**Luseto Lwetekwelapha vs Inchubo Yemshwalensi Wemphilo – Yini umehluko futsi nguyiphi lengifanele?**

***Sandvulelo/Singeniso***

Kutsi ukhetsa luhlelo lelusito letekwelapha nobe ipholisi yemshwalensi wemphilo, kuncike endleleni yakho yekuphila, tidzingo takho kanye nakusabelomali sakho. Tindleko emkhatsini kwaloku kokubili tiyehluka ngenca yekutsi imikhicito iniketa tinsita netinzuzo letehlukene. Letinsita titokunika lwati ngako kokubili longakhetsa kuko, kute ukwati kutsatsa sincumo unelwati ngako kokubili.

Kubalulekile kwati kutsi nguwuphi umtsetfo losebenta kule mikhicito nekutsi ngutiphi tinhlangano letibuke kulandzelwa kwalemitsetfo.

* Tinhlelo telusito lwetekwelashwa tingaphasi kweMtsetfo Wetikimu Tekwelashwa (No. 131 wemnaka wa-1998) (uMtsetfo Wetikimu Tekwelashwa), lophocelelwa uMkhandlu Wetikimu Tekwelashwa (CMS).
* Tekuphatsa Emakhasimende Ngalokufanelekile, bemshwalensi yetemphilo bangaphili bangaphansi kweMthetho Womshuwalensi Wesikhatsi Lesifishane (No. 53 wenyaka wa-1998) kanye nabemshwalensi wemphilo labangaphasi kweMtsetfo Wemshuwalensi Wesikhatsi Lesidze (No. 52 wemanyaka wa-1998), njengobe kufanele, lokungumtsetfo losetjentiswa Ligunya Lekutiphatsa Kwemboni Yetetimali (i-FSCA).
* Tinkampani temshuwalensi wetemphilo lokungetona temphilo kanye netemphilo nato tingaphasi kweMtsetfo Wemshuwalensi (No. 18 wemnyaka wa-2017), umtsetfo lokhutsata kusebenta kahle kwetimali futhi uphocelelwa nguMtsetfo Wetebuhlakani (i-PA) (incenye yeBhangi Lembuso laseNingizimu Afrika (i-SARB).

**Caphela:** Umshwalensi wesikhatsi lesifushane manje sewubitwa ngekutsi umshwalensi longaphili, kantsi umshwalensi wesikhatsi lesidze sewubitwa ngekutsi umshwalensi wemphilo.

Ngekwemtsetfo, tikimu telusito letekwelashwa kumele tingabandlululi ngalokungafanele ekuhlinzekweni kwekunakekelwa kwetemphilo kanye netindleko tekwelashwa kuncike ebuhlangeni, budzala, bulili, simo semshadvo, buve noma inhlalo, kukhetsa bulili, kukhulelwa, kukhubateka nobe simo semphilo. Tidzingo letifanako letivimbela kucwaswa ngalokungafanele tisebenta netinchubomgomo temshuwalensi wetemphilo.

Kunebadlalitindzima labehlukene lekufanele ubacaphele. Luhlelo lwelusito tekwelashwa (uma kulusito letekwelashwa) nobe umshwalensi/umphakeli wemkhicito (uma kuyipholisi yetemphilo) ngiwo lekufanele ukukhokhele tindleko tekwelashwa nobe ukhokhe linani lekuvunyelwene ngalo ngekwesivumelwano semshwalensi. Umeluleki wetetimali logunyatiwe angakusita ekukhetseni umkhicito wetetimali lohambisana netidzingo takho tetemphilo nemphilo kanye nesabelomali – labantfu laba baphindze bacondziswe i-FSCA, kodvwa ngaphasi kwemtsetfo lowehlukile, lokunguMtsetfo Wekululekwa Ngekwetetimali kanye Nekuchumana Kwebantfu (No. 37 wemnyaka wa-2002). Bahlinzeki bemikhicito bagunyatwe kutsi batsengise imikhicito yabo yetetimali natinsita ngekusebentisa beluleki betetimali nobe ngekutsengisa ngelucingo nobe nge-inthanethi.

Uma utfola seluleko setetimali, cinisekisa kutsi umeluleki ukuniketa imininingwane yemali lekhokhwako, tindleko kanye naloko lokufakiwe/nalokungafakwa kukhava yakho. Kute utfole lwati lolwengetiwe mayelana nendzima yemeluleki wetetimali vakashela iwebhusayithi [www.fscamymoney.co.za](http://www.fscamymoney.co.za)

Luhlu lwetinchazelo luyatfolakala ekugcineni kwalesisetjentiswa ngetinjongo tekutsatsisa. Luhlu lwemagama lanetinchazelo litokusita kutsi uvisise emagama etebuchwepheshe lahlobene nelusito lwetekwelashwa kanye nemshwalensi wetemphilo.

**Likhasi Lalokucuketfwe**

1. Luyini luhlelo lwelusito letekwelashwa?
2. Yini umshwalense wetemphilo?
3. Umehluko emkhatsini sikhimu selusito lwetekwelashwa kanye nomshwalense wetemphilo
4. Imibuto levame kubutwa - Tikimu telusito lwetemphilo
5. Imibuto levame kubutwa - Umshwalensi wetemphilo
6. Ngente njani ngekukhetsa emkhatsini kwesikimu selusito lwetemphilo nobe umshwalensi wetemphilo?
7. Usifaka njani sikhalo kuluhlelo lwelusito lwetekwelashwa?
8. Usifaka njani sikhalo kumshwalensi wetemphilo?
9. Longachumana nabo labalusito
10. **Luyini uhlelo lwelusito lwetekwelashwa?**

Luhlelo lwelusito letekwelashwa likusita kutsi ukhokhele tidzingo takho tekunakekelwa kwetemphilo, njengetindleko tekwelashwa letihlobene nekuya kadokotela, umhlengikati, kuhlinzwa, dokotela wematinyo, dokotela wemehlo, imitsi kanye nendzawo yekulala esibhedlela uma kudzingeka. Luhlelo lweLusito lekwelashwa ngalokuvamile luhlinzeka ngetinzuzo letinyenti kunemshuwalensi wetemphilo.

