**Fundza kabanti ngemshwalensi wemphilo**

Umshwalensi wemphilo ukuncephetela mayelana nesehlakalo sekugucuka kwemphilo njengekutsatsa umhlalaphansi nekukhubateka, kulahleka kwemphilo (kufa), kulimala, kanye nekulahlekelwa ngumtfombo wemali lengenako. Esikhatsini lesendlulile bewubitwa ngekutsi ngumshwalensi wesikhatsi lesidze. Tibonelo temapholisi emshwalensi wemphilo tifaka ekhatsi emapholisi ekhava yetemphilo, yemphilo, kanye neyekukhubateka.

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| **TINCHAZELO** |
| **Kubalulekile kutsi inkampani yemshwalensi yakho icacise kutsi** **iwachaza kanjani emagama nemabintana latayelekile.** |
| **Umzuzi** | Umuntfu lokupholisi lokhetfwe ngumnikati wepholisi (umninipholisi/umuntfu lotsetse/lotsenge) ipholisi, lozuzako kusicelonkhokhelo.  |
| **Sikhatsi sekuphola** | Ipholisi yemphilo ungayicisha kungakapheli emalanga lange-31 ngemuva kwekutfola emadokhumenti epholisi, nangabe usengakate wafaka sicelonkhokhelo sanoma ngutiphi tinzuzo. |
| **Ikhava** | Ikhava sivikelo lesiniketwa yinkampani yemshwalensi nakwenteka kuvela sehlakalo, sibonelo, kulimala, kulahlekelwa, kumoshakalelwa noma kwebelwa imphahla. Inkampani yemshwalensi ikhokha imali nangabe idokhumenti yepholisi yaloyo lofakwe kumshwalensi iyasho kutsi leto tehlakalo tebungoti tiyakhokhelwa. |
| **Ipholisi yekukhubateka** | Ipholisi yemshwalensi lapho khona, ngekwembuyiselo yemaphrimiyamu, inkampani yemshwalensi iyavuma kukhokhela umininipholisi tinzuzo (timfanelo) nangabe lomninipholisi akhubateka.  |
| **Umtsetfongucuko (i-endosimenti)** | Umtsetfongucuko (i-endosimenti) wemshwalensi wakho luntjintjo loluba kupholisi yemshwalensi wakho lolugucula noma loluletsa tingucuko kukhava yakho, imvamisa ngekwengeta noma kususa lokutsite. Lomtsetfongucuko ufanele kutsi ufakwe kupholisi yakho ngekubhalwa phasi. |
| **Lokungakhokhelwa nemikhawulo**  | Tintfo letingakhokhelwa ngumshwalensi tintfo, kulahlekelwa noma tehlakalo letingakhokhelwa ngekuya kwemibandzela yepholisi. Imikhawulo tintfo letitibangangoti, tingoti, timo, noma imphahla lengakhokhelwa yipholisi. |
| **Umtfulitinsita Wetetimali (i-FSP)** | Umuntfu noma inkampani legunyatwe kweluleka ngekwetimali kanye/noma kuniketa tinsita tekungenelela mayelana netinhlobonhlobo temikhicito yetetimali, kufaka ekhatsi imikhicito yelutjalomali nemapholisi emshwalensi. Ilayisensi ye-FSP noma yenkampani legunyatiwe ikubeka kucondze-ngco kutsi nguyiphi imikhicito noma tinsita tetimali labangelulekana ngato noma labangatitsengisa. |
| **Sikhatsi semusa** | 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. Kubalulekile kutsi banikati bemapholisi bafundze futsi bayivisise imibandzela nemigomo yekontileka yepholisi. |
| **Tibopho** | Kumshwalensi, onkhe emacembu – inkampani, bangeneleli kanye nalabo labafakwe kumshwalensi bafanele benetise tibopho letitsite kute kutsi lekontileka ihlale njalo isebenta. Tinkampani tidzinga kucinisekisa kutsi emabhrokha kanye nemakhasimende ayawuvisisa lomkhicito loniketwako, tindleko, kanye naloko lokukhokhelwa yipholisi naloko lokungakhokhelwa yipholisi. Bangeneleli bafanele kutsi bativisise tidzingo temaklayenti abo baphindze futsi bawanike imikhicito lehlangabetana naleto tidzingo. Banganika emakhasimende lwatiso lolubalulekile mayelana nemkhakha wemshwalensi futsi badzingeka kutsi bahale bati ngaki konkhe lokusha lokwenteka kulemboni kute kutsi bakwati kufundzisa emaklayenti nakuvela sidzingo. Emakhasimende anesibopho sekudzalula lonkhe lwatiso lolufanele aphindze futsi akhokhele onkhe emaphrimiyamu. |
| **Tinzuzo tepholisi** | Tinzuzo umuntfu lafanelwe kutitfola ngaphasi kwekontileka yepholisi yemshwalensi wemphilo. |
| **Umnikati wepholisi** | Umuntfu lofanelwe kutfola tinzuzo tepholisi ngaphasi kwepholisi yemshwalensi letsite. |
| **Iphrimiyamu** | Linani lemali lolikhokhela inkampani yemshwalensi mayelana netinzuzo (timfanelo) letibekwe kulepholisi. Emaphrimiyamu akhokhwa njalo-nje ngetikhatsi lekuvunyelwene ngato, imbamisa kuba njalo ngenyanga noma ngemnyaka. |
| **Ummeleli** | Nanoma ngumuphi umuntfu lonika iklayenti tinsita tetetimali, egameni lemtfulitinsita wetetimali logunyatiwe |
| **Bungoti (simo lesingaba yingoti)** | Kwenteka kwekutsi kungahle kwehle sehlakalo lesitsite ngesikhatsi sebukhona bepholisi. |
| **Kukhubateka ngalokuphelele** | Letinye tinkampani temshwalensi tichaza kukhubateka ngalokuphelele njengekugula noma kulima lokushiya umuntfu angasakwati kusebenta kutebungcweti bakhe bekasebenta kubo. Lamanye emapholisi atsi ufanele kutsi ungakhoni kwenta nanoma ngumuphi umsebenti. Cinisekisa kunkampani yakho yemshwalensi kutsi basho kutsi nabatsi ‘kukhubateka ngalokuphelele’. |
| **Ikhava yebungoti** | Umkhicito wemshwalensi wemphilo loniketa kuvikeleka kwetetimali nakwenteka kuba nesehlakalo lesikhulu lebesingakalindzelwa njengekugula lokumatima, kukhubateka, kutsatsa umhlalaphansi noma kufa. |
| **Ibhonasi yekwetsembeka** | Linani lemali leyengetwa ku-akhawunti yemnikati wepholisi ngemuva kwesikhatsi lesitsite lesincunyiwe kukontileka yepholisi. Inhloso kutsintsana/nekukhutsata banikati bemapholisi kutsi bagcine emapholisi abo, kanye nekutsi umsunguli wemshwalensi acinisekise tilinganiso tekuwagcina angahambi. Ivamise kubalwa njengencenye yetimali tekulawula noma liphesenti lelinani lepholisi.  |
| **Ipholisi ye-endawunimenti** | Luhlelo lwekonga lolufaka ekhatsi inzuzo yekufa leyentelwe kutsi ikhokhwe ngesikhatsi usaphila, kunekutsi ikhokhelwe bomondliwa bakhe nasewufile. |
| **Inkhokhelo lesamba** | Sizumbulu semali lekhokhelwa umnikati wepholisi noma bomondliwa bakhe isizumbulu sinye. |

