

SACCAWU

National Beneficiary Fund

MEMBER GUIDE



English

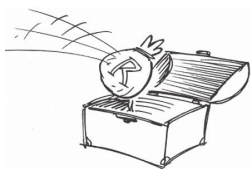
South Sotho

Zulu

Xhosa

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

Version 2 - April 2019



Why was the money put in this beneficiary fund?

When a member of the SACCAWU National 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 Saccawu National 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 reference 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.

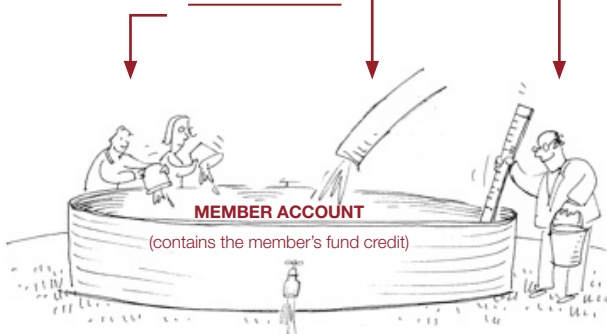


INFLOWS

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 financial assistance 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 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 a 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.*

Make sure payments don't stop: keep in contact!

To continue making payments from the beneficiary fund, the fund must make sure that payments are made to the right people.

To send important information to guardians/caregivers via SMS, email or letters, the fund must make sure that the contact information for the guardian/caregiver is correct.

So, every year guardians/caregivers must contact the fund to CONFIRM that they are alive and still looking after the member and to UPDATE or confirm their contact details.

PAYMENTS MAY BE STOPPED IF YOU DO NOT CONTACT US AT LEAST ONCE A YEAR.

See the back cover page for all the ways of contacting the beneficiary fund.

You can also fill in a **Certificate of Existence** form to confirm and update your details. The beneficiary fund may ask a guardian/caregiver to fill in a form if you have not been in contact with the fund for a while. You must return the Certificate of Existence form to the beneficiary fund as soon as possible, by email and fax.

Send us your email address for fast and convenient communication.

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 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 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 emailed, faxed, posted or dropped off at one of Fairheads walk-in client centres or a TEBA Ltd branch.

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
- **Banking details in the name of the appointed Representative.** If the value of the assets is less than R50,000, a Consent and Indemnity providing the Representative's banking details must be completed. Contact Fairheads to get the forms.

OR

- **Banking account details in the name of the Estate Late.** If the value of the assets is more than R50,000, an Estate Late Letter of Instruction providing the late's banking details must be completed. Contact Fairheads to get the form.

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 handles 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.

- A Certificate of Existence form may be sent if the beneficiary fund needs updated information from the guardian/caregiver or member.

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 beneficiary 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 contact the beneficiary fund to let them know of his/her decision).
- if the remaining money is too little and it is no longer right to pay the administration fees. Then the money will be paid out 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 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, send it in writing to:

The Complaints Officer

Tel: 0860 222 121

Fax: 086 219 0778

Email: complaints@fairheads.com

Post: Saccawu National Beneficiary Fund
PO 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

Tel: 0860 222 121

Fax: 086 219 0778

Email: queries@fairheads.com

Post: PO Box 4994, Cape Town, 8000

If the complaint is not resolved within 30 days of receipt by the Trustees, you may address the issue in writing to:

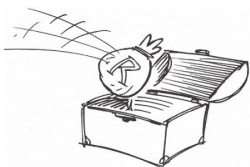
The Pension Funds Adjudicator

Tel: 012 346 1738

Fax: 086 693 7472

Email: enquiries@pfa.org.za

Post: PO Box 580, Menlyn, 0063



Hobaneng ha tjelete e bolokilwe letloleng lee la mojalefa?

Ha setho sa Letlole la SACCAWU Provident Fund se hlokahala, baboloki ba matlotlo ba lokela ka molao ho aba menyetla ya matlotlo ho bana ba setho seo se hlokahetseng ka tsela e tshepahalang kamoo ho ka khonehang ka teng. Baboloki ba matlotlo ba ka etsa qeto ya ho lefa tjelete letloleng la mojalefa ho na le ho e lefa ka ho otlooha ho bana ba hae. Boemong bona letlole la mojalefa ke la Saccawu National Beneficiary Fund. Khamphani e bitswang Tshebeletso ya Menyetla ya Fairheads (Fairheads Benefit Services) e tla laola tjelete ena.

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

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



Letlole lee la mojalefa le sebetsa jwang?

