



ISINGENISO

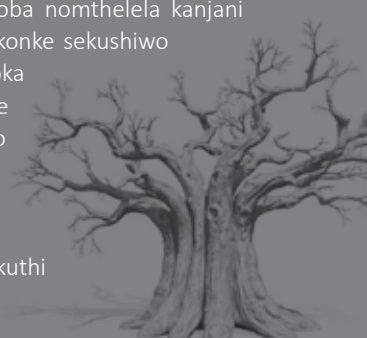
Ushicilelo lwesishiyagalolunye lwe*Under the Baobab* okuyibhukwana elikhishwa ihovisi lika Mbhekeli waBanikeza ngosizo lwezimali lusivumela ukuthi sibuyele emuva kwimiyalezo eyadluliswa kushicilelo olubili olungaphambili lwalelibhukwana. Isizathu salokhu ukuthi lolushicilelo lwale*Under the Baobab* lugxile kukwata yonyaka embandakanya ukonga esizweni, uhlelo olubanjwa njalo ngonyaka ngenyanga kaNtulikazi abeSouth African Savings Institute. Akusiyona imfihlo ukuthi iNgingizimu Afrika njengesizwe, ikleliswe kabi emhlabeni jikelele uma siza ekongeni imali nosekudale isizwe esethembele kakhulu esikweletini nakwezomnotho ezigugquzelwe utshalomali lwangaphandle.

Kushicilelo lwesikhombisa lwe*Under the Baobab*, sagxila kakhulu emvuzweni wokonga kumuntu nje nasesinqumweni se-National Treasury sokungenisa ama-akhawunti okonga angakhokhi ntela ayedalelwe ukuklomelisa umkhuba wokugudlukela esikweni lokonga. Okubalulekile ngokonga Kanye neqhaza okulidlalayo ekuvumeleni umuntu ukukwazi ukuzibambela mathupha ikusasa lakhe lezimali aqhakanjiswa kakhulu kushicilelo lwesishiyagalombili lwe*Under the Baobab* lapho sanokondisa ukubaluleka kokuthola ululeko lochwepheshe lengemuva komhlalaphansi, nezimo ezixakayo kubantu abaningi ngenxa yokwehluleka ukuzizibekela okwanele, nokujwayele ukuholela kuzinkinga eziphikisana nekusasa lalowomuntu ngakwezimali.

Isinqumo sokuqala ukonga nokuthathela kuwe ulawulo lekusasa ngakwezimali luvamise ukuhambisana kakhulu nokufuna iseluleko kumhleli wezimali futhi kunemibuzo thizeni okufanele umbuze yona umeluleki ukuqinisekisa ngokwanele ukuthi uyazibophezela umhleli wakho wezimali kulokho asuke ekweluleka ngakho. Okokuqala nokusemqoka isidingo sokuthola ukuthi kodwa khona umhleli

wezimali lowo unayo yini ilayisensi, abanikazi bosizo ngezimali eNgingizimu Afrika kufanele babe namalayisensi eBhodi yaBanika ngosizo lwezimali. Njengomhleli wezimali onelayisensi, kunikeza isiqiniseko lowomuntu osebenzisana naye ukuthi wathola uqeqesho oluyilo kulomkhakha futhi unesipiliyoni nokukwazi ukumelana nezimfuno zabeFinancial Advisory and Intermediary Services Act No 37 of 2002.

Abazoba amakilayenti kumele bathole futhi ukuthi umhleli zimali lowo ululandele yini uhlelo lwezitebhisi eziyisithupha ukuthola isimo saleyokilayenti sangaleyonkathi, ukuze akwazi ukuthola umehluko phakathi kwesimo elikuso ngaleyonkathi nalokho okungcono elifuna ukufinyelela kukho nokuba iwona msuka walolonke uhambo lwaloluhlelo. Kumele ubheke ukwakha ubudlelwano obusezingeni nomhleli wakho wezimali, futhi ulawule okulindele ngokuthi ngokuthi ukubeke kucace konke okuyizidingo ngokuzolandela ekuqhubekeni kohambo lwenu nokusemqoka ngempumelelo yanoma iluphi uhlelo lwaloluhlelo ngezimali. Ukulawula okulindele futhi kwandisa kumaphuzu amqoka njengesizinda umhleli zimali afuna inkokhelo ngakho, njengokuthi lokho umhleli zimali anokukunikeza khona ikhona ozomkhokhela ngakho. Omunye umbuzo osemqoka ongabuza umhleli wakho wezimali, ukuthi izindleko zini ezihambisana nomkhinqizo onconyiwe, nanokuthi zizoba nomthelela kanjani ekusebenzeni komkhinqizo lowo. Uma konke sekushiwo futhi kwenziwa kodwa ke iphuzu elimqoka ukuthi kodwa khona wena wenelisekile yini ukuthi umhleli zimali wakho ukwazile ukuchaza ukuthi ingoba yini umkhinqizo onconyiwe ungfanelene nezidingo nezizimo zakho zakho, nanokuthi uchazeleke ngokwanele ukuthi ungathatha isinqumo esifanele.



