



Introduction:

Kuphela kwekota yesibili ya- 2017 kubona umshicilelo wesi-16 se- Under the Baobab Tree, incwazitindzaba yeLihhovisi la- Ombud we-FAIS. Tibonelo tesimo esengetweni sencwazitindzaba tigcile etindzaweni letehlukene letinesimondzawo sekuhlela timali. Sibonelo sesimo sekucala sibukene nemapholisi ekuvikela sikweleti, nekubaluleka kwekucinisekisa kutsi wena njengemsebentisi unikwa iminingwane yanobe ngukuphi lokungabhadalelwa ngumshwalensi netehlakalo lapho ikhava ingeke iniketwe. Sibonelo sesimo sesibili sibuka emapholisi e-endawumenteni neliphuzu lekutsi akasito tiswa, kodwa angemapholisi emshwalensi wemphilo yonkhe langeke alungele bonkhe labangaba ngemaklayenti etfu. Sikhwama Sempesheni Yebasebenti Bahulumende

I-Government Employee Pension Fund nekusetjentiswa kwemitsetfo yayo yesikhwama sekonga sivetwe esibonelweni sesimo sesitsatfu, bese sibonelo sesimo sekugcina sinikwe umshwalensi wesikhatsi lesifishane ikakhulu emshwalensini welikhaya nebungoti bekunganakekeli imphahla yakho. Uma tonkhe letibonelo tesimo tehluke kakhulu, ingcikitsi levamile kuko konkhe sidzingo sekutsi umeluleki ngetetimali acinisekise kutsi kuniketwa kwetinsita tetimali yonkhe iminingwane lefanele nalekhona itfolakala kulabangaba ngemaklayenti kucinisekisa kutsi noma ngabe ngusiphi siphakamiso lesentiwe sibe sifanele, nekutsi tonkhe tintfo letidzalulwa kummangali tentiwe kusita ummangali kutsi ente sincumo lesicatjangwe kahle.



Sibonelo sesimo 1: Emapholisi Ekuvikela Sikweleti

Umsshalwensi wemphilo wesikweleti yikhava yemshwalensi letfolakala kubo bonkhe basebentisi besikweleti kunika sicinisekiso sekutsi uma bashona, bakhubateka, bagula kakhulu, nobe sebadendiwe, bonkhe bungoti lobungakhubata likhono lemuntfu lekutfole imalingena kutsi tindleko tetimali letisele tiyaniketwa. Kufanele kushiwo kutsi uma esehlakalweni sekukhubateka kwesikhashane nobe ekudendweni, lamapholisi akhokhela titolimende tenyanga kufike etinyangeni letsitfupha kuphela. Lamapholisi awachubi sicinisekiso sekwelashwa ekucaleni kwepholisi, ngaloko tonkhe ticelo temukelwa kungabukwa bungoti lobutfweswa lofaka emshwalensini. Lobungoti bubese buphatfwa ngetimiso tetigatjana talokungabhadalalelwa ngumshwalensi lokwehlukene njengaleti letincabela ikhava lecondzene nanobe ngusiphi simo sekwelashwa lesivele sikhona lesacwaningwa nobe lesi umsebentisi alashelwe sona ngembi kwekuphetfwa kwekutsengiselana.

O vs T:

Sehlakalo lesilicinisio:

Ummangali utsenge ipholisi yekuvikela sikweleti nemmangalelwa, lecale kusebenta ngamhlaka 29 June 2013, kulandzela sikhalo sekutsenga imoto. Lemoto ibhadalwe ngummangalelwa futsi lepholisi bekufanele inikete ikhava uma kwenteka kutsi ummangali angakhoni kubhadala titolimende tenyanga ngenca yekushona, kukhubateka kwesiphelane nobe kudendwa. Ngekulandzela kufa luhlangotsi, ngaFebhruwari 2015, ummangali kwatsiwa ukhubatekile ngenca yekugula lokwabangwa kuhlindvwa kwekulungisa imiphumela yekufa kweluhlangotsi, futsi ufakile sibitinkhokhelo epholisini. Encwadzini lebhawe ngamhlaka 4 Agasti 2015, ummangali watiswa kutsi sibitinkhokhelo sakhe saliwe njengoba sigatjana sekukhubateka sichumene ngco nesifo lesacwaningwa ngembi kwekucala kwepholisi. Lepholisi, ifake sikhatsi sekulindza lesitinyanga letingema-24 lesingafaki nobe ngabe ngutiphi tibitinkhokhelo leticondzene nesifo sekwelashwa lesivele sikhona ngembi kwekucala kwepholisi, njengoba ummangali sekavile. Kutfolakele kutsi ummangali wahlindvwa inhlotiyo kuvulwa imitsambongati leya enhlotiyweni i- triple bypass ngo-1996, nekutsi uhlushwe ngumfutongati lophakeme kusukela aneminyaka lengema-21. Ummangali, lowamiswa emsebentini ngenca yekugula ngoFebhruwari 2015, utsite nanobe adzalule lemininingwane kulomele ummangalelwa, kute nasinye saletifo lesibhalwe efomini, nekutsi akukho lokudzaluliwe kuye lokucondzene nalokungabhadalalelwa ngumshwalensi kwanobe ngusiphi sifo lesikhona kanye nalesikhatsi sekulindza lesitinyanga letingema-24 lesisebentako.

Ummangali uye Ehhovisi afuna kutsi ummangalelwa akhokhele sibitinkhokhelo, njengoba ngazange atiswe ngalokungabhadalalelwa ngumshwalensi lokusebenta epholisini.

Lungenelo lwetfu:

Uma sitfole lesikhalo loludzaba lucondziswe kummangalelwa, lapho Lelihhovisi licele kutsi akhombise kutfobela Sigaba 8 (1) (a-c) Semitsetfo Yekutiphatsa Jikelele Yebeluleki Ngetetimali kanye Nebameleli i- General Code of Conduct for Authorised Financial Services Providers and Representatives ('Imitsetfo'). Lesigaba Semitsetfo sidzinga ngco kutsi umeluleki ngetetimali atfole yonkhe imininingwane lefanele nalekhona kucinisekisa kutsi siphakamiso asikabaluleki etidzingweni nasetimeni teliklayenti kuphela, kodvwa lesigaba sibuye sivumele umeluleki ngetetimali kutsi anikete yonkhe imphahla ledzalulwako letawuvumela liklayenti kutsi lente sincumo lesicatjangiwe, lekungulesinye sidzingo Semitsetfo. Ngako-ke Lelihhovisi libute ummangalelwa kutsi ukhonile kugcina, nekuniketa emarekhodi ladzingekako, ngekutfobela Imitsetfo, kukhombisa kutsi kwentiwe imitamo kutfole lemininingwane lecondzene nemlandvo wekwelashwa kwemmangali kucinisekisa kutsi kudzalula lokufanele lokucondzene nalokungabhadalalelwa ngumshwalensi lebekufanele kunikwe ummangali. Loku bekutamvumela kutsi ancume kutsi ngabe uyafuna kuchubeka nepholisi ngaphandle kwalokungabhadalalelwa ngumshwalensi kwetinyanga letingema-24, nobe kufanele afune ipholisi yemshwalensi wemphilo letayekele kakhulu lebeyingachuba lesicinisekiso sekwelashwa ngaphambilini, uma siphumelele beyinganika sicinisekiso lesidzingekako esikhatsini sekufaka sibitinkhokhelo.

Uma ummangalelwa atfole lencwadzi lebuya kuleLihhovisi abuyekete sincumo sakhe wabese uncuma kuhlonipha lesibitinkhokhelo ngalokuphelele ngekubhadala imali lesele emotweni lelinani lelingu- R 115 240.00.

Sifundvo Lesifundziwe:

1. Uma ufaka sicelo sanobe ngusiphi sikweleti bese unikwa ipholisi ngummeleli kufanele kutsi ucabange kokubili kuba khona nesimo setigatjana talokungabhadalalelwa ngumshwalensi letingabangela tibitinkhokhelo tesikhatsi lesitako kutsi taliwe ngenca yesimo sekwelashwa lesivele sikhona.
2. Kunetinhlobo letehlukene tetigatjana tesifo lesivele sikhona, lesingabuka lokungabhadalalelwa ngumshwalensi lokusebenta kuphela esikhatsini lesincishisiwe lesingaba tinyanga letingema-24 nobe kuletinye tikhatsi lokungabhadalalelwa ngumshwalensi kungaba ngulokungabhadalalelwa ngumshwalensi lokugubetele sikhatsi sepholisi.
3. Uma kwenteka kutsi uke wacilongwa ngesifo lesitsite, kuba nelwati lekuba khona, neluhlobo lwalokungabhadalalelwa ngumshwalensi kutakuvumela kutsi uncume kutsi ipholisi lephakanyisiwe kuwe isisombululo lesikahle kakhulu etidzingwei nasetimeni takho.