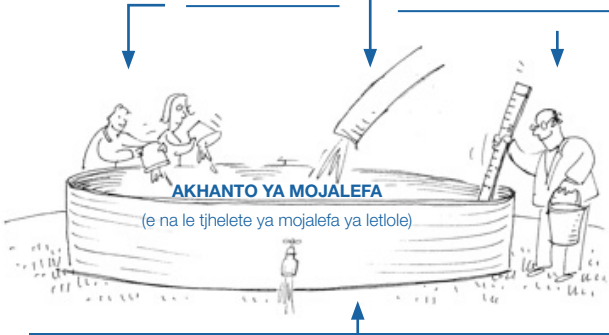
Akhaonto ya setho e a bulwa ha ho fetisetswa tefo ya monyetla bakeng sa lefu ka hara letlole lena la mojalefa. Sepheo ke hore tjelete ena e dule akhaontong ya setho ho fihlela se ba le dilemo tse 18 kapa ka mohlomong se qeta Kereiti ya 12.

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 kamo o ka hlokeheng ka teng. Ke ka lebaka leo eseng dikopo tsohle tsa tjhelete tseo o tla di etsa tse tla lefshwa.



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, diaparo tsa sekolo, dibuka, dingolla, dipalangwang, jwalojwalo. *Tadima leqephe la 11 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 dijo, bodulo, jwalojwalo. Tjhelete e lefshwang e itshetlehlile ka hore ho na le tjhelete e kae le hore setho ke sa kgahe haakae.
- **Ditefello tse ikgethileng tsa thuso** di ka etswa ha mohlakomedi / mothusi kapa setho se seholo 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 ditsheneyehelo tsohle tsa boiketlo ba setho ka kakaretso. Mohlokomedi/mothusi le/kapa setho se seholo se lokela ho saenela kopo.



Ke lokela ho kopa ditefello tsa ditlhoko 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 ditsheneyehelo tsa thuto, e lokela ho bontsha lebitso la setho, kereiti / thuto le dintlha tse fellelseng 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 seholo 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 tjheleteng e ka hara letlole, mme hoo ho fokotsa tjhelete e bolokilweng letloleng.

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

Etsa bonnete ba hore ditefello ha di emise: dula o hokahane le rona!

Ho tswela pele ho etsa ditefo letloleng la mojalefa, letlole le tlameha ho etsa bonnete ba hore ditefello di etswa bathong ba nepahetseng. Ho romella tlhahisoleseding ya bohlokwa ho bahodisi/bahlokomedi ka SMS, imeile kapa mangolo, letlole le tlameha ho etsa bonnete ba hore tlhahisoleseding ya mohodisi/mohlokomedi e nepahetse.

Ka hona, selemo se seng le se seng bahodisi/bahlokomedi ba tlameha ho ikopanya le letlole ho NETEFATSA hore ba ntse ba phela mme ba sa ntse ba hlokometse setho le hore ba LOKISE kapa ho netefatsa dintlha tse mabapi le setho.

DITEFO DI KA EMISWA HAEBBA O SA IKOPANYE LE RONA BONYANE HANG KA SELEMO.

Sheba leqephe le kamorao bakeng sa ditsela tsohle tsa ho ikopanya le letlole

Hape o ka tlatsa fomo ya **Setifikeiti sa ho Phela** ho netefatsa le ho lokisa dintlha tsa hao. Letlole la mojalafa le ka nna la kopa mohodisi/mohlokomedi ho tlatsa fomo haeba o sa ka wa ikopanya le letlole nako e itseng. O tlameha ho kgutlisetsa Setifikeiti sa ho Phela sa mojalafa ho letlole kapele ka moo ho ka kgonehang ka imeile kapa fekse.

Re romele aterese ya hao ya imeile bakeng sa kgokahano e potlakang mme e baballang nako.

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

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

- Haeba mohlokomedi / mothusi a hlokahetse: setifikeiti sa lefu la mohlokomedi / mothusi,

KAPA

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

LE

- Lengolo la bopaki ba boikano le tswang ho mohlokomedi / 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 mabitso a bona a felletseng le matsatsi a tlhaho, esita le mabaka a phetoho ya bohlokomedi.
- Dintlha tsa banka tsa mohlokomedi / 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 Morena, le bolelang hore mohlokomedi e motjha e se e le mang.

Tokomane tsena lika romelwa ka fax, poso, kapa marang rang (email) kapa tsa ikisetswa ho engwe ya li ofise tsa Fairheads kapa Teba.

Re letsetse bakeng sa dintlha tse ngatanyana le ditaelo.

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 Lekala la ditaba tsa lehae, Mmusisi wa 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 tse.

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 romella letlole dikhopi tsa sethatho tse tsa ditokomane tse latelang:

- Setifikeiti sa lefu la setho
- Lengolo la bolaodi / bophethahatsi le

nehelanwang ke Molaodi e moholo wa Lekgotla le leholo la Dinyewe (Master of the High Court)

- Tokomane ya boitsebiso / phasepoto ya moemedi ya amohetsweng / mophethahatsi
- **Lintlha tsa banka lebitsong la Moemedi ya hlophilong.** Haeba boleng ba thepa e ka tlaase ho R50,000, tumello le tumello ea ho fana ka boitsebiso ba banka ya Moemeli e tlameha ho phethoa. Iteanye le Fairheads ho fumana liforomo.

