



**INCWADI YOMTHETHO OKHUTHAZA UKUFINYELELWA KOLWAZI
YE-**

FINANCIAL SECTOR CONDUCT AUTHORITY

OKUQUKETHWE NGEMIBANDELA YESIGABA SE-14 SE-PROMOTION OF ACCESS TO
INFORMATION ACT, INOMBOLO 2 KA-2000 (NJENGOBA UCHIBIYWE)

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1. ISETHULO

- 1.1. Le manyuwali ihlanganiswe ngokwemigomo ye-Promotion of Access to Information Act, No 2 Ka-2000 (“i-Act”) ne-Protection of Personal Information Act No 4 Ka-2013 (POPIA).
- 1.2. ISiphakamiso senza lisebenze ilungelo lomthetho-sisekelo lokuthola imininingwane equkethwe engxenyeni 32 yoMthetho-sisekelo WaseNingizimu Afrika.
- 1.3. Ngokwemigomo yeSiphakamiso, izindikimba zomphakathi ziyafuneka ukuze kuhlangukwe imanyuwali eyisiqondiso kulabo abacela imininingwane. Le manyuwali iphinde isebenze njengebonisa uhlobo lwamarekhodi aphantsi yi-Financial Sector Conduct Authority (“i-FSCA”) nokutholakala kwalawo marekhodi ku-FSCA, njengendikimba yomphakathi.

2. I-FSCA

- 2.1. I-FSCA iyinhlangano eyisishayamthetho emiswe ngokwemigomo ye-Financial Sector Regulation Act 9 Ka-2017 (“Isiphakamiso Se-FSR”).
- 2.2. Imigomo ye-FSCA yile:
 - 2.2.1. Ukuthuthukisa ukusebenza nokuthembeka kwezimakethe zezimali,
 - 2.2.2. Ukuphromotha ukuphathwa kahle kwamakhasimende yizinhlangano zezimali,
 - 2.2.3. Ukunikeza imfundo ngezimali nokuphromotha ulwazi ngezimali kanye
 - 2.2.4. Nokusiza ekulondolozeni ukuzinza ngokwezimali.

3. IMISEBENZI YE-FSCA (S 14 (1) (a) PAIA)

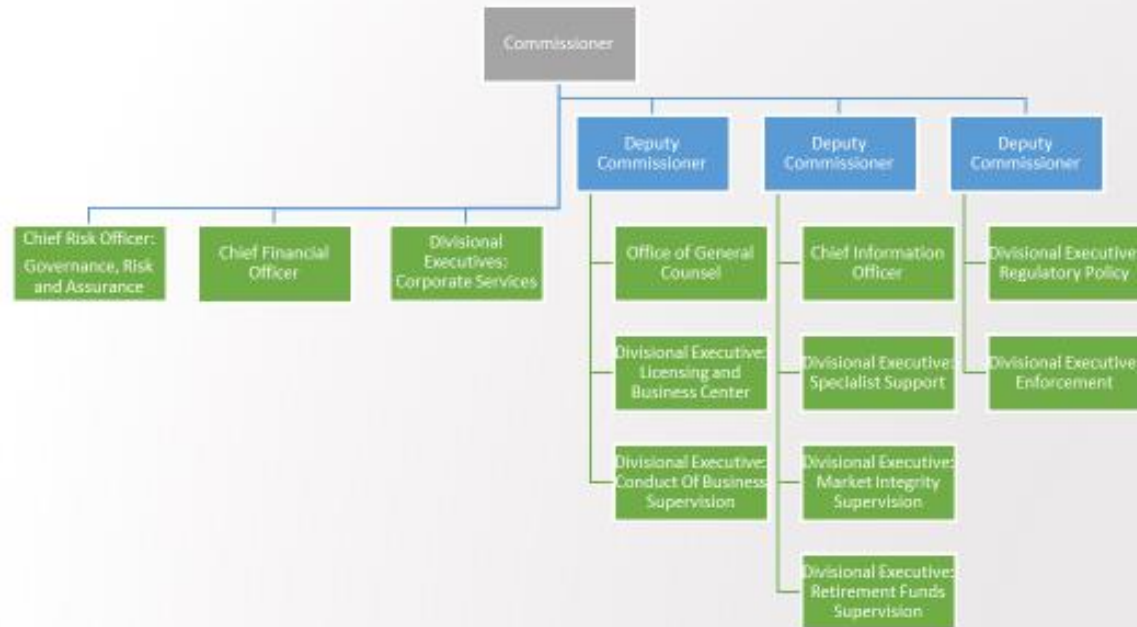
- 3.1. I-FSCA ingumqondisi wokusebenza kwemakethe ozinikele, oyisishayamthetho phezu kwazo zonke izinhlangano zezimali zaseNingizimu Afrika.
- 3.2. I-FSCA inamandla okwenza imithetho yokuziphatha ngaphansi kweSiphakamiso se-FSR, ngaphezu kwamandla ngaphansi kwemithetho eqondene nesektha.
- 3.3. Imisebenzi ye-FSCA ngokwemigomo yeSiphakamiso se-FSR yile:
 - 3.3.1. Ukulawula nokuqondisa, ngokuvumelana nemithetho yesektha yezimali, ukusebenza kwezinhlangano zezimali,
 - 3.3.2. Ukusebenzelana, nokusiza, i-South African Reserve Bank, i-Financial Stability Oversight Committee, i-Prudential Authority, i-National Credit Regulator, ne-Financial Intelligence Centre, njengoba kufuna imigomo yeSiphakamiso se-FSR,
 - 3.3.3. Ukusebenzelana ne-Council for Medical Schemes ekusingatheni izindaba okuvunyelwana ngazo,
 - 3.3.4. Ukuphromotha, ngezinga elihambisana nokufinyelela umgomo we-FSCA, ukuqhudelana okuvikelekayo elungiselelweni lemikhizozo yezimali namasevisi ezimali, okuhlangukisa ukusebenzelana nokubambisana ne-Competition

Commission,

- 3.3.5. Ukuphromotha ukungabandlululani ngokwezimali,
- 3.3.6. Ukubuyekeza njalo ipherimitha nobubanzi beziqondiso zesektha yezimali, nokuthatha izinyathelo zokunciphisa ubungozi obutholakele ekufinyeleleni umgomo wayo noma iphefomensi ewusizo yokusebenza kwayo,
- 3.3.7. Ukuqondisa ukuqongelelwa kwezintela nokuthunyelwa kwezimali ezamukelwa ngokuqondene nezintela,
- 3.3.8. Ukuqhuba nokushicilela ucwaningo oluhambisana nomgomo wayo,
- 3.3.9. Ukuqapha izinga isistimu yezimali enikeza ngalo imiphumela engakhethi kumakhasimende ezimali, igxile ekungakhethini nasekufanelekeni kwemikhiqizo yezimali namasevisi ezimali nezinga ahlangebazana ngalo nezidingo nezimfuneko ezinengqondo zamakhasimende ezimali, kanye
- 3.3.10. Nokusungula nokusebenzisa amasu nezinhlelo zemfundo yezimali yomphakathi wonkana.

