

## Isingeniso:

Lolu, ushicilelo lweshumi nane (14) lwe-Under the Baobab Tree, yiphephandaba leHhovisi loMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali, lifike ekupheleni kwekwata yesine ka-2016. Maphakathi nale kwata leli Hhovisi lethule umbiko wonyaka wonyakazimali ka-2015/2016. Indikimba yombiko wonyaka yabe 'ifuna ngokuqhubekayo ukufundisa thina kanye nalabo esibenzela umsebenzi', okuyiyona into esifuna ukuyifeza ngaleli phephandaba, lapho isigameko socwaningo ngasinye silandela ulwazi olumayelana nomkhiqizo othile, futhi sigcine ngezifundo ezifundiwe ezimweni ezimayelana naleso sigameko socwaningo. Ngokwensebenzo, ngonyakazimali ka-2015/2016 sibone iHhovisi loMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali lamukela izikhalazo ezi-9891 okungukuthi izikhalazo eziyi-4263 zazo bezingena ngaphansi kokusebenza kwaleli Hhovisi. Womabili lawa manani abe engukwenza kangcono onyakenizimali owedlule, futhi akhombisa ukwanda kokuqwashiswa ngaleli Hhovisi kanye nensizakalo elizinikezayo. Izikhalazo zoMshuwalense Wesikhathi Esifushane eziyi-3161 ziqhubeka nokuba yinani elikhulu kunawo onke ezitholwe yileli Hhovisi, okungokunye okugqugquzela le mikhakha ukuqhubeka nokungaphumeleli ukhulizeka koMthetho we-FAIS kanye neKhodi Jikelele Yokuziphatha Kwabahlinzeka Abagunyaziwe Bezinsizakalo Zezimali Nababamele('iKhodi '). Ngokuphelele leli Hhovisi lixazulule izikhalazo eziyi-1150 ezivune okhalazayo okudale ukuba isamba esingama-R50 215 518.00 sibuyiselwe kwabalakhazayo.

Embikweni Wokusebenza koMbhekeli Wabahlinzeka NgemisebenziYezezimali uMbhekeliWabahlinzekaNgemisebenzi Yezezimali uNks Noluntu Bam ugcizelele okulandelayo ""Ngenxa yemvelo yokungabonakali kwemikhiqizo yezezimali, abathengi abakwazi ukubona ukungafani phakathi kwezidingo zabo kanye nokuthi yini ngempela umkhiqizo ongayenza. Ngokungafani

nemikhiqizo ebonakalayo, alikho ithuba lokuhlola noma lokuvivinya umkhiqizo. Umthengi uthembele eselulekweni sommele umshalwense noma ibhange. Ngesikhathi umthengi azi ngemikhawulo yomkhiqizo, umonakalo usuvele usuwenzekile; ngaleso sikhathi sekungukukhumbula komthengi iseluleko, ngokuvumelana nesivumelwano esibhaliwe. "UNksz Bam ukhulume ephindelela ngokubaluleka kokuba amakhasimende athole iseluleko esifanele esho ukuthi "Akukho mbuzo, iseluleko esifanele siyadingeka uma kuziwa ekubhekaneni nemikhiqizo yezezimali. Kodwa kubathengi abaningi, izeluleko zezezimali zihlala ziyinganekwane kuze kube yilapho bebhakana nezinkinga zeseluleko esibi."

Kulo mhlaba osheshayo wezinsizakalo zezezimali, uMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali we-FAIS uphoqeelwe ukuba athuthukise abasebenzi bakhe ukuze bahlale bazi ngezinguquko. Akusikhona nje ukuthi kunezinselelo emikhiqizweni nakuzinsizakalo zezimali njengoba imboni iqhubeka nokuletha izinto ezintsha, kodwa indlela okwenziwa ngayo umsebenzi ihlala njalo iguquka. Ngaphandle kokuthi uMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali we-FAIS athathele ekhanda isidingo sokuzifundisa yena kanye nalabo ababasebenzelayo, kubandakanya nokwenza ukuvumelana kwezinqubo zakhe zebhizinisi, kuzobeka engozini ukufezwa kokugunyazwa koMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali we-FAIS. Lokhu kwenza indikimba yombiko wonyaka ibe ngebaluleke kakhulu, futhi kufanelekile ukuthi sishiye igama lokugcina kuMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali we-FAIS ngokwakhe "Namuhla inani elikhulu labathengi likhululekile ukubamba iqhaza embonini yezinsizakalo zezezimali ngenxa yohlelo lomthetho laseNingizimu Afrika olubahlinzeka ngesizinda esifinyelelekayo. Njengesinye isizinda esinikwe umsebenzi wokuphatha isinyathelo sokulungisa, siyabujabulela ubukhulu bomthwalo bomsebenzi esinikezwe wona."