Kapa

- **Lintlha tsa akhaonto ea lebitso la setho se hlokahetseng.** Haeba boleng ba matlotlo bo feta R50,000, Lengolo la litaelo le fanang ka lintlha tsa banka li tla phethoa. Iteanye le Fairheads ho fumana foromo.

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 dumelliwa le ho ngodiswa ke Mongodisi wa Matlole a Penshene.

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 hobateng seka romelwa haeba letlole la mojalefa le hloka ho nchafatsa boitsebiso ho tswa ho mohlokomedi kapa mojalefa.

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

Ho ba setho ho 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** -

- Ha eba leloko le khetha ho boloka tjhelete ka hare ho letlole la mojalefa (Mme moo o lokela ho letsetsa bamatlole ho ba tsibisa ka qeto yahahe);
- haeba tjhelete e setseng e le nyenyane haholo mme ha ho sa tshwaneleha ho lefa ditefello tsa tsamamiso. Jwale tjhelete e tla lefshwa mohlokomedi / 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 (Lekala la ditaba tsa lehae, Mmusisi wa Setereke, jwalo-jwalo)
- **Dilemong tsa 18** – Bula akhaonto ya banka

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

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

Haeba ke sa kgotsofalla tshebeletso teng?

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

The Complaints Officer

Tel: 0860 222 121

Fax: 086 219 0778

Email: complaints@fairheads.com

Post: Saccawu National Beneficiary Fund
PO 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

Tel: 0860 222 121

Fax: 086 219 0778

Email: queries@fairheads.com

Post: PO Box 4994, Cape Town, 8000

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

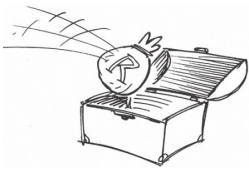
The Pension Funds Adjudicator

Tel: 086 066 2837/ 012 346 1738

Fax: 0860 693 7472

Email: enquiries@pfa.org.za

Post: PO Box 580, Menlyn, 0063



Kungani le mali igcinwe kulesikhwama seBeneficiary fund

Lapho ilunga lesikhwama somhlalaphansi lishona, ama-trustees alesosikhwama kumele alandele umthetho ekuhlukaniseni lemali kubantu abancike kwilunga. Ama-trustees kumele athathe isinqumo sokuyikhokha kubantu abancikile noma kusikhwama sezindlalifa. Inhloso yaso yalesikhwama ukunakekela lemali ekhokhelwe abancikile (ilaba asebenzamalunga alesisikhwama).

Kumele ngenzeni mina njengoSingamzali/Umnakekeli?

- Uma unguSingamzali/Umnakekeli, kumele uqiniseke ukuba imali isetshenziselwa ukugada kanye nokufundisa indlalifa esancane.
- Uma wena uyidlalifa (kusho umuntu omali yakhe emele isebenziswe), mele ubenesiqiniseko sokuba imali isetshenziselwa ekufundeni kwakho kanye nokukwakhela ikusasa elakho.



Sisebenza kanjani lesikhwama ukuze uthole usizo?

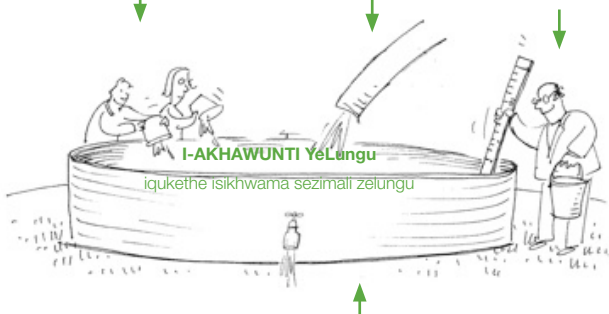
Akhawunti yendlalifa iyavulwa uma kushona umuntu obekade ekhokha imali ibesifakwa kulesikhwama semali yokuthola usizo. Injongo yethu ukuba ukwenza lemali ekwi-akhawunti yendlalifa ikwazi ukuqhuba kuze indlalifa ibe neminyaka engu-18 noma iqede Umatikuletsheni (grade 12).

OKUNGENAYO

Inzuzo yokufa ikhokhelwa kwi akhawunti yelungu.

Imali ku-akhawunti yelungu iyatshalwa, futhi noma yiziphi izinzuzo zokutshala izimali zengezwe ku-akhawunti yelungu.

