



FAIS Ombud
Office of the Ombud for Financial Services Providers

UMgaqonkqubo weeLwimi

Inguqulelo 1.2



UMGAQONKQUBO WEELWIMI

Igama loxwebhu	UMgaqonkqubo weeLwimi
Ukusetyenziswa	UMlamlili we-FAIS
Ukuze uvunywe	IKomiti yemiNgcipheko yeziMali
Umhla wokuvunywa we-EXCO	Februwari 2023
Iqulunqwe ngu	UMphathi weSiggibo seQela
Uza kuqwalaselwa kwakhona	Februwari 2025

QAPHELA:

Umntu osebenzisa amaxwebhu okanye idatha yoMlamlili we-FAIS makaqaphele umngcipheko okhoyo:

- a) Ukusasaza amaxwebhu okanye idatha ngaphandle kogunyaziso olufanelekileyo; kunye
- b) Nokungasebenzisi amaxwebhu kunye nedatha njengoko kugunyazisiwe okanye kujolisiwe.

Umnini xwebhu

Igama	Isikhundla
John Simpson	UMLamli we-FAIS

Uxwebhu lucetyiswe ngu

Igama	Isikhundla
Marc Alves	UMphathi weSiggibo seQela

Ulawulo Iwenguqulelo kunye nesishwankathelo zotshintsho

IN ani	INkazo yoTshintsho
1.0	Uqulunqo lokuqala lomgaqonkqubo
1.2	<ul style="list-style-type: none"> - linkcukacha ezihlaziywego zabasebenzi - linkcazel o nongqinisiso oluqukiwego koku: UMkomishinala, i-EXCO, Utoliko, Ukusetyenziswa kweelwimi ezininzi, uMgaqonkqubo noGuqulo. - Umhlathi omtsha 4 - Kutshintshwe "iZiko lemiNxeba" ngoku "iZiko loKhathalelo IweeKlayenti"

Ithuba loqwalaselo kakhona elinyanzelekileyo

Uza kujongwa kabini ngonyaka

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1. Imvelaphi

UMgaqo-siseko weRiphabliki yoMzantsi Afrika (Republic of South Africa) (RSA), 1996 uqonda iilwimi ezili-11 ezesemthethweni, isiNgesi, iAfrikansi, Tshivenda, Xitsonga, Sepedi, Setswana, Sesotho, isiZulu, isiXhosa, isiNdebele neSiswati; uqonda ukusetyenziswa kunye nesimo esiphelayo seelwimi zemveli kwaye ufunu ukuba uRhulumente athathe amanyathelo asebenzisekayo namahle okunyusa isimo kunye nokusiwa phambili kokusetyenziswa kweelwimi zemveli. UMgaqo-siseko ufunu ngokungaphaya ukuba zonke iilwimi ezesemthethweni zonwabele ukulingana kwaye ziphathwe ngokulinganayo.

Ukuza kuthi ga ngoku, umThetho weeLwimi uwiselwe ukukhuthaza ukusetyenziswa kweelwimi ezesemthethweni xa kunxityelelwana namalungu oluntu, ubonelele ngolawulo nobeka iliso ekusetyenzisweni kweelwimi ezesemthethweni ngurhulumente wesizwe ngeenjongo zikarhulumente, ukufuna kunye nokwamkela umgaqonkqubo weelwimi lisebe lesizwe, iziko likarhulumente lesizwe kunye namashishini karhulumente esizwe kunye nokusekwa kwayunithi yeelwimi yesebe lesizwe, amaziko karhulumente esizwe kunye namashishini karhulumente esizwe.

Lo mThetho usebenza kuwo onke amaziko karhulumente esizwe. UMIamlili we-FAIS liziko likarhulumente lesizwe, elixeliweyo kumThetho woLawulo IweMali kaRhulumente, 1999. UMgaqonkqubo uphuhliswe nguMIamlili we-FAIS ngokuthobela amagatya omThetho.

