



Isingeniso:

Leli, ushicilelo lweshumi nanhlanu (15) lwe-Under the Baobab Tree, yiphephandaba leHhovisi loMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali, lifike ekupheleni kwekwata yokuqala ka-2017. Indikimba yaleli phephandaba igxile ekutshalweni kwezimali, okuyisihloko esiphambili kakhulu uma kubhekwa isimo samanje sezomnotho esibe nokwehliswa kwezinga lomnotho waseNingizimu Afrika yizinhlangano ezahlukene ezikala amazinga, nokunye ukwehla futhi kwamandla erandi, kanye nenkulumo yenzikamnotho, njll. Ukutshala imali, kanti ngokukhethekile ukonga imali, kusalokhu kubalulekile kubantu baseNingizimu Afrika, yingakho kubaluleke kakhulu ukuthi amaklayenti afuna ukutshala izimali zawo azisebenzela kanzima athole izeluleko ezifanele kulabo Bahlinzeki Bemisebenzi Yezezimali ababhekile ukuthi babanike izeluleko kanye nokubaqondisa. Kungaba injongo yakho yokutshala imali wukuba nomuzi othi wena, yimfundo ephakeme yezingane zakho, noma wukuthenga ngisho imoto entsha, kubalulekile ukuthi ube nenjongo emqondweni. Lokhu kuzokwenza ukuthi

ukhulume ngokucacile nomeluleki wakho wezezimali ngokuthi udinga mphumela muni, nini, nokuthi ungakwazi ukukhipha malini ekufezeni leyo njongo. Kungumsebenzi woMhlinzeki Wemisebenzi Yezezimali-ke ukuthola lolu lwazi kanjalo nalo lonke ulwazi olufanele nolukhona ukuze kuzokwenziwa isiphakamiso esifanele izidingo kanye nezimo zakho zamanje zezezimali kanye nezizokuvumela ukuthi ufeze injongo yakho. Kuzoba nesidingo sezingxoxo maqondana nengozi, okungabandakanyi kuphela indlela ocabanga ngayo ingozi, kodwa ingozi okungahle kudingeke ukuthi ungene kuyo ukuze ufeze injongo yakho, kanjalo nengozi ongakwazi ukungena kuyo, elawulwa yisimo sakho samanje. Kuyethenjwa ukuthi okuqukethwe yiphephandaba ngezansi lizokuhlinzeka ngolwazi oluzokuvumela ukuthi uqinisekise ukuthi uma ngelinye ilanga ufuna izeluleko maqondana nokutshala imali uyakwazi ukubuza imibuzo efanele ezoqinisekisa ukuthi uthola lonke ulwazi oludingayo ukwenza isinqumo esinolwazi.





Ucwaningo lwesigameko 2

Ipholisi yesabelo semali, okuphikisana namareferensi angekho emthethweni okuthi ukutshalwa kwemali, kahle hle iyinkontilaki yesiqinisekiso sempilo eyenzelwe ukuthi ikhokhe isigaxa semali esingakhokhiswa intela ngemuva kwesikhathi esithize, isikhathi esincane yiminyaka emihlanu. Ngokuhambisana neSigaba 54 soMthetho Womshuwalense Wesikhathi Eside, isikhathi esincane seminyaka emihlanu (5) sibizwa ngokuthi yisikhathi esiwumkhawulo futhi ngalesi sikhathi umnikazi wepholisi unezinhlobo ezimbili kuphela zokhetho maqondana nokufinyelela ezimalini zakhe okuyilezi; imalimboleko eyodwa kanye nokuyeka okukodwa. Ngakho-ke, Isigaba 54 sibeka ingcindezi kumapholisi ezabelo zemali maqondana nesikhathi esincane, ukufinyelela ezimalini ezitshaliwe, nokuthi umkhawulo omusha weminyaka emihlanu (5) kuyaqala ukusebenza uma iphrimiyamu ikhushulwa ngaphezu kwamaphesenti angamashumi amabili (20%). Le mikhawulo eyaqala ngenxa yesidingo sokuthi amapholisi omshuwalense angancintisani namabhange emvelo kakhulu, nokuqinisekisa ukuthi ahlala ethembekile kumibandela yamalayisense awo omshuwalense esikhathi eside, adinga ukuthi ukubhekela okukhulu kufanele kwenziwe ukunquma ukuthi ingabe lo mkhiqizo uyahlangabezana yini nezinhloso kanye nezinjongo zomuntu ezithize nokuthi ekupheleni kosuku sifanele yini.