I-akhawunti yakho ihlolwe ngokucophelela futhi ilawulwa ukuze ihlale isikhathi eside uma kudingeka. Yingakho akusikho konke okukhokhwayo okucela ukuthi kukhokhwe.



OKUPHUMAYO

Imali iyakhokhiswa ukuze kubhekwe kahle imali ese akhawuntini yelungu.

Izinkokhelo ezihlukahlukene zingenziwa kusuka ku-akhawunti yelungu

Izinkokhelo njalo zingenziwa kusukela ku-akhawunti yelungu njalo ngenyanga, ukukhokhela ngokujwayelekile, izindleko zansuku zonke

Izinkokhelo ezikhethekile zezezimali zingenziwa ngesicelo, ukukhokhela izindleko ezithile ezifana nezindleko zesikole, izingubo zesikole, izincwadi, ezokubhala, imali yokugibela, njalo njalo. Phenya kwi khasi lesi-18 ukuze uthole imininingwane eminingi.

Izinhlawulo zenziwa kanjani?



- **Izimali ezikhokhwa** njalo zikhokhwa ukuze zikwazi ukusiza iLungu ngezindleko zemihla namalanga njengokudla, la ehlalakhona, kanye nezinye. Inani elikhokhwayo ikhokhwangokuthi kukhona malini nokuthi iLungu ineminyaka engakanani.
- **Izinkokhelo ezikhethekile zezezimali**, zingakwazi ukukhokhwa kuS-ingamzali/Umnakekeli noma iLungu endala ngokomthetho (18) uma icela, kodwa i-beneficiary fund iyakwazi ukuthatha isinqumo ngesicelo

singakhokhwela noma cha. Izinhlawulo zingakwazi ukukhokhela ezemfundo (imali yesikole, izincwadi zokufunda, izincwadi zokubhala, umfaniswano wesikole, imali yokugibela kanye namaKlass okusiza umtwana) kwesinye isikhathi sikhokhele izindleko zase sibhedlela noma ukuziphilisa nje. Usingamzali/Umnakekeli noma idlalifa endala ngokomthetho (18) kumele asayine lesosicelo.



Kumele ngicele kanjani usizo mayelana nezindaba zemali ekhethekilelo futhi iziphi izincwadi ezifunakalayo?

Uma ufuna ukwenza isicelo sokusizwa ngemali ngaphandle kwezimali ezikhokhwa njalo, khumbula **ukuba** –

- Kuzofuneka uthumele umbhalo/umqulu, i akhawunti uyithumele ngesikhahlameza, noma ngeposi likagesi/imeyili noma ngeposi ukusekela isicelo sakho.
- Incwadi kumele ibe nesihloko noma ibe nesitembu sesikole/kholishi/nyuvesi/dokotela/eyesitolo kuyona.
- Uma kuyidleko zesekole, kumele kukhombise igama lendlalifa, ibanga/isifundo kanye neminingwane yemali emele ikhokhwe.
- Imininingwane yaseBhange, inombolo, isikhahlameza, ikheli le-imeyili ne nombolo yomuntu ozokhulumela isikole/kolishi/nyuvesi/dokotela/eyesitolo kumele ibonakale encwadini.

Khumbula:

- Usingamzali/Umnakekeli noma idlalifa endala ngokomthetho (18) kumele isayine incwadi yesicelo.
- Ireferensi mele ibhalwe kuwowonke amakhasi.
- Iba nesiqiniseko sokuba isikwama seTrust ineminingwane elungile futhi esebenzayo kanye namaKhopi omazisi eCertfiyiwe.
- Uma kukhona izindaba zemali ekhethekileyo imali yazo izothathwa kwisamba semali ekhona lokhu kungenza ukuba inciphise imali yesamba kwi akhawunti yendlalifa futhi inciphise imali ekhokhwa njalo ngenyanga.

OKUBALULEKILE KAKHULU: *Lezi zicelo kumele zithunyelwe okungenani enyangeni eyodwa ngaphambi kokuba uyithole, ukunqiniseka ukuba imali ikhokhwe ngesikhathi.*

Qiniseka ukuthi inkokhelo ayimi: xhumana nathi!

Ukuze isikhwama sezindlalifa siqhubeke nokukhokha, kumele siqiniseke ukuthi sikhokho kubantu abafanele)

Ukuze isikhwama sikwazi ukukuthumelela imininingwane nge SMS, email noma izincwadi, qiniseka ukuthi imininingwane yakho ilungile)

Ngako njalo ngonyaka abagadi / abanakekeli kumele baxhumane nesikhwama baqinisekise ukuthi basaphila nokuthi basagade ilunga babuye bavuselele neminingwane yabo yokuxhumana).