## Isigameko Socwaningo Soku-1

Ukuhlelela umhlalaphansi kufaka phakathi ukongela ukuthatha umhlalaphansi, ukulondoloza lokho konga komhlalaphansi kanye nokuqinisekisa ukuthi umuntu unemali eyanele yokuhlinzeka ingeniso yokuphila. Ukubaluleka kokuhlelela umhlalaphansi ukuze kuqinisekise ukuthi umuntu uzihlinzekela ngokwanele ekuthatheni umhlalaphansi, kugcizelelwe iziphakamiso zokuguquko lomhlalaphansi ezethulwa nguMthetho Wezichibiyelo Zemithetho Yentela wonyaka we-2015, owaqala ukusebenza mhla zi-1 Mashi 2016. Lo mthetho kanye neminye eyenziwe umthetho yephalamende iye yadinga ukuba kugququzelwe abantu baseNingizimu Afrika ukuba babe nesandla kumhlalaphansi yabo ngokwenza imikhiqizo yomhlalaphansi ejwayelekile efana nesikhwama sempesheni, nesikhwama sokuzihlinzekela, kanye nama-anuwithi omhlalaphansi akhanga kakhulu kwabangahle babe amakhasimende. Esinye sezichibiyelo sivumela abasebenzi kanye namalungu ezikhwama zama-anuwithi omhlalaphansi ukuba adonse iminikelo ayiyise kuzonke zonke izikhwama zomhlalaphansi kuze kufike kuma-27.5%. Lokhu kukanye namaqiniso okuthi izimali ezitshaliwe zikhula ngaphandle kwentela futhi nokuthi imikhiqizo enjengalena ingaphansi kwemikhombandlela ebukhali yokutshala izimali, kusho ukuthi unayo indlela yokutshala izimali engagcini nje kuphela ngokuba ivumele ukuba umuntu akhulise ukongela umhlalaphansi, kodwa futhi abambe iqhaza ekulondolozeni lezo zimali.

Ukuhlelela umhlalaphansi akuphelelisa nje kuphela kule mikhiqizo yomhlalaphansi, futhi kukhona imikhiqizo namasu amaningi angasiza umuntu ekufezeni izinhloso zakhe zomhlalaphansi. Noma yikuphi ukuhlelela izimali okwenziwe ngakho-ke kudinga iseluleko sezimali esibandakanya ukudalulwa okumaqondana nazo zonke izici ezibonakalayo zokungakhethwa kukho okwahlukahlukene, ukuze kuvumele umuntu ukuba athathe isinqumo ngolwazi. Imithelela kanye nemiphumela yokusetshenziswa kwesu elithile lomhlalaphansi ingaba nomthelela omkhulu wesikhathi eside, okwenza kubaluleke kakhulu ukuthi nanoma yikuphi ukuphakanyiswa okwenziwe ngumhlinzeki wezinsizakalo zezezimali kufanele izidingo zezimali kanye nezimo zomuntu.

### Amaqiniso

Umfakisikhalazo uthathe umhlalaphansi njengelungu lesikhwama sempesheni, futhi webe esondla umkakhe futhi enengane ayondlayo eyabe isengumfundi ngaleso sikhathi lokhu kwenziwa. Umfakisikhalazo ngaleso sikhathi wayesakweleta isikweletu ayehlanganise nezinye ngokuthatha imalimboleko ngaphambili nje kancane kokuthatha umhlalaphansi wakhe. Lokhu wayekwenze ngokwazi ukuthi uzokwazi ukuthola

ingxenye eyodwa kwezintathu yomhlomulo wempesheni yakhe azokwazi ngayo ukukhokhela aqede imalimboleko. Ngemuva kokuthatha umhlalaphansi umfakisikhalazo waxhumana

namfakela isikhalazo maqondana nesikhwama sempesheni, futhi isincomo esenziwe kwaba ukuba afake isicelo se-anuwithi. Ngokushesha ngemuva kokuba isikhwama sempesheni sidluliselwe phambili umfakisikhalazo wabuza ngokukhokhwa kokukodwa kwesithathu akufanele kwenziwe ngokoMthetho Wentela Yengeniso, futhi watshelwa ukuthi umhlomulo wakhe ophelele wempesheni wasetshenziselwa ukuthenga i-anuwithi. Ngakho-ke, umfakisikhalazo wayengakwazi ukufinyelela kunanoma iyiphi ingxenye yomhlomulo wempesheni yakhe, futhi ngaphezu kwalokho, imali ye-anuwithi yanyangazonke abeyithola ku-anuwithi yabe inganele ukukuhlinzekela kokubili umndeni wakhe nesikweletu esisalele emuva.

Umfakisikhalazo, ohlukumezwe ngukuziphatha kofakelwa isikhalazo, weza kuleli Hhovisi ukuze athole usizo.

