



## **INCHUBOMGOMO YELULWIMI**

<b>Libito lemculu</b>	Inchubomgomo Yetilwimi
<b>Kusetjentiswa</b>	I-FAIS Ombud
<b>Kwemukelwa</b>	Ikomiti Yebungoti
<b>Lusuku lwekwemukelwa EXCO</b>	Indlovana 2023
<b>Ihlanganiswe</b>	Umphatsi Welicembu Leticatululo
<b>Itawubuyeketwa</b>	Indlovana 2025

**KHUMBULA:**

Umuntfu losebentisa imiculu ye-FAIS Ombud nobe idatha kumele akhumbule bungoti lobukhona:

- a) Ekusabalaliseni imiculu nobe idatha ngaphandle kwemvumo lefanele; futsi
- b) Nekungasebentisi lemiculu nobe idatha njengobe kugunyatiwe nobe kuhlosiwe.

**Umniyo wemculu**

Ligama	Sikhundla
John Simpson	I-FAIS Ombud

**Umcucu unconotwe ngu**

Ligama	Sikhundla
Marc Alves	Umphatsi Welicembu Leticatululo

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## **1. Sendlalelo**

UMtsetfosisekelo weRiphabhuliki yaseNingizimu (RSA) 1996 uvumela tilwimi letili-11 letisemtsetfweni lekuSingisi, Sibhunu, Sivenda, Sitsonga, Sipedu, Sitswana, Sisutfu, Sizulu, Sixhosa, Sindebele neSiswati; ubona kusetjentiswa lokushabalalako nesimo setilwimi tendzabuko futsi udzinga kwekutsi uMbuso utsatse tinyatselo letisebentako letibonalako tekuphakamisa lizinga nekuchubekisa kusetjentiswa kwetilwimi tendzabuko. UMtsetfosisekelo uphindze udzinge kwekutsi tonkhe tilwimi tendzabuko tijabulele sitfunti lesifanako futsi tiphafwe ngekulingana.

Kute kube ngunyalo, Umtsetfo washicelelelwa kukhutsata kusetjentiswa kwetilwimi letisemtsetfweni nguhulumende ekuchumaneni nemalunga esive, kuniketa kulawula nekuchaphela kusetjentiswa kwetilwimi letisemtsetfweni nguhulumende wavelonkhe ngetinhloso tekuphatsa, kudzinga kwemukelwa kwenchubomgomo yetilwimi litiko lavelonkhe, ngumtimba wahulumende wavelonkhe kanye nemabhizinisi ahulumende avelonkhe kanye nekusungulwa kweligumbi letilwimi lelitiko lavelonkhe, lemtimba wahulumende wavelonkhe nelemabhizinisi ahulumende wavelonkhe.

LoMtsetfo usebenta kuyo yonkhe imitimba yahulumende yavelonkhe. I-FAIS Ombud ngumtimba wesive wavelonkhe, longaphasi kweMtsetfo Wekuphatfwa Kwetimali Tahulumende. Lenchubomgomo itfutukiswe yi-FAIS Ombud ngekulandzela imibandzela yeMtsetfo.

## **2. Inhloso**

Inhloso yaleNchubomgomo kucacisa kutsi i-FAIS Ombud itawutfobela njani uMtsetfo kanye nekusetjentiswa kwetilwimi letisemtsetfweni kwentancono kuphakelwa kwetinsita emphakatsini wonkhana nasetikhungweni letilawulwako

## **3. Tinchazelo**

**“Umtimba Lolawulako”** kushiwo Khomishana we-FSCA;

**“Inhloso Yebhizinisi”** kushiwo inhloso yekucatulula tikhalo ngekulandzela Umtsetfo we-FAIS;

**“Khomishana”** kushiwo Khomishana we-FSCA;

**“Ummangali”** kushiwo nobe ngumuphi umuntfu lofaneleka njengemangali ngekulandzela sigaba 26 (1) (a) (ii) seMtsetfo we-FAIS;