IMALI INGAMISWA UMA UNGAXHUMANI NATHI OKUNGENANI KANYE NGONYAKA)

Bona ikhasi elingemuva ukuze ubone zonke izindlela zokuxhumana nesikhwama

Ungakwazi ukugcwalisa ifomu lokuvuselela uqinisekise ukuthi neminingwane yakho isalungile. Isikhwama sezindlalifa singacela umgadi/umnakekeli ukuthi agcwalise lelifomu uma sekunesikhashana agcina ukusithinta.

Kumele ubuyisele lelifomu lokuvuselela esikhwameni sezindlalifa ngokushesha, ungalithumela nge nge imeyili, nge-fex noma uyithumele nge posi.

Sithumele ikheli lakho le-imeyili ukuze kube nokuxhumana okusheshayo nokulula.

Kumele ngenzenjani uma Usingamzali/Umnakekeli yashona noma eshintshwe?

Uma umndeni uthatha isiqu mo sokuba ngubani ozoba ngusingamzali/umnakekeli, kumele nithumele kwiskwama se-beneficiary fund:

- **Uma kushona usingamzali/umnakekeli:** isiTifiketi sokufa sakamufi usingamzali/umnakekeli,

Noma

- **Uma kushintshwa usingamzali/umnakekeli:** I-Affidavit ephuma kusingamzali/umnakekeli omdala eshoyo ukuthi abasanakekeli indlalifa.

Kanye

- I-Affidavit ephuma kusingamzali/umnakekeli omusha esho ukuthi ibona abazobe benakekela indlalifa. I-Affidavit mele isho ukuthi ngobani abayizindlalifa, amagama abo ngokuphelela kanye nosuku lokuzalwa, kanye nesizathu sokuba usingamzali/umnakekeli ashintshwe.
- Usingamzali/umnakekeli omusha iminingwane yaseBhangji kanye nekhopi yamazisi/phasiphoti yakho eCertifiyiwe,
- I-Affidavit evela kuqembu lwesithethu, kungaba ilunga lomndeni noma isiphathimandla, esisho ukuthi ngubani usingamzali/umnakekeli omusha.

Sifonele ukuze sikunikeze eminye iminingwane okanye imiyayelo.

Leminingwane / lamaphepha angathunyelwa ngeposi / isikhahlamezi (fax) / imeyili noma uyowashiya emahhovisini akwa Fairheads noma uTeba LTD branch.

Uma sifuna ukwenza ushintsho kwigama leLungu okanye usuku lwakhe lokuzalwa?

Iminingwane le isikhwama sebeneficiary fund inayo yendlalifa kumele ifane nalezi ezisemthethweni owanikwa zona iziphathimandla abakhipha omazisi (okufana noNyango weziNdaba Zasekhaya, Isifunda Sokuphatha, njalo njalo.) Uma kukhona ushintsho olwenziwayo kwiminingwane yendlalifa, kumele usithumele incwadi evela khona lapho kwiziphathimandla lezo ukuqiniseka lolushintsho olwenziwe.

Uma indlalifa ishona ngaphambi okuba ibe na-18?

Yonke imali izokhokhwa kwifa lendlalifa futhi kumele nawe uthumele kwiskwama sebeneficiary fund alezincwadi ezilandelayo:

- Isitifikiki sokufa sendlalifa
- Incwadi yomthetho ekhishwe Umphathi weNkantolo ePhezulu
- Umazisi/Phasipothi yommeli okanye ofakwe ngokomthetho
- **Iminingwane yebhange egameni loMmeleli oqokiwe**
Uma inani lezimpahla lingaphansi kuka-R50,000, i-Consent kanye nesiKhwama esihlinzeka ngemininingwane yasebhange yommeleli kumele igcwaliswe. Xhumana ne-Fairheads ukuthola amafomu.

Noma

Usithinte ngocingo uma udinga usizo.

- **Iminingwane ye-akhawuntini yebhange egameni lendlalifa eshonile.**

Uma inani lezimpahla lingaphezu kuka-R50,000, i-Letter of Instruction ehlinzeka ngemininingwane yasebhange kumele igcwaliswe. Xhumana ne-Fairheads ukuthola ifomu.

Ngubani ophatha isikhwama beneficiary fund futhi yini le ekumele beyenze?

Isikhwama beneficiary fund siphethwe futhi silawulwa yibhodli lama-trustees lokhu kubala beneficiary fund kanye nehhovisi elikhulu

elizimele. amaTrustees ayabeka ocwangingimabhuku nama-Investment menenja angaphandle kanye nemvume okwenza ushintsho kwimithetho. Ushintsho olunje kumele livunywe liphinde liziloba yiRegistrar of Pension Funds.

I-Fairheads Benefit Services iphatha izidingo zemihla namalanga zokuphathwa kwesikhwama beneficiary fund.

Yikuphi ukuxhumana esizokuthola?