2. Injongo

Injongo yalo Mgaqonkqubo kukuchaza indlela uMIamlili we-FAIS aza kuwuthobela umThetho ngayo, kunye nokusetyenziswa kweelwimi ezesemthethweni ukuphucula iinkonzo eziya kumalungu oluntu ngokubanzi kunye namalungu alawulwayo.

3. Iinkcazelو

“UGunyaziwe oPhetheyo” uthetha uMkomishinala we-FSCA;

“INjongo yoMsebenzi” ithetha injongo yokusombulula izikhala zo ngokomThetho we-FAIS;

“UMkomishinala” uthetha uMkomishinala we-FSCA.

"Umfaki sikhalaZo" uthetha nawuphi na umntu ofanelekileyo njengomfaki sikhalaZo ngokwecandelo lama-26 (1) (a) (ii) lomThetho we-FAIS;

"UMgaqo-siseko" uthetha uMgaqo-siseko weRiphabliki yoMzantsi Afrika, 1996;

"U-EXCO" uthetha iKomiti yeSigqeba yoMlamlili we-FAIS.

"UmThetho we-FAIS" uthetha umThetho wokuCebisa ngeMali neeNkonzo zoLamlo wama-37 ka-2002.

"UMLamlili we-FAIS" uthetha iOfisi yoMlamlili kubaBoneleli ngeeNkonzo zeMali.

"U-FSCA" u-Financial Sector Conduct Authority (uGunyaziwe oQhuba iCandelo lezemali), iziko elisemthethweni elisekwe ngokwecandelo lama- 56 lomThetho woLawulo IweCandelo leMali, ka-2017;

"INjongo kaRhulumente" kuthetha injongo yokunxibelelana namaziko karhulumente;

"Utoliko", ngokunxulumene nokuthethwa ngomlomo, luthetha ukusa into ethethwayo kwinto ethethwa kolunye ulwimi kwaye, ngokunxulumene nento ethethwayo esayiniweyo, kuthetha ukususa kulwimi Iwezandla usisa kulwimi oluthethwayo kunye nangokuphedululekileyo, "ngokutolika" kunentsingiselo engqinelanayo;

"UmThetho weeLwimi" uthetha umThetho wokuSetyenziswa kweelwimi ezisemThethweni we-12 ka-2012;

"ULwimi oluKhethwayo" luthetha ulwimi olukhethwayo lokugcinwa kweerekodi okanye lokugcina okanye iirekhodi zoMlamlili we-FAIS;

"IYunithi yeelwimi" ithetha iyunithi yeelwimi esekwe ngokwecandelo lesi-7 lomThetho;

"Ukusetyenziswa kweelwimi ezininzi" kuthetha ukusetyenziswa kweelwimi ezintathu okanye ngaphezulu ngumntu eyedwa okanye liqela labantu;

"ULwimi olusemThethweni" luthetha ulwimi olusemthethweni oluxelwe kwiCandelo lesi-6(1) loMgaqo-siseko.

“UMgaqonkqubo” uthetha lo mgaqonkqubo weeLwimi.

“Uguqulo” luthetha ukususa umbhalo kolunye ulwimi uwusa kolunye ulwimi, “uguqula” enentsingiselo engqinelanayo;

4. UHlolo IoMsebenzi woMlamlili we-FAIS

IoFisi yoMlamlili kubaBoneleli ngeeNkonzo zemali (uMlamlili we-FAIS) yasekwa ngokomThetho wokuCebisa ngezeMali kanye neeNkonzo zoLamlo, wama-37 ka-2002 ('umThetho we-FAIS'). linjongo zoMlamlili we-FAIS zezi

4.1 Ukuthathela ingqalelo kunye nokujongana ngezikhalazo ngokwenkqubo efanelekileyo, engekho sikweni, enoqoqosho, kunye nekhawulezayo, kunye nangongqiniso olunobulungisa kuzo zonke iimeko.

