**Umshwalensi longesiwo wemphilo**

*Tivikele ekulahlekelweni nasekulinyalelweni*

Umshwalensi longesiwo wemphilo (lebewukadze ubitwa ngekutsi ngumshwalensi wesikhashana) ukwenta ube nekuthula nekukhululeka engcondvweni ngoba uvikelekile etingotini letingaba khona noma letingakahlelelwa lekungenteka ubukane nato. Tibonelo tifaka ekhatsi umshwalensi wemoto, wemphahla lengekhatsi endlini, webanikati bemakhaya noma bebhizinisi.

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| **TINCHAZELO**  Kubalulekile kutsi inkampani yakho yemshwalensi ikucacisele ngetinchazelo tayo,  emagama nemabintana latayelekile. | |
| **Umshwalensi wemoto** | Umshwalensi wemoto utsatselwa kukhava imoto nakwenteka kuvela ingoti noma umlilo, noma nangebe imoto yakho kwenteka intjontjwa. Kunetinhlobo letehlukene temshwalensi wemoto, kufaka ekhatsi umshwalensi wemoto lomkhulu kanye nemshwalensi wemuntfu wesitsatfu. |
| **Sikhatsi sekuphola** | Ipholisi lengasiyo yemphilo ungayicisha kungakapheli emalanga lange-31 ngemuva kwekutfola emadokhumenti epholisi, nangabe usengakate wafaka sicelonkhokhelo sanoma ngutiphi tinzuzo. |
| **Ikhava** | Ikhava sivikelo lesiniketwa yinkampani yemshwalensi nakwenta kuvela sehlakalo, sibonelo, kulimala, kulahlekelwa, kumoshakalelwa noma kwebelwa imphahla. Inkampani yemshwalensi ikhokha imali nangabe idokhumenti yepholisi yaloko lokufakwe kumshwalensi iyasho kutsi leto tehlakalo tebungoti tiyakhokhelwa. |
| **Umtsetfongucuko (i-edosimenti)** | Umtsetfongucuko (i-edosimenti) yemshwalensi 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 letitsite, kulahlekelwa noma tehlakalo letingakhokhelwa ngekuya kwemibandzela yepholisi. Imikhawulo tintfo letitibangangoti, tingoti, timo, noma imphahla lengakhokhelwa yipholisi. |
| **Imali lengetulu (i-eksesi)** | Imali lengetulu yimali letawuphuma ekhikhini lakho nawufaka sicelonkhokhelo semshwalensi longesiwo wekufa. Sibonelo, nangabe unesicelonkhokhelo lesivunyiwe se-R100 000 bese kutsi imali yakho lengetulu kuba ngu-R5 000, inkampani yemshwalensi itakukhokhela lomehluko, lokungulesicelonkhokhelo lesiphelele se-R100 000 bese kudvoswa lemali lengetulu le-R5 000. Utawubese-ke utfola-R95 000. |
| **Umtfulitinsita wetetimali (i-FSP)** | Umuntfu noma inkampani legunyatwe kwelulekana ngetimali 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. |
| **Ikhava yemlilo nekuntjontjwa** | Ikhava yemphahla lelahlekile noma lemoshekile esehlakalweni semlilo noma sekuntjontja. Kulahleka noma kumosheka lokubangelwe nanoma yini lenye angeke kufakwe kumshwalensi. |
| **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. |
| **Umshwalensi wemphahla lesendlini** | Lomshwalensi lona, uphindze futsi ubitwe ngekutsi ngumshwalensi wetintfo tasekhaya, ukukhava ekumoshakaleni, ekulahlekelweni noma ekuntjontjweni kwayo yonkhe imphahla lehambako. Leligama lelitsi 'kwelikhaya' lisho imphahla yebantfu labahlala nawe ekhaya kakho nabo bayangena kulekhava. |
| **Umshwalensi wenabikati bemakhaya** | Ukhava nanoma ngukuphi kumosheka kwendlu yakho, kufaka ekhatsi tintfo letifakwa endlini tinamatsele naletinganamatseli. |
| **Tinzuzo tepholisi** | Tinzuzo umuntfu lafanelwe kutitfola ngaphasi kwekontileka yepholisi yemshwalensi longasiwo 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 (i-FSP) njengemeluleki wetimali/ibhrokha. |
| **Bungoti (simo lesingaba yingoti)** | Kwenteka kwekutsi kungahle kwehle sehlakalo lesitsite ngesikhatsi ipholisi yakho isebenta. |

