**Ungase ube nelilungelo lezinzuzo letingalandvwa!**

Ingabe udzilitiwe, wakhishwa noma wesula kumcashi wakho? Ingabe uyitfolile impesheni noma tinzuzo tesikhwama semhlalaphansi? Uma kungasinjalo, lena yindlela yekufaka sicelonkhokhelo sanoma ngutiphi tinzuzo letingakalandvwa.

|  |  |
| --- | --- |
| **TINCHAZELO** | |
| **Lilunga/**  **Lobekadze alilunga** | Ngumuntfu loyincenye noma lolilunga futsi lonikele ngemali esikhwameni semhlalaphansi. |
| **Lozuzako** | Ngumuntfu noma licembu lebantfu labatfola imali ngenca yelilunga lelishonile lebelifaka sandla esikhwameni semhlalaphansi, noma lelikufanele kutfola tinzuzo leyandzile. |
| **Lozuzako lokhetsiwe** | Njengelilunga lesikhwama semhlalaphansi, utocelwa kutsi ukhetse noma ukobole munye noma bondliwa labangetulu kute atfole loko lokulondvolotile uma kwenteka ushona ngembi kwekutsatsa umhlalaphansi. |
| **Zuza** | Inzuzo yimali lekhokhwa esikhwameni semhlalaphansi iniketwe lilunga noma lowo bekadze alilunga. |
| **Inzuzo leyandzile** | I-Surplus isho noma ngutiphi tinzuzo tesikhwama semhlalaphansi letikweledwa umuntfu letingazange tikhokhelwe noma kufakwe sicelo ngemuva kwekutsi umuntfu asule emsebentini, acoshwe, adzilitwe noma atsatse umhlalaphansi. Ngisho noma usifakile sicelonkhokhelo futsi utitfolile tinzuzo takho ngesikatsi ushiya lesikhwama, kungenteka kutsi awukatitfoli tonkhe tinzuzo leticondzene nawe. |
| **Sikhwama sempesheni** | Sikhwama sempesheni siniketa tinzuzo kumalungu aso uma atsatsa umhlalaphansi emsebentini. Lesikhwama sitophindze sikhokhe tinzuzo uma lilunga lishona kantsi lisasebenta noma alisakhoni kusebenta ngenca yekugula/kukhubateka kuletinye timo noma udzilitiwe emsebentini. Ungajoyina kuphela sikhwama sempesheni ngenkampani lekucashako. Uma sewutsatsa umhlalaphansi esikhwameni sempesheni ungatsatsa kuphela kunye kulokutsatfu kwenzuzo yakho lokungukheshi bese kutsi lokusele kusetjentiselwe kutsenga inkhokhelo yenzuzolusisomali. |
| **Sikhwama seMhla-laphansi** | Sikhwama semhlalaphansi siniketa tinzuzo kumalunga aso uma atsatsa umhlalaphansi. Lesikhwama siphindze sikhokhe tinzuzo uma lilunga lishona kantsi lisasebenta noma lingasakwati kusebenta ngenca yekugula/kukhubateka kuletinye timo noma lidzilitwa emsebentini. Ungajoyina kuphela sikhwama semhlalaphansi ngenkampani lekucashako. Uma sewuyekela esikhwameni semhlalaphansi ungatsatsa yonkhe inzuzo njengesamba semali. |
| **Sikhwama senzuzolusisomali yemhlalaphansi** | I-retirement annuity izimele ngokuphelele kumqashi wakho. Wenza iminikelo yanyanga zonke futhi ungakhetha ukuthi ungayitshala kuphi le mali, ngokuhambisana nemithetho yesikhwama. |
| **Umondliwa** | Umuntfu, lekwatsi ngelusuku lekushona kwelilunga lelatsi lisasebenta, litsembele elungeni ngekusekelwa ngekwetimali . Lona kungaba ngumntfwana (kufake nemntfwana wekutfolwa), umtali, umlingani, sihlobo noma umuntfu lilunga belitsembele kuye ngekwemtsetfo ngesondlo. |
| **Umnakekeli losemtsetfweni** | Umuntfu noma bantfu labakhetfwe ngalokusemtsetfweni kutsi bavikele futsi banakekele umntfwana/bantfwana kanye/noma bantfu labangenamandla. |
| **Umnakekeli** | Umnakekeli ngumuntfu losita lomunye umuntfu longakwati kuphila ngekutimela ngalokugcwele ngenca yekukhubateka ngekwemtimba, nangalophatselene nesayikholoji noma ngekwengcondvo. |

**Iyini inzuzo lengakalandvwa?**

Inzuzo lengakalandvwa yimali lengamange ikhokhelwe lowo lobekasisebenti noma lohlomulako esikhwameni semhlalaphansi tingakapheli tinyanga letingema-24 telusuku lekwakhokhwa ngalo imali, njengoba kushiwo emitsetfweni yesikhwama kanye neMtsetfo Wetikhwama Tempesheni wa-1956.