ISIFUNDO 1

UKUQONDA NGEMIGOQO EBKELWE UMSHUWALENSE WE-ENDOWMENT

Umgoqo wesikhathi obekiwe kumshuwalense we-endowment usho ukuthi isikhathi esifushane esingasetshenziswa ukuthatha lomshuwalense. Ngokomthetho osebenza njengamanje isikhathi esiwumgoqo esifushane esibekelwe umshuwalense we-endowment iminyaka emihlanu. Kulomgoqo weminyaka emihlanu inkampani yomshuwalense ingangevumele ongumnini womshuwalense ukuthi awuvale lowomshuwalense ngokugcwele noma ke ukuthi abolekwe sonke isamba semali ayifake kuwo. Okunye futhi lapho ongumnikazi ekhuphula ngenyanga noma ngonyaka ngamaphesenti angu20 ukwedlula unyaka ongemuva, umgoqo weminyaka emihlanu omusha uyoqala ukusebenza. Lokhu kusho ukuthi isikhathi seminyaka emihlanu somshuwalense we-endowment ingagcina sekungeyeminyaka engu8 noma engu9 ngenxa nje yokukhuphula isikalo ekuvunyenwe ngaso. Kumele njalo uqiniseke ukuthi labo bakho abaNkabadayisi bakho bezinsiza zezemali (Financial Services Providers) bayaqikelela ukukuchazela ngelezizimo ezihlangene nokutshala imali kumshuwalense wemfundo yezingane ikakhulukazi mayelana nemigomo yokusebenza kwalowomshuwalense Kanye nokungaba isidingo sakho sokuthi ufune ukusebenzisa leyomali esikhathini esizayo.

ICALA LIKAMS F



Okungamaqiniso

Emva kokushiya emsebenzini wakhe, ummangali (complainant) wayesetshale isamba sikaR200 000 kumshuwalense we-endowment, emva kokuncoma kowayemele ummangalwa (respondent) kuloludaba. Ummangali watshela lelihovisi ukuthi inhloso yakhe kwabekungukuzitholela izimali zakhe emva kweminyaka emihlanu, futhi wayeqonda ukuthi wayezokwazi ukuthola imali kulemali uma eyidinga emva kokuqala ukusebenza komshuwalense, ummangali wakwazi ukuhlephula ingxenya yalemali waphinda waboleka ingxenya yalemali ngesikhathi isidingo sivela, ummangali wake wazama ukuhlephula futhi okwesithathu. Emva kokungatholi mpendulo kummangalwa mayelana nesicelo sakhe, ummangali wavakashela kumahovisi kammangalwa kuloludaba, lapho wafike watshelwa khona ukuthi wayengeke esakwazi ukuphinde ahlephule futhi kulowomshuwalense futhi imali eyayisele wayesezoze ayithole ngenkathi umshuwalense uvuthwa ngo2019

Kwamphatha kabi lokhu, ummangali wabe esefaka isikhalazo kulelihovisi



Ukungenelela kwethu

Ummangalwa wacelwa ukuba akhombise ukulandela kwakhe okushiwo isigatshana se-General Code of Conduct for Authorized Financial Services Providers and Representatives ('Code') ngokuthi anikeze amaphepha akhombisa ukuthi ummangali wayayenziwe waqonda ngesimo somkhiqizo (product) owawunconyiwe kuye, maqondana kakhulu nemigoqo nemikhawulo eyayisebenza kulowomkhiqizo. Ummangalwa wacelwa anikezele amaphepha ayezoseka ukuthi kungani lomkhiqizo wanconywa njengolungile ukucacisa ngesimo sezimali ummangali ayesekezo njengamanje.