Sibonelo Sesimo 2: Emapholisi e-endawumenteni

Emapholisi e-endawumenteni amikhicito yesicininisikiso semphilo lesinemasiso lahlukene, kufake phakatsi, luhlelokonga loluhlanganyelwe (ema-unit trust). Intalo letfolwa bantfu epholisini ye-endawumenteni itseliswa esikhwameni ngelizinga lelingagucuki la- 30%, leliyenta ifaneleke kubasisi labanemkhawulontsengo longetulu kwa- 30%. Kungeta Sigaba 54 Semtsetfo Wemshwalensi Wesikhatsi Lesidze i- Long Term Insurance Act iniketa sikhatsi sekuvimbela ngesikhatsi lapho kubekwe imikhawulo ekukhishweni kwemali epholisini. Loku kusebenta eminyakeni lesihlanu yekucala yepholisi yakho, lapho ungafaka sicelo sekukhipha imali kanye nekuboleka imali kanye epholisini. Futsi lokunye kwengetwa nobe kuchitjelwa lokwentiwa epholisini kutawuba nemtselela wekubeka ipholisi esikhatsini lesisha sekuvinjelwa lapho ungeke utfole inzuzo. Ngakoke- kubalulekile kutsi nobe ngabe ngusiphi siphakamiso lesicondzene nekusisa lokungentiwa epholisini ye-endawumenteni kwentiwe ngemuva kwekutsi kucatjangwe ngumeluleki ngetetimali kuphela.

F v O:

Sehlakalo lesilicinisio:

Ummangali loneminyaka lengema- 52 lomsikati longasebenti, ngo-2004, uye kummeleli wemmangalelwa macondzana netindlela letikhona tekusisa linani lelingu- R200 000. Lolusiso lusuka enzuzweni yekutsengisa likhaya lemmangali, futsi imele yonkhe imali lebekanayo. Ummeleli wemmangalelwa uphakamise kutsi afake lemali epholisini ye-endawumenteni futsi ummangali wagcwalisa lifomu lesicelo lalinikwa. Ngemuva kweminyaka lemibili icalile ipholisi, ummangali wacala kuba nebumatima betetimali, wabese uya kummangalelwa ngenhloso yekuyokhipha yonkhe imali lekulepholisi.

Ngekuchumana nemmeleli wemmangalelwa ngoSeptemba 2016, watjelwa kutsi kukhipha yonkhe imali kutawubangela kutsi akhokhe inhlawulo yekuyekela ipholisi, lena ummangali langeke ayikhone. Ummangali utsi ubese unikwa umbono wekukhipha incenye lengu- R50 000 elusisweni lwakhe nekutsi agcwalise emafomu ekukhipha imali lafanele. Ummangali bekacabanga kutsi lemali lesele itawuhlala injalo, ibuye itfolakale uma ayidzinga. Kodwa watiswa ngummangalelwa kutsi lolusiso angeke lutfolakale nekutsi lemali lesele itawutfolakala kuphela ngo- 2020 ngemuva kwekutsi ipholisi ibekwe eikhatsini sekuvinjelwa lesisha.

Ummangali akakhumbuli atjelwa ngetinhlawulo nekuvinjelwa lokusebenta kulepholisi, wabese uya Ehhovisi ayocela lusito.

Lungenelelo lwetfu:

Lelihhovisi liyise lencwadzi kummangalelwa lapho sidzinga kutsi ummangalelwa akhombise, kutsi ipholisi levimbele ummangalelwa kutsi atfole imali yakhe nalatawubona imalingena yentalo layitfolile ngelizingantsela lengu- 30%, lefanele nalelungene tidzingo temmangali kanye netimo njengemuntfu longasebenti. Kubonakele kutsi liklayenti lelinephrofayili yemmangali litawudzinga kutfole imali yalo,

nekutsi bekangakhoni kukhokhela tinhlawulo tekuyekela ipholisi uma atfole lemali yakhe.