- Isitathimende sendlalifa sonyaka wonke ziyathunyelwa ngaphakathi kwezinyanga ezingu-6 ngaphambi kuphele izindaba zemali zesikhwama beneficiary fund (ekupheleni kwaFebruary njalo ngonyaka) ukwazi ukuthi malini esebenzisiwe ngesikhathi sonyaka, malini esele ekupheleni kwezindaba zemali onyakeni kanye nokuthi imali itshalwe kuphi.
- Isitifiketi sokuvuselela singathunyelwa esikhwameni sezindlalifa uma befuna ukuvuselela imininingwane yomgadi / yelulunga.

Khumbula ukuba ungakwazi ukusishayela ucingo, usibhalele okanye usivakashele noma isiphi isikhathi uzothola imininingwane.

Ubulungu buphela nini?

Ubulungu besikhwama Beneficiary Fund buphela uma efinyelela eminyakeni yobudala. Kuleli phuzu yonke imali esele kwi-Akhawundi yendlalifa iyakhokhwa kwindlalifa, **ngaphandle** -

- Uma ilungu likhetha ukugcina imali kusikhwama sezimali (Uma kunjalo kumele axhumane nesikhwama zezimali ukuze abatshelwe ngesinqumo sakhe);
- Uma imali esele incane kakhulu futhi ingasayilungele ukukhokhela ukuphatha imali. Leyo mali siyayikhokha kusingamzali/umnakekeli uma indlalifa ingaphansi kweminyaka.

Amalungu kumele akhumbule ukuba:

- **Uma eneminyaka engu-16 ubudala** – yenza isicelo sencwadi yomazisi kuzwe ovela kulo ikhishwe isiphathimandla esikhipha omazisi (Ohhovisi lesiNdaba zasekhaya, Isisfunda sokuphatha, njalo njalo.)
- **Uma eneminyaka engu-18 ubudala** – vula i Akhawunti yesebhangi.

Ukukhokha imali kweLungu, isikhwama Beneficiary Fund kumele ibe:

- Khopi yamazisi/phasiphoti yendlalifa eCertifayawe
- I-Akhawundi yeseBhangi esegameni lendlalifa elungile futhi esebenzayo
- Incwadi yesiyalelo ethunyelwe isikhwama seBeneficiary Fund ekumele igcwaliswe indlalifa.

Okufanele ukwenze uma unga-jabule ngenkonzo yethu

Uma unesikhalazo ngokumelene nesikhwama sezindlalifa, sithumele ngokuthi ubhalele okuthi:

The Complaints Officer

Tel: 0860 222 121
Fax: 086 219 0778
Email: complaints@fairheads.com
Post: Saccawu National Beneficiary Fund
PO 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:

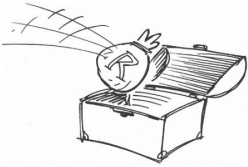
The Trustees

Tel: 0860 222 121
Fax: 086 219 0778
Email: queries@fairheads.com
Post: PO Box 4994, Cape Town, 8000

Uma isikhalazo singalungiswanga phakathi kwezinsuku ezingu-30 ubufakazi Trustees, ungasithumela isikhalazo sakho ngokubhalela ku:

The Pension Funds Adjudicator

Ucingo: 012 3461738
Ifeksi: 086 693 7472
I-imeyili: enquiries@pfa.org.za
Iwebhusayithi: 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 leNgxowa-mali ye SACCAWU Provident fund, abaphathiswa bequmrhu ngokomthetho mabahlulahlule imali kwabo babexhomekeke kwilungu

eliswelekileyo ngendlela enobugcisa enokwenzeka. Abaphathiswa bequmrhu bangagqiba ukuba bahlawule imali kwiqumrhu lengxowa-mali yabafumani-luncedo endaweni yokuyihlawula ngqo kubaxhomekeki. Inkampani ebizwa ngokuba ngu-Fairheads Benefit Services iya kuyilawula imali.

Luyintoni uxanduva lwam njengomgcini/umnakekeli kunye nelungu?

Uma unguSingamzali/Umnakekeli, kumele uqiniseke ukuba imali isetshenziselwa ukugada kanye nokufundisa indlalifa esancane.

- 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 ukunceda ukuze ulungiselele ikamva.



Lisebenza njani eli qumrhu lengxowa-mali yabafumani-luncedo?

