



### Isingeniso:

Ukuphela kwikota yesibili ka -2017 kugidinga umgadangiso we-16 othi - Under the Baobab Tree, okuyincwajana yeendaba ze-ofisi le-FAIS Ombud. Amarhubhululo akulomgadangiso wencwajana yeendaba uqale amahlangothi ahlukeneko ebhodulukweni lokuhlelwa kweemali. Isibonelo sesimo sokuthoma siphathelene namapholisi wokuthenga ngesikolodo, aziwa khulu ngokuthiwa mapholisi wepilo yesikolodo, nokuqinisekisa bonyana wena njengomthengi unikelwa yoke imininingwana yokhanye nokhanye okungabhadalwa yitjhorensi. Isibonelo sesimo sesibili siqalelele amapholisi wesikhathi esibekiweko nanokuthi akusiyo imikhiqizo yokusisa, kodwana kumapholisi wepilo okungenzeka angafaneli woke amatlayenti aqaliweko. Umhlalaphasi

karhulumende i-Government Employee Pension Fund nokusetjenziswa kwemithetho yayo yokubulungwa kweemali kuveziwe kusibonelo sesimo sesithathu, begodu isibonelo sesimo sokugcina siqalelela amatjhorensi wesikhathi esifitjhani khulukhulu itjhorensi yomkhaya begodu nobungozi bokungatjheji ipahla yakho. Njengombana woke amarhubhululo la ahluka khulu kangaka; ummango ofanako kiwo woke ziimfuneko lezo umenzelimisebenzi weemali aqinisekisa bonyana nakakunikela isizo kezeemali loke ilwazi elifaneleko alifunako uyalithola kutlayenti yakhe ukuqinisekisa bonyana ipholisi enye nenye ayenyulako kungekufaneleko, nokuthi woke amatheriyali awavezako kummangali ayenziwa ukusiza ummangali bonyana athathe isiqunto anelwazi.



## Isibonelo sesimo 1: Ipholisi yokuvikela isikolodo

Itjhorensi yepilo yesikolodo iyitjhorensi enikelwa abathenga ngesikolo ukunikela isiqinisekiso bonyana nakungenzeka bahlongakale, baqhwalwe, babhalelwe kusebenza ngonobangela wokugula nofana bakhitjhwwe emsebenzini, nazo zoke iingozi ezingalimaza ikghono lomuntu ukuze abhalelwe kuthola ingeniso yokubhadala imbadalo ebhadalelwa ukusebenzisa isikolodo esisaleleko. Kumele kuvezwe bonyana nakwenzeka kube nokukhubazeka kwesikhatjhana begodu / nofana ukukhitjhwa emsebenzini, amapholisi lawa anikela imbadalo yesitolomende senyanga iinyanga ezi-6 kwaphela. Ngaphandle kwaleyo yakade itjhorensi yepilo, amapholisi lawa akahloli ubujamo bokuphila kuhle komuntu ukuze akunikele ipholisi, begodu zoke iimbawo ziyamukelwa ngaphandle kokutjheja ubungozi obubekwa phezu kwamakhampani wetjhorensi. Ngemva kwalokho ubungozi bulawulwa ngokufakwa kwemitjhwana yalokho okungakafakwa kutjhorensi njengalabo abala ukubhadala itleyimu ngesibanga sobujamo bokugula kwangaphambilini obatholakala nofana umthengi obekumphethe ngaphambi kobanyana kuqedelelwe ithengiselwano.

