Kuhlelela Umhlalaphansi

Sikhiya semhlalaphansi lonetsetekile

Lofanele ukwati nawuhlelela umhlalaphansi

Kutawufika sikhatsi, lapho khona ungeke uchubeke nekusebenta Utibona usesimeni lesinjani mayelana nemhlalaphansi? Utawuba nayo yini imali leyenele yekukhokhela tindleko takho? Ngelishwa, linyenti letfu alilihleleli ngalokwenele lelo langa.

Ungacala noma ngunini kuhlelela umhlalaphansi, kepha kuncono kakhulu kusheshe ucale. Kuhlela kahle kutawuphindze kukusite kutsi utsatse tincumo manje kute utfole umhlalamphansi lokahle ekuhambeni kwesikhatsi.

**Tinchazelo**

Kubalulekile kutsi inkampani yakho yemshwalensi ikucacisele ngetinchazelo tayo,

emagama nemabintana latayelekile.

**Umzuzi**

Umuntfu noma licembu lebantfu labatfola imali ekushoneni kwelilunga lebelifaka sandla likhokhela sikhwama semhlalaphansi, noma lelifanelwe kutfola lokungetulu lokusele.

**Mondliwa (lokhetsiwe)**

Njengelilunga lesikhwama semhlalaphansi, utawucelwa kutsi ukhetse noma wenyule umzuzi munye noma ngetulu kwamunye kutsi batfole loko lokongile nakwenteka ufa ngembi kwekutsi utsatse umhlalaphansi.

**Sikhwama semzuzi**

Nangabe loyo bekalilunga lesikhwama uyafa, imali lesizumbulu setinzuzo tekufa lefanele kutsi inikwe bomondliwa balelilunga itawufakwa esikhwameni semzuzi bese yabelwa bazuzi ngekubona kwesikhwama.

**Inzuzo (timfanelo)**

Inzuzo yimali lephuma esikhwameni semhlalaphansi lekhokhelwa lilunga noma loyo bekalilunga.

**Tinhlawulo tesehlakalo tesikhashana**

Inhlawulo lehlisibetwa ngumsunguli wemshwalensi we-anuwithi yemhlalaphansi layikhokhisa lilunga nangabe liyekela kukhokha sikhatsi singakefiki noma linciphisa imali leliyifaka njalo ngenyanga (umnikelokonga) noma likhetsa kutsatsa umhlalaphansi ngembi kwelusuku lolubekelwe umhlalaphansi.

**Iminikelokonga**

Titolimenti temali lefakwa esikhwameni sekuhlelela umhlalaphansi letikhokhwa ngemalunga lakhokhako tibitwa ngekutsi yiminikelokonga. Leminikelokonga yakha tikhwama letinyenti letibese tiyatjalwa kute utfole tinzuzo esikhatsini lesitako.

**Mondliwa**

Umuntfu lokwatsi, ngelusuku lwekufa kwelilunga ngesikhatsi lisasebenta, bekondliwa (anakekelwa) ngulelilunga mayelana netimali. Loku kungaba ngumntfwana (kufaka ekhatsi umntfwana welusiso/lokhubatekile) umtali, indvodza/umfati, sihlobo noma umuntfu lelilunga belimondla ngekwemtsetfo.

**Lutjalomali**

Inchubo yekufaka imali kumkhicito welutjalomali njengesikimu selutjalomali lesihlanganyelwe (i-CIS), emasheya, noma imphahla (iphrophathi). Kufaka umnikelokonga esikhwameni sempensheni nako kutsatfwa ngekutsi lutjalomali.

**Umnakekeli wekwemtsetfo**

Umuntfu noma abantfu labakhetfwe ngekwemtsetfo kutsi bavikele futsi banakekele umntfwana/bantfwana kanye/noma umuntfu longakhoni kutentela lutfo.

**Inzuzo lesizumbulu**

Inzuzo yekufa lesizumbulu yimali lekhokhwa kanye inikwe bazuzi noma bomondliwa baloyo bekakadze alilunga lesikhwama. Lenzuzo isamba semali lesele lebeyongelwe impensheni (bese kudvoswa tinhlawulo temtselo) futsi ingatsatfwa isizumbulu noma iphindze itjalwe ku-anuwithi. Lenzuzo ikhona nangabe bonkhe bazuzi nabomondliwa sebatfoliwe.

**Umsebenti waseceleni**

Umsebenti waseceleni/lowengetiwe lowentako lowengete emsebentini wakho lowetayelekile wamanje kute kutsi utfole imali lengetiwe.

**Inzuzo lengetulu**

Lokungetulu kusho nanoma ngutiphi tinzuzo tesikhwama sempensheni umuntfu lakweletwa tona langazange atikhokhelwe noma atifakele sicelonkhokhelo ngemuva kwekutsi umuntfu ashiye phasi umsebenti, acoshwe emsebentini, adzilitwe noma atsatse umhlalaphansi. Ngisho noma ngabe wafaka sicelonkhokhelo noma watfola tinzuzo takho ngemuva kwekushiya sikhwama, kungenteka kutsi awuzange utitfole tonkhe tinzuzo bewufanele kutsi utitfole.

**Baphatseli**

Baphatseli ngemacembu ebantfu labacondzisako, balawule baphindze futsi bengamele kusebenta kwetikhwama temhlalaphansi. Badzingeka kutsi basebenta ngekucophelela nangebungcweti, nangekwetsemba futsi. Baphatseli bangatfweswa umtfwalo wato tonkhe tincumo letentiwe ngulesikhwama.