Ummangalelwa bekangagucuki kutsi seluleko lesanikwa ummangali besifanele nekutsi uvumile ngekusayina lifomu lekufaka sicelo ngekwemukela imigomo nemibandzela yepholisi. Loludzaba lwemukelwa ngalokusemtsetfweni kutsi luphenywe Lihhovisi futsi siphindze satsi ummangalelwa abuye acabange ngesimo sakhe nekutsi asombulule loludzaba nemmangali. Ummangalelwa uvume ngalokuphelele kubhadala ummangali imali lesele yepholisi ngalokuphelele nemali yekucina yemmangali.

Sifundvo Lesifundziwe:

1. Emapholisi e-endawumenteni, uma aniketa tinzuzo ebantfwini nelizingantsela lemkhawulo lelingetulu nga- 30% sibonelo, angeke libe tindlela telusiso letilungele basisi bonkhe, ikakhulu uma udzinga kutfole imali ngesikhatsi sesikhatsi sekuvinjelwa sekucala.
2. Kubalulekile kutsi umeluleki ngetetimali wakho atfole yonkhe imininingwane lefanele nalekhona kuwe kucinisekisa kutsi lomkhicito lophakanyiswako ufanele tidzingo netimo takho.
3. Cela umeluleki ngetetimali wakho kutsi akuchazele ngetindlela tekusisa letikhona, nebuhle nebubi belusiso ngalunye nekutsi ungalusebentisa njani etidzingweni letitsite, kuze ukhone kwenta sincumo lesicatjangiwe lesicondzene nemkhicito lotawufanela tidzingo takho



Sibonelo Sesimo 3: Sikhwama Sempesheni Yebasebenti Bahulumende I-Government Employee Pension Fund (GEPF) Netikhwana Tekonga

I-Government Employee Pension Fund (GEPF) isikhwama sempesheni lesikhulukati e-Afrika, futsi sisikhwamanuzo lesihleliwe, lesilawulwa Ngumtsetfo Wempesheni Yebasebenti Bahulumende i-Government Employees Pension Law (nobe i- GEP Law). Lemitsetfo ye- GEPF yehluka etikhwameni tempesheni tangasese macondzana netikhwama tekonga. Sikhwama sekonga, njengoba ligama lisho sikusita kutsi wonge imali yempesheni ngembi kwekutsatsa umhlalaphasi. Uma umuntfu ayekela umsebenti, adendwa nobe acoshwa angandlulisa tinzuzo tempesheni yakhe letibuya kumcashu wakhe tiye esikhwameni sekonga bese intalo itawuhlala ingatseli kuze kufike sikhatsi lapho akhatsa kuyikhipha ngaso. Imitsetfo lekhona ivumela kutsi lilunga lesikimu sempesheni langasese kutsi likhiphe imali ngembi kwekuyindlulisela esikhwameni sekonga, ngaphandle kwekucekela phasi kukhipha imali kunye lokukhona esikhwameni. Uma lilunga litatsa umhlalaphasi lingatfolo 1/3 wenzuzo yempesheni yalo bese lokutsatfu kwalobili kusetjentiselwa kutsenga inzuzolusisomali letawuniketa imalingena yemphilo yonkhe. Kodvwa imitsetfo ye- GEPF ayivumeli lilunga kutsi litfole nobe ngabe nguyiphi imali ngembi kwekutsi indluliselwe esikhwameni sekonga sempesheni, uma isesikhwameni sekonga lilunga lingayikhipha, lokukhawulwe ku- 1/3 welinani lenzuzo. Futsi uma litsatsa umhlalaphasi lilunga alitfoli i- 1/3 welusiso nenzuzo lephelele isetjentiselwa kutsenga inzuzolusisomali. Ngako-ke kubalulekile kutsi labo labakhipha imali ku- GEPF bacinisekisa kutsi belulekwa ngalokufanele macondzana netindlela letifanele letikhona.