Ummangali, ngale kokuphendula izihloko ezikumaphepha okukhulunywa ngawo ngenhla, wathinta lelihovisi evuma ukuthi wayezoluxazulula loludaba nommangali. Isixazululo sasilingana nokwakuyingxenywe eyayisasele kulowomshuwalense.



Izifundiso ezitholakalayo

1. Ikilayenti kumele ngasonke isikhathi yaneliseke ukuthi iyaziqonda zonke izithiyi ezingaqhamuka noma imigoqo (restrictions) ebekiwe kulowomkhiqizo wemali osuke unconyiwe, njenganalezo ezitholakala kulomshuwalense we-endowment.
2. Ngakhoke noma ubani onokuba yikilayenti kumele aneliseke ukuthi izimali ezizotshalwa angeke zacelwa ngaphambi kosuku lokuvuthwa komshuwalense, nanokuthi kukhona okulungiselelwe izindleko ezicashile.
3. Uma kunokwenzeka ikilayenti futhi ngenxa yanoma isiphi isizathu idinge ukusebenzisa imali yomshuwalense we-endowment policy njengoba bekucatshangiwe kufanele inikwe njengalokho okudingekayo njengokuthi awekho amanye amathuba ayoba khona kuze kufike isikhathi esinqunyiwe.

ISIFUNDO 2

UMSHUWALENSE WABANINIMIZI UDINGA ISIZINDA (FOUNDATION) ESIZINILE

Umshuwalense ogcwele wabaninimizi uvikela umuzi wakho ezinkingeni zokumosheka kwesakhiwo, okubala ukumosheka ngenxa yomlilo, ukumosheka ngenxa yesichotho noma ukuqhuma kwesishisisamanzi (geyser). Okunye ukuthi lomshuwalense uvamise ukuba impoqo uma ufuna ukubolekwa imali yokuthenga umuzi. Kufanele futhi kucace ukuthi ubuthakathaka kusakhiwo okudalwa impahla yokwakha engekho ezingeni, idizayini (design) noma ukwakha okungekho ezingeni khona kuvamisile kakhulu ukukhishwa ngaphandle komshuwalense futhi akutholakali sinxephezelo uma lokhu kubanjwa umcwaningi (assessor). Lokhu kuphinda kusibuyisele ephuzwini elimqoka lokuqinisekisa ukuthi lowo onguMnikezeli wosizo lwemali wakho (your Financial Services Provider) ukuveza konke obala okuyimigomo nemiqathango nanoma ikuphi okuyincithomali nezimo lapho isinxephezelo singeke sanikezelwa.

ICALA LIKAMNUZ K



Okungamaqiniso

Ummangali ubekade ekhokha umkamo wanyanga zonke ekhokhela umshuwalense wokuba nomuzi emva kokuba esethole imalimboleko (loan) kummangalwa. Ngenkathi umuzi kammangali uvelwa ukumosheka okwadalwa umphumela wesichotho, wabe esefaka isicelo sesinxephezelo (claim) kummangalwa. Ummangalwa wavela wasichitha lesisicelo ephuzwini lokuthi lokumosheka kwendlu engaphansi komshuwalense akudalwanga isichotho ngempela kodwa kwakungenxa yokubela kokuthi kwadalwa ukuthi indlu yayingakhiwanga ngokulandela amazinga okwakha asemthethweni futhi nempahla esetshenzisiwe kwakungeyazinga elingaphansi kokwamukelekile.

Ngenxa yokunganeliseki ilomphumela, ummangali wabe eseza kulelihovisi ukuze athole ukusizakala.



Ukungenelela kwethu

Emva kokuthola lesikhalazo, saxhumana ngqo nommangalwa kuloludaba lapho ummangalwa waphendula eqinisekisa ukuthi ngokombiko womcwaningi, ukwakhiwa komuzi kwakunobudlabha, kwakusezingeni eliphansi nelingamukeleki futhi kunamaphutha (defects). Ummangalwa wayesethembele eqinisweni lokuthi vele lokhu kwakubhalwe njengenye yezinto ezazingeke zinxeshezelle kumaphepha omshuwalense, futhi wayengazimisele ukuxoxisana

nommangali mayelana nesicelo sakhe sesinxephezelo.