Amaqiniso

Ngonyaka ka-2015, ummangali waya kummangalelwa ukumsiza ukutshala izinzuzo azinikwe yiSikhwama Sezingozi Zasemgwaqeni i-Road Accident Fund (RAF). Isicelo sokufuna imali ku-RAF sasingenxa yengozi eyayimshiye ekhubazekile. Ummangali uthi wayefuna umkhiqizo wokutshala imali owawungamhlinzeka ngemali engenayo ngenyanga ngaphandle kokuncinza imali eqongelelwe etshaliwe. Ummangali usola ukuthi wayelulekwe ngummangalelwa ukuthi abeke izimali zakhe ku-yunithi trasti eyayizomnika imali edingekayo engenayo ngenyanga evela enzalweni enqwabelanayo yomkhiqizo, nokuthi ngokukammangalelwa kwakungeke kube nezimali ezikhokhiswayo uma ukutshalwa kwemali kukhanselwa.

Kulandela ukuthi ummangali angatholi inzalo yangenyanga isikhathi cishe esiyizinyanga eziyisithupha ummangalelwa weluleka ukuthi ummangali makayisuse imali ayitshalile ayise kwenye inqola yokutshala imali ngomzamo wokuhlangabezana

nezidingo zokuthola imali engena ngenyanga. Lapho lokhu kutshalwa kwemali nakho kwehluleka ukuhlinzeka ngemali edingekayo, ummangali wanquma ukukhansela ukutshala kwakhe imali nommangalelwa okwaholela ekutheni athole ukuthi izimali zakhe zazitshalwe kupholisi yesikhathi esingaguquki esiyiminyaka emihlanu ayengakwazi ukuyikhansela ngaphandle kokuthi akhokhe izinhlawulo ezinkulu ngenxa yokushesha ayikhansela.

Ummangali ekuqaleni wayefake isikhazazo kuMbhekeli Wezikhazazo zoMshuwalense Wesikhathi Eside, owabe emva kwalokho udaba eseludlulisela kuleli Hhovisi.

Ukungenelela kwethu:

Ummangalelwa ngokuhambisana neMithetho Yezinqubo zaleli Hhovisi, wanikwa ithuba lokuthi aziphendule izinsolo zommangali. Empendulweni yakhe ummangalelwa wakuveza (ngaphandle kobufakazi) ukuthi ummangali wayazi ukuthi izimali zakhe zazisusiwe kuyunithi trasti zaya kupholisi yomshuwalense wempilo ebekelwe isikhathi esithile esiyokhokha isamba semali. Ummangalelwa wameluleka ngokuthi yonke imithetho kanye nemibandela yepholisi yenkontilaki yomshuwalense ebekelwe isikhathi esithize ihlinzekelwe kusheduli yepholisi nokuthi lokho kwakuyoba ngokudalula okwanele kwalo lonke ulwazi olufanele maqondana nomkhiqizo. Ummangalelwa ushilo futhi ukuthi isignesha yommangali esemibhalweni ikhombisa ukuthi ummangali wayazi ngemithetho nemibandela esebenza kupholisi yenkontilaki yomshuwalense kodwa wabe esaqhubeka nethranzekshini

Kodwa-ke, leli Hhovisi lalicabanga ukuthi nangale kwemibhalo esayinwe ngummangalelwa, uma sibheka izimo zommangali siqu, kwakunobufakazi bokuthi umkhiqizo owawunconyiwe kwakungesiwona ofanele izidingo kanye nezimo zezezimali zikammangali. Ngakho-ke, leli Hhovisi lacela ukuthi ummangalelwa aphinde abheke futhi isimo sakhe maqondana nesinqumo salolu daba bese sibheka ukunikeza usizo oluzoba nakho kokubili ukuba neqiniso kanye nokwenza umqondo ozwakalayo. Lapho ethola isincomo saleli Hhovisi, ummangalelwa wenza umnikelo wesivumelwano esamukelwa ngummangali.

