

## MEMBER GUIDE



English

South Sotho

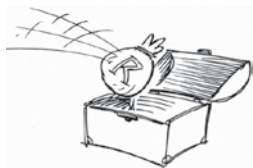
Tsonga

Xhosa

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Helping guardians/caregivers and members  
to make the best of their beneficiary fund

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### Why was the money put in this beneficiary fund?

When a member of the Mineworkers Provident Fund dies, the trustees must by law distribute the benefit among the dependants of the deceased member in the fairest

way possible. The trustees can decide to pay the money into a beneficiary fund instead of paying it directly to the dependants. In this case the beneficiary fund is the Mineworkers Beneficiary Fund. A company called Fairheads Benefit Services will administer the money.

### What are my responsibilities as the guardian/caregiver and member?

- If you are the **guardian/caregiver**, you must make sure that the money is used for the benefit/upbringing and education of the minor member.
- If you are the **member** (the person that the money must be used for), you must make sure that the money is used to get a proper education to help you prepare for the future.

## How does the beneficiary fund work?

A member account is opened when a death benefit payment is transferred into this beneficiary fund. (The number of the member account is shown on all the beneficiary fund communication that is sent to the guardian/caregiver or the member, and this unique reference number must be quoted when any queries are made.) The aim is to make this money in the member's account last until the member turns 18 and preferably finishes Grade 12.

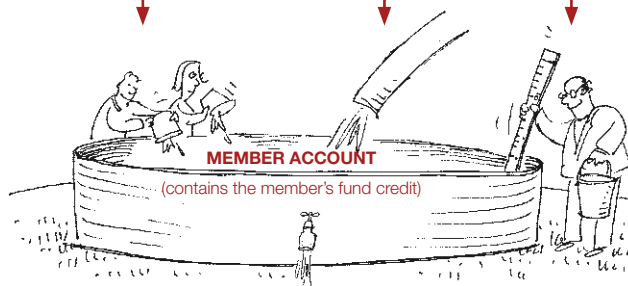


### INFLOWS

A **death benefit payment** is transferred into your member account.

The money in your member account is invested and any **investment returns** are added to your account.

Your member account is carefully **monitored and managed** so that it can last as long as necessary. That is why not all claims that you ask for are paid.



### OUTFLOWS

**Fees** are charged to administer the money in the member account.

Various **payments** can be made from the member's account.

**Regular payments** can be made from the member's account every month, to pay towards general, day-to-day costs.

**Special financial** assistance payments can be made on request, to pay towards specific costs such as school fees, uniform, books, stationery, transport, etc. See [page 4](#) for more information.

## How are payments made?



- **Regular payments** are made to help pay towards the day-to-day living expenses of the member, such as for food, accommodation, and so on. The amount that is paid depends on how much money there is and how old the member is.
- **Special capital payments** can be made when the guardian/caregiver or major member asks, but the trustees must decide if such a payment can be made. Payments can be made towards the member's education costs (such as for fees, books,

stationery, uniforms, transport and extra lessons) and at times for medical expenses and general wellbeing costs. The guardian/caregiver and/or major member must sign the request.



### How should I ask for special capital payments and what documents are needed?

If you want to request financial assistance outside of the regular payments, **remember that** –

- you will need to submit documents/invoices by fax/email or post to support your request.
- the document must be on a letterhead or have the stamp of the school/college/university/doctor/shop on it.
- If for education costs, it must show the member's name, grade/course and detailed fees that must be paid.
- the banking details, telephone, fax, email address and contact person for the school/college/university/doctor/shop must be shown on the document.

#### Remember:

- The guardian/caregiver and/or major member must sign the request.
- The unique reference number for your member account must be on all the pages.
- Make sure that the beneficiary fund has your valid bank details and an original certified copy of your identity document.
- Any special capital payments will be deducted from the capital and may decrease the amount of capital in the member account and may also reduce the regular payment amount that is made monthly.

**VERY IMPORTANT:** *These requests must be submitted at least 1 month before the expected payment date, to ensure that payment is made by the due date.*

### Why must I fill in and return a Certificate of Existence (COE) every year?

The beneficiary fund has to make sure that payments are made to the right people. So, **every year** guardian/caregivers have to fill in and **return a Certificate of Existence (COE)** form, to confirm that they are still looking after the members. If this COE form is not returned to the beneficiary fund every year, then **all payments are stopped** until the properly completed COE form is received.

#### What to do with the Certificate of Existence (COE) form

- You must return the COE form to the beneficiary fund by the required date, using the reply-paid envelope provided, or by fax or e-mail.

- You will receive a SMS to confirm that Fairheads has received your valid COE.

### What must I do when a guardian/caregiver dies or changes?

Once the family decides who the new guardian/caregiver will be, you must send the beneficiary fund:

- **If the guardian/caregiver died:** The certified death certificate of the deceased guardian/caregiver,

#### OR

- **If the guardian/caregiver changed:** An affidavit from the old guardian/caregiver saying that they no longer take care of the member.

#### AND

- An affidavit from the new guardian/caregiver saying that they will now be taking care of the member. The affidavit must also indicate who the members are, giving their full names and dates of birth, as well as reasons for change of guardianship/caregiver.
- The new guardian/caregiver's banking details and original certified identity document/passport,
- An affidavit from a third party, preferably a family member or tribal authority, stating who the new guardian/caregiver is.

These documents can be mailed, emailed, faxed, or dropped off at one of Fairheads' walk in client centres.

### What if we want to make a change to the member's name or date of birth?

Call us for more information and instructions.

The personal information that the beneficiary fund has for the member must be the same as the official document issued by the authority who issues identity documents (such as Home Affairs, district administration, and so on.) If changes are made to a member's personal information, you must also send us a letter from these authorities to confirm the changes.

### What if the member dies before age 18?

All the monies will be paid into the member's estate and you must send the beneficiary fund **certified copies of the following documents:**

- Member's death certificate
- Letter of authority/executorship issued by the Master of the High Court

- Identity document/passport of the appointed representative/ executor
- Valid banking details in the name of the estate of the late member
- The original letter of instruction sent by the beneficiary fund filled in by the representative or executor.

Call us if you need help.

### Who manages the beneficiary fund and what must they do?

The beneficiary fund is managed and controlled by a board of trustees that includes an independent trustee and principal officer. The trustees appoint an external independent auditor and investment managers and have the right to make changes to the rules. Such changes must be approved and registered by the Registrar of Pension Funds.

Fairheads Benefit Services handle the day-to-day administration of the beneficiary fund.

### What communication will we get?

- Annual member benefit statements are sent within 6 months of the end of the beneficiary fund financial year (end of February each year) to show how much money was used during the year, how much is left at the end of the financial year, and where the money is invested.
- An annual COE form is also sent.

*Remember that you can call, write to or visit the beneficiary fund at any time for information.*



## When does membership end?

A member's beneficiary fund membership will come to an end when he/she reaches the age of majority. At this point all the money that is left in the member account is paid to the member, **except** -

- if the member chooses to keep the money in the beneficiary fund (in which case he/she must write to the beneficiary fund to request this);
- if the remaining money is too little and it is no longer right to pay the administration fees. Then the money will be paid to the guardian/caregiver if the member is under the age of majority.