4. ISAKHIWO SE-FSCA - (S 14 (1) (a) seSiphakamiso

Isakhiwo sokusebenza kwe-FSCA simi ngale ndlela:



5. **UMPHATHI WEMINININGWANE YE-FSCA - (S14 (1) (b) yeSiphakamiso**

5.1. Ikhomishane ye-FSCA, uMnu. Unathi Kamlana, unguMphathi Wemininingwane oqokiwe we-FSCA. Imininingwane yokuxhumana yoMphathi Wemininingwane yile:

Igama	Izinombolo zokuxhumana	Ikheli le-imeyili
Mr. Olano Billy-Steve Makhubela	+2712 428 8068 (ucingo)	unathi.kamlana@fsc.co.za

5.2. UMphathi Wemininingwane, ngokwemigomo yengxenywe 17 yeSiphakamiso, wabelane ngamandla akhe ngaphansi kwe-PAIA nalaba Baphathi Beminingwane Abangamasekela:

Igama	Izinombolo zokuxhumana	Ikheli le-imeyili
Ms. Kamcilla Naidoo	+2712 367 7882	Paia_popia@fsc.co.za
Ms. Ziyanda Mshunqane	+2712 367 7195	

5.3. UMphathi Wemininingwane, ngokwemigomo yengxenywe 56 ye-POPIA, wabelane ngamandla akhe ngaphansi kwe-POPIA nalo Mphathi Wemininingwane Oyisekela:

Igama	Izinombolo zokuxhumana	Ikheli le-imeyili
Ms. Rami Mpete	+2712 428 8066	Paia_popia@fsc.co.za

5.4. UMphathi Wemininingwane we-FSCA naBaphathi Beminingwane Abangamasekela basebenzisa ikheli lendlu neleposi elifanayo elingezansi:

Ikheli Lendlu	Ikheli Leposi
Block B, Riverwalk Office Park 41 Matroosberg Road (Corner Garstfontein and Matroosberg Roads) Ashlea Gardens, Ext 6 Menlo Park Pretoria, 0081	P O Box 35655 Menlo Park 0102

5.5. Iwebhusayithi ye-FSCA ithi www.fsc.co.za

- 5.6. Izicelo zemininingwane nokuthola amarekhodi angakatholakali, kungenziwa ngokuxhumana noma ibaphi aBaphathi Beminingwane Abangamasekela.

6. IZIQONDISO ZOKUSEBENZISA I-PAIA (S14 (1) (c) yeSiphakamiso

- 6.1. I-Information Regulator inomthwalo futhi isungule iziqondiso ngolimi ngalunye kwezingu-11 zakuleli, eneminingwane yendlela yokusebenzisa i-PAIA. Lezi ziqondiso ziyatholakala kuwebhusayithi ye- Information Regulator.

- 6.2. Noma imiphi iminingwane noma imibuzo ehlobene neziqondiso kufanele ithunyelwe la:

The Information Regulator (South Africa)

P O Box 31533

Braamfontein

Johannesburg

2017

Website: www.justice.gov.za/inforeg

Email: inforeg@justice.gov.za

7. IZIGABA ZAMAREKHODI APHETHWE YI-FSCA (S14 (1) (d) ZE-PAIA) NOKUTHOLA AMAREKHODI (S 14 (1) (e) funda ne-S 15 (2) ye-PAIA)

- 7.1. Amarekhodi aphethwe yi-FSCA ahlaziywa ngabaqondisi ngemisebenzi namaphrosesi awo ayinhloko njengoba kulawulwa yimithetho eqondisayo. La marekhodi ahlanganisa amarekhodi athile nawemisebenzi yokusiza ehluahlukene phakathi ku-FSCA.
- 7.2. Imisebenzi nezigaba zamarekhodi aphethwe yi-FSCA kufakiwe futhi kwahlukaniswa ngezigaba kukholomu elithi “Imisebenzi” nelithi “Isigaba Semininingwane ephethwe” kuthebula elingezansi ngokuvumelana nezigaba ze-FSCA ezifanele, okuhlanganisa iminyango yemisebenzi ehluahlukene.
- 7.3. Ngokwemigomo yeNgxenywe 15 yeSiphakamiso, i-FSCA kufuneka ishicilele uhlu lwemininingwane eluphethe olutholakala ngokuzenzakalelayo ukuba lwambulelwe amalungu omphakathi.
- 7.4. Le mininingwane ifakiwe kukholomu ethi “Imininingwane iyatholakala” kuthebula elingezansi. Le mininingwane akudingeki icelwe ngokwemigomo ye-PAIA futhi ingacelwa ngokuqondile ku-FSCA, ngaleli kheli le-imeyili: enquiries@fsca.co.za.
- 7.5. Ukuthola noma imaphi amanye amarekhodi angekho kuThebula, kumelwe kubhaliselwe ngokwemigomo yeSiphakamiso, futhi isicelo singathunyelwa kuleli kheli le-imeyili: paia_popia@fsca.co.za
- 7.6. Ukuthola amarekhodi ngokwemigomo ye-POPIA, kumelwe kubhaliselwe, futhi isicelo singathunyelwa kuleli kheli le-imeyili: paia_popia@fsca.co.za

ITHEBULA

UMKHAKHA: Ilayisensi kanye Nesikhungo Sebhizinisi			
Imisebenzi	Isigaba Seminingwane ephethwe	Iminingwane itholakala kalula	Iminingwane yokuxhumana ka-iminingwane etholakala kalula
<ul style="list-style-type: none"> Ukuhlaziywa nokuphroseswa kwawo wonke amalayisensi e-FSCA / izingcingane zokubhalisa njengoba kufuna imithetho yesektha yezimali ehlukahlukene engaphansi kwegunya le-FSCA. Isebenza “njengesiqalo” sakho konke okufakwa ophathina bangaphandle ku-FSCA, okuhlenganisa imibuzo nezikhalazo (ezivela emithonjeni eminingi), ukuthunyelwa kwezimfuneko, amalayisensi nezinye izingcingane, nezimpendulo ezicelweni zeminingwane esebenzayo. Ukuhlola okuqhubekayo nokuthuthukisa izingcingane zebhizinisi ezisetsenziswa yi-Licensing and Business Centre Division, kanye nezindawo i-FSCA esebenza kuzo. 	<ul style="list-style-type: none"> Izingcingane zeminingwane, amarekhodi nedatha ephathelene nabanikazi bamalayisensi abasabhalisile nasebenawo, okuhlenganisa iminingwane yabantu bemvelo ababhalisile noma abayingxenywe yezicelo ezisazocatshangelwa futhi zigunyazwe yi-FSCA etholakale ivela kwababhalisile noma kweminye imithombo yezinkampane zangaphandle. Izingcingane zeminingwane, amarekhodi nedatha eqondene nabanikazi bamalayisensi abasabhalisile nasebenawo atholakale kwezinye izindikimba ezihlanganisa izindikimba ezilawulayo neziqondisayo ngokuqondene nabanikazi bamalayisensi abasabhalisile nasebenawo Izingcingane zeminingwane engokoqobo, amarekhodi nedatha ephathelene nabanikazi bamalayisensi abasabhalisile nasebenawo kuhlenganise zeminingwane yomuntu yabantu bemvelo 	<ul style="list-style-type: none"> Uhlu nesteyithasi se-: <ul style="list-style-type: none"> Abeluleki nabalamuleli bezezimali Amabhange, abahlinzeki bekhredithi nenkokhelo Imishwalense Abaphathi bezinzuzo zomhlalaphansi. Abaphathi bemingcwabo. Abahlinzeki botshalomali. Amaphothifoliyo e-CIS. Izingcingane zendawo nezakwamanye amazwe zotshalomali. Abahlinzeki bamasevisi ezimali, nohlu lwabantu abayinhloko, abameleli nabaphathi bezimfuneko zabahlinzeki bamasevisi ezimali abagunyaziwe. Izimali zomhlalaphansi Izingcingane ezikhethiwe. 	<ul style="list-style-type: none"> enquiries@fsc.co.za