Loludaba lwemukelwa ngokusemthethweni njengodaba oluzophenywa ngaphansi kwesigaba 27 (4) somthetho we Financial Advisory and Intermediary Services Act 32 of 2002. Lelihovisi lakhalaza ngokuthi akunamaphepha anikezwa ayekhombisa ukuthi lokhu ngakhokheli isinxephezelo kwakuchazwe ngokwanele kummangali, ikakhulukazi mayelana nalesisigaba esisetshenziswa ummangalelwa ukuchitha isicelo sesinxephezelo. Kwacaciswa futhi kummangalelwa ukuthi kwakunganele ukuthi wanikeza ummangali isivumelwano sabo somshuwalense esiqukethe leliphuza lokunqaba ukunxephezela emva kokuba sekuvunyenwe ngomshuwalense, ngale kwalencazelo eyayizonika ummangali ithuba lokuthatha isinqumo anolwazi ngaso ukuze mhlawumbe enze imizamo thizeni ukuhlangabeza ukulahlekelwa abengethuka ehlangana nakho njengalokhu. Umangalelwa wagcina ebuye nomngeni wesixazululo (settlement offer) kuloludaba nowavunywa ngummangali.

Izifundiso ezitholakalayo

1. Kungasiza kakhulu ukuthi wenze ukuthi indlu yakho ithole ukucwaningwa ngokugcwele umcwaningi ozimele ukuqinisekisa ukuthi ukwakhiwa kwayo kuyahambisana namazinga asemthethweni nabekiwe ukuze uzinike ukuphumula komqondo ekwazini ukuthi awusobuyebhekane nokuchithwa kwesicelo zakho zezinxephezelo esikhathini esizayo.
2. Ngaphezulu kokuvezelwe nguMnikezeli wakho wezinsiza zemali qiniseka njalo ukuthi uyaqonda futhi konke okuyimigomo okumayelana nomshuwalense wakho okungaholela ekutheni izicelo zakho zezinxephezelo zichithwe ngomuso.

ISIFUNDO 3

UMSHUWALENSE WOKUVALA ISIKHALA (GAP COVER)
AWUMELELE UXHASO KWEZEMPILO (MEDICAL AID)

Eziningi zezinkampani ezihlinzeka ngoxhaso lwezempilo (medical aid schemes) zikhokhela izindleko zasesibhedlela ngokugcwele (100%) nokuhambisana nemikamo yoxhaso lwezempilo ebekiwe. Kodwa ke, ochwepheshe abaningi (specialists and anaesthetics) nabanye ananikezi bosizo lwezempilo olusezingeni eliphezulu (other healthcare professional service providers) bafuna inkokhelo ngaphezu kwemikamo (rates) esuke inconyiwe. Ngenxa yalokhu, abangabasebenzisi balolusizo lwezempilo bashiyeka nezinkulu izikhala ekukhokhelweni kwalolusizo lwezempilo, okuthi, ekuncikeni ekuzazeni kwesimo (severity of condition) nasesikhathini esichitheka ngokuhlala esibhedlela okungaba nomthelela omkhulu nomubi kusimo sezimali kolilunga lwalolusizo lwezempilo. Umshuwalense we-Gap cover ongelona uxhaso lwezempilo kodwa ungumshuwalense obuswa umthetho we-Short Term Insurance Act, ungaba isixazululo esivala umehluko okhona phakathi kokukhokheleka kwezinkampani zabahlinzeki bosizo lwezempilo nanemikamo yangempela ekhokhiswa bucala (privately). Kumele kuqondakale futhi ukuthi njengangayo yonke imishuwalense, umshuwalense we-Gap cover nawo unazo ezawo izithiwo, futhi njengenjwayelo angeke uvale umehluko lapho usebenzise usizo lwangaphandle kwabahlinzeki bakho bezempilo (medical scheme network of providers) noma izindleko zasesibhedlela abahlinzeki bakho abazithatha njengezingenasidingo. Ukuvikeleka futhi angeke kuhambe kuze kufinyelele lapho wena usuweqe kakhulu umkamo wakho wezindleko zonyaka noma kwenziwe uqhaqho kuwe lapho imvume ingatholakalanga kuqala ngaphambili. Kuqala maphakathi kulomshuwalense we-Gap cover kuneminxa (entities) ekuhlinzeka ngemikhiqizo ehlukene ongakhetha kuyo ukubhekana

