesheni, umhlalaphansi, sikhwama sekulondvolota noma inzuzolusisomali yemhlalaphansi longakwatanga kusicatulula, ungafaka sikhalo ngekubhalela i-PFA.

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| Lucingo | 012 748 4000, 012 346 1738 |
| Sikhungo Selucingo | 086 066 2837 |
| Ifeksi | 086 693 7472 |
| Imeyili | enquiries@pfa.org.za  |
| Likheli leliposi | I-PO Box 580, MENLYN, 0063 |
| Likheli lendzawo | 4th Floor, Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0181 |
| Iwebusayithi | [www.pfa.org.za](http://www.pfa.org.za)  |

**I-Ombudsman of Financial Services Providers (FAIS Ombud)** Ingabe unesikhalo ngemniketinsita wemkhicito wetetimali noma umeluleki wetetimali? Chumana neMlamuli we-FAIS.

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| Lucingo | 012 762 5000 |
| Imeyili | info@faisombud.co.za  |
| Tikhalo mayelana nesevisi yetfu | hestie@faisombud.co.za  |
| Imibuto ngesimo setikhalo | enquiries@faisombud.co.za  |
| Inombolo Yelucingo Yekubika Inkhohlakalo ungatiwa | 080 111 6666 |
| Likheli leliposi | PO Box 74571, Lynnwood Ridge 0040 |
| Likheli lendzawo | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
| Iwebusayithi | [www.faisombud.co.za](http://www.faisombud.co.za)  |

**I-Government Employees Pension Fund (GEPF)**

Uma usisebenti sahulumende waseNingizimu Afrika futsi unesikhalo mayelana nesikhwama sakho sempesheni, tsintsana ne-GEPF.

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| Lucingo | 0800 117 669 noma 012 319 1000/1911 |
| Ifeksi | 012 326 2507 |
| Imeyili |  Enquiries@gepf.co.za |
| Likheli leliposi | Private Bag X63, Pretoria, 0001 |
| Likheli lendzawo | 34 Hamilton Street, Arcadia |
| Iwebusayithi |  [www.gepf.co.za](file:///C%3A%5CUsers%5Calicia.pillai%5CDesktop%5CSend%204%20External%20approval%5Cwww.gepf.co.za) |

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IDISKLEYIMA

*Nanoma kwentiwe konkhe kunakekela nemitamo kute kucinisekiswe kutsi lwatiso loluvetwe kulencwajana lunembile futsi luphelele, kufanele kucashelwe kutsi lencwajana icuketse lwatiso lolusisekelo lolumayelana nebalandzelelimkhondvo labangenato timvume kanye nezinzuzo letingakalandvwa. Lencwajana ayivali imigomo lefanelekile yeMtsetfo Wetikhwama Tempesheni, 1956. I-FSCA ayiwamukeli umtfwalo wemfanelo, futsi umsebentisi uyayivikela futsi uyibona ingenabungoti i-FSCA kunoma ngukuphi kulahlekelwa, sikweledi, umonakalo noma tindleko tanoma nguluphi luhlobo (kuhlanganise kodvwa kungagcini ekulahlekelweni ngulokucondzile, lokungakacondzi kanye nemphumela), lokuvela ekutsembeleni elwatini lolucuketfwe kuledokhumenti, noma ngalenye indlela kuchumene nelwatiso lolukuledokhumenti. 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 we-FSCA.*

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