### Ukungenelela kwethu

Ngemuva kokuthola isikhalazo, lolu daba lwathunyelwa kofakelwa isikhalazo ngokweMithetho Yezinqubo zaleli Hhovisi. Ofakelwa isikhalazo wacelwa ukuba anikeze leli Hhovisi imibhalo ekhombisa ukuhlonishwa kwemibandela ehambelana nemibandela yeKhodi. Ofakelwa isikhalazo waphinda wacelwa ukuba anikeze imibhalo ekhombisa ukuthi uthole lonke ulwazi olufanele nolutholalalayo maqondana nesimo sezimali somfakisikhalazo ngesikhathi esasibonakala sifanele ukuba kutshalwe izimali zawo onke umhlomulo womhlalaphansi, kunokuba kubhekwe ukunciphisa nanoma yiziphi izibopho ezisilele okungenzeka ukuthi zivumele umfakisikhalazo ukuba abe izimali ngokuhambisana nengeniso ehlinzekwa yi-anuwithi. Kulandela uphenyo olujulile, kanye nempendulo yofakelwa isikhalazo, kwatholakala ukuthi ofakelwa isikhalazo akaligcinanga irekhodi leseluleko esinikeziwe, futhi nokuthi ofakelwa isikhalazo wehluleka ukuhlaziya izidingo zomfakisikhalazo. Ngenxa yalokho izidingo zomfakisikhalazo azizange zibhekwe, futhi ofakelwa isikhalazo ngenxa yalokho akakwazanga ukwenza izincomo ezifanele izidingo zomfakisikhalazo. Leli Hhovisi lancoma ukuthi ofakelwa isikhalazo abheke ukuxazululwa kawalolu daba nomfakisikhalazo. Ofakelwa isikhalazo wabe esebophezelekile futhi umfakisikhalazo wakhokhelwa inani elilingana nengenye yesithathu yomhlomulo wakhe womhlalaphansi ngokuphelele kanye nakho konke akukweletwayo.

### Isifundo esifundiwe

1. Ilungu elithatha umhlalaphansi esikhwameni sempesheni liyoba nokuzikhethela ekubeni lidlulisele ingxenye yomhlomulo wempesheni engokukodwa kwesithathu ngendlela eyisamba. Lokhu kodwa-ke kuyisinqumo esingafanele sithathwe kalula futhi sifanele sicutshangwe ngokuhambisana nezidingo zezimali kanye nezimo zomuntu.
2. Abangahle babe amaklayenti abathatha umhlalaphansi ngesikhathi sempesheni, izikhwama zokuzihlinzekela nezomhlalaphansi we-anuwithi zifanele ziqinisekise ukuthi banikwa lonke ulwazi maqondana nokukhethwa kukho okwahlukahlukene kukanye nemithelela kanye nemiphumela yakho. Lokhu kuzokwenza ukuba umuntu





abe nenkulumiswano ephilile nomhleli wezezimali futhi angathembeli ngokuphela ezinconyweni zakhe;



## Isigameko Socwaningo Sesi-2

Uma umuntu ekhipha izimali kusikhwama sempesheni noma sokuzihlinzekela kunemiphumela ethile yentela okufanele umuntu akhethe kuyo ukufinyeleleka kule mihlomulo ngendlela yesamba semali. Le miphumela yentela, eyenza ukuba ama-R25 000 kuphela okuqala angakhokhiswa intela, ehluke kakhulu kuleyo esebenza ekuthatheni umhlalaphansi lapho ama-R500 000 okuqala eguqulwe abe yisamba esingakhokhi intela. Ukudilizwa emsebenzini kodwa-ke kuvumela umuntu ithuba lokuthola umhlomulo oyisamba ofana nokuthi umuntu uthathe izimali zomhlalaphansi noma sokuzihlinzekela. Uma kubhekwa imihlomulo yokudilizwa, okungukuthi empeleni kusho ukukhipha izimali esikhwameni somhlalaphansi somqashi wakho ekuthatheni umhlalaphansi, le mali isuke ikhokhiswa intela ngokuhambisana nethebula lokukhokha intela yomhlalaphansi, futhi iphinde ikhokhelwe inani elikhulayo lokukhishwa kwemali esikhwameni somhlalaphansi esedlule. Okubaluleke kakhulu kodwa ukuthi umuntu angadlulisela lo mhlomulo esikhwameni sokulondoloza, kepha lokhu kunomthelela kwisamba sokulahlekelwa “ubusona” njengomhlomulo wokudilizwa, futhi noma ngabe uzoba nelungelo lokukhipha imali ngokuphelele noma okuyingxenye kusikhwama sokulondoloza ngaphambi kokuthatha umhlalaphansi (iminyaka yobudala kusenesikhathi ama-55), ukukhishwa kwemali kuzokhokhiswa intela njengokukhishwa kwemali okujwayelekile kwisikhwama sokulondoloza, okungama-R25 000 kuphela angadonselwa intela.

