**UMSHWALENSI WESIKWELETI**

***Umshwalensi wesikweleti uchubeka nekukhokhela emabhili (tikweleti) wena nasewehluleka kutikhokhela.***

Ulahlekelwe ngumtfombo wemali yakho lengenako ngenca yekukhubateka, kugula lokungumahlalakhona noma kuphelelwa ngumsebenti lokuphutfumako? Nakwenteka ufa, ngubani lotawukhokhela tikweleti takho letisele? Umshwalensi wesikweleti (lebewukadze watiwa ngekutsi wesikhatsi lesidze) ngumkhicito wekhava yemphilo longasita kukhokhela tikweleti takho nangabe wena awusakhoni kutikhokhela.

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| **TINCHAZELO**Kubalulekile kutsi inkampani yakho yemshwalensi ikucacisele ngetinchazelo yato, ngemagama nemabintana letayelekile. |
| Umeluleki Wetetimali/Umtfulitinsita Wetetimali (i-FSP) | Umuntfu noma inkampani legunyatwe yi-Financial Sector Conduct Authority (FSCA) Umtimba Lolawula Umkhakha Wetetimali (i-FSCA) kweluleka ngekwetimali kanye/noma unikete tinsita tekungenelela mayelana netinhlobonhlobo temikhicito yetetimali, kufaka ekhatsi imikhicito yelutjalomali nemapholisi emshwalensi. Ilayisensi yeMtfulitinsita Wetetimali (i-FSP) yemuntfu noma yenkampani legunyatiwe ikubeka kucondze-ngco kutsi nguyiphi imikhicito noma tinsita tetimali labangelulekana ngato noma labangatitsengisa.  |
| Umshwalensi Wesikweleti | Umshwalensi Wesikweleti ngumkhicito wemshwalensi longawutsatsela kukhokhela sivumelwane sesikweleti noma imalimboleko. Umshwalensi wesikweleti ucinisekisa sivumelwane setibopho temtsengi mayelana nesikweleti noma imalimboleko nakwenteka alahlekelwa ngumsebenti, kungakhoni kusebentela imali lengenako, kukhubateka, kugula kwalomphelo, kufa noma lapho khona imphahla letsengwe ngesikweleti imoshekile noma ibhujisiwe. Kodvwa wena, njengemtsengi usakweleta imali kulemalimboleko.  |
| Umbolekisimali (umnikisikweleti) | Umtfulitinsita lokweletwa ngumtsengi imali (kk. umuntfu lonika umtsengi (umboleki) sikweleti) Kungaba libhange, sitolo lesikhulu/sitolo, umsiti ngemali yekutsenga imoto noma umuntfu/ibhizinisi lebhalise kuMlawulitikweleti Wavelonkhe (i-NCR).  |
| Sikhatsi semusa | Umtsetfo Wemshwalensi Wesikhatsi Lesidze no. 52 wanga-1998 utsi nangabe emaphrimiyamu (timali lekhokhwa njalo ngenyanga/titolomenti) akakhokhelwa ngesikhatsi lesifanele kufanele kutsi kube nesikhatsi semusa lokungenani emalanga la-15 ngembi kwekutsi ipholisi ingasachubeki kusebenta. Tinkampani temshwalensi tinganiketa sikhatsi lesidze, imvamisa kuba ngemalanga lange-30. Kuphindze futsi kube njalo nakumshwalensi longasiwo wemphilo (lobewukadze watiwa ngekutsi wesikhatsi) ngekwemibandzela yeMtsetfo Wemshalwensi Wesikhashana no. 53 wanga-1998. Kubalulekile kutsi banikati bemapholisi bafundze futsi bayivisise imibandzela nemigomo yekontileka yepholisi. |
| Iphrimiyamu | Linani lemali lolikhokhela inkampani yemshwalensi mayelana netinzuzo (timfanelo) letibekwe kulepholisi. Emaphrimiyamu akhokhwa njalo-nje ngetikhatsi lekuvunyelwene ngato, imvamisa kuba njalo ngenyanga noma ngemnyaka. |
| Kungachubeki nekusebenta | “Kungachubeki nekusebenta” ligama lelifinyetiwe lelisho “kungasasebenti kwekhava (kungakhokheli kwekhava,” lokusho kutsi lepholisi angeke isatikhokhela tinzuzo taloyo lofakwe kumshwalensi nangabe abawakhokheli lamaphrimiyamu.  |
| Lokungakhokhelwa yipholisi nemikhawulo | Tintfo letingakhokhelwa ngumshwalensi tintfo, kulahlekelwa noma tehlakalo letingakhokhelwa ngekuya kwemibandzela yepholisi. Imikhawulo tintfo letitibangangoti, tingoti, timo, noma imphahla lengakhokhelwa yipholisi. |
| Sikhatsi sekuphola | Ipholisi yemphilo ungayicisha kungakapheli emalanga lange-31 ngemuva kwekutfola emadokhumenti epholisi, nangabe usengakate wafaka sicelonkhokhelo. Njengemnikati wepholisi ufanele kutsi ubuke sitatimende sekudzalula losinikwe yinkampani yemshwalensi, tikhatsi tekuphotisa tehlukana ngekuya kwebaniketi bemishwalensi. Nangabe usengakate wafaka sicelonkhokhelo, kantsi futsi nangabe lepholisi icishiwe kungakapheli sikhatsi sekuphola, nanoma nguyiphi iphrimiyamu loyikhokhele utawubuyiselwa yona, kudvoswe tindleko inkampani yemshwalensi lekuhlangabetwene nato.  |
| I-ombudsman | Kunemahhovisi ema-Ombudsman lehlukene etinhlobo tetikhalo letehlukene. Sikhalo siyiswa ku-ombudsman nangabe uyilandzele inchubo yetikhalo yangekhatsi esikhungweni. Nangabe awukenetiseki ngemphendvulo yabo, utawubese wendlulisela loku ku-Ombudsman kutsi ichubeke iphenye. Fundza *sigaba seMininingwane yekutsintsana* saledokhumenti kute utfole kutsi nguyiphi i-Ombudsman leneligunya lweluhlobo lwepholisi letsite.  |