**Ingabe ngiyafaneleka kutfola inzuzo lengakalandvwa?**

* Uke wadzilitwa, wakhishwa noma wesula/wasula emsebentini wakho?
* Ingabe uke wafaka imali esikhwameni semhlalaphansi njalo ngenyanga ngesikhatsi usasebenta?
* Ingabe utitfolile tinzuzo takho tesikhwama semhlalaphansi? Uma kungasinjalo, ungakwati kufaka tinzuzo takho tesikhwama semhlalaphansi letingakalandvwa.
* Ingabe bewukhetfwe njengemuntfu lotohlomula noma bewutsembele kulowo bekalilunga lesikhwama semhlalaphansi lowashona ngembi kwekutsatsa umhlalaphansi?

**Ngubani longafaka sicelo setinzuzo letingakalandvwa?**

Uma usengakatitfoli tinzuzo takho tesikhwama semhlalaphansi ungafaka sicelo uma wena;

* bewulilunga lesikhwama semhlalaphansi.
* bewuhlomula kulowo bekalilunga lesikhwama semhlalaphansi lowashona ngembi kwekutsatsa umhlalaphansi noma longakwati kufaka sicelo semali nganoma ngusiphi sizatfu.

**Nguwaphi emadokhumenti lengiwadzingako kute ngitfole kutsi inzuzo levumelekile lengakalandvwa lekufanele ngiyitfole noma lomunye umuntfu?**

* Emadokhumenti labhalwe kulelithebula lelingentasi atokusita kutsi utfole kutsi tikhona yini tinzuzo letingakalandvwa lekufanele utitfole noma lomunye umuntfu. Lamadokhumenti abalulekile ngoba sikhwama semhlalaphansi sitodzinga kutsi babone kutsi tikhona yini letinye tinzuzo letifanelekile letingakalandvwa.

| **Labo bebangemalunga** | **Bondliwa/babhasobhi/banakekeli** |
| --- | --- |
| * Noma nguyiphi idokhumenti letokhombisa kutsi ngusiphi sikhwama semhlalaphansi lowo bekalilunga kuso, njengesiliphu lesikhombisa inkhokhelo noma liholo (i-pay-slip) noma sitatimende senzuzo yesikhwama semhlalaphansi. | * Noma nguyiphi idokhumenti letokhombisa kutsi ngusiphi sikhwama semhlalaphansi lowo bekalilunga kuso, . Sib. siliphu lesikhombisa inkhokhelo noma liholo (i-pay-slip) noma sitatimende senzuzo yesikhwama semhlalaphansi. * Idokhumenti yakamuva noma tincwadzi letivela esikhwameni semhlalaphansi selilunga, njengencwadzi. * Noma nguyiphi idokhumenti lengafakazela kutsi ungumondliwa, umnakekeli losemtsetfweni noma umnakekeli walowo bekalilunga. Sib. Sitifiketi sekutalwa lesingakafinyetwa etimeni tebanakekeli bemvelo (lokungukutsi ngumtali wemntfwana lomncane lobutela yena inzuzo); * Sitifiketi sekushona salowo bekalilunga uma sikhona. |
| * Matisi wakho (ID). | * Inombolo yakho ye-ID kanye nemininingwane yekuchumana, njengenombolo yelucingo noma yamakhalekhukhwini . * Inombolo ye-ID yalowo bekalilunga, likheli kanye nenombolo yelucingo/ yamakhalekhukhwini . * Inombolo ye-ID kanye nelikheli kanye nenombolo yelucingo/yamakhalekhukhwini yemntfwana lomncane lobutela yena. |

**Ungahlola njani kutsi unenzuzo levumelekile lengakalandvwa yakho noma lomunye umuntfu?**

* Chumana nesikhwama semhlalaphansi wena/lilunga lemndeni lebelingaphansi kwaso. Ligama lesikhwama lingase lehluke egameni lenkampani.
* Uma ungalati ligama lesikhwama semhlalaphansi lobewungaphansi kwaso ungatsintsana nesikhungo selucingo se-Financial Sector Conduct Authority (FSCA) ku-0800 20 37 22. I-FSCA ingakusita kutsi ugcwalise lifomu lekubuta lelidzingekako lelitokusita kutfola sikhwama semhlalaphansi bewukuso mahhala.
* Ungaphindza uvakashele iwebhusayithi ye-FSCA ku: www.fsca.co.za futsi useshe ku-inthanethi nganoma ngutiphi tinzuzo letingakalandvwa lokungenteka kutsi kufanele utitfole. Utodzinga kutsi ugcwalise lifomu lekubuta ngalolwatiso lolulandzelako: ligama, sibongo, inombolo yamatisi, ligama lesikhwama, ligama lemcashi, njll. kute injini yekusesha ihlole kutsi kukhona lokufanako. Uma kungenteka kufane, utoniketwa imininingwane yekuchumana yesikhwama kanye/noma yemphatsi.
* Letinye tindlela tekuhlola:

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| **Indlela Yekusesha** | **Luchumano/imininingwane yekuchumana** |
| Kubuta nge-imeyili - inombolo ye-ID | [FSCA.PensionsUnclaimed@FSCA.co.za](mailto:FSB.PensionsUnclaimed@fsb.co.za) |
| Kubuta nge-imeyili - sicelo lesijwayelekile | [Impesheni.Queries@FSCA.co.za](mailto:Pension.Queries@fsb.co.za) |
| Kubuta nge-SMS - inombolo ye-ID | 30913 |
| Kubuta nge-SMS - sicelo lesijwayelekile\* | 30766 |
| Tetfulo tefeksi | 086 578 1183 |
| Imibuto ngelucingo lwamahhala | 0800 20 3722 (yamahhala) |
| Tindzawo tekungena kwemaklayenti ngemvume | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria |
| Imibuto lebhaliwe | PO Box 35655, Menlo Park, Pretoria 0102 |

**Caphela** : Uma utfola lokufanako lokungenteka kuphothali yetinzuzo letingakalandvwa ku-inthanethi, akusho ngekutentakalela kutsi kukhona inzuzo yakho lengakalandvwa. Lesikhwama semhlalaphansi lesifanelekile noma umlawuli waso kufanele atsintfwe kute kucinisekiswe kutsi ikhona yini inzuzo yakho, yalowo bekalilunga noma lomunye umondliwa lengakalandvwa.

**Tinombolo tekuchumana nato letilusito:**

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

Kute utfole lwatiso lolwengetiwe noma imibuto lephatselene netinzuzo letingakalandvwa noma kubika ngekuphatsa lokungekho emtsetfweni noma kuphatfwa ngendlela lengakafaneli lemayelana netinzuzo tempesheni kanye netesikhwama semhlalaphansi, tsintsana ne-FSCA.

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| --- | --- |
| Sikhungo Selucingo | 0800 20 37 22 |
| I-switchboard | 012 428 8000 |
| Inombolo yefeksi | 012 346 6941 |
| Imeyili | [Ulwazi@fsca.co.za](mailto:Info@fsca.co.za) |
| Iwebhusayithi | [www.fsca.co.za](http://www.fsca.co.za) |

Kute utfole lwatiso lolwengetiwe lwemfundvo yetetimali tebatsengi chumana ne-

**FSCA’s Consumer Education Department**:

|  |  |
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| I-imeyili | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
| Iwebhusayithi | [www.FSCAMymoney.co.za](http://www.FSCAMymoney.co.za) |

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

Uma unesikhalo ngesikhwama sakho sempesheni, umhlalaphansi, sikhwama sekulondvolota noma semhlalaphansi longakakwati 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](mailto: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 |
| Iwebhusayithi | [www.pfa.org.za](http://www.pfa.org.za) |

**I-Ombudsman of Financial Services Providers (FAIS Ombud)**

Ingabe unesikhalo ngemniketimkhicito wetetimali noma meluleki wetetimali?

Chumana neMcatululi we-FAIS.

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| Lucingo | [012 762 5000](tel:+27127625000) |
| Imeyili | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Tikhalo mayelana nemisebenti yetfu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuto ngesimo setikhalo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| [Inombolo Yelucingo Yekubika Butulujane Yekungativeti](tel:0801116666) | 0800 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 |
| Iwebhusayithi | [www.faisombud.co.za](http://www.faisombud.co.za) |

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

Uma usisebenti sahulumende waseNingizimu Afrika futsi unesikhalo mayelana nemali yakho yempesheni, 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](mailto:enquiries@gepf.co.za) |
| Likheli leliposi | Private Bag X63, Pretoria, 0001 |
| Likheli lendzawo | 34 Hamilton Street, Arcadia |
| Iwebhusayithi | [www.gepf.co.za](file:///C:\Users\alicia.pillai\Desktop\Send%204%20External%20approval\www.gepf.co.za) |

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IDISKLEYIMA

*Nanoma kwentiwe konkhe kunakekela nemitamo kute kucinisekiswe kutsi lwati loluvetwe kulencwajana lunembile futsi luphelele, kufanele kunakwe kutsi lencwajana inelwatiso lolusisekelo mayelana nema-tracers langenato timvume kanye netinzuzo letingalandvwa. Lencwajana ayihambisani nemigomo lefanele yePension Funds Act, 1956. I-FSCA ayiwamukeli umtfwalo, futsi umsebentisi uyayivikela futsi uyitfola ingenabungoti i-FSCA kunoma ngukuphi kulahlekelwa, sikweledi, umonakalo noma tindleko tanoma nguluphi luhlobo (kuhlanganise kodvwa kungagcini ngekulahlekelwa lokucondzile, lokungakacondzi kanye nemphumela), lokuvela ekutsembeleni kulwatiso lolucuketfwe kulombhalo, noma lokunye lokuchumene nelwati lolukulombhalo. 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 ku-FSCAs Office of General Counsel.*