P v O:

Sehlakalo lesilicinisio:

Ummangalelwa, lobekaniminyaka lengema- 48 uma kuphotfulwa kutsengiselana, bekacashwe yi- SANDF sikhatsi lesiminyaka lengema- 29. Umangalelwa uncume kuyekela umsebenti ku- SANDF kuze acale lomunye umsebenti, futsi bekadzinga inzuzomali yempesheni, linani lelingu- R2 841 364.86 kuze atsenge emabhizinisi lakhona. Ummangali uye kummeleli wemmangali uma ayekela umsebenti ayofuna seluleko sekutfolo R2 100 000 wenzuzo yempesheni yakhe ngetinhloso tekutsenga ibhizinisi. Kodvwa ummeleli wemmangalelwa utjele ummangali kutsi utawubukana nemtfwalo wentsela lenyenti uma atfolo letimali letibuya ngco ku- GEPF. Ummangali utjelwe ngummeleli wemmangalelwa kutsi utimisele kubhadala nobe ngabe nguyiphi intsela, njengoba afuna lo- R2 100 000, lebekusizatfu lesibalulekile sekuyekela umsebenti. Ummeleli bekangagucuki atsi ngekundlulisela inzuzomali yempesheni esikhwameni sekonga utawusolo akhona kutfolo lemali lengu- R2 100 000 ledzingekako abuye asolo onge kemali lesele.

Ummangali wavuma leseluleko lasinikwa, ngekulandzela kundluliswa kwemali esikhwameni sekonga, nekugcwaliswa kwemafomu ekukhipha imali, ummangali welulekwa kutsi kukhipha kwakhe imali kukhawulwe kufika ku- 1/3 wenzuzo yempesheni nelinani lelingu- R947 121.

Ngaphandle kwemitamo leminyenti yekusombulula loludzaba nemmangalelwa lehlulekile kuletsa sisombululo, ummangali uye ehhovisi ayocela lusito.

Lungenelelo Lwetu:

Sigaba 8 (1) (a-) Senhlanganisela Yemitsetfo simisa kutsi yonkhe iminingwane lefanele nalekhona kufanele itfolakale kummangali kucinisekisa kutsi lesiphakamiso lesigcina sentiwe sifanele tidzingo netimo teliklayenti, kuloludzaba ngummangali. Akuphikwa kutsi ummeleli wemmangalelwa bekati ngetinjongo temmangali tekutsenga ibhizinisi kanye nelinani lelidzingekako. Uma sekanikwe lemininingwane lehambelana nesimo semmangali, naletfolakala mahhala, ummeleli uhlulekile kusukuma ngaleso sikhatsi ngelikhono lekunakekela nekutimisela lelifanele uma etfula siphakamiso lesivimbela ummangali kutsi afeze umphumela lawufunako, loku kube sizatfu sekutsi ayekela umsebenti wakhe wekuba ku- SANDF.

Uma loku kuletfwa kummangalelwa, kwentiwa sincumo sekutsi kusonjululwe lenkinga ngalokuphelele nemali yekugcina yemmangali, kwabese kwetfulwa lesiphakamiso lesemukelwa.

Sifundvo lesifundziwe:

1. Imitsetfo yesikhwama sempesheni itawuhlala yengama umtsetfo lokhona, futsi udzinga kucinisekisa kutsi uyatihlomisa ngemitsetfo lesebeta esikhwameni sempesheni yakho uma kwenteka kutsi unesizatfu sekukhipha imali empeshenini na/nobe esikhwameni semhlalaphasi ngembi kwekuyekela umsebenti.
2. Loku kubaluleka uma umuntfu ayekela emsebentini wakhe ngenhloso lecondze kucala nobe kutsenga ibhizinisi lengadzinga kutfolakala kwemali yekucala ibhizinisi njengenzuzo lekhishiwe.
3. Lesincumo lesentiwa ngumuntfu uma akhipha imali nobe uma ayekela esikhwameni semhlalaphasi singaba nemiphumela lebalulekile naletsatsa sikhatsi, lekwenza kubaluleke kakhulu kutsi ucinisekise kutsi seluleko lesibalulekile sentelwe tidzingo letitsite.