4.2 Ukukhuthaza ukhuselo lwabasebenzisi kunye nokufaka isandla ekuggibeeleni kweshishini leenkondo zemali ngokusombulula izikhala zo ngendlela engathathi cala, enoqoqosho, efikelelekayo, kwaye, maxa onke, enobulungisa.

4.3 Ukunika inkonzo efanelekileyo nenyani sekileyo ukuqinisekisa ukuba abaxhasi bezemali banofikelelo kwaye bayakwazi ukusebenzisa iinkqubo zeembambano ezifikelelekayo ezizezinye kwizikhala.

5. Umda

Lo mgaqonkqubo usebenza kubo bonke abasebenzi boMlamlili we-FAIS kunye naye nababi na owenza umsebenzi egameni ioMlamlili we-FAIS

6. INgxelo yoMgaqonkqubo

Lo Mgaqonkqubo umiselwe licandelo lesi-4 lomThetho weeLwimi, nengokulandelayo:

6.1 Icandelo 4(1) libonelela ngokuba isebe ngalinye lesizwe, iziko likarhulumente lesizwe kunye neshishini likarhulumente lesizwe lamkele umgaqonkqubo weelwimi ngokusetyenziswa kweelimi ezisemthethweni.

- 6.2 Icandelo 4(2) libonelela ngokuba umgaqonkqubo owamkelwa ngokwecandelwana (1) kufuneka:
- 6.2.1 uchonge ubuncinane iilwimi ezisemthethweni ezintathu ezo isebe lesizwe, iziko lesizwe likarhulumente okanye ishishini likarhulumente lesizwe liza kuzisebenzisela iinjongo zikarhulumente;
- 6.2.2 umisele ukuba ziza kusetyenziswa njani iilwimi ezisemthethweni kunxibelewano loluntu olunempumelelo, izaziso ezisemthethweni, iincwadi zikarhulumente kanye nonxibelewano oluphakathi kukarhulumente kanye noloorhumente;
- 6.2.3 uchaze ukuba isebe lesizwe, iziko lesizwe likarhulumente okanye ishishini likarhulumente lesizwe liza kunxibelewana ngempumelelo namalungu oluntu olo ulwimi lwawo alukhethayo ingelulo olunye lolwimi lwalo alukhethayo olusemthethweni okanye olo ulwimi alukhethayo iluLwimi lweZandla loMzantsi Afrika;
- 6.2.4 uchaze ukuba amalungu oluntu aza kufikelela njani kumgaqonkqubo wolwimi.
- 6.2.5 ubonelele ngendlela yezikhala zo ukwenza ukuba amalungu oluntu afake izikhala zo ngokuphathelene nokusetyenziswa kweelwimi ezisethethweni lisebe lesizwe, iziko lesizwe likarhulumente okanye ishishini likarhulumente lesizwe;
- 6.2.6 upapashwe kwiGazethi msinyane nje ukuba kube nokwenzeka kodwa kwiintsuku zokwamkelwa kwavo.

7. IMITHETHOSISEKO

- 7.1 Imithethosiseko exhasa lo Mgaqonkqubo yile:
- 7.1.2 Ukuthatha amanyathelo okonyusa isimo kanye nokuya phambili kokusetyenziswa kweelwimi zemveli.
- 7.1.3 Ukuzbophelela ekuphakamiseni zonke iilwimi ezisemthethweni kwiRiphabliko ukuze kuqinisekiswe ulingano kanye nokuphathwa ngokulinganayo kweelwimi ezisemthethweni ezifunekayo kwinkqubo yethu yedemokrasi;
- 7.1.4 Ukuqondwa kokusetyenziswa kweelwimi ezininzi njengomthombo wokwandisa intsebenziswano yokuhlangana eyandisiwego ekwakhiweni kwesizwe, uphuhliso lwezoqoqosho nokunamathelela ekuhlaleni;