**Tinzuzo letingakafakelwa ticelonkhokhelo**

Tinzuzo letingakafakelwa ticelonkhokhelo tinzuzo letingakakhokhelwa noma letingakafakelwa ticelonkhokhelo lilunga lesikhwama sempensheni noma lelidlelantfongeni noma-ke loyo longaba ngumzuzi kungakapheli tinyanga letinge-24 kusukela ngelusuku letafanela ngalo kutsi tikhokhelwe noma tifakelwe sicelonkhokhelo.

Likhasi letekutsintsana

1. Asihlele

2. Yini sikhwama semhlalaphansi?

3. Tinhlobo tetikhwama temhlalaphansi

4. Lokungakhetfwa kuko

5. Emalungelo netibopho njengelilunga lesikhwama semhlalaphansi

6. Kwelulekwa mayelana nebungoti netinzuzo temhlalaphansi

7. Imibuto levamise kubutwa

8. Usifaka kanjani sikhalo

Tekutsintsana letilusito

**1. Asihlele**

Buka imphilo yakho lamuhla bese ucabanga ngetibopho takho tamanje tetimali. Ucabanga kutsi utawudzinga malini nawutsatsa umhlalaphansi kute kutsi ukhokhele tindleko takho tangenyanga? Akusiko kuhlakanipha kuvele-nje ucabange kutsi utawuba sesimeni setimali lesincono kunalesi lokuso manje noma kutsi utawulungisa tintfo uma sewutsatsa umhlalaphansi. Kungenteka kutsi utawube sewumdzala kakhulu, uluphele noma ulimele noma ugula lokungakuvimbela kutsi ukhona kusebenta ngemuva kwekutsatsa umhlalaphansi.

Nawushesha kucala konga, unika imali loyongile yemhlalaphansi wakho sikhatsi lesinyenti sekutsi ikhule ngelinani. Nangabe usengakacali konga, ufanele kutsi ucale manje.

**Kwekucala, akesicacise imicondvo lengasiyo kanye netinkholelo letingasiwo emaciniso mayelana nemhlalaphansi:**

**“Ngimncane kakhulu kutsi ngingacabanga umhlalaphansi”**

Uma ushesha kucala kongela umhlalaphansi, utawuba nemali lenyenti nasewutsatsa umhlalaphansi. Ungaphindze futsi wente lutjalomali nekutfokotela tinzuzo tekonga imali lengenako ngembi kwemtselo esikhwameni sempensheni lesibhalisiwe.

**“Sikhatsi sesishambe kakhulu kutsi ungacala kongela umhlalaphansi”**

Kucala konga, kuncono kunekutsi ungongi sanhlobo. Ungamane ufake onkhe emandla akho ekongeni, uhlele kusebenta ngemuva kweminyaka lenge-65 budzala, noma-ke utfole imali leyengentiwe emsebentini waseceleni.

**“Ngite imali leyenele lengingayitjala”**

Akuyi ngekutsi unamalini kepha yonga loko lonako, ngisho noma ngabe ngu-R200 ngenyanga. Ungatikhuphula lemali ekuhambeni kwesikhatsi. Khuluma nemtfulitinsita wetetimali (i-FSP)/umeluleki ngetetimali noma ibhrokha mayelana nekutsi ungawongela kanjani umhlalaphansi wakho.

Linyenti letfu liphila sikhatsi lesidze, lokusho kutsi imali yetfu yemhlalaphansi ifanele kutsi ibe khona sikhatsi lesidze. Ungakholwa kutsi tindleko takho tekuphila titawuncipha nasewutsetse umhlalaphansi, kepha ngisho noma tingancipha kuletinye tinhlangotsi, tingakhula kuletinye. Sibonelo, lapho tindleko tendlu tincipha nawukhokha yonkhe imali yebhondi, ungacala kukhokha imali lenyenti yetekwelashwa. Kuphindze futsi kube yintfo lelindzelekile kutsi bantfwana batawunakekela batali babo (noma bogogo namkhulu) nabatsetse umhlalaphansi. Kutawentekani nabangabanakekeli noma bangakhoni kubanakekela?

Nasewutsetse sincumo sekongela umhlalaphansi, yenta sikhatsi sekubonana ne-FSP legunyatiwe lengahlola simo sakho setimali samanje abese uyakusita kutsi ungonga malini ngenyanga kute kutsi ube nemali leyenele lotawuphila ngayo nasewutsetse umhlalaphansi.

Kwenta siciniseko sekutsi unemhlalaphansi lonetsetekile, ufanele kutsi uhlele konga imali leyenele kute kutsi ube nemali yemhlalaphansi lengena njalo ngenyanga lelingana na-75% yelisheke lemholo wekugcina lowawutfola.

Bacashi labanyenti banikana sikhwama semhlalaphansi basebenti labafanele kutsi umnikelokonga kuso. Lena nguyona ndlela lelula kakhulu yekungela umhlalaphansi ngoba umcashi wakho udvosa-ngco umnikelokonga emholweni wakho. Kuyakhonakala kutsi ungafaka iminikelokonga leyengetiwe esikhwameni sakho semhlalaphansi. Ungaphindze futsi utsatse ema-anuwithi lengetiwe noma-ke ufake umnikelokonga esikhwameni lesihlukile kunaleso lesiniketwa ngumcashi wakho nangabe ufuna kukhulisa imbita yemali lonayo wentele umhlalaphansi. Bantfu bavamise kukhetsa loku nangabe batisebenta bona ngekwabo noma nangabe bacashi babo abanikani luhlelo lwempensheni lwenkampani.