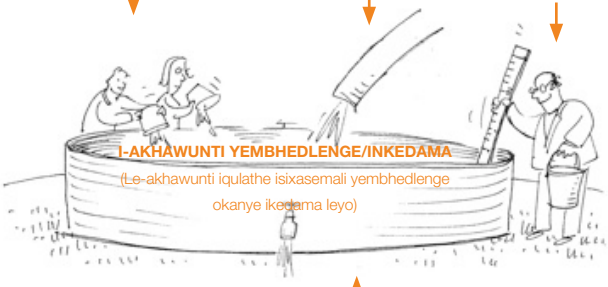
I-akhawunti yelungu iyavulwa xa intlawulo yokusweleka ithunyelwa kweli qumrhu lengxowa-mali yabafumani-luncedo. (Ireferensi yale akhawunti yelungu iboniswa kuyo yonke imbalelwano ethunyelwa kwilungu, lereferensi namba kufuneka ikhankanywe xa imibuzongcaciso isenziwa.) Injongo kukwenza le mali ikwi-akhawunti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

INGENISO

Intlawulo eyinzuzo ngenxa yokusweleka ithunyelwa kwiakhawunti yelungu elo.

Imali ekwi-akhawunti yelungu elo ibakutyalo-mali kwaye nayiphi na imbuyekezo yotyalo- mali yongezwa kwiakhawunti yakho.

I-akhawunti yelungu elo ibekwa iliso ngobunono kwaye ilawulwa khon' ukuze ihlalekangangelo xesha lifunekayo. Yiyo loonto engahlawulwa onke amabango owacelayo.



INCITHO

Ekulawulweni nasekuphatheni imali kwiakhawunti yelungu indleko ziyathathwa.

Intlawulo ezininzi zinokwenziwa kwiakhawunti yelungu.

Intlawulo zarhoqo zingenziwa kwiakhawunti 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 kwiphapha le-25 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, ntlawulo ingenziwa na. Intlawulo zingenziwa ngakwiindleko zemfundo yelungu (ezifana

neentlawulo zesikolo, iincwadi, izixhobo zokubhala, kwaye ngamanye amaxesha iindleko zonyango kunye nezinye iindleko zokuzikhathalela jikelele. Umgcini/umnakekeli okanye ilungu elidala ngokomthetho (18) kufuneka lityikitye isicelo. iindleko zokuzikhathalela jikelele. Umgcini/umnakekeli okanye ilungu elidala ngokomthetho (18) kufuneka lityikitye isicelo.



Ndingacela jani 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/nge-imeyili okanye ngeposi ukuxhasa isicelo sakho.
- Uxwebhu kufuneka lukwiphepha elinophawu okanye lubenesitampu sesikolo/ sekholeji/sedyunivesiti/sikagqirha/sevenkile kulo.
- Ukuba seseendleko zemfundo, kufuneka lubonise igama lelungu, isigaba/ikhondo lesifundo kunye neentlawulo ezicacisiweyo ekufuneka zibhatalwe.
- Iinkcukacha zebhanki, imfonomfono, ifekisi, idilesi ye-imeyile kunye nomntu ekunokunxityelelwana naye wesikolo/wekholeji/wedyunivesiti/kagqirha maziboniswe kolu xwebhu.

Khumbula:

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

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

Qinesekisa ukuba iintlawulo aziyekanga: Qhubeka ukuqhagamshelana!

Ukuqhubeka nokuhlawula iintlawulo kwingxowa-mali, abagcini bengxowa-mali kufuneka baqinisekise

Ukuba iintlawulo zenziwa kubantu abalungileyo. Ukuthumela ulwazi olubalulekileyo kubagcini / abanakekeli babantwana nge SMS, email okanye iileta, abagcini bengxowa-mali kufuneka baqinisekise ukuba iinkcukacha zoqhagamshelwano zabagcini/zabanakekeli

babantwana zilungile. Ngoko ke, qho njalo ngonyaka abagcini/ abanakekeli babantwana kufuneka baqhagamshelane nabagcini bengxowa-mali ukuze BAQINISEKISE ukuba basaphila kwaye basajonge ilungu kwaye BAHLAZIYA okanye baqinisekise iikcukacha zabo zokuqhagamshelana.

IINTLAWULO ZINGAYEKA UKUBA AWUQHAGAMSHELANI NATHI NGOKUNGCONO KANYE NGONYAKA.

Jonga kwicwecwe elingasemva zazo zonke iindlela zokuqhagamshelana nequmrhu lengxowa-mali.

Ungagcwalisa iSiqinisekiso sokuphila ukuqinisekisa nokuhlaziya iikcukacha zakho. Iqumrhu lengxowa-mali lingacela ungcini / umnakekeli ukuba agcwalise ifomu ukuba khange uqhagamshelane nequmrhu lengxowa-mali ixesha elide. Kufuneka ubuyise ifomu ye-Siqinisekiso sokuphila kwiQumrhu lengxowa-mali ngokukhawuleza nge emeyili, ifekisi okanye ngeposi.

SITHUMELELE IDILESI YAKHO YE IMEYILI UKWENZELA UNXIBELELWANO OKUKHAWULEZAYO NOLUFANELEKILEYO.

Kumele ngenzenjani uma Usingamzali/Umnakekeli yashona noma eshintshwe?

