**INCWAJANA YEBHAJETHI YE-SAVVY SAVERS**

Kubhajetha kulikhono lemphilo yakho yonkhe lelidzinga utijwayete kulenta njalo. Kulencwajana utofundza ngekubaluleka kwekuba nebhajethi, indlela yekwenta ibhajethi, lekumele ukwente uma usebentisa imali lengetulu kwaleyo loyiholako kanye nekufundza nemathiphu lambalwa ekutsi unganamatsela njani kubhajethi.

Kubhajetha kungakusita kutsi uphile ngekwemandla akho futsi kukusite wente imali yakho leningi.

Ngembi kwekutsi ucale, kubalulekile kutsi wati kutsi emathemu lalandzelako asho kutsini:

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| **TINCHAZELO** | |
| **Ibhajethi** | Ibhajethi iluhla lemali loyitfolako (ngumalini imali loyiholako/imali lengena ku-akhawunti yakho yasebhange) kanye netindleko takho (imali loyisebentisako/imali loyishiya ebhange). Kuyasita ekuphatseni imali yakho, sibonelo, ngekubonisa lapho ungonga khona kakhulu noma usebentise kancane imali. |
| **Kuntjintja tindleko** | Tindleko letintjintja inyanga ngenyanga, letiphindze tatiwe ngetindleko letigucugucukako *.*Sibonelo, gezi, i-airtime, tekutfutsa, njll. |
| **Tindleko letingantjintji** | Tindleko letifanako nyanga tonkhe futsi atintjintji . Sibonelo, imali lekhokhelwa kucasha yatinyanga tonkhe noma ibhondi. Ayintjintji kwesikhatsi lesitsite. |
| **Malingena** | Imali loyitfolako. Sibonelo, liholo lakho, sibonelelo, sondlo, yekutibonelela, imali yekusebenta sikhatsi lesingetulu kwalesibekiwe, njll. |
| **Tindleko** | Imali loyisebentisako kuko konkhe lokufanele ukukhokhele, njengetikweledi. Loku kumbandzakanya nemali loyisebentisako etintfweni letifana netipho telusuku lwekutalwa. |
| **Kushoda/sikweledi** | Uma usebentisa imali lengetulu kwaleyo loyiholako utoba nesikweledi (akunosala lutfo ebhange). |
| **Lokusalako** | Imali loyishiye ngemuva kwekukhokha onkhe ema-akhawunti akho kanye netikweledi (ibhalansi levumako). |
| **Tidzingo** | Tintfo longeke ukwati kuphila ngaphandle kwato. Sibonelo, kudla, emanti, indzawo yekuhlala, timphahla, njll. |
| **Lokufunako** | Tintfo longaphila ngaphandle kwato. Sibonelo, timphahla temagama, ema-smartphone, i-DSTV, ema-take-aways, njll. |

**Lokucuketfwe**

1. Iyini ibhajethi?

2. Kungani kubaluleke kangaka kubhajetha?

3. Ngicala njani?

4. Nginamatsela njani kubhajethi yami?

5. Ngitilandzelela njani tindleko tami?

6. Kwenta ibhajethi

7. Cala ngekusebentisa emathemplethi ekubhajetha

8. Emathiphu ekwenta ibhajethi ibe malula

9. Emathiphu emali lahlakaniphile

Lochumana nabo labalusito

**1. Iyini ibhajethi?**

Ibhajethi ngalokulula iluhla lwemali lengenako yakho kanye netindleko takho letisebenta njengemkhombandlela wekutsi imali loyisebente matima itoya kuphi tinyanga tonkhe. Itokukhombisa kutsi ingakanani imali loyitfolako kanye netindleko futsi itokusita uvisise kutsi uyisebentisa njani imali yakho.