### Members must remember to:

- **At age 16** - Apply for an identity document at the applicable country of residences' authority responsible for issuing of identity document (Home Affairs, district administration etc.)
- **At age 18** - Open a bank account

### To pay money to the member, the beneficiary fund must have:

- A certified copy of the member's identity document/passport
- The member's valid banking details in his/her name
- The original letter of instruction sent by the beneficiary fund which must be filled in by the member.

## What if I am not happy with the service?

If you have a complaint against the beneficiary fund you must send it in writing to:

### The Complaints Officer

Tel: 0860 104 963  
 Fax: 021 410 5832 or 086 219 0815  
 Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)  
 Post: Mineworkers Beneficiary Fund  
 P O Box 4994, Cape Town, 8000

If the matter is not resolved to your satisfaction within 3 weeks of the Complaints Officer receiving your complaint, you may address the issue to:

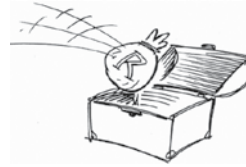
### The Trustees of the Mineworkers Beneficiary Fund

Tel: 0860 104 963  
 Fax: 021 410 7918  
 Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)  
 Post: Fairheads Benefit Services (Pty) Ltd  
 PO Box 4994, Cape Town, 8000

If the matter is not resolved to your satisfaction within 30 days of the Trustees receiving your complaint, you may address the issue in writing to:

### The Pension Funds Adjudicator

Tel: 012 346 1738  
 Fax: 086 693 7472  
 Email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)  
 Website: [www.pfa.org.za](http://www.pfa.org.za)  
 Post: PO Box 580, Menlyn, 0063



### Hobaneng ha tjehelete e bolokilwe letloleng lee la mojalefa?

Ha setho sa Letlole la Providente la Basebetsi ba Morafo se hloka-hala, baboloki ba matlotlo ba lokela ho aba menyetla ya matlotlo ho bana ba setho seo se hloka-hetseng ka tsela e tshapahalang kamoo ho ka kgonehang ka teng. Baboloki ba matlotlo ba ka etsa qeto ya ho lefa tjehelete letloleng la mojalefa ho na le ho e lefa ka ho otloloha ho bana ba hae. Boemong bona letlole la mojalefa e tla ba Letlole la Mojalefa la Basebetsi ba Morafo. Khamphani e bitswang Tshebeletso ya Menyetla ya Fairheads (Fairheads Benefit Services) e tla laola tjehelete ena.

### Boikarabelo ba ka ke bofe jwalo ka mohlakomedi/mothusi le setho?

- Haeba o le **mohlakomedi/mothusi**, o lokela ho etsa bonnete ba hore tjehelete e sebedisetswa molemo/kgodiso le thuto ya setho seo se senenyane.
- Haeba o le **setho** (motho eo tjehelete e lokelang ho sebedisetswa yena), o lokela ho etsa bonnete ba hore tjehelete e sebedisetswe ho fumana thuto e tshwanelehileng ho thusa ngwana bakeng sa bokamoso.



## Letlole le la mojalefa le sebetsa jwang?

Akhaonto ya setho e a bulwa ha ho fetisetswa tefo ya monyetla bakeng sa lefu ka hara letlole lena la mojalefa. (Nomoro ya akhaonto ya setho eo se e romeletsweng e a bontshwa dipuisanong tsohle tsa letlole, mme nomoro ena e ikgethang e lokela ho qotswa ha ho na le boipelaetso bofe kapa bofe.) Sepheo ke hore tjehelete ena e dule akhaontong ya setho ho fihlela se ba le dilemo tse 18 kapa ka mohlomong se qeta Kereiti ya 12.

**LEKENO**

Tefo ya monyetla bakeng sa lefu e fetisetwa ka hara akhaonto ya hao ya botho.

Tjhelete e ka hara akhaonto ya hao ya botho e tsetetswe mme letsete lefe kapa lefe le eketswa akhaontong ya hao.

Akhanoto ya botho ba hao e hlokometswe ka hloko le ho laolwa e le hore e phele halelele kamoo ho ka hlokehang ka teng. Ke ka lebaka leo eseng dikopo tsohle tsa tjhelete tseo o tla di etsa tse tla leshwa.



**TJHELETE E TSWANG**

Ho na le ditefello tse hulwang e le ho laola tjhelete ka hara akhaonto ya setho.

Ho ka etswa ditefello tse fapaneng ho tswa akhaontong ya setho.

Ditefello tsa nako le nako di ka etswa ho tswa akhaontong ya setho ka kgwedi le kgwedi, e le ho lefella ditshenyehelo tsa kakaretso tsa letsatsi le letsatsi.

Ditefello tse ikgethileng tsa thuso ya tjhelete di ka etswa ha kopo e jwalo e etswa, e le ho lefa bakeng sa ditshenyehelo tse ikgethileng jwalo ka ditefello tsa sekolo, moaparo wa sekolo, dibuka, dingolla, dipalangwang, jwalojwalo. *Tadima leqephe la 4 bakeng sa dintlha tse mmalwanyana.*



**Ditefo di etswa jwang?**

- **Ditefo tsa nako le nako** di etswa ho thusa ho lefa mabapi le ditshenyehelo tsa bophelo ba letsatsi le letsatsi tsa setho, jwalo ka diji, bodulo, jwalojwalo. Tjhelete e leshwang e itshetlehlile ka hore ho na le tjhelete e kae le hore setho ke sa kgale haka.
- **Ditefo tse ikgethileng tsa kapitale** di ka etswa ha mohlakomedi / mothusi kapa setho se sehlo se kopa jwalo, empa baboloki ba matlotlo ba lokela ho etsa qeto haeba tefo e jwalo e ka etswa. Ditefello di ka etswa bakeng sa ditshenyehelo tsa thuto ya setho

(jwalo ka ditefello, dibuka, dingolla, diaparo tsa sekolo, dipalangwang esita le dithuto tse ekeditsweng) mme ka nako e nngwe le bakeng sa ditefello tsa meriana ya bongaka esita le ditshenyehelo tsohle tsa boiketlo ba setho ka kakaretso. Mohlokomedi/mothusi le/kapa setho se sehlo se lokela ho saenela kopo.



**Ke lokela ho kopa ditefello tsa kapitale jwang mme ke ditokomane dife tse hlokehang?**

Haeba o batla ho kopa thuso ya ditjhelete ka thoko ho ditefello tsa kamehla, **hopola hore** –

- o tla tshwanela ho nehelana ka ditokomane / ditshupatefiso ka fekese/imeile kapa ka poso e le ho tshehetsa kopo ya hao.
- tokomane e lokela hoba ka lengolo le nang le dintlha hodimo kapa e be le setempe sa sekolo / kholetjhe / ngaka / lebenkele ho yona.
- haeba ka lebaka la ditshenyehelo tsa thuto, e lokela ho bontsha lebitso la setho, kereiti / thuto le dintlha tse feletseng tsa ditefo tse lokelang ho etswa.
- dintlha tsa banka, mohala, fekese, imeile le motho eo o lokelang ho ikopanya le yena bakeng sa sekolo / kholetjhe / yuniveisthi / ngaka / lebenkele di lokela ho bontshwa tokomaneng.

