**Lokucatjangwa kutsi kubalulekile ngembi kwekutsenga ikhava yemngcwabo**

ENingizimu Afrika, linyenti lemiswalansi yabomasingcwabisane, leyatiwa ngekutsi umshwalansi wepholisi lamasingcwabisane, ikhule kakhulu ngekuhamba kweminyaka. Linyenti litsatsa lomkhicito njemekhicito lobalulekile wemphilo, kantsi labanye baze banemishwalensi leminyenti yamasingcwabisane. Nanobe kunjalo, unelwati lolunganani ngalomkhicito wetetimali, ungayitsenga njani ipholisi yemshwalensi wamasingcwabisane, emalungelo akho netibopho takho, usifaka njani sicelo sekuncesheteliswa nekutsi utifaka kuphi tikhalo uma kwenteka kuba netintfo letingahambi kahle? Inhloso yalensita kuphendvula lemibuto lengenhla futsi ikunikete lwati lolutakucacisela ngalokungetiwa kute ukwati kutsatsa sincumo lesifanele uma utsenga ipholisi yemshwalansi wamasingcwabisane.

| **TINCHAZELO** | |
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| **Kubalulekile kutsi inkampani yakho yemshwalensi ikucacisele kutsi iwachaza njani emagama emshwalensi latayelekile.** | |
| **Umzuzi** | Umzuzi ngumuntfu lokhetfwe ngumnikati wepholisi kutsi atfole inzuzo yemshwalaensi wamasingcwabisane uma umninipholisi kwenteka adlula emhlabeni. |
| **Lukhetfomzuzi** | Lukhetfomzuzi kulapho kukhetfwa khona ligama lemuntfu lekufanele atfole inzuzu uma kwenteka ushona. Kubalulekile kutsi wente siciniseko sekutsi lifomu lakho lokukhetsa lotozuza lihlala lisesikhatsini lesifanele. |
| **Umngcwabo** | Umngcwabo kulapho sidvumbu saloshonile lesisebhokisini singcwatjwa ngaphasi kwemhlaba. |
| **inhlangano yamasingcwabisane** | Inhlangano yamasingcwabisane licembu lebantfu lebangakabhaliswa ngalokusemtsetfweni, labanesibopho sinye labavame kukhipha imali letsite njalo ngenhloso yekungcwaba kuphela. Tinhlangano leticinisekiswe ngumshwalensi atikavunyelwa kubhadalisa imali yekujoyina. Kuletinhlangano tamasingcwabisane lilunga ngalinye lifaka imali njalo ngenyanga kulenhlangano. Uma kwenteka kutsi uyashonelwa emndenini wakho, utokhona kutsi utfole imali letfolwa nguloshonelwe kute ubukane naletinye tindleko temngcwabo. Uma kwenteka kutsi ungakhoni kubhadala ngendlela lekuvunyelwene ngayo angeke ukhone kutfola lemali. Ngetulu kokusekelwa ngemali, inhlangani yamasingcwabisane ikuniketa luchaso ngekuvelana nawe iphindze ibekhona kuchasa umndeni. |
| **Sikhatsi lesibekiwe sekukhansela umshwalensi** | Lesi sikhatsi lesibekiwe kukontileka yemshwalansi longakhona kukhansela umshwalensi wamasingcwabisane wakho ngaso. Ungakhansela ipholisi yamasingcwabisane ngembikwetinsuku letinge-31 ngemuva kwekutfola tincwadzi tepholisi, uma ungamange sofake sicelo senzuzo yemshwalensi. |
| **Ikhava** | Ikhava sivikelo lesiniketwa inkampani yemshwalensi uma kwenteka, sibonelo, kushona, kulimala, kulahleka, kumosheka nobe kwebiwa kwemphahla. Inkampani yemshwalensi ibhadala imali uma incwadzi yenchubomgomo yepholisi yemshwalensi itsi letehlakalo iyatikhava. |
| **Kushiswa kwesidvumbu** | Kushiswa kwesidvumbu semufi sibe ngumlotsa. Lomlotsa uvamise kufakwa evasini bese uniketwa umndeni. |
| **Umtseshwana longagucuka** | Ngumtseshwana lovumela ingucuko kupholisi yemshwalensi wakho logucula nobe lolungisa ikhava yakho, ngalokuvamile ungangeta nobe ususe lokutsite. Umtseshwana lovumela ingucuko kumele ungetwe kupholisi yakho ngekutsi ubhalwe phasi. |
| **Umeluleki ngetetimali (i-FSP)** | Umuntfu nobe libhizinisi leligunyatwe kunika teluleko ngetetimali kanye nekuniketa nobe ngutiphi tinsita tekulamula lokuphatselene nemkhicito wekutjalwa kwemali kanye nemkhicito wemshwalensi. Layisensi ye-FSP yemuntfu nobe yelibhizinisi icacisa ngalokuphelele kutsi ngumuphi umkhicito nobe tinsita labagunyatwe kweluleka ngato, labangatitsengisa nobe banikete tinsita tekuchumanisa. Babuye batiwe ngekutsi beluleki ngekwetimali, titfunywa tebhizinisi nobe bachumanisikuhwebelana. |
| **Umngcwabo** | Umngcwabo inkonzo yekuhlonipha imphilo yemuntfu loshonile nekukhomba inhlonipho. Ngumcimbi lapho kungcwatjwa khona nobe kushiswa umufi. |
