



## ISINGENISO

Njengombana sifikelele iqophamlando yamagadangiso ali-10 ngenchwadi yethu edlulileko, isikhathi setjumi-minyaka lesibili njengombana besinjalo se-Under the Baobab Tree, incwajana yeendaba ye-Ofisi laka-FAIS Ombud, ithoma ngegadangiso letjumi nanye ngalo esele sifike ekupheleni kwekota yokuthoma yaka-2016. Kileligadangiso sikhethe ukuqala khulu lezonghoyilo ezibandakanya itjhorensi yesikhathi esifitjhani, okulihlangothi lomkhiqizo eliragela phambili nokwenza iinghonyilo ezinengi khulu ezifunyanwa li-Ofiseli.

Itjhorensi yesikhathi esifitjhani ikuthenga okulivunda, begodu akumangazi ukobana inengi lamapholisi wetjhorensi yesikhathi esifitjhani liragela phambili nokuba mapholisi wetjhorensi yeenkoloyi, ngeeliganiso zanjesi ezitjengisa bona ukufika kubathengi abamaphesente ama-40 abanathorensi egade ilahleko ekulu. Kodwana iPhiko lokuGcinwa kweeMali zesiTjhaba (i-National Treasury) linombono wokobana ngitjho namakhaya anesiqinisekiso sokuvikeleka ngakezemali angabanjwa kuwela endlaleni ngaphandle kwekhava egade ilahleko engakalindeleki. Leli kungelinye

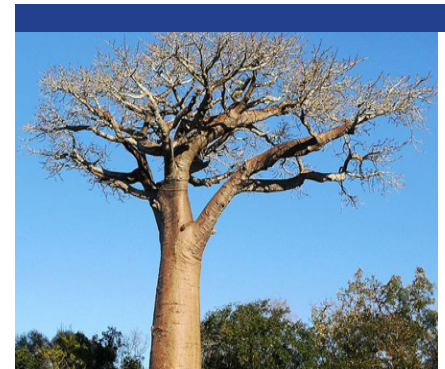
lamabanga womThethomlingwa wezeTjhorensi (i-Insurance Bill) owethulwe eKundleni eKulu yePalamende ngoJanabari walonyaka, ozakubona ukuthoma kokusebenza komThetho wezeTjhorensi waka-2016.

UmThethomlingwa wenza umThethomgomo wezeTjhorensi eNceni wePhiko lokuGcinwa kweeMali zomBuso (i-National Treasury's Micro-insurance Policy) usebenze ngokusekela ukuthuthukiswa kwebubulo lezetjhorensi encani, iPhiko lokuGcinwa kweeMali zomBuso elikholelwa bona liqakathekile emakethe yeSewula Afrika ngombana livumela amakhaya anengeniso encani ukufikelela itjhorensi efanele iindingo zawo begodu nangakghona ukuyibhadela. Kukholwa bona ukuqinisa ukufikeleleka kwetjhorensi ngalendlela kuzakuthinta kuhle ukukhula komnotho kanye nokwehlisa ukungalingani ngokwengeniso.

Ngalokho ukuqakatheka kwetjhorensi, kilobubujamo yitjhorensi yesikhathi esifitjhani, angeze kwaphikwa, begodu ababoneleli ngeemali batlhoga ukuqinisekisa bona lokha nabanikela ngesiyeliso mayelana netjhorensi yesikhathi esifitjhani bafumana loke ilwazi elifaneleko nelikhona ukuqinisekisa bona esinye nesinye isiphakamiso esenziwako sifanele iindingo zetlayenti. Esikhathini esinengi itjhorensi yesikhathi esifitjhani ivamise ukuthengiswa ngemb-

hadelo yenyanga, lokha eqinisweni kungasi nguye umuntu ongakghona ukuyibhadela, begodu kunamahlangothi amanengi okungathi nawangatjhejwa ngokwaneleko angaba nomphumela omumbi nakungenzeka itleyimu yangomuso ingaphumeleli.

Nanyana ibubulo, begodu ngokunqophileko labo abamaketha nabayelelisa ngemkhiqizo



yesikhathi esifitjhani batlhoga ukwamukela lokho okufuneka ngokuya komThetho we-FAIS kanye neRhelo lokuziPhatha eliJayel-ekileko elikhambelanako, kuthenjwa bona umsebenzi owenziwa li-Ofisi laka-FAIS Ombud kanye neencwajana ezifana nale, zingaveza okumbalwa kwalawo mahlangothi aqakathekileko angahlomisa abangahle babe matlayenti ukubuza imibuzo efaneleko ngomboneleli wabo weemali kanye noku- menza aziphendulele ngesiyeliso asinike- lako.