Kubhajethi kwakhe wonkhe umuntfu lohola liholo. Akudzingeki kutsi utfole imali leningi kute ucale kwenta ibhajethi. Vele ucale ngemali loyiholako, noma kungasiyo lejwayelekile. Kubhajetha kukunika emandla ekwenta tincumo letincono tetimali futsi ngekukhetsa lokuncono kutetimali ungaphila imphilo lencono. Kubhajetha kutokukhombisa tindlela letincono tekuphatsa imali yakho.

**2. Kungani ibhajethi ibaluleke kangaka?**

Ibhajethi ikufundzisa kuphatsa kahle imali lekusinyatselo sekucala sekwakha umnotfo.

Bantfu baseNingizimu Afrika baphakatsi kwebasebenti labasebenta kamatima kakhulu labacitsa nakulinganiswa cishe emahora lange-43 emsebentini ngeliviki. Uma utocitsa sikhatsi lesiningi uhola, kufanele wente siciniseko sekutsi imali yakho iya etintfweni letibalulekile kuwe.

Yenta ibhajethi ibe yintfo lehamba embili uma nje ucala kuhola. Cala ngekulandzelela indlela losebentisa ngayo imali njengoba uhlela luhlelo lwakho lwetetimali.

Cabanga ngebhajethi ngalendlela:

* Iluhlelo loluniketa liRandi ngalinye lolitfolako injongo.
* Uyati ngembi kwekutsi inyanga icale lapho imali yakho iya khona, kuvumela kutsi wonge kancono futsi usebentise kuphela kuloko lokudzingako.
* Kutokusita kutsi uhlale ugcilile futsi usebentele etinhlosweni takho tesikhatsi lesifishane, lesisemkhatsini kanye nesesikhatsi lesidze.

letinye tizatfu tekwenta ibhajethi:

**Tidzingo**

Tintfo longeke uphile ngaphandle kwato. Sibonelo, kudla, emanti, sakhiwo sekukhosela, timphahla, njl.

**Timfuno**

Tintfo longaphila ngaphandle kwato . Sibonelo, timphahla temagama, ema-, smart phone,i- DSTV,ema- take-away, njll.

**Needs**

Things you cannot live without. For example food, water, shelter, clothes, etc.

**Wants**

Things you can live without. For example branded clothing, smart phones, DSTV, take-aways, etc.

* tfola kucaciseleka ngekusebentisa imali yakho
* yekela kulwa ngemali nemlingani/umndeni wakho
* yekela umjikeleto wekukhokha lapho nalapha
* hlukanisa tidzingo nalokufunako
* sebentisa imali lonayo kuphela
* phuma esikweledini
* gcina/lungiselela timo letiphutfumako

**3. Ngicala njani?**

* **SINYATSELO SEKU- 1** : Yenta luhla lwawo wonkhe umholo wakho
* **SINYATSELO SESI- 2** : Yenta luhla lwato tonkhe tindleko takho (gcina onkhe emarisidi akho ebhokisini bese ubona kutsi ngutiphi tindleko takho lotifunako nekutsi ngutiphi tidzingo)
* **SINYATSELO SESI- 3** : Hlanganisa yonkhe imali loyitfolako
* **SINYATSELO SESI- 4** : Hlanganisa tonkhe tindleko takho
* **SINYATSELO SESI- 5** : Khipha tindleko takho emalini yakho lengenako

**Caphela** : Uma tindleko takho setiphelele tingetulu kwemholo wakho udzinga kwenta tingucuko letitsite. Loku kusho kutsi usebentisa imali lengetulu kwaleyo loyiholako. Bona kutsi unganciphisa kuphi tindleko takho (cala “ngetintfo lotifunako”) kute umholo wakho ube ngetulu kwetindleko takho.

**Caphela** : Uma tindleko takho titonkhe tingaphansi kweliholo lakho, kufanele futsi utsatse tincumo. Utoyonga njani noma uyisise njani leyo mali leyengetiwe?

