**Tikimu telutjalomali letigcogcelwe ndzawonye**

*Luhambo lolusuka ekongeni luye ekutjalweni kwemali*

Lelibhukwana litokuniketa lwati lolubalulekile mayelana netikimu tekutjala imali letigcogcelwe ndzawonye (ema-CIS) futsi likusite uvisise kutsi tingasetjentiswa njani kute ukhone konga nekutjala imali.

|  |  |
| --- | --- |
| **Tinchazelo**  kufunda tinchazelo ngephambikwe kutsi uchubeke kutokusita kutsi uvisise lokuchuketfwe | |
| **Timphahla** | Leti timpahla letifana netakhiwo, ifenisha, timoto njll. letitoniketa inzuzo yesikhatsi lesitako. Macondzana ne-CIS, timpahla tifaka ekhatsi emasheya, emabhondi, amadiphozithi, emathulusi emakethe yetimali nobe tindlu. |
| **Iphothifoiyo lelinganiselwe** | Kwenta iphothifoliyo letintile kuyincenye yelichinga lokutjala imali lelihlanganisa bungoti besikhatsi lesidze. Bungoti bakhona buyasabalala njengoba iphothifoliyo itjala imali emikhicizweni lefana nemasheya, emabhondi, impahla, emathulusi lanentalo, njll. |
| **Emabhondi** | Ibhondi ingachazwa kancono njenge yunithi yetikwelede tebhizimisi lekhishwa tinkampani nobe nguhulumeni kubatjalitimali. Tinkampani nahulumeni basebentisa emabhondi kuchasa/kusekela emaphrojekthi nobe imisebenti. Emabhondi avame kutsi abe nelusuku lekucedza kubhadala imali lebolekiwe ekucaleni futsi lizinga lentalo lengagucuki nobe legucukako litfolwa ngumbolekisi. |
| **Intela yenzuzo lenkhulu (i-CGT)** | I-CGT ikhokhwa bantfu ku-South African Revenue Service (SARS), ama-trust kanye netinkampani lapho tithengisa impahla leye yanyuka ngelinani kusukela yatsengwa. Lokhu kusebenta etimpahleni letitsengwe ngenyanga yeMpala 2001 noma ngemva kwayo. Ngenhloso yekubala inzuzo yemali ngekutsengisa likhaya lakho, indzawo lohlala kuyo, kukhishwa kwetindzawo tekuhlala letisisekelo se-SARS kubukela phansi u-R2 million wokucala lotfolwe ngekutsengiswa. Umtjalitimali ku-CIS uphindze abhadale i-CGT lapho lutjalomali selukhulile ngelinani futsi uhocisa lutjalomali lakhe (nobe incenye yalo). Sabelo nentalo letfolwe esikhwameni ikhokhiswa intela ngendlela lehlukile. |
| **Luhlelo lwelutjalomali loluhlangene (CIS)** | I-CIS ngumkhicito wephothifoliyo yekutjalwa kwemali losetjentiswa baphatsi bekutjalwa kwemali nobe umphakatsi ngalokucondzile. Imali yabatjalitimali ihlanganiswa kute bakwati kufinyelela kulutshalomali nobe timpahla lokungenteka bangakwati kufinyelela kuto ngemakhono abo ngamunye. Nge-CIS, umtjalitimali bangaphumelela kusabalalisa lutjalotimali etimphahleni, letifana nemasheya, emabhondi, emadiphozithi, emathuluzi emakethe yemali, tindlu nemhlaba, njll. |
| **Titifiketi temalimboleko** | Titifiketi temalimboleko tifana nemabhondi. Lababolekako (tinkampani ngalokuvamile) tivuma kubhadala intalo yebabolekisi (batjalitimali) sikhatsi lesincunyiwe ngekubaniketa tifiketi semalimboleko. Ekupheleni kwesikhatsi. umbolekisi angakhona kuthengisa sitifiketi semalimboleko lebolekwako ngemakethe yetabelomali yekuhwebelana nobe ayigucule ibe ngemasheya enkampani, umitsetfo uyavuma. |
| **Samba semali lebhadalwa njalo** | Imali lebhadalwa ngenzuzo yenkampani kubaninimasheya. Nakuba emadiphozithi ebhange abhadala inzalo, emasheya akhokha tabelo. |
| **Tabelomasheya** | Abanikati bamasheya lalinganako (boka tabelomasheya) etinkampanini labatjala kuto imali. Leti tinzuzo tebunikati, nobe kulingana, kuniketa baninimasheya emalungelo lamaningana ekuhlanganisa emavoti emhlanganweni lomkhulu wemnyaka, kuba nelivi enkampanini izwi kanye nesabelo lesilingana nencenye yemasheya labanawo kunobe nguyiphi inzuzo letfoliwe. |
| **Tabelo** | sabelo sebhizinisi lesingesakho njengemtjalitimali. Sibonelo lesilula njengekhaya lakho. Njengoba ubhadala sikwelede sendlu yakho, i-eauity yakho iyanyuka, sibonelo lizingabunikati kwetemphahla kwakho kuyanyuka. Uma usenemali ebolekiwe, libhange linencenye leliyiphetse yekhaya lakho. |
| **Imalingena** | Imalingena loyitfola kulusisotimali ngesikhatsi lesitsite, kungaba njalo ngenyanga, ngekota, ngencenye yemnyaka nobe njalo ngemnyaka, kuya ngekutsi yamuphi umkhicito we-CIS lotjale kuwo. Loku kungaba intalo nobe isbabelo (inzuzo). |
| **Inzuzo** | Inkokhelo leyentiwe njengembuyiselo yekusebentisa imali lebolekiwe. Lokhu kuhlobene namathuluzi esikweletu: uma uboleka libhange noma hulumeni imali, banesikweletu kuwe. |
| **Lutjalomali** | Inchubo yekufaka imali kumkhicito wekutjala imali. (Buka inchazelo ‘yetimpahla’ ngenhla). |
| **Umtjalimali** | Ngunobe ngubani lotsenga umikhicito wekutjala imali ngenhloso yekutfola inzuzo (‘imbuyiselo’) ngendlela yokukhula kanye/nobe yemalingena. |
| **Umphatsi lutjalomali** | Umphathi wokutjalwa kwetimali ngumuntu nobe inkampani lebhaliswe ngalokusemtsetfweni weMthetfo Wekululekwa Kwetetimali kanye Nekuchumana Kwebantu (umtsetfo we-FAIS), kute iphatse timpahla kuphothifoliyo egameni labatjalizimali. |
| **Kulinganisa kwenkampani ye-JSE** | Kushintjanisa Lokunelayisensi lapho kutsengwa futsi kutsengiswe khona tibambiso. Timakethe Letintja temasheya eNingizimu Afrika zihlanganisa i-ZAR X, i-4AX, i-A2X ne-EESE. |
| **Timphahla letiyimali** | Timpahla Letiyimali nobe letisedvute nemali. (Lokhu akusho imali yephepha netinhlamvu temali, kodvwa nobe nguyiphi i-akhawunti lefana nemali lapho ungakwati khona kuhlenga nobe wente imali ngekukhululeka). |
| **Lutjalomali lesamba** | Lutjalotimali lelentiwe kanye ngumtjalitimali. Imikhicito yekutjala imali njenge-CIS, ivumela batjalitimali kutsi bafake linani lelincane lemali uma banemali labafuna kuyitjala. |
| **Linani lemakethe** | Intengo yempahla emakethe yetetimali. |
| **Notes** | Imaliyephepha tinkontileka letihwebako ‘letiphawuliwe’ futsi tidtsengiswa ngekuhwebelana. |
| **Iyunithi nobe incenye yemsisimali (PIs)** | Njengoba tinkampani tikhipha emasheya, emaphothifoliyo e-CIS akhipha titsakaselo tekubamba lichaza (ema-PIs). Incenye yema-PI umtjalitimali lanayo kuphothifoliyo imele emasheya/emaphesenti akhe lanawo kuphothifoliyo. Uma i-CIS itjala imali kuma-Unit Trust, angaphindze abitwe ngekutsi emayunithi. |
| **Intsengo yeyunithi nobe yencenye yemsisimali** | Intsengo umtjslitiimali latoyibhadala ngayinye inzuzo yakhe yekubamba lichaza kuphothifoliyo, ibalwa ngekudvonswa tikwelede tetimpahleni tephothifoliyo bese ihlukaniswa ngenani lentalo yokubamba lichaza lekhishwa yiphothifoliyo. |
| **Inhlanganyelaminotfo** | Inchubo yokuhlanganisa imali yabatjalitimali ibe kuphothifoliyo leyodvwa lefanako bese kusetjentiswa leyo mali kutsenga impahla lekuphothifoliyo yabo bonke batjalitimali. |
| **Umlandvolutjalomali** | Inhlanganisela yamasheya naletinye tibambiso (timpahla) letiphetfwe egameni labatjalitimali ngumphatsi wekutjalwa kwetimali. |
| **Sakhiwo** | Lokutsite lokubambekako lonako, kungaba indlu nobe umhlaba. Macondzana neluhlelo lwebhondi lekubamba ichaza, lihlanganisa takhiwo letifana netindzawo tekutsenga, timboni nobe emahhovisi. |
| **Umtfutfukisitakhiwo** | Umuntfu nobe inkampani letfutfukisa sakhiwo lekukhulunywe ngato ngenhla. |
| **Imalingena yekushashisa** | Imalingena letfolwa ngumnikati locashise indzawo yakhe kulocashile. |
| **Emasheya** | Emasheya, labuye atiwe ngekutsi sabelo, akhishwa inkampani kute akunikete incenye yebunikati benkampani, lokukuniketa, lilungelo lokuhlanganyela enzuzweni yenkampani kanye nempahla leyinsalela uma inkampani iwa. |
| **Sibambiso** | litemu lelivamile lamasheya, emabhondi, emathulusi emakethe yemali, imali lebolekiwe, njll. |
| **(Hlinzeka) ngesibambiso** | Impahla lecinisekisa kubhadalwa kwemalimboleko nobe lesinye isibopho, sibonelo, indlu lesetjentiswa njengesibambiso futsi lengatsengiswa ngumabolekisi uma kwenteka sikwelede singabhadalwa. Loku akufanele kuhlanganiswe nemathuluei etetimali latiwa ngekutsi tibambiso. |
| **Timphahla letisisekelo** | Leti timpahla tephothifoliyo. (Buka inchazelo ‘yetimpahla’ ngenhla). |