	<p>ababhalisile noma ingxenye yezicelo ezizocatshangelwa futhi zigunyazwe yi-FSCA ezivela kwababhalisile noma kweminye imithombo yezinkampane zangaphandle.</p> <ul style="list-style-type: none"> • Izinhlw neminingwane, amarekhodi nedatha eqondene nabanikazi bamalayisensi abasabhalisile nasebenawo atholakale kwezinye izindikimba, ezihlanganisa izindikimba ezilawulayo neziqondisayo, ngokuqondene nabanikazi bamalayisensi abasabhalisile nasebenawo okubonakala zidingeka futhi zifaneleka yi-FSCA ngezinjongo zokucabangela izicelo zelayisensi. • Imininingwane ephathelene nezinqubo zelayisensi. • Izikhalazo neminingwane yezicelo. • Imininingwane yokubuyisa eyisidingo. • Izicelo zeminingwane yokwabelana ngokwemigomo yemithetho yesektha ehlukehukene. 	<ul style="list-style-type: none"> ○ Abahlinzeki Beminye Imithombo abadayasayo; • Uhlu lwazo zonke izikhungo zezimali olubonisa okulandelayo: <ul style="list-style-type: none"> ○ Igama lesikhungo sezimali, ○ Igama lokuhweba, ○ Inombolo yereferensi enikezwa yi-FSCA, ○ Isteiyithasi sokugunyaza, kanye ○ Imikhiqizo yezimali egunyaziwe. • Uhlu lwabantu abavinjelwe; • Uhlu lwabo bonke abantu i-FSCA eyenqabile ukubagunyaza njengabahlinzeki bamasevisi ezimali. • Izicelo zelayisensi ezintsha 	
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UMKHAKHA: INQUBOMGOMO YOKULAWULA

Imisebenzi	Isigaba Seminingwane ephethwe	Imininingwane itholakala kalula	Imininingwane yokuxhumana
<ul style="list-style-type: none"> • Ukubuyekeza okuqhubekayo namafreuwekhi entuthuko elawulayo (imithetho namanye amathuluzi asemqoka kanye namadokhumenti). 	<ul style="list-style-type: none"> • Amathuluzi alawulayo nezinye izishayamthetho ezingaphansi, ezenziwa ngaphansi kwemithetho yesektha yezezimali njengoba kuchazwe yiSektha Yezezimali 	<ul style="list-style-type: none"> • Amathuluzi alawulayo nezinye izishayamthetho ezingaphansi, ezenziwa ngaphansi imithetho yesektha yezezimali njengoba 	<ul style="list-style-type: none"> • enquiries@fsc.co.za

<ul style="list-style-type: none"> • ukusebenzelana kwabalawuli bezangaphakathi bendawo nakwamanye amazwe, okuhlanganisa ukulandisa ngentuthuko nokulungiswa kwamamemorandamu okuqonda alawulayo; ukuhlanganiswa nokuthunyelwa kwemibiko, ukuthunyelwa nokuphendulwa kwezicelo zemininingwane kumaforamu amazwe ngamazwe; ukuxhumana kokubamba iqhaza kumaforamu amanye amazwe e-FSCA. • Ukufeza ucwaningo oluqhubekayo nokuqapha amathrendi esektha yezimali nobungozi bokusebenza kwemakethe obuvelayo. • Ukuqapha ngokuqhubekayo, ucwaningo nokuhlolwa kwamathrendi obuchwepheshe nemiklamo ukuze kuqondwe igalelo lako lezangaphandle kumamodeli ebhizinisi esektha yezezimali, idizayini yomkhiqizo nesixazululo nemiphumela yamakhasimende, ukuze kusingathwe ukusabela okufanele okusebenzayo nezimpindulo eziqondisayo zemiklamo yezobuchwepheshe. Ukunikezwa kwemendethi yemfundo yamakhasimende e- 	<p>we-Regulation 2017 (FSRA);</p> <ul style="list-style-type: none"> • Amadokhumenti okubhekiselwe kuwo engxenyeni 98(1)(a) no-100(1)(a) we-FSRA; • Amadokhumenti okubhekiselwe kuwo engxenyeni 104(1) no-(2) we-FSRA; • Izicelo zemininingwane ezenziwe ngaphansi kwengxenyeni 131(1) ye-FSRA; • Izaziso zeziqondiso ezenziwe ngaphansi kwengxenyeni 141 ye-FSRA (noma ngaphansi kwengxenyeni efanayo emthethweni wesektha yezezimali); • Imithetho yezincazelo okubhekiselwe kuyo engenyeni 142 ye-FSRA; • Izelulo zokulalela okubhekiselwa kuzo engxenyeni 279(1) ye-FSRA; • Izincwadi zemininingwane, izicelo zemininingwane, iziqondiso ezivamile noma amadokhumenti afanayo ngaphambi kokuba i-FSRA iqale ukusebenza; • Izaziso ezishicilelwe yi-FSCA ku-Gazette kanye/noma kuwebhusayithi ye-FSCA, kuhlanganise nezaziso zezomthetho eziphathelene nokubonelelwa, ukunquma, ukumemezela, ukuqondisa kanye nokufana nakho okwenziwa ngaphansi kwemithetho yesektha yezezimali; • Ukuxhumana embonini kanye nokushicilelwa kwezindaba noma okufanayo ukuxhumana, okuhlobene nenqubomgomo elawulayo noma intuthuko yefremuwekhi; • Ingxoxo, Isimo, Inqubomgomo noma amaphepha Ocwaningo; • Izethulo ezenziwa yi-FSCA kophathina 	<p>okuchazwe ku-Financial Sector Regulation 2017 (FSRA), eshicilelwe kuwebhusayithi ye-FSCA;</p> <ul style="list-style-type: none"> • Amadokhumenti okubhekiselwe kuwo engxenyeni 98(1)(a) no-100(1)(a) we-FSRA ashicilelwe kuwebhusayithi ye-FSCA; • Amadokhumenti okubhekiselwe kuwo engxenyeni 104(1) no-(2) we-FSRA ashicilelwe kuwebhusayithi ye-FSCA; • Izicelo zemininingwane ezenziwe ngaphansi kwengxenyeni 131(1) ye-FSRA ezishicilelwe kuwebhusayithi ye-FSCA; • Izaziso zeziqondiso ezenziwe ngaphansi kwengxenyeni 141 ye-FSRA (noma ngaphansi kwengxenyeni efanayo emthethweni wesektha yezezimali) ezishicilelwe kuwebhusayithi ye-FSCA; • Imithetho yezincazelo okubhekiselwe kuyo engenyeni 142 ye-FSRA eshicilelwe kuwebhusayithi ye-FSCA; Izelulo zokulalela okubhekiselwa kuzo 	
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<p>FSCA; kanye nokuthuthukiswa kokusebenza ngobuciko kwe-FSCA emfundweni yamakhasimende, okuhlanganisa ukwethulwa kwe-FSCA entuthukweni ebanzi yenqubomgomo yokufunda ngezezimali. Kusebenza futhi nasemsebenzin iukusetshenziswa nokwethulwa</p> <ul style="list-style-type: none"> • kwemisebenzi yemfundo yamakhasimende ye-FSCA. 	<p>bangaphandle kumapulatifomu omphakathi ngokuqondene nenqubomgomo kanye/noma intuthuko elawulayo;</p> <ul style="list-style-type: none"> • Uhlelo olusalungiswa lwanoma imaphi amadokhumenti okubhekiselwe kuwo ngenhla; • Abantu ongabathinta bomshwalense. • Izimpendulo ezinhlolovweni, amaphephambuzo nezinye izicelo zemininingwane ehlobene namaphrojekthi ocwaningo. • Imiphumela nemibiko yokucina yamaphrojekthi ocwaningo. • Imininingwane yokuxhumana yababambiqhaza kuma-workshop abanzi abungazwa ngumnyango. • Amarejista ababekhona emisebenzini yemfundo yamakhasimende • Amaminithi emihlangano sinophathina • Uhlu lwemininingwane yokuxhumana yophathina bendawo nabakwamanye amazwe emfundweni yamakhasimende <p>Imibiko yokuqapha nokuhlolwa</p>	<p>engxenyeni 279(1) kwe-FSRA eshicilelwe kuwebhusayithi ye-FSCA;</p> <ul style="list-style-type: none"> • Izincwadi zemininingwane, izicelo zemininingwane, iziqondiso ezivamile noma amadokhumenti afanayo ashicilelwe kuwebhusayithi ye-FSCA ngaphambi kokuba i-FSRA iqale ukusebenza; • Izaziso ezishicilelwe yi-FSCA ku-Gazette kanye/noma kuwebhusayithi ye-FSCA, kuhlanganise nezaziso zezomthetho eziphathelele nokubonelelwa, ukunquma, ukumemezela, ukuqondisa kanye nokufana nakho okwenziwa ngaphansi kwemithetho yesektha yezezimali; • Ukuxhumana kwezimboni nokukhululwa kwezindaba noma ukuxhumana okufanayo, okuhlobene nenqubomgomo elawulayo noma intuthuko yefremuwekhi, okushicilelwe kuwebhusayithi ye-FSCA; • Ingxoxo, Indawo, Inqubomgomo Noma amaphepha Ocwaningo 	
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		<p>ashicilelwe kuwebhusayithi ye-FSCA;</p> <ul style="list-style-type: none">• Izethulo ezenziwa	
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	<p>yemisebenzi yemfundo yamakhasimende</p> <ul style="list-style-type: none"> • Idatha yocwaningo • Imibiko yocwaningo 	<p>yi-FSCA kophathina bangaphandle kumapulatifomu omphakathi ngokuqondene nenqubomgomo kanye/noma intuthuko elawulayo eshicilelwe yiwebhusayithi ye-FSCA;</p> <ul style="list-style-type: none"> • Uhlelo olusalungiswa lwanoma imaphi amadokhumenti okubhekiselwe kuwo ngenhla ashicilelwe kuwebhusayithi ye-FSCA; • Uhlu lwama-Memorandum of Understanding (ama-MoU) okungenwe kuwo phakathi kwe-FSCA nabanye abalawuli. • Amaphepha ocwaningo agunyaziwe okugcina; • FSCA Financial Literacy Facilitator Course; • FSCA MyMoney Learning Series; • Izihloko namaphephandaba Emfundo Yamakhasimende; • Imiyalezo Yezinkundla Zokuxhumana Yemfundo Yamakhasimende; • Izinsiza Zemfundo Yamakhasimende; • Iwebhusayithi Yemfundo Yamakhasimende www.fscamymoney.co.za 	
		<ul style="list-style-type: none"> • Imfundo Yamakhasimende Imibiko Yephrojekthi 	
UMKHAKHA: UMSEBENZI WOKUQONDISWA KWEBHIZINISI			
Imisebenzi	Isigaba Semininingwane ephethwe	Imininingwane itholakala kalula	Imininingwane yokuxhumana