## IPHENYO LESEHLAKALO SOKU 1

UKUZWISISA ITJHORENSI YOMNIKAZI WEKHAYA

Itjhorensi yomnikazi wekhaya inikela ngekheva kiyo yoke into okungeyasafuthi kanye nengatjhidiko ngaphakathi komkhawulo wepahla yakho, kufaka iboda lesibiyelo, igaratjhi nesango kanye nemitjhini elikhambisako, imakhiwo engaphandle, ubududelo kanye/namkha ibhoro yamanzi kanye neempompo ezikhambelanako, kanye nazo zoke iinhlomelo neemfakwa endlini ngokwayo. Ngokufana nomunye nomunye umhlobo wetjhorensi inani lokubonelelwa ngetjhorensi liqakathekile ekuphumeleleni kwetleyimu begodu inani lokubonelelwa ngetjhorensi komakhiwo wakho kufuze litjengise iindleko zokujamiselela ikhaya lakho ingasi inani lemakethe. Ukubhalelwa kukwenza njalo kuzakutjhiya umuntu anetjhorensi engakaneli begodu kube nomphumela wokobana umnikelitjhorensi asebenzise isilinganiso lokha nakaqalene nekghonakalo yetleyimu, okukwehliswa kwenani elibhadelwa ngokuya kwetleyimu ukutjengisa ubungako betlhayelo yetjhorensi umuntu ayithetheko. Inengi lamapholisi wabanikazi bamakhaya mphumela wabathengi abenze isibawo sokubolekwa imali yokuthenga indlu lapho kobunye ubujamo ukubolekwa imali yokuthenga indlu kuyame ebujameni bokuvunywa kwetjhorensi yomakhiwo. Nanyana inengi lamatlayenti lingabubona buqakathekile ubuhle bokuthengiselana obungenza ukufakwa kwembhadelo yenyanga yepholisi embhadelweni yebhondi yenyanga nenyanga, kuqakathekile bona labo abangahle babe matlayenti baqinisekise bona bazwisisa okumumethwe yipholisi kanye nobujamo nemibandela yekhava enikelwako. Lokhu kuzakuqinisekisa bona akunamuntu omangazwa mimitjhwana etjhiya okhunye ngaphandle okufana neendaba eziphatelene nokugcina ebujameni obuhle, kanye nokuqakatheka kokuqinisekisa bona enye nanye ikghonakalo yelahleko angeze yabekwa phezu kokuphela kwento namkha ebeyingabalekelwa.

## INDABA YAKA'NOMZANA M'

### AMAQINISO

Umnghonghoyili wayenze isibawo setjhorensi yabanikazi bezindlu kummangalelwa begodu lokha indlu nayonakala ngebanga lomlilo ngoJuni waka-2015, wayefake itleyimu malungana nepholisi. Umonakalo owawubangwe mlilo walisingiselwa ku-R261 000.00.

Umnikelitjhorensi khonokho wavuma ukubhadela itleyimu ngenani laka-R141 000.00 abeka bona umnghonghoy

Umnghonghoyili wathukutheliswa ngilokho ayekholwa bona kubhalelwa komnikelitjhorensi ukutjheja ngefanelo lendaba, wathi wayengakhenge aziswe ngefuneke yokobana indlu ibonelelwe ngetjhorensi yenani lokujamiselela namkha ifuneke yokungezelela yokuqinisekisa bona ipahla ilinganiswe njalo ukuqinisekisa bonyana inani letjhorensi lalohlala libeujameni banjesi.

Ngokuzwa ubuhlungu bokobana ummangalelwa wayebhalelwe kubhadela itleyimu yakhe ngokuzeleko, umnghonghoyili wafaka isinghonghoyilo e-Ofisini.



### UKUNGENELELA KWETHU

Isinghonghoyilo ngefanelo saqaliswa kummangalelwa ngokuya komThetho 6(b) wemiThetho yeenKambiso zale-Ofisi. Ummangalelwa bambawa bona atjengise ukukhambisana kwakhe neenjamo zeRhelo lokuziPhatha elijayelekileko labaBoneleli ngeeMali abaGunyaziweko kanye nelabaJameli (okuyi-General Code of Conduct for Authorised Financial Services Providers and Representatives ('iKhowudi') begodu nangokunqophileko ukobana ingabe abajameli bommangalelwa bafumane loke ilwazi elifaneleko nelikhona ukuqinisekisa bonyana umkhqiqizo ohlongozliweko wawufanele iindingo zomthengi na.

Ebujamenobu bekungafuna bona umjameli wommangalelwa aqinisekise bonyana umnghonghoyili wayekhavarwe ngokwaneleko ukusuka ekuthomeni kwepholisi, ngokwazisa umnghonghoyili ngokuqakatheka kokubonelela ngetjhorensi ipahla ngenani layo lokujamiselela begodu ngalokho ukuvumela umnghonghoyili ukunikelwa ngesilinganiso esilungileko. Umjameli, ngesikhathe-si godu bekangalindelwa ukuyelelisa umnghonghoyili ngokuqakatheka kokuqinisekisa bona inaneli lilethwa ebujameni banjesi njalo.