2. Yini sikhwama semhlalaphansi?

**Sikhwama semhlalaphansi** ligama lelikhulu lelisho imali yemhlalaphansi, lidlelantfongeni naletinye tikhwama tekonga. Sikhwama sempensheni neselidlelantfongeni kuvamise kubitwa ngekutsi **tikhwama tasemsebentini** noma **tekusebenta** ngoba tiniketwa ngekusebentisa umcashi.

Imali letjalwe esikhwameni semhlalaphansi ivikeleke ngaphasi kweMtsetfo Wesikhwama Sempensheni (No. 24 wanga-1956 - ‘i-PFA’). Tikhwama letehlukene tinekutikhetsela lokwehlukene nemasethi emitsetfo futsi enganyelwe yibhodi yebaphatseli.

3. Tinhlobo tetikhwama temhlalaphansi

**A. Tikhwama tempensheni**

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| **EMACINISO NGESIKHWAMA SEMPENSHI**  |
| Sikhwama sempenshini sikhwama sasemsebentini futsi sivamisa ku**phoceleleka** kutsi ube lilunga. Loku kusho kutsi ufanele kutsi ube kulesikhwama nangabe umcashi wakho anaso.  |
| Wena, balingani bakho ngekwemsebenti kanye nemcashi wakho nifaka umnikelokonga kulesikhwama njalo ngenyanga bese kutsi leyo mali itjalwa ngekuhlanganyelwa kute kutsi ikhule. Umnikelokonga wakho wanjalo ngenyanga uvele-nje utindvonsakalele emholweni wakho ngembi kwemtselo.  |
| Nangabe **ushiya phasi umsebenti, uyadzilitwa emsebentini, uyacoshwa noma utsatsa umhlalaphansi** ufanelwe kutfola sonkhe samba semnikelokonga wakho kanye netimbuyiselo, letikahle noma letingasikahle, letitfolwe kulolutjalomali.  |
| Nangabe **ushiya phasi umsebenti, uyadzilitwa emsebentini, uyacoshwa** kantsi futsi bewufaka umnikelokonga esikhwameni sempensheni semcashi wakho, uyayitsatsa imali yakho loyongile noma uyendlulisele kusikhwama sekonga noma esikhwameni sempensheni semcashi wakho lomusha noma uyiyekele ikhokhelwe esikhwameni semcashi wakho waphambilini.  |
| Nangabe utsatsa **umhlaphansi,** uvumelekile kutsatsa imali lengukheshi lefika kukunye kwalokutsatfu (ifike ku-R500 000) ayitseliswa (2020). Ibhalansi ifanele kutsi kutsengwe ngayo i-anuwithi. Nangabe ikhredithi yesikhwama sakho ingaphasi kwe-R247 500 utawuvunyelwa kutsatsa yonkhe lenzuzo iyimali lengukheshi. Linani lemali nemaphesenti kuyabuyeketwa teMalingena TaseNingizimu Afrika (i-SARS) njalo ngemnyaka.  |
| Labanye bantfu batsatsa imali yabo labayongile yempensheni bakhokhele ngayo tikweleti noma batikhiphe baye emaholideyini, kodvwa-ke kubakhona inhlawulo yemtselo yekutsatsa imali yakho loyongile ngembi kweminyaka yempensheni. Nawulondvolota (ubeka eceleni noma utjala) imali yakho loyongile esikhwameni noma uyendlulisela kulesinye sikhwama lesehlukile angeke utfole ibhili yemtselo futsi imali yakho itawukhula ingatseliswa kute kube sikhatsi sekutsatsa umhlalaphansi.  |

**B. Lidlelantfongeni**

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| **EMACINISO ESIKHWAMA SEKONGA SELIDLELANTFONGENI**  |
| Njengesikhwama sempensheni senkampani, sikhwama selidlelantfongeni naso sikhwama sasemsebentini kepha sisebenti kuphela lesifaka umnikelokonga kuso.  |
| Nawutsatsa umhlalamphansi esikhwameni selidlelantfongeni, utawudzingeka kutsi usebentise kuphela imali lekubili kwalokutsatfu kute utsenge i-anuwithi lephilako noma i-anuwithi yemphilo, letawujika ikunike imali lengenako ye-anuwithi.  |
| Nangabe bewuneminyaka lenge-55 noma ngetulu budzala mhla lu-1 Indlovulenkhulu 2021 kantsi futsi usengakatsatsi umhlalaphansi esikhwameni sakho sekonga ufanelwe kutsi utfole-100% wetinzuzo ibe sizumbulu, kufaka ekhatsi nanoma ngutiphi timbuyiselo tesikhwama.  |
| Nangabe ungaphansi kweminyaka lenge-55 budzala mhla lu-1 Indlovulenkhulu 2021, utawudzingeka kuphela kutsi utsenge i-anuwithi yalokubili kulokutsatfu ngemuva kwamhla lu-1 Indlovulenkhulu 2021 – futsi utawukhona kutsatsa imali lesizumbulu lesiphelele leyatjwala ngembi kwalolusuku, lekhokhiswa umtselo ngekuya kwelithebuli lemtselo wemali lesizumbulu.  |