| **Indzawo yemngcwabo** | Libhizinisi/umhlinzekitinsita longasita kuto tonkhe tindzaba letiphatselene nemngcwabo kusukela ekutfoleni sitifiketi sekushona, kuhantjiswa kwesidvumbu kuya ekulungiseni sidvumbu kute singcwantjwe nobe sishiswe. |
| **Sikhatsi semusa** | Uma emaphrimiyamu angakabhadalwa ngelusuku loluncunyiwe, kufanele kube nesikhatsi semusa lokungenani tinsuku letili-15 ngembi kwekuphela kwepholisi. Tinkampani temshwalensi tinganiketa sikhatsi lesidze, kuvame kutsi kubetinsuku letingema-30. Kubalulekile kutsi umnikatipholisi afundze futsi avisise imigomo nemibandzela yenkontileka yemshwalensi. |
| **Umchumanisikuhwebelana** | Lapha kushiwo emabhizinisi lagunyatwe bacinisekisi bemishwalensi nobe lafakwe kumshwalensi kutsi akutsengisela umkhicitotimali lofana nemshwalansi wekungcwaba. |
| **Umshwalensi wemphilo yonkhe** | Umshwalensi wemphilo yonkhe ngumshwalensi lokhava tehlakalo letingashintja imphilo, njenge kufa, umhlalaphansi nekukhubateka. Ipholisi yemshwalensi wemphilo yonkhe ifaka ekhatsi umshwalensi wemphilo yonkhe, umshwalensi wamasingcwabisane, inzuzolusisomali yemhlalaphasi kanye nepholisi yemshwalensi we-endawumenti. |
| **Ibhonasi yekutsembeka** | Linanimali lelingetwa kupholisi yakho njenge mninipholisi ngemuva kwesikhatsi lesincunyiwe njengobe kuchaziwe kunkontileka yepholisi. Inhloso kukhutsata nobe kugcugcutela banikati bemapholisi kutsi bagcine tinchubomgomo tabo, kanye nekutfutfukisa emazinga ekugcina umshwalensi wemphilo yonkhe. Ivamiswe kubalwa njenge ncenye yemali yekuphatsa nobe liphesenti lenani lencubomgomo. |
| **Inkhokhelo leyisamba** | Ngalokuvamile inkhokhelo leyisamba ibhadalwa umninipholisi nobe umhlomuli wepholisi ngesikhatsi sinye. |
| **Bunyenti benzuzo lencunyiwe** | Ngaphambilini umshwalensi wemngcwabo bewulinganiselwa etinkulungwaneni leti-R30 000 umuntfu ngamunye lofakwe kumshwalensi. Kodvwa-ke, loku sekwabuyeketwa kwaba tingulungwane leti-R100 000 umuntfu ngamunye lokumshwalensi, ngekwepholisi iyinye. |
| **Timo lebetikhona phambilini** | Nobe ngukuphi kugula, sifo (kufaka ekhatsi kukhulelwa) lonako ngembi kwekutsatsa umshwalensi wemngcwabo. |
| **Imali yekukhokhela umshwalensi** | Linanimali lotolibhadala kumshwalensi njengembuyiselo yekuhlomula lokubekwe kupholisi. Imali yekukhokhela umshwalensi ibhadalwa njalo ngenyanga nobe ngemnyaka. |
| **likhefu lekubadala imali yemshwalensi/ liholide lekubhadala imali yemshwalensi** | Labanye bahlinzeki bemshwalensi wemngcwabo baniketa batsengi likhefu lenkhokhelo lekhokhwayo nobe liholide lelikhokhelwayo uma umninipholisi ahlangabetana nebulukhuni betetimali. Labanye batsengisi bemshwalensi bangase banciphise nobe bamise ikhava yakho uma ukhetsa likhefu lekukhokha imali yemshwalensi nobe liholide lekubhadala umshwalensi. Umshwalensi ngamunye unemitsetfo yawo mayelana naloku. Uma ubukene nebulukhuni betetimali, chumana nemshwalensi wakho kucala kute ukhone kuhlola kutsi utokhetsa emkhatsini kwatiphi tincumo letikhona ngembi kwekutsi inchubomgomo yakho iphelelwe sikhatsi. |
| **Ummeleli** | Lophindze atiwe ngekuti sitfunywa sebhizinisi ngunobe ngumuphi umuntfu lohlinzeka ngetinsita temali kukhasimende, entela, nobe egameni lomhlinzeki wetinsita tetezimali logunyatiwe (i-FSP). sib. Umeluleki wetetimali nobe umtsengisi. |
| **Sitokufela** | Sitokufela siyiphuli yekulondvolota imali lengakahleleki nobe licembu lapho emalunga njalo afaka imali lekuvunyelwene ngayo futsi atfola samba semali ngekutjintjana. |
| **Umngcwabi** | Umngcwabi usebentela umasingcwabisane/indlu yekungcwaba nobe umhlinzekitinsita. Umngcwabi utsatsa tintsambo tekugcina sidvumbu semufi, acubungule emaphepha lahlobene nekufa, alungise sidvumbu semufi bese uhlunzeka nemoto letfwala tidvumbu. . |
| **Umcinisekisi wemshwalensi** | Inkampani yomshwalense wempilo lenelayisensi neBuchwepheshe Betebuhlakani letfola emaphrimiyamu akho futsi inesibopho sekukhokha inzuzo esimweni sekufa. |