**Lokucuketfwe**

**Sehluko 1: Singeniso setinhlelo tekutjala timali letihlangene (CISs)**

Umehluko emkhatsini kwekulondvolota nekutjala imali.

Yini umehluko emkhatsini kwemayunithi trusts nema-CIS?

Ungayitjala njani imali kuma-CISs

Uyitfola nini imalingena?

**Sehluko 2: Tibambiso**

Inzuzo yekutjala imali etibambisweni

Bubi bokutjala imali etibambisweni

**Isahluko 3: Imphahla**

Iyini i-CIS emphahleni?

Batjalitimali bayitfola njani imalingena?

Ngubani longatsintsana naye kute utjale imali emphahleni?

**Isahluko 4: Kubamba lichaza kwebhondi yetindlu**

Iyini i-CIS ekubambeni lichaza kumabhondi etindlu?

Imibandela yekutjala imali kumabhondi etindlu

Nubani longatsintsana naye kute utjale imali kumabhondi etindlu.

**Sehluko 5: Sikhwama semalilutsango**

Yini i-CIS esikhwaneni semalilutsango?

Ngabe sikhwama semalilutsango silutjalotimali lesinebungoti lobukhulu?

Inzuzo yekutjala imali esikhwameni semalilutsango.

Lokufanele ukukhumbule uma utjala imali esikhwameni semalilutsango.

Ngubani longatsintsana naye kute utjale imali esikhwameni semalilutsango

**Sehluko 6: Imibuto Levame kubutwa mayelana nema-CIS**

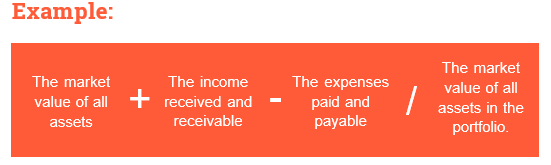
Longachumana nabo labalusito

**Sehluko 1: Singeniso ku-CISs**

Ema-CIS maphothifoliyo etimpahla lapho batsjalitimali bangatsenga khona inzalo yokuhlanganyela. “Inzalo yekuhlanganyela” (PI) isho sabelo semtjalitimali ngamunye segcogco lekutshalwa kwetimali lelihlanganisiwe kute kwakhiwe luhlelo lunye. Loku kuvumela batjalitimali kutsi basakate bungoti babo ngenkathi babejabulela inzuzo yekuphatfwa kwesikhwama ngebuchwepheshe.

Bahlinzeka ngendlela lelungiswe bungoti kubatjalitimali bato tonkhe tigaba kutsi babambe lichaza emakethe yemasheya, kodvwa tinhlobo letahlukene tetimali tinemazinga lahlukene ebungoti bekutjalwa kwetimali.