**C. Ema-anuwithi emhlalaphansi**

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| **EMCINISO NGESIKHWAMA SE-ANUWITHI YEMHLALAPHANSI**  |
| I-anuwithi yemhlalaphansi luhlobo lweluhlelo lwekonga – kufana nekuba nesakho sikimu sekonga sangasese.  |
| Loluhlelo lwekonga luncike kumcashi futsi lukahle nangabe ufuna kuba nemali leyongiwe lengetiwe kumhlalaphansi wakho noma nange uyatisebenta.  |
| Nguwe kuphela lofaka umnikelokonga kule-anuwithi emhlalaphansi.  |
| Ungatsatsa kute kufike kukunye kwalokutsatfu kwelinani nasewutsatsa umhlalaphansi. Loku lokunye lokubili kwalokutsatfu kufanele kutsi kutsengwe ngako i-anuwithi.  |
| Ngekuya ngemnyaka wakho wekutsatsa umhlalaphansi, ungatsatsa imali yakho loyongile kusukela nasewuneminyaka lenge-55 kuya etulu.  |
| Nangabe, nawutsatsa umhlalaphansi, i-anuwithi yakho inelinani lelingaphasi kwe-R247 500 (2020), ungayitsatsa yonkhe lemali. Nangabe lutjalomali lwakho lukhulu, lokubili kwalokutsatfu kwalo kufanele kusetjentiselwe kutsi utfole imali lengenako njalo ngenyanga. Futsi awudzingeki kutsi utitsatse letimali; ungatiyekela ku-anuwithi yakho kute kutsi tichubeke tikhule kute kube ngulapho sewuneminyaka lenge-75 budzala.  |
| Kusheshe uyikhiphe lemali kutawuhambisana nenhlawulo yemtselo. I-SARS iyabuyeketa iphindze futsi yente kube sesikhatsini samanje silinganiso semtselo njalo ngemnyaka – buta kubo noma ku-FSP legunyatiwe.  |
| Ungatsenga i-anuwithi enkampanini yemshwalensi-ngco noma ku-FSP. Nanoma ngukuphi lokukhetsako, yenta siciniseko sekutsi lenkampani yemshwalensi inikwe ilayisensi nguMtimba Wekunakekela (i-PA) kutsi inchube ibhizinisi yemshwalensi, ne-FSP igunyatwe nguMtimba Lolawula Umkhakha Wetetimali (i-FSCA) kukuniketa imikhicito netinsita tetimali.  |
| Kuntjintja imisebenti ngembi kwekutsatsa umhlalaphansi akuyitsintsi i-anuwithi yakho njengobe impensheni beyingenta. Lokubaluleke kakhulu, angeke utsatse lutfo kulesikhwama njengobe ungenta esikhwameni sempensheni senkampani nawuntjintja imisebenti.  |

**D. Tikhwama tekulondvolota**

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| **EMACINISO ESIKHWAMA SEKULONDVOLOTA**  |
| Nawushiya phasi umsebenti uya kulomunye, tine tintfo longakhetsa kuto: * Yonga (londvolota) lemali lesesikhwameni bewukuso ngesikhatsi ukumcashi waphambilini.
* Yendlulisela lemali esikhwameni semcashi wakho lomusha, ungakayitsintsi.
* Utsatsa incenye yalemali bese wendlulisela yonkhe lelesele esikhwameni sekulondvolota.
* Faka yonkhe inzuzo esikhwameni sekulondvolota.
 |
| Nangabe untjintja imisebenti, noma uyadzilitwa emsebentini noma uyacoshwa, ungendlulisela lemali loyongile esikhwameni sempensheni senkampani, lapho utawulondvolota khona imali yakho loyongile kute kube ngulapho sewutsatsa umhlalaphansi. Ungendlulisela sonkhe samba semali loyongile ingatseliswa.  |
| Ungayikhipha kanye kuphela ngembi kwekutsi utsatse umhlalaphansi.  |
| Kungenteka kube nemphumela wekutsi ungabi nemali leyenele ngemuva kwekutsatsa umhlalaphansi nangabe ukhetsa kutsatsa imali. Bantfu bavamise kumangala kubona kutsi yincane kangakanani imali labayitfola ngemuva kwekutseliswa kanye nekutsatfwa kwetindleko temlawuli. Babese sebafuna kugucula imicabango yabo. Ngelishwa, **kukhetsa kutsatsa imali lengukheshi akubuyiseleki emuva**.  |

**E. Sikhwama Semhlalaphansi Setisebenti Tahulumende (i-GEPF)**

INingizimu Afrika inebasebenti labalinganiselwa kulabatigidzi leti-1.7 iminikelokonga yabo ifakwa ku-GEPF. Ayinganyelwa yi-FSCA kodvwa iphetfwe futsi ilawulwa Siphatsimandla Sekulawula Tempensheni Yahulumende (i-GPAA), imphahla itjalwa kuKoporasi Yelutjalomali Yahulumende (i-PIC).