nazononke izinhlobo zezehlakalo, futhi kufanele uqinisekise ukuthi umshuwalense owukhethayo uyahambisana ncamashi nezidingo zakho nemihlomulo etholakalayo kumhlinzeki wakho wezempilo. Lena noma ngayiphi enye indlela akusiyo indawo enesixazululo esisodwa nje sakokonke.

ISIFUNDO SIKAMNUZ G

Okungamaqiniso

Ngaphezulu kwabahlinzeki bosizo lwezempilo, ummangali wayebhalisele ukuba nomshuwalense weGap Cover ngokunconyelwa ngowayemele ummangalelwa kuloludaba. Ummangalelwa wayesemqondweni wokuthi ezikhathini lapho umxhasi wakhe wezempilo (medical aid scheme) engakhokhelanga zonke izindleko zokwelashwa ngokugcwele, umshuwalense wakhe weGap Cover yiwona owawuzokhokhela lokho okwakuzosala njengomehluko. Emva kokuba ehlinziwe, ummangali wathola ukuthi kunesikhali abahlinzeki bakhe ngokwezempilo ababengazange basivale kunkokhelo abebeyenzile, ngalokho waphoqeleka ukuthi akhokhe ngeyakhe imali, wabe esethumela isiqiniseko senkokhelo kumhlinzeki wakhe wezempilo ukuze abuyiselwe imali yakhe njengokulawula kwawo umshuwalense. Ummangalelwa kodwa wehluleka ukukhokha lezindleko, ummangali nowabona engathi kukhona ukungatolikeki ngendlela kweminye kwemigomo ebusa lomshuwalense wakhe wabe eseza kulelihovisi ukuze athole usizo.

Ukungenelela kwethu

Ummangali wabe esedluliselwa kummangalelwa njengokulawula kwemithetho yokusebenza kwehovisi (Rules on Proceedings of the Office). Encwadini yethu, lelihovisi lacela ukuthi ummangalelwa kuloludaba anikezele ngamaphepha akhombisa ukuthi okho okuthathwa njengokumqoka kusivumelwano somshuwalense kwakudluliselwe kummangali kuloludaba ngokokulawula kokusebenza kwendlela evumelekile yokuziphatha (General Code of Conduct), nanokuthi immangali wayecaciselekile kahle ukuze athathe isinqumo esinesisekelo. Ummangalelwa wahluleka ukuchazela lelihovisi kulezozihloko eziphakanyiswe ngenhla, kodwa wakhetha ukukhuluma ngqo nommangali, lapho kwavela ukuthi usizo alunikezile kummangali lwabe kungolubhedayo futhi waxolisa wase enikeza isiqiniseko ukuthi isinxephezelo sasozokhokhwa ngokugcwele.

Izifundiso ezitholakalayo

1. Umshuwalense weGap Cover awusilona uxhaso losizo kwezempilo futhi angeke uvale isikhala esizoshiywa ukuthi aboxhaso (medical aid scheme) abakhokhanga, noma lapho benqaba khona ukukhokhela ukuhlinzwa thizeni.
2. Umuntu kumele aqonde kahle ukuthi uhlobo luni lomshuwalense we-Gap cover aluthengayo, nanokuqinisekisa ukuthi imihlomulo ehlinzekiwe ngokwalomshuwalense ayizoshayisana yini neyahlinzeki boxhaso lwezempilo wena oyilunga layo, kodwa ube ukwazi ukwenelisa izidingo zakho zezempilo.