**Lokucuketfwe**

1. Yini umshwalensi longesiwo wemphilo?

2. Uwutsenga kanjani umshwalensi longesiwo wemphilo

3. Tinhlobo temishwalensi lengesiyo yemphilo

4. Emalungelo netibopho temtsengi

6. Usifaka kanjani sicelonkhokhelo sakho enkampanini

7. Emasu mayelana nekungenisa ticelonkhokhelo

8. Usifaka kanjani sikhalo

9. Imibuto levamise kubutwa

Tekutsintsana letilusito

Tehlakalo letingakalindzelwa nguleto lesingakatihleleli, kepha letisehlelako, futsi imvamisa tivele-nje tenteke ngekushesha. Loku kufaka ekhatsi konkhe kusukela ekuchumeni kwegiza noma kugcekezwa kwendlu kuye engotini yemoto, kudzilitwa emsebentini, kufa emndenini noma Bugebengu lobunebudlova. Kuphindze futsi kufake ekhatsi tinhlekele temvelo.

Tehlakalo letihleliwe nguleto sonkhe lesihlangabetana nato etigabeni letitsite tetimphilo tetfu, njengekutsatsa umhlalaphansi nekufa.

Kuba yintfo lebulalisana ngenhloko nangabe tintfo atihambi ngendlela lebekulindzelwe kutsi tihambe ngayo kodvwa kuba nemshwalensi kukunika kuphola nekukhululeka kwengcondvo ngobe wesekelwa kakhulu kutingoti lobukana nato. Kuba nekuvikeleka kukubeka esimeni lesincono setetimali kunaloku bewutawuba ngiko kube bewute.

**1. Yini umshwalensi longesiwo wemphilo?**

Umshwalensi longesiwo wemphilo (bekawukadze watiwa ngekutsi ngumshwalensi wesikhashana) uvikela imphahla yakho. Loluhlobo lwekhava luhlose kukubeka esimeni setimali lebewukuso ngembi kwekutsi kwehle lesehlakalo lesitsatselwe umshwalensi. Umshwalensi wemoto nemphahla yasendlini usita kuphindze futsi ubuyelwe yimphahla yakho lekulahlekele noma lemoshekile. Nawutsenga umshwalensi longesiwo wemphilo ungena esivumelwaneni lesisemkhatsini wakho nenkampani yakho yemshwalensi. Inkampani yemshwalensi ikunika tinzuzo letitsite, njengemnikati wemshwalensi, lokuyimbuyiselo yenkhokhelo yenyanga noma yemnyaka lokubitwa ngekutsi yiphrimiyamu. Letinzuzo tikhokhelwa nangabe kwenteka sehlakalo lesitsite lesiyingoti.

Ungawucisha umshwalensi longesiwo wemphilo noma ngabe kunini, nakuntjintja simo. Yenta siciniseko sekutsi uyati kutsi lekontileka itsini mayelana nekucisha ngoba kungaba nesikhatsi sekufaka satiso, sib. emalanga lange-30 kusukela ngesikhatsi usayina sivumelwane. Khumbula kutsi nawucisha ipholisi noma uyekela kukhokha iphrimiyamu, ikhava yakho – kuvikeleka kwakho esehlakalweni lesihleliwe nalesingakahlelwa – angeke sisasebenta.

**Caphela:** Umshwalensi longesiwo wemphilo ulawulwa nguMtimba Lolawula Umkhakha Wetetimali (Financial Sector Conduct Authority (i-FSCA)) ngekwemibandzela yeMtsetfo Wemshwalensi Wesikhashana (No. 53 wanga-1998) kanye neMtsetfo Wemshwalensi (No. 18 wanga-2017).