Yasungulwa ngekweMtsetfo Wempensheni Yetisebenti Tahulumende yachazwa ngekutsi tinzuzo tesikhwama sempensheni nga-1996. Loku kusho kutsi tinzuzo timiselwa eminyakeni yekusebenta futsi nemholo loyi-avareji kuleminyaka lemibili yekugcina yekusebenta bese kuphindvwaphindvwa ngesilinganiso lesigcogcelekile – hhayi ekusebenteni kwalesikhwama. Ngekwehluka esikhwameni empensheni sangasese, i-GEPF icinisekisa bazuzi bayo lizinga letinzuzo ngekungakhatsali ngekusebenta kwephothifoliyo yelutjalomali.

Bazuzi bacinisekiswa imali lengenako imphilo yabo yonkhe na-50% wempensheni yendvodza/umfati nangabe lilunga lelikhulu liyafa. Tinzuzo te-GEPF nato tiyacinisekiswa iminyaka lesihlanu. Nangabe lelilunga liyafa ngalesikhatsi, le-anuwithi lephelele ikhipkhelwa indvondza noma umfati noma bomondliwa/bazuzi labashiwo.

**4. Kuphutsa lokungakhetfwa**

Hulumende wente imitsetfo kungakhutsati kutsi imali itsatfwe ngembi kwekutsatsa umhlalaphansi ngoba loko kwenta umonakalo lomkhulu emalini leyongiwe futsi kusilingo kubantfu labanyenti.

Kusita bantfu kutsi bagweme leliphutsa, kusukela mhla lu-1 Indlovulenkhulu 2019, i-PFA idzinga kutsi sikhwama sempensheni sisungule **iphothifoliyo yelutjalomali lwekuphutsa.**

**Loku kusho kutsi:**

* Imali ingatsatfwa kuletinye tikhwama temhlalaphansi nekulondvolota indluliselwe kuphothifoliyo yelutjalomali yeliphutsa

ngekungakhokhi tindleko letengetiwe.

* Baphatsi betikhwama bafanele kutsi bacinisekise kutsi kukhetsa kweliphutsa kuhlangabetana netidzingo temalunga lamanyenti.
* Ibhodi yebaphatseli besikhwama ngasinye ifanele kutsi ibeke imibandzela lilunga lelitawubhaliswa ngaphasi kwayo

kulephothifoliyo yelutjalomali lwekuphutsa.

**Kulondvolota nekutsatseka kwekuphutsa**

* Ngaphandle nangabe sikhwama semhlalaphansi sinekucolelwa lokungiko, sifanele kutsi sichibele imitsetfosimiso yaso kute kube nekulondvolotwa

kwemali yempensheni leyongiwe yekuphutsa. Loku kubaluleke kakhulu tinhlelo temhlalaphansi letentiwa basebenti njengencenye yekontileka yekusebenta kwabo.

* Tikhwama tempensheni letindzala betingawavumeli emalunga kutsi ashiye kulesikhwama timali tawo letongiwe

nabatjintja bacashi noma bayekela kusebenta ngembi kwekutsi batsatse umhlalaphansi kepha manje sebadzingeka kutsi bachibele imitsetfosimiso yabo kute kutsi kwentiwe kube lula kulondvolota imali yemalunga layongile noma kwendluliselwe lemali leyongiwe kuletinye tikhwama.

* Nangabe ukhetsa kulondvolota inzuzo yakho, lesikhwama sitawudzingeka kutsi sikunike

sitifiketi sekukhokhela konkhe kungakapheli emalanga lamabili (2) enyanga yekhalenda sesatisiwe ngawe kutsi sewuyayekela kusebentela umcashi.

**Lisubuciko le-anuwithi**

Tonkhe tikhwama tifanele kutsi tibe nelisubuciko le-anuwithi lelenta kutsi:

* Emalunga, akhone kutikhetsela kusebentisa timali tawo latongile atsenge i-anuwithi nakatsatsa umhlalaphansi futsi

lotawanika imali lengenako.

* Ungabiti kakhulu futsi uhlangabetane netidzingo temalunga awo, kanye nekwatisa emalunga ngalelisubuciko

ngelulwimi lolucacile, nalolula.

* Kuniketa i-anuwithi lekhetsiwe njengalokungakhetfwa kodvwa lesikhwama akukavumeleki kuyimaketha kubengatsi ngiyo kuphela lekhona

 yebantfu lasebatsetse umhlalaphansi.

5. Emalungelo netibopho njengelilunga lesikhwama semhlalaphansi

**Unelilungelo leku:**

* Kwatiswa ngemalungelo akho njengelilunga lesikhwama.
* Nikwa isethi yemitsetfosimiso kanye nelibhukwana lemalunga.
* Nikwa sitatimende setinzuzo lokungenani kanye ngemnyaka.
* Khetsa-50% wemalunga ebhodi (baphatseli) nekwati kutsi babobani.
* Kwati kutsi ngubani lolawula lesikhwama.
* Khokha iminikelokonga njalo ngesikhatsi lesifanele kanye netinzuzo nasewungenise onkhe emadokhumenti ledzingekako.
* Faka sikhalo.

**Tibopho takho tifaka ekhatsi:**

* Kulandzelela kusebenta kwesikhwama.
* Kwenta baphatseli besikhwama kutsi batiphendvulele.
* Kwatisa baphatseli nganoma ngutiphi tingucuko mayelana nelwatiso lwakho, kufaka ekhatsi labo lobabhale

kutsi babazuzi.