Ama-CIS, atiwa nangekutsi ema-yunithi trust eNingizimu Afrikha, avumela batjalitimali labahlukene kutsi bahlanganise imali yabo kuphothifoliyo lehlanganyelwako futsi bakhiphe intalo yekubaba lichaza nobe emayunithi. Lephothifoliyo iphetfwe baphatsi bekutjalwa kwetimali lababocwepheshe lababeka imali yabatjalitimali etigabeni letehlukene tempahla kanye nasemkhakheni wemakethe yetimboni. Loku kwenta ema-CIS abe sinqumo lesihle kakhulu kubatjalitimali labasafufusa. Imali lehlanganisiwe itjalwa etimpahleni letifana nemasheya endzawo nawemave ngemave nobe tabelo tetinkampani letiseluhlwini lokuhwebelana, emabhondi, impahla, emathulusi emakethe yemali, njll. Linani leliphelele lihlukaniswa libe tincenye letincane letilinganako letibitwa ngekutsi inzuzo yekubamba lichaza nobe emayunithi, lakhishelwa batjalitimali.



Sibonelo

Linanimakethe layo yonkhe imphahla **+** imali lengenako naletfolwako **–** tindleko letibhadalwako nalo kukhokhelwako **/** linanimakethe lawowonkhe emafa kuphothifoliyo

Ema-CIS angumgudvu wekutjala imali lomkhulu kubatjalitimali eNingizuni Afrika futsi atiwa njegobe aniketa inzuzo ye-akhawunti yekonga (kodvwa ngaphandle kwesicinisekiso semali loyitjalile lehlala itintile etikhwameni letitjala ngekulingana) nekunetseteka kwekukwati kutjala imali etimakethe tetimali sikhatsi lesidze.

Lesinye setici letiyinhloko te-CIS kutsi batjalitimali batfole kwabelana ngebungoti kanye netinzuzo tekutjalwa kwetimali ku-CIS ngekulingana netinshisakelo tabo tekubamba lichaza kungcikitsi ye-CIS. Timpahla tephothifoliyo ye-CIS tigcinwe egameni lebatjalitimali baphatseli nobe bagcini. ENingizimu Afrika, loku kusho emabhange lamakhulu.

Kunetinhlobo letine letiyinhloko tema-CIS, nguleti lekutjalwa imali kuto:

* Tibambiso
* Impahla
* Kubamba lichaza kwamabhondi tindlu
* Sikhwama semalilutsango

Ake sicale ngemehluko emkhatsini kwekulondvolota nekutjala imali, kulandzele kuhlolisisa kutsi tehluka njani kuma-CIS, kanye nendlela yokutjala kuto.

Umehluko emkhatsini kwekulondvolota nekutjala imali.

Lamatemu ‘yokonga’ nalelitsi ‘lutjalo’ avame kusetjentiswa ngekuntjintjana, kodvwa kunemehluko lobonakalako emkhatsini kwawo. Umtsetfo lowetayelekile kutsi wongela umgomo wesikhashana kodvwa lutjalomali lunesikhatsi lesidze.

|  |  |
| --- | --- |
| **Kulondvolota** | Kubekela eceleni imali longakwati kufinyelela kuyo ngekushesha, ngaphandle kwebungoti, yekutsenga nobe yetimo letiphutfumako tesikhatsi lesitako. Ngelokuvamile imali leyongiwe ifakwa ku-akhawunti yasebhange futsi ivame kuba nenzuzo lencane kumbuyiselo yayo. Bungoti lobungahle bube khona kuhluleka kwelibhange. |
| **Kutjala imali** | Kutsenga timpahla letinjengemasheya, tabelomasheya, emabhondi, tincwadze tesivumelwano sesikweled, sikhwama lesihlanganyelwe (libitomfakela le-CIS), nobe imphahla kute utfole imbuyiselo yemali. Batjalitimali balindzele kutsi linani lolutjalatimali labo linyuke kute bakwati kufeza umgomo wesikhathi lesidze njenge kutsatsa umhlalaphansi. kutjala imali kuvame kuba nesici sebungoti lesiphakeme. Umtsetfo wesitfupha kutsi uma ungasabi kutsasa ematfuba labebungoti, ematfuba akho ekwenta inzuzo lenyenti aba manyenti, newekulanhlekelwa futsi manyenti. |

**Yini umehluko emakhatsini kwe-CIS’s nemaYunithi trust?**

Lawa ngemagama lahlukene emguvu lofonako welutjalotimali. Umtsetfo Wekulawulwa Kwetinhlelo telutjalotimali Letihlangene, longuNombolo 45 wemnyaka wa-2002 uphumelele kuligucula ligama lelitsi “emayunithi-trust” laba “luhlelokonga loluhlanganyelwe,” lekulitemu lelatiwa emhlabeni jikelele. Iyunithi-trust luhlobo lolulodvwa le-CIS, kantsi kulamanye mave ema-CIS angatsatsa tinhlobo letahlukene, lokuhlanganisa netinkampani tekutjala timali. Umtsetfo ucondzisise “ekubambeni lichaza” eluhlelweni, ngalokuphambene “neyunithi” ye-unit trust fund. Ngisho noma ngabe itheminoloji ingashintjwa, batsjalitimali condzisa “kumayunithi” kanye “namayunithi ema-trust”.

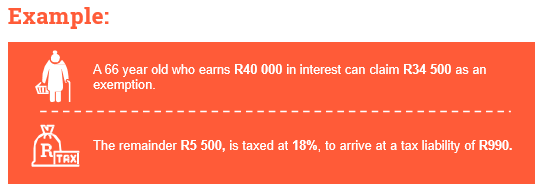
**Ungatshala njani imali kuma-CIS**

Nanobe ema-CIS kulula kuwavisisa, kunetinhlobo letinyenti letehlukene longakhetsa kuto. Kuncono kakhulu kutsi utsintsane nemeluleki wetetimali logunyatiwe longakusita uvisise kutsi utjala kuphi. Umeluleki wakho angakusita kutsi khetse luhlobo lwephothifoliyo yetekutjalwa kwetimale lencono kute uhlanagabetane netidzingo takho futsi angakuhlolela nelinani lebungoti lotimisele kutifaka kubo ngekuhlola loku lokulandzelako:

* Budzala, impilo kanye nelinani labantfu lobondlako
* income, financial knowledge, and other liquid assets
* imalingena, lwatitimali, neletinye timphahla letsengiseka malula
* imigomo yekutjalwa kwetimali
* lizinga lebungoti lofuna kubutsatsa

**Uyitfola nini imalingena?**

* Imalingena yabelwa batjalitimali njalo emva kwetinyanga letisitfupha. Batjalitimali banesibopho sesikwelede sentela lesitfolwe emalini lehocisiwe.
* Imalingena lebuya ku-CIS itsatfwa njengenzalo ngokwemtsetfo wemalingena yentela.
* Batsjalizimali nabo babhadaliswa intela ngekukhula kwelutjalotimali labo, leyatiwa ngekutsi intsela yemali yekucala umsebenti, uma batsengisa inzalo yabo yekubamba lichaza. Ngenjongo yentela, imalingena ibhadaliswa intsela lelinganiselwa kumaphesenti lali-18 (linani yemnyaka we-2020). Batjalitimali bangafaka ticelo tekukhululwa ngekuya kweminyaka yabo.Bantfu labaneminyaka engaphasi kwalenge-65 bafaka sicelo sekubuyiselwa imale lenge-R23 800 kutsil abaneminyaka lengetulu kulenge-65 bona bafake sicelo sekubuyiselwa imali lenge-R34 500.