Isifundo esafundwa

1. Amapholisi enkontilaki yomshuwalense ahlinzekelwa isikhathi esithize, isikhathi esincane okuyiminyaka emihlanu. Ngalesi sikhathi umtshali mali ubekelwe umkhawulo maqondana nokuthola izinzuzo ngenxa yalokho. Ngakho-ke abantu okungenzeka babe ngamaklayenti kufanele bacabangisise ngokufaneleka kwalo mkhiqizo uma kungenzeka kube nanoma yisiphi isidingo esingaba khona sokufinyelela ezimalini esikhathini esibekelwe umkhawulo.
2. Ngakho-ke, kubalulekile ukuthi Umhlinzeki Wemisebenzi Yezezimali azicabange izidingo zeklayenti uma encoma noma esebenzisa imikhiqizo yezezimali



ukuqinisekisa ukuthi izidingo zezezimali zeklayenti kanye nezimo kuyahlangatshezwana nakho.

Ucwaningo Lwesigameko 3:

Izindleko zinomthelela ommangalisayo emphumeleni womuntu wokulondoloza wesikhathi eside. Kodwa lokhu kucaca kuphela uma izimali zibonwa esimweni sazo esifanele. Isimo esifanele yimbuyiselo yokutshalwa kwemali yesikhathi eside esingaphezu kokukhuphuka kwamanani entengo. Ukulindeleka kwembuyiselo yangempela okuliqiniso kwe-High Equity Portfolio wu-6.5% ngaphezu kwezinga lokukhuphuka kwamanani entengo. Uma sibheka lesisigameko, kuyabonakala ukuthi i-1% ngalinye ezimalini linciphisa imbuyiselo yakho yangempela cishe ngo-15%. Okubalulekile kakhulu, lokhu kuhlenganisa isikhathi sokulondoloza seminyaka engama-40 kanye nokubuyela emuva, i-1% ngalinye ezimalini ozilondolozayo landisa imbuyiselo yakho yangempela ngo-30%! Abatshali bezimali abangabantu abangabodwa abaningi kakhulu bakhokha izimali eziyisamba esicishe sibe ngo-3%, eziphezulu kakhulu ngo-2%. Ukulondoloza u-2% ezimalini kuyokhulisa imali yokugcina oyitshalile ngo-60%. (Umgcinimafa Kazwelonke, Izinhlawulo ezimalini zomhlalaphansi waseNingizimu Afrika, Julayi 2013) Abahlinzeki Bemisebenzi Yezezimali banomsebenzi hhayi wokudalula kuphela nanoma yiziphi izimali kanye nezinhlawulo ezikhokhwa yiklayenti, ngokwemali, kodwa futhi kufanele bahlinzeke amaklayenti ngokhetho lokubonisana nganoma yiziphi izimali uma kungenzeka ezifana namakhomishini akhokhelwa umhlinzeki, njengoba zingaba nomthelela omkhulu emphumeleni wemali umuntu ayitshalile uma sekufike isikhathi sokuthi ivuthwe.