* Kutfola seluleko sebungcweti ku-FSP legunyatwe yi-FSCA, nakunesidzingo.
* Kukhokhela imalimboleko, nangabe uboleke esikhwameni sakho mayelana netinhloso tendlu, ngembi kwekutsi utsatse umhlalaphansi, nangabe ufuna kutfola

tinzuzo takho letiphelele nawutsatsa umhlalaphansi.

* Kwatiswa ngalokufanele mayelana nemhlalaphansi nesikhwama sakho.
* Kwati mayelana nekutseliswa nawutsatsa imali lengukheshi kulutjalomali lwemhlalaphansi wakho – kubalulekile kutsi wati

ngetilinganiso temtselo nawutsatsa imali, kanye netinzuzo temhlalaphansi letibuyeketwa njalo-nje nakucala sikhatsi semtselo.

* Kwenta siciniseko sekutsi uyatiswa nanoma ngutiphi tingucuko lebakhona temtsetfo sikhwama noma yi-FSP yakho.
* Kwenta siciniseko sekutsi umcashi wakho ukhokhela kusikhwama sempensheni ngetulu kwemnikelokonga wesisebenti.

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| **EMASU LAFANELE KUTSI AKHUNJULWE EMALUNGA ESIKHWAMA SEMHLALAPHANSI LAKHOKHELWE**  |
| **Lapho ulilunga lelikhokhelwe, lesikhwama sifanele kutsi:** * Sibite timali letilungile naletifanele tekulawula letifanele kutsi tihambisane netindleko nekuniketa tinsita tekulawulwa kubantfu labasasebenta.
* Singatselisi inhlalo loyikhokhiswe kanye kutinzuzo takho letilondvolotiwe ngenca yesimo sakho sebulunga lobukhokhelwe.
* Singavumeli iminikelokonga lemisha kulesikhwama.
* Singadvosi timali tetinzuzo tebungoti kutinzuzo takho letilondvolotiwe.
* Sikuvumele utsatse inzuzo lengukheshi noma yendlulisele tinzuzo kulesinye sikhwama bese sikunika tinzuzo tekwelulekwa mayelana nemhlalaphansi ngembi kwekutsi utsatse sincumo.
* Sivumele kwendluliswa kwetinzuzo tekulondvolota ngaphandle kwekungeta inhlawulo.
* Sikuvumele kutsi utikhetsele kulondvolota imali yakho yemhlalaphansi; asikwati kukuphocelela kutsi wente njalo.
* Sikunike sitifiketi sekukhokhelwa.
* Sikunike tinzuzo takho (imali leyongiwe yemhlalaphansi) kutsi ivele-nje yongiwe ngekutentakalela nangabe uyehluleka kukhetsa.
 |

6. Kwelulekwa mayelana nebungoti netinzuzo temhlalaphansi

Ngoba kudlala njalo kunebungoti bekulahlekelwa yimali yakho kunoma nguluphi lutjalomali, kufaka ekhatsi sikhwama semhlalaphansi, manje emalunga asafanelwe kwelulekwa mayelana netinzuzo ngembi kwekutsi atsatse sincumo.

**Tingoti besikhwama semhlalaphansi**

Ngembi kwekutsi lilunga lincume kutsatsa, kulondvolota noma kwendlulisela inzuzo kulesinye sikhwama semhlalaphansi, tikhwama tifanele kutsi tidzalule futsi tichaze naku lokulandzelako ngelulwimi loluncacile naloluvisisekako:

• Tingoti, tindleko netinhlawulo temaphothifoliyo elutjalomali lakhona.

• Lisubuciko le-anuwithi ato.

• Kutsi batilondvolota njani tinzuzo.

• Yonkhe leminye imikhakha lekhona yemalunga.

**Kwelulekwa**

* Kwelulekwa kufanele kube ngelulwimi lolulula kwentiwe bonjingalwati labayivisisako lemikhakha lekhona nekutsi yentelwe

kusita bosomhlalaphansi kutsi bakwati kutsatsa tincumo letibhadlile nabayekela kusebenta.

* Kwelulekwa kungafaka ekhatsi imihlangano yebuso nebuso lapho khona kwabelana ngelwatiso, nekuphendvulwa kwemibuto

ngelulwimi loluvisiseka kalula.

* Kwelulekwa mayelana netinzuzo temhlalaphansi akusiko kuboniswa mayelana netimali. Ufanele kutsi utjelwe ngaloku.
* Umuntfu lowelulekanako akadzingi kutsi abe yi-FSP legunyatiwe. Nanoma kunjalo, sikhwama sakho selutjalomali

sifanele kutsi sitetsembe kutsi lomeluleki uneticu tekwabelana ngelwatiso nekubuta imibuto.

**Caphela:** Kwelulekwa mayelana nesikhwama semhlalaphansi akugcini kuphela ngaletintfo letibhalwe lapha ngetulu futsi kungentiwa nanoma ngunini. Kwelulekwa kuphindze futsi kudzingeke nangabe umuntfu ujoyina sikhwama njengelilunga lelisha, futsi lokungenani tinyanga letisitfupha ngembi kwekutsi umuntfu afike eminyakeni yekutsatsa umhlalaphansi leyetayelekile.