Tikimu telusito lwetekwelashwa akusito tinhlangano ‘letentelwe kwenta inzuzo’ atikentelwa inzuzo tikhona tinhlangano letentelwe inzuzo. Atinabo banikatimasheya nobe bakhokhi tabelo ngenzuzo leyentiwe. Tinhlelo telusito lwetemphilo tinakekela emalunga ato njengobe tonkhe timali tiyahlanganiswa futsi tigcinwe kute tisetjentiselwe kubhadala ticelo letifakiwa ngekuhambisana nemitsetfo yeluhlelo kanye nekucinisekisa kutsi wonkhe emalunga anakekelwa ngekulingana nangalokufanele (ngalokuphatselene neluhlelo lwemihlomulo lalikhetsako). Tonkhe tinsalela temali (“inzuzo” yemnyaka lodlulile) itjalwa egameni lemalunga lajoyine loluhlelo lwetekulapha, ngekuhambisana nemtsetfo.

Emalunga eluhlelo lwelusito letekwelashwa akhokha (tinkhokhelo tanyanga tonkhe) bese kutsi ngemuva kwaloko atfole ikhava yetekwelashwa ngekwemitsetfo yaloluhlelo. Tonkhe tinhlelo telusito lwetekwelashwa kumele tihlinzeke Ngemihlomulo Lemincane Lencunyiwe, lokutococwa ngako kabanti ngekuhamba kwesikhatsi kule sisetjentiswa.

Kunetinhlobo letimbili tetinhlelo telusito lwetemphilo, lekutikimu letivulekile naletivaliwe (etinemikhawulo). Nanobe ngumuphi umuntfu angalujoyina loluhlelo loluvulekile, kodvwa tinhlelo letivaliwe tetisebenti, emacembu latsite ebacashi, nobe bulunga bemsebenti lotsile, imboni, inhlangano nobe inyunyana.

Tonkhe tinhlelo telusito lwetekwelashwa eNingizimu Afrika tisebenta ngekuhambisana neMtsetfo Wetikimu Tekwelashwa (Umtsetfo No. 131 wenyaka wa-1998) futsi tilawulwa nguMkhandlu Wetikimu Tekwelashwa (i-CMS).

**Tikimu telusito lwetekwelashwa tisekele emigomeni lemitsatfu lengakavami njengobe kushiwo kuMtsetfo Wetikimu Tetokwelapha lapho kubekwa khona ngalendlela:**

* 1. **Kuvula ukubhalisa**

Tonkhe tikimu Telusito lwetemphilo letibhalisiwe letivulekile kumele tivumele nobe ngumuphi umuntfu kutsi ajoyine loluhlelo. Akumele tibandlulule nobe ngumuphi umuntfu lofuna kujoyina loluhlelo futsi angakhokha imali yebulunga lekhokhwa njalo ngenyanga. Ngakho-ke, luhlelo lwelusito lwetekwelapha lolubhalisiwe alukwati kwencaba sicelo. Nekuba tikimu telusito lwetekulashwa tibhalisa nobe ngumuphi umuntfu, tingabeka **sikhatsi letitsite sekulindza** kumalunga lamasha kanye/nobe salabancike kuye uma ajoyina sikhimu selusito lwetekulapha. Tikhatsi tekulindza tincike esikhatsini umfakisicelo labelilunga lesikimu seluhlu lwelusito lekwekulapha ngaso, ngesikhatsi ajoyina sikimu lesisha. Ngalokuvamile kunetinhlobo letimbili tesikhatsi tekulinda:

* Sikhatsi sekulindza lesetayelekile singafinyelela etinyangeni letintsatfu, lesibekwa uma utjiintja emakhatsini kwetinhlelo telusito lwetemphilo. Ngalesikhatsi sekulindza, emalungu kufanele abhadale imali lekuvunyelwene ngayo njalo ngenyanga kodvwa abanalo lilungelo lekufaka sicelo sekuhlomula uma basengaphasi kwesikhatsi sekulindza, ngaphandle uma kunetimo letitigegamtsetfo teMihlomulo Lemincane Lencunyiwe.
* Sikhatsi sekulindza sincike esimeni lesingafika etinyangeni letili-12. Ngalesi sikhatsi, emalunga kufanele abhadale imali lekuvunyelwene ngayo njalo ngenyanga. Nobe ngusiphi simo setemphilo lebesikhona phambilini (njengobe titfolakele ngesikhathi sekufaka sicelo) ngeke tifakwe futsi tonkhe tindleko tekwelashwa letihambisana nalesikhatsi setinyanga letili-12 titoba esikhwameni selilunga, ngaphandle kwaleto letinetigegamtsetfo letincunyelwe Tinzuzo Letincane.

Buta umeluleki wakho wetetimali kutsi ngutiphi tikhatsi tekulindza letisebentako uma ukhetsa luhlelo lolutsite lwelusito lwetekwelashwa.

Tikimu telusito letekwelapha tingaphindze tikhetse kukubhadalisa inhlawulo yekujoyina sekuhambe sikhatsi. **Inhlawulo yokujoyina sekuhambe sikhatsi** imali yenhlawulo luhlelo lelusito letekwelapha lengayikhokhisa kunobe ngumuphi umuntfu lojoyinako loneminyaka lengema-35 nangetulu, kute angente emalunga lakhona, ngobe lowomuntfu ujoyina leluhlelo sekuhambe sikhatsi emphilweni lokungahle kube netidzingo tetekwelashwa letibita kakhulu.

* 1. **Tinzuzo Letincane Letincunyiwe**

Tinzuzo Letincane Lencunyiwe, letatiwa nangekutsi ema-PMB, ligcogco letinzuzo letichaziwe leticinisekisa kutsi wonkhe emalunga esikimu seluhlelo lwelusito letekwelashwa afinyelela etinsiteni letitsite temphilo, kunganakwa kutsi nguyiphi inzuzo ayikhetsile. Inhloso kuhlinzeka bantfu ngekunakekelwa lokuchubekako kute batfutfukise imphilo yabo nekuphila kahle nekwenta lunakekelomphilo lutsengeke.