### Amaqiniso

Umfakisikhalazo ngumuntu wesilisa oneminyaka engama-51 ubudala oshadile futhi ongubaba owayekade eqashwe njengomsebenzi ojwayelekile futhi owadilizwa ngasekupheleni kuka-2014, oneminyaka engu-49. Umfakisikhalazo uthi lapho efika kofakelwa isikhalazo wayengakaze elulekwe maqondana nemigomo yemininingwane yenqubomgomo nokuthi wayenganikezanga imvume ngezimali zakhe, lokho akubiza ngokuthi ‘ukutshalwa futhi kwezimali’. Umfakisikhalazo uthi wathola imali engama-R 130 000 kuphela kumhlomulo wakhe wokudilizwa, futhi kamuva waziswa ukuthi enye imali engama-R 400 000 itshalwe kabusha kwa-Old Mutual. Umfakisikhalazo

wayengatholi nanoma iyiphi enye ingeniso evela ekutshaleni kwakhe izimali futhi enenkinga yezezimali ngenxa yokungakwazi ukukhokhela imfundo ephakeme yengane yakhe, imali yerenti yanyanga zonke noma ukwazi ukunakekela umndeni wakhe njengomuntu owondlayo. Umhlomulo wokudilizwa usuphelele womfakisikhalazo ovela esikhwameni sakhe sokuzihlinzekela ngama-R543 000, wawubekwe esikhwameni sokulondoloza sokuzihlinzekela, lapho akhipha khona imali eyisamba esilingana no-1/3 semali etshaliwe efika kuma-R 181 000. Umfakisikhalazo waphinda wathola ama-R 105 000 njengephakheji yesikhathi asisebenzile. Umfakisikhalazo wayengenelisekile, njengoba wayefuna isikhwama ukuba sikhokhele imfundo yengane yakhe futhi engakwazi ukufinyeleleka kwisikhwama sokulondoloza, ngaphandle kwezimali ezivela esikhwameni sokuzihlinzekela, njengoba esesebenzise ukuhishwa kwezimali angazithola.

Umfakisicelo waye eze kuleli Hhovisi ukuze athole usizo ngemuva kokuba engakwazi ukuxazulula le ndaba nofakelwa isikhalazo.

### Ukungenelela kwethu

Isikhalazo sasiswa kofakelwa isikhalazo ngokuhambelana noMthetho 6(b) weMithetho Yezinqubo zaleli Hhovisi lapho ofakelwa isikhalazo edingeka ukuba anikeze imibhalo ekhombisa ukuthi yikuphi okwenziwayo kokuhlelelwa kwezimali okwenziwa okukhombisa ukuthi izincomo ezenziwe zazifanele izidingo nezimo zomfakisikhalazo. Ofakelwa isikhalazo kodwa-ke waphendula ngokuthi ‘iseluleko’ esasinikezwa sabe singendlela yesethulo esikhulu sabo bonke abasebenzi ababedilizwe, esethulwa ngomele umhlinzeki womkhiqizo. Kwabonakala kuleyo mpendulo ukuthi akuzange kubekhona umzamo wokuthola lonke ulwazi olufanele nolutholakalayo kumfakisikhalazo ukuze kuqinisekise ukuthi izincomo ezenziwe ekugcineni zifanele, futhi umfakisikhalazo usayinde amafomu ngokulandela lokho okwethuliwe.

Leli Hhovisi lazisa ofakelwa isikhalazo ukuthi kwabe kunezimpikiswano ezinkulu mayelana nendlela okwenziwa ngayo lokhu kuthengiselana. Akukhona okungenani ukuthi wayehlulekile ukubhekela izimo zomfakisikhalazo ekumcebiseni maqondandana nesilinganiso sesamba semali esasidingeka. Kubalulekile ukuqaphela ukuthi umfakisikhalazo wayekwazi ukukhipha imali ngaphambi kokuba izimali zidluliselwe kwenye indawo, engazange iboniswe noma idalulwe kuye, futhi ngokudluliswa komhlomulo wokudilizwa udluliselwa esikhwameni sokulondoloza ukukhishwa kwezimali ekugcineni kwakuthathelwe intela njengokukhishwa komhlomulo okulimaze umfakisikhalazo. Isincomo ezenziwa ngokuthi ofakelwa isikhalazo aphinde acabangisise isimo sakhe futhi afune ukuxazulula lolu daba benomfakisikhalazo, okwenze ukuthi ofakelwa isikhalazo afinyelele ekukhokheleni ngokuphelele umfakisikhalazo futhi ekugcineni alungise isikhalazo.