AMAQINISO

Ummangali, indoda esindala ekumhlalaphansi, iletha ukuthi yatshala inani lika-R1 000 000 kudiphazithi engaguquki ngokwalulekwa wummeleli wommangalelwa. Lapho idiphazithi engaguquki seyivuthiwe, ummangali wathunyelwa komunye ummeleli kammangalelwa, owayebuze imininingwane kummangali maqondana nemali ayeyithola kule diphazithi yakhe engaguquki. Lapho ummangali emtshela ukuthi wayethola u-9.8%, ummeleli wamtshelwa ukuthi uma ummangali engayiletha kuye iphothifoliyo yakhe, angakwazi ukuthola ngenyanga imali ewu-10% kanye nokukhula kuka-5% emalini ayitshalile. Ummangali uphikisana nokuthi wayekwenze kwacaca kummeleli ukuthi imali ayitshalile kufanele imqhubo impilo yakhe yonke njengoba yiyona mali kuphela anayo, futhi wanikezwa isiqiniseko sokuthi imali yakhe izophepha.

Imali etshaliwe yahlukaniswa izigaba ezine ezilandelayo:

- Allan Gray balanced fund – R247 700;
- ABSA Absolute fund – R245 685;
- ABSA Multi managed wealth preservation fund – R247 856; kanye ne-
- Coronation balanced definitive fund – R247 596.

Ummangali wethula ukuthi njengoba wayengakwejwayele lokhu kutshalwa kwezimali, wacela isitatimende sanjalo ngeviki ukuze abone ukuthi imali etshaliwe yayiqhuba kanjani. Ngokushesha ngemuva kokuba ukutshalwa kwemali kuqalile, ummangali wabona ukulahleka imali okwakwenzeka kuphothifoliyo, kanti nangale kokuya kummeleli izikhathi eziningana eyozwakalisa ukukhathazeka kwakhe maqondana nokwehla kwenani le mali yakhe ayitshalile, kodwa kwabonakala ukukhathazeka kwakhe kunganakwa. Ummangali wethula ukuthi ngenxa iphothifoliyo yakhe yehle cishe ngo-R70 000, ngenxa yekhomishini yommeleli kokunye ebingaphezu ngo-11 000, wayesesimeni esibi kunakuqala, wanquma ukuyikhipha yonke imali yakhe wayeseiphinda futhi eyitshala kudiphazithi engaguquki.

UKUNGENELELA KWETHU

Lapho lithola isikhalazo, leli Hhovisi labhalela ummangalelwa incwadi. Ukuphendula incwadi yethu yokuqala ummangalelwa wathi ummangali wayetsheliwe ngokwehla okwakuzokwenzeka ngenxa yemali ephazulu ekhishwayo edingwa ngummangali. Kuthiwa futhi ummangali wayazi ukuthi imali ayitshalile izoqala kuphela ukukhombisa izinzuzo ngemuva kweminyaka emi-3 ukuya kwemi-4. Ummangalelwa waphinde wethula ukuthi ummangali wayengalahlekelwanga yilutho, njengoba umuntu kufanele acabange ukuthi imali esivele itholiwe ngenyanga kanye nenani lemali eliqongelelwe elikhishwe ngummangali laleqe ngale kwezimali ezazitshaliwe ekuqaleni. Kodwa-ke, leli Hhovisi lalicabanga ukuthi uma ubheka iminyaka yobudala yommangali, isamba esibandakanyekayo, ukuthi nje kwakuyiwona mthombo wemali kuphela ayenawo nokungakwazi ukubuyisa nanoma yikuphi ukulahlekelwa abe nakho, ummeleli kammangalelwa kufanele engabe waqaphela kakhulu futhi aqinisekise ukuthi imali kammangali eqongelelwe okungenani yayilondekile. Okunye futhi umsebenzi woMhlinzeki Wemisebenzi Yezezimali wukuhlinzeka izeluleko hhayi nje ukuthi avumele izifiso zommangali ikakhulukazi uma lezi 'zifiso' zishayisana nezimo zakhe. Kwakuyiqiniso kulolu daba lapho ummangalelwa ayevumele khona ummangali ukuthi akhiphe imali azikhethele yona ngaphandle kokumqwashisa ngezingozi ezibandakanyekayo.