**Lokucuketfwe**

1. Yini umshwalense wekungcwaba?
2. Kubaluleke ngani kutsi ube nemshwalensi wekungcwaba?
3. Tinhlobo temshwalensi wekungcwaba
4. Ngingawutsenga njani umshwalensi wekungcwaba?
5. Emalungelo netibopho
6. Inchubo yekufaka sicelo
7. Emathiphu ngembi kwekutsenga umshwalensi wekungcwaba
8. Imibuto lekumele uyibute umtsengisi/umeluleki wetetimali/ umchumanisikuhwebelana/ umshwalensi
9. Usifaka njani sikhalo

**Longachumana nabo labalusito**

Imingcwabo ingamba ecolo, futsi kubalulekile kutsi ube nemali leyanele kubhadala leto tindleko. Etimweni letinyenti, imindeni icitsa imali lenyenti kakhulu kunaleyo labangakhona kuyikhokhela emgcwabeni, lokuholela etimweni letingase tibafake etikweledeni. Kubalulekile kuhlela kusenesikhatsi, kute emalunga emndeni angatikhatsati ngetindleko temngcwabo njengobe adlula esimweni lesikhungatsa ingcondvo futsi lesibuhlungu.

Ake sibuke letinye tetindleko lekufanele ticatjangwe:

* Kukhetha ikhasikhedi/libhokisi (±R1000-R50 000)
* Tindleko tendzawo yemcwabo (±R4000- R40 000)
* Tindleko tekudla (±R1000-R30 000 kuya ngelinani lebantfu, kuhlatjwa kwanobe ngutiphi tilwane kanye netinhlobonhlobo tekudla lokuniketwako)
* Tindleko tendzawo nobe lithende (±R1500-R6000)
* Kwekutfutsa uma umtimba udzinga kuhanjiswa kusuka kulesinye sifundzave uye kulesinye.
* Kwekutfutsa kwalabalilako (±R500 – R4000)
* Litje lelithuna (±R2000 – R60 000)
* Kungcwatjwa nobe kushiswa kwesidvumbu (±R1000 – R6000)
* Timbali/kuhlobisa (R2000-R15 000)

Bantfu baseNingizimu Afrika banemasiko lacenile futsi letindleko letingenhla tivame kufuta lokho kanye nesidzingo sekuchubeka nekubukeka kwemphakathi.