### Isifundo esifundiwe:

1. Imihlomulo yokudilizwa, uma umuntu ekhetha



ukuthola umhlomulo womhlalaphansi ngendlela yesamba semali, ikhokhiswa intela ngendlela efanayo nokukhishwa kwesamba ekuthatheni umhlalaphansi. Lokhu kusho ukuthi ama-500 000 okuqala awakhokhiswa intela. (Kucatshangelwa ukuthi akuzange kube khona ukukhishwa kwezimali ngaphambili okwenziwe kunoma isiphi isikhwama somhlalaphansi).

2. Ukukhishwa kwemali okuyisamba kungenziwa ngaphambi kokudluliselwa kwisikhwama sokulondoloza, futhi isinqumo maqondana nokuthi kufanele kukhishwe malini sibalulekile, okufanele sibheke zonke izimo zaklayenyi. Isizathu salokhu ukuthi uma kudluliselwa izimali kwisikhwama sokulondoloza, imihlomulo yokudilizwa ilahlekelwa 'isimo sokuthatha umhlalaphansi' futhi lapho kuzokhishwa enye imali ekhona, izimali zizokhokhiswa intela njengomhlomulo lapho kungama-R25 000 okuqala kuphela angakhokhiswa intela.



### Isigameko Socwaningo Sesi-3

Uma umuntu ekhipha imali kwisikhwama sempesheni noma sokuzihlinzeka, kunezinqumo eziningi okufanele zithathwe maqondana nokuthi izimali zizosetshenziswa kanjani. Esinye salezi zinqumo kungukuthi ingabe izimali zifanele zidluliselwe kwisikhwama sokulondoloza noma kwi-anuwithi yomhlalaphansi. Yomibili le mikhiqizo yizimali zokuthatha umhlalaphansi yabantu ngabanye, futhi yomibili ilawulwa uMthetho Wezikhwama Zempesheni. Isikhwama sokulondoloza sibuye siguquke kakhulu kune-anuwithi yomhlalaphansi. Nge-anuwithi yomhlalaphansi ungathola kuphela imali kusukela eminyakeni yobudala engama-55, futhi ngisho ngaleso sikhathi ufanele usebenzise okubili kokuthathu ukuthenga i-anuwithi. Esikhwameni sokulondoloza uvunyelwe ukuba (ukhiphe imali kanye ngokuphelele noma kancane) ngaphambi kokuthatha umhlalaphansi (iminyaka yobudala yokuthatha umhlalaphansi kusenesikhathi ama-55). Uma ngabe kuyisikhwama sokulondoloza sempesheni, ufanele futhi usebenzise okungenani izingxenye ezimbili

kwezintathu zomhlomulo wakho ukuthenga i-anuwithi uma uthatha umhlalaphansi (kunokuba ukhiphe imali) esikhwameni, kanti kusikhwama sokulondoloza nesokuzihlinzeka

ungayithatha yonke imali njengokheshi (ngemuva kokukhishwa kwentela). Esikhwameni se-anuwithi yomhlalaphansi ungenza iminikelo engeziwe esikhwameni, ngenkanti ungenzi iminikelo kwisikhwama sokulondoloza. Ekugcineni yizidingo kanye nezimo zakho ezithile ezifanele zisho ukuthi yikuphi okukhethayo.

#### Amaqiniso:

Umfakisikhalazo, ongunjiniyela, maphakathi noJulayi 2012 ngemuva kokuxoxisana okukhulu nomqashi wakhe, wamukela iphakheji lokuzidilizwa ngokuzithandela. Umfakisikhalazo wabe eneminyaka yobudala engama-48 ngenkathi edilizwa. Kamuva umfakisikhalazo wabe eseya kofakelwa isikhalazo ukuba amcebise ngezinto angazikhetha ezitholalalayo uma edilizwa. Umfakisikhalazo uthi wanikeza imiyalezo eqinile kumeluleki wakhe ukuba akhiphe umhlomulo wempesheni ophelele ongama-R965 476.73. Umfakisikhalazo wayekade efuna izimali ezibekwe "kwi-akhawunti yokutshalwa kwezimali", lapho ezokwazi ukuthola khona imali, njengoba wayeqala ibhizinisi lakhe lobunjiniyela futhi edinga ukuba athenge imishini namathuluzi ukuze ibhizinisi likwazi ukusebenza. Umfakisikhalazo uthi wasayinda imibhalo ehlukeni ethulwe ngumeluleki wakhe ekholelwa ukuthi ofakelwa isikhalazo wayenza izinto ngenhloso yokumzuzisa. Mhla ka-28 Novemba 2012, umfakisikhalazo wathola imali engama-R426 772.84 eyakhokhwa kwi-akhawunti yakhe yasebhangwe, esalayo engama-R538 703.46 yadluliselwa kwi-anuwithi yomhlalaphansi (i-RA). Lapho umfakisikhalazo efuna imali ukuze athenge imishini namathuluzi aye kade exhumane nofakelwa isikhalazo ukuba akhiphe imali ku-RA wabe esetshelwa ukuthi akakwazi ukukhipha imali ku-RA kuze kube yilapho eneminyaka engama-55.