ISIFUNDO 4

OKWENGEZIWE OKUFAKWE ABAKHIQIZI KUSHO UKUVIKELEKA OKWENGEZIWE

Inhloso yalomshuwalense ukubeka umnikazi esimweni ayekuso ngaphambilini kokulahlekelwa. Ngakhoke kubalulekile ukuqiniseka ukuthi imoto yakho inomshuwalense owanele nokufaka ukucacisa ngazozonke izinto ezengeziwe ezisemotweni yakho. Kumshuwalense ohlanganisa konke ngemoto kuhlinzekwa ngomshuwalense ophela kwinani lemoto iphuma esitolo nokuyifaka kuphela lokho okwengeziwe kwalapho imoto yakhiwa khona futhi ezifakiwe kwimali imoto ethengwe ngayo. Amaphepha omdayisi wemoto ayakukhombisa konke lokhu, njengokuthi izinhlobo ezithize zezimoto ziza nje kuphela nezihlalo zesikhumba okujwayelekile. Kodwa uma kwenzeka ukuthi kunezinto ezengeziwe ezifakwe efekthri nezazicelwe nguwe, zona kumele zicaciswe zibekwe ngokwamanani aqondile okufakelwa kwazo, ngayinye ngayinye. Lezizinto ngokomthetho ziyokleliswa ngokwehlukana emaphepheni okudayiselana nomdayisi (the dealer invoice), futhi ube nokuphumula engqondweni ngoba kuyobuya konke njengoba kunjalo uma kwenzeka kubakhona ukulahlekelwa.

ICALA LIKAMNU T

Okungamaqiniso

NgoJune ka2014 ummangali, Mnuz T, wambandakanyeka engozini yemoto umphumela wakhona okwaba ukucishwa kwemoto yakhe emabhukwini njengemoto engasobuye isebenze. Emva kokunikeza abomshuwalense wakhe incwadi yokufuna isinxephezelo wanikwa isivumelwano sokulahlekelwa kodwa owathi uma esicubungula wathola ukuthi siyashoda ngemali engafika kuR79000. Okunye akubona ukuthi kwakunezinye izingxenye zemoto yakhe ezazingafakwanga kulesivumelwano, nokuthi ezinye (xenon lights, mag wheels nesunroof) zazifakiwe kulesivumelwano. Ezinye izingxenye (front sports seats, blue tooth, aluminium trim, etc) zona zazingafakwanga kulesivumelwano njenganezinto zokwengeza nje ezingekho semqoka futhi ezazingacaciswanga emshuwalenseni wakhe. Ngokuzithola ehluke mekile ilomngeni (offer) ahlinzekelwe wona nokuthola kungukwehluleka komele ummangalelwa ukumeluleka ngokugcwele ngalezizinto ezazingacaciswanga kuye, ummangali wabe eseza kulelihovisi ukuze athole usizo.



Ukungenelela kwethu

Uma sithola lesikhalazo sasedlulisela kummangalelwa kuloludaba ukulandela umthetho wokusebenza kwalelihovisi. Njengempendulo, ummangalelwa wathi ummangali wayazisiwe ngokubaluleka kokufaka kumshuwalense noma yini enye yokwengeza kangangoba ngenxa yalokhu waze wafaka ngaphansi komshuwalense izingxenye ezinjengo-sunroof, mag wheels, nama-xenon lights. Ummangalelwa wabuye waveza ukuthi ifomu yesicelo eyagcwaliswa phambi kwakhe ummangali ayizange ifake kuyo lezizingxenye ezingakhokhelwanga kusinxephezelo.

Ngesikhathi sophenyo ummangalelwa waveza ukuthi ummangali ngaphambilini wayenawo omunye umshuwalense nomunye u-Financial Services Provider (FSP) wayo lemoto efanayo nalezizinto ezifanayo zokwengeza zazibhalwe ohlwini lwezinto wzazivikelekile. Lelihovisi laqonda lona omunye u-FSP lapho lanikwa khona inkulumbo eqoshiwe phakathi kukammangali nowayemele ummangalelwa uFSP omunye ngesikhathi bebhunga ngesivumelwano somshuwalense. Kulengxoxo owayemele i-FSP wayekuchaze konke kummangali ukuthi kwakubaluleke kanjani ukuthi afake ngaphansi komshuwalense konke okwengeziwe nokungekhona okujwayelekile kwakumele kuvezwe obala futhi kucaciswe ukuthi kuyohlizenzekelwa nakho uma kunesidingo sesinxephezelo. Ummangali uyazwakala egcizelela ukukuqonda kwakhe ukubaluleka kokukwenza lokhu wase kodwa eqhubeka ebala kuphela i-sunroof, mag wheels nama-xenon lights futhi ekwenza lokhu benommangalelwa.