**Likhasi letekutsintsana**

1. Singeniso

2. Tinhlobo temkhicito wemshwalensi wemphilo (wesikhatsi lesidze

3. Emalungelo netibopho temtsengi

4. Imibuto levamise kubutwa

Tekutsintsana letilusito

**1. Singeniso**

Tehlakalo letintjintja imphilo njengekufa, kukhubateka kanye nekutsatsa umhlalaphansi kukhokhelwa ngumshwalensi wemphilo (lebewukadze ubita ngekutsi ngumshwalensi wesikhatsi lesidze). Umshwalensi wemphilo unika bomondliwa bakho kuvikeleka ngetimali futsi ungasita umndeni wakho kutsi ukhokhele ibhondi (sikweleti sendlu) noma tindleko tekurenta, ukhokhele tinhleko tetemfundvo, uphindze futsi ukhokhele tindleko temngcwabo, noma tikweleti letisele nasewungasekho ufile noma sewukhubatekile futsi ungasakhoni kusebenta utfole imali lengenako.

INingizimu Afrika inemboni yetemshwalensi lenkhulukati futsi leshubile kulelivekati futsi iniketa imikhicto yetemshwalensi leminyenti leyehlukene kute kutsi ihlangabetane noma-ke yenetise tidzingo takho nelikhikhi lakho. Nanoma kunjalo, ngenca yenkholelo lengasingiyo yekutsi umshwalensi udulile, bantfu labanyenti bete umshwalensi.

Umshwalensi wemphilo unganika wena kanye nemndeni wakho kuthula nekukhululeka engcondvweni. Ngaphandle kwawo, umtfwalo wekwenta imphilo ichubeke uhlala emahlombe emfelokati/umfelwa noma emndenini noma emmangweni lowenabile, lokungadzingeka kutsi banakekele bantfwana lasebatintsandzane.

Labanye bantfu bacabanga kutsi umshwalensi wemphilo udulile bese-ke banconota kutsenga ikhava yemngcwabo. Nanoma kunjalo, umshwalensi wemphilo ushiphe kakhulu kunekhava yemngcwabo, futsi unganiketa tinzuzo tetemali letinyenti ube ukhokha yona leyo phrimiyamu.