7. Imibuto levamise kubutwa

**Umbuto: Kwentekani ngemali yami yemhlalaphansi nangabe ngifa ngembi kwekutsatsa umhlalaphansi?**

Imphendvulo: Inzuzo yesikhwama sakho sempensheni noma selidlelantfongeni ayenti incenye yelifa lakho. Nangabe ufa usasebenta tinzuzo takho titawabelwa bomondliwa bakho kanye/noma labo lobakhetsile, ngekubona kwebaphatseli besikhwama futsi nangemuva kweluphenyo kutfola kutsi bobani bomondliwa kanye/noma lobakhetsile. Baphatseli bangatibonela babodvwana mayelana nendlela lenzuzo letakwabiwa ngayo; nanoma kunjalo, kugcina lifomu lakho lekukhetsa linelwatiso lwakamuva kutakwenta kutsi kube lula kutsi umphatseli atfole bomondliwa bakho kanye nekusita abele bazuzi lenzuzo masinyane.

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| **TIKHWAMA TEBAZUZI NABOMONDLIWA**  |
| 1. Nakufa lilunga lesikhwama noma loyo bekakadze alilunga lesikhwama, **sizumbulu semali yetinzuzo tekufa** lekhokhelwa bomondliwa sivela esikhwameni sempensheni noma selidlelantfongeni ingafakwa esikhwameni sebazuzi. Sigaba se-37 (c) seMtsetfo Wesikhwama Sempensheni siniketa sikhatsi lesitinyanga leti-12 kutsi kukhokhelwe sizumbulu sinikwe bazuzi noma bomondliwa belilunga lesikhwama. Nanoma kunjalo, tikhwama atikaphoceleleki kutsi tabo tikhwama ngalesikhatsi lesi futsi kungatsatsa sikhatsi lesidze kutfola letinzuzo. Loku kungaba sizumbulu setimali tetinzuzo tekufa letikhokhelwa bomondliwa belilunga labasesebancane noma labadzala.
2. o **Bomondliwa labasesebancane:** Sizumbulu semali yetinzuzo tekufa letifanele kutsi titfolwe bomondliwa belilunga labasesebancane ingafakwa

esikhwameni semzuzi kunekutsi inikwe umnakekeli wabo. 1. o **Bomondliwa labadzala:** Timali letisizumbulu letikhokhelwa umuntfu lomdzala tingaphindze futsi tikholwe sikhwama semzuzi nangabe lilunga liyavuma, noma nangabe lesikhwama sikholelwa ekutseni kuyintfo lencono kunhlalakahle yetetimali yalomuntfu lomdzala kutsi lemali igciwe esikhwameni semzuzi.
2. Letinzuzo tingabese tisetjentiselwa kukhokhela tindleko temfundvo yamondliwa noma timali tanjalo ngenyanga tinganikwa umnakekeli kutsi tikhokhele tindleko tekuphila tamondliwa.
3. Imali lenkhulu itawukhokhwa, esimeni salosesemncane, nangabe asaba ngumuntfu lomdzala.
 |

**Umbuto: Kwentekani nangabe mine noma bomondliwa abafaki sicelonkhokhelo setinzuzo?**

Imphendvulo: Nangabe wena noma bazuzi bakho abafaki sicelonkhokhelo senzuzo kusikhwama sikhatsi lesingaba tinyanga letinge-24 kusukela ngelusuku ifanela kufakelwa sicelonkhokhelo ite kuwe lenzuzo itawufakwa emkhakheni we**tinzuzo letingakafakelwa ticelonkhokhelo** Inzuzo letingakafakelwa sicelonkhokhelo ingagcinwa esikhwameni sempensheni noma selidlelantfongeni kute kube ngulapho ifakelwa sicelonkhokhelo, noma ingandluliselwa esikhwameni setinzuzo letingakafakelwa ticelonkhokhelo. Sikhwama setinzuzo letingakafakelwa ticelonkhokhelo sitfungatsa bazuzi, labebakadze bangemalunga esikhwama sempensheni noma bomondliwa babo bese babakhokhela letinzuzo labafanele kutitfola.

**Ngumuphi umtsetfo loncuma kutsi sikhwama setinzuzo sifanele kutsi sikhokhelwe kanjani?**

Imphendvulo: Lihhovisi Lemehluleli Wesikhwama Wempensheni (i-OPFA), imitsetfosimiso lebhalisiwe yesikhwama sakho semhlalaphansi kanye neMtsetfo Wemtselo Wemalingena uncuma kutsi tinzuzo takho tikhokhelwa kanjani futsi nini. I-OPFA iphindze isebente nakuma-anuwithi emhlalaphansi nakutikhwama tekulondvolota. Inhloso ye-OPFA kucinisekisa kutsi tikhwama temhlalaphansi tiniketa tinzuzo njengobe kubekiwe kumitsetfomgomo yesikhwama futsi tilawulwa ngekucophelela nangebungcweti.

8. Usifaka kanjani sikhalo

Nangabe unenkinga lephatselene nesikhwama semshwalensi, ufanele kutsi ulandzele tinchubo letifanele

njengobe kubekiwe ngentasi,

SINYATSELO-1: Bhala sikhalo lesihlelekile lesiya esikhwameni sakho noma kumlawuli wesikhwama futsi wetame kusombulula lenkinga ngekusebentisa inchubo yenkampani yekusombulula tikhalo.