- 7.1.5 Ukukhuthazwa kolawulo olululo lolwimi nguMlamlili we-FAIS ukuqinisekisa ulawulo lwenkonzo karhulumente olwaneleyo oluLangabezana neemfuneko zoluntu kwaye oluqinisekisa ufikelelo olulinganayo kwiinkonzo nolwazi loMlamlili we-FAIS;
- 7.1.6 Uthintelo lokusetyenziswa ko(ii)lwimi ngeenjongo zokusebenzisa kakubi, ukongamela kunye nokucalula kuMlamlili we-FAIS.

8. IILWIMI EZISEMTHETHWENI ZOMLAMLI WE-FAIS

8.1 Uukwamkelwa Iweelwimi ezisemthethweni nguMlamlili we-FAIS

- 8.1.1 UmThetho ufunya ukuba uMlamlili we-FAIS amkele umgaqonkqubo weelwimi ochonga ubuncinane ezi-3 (ezintathu) zeeLwimi ezisemThethweni ezo uMlamlili we-FAIS aza kuzisebenzisela "iinjongo zikarhulumente". Oku kubhekisele kwiilwimi ezo zisetyenziswa kakhulu ukunxibelelana namalungu oluntu;
 - 8.1.2 Ekuchongeni iilwimi ezisemthethweni, uMlamlili we-FAIS phakathi kwezinye izinto uyalelwile ukuba athathole ingqalelo ukukhuthazwa kwezo lwimi zemveli bezingasiwa so ngaphambili;
 - 8.1.3 Ekumiseleni ukuba zeziphi iilwimi emazisetyenziswe, uMlamlili we-FAIS uza kukhokelwa kwimeko nganye yimiba elandelayo:
 - 8.1.3.1 Ukuba nokwenzeka.
 - 8.1.3.2 lindleko ezinxulumeyo.
 - 8.1.3.3 Indawo yejografi.
 - 8.1.3.4 Okusemdleni woluntu kunye/okanye iqela elithile ekujoliswe kulo; kunye
 - 8.1.3.5 Namandla oMlamlili we-FAIS.
-
- 8.1.4 Nangona uMlamlili we-FAIS eziqonda zonke iilwimi zeRiphabliki, ziye zamkelwa iilwimi ezilandelayo:
 - 8.1.4.1 **IsiNgesi** (Ulwimi lonxibelelwano).
 - 8.1.4.2 Kwiqela leelwimi zesiNguni (isiZulu, isiNdebele, Siswati nesiXhosa), **isiZulu** siye sakhethwa;
 - 8.1.4.3 Kwiqele leelwimi zesiSotho (Setswana, Sepedi, neSesotho), **iSetswana** siye sakhethwa;

8.1.4.4 **ITshivenda;** olunye lweelwimi ebezhlelelekile ngaphambili esingaweli kulo naliphi iqela leelwimi, siye sakhethwa; kwaye

8.1.4.5 **IAfrikansi,** olunye lweelwimi olungaweli kulo naliphi iqela leelwimi, nayo iye yakhethwa.

8.1.5 UMIamli we-FAIS uza kuqinisekisa ukuba usebenzisa iilwimi ezikhonjiswe ku-
8.1.4 ngeencwadi zomthetho.

8.2 UkuSetyenziswa kweelwimi ezisemThethweni nguMlamli we-FAIS:

8.2.1 Inkazo yokuba zeziphi iilwimi eziza kusetyenziselwa iinjongo zokusebenza ngokunjalo nonxibelewano namalungu oluntu, kunye nendlela iilwimi ezinjalo eziza kusetyenziswa ngayo, ibekwe apha ngezantsi.