**Likhasi letekutsintsana**

1. Yini umshwalensi wesikweleti?
2. Tinhlobo temshwalensi wesikweleti
3. Umtsetfo Wetikweleti Wavelonkhe (i-NCR) usivikela kanjani?
4. Emalungelo ami nemshwalensi wesikweleti
5. Tibopho tami nangitsenga umshwalensi wesikweleti
6. Sibopho sebaniketisikweleti sekudzalula kimi
7. Emasu mayelana nekungenisa ticelonkhokhelo
8. Ngisifaka njani sikhalo lesiphatselene nemniketimshwalensi wami
9. Tekutsintsana letilusito
10. **Yini Umshwalensi Wesikweleti?**

Umshwalensi wesikweleti ngumcondvo losambulelo losetjentiselwa kuchaza luhlobo lwekhava yemshwalensi kusivumelwane sesikweleti. Letivumelwane tesikweleti tingaba tikweleti letingakavikeleki njengetimalimboleko temuntfu, emakhredithikhadi, i-ovadrafthi, noma likhadi lasesitolo tiye kutikweleti letivikelekile njengemalimboleko yekutsenga likhaya noma sivumelwane semali yekutsenga imoto.

Sibonelo, nangabe utsenga ifenisha lensha nge-akhawunti (sikweleti), sitolo sefenisha sitakunika luhlobo lolutsite lwemshwalensi kute kutsi lukhokhele tindleko talefenisha nangabe awusakhoni kukhokhela sitolimenti sangenyanga. Lomshwalensi uta netindleko letengetiwe bese wengetwa kusitolimenti sakho senyanga sefenisha.