SINYATSELO-2: Nangabe awujabuli ngendlela sikhalo sakho lesiphetfwe ngayo, ugatsintsa i-OPFA bese ucela lusito lwekusombulula inkinga yakho. Utawudzinga kungenisa sikhalo lesibhaliwe lesichaza simo nemininingwane yesikhalo. Ungaphindze futsi usebentise lelifomu lekungenisa sikhalo leliku-inthanethi kuwebhusayithi ye-OPFA. Ufanele kutsi unikete ikhophi yamatisi (i-ID) wakho, bufakazi bekutsi ulilunga lesikhwama kanye nemadokhumenti lesekela sikhalo sakho. I-OPFA ilawula lungenelelo noma inchubo yekubonisana futsi itawenta sincumo sekugcina (lesibita ngekutsi “sincumo”) nangabe wena nesikhwama noma umlawuli wesikhwama anivumelani ngalutfo.

SINYATSELO-3: Nangabe wena, sikhwama noma umlawuli wesikhwama anenetiseki ngalesincumo se-OPFA, ungasendlulisela embili

lesincumo kuMkhandlu Wetinsita Tetimali mahhala.

**Caphela:** Nangabe unesikhalo noma ufuna kusombulula incabano, uneminyaka lemitsatfu kusukela ngelusuku lwesehlakalo lesabangela

lencabano. Umlawuli wesikhwama lofake kuye sikhalo sakho unemalanga lange-30 kutsi

aphendvule sikhalo sakho

**Tekutsintsana letilusito**

Kubika kutiphatsa ngalokungafanele noma kuphatfwa kabi mayelana netikhwama temhlalaphansi, tsintsa munye wanaba labalandzelako:

**Umtimba Lolawula Umkhakha Wetetimali- Financial Sector Conduct Authority**

**(i-FSCA)**

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

**Sikhungo setincingo:** 0800 20 3722 (i-FSCA)

**Iswishibhodi ye-FSCA:** 012 428 8000

**Inombolo yefeksi:** 012 346 6941

**Incwadzigezi:** info@fsca.co.za

**Kubuta mayelana netinzuzo letingakafakelwa ticelonkhokhelo**

Pension.Queries@FSCA.co.za

FSCA.PensionsUnclaimed@FSCA.co.za

**Kubuta nge-SMS – inombolo ye-ID:** 30913

**Kubuta nge-SMS – sicelo lesetayelekile:** 30766

**Likheli lendzawo:**

Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0081

**Likheli leliposi:**

P.O. Box 35655, Menlo Park, Pretoria, 0102

**Iwebhusayithi:** [www.fsca.co.za](http://www.fsca.co.za)

**Litiko Letemfundvo Lebatsengi (i-CED) be-FSCA**

Kute utfole lwatiso lolubanti mayelana nemfundvo yetetimali tsintsa i-CED.

**Incwadzigezi:** CED.Consumer@fsca.co.za

**Iwebhusayithi:** [www.fscamymoney.co.za](http://www.fscamymoney.co.za)

**Lihhovisi Lemehluleli Wesikhwama Sempensheni (i-OPFA)**

Nangabe unesikhalo ngesikhwama sakho sempensheni, selidlelantfongeni noma se-anuwithi emhlalaphansi longakhoni kusisombulula, ungafaka sikhalo ku-OPFA.

**Sikhungo setincingo:** 086 066 2837

**Lucingo:** 012 748 4000 or 012 346 1738

**Ifeksi:** 086 693 7472

**Likheli lendzawo:**

41 Matroosberg Road, Riverwalk Office Park, Block A, Ashlea Gardens, Pretoria 0081

**Likheli leliposi:**

P.O. Box 580, Menlyn 0063

**Iwebhusayithi:** [www.pfa.org.za](http://www.pfa.org.za)

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

Nangabe unesikhalo ngemtfulitinsita noma i-FSP, ungatsintsa i-Ombud ye-FAIS.

**Lucingo:** 012 762 5000

**Lucingo lolwabelwanako:** 086 066 3247

**Ifeksi:** 012 348 3447/012 470 9097

**Incwadzigezi:** info@faisombud.co.za

**Tikhalo mayelana netinsita tetfu:**

hestie@faisombud.co.za

**Imibuto mayelana nesimo setikhalo:**

enquiries@faisombud.co.za

**Likheli lendzawo:**

Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048

**Likheli leliposi:**

P.O. Box 74571, Lynnwood Ridge 0040

**Iwebhusayithi:** www.faisombud.co.za

**Sikhwama Semhlalaphansi Setisebenti Tahulumende (i-GEPF)**

I-GEPF iphetse iphindze futsi ilawula tinzuzo tempensheni kanye naletinye tebasebenti bahulumende waseNingizimu Afrika. Nangabe unemibuto noma tikhalo mayelana nempensheni yakho tsintsa i-GEPF.

**Lucingo:** 012 319 1000/1911

**Sikhungo setincingo:** 0800 117 669

**Ifeksi:** 012 326 2507

**Likheli leliposi:**

Private Bag X63, ePitoli, 0001

**Likheli lendzawo:**

34 Hamilton Street, Arcadia 0083

**Iwebhusayithi:** [www.gepf.gov.za](http://www.gepf.gov.za)

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**MATIKHIPHECALENI**

*Lolwatiso lolucuketfwe ngulencwajana luniketwe nguMtimba Lolawula Umkhakha Wetetimali*

*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 nangabe kushiwo, 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 Lemkhandlu Jikelele Lemtimba Lolawula Umkhakha Wetetimali*