<ul style="list-style-type: none"> • Ukuqondisa umsebenzi webhizinisi wezinkampane ezigunyazwe ukuba zikhophe imikhiqizo yasebhange nezinkampane ezigunyazwe ukunikeza amasevisi enkokhelo. • Ukuqondisa ilungiselelo lekhredithi yamabhange; nokuqondisa iseluleko namasevisi okulamulela anikezwa amabhange. • Ukuqondisa umsebenzi webhizinisi wezinkampane ezigunyazwe ukukhipha imikhiqizo yomshwalense nezinkampane ezigunyazelwe ukuqondisa izinzu zezimali zomhlalaphansi. • Ukuqondisa iseluleko namasevisi okulamulela anikezwa imishwalense. • Ukuqondisa umsebenzi webhizinisi wemishwalense emincane nezinye izinkampane zamasevisi ezimali ezisebenza endaweni “encane” noma “umkhiqizo wemvume”. “Imikhiqizo yemvume” ihlanganisa izinqubomgomo zemishwalense emincane, izinqubomgomo zemingcwabo (okuhlanganisa izinqubomgomo zemingcwabo ezidayiswa imishwalense evamile), kanye nemikhiqizo yemiphakathi ethandwayo, amabhange asekelwa amalungu nezinhlangano zezimali 	<ul style="list-style-type: none"> • Imiyalo, Izinqondiso, Izaziso, Imithetho Yokuziphatha Nemithetho Ehlenganyelwayo ngokwemigomo ye-Short- Term Insurance Act 53 Ka-1998, iSiphakamiso 52 Somshwalense Wesikhathi Eside Sika-1998, iSiphakamiso 9 Seziqondiso Zomkhakha Wezimali Sika-2017 neSiphakamiso Somshwalense, 2017(nesishayamthetho esingaphansi); • Uhlu lwezinhlangano zezimali ezigunyaziwe ezinelayisensi yomshwalense; • Uhlu lwezinhlangano zezimali ezigunyaziwe ezinelayisensi ye-CIS ne-FAIS; • Uhlu lwamaBhange Asekelwa Amalungu neZinhlangano Zezimali Ezisekelwa Amalungu ezinelayisensi; • Uhlu lwezinhlangano Ezithandwayo ezibhalisiwe; • Uhlu lwamaBhange anelayisensi, amagatsha amabhange akwamanye amazwe namaBhange Ahlanganyelwayo; • Iminingwane ephathelene nesenzo esiphokwayo esithathwe yi-FSCA ngokumelene nomshwalense onelayisensi, Ibhange, i-CIS Amamenja Namasevisi Ezimali Abahlinzeki, kuhlangu nezinhlawulo zabaqondisi kanye nezenzo eziphokwayo. • Annexure Cs and Ds for 13B Benefit Administrators. • Izaziso zabaqondisi abasha nabanikazi bamasheya be-13B Benefit Administrators. • Izicelo nezaziso ezihlobene ne-13B Benefit Administrators and Insurers. • Uhlu lwamalayisensi ahoxisiwe nezizathu ezihambisanayo, 	<ul style="list-style-type: none"> • Imiyalo, Izinqondiso, Izaziso, Imithetho Yokuziphatha Nemithetho Ehlenganyelwayo ngokwemigomo ye-Short- Term Insurance Act 53 Ka-1998, i-Long-Term Insurance Act 52 Ka-1998, i-Financial Sector Regulation Act 9 Ka-2017 ne-Insurance Act, 2017(nesishayamthetho esingaphansi); • Uhlu lwezinhlangano zezimali ezigunyaziwe ezinelayisensi yomshwalense; • Uhlu lwezinhlangano zezimali ezigunyaziwe ezinelayisensi ye-CIS ne-FAIS; • Uhlu lwezinhlangano Ezithandwayo ezibhalisiwe; • Uhlu lwezikhungo zezimali ezigunyaziwe ezinelayisensi yeBhange, amagatsha amaBhange akwamanye amazwe namaBhange ahlanganyelwayo anelayisensi ye-Financial Services Provider (FSP); • Ukushicilela okuhlobene nesenzo esiphokwayo esithathwa yi-FSCA ngokumelene nomshwalense onelayisensi noma umqondisi wenzuzo, Ibhange, i-CIS Manager and Financial Services Provider; 	<p>enquiries@fsca.co.za</p>
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<p>ezisekelwa amalungu.</p> <ul style="list-style-type: none"> • Ukuqondisa umsebenzi webhizinisi wezinkampane ezinelayisensi yokunikeza iseluleko sezimali, nezinkampane ezigunyazelwe umsebenzi wokudayisa umkhiqizo nokusebenza ngaphandle kweseluleko, lapho inkampane nayo ingagunyaziwe ekunikezeni imikhiqizo ehilelekile. • Ukuqondisa umsebenzi webhizinisi wezinhlango eziningi zezimali ezigunyazelwe imisebenzi ehluhahlukene ngokuqondene notshalomali. Lokhu kuhlanganisa ukuqondiswa: <ul style="list-style-type: none"> ○ Kwemisebenzi yebhizinisi kwezinkampane ezigunyazelwe ukusebenzisa utshalomali oluhlanganyelwayo olwakhiwe njengezinhlalo zotshalomali lweqembu; ○ Kwemisebenzi yebhizinisi kwabaphathi botshalomali lokuzithandela; ○ Kwemisebenzi yebhizinisi lezinkampane ezinikeza amasevisi okuqondisa ngokuqondene notshalomali; ○ Kwemisebenzi yebhizinisi yezinkampane ezigunyazelwe ukusebenzisa izimali eziseceleni zotshalomali 	<ul style="list-style-type: none"> • Uhlu lwamalayisensi amisiwe okwesikhashana nezizathu ezihambisanayo, • Uhlu lwabantu abavinjelwe nezizathu ezihambisanayo, • Imiyalo yokujinjelwa, • Imininingwane yezikhalazo ezisingathiwe, • Imibiko yokuhlolwa esikhungweni • Izitatimende zezimali, • Amadokhumenti ahlobene nemihlangano yobuhlobo nabaphathi bomshwalense. • Umsebenzi Womshwalense we-Business Returns. • Imibiko yokuhambisana, • Imibiko yokungathembeki, • Yonke imininingwane eqongelelwayo ngokwemigomo yezicelo zeminingwane ezithunyelwa yi-FSCA. 	<p>okuhlanganisa izinhlawulo zabaphathi nezenzo eziphoqiwe;</p> <ul style="list-style-type: none"> • Ukushicilela okuhlobene nomshwalense, umphathi wenzuzo, Ibhange, i-CIS Manager, noma i-Financial Services Provider, onikezwe imvume yokukhululwa kunoma iliphi ilungiselelo lomthetho wesektha yezezimali. • Imibiko yabaphathi etholakalela uwonk'uwonke. 	
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oluyiphrofeshinali, nezimali
ezihilelekile eziseceleni,
kanye nabaphathi
botshalomali lwezimali
eziseceleni abaphatha izimali
eziceleni zotshalomali
oluyiphrofeshinali.