### O vs T:

#### Isehlakalo esiliqiniso:

Ummangali uthenge ipholisi yokuvikela ikoloyi kummangalelwa, yathoma ukusebenza ngomhlaka 29 Juni 2013, ngemva kwalokha ummangali athenge ikoloyi. Imalimboleko yekoloyi leyo beyibhadala ngummangalelwa begodu ipholisi leyo beyithathelwe bonyana nakungenzeka ummangali angasakwazi ukubhadala isitolimende senyanga ngonobangela wokuhlongakala, ukuqhwalwa nofana ukuphelelwa msebenzi. Ngokubethwa strowukhi kukammangali, ngo Febherbari 2015, ummangali wathathwa njengomuntu osele arholophele ngonobangela wokuhlinzwa kuzanywa ukulungisa okoniwe strowukhu, wafaka itleyimu kileyopholisi. Encwadini eyatlolwa ngomhlaka 4 Arhostosi 2015, ummangali watjelwa bonyana itleyimu yakhe yaliwe ngonobangela wokuthi ukurholophala kwakhe kuhlobene nobujamo afunyanwa anabo ngaphambi kobanyana athome ukubhadala itjhorensi leyo. Ummangali wathola bonyana ipholisi ifaka hlangana nesikhathi sokulinda esiziinyanga ezi-24 okungafaki hlangana amanye namanye amatleyimu aphantelene nobujamo bezepilo bangaphambi kobana uthathe ipholisi. Kubonakele bonyana ummangali wahlinzelwa ukuvula imithambo yeengazi ehliziyweni (triple bypass) ngomnyaka ka-1996, begodu ubevele anesifo somfutho weengazi ophezulu (high blood pressure) kusukela aneminyaka ema-21. Ummangali wahlolwa ngabezepilo ngo-Febherbari 2015 wase ulisiswa umsebenzi ngonobangela wokugula ngoFebherbari 2015, ulila ngokuthi nanyana aveza imininingwana leyo kumjameli wommangalelwa akazange azitlole eforomeni lakhe lesibawo, begodu akuzange kuvezwe kuye bonyana angeze babufake ubujamo bepilo yakhe kanye neyenyanga ezi-

24 zokulinda.

Ummangali ufike kileli ofisi azokufaka itleyimu yokurholophala ukuze ummangalelwa ayibhadale, njengombana angazange atjelwe ngalokho okungakafakwa kupholisi yakhe.

#### Ukungenelela kwethu:

Nasithola isinghonyoyilo lesi sasinqophisa kummangalelwa lapho i-Ofisi le yabawa bonyana bakhombise ukuthobelana neSigaba 8 (1) (a-c) neNdlela yokuziPhatha eVamileko yabeNzelimisebenzi yeeMali kanye nabaJameli (General Code of Conduct for Authorised Financial Services Providers and Representatives) ('IKhowudi'). Isigaba lesi seKhowudi sifuna bonyana abenzelimizebenzi weemali bathole yoke imininingwana ekhona efaneleko ukuqinisekisa bonyana akusi yipholisi enyulwako efanele iindingo nobujamo betlayenti, kodwana isigaba lesi kumele sivumele abenzelimizebenzi yeemali baveze woke amamatheriyali wabo ukuze itlayenti likwazi ukuthatha isiqunto ngento eliyaziko, okungilokho okufunwa ngileKhowudi. Leli Ofisi libuze ummangalelwa bonyana ukwazile ukuzakuveza amarekhodi afunekako, akhambisana neKhowudi, ukutjengisa bonyana uyenzile imizamo yokuthola imininingwana ephantelene nomlando wobujamo bepilo yommangali ukuqinisekisa bonyana ukuveza okufaneleko kwenziwe mayelana nokungakafakwa kutjhorensi ngabe kwanikelwa ummangalelwa. Lokho bekuzomvumela ukukhetha bonyana uyathanda ukuragela phambili ngepholisi leyo ngaphandle kweenyanga ezi-24 ezingakafakwa, nofana kumele athole itjhorensi yepilo ebegade izokuhlola ubujamo bepilo ngaphambilini, nangabe bezokuphumelela beyizomnikela isiqiniseko esifunekako ngesikhathi afaka itleyimu.

Ummangalelwa nakathola incwadi evela kileli ofisi wabuyekeza isiqunto sakhe wathatha isiqunto sokuthi abhadale itleyimu ngokuzeleko ngokubhadala iimali eziseleko zekoloyi ngenani elingama- R 115 240.00.

#### Isifundo esifundiweko:

1. Nawenza isibawo somhlobo omunye nomunye wesikolodo nomjameli okunikela ipholisi kufanele ukhethe ubukhona kanye nobujamo betjhwana engakafakwa ezakwenza bonyana ngokuzako ungakwazi ukutleyima ngonobangela wobujamo bangaphambilini bepilo yakho.
2. Kukhona imihlobo ehluhlukeneko yemitjhwana engakafakwa ephantelene nobujamo bangaphambilini, engaba nokungakafakwa kutjhorensi okusebenza isikhathi esiphunguliweko esiziinyanga ezi-24 nofana kamanye amajamo okungakafakwa kutjhorensi kungaba ngokungakafakwa kiwo woke amatjhorensi isikhathi soke sepholisi.
3. Nakwenzeka bonyana ngaphambilini khewaba nobujamo bezepilo obuthileko, begodu usazi ngabo, umhlobo wokungafakwa kutjhorensi kuzakuvumela bonyana ukhwethe bona ipholisi abakutjela ngayo ingekufaneleko ngokuya ngokweendingo nangobujamo bakho na.