**Tizatfu letikahle tekutsi utsenge umshwalensi wemphilo**

* **Lusito lwetetimali:** Nangabe umndeni wakho wetsembela kutsi uphile, noma nangabe imali yakho lengenako isita umndeni wakho kutsi ugcine futsi uchubeke nalelo zinga lemphilo loliphilako.
* **Shiya lifa:** Yenta siciniseko sekutsi tihlobo takho tiyanakekeleka ngekwetimali ngekutsi kupholisi yemshwalensi wakho ubhale bantfwana noma indvodza/umfati njengebazuzi bepholisi yemshwalensi wakho wemphilo.
* **Khokhela umngcwabo:** Imingcwabo iyabita Nangabe ipholisi yakho yemphilo inekhava yetinzuzo tekufa umndeni wakho ungakhokhela tindleko temngcwabo wakho ngalemali.
* **Kukhokhela tonkhe tikweleti**: Umshwalensi wakho wemphilo ungasetjentiselwa kukhokhela tonkhe tikweleti letisele njengemalimboleko yemoto, imalimboleko yekutsenga indlu kanye nemalimboleko lengeyakho. Loku kusho kutsi umndeni wakho angeke wetfwale kamatima ngenca yetindleko letengetiwe netikweleti.

**Tintfo lofanele kutsi utati:**

* **Cala usesemncane**: Nangabe usesemncane futsi uphile kahle, iphrimiyamu yemshwalensi wakho angeke ibite kakhulu.
* **Temphilo yakho**: Nangabe unephrofayili yekuba sengotini – lokusho kutsi, nangabe sisindvo semtimba wakho singetulu kwalesifanele noma kukhona kugula lophila nako, utawukhokha iphrimiyamu lenkhulu kunemuntfu lowetayelekile. Letinye tinkampani temshwalensi titakucela kutsi uyowenta luhlolo lwetemphilo ngembi kwekutsi bakunike umshwalensi. Nangabe uyala kuyohlolwa mayelana netemphilo (tekwelashwa), loku kungenta kutsi bangakuniki ikhava.
* **Kubhema**: Bantfu lababhemako bangakhokhela iphrimiyamu lenkhulu kunebantfu labangabhemi. Tinkampani letinyenti tiyayinciphisa iphrimiyamu yakho nawuyekela kubhema.
* **Tebungcweti takho**: Nangabe ungumcimimlilo noma usebenta embonini yetimbiwa, ungakhokha iphrimiyamu lephakeme ngoba letinye tinkampani temshwalensi tikhokhisa kakhulu nangabe usebenta umsebenti lokubeka engotini kakhulu.
* **Indlelamphilo:** Emaphrimiyamu avamise kuba setulu nangabe wenta tintfo letinebungoti kakhulu njenge-skydiving noma temidlalo lematima lengakubeka engotini kakhulu. Nangabe awudzaluli lonkhe lwatiso, inkampani yakho yemshwalensi ingala kukukhokhela timfanelo takho nawufaka sicelonkhokhelo.

Nangabe uyashada, ucala umndeni, noma usungula ibhizinisi, umshwalensi wemphilo uba yincenye lebalulekile yeluhlelo lwetetimali loluhlutekile. Uniketa kukhululeka kwekwati kutsi kutawuba nemali lekuvikelako kanye/noma tihlobo takho nangabe kukhona lokungenteka kuwe.

**2. Tinhlobo temikhicito yemshwalensi wemphilo (wesikhatsi lesidze)**

Ngoba umuntfu nemndeni ngamunye wehlukile, batawuba netindlela letehlukene tekubuka umshwalensi wemphilo. Ngako-ke, kunetinhlobo letehlukene temikhicito yemshwalensi wemphilo. Umshwalensi wemphilo awusimayelana nekufa kuphela, kepha uphindze ube mayelana neletinye tintfo letingakwenta kutsi ungasakhoni kutinakekela wena noma bomondliwa bakho, njengekukhubateka noma kudzilitwa emsebentini.

**Umshwalensi wemphilo**

Njengemnikati wepholisi yemshwalensi wemphilo, utawukhokha inkampani yemshwalensi iphrimiyamu njalo ngenyanga. Imbuyiselo, inkampani itsembisa kukunika tinzuzo tepholisi (sibonelo, sizumbulu semali), umnikati wepholisi noma bomondliwa bakho lobakhetsile, nangabe noma nakwehla tehlakalo letitsite letishiwo, njengekufa nekukhubateka.

Umuntfu noma imphilo lefakwe kupholisi ubitwa ngekutsi **yimphilo lefakwe kumshwalensi** futsi, nangabe inkampani yemshwalensi iyavuma, ipholisi yinye ingakhokhela ngetulu kwemphilo yinye lefakwe kumshwalensi. Kunetinhlobo temapholisi emphilo letehlukene, njengoba utawubona kulelithebula lelingentasi:

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| **Ikhava yekufa** | Ikhava yekufa luhlobo *lwekhava yebungoti* lene nhloso yinye kuphela yekunika umnikati wepholisi noma bomondliwa bakhe tinzuzo tepholisi nakwenta imphilo lefakwe kumshwalensi ifa. Ikhava yekufa ite incenye yelutjalomali noma linani lemali lengukheshi. Loku kusho kutsi nangabe lepholisi iyancanyulwa nganoma ngusiphi sizatfu, futsi nangabe kutsi sicelonkhokhelo lesafakwa, umnikati wepholisi akafanelwa kutfola nanoma ngumaphi wemaphrimiyamu akhe noma abuyelwe yimali levela enkampanini yemshwalensi. |
| **Umshwalensi wemphilo walomphelo: imphilo yonkhe** |  Ikhava yemphilo yonkhe ngumshwalensi wemphilo lowetayelekile, ikukhava ebungotini bekufa futsi icinisekisiwe kutsi itawuchubeka isebente sonkhe sikhatsi nawuchubeka ukhokha emaphrimiyamu akho. Incenye yalephrimiyamu ivamisa kuyiswa ku-akhawunti yekonga noma yelutjalomali, lokukwenta kutsi ukwati wakhe linani lemali lengukheshi ekuhambeni kwesikhatsi. Lencenye yekonga/yelutjalomali yepholisi yakho ungayifinyelela *ngemalimboleko* noma *ngekuyekela ipholisi*. Kuyekela ipholisi kusho kuyicisha bese utsatsa lemali lengukheshi leseyicongelelekile bese kudvoswa nanoma ngutiphi timali naletinye tindleko. Lapho kwenteka tingucuko etimphilweni tebantfu, kungenteka bangasayidzingi lepholisi noma abasakhoni kuyikhokhela. Kubalulekile kwati kutsi kukhona kunebubi bekutsatsa tinzuzo lesetigcogcelekile tekonga/lutjalomali ngaphasi kwaletimo:* kukhokha ubuyisele emuva imalimboleko yepholisi kutawuhamba nentalo, lokusho kutsi nangabe uboleka imali utawukhokha seyihamba nentalo.
* linani lemali nawutsatsa kheshi kupholisi kungasho kutsi utawukhokha tinhlawulo tekuyekela ipholisi futsi utawuphindze ulahlekelwe lilungelo lekufaka sicelonkhokhelo setinzuzo letichubekako kulepholisi.

Umshwalensi wemphilo yonkhe ukahle kumuntfu lofuna kushiya imali lencunyiwe ngemuva nakafa, ngenhloso letsite.  |
| **Umshwalensi wemphilo walomphelo: imphilo lesebenta kuto tonkhe timo** | Ikhava yemphilo lesebenta kuto tonkhe timo ivamisa kuvumela tingucuko kunekhava yemphilo futsi ikunika longakhetsa kuko. Yati kutsi: * ungatinciphisa tinzuzo takho tekufa kute ukhokhelwe sizumbulu lesikhulu semali lengukheshi
* ungakhokha emaphrimiyamu nganoma ngusiphi sikhatsi nanoma ngumalini
* ngalokwetayelekile, nangabe utsatsa imalimboleko kupholisi yemphilo lefananako, linani lemali loyibolekile angeke ibe nentalo, kantsi ukhokha intalo kumalimboleko kupholisi yemphilo yonkhe
* umshwalensi wemphilo yonkhe uvamisa kucinisekisa silinganisomalintalo incenye yelutjalomali yakho itawukhula, nanoma-nje loku akusiyo intfo longayikhetsa kumshwalensi wemphilo lofananako
* tinhlawulo noma timali letibitwako tingehlukana
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| **Umshwalensi wesikhatsi lesincunyiwe** | Umshwalensi wesikhatsi lesincunyiwe uniketa ikhava yesikhatsi lesincunyiwe, sibonelo, sikhatsi usakhokhela imalimboleko yendlu. Uphindze futsi watiwe ngekutsi ngumshwalensi loncunyiwe. Lekhava ibese iphelelwa sikhatsi nakuphela sikhatsi lesincunyiwe futsi, akubukwa kutsi sicelonkhokhelo sifakiwe noma asikafakwa, kute emaphrimiyamu latakubuyela lekhava nayiphelelwa sikhatsi. Ngalokwetayelekile, umshwalensi wesikhatsi lesincunyiwe luhlobo lwemshwalensi wemphilo lolushiphile. Umshwalensi wesikhatsi lesincunyiwe ite linani lemali lengukheshi noma incenye yemali. futsi ngako-ke ite linani lemali lekuvutfwa |
| **Emapholisi e-endawunimenti** | Ipholisi ye-endawunimenti luhlelo lwekonga lelinetinzuzo tekufa. Ukhokha imphrimiyamu njalo ngenyanga sikhatsi lesitsite, lekutsi nasiphela lesikhatsi ukhokhelwa sizumbulu sesamba semali. Yentelwe kutsi ikhokhwe ngesikhatsi usaphila kunekutsi ikhokhelwe bomondliwa bakhe nasewufile. Ungaphindze futsi utjale sizumbulu semali sibe yiphrimiyamu yinye yepholisi ye-endawunimenti. Inzuzo yekufa icala kusebenta nangabe ufa ngembi kwekutsi kufike sikhatsi sekutsi lepholisi ikhokhele. Linanimali yepholisi ye-endawunimenti nayiyekelwa lifanele kutsi likhule kakhulu lapho lepholisi iya ngaselusukwini lwekuvutfwa (kuphela kwesikhatsi sayo).  |

**Ikhava yemngcwabo**

Ikhava yemngcwabo iniketa tinzuzo tekukhokhela tindleko temngcwabo. Ngekuya ngekhava loyikhetsile, tinzuzo tiyimali lengukheshi yekukhokhela tindleko temngcwabo noma yekukhokhela umtfulitinsita. Njengemnikati wepholisi, ungakhetsa kutsi letinzuzo tikhokhelwe kanjani.