Umfakisicelo wabe eseza kuleli Hhovisi ukuba limsize ukukhipha ingxenye esele yomhlalaphansi wakhe ukuze athenge imishini namathuluzi ebhizinisi.

#### Ukungenelela kwethu:

Sithumele isikhalazo kofakelwa isikhalazo, ngokuhambelana noMthetho 6(b) weMithetho Yezinqubo zeHhovisi. Ekuphenduleni kwakhe ofakelwa isikhalazo uthi waziswa ngokuxhunyanwa naye ovela kwisikhwama sempesheni ukuthi umfakisikhalazo akakwazanga ukuthatha inani eliphelele lemali engukheshi. Ofakelwa isikhalazo wathatha lolo lwazi ngokunganaki futhi akazange enze uphenyo lwakhe. Njengoba kwenzeka, imithetho yesikhwama yavumela umfakisikhalazo ukuba athole umhlomulo oyimali engukheshi ephelele, kushiywe ngaphandle edonswayo; noma athathe ingxenye yayo futhi adlulisele esalayo noma adlulisele wonke umhlomulo ophelele kwisikhwama esamukelwe. Ofakelwa isikhalazo akakwazanga futhi ukunikeza nganoma imiphi imibhalo yokuhlonipha imibandela yeKhodi ekhombisa ukuthi nanoma yiluphi uhlaziyo lwenziwe lenzelwa umfakisikhalazo kanye nokuthi ofakelwa isikhalazo wathola nanoma iluphi ulwazi olufanele nolutholalalayo, olufana namathemba ebhizinisi lomfakisikhalazo, obekuzoqinisekisa ukuthi izimali ngabe zidluliselwe kumkhiqizo ofanele isidingo sakhe sezimali.





Ngemuva kokuthola ukuxhumana okuvela kuleli Hhovisi, lapho kwenziwe isincomo sokuxazulula lolu daba nomfakisikhalazo, ofakelwa izikhalazo wavuma ukuthi wehlulekile ukunikeza iseluleko esifanele njengoba kuchaziwe eMthethweni we-FAIS neKhodi, futhi wenza isethembiso esamukelwa ngumfakisikhalazo ngokukhokhelwa ngokuphelele nokokugcina.

#### **Isifundo esifundiwe:**

1. Isikhwama sokulondoloza, noma ngabe isikhwama sokulondoloza sempesheni noma isikhwama sokulondoloza sokuzihlinzekela, siphinde futhi sithathwe njengesikhwama somhlalaphansi esamukelekile. Uma umuntu ekholelwa ukuthi angahle abe nesidingo sokuthola izimali emihlomulweni yakhe yomhlalaphansi ebikade igcinwe kwisikhwama sokulondoloza, lapho ubuvunyelwe khona ukukhipha izimali ngaphambi kokuthatha umhlalaphansi, kungaba yindlela engcono kakhulu ukuthatha i-anuwithi yomhlalaphansi lapho izimali zingatholakali khona uze ube uneminyaka engama-55.
2. Ngaphandle uma uyilungu le-GEFP, bonke abantu abakhipha izimali kwisikhwama sempesheni noma kwisikhwama sokuzihlinzekela ngemuva kumaMashi 2012, bavunyelwe ukukhipha izimali ngaphambi kokudlulisela izimali kumkhiqizo ofana nesikhwama sokulondoloza. Lokhu kukhishwa kwezimali akuzukuthinta ukukhishwa okukodwa ngaphandle uma kwenziwa ngaphakathi kwesikhwama sokuzihlinzekela.
3. Kubalulekile ukuthi unqume ngosizo lomhleli wakho wezezimali ukuthi yini ngempela engadingeka ukuze kukhishwe isamba semali esanele izidingo zakho

#### **Isigameko Socwaningo Sesi-4**

**Umfakisikhalazo, isikhulu soMnyango Wokuhlunyelelisa Kwezimilo esineminyaka engama-56, esasula emsebenzini ngo-2015 sinenzuzo yempesheni esifanele siyikhokhwe ivela ku-GEFP ebalelwa kuma-R2 363 489.00. Isizathu sokuba umfakisikhalazo esule kwabe kunguqala ibhizinisi lokulungisa izimoto. Umfakisikhalazo ongumzali okhulisa izingane ezine ezisencane eyedwa, wathi wazisa ofakelwa isikhalazo ukuthi ufuna ukukhipha isamba semali emihlomulweni oyisamba wempesheni bese ngemuva kwalokho abeke izimali ezisalayo emkhiqizweni ozomnika ingeniso, kodwa ozomvumela futhi ukuba abe nemali uma idingeka. Umfakisikhalazo wayazi ukuthi angeke athole ingeniso kuze kube yilapho ibhizinisi likhombisa inzuzo, okuyisizathu wayedinga ukuba akwazi ukuthola izimali kanye nokuthola ingeniso.**