## Isibonelo sesimo 2: Amapholisi wesikhathi esibekiweko

Amapholisi wesikhathi esibekiweko izezopahla letjhorensi yepilo lingaba nemihlobohlobo yamasiso ngaphakathi ongazikhethela wona, kufaka hlangana nejima lesisomali (unit trusts). Amakonyana atholwa mumuntu ngamunye kupholisi yesikhathi esibekiweko adoswa umthelo olinganako onga-30% ngaphakathi kwalesosikhwama, okwenza kufaneleke kubasisi abasezingeni lomthelo elisemkhawulweni ongaphezu kuka-30%. Ukungezelela lokho isiGaba 54 somThetho weTjhorensi yesiKhathi esiDe (Long Term Insurance Act) sivumela isikhathi esinomkhawulo, ngesikhathi leso kunganamikhawulo ebekiweko nakungenzeka ufune ukudosa kileyopholisi. Lokhu kusebenza eminyakeni emihlanu yokuthoma yepholisi yakho, lapho ungakwazi ukufaka isibawo sokudosa kanye nokuboleka kanye kupholisi yakho. Ukuyaphambili, okungezelelweko begodu / nofana okutjhugululiweko kupholisi kuzakuba nomthelela wokubeka ipholisi leyo esikhathi esitjha esinomkhawulo lapho ungeze wakwazi ukufikelela imihlomulo. Ngakho-ke kuqakathekile bonyana esinye nesinye isiphakamiso esimalungana namasiso kupholisi yesikhathi esibekiweko senziwe ngemva kobanyana umenzelimesbenzi weemali athathe isiqunto.

### F v O:

#### Isehlakalo esiliqiniso:

Ummangali weengubo ongasebenziko oneminyaka ema-52, ngomnyaka ka-2014, waya kumjameli wommangalelwa malungana nokukhona angakukhetha nakasisa imali yakhe engu- R200 000. Imali ebekafuna ukuyisisa bekuyinzuzo yokuthengiswa kwendlu yakhe, begodu ajamela yoke imali bekanayo. Umjameli wommangalelwa wenza wenyula bonyana ummangali afake imali yakhe kupholisi yesikhathi esibekiweko ngalokho ummangali wazalisa amaforomo anikelwa wona. Ngemva kweminyaka emibili ipholisi ithomile ummangali waba neenkinga zeemali wase uya kummangalelwa ngomnqopho wokukhipha imali yoke ebekayisile.

Nakabonana nomjameli wommangalelwa ngoSeptemba 2016, watjelwa bonyana nangabe udela ipholisi leyo uzokubhadala iphenalthe yokudela ipholisi, leyo ummangali ebe ngeze ayikghona. Ummangali watjelwa kobana angakwazi ukuhlephula imali yetjhorensi leyo engange- R50 000 wase uzalisa amaforomo wokudosa imali leyo. Ummangali wayecabanga bonyana imali eseleko izakusala injalo bese akwazi ukuyithola nakayifunako. Ummangalelwa wamtjela bonyana amasiso lawo angekhe asakwazi ukuwathola begodu isalela yemali leyo uzayithola ngomnyaka ka-2020 ngemva kobana ipholisi leyo ifakwe ngaphasi komkhawulelo omutjha wesikhathi.

Ummangali akakhumbuli atjelwa ngamaphenalthe nemikhawulelo ephathelene nepholisi leyo, ngakho waya kule Ofisi ukuze athole isizo.

### Ukungezelela kwethu:

I-ofisi le yathumela incwadi kummangalelwa watjelwa bonyana atjengise bonyana ipholisi inomkhawulelo bunjani kummangali ukuthi akwazi ukuthola imali begodu ezakuthola amakonyana wengeniso leyo ezakudoswa umthelo ongange-30%, ebeyimfanele begodu ikhambelana neendingo zommangali kanye nobujamo bakhe njengomuntu ongasebenziko. Kuyabonakala bonyana itlayenti enephrofayili efana neyommangalelwa izakufuna ukuthola imali yayo, begodu beyingekhe ikwazi ukubhadala iphenalthe yokudela ipholisi nakafuna ukuthola imali yakhe.