**Hopola:**

- Mohlokomedi / mothusi le / kapa setho se sehlo o lokela ho saenela kopo ena.
- Nomoro e ikgethang ya netefatso e lokela ho hlahella maqepheng ohle.
- Etsa bonnete ba hore letlole le na le dintlha tsa hao tse nepahetseng tsa banka le khopi ya sethatho e netefaditsweng ya tokomane ya hao ya boitsebiso.
- Ditefo dife kapa dife tse ikgethileng tsa ditefello di tla hulwa kapitaleng mme di ka fokotsa kapitale le ditefello tsa kamehla tse entsweng.

**TABA YA BOHLOKWA HAHOLO:** *Dikopo tse na di lokela ho nehelanwa bonyane kgwedi e le 1 pele ho letsatsi le lebeletsweng la tefo, e le ho etsa bonnete ba hore tefo e etswa ka nako letsatsi le tshwanelehang.*

**Ke hobaneng ha ke lokela ho tlatsa le ho kgutlisa Setefikeiti sa Ho ba teng ka selemo le selemo?**

Letlole la mojalefa le lokela ho etsa bonnete ba hore ditefello di etswa bakeng sa motho ya nepahetseng ka selemo le selemo. Ka tsela e jwalo, selemo le selemo bahlokomedi / bathusi ba lokela ho tlatsa le ho kgutlisa foromo ya Setefikeiti sa Ho ba teng, e le ho dumela hore ba ntse ba hlokomela ditho. Haeba foromo ena e sa

kgutliswe ka selemo le selemo, e tla ba hore ditekello tsohle di tla emiswa ho fihlela foromo e tlatsitsweng hantle e fumanwa.

### Se lokelang ho etswa ka foromo ya setefikeiti sa ho ba teng selemo le selemo (COE)

- O lokela ho kgutlisetsa foromo ho letlole la mojalefa ka letsatsi le tshwanelehang, mme o sebedise enfelopo ya karabo e seng e le-feletswa eo o e filweng, kapa ka fekese kapa imeile.
- O tla fumana SMS ho tsebisa hore Fairheads e fumane setefikeiti sa hao se tshwanelehang sa ho ba teng.

### Ke lokela ho etsa eng ha mohlokamedi / mothusi e hlokahala kapa a fetoha?

Hang ha ba lelolo ba entse qeto ya hore mohlokamedi / mothusi e motjha e tla ba mang, o lokela ho romela ho letlole:

- **Haeba mohlokamedi / mothusi a hlokahetse:** Satefiketi sa lefu se tiisitweng la mohlokamedi / mothusi,

#### KAPA

- **Haeba mohlokamedi / mothusi a fetotswe:** Lengolo la bopaki ba boikano le tswang ho mohlokamedi wa kgale / mothusi le bolelelang hore ha ba sa hlokomela setho.

#### LE

- Lengolo la bopaki ba boikano le tswang ho mohlokamedi / mothusi e motjha le bolelang hore jwale o tla hlokomela setho. Lengolo lena la bopaki ba boikano le lokela ho bontsha hore majalefa e tla ba bomang, ka ho fana ka mabitsa a bona a feletseng le matsatsi a tlhaho, esita le mabaka a phetoho ya bohlokamedi.
- Dintlha tsa banka tsa mohlokamedi / mothusi e motjha le khopi ya sethatho ya boitsebiso / phasepoto.
- Lengolo la bopaki ba boikano la motho wa boraro, ka ho qolleha e ka ba setho sa lelapa kapa bolaodi ba morabe, le bolelang hore mohlokamedi e motjha e se e le mang.

Ditokomane tsena dika romelwa ka poso, email, fax kapa de ka tsa-maiswa ka letsoho ho fairheads.

Re letsetse bakeng sa dintlha tse ngatanyana le ditaello.

### Ho ka etsahala eng haeba re batla ho fetola lebitso la setho kapa letsatsi la tlhaho?

Dintlha tseo letlole la mojalefa le nang le tsona bakeng sa setho di lokela hore di tshwane le tokomane ya molao e nehelanweng ke bolaodi bo nehelanang ka ditokomane tsa boitsebiso (jwalo ka Ditaba tsa Lehae, botsamaisi ba setereke, jwalojwalo.) haeba diphetoho di

lokela ho etswa ho dintlha tsa setho, o lokela ho re romella lengolo le tswang ho bolaodi bona e le ho netefatsa diphetoho tsena.



### Ho etsahala eng ha setho se hlokahala pele se ba le dilemo tse 18?

Ditjhelete tsohle di tla leshwa ho letlotlo la setho mme o lokela ho romela letlole **dikhopi tsa sethatho tse tsa ditokomane tse latelang:**

- Setefikeiti sa lefu la setho
- Lengolo la bolaodi / bophethahatsi le nehelanwang ke Molaodi e moholo wa Lekgotla le lehlo la Dinyewe (Master of the High Court)
- Tokomane ya boitsebiso / phasepoto ya moemedi ya amohetsweng / mophethahatsi
- Dintlha tse tshwanetseng tsa banka ka lebitso la letlotlo la setho se hlokahetseng
- Lengolo la sethatho la taelo le rometsweng ke letlole la mojalefa le tlatsitsweng ke setho.

Re letsetse haeba o batla thuso.

### Ke bomang ba laolang letlole la mojalefa mme ba lokela ho etsa eng?

Letlole la mojalefa le laolwa le ho tsamaiswa ke lekgotla la baboloki ba matlole le kenyeletsang mmoloki ya ikemetseng wa matlole esita le ofisiri e kgolo. Baboloki ba matlole ba amohela motshwaradibuka tsa matlotlo esita le balaodi ba matsete mme ba na le tokelo ya ho esa diphetoho tsa melao. Diphetoho tseo di lokela ho dumellwa le ho ngodiswa ke Mongodisi wa Matlole a Panshene.

Ditshebeletso tsa Menyetla ya Fairheads di sebetsana le tsamaiso ya letsatsi le letsatsi ya letlole la mojalefa.

### Re tla fumana dipuisano dife?

- Ditatemente tsa menyetla ya setho tsa selemo le selemo di romela nakong ya dikgwedi tse 6 tsa qetello ya selemo sa ditjhelete sa letlole la mojalefa (qetellong ya Hlakola ka selemo le selemo) e le ho bontsha hore ho sebedisitswe tjhelete e kae nakong ya selemo, ho setse e kae qetellong ya selemo sa ditjhelete, le hore tjhelete e tsetetswe hokae.
- Setefikeiti sa seemo le selemo sa ho ba teng le sona se a romelwa.

*Hopola hore o ka re letsetsa, wa re ngolla kapa wa etela letlole la mojalefa ka nako efe kapa efe bakeng sa dintlha.*

## Botho bo fela neng?

Botho ba setho sa letlole la mojalefa botla fela ha a filha dilemong tsa kgolo e phethahetseng ya letlole. Boemong bona ditjhelete tsohle tse setseng akhaontong ya setho di tla leshwa setho, **ka ntle leha** -

- setho se kgetha ho ipolokela tjhelete ka hara letlole la mojalefa (mme moo o lokela ho ngolla letlole mme a kope sena);
- haeba tjhelete e setseng e le nyenyane haholo mme ha ho sa tshwaneleha ho lefa ditefello tsa tsamamiso. Jwale tjhelete e tla leshwa mohlokometri / mothusi haeba setho se le dilemo tse ka tlase ho tse tshwanelehang tsa kgolo ho ya ka letlole.