Ithiphu: Awudzingi umshwalensi wemngcwabo longetulu kwalowodvwa. Ungaba nenchubomgomo leyodvwa levumelana netidzingo takho kanye nesabelotimali sakho.

1. **Yini umshwalensi wekungcwaba?**

Umshwalensi wemngcwabo uhlinzeka ngetinzuzo tekubhadala tindleko temngcwabo. Kuya ngeluhlelo lemshwalensi wekungcwaba lolukhetsile, tinzuzo tiba ngukheshi kute ubukane netindleko temngcwabo nobe tiye kumhlinzeki wetinsita lophetse emalungiselelo emngcwabo lefana nendzawo yekuncwaba. Njenge mnikatipholisi, ungakhona kukhetsa kutsi tinzuzo tikhishwe njani lekungukutsi tingaba imali lengukheshi nobe tinsita. Ikhava inganwetjwa emndenini losedvute nalokhashane.

1. **Kubaluleke ngani kuba nemshwalensi wekungcwaba?**

Umshwalensi wemngcwabo uhlinzeka umndeni wakho ngetimali tokuhlela umngcwabo wakho ngaphandle kokuba nalesinye sikwelede, njenge kuboleka imali ebhange, kumalunga emndeni nobe kumashonisa.

1. **Tinhlobo temshwalensi wekungcwaba**

* Beluleki ngetetimali (ema-FSP) nobe batsengisi bomshwalense baniketa tinhlelo letinyenti **temakhava emshwalensi wekungcwaba** longakhetsa kuto.
* Loku kuyehluka kumshwalensi nemshwalensi mayelana netinzuzo, tinsitakalo kanye nemali yekubhadala umshwalensi.
* Leminye imishwalensi yemphilo **inetindleko tenzuzo yekufa ngekushesha** lekhokhelwa lohlomulako kungakapheli emahora langema-48 kute isetjentiswe etindlekweni temngcwabo.
* Labanye bacashi baniketa **ikhava yemphilo yelicembu** kubasebenti babo lekuhlanganisa nekhava yemshwalensi wemngcwabo wabo nemndeni wabo losedvute. Uma kunendlela longayikhetsa, imali yekukhokhela umshwalensi wakho itoba ngaphasi kakhulu uma uye ku-FSP ngco nobe kumshwalensi kute utfole ipholisi yemshwalensi wekungcwaba.

Ithiphu: Batsengisi Bemshwalensi bangakhokha kuphela linanimali leliti- R100 000,

ngepholisi ngayinye, umuntfu ngamunye lofakwe kumshwalensi.

1. **Ngingawutsenga njani umshwalensi wekungcwaba?**

Ungatsenga umshwalensi wekungcwaba; nge-FSP legunyatiwe nobe Umshwalensi; umlamuli; indzawo yebangcwabi (legunyatiwe kutsi ingakutsengisa emapholisi) nobe ngenhlangano yokungcwaba/isitokufela nebangani kanye nemndeni. Namuhla tinkampani letinyenti tisungula imali lebanjwa njalo ngenyanga kute basebenti bato bahlinzekwe ngekhava yemshwalensi wemngcwabo wabo neyemindeni wabo losedvute. Loku kuholele ekwehliseni kuncintisana kwamaphrimiyamu kuletinye timboni letifana netitolo tetimphahla tekugcoka, bomahamba nendlwana nemabhange sebacalile kuhlinzeka ngemikhicito yemshwalensi wemngcwabo kumakhasimende abo.