Ummangalelwa wayengatjhuguluki ekutheni iseluleko esanikelwa ummangali besifanele begodu wasayina iforomo lesibawo okutjho bonyana bekamukela imigomo nemibandela yepholisi leyo. Indaba leyo kwafanele iphenywe yi-Ofisi le begodu yakatelela bonyana ummangalelwa aqalelele ubujamo betlayenti begodu basombulule indaba leyo nommangali. Ummangalelwa wagcina avumile ukubhadala ummangalelwa imali yakhe ebe gade ise le ngokupheleleko.

### Isifundo esifundiweko:

1. Amapholisi wesikhathi esibekiweko, nanyana anikela inzuzo ebantwini abasezingeni lokubhadala izinga lomthelo osemkhawulweni we-30% okusibonelo, angekhe ibe yipholisi yokusisa elungele boke abasisi, khulukhulu nangabe uzakufuna ukuthola imali ngesikhathi somkhawulelo wokuthoma.
2. Kuqakathekile bonyana abaluleki ngezeemali bathole loke ilwazi elifaneleko ukuqinisekisa bonyana ipholisi abayenyulako ifanele iindingo nobujamo bakho.
3. Bawa umeluleki ngezeemali bonyana akuhlathululele imihlobo yamasiso anayo, akutjele okuhle nokumbi ngayo begodu nokuthi isebenza bunjani eendingweni zakho ukuze ukwazi ukuthatha isiqunto usazi bonyana ngiyiphi ipholisi ekhambisana neendingo zakho.



### Isibonelelo sesimo 3: IsiKhwama somHlalaphasi wabaSebenzi bakarhulumente (Government Employee Pension Fund) okuthiwa yi-GEPF kanye nesiKhwama sokuBulunga

IsiKhwama somHlalaphasi wabaSebenzi bakarhulumente i-(GEPF) sikhwama somhlalaphasi esikhulu, begodu kusikhwama somhlalaphasi esihlathululiweko esenganyelwe mThetho womHlalaphasi wabaSebenzi bakaRhulumente (Government Employees Pension Law) nofana i-GEP Law. Imithetho ye-GEPF iyahluka kunaleyo yesikhwama somhlalaphasi wangeqadi khulukhulu endabeni yesikhwama sokubulunga. Isikhwama sokubulunga, njengoba kutjho igama laso sikunikela ithuba lokubulunga imali yakho yomhlalaphasi ngaphambi kobanyana uthathe umhlalaphasi. Nangabe omunye uyalisa emsebenzini, uphelwa msebenzi nofana uyaqotjha emsebenzini ungafaka imihlomulo yakho yemali yomhlalaphasi esikhwameni sokubulunga imali yomhlalaphasi begodu inzuzo izakuhlala ingadoswa umthelo kufikela ufuna ukudosa kiyo.

Umthetho ovamileko uvumela ilunga lesikimu somhlalaphasi wangeqadi bonyana adose kanye ngaphambi kokudlulisela imali esikhwameni sokubulungela umhlalaphasi, ngaphandle kokuthalalisa ukudosa okukhona esikhwameni sokubulunga. Ngesikhathi sokuthatha umhlalaphasi ilunga lingakwazi ukuthola i- 1/3rd yomhlomulo womhlalaphasi bese kuthi 2/3rd isetjenziselwe ukuthenga imbhadalo yesisomali (i-anyuwithi) ukuze athole ingeniso ipilo yakhe yoke. Namkha kunjalo imithetho ye-GEPF ayivumeli ilunga kobana lithole enye nanye imali ngaphambi kobanyana idluliselwe esikhwameni sokubulunga umhlalaphasi, nasele isesikhwameni sokubulunga ilunga lingakwazi ukudosa, nakhona okukhawulelwe ku- 1/3rd lenani lomhlomulo. Okhunye ilunga nalithatha umhlalaphasi alikwazi ukuthola i- 1/3rd yamasiso womhlomulo woke usetjenziselwe ukuthenga imbhadalo yesisomali (i-anyuwithi). Kuqathekile bonyana labo abadosa ku-GEPF baqinisekise bonyana balulekwe kuhle malungana namathuba akhona afaneleko.