Umshwalensi wesikweleti ukusita kutsi ukhokhele sikweleti sakho noma emabhili nangabe uyadzilitwa emsebentini, uyakhubateka noma ugula kwalomphelo noma nangabe awusakhoni kutfola imali lengenako. Umshwalensi wesikweleti ungakhokhela yonkhe imali lekwelwetwako yesikweleti nakuba nesehlakalo sekufa noma kukhubateka kwalomphelo noma tinyanga letimbalwa tesitolimenti kute kube ngulapho ukhona kubuyela esimeni sakho lesifanele, ngekuya kwemigomo nemibandzela yepholisi.

Umshwalensi wesikweleti semtsengi uvamise kutsengiswa ngumniketisikweleti (umkweletisi) njengencenye yesivumelwane sesikweleti. Ungaphindze futsi ufake ekhatsi ikhava yemikhicito (imphahla) loyitsenga ngesikweleti, nakungenteka kutsi imoshake, ilahleke noma intjontjwe kantsi usenemali loyikweleta umbolekisimali. Linyenti, kepha hhayi bonkhe baniketisikweleti batakunika sikweleti ngembandzela wekutsi utsatsa umshwalensi wesikweleti wabo. Nanoma kunjalo, loku akushiwo ngumtsetfo waseNingizimu Afrika.

Emaphrimiyamu emshwalensi wesikweleti angakhokhiswa phambilini futsi angafakwa kutindleko tesikweleti (ifakwa kusitolimenti senyanga) noma ingakhokhelwa ngumtsengi eceleni.

1. **Tinhlobo temshwalensi wesikweleti wemtsengi**

Umshwalensi we**Sikweleti Semphilo** uyakhokhela kute kutsi kukhokhelwe sonkhe sikweleti sakho nakungenteka ufe, ugule ulomphelo ungasakwati kusebenta noma uphelelwe ngumsebenti.

Umshwalensi we**Sikweleti Semtsengi** wentelwe kutsi ukhokhele nangabe imphahla loyitsenge ngesikweleti (njengemoto, makhalekhikhini noma mabonakudze) imosheka, ilahleka noma intjontjwa kantsi usakhokhela imalimboleko kumbolekisimali.

**Emasu labalulekile**

* Umshwalensi wemphilo yesikweleti ukhokhela sikweleti nakwenteka ugula kwalomphelo, udzilitwa emsebentini, ungakhoni kusebenta utfole imali lengenako, kukhubateka nekufa.
* Nangabe ukhubateke kwesikhashana, awusebenti noma awukhoni kusebenta utfole imali lengenako umshwalensi wesikweleti utawukhokhela titolimenti takho kute kufike tinyanga leti-12 noma ngaphasi. Lona lonemshwalensi ufanele kutsi afundzisise sitatimende sekudzalula semkhicito ikakhulu etimeni tekudzilitwa emsebentini. Ucelwa wati kutsi letinyanga leti-12 sikhatsi lesenteka kanye kuphela imphilo yonkhe yesikweleti.
* Kute linanimali lengukheshi leniketwako nangabe ipholisi iyacishwa noma linanimali lekuvutfwa kulepholisi ngemuva kwesikhatsi lesitsite.
* Umshwalensi wemphilo yesikweleti wehlukile kumshwalensi wemphilo yesikweleti lowetayelelekile ngoba umshwalensi wemphilo yesikweleti ukhokhela ibhalansi yesivumelwane sesikweleti lesitsite/linani lemalimboleko.
* Umshwalensi wesikweleti utawuvele-nje ungasachubeki nangabe sewusikhokhele sonkhe sikweleti, futsi umtsengi welulekwa kutsi afundze imibandzela yalokukhokhelwako.
* Nangabe awukhokheli iphrimiyamu yanjalo ngenyanga, ikhava yemshwalensi wakho angeke isachubeka kusebenta (itawuncamuka) futsi sikweleti sakho angeke sikhokhelwe nawuvelelwa ngulesehlakalo lowasitsatsela lomshwalensi.
1. **Umtsetfo Wetikweleti Wavelonkhe ukuvikela kanjani?**