**Ikhava yekukhubateka**

Kungasakhoni kusebentisa tandla noma imilente yakho noma kuphatfwa kugula lokungumahlalakhona kungakuphocelela kutsi ungasakhoni kusebenta. Inhloso yalekhava yekukhubateka kukunika tinzuzo tepholisi (imvamisa kuba yimali) ikusita kutsi ukhokhele tindleko takho noma ingene esikhundleni semali lengenako longasayitfoli nakwenteka ukhubateka. Ikhava yekukhubateka ivamise kufakwa kukhava yemphilo kepha ingaphindze futsi itsengwe itihambela yodvwana. Timbili tinhlobo tekhava yekukhubateka letikhona:

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| **Ikhava yekukhubateka lenkhulu** | Ikhava yekukhubateka lenkhulu noma sizumbulu ikhokhela sizumbulu semali nangabe kwenteka sehlakalo lesifakwe kumshwalensi lesiholela ekukhubatekeni. Itawukhokhela kuphela nangabe sewungenise bufakazi bekutsi kukhubateka kwakho kwalomphelo.  |
| **Ikhava yekuvikela imali lengenako noma yekukhubateka** | Ngalekhava lena, imali lengenako iniketwa njalo ngenyanga noma ngalenye indlela lekuvunyelwene ngayo nakwenteka ukhubateka. Lemali ingakhushulwa njalo ngemnyaka, ngekuya kwepholisi. Nangabe ukhubateke kwalomphelo noma kwesikhashana, lemali lokhokhelwa yona ingena esikhundleni semholo kute kube ngulapho ululama khona, ufa noma-ke nayivutfwa lepholisi – noma ngukuphi lokwenteka kucala. |

**Ema-anuwithi emhlalaphansi**

Ema-anuwithi emhlalaphansi tinhlelo tekonga kwesikhatsi lesidze letikukhokhela usaphila. Ngekuya kwe-anuwithi loyikhetsako, ungayitsatsa imali yakho leyongiwe kusukela mhlawumbe nawuneminyaka lenge-55 noma ngemuva kwekutsatsa umhlalaphansi. Ungayikhipha ite ifike kukunye kwalokutsatfu kwelinanimali lengukheshi Imali leyongiwe lesele ifanele kutsi iphindze itjalwe kute kutsi utfole imali lengenako yemhlalamphansi wakho.

**Ema-anuwithi laphilako**

I-anuwithi lephilako ngumkhicito welutjalomali lokukhokhela imali lengenako njalo ngenyanga ngemuva kwekutsatsa umhlalaphansi. Njengelilunga lesikhwama sempensheni, selidlelantfongeni, sekonga noma se-anuwithi lephilako, ufanele kutsi usebentise lokungenani kubili kulokutsatfu kwemali yesikhwama sakho kutsi utsenge i-anuwithi nawutsatsa umhlalamphansi. Imali yakho itawutjalwa futsi umgamu wekukhula kwelutjalomali lwakho ngekwelinanimali utawuncuma imali lotawukhokhelwa yona njalo ngenyanga. Nawufa, bomondliwa bakho batawu:

* dvosa lemali isizumbulu ekufeni kwakho
* chubeka nale-anuwithi emagameni abo, bantjintje indlela lemali labanikwa ngayo lemali lengenako kute kutsi ifanele tidzingo tabo
* dvosa incenye bese bendlulisela ibhalansi emagameni abo njenge-anuwithi lephilako

**Ema-anuwithi lacinisekisiwe**

Ema-anuwithi lacinisekisiwe ngumkhicito wemshwalensi lowutsenga enkampanini yemshwalensi wemphilo. Lenkampani yemshwalensi icinisekisa kukukhokhela njalo ngenyanga impensheni lencunyiwe imphilo yakho yonkhe. Loku kukwenta kutsi ube nemshwalensi nawuphila sikhatsi lesidze kunalesilindzelekile noma sikhatsi lesidze imali yakho lengasitsatsa. Imali yakho lengenako-ke ye-anuwithi lecinisekisiwe ayikayami kulinanimali lelutjalomali lwakho.

Utfola imali yalomhlalamphasi kuphela-nje nawusaphila, kepha imali leyikhaphithali ifa kanye nawe futsi kute imali leyendluliselwa kutindlalifa takho, ngisho noma ngabe ufa masinyane kunesikhatsi lesilindzelekile. Lamanye emakontileka ayasifaka sikhatsi sekucinisekisa, kute kutsi indvodza/umfati wakho akhone kutfola tinzuzo.