Lelihovisi ngalokho labe seligculiseka ukuthi okungenani izikhathi ezimbili lapho ummangali welulekwa khona ngokubaluleka kokuqinisekisa ukuthi noma yini eyengeziwe emotweni yakhe kwakumele ichazwe, kodwa yena wehluleka ukuziveza lezizinto zokwengeza ngaphezulu kwalezi ayezibale ngenhla. Njengoba ummangali wabe esesisayinile isivumelwano futhi wabe eseyitholile inkokhelo kwabomshuwalense, lelihovisi alisibonanga isizathu senye inkokhelo kummangali, Labe seliluchitha loludaba.



Izifundiso ezitholakalayo

1. Noma iziphi futhi zonke izinto ekungezona ezijwayelekile emotweni futhi ezithengiwe zodwa eceleni kumkhiqizi kumele zibalwe nima ikanjani kwabomshuwalense.
2. Kubalulekile ukubhekisisa amaphepha amanani okudayiselana kamthengisi (dealer's invoice) lapho lezizinto ngokulawula komthetho zibhalwa zodwa eceleni kwenani lemoto ejwayelekile ethengwe ngalo nesephepheni lenani.
3. Kubalulekile kakhulu futhi ukuthi uma ufaka ngaphansi komshuwalense imoto esike yasebenza uqiniseke ukuthi uzibala zonke izingxenye ezakhe leyomoto, njengalezo ezifakwe efekthri eziza nayo imoto nezifakwe enanini lokuthenga leyomoto nalezo ezengeziwe emva kokuba imoto isidiliviwe.

ISIFUNDO 5

IZIQINISEKISO-UKWENYULA (WITHDRAWAL) KUNGAMBA EQOLO

Iziqinisekiso zokuvikela imali etshaliwe kuvamise ukuhlinzekwa izinkampani zomshuwalense wokufa (life assurance companies) kumkhqizo yabo yomshuwalense (endowment policies) ukuvumela ithuba lokuvikela utshalomali (capital investment) uma kukhona ukulahlekelwa. Kuhle ukuqonda ukuthi kuyoba khona inkokhelo eyengeziwe ukuze uthole loluhlobo lwesiqiniseko, oluvamise ukuba nomthelela osukwini lokugcina lokuvuthwa kotshalomali. Lapho lesisigaba (chosen portfolio) siveza ukukhuphuka (positive growth) ngesikhathi salotshalomali. Okunye okubalulekile ngalesisiqiniseko ukuthi siyohlukumeza uma kuba khona ukukhipha imali kumshuwalense okwenziwayo nokungaholela ekubaleni kabusha okungazuzwa kulesisiqiniseko. Kufanele kube nokuqonda umthelela wezindleko uma uthatha lesisiqinisekiso kuhlange nesidingo esingavela sokufuna ukunikwa izimali ngesikhathi umshuwalense ungakavuthwa ukuze ukwazi ukuthatha isinqumo okuyiso mayelana nokuthi izidingo zakho Kanye nobuntekenteke botshalomali (conservative risk profile) kuzozwana kahle nokuthi uthathe isiqinisekiso.

ICALA LIKAMRS S



Okungamaqiniso

Ummangali waya komele ummangalelwa kuloludaba eyofuna iseluleko ukuthi wayengayitshala kanjani imali engu R450 000. Lezizimali kwakumele zithasisele kumholo wanyanga zonke zikammangali futhi ummangali, ngokomphumela wezimo zakhe neqiniso (the fact) ukuthi izimali zazimele utshalomali lwakhe, wacela indlela yotshalomali eqinile. Owayemele ummangalelwa kuloludaba wayencome ukuthi izimali zitshalwe ku-endowment policy enezintuba eziningi ukuthola imali kuyo futhi kuhlange nesiqiniseko sokuvikeleka kotshalomali, ngokukammangalelwa okwakuzovumela ummangali kube nemali ayikhiphayo nyangazonke kulomshuwalense ukuze engeze kumholo wakhe ebe eqhubeka nokuhlomula ngokuba nesiqiniseko sokuvikeleka kotshalomali lwakhe.