Sibonelo:

Umuntfu loneminyaka lengu-66 lohola R40 000 ngenzalo angafuna R34 000 njenge lwehliso loluvunyelwe ngekwemtsetfo lenani lelibekiwe lemalingena lebhadalwa intela

Kule-R5 00 lesele, angakhokhiswa intela lemaphesenti leli-18, kute kufinyelelwe esikweledeni lesingema-R990.

* Mayelana nentsela yenzuzo enkulu, umuntfu ngamunye ubhadaliswa intela enzuzweni labayentako umba batsengisa lutjalotimali lwabo. Linani nelizingasilinganiso lincunywa ngu-SARS minyaka yonkhe. Sibonelo, bantfu labatsengisa lutjalotimali lwetimali ngemnyaka wa-2020, izingasilinganiso belingemaphesenti langema-40 kunobe nguyiphi inzuzo lengetulu kwemali lengetulu kweti-R40 000.



**Sibonelo**

Lutjalomali lwakho lokucala lelingu-R25 000 likhule lafinyelela ku-R130 000 uma solitsengisa sikhule

* Inzuzo lenkhulu: R130 - R25 000 = 105 000
* Awuyikhokhi intela ku-R40 000 wekucala

R105 000 (inzuzo yakho) – R40 000 (incenye lengakhokhi intela) utobhadala R26 000 itela

= R65 000 (letokhokhiswa intela lemaphesenti lengemo-40) yenzuzo lenkhulu

40% wa R65 000 = R26 000

**Sehluko sesi-2: Izibambiso**

I-CIS ingatsjala imali etibambwisweni kuphela. ‘Kuvikeleka’ kulithulusi letetimali lokungacociswana ngalo futsi lelintjintjekako lelibamba linani lemali. Tibambiso ngemasheya, incenye yemsisimali kuletinye tinhlelo tekutjala timali letihlangene, amabhondi, incwadzi yesivumelwano sesikwede kanye namali yephepha.. Tibambiso tiyafana nemabhondi kanye nemasheya kungatsenga, kungantjintiselwana ngako nobe kungatsengiswa.

Kutjala imali etibambisweni kunebuhle futsi nebubi bakhona

**Buhle bekutjala imali etibambisweni**

* **Tiyatsengeka futsi kumelula**

Lutjalotimali lolugcogcekile liyatsengeka bantfu bangakhona kutjala timali letincane kulo. Loku kwenta kutsi bantfu labanyenti bakhone kutjala timali tabo etimphahleni labangeke bakhone kutitsenga, njengamasheya e-Johannesburg Stock Exchange (JSE) nobe itimakethe temasheya letisha letifana ne-ZAR X, 4AX, A2X kanye ne-EESE.

* **Sabalalisa bungoti**

Kutjalwa kwetimali lokugcogciwe kungatjalwa ngetindlela letahlukene eluhlwini lwetimpahla letiyisisekelo. Ngakho-ke bungoti lobuhambisana nekutjalwa kwetimali kwakho kusabalele ngekuhlukana kwetimpahla letisisekelo letehlukene. Uma lenye yaleti timpahla ingasebenti kahle (nobe ingenti inzuzo), akusho kutsi lutjalotimali lakho lonkhe angeke lentekahle njengobe letinye timphahla lotjale kuto imali kungenteka tenta kahle tona. Kungumcondvo lomuhle kutsi uma utjala imali uyitjale kumaphothifoliyo lahlukahlukene, isibonelo lusisotabelo, imalingena nobe iphothifoliyo letintile. Ungatshala imali nakukumaphothifoliyo etimpahla letingesheya kwelwandle. Khumbula kubalulekile kutsi ucocisana nemeluleki wakho wetimali ngaloku lokukhona longakhetsa kuko.

* **Inzuzo lenhle**

Uma ushiya imali yakho uyitjalile sikhatsi lesidze, lutjalomali lakho luba nematfuba lamahle ekukhula. Lutjalotimali ku-CIS letibambiso lungatsengiswa nobe kunini, nanobe kunjalo kuhle kutsi utjale imali imali iminyaka lemitsatfu kuya kulemihlanu lokungenani. Linani lencenye yemsisimali we-CIS letibambiso lutjintatjintja nemakethe, ngakho uma utjala imali sikhatsi lesidze, ematfuba elutjalomali lakho kutsi lukhule mahle kakhulu. Sizatfu salokhu kutsi linani lencenye yemsisimali we-CIS etibambisweni lungakhula nobe lehle, kuya ngekugucugucuka kwemakethe. . Uma kutjalwe imali sikhathi lesidze, umuntfu angalindzela kubona inzuzo yekutjala imali sikhatsi lesidze.

* **kuphatfwa kwelutjalotimali lokusemgangatfweni**

Umphatsi we-CIS ulawula kutjalwa kwetimali kwakho ngenkhokhelo futsi kufaneka abe abhaliswe nemtimba longumlawuli wekutiphatsa etimakethe kwetikhungo tetimali, letihlinzeka ngemikhicito yetetimali netinsitakalo tetimali, tikhungo tetimali letinemalayisensi ngekwemthetfo wemkhakha wetetimali (iFSCA). Ungashayela isikhungo setekuchumana se-FSCA (utfole kuchumana nalabalusito) kute utfole kutsi umphatsi we-CIS ubhalisiwe yini ne-FSCA, ungatfola nelwati ngemikhicito yetetimali legunyatwe kutsi ingatsengisa. Umphatsi we-CIS uniketa kuphatfwa kwempahla kubamphatsi bekutjalwa kwetimali lababocwepheshe, labavame kuba bamhlinzeki betinkonzo tetetimali (i-FSP) lababhalisiwe ngalokuseMtsetfweni Webaluleki betetimali neKuchumanisa bantfu (i-FAIS).

**Buhle bekutjala timali ne-CIS**

* Iyatsengeka futsi kulula
* Kusabalala kwengoti
* Inzuzo lenhle
* Kuphatfwa kwekutjalwa kwetimali lobungena bungoti
* Longakhetsa kuko
* kunekucaca ngelinani lolutjalomali lakho

Umthetfo Wekulawulwa Kwetinhlelo Telutjalomali Letihlangene unemtsetfotidzingo leticinile naletifunekako kumphatsi we-CIS kute akwati kulawula futsi akhone nekusebentisa luhlelo lwe-CIS. Umphathi we-CIS ngeke aniketwe ilayisensi uma angahlangabetani netidzingo letidzingekako. Kute utfole ilayisensi nekugunyatwa, i-FSP kufanele ube ngumuntfu lotsembekile futsi locotfo.