Ngekwesibonelo:

*“Felicity usandza kujoyina luhlelo lwelusito lokwelashwa kwekucala ngca, udzinga kubonana nadokotela welululeko ngcondvo. Ufuna kwati kutsi lusito letwelwashwa lakhe litokhokhela yini loko.”*

*Luhlelo lwelusito lekwelashwa lutokhokhela lolusito ngemuva kwekudlula kwesikhatsi sekulindza lesitinyanga letintsatfu, uma lesimo siyi-PMB.”*

Umhlomulo Lomncane Loncunyiwe usici seMtsetfo Wetinhlelo Tekwelashwa, kuya ngekutsi tinhlelo telusito lwetekwelashwa kumele tibhadale tindleko letihlobene nekucilongwa, kwelashwa, nekunakekelwa:

* Nobe ngusiphi simo setemphilo lesiphutfumako;
* Luhlelo lolulinganiselwe letimo tetemphilo letingema-271; futsi
* timo letingema-25 letingapheli.

Luhlelo lwakho lwelusito lekwelapha lutokuniketa luhlu lwetimo tetemphilo kanye netingemahlalakhona letitfolakale ngembi kwekujoyina loluhlelo. Utophindze uhlinzekwe ngelwati ngebahlinzeki betinsita labacokiwe, imitsi leseluhlwini kanye nemitsi letobe ikhaviwe.

Luhlelo lwelusito lokwelashwa lolubhalisiwe alukwati kukhipha nobe ngusiphi simo setemphilo lesitfolwe nobe leselashwa etinyangeni letili-12 ngembi kwekufaka sicelo sekujoyina leluhlelo. Sibonelo, uma lohlomulako atfola i-HIV ngemuva kwesikhatsi sekulindza lesitayelekile lesitinyanga letintsatfu, leluhlelo kufanele lukhokhe tindleko letihlobene nekwelashwa kwaleligciwane.

Uma luhlelo lubeka kukhishwa kwetinyanga letili-12 kwesimo lesitsile setekwelapha futsi sikhatsi lesitinyanga letili-12 sesiphelile, luhlelo lunesibopho sekukhokhela simo, ngekuhambisana nekukhetfwa kwaleyo inzuzo yalowomnyaka lokhetsiwe.

* 1. **Silinganiso semmango**

Tikimu telusito lwetekwelapha letibhalisiwe atikavunyelwa kukhokhisa emalunga imali leyehlukene yeluhlelo lolufanako, ngaphandle uma leyomali lekhokhwa njalo ngenyanga isekele ezingeni lemalingena yemfakisicelo kanye/nobe nelinani lebantfu lobandlako. Ngalamanye emavi, bantfu labahola kancane bangakhokha imali lencane kulebhadalwa tinyanga tonkhe yebulunga uma kucatsaniswa nalabo labahola kakhulu, futsi sikimu singabhadalisa lilunga leliyinhloko imali lencane umuntfu ngamunye uma linebantfu lelibondlako.

1. **Yini umshwalensi wetemphilo?**

Umshwalensi wetemphilo luhlobo lwenkontileka yemshwalensi lesemkhatsini kwemshwalensi kanye nemnikazi wepholisi (kutsiwa inchubomgomo yemshwalensi). Umnikati wepholisi utsembisa kukhokhela imali yekukhokhela umshwalensi futsi umshwalensi utsembisa, ngekubuyisela, kuhlinzeka ngetinzuzo tepholisi uma kwenteka sehlakalo setemphilo lesingahlelelwe nobe lesingacinisekile (njengobe kubekiwe kunkontileka) uma kwenteka.

Umshwalensi ngeke ukukhokhele tindleko tekwelashwa nobe tindleko nobe tinsitakalo letilawulwa ngaphasi kweMtsetfo Wetikimu Tekwelashwa, 1998 (uMtsetfo No. 131 wemnayaka wa-1998). Umshwalensi wetemphilo ungatsatsa luhlobo lemshwalensi wesikhatsi lesifishane (longewona wemphilo) nobe umshwalensi wesikhatsi lesidze (wempilo).

Umhlomulo kungaba samba semali lesincunyiwe ngelusuku, nobe inkhokhelo eyesamba lesisetulu. Ngalokuvamile ikhokhelwa ngumnikati wepholisi ngco esikhundleni semhlinzeki welusito lwetekwelashwa. Nokho, tinhlelo tingentiwa etimweni letitsite kute inkokhelo yentiwe ngco kumhlinzeki wetekunakekelwa kwemphilo. Imishwalensi wetemphilo unelayisensi yekuchuba ilbhizinisi lomshwalensi futsi inebanikati bemasheya futsi ichutjwa inzuzo yeteluhwebo.

Tinhlobo tetinchubomgomo temshwalensi wetemphilo wesikhashana (kungewona wemphilo) nguleti:

* Ikhava yetindleko letingasito tekwelashwa, ngenca yekulaliswa esibhedlela (Inchubomgomo Yesibhedlela)
* Kushoda kwetindleko tetekwelapha (Ikhava yegebe)
* Kuhlolwa nekwelashwa kwe-HIV, Ingculazi, sifo sesifuba, namalaleveva
* Umshwalensi wekuvakasha wemave ngamave
* Kukhishwa kwetimo letiphutfumako nobe tekutfutsa

Tinhlobo temshwalensi wetemphilo wesikhatsi lesidze (wemphilo) nguleti:

* Ikhava yetindleko letingasito temshwalensi ngenca yekulaliswa esibhedlela, leniketa samba semali lebhadala njalo ngelusuku kulofakwe kumshwalensi lolaliswa esibhedlela, futsi kuhloswe kukhokhela, lokufaka ekhatsi letinye tintfo, kulahlekelwa yimali longenayo ngenca yekuba sesibhedlela.
* Kunakekelwa kwalababutsakatsaka
* Kuhlolwa nekwelashwa kwe-HIV, Ingculazi, sifo sesifuba namalaleveva
* Kukhishwa kwetimo letiphutfumako nobe tekutfutsa

**Umshwalensi wetemphilo usekelwe etimisweni letintsatfu letihlukene ngalendlela lelandzelako:**

* 1. **Mitsetfo yebatsengisi bemshwalensi lemacondzana netinchubomgomo temshwalensi wetemphilo**

Tinchubomgomo temshwalensi wetemphilo akumele ukhokhele tindleko tekwelashwa letifana nekuya kadokotela, tikwelede tasesibhedlela nobe ngutiphi tindleko nobe tinsitakalo letilawulwa ngaphasi kweMtsetfo Wetikimu Tetekwelapha.