#### P v O:

##### Isehlakalo esiliqiniso:

Ummangali, obekaneminyaka ema-48 nakenza leli thengiselwano, wayeqatjhe yi-SANDF isikhathi esiminyaka ema-29. Ummangali wacabanga ukulisa kwa-SADF ayokuthoma ibizelo elinye, begodu wabawa inzuzo yakhe esikhwameni sakhe somhlalaphasi, Imali engange- R2 841 364.86 ukuyokuthenga ibhizinisi esele likhona. Ngesikhathi aphuma emsebenzini wakhamba wayokubonana nomjameli wommangalelwa bonyana ameluleke ngokuthi angathola bunjani i- R2 100 000 yemali yakhe yomhlalaphasi ukuze ayokuthenga ibhizinisi. Umjameli wommangalelwa watjela ummangali bonyana uzokubhadala umthelo omkhulu nangabe uzokukhipha imalii bunqopha kusuka ku-

GEPF. Ummangali watjela umjameli womangalelwa bonyana uzimisele ukubhadala nanyana yimalini yomthelo njengombana bekafuna imali engange- R2 100 000, okusizathu sobanyana alise emsebenzini. Namkha kunjalo umjameli bekangatjhuguluki ngokuthi nakangadlulisela imali yakhe yomhlalaphasi esikhwameni sokubulungela nalapho usazakwazi ukuthola imali leyo ayifunako eyi- R2 100 000 begodu aragele phambili ngokubulunga imali eseleko.

Ummangali wathatha iseluleko lesi, kwadluliselwa imali yohlalaphasi esikhwameni sokubulungela umhlalaphasi kwazaliswa neforomo lokukhupha, ummangali walulekwa bonyana ukhawulelwe bonyana adose i- 1/3rd kuphela yomhlomulo womhlalaphasi okulinani elima- R947 121.

Ngitjho nanyana kwenziwa imizamo eminengana yokusombulula indaba le nommangalelwa kwabhala ukuthola isisombululo, ummangali waletha isililo kile-ofisi bonyana imsize.

##### Ukungenelela kwethu:

IsiGaba 8 (1) (a)- seKhowudi sinikela ukuthi loke ilwazi elifaneleko nelikhona kumele litholakale kummangali ukuqinisekisa bonyana okwenyulwako kuyakhambelana neendingo nobujamo betlayenti, kilobujamo kutjhiwo ummangali. Akuphikiswa ukuthi umjameli wommangalelwa bekasazi iminqopho yommangali yokuthenga ibhizinisi begodu nemali egade ayifuna. Sekutholakele ilwazi leli egade likhambelana nobujamo bommangali, anikelwe lona mahala, umjameli nanyana kunjalo ubhalelwe kusebenza ngobuhlakani nokuthogomela nakanikela ummangali isiphakamiso sokuvimbela ummangali bonyana athole imiphumela ayiqotheleko, okungunobangela wokobana alise umsebenzi we-SADF.

Indaba le nayinikelwa ummangalelwa, kwathathwa isiqunto sokusombulula indaba le ngokupheleleko begodu nokubhadalwa kummangali, ummangali wanikelwa offer isiphakamiso wase uyasamukela.

##### Isifundo esifundiweko:

1. Imithetho yesikhwama somhlalaphasi izakuhlala njalo ingena esikhundleni semithetho evamileko, begodu ufanele ukuqinisekisa bonyana uyazihlomisa ngemithetho esebenzako yesikhwama somhlalaphasi nakungenzeka ube nesizathu sokuphuma esikhwameni somhlalaphasi nofana sokuhlinzekelwa ngaphambi kwesikhathi sokuthatha umhlalaphasi.
2. Koke lokhu kuqathekile umuntu nakalisa umsebenzi ngomnqopho othileko wokuthenga ibhizinisi okuzakwenza bonyana akhiphe yoke imali njengomhlomulo wakhe.
3. Isiqunto umuntu asithathako nakalisa umsebenzi nofana nakalisako esikhwameni somhlalaphasi kungaba nemiphumela eqakathekileko nezakuhlala isikhathi eside, qinisekisa bonyana kuqathekile ukuthola iseluleko esifaneleko esenzelwe iindingo zakho.