Sifinyeto lesifushane saletidzingo sime ngalendlela: Umuntfu kufanele:

* abe neticu letifanele
* uzuze linani lelincane lelimisiwe lesipiliyoni
* abe uphotfule tivivinyo tekulawula
* kutfutfukisa nekugcina likhono lebungcweti ngemfundvo lechubekako

Ngetulu kwalokho, akufanele:

* atfolakale anecala lebugebengu, nobe anecala lokukhwabanisa (ecaleni lemmango), kutiphatsa lokungafanele, nobe kuphula sibopho sake njengomphatsiswa wetetimali
* atfolakale anecala lokunganaki nobe lokuphatsa budedengu inhlangano lesemtsetfweni
* batfolakale benecala nanobe ngusiphi sikhungo lesilawulako nobe bake bahociselwa ilayisensi noma bake balengiswa
* atfolakale kutsi uke wakhishiwa ekuphatseni nobe nguyiphi inkampani

#### Tindlela letahlukene tekutjala imali

:

Tindlela letehlukene tekutjala imali tingakhetfo, sibonelo:

* kutsjalwa kwesamaba semali
* lutshalwamali ledvonswako
* kutjintja emakhatsini kwemaphothifoliyo
* **Uhlale wati kutsi yini lonayo**

Uhlale watiswa kutsi unemali lenganani, njengobe emanani ekuhlanganyela ashicilelwa imihla nemalanga. Ungakhona kutibalela linani le-CIS yakho ngekuphindzaphindze incenye yemsisimali lonayo ngentsengo yenzuzo yekuhlanganyela yephothifoliyo lotjale kulo imali.

Ngekwesibonelo, uma linani le-PI li-R10 futsi unema-PI nobe emayunithi langema-200, loko kusho kutsi linani leliphelele lelutjalotimali lakho li-10 x 20 = 2 000. Utfola ema-PI langetiwe njengoba lutshalomali lwakho litfola imalingena. Linani lemayunithi nalo liyanyuka njengobe linani lemphahla leyisisekelo likhuphuka (kukhula kwelinanimphahla).

Linani lelutjalomal lakho lisekele elinanini lemakethe leliphelele lato tonkhe timpahla letiku-CIS yakho. Inani livamise kubekwa ngesikhatsi lesitsite lekungaba ngo-16h00 nobe ekupheleni kwelusuku lemsebenti.

Ungaphindze ukhone kutibalela linani lelutjalomali lakho uma uniketwe linani lephothifolio kane nelinani lemayunithi lakhiswe ngulephothifoliyo. Sibonelo:

**R1 yesigidzi (linani leliphelele lephothifoliyo yema-PIs ayi-100) ÷ 10 (linani lema-PI langewakho)**

**= R100 000**

Uma tncenye temsisimali takho tili-10 kupothifoliyo lenali-100 yetincenye temsisimali (emayinithi) lebita sigidzi sinye seli-Randi R1 000 000, lutjamotimali lwakho libita li-R100 000.

**Bubi bekutjala imali etibambisweni**

* Njengoba ungakhona kukhetsa emkhatsini kwetibambiso letingetulu kweli-1 600, kukhetsa i-CIS kungaba lekahle kungaba ngumcansa.
* Akuwona wonkhe emaphothifoliyo nobe tikhama timali letentiwe talingana: likhono lebaphatsi betekutjalwa kwetimali lekutjala imali lekutsatsa tincumo letinhle ngekutjalwa kwetimali liyahluka.
* Letinye tikhwama temali tibita imali lesetulu kuphatsa lutjalomali, Kanye nemali yekusebenta, loko kunganciphisa inzuzo yakho.
* Luhlobo lwelutjalomali aliniketi sicinisekiso. Asikho sicinisekiso sekutsi kutokwenta inzuzo, nobe angeke ulahlekelwe imali. Utsatsa sincumo lesinebungoti ngekutsemba kutsi imakethe nobe tibambiso tinyuke nobe tehle ngelinani ngetikhatsi letiluliwe.

**Longatsintsana naye kute utjale imali etibambisweni**

Chumana ne-FSP lesemtsetfweni nobe umphathi we-CIS ngco. Umtjalitiimali losamkantjubovu angatsenga aphindze atsengise i-CIS ngetibambiso asebentise luhlelo lwe-inthanethi ngekusitwa ngumphatsi we-CIS nobe ngepulatifomu ye-inthanethi yema-FSP.

Ungacela tincomo kumeluleki wakho wetetimali (lowatiwa nangekuthi ngumthengisi wemshwalense labasebentela tinkampani temshwalense nobe batsengisei belutjalomali) nobe ucele kululekwa emndenini nakubangane labake basebentisa umeluleki wetetimali ngempumelelo. Kutfola umeluleki wetetimali logunyatiwe losebenta ngalokukhetsekile kuleyo ndzawo, hlola iwebhusayithi ye-FSCA noma ushayele kulesikhungo.

**Sehluko 3: Imphahla**

**Yini i-CIS emphahleni?**

I-CIS etimphahleni ivumela licembu lebatjalitimali kutsi bahlanganise tinsita tabo tetetimali futsi batjale emphahleni ngco. Lelicembu lingatjala etimpahahleni letehlukene nobe ngukuphi edolobheni labo, eveni labo nobe emhlabeni wonkhe jikelele. Kunetinhlobo letinyenti letehlukene longakhetsa kuto, letifaka ekhatsi timboni, tindzawokukhicita, nobe kuluchungechunge lwetitolo.

**Lokufanele ukwati mayelana nekutjala imali emphahleni**

* ENingizimu Afrika, ema-CIS emphahla atsengiswa e-JSE.
* Batjalitimali kumele batsenge tincenye temsisimali letilinganiselwa kuli-100 ngesikhatsi sinye.
* Kutsenga nokutsengiswa kwetincenye tebasisimali kufana nekutsengwa nekutsengisa kwemasheya enkampanini leseluhlwini lwekuhwebelana.
* Awukwati kutsenga incenye yemsisimali ku-CIS yemphahla ngedebhithi oda yetinyanga tonkhe.
* Ungatfola linani lencenye yemsisimali yemphahla ye-CIS kuwebhusayithi yeJSE, kuphephandzaba nakuwebhusayithi ye-ASISA.

**Batjalitimali batfola njani imalingena?**

Batjalitimali batfola incenye yemali yekucasisa etindzaweni takhiweni tabo. Njengoba linani lesakhiwo likhula, linani lemali loyitjalile liyakhula, kanye nemali lengenako yekucasha loyitfolako.