Loku lokwehlukile kusebenta kuletinhlobo letilandzelako tetinchubomgomo temshwalensi:

* Ikhava yeGebe (leyatiwa nangekutsi yikhava yekushoda kwetindleko tetekwelapha)
* Kuhlolwa nekwelashwa kwe-HIV, Ingculazi, sifo sesifuba namalaleveva
* Umshwalensi wekuvakasha wemave ngamave
* Kukhishwa kwetimo letiphutfumako nobe tekutfutsa
* Kunakekela lababutsakatsaka

Lemitsetfo lelandzelako isebenta kuwo wonkhe umshwalensi wetempilo ngaphandle kwemshwalensi wekuhamba wamave ngamave, kuphuma kwetekwelashwa kanye nekunakekelwa kwababutsakatsaka, lokuyikhava yegebe, kukhokha lokungekona kwekulashwa ngenca yekulaliswa esibhedlela, noma ikhava lecondzene ne-HIV, Ingculazi, sifo sesifuba, kuhlolwa nekwelashwa namalaleveva:

* Kumele ibe ibhalisiwe njengelicembu nebacinisekisi bemshwalensi.
* Kumele bangabandlululi umnikati wepholisi ngekwebuhlanga, budzala, bulili, simo semshado, buhlanga nobe inhlalo, kukhetsa kwakhe bulili, kukhulelwa, kukhubateka, simo sempilo nobe ngabe ngasiphi sizatfu lesifanako.
* Umshwalensi angeke uncabe kungena etinkontilekeni ngenca yaletinchubomgomo nalabangase babe banikati bemapholisi, ngaphandle uma lowo longase abe ngumphatsipholisi uke wenta sento sekukhwabanisa lesihlobene nemshwalensi.

Lemtsetfo lolandzelako usebenta kuwo wonkhe umshwalensi wetemphilo, ngaphandle kwekhve yeligebe:

* Umshwalensi angeke udzinge umnikatipholisi nobe umuntfu lonemshwalensi kutsi abe lilunga lesikimu selusito lwetekwelapha.
	1. **Sikhatsi tekulindza ngekwemshwalensi wetemphilo**

Umshwalensi wetemphilo lohlinzeka ngekhave yegebe; umshwalensi wetindleko letingetona tekwelashwa ngenca yekulaliswa esibhedlela; nobe ikhava lecondzene ne-HIV, Ingculazi, sifo sesifuba, kanye nekuhlolwa nekwelashwa namalaleveva, ungatihlinzekela:

* Sikhatsi sekulindza lesitayelekile lesingafika etinyangeni lezi-3; futsi
* Sikhatsi sekulindza lesicondzene nesimo lesitsile kanye/nobe lebesivele sikhona singafika etinyangeni letili-12.

Mayelana naletinchubomgomo temshwalensi wetemphilo, kunetidzingo letitsile leticondzene netikhatsi tekulundza umshwalensi lekufanele ubambelele kuto.

Umshwalensi angeke ubeke sikhathi sekulindza lesinemibandzela letsile kumshwalensi wetemphilo wemnikatipholisi, uma lowo mnikati wepholisi:

* Tinyanga leti-3 ngembi kwekungena kumshwalensi wetemphilo ‘lomusha’ nobe lomunye umshwalensi wetemphilo lonetinzuzo letibonakalako letifanako; futsi
* bekasacedzile sikhatsi sekulindza lesincunyiwe lesicondzene nale nchubomgomo yetemphilo.

Ngetulu kwalokho, sikhatsi sekulindza semnikati wepholisi ngaphansi kwenchubomgomo yetemphilo yangaphambilini lecondzene netinchubomgomo letibaluliwe lephasi kwepholisi yemphilo singakaphelelwa sikhatsi ngesikhatsi umnikati wepholisi edlulela kunchubomgomo lensha yetempilo (lenetinzuzo letifanako), umshwalensi lomushe wemshwalense wetemphilo ungabeka kuphela sikhatsi sekulindza lesilingana naleso lebesisele kuleyo nchubomgomo yaphambilini.

**2.3 Tidzingo tekudzalula uma utsatsa umshwalensi wetemphilo**

Umshwalensi kufanele utfobele letidzingo tekudzalula letilandzelako leticondzene nawo wonkhe umshwalensi wetemphilo longafaki umshwalensi wekuhambela emave ngemave, kukhishwa kwetemphilo kanye nekunakekelwa kwalababutsakatsaka, kukhava yegebe, inkhokhelo yetindleko letingetona tekwelashwa ngenca yekulaliswa esibhedlela, nobe inchubomgomo lehlinzeka ngemshwalensi wekuhlolwa nekwelashwa kwe-HIV, ingculazi, sifo sesifuba, namalaleveva:

* Angeke kwakhe umbono wekutsi utsatsa indzawo yebulungu besikimu setekwelapha.
* Umshwalensi, nemshwalensi wetemphilo lokhokhela tindleko letingetona tekwelashwa ngenca yekulaliswa esibhedlela, angahle angakhe umbono wekutsi utawukhokhela tindleko tekwelashwa.
1. **Umehluko emkhatsini kwesikimu selusito lwetemphilo kanye nenchubomgomo yemshwalensi wetemphilo**

Lelithebula lelingedansi libala umehluko emkhatsini kwetinhlelo lusito letekwelapha kanye nemshwalensi wetemphilo.