Ummangali wayengakunakanga, ngalesosikhathi, ukuthi lokukhipha imali ayekwenza ukuthasisela umholo wakhe wanyanga zonke kwawuholela ekutheni kuqhubeka ukubala kabusha njalo kutshalomali lwakhe. Ngesikhathi ethola isitatimende sonyaka sokubalisisa izimali (annual review statement) ummangali wathola ukuthi utshalomali lwakhe lwase lwehle ukusuka kuR450 000 wokuqala lwaze lwafika kuR239 000 oqinisekiwe.

Ummangali weza kulelihovisi ecela ukuthi makabuyiselwe cemuva lapho ayezobakhona ukuba wayehlinzekwe ngomshuwalense owawuzomelana nezidingo zakhe.

IGAMA LOKUBONGA

Ikomiti lalelibhukwana lithanda ukubonga uMs Nomfundo Dhlomo, Ms Sesethu Memese, Ms Hendrina Williams and Mrs Rita van der Weshuizen ngeqhaza abalibambile ekuphumeleleni okuqhubekayo kwalelibhukwana i-Under the Baobab okuyibhukwana lehovisi lika-FAIS Ombud



Ukungenelela kwethu

Impendulo kammangalelwa kuloludaba kwaba ukuthi ummangali wayecele inani elithize lomholo nanokuthi umkhqizo owanconywa wabe sewuhlinzekelwa ummangali ngaphansi kwesimo sokuthi ukwazi ukubhekela izidingo zakhe zomholo. Okunye futhi isiqinisekiso esasihlinzekiwe ngokukammangalelwa sasihambisana ncamashi nesimo sikammangali. Ummangalelwa ngokwakhe wayebona engathi konke okwangonywa kummangali kwakufanelene nezidingo zakhe ummangali, nokuthi ukulahleka kutshalomali kwakungumphumela wokuhalela umholo ngaphezulu kokwakuzobekezelelwa utshalomali ukuze kube khona ukukhula.

Lelihovisi laba nombono wokuthi ukuhluleka kukammangalelwa ukweluleka ngokwanele ummangali ephuzwini lokubaluleka kokudonsa umholo owawungeke ube ngaphezulu kokwakuzozuzwa umshuwalense, kwaholela ekulahlekeni kotshalomali njengoba ummangali engabekwanga esimweni sokuba athathe isinqumo esiphusile. Lelihovisi kodwa laba nombono ukuthi isiqinisekiso sokuvikela utshalomali esasihlinzekiwe saba esifanele ukubhekela izidingo zikammangali, njengokuthi akukhona ukuthi ummangali wayekhokha okungaphezulu kulesisiqinisekiso kodwa ukukhipha imali kwanyanga zonke kwaholela ekutheni kube nokubuyekeza lesisiqinisekiso. Ummangali wayededelwe nokuzigqilaza ngaphansi kokucabanga ukuthi wayengadonsa imali thizeni esamholo kodwa aphinde ahlomule kulesiqinisekiso esihlinzekiwe.

Lobu obunye ubufakazi besiqiniseko sokuthi isincomo esahlinzekwa owayemele ummangalelwa sasingalungelani nezidingo sikammangali, isincomo sabe sesenziwa ilelihovisi kummangalelwa ukuthi isixazululo masitholakale ngendlela ezokwanelisa izinhlangothi zombili. Ummangalelwa wagcina ebonene nommangali wabeka etafuleni umngeni (offer) owathakaselwa ummangali wawamukela ngokugcwele nokwaba sewukuphela kwaloludaba



Izifundiso ezitholakalayo

1. Isiqinisekiso siyoba nomphumela wokukhokha ngokungeziwe okuyoba nomthelela ekuvuthweni komshuwalense ekugcineni.
2. Ukubala njalo isiqinisekiso ngenxa yokukhipha njalo imali yomshuwalense ingenza isiqinisekiso kutshalomali singabi ukukhetha okulungile kumtshalimali ukuthatha umholo wanyanga zonke.
3. Ongaba umtshalimali kumele akujabulele ukuthi kunokudayiselana (trade offs) phakathi kobungozi (risk) nembuyiselo (return), nanokuthi kunomthelela nomphumela wokuthatha isiqinisekiso sotshalomali okumele ucatshangwe mayelana nezidingo zakho kanye nezinhloso zakho zemali.



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