Sigaba-106 seMtsetfo Wetikweleti Wavelonkhe, 34 wanga-2005, ubeka kutsi nanoma Umbolekisimali angadzinga umtsengi kutsi agcine ipholisi yemshwalensi wemphilo yesikweleti:

* Linani lemali lefakwe kumshwalensi angeke yendlule sibopho lesikhona sembolekisimali ngekwemibandzela yesivumelwane sabo, (ngaphandle nangabe sivumelwane semalimboleko yekutsenga indlu);
* Esehlakalweni sesivumelwane semalimboleko yekutsenga indlu ikhava yemshwalensi mayelana nemphahla lengahambi angeke yelule linanimphahla leliphelele lemphahla.
* Umbolekisimali futsi angeke anikete noma aphocelele umtsengi kutsi atsenge noma agcine umshwalensi longasikahle noma ngetindleko letingasikahle.
* Umbolekisimali lohlela umshwalensi wesikweleti:

**Angeke:**

* afake timali letengetwe ngetulu kutimali temshwalensi/tindleko.

**Ufanele kutsi:**

* adzalule intsengo lengiyo mbamba, ikhomishini nanoma ngumuphi umholo/inzuzo letfolwe ngumbolekisimali mayelana nalepholisi yemshwalensi lehlelwe ngumniketimshwalensi; kanye, achaze imigomo nemibandzela yepholisi yemshwalensi ngelulwimi lolucacile naloluvisisekako.
1. **Emalungelo akho nemshwalensi wesikweleti**

Ngembi kwekusayina sivumelwane semshwalensi wesikweleti ucelwa kutsi wente siciniseko sekutsi uyawevisisa emalungelo akho futsi ucaphele naku lokulandzelako:

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|  | Uwuvisisa ngalokuphelele yini lomkhicito wemshwalensi lowutsengako, futsi utifanele yini tidzingo takho nebhajethi?  |
|  | Uyitfolile yini ikhophi lephelele yekontileka yalepholisi?Kulilungelo lemtsengi kutfola ikontileka yepholisi lephelele kumniketimshwalensi kungakapheli emalanga lange-31. Lekontileka ifanele kutsi itjele umtsengi-ngco kutsi yini latawukhokhelwa yona nekutsi yini langeke akhokhelwe yona (tintfo letikhokhelwa ngumshwalensi naletingakhokhelwa ngumshwalensi).  |
|  | Bakutjelile yini kutsi ngumalini imali/iphrimiyamu lotawuyikhokha njalo ngenyanga? Loku lokulandzelako kufanele kutsi kubhalwe: imali yephrimiyami-ngco, lusuku lwenyanga lekufanele kutsi ikhokhwe ngalo kanye nekukhuphuka njalo ngemnyaka.  |
|  | Uyati yini kutsi singakanani sikhatsi sakho semusa nangabe uphutselwa kukhokha? Kulilungelo lemtsengi kutsi ati kutsi yini sikhatsi semusa.  |
|  | Uyati yini kutsi unelilungelo lekutfola emadokhumenti labhalwe ngelulwimi lolucacicile futsi loluvisisekako? |
|  | Uyativisisa yini timo letikhetsekile noma “lokungakhokhelwa” ipholisi yemshwalensi lengaba nako?  |
|  | Uyati yini kutsi ungayicisha kanjani ipholisi yemshwalensi wesikweleti?Umtsengi unelilungelo lekucisha ikontileka yemshwalensi. |
|  | Uyati yini kutsi nangabe unesikhalo mayelana nenkampani noma umuntfu lokutsengisele lepholisi yemshwalensi wesikweleti kantsi futsi awukakhoni kusisombulula nabo, ungendlulisela sikhalo sakho ku-Ombudsman lefanele noma ku-NCR nangabe tinhlawulo temshwalensi wemphilo yesikweleti, tendlula lizingakhulu letindleko letibekiwe. Ikontileka ifanele kutsi ifake ekhatsi tinombolo telucingo, likheli leliposi/lendzawo kanye nelencwadzigezi le-Ombudsman lefanele.  |
|  | Uyati yini kutsi uvumelekile kutikhetsela wakho umniketimshwalensi noma umkhicito wemshwalensi?Ngekuya kwemtsetfo, umtsengisi uphocelelekile kutsi akutjele kutsi akusiyo imphocelelo kutsi utsatse umshwalensi wesikweleti lotsengiswa ngumbolekisimali futsi ungatifunela wakho umshwalensi wemphilo yesikweleti. Kutifunela umkhicito noma insita lehamba embili letawenetisa tidzingo nebhajethi yakho. **Yemukela kuphela teluleko tetimali letivela kumeluleki ngetimali logunyatiwe/umtfulitinsita wetimali logunyatiwe**  |
|  | Uyadzinga yini kutsatsa ikhava yemshwalensi lowengetiwe?Yenta siciniseko sekutsi sewuvele unayo ipholisi lekhona lekhokhela tivumelwano takho tetikweleti?Nangabe sewuvele unayo ipholisi yemshwalensi lenalenhlobo yekhava lefunwa ngumbolekisimali, kungenteka ukwati kusebentisa lepholisi lekhona kukhokhela sikweleti futsi awudzingi kutsatsa lomunye umshwalensi. |
|  | Uyawudzinga yini lomunye umshwalensi lophatselene nalesikweleti, imphahla noma tinsita loticabangako? Batsengi banelilungelo lekutsi b**anga**yemukeli lepholisi leyengetiwe nangabe sebavele banayo.  |
|  | Nangabe uncuma kutsatsa ipholisi lensha lotikhetsela yona, noma usebentisa ipholisi leseyivele ikhona, umbolekisimali angadzinga kutsi lomtsengi anikete umniketimshwalensi ticondziso letitsite.  |

1. **Tibopho tami nangitsenga umshwalensi wesikweleti**

Nawutsenga umshwalensi wesikweleti, unesibopho:

* Sekwenta siciniseko sekutsi ubukana kuphela netinkampani temshwalensi nemngeneleli (umeluleki ngekwetimali) logunyatwe yi-FSCA;
* Sekufundza emadokhumenti ekontileka yepholisi ngembi kwekuwasayina. Sekubuta lomeluleki mayelana nanoma yini longayivisisi. Unelilungelo lekucela kutsi umuntfu akuchazele nanoma yini ngelulwimi lolulula futsi loluvisisekako, kanye nangelulwimi lwasekhaya. Nangabe utfola seluleko kumeluleki ngekwetimali logunyatiwe, gcizelela kutsi ukuniketa bufakazi bekutsi uneticu tekutsi angakweluleka mayelana nalomkhicito wetetimali. Mbute futsi mayelana nemininingwane lephelele yetimali, ikhomishini noma tinikamdlandla labatatitfola nangabe utsenga lomkhicito wetimali kufaka ekhatsi nanoma nguyiphi ikhava noma intfo leyengetiwe.
* **Unga**lisayini lifomu lelingakabhalwa lutfo noma lelingakabhalwa ngalokuphelele futsi onkhe emafomu uwagcwalise ngepheni lemnyama (lane-inki lemnyama);
* Gcina ikhophi yalekontileka yemshwalensi endzaweni lephephile;
* Kuniketa lwatiso loluliciniso nalolungilo ngawe (kudzalula), kufaka ekhatsi lwatiso mayelana netimo tetekwelashwa lebetikhona phambilini. Umtsengi angaba netinkinga nesi(ti)celonkhohelo sakhe nangabe kutfolakala kutsi lolunye lwatiso alusilo liciniso noma alukadzalulwa;
* Kukhokhela imphrimiyamu yemshwalensi wakho njalo ngenyanga, ngalokuphelele noma ngalokuyincenye. Khumbula, angeke ukhokhelwe nangabe awukhokhi iphrimiyamu!