| **TIKUME TELUSITO LWETEKWELASHWA** | **UMSHWALENSI WETEMPHILO** |
| --- | --- |
| Awukho umnyaka webudzala lobekiwe wekungena budzala bekungena (akukho kubandlulula). | Letinye tinchubomgomo tineminyaka yebudzala lesetulu lebekiwe yekungena. |
| Lilunga lesikimu selusito letekwelashwa lesisodvwa alikwati kuba lilunga letinhlelo tekwelashwa letingetulu kwaleyodvwa.  | Awukho umkhawulo enanini lemishwalensi wetemphilo umuntfu langaba nawo, kodwa kunemitsetfo letsile lemayelana nelinani letinzuzo letiyinchubomgomo letingase tiniketwe. Uma umnikati wepholisi lenemshwalensi lowedlulele, angase angayitfoli yonkhe inkhokhelo labelokhu anikela ngayo. Lokhu kungenca yekutsi umshuwalensi webungoti uncephetela lowo lofakwe kumshwalensi ngekulahlekelwa lokutfolwako ngenca yekwenteka kwesigameko lesinemshwalensi. Ayikahlosi kucebisa lowo lofakwe kumshwalensi nobe umamukeli wenzuzo yepholisi. |
| Kubhalisa lokuvulekile - tikimu telusito letekwelapha letivulekile angeke tencabe bulunga.  | Bulungu bungancatjwa yengenca yebungoti bephrofayili yakho uma umshwalensi ukhetsa kwenta njalo. |
| Silinganiso semmango:* Onkhe emalunga lakhokha umnikelo lofanale ngekwenkhetfo/luhlelo lolukhetsiwe kanye nelinani lemalunga (isayizi yemndeni). Imali yekukhokhela umshwalensi lencunyiwe kunkhetfo lekhetsiwe lenzuzo futsi tingancike ekusekelwe linani lebantfu labondlako.
* Imali yekukhokhela umshwalensi lelinganako yemalunga lasengotini lenkhulu nalasengotini lencane.
 | Imali yekukhokhela umshwalensi inebungoti lobulinganisewe, letinye ngekwemuntfu ngamunye kantsi letinye ngekwemacembu. Lokhu kuncike emitsetfweni yemtsetfo.Mayelana nekhava lenegebe, tindleko letingetona tekwelashwa ngenca yekulaliswa esibhedlela, kanye nekuhlolwa nekwelashwa kwe-HIV, Ingculazi, sifo sesifuba, kanye namalaleveva, inhlawulo incunywa licembu umninipholisi layincenye yalo. Ngalokufanako netinhlelo tetekwelapha kuletinhlobo tekhava wonkhe emalunga (kungakhatsalelwa budzala, bulili, liholo, njll) akhokha imali yekukhokhela umshwalensi lefanako ngetinzuzo letifanayo. Emikhicitweni lehlinzeka ngemshwalensi wekuhamba wamave ngemave, kukhishwa kwetimo letiphutfumako tekwelapha notekutfutsa nobe Ukunakekelwa Kwababutsakatsaka, imali yekukhokhela umshwalensi ingase incunywe ngumuntfu wephrofayili yebungoti yemnikati wepholisi.Umshwalensi ungase adzinge kutsi umnikati wemshwalensi longena kumshwalensi wetemphilo ngemuva kweminyaka letsile akhokhe imali yekukhokhela umshwalensi lsetulu kunemnikazi wepholisi longene kunkontileka lesemncane, incobo nje uma leyo mali yekukhokhela umshwalensi lesetulu lefanako ikhokhwa ngibo bonkhe banikati bemapholisi labaneminyaka lefanako.  |
| Yamukelwe tibhedlela letinyeti letitimele (letikhetsiwe naletiphuthumako) kuya ngengenzuzo yeluhlelo lelikhetsiwe (kugunyatwa kwaphambilini kungadzingeka). | Ayifaki tindleko tekwelapha nobe tasesibhedlela; ngalokuvamile tihlinzeka ngesamba nobe linani leRandi ngelusuku (lelilinganiselwe enanini lelibekwe emtsetfweni) linani letinsuku umnikati wepholisi asesibhedlela. |
| Imikhawulo yetinchubo/imishini letsile (isb. Izinzuzo yemsebenti wekulinganisa kubona, kuchaza emalensi ekulungisa, nekubona isifo samehlo nobe noma sitfo semtimba sekwentiwa, njengesitfo, inhliziyo, nobe kufakwa kwebele) itawubalulwa emitsetfweni wesikimu kuphakheji yenzuzo lethile lekhetselwe umnyaka wenzuzo. | Umhlomulo kungaba samba semali lesincunyiwe semal ngelusuku, nobe samba semali lekhokhwa uma kwenteka umcimbi lotsile (isb. Kuvela lwesimo setempilo lesitsile). Akusilo linani lemali lelikhava tindleko/tindleko tenchubo letsite yetekulapha.  |
| Ikhokhela tinzuzo tasesibhedlela, ngekusekelwa ngumtsetfo wesikimu lesibhalisiwe. | Atitikhokheli tindleko tekulaliswa esibhedlela, tiikwelede tadokotela nobe letinye tindleko tekwelashwa Tiniketa umnikati wepholisi samba semali lesincunyiwe lesibalwa ngelusuku nobe inzuzo leyisamba lekhokhelwa uma kwenteka sigameko lesitsile. |
| Kulashwa kwetifo letesabekako kuncike kuloku kuhlinzekwa Ngemhlomulo Loncunyiwe Lomncane. Kwelashwa lokwengetiwe (sib. Kwelashwa kwetidzakamiva temvelo nobe kwelashwa lokungahlinzekwa Ngetinzuzo Letincane Letinqunyiwe) kutochaswa ngekuhambisana nemitsetfo wephakheji yesikimu lesikhetsiwe selusito letekwelapha.  | Ingakhava kuphela tindleko / tindleko tekuhlolwa nekwelashwa kwe-HIV, ingculazi, sifo sesifuba, namalaleveva. Tonkhe letinye tinhlobo temishwalensi atitikhokheli tindleko tekwelashwa letihlobene netifo letisabisako, kodvwa tingakhokhela umnikati wepholisi samba lesincunyiwe semali nobe samba senzuzo yetifo letitsile letisabekako ngekwehlelo lwenchubomgomo. |
| Imikhawulo wekulaliswa esibhedlela ngemnyaka kusetulu nobe akunamkhawulo, kuhambisana nenzuzo letishiwo emtsetfweni weluhlelo lwenzuzo lolikhetsile kulomnyaka.  | Tinzuzo tekhave lenegebe kanye netindleko letingasito tekwelashwa ngenca yekulaliswa esibhedlela tilinganisiwe ngekwemtsetfo. Ikhava leneligebe ayikavunyelwa kukhokha imali lengetulu kwetingulungwane leti-R172 000 umuntfu ngamunye ngemnyaka. Ikhava yetindleko letingetona tekwelashwa ngenca yekulaliswa esibhedlela ingakhokha kuphela imali lefinyelela ku-R20 000 ngemnyaka. |