**NGICELA UCAPHELE:** Ngaso sonkhe sikhatsi cinisekisa kutsi umkhicito wakho wemshwalensi wekungcwaba uhlinzekwa yi-FSP legunyatiwe nobe umshwalensi. Kubalulekile futsi kucinisekisa kutsi bahlinzeki bepholisi yemngcwabo babhalisiwe nebacinisekisi bemshwalensi labanelayisensi. Lolwati ungaluhlola ngekuvakashela iwebhusayithi nemtimba lobukene nekukhishwa kweLigunye Lekutiphatsa Kwetimboni tetimali (i-FSCA) futsi ucinisekise inombolo yelayisensi ye-FSP. Bahlinzeki betinchubomgomo temngcwabo labahluleka kutfobela imitsetfo ye-FSCA bangayekiswa kuchuba libhizinisi nobe bahlawuliswe. Kubaluleke kakhulu kutsi uhlole kutsi i-FSP/umshwalensi ubhalisiwe. Uma i-FSP/umshwalensi ungakabhaliswa, ungahle utfole kudvumala uma ufaka sicelo sakho esikhatsini lesitako. Linyenti letinhlangano tamasingcwabisane tiyakhona kuhlangabetana nenchazelo Yemiphakatsi Lenebungani; nokho-ke, lababhalisiwe ne-FSCA nobe lomunye ummeleli wendzikimba lesemtsetfweni futsi kunendlela lencane kakhulu yekusita umtsengi uma tintfo tingahambi kahle lapho afuna kufaka sicelo kute akhone kubukana nemngcwabo.

1. **Emalungelo netibopho**

Unemalungelo uma utsenga ikhava yemshwalensi wempilo lefana nekhava yemshwalensi wemngcwabo, kodvwa futsi unetibopho - awukwati kutfwesa bahlinzeki betinsita bakho licala ngayo yonkhe imiphumela.

**Emalungelo akho:**

Ithiphu: Cinisekisa kutsi uyati kutsi iyimalini ikhava yemshwalensi wekungcwaba ngisho nombe unepholisi yekuncwaba lengetulu kweleyodvwa.

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| * Inchubomgomo **yenkontileka lesemtsetfweni** lebophela ekuniketeni emalungelo latsite uma kwenteka ushona nobe ungena kunobe nguyiphi ingoti lonemshwalensi wayo. |
| * Unelungelo **lokukhokhelwa linani** lelifakwe kumshwalense, inchubo nje uma uhlangabetane nayo yonkhe imigomo nemibandzela yepholisi. |
| * Unelungelo **lekutsenga lapho ufuna** khona ipholisi yemshwalensi loyibona kutsi iyakufanele futsi ungakhona kuyikhokhela. |
| * **Ngembi kwekusayina** idokhumenti yenchubomgomo, ungayitsatsa uhambe nayo ekhaya kute ucinisekise kutsi ukuvisisa ngalokugcwele lekucuketse. Unelungelo lekuchazelwa inkontileka ngelulwimi lolucacile lokhona kulivisisa nobe ngelululwimi lotikhetsele lona. |
| * Unelungelo **lokukhansela** umshwalensi wakho ngekuniketa inkampani yemshwalensi sicwayiso sesikhatsi sekukhansela lesibhalwe phasi (imvamisa sikhatsi lesingange nyanga), njengobe kubekiwe emculwini wepholisi. |
| * Unelungelo **lesikhathi selikhefu**. Loku kusho kutsi ungantjintja umcondvo wakho bese ukhansela ipholisi yemphilo kungakapheli tinsuku letingema-31 ngemuva kwekutfola umbhukudvu lofanele wepholisi. Ngembi kwekutsi ukhansele, udzinga kwatisa inkampani yemshuwalensi ngekuyibhalela ngenhloso yakho yekwenta njalo. Inkampani yemshwalensi kufanele ihambisane nesicelo sakho sekusebentisa lilungelo lakho lekutsatsa likhefu ngembi kwetinsuku letingema-31 ngemuva kwekutfola sicelo sakho. Utoba nelungelo lokutfola imali lokhokhele ngayo umshwalensi wakho wekucala, loku kuncike ekutseni inkampani yomshwalensi idvonsa linani lelitsile kute ikhave izindleko. Uma umshwayilensi ungakhanseleki ngetizatfu letitsile, loko kufanele bakuvetele kona ngembi kwekutsi usayine idokhumenti yepholisi. |
| * Unelungelo le-FSPs nobe **imininingwane yekuchumana** nabemshwalensi - cela inkampani yemshwalensi/umeluleki wetetimali/umtsengisi kutsi akunikete imininingwane yabo yekuchumana futsi ubabute kutsi ungasifaka kuphi sikhalalo uma unesikhalo. |