**"Umtsetfosisekelo"** kushiwo uMtsetfosisekelo weRiphabhuliki yaseNingizimu Afrika, 1996;

**“I-EXCO”** kushiwo Likomiti Lelikhulu le-FAIS Ombud.

**"Umtsetfo we-FAIS"** kushiwo UMtsetfo Wetinsita Tekweluleka Ngetetimali Nekuchumanisa nombolo 37 wanga-2002.

**“I-FAIS Ombud”** kushiwo Lihhovisi le-Ombud Yebaphakeli Betinsita Betetimali.

**“I-FSCA”** kushiwo Umtimba Wekutiphatsa Kwemkhakha Wetetimali, umtimba losemtsetfweni losungulwe ngekulandzela sigaba 56 seMtsetfo Wekulawulwa Kwemkhakha Wetetimali, 2017;

**“Inhloso Yahulumende”** kushiwo inhloso yekuchumana naletinye tikhungo tahulumende;

**"Kutolika"**, macondzana nekukhuluma ngemlomo, kundlulisa tinkhulumo telulwimi lolunye tiyiswe kulolunye lulwimi futsi, macondzana netinkhulumo tetimphawu, kushiwo kundluliswa kwelulwimi lwetimphawu tiyiswe kululwimi lolukhulunywako nekuyiswa kwenkhulumo yemlomo iyiswe kuyetimphawu, bese kutsi "tolika" abe nenchazelo lefanako;

**“Umtsetfo Wetilwimi”** kushiwo Kusetjentiswa kweMtsetfo Wetilwimi nombolo 12 wanga-2012;

**“Lulwimi Lwemarekhodi”** kushiwo lolulwimi lolukhetselwe kugcina emarekhodi nobe kugodla emarekhodi e-FAIS Ombud;

**"Ligumbi Letilwimi"** kushiwo ligumbi letilwimi lelisungulwe ngekulandzela sigaba 7 seMtsetfo;

**“Bulwiminyenti”** kusho kusetjentiswa kwetilwimi letintsatfu nobe ngetulu ngumuntfu nobe licembu lebantfu;

**"Lulwimi lolusemtsetfweni"** kushiwo lulwimi lolusemtsetfweni loluhlongotwe kusigaba 6(1) seMtsetfosisekelo;

**"Inchubomgomo"** kushiwo Lenchubomgomo Yetilwimi lena.

**"Kuhumusha"** kushiwo kundluliswa kwembhalo kusuka kulolunye lulwimi kuye kulolunye, bese kutsi "humusha" abe nenchazelo lefanako;

#### **4. Luhlobo lweBhizinisi ye-FAIS Ombud**

Lihhovisi le-Ombud yeBaphakeli Betinsita Tetimali (i-FAIS Ombud) lasungulwa ngekulandzela uMtsetfo Weteluleko Tetetimali kanye Nemlamuli, longunombolo 37 wanga-2002 ('uMtsetfo we-FAIS'). Tinhloso te-FAIS Ombud ku

- 4.1 Bukisisa nekukhipha tikhalo ngendlela yenchubo lenobulungisa, lengakahleleki, leyongako, futsi lesheshako, futsi ngekubhekisela kuloko lokulungile kuto tonkhe timo.
- 4.2 Kutfutukisa kuvikelwa kwebatsengi kanye nekufaka sandla ekwetsembekeni kwemboni yetinsita tetetimali ngekucatulula tikhalo ngendlela lengakhetsi, leyongako, lefinyelelekako futsi, ngaso sonkhe sikhatsi, lelinganako.
- 4.3 Kuniketa umsebenti lofanele futsi lohloniphekile kute kucinisekiswa kutsi emakhasimende etetimali ayakwati kufinyelela futsi ayakwati kusebentisa letinye tinchubo temibango letitsengekako kutikhalo.

#### **5. Umgamu**

Lenchubomgomo isebenta kuto tonkhe tisebenti te-FAIS Ombud futsi nanobe ngubani lowenta umsebenti egameni le-FAIS Ombud

#### **6. Sitatimende Senchubomgomo**

Lenchubomgomo ibekwe ngekwesigaba 4 seMtsetfo Wetilwimi, ngalendlela:

- 6.1 Sigaba 4(1) siniketela kwekutsi onkhe ematiko ahulumende, imitimba yahulumende yavelonkhe nemabhizisi ahulumende kumele emukele inchubomgomo yelulwimi ekusetjentisweni kwayo tilwimi letisemtsetfweni.
- 6.2 Sigaba 4 (2) siniketela kwekutsi inchubomgomo yelulwimi yemukelwe ngekulandzela sigatjana (1) kumele:

- 6.2.1 itfole lokungenani tilwimi letisemtsetfweni letintsatfu letitawusetjentiswa litiko lavelonkhe, ngumtimba wahulumende wavelonkhe nobe yibhizinisi yahulumende yavelonkhe ngetinhloso tahulumende;
- 6.2.2 iphawule kutsi tilwimi letisemtsetfweni titawusetjentiswa njani kuchumana ngemphumelelo nemphakatsi, tatiso letisemtsetfweni, imishicilelo yahulumende, kanye nekuchumana phakatsi kwematiko ahulumende;
- 6.2.3 ichaze kutsi ngabe litiko lahulumende, umtimba wahulumende wavelonkhe nobe ibhizinisi yahulumende yavelonkhe itawuchumna njani ngemphumelelo nemalunga emphakatsini lona lulwimi lwayo kungesilo lwetilwimi letisemtsetfweni letikhetsiwe, nobe laba labakhetsa Lulwimi Lwetimphawu lwaseNingizimu Afrika,
- 6.2.4 ichaze kutsi emalunga emphakatsi atayitfolo njani lenchubomgomo yelulwimi.
- 6.2.5 inikete indlela yekufaka tikhalo kusita emalunga emphakatsi kufaka tikhalo macondzana nekusetjentiswa kwetilwimi letisemtsetfweni litiko lavelonkhe, ngumtimba wahulumende wavelonkhe nobe ibhizinisi yahulumende yavelonkhe;
- 6.2.6 ishicelelwe kuGazethi masinyane nje nangabe simo simo sivuma kodwa ngekhati kwemalanga langu-90 ngemuva kwekwemukelwa.

## **7. IMIGOMO**

- 7.1 Imigomo leyesekele leNchubomgomo ngulena:
  - 7.1.2 Kutsatsa tinyatselo tekuphakamisa simo sekutfufukisa kusetjentiswa kwetilwimi tendzabuko.
  - 7.1.3 Kutibophelela ekukhutsatweni kwato tonkhe tilwimi kuRiphabhuliki kute kucinisekiswa kulingana nekusetjentiswa ngalokulinganako kwetilwimi letisemtsetfweni lokudzingwa ngumbuso wentsandvo yelinyenti wetfu;
  - 7.1.4 Kuhlunishwa kwebulwiminyenti njengemfombolusito wekukhulisa budlelwano bekusebentisana ekwakhiweni kwesive, ekutfufukisweni kwemnotfo nasekubumbana kwesive;
  - 7.1.5 kwenyusa kuphatfwa kahle kwetilwimi kwe-FAIS Ombud kucinisekisa kuphatfwa kwetinsita tahulumende ngebucilo lokuhlangabetana netidzingo tahulumende nekucinisekisa kufinyeleleka lokulinganako kutinsita nakumniningwane weFAIS Ombud;



7.1.6 kuvimbela kusetjentiswa kwanobe ngulu(ti)phi lu(ti)lwimi ngetinhloso tekucaphata, kugcama nekubandlulula ngekhatsi kwe-FAIS Ombud.

## **8. TILWIMI LETISEMTSETFWENI TE-FAIS OMBUD**

### **8.1 Kwemukela kusetjentiswa kwetilwimi letisemtsetfweni kwe-FAIS Ombud**

8.1.1 Umtsetfo udzinga kwekutsi iFAIS Ombud yemukele inchubomgomo yetilwimi leyikhetsa lokungenani Tilwimi Letisemtsetfweni letingu (letintsatfu) letitawusetjentiswa yiFSCA "ngetinhloso tekwetfula tinsita tahlumende". Lapha kucondziswe kuletilwimi letisetjentiswa kakhulu nangabe kuchunywana nemalunga esive;

8.1.2 Ekukhetseni tilwimi letisemtsetfweni, i-FAIS Ombud phakatsi kwalokunye iyalelwe kwekutsi ibuke kutfutukisa tilwimi tendzabuko lebetinganakwa ngaphambilini;

8.1.3 Ekuncumeni kutsi ngutiphi tilwimi letitawusetjentiswa, i-FAIS Ombud itawuholwa esehlakalweni ngasinye ngulamaphuzu lalandzelako:

8.1.3.1 Kukhonakala.

8.1.3.2 Tindleko letihlobene.

8.1.3.3 Yindzawo.

8.1.3.4 Timfuno temphakatsi kanye/nobe licembu lelitsite lelihlosiwe; kanye ne

8.1.3.5 Likhono le-FAIS Ombud.

8.1.4 Nanobe i-FAIS Ombud yemukela tonkhe tilwimi letisemtsetfweni kuRiphabhuliki, letilwimi letilandzelako temukelwe:

8.1.4.1 **Singisi** (Lulwimi lekuchunywana ngalo)