8.2.2 IiNjongo zokuSebenza

UMIamli we-FAIS ukhetha isiNgesi njengolwimi olungundoqo lonxibelewano kunye nolwimi lweerekodi ngeenjongo zokusebenza –

8.2.2.1 ukunxibelewana namahlakani akhe ohlukaneyo ngokungqinelana namagunya akhe lunye nezigqibo ezithathiweyo;

8.2.2.2 ngokunxulumene nonxibelewano Iwangaphakathi kuMlamli we-FAIS; kunye

8.2.2.3 nagokunxulumene nonxibelewano layo namasebe kunye / okanye iPalamente oko kusenziwa ngoMphathiswa onoxanduva.

8.2.3 Kwimeko leyo amaxwebhu kufuneka aveliswe ngesiNgesi kuphela acelwa ngalo naluphi ulwimi olusemthethweni ngaphandle kwesiNgesi, uMlamli we-FAIS uza kwenza iinguqulelo ezishwankathelweyo ezifumanekayo, ngokuxhomekeke kwimiqathango exelwe ku-8.1.3 ngasentla.

8.2.4 Iinjongo zikarhulumente

UMIamli we-FAIS uza kusebenzisa isiNgesi kunye neelwimi ezisemthethweni ezixelwe ku-8.1.4 ngasentla ngokusekelwe kwimeko nemeko ngeenjongo ezilandelayo:

8.2.4.1 Unxibelewano namalungu oluntu, ngomlomo kunye nangokubhaliweyo - njengoku, phakathi kwezinye izinto, izaziso kunye

nezibhengezo, imiqondiso yolwazi loluntu, imiqondiso exela izibonelelo neenkonzo (iinguqulelo ezishwankathelweyo kwiimeko yamaxwebhu anzima);

8.2.4.2 Unxibelewano nabacholi beendaba (umzkl. olushicilelweyo, iradiyo, umabonakude, iwebhu) - ngokuxhomekeke kwinjongo neqonga.

8.2.4.3 lincwadi nembalewano esemthethweni.

8.2.4.4 Eminye imisebenzi yokubandakanyeka kwamahlakani; kunye

8.2.4.5 Ukudibana kunye nezinye iinkqubo ezesemthethweni.

8.2.5 Ukwaziswa kwabasebenzisi

UMLamlili we-FAIS uza kuthatha amanyathelo afanelekileyo okuqinisekisa ukuba iqhuba iiseshoni zokwaziswa kwabasebenzisi ngeelwimi ezesemthethweni ezininzi kangangoko kunokwenzeka kuthathelwa ingqalelo ulwimi olukhethwa lolo luntu luza kwiiseshoni ezinjalo, ngokunjalo neempembelelo zeendaleko ngaphaya koko.

8.2.6 Iziko loKhathalelo lweeklayenti

Iziko loKhathelelo lweeklayenti loMlamlili we-FAIS liza kuzamela ukunxibelelana namalungu oluntu ngeelwimi ezininzi zeRiphablik kangangoko kunokwenzeka, ngokuxhomekke kubasebezni abakwiOfisi yoMlamlili we-FAIS, njengoko kuxeliwe ku-8.1.3 ngasentla.

8.3 Ulungiselelo lweenkonzo ngolwimi olungaphandle kwezo Lwimi zisemThethweni zikhethiwewo nguMlamlili we-FAIS:

- 8.3.1 Apho ilungu loluntu linqwenela ukufumana iinkonzo ngolwimi olusemthethweni olungaphandle kweelwimi ezisetyenzisiwyo (umzkl. incwadi), ilungu elinjalo liya kwazisa uMlamlili we-FAIS ngesicelo esinjalo, ngokubhaliwyo. UMLamlili we-FAIS uya kwenza ulungiselelo lokuhlangabezana nesicelo esinjalo kwithuba elifanelekileyo elingekho ngaphantsi kweentsuku ezingamashumi amathathu (30) zokusebenza ekufumaneni kwakhe isicelo.
- 8.3.2 Kwiimeko zonxibelewano lomlomo, njengeentlanganiso kunye nayo nayiphi na imfuno yotoliko, isicelo kufuneka senziwe ngokubhaliwyo kwaye ubuncinane kwiintsuku ezingamashumi amathathu (30) zokusebenza phambi kweso sehlo.
- 8.3.3 Nangona sekutshiwo ngaphambili, imiba edweliswe ku-8.1.3 kufuneka ithathelwe ingqalelo ekumiseleni ukuba loluphi ulwimi olusemthethweni omalusetyenziswe.