**4. Nginamatsela njani kubhajethi yami?**

* **SINYATSELO SEKU-1** : Ungasebentisi imali ngetulu kwaloko bewuhlele kukusebentisa
* **SINYATSELO SESI- 2** : Gcina tiliphu tetindleko takho
* **SINYATSELO SESI- 3** : Buyeketa ibhajethi yakho tinyanga tonkhe (lokudzinga mbamba kucatsaniswa nekusetjentiswa kwemali lokuhleliwe)
* **SINYATSELO SESI- 4** : Bhala tindleko ngetigaba hhayi ngendzawo lotsenge kuyo (sibonelo, bhala “Igrosa”, hhayi nje “I-ABC Supermarket”)
* **SINYATSELO SESI- 5** : Khokha tikweledi ngesikhatsi
* **SINYATSELO SESI- 6** : Catsanisa ibhajethi yakho netindleko takho mbamba njalo ngeliviki
* **SINYATSELO SESI- 7** : Lungisa ibhajethi yakho lapho kudzingeka khona

**5. Ngitilandzelela njani tindleko tami?**

Spredishithi sekulandzelela sikuniketa sifinyeto sendlela losebentisa ngayo imali yakho kodvwa futsi sitokusita kutsi ubone tindzawo losebentisa kuto imali lenyenti kakhulu.

Khipha emarisidi akho ebhokisini njalo ekupheleni kweliviki kute uwahlele ngetigaba letifana negrosa, tindleko temoto, tekutijabulisa, njll.

Bhala phansi tigaba kuspredishithi ngalendlela:

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| **SPREDISHITHI SEKULANDZELELA NGENYANGA** | | | | | | |
| Sigaba | Liviki leku-1 | Liviki lesi-2 | Liviki lesi-3 | Liviki lesi-4 | Liviki lesi- 5 | **Ithothali yesigaba** |
| Igrosa |  |  |  |  |  | R |
| Kwasendlini |  |  |  |  |  | R |
| Tekutfutsa |  |  |  |  |  | R |
| Tekutinakekela |  |  |  |  |  | R |
| Tekutijabulisa |  |  |  |  |  | R |
| Timali tasebhange |  |  |  |  |  | R |
| Lokunye |  |  |  |  |  | R |
| **Ithothali yenyanga** | R | R | R | R | R | **R** |

Ngekulandzela umholo wakho kanye netindleko utfola kwati ngesimo sakho setetimali. Manje ungenta sincumo lesingiso mayelana nekutsi ungenta kuphi tingucuko letivula indlela yekuvikeleka kutetimali.

**6. kwenta ibhajethi**

Vicki usebenta njenge-cashier futsi uhola R3 360 ngenyanga. Ungumtali loyedvwa futsi uhlala ekamelweni linye nendvodzakati yakhe Lebo loneminyaka lemi-3. Uhlanganyela tindleko tagesi nalahlala nabo endlini futsi utitsengela ngekwakhe kudla kwakhe.

Lena yibhajethi ya-Vicki:

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| **MALINGENA** | |
| Imali lengenako | R3 360 |
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| **TINDLEKO: Tindleko letingantjintji** | |
| Imali yekucasha | R650 |
| Imali yamake | R200 |
| Timali tasenkhulisa | R400 |
| Tetekutfutsa (uya noma usuka emsebentinii) | R900 |
| **Ithothali yetindleko letingantjintji** | **R2 150** |
|  | |
| **TINDLEKO: Tindleko letintjintjako** | |
| Timphahla | R140 |
| Ifenisha | R110 |
| Sikweledi | R80 |
| Igrosa | R500 |
| Gezi | R120 |
| Lucingo | R100 |
| Tintfo tekugeza/timonyo | R70 |
| Kudla lokuvutsiwe lokutsatsa uhambe nako, njll. | R110 |
| **Isamba sezindleko zokushintsha** | **R1 230** |
|  |  |
| **Liholo leliphelele** | **R3 360** |
| **Sekukhishwe tindleko (R2 150+R1 230)** | **( R3 380)** |
| **Kushoda/Sikweledi** | * **R20** |

Njengoba ubona, Vicky ashodelwa/ashoda nga-R20. Yini langayenta kute asebentise imali lencane? Angasebentisa imali lencane “kutintfo latifunako”, njengekudla leKutsenga kuvutsiwe uhambe nako kutse alinganise ibhajethi yakhe noma atfole emalini lesele. Noma nguyiphi imali lasele nayo, angayisebentisela konga noma kukhokhela tikweledi takhe masinya.