**2. Uwutsenga kanjani umshwalensi longesiwo wemphilo**

Emapholisi emshwalensi longesiwo wemphilo angatsengwa etinkampanini temshwalensi ku-inthanethi, ngekushaya lucingo, noma ngekukhuluma nemmeleli wenkampani yemshwalensi lotikhetsele yena. Ipholisi ungaphindze futsi uyitsenge enkampanini yemshwalensi loyikhetsile ngekusebentisa umtfulitinsita wetetimali logunyatiwe (i-FSP) noma ummeleli wayo (umeluleki ngetetimali noma ibhrokha).

**Caphela:** Imphahla ungayifaka kumshwalensi kabili etinkampanini temshwalensi longesiwo wemphilo letehlukene.

**3. Tinhlobo temishwalensi lengesiyo yemphilo**

**Umshwalensi wemoto** utsatselwa kukhava imoto nakwenteka kuvela ingoti noma umlilo, noma nangebe imoto yakho kwenteka intjontjwa. Kunetinhlobo letehlukene temshwalensi wemoto, kufaka ekhatsi umshwalensi wemoto lomkhulu kanye nemshwalensi wemuntfu wesitsatfu.

* **Umshwalensi wemoto lomkhulu** ukhava imoto yakho etingotini, emlilweni, ekuntjontjweni kanye nakuletinye tehlakalo njengekulinyatwa sangcotfo, kanye neticelonkhokhelo tebantfu besitsatfu, futsi ufaka ekhatsi, futsi ufaka ekhatsi lifasitelo lemoto yakho langembili nalokunye kulungiswa kwemafasitelo. Letinye tinkampani temshwalensi tingaphindze futsi tinikete lokunye lokwengetiwe njengekhava yetekwelashwa, tikimu tekubuyelwa yimali yekungafaki ticelonkhokhelo, kucasha imoto njengalokunye longakutsatsa nangabe imoto yakho ayikho iyolungiswa ngemuva kwengoti noma kulahlekelwa kanye nelusito lwasemgwacweni. Emapholisi lamakhulu avamise kubita kakhulu ngoba aniketa ikhava yelinani lelikhulu letintfo letingaba yingoti. Loluhlobo lwekhava luvamise kufunywa ngemabhange noma tikhungo tetimali nangabe imoto itsengwe ngemali ngaphasi kwesivumelwane.
* **Umshwalensi wemuntfu wesitsatfu** awukukhavi wena (umuntfu wekucala) kodvwa uyakuncephetela kuticelonkhokhelo letentiwe kuwe ngumuntfu wesitsatfu lolahlekelwe noma lowonakalelwe ( ‘umuntfu wesibili’ yinkampani yakho). Sibonelo kungaba ngulapho khona imoto yakho ishayise yalomunye umuntfu, noma lubondza lwebhizinisi yemuntfu.
* **Ikhava yemshwalensi wemuntfu wesitsatfu (umlilo nekuntjontja)** iyafana nekhava lenkhulu, ngaphadle kwekutsi ayikhokheli ulimete imoto yakho ngengoti. Nangabe imoto yakho imoshwe ngumlilo, noma intjontjwe bahlwitsitimoto, noma nangabe wenta ingoti umuntfu wesitsatfu lemkhavako.

Umshwalensi wemphahla yasendlini ukhava imphahla lehambisekako njengefenisha, titfo letisebentisa gezi naletinye leticondzene nebantfu nakwenteka imosheka noma intjontjwa. Uphindze futsi ufake ekhatsi imphahla yalabanye bantfu labahlala nawe endlini imali lenemkhawulo.

**Umshwalensi webanikati bemakhaya** ufaka ekhatsi sakhiwe, tintfo letifakwa tinamatsele naletifakwa etindlini yakho, nanoma yini lofuna kuyakha kabusha endlini yakho esehlakalweni sekulahlekelwa nekumosheka. Loku kufaka ekhatsi igiza lechumile, noma nangabe indlu yakho iyasha noma imosheke kakhulu igcwele emanti, sibonelo.

**Umshwalensi walokukhokhelwa nguwe** ukhava kulima, kufa noma kumosheka kwemphahla yemuntfu lengasiyo incenye yalosendlini yakho, sibonelo, nangabe inja yakho igijima iya esitaledini bese iluma umuntfu lotendlulela ngendlela wetfweswa umtfwalo wetindleko tetekwelashwa. Umshwalesi walokukhokhelwa nguwe uvamise kufaka kukhava yetintfo tasendlini kanye/noma kuhleleka kwemshwalensi welikhaya lakho, futsi awubiti kakhulu.