Ependulweni yakhe, ummangalelwa akhenge akhona ukunikela ngomtlo otjengisa ukukhambisana neKhowudi, begodu wakghona kuphela ukukhamba bona ukhona ukuthumelela umnghonghoyili amatjheduli wetjhorensi njalo ngonyaka. Ummangalelwa godu waveza bona kwakumsebenzi womnghonghoyili ukuqinisekisa bona wayeqalelelwe ngokwaneleko, begodu wayesize umnghonghoyili ngokulungisa ngokwakhe inani lepahla ngokwe-CPI njalo ngonyaka. Ngalokho ummangalelwa wayenombono wokobana umnghonghoyili kwakufanele ukobana walibona itjhugulukweli langonyaka

begodu ngalokho wayesazi ngefuneke yokuqinisekisa bona inani kwakufuneke libuyekwezwe njalo.

Ngemva kobana i-Ofisi liqinisekise ubujamo balo mayelana nokubhalelwa kummangalelwa ukuqalelela ngokwaneleko iindingo zomnghonghoyili, nokobana ngebanga lalokho ummangalelwa ubhalelwe kukwenza ukuveza okufaneleko, ummangalelwa wabuyekeza isiqunto sakhe begodu wazibophelela ekubhadeleni itleyimu ukufika ebukhulwini besilinganiso.



### IIMFUNDO EZIFUNDIWEKO

1. Lokha nawenza isibawo sepholisi yetjhorensi yabanikazi bezindlu hla-la uqinisekisa bona ufumana begodu uyazi ngenani lokujamiselela ipahla begodu ingasi inani lemakethe namkha lokuthengisa ipahla.
2. Qinisekisa bona njalo ubuyekeza inani lepahlakho begodu uqinisekisa bonyana inani lokubonelela ngetjhorensi liyatjhugululwa ukuze litjengise imiphumela yokwehla kwamandla wemali kanye namkha obunye ubungcono namkha imifakela eyenziweko. .

## IPHENYO LESEHLAKALO SESI-2

INGABE IPHOLISI YAKHO YETJHORENSI YEKOLOYI IFAKA KOKE BUNJANI?

Enengini labantu, ikoloyi kungaba ngenye yepahla ekulu abangaba nayo, begodu kunekghonakalo yokobana nakathenga ikoloyi, umuntu angenza isivumelwano sokusizwa ngeemali. Nasele kufakwe woke amatjhaji wenzalo, umuntu uzakokoloda imali edlula okuthengwe ngayo ikoloyi leyo. Amapholisi wetjhorensi yekoloyi afaka koke ngokuvamileko abonelela ngetjhorensi ikoloyi ngenani elikhona lokuthengiswa, elehla njalo ngokukhamba kwesikhathi. Ngalokho nakungenzeka bona ikoloyakho yetjiwe namkha isulwe ungafumana bona inani lembhadelo yokugcina elinikelwa mnikelitjhorensi alikaneli ukubhadela koke osakukoloda umbolekisi ngemali. Enye yeendlela zokulungisa lokhu yaziwa nge-Credit Shortfall Insurance namkha i-Top Up Insurance (okuyitjhorensi yokungezelela), ebhadela okusalele emva phakathi kwalokho ikoloyakho etjhorenswe ngakho, kanye nemali osayikoloda ibhanka namkha umbolekisi ngemali. Ngalandlela uzikhandela ekuthini uthenge ikoloyi yokujamiselela etjhiphileko namkha ukuhlala ubhadela ikoloyi ongasenayo. Ngalokho kunesibopho esilele phezu komboneleli ngeemali ukuqinisekisa bona ipholisi ephakanyiswako iqalelela iindingo zakho, nokobana uzwisisa ingasi kuphela imikhawulelo yetjhorensi yesikhathi esifitjhani ehlongozwako kodwana nokobana ingabe lokhu kungalungiswa njani.





## INDABA YAKA'KOSIKAZI G'

### AMAQINISO

Umnghonghoyili wayenethjorensi ekhona yesikhathi esifitjhani, begodu lokha nabekathenga ikoloyi elisekeni wabawa ummangalelwa ukujamiselela ikoloyi ekhona ngaphasi kwepholisi ngekoloyi 'etjha'. Umlayo womnghonghoyili waphunyelelwa mjameli wommangalelwa, kodwana lokha umnghonghoyili nakafaka itleyimu, inani lembhadelo yokugcina lalingaphasi kwemali esaleleko ekolodwa mnghonghoyili. Umnghonghoyili godu wabona bonyana inani lembhadelo yokugcina lalifake isaphulelo mayelana neemali ze-eksesi ayesithi zazingakahlunywa naye.

Ngokunganeliswa mphumela wetleyimu yakhe nendaba yokobana wayesakoloda imali enengi kumboneleli ngeemali, umnghonghoyili waletha isinghongoyilo sakhe e-Ofisini ukuze afumane isizo.