1. ***IMIBUTO LEVAME KUBUTWA - TINHLELO TELUSITO LWETEKWELASHWA***
	1. **Yini i-Akhawunti Yekulondvolota Imphilo?**

Letinye tinhlelo telusito letekweshwa tinaloku lokubitwa ngekuti i-**Akhawunti Yekulondvolota Imphilo** (i-MSA). Ngalokuvamile liphesenti lomnikelo wakho wetinyanga tonkhe (bukhulu lobulinganiselwa ku-25%), lobusetjentiselwa kukhokhela tindleko tansuku tonkhe kanye netindleko tetekwelapha ngaphandle kwesibhedlela. Nobe nguyiphi imali lengakasetjentiswa idluliselwa emnyakeni lolandzelako, futsi uma untjintja tikimu ingadluliselwa eluhlelweni lwetekwelapha lolulandzelako uma lunene-MSA, nobe ukhokhelwa yona uma utjintjela eluhlelweni lelingenayo i-akhawunti yekonga.

1. ***IMIBUTO LEVAME KUBUTWA - UMSHUWALENSI WETEMPILO***
	1. **Ngabe emalunga emndeni wami angakhavwa ngaphasi kwemshwalensi wami wetempilo?**

Yebo, ungatfola ikhava yakho kanye nanobe nguliphi lilunga lemndeni longatsandza kulikhava, inchubo nje uma luhlelo lwakho luhlinzeka ngalokhu.

* 1. **Ngabe kungenteka kutsi nginyuse samba semshwalensi (linani lekhava) uma nginenchubomgomo yemshwalensi wetemphilo lekhona?**

Yebo, kungenteka kutsi ukhuphule samba lesicinisekisiwe siyewufinyelela esilinganisweni lesivunyelwe (uma sikhona) uma usunayo kakade ipholisi yomshuwalense. Kungentiwa ngekutsintsana nemshwalensi wakho futsi utfole kutsi tindleko tekwenyuka lokunjalo titoba yini, kanye netingucuko lotingase tidzingeke kunkontileka yemshwalensi (inchubomgomo) emkhatsini kwakho nemshwalensi.

1. **Ngente njani ngekukhetsa emkhatsini kwesikimu selusito lwetemphilo nemshwalensi wetemphilo?**
* Buka tinhlelo telusito letemphilo/tinchubomgomo temshwalensi wetemphilo futsi nelwati loludzingekako mayelana netinzuzo tabo, iminikelo/ imali yekukhokhela umshwalensi, umkhawulo nalokungakafakwa. Chatsanisa lwati loluniketiwe kute ubone kutsi nguyini lehlangabetana netidzingo takho kangcono.
* Ngaphandle kwetinzuzo tekunakekelwa kwetempilo, tfola ukutsi ngutiphi timali temshwalensi wetemphilo (silinganiso sekukhokha imali), kanye netindleko letingetona tekunakekelwa kwetemphilo, njenge tindleko tekuphatsa, kute ucinisekise kutsi luhlelo lolukhetsako lusesimweni lesihle setimali futsi luniketa lokuhle linani - lekuphatsa lelisetulu nobe letinye tindleko tisho kutsi ungakhokha ngetulu kwekhava yakho lehlobene nalenye lenetindleko letiphasi.
* Kwekugcina, tsatsa sincumo lesifanele ngekwetidizngo takho tekunakekelwa kwetemphilo, sigaba semphilo yakho kanye nalokho longakwati kukukhokhela.
* Umeluleki wetetimali angakusita kutsi utfole sicatululo lesifanele setidingo takho kanye nesabelomali sakho – hlola kutsi umeluleki ugunyatiwe ngalokufanelekile yi-FSCA.
1. **Usifaka njani sikhalo ngeluhlelo lwelusito lwetemphilo**

Tikimu telusito lwetekwelapha tinenchubo yato yangakhatsi yekuchuba tikhalazo. Unaleti tindlela letilandzelako longakhetsa kuto uma ungenelisekile nganobe nguyiphi incenye yesikimu sakho selusito lwetekwelapha:

* Yatisa luhlelo lwakho lwelusito letekwelapha ngesikhalo sakho ngekutsi ubabhalele.
* Uma sikhalo sakho singakacatululeki ngendlela legcolisako futsi ngesikhatsi lesifanele ungadlulisela sikhalo saku ku-CMS.
1. **Usifaka njani sikhalo kumshwalensi wetemphilo**

Batsengisi bemshwalensi banemalayisensi bonkhe banetinhlaka letibukene netikhalo netinchubo tekucatulula tingcabano. Ungakhetsa kuloku lokulandzelako uma unganelisekile ngemikhicito nobe emasevisi abo etetimali:

* Yatisa umshwalensi wakho wetemphilo nobe i-FSP legunyatiwe ngekubhala sikhalo sakho.
* Uma inkinga yakho ingacatululeki ngendlela legculisako futsi ngesikhatsi lesifanele, ungadlulisela ludzaba lakho mahhala kusikhulu lesicokelwe kuphenya tikhalo Ngemshwalensi Wesikhatsi Lesifushane, kusikhulu lesicokelwe kuphenya tikhalo tebantfu Ngemshwalensi Wesikhatsi Lesidze nobe kuBahlinzeki Betinsitakalo Tetimali (lokwatiwa ngokutsi i-Ombud we-FAIS).
* Uma isikhalo sakho sihlobene nekuphulwa lokungenteka kuMtsetfo Wemshuwalensi Wesikhatsi Lesifushane nobe uMtsetfo Wemshuwalensi Wesikhatsi Lesidze, kufanele utsintse tiphathimandla Tekutiphatsa Embonini Yetetimali (i-FSCA). Uma sikhalo sihlobene nekuphulwa lokungenteka kuMtsetfo Wemshuwalensi, kufanele utsintse inhlangano yeLigunya Lebuhlakani (i-PA). Uma lemunye wale Mitsetfo uphuliwe, sikhulu lesiphenya ngetikhalo singadlulisela sikhalo sakho ku-FSCA noma ku-PA.