8.1.4.2 Ecejini letilwimi tesiNguni (Sizulu, Sindebele, Siswati neSichosa), **Sizulu** ngulo lulwimi lolwemukelwe;

8.1.4.3 Ecejini letilwimi teSisutfu (Sitswana, Sipedi, Sisutfu), Sitswana ngulo lulwimi lolwemukelwe;

8.1.4.4 **Sivenda**; lunye lwetilwimi lebetinganakwa ngaphambilini lolungaweli ecenjini letilwimi, lwemukelwe; kanye ne

8.1.4.5 **Sibhunu**, lolunye lwetilwimi lolungaweli ecenjini letilwimi, nalo lwemukelwe.

8.1.5 I-FAIS itawucinisekisa kwekutsi isebentisa letikhonjiswe ku 8.1.4 ngemishicilelo lesemsetfweni.

**8.2 Kusetjentiswa kwetilwimi letisemtsetfweni kwe-FAIS Ombud:**

8.2.1 Inchazelo yekutsi ngutiphi tilwimi letitawusetjentiselwa tinhloso tebhizinisi kanye nekuchumana nemalunga esive, futsi nangendlela lekutawusetjentiswa ngayo letilwimi, icacisiwe ngaphasi.

8.2.2 Tinhloso Tebhizinisi

I-FAIS Ombud yemukela Singisi njengelulwimi lwekuchumanala loluphambili siphindze sibe lulwimi lwemarekhodi ngetinhloso tebhizinisi -

8.2.2.1 kuchumana nebahlanganyeli labehlukahlukene ngekuya ngemagunya nangetincumo letitsetfwe;

8.2.2.2 macondzana nekuchumana kwangekhatsi kwe-FAIS Ombud; futsi

8.2.2.3 nangekutsintsana kwayo nematiko kanye/nobe nePhalamende ngeNdvuna lecondzene nemsebenti.

8.2.3 Etahlakalweni lapho khona imiculu leyentelwe kukhicitwa ngeSingisi kuphela icelwa nganobe nguluphi lulwimi ngaphandle kweSingisi, i-FAIS Ombud itawenta kwekutsi kutfolakale imibhalo lefinyetiwe, ngekulandzela sigaba 8.1.3. ngetulu.

8.2.4 Tinhloso tahulumende

I-FAIS Ombud itawusebentisa Singisi kanye netilwimi letisemtsetfweni letiphawulwe ku-8.1.4 ngetulu ngekuya ngekwehlukana kwetimo ngaletinhloso letilandzelako:

8.2.4.1 Kuchumana nemalunga esive, ngekukhuluma nangekubhala - kufaka ekhatsi tatiso tesive netimemetelo, timphawo temningwane wemphakatsi, timphawu letikhombisa tinsitancanti netinsita (imibhalo lefinyetiwe esehlakalweni semiculu lecakile);

8.2.4.2 Kuchumana nebetemisakato (sib. iphurinti, iradiyo, mabonakhashane, iwebhu) - ngekuya ngenhloso nangepulatifomu.

8.2.4.3 Imishicilelo lesemsetfweni nekubhalelana.

8.2.4.4 Leminye imisebenti yekutsintsana nebahlanganyeli; kanye

8.2.4.5 Nekubonisana kanye naletinye tinchubo letisemtsetfweni.

8.2.5 Kwatisa basebentisi

I-FAIS Ombud itawutsatsa tinyatselo letifanele kucinisekisa kwekutsi yenta emaseshini ekufundzisa batsengi ngetilwimi letisemtsetfweni letinyenti ngendlela lengakhona ngayo ngekubuka lulwimi lolusetjentiswako emphakatsini lohambele lamaseshini, kanye netindleko takhona.

8.2.6 Sikhungo Sekunakekela Emakhasimende

Sikhungo Sekunakekela Emakhasimende se-FAIS Ombud sitawetama kuchumana nemalunga emphakatsi ngetilwimi letinyenti teRiphabhuliki ngendlela lengakhona ngayo, ngekuya ngelikhono ngekhasi kweLihhovisi le-FAIS Ombud, njengobe kuhlongotiwe ngetulu ku 8.1.3.