### UKUNGENELELA KWETHU

Ngemva kokufumana isinghonghoyilo, ukuthintana kwethu kwanqotjhiswa kummangalelwa lapho ummangalelwa aphenhula bonyana ikhava ethlayelako yesikolodo yayingakaphakanyiswa ngombana isikhungo somkhiziso onqophileko ayesebenzisana naso sasinganikeli ngokukhetha okunjalo. Umman-galelwa godu wayenombono wokobana kwakunganathogeko yokunikela ngalomkhiziso kumnghonghoyili ngombana kwakufanele ngathana besele unikelwe mthengisi wekoloyi. Indaba yokobana iimali ze-eksesi ezikhona bezitjhiwo erekhodini lokuyelelisa elitlikitlwe mng-honghoyili ekwamukelweni kwalo, godu kwanikelwa njengobufakazi bokobana umjameli wakhe wayekhambisene neRhelo lokuziPhatha kilokhu. Umman-galelwa godu waveza indaba yokobana umnghonghoyili wayethunyelelwe itjheduli yepholisi eveza ngokucacileko iingcenyane zepholisi ezitjhiwoko, ebekakholwa bona bezanele ekwenzeni umsebenzi wakhe ngokuya kweRhelo.

Khonokho indaba yamukelwa ngokomthetho bona iphenywe li-Ofiseli, begodu kwaphakanyiswa kummangalelwa bona abuyekeze ubujamo bakhe mayelana nokusombululwa kwesinghonghoyilo. Ekwenzeni isiphakamiswesi, i-Ofiseli lazisa ummangalelwa bonyana lalinesibopho ngokuya kweRhelo ukusebenza ngekhono elifunekako,

itlhogomelo netjhejo, ukwenzela ikareko yomnghonghoyili begodu isibophesi besingezwe sadluliselwa komunye umuntu, lapha sitjho umthengisi weenkoloyi. IRhelo lokuziPhatha godu lifuna bona i-FSP ifumane loke ilwazi elifaneleko nelikhona ukuqinisekisa bona esinye nesinye isiphakamiswe esenziwa yi-FSP efaneleko sasifanele iidingo zomng-honghoyili. Ukufaneleka kokusekelwa ngeemali kwekoloyi ngenani ebelingadlula inani elikhona lokuthengisa bekungeze kwarhagaliswa begodu kwakuqakathekile ekuqunteni ngokufaneleka komkhiziso ophakanyiswako.

Godu kwatjhejwa bona umtlolo oveza mmangalelwa njengerekhodi lesiyeleliso esinikelweko kanye nokuveza okwenziweko, kwamambala wawuneemali ze-eksesi ezikhona. Ukutshwenyeka, kodwana, okubungako beemali zama-eksesi babungakaziswa, ngitjho nendaba yokobana i-eksesi engeziweko yayizokusebenza lokha nakwetjiwa ikoloyi. Ngalokho kwakungakghoneki kumnghonghoyili ukobana athathe isiqunto esihle, okuyifuneko engakaqalelelwa kuphela ngokuya kweRhelo lokuziPhatha, kodwana ebeyenziwa kuphela ngaphambi kokuphethwa kokuthengiselana. Ngalokho lokhu kuphikisa ukuthembela kummangalelwa ekuthini umnghonghoyili wayefumene itjheduli yepholisi njengokukhambisana neKhodi okwaneleko.

Ukulandela lokho ummangalelwa wavuma ukusombulula indaba nomnghonghoyili, ngembhadelo eyi-R80 337, imbhadelo eyamukelwa mnghonghoyili.

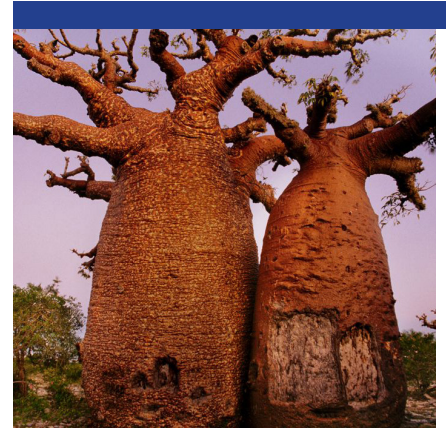
### IIMFUNDO EZIFUNDIWEKO

1. Hlala uqinisekisa njalo bona inani elikhona lokuthengiswa lekoloyakho lanele, isalela yawo woke ama-eksesi akhona, ukubhadela ezinye nezinye iimali ezisaleleko ezikolodwako.
2. Qinisekisa bona umyelelisakho unikelwa ngokukhetha okuhlukeneko kwemininingwana yokuthayela kweenkolodo okukhona. Imininingwana yemikhiziso kanye nobungako ikhava enikelwa ngabo ihluka khulu hlangana nababoneleli bemikhiziso.
3. Iimali zama-eksesi zibhadelwa kokuthoma nguwe nakungenzeka utleyime, hlala uqinisekisa bona umyelelisakho uveza ingasi kuphela ama-eksesi ajayelekileko kanye nomphumela ongavela wama-eksesi la, kodwana waziswa ngamanye ama-eksesi abhadelwako akhona.