Sibonelo Sesimo 4: Umshwalensi Welikhaya

Umshwalensi welikhaya ukhava yonkhe intfo yesikhatsi lesiphelele nalenganyakati lesemnceleni wemphahla yakho, kufake phakatsi umtsangala, ligaraji neligede kanye nemishini leniketa gezi, tindvonga, lidanyana lekubhukusha na/nobe umgodzi wekudvonsa emanti kanye netimpompi letihambelana nawo, nako konkhe lokufakiwe endlini.

Kwengeta ebungotini lobucondzene nekutsatsa umshwalensi longaphasi kwemphahla lebhadalelwako nekusetjentiswa kwemgomo wesibalokhatsi salofaka emshwalensini lesingacekela phasi sibitinkhokhelo, lokuyimbangela levamile leyenta kutsi sibitinkhokhelo sincatjwe, kunakekela lokungekho ezingeni, lokubangela ekulimaleni lebekungagwenywa.

N v S:

Sehlakalo lesilicinisio:

Ngamhlaka 24 Julayi 2014, ummangali wafaka sicelo sekuboleka imali yendlu, wabuye wafaka sicelo sepholisi yemshwalensi welikhaya kummangalelwa. NgoNovemba 2016, indzawo lapho bekuhlala khona ummangali yabukana netikhukhula letimatima letabangela kulimala kwemphahla yemmangali. Ummangali wafaka sikhalo sekulinyalelwa lokwenteki esiyilweni naseluphahleni lwesakhiwo kummangalelwa. Ngamhlaka 20 Janawari 2017, ummangali watjelwa kutsi sibitinkhokhelo sesiyilo sivunyelwe, kodwa ummangalelwa wencaba kulungisa luphahla njengoba lulimele ngenca yekunganakekelwa kahle. Ummangali akazange enliseke ngemphumela wesibitinkhokhelo, njengoba bekangakatjelwa ngalokungabhadalelwa ngumshwalensi uma afaka sicelo sepholisi futsi wencatjelwe litfuba lekulungisa lokonakele lokudzingekako.

Lungenelelo Lwetfu:

Ekuphendvuleni incwadzi yekucala lebuya Kulelihhovisi ummangalelwa utsi utsengiselwe ipholisi ngaphandle kweseluleko nekutsi itsengiswe ngetimphawu netinzuzo kuphela. Ngako-ke ummangalelwa akagucuki kutsi utawukhokha sibitinkhokhelo lesicondzene nekulimala kwesiyilo. Lelihhovisi lentesiphakamiso kummangalelwasekutsi akucedvwe loludzaba, ngembi kwekutsi lutsatfwe ngalokusemtsetfweni luphenywe. Lencwadzi yesiphakamiso igcizelele kutsi tinsita tetimali angeke tiniketwe ngaphandle kwekuniketwa kweseluleko. Futsi kukhishwa lokucondzene nekwehlukela kunakekela imphahla kube ligama lalokubalulekile lebekufanele kutsi lidzaluliwe ngekuya kwesigaba 7(1)(c) (vii) Senhlanganisela Yemitsetfo lesidzinga kutsi kudzalula lokufinyetiwe kwentiwe kwanobe ngukuphi lokungabhadalelwa ngumshwalensi, nobe timo leti ikhava ingeke iniketwe khona. Atikho tincwajana tekukhombisa kutsi ummangali uftobele lesigaba Senhlanganisela Yemitsetfo, nekutsi kudzalula lokunjalo kwentiwe ngaloko ummangali bekatawubekwa esimeni sekwenta sincumo lasicabange kahle abuye anikwe litfuba lekwehlisa kulahlekelwa kwakhe. Ummangalelwa ubese uya kummangali wabese uphakamisa imali lengu- R 166 830.00 ekukhokhelweni ngalokuphelele

kwesibitinkhokhelo. Ummangali usemukele lesiphakamiso.

Sifundvo Lesifundziwe:

1. Uma utsenga imphahla lensha kubalulekile kucinisekisa kutsi uyati ngesimo sesakhiwo kuze utfole kutsi yagcina nini kunakekelwa ngumnikati wesikhatsi lesengcile.
2. Ipholisi yesikhatsi lesifishane angeke inikete ikhava etimeni lapho sakhiwo nobe imphahla beyinganakekelwa kahle ngaphandle kwekutsi ngabe lokunganakekelwa kahle kwabangelwa ngumninipholisi nobe umnikati wemphahla wesikhatsi lesengcile.