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| **Kubalulekile kwati kutsi ikhava yemshwalensi wekufa, kudzilitwa emsebentini ngenca yekugula noma kungakhoni kutfola imali lengenako angeke isebente nangabe le-akhawunti iyakweleta.**  |

* Kucinisekisa kutsi ukhona losondzele kakhulu kuwe uyawati ema-akhawunti akho kanye nemniketimshwalensi lowukhokhelako. Loku kutawucinisekisa kutsi esahlakalweni sekufa noma kukhubateka, sicelonkhokhelo singafakwa masinyane.
* Kulesigaba lesi, kutfola ibhalansi lekweletako lesigadla noma ikhava yetinkhokhelo yesikhashana.
1. **Sibopho sembolekisimali sekudzalula kimi**

Umbolekisimali ufanele kutsi adzalule kuwe lolwatiso lolulandzelako:

* Tindleko temshwalensi.
* Linanimali lanoma nguyiphi imali, ikhomishini noma inzuzo letfolwa ngumbolekisimali, mayelana nemshwalensi.
* Samba sephrimiyami lekhokhelwako nekukhokhwa njalo kwenkhokhelo kk. ngemnyaka noma kanye kuphela.
* Lokukhokhelwako nalokungakhokhelwa ngulepholisi yemshwalensi kufanele kutsi uchazelwe kona ngelusuku lokungenwa kulo esivumelwaneni sesikweleti.
* Nanoma ngukuphi kukhushulwa lokungaba khona kungasebenta nakuphrimiyamu nephesenti nemahlandla ekhokhelwa kwalokukhuphuka.
1. **Emasu mayelana nekungenisa ticelonkhokhelo**

Nati tinkhomba letimbalwa tekwenta inchubo yeticelonkhokhelo ibe lula:

* Gcina ikhophi yedokhumunti yepholisi kanye nemadokhumenti laphatselene nesicelonkhokhelo sakho endzaweni yinye;
* Yatisa umuntfu lometsembako mayelana nepholisi yakho nalapho kugcinwa khona emadokhumenti kute kutsi kusitwe nanoma nguyiphi inchubo yeticelonkhokhelo nakwenta ufa noma ngangabe awukhoni ku;
* Hlala njalo unenombolo yepholisi noma yamatisi ilungile ngaso sonkhe sikhatsi nawutsintsa ipholisi yemshwalensi;
* Cela inombolo yeriferensi nawungenisa sicelonkhokhelo; kanye
* Nangabe kunenjingalwati letsite lenakekela sicelonkhokhelo sakho, caphela ligama lalonjingalwati, sibongo kanye nelwatiso lwetekuchumana.
1. **Ngisifaka njani sikhalo lesiphatselene nemniketimshwalensi wami**

Tinkampani temshwalensi setente inchubo yangekhatsi mayelana nekusonjululwa kwetincabano kute kutsi ube nalokutikhetsela lokulandzelako nangabe awenetiseki ngemikhicito noma tinsita takho tetimali:

* Yatisa inkampani yakho yemshwalensi noma i-FSP legunyatiwe ngesikhalo sakho ngekusibhalela incwadzi.
* Nangabe inkinga yakho ayikasombululeki ngalokukwenetisako futsi ngesikhatsi lesifanele, ungandlulisela loludzaba **mahhala** ku-Ombudsman yeMshwalensi Wesikhatsi Lesidze noma I-ombudsman yeBatfulitinsita Betimali (i-FAIS Ombud).
* Nangabe sikhalo sakho siphatselene nekwephulwa kweMtsetfo Wemshwalensi Wesikhatsi Lesidze, ufanele kutsi utsintse i-FSCA. Nangabe lesikhalo siphatselene nekwephulwa kweMtsetfo Wemshwalensi Wesikhatsi Lesidze lokungaba khona, ufanele kutsi utsintse i-PA. Nangabe leMitsetfo yephuliwe, i-ombudsman ingendlulisela sikhalo sakho ku-FSCA noma ku-PA.
1. **Tekutsintsana Letilusito**