**Kamuva umfakisikhalazo wathola isamba semali engama-R787 000.00 ngemuva kwentela kanye nemali esele efakwe kumkhiqizo ozomnika ingeniso. Ngemuva kwezinyanga ezimbalwa umfakisikhalazo waxhumana nofakelwa isikhalazo futhi wacela ukukhipha izimali ezimalini ezisele. Umfakisikhalazo wabe eselulekwa ngokuthi imali zizotholakala kuphela kumfakisikhalazo uma efika eminyakeni yobudala engama-55. Umfakisikhalazo akakuphikisanga lokhu, kepha lapho exhumana nofakelwa isikhalazo ngo-2016 ngesikhathi**

**eba neminyaka engama-55, wathola ama-R8 000.00 kuphela. Ngemuva kokubuza kofakelwa isikhalazo, welulekwa ngokuthi umhlomulo wakhe wempesheni wawusetshenziselwe ukuthenga i-anuwithi.**

**Umfakisikhalazo wazama wehluleka ukuxazulula lolu daba nofakelwa isikhalazo, okwamenza ukuba afake isikhalazo kuleli Hhovisi.**

#### **Ukungenelela kwethu**

Ngemuva kokuthola isikhalazo, lolu daba laluliselwe kofakelwa isikhalazo ukuze anikeze leli Hhovisi imibhalo ekhombisa ukuhlonishwa kweKhodi Jikelele Yokuziphatha Kwabahlizeki Abagunyaziwe Bezinsizakalo Zezimali Nababamele ('iKhodi'). Ofakelwa isikhalazo wacelwa futhi ukuba aphenyule umbuzo wokuthi yiluphi ulwazi olufanele nolutholakale oluqoqwe kumfakisikhalazo olwenze ukuba izincomo zibonwe njengezifanele. Kususelwa kwimpendulo etholakele kwaba sobala ukuthi ofakelwe isikhalazo akayifakanga imininingwane yohlobo lomkhiqizo wemihlomulo yempesheni yofakisikhalazo eyakhokhwa kuyo. Ofakelwa isikhalazo kunokuba atshele leli Hhovisi ngesivumelwano senqubomgomo ekungukuphela kobufakazi bezimo nemibandela ye-anuwithi, futhi akanikezanga rekhodi lezingxoxo ezazingaphambi kokwenziwa kwesincomo somkhiqizo othintekayo. Leli Hhovisi laphakamisa ukuba ofakelwa isikhalazo axazulule lolu daba ngokukhokhela umfakisikhalazo ikhomishini umeluleki ayeyitholile kanye nemali enganamibandela yokunxephezela umfakisikhalazo ngokwehluleka kommele ukuqinisekisa ukuthi ifomu lesicelo elisayindiwe ngumfakisikhalazo alinalutho futhi nangokwehluleka ukuhlonipha imiyalelo yomfakisikhalazo. Ofakelwa isikhalazo ekuphenduleni kusincomo esenziwe wethembisa umfakisikhalazo ukumkhokhela ngokuphelele nokokugcina, okwamukelwa ngumfakisikhalazo.

#### **Isifundo esifundiwe:**

1. Njengomthengi womkhiqizo wezezimali, umuntu akufanele asayinde ifomu elingenalutho ngoba ushiyela ezandleni zofakelwa isikhalazo ukuba afake imininingwane engahle ingabi iyona efanele futhi engahle ingakhombisi ngendlela izingxoxo ezandulela ukwamukelwa komkhiqizo onconywayo. Lokhu kungakwenza uzithole unomkhiqizo obungawufuni futhi ongeke ukwazi ukufeza izidingo zakho.
2. Imithetho yokuthatha umhlalaphansi ikhona ukuze ivikele futhi izuzise abathatha umhlalaphansi ngokuvikela intshisekelo yomuntu othola imihlomulo ekuthatheni umhlalaphansi futhi yingakho kunemikhawulo ethile ebekiwe. Umeluleki udingwa ngumthetho ukuba enze izinto ukuze kuzuze iklayenti futhi ancome umkhiqizo ofanele izidingo zeklayenti, ngemikhiqizo yomhlalaphansi lokhu kuvame ukuba ngendlela ye-anuwithi ezokunikeza ingeniso kunokuba uvunyelwe ukuba uthole wonke umhlomulo.