### Ditho di lokela ho hopola hore:

- **Dilemong tsa 16** – etsa kopo bakeng sa tokomane ya boitsebiso naheng e tshwanelehang e nang le boikarabelo bakeng sa ho fana ka tokomane ya boitsebiso (Ditaba tsa Lehae, botsamaisi ba setereke, jwalojwalo)
- **Dilemong tsa 18** – Bula akhaonto ya banka

### Ho lefa setho tjhelete, letlole la mojalefa le lokela ho ba le:

- Khopi a tsitsweng ya setho ya tokomane ya boitsebiso / phasepoto
- Dintlha tse feletseng tse nepahetseng tsa banka ya setho lebit-song la hae
- Lengolo la sethatho la taelo le rometsweng ke letlole le lokelang ho tlatswa ke setho.

## Ho jwang haeba ke sa kgotsofalla tshebeletso?

Haeba o na le tletlebo kgahlano le letlole la mojalefa o lokela ho e romela ka lengolo ho:

### The Complaints Officer

Tel: 0860 104 963  
 Fax: 021 410 5832 or 086 219 0815  
 Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)  
 Post: Mineworkers Beneficiary Fund  
 P O Box 4994, Cape Town, 8000

Haeba taba ena e sa rarollwa nakong ya dibeke tse tharo tsa ho amohelwa ke mohlanka wa ditletlebo o ka lebisa taba ena ka lengolo ho:

### The Trustees of the Mineworkers Beneficiary Fund

Tel: 0860 104 963  
 Fax: 021 410 7918  
 Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)  
 Post: Fairheads Benefit Services (Pty) Ltd

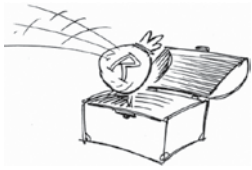
PO Box 4994, Cape Town, 8000

Haeba tletlebo e sa rarollwa nakong ya matsatsi a 30 a kamohelo ya Baboloki ya matlotlo, o ka lebisa taba ena ka lengolo ho:

### The Pension Funds Adjudicator

Tel: 012 346 1738  
 Fax: 086 693 7472  
 Email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)  
 Website: [www.pfa.org.za](http://www.pfa.org.za)  
 Post: PO Box 580, Menlyn, 0063





### Hikwalaho ka yini mali yi vekiwile eka nkwama lowu wa vavuyeriwa?

Loko xirho xa Nkwama wa Pheceni ya Vatirhi va le Migodini xi lova, tithirasiti ti fanele hi nawu ti phakela mivuyelo exikarhi ka vahlayisiwa va xirho lexi loveke hi ndlela

ya kahle swinene leyi kotekaka. Tithirasiti ti nga boha ku hakela mali leyi eka nkwama wa vavuyeriwa ematshwan'wini ya ku yi hakela hi ku kongoma eka vahlayisiwa. Eka xiyimo lexi nkwama wa vavuyeriwa i Nkwama wa Vavuyeriwa wa Vatirhi va le Migodini. Khamphani leyi yi vuriwaka Fairheads Benefit Services yi ta lawula mali leyi.

### Xana hi byihi vutihlamuleri bya mina tanihi muhlayisi/munyiki wa nhlayiso na xirho?

- Loko u ri **muhlayisi/munyiki** wa hlayiso, u fanele ku tiyisisa leswaku mali leyi yi tirhisiwa eka ku vuyerisa/ku kurisa na dyondzo ya xirho xa xihlangi.
- Loko u ri **xirho** (munhu loyi mali leyi yi faneleke ku tirhiseriwa yena), u fanele ku tiyisisa leswaku mali leyi yi tirhisiwa ku kuma dyondzo leyi faneleke ku ku pfuna ku lulamisela vumundzuku.



## Xana nkwama wa vavuyeriwa wu tirha njhani?

Akhawunti ya xirho ya pfuriwa loko hakelo ya mivuyelo ya rifu yi hundziseriwa eka nkwama wa vavuyeriwa. (Nomboro ya akhawunti ya xirho yi kombiwa eka hinkwawo mapapila lama ya rumeriwaka eka xirho, naswona nomboro leyo fana yoxe ya rreferense yi fanele ku tshariwa nkarhi hinkwawo loko swivutiso swi vutisiwa.) Xikongomelo i ku endla leswaku mali leyi nga eka akhawunti yi hlayiseka ku fikela loko xirho xi va na malembe ya 18 naswona ngopfungopfu loko xi heta Giredi ya 12.

### TIMALI LETI NGHENAKA

Hakelo ya mivuyelo ya rifu yi hundziseriwa eka akhawunti ya xirho.

Mali leyi nga eka akhawunti ya wena ya xirho ya vekisiwa naswona mitswalo yini kumbe yihi ya vuvekisi yi engeteriwa eka akhawunti ya wena.

Akhawunti ya wena ya xirho yi vekiwile tihlo hi vukheta naswona ya lawuriwa ku endlela leswaku yi kota kuhlayiseka nkarhi wo leha hilaha swi lavekaka hakona. Hi xona xivangelo xa ku va ku nga ri swikoxo hinkwaswo leswi u swi kombelaka swi hakeriwaka.



### TIMALI LETI HUMAKA

Tihakelo leti koxiwaka ku fambisa mali leyi nga eka akhawunti ya xirho, na ta nxaviselano wun'wana na wun'wana.

Ku hakeriwa ko hambanahambana ku nga endliwa ku suka eka akhawunti ya xirho.

Ku hakeriwa ka nkarhi na nkarhi ku nga endliwa ku suka eka akhawunti ya xirho n'hweti yin'wana na yin'wana, ku hakela leswi kongomanaka na tihakelo to angarhela, ta siku na siku.

Ku hakeriwa ko hlawuleka ka mpfuneto wa swa timali ku nga endliwa hi ku komb-eriwa, ku hakela loku kongomanaka na tihakelo to karhi to tanihi xikolofisi, yunifomo, tibuku, switirhisiwa swa le hofisini, vutleketti, sw.sw. *Vona pheji ya 4 ku kuma swo tala.*

## Xana ku hakeriwa swi endliwa njhani?



- **Ku hakeriwa ka nkarhi na nkarhi** ku endliwa ku pfuna ku hakela loku kongomanaka na tihakelo ta siku na siku ku hanya ta xirho, to tanihi ta swakudya, vurhurhelo, na swo kota sweswo. Ntsengo lowu wu hakeriwaka wu leteriwa hi ku i mali muni leyi nga kona na ku xirho xi na malembe mangani.
- **Ku hakeriwa ko hlawuleka ka xumankulu** ku nga endliwa loko muhlayisi/munyiki wa nhlayiso kumbe xirhonkulu xi kombela,

kambe tithirasiti ti fanele ku boha loko ku hakeriwa koloko ku nga endlwiwa. Ku hakeriwa ku nga endlwiwa ku kongomana na tihakelo ta dyondzo ya xirho (to tanihi le ka tihakelo, tibuku, switirhisiwa swa le hofisini, yunifomo na tidyondzo to engetela) naswona eka mikarhi yin'wana eka tihakelo ta vutshunguri na tihakelo ta ku hanya kahle hi ku angarhela. Muhlayisi/munyiki wa nhlayiso na/kumbe xirhonkulu xi fanele ku sayina xikombelo lexi.