**Logathintsana naye kute utjale imali emphahleni**

Chumana ne-FSP lebhalisiwe.

**Sehluko 4: Lusiso lolunebungoti lobuncane lemabhondi etindlu**

**Yini i-CIS kulusiso lelinebungoti lobuncane lemabhondi etindlu**

Lusiso lolunebungoti lobuncane. Lemali lebolekwako kute kutfutfukiswe takhiwo ibuya kubatjalitimali labafana nawe unma utjala imali kulusiso lelinebungoti lobuncane lemabhondi etindlu. Ibhondi lenebungoti lobuncane lebhalisiwe emphahleni, yenta kutsi indzawo itfutfuke ibe sibambiso sesikwelede. Uma umtfutfukisi wendzawo aangasakoni kubhadala imali layibolekile, loluuhlelo lutsatsa bunikati besakhiwo futsi lungakhona kuyitsengisa lendzawo kute butfolakale imali letjaliwe.

**Imalingena levela kulusiso lelinebungoti lobuncane letindlu**

* Batjalitimali batfola inzuzo letfolakele kulemali lebolekwe batfutfukisi bendzawo njalo ngenyanga. There is no capital growth on the amount invested. Lemali letjaliwe ayikhulu.
* Intalo letfolwa ngumtjalitiimali ivamise kuba setulu kunenzuzo letfolwa ku-akhawunti yasebhange. Imbangela yaloku kutsi lolutjalotimal linebungoti lobukhulu lobuyamaniswa nalo kune akhawunti yasebhange.

**Imibandzela yekutshala imali kulusiso lolunebungoti lobuncane lemabondi etindlu**

* Lolutjalotimali lolungagucuki libekelwa sikhatsi lesingalinganiselwa emnyakeni lesihlanu. Njengemtjalitimali, awkhoni kukhansela lutjalomali lakho ngembikwekutsi kudlule iminyaka lesihlanu. Umphathi we-CIS angakuvumela kutsi usebentise incenye yelusisomali ngembikwesikhatsi, kodvwa loko kuncike esincumeni sakhe futsi umakunemali layitfola kulesikhwama.
* Lemali ibekelwa imitsetfo lengavumi kutsi ikhishwe ngembikwesikhatsi kanye netindleko tekuyikhipha ngembikwesikhatsi. Kubalulekile kuhlola emadokhumenti esikhwama sakho bese ubuta umeluleki wakho wetetimali kutsi tiyini tindleko tenhlawulo yokuhocisa timalitakho kulutjalotimali ngembikwesikhati lesibekiwe umatikhona.

**Ngubani longatsintana naye kute utjale imali kulusiso lolunebungoti lobuncane**

Chumana nemphathi weluhlelo lwelusiso lolungenabungoti lelibhalisiwe lofuna kutjala kulo. Lemininingwane itfolakala kuwebhusayithi yemphathi nobe etintfweni tabo tekumaketha.

**Sehluko 5: Sikhwama semalilutsango**

**Yini i-CIS esikhwameni semalilutsango?**

Ngalokuhlukile naletinye tiinhlobo tetinhlelo tekutjala timali letihlangene, sikhwama semalilutsango singatjala imali nobe kuluphi luhlobo lwemphahla nobe kutiphi tinhlanganisela tetimphahla kodvwa ingatjalwa kakhulu kumathulusi latsite laphuma kuyo. Loluhlobo lwelutjalotimali luniketa sitsembiso sembuyiselo lesetulu kepha luphindze lukubebeke engcupheni lenkhulu yekulahlekelwa incenye nobe yonkhe imali loyitjalile.

Baphatsi besikhwama semalilutsango banebubanti uma batsatsa tincumo tekutsi, kumele batjalenini imali futsi bangatisisa kuluphi luhlobo lolutjalomali timali tabo. Sikhwamasetimali ngasinye sinemitsetfo yaso, ngakho-ke kufanele ufundzele buphatsi lutjalomali lobusezingeni lelisetulu – bantfu labanelwati lolufanele kute bavisise bungoti kane nematfuba ekutjala imali.

Sikhwama semalilutsango sitfole sitfunti ngekwehluleka kuletsa imbuyiselo kepha sibe sibhadalisa tindleko letisetulu. Ngenyanga yaMbasa emnyakeni wa-2015, iNingizimu Afrika yacala kulawula siikhwama semalilutsango njengeluhlelo lekutjala imali lelilawula nguMtsetfo We-hedge funds njengohlelo lokutshalwa kwezimali oluyiqoqo olubuswa uMthetho Wekulawulwa Kwetinhlelo Telutjalomali Loluhlangane waema-45 wemnyaka wa-2002.

NgaBhimbidvwane 2020, i-ASISA's Lizinga Lekuhlikanisa Sikhwama Semalilutsango lacala kusebenta nalo. Tonkhe tikhwama temalilutsango tahlukaniswa ngekwemikhakha, lokwenta kutsi kube melula kubatjalitimali kuhlola nekucatsanisa timali futsi batfole levumelana netifiso tebungoti babo.

**Ngabe tikhwama temalilutsango tilutjalomali lolunebungoti?**

Imvelo yesikhwama semalilutsango ikombisa kutsi kunesici sebungoti lobusetulu. Iphrofayili yebungoti besikwama semalilutsango incike egunyeni nobe eticondzisweni letiniketwa batjalitimali kuleso sikhwama. Letinye ticondziso tingahle tibe nelulaka, kanti letinye tenentelwe kutsi tigcile ekubuyeleni nasekuletseni inzuzo lephasi. Tikhama temalilutsango akusiko kutsi atinabungoti kodvwa baphatsi betiswama temalilutsango eNingizumu Afrika batibonakalisile kutsi bona bayakhona konga kunabozakwabo bemave angaphandle.

Tikhwama temalilutsango tibekeke ebalelini kakhulu kunaphambilini futsi tilalulwa ngendlela lefanele yi-FCSA. Kunciphisa bungoti, batjalitimali kufanele bakhetse umphathi we-CIS kanye nemphathi lobukene nebungoti belutjalomali lonemarekhodi lamahle. Ngatulu kwakho konkhe, batjalitimali kufanele batsintsane nomeluleki lobukene nekutjalwa kwetimali losemtsetfweni futsi loceceshiwe lotobaniketa teluleko ngesikhwama semalilutsango.