## Izibophelelo:

NgokweSahluko sama-28 soMthetho Wezokwelulekwa Kwezezimali kanye Nezinsizakalo Zomlamuli, lapho udaba lungakaxazululwanga noma isincomo soMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali we-FAIS singamukelwa yizingxenywe, uMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali we-FAIS uzokwenza isibophelelo sokucina esingabandakanya -

- ukuchithwa kwesikhalazo; noma
- ukuphakamisaisikhalazo ngokuphelele nomangokuyingxenywe, isib. ngokunikeza umfakisikhalazo inani lemali njengesinxephezelo esifanele sokulimala kwezezimali noma somonakalo odalekile.

Isibophezelo soMbhekeli Wabahlinzeka Ngemisebenzi Yezezimali we-FAIS sinomthelela kusahlulelo senkantolo yomphakathi.

Izibophezelo ezikhishwe yileli Hhovisi zihlinzeka ngokuqondisa okubalulekile ngendlela leli Hhovisi elihumusha ngayo imibandela yoMthetho we-FAIS kanye neKhodi Jikelele Yokuziphatha Kwabahlinzeki Abagunyaziwe Bezinsizakalo Zezimali Nababamele.

Ngezansi ithebula lazo zonke izibophezelo ezikhishwe phakathi nekota ka-Okthoba 2016 ukuya kuDisemba 2016, futhi ziyatholakala kwiwebhusayithi yethu ethi: [www.faisombud.co.za](http://www.faisombud.co.za).

2016/17	Ukutshalwa Kwezimali	DEON VICUS SMIT	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK and STEPHANUS JOHANNES VAN DER WALT	20161215
2016/17	Ukutshalwa Kwezimali	DOUGLAS CHARLES TILLIDUFF	GROENELAND INSURANCE BROKERS CC and PETRUS SWART	20161212
2016/17	Ukutshalwa Kwezimali	MARTHA MARIA BOTHA	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK and STEPHANUS JOHANNES VAN DER WALT	20161212
2016/17	Isikhathi esifushane	AARVARN RAJCOOMAR	PIETER DE WET t/a MODEL INSURANCE COMPANY	20161205
2016/17	Ukutshalwa Kwezimali	MARGARETHA ELIZABETH LAMBRECHTS	OPTIMUM CONSULTANTS (PTY) LTD and JANNIE R VAN DER MERWE	20161205
2016/17	Ukutshalwa Kwezimali	PETER WHARTON MACKIE	GERHARDT ARNOLD HATTINGH	20161130
2016/17	Ukutshalwa Kwezimali	WILLEM CHRISTIAAN STEYN OOSTHUYSEN	ERNEST LEHANIE	20161130
2016/17	Ukutshalwa Kwezimali	JOHANNES CHRISTOFFEL BOSHOFF	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK & STEPHANUS JOHANNES VAN DER WALT	20161129
2016/17	Ukutshalwa Kwezimali	HAROLD SYDNEY JACKSON	JOHANN NELL FINANCIAL SERVICES CC & JOHANN NELL	20161124
2016/17	Ukutshalwa Kwezimali	HELOISE ALETTA STEPHINA JACKSON	JOHANN NELL FINANCIAL SERVICES CC & JOHANN NELL	20161124
2016/17	Ukutshalwa Kwezimali	JAN WILHELM NEL	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK and STEPHANUS JOHANNES VAN DER WALT	20161123
2016/17	Ukutshalwa Kwezimali	SUSARA GERTRUIDA KRÜGER	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK and STEPHANUS JOHANNES VAN DER WALT	20161122
2016/17	Ukutshalwa Kwezimali	ELSA JOHANNA ZANDBERG	OPTIMUM CONSULTANTS (Pty) Ltd and JANNIE R VAN DER MERWE	20161122
2016/17	Ukutshalwa Kwezimali	MARIA MAGDALENA ELIZABETH BLANCHÉ	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK; BAREND PETRUS GELDENHUYS & STEPHANUS JOHANNES VAN DER WALT	20161020
2016/17	Ukutshalwa Kwezimali	JOSEPH PETRUS HERMANUS ROBBERTSE	MOF VAN NIEKERK MAKELAARS BK & OCKERT VAN NIEKERK	20161020
2016/17	Ukutshalwa Kwezimali	ELIZABETHA THERON & RICHARD ALEXANDER THERON	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK & HUIS VAN ORANJE FINANSIËLE DIENSTE BPK	20161018
2016/17	Ukutshalwa Kwezimali	JACOBUS JOHANNES CARSTENS & GERTRUIDA HENDRIKA CARSTENS	PAARL FINANCIAL ADVISORS CC & JOHANN ANTON BARTMAN	20161012











**OFFICE OF THE OMBUD FOR FINANCIAL SERVICES PROVIDERS**



**TEL** 012 470 9080 / 012 762 5000

**EMAIL** [info@faisombud.co.za](mailto:info@faisombud.co.za)

**WEBSITE** [www.faisombud.co.za](http://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](mailto:hestie@faisombud.co.za)