## Isibonelo sesimo 4: Itjhorensi yomkhaya

Itjhorensi yomkhaya ikhava koke okungatjhidiko ngaphakathi komkhawulo wepahla yakho, kufaka nemithangala engaphandle, igaraji kanye namayege kanye namamotho asebenzisako, umakhiwo ongaphandle, idamu lokududela nofana umgodi obhoriweko kanye neempompo ezikhambisana nazo, okubethelwe ebodeni kanye nokufakelwe ngendlini. Ukungezelela ubungozi obukhambisana nokuthayela kwetjhorensi nokusetjenziswa kwemigomo yokulingana yekhampani yetjhorensi lokho okungaba nomthelela omumbi kutleyimu, okusizathu esenza bonyana amatleyimu angaphumeleli, kunganakekelwa kuhle, okusuka kube mumonakalo ongabe wagegedwa.

**N v S:**

### Isehlakalo esiliqiniso:

Ngomhlaka 24 Julayi 2014, ummangali wenza isibawo semalimboleko yesikolodo sendlu, wenza nesibawo sepholisi yetjhorensi yomkhaya. NgoNovemba 2016, indawo lapho ummangali ahlala khona kwaba khona isiwurwuru esinokurambamba okwabangela umonakalo epahleni yommangali. Ummangali wafaka itleyimu ngomonakalo owenzeke phasi eflurwini kanye nomfulelo womakhiwo. Ngomhlaka 20 Janabari 2017, ummangali watjelwa bonyana itleyimu yefluru ivunyiwe, kodwana itleyimu yomfulelo yaliwe ngonobangela wokungaphathwa kuhle komfulelo. Ummangali azange aneliseke ngemiphumela leyo, ngombana wayengakatjelwa ngokutjhiywa ngaphandle kwalokho nakwenza isibawo sepholisi begodu wadinywa ithuba lokobana ayilungise ngokufaneleko.

### Ukungenelela kwethu:

Ukulandelela ukuthintana kwethu kokuthoma okwenziwa yi-Ofisi le ummangalelwa ulila ngokuthi ipholisi le yathengiswa ngaphandle kokunikela iseluleko yathengiswa kwaphela ngalokho enakho nalokho angahlomula kikho. Ummangalelwa waqinisekisa bonyana uzakubhadala umonakalo owenzeke eflurwini. Ngaphambi kobanyana umlandu lo wamukelwe begodu uphenywe, i-Ofisi le yenza isiphakamiso sokobana umlandu lo usonjululwe ngummangalelwa. Incwadi yesiphakamiso yagandelela bonyana isizo kezeemali angeze lanikelwa ngaphandle kokunikela iseluleko. Ukuya phambili lokho okungakafakwa kutjhorensi okuphathelene nokugcinwa kwepahla bekuyinto obekumele idalulwe kumthengi ngokuya ngokwesigaba 7(1)(c) (vii) seKhowudi esifuna bonyana okungakafakwa kutjhorensi kuvezwe, nofana obunye ubujamo lapho ikhava leyo ingekhe ikwenze. Bekungekho umtloko otjengisa bonyana ummangali uwenzile ngokwesigaba lesi seKhowudu, nangabe wavezelwa ummangali wayezokuthatha isiqunto ngento ayaziko anikelwe ithuba lokunciphisa ilahlekelo. Ummangalelwa wakhuluma nommangali wavuma ukumnikela imali engange R 166 830.00 njengembhadalo yetleyimu yakhe. Ummangali wayamukela.

### Isifundo esifundiweko:

1. Nawuthenga ipahla etja kuqakathekile bonyana uzijayeze ngobujamo bomakhiwo ukubona bonyana kwagcinwa nini ukulungiswa mnikazi wangaphambilini.
2. Ipholisi yesikhathi esifitjhani angeze ikunikele ikhava lapho umakhiwo nofana ipahla beyingatlhogonyelwa kuhle ngaphandle kokuqala bonyana ukungalungiswa lokho kwabangelwa mninipholisi nofana mnikazi wangaphambilini wepahla



## Ihlelo le-FAIS Ombud labaBandulwako abaneziQu

Ihlelo labaBandulwako abaneziQu le-FAIS Ombud lahlonywa ngoDisemba 2010 ngomnqopho wokubandula iimfundiswa ezineziQu zomthetho ezivela emiphakathini eyayidinywe amathuba ngokubaluleka nokubabandula isikhathi esiziiinyanga ezi-12. Ababandulwako bakhethwa eenkolweni ezahlukeneko zomthetho labo asele baqedelela amaphrakhikhali weemfundo zomthetho. Ihlelo leli lahloma ibizelo le-43 Graduate Trainee begodu liragela phambili ukunikela labo abakhethiweko abaneziQu zomthetho ithuba lokuthoma amabizelo wabo ebhodulukweni lomsebenzi okusetjenzwa khona nokuthola ilemuko ehlangothini lomthetho eliphathelene nemisebenzi yeemali. Ihlelo leli liragela phambili ngokukhula nokuqina ngabaneziQu abajoyina ihlangano yethu qobe ngomnyaka kutjengisa ukuthuthuka kwehlelo nokuzethemba kwe- FAIS Ombud emhlomulweni otholwa ngabaneziQu ekupheleni kweenyanga ezi- 12.