Ummangalelwa khona lapho wanikela ngokugcwele isivumelwano sokugcina kulolu daba, futhi ummangali wawamukela lowo mnikelo.

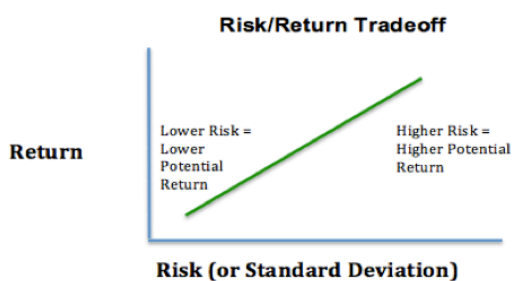
ISIFUNDO ESAFUNDWA

1. Uma ukhipha imali emalini etshaliwe umuntu onokuba yiklayenti kufanele aqiniseke ukuthi iphesenti elikhishwayo aleqi iphesenti lembuyiselo elitholakala ezimalini ezitshaliwe. Uma izinga lemali liphezulu kakhulu kunengozi yokudunga imali eqongelelwe, okungenzima nje kuphela ukuyibuyisela, kodwa kuzoqala ukuba nomthelela. Ukubaluleka kokukhipha ulwazi olufanele kuklayenti ukuze sithole izidingo zalo kubalulekile. Lokhu kwenzelwa ukuqinisekisa ukuthi noma ngabe yisiphi iseluleko esinikezwa iklayenti sisifanele isimo salo kanye nezidingo zomkhiqizo.

- Uma imali okukhishwa kuyo kungeyomhlalaphansi, futhi umuntu engakahlinzekeli ngokwanele ngakho-ke kubalulekile ukuthi umuntu kanye noMhlinzeki Wemisebenzi Yezezimali babe nengxoxo eqinile maqondana hhayi ngezinga lemali okufanele ikhishwe, kodwa futhi nangengozi okungadingeka ukuthi umuntu abe kuyo ukuhlinzekela imali ekhishiwe. Isibonelo umtshali mali ongafuni ukulahlekelwa yimali yakhe kungadingeka acabange ngokuthatha ingozi enkulu, ukuhlinzekela imali encishisiwe.
- Umhlinzeki Wemisebenzi Yezezimali akakwazi ukulungisa isimo lapho umuntu engenzanga khona ukuhlinzekela umhlalaphansi okwanele, kodwa-ke, kunomsebenzi wokuqinisekisa ukuthi iklayenti lithola imali impilo yalo yonke.

UCWANINGO LWESIGAMEKO 4

Ngokujwayelekile, uma kungenzeka kube nembuyiselo ephezulu ngemali etshaliwe, ingozi iba nkulu. Kodwa-ke, kufanele kwazeke ukuthi akunasiqiniseko sokuthi ngempela uyothola imbuyiselo ephezulu ngokwamukela ingozi ephezulu. Kungenxa yalesi sizathu ukuthi isisho esidala sokwahlukahluka, okuwukusabalalisa iphothifoliyo yakho phakathi kwamazinga empahla ahlukeneyo, bese kukwenza unciphise ingozi yephothifoliyo yakho ngaphandle kwezimbuyiselo ezinokuba khona onganikela ngazo, kusalokhu kufanele . Uma iphothifoliyo yakho yahlukaniswe ngokugcwele, ningabe senibheka ingozi eyengezayo emikhakheni ethize uma kudingeka ukuthi uthole imbuyiselo enokwenzeka ephezulu kuphothifoliyo yakho. Ekupheleni kosuku, kufanele umuntu abone ukuthi akusebenzi isimo esifanayo kuyo yonke into, nangaphandle kwezindlela ocabanga ngayo ngengozi, ingozi okudingeka ukuthi uyithathe ngokutshalwa kwemali okuthize, kudingeka ukuthi kucatshangwe ngezigaba zokutshala imali ezahlukeneyo nangezinhloso kanye nezinjongo ezahlukeneyo.