**Luhlu Lwemagama**

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| **Litemu** | **Inchazelo**  |
| **Imikhawulo kanye Nalokungafakwa** | Imikhawulo isho kutsi sikimu sakho selusito lwetemphilo noma umshwalensi wetemphilo uhlinzeka ngekhava lelinganiselwe etimeni letitsile tetekwelapha, tinhlobo tekwelashwa noma timo. Kukhishwa kuchaza simo setempilo nobe luhlobo lwekulahlekelwa ngulokungakhava luhlelo nobe ngumshwalensi. Tinchubomgomo letehlukene tingaba nekukhishwa lokuhlukile, njengobe imitsetfonchubo ingacacisi kutsi luhlobo luni lwetingoti umshwalensi lokufanele atikhave. Njengobe awekho ema-PMB lasebenta kubatsengisi bemshwalensi, kusesincumo sebhizinisi lemshwalensi kuncuma kutsi luhlobo luni lwetingoti letotikhava. |
| **Sikhathi sEkupholisa** | Uma usandza kutsenga umshwalensi wetemphilo lonesikhatsi sekuchumana lesingetulu kwetinsuku letingama-31 futsi akukho mhlomulo lokhokhiwe nobe lowufunile futsi uncuma kutsi awukufaneli nobe awuwufuni nganobe ngasiphi sizatfu, ungakhansela umshwalensi ngaphakathi kungakadluli tinsuku letili-14 uwutsengile. Uma utsenga umshwalensi wetemphilo lonesikhatsi sekuchumana senyanga noma ngaphasi, ungakhona kukhansela ipholisi ngekushesha. Lesikhatsi lesitinsuku letili-14 sikhatsi sekupholisa, futsi sisebenta kuphela kumshwalensi wetemphilo. |
| **Kudzalula** | Inchubo uma lilungu kanye neluhlelo lelusito lwetekwelapha, nobe umnikati wepholisi kanye nemshwalensi, kufanele badzalule wonkhe emaciniso laphathekako kulomunye nalomunye ngaphambi kwekutsi inkontileka isayinwe futsi iphotfulwe. Uma kukhona lwati lolusihlutfulelo mayelana nemlandvo wakho wetimangalo nobe umlandvo wakho wetekwelapha, lolwati kufanele ludzalulwe kusenesikhatsi kumhlinzeki wakho wetinsitakalo tetetimali/umeluleki wakho wetetimali/umthengisi. |
| **Imigomo nemibandzela yenchubomgomo/imitsetho yezinhlelo** | Imigomo nemibandzela yenchubomgomo yetinhlinzeko letitsile, imitsetfo yekutiphatsa, imisebenti, kanye netibopho umuntfu lofakwe kumshwalensi lokufanele atitfobele, kute ahlale ngaphasi kwenchubomgomo letsile. Uma imibandzela yepholisi ingahlangabetwa, umshwalensi ngeke ukhokhele sicelo.Imigomo nemibandzela yesikimu selusito letekwelapha - kutsatfwa njengemitsetfo yesikimu. Imitsetfo yesikimu yekukhetsa letsile yenzuzo yemnyaka longakhetsa kuyo itakukhombisa imigomo nemibandzela yenkontileka emakhatsini kwelilunga neluhlelo lwesikimu selusito lwetekwelapha. Ngalokufanako lemigomo nemibandzela yenchubomgomo, loku kukhomba tinhlinzeko letitsile, imitsetfo yekutiphatsa, imisebenti, kanye netibopho lilunga lekufanele lihambisane nayo, kute likwati kuchubeka lisitwa luhlelo lwelusito letekwelapha. |
| **Tinkhokhelo / umnikelo** | Samba semali lotosikhokha esikimini selusito lwetekwelashwa ngekubuyisela “ikhava yetemphilo” noma lotoyikhokhela kumshwalensi kute ubuyisele “izinzuzo tenchubomgomo,” njengobe kushiwo kunkontileka yepholisi nobe emibhalweni yebulungu. Tinkokhelo/ iminikelo ikhokhwa ngetikhatsi lekuvunyelwene ngato, ngalokuvamile nyanga tonkhe nobe ngemnyaka. Lamagama angasetjenziswa ngekuntjintjana. |
| **Tinzuzo** | Linani lelikhokhwa ngumshwalensi nobe uhlelo lwelisito lwetekwelapha kumuntfu lowenta sicelo sekuncesheteliswa, uma umuntfu lofakwe kumshwalensi alahlekelwa imali yemshwalensi wetempilo nobe luhlelo lwelusito letekwelapha. |
| **Ikhava yekushoda kwetindleko tetekwelapha - ivame kubitwa ngekutsi iKhava yegebe- /umshwalens wegebe.**  | Ikhava lenegebe, nobe umshwalensi wekhava lenegebe umshwalensi wesikhatsi lesifushane (longewona wemphilo) losungulelwe kuniketa kuvikeleka lokwengetiwe kulabo labasavele banalo luhlelo lwetekwelashwa. Ikhava imali yeshodzako (sikhatsi lesifushane), noma incenye yemali leshodzako, emkhatsini kwentela yesikimu sakho selusito lwetekwelapha (MST), kanye nemazinga lekunguwonawona lakhokhiswa bochwepheshe betemphilo labatimele. Ihlose kucinisekisa kutsi uyakhokhelwa uma tindleko takho tekwelashwa nobe tindleko tedlula lizinga leskimu selusito lwetekwelashwa, nanobe ngukuphi lokushodako lokuhlobene, kute ungalahlekelwa imali, inchobo nje uma kunemikhawulo letsile ngekwemtsetfo, imigomo nemibandzela. Ikhava lenegebe ayikavunyelwa kukhokha ngaetulu kwa-R172 000 umuntfu ngamunye ngemnyaka (kusukela ngemnyaka wa-2021). |
| **Umhlinzeki Wesevisi Lokhethiwe** | Umhlinzeki wekunakekelwa kwetemphilo noma licembu lebahlinzeki betemphilo, labakhetfwa luhlelo lwelusito lwetekulapha njenge bahlinzeki labanconotwako kute banikete emalunga kucilongwa, kwelashwa, nekunakekelwa kwetemphilo. Uma tinsita tihlinzekwa Ngumhlinzeki Wensitakalo Lokhetfwe ngekuhambisana nelliungelo le-PMB, ayikho inkokhelo lehlangene (tindleko letingetiwe kuwe) letingasebenta. |

**Longachumana nabo labalusito**

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

Kuhlola kutsi ngabe umhlinzeki wetinkhonzo tetetimali (i-FSP), kuloku umshwalensi wetemphilo nobe umeluleki wetetimali lotsengisa luhlelo lwelusito lwetekwelashwa nobe inchubomgomo yemshwalensi wetempilo, unelayisensi futsi ugunyatiwe kukutsengisa umkhicito nabe emasevisi wetetimali, tsintsana ne-FSCA.