**Umshwalensi wekuhamba** ukhava tintfo letifanana netikhwama letilahlekile netindleko tetekwelashwa nawuhamba uphumela ngaphandle kweNingizimu Afrika. Lamanye emabhange anikana umshwalensi wekuhamba njengenzuzo yamahhala yalabanema-akhawunti.

Tinkampani temshwalensi longesiwo wemphilo tiphindze futsi tinikete imikhicito lekhava **tindleko tetemphilo** letitsite, njengaleti letilandzelako:

* **Ikhava yeligebe**. Uniketa kuvikeleka lokwengetiwe kulabo lasebavele bakulesikimu. Tinsito tetekwelashwa tikhava tikhatsi tekubonana nadokotela nabodokotela labakhetsekile kute kufike kulinani lemali lelitsite futsi ikhava yeligebe ikuvikela ekutseni ungakhokheli ligebe nangabe tindleko tingetulu kwaleto telusito lwetekwelashwa letifuna kutikhokhela. Ikhava yeligebe ayikavumeleki kukhokhela ngetulu kwe-R150 000 umuntfu amunye ngemnyaka (2020).
* **Kuhlolwa nekwelashwa i-HIV, i-Aids, sifo sesifuba sengati kanye namalaveva**. Ikhava tindleko tekuhlola nekwelashwa i-HIV, i-Aids, sifo sesifuba sengati, noma malalaveva.
* **Umshwalensi wekuhamba uye emaveni emhlaba**. Ikhava tindleko letiphatselene netinsita tetemphilo letifanele nawusekuhambeni emaveni lapho khona bantfu labafakwe kulomshwalensi abasibo bahlali balapho.
* **Kususwa endzaweni tsite ngalokuphutfumako kwetekwelashwa noma sitfutsi**. Ikhava tindleko noma iniketa kukhishwa endzaweni tsite ngalokuphutfumako noma sitfutsi uyiswe endzaweni yetekwelashwa noma ikhava tindleko tekwelashwa kwesimo lesiphutfumako.

**4. Emalungelo netibopho temtsengi**

Njengelikhasimende lemikhicito yetimali, kufaka ekhatsi umshwalensi, unesibopho sekutsi ufundze lokunyenti ngendlela longakhona ngayo mayelana nalemikhicito. Nasewutsenge umshwalensi, unemalungo latsite.

**Emalungelo akho:**

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| * Ipholisi iyikontileka yetemtsetfo lebophelelanako lekunika emalungelo etehlakalweni tengoti, kulimala, temlilo noma 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 sekuphola. Loku kusho kutsi ungantjintja ingcondvo yakho futsi uwucishe lomshwalensi longesiwo wemphilo kungakapheli emalanga la-14 ngemuva kwekutfola emadokhumenti lafanele epholisi nangabe lepholisi inesikhatsi sekontileka lesingetulu kwemalanga la ge-31 futsi kuphela-nje nangabe awukate wafaka sicelonkhokhelo. 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 lepholisi akukhoneki kutsi 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. |
| * Tinombolo Tekutsintsana– Cela ummeleli wenkampani yemshwalensi ikunike imininingwane yekutsintsana yabo bese ubuta kutsi ngubani lofanele kutsi umtsitse nangabe ufuna kufaka sicelonkhokhelo noma-ke nangabe unesikhalo. |

**Tibopho takho:**

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| * Yenta siciniseko sekutsi uyawakhokhela emaphrimiyamu futsi uhambisane 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. |
| * Nika 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 kukhokha. |

**Tibopho tenkampani yemshwalensi:**

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| 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 nguMtimba Lonakekelako (i-PA) ngembi kwekutsi bakutsengisele nanoma ngumuphi umshwalensi. |

**5. Imibuto levamise kubutwa**

**Umbuto: Ngati kanjani kutsi ngisebenta nenkampani yemshwalensi longasiwo wemphilo legunyatiwe noma umtfulitinsita wetetimali logunyatiwe?**