Risk/Return Tradeoff - Ingozi/Ukuhweba Kwembuyiselo

Return – Imbuyiselo

Lower Risk – Ingozi Ephansi =

Lower Potential Return – Imbuyiselo Enokutholakala Ephansi

Higher Risk – Ingozi Ephezulu =

Higher Potential Return – Imbuyiselo Enokutholakala Ephezulu

Risk (or Standard Deviation) – Ingozi (noma Ukuphambuka Okujwayelekile)

Amaqiniso:

Ummangali, oneminyaka engama-59 yobudala, uya kummeleli wommangalelwa ukuyoxoxa ngokushintshaniswa kwezimali zakhe okungenzeka ku-akhawunti ye-money market, ibe yiphothifoliyo okungenzeka ihlinzeke ngembuyiselo ephezulu. Ummangali wazise ummeleli, ukuthi ngenxa yeminyaka yakhe yobudala, angeke akwazi ukulahlekelwa nanoma iyiphi imali nokuthi wayencike kulezi zimali ukuthi zihlinzeke ngemali yomhlalaphansi. Ummeleli kammangalelwa wabe eseqhuba iphrofayili yengozi, kanye nokuhlaziywa kwezidingo okwakhombisa ummangali njengomtshali wengozi ophakathi nendawo. Kuncike emphumeleni ummangalelwa wancoma ukuthi izimali zifakwe esikhwameni sebhondi sommangalelwa, ngesiqinisekiso sokuthi uzothola izimbuyiselo ekutshaleni kwakhe imali.

Ummangali wasemukela isincomo, kuphela ngokuhamba kwesikhathi wathola ukuthi imali eqongelelwe yehla ngenxa yezimali ezengeziwe nezinhlawulo ayengazazi, futhi wacela ukuthi umhleli wezezimali ashintshanise izimali zakhe azibuyisele emuva esikhwameni se-money market.

Ukungenelela kwethu::

Ummangali waya ehhovisi lika-FAIS Ombud ukuyocela ummangalelwa ukuthi ambeke esimeni sezimali abe ngaba kuzo ukube ubemazisile ngezingozi ezibandakanyeka ekubekeni imali yakhe esikhwameni sebhondi.

Leli Hhovisi lamqondisa ummangali kummangalelwa ngokuhambisana neMithetho ngeZinqubo ze-FAIS Ombud, kwase kuthi ekuphenduleni, ummangalelwa wanikeza ummangali umnikelo wesivumelwano, ummangali akasemukela ngokuphelele kanye nesivumelwano sokugcina sommangali.

Isifundo esafundwa:

- Ekufuneni amaklayenti ezimbuyiselo eziphezulu abafuna ukutshala imali kufanele wazi ukuthi kunokushintshisana phakathi kwengozi nembuyiselo, nokuthi umuntu kufanele azimisele ukuthatha ingozi encanyana uma ungeneliseki ngokusebenza kokutshalwa kwemali yakho okuphephile.
- Kungenzeka-ke kodwa ukuthi kube nezikhathi ongafuna ukuthatha ingozana, njengoba izimo zakho zingadinga ukuthi ufeze leyo nhloso ethile. Kodwa-ke, lokhu kufanele kwenziwe ngokubonisana noMhlinzeki Wemisebenzi Yezezimali nangokuhambisana nalokho okufanele isimo sakho.