**Caphela:** Imikhicito yemshwalensi wemphilo ifanele kutsi itsengwe etinkampanini temshwalensi wemphilo letinemalayisensi. Tinkampani temshwalensi wemphilo tinikwa emalayisensi nguMtimba Wekunakekela (i-PA) ngekwemibandzela yeMtsetfo Wemshwalensi-18 wanga2017. Lomtsetfo, kanye neMshwalensi Wesikhatsi Lesidze (No. 52 wanga-1998) lolawulwa yi-FSCA, ubeka kutsi tinkampani temshwalensi wemphilo tifanele tiyichube kanjani ibhizinisi yato. Batfulitinsita betetimali (ema-FSP) labaniketa teluleko ngetetimali kanye/noma tinsita tekungenelela nabatsengisa ipholisi bafanele kutsi bagunyatwe yi-FSCA kutsi bangenta njalo.

**3. Emalungelo netibopho temtsengi**

Unemalungelo nawutsenga imikhicito yemali, kepha-ke uphindze futsi ube netibopho – angeke wente umtfulitinsita wakho atiphendvulele mayelana ngayo yonkhe imiphumela.

**Emalungelo akho:**

|  |
| --- |
| * Ipholisi iyikontileka yetemtsetfo lebophelelanako lekunika emalungelo etehlakalweni tengoti, kulimala, nanoma yini loyitsatsele umshwalensi.
 |
| * Unelilungelo lekukhokhelwa imali yaloko lokutsatsele umshwalensi, kuphela-nje nangabe uhlangabetane nayo yonkhe imigomo nemibandzela yepholisi.
 |
| * Unelilungelo lekufuna yonkhe indzawo ipholisi yemshwalensi lefanela tidzingo nebhajethi yakho kahle kakhulu.
 |
| * Ngembi kwekusayina idokhumenti yepholisi, ungaya nayo ekhaya uyoyifundza wente siciniseko sekutsi uyakuvisisa loko lekucuketse. Unelilungelo futsi lekutsi uchazelwe lekontileka ngelulwimi lolucacile futsi loluvisiseka kalula.
 |
| * Ungayicima (uyesule) ipholisi yakho ngekutsi unike inkampani yemshwalensi satiso lesibhalwe phasi (imvamisa kuba yinyanga), njengoba kushiwo kudokhumenti yepholisi.
 |
| * Unelilungelo lesikhatsi sekuyiphotisa. Loku kusho kutsi ungantjintja ingcondvo yakho futsi uyicishe lepholisi yemphilo kungakapheli emalanga lange-31 ngemuva kwekutfola emadokhumenti epholisi lafanele. Ngembi kwekucisha, ufanele kutsi ubhalele lenkampani yemshwalensi incwadzi uyatise ngenhloso yakho yekucisha. Lenkampani yemshwalensi ifanele kutsi ihambisane nesicelo sakho sekusebentisa lilungelo lakho lekuphotisa kungakapheli emalanga lange-31 ngemuva kwekutfola sicelo sakho. Utawufanelwa kubuyiselwa iphrimiyamu yakho yekucala, ngekuya kwekutsi inkampani yemshwalensi idvonse timali letitsite kute kutsi ikhokhele tindleko. Nangabe akukhoneki kutsi lepholisi ingacishwa ngenca yetizatfu letitsite, ufanele kutsi watiswe ngaloku ngembi kwekutsi usayine idokhumenti yepholisi.
 |
| * Kunesikhatsi semusa semalanga la-15 sekukhokhela iphrimiyamu yenyanga ngemuva kwesikhatsi lesibekiwe. Nangabe iphrimiyamu ayikakhokhelwa ngelusuku lolubekiwe, inkampani yemshwalensi ifanele kutsi ikwatisa ngalokungakhokheli kwakho kungakapheli emalanga la-15 ngemuva kwelusuku lwekukhokha lolufanele. Nangabe iphrimiyamu yakho solo ayikhokhwa kute kube lilanga le-16, sekute umshwalensi lokuvikele.
 |
| * Cela ummeleli wenkampani yemshwalensi akunike imininingwane yekutsintsana yabo bese ubuta kutsi ngubani lofanele kutsi umtsitse nangabe ufuna kufaka sicelonkhokhelo noma-ke nangabe unesikhalo.
 |

**Tibopho takho:**

|  |
| --- |
| * Yenta siciniseko sekutsi uyawakhokhela emaphrimiyamu futsi uhambisana nemigomo nemibandzela, njengobe ibekiwe kudokhumenti yepholisi.
 |
| * Yenta siciniseko sekutsi uvisisa yonkhe intfo lebhalwe kuledokhumenti yepholisi nako konkhe mayelana nemkhicito weshwalensi.
 |
| * Tatise – inkampani yemshwalensi itawudzinga inombolo yakho yamatisi (ye-ID) nelikheli, kanye nemininingwane yebantfu lofuna kubafaka kulomshwalensi.
 |
| * Banike lwatiso lolungilo lolunembako. Inkampani yemshwalensi angeke ikhone kukufaka kahle kumshwalensi ngaphandle kwekutsi ubanike lwatiso loluphelele futsi lolunembako.
 |
| * Cinisekisa kutsi inkhokhelo yemshwalensi lotawuyikhokha njalo ngenyanga kutawuba ngumalini futsi ngembi kwekusayina emadokhumenti yenta siciniseko sekutsi utawukhona kuyikhokha!
 |