Imphendvulo: - Tinkampani temshwalensi longasiwo wemphilo tigunyata Umtimba Wekunakekela (i-PA) ngekwemibandzela yeMtsetfo Wemshwalensi-18 ) wanga-2017. Lomtsetfo, kanye neMtsetfo Wemshwalensi Wesikhashana (No. 53 wanga-1998) lolawulwa yi-FSCA, ubeka kutsi tinkampani temshwalensi wemphilo tifanele tiyichube kanjani ibhizinisi yato. Onkhe ema-FSP nebameleli bafanele kutsi bagunyatwe yi-FSCA kute kutsi bakutsengisele imikhicito yetetimali noma bakweluleke ngekwetimali. Unelilungelo lekutsi ubone ilayisensi yabo ngembi kwekutsi ungene kukontileka nemtfulitinsita wetimali noma ummeleli.

**Umbuto: Nguyiphi imibuto lekahle longayibuta lecondzene nentfo-ngco?**

Imphendvulo:

Nangabe utsatsa **umshwalensi wemoto**, buta:

* Ikhava icala ngaluphi lusuku?
* Ngiyakhaveka yini nangibanga ingoti?
* Lekhava iyakufaka yini ekhatsi kulimala kwemoto yami, noma ifaka kulimala kwaletinye timoto?
* Ngiyakhaveka yini kutehlakalo tekulinyatwa sangcotfo, kuntjontjelwa, kuhlwitfwa imoto noma kuphihlitelwa lifasitelo ngintjontjelwe?

Nangabe utsatsa **umshwalensi wendlu**, buta:

* Ngabe makhalekhikhini, i-laptop, bucwebe kanye nekhamera yami kukhaviwe?
* Ngiyakhaveka yini nangiwisa makhalekhikhini noma ikhamera yami noma nakumoshwe ngemanti.
* Ngikhaviwe yini mayelana nekwebelwa noma kulahleka kwentfo?

Nangabe utsatsa **umshwalensi wetintfo tasendlini**, buta:

* Ngikhaviwe yini mayelana nelinanimali lekutsi ngingatfola lokunye kwasendlini, nangabe igiza ichuma, nangabe indlu ishaywa ngumbane?
* Yini lengakhokhelwa ngulepholisi?
* Ngunini lapho khoma inkampani yemshwalensi ingala kukhokhela sicelonkhokhelo sami?

**Umbuto: Lepholisi itangibita malini?**

Imphendvulo: Yenta siciniseko sekutsi uyati kutsi iphrimiyamu itawuba ngumalini nekutsi futsi tikhona yini tindleko letengetiwe letikhokhwako, njengetimali tekulawula noma inhlawulo yencenye (sibonelo, nangabe utsenga ipholisi kantsi futsi iphrimiyamu yayo yekucala ifanele ikhokhwe esikhatsini lesiliviki, ikhava yakho itawuba yalamalanga lasemkhatsini futsi kutawudzingeka kutsi uwakhokhele lawo malanga?).

**Umbuto: Kwentekani nangabe besengivele ngiyikhokhile iphrimiyamu yekucala kantsi futsi angisayidzingi lekhava?**

Imphendvulo: Unelilungelo lekuyicisha lekontileka. Yenta siciniseko sekutsi uyayivisisa lendzinyana yekucisha kulekontileka, ngoba kungaba nesikhatsi sekufaka satiso. Emapholisi lamanyenti anesikhatsi semalanga lange-30 ekucisha. Ngoba ukhokhela umshwalensi longesiwo wemphilo uwukhokhela phambilini, letintfo letitsatselwe ikhava titawuba kukhava kute kube sekupheleni kwenyanga lelandzelako loyikhokhele iphrimiyamu.

**Umbuto: Iphrimiyamu yemshwalensi ifanele kutsi ngiyikhokhele sikhatsi lesingakanani?**

Imphendvulo: Ufanele kutsi ukhokhe iphrimiyamu yemshwalensi sonkhe sikhatsi nawufuna kuba kumshwalensi lokuvikela e/tingotini letikhokhelwa ngulepholisi.