**8.3 Kuniketwa kwetinsita ngelulwimi ngaphandle kweTilwimi Letisetsetfweni letikhetfwe yi-FAIS Ombud:**

8.3.1 Lapho khona lilunga lempakatsi lifuna kutfolo tinsita ngelulwimi lolusemtsetfweni ngaphandle kwetilwimi letisetjentsiwe (sib. emshichelweni), lelilunga litawatisa i-FAIS Ombud ngalesicelo lesinjalo, ngekubhala. I-FAIS Ombud itawenta emalungiselelo ekuhlangabetana nesicelo lesinjalo ngekhatshi kwesikhatsi lesifanele lesingandluli emalangeneni ekusebenta langemashumi lamatsatfu (30) ngemuva kwekutfolo lesicelo.

8.3.2 Etehlakalweni tekuchumana ngemlomo, njengasemihlanganweni nakunobe ngusiphi sidzingo sekutolika, sicelo kumele sentiwe ngekubhala futshi lokungenani ngekhatshi kwemalanga langemashumi lamatsatfu (30) ngaphambi kwalomcimbi.

8.3.3 Nangetulu kwaloku lokushiwo ngenhla, tici letiphawulwe ku-8.1.3 kufanele tibukwe ekuncumeni kutsi nguluphi lulwimi lolusemtsetfweni lofufanele lusetjentsiwe.

**9. KUSUNGULWA KWELIGUMI LWEBHIZINISI YETILWIMI**

9.1 I-FAIS Ombud itfole kukhululwa lokundzingekele ekusunguleni Ligumbi Letilwimi njengobe kudzingekele ngekweMtsetfo.

9.2 Nanobe i-FAIS Ombud ingete yasungula Ligumbi Letilwimi, imisebenti lenjalo itawuniketwa Sisebenti Lesisetulu lesitawukhetfwa yi-Ombud.

**10. KUCECESHA NELIKHONO**

Kute kufinyelelwe ebucwepsheni nasekusetjentsweni ngemphumelelo kwaleNchubomgomo, lomuntfu loniketwe lomsebenti utaweluleka ngekucecesha nangekuhlomisa.

**11. KUSHICELELWA NEKUTFOLAKALA KWALENCHUBOMGOMO**

11.1 Lenchubomgomo itawushicelelwa ngetilwimi letiphawulwe ku-8.1.4 ngetulu.

11.2 Itawutfolakala kuwebhusayithi ye-FAIS Ombud ([www.faisombud.co.za](http://www.faisombud.co.za))

11.3 Sifinyeto saleNchubomgomo sitawukhonjiswa kumahhovisi e-FAIS Ombud ngendlela nasenzaweni letawenta kutsi sifundvwe ngumphakatsi.

- 11.4 Ngetulu kwaloko, imibhalo lephurintive itawutfolakala ngetilwimi letiphawulwe ku-8.1.4 ngetulu, etakhiweni te-FAIS Ombud.

## **12. INDLELA YEKUFAKA TIKHALO**

Nobe ngumuphi umuntfu longenetiseki ngesincumo se-FAIS Ombud macondzana nekusebentisa kwayo kwetilwimi letisemtsetfweni angafaka sikhatslo ngekubhala kuKhomishana.

12.1 Sikhalo kumele sifakwe:

12.1.1 ngekubhala,

12.1.2 ngekhatsi kwetinyanga letintsatfu tekuvela kwesikhalo

12.1.3 sisho ligama, likheli, neminingwane yekutsintsana yemuntfu lofaka sikhalo.

12.1.4 sinikete inchazelo legcwele futsi lejulile yesikhalo.

12.2 I-Ombud nobe lilunga lesitafu lelikhulu leliniketwe ligunya yi-Ombud lingacela umuntfu lofaka sikhalo kutsi anikete nobe nguwuphi umningwane lowengetiwe kute abuke lesikhalo futsi ahambele nemhlangano ngetinhloso tekubuta ngemlomo kulesikhalo.

12.3 I-Ombud njengakumshwana 12.1, utawubuka sikhalo futsi atsatse sincumo, kungakapheli tinyanga letintsatfu (3) ngemuva kwekufakwa kwesikhalo futsi atise umfakisikhalo ngesincumo.