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

- **Ukuba umgcini/umnakekeli uswelekile:** Isiqinisekiso sokusweleka salowo 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 abafumaniluncedo, inike amagama abo apheleleyo kunye nemihla yabo yokuzalwa kunye nezizathu zokutshintshwa kobugcini-lungu.
- I ikcukacha zebhanki zomgcini /zomnakekel i 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.

Ezi ncwadi ungazi imeyila okanye uzifekse okanye uzise kwenye yeofisi zakwaFairheads okanye kwenye yeofisi zakwaTEBA.

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 ezingqinisisiweyo 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 zeBhanki egameni loMmeli otyunjiweyo**
Ukuba ixabiso lemali lingaphantsi kwe-R50,000, iMvume kunye neNkxaso yokubonelela ngeenkukacha zeebhanki zoMmeli kufuneka zigcwaliswe. Qhagamshelana ne Fairheads ukufumana ifom.

OKANYE

- **Iinkcukacha ze-akhawunti yebhanki egameni lelifalungu**
Ukuba ixabiso lemali lingaphezu kwe-R50,000, i-Letter of Instruction enikezela iinkcukacha zebhanki egameni lelifalungu. Qhagamshelana ne-Fairheads ukufumana ifom.

Sitsalele umnxeba ukuba ufuna uncedo.

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

Iqumrhu lengxowa-mali yabafumani-luncedo lilawulwa yibhodi ya-baphathiswa 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.

Yiyiphi imbalelwano esiya kuyifumana?

- Iingxelo zonyaka zamalungu angaba xhamli ziyathunyelwa kwiinyanga ezi-6 zokuphela konyaka-mali yokuxhanyulwa kwengxowa (ekupheleni kweyoMdumba ngonyaka Feburwari) 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 nangaliphi na ixesha ngolwazi oluthe vetshe.

Ubulungu buphela nini?

ngaphandle –

- Xa ngaba ilungu likhetha ukugcina imali kwingxowa mali(kwesi sithuba kuzofuneka aqhagamishelane nabe ngxowa mali ukubazisa ngesigqibo sakhe);
- Xa imali eshiyekileyo incinci kakhulu kwaye akulungelanga ukuhlawula imidliwo 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 yeze-Khaya, ulawulo olukwisithili.)
- **Ukuhlawula imali kwilungu, iqumrhu lengxowa-mali yabafumaniluncedo kufuneka libe:**
- Nekopi yesiqinisekiso esingqinisisiweyo sencwadi esisazisi yelungu/yencwadi yokundwendwela

- linkcukacha zebhanki ezisemthethweni zelungu ezingegama lalo
- Ileta yokuqala yomyalelo othunyelwe liqumrhu lengxowa-mali ya-bafumani-luncedo ekufuneka igcwaliswe lilungu.
- Le ncwadi kufuneka ityikitywe phambi kweKhomishini yeziFungo kwaye igunyaziswe (efana negosa elilipolisa, umphathi webhanki, igqwetha/ummeli, umantyi okanye igosa elikwi-ofisi yethutyana).

kuyawukwenzeka ntoni ukuba andoneli yinkonzo?

Uma unesikhalazo ngokumelene nesikhwama sezindlalifa, sithumele ngokuthi ubhalele okuthi:

The Complaints Officer

Tel: 0860 222 121
Fax: 086 219 0778
Email: complaints@fairheads.com
Post: Saccawu National Beneficiary Fund
PO 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

Tel: 0860 222 121
Fax: 086 219 0778
Email: queries@fairheads.com
Post: 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: 0860 693 7472
Email: enquiries@pfa.org.za
Post: PO Box 580, Menlyn, 0063

Fairheads Benefit Services Contact Details:

Contact Centre

0860 222 121 (Share call)

Email: queries@fairheads.com

Facebook: [@fairheadsbenefitservices](https://www.facebook.com/fairheadsbenefitservices)

Fax: 086 219 0778

Mail

SACCAWU National Beneficiary Fund

PO Box 4994 CAPE TOWN 8000

Website

www.fairheads.com

Visit Fairheads Offices:

GAUTENG

26 Ameshoff Street (corner Melle & Ameshoff Str, with entrance in Melle Str)

Braamfontein

Phone: 010 005 5290/1/2/3

or

Ground Floor, Block C , Vunani Office Park,

151 Katherine Street, Sandton

Phone: 011 883 9755

DURBAN

22nd Floor, Office no. 2217

Embassy Building, 199 Anton Lembede Str.

Durban

Phone: 031 368 9260

CAPE TOWN

15th Floor, 2 Long Str.

Cape Town

Phone: 0860 222 121

Visit a TEBA branch

Collect, fill in and hand in Fairheads forms at any TEBA branch. Phone us to find the branch closest to you.



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