### Xana ndzi fanele ku kombela njhani ku hakeriwa ko hlawuleka ka xumankulu naswona ku laveka tidokhumente tihi?

Loko u lava ku kombela mpfuneto wa swa timali ehandle ka ku hakeriwa ka nkarhi na nkarhi, **tsundzuka** –

- U ta fanele ku tisa tidokhumente/tiinivhoiyisi hi fekisi/imeyili kumbe poso ku seketela xikombelo xa wena.
- Dokhumente leyi yi fanele ku va eka nhloko ya papila kumbe xigandlu xa xikolo/kholichi/yunivhesiti/dokodela/vhengele eka yona.
- Loko ku ri ka tihakelo ta dyondzo, yi fanele ku komba vito ra xirho, giredi/khoso na tihakelo leti koxometiweke leti ti faneleke ku hakeriwa.
- Vuxokoxoko byo banga, riqingho, fekisi, adirese ya imeyili na munhu wo tihlanganisa wa xikolo/kholichi/yunivhesiti/dokodela/vhengele swi fanele ku kombiwa eka dokhumente leyi.

#### Tsundzuka:

- Muhlayisi/munyiki wa nhlayiso na/kumbe xirhonkulu xi fanele ku sayina xikombelo lexi.
- Nomboro leyo fana yoxe ya rherefense yi fanele ku va eka tipheji hinkwato.
- Tiyisisa leswaku nkwama wu na vuxokoxoko lebyi nga enawini bya bangi na khopi ya masungulo leyi tiyisisiweke ya pasi ra wena.

**SWA NKOKA SWINENE:** Swikombelo leswi swi fanele ku tisiwa eka n'hweti yi 1 ku nga si fika siku leri languteriweke ra ku hakeriwa, ku tiyisisa leswaku ku hakeriwa ka endlwiwa hi siku leri swi lavekaka harona.

### Hikwalaho ka yini ndzi fanele ku tatisa na ku tlierisa Xitifikhethi xa Vukona lembe rin'wana na rin'wana?

Nkwama wa vavuyeriwa wu fanele ku tiyisisa leswaku tihakelo ti endlwiwa eka vanhu lava faneleke. Hikokwalaho, **lembe rin'wana na rin'wana** vahlayisi/vanyiki va nhlayiso va fanele ku tatisa na ku **tlierisa Xitifikhethi xa Vukona**, ku tiyisisa leswaku va ha ri ku hlayiseni ka swirho. Loko fomo leyi yi nga tlieriseriwi eka nkwama lembe rin'wana na rin'wana, kutani **ku hakeriwa hinkwako ka yimisiwa** ku fikela loko fomo leyi tatisiweke hi mfanelo yi kumeka.

### Leswi faneleke ku endlwiwa hi fomo ya xitifikhethi xa vukona (COE)

- U fanele ku tlierisela fomo leyi eka nkwama wa vavuyeriwa hi siku leri lavekaka, hi ku tihisa mvhilopo yo hlamula leyi hakeleriweke leyi yi nyikiweke, kumbe hi fekisi kumbe imeyili.
- U ta kuma SMS ku tiyisisa leswaku Fairheads yi kumile xitifikhethi xa wena lexi nga enawini xa vukona.

### Xana ndzi fanele ku endla yini loko muhlayisi/munyiki wa nhlayisi a lova kumbe a cinca?

Xikan'wekan'we loko ndyangu wu bohile ku i mani loyi a nga ta va muhlayisi lontshwa/munyiki wa nhlayiso lontshwa, u fanele u swi rhumela eka nkwama:

- **Loko muhlayisi/munyiki wa nhlayiso a lovile:** Xitifikhethi xarifuxi tiyisisiweke hi xigadlo xamaphorisa ra muhlayisi loyi a loveke/munyiki wa nhlayiso loyi a loveke,

#### KUMBE

- **Loko muhlayisi/munyiki wa nhlayiso a cincile:** Afidavhiti ya muhlayisi wa khale/munyiki wa nhlayiso wa khale yi vula leswaku a nga ha hlayisi xirho.

#### NA

- Afidavhiti ku suka eka muhlayisi lontshwa/munyiki wa hlayisi lontshwa leyi vulaka leswaku sweswi u ta va a karhi a hlayisa xirho. Afidavhiti yi fanele ku tlhela yi kombisa ku i vamani vavuyeriwa, yi nyika mavito ya vona hi xitalo na masiku ya ku velekiwa, xikan'we na swivangelo swa ku cinca vuhlayisiwa.
- Vuxokoxoko bya bangi, pasi/phasipoto leyi tiyisisiweke ya masungulo swa muhlayisi lontshwa/munyiki wa nhlayiso lontshwa
- Afidavhiti ku suka eka munhu loyi a khumbekaka kambe a nga riki kona eka ntwanano wa masungulo, ngopfungopfu xirho xa ndyangu kumbe vulawuri bya mfumoxivongo, leyi vulaka leswaku muhlayisi lontshwa i mani.

Hinkwato tidokhumente leti ti fanele ku rhumelwa hi posi, email, fax kumbe tiyisiwa etifosi takwa Fairheads

Hi bele riqingho ku kuma vuxokoxoko byo tala na swileriso.

### Xana ku humelela yini loko hi lava ku cinca vito ku siku ra ku velekiwa ra xirho?

Vuxokoxoko lebyi nkwama wa vavuyeriwa wu nga na byona bya xirho byi fanele ku va byi fana na bya dokhumente ya ximfumo leyi nyikiweke hi vulawuri lebyi byi nyikaka mapasi (byo tanihi hi Timhaka ta Xikaya, mafambiselo ya xifundza, na swo kota sweswo.) Loko ku cinca ku endliwa eka vuxokoxoko bya xirho, u fanele ku tlhela u hi rhumela papila ro suka eka vulawuri lebyi ku tiyisisa ku cinca loku.

### Xana ku humelela yini loko xirho xi lova xi nga xi fikisa malembe ya 18?

Hinkwato timali ti ta hakeriwa eka rifa ra xirho naswona u fanele ku rhumela **tikhopi leti tiyisiseweke ta ta tidokhumente leti landzelaka:**

- Xitifikhethi xa rifu ra xirho
- Papila ra vulawuri/vulawuri bya rifa lebyi nyikiwaka hi Mutirhelinkulu wa Khontokulu
- Pasi/phasipoto ya muyimeri loyi thoriweke/mulawuri wa rifa loyi a thoriweke
- Vuxokoxoko lebyi nga enawini byo banga lebyi nga hi vito ra rifa ra xirho lexi nga lova
- Papila ra masungulo ra xileriso leri ri rhumeriweke hi nkwama wa vavuyeriwa leri ri tatisiweke hi xirho.

Hi bele riqingho loko u lava ku pfuniwa.