**7. Cala ngekusebentisa lamathemplethi ebhajethi**

Cala ngekugcwalisa lakho liholo kanye netindleko njalo ngenyanga kulamathemplethi ebhajethi lalandzelako, njengaVicky ngenhla. Bhala inyanga kanye nemnyaka (lokungukutsi Inyoni 2021) etuluu kute ubone kutsi ithempulethi yayiphi inyanga.

Ecinisweni, ungasebentisa incwajana noma incwadzi yekubhalela kute ubhale phansi ibhajethi yakho, kodvwa njengoba lencwajana yentelwe kutsi ibe nawe, sifake lamathemplethi lalusito.

**Khumbula** : Linani lebhajethi nguloko l*ohlela kukusebentisa* , linani mbamba nguloko lokusebentisile. Hlela kuba nemali lesalako njalo ngenyanga longayisebentisela kuyonga.

***Ibhajethi yami yatinyanga tonkhe: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Inchazelo** | **Linani lebhajethi** | **Linani mbamba** |
| **MALINGENA** | | |
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| **Ithothali** |  |  |
| **TINDLEKO: Tindleko letingantjintji** | | |
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| **Ithothali** |  |  |
| **TINDLEKO: Tindleko letintjintjako** | | |
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| **Ithothali** | **Ithothali** |  |
| **Ithothali yeliholo** | **Ithothali yeliholo** |  |
| **Sekukhishwe ithothali yetindleko** | **Sekukhishwe ithothali yetindleko** |  |
| **Insalela/kushoda** | **Insalela/kushoda** |  |

***Ibhajethi yami yatinyanga tonkhe: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Inchazelo** | **Linani lebhajethi** | **Linani mbamba** |
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| **Ithothali yeliholo** |  |  |
| **Sekukhishwe ithothali yetindleko** |  |  |
| **Insalela/kushoda** |  |  |

***Ibhajethi yami yatinyanga tonkhe: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Inchazelo** | **Linani lebhajethi** | **Linani mbamba** |
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| **TINDLEKO: Tindleko letingantjintji** | | |
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| **Ithothali** |  |  |
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| **Ithothali** |  |  |
| **Ithothali yeliholo** |  |  |
| **Sekukhishwe ithothali yetindleko** |  |  |
| **Insalela/kushoda** |  |  |

***Ibhajethi yami yatinyanga tonkhe: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Inchazelo** | **Linani lebhajethi** | **Linani mbamba** |
| **MALINGENA** | | |
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| **Ithothali yeliholo** |  |  |
| **Sekukhishwe ithothali yetindleko** |  |  |
| **Insalela/kushoda** |  |  |

***Ibhajethi yami yatinyanga tonkhe: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Inchazelo** | **Linani lebhajethi** | **Linani mbamba** |
| **MALINGENA** | | |
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| **Ithothali** |  |  |
| **TINDLEKO: Tindleko letingantjintji** | | |
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| **TINDLEKO: Tindleko letintjintjako** | | |
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| **Ithothali** |  |  |
| **Ithothali yeliholo** |  |  |
| **Sekukhishwe ithothali yetindleko** |  |  |
| **Insalela/kushoda** |  |  |