**Tekutsintsana letilusito**

Kute utfole lwatiso lolubanti, noma nangabe ikhona imibuto lonayo lephatselene nemshwalensi wemphilo noma ufuna kubika kutiphatsa ngalokungekho emtsetfweni noma kuphatfwa ngendlela lengakafaneli mayelana nemshwalensi wemphilo, tsintsa munye walaba labalandzelako:

**Umtimba Wekulawula Umkhakha Wetetimali (i-FSCA):**

Kuhlola kutsi umtfulitinsita wetetimali noma umeluleki ngetetimali ugunyatiwe yini kutsengisa imikhicito netinsita tetetimali, nekutsi nguyiphi imikhicito labangakutsengisela yona, tsintsa i-FSCA.

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| Iswishibhodi ye-FSCA |  012 428 8000 |
| Sikhungo Setincingo  |  0800 20 3722 (i-FSCA) |
| Inombolo yefeksi |  012 346 6941 |
| Likheli lencwadzigezi |  info@fsca.co.za/ 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, South Africa 0081 |
| Kuwebhusayithi |  [www.fsca.co.za](http://www.fsca.co.za) |

Kute utfole lwatiso lolubanti mayelana nemfundvo yetetimali yemtsengi, tsintsa Litiko Letemfundvo Yemtsengi Le-FSCA.

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| Likheli lencwadzigezi |  CED.Consumer@fsca.co.za  |
| Kuwebhusayithi |  [www.fscamymoney.co.za](http://www.fscamymoney.co.za) |

Umlawulitikweleti Wavelonkhe (i-NCR)

Mayelana netindzaba letiphatselene nekutfola kutsi Umbolekisimali, Umeluleki Wetikweleti, Umkhandlu Wetikweleti, I-ejenthi Yekusabalalisa Inkhokhelo noma Lenye I-ejenthi Yekusombulula Tincabano ibhalisile, ucelwa kutsi utsintse Umlawuli Wetikweleti Wavelonkhe. Umlawulitikweleti Wavelonkhe uphindze futsi achube imihlanganosikolwa yebatsengi (mahhala), kubafundzisa ngetindzaba letiphatselene netikweleti kanye neMtsetfo Wetikweleti Wavelonkhe. Kute utfole lwatiso, ucelwa kutsi utsintse i-NCR:

|  |  |
| --- | --- |
| Lucingo lwamahhala | 0860 627 627 |
| Ifeksi | 087 234 7822 |
| Likheli Lencwadzigezi Jikelele | info@ncr.org.za  |
| Likheli Lencwadzigezi Yetikhalo | complaints@ncr.org.za |
| Likheli lencwadzigezi Yemihlanganosikolwa |  |
| Iwebhusayithi | [www.ncr.org.za](http://www.ncr.org.za) |
| Likheli Lendzawo | 127-15th Road RandjesparkMidrand1685 |

**Siphatsimandla Sekunakekela- Prudential Authority (i-PA)**

Kutfola kutsi inkampani yemshwalensi igunyatiwe kwenta ibhizinisi, tsintsa i-PA.

|  |  |
| --- | --- |
| Lucingo |  012 313 3911 0861 12 SARB (0861 12 7272) |
| Ifeksi |  012 313 3197/012 313 3929 |
| Incwadzigezi |  PA-Info@resbank.co.za |
| Likheli lekuposa |  P.O. Box 8432, Pretoria 0001 |
| Likheli Lendzawo |  Libhangesilulu LaseNIngizimu Afrika, 370 Helen Joseph Street, Pretoria 0002 |
| Iwebhusayithi |  [www.resbank.co.za](http://www.resbank.co.za) |