### Xana i mani a fambisaka nkwama wa vavuyeriwa naswona u fanele ku endla yini?

Nkwama wa vavuyeriwa wu fambisiwa na ku lawuriwa hi bodo ya tithirasiti leyi yi katsaka thirasiti leyi tiyimelaka na muofisirinkulu. Tithirasiti ti thola n'watinkonta na vafambisi va vuvekisi naswona va na mfanelo yo cinca milawu. Ku cinca koloko ku fanele ku pasisiwa na ku tsarisiwa hi Murhijisitirara wa Mikwama ya Phecheni.

Fairheads Benefit Services yi tirhana na mafambiselo ya siku na siku ya nkwama wa vavuyeriwa.

### Xana hi ta kuma mapapila ya njhani?

- Switatimente swa mivuyelo swa rhumeriwa eka 6 wa tin'hweti ta ku hela ka lembeximali na nkwama wa vavuyeriwa (ku hela ka Nyenyanyana lembe rin'wana na rin'wana) ku komba ku i mali muni yi tirhisiweke elembeni, i mali muni yi nga sala eka ku hela ka lembeximali ro, na laha mali yi nga vekisiwa kona.
- Xitifikhethi xa lembe na lembe xa vukona na xona xa rhumeriwa.

*Tsundzuka leswaku u nga bela riqingho, u tsalela kumbe u endzela nkwama wa vavuyeriwa eka nkarhi wihhi kumbe wihhi ku kuma vuxokoxoko.*

## Xana vuxirho byi hela rini?

Vuxirho bya nkwama wa vavuyeriwa bya xirho byi ta fika emakumu loko xi fikisa malembe ya lavakulu. Eka nkarhi lowu mali hinkwayo leyi nga sala eka akhawunti ya xirho yi hakeriwa xirho **handle ka loko** -

- loko xirho xi hlawula ku hlayisa mali leyi eka nkwama wa vavuyeriwa (eka xiyimo lexi xi fanele ku tsalela nkwama ku kombela leswi);
- loko mali leyi nga sala yi ri yitsongo swinene naswona swi nga ha fanelangi ku hakela tihakelo ta mafambiselo. Kutani mali leyi yi ta hakeriwa muhlayisi/munyiki wa nhlayiso loko xirho xi ehansi ka malembe ya lavakulu.

### Swirho swi fanele ku tsundzuka ku:

- **Eka malembe ya 16** – endla xikombelo xa pasi eka vulawuri bya tiko leri khumbekaka ra vutshamo lebyi nga na vutihlamuleri byo nyika pasi (Timhaka ta Xikaya, mafambiselo ya xifundza, sw.sw.)
- **Eka malembe ya 18** – Pfula akhawunti ya bangi.

### Ku hakela xirho mali, nkwama wa vavuyeriwa wu fanele ku va na:

- Khopi leyi tiyisiseweke ya pasi/phasipoto ya xirho
- Vuxokoxoko byo banga bya lebyi nga enawini bya xirho lebyi nga hi vito ra xona
- Papila ra masungulo ra xileriso lexi rhumeriweke hi nkwama lexi xi faneleke ku tatisiwa hi xirho.

## Xana ku humelela yini loko ndzi nga tsakangi hi vukorhokeri lebyi?

Loko u ri na xivilelo ehenhla ka nkwama wa vavuyeriwa u fanele ku xi rhumela hi ku tsalela eka:

### The Complaints Officer

Tel: 0860 104 963  
 Fax: 021 410 5832 or 086 219 0815  
 Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)  
 Post: Mineworkers Beneficiary Fund  
 P O Box 4994, Cape Town, 8000

Loko mhaka ya kona yi nga ololoxiwi eka mavhiki manharhu ya ku kumeka ka yona hi muofisiri wa swivilelo u nga ha kongomisa mhaka leyi hi ku tsalela eka:

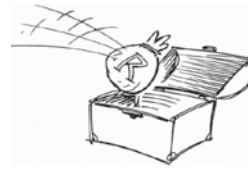
### The Trustees of the Mineworkers Beneficiary Fund

Tel: 0860 104 963  
 Fax: 021 410 7918  
 Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)  
 Post: Fairheads Benefit Services (Pty) Ltd  
 PO Box 4994, Cape Town, 8000

Loko xivilelo lexi xi nga ololoxiwi eka 30 wa masiku ya ku kumeka ka xona hi Tithirasiti, u nga ha kongomisa mhaka hi leyi hi ku tsalela eka:

### The Pension Funds Adjudicator

Tel: 012 346 1738  
 Fax: 086 693 7472  
 Email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)  
 Website: [www.pfa.org.za](http://www.pfa.org.za)  
 Post: PO Box 580, Menlyn, 0063



## Kwakutheni le mali ize igcinwe kweli qumrhu lengxowa-mali yabafumani-luncedo?

Xa lithe lasweleka ilungu leNngxowa-mali yeProvident elingumSebenzi-mgodini, abaphathiswa bequmrhu ngokomthetho

mabahlulahlule imali kwabo babexhomekeke kwilungu eliswelekileyo ngendlela enobulungisa enokwenzeka. Abaphathiswa bequmrhu bangagqiba ukuba bahlawule imali kwiqumrhu lengxowa-mali yabafumani-luncedo endaweni yokuyihlawula ngqo kubaxhomekeki. Inkampani ebizwa ngokuba yi-Fairheads Benefit Services iya kuyilawula imali.

## Luyintoni uxanduva lwam njengomgcini/umnakekeli kunye nelungu?

- Ukuba **ungumgcini/umnakekeli**, kufuneka uqiniseke ukuba imali isetyenziselwa inzuzo/ ukukhulisa kunye nemfundo yelungu elisengumntwana.
- Ukuba **ulilungu** (umntu emayisetyenziselwe yena imali), kufuneka uqiniseke ukuba imali isetyenziselwa imfundo efanelekileyo ukukunceda ukuze ulungiselele ikamva.



## Lisebenza njani eli qumrhu lengxowa-mali yabafumani-luncedo?

I-akhawunti yelungu iyavulwa xa intlawulo yokusweleka ithunyelwa kweli qumrhu lengxowa-mali yabafumani-luncedo. (Ireferensi yale akhawunti yelungu iboniswa kuyo yonke imbalelwano ethunyelwa kwilungu, lereferensi kufuneka ikhankanywe xa imibuzo-ngcaciso isenziwa.) Injongo kukwenza le mali ikwi-akhawunti yelungu ihlale de ilungu libeneminyaka eli-18 kwaye kunqwenekela ukuba abe egqibe isiGaba se-12.

## INGENISO

Intlawulo eyinzuzo ngenxa yokusweleka ithunyelwa kwi-akhawunti yelungu lakho.

Imali ekwi-akhawunti yelungu lakho ibakutyalo-mali kwaye nayiphi na imbuyekezo yotyalo-mali yongezwa kwi-akhawunti yakho.

I-akhawunti yelungu lakho ibekwa iliso ngobunono kwaye ilawulwa khon' ukuze ihlale kangangelo xesha lifunekayo. Yiyo loo nto engahlawulwa onke amabango owacelayo.



## INCITHO

Imidlivo ibizelwa ukulawula imali ikwi-akhawunti yelungu kunye notshintshiselwano-mali ngalunye.

Intlawulo ezininzi zinokwenziwa nge-akhawunti yelungu.