**Umbuto: Ngifanele yini kukhona imali lengetulu nangabe ngifuna kufaka sicelonkhokhelo?**

Imphendvulo: Kuya ngepholisi loyitsengile. Lamanyenti emapholisi kodvwa hhayi onkhe anemali lengetulu. Ungayinciphisa imali lengetulu ngekutsi ukhulise iphrimiyamu yakho yangenyanga. **Sibonelo:** Imoto yakho ilimele kangangobe ayilungiseki. Inkampani yemshwalensi ifanele kutsi ikukhokhele-R100 000, kodvwa kunemali lengetulu le-R5 000. Inkampani yemshwalensi itakunika-R95 000.

**Umbuto: Yini tintfo letingakhokhelwa yipholisi?**

Imphendvulo: Inkampani yemshwalensi noma umeluleki ufanele kutsi akunike imininingwane yayo yonkhe imigomo nemibandzela ngembi kwekutsi usayine emadokhumenti. Yenta siciniseko sekutsi uyati kutsi luhlobo luni lwekulima lotawukhokhelwa lona nalongeke ukhokhelwe kona (lokungakhokhelwa). Khumbula kutsi emapholisi lehlukene atawuba netintfo letehlukene letingakhokhelwa.

**6. Usifaka kanjani sicelonkhokhelo sakho enkampanini**

Nangabe intfo loyifake kumshwalensi ilahlekile, imoshekile noma yebiwe, ungafaka sicelonkhokhelo sekuncephetelwa. Wenta kanjena:

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| **USINGENISA NJANI SICELONKHOKHELO** |
| Kunetindlela letinyenti tekutsi kuchutjwe sicelonkhokhelo sakho.   * **Ku-inthanethi:** Ungabhalisa njengeklayenti kuwebhusayithi yenkampani yakho yemshwalensi bese ugcwalisa emafomu lafanele ku-inthanethi. Kutawudzingeka kutsi unikete yonkhe imininingwane yekutsi kwentekeni futsi nini, kanye nemininingwane yekuchumana nebantfu labatsintsekako. Ufanele kutsi ubanikele lobunye bufakazi kute kutsi wesekele sicelonkhokhelo sakho, lokufaka ekhatsi titfombe, nangabe tikhona lotitsetse. Esehlakalweni sekuntjontjwa, ufanele kutsi inike inkampani yemshwalensi inombolo yelicala yemaphoyisa. Ngemuva kwekungenisa lelifomu nge-inthanethi nalo lonkhe lolunye lwatiso lolwesekelako, ummeleli wenkampani yemshwalensi wakho utakushayela lucingo. Nangabe sicelonkhokhelo sakho simayelana nekulungiswa – sibonelo, nangabe imoto yakho ilimele engotini – utawucelwa kutsi uyimikise esikhungweni sekuhlolwa lapho kutawuhlolwa khona lokulimala. Nangabe umhloli uyenetiseka, lemoto itawulungiswa enkampanini levunywe yinkampani yakho yemshwalensi. Nangabe kukhona lokuntjontjiwe, inkampani ingadzinga bufakazi balapho wayitsenga khona, lobukhombisa lilanga netindleko. * **I-app yemshwalensi:** Letinye tinkampani temshwalensi tinema-app longadawuniloda kumakhalekhikhini wakho futsi ungacala inchubo yekufaka sicelonkhokhelo ngekutsi ulandzele lokushiwo kule-app. * **Sicelonkhokhelo lesihlelekile lesicelwa ngekubhala phasi:** Ungaphindze futsi ushayele inkampani yakho bese ubuta mayelana nenchubo yekufaka sicelonkhokhelo. Utawubese ucelwa kutsi ugcwalise lifomu lesicelonkhokhelo ngekusitwa ngummeleli, noma-ke batakutfumelela emafomu nge-imeyili kutsi uwagcwalise. Utawubese uyawabuyisa lamafomu ngekusebentisa incwadzigezi noma uwaletse ehhovisi. |
| **Ngabe ticelonkhokhelo tifanele kutsi ngitingenise ngesikhatsi lesitsite?** |
| Sicelonkhokhelo sifanele kutsi sifakwe masinyane, kepha kungapheli emalanga lange-30 ngemuva kwekwenteka kwesehlakalo. |
| **Ngubani lengingamtsintsa kute ngibute mayelana nesimo sesicelonkhokhelo?** |
| Inkampani yakho yemshwalensi ifanele kutsi ikwatise nge-imeyili, ngamakhalekhikhini, nge-app noma nge-SMS. Nabo ungabatsintsa kute utfole simo sesicelonkhokhelo sakho. |