***Ibhajethi yami yetinyanga tonkhe: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Inchazelo** | **Linani lebhajethi** | **Linani mbamba** |
| **MALINGENA** | | |
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| **Ithothali** |  |  |
| **TINDLEKO: Tindleko letingantjintji** | | |
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| **Ithothali** |  |  |
| **Ithothali yeliholo** |  |  |
| **Sekukhishwe ithothali yetindleko** |  |  |
| **Insalela/kushoda** |  |  |

**8. Emathiphu ekwenta kubhajetha kube malula**

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| **Tibekele imigomo yetetimali** | Kuvisisa kutsi kungani ufuna kulawula timali takho kwenta kube lula konga, uphile ngekwemandla akho futsi usebentele kufeza leyo migomo. Kusetha lokuhlosile manje kwenta kube lula kwenta kukhetsa lokuhlakaniphile kutetimali ekuhambeni kwesikhatsi. |
| **Cala ngekukhokhela loko lokudzingako** | Kuphatsa kahle imali kuyeme ekwehlukaniseni lokudzingako etintfweni lotifunako. Kucacelwa ngemehluko kutokhombisa kutsi uyafinyelela yini kumigomo yakho noma cha. |
| **Tsembeka kuwe ngekwakho** | Kwakha sitfmbe lesiliciniso ngesimo sakho setetimali cacisa futsi utsembeke mayelana netindleko takho netikweledi. |
| **Caphela tikweledi letingenasidzingo** | Sikweledi sikwenta kube malula kusebentisa imali longenayo. Uma utimisele ngekwakha umnotfo nekuvikeleka ngekwetimali, cedza sikweledi sakho samanje futsi ugweme kutsatsa tikweledi letiningi letingakadzingeki. |
| **Landzelela indlela losebentisa ngayo imali** | Kulandzelela lapho losebentisa khona imali kutokusita kutsi ubone kutsi unganciphisa kuphi tindleko takho futsi wonge kakhulu. Kubalulekile kulandzelela nekubhala indlela losebentisa ngayo imali malanga onkhe, maviki onkhe natinyanga tonkhe. Kulula kukhumbula noma kubona kutsi uchitse malini ekucasheni noma ekukhokheni ibhondi, kodvwa kuletinye tindleko, gcina emarisidi akho. Yenta loku kanye nesitatimende sakho sasebhange sedebhithi noma lesesikweledi. Khumbula kufaka timali tekusebentisa likhadi ledebhithi, timali tasebhange kanye nentalo lekhokhiswako ekutsengeni ngelikhadi lesikweledi njengencenye yetindleko takho. |
| **Ibhajethi yekonga** | Ibhajethi itokusita kutsi uhlele kutsi ungasebentisa njani imali yakho kancono. Kodvwa-ke, kufanele futsi uhlele tindlela tekonga kute ugweme kucindzeteleka kwekutsatsa sikweledi lesisha uma ubukene netindleko letiphutfumako. Bhala linani lemali lofuna kuyonga ngaphansi kwetindleko takho letingagucuki. |
| **Caphela ngekuvuta kwemali** | Kutsenga lokungagucuki, timali tebulunga bejimu longayisebentisi nekutsenga lokungakadzingeki ngiko konkhe lokutibonelo tekuvuta kwemali. |
| **Yenta umndeni wakho ube yincenye** | Kwenta ibhajethi njengemndeni kwenta kube malula kuwonkhe umuntfu kwati kutsi kungani umndeni udzinge kutiniketa lokuncane kute utfole imigomo lebalulekile. |
| **Buyeketa ibhajethi yakho** | Gcamisa tintfo lotikhokhelako kubhajethi yakho kute wati tonkhe tikweledi takho tikhokhiwe. Ciniseka kutsi ukhokha tikweledi takho ngembi kwesikhatsi noma ngesikhatsi kute ugweme tinhlawulo letingakadzingeki tekukhokha nawuphutile kanye/noma inhlawulo lengetiwe. Kukhokha sekuhambe sikhatsi nako kuba nemtselela lomubi ngesiko sakho sesikweledi. |
| **Sebentisa tinchazelo leticondzile** | Bhala tindleko takho ngaloko letingiiko esikhundleni setigaba. Loku kukuvumela kutsi ubone kutsi uchitsa malini etigabeni letitsite. Sibonelo, esikhundleni sekufaka eluhlwini “Sitolo lesikhulu ABC R1 000”, kunaloko utsi “Igrosa R1 000”. |
| **Bhajetha tinyanga tonkhe** | Gcwalisa ikholomu yakho yebhajethi ekucaleni kwenyanga ngayinye kute utfole lirekhodi lelisebentayo lemali lengenako netindleko takho. Loku kukusita ekutseni ucale kucabangela sikhatsi lesidze. Uma ube netindleko letisetulu enyangeni lendlulile, ungabona kutsi ungalungisa njani enyangeni lensha. |
| **Hlelela letinye tindleko** | Beka eceleni lenye imali kusenesikhatsi yetindleko letingabi khona tinyanga tonkhe, sibonelo, luhambo lwesikolo lwebantfwana bakho, sipho selusuku lwekutalwa lwababe wakho noma imphahla yemshado wemngani wakho. |