Intlawulo zarhoqo zingenziwa nge-akhawunti yelungu inyanga nenyanga, ukubhatalela iindleko jikelele zemini nemini.

Intlawulo eziluncedo lwezemali olulodwa zingenziwa xa kuthe kwenziwa isicelo, ukubhatalela iindleko ezizodwa ezifana neentlawulo zesikolo, isinxibo sesikolo, iincwadi, izixhobo zokubhala, ukukhwela, njl njl. Jonga kwiphepha le-4 ukufumana ulwazi oluthe vetshe.

## Intlawulo zenziwa njani?



- **intlawulo zarhoqo** zenzelwa ukunceda ukuhlawulela iindleko zokuphila zemihla ngemihla zelungu, ezifana nokutya, indawo yokuhlala, nezinye. Isixa-mali esibhatalwayo sixhomekeke ekubeni ingakanani imali ekhoyo kwaye lidala kangakanani ilungu elo.
- **intlawulo-mali ezizodwa** zingenziwa xa umgcini/umnakekeli okanye ilungu elidala ngokomthetho (18) licela, kodwa abaphathiswa bequmrhu kufuneka baqgibe ukuba lo ntlawulo ingenziwa na. Intlawulo zingenziwa ngakwiindleko zemifundo yelungu (ezifana neentlawulo zesikolo, iincwadi, izixhobo

zokubhala, isinxibo sesikolo, ukukhweliswa kunye nezifundo ezongezwayo) kwaye ngamanye amaxesha iindleko zonyan-gu kunye nezinye iindleko zokuzikhathalela jikelele. Umgcini/umnakekeli okanye ilungu elidala ngokomthetho (18) kufuneka lityikitye isicelo.



### Ndingayicela njani intlawulo esisixa-mali eyodwa kwaye ngawaphi amaxwebhu afunekayo?

Ukuba ufuna ukucela uncedo lwemali ngaphandle kweentlawulo zarhoqo, **khumbula ukuba –**

- Kuya kufuneka uthumele amaxwebhu/uluhlu lwamaxabiso ezinto ngefekisi/ngeimeyile okanye ngeposi ukuxhasa isicelo sakho.
- Uxwebhu kufuneka lukwiphepha elinophawu okanye lubenesitampu sesikolo/ sekholeji/sedyunivesiti/sikagqirha/sevenkile kulo.
- Ukuba seseendleko zemifundo, kufuneka lubonise igama lelungu, isigaba/ikhondo lesifundo kunye neentlawulo ezicacisiweyo ekufuneka zibhatalwe.
- Iinkcukacha zebhanki, imfonomfono, ifekisi, idilesi yeimeyile kunye nomntu ekunokunxityelwana naye wesikolo/wekholeji/wedyunivesiti/kagqirha maziboniswe kolu xwebhu.

### Khumbula:

- Umgcini/umnakekeli kunye/okanye nelungu ilungu elidala ngokomthetho (18) kufuneka batyikitye isicelo.
- Ireferensi mayibekho kuwo onke amaphepha.
- Qiniseka ukuba ingxowa ineenkukacha zebhanki zakho ezisebenzayo kunye nekopi engqinisiweyo yokuqala yencwadi esisazisi.
- Naziphi na iintlawulo zesixa-mali esisodwa ziya kutsalwa kwisixa-mali kwaye inganciphisa isixa-mali kunye neentlawulo zarhoqo ezenziwayo.

**OKUBALULEKE KAKHULU:** *Ezi zicelo kufuneka zithunyelwe ubuncinane inyanga ibe-1 phambi komhla wentlawulo elindelweyo, ukuqinisekisa ukuba intlawulo yenziwa ngomhla obekiweyo.*

### Kutheni kufuneka ndigcwalise kwaye ndibuyisele iSiqinesekiso sokuPhila rhoqo ngonyaka?

Iqumrhu lengxowa-mali yabafumani-luncedo kufuneka liqiniseke ukuba iintlawulo zenziwa kumntu ofanelekileyo. Ke, rhoqo ngonyaka umgcini/umnakekeli kufuneka agcwalise kwaye athumele ifomu esiSiqinesekiso sokuPhila, ukungqina ukuba usakhathalele amalungu. Ukuba le fomu ayithunyelwanga kwiqumrhu lengxowa-mali yabafumani-luncedo rhoqo ngonyaka, zonke iintlawulo ziya kunqunyaniswa de ifomu egcwaliswe ngokupheleleyo ifunyanwe.

**Kufuneka ndiyithini ifomu esisiqinisekiso sokuphila (COE)**

- Kufuneka uthumele ifomu kwiqumrhu lengxowa-mali yabafumani-luncedo ngomhla ofunekayo, usebenzise imvulophu yokuphendula obonelelwe ngayo esele ihlawulelwe iindleko zokuposa okanye ngefekisi okanye ngeimeyile.
- Uya kufumana i-SMS ukungqina ukuba u-Fairheads uyifumene i-COE esisemthethweni.

**Kufuneka ndenze ntoni xa kuthe kwasweleka okanye kwatshintsha umgcini/umnakekeli?**

Nje ukuba usapho luthathe isigqibo sokuba ibengubani umgcini/umnakekeli omtsha, kufuneka uthumele kwiqumrhu lengxowa-mali yabafumani-luncedo:

- **Ukuba umgcini/umnakekeli uswelekile:** isitifiketi esiqinisekisiweyo saloyo uswelekileyo ungumgcini/ungumnakekeli,

**OKANYE**

- **Ukuba umgcini/umnakekeli utshintshiwe:** ingxelo efungelweyo esuka kumgcini/kumnakekeli wangaphambili ethi ayisenguye onakekele ilungu.

**KUNYE**

- Nengxelo efungelweyo esuka kumgcini /kumnakekeli omtsha exela ukuba uza kuthathela kuye unakekelo lwelungu. Ingxelo efungelweyo kufuneka ixele ukuba ngoobani abafumani-luncedo, inike amagama abo apheleleyo kunye nemihla yabo yokuzalwa kunye nezizathu zokutshintshwa kobugcini-lungu.
- Iinkcukacha zebhanki zomgcini/zomnakekeli omtsha kunye nekopi yencwadi esisazisi yangaphambili/yencwadi yokundwendwela.
- Ingxelo efungelweyo esuka kulowo ubandakanyeka kwisivumelwano sokukhusela ngokomthetho, ekungalunga ibelilungu losapho okanye ugunyaziwe wemimandla (inkundla yoluntu), exela ukuba ngubani lo mgcini mtsha.

Wonke la maxwebhu angathunyelwa nge posi, i email, i fax okanye asiwe kwelinye lamasebe ethu okanye kwa TEBA.

Sitsalele umnxeba ngolwazi oluthe vetshe kunye nemiyalelo.

**Kuya kuthini xa sifuna ukwenza utshintsho kwigama lelungu okanye kumhla walo wokuzalwa?**

Iinkcukacha ezikwiqumrhu lengxowa-mali yabafumani-luncedo izezelungu kufuneka zifane namaxwebhu asemthethweni akhutshwa ngabasemagunyeni abakhupha iincwadi ezizazisi (abafana neSebe lemiCimbi yezeKhaya, umlawuli wesithili, nabanye.) ukuba

utshintsho luyenziwa kwiinkcukacha zelungu, kufuneka uthumele ileta esuka kwaba basemagunyeni ukungqina olu tshintsho.