- Ukwenza imisebenzi yokuqondisa
ye-FSCA ngaphansi kwe-Financial
Intelligence Centre Act.

UMKHAKHA: MARKET INTEGRITY SUPERVISION			
Imisebenzi	Isigaba Semininingwane ephethwe	Imininingwane itholakala kalula	
<ul style="list-style-type: none"> Izakhiwo zemakethe zelayisensi nokuqondisa. Ukumiswa kokuphatha okunokwethenjela nokungafihli lutho, ukuphatha nezinqubo zokulandisa zenqubo yokuzimisela ngokuqalisa, okuhlanganisa amalayisensi nokuphathwa kwabahlizeki bokuqalisa. Ukuqondisa nezinkampane zelayisensi ezigunyazelwe ukunikeza amasevisi ezilinganiso zekhredithi. Ukuqondisa namalayisensi abahlizeki abangaphansi kwe-OTC njengesici esivamile sebhizinisi labo abasuka kwabangaphansi kwe-OTC noma ukwenza imakethe kwabangaphansi kwe-OTC. 	<ul style="list-style-type: none"> Uhlu lwezakhiwo zezimakethe ezinelayisensi: <ul style="list-style-type: none"> JSE Limited JSE Clear (Pty) Ltd A2X (Pty) Limited Equity Express Securities Exchange (Pty) Ltd 4 Africa Exchange (Pty) Ltd ZARX (Pty) Ltd Strate (Pty) Ltd Strate Associated Clearing House Granite CSD (Pty) Ltd Uhlu oluthunyelwayo oludingekayo, amalayisensi nezinye izicelo, nezimpendulo zezicelo zeminingwane elawulayo. Uhlu lwezinhlawulo ezikhishwa ngokumelene nezakhiwo zezimakethe ezinamalayisensi nababambiqhaza bezimakethe abaqhuba imisebenzi engalawuliwe. I-FSCA izogcina umbhalo kawonk'uwonke kuwebhusayithi yayo equkethe: <ul style="list-style-type: none"> amagama abaphathi abagunyaziwe noma ababhalisiwe 	<ul style="list-style-type: none"> Uhlu lwabantu abanikezwe amalayisensi yi-FSCA ngaphansi kwe-Financial Markets Act, 2012 (Act 19 Ka-2012); Isiqondiso somsebenzisi sokubhalisa ku-inthanethi kwama-Credit Rating Agencies; Izaziso zezicelo zokubhalisa njengama-eyensi ezilinganiso zekhredithi; Amafomu ezicelo nezitifiki zokubhalisa zama-eyensi ezilinganiso zekhredithi abhalisiwe Uhlu kwama-eyensi abhalisiwe eZilinganiso Zekhredithi; Imininingwane Yama-Ejensi Ezilinganiso Zekhredithi anokubhalisa okumisiwe isikhashana noma okukhanseliwe: Iziqondiso ezikhishwe yi-FSCA noma Ama-eyensi Ezilinganiso Zekhredithi ukuze siqinisekise ukuvikeleka kwabatshalizimali, abangaba abatshalizimali noma 	enquiries@fsca.co.za