## IPHENYO LESEHLAKALO SESI-3

IIMFUNDO EZILINGENEKO ZE-VIKELEKO ZINGABA NOMPHUMELA OMKHULU

Elinye lamabanga amakhulu wokwalelwa kwamatleyimu wokungaphakathi kwendlu kulokha abanikazi bamapholisi bangakhambisani nobujamo bamapholisi ngombana buhlobene neemfuneko ezilingeneko zevikeleko. Iimfuneko ezilingeneko zevikeleko zingahluka kancani phakathi kwabanikethjorensi, kodwana esikhathini esinengi esingakavami zingafaka itlhogeko ye-alamu elwisa abagqokezi (kobunye ubujamo yinye ingahlobana neyunithi yokuphendula ngeenkhalili) begodu i-alamu kungenzeka kube iyasebenza begodu isebujameni bokusebenza, iinsimbi zokukhandela abagqokezi kiwo woke amafesidiri avulekako kanye namasango wezokuphepha ngaphambi kwayo yoke iminyango eya ngaphandle, efaka iminyango etjheleleko. Lokha nawenza isibawo sekhava mayelana nokungaphakathi kwendlu umboneleli ngemiSebenzi yezeeMali kufuze akuzelele ukobana iimfuneko ezilingeneko zevikeleko zisekelwe phezu kwani, hlangana nezinye izinto, indawo ohlala kiyo. Ebuajameni lapho umuntu afake ezinye izinto zevikeleko ezingezelelweko ukudlula ezifunekako, angafaneleka kubhadela kancani ngenyanga. Kodwana kufuze ukhumbule bona iimfuneko ezilingeneko zevikeleko zisasebenza, begodu okhunye nokhunye ukuzinikela okwenziwe embhadelweni yakho yenyanga ngebanga lezinto zevikeleko ezingenziweko kufuna bona izinto lezo ezingenziweko zisebenze ngesikhathi



sesehlakalo setleyimu khona umuntu azakutleyima ngepumelelo, kungaqalwa ukobana ingabe umtlolo wepholisi uyakutjho lokho namkha njani.

## INDABA YAKA'NOMZANA V'

### AMAQINISO

Umnghonghoyili, ongosomhlalaphasi oneminyaka ema-77 bekanethjorensi yesikhathi esifitjhani ekghonakaliswa mmangalelwa ebeyinikela ngekhlava yepahlakhe yangendlini. Ngomhlaka 14 Juni 2014



pheze ngo-16:30 entambama kwaba nokugqokeza ekhaya lakhe, begodu itleyimu yalethwa ngefanelo ngomhlaka 29 Juni 2014. Ukulandela ukulethwa kwetleyimu umnghonghoyili wafumana incwadi ebuya kumnikeli wetjhorensi ethi itleyimu yaliwe ngebanga lokobana izinto zevikeleko ezilingeneko, khulukhulu lezo eziphathelene nefuneko yokobana amasangwana wezevikeleko kufanele afakwe kiyoke iminyango etjhinga ngaphandle bekungakakhanjiswa nazo.

Umnghonghoyili waqinisekisa bona iindlelesi zangena ngomnyango otjhelelako ebewunganasangwana lezevikeleko, kodwana wathi wayengakhenge aziswe ngalefuneko.

Umnghonghoyili, ngokungatjhuguluki wayekholwa bona ilahleko yayingebanga lezenzo zommangalelwa, waletha isinghonghoyilo e-Ofisini.



#### UKUNGENELELA KWETHU

Ekuphenduleni kokuthintana okubuya e-Ofisini, ummangalelwa wathi nanyana umjamelakhe wayevakatjhele indawo yokuhlala yomnghonghoyili njalo ngonyaka, yena wayengasiso isazi ngezevikeleko begodu wayengeze alindelwa bona abeke umbono ngokubhalelwa komnghonghoyili kukhambisana neemfuneko ezilingeneko zevikeleko. Ummangalelwa godu wayelelisa bona itjheduli yepholisi yathunyelwa kumangali kulandela ukuthoma kwepholisi begodu umnghonghoyili kwakufanele azi ngeemfuneko ezilingeneko, kodwana umnghonghoyili wayengakhenge aveze ukutshwenyeka mayelana nalokhu.

I-Ofiseli lazisa ummangalelwa bona ukunikela itlayenti ngemithlolo yepholisi ngemva kokuphethwa kokuthengiselana kwakungeze kwathathwa njengokukhambisana neemfuneko zeKhowudi, begodu wayengeze adlulisela isibopho sokuziphendulela kwakhe ngokuya kwaleKhowudi kumnghonghoyili. Umjamelali wommangalelwa wayenesibopho sokufumana loke ilwazi

elifaneleko nelikhona kumnghonghoyili, ebujamenobu ebelizakuba neminingwana mayelana namagadango wezevikeleko ekhaya. Lokhu bekuzokuvumela umjamelali ukuqunta ukobana ingabe umnghonghoyili ukhambisene neemfuneko ezilingeneko begodu ayelelise ngefanelo.