**Inzuzo yekutjala imali eskhwameni semalilutsango**

* Tigaba tesikhwama semalilutsango tenta kubelula kubatjalitimali kuhlola futsi bachatsanise timali futsi bakhetse nesikhwama lesifanelana ncono nephrofiyili yabo yabo Kanye nephothifoliyo lokutjala timali. Buka:  [https://www.asisa.org.za/standards-guidelines-codes/standards/](http://www.asisa.org.za/standards-guidelines-codes/standards/)
* Baphatsi besikhwama semalilutsango banemasu lamanyenti labangakhetsa kuwo ekutjala imali labanayo kunabaphatsi baletinye tinhlobo tekutjala imali.
* Sikhwama semalilutsango sihlinzeka ngematfuba ekwenta imbuyiselo lenkhulu kunaleyo engentiwa nguletinye tinhlobo letehlukile tekutjalwa kwemali.
* Sikhwama semalilutsango eNingizumu Afrika silalulwa ngendlela lesetulu.

**Lokufanele ukukhumbule uma utjala imali esikhwameni semalilutsango**

* Tikhwama lovunyelwe kutjala kuto tincike ekutseni ungumtjalitimali lotsengisako (lutjalomali loluncane luncunywa sikhwama lesitsile) nobe umtjalitiimali loceceshiwe (buncane bekutjalwa kwetimali lobuyisigidzi esingu-R1).
* ENingizimu Afrika, tikhwama letinyenti tibhadalisa imali lengu-1% yekuphatsa kanye nephesenti, sibonelo u-20% wembuyiselo, imali yekusebenta. Loku kwakamuva kutongena uma ibuyisela yakho ingetulu kwebhentjimakhi letsite.
* Tindleko tihlukahlukene kuya ngokutsi ukhetse siphi sikhama semalilutsango. Sibonelo lesilula singabukeka ngalendlela:
  + Unesigidzi lesi-R1 (silinganiso lesincane njengemtjalitimali) longasitjala ngesikhwama selutsangolimali.
  + Sikhwama semalilutsango sihlose kuhlinzeka ngembuyiselo yemnyaka engu-13 phesenti, lapha lolingana na-R130 000.
  + . Utobhadaliswa R10 000 njengemali yokuphatsa KANYE nalenye lengu-R26 000 – 20% wenzuzo yakho lengu-R130 000.
* Sikhwama semalilutsango singase sibe nelulaka nelulaka nobe nemitsetfo eluhlelweni lwato. Khetha sikhwama sakho ngobuhlakani.

**Longatsintsana naye kute utjale imali esikhwameni semalilutsango**

Chumana nemphatsi lobhalisiwe ne-FSP nobe ne-CIS.

**Sehluko 6: Imibuto Levame Kubuzwa**

**Umb: Ngubani lokufanele atjale imali ku-CIS?**

**Imph:** Nobe ngubani lofuna kucongelela ingcebo esikhatsini lesisemkhatsi kuya esikhatsini lesidze futsi utilungiselele kuzuza loko ngekwamukela lizinga lelitsile lebungoti.

**Umb: Ngidzinga imali lengakanani kute ngitjale?**

**Imph:** Kuya ngelutjalo lwephothifoliyo. Lamanye emaphothifoliyo ladzinga imali lencane lefika ku-R200 ngenyanga, kodvwa tikhwama letinyenti tilindzele kutsi utjale imali lokungenani lengu-R300 kuya ku-R1 000 ngenyanga (kusukela ngemanyaka wa-2020).

**Umb: Tentiwa kanjani tinkhokhelo?**

**Imph:** Tinkokhelo tingentiwa tinyanga tonkhe ngamadenithi oda nobe ngetinkhokhelo tesamba, kuye ngetidzingo tesikhwama.

**Q: Ngutiphi tindleko nemali lebandzakanyenyako?**

**Imph:** Tindleko tekutjala imali ku-CIS liye lehluke emkhatsini kwetinkampani nebaphatsi bato. Njengemtjalitimali, kufanele utitayete tindleko letibandzanyekako. Tindleko letimisiwe, letifana netindloko tekuphatsa sikhwama temnyaka, imali yemphatsiswa kanye netindleko tekuphatsa, tikhishwa kuphothifoliyo yelusiso. Kungahle ukhishiswe imali yekucala uma ucala kutjala imali kodvwa loku akusiko kutsi intfo lephocelekile, futsi labanye baphatsi be-CIS abayifuni leyo mali. Lamanye emaphothifoliyo abhadalisa imali yekusebenta uma lusisomali lufinyelela kulizinga lekuvunyelwene ngalo.

**Umb: Kuyadzingeka yini kutsi ngibhadale intsela yenzuzo?**

**Imph:** Intalo nenzuzo yemali yama-CIS ibhadaliswa intsela. Bantfu labaneminyaka lengaphansi kulenge-65, kukhululwa imali leti-R23 800, neti-R34 500 kunobe ngubani loneminyaka lengetulu kulengema-65 kuntalo letfolakele. Mayelana nentsela yenzuzo lenkhulu, bantfu babhadaliswa intsela lelinganiselwa kumaphesenti langema-40 uma batsengisa. These figures are from 2020 and are subject to adjustment every year. Letibalo tisukela kumanyaka wa-2020 futsi tingaphansi kokulungiswa minyaka yonkhe. Vakashela kuwebhusayidi letsi-www.sars.co.za kute utfole tibalo takamuva njengoba letibalo tintjintja minyaka yonkhe.

**Umb: Ngabe ema-CIS ayahlinzeka ngetabelo tetabelo kanye nekusabalalisa imalingena?**

**Imph:** Awukho umtsetfo lolawula tabelo nobe kusatjalaliswa kwemalingena. Lamanye emaphothifoliyo aphindze atjale imali lengenako kantsi lamanye asabalalisa liphesenti lenzuzo lelitsile. Buta kumphathi we-CIS kutsi - futsi – imalingena yabiwa kangakhi kuleluhlelo. Caphela: lesikhwama kufanele sisabalalise imalingena lokungenani kanye ngemnyaka ngembi kwekuphela kwemnyaka wentalo, kodvwa loku kungatjalwa kabusha.

**Umb: Ngingakhano kuntjutja emaphothifoliyo emkhatsini?**

**Imph:** Yebo, ungakhona. Ungakhona kutsengisa incenye yelusisomali lonayo kwenye iphothifoliyo bese utjala kabusha inzuzo kulenye. Kunetindleko letikhona, kanye nemitselela yentsela lokungenteka ufune kutidzingidza nemeluleki wakho wetetimali.

**Umb: Ngingawugcina kanjani umkhondvo wekusebenta kwe-CIS yami?**

**Imph:** Ungakhona kulandzela kusebenta kwelutjalomali lakho kumaphephandzaba lamakhulu nakuwebhusayithi yetetimali. Imibiko yemnyaka nobe yencenye yemnyaka itokugcina unelwati lakamuva ngekuhamba kwesikhathi. Kubuyeketwa kwetimakethe nakho kuyinkhomba lenhle yekusebenta kwe-CIS yakho.