## **13. INCHUBO YEKUNDLULISA SIKHALO**

13.1 Umuntfu lofaka sikhalo longanetiseki ngesincumo semuntfu njengobe kuphawuliwe kumshwana 12.2 waleNchubomgomo angafaka sikhalo neSiphatsimandla Lesiphendvulako, lekuyiKhomishana yeFSCA.

13.2 Sikhalo lesifakwe kuSiphatsimandla Lesiphendvulako kumele sitfunyelwe kuKhomishana futsi sifakwe ngekhatsi kwesikhatsi senyanga yi-1 (1) ngemuva kwekutfolwa kwesincumo semuntfu lophawulwe kumshwana 12.2 walenchubomgomo.

13.3 Imibandzela yemishwana 12.1.1, 12.1.2, 12.1.3 na 12.2.4 yaleNchubomgomo itawusebenta nasekweniwe tingucuko letidzingekele kulokundluliswa kwesikhalo lokufakiwe kwemshwana 12 waleNchubomgomo.

## **14. Umchasi**

Umchasi yi-Ombud.

**15. Umniyo**

Umnayo yi-Team Resolution Manager

**16. Kutsintsana**

I-imeyili: marc@faisombud.co.za

Lucingo: 012 762 5000

**17. Kwemukelwa**

LeNchubomgomo itawubuyeketwa kabili ngemnyaka futsi itawemukelwa Sigungu Lesengamele.

**18. Umniningwane Lohlobene**

LeNchubomgomo kumele ifundvwe sikanye naletinkhombandlela letesekelako letilandzelako:

**Imiculu Yangaphandla:**

IMemorandamu Yekuvisisana phakatsi kwe-FSCA kanye ne-FAIS Ombud.

**Tidzingo Tekulawula:**

I-FAIS Ombud iyakubona kubaluleka kwekutfofobela tonkhe tidzingo tekulawula letifanele njengobe tikhonjisiwe ku-FAIS Ombud's Regulatory Universe.

Kugcilwe ngco kuloku lokulandzelako:

- Umtsetfosisekelo.
- Umtsetfo Wetilwimi.
- Imitsetfotimiso leyentiwe ngekulandzela sigaba 13 seMtsetfo.

**19. Imitselela Yetetimali**

Kute imitselela yetetimali ngco yekucaliswa kwaLenchubomgomo, kodvwa yingaba khona imitselela yetetimali macondzana nekuphurintwa kanye nekuhunyushwa kwalenchubomgomo etilwimini letisemtsetfweni tonkhe.

**20. Lokukhishwako**

Kute lokukhishwako kuLenchubomgomo.

**21. Sicelo Sekuphambuka kuleNchubomgomo**



Etimeni lapho timo letibonakalako netiphocelalako tifaneleka kuphambuka kumibandzela letsite yenchubomgomo, tetfulo letibhaliwe titawutfunyelwa ku-Ombud lotawuba neligunya leligcwele lekuniketa leso sicelo, ngalokuphelele nobe incenye, nobe kwencaba lokufanako.

## **22. Secwayiso**

Kungatfotjelwa kwanobe ngutiphi tekulawula letikhona nganobe ngusiphi sento sangamabomu nobe sebudlabha nobe seliphutsa, kufaka ekhatsi nobe ngusiphi sisebenti, ngekukhuluma nobe ngekwenta, kutsi singatfobeli letidzingo tekulawula letikhona, kutawutsatfwa njengeliphutsa lelikhulu futsi kutawusetjentwa ngekulandzela Sigaba 51 (1) (e) (i) se-PFMA kanye nangenchubo yekucondziswa kwetigwegwe ye-FAIS. Loku akuvimbeli nobe ngunobe ngusiphi lesinye sento lesingahle siniketwe ngekwemtsetfo nobe lesinye sidzingo lesikhona sekulawula kutsi sitsatselwe lona nobe labo labephule umtsetfo.

Nobe ngukuphi kungatfobeli lokuhlobene naleNchubomgomo kanye neLuhlaka Lwenchubomgomo nako kutawubukwa njengalokubucayi futsi kungase kubangele sinyatselo sekucondziswa kwetigwegwe ngekwetinchubo netinchubo tekucondzisa tigwegwe.

### **Kwemukelwa Kwemculu**

<b>Ligama</b>	<b>Sikhundla</b>	<b>Isayini</b>	<b>Lusuku</b>
John Simpson	I-FAIS Ombud		