Njengombana ummangalelwa angakhenge anikele ngemithlolo etjengisa ukukhambisana neenjamiliso ezifaneloko zeKhowudi, i-Ofiseli labawa bona ummangalelwa alinge ukusombulula lendaba nomnghonghoyili. Ngemva kwalapho ummangalelwa wavuma ukusombulula indaba kwangathi ifuneko yamagadango wezevikeleko yayikhona.



#### IIMFUNDO EZIFUNDIWEKO

1. Iimfuneko ezilingeneko zevikeleko ziyifuneko kwenye nanye ipholisi yesikhathi esifitjhani begodu abangahle babe matlayenti batlhoga ukuqinisekisa bona bakhambisana nalokhu ngombana kubumba isisekelo phezu kwaso umnikelitjhorensi azimisele ukwamukela ilahleko ngengozi elethwa sibawo.
2. Kungaqalwa amanye wamagadango wezevikeleko wokungezelela afakiweko namkha ukobana umuntu uhlala endaweni enabogadi kuhlala kunefuneko yokobana umuntu akhambisane neemfuneko ezilingeneko zevikeleko njengombana kubeka ngokuzeleko umthlolo wepholisi.

#### IPHENYO LESEHLAKALO SESI-4

UKUQAKATHEKA KOKUVEZA NGOKUZELEKO

**Iimbhadelo zenyanga zetjhorensi ngayinye zizakubalwa ngokuqala iingozi ezihlukeneko, ezinye zazo zizakuhluka emuntwini owenza isibawo setjhorensi. Lokha nakuhlolwa ingozi elethwa litlayenti, amakhamphani wetjhorensi athembela emuntwini bona aveze ngokuzeleko amaqiniso aqakathekileko. Iqiniso eliqakathekileko ngilelo elinomthelela ekambisweni yokuthathwa kwesiqunto sekhamphani yetjhorensi lokha nayiqunta ngokobana ingabe yamukele namkha yale ingozi elethwa ngongahle abe litlayenti, kanye nembhadelo zenyanga efuneka malungana nengozi. Isibonelo seqiniso eliqakathekileko singafaka amanye amatleyimu adlulileko namkha ilahleko efunyenweko. Lokha iqiniso eliqakathekileko lingavezwa begodu umnikelitjhorensi asusele ukohlala kwakhe nokwamukela ingozi ngamaqiniso alethiweko, umnikelitjhorensi angasula ipholisi, okutjho bona angathatha ipholisi njengento engakhenge ibekhona begodu abuyisele iimbhadelo zoke**

**kumnikazi wepholisi begodu ale ukulalela itleyimu. Ngalokho kuqakathekile bona abangahle babe matlayenti baqinisekise bonyana loke ilwazi elimayelana nawo woke amatleyimu adlulileko namkha ilahleko liyavezwa lokha nawenza isibawo sepholisi yetjhorensi. Ukutjhiwo kwegama elithi ilahleko kuqakathekile ngombana ukuveza kusafuneka, kungaqalwa ukobana ingabe umuntu sekhe waletha itleyimu ngemva kwelahleko ethileko na. Kodwana ababoneleli ngemiSebenzi yezeeMali godu banesibopho sokungaqinisekisi kuphela bona loke ilwazi elifaneleko nelitholalako mayelana namatleyimu adlulileko namkha ilahleko liyatholalaka kodwana nokuthi abangahle babe matlayenti bayaziswa ngokuqakatheka kokuqinisekisa bona ukuveza ngokuzeleko kuyenziwa mayelana nenye nanye itleyimu kanye nawo woke amatleyimu adlulileko enziwako namkha ilahleko eyabakhona.**

#### INDABA YAKA'NOMZANA T'



#### AMAQINISO

Umnghonghoyili wabandakanyeka engozini yekoloyi. Lokha umnghonghoyili nakafaka itleyimu kumnikelitjhorensi itleyimu yaliwa ngebanga lokobana nakenza isibawo wabhalelwa kuveza bona eminyakeni emihlanu edlulileko wabandakanyeka kwezinye iingozi zekoloyi ezimbili. Kodwana umnghonghoyili yena wathi wayengakhenge afake itleyimu mayelana neengozezo ezimbili begodu ngesikhathi sokwenza isibawo wabuzwa kuphela ngesibalo samatleyimu alethwe eminyakeni emihlanu edlulileko.