	<p>abaku-Republic;</p> <ul style="list-style-type: none"> ○ amagama abaphathi abasemazweni esigaba sesithathu abahlangabezana nezimfuneko nohlu lwamabhentshimakhi abo angasetshenziswa ku-Republic; ○ amagama abaphathi abasemazweni esigaba sesithathu abaye baqashelwa yi-FSCA nohlu lwamabhentshimakhi abo angasetshenziswa ku-Republic; ○ uhlu lwamabhentshimakhi anikezwa umphathi wezwe lesigaba sesithathu oluye lwaqinisekiswa umphathi oku-Republic oluzosetshenziswa yi-Republic <ul style="list-style-type: none"> • Isiqondiso somsebenzisi sokubhalisa ku-inthanethi kwama-Credit Rating Agencies; • Izaziso zezicelo zokubhalisa njengama-Ejensi Ezilinganiso Zekhredithi; • Amafomu ezicelo nezitifiketi zokubhalisa zama-Ejensi Ezilinganiso Zekhredithi abhalisiwe • Uhlu kwama-ejensi abhalisiwe eZilinganiso Zekhredithi; 	<p>umphakathi jikelele;</p> <ul style="list-style-type: none"> • Izaziso Zokukhululwa zikhishwa yi-FSCA kuma-Ejensi Ezilinganiso Zekhredithi angawezicelo ezivamile noma ezisebenza ezinhlotsheni ezithile zama-ejensi ezilinganiso zekhredithi abhalisiwe; • Izaziso Ezivamile, okukhishwa yimidiya nabezindaba okushicilelwa yi-FSCA ngesiqondiso nophenyo oluqinisekisiwe lwezakhiwo zemakethe; • Imibiko Yonyaka yezakhiwo zemakethe ezinelayisensi; • Uhlu lwezakhiwo zemakethe ezinelayisensi nababambiqhaza bemakethe abaye bamelana ne-Financial Markets Act, 2012 (iSiphakamiso 19 sika-2012); • Amalayisensi akhishwe yi-FSCA ezakhiweni zemakethe; • Izaziso zokukhululwa ezikhishwe yi-FSCA ezakhiweni zemakethe; • Amafomu ezicelo neZikhombo zezicelo eziyinhloko zophathina 	
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	<ul style="list-style-type: none"> • Imininingwane Yama-Ejensi Ezilinganiso Zekhredithi anokubhalisa okumisiwe isikhashana noma okukhanseliwe; • Imininingwane yeBhodi Labaqondisi, i-Senior Management, i-Compliance Officer neZisebenzi Eziyinhloko ezihilelekile kumasevisi ezilinganiso zekhredithi yama-Ejensi Ezilinganiso Zekhredithi abhalisiwe; • Iziqondiso ezikhishwe yi-FSCA noma Ama- ejensi Ezilinganiso Zekhredithi ukuze siqinisekise ukuvikeleka kwabatshalizimali, abangaba abatshalizimali noma umphakathi wonkana; • Izaziso Zokukhululwa zikhishwa yi-FSCA kuma-Ejensi Ezilinganiso Zekhredithi angawezicelo ezivamile noma ezisebenza ezinhlotsheni ezithile zama- ejensi ezilinganiso zekhredithi abhalisiwe; • Izaziso Ezivamile, okukhishwa yiMidiya Nabezindaba okushicilelwa yi-FSCA ngesiqondiso nophenyo lwama-Ejensi Ezilinganiso Zekhredithi; • Izitatimende zeZimali Zonyaka Ezihloliwe zama- ejensi ezilinganiso zekhredithi ezibhalisiwe; • Imibiko Yonyaka yama- ejensi 	<p>eziyinhloko.</p>	
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	<p>ezilinganiso zekhredithi ezibhalisiwe;</p> <ul style="list-style-type: none">• Imibiko Yokuhambisana Yonyaka ama- ejensi eziilinganiso zekhredithi abhalisiwe;• Londoloza umbhalo womphakathi kubabambiqhaza bawo bemakethe nanoma imiphi imingcele ebekwe ngokumelene nababambiqhaza bemakethe abanjalo;• Uhlu oluthunyelwayo oludingekayo, amalayisensi nezinye izicelo, nezimpendulo zezicelo• zemininingwane elawulayo.		
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UMKHAKHA: UKUGADWA KWESIKHWAMA SOMHLALAPHANSI			
Imisebenzi	Isigaba Semininingwane ephethwe	Imininingwane itholakala kalula	
<ul style="list-style-type: none"> • Ukuqashelwa kwezimali zomhlalaphansi, okuhlanganisa ukubhekwa kokuhambisana nemithetho yezimali, ukuqhuba ukuhlolwa kwezimali okuqashelwayo, nokuqashelwa kwemisebenzi yamalungu nezinye izici zokulawulwa kwezimali. • Ukuqashelwa ngokucophelela kwazo zonke izimali zomhlalaphansi. • Ukuhlaziywa nokugunyazwa kwezimali ezintsha zomhlalaphansi, • Ukuhlaziywa nokugunyazwa kwezichibiyelo zemithetho ebhalisiwe kakade / izimali zomhlalaphansi ezinelayisensi (njengezichibileyo emithethweni yemali esikhona), • Imvume yokukhululwa nezelulo • Ukuvalwa kwezisebenzi ezibambe iqhaza / ukukhanselwa kwezimali; 	<ul style="list-style-type: none"> • Ama-aphoyintimenti engxenywe 26 • Imininingwane yomqondisi • Imibiko yokuhlolwa esikhungweni • Izenzo Ezilawulayo • Izikhalazo • Izitatimende, izibalo nemibiko yezimali zonyaka • Imininingwane yomlungisi • Ukulungisa nokuthumela ama-akhawunti (ama-akhawunti okuqala nawokugcina) • Izikhalazo zokulungisa kuphela • Iziquondiso zekwata imibiko yomonakalo engu-28 • Ukudlulisela kwengxenywe 14 • Ukuhlaziywa kwedatha nemibiko • Izaziso ezikhishwe ngemigomo ye-Pension Funds Act 	<ul style="list-style-type: none"> • Izincwadi zama-aphoyintimenti engxenywe 26 • Imibiko yokulungisa yohlobo lwemvelo • I-akhawunti yenani lokugcina leMali yomhlalaphansi ebhalisiwe • Ishadi lebhansi yokugcina lemali yomhlalaphansi ebhalisiwe • Ukulungisa kokuqala nama-akhawunti athunyelwayo kuvulekele ukuhlolwa phakathi nenkathi yokuhlola kokulungisa. • Izaziso ezikhishwe ngemigomo ye-Pension Funds Act • Imijikelezo yezimali zomhlalaphansi nemijikelezo yemininingwane • Uhlu lomhlalaphansi obhalisiwe 	enquiries@fsc.co.za

<ul style="list-style-type: none"> • Ukuhlola, ukucabangela nokusebenzisa imingcele efanele yamalungu ezimweni lapho kutholakala khona izinkinga ngomsebenzi welungu; • Ukunikeza okufakwayo kokusungulwayo, ukulungisa nokuqapha ukuqeqeshwa nezimfuneko zelungu; • Ukusikisela nokusiza ekusungulweni kwamathuluzi alawulayo nezaziso zokuqondisa ngokwemigomo ye-FSRA; • Ukuqapha ngokuhlakanipha umsebenzi wamalungu maqondana nekhono lawo lokufeza okuthile emiphumeleni eyisithupha ye-Treating Customers Fairly (TCF); • Ukubheka ukuhambisana ngokwezimali neziqondiso zokulawulwa okuhle kwezimali zomhlalaphansi. • Ukuhlola ngokuhlakanipha ukusebenza negalelo leziqondiso zokuqala ezimalini namalungu omhlalaphansi; • Ukuqapha ukuphroseswa nokuhlolwa kokukhululwa eziqondisweni zokuqala nezicelo zokwelula; • Ukuphatha i-inbox eqokiwe yemibuzo ehlobene neziqondiso zokuqala; • Ukuba negalelo ekukhetheni izindaba ezinikezwayo eziqondisweni zokuqala; • Ukusiza Izimali Zomhlalaphansi Umkhakha Wokuqapha ne- 	<ul style="list-style-type: none"> • Imijikelezo yezimali zomhlalaphansi nemijikelezo yemininingwane • Uhlu lwezimali zomhlalaphansi ezibhalisiwe • Amakhophi emithetho/izichibiyezo zomthetho wezimali zomhlalaphansi ezibhalisiwe • Ukugunyaza ukukhululwa neziqondiso zokuqala • Izitifiketi zokuqedwa kwe-Trustee Toolkit; • Izicelo zokukhululwa nokwelula; • Ukukhululwa; • Imithetho yokuziphatha; • Izinyathelo eziphoqelelwe; • Imithetho yokutolika; • Izimali zasehhovisi ezibhalisiwe; • Imininingwane yoMphathi Oyinhloko; • Imibono. 	<p>izimali</p> <ul style="list-style-type: none"> • Imithetho yezimali zomhlalaphansi ezibhalisiwe • Ukukhululwa okushicilelwe ngokwemigomo ye-Financial Sector Regulation Act, 2017; • Imithetho yokuziphatha; • Izinyathelo eziphoqelelwe; • Imithetho yokutolika; • Izimali zasehhovisi ezibhalisiwe; • Igama lomphathi oyinhloko nekheli le-imeyili kanye nenombolo yehhovisi lezimali. 	
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<p>ukusetshenziswa kwezenzo eziphoqiwe ezifanele ezinikezwe eSahlukweni 10 se-FSRA;</p> <p>Ukunikeza usizo ku-Retirement Funds Supervision Division emsebenzini wabo ngokunikeza imibono nesiqondiso ngendlela yokusingatha izimo ezithile.</p>			
UMKHAKHA: SPECIALIST SUPPORT			
Imisebenzi	Isigaba Semininingwane ephethwe	Imininingwane itholakala kalula	Imininingwane yokuxhumana
<ul style="list-style-type: none"> • Nikeza usizo lokuhlaziya okuyiphrofeshinali kwezinye izigaba ze-FSCA. • Ukuqondiswa kwezingxenye ezithile ze-Pension Funds Act, ngokukhethekile izingxenye 15, 16 no-18 (ngokuyinhloko umsebenzi owenziwe abahloli bemali yomhlalaphansi). • Nikeza usizo kweminye imikhakha ye-FSCA, ekuhlaziyeni idatha ethunyelwe ngemininingwane ethunyelwayo yomsebenzi wemakethe noma amanye amasethi edatha <i>ngokwesidingo</i>, ukuze kuqashwe iziphawuli zobungozi bomsebenzi wemakethe • Usizo kudizayini yemininingwane ethunyelwayo noma ezinye izicelo zemininingwane ze-FSCA, ukuze kuqinisekiswa ukuthi zizoveza idatha eyinzuzo, kanye nedizayini nokulungiselelwa kwemibiko 	<ul style="list-style-type: none"> • Imibiko yokuhlola yemali yomhlalaphansi • Imininingwane yabahloli • Izicelo eziphathelene nezingxenye 15 no-18 ze-Pension Funds Act • Idatha (imibiko yocwaningo) etholwe emithonjeni yomphakathi. • Amasu ezangaphakathi namadokhumenti enqubomgomo. Amadokhumenti ocwaningo avela ezinhlanganweni zangaphandle ezitholakalela umphakathi 		<p>enquiries@fsca.co.za</p>