**Tibopho Takho:**

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| * **Tivete.** Inkampani yemshwalensi itodzinga likheli lakho inombolo yamatisi, nemininingwane yekuchumana, kanye nemininingwane yebantfu longatsandza kubafaka kupholisi yemshwalensi. |
| * **Niketa lwati lekungulona lona.** Kute umshwalensi ukubhalise ngendlela lefanele, udzinga kubaniketa lwati lekungulona lona nemniningwane lophelele. Loku kuphindze kubitwe ngekutsi kudzalula. |
| * **bani nelwati.** Ciniseka kutsi uyakuvisisa konkhe loku lomculu wepholisi nakho konkhe lokutsintsa umkhicito wemshwalensi. |
| * Cinisekisa kutsi **imali yekukhokhela umshwalensi itoba imalini** futsi utokhona kuyikhipha ngembi kwekutsi usayine nobe nguyiphi idokhumenti. |
| * Ciniseka kutsi ubhadala **imali yekukhokhela umshwalensi** futsi utfobele imigomo nemibandzela, njengobe ibekiwe emculwini wepholisi. |

**Tibopho tetinkampani temshwalensi**

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| Inkampani yemshwalensi **itobukana nebungoti** lotobukana nabo uma kwenteka sehlakalo lesifakiwe kumshwalensi, inchubo nje uma ukhokhela kahle imali yekukhokhela umshwalensi wakho. |
| Inkampani yomshwalense **itokuochazela ngepholisi yemshwalensi** **ngalokuphelele** futsi iphendvule yonkhe imibuto longase ube nayo. |
| Inkampani yemshwalensi **itobhadala uma kwenteka ushona** loko kuya ngekutsi ukhavelwe ini. |
| Inkampani yomshwalensi itoba **nebaluleki betetimali labaceceshiwe** labatakusita kutsi utsatse sincumo lesifanele mayelana nekutsi ngumuphi umkhicito wemshwalensi lowudzingako. |
| Inkampani yemshwalensi **kufanele ibe nelayisensi** lefanele lephatselene Nemtsetfo Webuhlakani (i-PA) ngembi kwekutsi bakutsengisele nobe ngumuphi umkhicito wemshwalensi. |

1. **Inchubo yekufaka ticelo**

**SINYATSELO SEKUCALA:** Bika ngekushona kwalotsandziweko wakho emahhovisi eLitiko Letasemakhaya lelisedvute nawe nobe endzaweni yebangcwabi loyitsandzako kute kukhishwe sitifiketi sekushona. Uma Litiko Letasamakhaya seliwatfolile emafomu lafanele, utokhipha sitifiketi sekushona. Bangcwabi nabo batokweluleka ngalokumele ukwente, ikakhulukati uma umufi ashonele ekhaya.

**SINYATSELO SESIBILI**: I-FSP/umshwalensi utohlinzeka umfakisicelo ngeMafomu Ekufaka Sicelo lafanele kanye neMafomumhlomuli kute awagcwalise.

Ithiphu: Labanye batsengisi bemshwalensi bakhokha linani lelisetulu kuphela, ngisho nobe nemapholisi emngcwabo langetulu kuyinye nabo.

**SINYATSELO SESITSATFU**: Buyisela emafomu lagcwalisiwe kumshwalensi kanye nekhophi lecinisekisiwe yesitifiketi sekushona, umininingwane wasebhange wemuntfu lokhetfwe kutsi ahlomule kanye nematisi/ipasipoti yemuntfu loshonile nanobe ngutiphi letinye tincwadzi letifunekako kute ufake sicelo semali. Uma umufi angaphansi kweminyaka leli-18, kudzingeka kutsi ube nesitifiketi sakhe sekutalwa.

**SINYATSELO SESINE**: Sikhatsi sekukhokha singehluka ngekuya kwema-FSP/imishwalensi leyehlukene kodvwa ngalokuvamile, kutoba semkhatsini kwetinsuku letimbili tekusebenta.