Umnghonghoyili wagandelela bona wayengakhenge abuzwe ngokobana wayebe neengozi eziyingaki, nokobana ingathana bekabuziwe bekalaliveza ilwazeli, ngombana wayenganaso isizathu sokungasivezi. Ngalokho umnghonghoyili wayenombono wokobana wayebandlululwa ngakezeemali ngebanga lezenzo zommangalelwa, begodu waletha isinghonghoyilo e-Ofisini.



#### Ukungenelela kwethu

Ngemva kokufumana isinghonghoyilo sadluliselwa kummangalelwa ngokuya kwemithetho yeenkambiso ze-Ofiseli. Ummangalelwa sambawa bona atjengise ukukhambisana neRhelo eliJayekekileko lokuziPhatha begodu ngokunqophileko ukobana loke



ilwazi elifaneleko nelikhona mayelana nenye yamatleyimu namkha ilahleko lalifunyenwe ukuqinisekisa bona ukuhlolwa okulungileko kwengozi elethwa yitlayenti bekungenziwa. Ummangalelwa godu sambawa ukunikela ngekhophi yekulumo egadangisiweko ukunqunta ukobana ingabe umnghonghoyili wazisiwe namkha akakaziswa ngokucacileko kokuveza ingasi kuphela enye yamatleyimu kanye nawo woke amatleyimu alethiweko kanye nayo yoke ilahleko efunyenweko.

Ekuphenduleni ekuthintaneni okufunyenwe e-Ofisini, ummangalelwa wazibophelela kumnghonghoyili bona uzakubhadela itleyimu ngokuzeleko. Ummnghonghoyili wamukela lokhu kuzibophelela ngokuzeleko kanye nembhadelo yokugcina yesinghonghoyilo.

## IIMFUNDO EZIFUNDIWEKO

1. Lokha nawenza isibawo setjhorensi hlala uveza elinye nelinye ilwazi elingathathwa njengeliqakathekileko ekuqunteni ngengozi oyilethako.
2. Ilwazi eliqakathekileko lifaka imininingwana enembako yananyana ngiyiphi itleyimu kanye nawo woke amatleyimu afakwa kubanikelitjhorensi abadlulako.
3. Ilahleko eyadlulako, kungaqalwa ukobana itleyimu yalethwa namkha akhenge ilethwe, iqakathekile ukuqunta ngengozi elethwa ngongahle abe litlayenti.

## IPHENYO LESEHLAKALO SESI-5

### AMA-EKSESI ANGABA MAKHULUKHULU

**Ama-eksesi yimali yokuthoma ebhadelwa esehlakalweni setleyimu, begodu siquntu onetjhorensi ngaso. I-eksesi ibhadelwa kungaqalwa ukobana ingabe ilahleko ibangwe nguwe namkha ayikabangwa nguwe, begodu mzamo womnikelitjhorensi wokwehlisa isibalo samatleyimu amancani kanye namatleyimu womgunyathi alethwako, ngokukwenza bona ube mbambisani ekunikeleni ngetjhorensi kupholisi. I-eksesi ejayeleke khulu yi-eksesi esisekelo evame ukuzwakaliswa njengephesente lenani elitleyimiweko kuyame kobunye ubuncani obufana ne-5% yetleyimu enobuncani be-R2500. Inengi labanikelitjhorensi godu libhadelisa ama-eksesi wokungezelela ebujameni lapho abatjhayeli bangaphasi kweminyaka ema-25, lapho ikoloyi yetjiwe khona namkha ikhwephezwe khona, lapho umuntu abe nelayisense isikhathi esingaphasi konyaka. Kwesinye isikhathi kunama-eksesi abhadelwa ngokuya kwesikhathi sengozi lapho ubhadela i-eksesi engeziweko nayikuthi ubandakanyeka engozini phakathi kobusuku no-5 ngamasa. Woke lama-eksesi anda ngokungezwa ku-eksesi esisekelo okutjho bona isibonelo, nayikuthi ungapashi kweminyaka**

**ema-25 unelayisense engaphasi konyaka begodu ubandakanyeka engozini ngo-2 ngamasa ungafanelwa kubhadela isiquntu esikhulu setleyimu. Iweyiva ye-eksesi ingathengwa ngokubhadelwa kwembhadelo yenyanga engeziweko, kodwana lokhu kusebenza kuphela ku-eksesi esisekelo, ngalokho ama-eksesi angeziweko asasebenza. Godu kuqakathekile ukutjheja bona kunetjhebiswano phakathi kwama-eksesi kupholisi kanye nembhadelo yenyanga ebhadelwako, begodu amakhampani wetjhorensi anikela ngemihlobo ehlukeneko yama-eksesi, ngalokho kuqakathekile bona abangahle babe matlayenti bazi ngama-eksesi asebenza kupholisi, nokobana ababoneleli ngeemali baqinisekise bona umhlobo we-eksesi esebenzako ufanele iidingo ezithileko zamatlayenti.**

## INDABA YAKA'KOSIKAZI M'

### AMAQINISO

Ukulandela ukuthengwa kwekoloyi etjha ngesikhathi saka-2014 umnghonghoyili waya kummangalelwa ngomnqopho wokufumana ikhava yekoloyi. Ummnghonghoyili wayenepholisi yetjhorensi ekhona begodu ikoloyi etjha kwakufanele ijamiselele ikoloyi eyayikhona kupholisi. Kodwana kunokobana ipholisi ekhona itjhugululwe ummangalelwa waphakamisa ukobana umnghonghoyili afake isibawo sepholisi etjha komunye umnikelitjhorensi. Akunabanga elinikelweko lokukhutjha kwepholisi etjha, begodu umnghonghoyili wayecabanga bona kwakuyindaba elula le yokujamiselela ikoloyi enye ngenye kupholisi.