9. UKUSEKWA KWEYUNITHI YOMSEBENZI WEELWIMI

- 9.1 UMLamlili we-FAIS ufumene unyenyselo oluyimfuneko ekusekeni iYunithi yeelwimi njengoko kufunwa ngumThetho.
- 9.2 Nakuba uMlamlili we-FAIS engeke aseke iYunithi yeelwimi, imisebenzi enjalo iza kwabelwa uMsebenzi oPhezulu njengoko enokuchongwa nguMlamlili.

10. UQEQQESHO NABASEBENZI

Ukuphumeza ukuphunyezwa ngobugcisa nangempumelelo kwalo Mgaqonkqubo, umntu onoxanduva uza kucebisa ngoqequeso kunye nophuhlis lwezakhono.

11. UPAPASHO KUNYE NOFIKELELO KULO MGAQONKQUBO

- 11.1 Lo Mgaqonkqubo uza kupapashwa ngeelwimi ezixelwe ku-8.1.4 ngasentla.
- 11.2 Uza kufumaneka kwiwebhusayithi yoMlamlili we-FAIS (www.faisombud.co.za)
- 11.3 Isishwankathelo salo mgaqonkqubo siza kuboniswa kwifisi ye-FAIS ngendlela kunye nakwindawo enjalo onokufundwa kuyo luluntu.

11.4 Ukongeza, iinguqulelo ezishicilelweyo ziza kufumaneka ngeelwimi ezixelwe ku-8.1.4 ngasentla, kwizakhiwo zoMlamli we-FAIS.

12. INDLELA YEZIKHALAZO

Nawuphina umntu ongonelisekanga sisigqibo soMlamlili we-FAIS ngokuphathelene nokusetyenziswa kweelwimi ezisemthethweni unokufaka isikhala zo ngokubhaliwego esiya kuMlamlili.

12.1 Isikhala zo kufuneka sifakwe:

- 12.1.1 ngokubhaliwego,
- 12.1.2 kwiinyanga ezintathu zokuvela kwesikhala zo
- 12.1.3 sixele igama, idilesi, kunye nolwazi loqhagamshelwano lomntu ofaka isikhala zo.
- 12.1.4 sinika inkcazo epeheleleyo necazululiwego yesikhala zo.

12.2 UMLamlili okanye ilungu eliphezulu labasebenzi elonyulwe nguMlamlili unokucela umfaki sikhala zo ukuba anike naluphi ulwazi olongezelelwego oluyimfuneko ukuthathela ingqalelo isikhala zo kunye nokuya entlanganisweni ngeenjongo zokwenza uphando lomlomo kwisikhala zo eso.

12.3 UMLamlili, njengaku-12-1, uya kusithathela ingqalelo isikhala zo kwaye enze isiggibo, zingedlulanga iinyanga ezintathu (3) ezisemva kokufaka kwesikhala zo, kwaye azise umntu ofake isikhala zo ngesiggibo.

13. INKQUBO YEZIBHENO

13.1 Umntu ofake isikhala zo ongonelisekanga ngesiggibo somntu njengoko kuxeliwe kwigatya 12.2 lalo Mgaqonkqubo unokufaka isibheno kuGunyaziwe onoXanduva, onguMkomishinala we-FSCA.

13.2 Isibheno esingeniswe kuGunyaziwe onoXanduva kufuneka sisiwe kuMkomishinala kwaye sifakwe kwithuba lenyanga enye (1) yesiggibo somntu oxelwe kwigatya le-12.2 lalo mgaqonkqubo.