**7. Emasu mayelana nekungenisa ticelonkhokhelo**

Nati tinkhomba letimbalwa tekwenta inchubo yeticelonkhokhelo ibe lula:

* Gcina ndzawonye onkhe edokhumenti laphatselene nesicelonkhokhelo sakho.
* Hlala njalo unenombolo yepholisi noma yamatisi ilungile nawutsintsa inkampani yemshwalensi.
* Cela inombolo yeriferensi nawungenisa sicelonkhokhelo.
* Nangabe kunenjingalwati letsite lenakekela sicelonkhokhelo sakho, caphela ligama nesibongo salonjingalwati.

**8. Usifaka kanjani sikhalo**

Tinkampani temshwalensi lengesiyo yemphilo setente inchubo yangekhatsi lemayelana nekusonjululwa kwetincabano, ngako-ke unalokutikhetsela lokulandzelako nangabe awenetiseki ngemikhicito noma tinsita takho tetimali: Ungakhetsa naku lokulandzelako nangabe awenetiseki ngemikhicito noma tinsita tabo 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 Wesikhashana noma I-ombudsman yeBatfulitinsita Betimali (i-FAIS Ombud).
* Nangabe sikhalo sakho siphatselene nekwephulwa kwe kweMtsetfo Wemshwalensi Wesikhashana ufanele kutsi utsintse i-FSCA. Nangabe lesikhalo siphatselene nekwephulwa kweMtsetfo Wemshwalensi lokungaba ufanele kutsi utsintse i-PA. Nangabe munye waleMitsetfo wephuliwe, I-ombudsman ingendlulisela sikhalo sakho ku-FSCA noma ku-PA.

**Tekutsintsana letilusito**

Kute utfole lwatiso lolubanti, noma nangabe ikhona imibuto lonayo lephatselene nemshwalensi longesiwo wemphilo noma ufuna kubika kutiphatsa lokungekho emtsetfweni noma kuphatfwa ngendlela lengafaneli mayelana nemshwalensi wemphilo, 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.

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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 /](mailto:info@fsca.co.za%20/) [enquiries@fsca.co.za/](mailto:enquiries@fsca.co.za/) [complaints@fsca.co.za](mailto: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.

|  |  |
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| Incwadzigezi | [CED.Consumer@fsca.co.za](mailto: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](mailto: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 weSikhashana (i-OSTI)**

Uma ngabe unesikhalo ngenkampani yemshwalensi longesiwo wemphilo kantsi futsi awujabuli ngemphendvulo loyitfolako mayelana nesikhalo sakho, Ungatsintsa i-OSTI.

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| --- | --- |
| Lucingo | 011 726 8900 |
| Lucingo Lwamahhala | 0860 726 890 |
| Ifeksi | 011 726 5501 |
| Incwadzigezi | [info@osti.co.za](mailto:info@osti.co.za) |
| Likheli lekuposa | P.O. Box 32334, Braamfontein, 2017 |
| Likheli lendzawo | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| Iwebhusayithi | [www.osti.co.za](file:///\\FSCHOFILE01\GroupData_All_Dep\Regulatory%20Policy\Consumer%20Education\6.%204%20PROJECTS%20-%20PROCUREMENT%20PLAN\AM%20BUDGET%20CENTRAL%20FSCA%20CONTENT%20UPDATE%20POST%20FSB%202019%202020%20CASE%2061613\RESOURCES%20FOR%20CED%20REVIEW%201%2028%20MAY%202020\Short%20Term%20Insurance\www.osti.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](mailto: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 betimali netinombolo tekutsintsana tebatfulitinsita betimali tsintsa i-Ombud ye-FAIS.

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| Lucingo | 012 762 5000 |
| Lucingo Lwamahhala | [086 066 3274](lucingo:+27860663274) |
| Ifeksi | 011 348 3447 |
| Incwadzigezi | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Tikhalo mayelana netinsita tetfu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuto mayelana nesimo setikhalo | [enquiries@faisombud.co.za](mailto: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.*