**Tibopho tenkampani yemshwalensi**

|  |
| --- |
| Inkampani yemshwalensi itawufanela kutsi ibukane nebungoti lotawubukana nabo nangabe kuvela sehlakalo lesitsatselwe umshwalwensi.  |
| Inkampani yemshwalensi itakuchazela ipholisi ngalokuphelele iphindze futsi iphendvule nanoma nguyiphi imibuto longaba nayo.  |
| Inkampani yemshwalensi itakukhokhela nakuvela sehlakalo sekufa, kukhubateka nalapho ungasatfoli imali lengenako, kuye ngekutsi ikhava yakho ikhokhela ini.  |
| Inkampani yemshwalensi itawuba nema-ejenti laneticu langakusita kutsi utsatse tincumo letifanele mayelana nekutsi utsenge muphi umkhicito wemshwalensi.  |
| Inkampani yemshwalensi ifanele kutsi ibe ngulegunyatwe ngalokufanele yi-PA ngembi kwekutsi bakutsengisele nanoma ngumuphi umshwalensi. |

**4. Imibuto levamise kubutwa**

**Umbuto: Uyawudzinga yini umshwalensi wemphilo?**

Imphendvulo: Nangabe ufuna bomondliwa bakho bavikeleke ngekwetimali (umntfwana wakho, indvoza/umfati, umtali, njll.), noma ukhokhele tonkhe tikweleti takho nakwenteka ufa noma ukhubateka, udzinga umshwalensi wemphilo.

**Umbuto: Ngati kanjani kutsi ngisebenta nenkampani yemshwalensi wemphilo legunyatiwe noma umtfulitinsita wetetimali (i-FSP) logunyatiwe?**

Imphendvulo: Tinkampani temshwalensi wemphilo tinikwa emalayisensi nguMtimba Wekunakekela (i-PA) ngekwemibandzela yeMtsetfo Wemshwalensi-18 ) wanga-2017. Lomtsetfo, kanye neMshwalensi Wesikhatsi Lesidze (No. 52 wanga-1998) lolawulwa yi-FSCA, ubeka kutsi tinkampani temshwalensi wemphilo tifanele tiyichube kanjani ibhizinisi yato. Tsintsa i-PA noma i-FSCA kute utfole luhlu lwetinkampani letinemalayisensi noma-ke kute ucinisekise kutsi inkampani yemshwalensi yakho inelayisensi. Onkhe ema-FSP nebameleli bafanele kutsi bagunyatwe yi-FSCA kute kutsi bakutsengisele imikhicito yetetimali noma bakweluleke ngekwetimali. Unalo lilungelo lekutsi ubone ilayisensi yabo ngembi kwekutsi ungene esivumelwaneni semshwalensi.

**Umbuto: Ngidzinga umshwalensi wemphilo longakanani?**

Imphendvulo: Linani lemali yemshwalensi wemphilo loyidzingako itawuya ngesimo netizatfu takho tekutsenga ipholisi. Tsintsa nanoma nguyiphi i-FSP noma umeluleki wetetimali kute utfole lwatiso lolubanti kanye neteluleko mayelana naloku. Nawutfola lwatiso, phikelela ufune kutsi umeluleki ngekwetimali akunike bufakazi bekutsi baneticu tekukweluleka mayelana nalomkhicito wemali, uphindze futsi utfole imininingwane lephelele yetimali, ikhomishini noma sikhutsato labatasitfola nangebe utsenga umkhicito wemali. Buka nakuletinye tindzawo bese uyayicatsanisa lemikhicito yetimali naleminye imikhicito nayo lengahlangabetana netidzingo takho. Yenta siciniseko sekutsi ucatsanisa tintsengo, kanye nalekhava leniketwako.

**Umbuto: Ngifanele yini kutsi ngente luhlolo lwetekwelashwa (lwetemphilo)?**

Imphendvulo: Kuya ngenkampani kanye nemkhicito wemshwalensi. Tinkampani temshwalensi letehlukene tinetidzingo letehlukene mayelana naloku. Kuletinye tehlakalo, umlandvo wakho wetekwelashwa utawuncuma linani leluhlolo lokufanele kutsi ulwente.