Ibandulo leli linikela ngokuya ngokweenhloko ezifana nokusisa, umthetho ophathelene nesizo kezemali kanye nokutlanywa komhlalaphasi kanye namakghono wokusebenza nabantu abawatholako azakusiza abaneziQu bonyana baphumelele emisebenzini yabo yakusasa. Siyathemba bonyana ihlelo leli lifaka isandla ekuthuthukiseni umnotho weSewula Afrika ngobubanzi.

I-Ofisi le ithanda ukuthokozisa uNom Andani Komeni, Ksz Tshilidzi Nemaonzeni, Nom Tumelo Letaoane kanye Ksz Olwethu Mnguni labo agade balandela lelijima lokuthola umsebenzi elaqedelelwa ngoJuni 2017. Amakhandideyithi aphumeleleko angenele ihlelo leli ngomhlaka 1 Julayi 2017 begodu i-ofisi le ibafisela okuhle.



**Mr Andani Komeni, Ms Tshilidzi Nemaonzeni, Mr Tumelo Letaoane and Ms Olwethu Mnguni**



## Ukuzinikela:

NgokwesiGaba 28 somThetho wemiSebenzi yabaThintanisi bokuRhwebelana nokweLulekwa ngezeeMali i- Financial Advisory and Intermediary Services Act, lapho umbango ungakasonjululwa nofana isiphakamiso se- FAIS Ombud asikamukelwa ngummangali nommangalelwa, i-FAIS Ombud izakuthatha isiqu nto ngesisombululo sombango okungafaka hlangana –

- Ukususwa / ukwesulwa kwesinghoyilo; nofana
- Ukuvumelana nesinghoyilo ngokupheleleko nofana ngokungakapheleli, isib. Ngokunikela ummangali inani njengesiliso ngokuthatha ihlangothi ngabonobangela bezeemali nofana ngomonakalo owenzikileko.

Isisombululo sombango se- FAIS Ombud sinomphumela wesahlulelo sokugcina sokuqunta ekhotho bonyana ngubani onomlandu.

Imibango esombululwako ekhitjhwe yi-Ofisi inikele ibonelo phambili eliqakathekileko ngendlela i-Ofisi ihlathulula umbandela womThetho we-FAIS kanye neNdlela yokuziPhatha eVamileko yabeNzelimisebenzi yeeMali kanye nabaJameli

**Okungenzasi yithebula yemibango esombululiweko ekhitjhwe ngekota kaJanabari 2017 kufikela kuMatjhi 2017, begodu ayatholakala kuwebhsayidi yethu ethi: [www.faisombud.co.za](http://www.faisombud.co.za)**

<i>Umnyaka</i>	<i>Ivezopahla</i>	<i>Ummangali</i>	<i>Ummangalelwa</i>	<i>Ilanga ekhutjhwe ngalo</i>
2017/18	Amasiso	TEDDY MADITSE	MAGAJANA TRADING AND PROJECTS CC & LINDIWE MTASA MAGAJANA	201706/06
2017/18	Isikhathi eside	HYLTON FORGE	OLD MUTUAL LIFE ASSURANCE COMPANY & SOUTH AFRICA LIMITED (OMLACSA)	201705/22
2017/18	Isikhathi eside	Babalwa Molate	Discovery Life Limited	201705/05
2017/18	Amasiso	Melany Deborah Anne Koekemoer	JAM Financial Planning CC & Willem Johannes Abraham	201705/05
2017/18	Amasiso	Tielman Dreyer Odendaal	JAM Financial Planning CC & Willem Johannes Abraham	201705/05
2017/18	Amasiso	Amandus Tobias Viljoen	Dawie Joubert Versekerings Makelaars BK & Dawie Joubert	201704/24
2017/18	Amasiso	Cornel Erasmus	Dovetail Trading 509 cc & Hermanus SP Lombaard	201704/10





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