**Kuyawukwenzeka ntoni xa ilungu lithe lasweleka phambi kokuba libeneminyaka eli-18?**

Zonke iimali ziya kuhlalulwa kwilifa lelungu kwaye kufuneka uthumele iikopi zokuqala

la zala maxwebhu alandelayo kwiqumrhu lengxowa-mali yabafumani-luncedo:

- Isiqinisekiso sokusweleka selungu
- Ileta eligunya/yolawulo-lifa ekhutshwa yiNgqonyela yeNkundla ePhakamileyo
- Incwadi esisazisi/incwadi yokundwendwela yalowo uchongelwe ukubangummeli/ngumlawuli-lifa
- Iinkcukacha ezisemthethweni zebhanki ezisegameni lelifa lelungu eliswelekileyo
- Ileta yokuqala yomyalelo ethunyelwe ngumxhamli-ngxowa egcwaliswe lilungu.

**Ngubani olawula iqumrhu lengxowa-mali yabafumani-luncedo kwaye kufuneka enze ntoni?**

Iqumrhu lengxowa-mali yabafumani-luncedo lilawulwa yibhodi yabaphathiswa bequmrhu equka umlawuli –zimali ozimeleyo kunye negosa eliphambili. Abaphathiswa bequmrhu bonyula umphicothi-zincwadi kunye nomlawuli wotyalo-zimali kwaye unelungelo lokwenza utshintsho kwimithetho. Ezo nguqu kufuneka zamkelwe yaye zibhaliswe nguMbhali weeNgxowa-mali zoMhlala-phantsi.

I-Fairheads Benefit Services ijongana nolawulo lwemihla ngemihla lwequmrhu lengxowa-mali yabafumani-luncedo.

Sitsalele umnxeba ukuba ufuna uncedo.

**Yiyiphi imbalelwano esiya kuyifumana?**

- Iingxelo zonyaka zamalungu angabaxhamli ziyathunyelwa kwiinyanga ezi-6 zokuphela konyaka-mali yokuxhanyulwa kwengxowa (ekupheleni kweyoMdumba ngonyaka Feburuwari) ukubonisa ukuba ingakanani imali esetyenzisiweyo ngonyaka, ingakanani eshiyekileyo ekupheleni konyaka-mali yaye imali leyo ityalwe phi.
- Isiqinisekiso sokuphila sonyaka siyathunyelwa naso.

*Ukhumbule ukuba ungasitsalela umnxeba, unokusibhalela okanye undwendwele iqumrhu lengxowa-mali yabafumani-luncedo nanga-liphi na ixesha ngolwazi oluthe vetshe.*

## Ubulungu buphela nini?

Ubulungu kwiqumrhu lengxowa-mali yabafumani-luncedo buya kufikelela esiphelweni xa ufikelela kwiminyaka yobudala. Kwesi sithuba yonke imali eshiyekileyo kwi-akhawunti yelungu ibhatalwa kwilungu, **ngaphandle** –

- Kokuba ilungu likhetha ukuyigcina imali ibekwiqumrhu lengxowa-mali yabafumani-luncedo (kwesi sithuba kofuneka ilungu libhale ileta kwiqumrhu labagcini ngxowa-mali ukwenza isicelo soku);
- Xa imali eshiyekileyo incinci kakhulu kwaye akulungelanga ukuhlawula imidlwi yezolawulo. Ngako oko imali iya kuhlawulwa kumgcini/kumnakekeli ukuba ilungu lisengaphantsi kweminyaka yobudala.

### Amalungu kufuneka akhumbule ukuba:

- **Xa ukubudala obuyi-16 (leminyaka)** – yenza isicelo sencwadi esisazisi kwilizwe elifanelekileyo kulo ndawo yokuhlala inegunya enoxanduva lokukhupha incwadi esisazisi (kwiSebe lemiCimbi yezeKhaya, ulawulo olukwisithili.)
- **Xa ukubudala buyi-18 (leminyaka)** – vula i-akhawunti yebhanki

### Ukuhlawula imali kwilungu, iqumrhu lengxowa-mali yabafumani-luncedo kufuneka libe:

- Nokopi osingqinisisiweyo sencwadi esisazisi yelungu/yencwadi yokundwendwela
- Linkcukacha zebhanki ezisemthethweni zelungu ezingegama lalo
- Lleta yokuqala yomyalelo othunyelwe liqumrhu lengxowa-mali yabafumani-luncedo ekufuneka igcwaliswe lilungu.

## Kuyawukwenzeka ntoni ukuba andoneli yinkonzo?

Ukuba unesikhalazo ngakwiqumrhu lengxowa-mali yabafumani-luncedo kufuneka usithumele usibhalela ku:

### The Complaints Officer

Tel: 0860 104 963  
 Fax: 021 410 5832 or 086 219 0815  
 Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)  
 Post: Mineworkers Beneficiary Fund  
 P O Box 4994, Cape Town, 8000

Ukuba isikhalazo asisonjululwanga kwiiveki ezi ntathu zokufunyanwa kwiofisi yezikhalazo unokuhlangabezana nalo mcimbi ngokusibhalela:

### The Trustees of the Mineworkers Beneficiary Fund

Tel: 0860 104 963  
 Fax: 021 410 7918  
 Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)  
 Post: Fairheads Benefit Services (Pty) Ltd

PO Box 4994, Cape Town, 8000

Ukuba isikhalazo asisonjululwanga kwiintsuku ezingama-30 zokufunyanwa kwii-ofisi yezikhalazo unokuhlangabezana nalo mcimbi ngokusibhalela:

### The Pension Funds Adjudicator

Tel: 012 346 1738  
 Fax: 086 693 7472  
 Email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)  
 Website: [www.pfa.org.za](http://www.pfa.org.za)  
 Post: PO Box 580, Menlyn, 0063





## Fairheads Contact Details:

### Phone

Cape Town call centre: 021 410 7939  
Sharecall: 0860 104 963  
Fax Cape Town: 021 410 5832 or 086 219 0815  
Email: [mwbf@fairheads.com](mailto:mwbf@fairheads.com)

### Mail

Mineworkers Beneficiary Fund  
PO Box 4994, CAPE TOWN, 8000

### Website

[www.fairheads.com](http://www.fairheads.com)

### Facebook business page

Fairheads Benefit Services

## Visit Fairheads Offices:

### Gauteng

Ground Floor, 45 Commissioner Str.  
JOHANNESBURG

Phone:

010 100 331/7/8 | 011 029 0576 | 011 027 5574

or

2<sup>nd</sup> Floor, Block A, Sandton Close 2  
Cnr Norwich Close & 5<sup>th</sup> Str.  
SANDTON

Phone: 011 883 9755

### Durban

22<sup>nd</sup> Floor, Office no. 2217  
Embassy Building  
199 Anton Lembede Street (formerly Smith Str)  
DURBAN

Phone: 031 368 9260

### Cape Town

14<sup>th</sup> Floor, 2 Long Str.  
CAPE TOWN

Phone: 021 410 7939  
Sharecall: 086 010 4963



**FAIRHEADS**  
Benefit Services

Authorised financial services provider