13.3 Amagatya eziendu ze-12.1.1, 12.1.2, 12.1.3 nese-12.1.4 zalo Mgaqonkqubo ziza *kusebenzisa utshintsho oluyimfuneko* kwisibheno esingeniswe ngokwesiqendu se-12 salo Mgaqonkqubo.

14. UMxhasi

UMxhasi nguMlamlili.

15. UMnini

UMnini nguMphathi weSigqibo seQela

16. Uqhagamshelwano

I-imeyile: marc@faisombud.co.za faisombud.co.za

Umnxeba: 012 762 5000

17. Ukuvunywa

Lo Mgaqonkqubo uza kujongwa kwakhona kabini ngonyaka kwaye uza kuvunywa yi-EXCO.

18. ULwazi oluNxulumeneyo

UMgaqonkqubo kufuneka ufundwe kunye nezikhokelo ezixhasayo ezilandelayo:

AmaXwebhu angaPhandle:

UXwebhu leSivumelwano ekuFikelelwano kuso phakathi kwe-FSCA noMlamli we-FAIS.

IiMfuneko zoLawulo:

UMlamli we-FAIS uyakuqonda ukubaluleka kokuthobela zonke iimfuneko zolawulo ezibandakanyekayo njengoko zibonisiwe kwiMiba yoLawulo yoMlamli we-FAIS.

Ungqiniso olukhethekileyo lwenziwa koku:

- UMgaqo-siseko.
- UmThetho weeLwimi.
- Imimiselo yenziwe ngokwecandelo le-13 lomThetho.

19. IiMpembelelo zeMali

Akukho zimpembelelo zemali zingqalileyo ngokuphumeza lo Mgaqonkqubo, kodwa zinokuba khona iimpembelelo zemali ezinxulumene noshicilelo kunye nokuguqulelwa komgaqonkqubo kuzo zonke iilwmi evisemthethweni.

20. Okungaqukwayo

Akuko okungaqukwayo kulo Mgaqonkqubo.

21. Isicelo soTenxo kulo Mgaqonkqubo

Kwiimeko ezo imathiriyleti kunye neemeko ezinyanzelisayo zisenza ukuba lube khona utenxo kwi(ama)gatya eli(a)thile lo(o)mgaqonkqubo, izingeniso ezibhaliwego ziya kuthunyelwa

kuMlamlili oya kuba negunya elipheleleyo ukunika isicelo esinjalo, ngokupheleleyo okanye inxenye, okanye ale.

22. Isilumkiso

Ukungathobeli naziphi na iimfuneko zolawulo ezisebenzayo ngokwenza okanye ukungenzi ngabom okanye ukungahoyi, kuquka nabaphi na abasebenzi, mhlawumbi ngokuvakalisiweyo okanye okucingelwayo, ukuba bangathobeli iimfuneko zolawulo ezisebenzayo, kuya kuthathwa njengokumandundu kwaye kusetyenzwe ngako ngokwecandelo lama-51 (1) (e) (i) le-PFMA kunye nenkqubo neenkqubo yoMlamlili we-FAIS. Oku akuthinteli naliphi na inyathelo elinokubonelelwa ngumthetho okanye nayiphi imfuneko yolawulo esebebenzayo ekubeni ithathwe ngokubhekisele kumo(bo)ni.

Nakuphi na ukungathobeli okunxulumene nalo Mgaqonkqubo kunye neNkqubosikhokelo yoMgaqonkqubo kuza kubonwa kananjalo njengokungamandla kwaye kunokukhokelela kwinyathelo loluleko ngokweenkqubo zoluleko ezisebenzayo.

UkuVunywa koXwebhu

Igama	Isikhundla	Usayino	Umhla
John Simpson	UMLamlili we-FAIS		