**I-Ombudsman yeMshwalensi weSikhatsi Lesidze**

Tikhalo letiphatselene nemshwalensi wemphilo, tsintsa i-Ombudsman yeMshwalensi Wesikhatsi Lesidze Ucelwa kutsi ucaphele kutsi inkampani yemshwalensi wakho ifanele kutsi inikwe litfuba lekusombulula lenkinga noma sikhalo ngembi kwekutsi sendluliselwe ku-Ombudsman.

|  |  |
| --- | --- |
| Lucingo | 021 657 5000 |
| Lucingo Lwamahhala | 0860 103 236 |
| Ifeksi | 021 674 0951 |
| Incwadzigezi | info@ombud.co.za  |
| Likheli lekuposa | Private Bag X45, Claremont, Cape Town 7700 |
| Likheli lendzawo | Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town 7700 |
| Iwebhusayithi | [www.ombud.co.za](http://www.ombud.co.za) |

Ungaphindze futsi utsintse **sikhungo setekutsintsana mayelana netikhalo temshwalensi** nangabe awukaciniseki mayelana nekutsi nguyiphi i-ombudsman lefanele kutsi uyitsintse.

|  |  |
| --- | --- |
| Lucingo Lwekubambisana |  0860 103 236 na-0860 726 890 |
| Ithelefeksi |  086 589 0696 |
| Incwadzigezi |  info@insuranceombudsman.co.za |
| Iwebhusayithi |  [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**I-Ombud Yebatfulitinsita Betetimali- Office of the Ombud for Financial Services Providers (i-Ombud Ye-FAIS)**

Tikhalo letiphatselene nebeluleki ngekwetimali netinombolo tekutsintsana tebatfulitinsita betimali tsintsa i-Ombud ye-FAIS.

|  |  |
| --- | --- |
| Lucingo | 012 762 5000 |
| Lucingo Lwekwabelana | 086 066 3274 |
| Ifeksi | 011 348 3447 |
| Incwadzigezi | info@faisombud.co.za |
| Tikhalo mayelana netinsita tetfu | hestie@faisombud.co.za  |
| Imibuto mayelana nesimo setikhalo | enquiries@faisombud.co.za  |
| Likheli lekuposa | 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/)  |

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MATIKHIPHECALENI

*Lolwatiso lolucuketfwe ngulencwajana luniketwe nguMtimba Lolawula Umkhakha Wetetimali (i-FSCA) ngenhloso yekuniketa lwatiso kuphela. Lolwatiso alufaki ekhatsi seluleko setemtsetfo, sebungcweti, noma setimali. Nanoma-nje kucophelelwe ngato tonkhe tindlela kucinisekisa kutsi loku lokucuketfwe kulusito futsi kuyanemba, i-FSCA ayiniketi sicinisekiso, tetsembiso noma kuciniseka mayelana naloku futsi ayemukeli nanoma ngusiphi sibopho setemtsetfo noma umtfwalo walokucuketfwe noma kunemba kwelwatiso loluniketiwe, noma, nanoma ngukuphi kulahlekelwa noma kumoshakalelwa lokuvela-ngco noma lokungaveli-ngco ngalokuchumene nekwetsembela ekusebentiseni lwatiso lolunjalo. Ngaphandle kwalapho kubekwe ngalenye indlela, temalungelokucamba alo lonkhe lwatiso aphetfwe yi-FSCA. Kute lwatiso lolukulencwanjana lolungaphindza lukhicitwe noma lwendluliswe noma luphindze lusetjentiswe noma lwentiwe kutsi lutfolakale nganoma nguyiphi indlela noma imidiya ngaphandle nangabe kunemvume lebhalwe phambilini letfolwe eHhovisi Lemeluleki Jikelele We-FSCA.*