<p>yomphakathi efinqqa izibalo zembali neziphawuli zomsebenzi webhentshimakhi.</p> <ul style="list-style-type: none"> • Ukusiza eminye imikhakha ye-FSCA, ekuhlaziyeni amamodeli ebhizinisi nemikhiqizo zezikhungo zezimali ezithile. • Ukusiza eminye imikhakha ye-FSCA, ekubuyekezeni okudaluliwe, izikhangiso nezindlela zokumaketha zezikhungo zezimali ezithile. • Ukuskena imidiya okuqhubekayo, nokumonitha ngokuqhubekayo izikhangiso ezintsha nezindlela zokumaketha. • Ukusiza imisebenzi yokuqondisa ngokubuyekeza okuqhubekayo nokusungulwa kwefremuwebkhi elawulayo ye-FSCA. <p>Isingatha ucwaningo oluqhubekayo nokumonitha imithetho nezindlela zokumonitha ukuqondisa kwamazwe.</p>			
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UMKHAKHA: ENFORCEMENT			
Imisebenzi	Isigaba Semininingwane ephethwe	Imininingwane itholakala kalula	Imininingwane yokuxhumana
<ul style="list-style-type: none"> • Ukusingatha uphenyo njengoba luchazwe ku-Financial Sector Regulation Act, 2017. • Ukusingatha uphenyo lokusetshenziswa kabi kwemakethe njengoba luchazwe ku-Financial Sector Regulation Act, 2017 efundwa ne-Financial Markets Act, 19 of 2012. • Ukunikeza usizo kwamanye amayunithi esigabeni seMithetho maqondana nezindaba zemithetho eyinkimbinkimbi. 	<ul style="list-style-type: none"> • Imibiko yophenyo namadokhumenti asekelayo atholwe ekusetshenzisweni kwamandla okuphenya. • Ukukhulwa kwemidiya eqondene nophenyo. • Imiyalo nezinqumo ze-FSCA ezihlobene nophenyo nezindaba nomthetho ezisingathwe umnyango. 	<ul style="list-style-type: none"> • Noma isiphi isenzo sokuqondisa esithathiwe esidinga ukushicilelwa. • Ukukhululwa kwemidiya ehlobene nophenyo oluqhutshwa ngokwemigomo ye-Insider Trading Act, 1998; i-Financial Markets Act, 2012 ne-Financial Sector Regulation Act, 2017. 	<p>enquiries@fsca.co.za</p>

<ul style="list-style-type: none"> Ukweluleka i-FSCA esenzweni sokulawula esizothathwa. 	<ul style="list-style-type: none"> Amamanuwali okusebenza okuvamile. Imibiko yophenyo namadokhumenti asekelayo atholwe ekusetshenzisweni kwamandla okuphenya. Ukukhulwa kwemidiya eqondene nophenyo lokusetshenziswa kabi kwemakethe. Imininingwane yabakleyimayo enxeshezelve njengomphumela wokuthintwa ukuhweba kwangaphakathi. Amamanuwali Okusebenza Okuvamile. Izinto zezomthetho njengoba sinikeza iseluleko kuMnyango we-I & E. Izicelo zezomthetho esihlelwe Umkhakha. Amadokhumenti ahlobene nezindaba okuthathwe kuzo noma okucatshangelwe kuzo isenzo sokulawula. Amadokhumenti okulawula ahlobene nokusebenza kwansuku zonke kweyuniti isib. amabhajethi, izinhlelo zebhizinisi njll. 	<ul style="list-style-type: none"> Ukukhululwa kwemidiya okuhlobene nezenzo eziphoqayo ngokwemigomo yengxenywe 151 ye-Financial Sector Regulation Act, 2017. Ukukhululwa kwemidiya ehlobene nophenyo oluqhutshwa ngokwemigomo ye-Insider Trading Act, 1998; i-Financial Markets Act, 2012 ne-Financial Sector Regulation Act, 2017. Ukukhululwa kwemidiya okuhlobene nezenzo eziphoqayo ngokwemigomo yengxenywe 151 ye-Financial Sector Regulation Act, 2017 mayelana nezindaba zokuSetshenziswa Kabi Kwemakethe. Ukukhululwa kwemidiya okuhlobene nezindaba ezidluliselwe ku-Complex Enforcement Unit Ukukhululwa Kwemidiya okuhlobene neZenzo Eziphoqayo ezihlelwe yi-Complex Enforcement 	
UMKHAKHA: CORPORATE CENTRE			
Imisebenzi	Isigaba Semininingwane ephethwe	Imininingwane itholakala kalula	Imininingwane yokuxhumana