**Umb: Yini buhle nebubi bekutjala imali kuma-CIS?**

**Imph:** Buhle lobubalulekile ngema-CIS kutsi aniketa batjalitimali likhono lekuhlukanisa imphahla yabo, kantsi bubi lobukhulu kutsi emaphothifoliyo lamanyenti atsenga emasheya naletinye tibambiso letincike ekugucugcukeni kwemakhetse.

**Caphela 1**: INingizimu Afrika isebentisa imodeli ‘yeticongo letimbili’ yekulawula. Kubuka kusebenta kahle kwetetimali kanye buhlebume betinkampani tekutjala timali kungumtfwalo weMtsetfo Wetebuhlakani (PA). Umtimba longumlawuli wekutiphatsa etimakethe kwetikhungo tetimali, letihlinzeka ngemikhicito yetetimali netinsitakalo tetimali, tikhungo tetimali letinemalayisensi ngekwemthetfo wemkhakha wetetimali (i-FSCA) ilawula kutiphatsa kwebaphatsi betinhlelo tekutjalwa kwemali letihlangene.

**Inothi 2:** I-Financial Intelligence Center (FIC) iphetse timfuneko tekulwa nekushushumbiswa kwemali i-Financial Intelligence Center Act 2001. Lesibopho isihlanganyela ne-FSCA.

**Mininingwane lesemcokaLigunya Lekuziphatsa Kwemboni Yetetimali (Financial Sector Conduct Authprity (i-FSCA))**

Kute ucinisekise kubasemtsetfweni kwesikimu sekutjala imali nobe umhlizeki wetinkonzo tetetimali (FSP)/umeluleki wetetimali ungatsintsana ne-FSCA.

|  |  |
| --- | --- |
| **Lucingo (ibhodi lokuntjintja)** | 012 428 8000 |
| **Sikhungo setincingo** | 0800 20 3722 (FSCA) |
| **Inombolo yefeksi** | 012 346 6941 |
| **Likheli le-imeyili** | [info@fsca.co.za](mailto:info@fsca.co.za) / [enquiries@fsca.co.za](mailto:enquiries@fsca.co.za) / complaints@fsca.co.za |
| **Likheli leliposi** | P.O. Box 35655, Menlo Park, Pretoria 0102 |
| **Likheli lendzawo** | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,  Pretoria 0081 |
| **Iwebhusayithi** | [www.fsca.co.za](http://www.fsca.co.za) |

Kute utfole lwati lolwengetiwe lwemfundvo yetetimali yebatsengi, tsintsana **ne-FSCA's Litito Letemfundvo Yebatsengi.**

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

**Sikhungo Sebuciko Betimali (FIC)**

Uma usola tento tekukhwabanisa imali, tsintsana Nesikhungo Sekuchumana Sekutfobela Nekuvimbela i-FIC.

|  |  |
| --- | --- |
| **Lucingo** | 0860 222 200 |
| **Ifeksi** | 0860 333 336 |
| **Likheli leposi** | Private Bag X177, Centurion 0046 |
| **Likheli lendzawo** | Doornkloof 391-Jr, Centurion 0157 |
| **Iwebhusayithi** | [www.fic.gov.za](http://www.fic.gov.za) |

**Libhange Lembuso LaseNingizimu Afrika (SARB)/Ligunya Lebuhlakani (PA)**

kute ubike tinhlelo tekutsatsa imali ngalokungekho emtsetfweni, tsintsana ne-SARB/PA.

|  |  |
| --- | --- |
| **Lucingo** | 012 313 3911 / 0861 12 7272​ |
| **Ifeksi** | 012 313 3758 |
| **I-imeyili** | [SARB-PA@resbank.co.za](mailto:SARB-PA@resbank.co.za) |
| **Likheli leliposi** | Prudential Authority, South African Reserve Bank, P.O. Box 8432, Pretoria 0001 |
| **Likheli lendzawo** | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| **Iwebhusayithi** | [www.resbank.co.za](http://www.resbank.co.za) |

**Sikhulu lesicokwe kuphenya ngetikalo Tebahlinzeki Betinsitakalo Tetetimali (FAIS Ombud)**

Kuze utfule tikhalo letiphatselene nabaluleki betetimali nebahlinzeki bemikhicito yetetimali/ema-FSP chumana neSikhulu lesicokelwe kuphenya ngetikhalo se-FAIS.

|  |  |
| --- | --- |
| **Lucingo** | 012 762 5000 |
| **Lucingo lolishiphile** | [086 066 3274](tel:+27860663274) |
| **Ifeksi** | 011 348 3447 |
| **I-imeyili** | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| **Tikhalo mayelana nekutfulwa kwetikhonzo tetfu** | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| **Imibuto ngesibo setikhalo** | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| **Likheli leliposi** | P.O. 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](https://faisombud.co.za/) |

**Inhlangano Yekonga neKutjala imali eNingizimu Afrika (ASISA)**

Uma ufuna kutfola lokwengetiwe mayelana nekonga nekutshala imali, ungatsintsana ne-ASISA.

|  |  |
| --- | --- |
| **Telephone** | 021 673 1620 |
| **E-mail** | [info@asisa.org.za](mailto:info@asisa.org.za) |
| **Postal address** | PO Box 23525, Claremont 7735 |
| **Physical address** | Bridge House, Boundary Terraces, 1 Mariendahl Lane, Newlands, Cape Town 7700 |
| **Website** | [www.asisa.org.za](http://www.asisa.org.za) |

© 2020 FSCA

**SIKHUMBUTO**

*Lolwati lolucuketfwe kulencwajana luniketwe Tiphatsimandla Tekutiphatha Embonini Yetetimali (i-FSCA) ngenhloso yekwati kuphela. Lolwati aluhlanganisi seluleko setomtsetfo, sabochwepheshe, nobe setetimali. Nanobe kwentiwe konkhe kunakekelwa kute kucinisekiswe kutsi lokucuketfwe kulusito futsi kunembile, i-FSCA ayiniketi sicinisekiso, tibopho nobe ticinisekiso mayelana naloku futsi ayemukeli nobe ngusiphi sibopho lesingesemtsetfo nobe sibopho salokucuketfwe nobe kunemba kwelwati loluniketiwe, nobe nguikuphi kulahlekelwa nobe umonakalo loletfwe ngalokucondzile nobe ngalokungacondzi mayelana nekuncika ekusetjentisweni kwalelwati. Ngaphandle uma kushiwo ngalenye indlela, lilungelo lebunikati lalo lonkhe lwati le-FSCA. Alukho lwati lolukule ncwajana lolungaphindze lwentiwe kabusha nobe ludluliselwe nobe lusetjentiswe kabusha nobe lwentiwe lutfolakale nganobe nguyiphi indlela nanobe nguyiphi imidiya ngaphandle uma kutfolwe imvume lebhaliwe ngembi kwekulisebentisa eHhovisi Lomeluleki Jikelele le-FSCA.*