Uhlelo Lokuqeqesha Abaneziq Lwe-FAIS OMBUD

Uhlelo Lokuqeqesha Abaneziq Lwe-FAIS OMBUD lwasungulwa ngoDisemba ka-2010 ngenhloso yokukhulisa abaneziq zomthetho abethembisayo abavela emiphakathini nasezikhungweni ezazincishwe amathuba ngokubafundisa umsebenzi nokubaqeqesha isikhathi esiyizinyanga eziyi-12. Amakhandidethi akhethwa evela ezikoleni zomthetho ezahlukene nanjengesidingo, kufanele babe sohlelweni lokuqeda izifundo zoMthetho Zokusebenza. Uhlelo selwethule imisebenzi yaBaqeqesha Abaneziq abangama-43 futhi luyaqhubeka nokunika labo abaneziq zomthetho ithuba lokuqalisa imisebenzi yabo esimweni sendawo yokusebenza esebenza kakhulu lapho bethola ukwazi ngezinto ezahlukene eziphathelele nomthetho emisebenzini yezezimali. Uhlelo luyaqhubeka nokukhula nokukhula enombolweni yabaneziq abajoyina inhlangotho yethu minyaka yonke okukhombisa ukuthuthuka kohlelo kanjalo nokuzethemba kwe-FAIS Ombud osizweni oluthola umuntu oneziq ngamunye ekupheleni kwesikhathi esiyizinyanga eziyi-12.

Ukuqeqesha okuhlinzekwa ngezihloko ezifana nokutshalwa kwezimali, umthetho wemisebenzi yezezimali kanye nohlelo lomhlalaphansi kanjalo namakhono athambile anikezwayo azosiza umuntu oneziq ngamunye ukuthi aphumelele emizamweni yabo yesikhathi esizayo. Sinethemba lokuthi uhlelo lufaka isandla ekuthuthukisweni komnotho ngokubanzi eNingizimu Afrika.

Ngekwata yokuqala ka-2017 iHhovisi lika-FAIS OMBUD liphinde laqala umkhankaso wokufuna ezikoleni ezahlukene zomthetho eNingizimu Afrika, libheka amakhandidethi azothathwa ngoJulayi ka-2017. (Bona izithombe). Sizobika ehlelweni lekwata elandelayo ngamakhandidethi aphumelele.



Determinations:

NgokweSigaba 28 se-Financial Advisory and Intermediary Services Act, lapho udaba lungaqedwanga khona noma isincomo sika-FAIS Ombud singemukelwanga yizinhlangothi, u-FAIS Ombud uzokwenza isinqumo sokugcina esingabandakanya –

- ukuchithwa kommangali; noma
- ukwesekwa kommangali ngokuphelele noma kancane, isb. ngokunikeza ummangali imali njengesinxephezelo njengokubalula kwezezimali noma ngomonakalo abe nawo.

Isinqumo sika-FAIS Ombud sinomphumela wokwahlulela kwenkantolo yabantu.

Izinqumo ezikhishwa yileli Hhovisi zihlinzeka ngombono endleleni leli Hhovisi elihumusha ngayo izinto ezihlinzekwa nguMthetho We-FAIS kanye neKhowudi Yokuziphatha Ejwayelekile ehambisana nawo yaBahlinzeki Bemisebenzi Yezezimali Abagunyaziwe kanye naBameleli.

Ngezansi yithebuli lazo zonke izinqumo ezikhishwe ngekwata kaJanuwari 2017 ukuya kuMashi ka-2017, futhi ziyatholakala kuwebhusayithi yethu www.faisombud.co.za.

<i>Unyaka</i>	<i>Umkhqizo</i>	<i>Ummangali</i>	<i>Ummangalelwa</i>	<i>Usuku esikhishwe ngalo</i>
2016/17	Ukutshalwa kwezimali	ABDOL FARO	GROENLAND INSURANCE BROKERS CC & PETRUS SWART	20170328
2016/17	Ukutshalwa kwezimali	CAROL CHARLOTTE VAN ZYL	JOHANNES CHRISTIAN MOSTERT	20170324
2016/17	Ukutshalwa kwezimali	HUIBRECHT JOHANNA FREDERICKA PFISTER	FREESURE PTY (LTD) and LOURENS OBERHOLZER	20170221
2016/17	Ukutshalwa kwezimali	MAGDALENA CV SWANEPOEL	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK & BAREND PETRUS GELDENHUYS	20170131
2016/17	Ukutshalwa kwezimali	WAYNE BERNARD KLUG	TRADING TO GET RESULTS CC & PIERRE-LOUIS VAN DER WALT	20170130





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