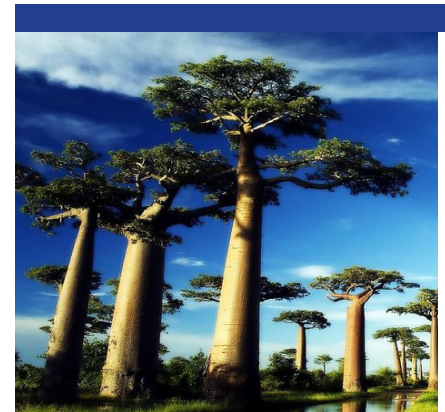
Lokha umnghonghoyili nakaletja itleyimu ngebanga lelahleko efunyenwe ekoloyini etjha, eyayinendodana yakhe eneminyaka ema-25 njengomtjhayeli okhonjiweko, wathuka khulu nakezwa bona wayezakubhadela ngokubuyelelwe kabili i-eksesi ngebanga lama-eksesi angeziweko. Ama-eksesi angeziweko ayengewomtjhayeli wekoloyi ongapashi kweminyaka ema-30 yobudala nokobana ilahleko yenzeka eenyangeni ezisi-6 zokuthoma kwepholisi.

Ipholisi eyayijanyiseleleko yayiqalelela kuphela ngama-eksesi angeziweko kubatjhayeli abangaphasi kweminyaka yobudala ema-25 begodu i-eksesi angeziweko yetleyimu kungakapheli iinyanga ezisi-6 yayisebenza kuphela ngebanga lokobana ummangalelwa anikele umnghonghoyili ipholisi etjha.

Ngalokho umnghonghoyili wayenombono wokobana kwakungakafaneli abhadela i-eksesi angeziweko ingathana bekungasi zizenzo zommangalelwa, begodu ngalokho watjhunga e-Ofisini ukuzokufuna isizo.

Indaba yanqotjhiswa kummangalelwa ngokuya kwemiThetho yeenKambiso ze-Ofiseli, begodu ummangalelwa sambawa bona atjengise ukukhambisana neenjamiso zeKhowudi eJayekekileko yokuziPhatha yale-Ofisi, begodu umjameli wakhe wayeveze ngokucacileko imiphumela yokuthengiselana lokho kokujamiselela.

Ummangalelwa godu sambawa bona anikele ngemitlolo esekela ukobana kungani ipholisi yokujamiselela yayithathwa njengeyayifaneleko ethlogekwani yomnghonghoyili khulukhulu lokha umtjhayeli okhonjiweko wabonwa ngokucacileko njengendodanake eneminyaka ema-25, okubudala obabudosa i-eksesi angeziweko ebeyingekho epholisi epanyiseleleko. Ummangalelwa godu wabuzwa ngebanga ebelibangela i-eksesi angeziweko ifakwe kutleyimu esikhathini



esiziinyanga ezisi-6, kanye nokobana ingabe umnghonghoyili wayesazisiwe ngalokhu ukwenzela ukumbeka ebujameni bokuthatha isiqunto esihle.

Ngebanga lokuthintana okubuya e-Ofisini, ummangalelwa watjhunga kumnghonghoyili begodu wazibophelela ekumiliseni ngama-eksesi angeziweko ayezawabhadela, nokwamukelwa mngnghonghoyili.

## IIMFUNDO EZIFUNDIWEKO

4. Hlala uqinisekisa bona uzwisisa ama-eksesi asebenza kupholisi yakho nokobana uzwisise lokho ofanele ukukubhadela ngesikhathi setleyimu.
5. Ebujameni lapho umyelelisi wakho ngezeemali aphakamisa ukujanyiselelwa kwepholisi ekhona kuqakathekile ukuqinisekisa ukobana ingabe ipholisi etjha inikela ngomhlobo we-eksesi efanako njengepholisi ezakujanyiselelwa.
6. Kunokukhambelana phakathi kwembhadelo yenyanga kanye nobungako lapho 'umuntu azithathele itjhorensi ngaye' esikhathini sokutleyima, imbhadelo etjhiphileko ingatjho ukubhadelwa kwe-eksesi ekulu nawutleyimako.

## UKUNGENELELA KWETHU







**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)