1. **Emathiphu ngembi kwekutsenga umshwalensi wemngcwabo**

* Khuluma nemndeni wakho ngeluhlobo lemngcwabo longatsandza kuba nalo.
* Lungisa lucombelelotimali lolutoveta kutsi umngcwabo wakho utobita imali lenganani.
* Yenta lucwaningo ngendlela yekukhokhela tindleko temngcwabo.
* Umeluleki wetetimali logunyatiwe nobe umtsengisi angakusita ngekukuhlinzeka ngetindlela letahlukahlukene temshwalensi wemngcwabo longakhetsa kuto.
* Catsanisa tinzuzo netindleko temshwalensi wemngcwabo letehlukahlukene bese ukhetsa lovumelana netidzingo takho kanye nesabelotimali sakho.
* Gcina emadokhumenti epholisi yakho, kufaka ekhatsi nemafomu ekukhetsa lotohlumula endzaweni lephephile. Yenta emakhophi bese uniketa umuntfo lometsembako kutsi akugcinele wona.
* Nakwenteka ufaka sicelo sekuncepheteliswa, lesicelo kufanele sihanjiswe nawo wonkhe edokhumenti nemaphepha lasisekelako kumshwalensi ngekushesha. Hlolisisa emadokhumenti epholisi kute utfole lwati mayelana nekufakwa kwesicelo nesikhatsi lesincunyiwe. Uma uhambisa sicelo lesinemadokhumenti lengakapheleli, nobe usifake sekudlule sikhatsi, umshwalensi ungahle ungasemukeli sicelo sakho.
* Caphela bakhohlisi labenta titsembiso temingcwabo lebukhatikhati nalebita imali lesetulu ngekukhokha imadlana lencane ngenyanga.
* Ungawasayini emafomu eticelo langenalutfo nobe langakapheleli.
* Cabanga ngalokungenteka emndenini wakho ngekwetimali ngemuva kwemngcwabo uma bekunguwe lowondla umndeni wakho.

1. **Imibuto lekufanele uyibute umtsengisi/umeluleki wetetimali/umtsengisi wemshwalensi/umshwalensi**

* Ngabe ugunyatiwe yi-FSCA kutsi unginikete seluleko setetimali ngemshwalensi wekungcwaba?
* Itsini inombolo yelayisensi yakho ye-FSP?
* Ungakhona yini kungihlinzeka ngetinhlobo temshwalensi wekungcwaba letehlukene lengingakhetsa kuto umshwalensi munye nobe leminyenti (bahlinzeki bemikhicito)?
* Ngabe sikhona sikhathi sekulindza?
* Ngabe ungitsengisela ipholisi lencinisekiwe futsi incinisekiswe ngubani?

Ithiphu: Uma ungeta bantfu labangetulu kwaloyedvwa kumshwalensi wakho, linanimali lekhava litohluka kumuntfu ngamunye.

* Ngabe lemali yekhava yanele yini kutsi ingakhokhela umngcwabo wami nobe umngcwabo walengibatsandzako?
* Ngutiphi tintfo letingakafakwa kulomshwalensi wemngcwabo?
* Titsini tindleko tekuphatsa, imali lekhokhwa kanye namakhomishini langetwa emalini yonkhe lekhokhwako nobe tindleko temshwalensi wemngcwabo?
* Ngabe imali yekukhokhela umshwalensi wami iyakhuphuka njalo ngemnyaka.
* Bangakhi bantfu lengingabafaka kumshwalensi wami wemngcwabo?
* Ngutiphi tintfo lengingatikhetsa uma ngingasakhoni kukhokha imali yekubhadala umshwalensi wami ngenca yekudzilitwa emsebentini?
* Kutotsatsa sikhatsi lesingakanani kucubungula tinkhokhelo ngemva kwekufaka sicelo?
* Ngishayela bani lucingo uma nginesikhalo nobe nginembuto?

1. **Usifaka njani sikhalo**

Tinkampani temshwalensi wemphilo tinenchubo yato yangekhatsi yekusingatsa tikhalo. Ungakhetsa kuloku lokulandzelako uma unganeliseki ngebaluleki babo betetimali, imikhicito nobe tinsita;

* **SINYATSELO 1:** Yatisa inkampani yakho yemshwalense nobe i-FSP legunyatiwe ngesikhalo sakho ngekutsi ubabhalele.
* **SINYATSELO 2:** Uma ungajabuli ngemphendvulo loyitfolile yesikhalo sakho, loludzaba ungaledlulisela **mahhala** kuSikhulu lesicokelwe kuphenya tikhalo Ngemshwalensi Wesikhatsi Lesifushane noma kuSikhulu lesicokelwe kuphenya tikhalo teBahlinziki Betinsita Tetetimali (i-FAIS lekubameli bemphakatsi).