**9. Emathiphu emali ahlakaniphile**

* Caphela bomakhuphulana nemigunyathi tekunjinga masinya.
* Caphela bungoti betikweledi.
* Yongela tintfo lotifunako futsi usebentise imali uma ungakhona.
* Hlela umhlalaphansi wakho kusukela ngelilanga locala ngalo kusebenta.
* Hlala unelwati lwakamuva ngetidzingo takho tetetimali letintjintjako.
* Bukana kuphela nebaniketinsita betetimali labagunyatiwe.
* Bukabuka kucala imikhicito yetetimali letohambisana netidzingo takho kanye nebhajethi yakho.
* Inshora timphahla takho.

**Cala kubhajetha namuhla!**

**Yiba nemcondvo wako konkhe lokusebentisile ngekugcina emarisidi kanye netiliphu takho lapha.**

**Lochumana nabo labalusito**

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

Kuhlola kutsi ingabe umniketitinsita wetetimali noma umeluleki wetetimali **ugunyatiwe** yini kukutsengisela **imikhicito nemasevisi etetimali** , kanye nekutsi nguyiphi **imikhicito l**abangakutsengisela yona, chumana ne-FSCA.

|  |  |
| --- | --- |
| **Inombolo yesikhungo setincingo** | 0800 20 3722 (FSCA) |
| **Iswitchboard 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) |

Mayelana nethemplethi yebhajethi yamahhala noma lamanye emathiphu ekwenta imali lenyenti , chumana neLitiko Letemfundvo Yebatsengi le-FSCA :

|  |  |
| --- | --- |
| **Imeyili** | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
| **Iwebusayithi** | [www.fscam ymoney .co.za](http://www.fscamymoney.co.za) |

**I-South African Savings Institute (SASI)**

Kute ufundze kabanti mayelana **nendlela yekonga imali** , chumana ne-SASI.

|  |  |
| --- | --- |
| **Lucingo** | 011 269 3789 |
| **Inombolo yefeksi** | 086 552 7561 |
| **Imeyili** | [info@savingsinstitute.co.za](mailto:info@savingsinstitute.co.za) |
| **Likheli lendzawo** | 19 Fredman Dr, Sandown, Sandton 2196 |
| **Likheli leliposi** | PO Box 252, Bramley 2018 |
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IDISKLEYIMA

*Lwatiso lolucuketfwe kulencwajana yelwatiso luniketwe Luphiko Lwekuphatsa Temkhakha Wetetimali (i-FSCA) ngetinhloso telwatiso kuphela. Lolwatiso aluhlanganisi seluleko setemtsetfo, sebuchwepheshe, noma kwelulekwa ngetetimali. 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 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 ku- Financial Sector Conduct Authority’s Office of General Counsel.*