**Umbuto: Kungenteka yini kutsi inkampani yemshwalensi yale kunginika ipholisi?**

Imphendvulo: Yebo. Inkampani yemshwalensi ingakhetsa kutsi ingakuniki ipholisi. Nanoma kunjalo, kunetinkhombandlela labafanele kutsi batilandzela ngoba phela kunetindzawo tetemtsetfo letingacaci kahle. Inkampani yemshwalensi ingala kukunika ikhava, sibonelo, nangabe awenti luhlolo lwetekwelashwa lekufanele kutsi ulwente. Ngenchubo lebitwa ngekutsi kuvuma (kufungela kuvuma) kwetfwala sibopho inkampani yemshwalensi itawuncuma kutsi ufanelekile yini kutfola ikhava kanye nekutsi emaphrimiyamu akho atawuba ngumalini. Nangabe utfola kutsi une-HIV, abakwati kutsi bangala kukunika ikhava, kodvwa batawenta iphrimiyamu yakho kutsi ihambisana nebungoti lobukhona.

**Umbuto: Kutawentekani nangabe kukhona lwatiso lengilugodlako, sibonele, kutsi ngiyabhema, kute kutsi ikhokhe iphrimiyamu lencane?**

Imphendvulo: Kuniketa lwatiso lolungasilo ngawe akusiko kuhlakanipha ngoba inkampani yemshwalensi inelilungelo lekutsi isale sicelonkhokhelo sakho. Lokunye futsi, kukungetsembeki futsi kukubeka kabi emaciniso. Inkampani yemshwalensi idzinga lwatiso lolunembako mayelana nawe kute kutsi bakhone kutsatsa sincumo sekutsi bayafuna yini kukunika umshwalensi kanye nekuncuma tindleko tekukunika ikhava. Iphrimiyamu loyikhokhako iya ngephrofayili yebungoti bakho. Tintfo letitsintsa iphrofayili yakho yebungoti tifaka ekhatsi budzala, bulili, temphilo, umsebenti (kutsi uyingoti yini) nendlelamphilo (kutsi ngabe ifaka ekhatsi tintfo tekutijabulisa letiyingoti yini).

**Umbuto: Yini tintfo letingakhokhelwa yipholisi?**

Imphendvulo: Tintfo letingakhokhelwa yipholisi tinzuzo letingakhokhelwa yipholisi yemshwalensi letsetfwe. Inkampani yemshwalensi noma umngeneleli ufanele kutsi akunike imininingwane yayo yonkhe imigomo nemibandzela ngembi kwekutsi usayine emadokhumenti.

**Umbuto: Isho kutsi 'iphrimiyamu yeweyiva'?**

Imphendvulo: Lamanye emapholisi emshwalensi wemphilo anika banikati bemapholisi kutikhetsela kutsi bafake nephrimiyamu yeweyiva kumapholisi abo. Loku kusho kutsi nakwenta ukhubateka ngalokuphelele futsi ungasakhoni kusebenta utfole imali lengenako, inkampani yemshwalensi itawuvumela tinkhokhelo takho temaphrimiyamu kutsi tengcelwe sikhatsi lokungaba sikhatsi lesitsite lesibekiwe.

**Umbuto: Bazuzi (bomondliwa) bangasifaka yini sicelonkhokhelo setinzuzo nangabe lomuntfu lotsetse umshwalensi utibulele?**

Imphendvulo: Loku kuya ngenkampani yemshwalensi kanye nemibandzela yekontileka yemshwalensi. Tinkampani temshwalensi tivamisa kukubeka kucace kumapholisi ato kutsi umnikati wepholisi angeke afake sicelonkhokhelo setinzuzo nangabe umuntfu lofakwe kumshwalensi utibulele kungakapheli iminyaka yekucala lemibili ngemuva kwelusuku lwekucala kwepholisi.

**5. Usifaka njani sikhalo lesiphatselene nemnikati wemshalensi.**

Tinkampani temshwalensi setente inchubo yangekhatsi lemayelana nekusonjululwa kwetincabano, ngako-ke unalokutikhetsela lokulandzelako nangabe awenetiseki ngemikhicito noma tinsita takho tetimali:

* Yatisa inkampani yakho yemshwalensi noma i-FSP legunyatiwe ngesikhalo sakho ngekusibhala phasi.
* 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 kwe 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.

**Tekutsintsana letilusito**

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

**Umtimba Lolawula Umkhakha Wetetimali- Financial Sector Conduct Authority(i-FSCA):**

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

|  |  |
| --- | --- |
| 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 lekuposa |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Likheli lendzawo |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| Iwebhusayithi |  [www.fsca.co.za](http://www.fsca.co.za) |

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

|  |  |
| --- | --- |
| Incwadzigezi |  CED.Consumer@fsca.co.za  |
| Iwebhusayithi |  [www.fscamymoney.co.za](http://www.fscamymoney.co.za) |

**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 wati kutsi inkampani yemshwalensi wakho ifanele kutsi inikwe litfuba lekusombulula lenkinga noma sikhalo ngembi kwekutsi sendluliselwe ku-Ombudsman.

|  |  |
| --- | --- |
| Lucingo | 021 657 5000 |
| Lucingo Lwamahhala | 0860 436 777 |
| 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 Lwamahhala |  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 betetimali netinombolo tekutsintsana tebatfulitinsita betimali tsintsa i-Ombud ye-FAIS.

|  |  |
| --- | --- |
| Lucingo | 012 762 5000 |
| Lucingo Lwamahhala | 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.*