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| Ibhodi yekutjinta tincingo ku-FSCA |  012 428 8000 |
| Lucingo Lesikhungo |  0800 20 3722 (FSCA) |
| Inombolo yefeksi/ inombolo yesikhahlabeti |  012 346 6941 |
| Likheli le-imeyili |  enquiries@fsca.co.za / complaints@fsca.co.za  |
| Likheli lendzawo |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| Likheli leliposi |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Iwebhusayithi |  [www.fsca.co.za](http://www.fsca.co.za) |

Kute tfole lwati lolwengetiwe lwemfundvo yetetimali yebatsengi (i-CED) nobe ungatsandza kutsi i-CED yente umhlanganosikolo wekwabelana ngelwati ngetetimali wamahhala endzaweni yangakini, emmangweni, esontfweni, esikoleni nobe emsebentini tsintsana ne-FSCA's CED.

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

**Ligunya Lebuhlakani (i-PA)**

**Kute utfole kutsi umshwalensi unelayisensi yekwenta libhizinisi, tsintsana ne-PA.**

|  |  |
| --- | --- |
| Lucingo | 012 313 3911/ 0861 12 SARB (0861 12 7272) |
| Ifeksi | 012 313 3197/ 012 313 3929 |
| I-imeyili | PA-Info@resbank.co.za |
| Likheli leposi | P.O. Box 8432, Pretoria 0001 |
| Likheli lendzawo | South African Reserve Bank, 370 Helen Joseph Street, Pretoria 0002 |
| Iwebhusayithi | [www.resbank.co.za](http://www.resbank.co.za/) |

**Sikhulu lesicokelwe kuphenya tikhalo Temshwalensi Wesikhatsi Lesifushane (OSTI**) **neSikhulu lesicokelwe kuphenya tikhalo Temshwalensi Wesikhati Lesidze (OLTI)**

Ngeikhalo letiphatselene netinchubomgomo temshwalensi wetemphilo, tsintsana neSikhulu lesicokelwe kuphenya ngeikhalo Temshuwalense Wesikhatsi Lesifushane nombe Sikhulu lesicokelwe kuphenya ngetikhalo Temswalensi Wesikhatsi Lesidze, kuya ngekwehluka kepholisi, lokwesikhatsi lesifushane (lokungekona kwemphilo) nobe kwesikhatsi lesidze (imphilo). Sicela ucaphele kutsi umshwalensi wakho kufanele uniketwe litfuba lekucatulula inkinga nobe sikhalo ngambi kwekutsi sidluliselwe ku-ombud.

**Sikhulu lesicokelwe kuphenya tikhalo Temshwalensi Wesikhatsi Lesifushane (OSTI)**

|  |  |
| --- | --- |
| Lucingo | 011 726 8900 |
| Lucingo lolushiphile | 0860 726 890 |
| Ifeksi | 011 726 5501 |
| I-imeyili | info@ombud.co.za  |
| Likheli lendzawo | 1 Sturdee Avenue, 1st Floor, Block A, Rosebank, Johannesburg 2196 |
| Likheli leliposi | Private Bag X45, Claremont, Cape Town 7735 |
| Website | [www.osti.co.za](http://www.osti.co.za) |

**Sikhulu lesicokelwe kuphenya tikhalo Temshwalensi Wesikhati Lesidze**

|  |  |
| --- | --- |
| Lucingo | 021 657 5000 |
| Lucingo lolushiphile | 0860 103 236 |
| Ifaksi  | 021 674 0951 |
| I-imeyili | info@ombud.co.za  |
| Likheli lendzawo | 21 Dreyer Street, 3rd Floor, Sunclare Building, Claremont, Cape Town,7700 |
| Likheli leliposi | Private Bag X45, Claremont, Cape Town 7735 |
| Iwebhusayithi | [www.ombud.co.za](http://www.ombud.co.za) |

Awunasiciniseko sekutsi ngusiphi sikhulu lesicokelwe kuphenya lekufanele uchumane naso? Chumana **nendzawo yekuchumanancanti** kute utfole sikhalo kanye nemibuto lehlobene nemshwalensi.

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

**UMkhandlu Wetikimu Tekwelapha (CMS)**

Tsintsana ne-CMS kute utfole lokwengetiwe ngendzima yabo, emalungelo emalunga, Tinzuzo Letincane Lezincunyiwe (ema-PMB), kanye nokutsi ungasifaka njani sikhalo ngeluhlelo lwetekwelapha.

|  |  |
| --- | --- |
| Lucingo | 012 431 0500 |
| Sikhungo lesinakekela emakhasimende | 0861 123 CMS (267) |
| Ifeksi | 086 206 8260 |
| I-imeyili | information@medicalschemes.co.za  |
| **Tikhalo** |
| Ifeksi | 086 673 2466 |
| I-imeyili | complaints@medicalschemes.co.za  |
| Likheli lendzawo | Block A, Eco Glades 2 Office Park, 420 Witch - Hazel Avenue, Eco Park, Centurion, 0157 |
| Likheli leposi | Private Bag X34, Hatfield, 0028 |
| Iwebhusayithi | [www.medicalschemes.co.za](http://www.medicalschemes.com) |

**Sikhulu lesicokwe kuphenya ngetikalo Tebahlinzeki Betinsitakalo Tetetimali (FAIS ummeli wemphakatsi)**

Kute utfule tikhalo letiphathelene nebeluleki betetimali kanye nebalamuli chumana noSikhulu lesicokelwe kuphenya ngetikhalo se-FAIS. Sicela ucaphele kutsi umshwalensi wakho kufanele uniketwe litfuba lekucatulula inkhinga nobe sikhalo ngembi kwekutsi sidluliselwe kuSikhulu lesicokelwe kuphenya ngetikhalo se-FAIS.

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

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SIKHUMBUTO

*Lolwati lolucuketfwe kulencwajana luniketwe i- 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.*