Luhlelo Lwebaceeshwa Labaneticu lwe-Ombud ye-FAIS

Luhlelo Lwebaceeshwa Labaneticu lwe-Ombud ye-FAIS lwasungulwa ngoDisemba 2010 ngenhloso yekufundzisa labafundzele umtsetfo labatsembisako lababuya emimangweni nasetikhungweni lebetibekelwe eceleni esikhatsini lesengcile ngentinhlelo tekweluleka nekucechesha sikhatsi lesitinyanga letili-12. Bakhetfwa labakhetfwe etikolweni temtsetfo letehlukene nanjengesidzingo, kufanele babe senchubeni yekucedzela tifundvo tabo Temtsetfo Letentiwako. Loluhlelo selucala imisebenti lengema-43 Yebaceeshwa Labaneticu futsi luyachubeka kunika tifundziswa temtsetfo litfuba lekucala imisebenti yabo esimenindzawo sekwenta umsebenti beva batfola lwati etincenyeni letehlukene temtsetfo etinsitini tetimali. Loluhlelo luyachubeka kuvutfwa nekukhula ngelinani lalabaphotfule tiku labangenela inhlango yetfu yonkhe iminyaka lukhombisa kutfutfuka kweluhlelo kanye nekutetsemba kwe-Ombud we-FAIS enzuzweni letfolwe sifundziswa lesineticu ngasinye ekupheleni kwesikhatsi setinyanga letili-12.

Lokucechesha kuniketwa ngetihloko letinjengekusisa, umtsetfo wetinsita tetimali kanye nekuhlelela kutsatsa umhlalaphasi kanye nemakhono ekuphilisana nebantfu lendluliswako lasita lophotfule tiku ngamunye kutsi aphumelele etentweni telikusasa. Siyetsemba kutsi loluhlelo lufaka sandla ekutfufukeni kwemnotfo lokubanti kwaseNingizimu Afrika.

Lelihhovisi litsandza kuhalalisela Mnu. Andani Komeni, Nks Tshilidzi Nemaonzeni, Mnu. Tumelo Letaoane naNks. Olwethu Mnguni labangebakhetfwa labaphumelele labebalandzela umkhankhaso wekucasha lowaphotfulwa ngoJuni 2017. Bakhetfwa labaphumelele bangenele luhlelo ngamhlaka 1 Julay 2017 futsi sibafisela lokuhle kodwa.



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



Tincumo:

Ngekuya Kwesigaba 28 Semtsetfo Wemisebenti Yeteluchumanisoluhwebo Nekwelulekwa Ngetimali, lapho loludzaba lungakacedvwa nobe siphakamiso sa-Ombud we- FAIS singakemukelwa tinhlangotsi, Ombud we-FAIS utawenta sicumo sekugcina lesingaphetsa –

- Kucitfwa kwesikhalo; nobe
- Kuphakamisa lesikhalo ngalokuphelele nobe incenye, sib. Ngekunika ummangalelwa linani lelivakalako lesincesitelo selugwebonchanti kutetimali nobe kulimala lokutfoliwe.

Sincumo se-Ombud we- FAIS Ombud sinemtselela wesehlulelo senhlalakahle senkantolo.

Tincumo letikhishwe Lihhovisi tiniketa lwati lolubalulekile ngendlela lena Lihhovisi lelihumusha timiso Temtsetfo we-FAIS kanye Nemitsetfo Yekutiphatsa Jikelele Yebeluleki Ngetetimali kanye Nebameleli lehambisana nato,

Ngentasi lithebula lato tonkhe tincumo letikhishwe ngesikhatsi sekota yaJanawari 2017 kuye kuMashi 2017, futsi liyatfolakala kuwebusayithi ku- www.faisombud.co.za.

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





OFFICE OF THE OMBUD FOR FINANCIAL SERVICES PROVIDERS



TEL 012 470 9080 / 012 762 5000

EMAIL info@faisombud.co.za

WEBSITE www.faisombud.co.za

Sussex Office Park, c/o Lynnwood Road and Sussex Avenue, Lynnwood, 0081

Anyone who has a complaint about the service delivery of this office must kindly email their complaint to hestie@faisombud.co.za