Ithiphu: Ciniseka kutsi ufundza umbhalo lobhalwe ngemagama lamancane kakhulu wemshwalensi ngembi kwekutsi usayine.

**Longachumana nabo labalusito**

**Ligunya Lekutiphatsa Kwemboni Yetetimali (Financial Sector Conduct Authority (i-FSCA))**

Kuhlola kutsi **umhlinzeki wetinkhonzo tetetimali** (i-FSP) nobe **umeluleki wetetimali** ugunyatiwe yini kukutsengisela umikhicito netinsita tetetimali, kanye nekutsi ngumiphi umikhicito labangakutsengisela wona, tsintsana ne-FSCA.

|  |  |
| --- | --- |
| Ibhodi yekutjintja tincingo eFSCA | 012 428 8000 |
| Sikhungo setincingo | 0800 20 3722 (FSCA) |
| Nombolo yefeksi | 012 346 6941 |
| Likheli le-imeyili | [info@fsca.co.za](mailto:info@fsca.co.za) |
| Likheli leliposi | P.O. Box 35655, Menlo Park, Pretoria 0102 |
| Likheli lendzawo | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,  Pretoria, South Africa 0081 |
| Iwebhusayithi | [www.fsca.co.za](http://www.fsca.co.za) |

kute utfole lwati lolwengtiwe lwemfundo yetetimali labatsengi, tsintsana neLitiko Lelifundzisa Batsengi i-FSCA.

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

**Sikhulu lesicokelwe kuphenya ngetikhalo teWemshuwalensi Wesikhatsi Lesidze**

Sikhulu lesicokelwe kuphenya ngetikhalo teWemshuwalensi Wesikhatsi Leside ucatulula tingcabano emakhatsini **kwebatsengisi bemshwalensi** na**labaphetse emapholisi nobe labafake ticelo.** Uma ungakhoni kucatulula sikhalo nemshwalensi wakho, chumana ne Sikhulu lesicokelwe kuphenya ngetikhalo.

|  |  |
| --- | --- |
| Lucingo | 021 657 5000 |
| Lucingo lolusiphile | 0860 103 236 |
| Ifeksi | 021 674 0951 |
| I-imeyili | [info@ombud.co.za](mailto:info@ombud.co.za) |
| Likheli leliposi | 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) |

**Indawonchanti yetikhalo letihlobene nemshwalensi**

Ungakhona kutsintsana nendzawonchanti lekuchunywana nayo kute utfule tikhalo letiphatselene nemshwalensi uma unesiciniseko kutsi ngusiphi Sikhulu lesicokelwe kuphenya ngetikhalo temshwalensi lekumele utsintsane naso.

|  |  |
| --- | --- |
| Lucingo lolushiphile | 0860 103 236 and 0860 726 890 |
| Lucingo lefeksi | 086 589 0696 |
| I-imeyili | [info@insuranceombudsman.co.za](mailto:info@insuranceombudsman.co.za) |
| Iwebhusayithi | [www.insuranceombudsman.co.za](http://www.insuranceombudsman.co.za) |

**Sikhulu lesicokelwe kuphenya ngetikhalo teBahlinzeki Betinsitakalo Tetetimali (i-FAIS Ombud)**

Kute utfule tikhalo letiphatselene nabeluleki betetimali nebahlinzeki bemikhicito wetetimali chumana neSikhulu lesicokelwe kuphenya ngetikhalo we-FAIS.

|  |  |
| --- | --- |
| Lucingo | 012 762 5000 |
| Lucingo loishiphile | [086 066 3274](tel:+27860663274) |
| Ifeksi | 011 348 3447 |
| I-imeyili | [info@faisombud.co.za](mailto:info@faisombud.co.za) |
| Tikhalo mayelana kutfulwa kwetinkhonzo tetfu | [hestie@faisombud.co.za](mailto:hestie@faisombud.co.za) |
| Imibuto ngesimo setikhalo | [enquiries@faisombud.co.za](mailto:enquiries@faisombud.co.za) |
| Likheli leliposi | P.O. Box 74571, Lynnwood Ridge 0040 |
| Likheli lendzawo | Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048 |
| Iwebhusayithi | [www.faisombud.co.za](https://faisombud.co.za/) |

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**SIKHUMBUTO**

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