<p>ze-FSCA.</p> <ul style="list-style-type: none"> • Ilungiselelo lamasevisi okulawula izikhungo ezihlanganisiwe ukuze zilondolozwe, zithuthukiswe futhi zamukele indawo yokusebenza ye-FSCA, okuhlanganisa ukulawula nokuxhumanisa ukusetshenziswa okungcono kwendawo, amasevisi okwakha nezikhungo, abantu nelungiselelo lezinto ezidingekayo namasevisi ahlukahlukene. • Ukuthuthukisa nokusebenzisa indlela ye-FSCA yokuxhumana kwezangaphakathi nangaphandle. Kuyasebenza nasekulawuleni idumela le-FSCA, okuhlanganisa intuthuko nokusetshenziswa kwemakethe evamile ye-FSCA nemisebenzi yokuxhumana kwezangaphandle, futhi kuhlangukisa ukusetshenziswa nokulondolozwa kwenqubomgomo yolimi ye-FSCA. 	<ul style="list-style-type: none"> • Imifundaze uma ikhona. • Imininingwane ehlobene nokuqasha; • Izinqubomgomo Nezinqubo; • Amarekhodi Endawo Yokuhlala Yasehhovisi; • Amarekhodi E-OHS; • Amasevisi Ezikhungo; • Izincwadi zemidiya; • imibiko yonyaka ye-FSCA; • Izihloko ezindabeni ezihlukahlukene ngaphakathi kwedomeyini ye-FSCA; • Amarekhodi ezingxoxo zezikhulu ze-FSCA ezikhungo zemidiya ezihlukahlukene; • Izincwadi zangaphakathi ze-FSCA; • Imijikelezo yokuqashisa ekhishwa yi-FSCA. 	<p>FSCA.</p> <ul style="list-style-type: none"> • Uhlu lwabahlinzeki besevisi • Izincwadi zemidiya • Izihloko ezindabeni ezihlukahlukene ngaphakathi kwedomeyini ye-FSCA; • Irekhodi lezingxoxo zezikhulu ze-FSCA lezikhungo zemidiya ezihlukahlukene. • Imijikelezo yokuqashisa ekhishwa yi-FSCA • Izincwadi zangaphakathi ze-FSCA 	
UMKHAKHA: FINANCE AND SUPPLY CHAIN			
Imisebenzi	Isigaba Semininingwane ephethwe	Imininingwane itholakala kalula	Imininingwane yokuxhumana
<ul style="list-style-type: none"> • Usizo lwazo zonke izindawo ze-FSCA ezindaweni ezilandelayo: • Ukulawula okuwusizo kwekhephithali esebenzayo • Ukulawula ukusebenza kwemali notshalomali • Ukulawula ama-asethi okungewona awamanje • Ukuhlolwa kotshalomali lwekhephithali • Ukulungiselelwa nokulawulwa kwe- 	<ul style="list-style-type: none"> • Published Financial Statements • Finance Related Policies Nezinqubo ze-FSCA. • Ama-akhawunti Okulawula Enyanga. • Published Financial Statements • Finance Related Policies Nezinqubo ze-FSCA. 	<ul style="list-style-type: none"> • Izitatimente zezimali zonyaka ezishicilelwe • Ibhajethi Ye-FSCA • Uhlu lwamathenda akhishiwe • Uhlu lwamathenda ahoxisiwe. 	<p>enquiries@fsca.co.za</p>
<ul style="list-style-type: none"> • Usizo ezimfunekweni nemisebenzi yezinsiza zabantu yazo zonke izingxenye 	<ul style="list-style-type: none"> • Organogram. Lokhu kuyatholakala embikweni woNyaka we-FSCA 	<ul style="list-style-type: none"> • Izikhangiso maqondana nemisebenzi ekhangiswa yi- 	<p>enquiries@fsca.co.za</p>

<p>utshalomali namabhajethi ezindleko zekhephithali</p> <ul style="list-style-type: none"> • Umbiko wokulawula wenyanga, ukuhlaziya umehluko nokusebenzisa izinyathelo zokulungisa • Ukulungiselelwa kwezitatimende zezimali zonyaka • Ukuqinisekisa amasistimu amahle okulawula ngaphakathi • Usizo lwazo zonke izindawo ze-FSCA ezindaweni ezilandelayo eziyinhloko: • Ukulawula okuwusizo kwe-Trade Payables • Ukulawula okuwusizo kwekhephithali esebenzayo • Ukuqinisekisa ukuhambisana ne-PFMA neziqondiso ze-Treasury mayelana nezinkokhelo • Ukulungiselela nokulawula amabhajethi ezindleko • Umbiko wokulawula wenyanga, ukuhlaziya umehluko nokusebenzisa izinyathelo zokulungisa • Ukulungiselelwa kwezitatimende zezimali zonyaka • Ukuqinisekisa amasistimu amahle okulawula ngaphakathi • Usizo lwayo yonke imikhakha ye-FSCA ezindaweni ezilandelayo eziyinhloko: • Ukulawula okusebenzayo kwezintela nezindleko • Ukulawula okusebenzayo kwezimali zeHolo • Ukulawula okuwusizo kwekhephithali esebenzayo 	<ul style="list-style-type: none"> • Ibhajethi Ye-FSCA • Uhlu lwamaThenda akhishiwe • Uhlu lwamaThenda Ahoxisiwe • Amadokhumenti Okubhida athunyelwe ababhidayo abahlukahlukene • Izinqubomgomo Zokuthola Amasevisi. • Izivumelwano zesevisi okungenwe kuzo phakathi kwe-FSCA nezinkampane zangaphandle 		
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<ul style="list-style-type: none"> • Ukulungiselela nokulawula imali engenayo namabhajethi ezisebenzi • Ukubika ukulawula kwenyanga, umehluko ukuhlaziya nokusebenzisa izilinganiso ezifanele • Ukulungiselelwa kwezitatimende zezimali zonyaka • Ukuqinisekisa amasistimu amahle okulawula ngaphakathi • Usizo lwayo yonke imikhakha ye-FSCA ezindaweni ezilandelayo eziyinhloko: <ul style="list-style-type: none"> • Ukutholwa kwempahla namasevisi ngokuvumelana ne-PFMA neZiqondiso Zezimali • Ukumenenja isidingo sokuthunyelwa kwempahla namaphrosesi okuchitha • Ukuqinisekisa ukuthi izinyathelo zokuthola azikhethi, azibandlululi, azifihlekile, zishibile futhi azibizi • Ukulawula amaphrosesi ethenda • Ukulawula izinkontileka zomhlinzeki • Ukuqinisekisa isistimu enhle okulawula ngaphakathi 			
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UMKHAKHA: EXECUTIVE OFFICE			
Imisebenzi	Isigaba Semininingwane ephethwe	Imininingwane itholakala kalula	Imininingwane yokuxhumana
<ul style="list-style-type: none"> Inomthwalo wokusebenza kokuhlola kwangaphakathi we-FSCA, ukuqinisekisa okuhlanganisiwe nephothifoliyo yomshwalense webhizinisi. Kunegalelo ekuthuthukeni kwefremuwekhi yokulawula ubungozi benkampane ye-FSCA. Kunegalelo ekukwazini ukuqhubeka kwe-FSCA nebhizinisi uma kwenzeka ukuphazamiseka kwezinhlekelele noma okunye. Kunomthwalo wokuhambisana kwe-FSCA nayo yonke imithetho, okuhlanganisa ukuhambisana nezinqubomgomo zangaphakathi ze-FSCA ngokwayo Kunomthwalo wokuqapha, ukuhlola nokubika iphefomensi ye-FSCA ngokumelene nemigomo yayo yokusebenza neyebhizinisi. Lo msebenzi uzoba nomthwalo futhi wokubika kwebhizinisi, okuhlanganisa ukulungiselela, ukuthumela nokuxhumanisa imibiko ehlobene yokulawula amabhizinisi ahluahlukene i-FSCA okudingeka iyikhiqize. Ilungiselelo lamasevisi kanobhala ku-Executive Committee, i-Governance Committees ye-FSCA nezinye izakhiwo zokulawula eziyinhloko. 	<p>Izindlela:</p> <ul style="list-style-type: none"> FSCA Strategic Plan; FSCA Annual Performance Plan FSCA Business Plans Indlela yokuvimbela ukukhwabanisa nenkohlakalo; <p>Izinqubomgomo:</p> <ul style="list-style-type: none"> Ifremuwekhi yokulawula ubungozi benkampane; Ifremuwekhi yokulawula ubungozi benkampane nenqubomgomo Inqubomgomo Yokubika Inkohlakalo Inqubomgomo Nemvume Yokuhambisana; Inqubomgomo Yentuthuko Nokubuyekeswa Kwezinqubomgomo Inqubomgomo Yokulawula Inqubekelaphambili Yebhizinisi Nesitatimende Senqubomgomo Inqubomgomo Yemininingwane Yephefomensi Amadokhumenti enqubomgomo yomshwalense; Uhlelo lobhubhane 	<ul style="list-style-type: none"> FSCA Annual Performance Plan 	enquiries@fsca.co.za

<ul style="list-style-type: none"> • Isebenza njengendawo eyinhloko yokuthintana phakathi kwe-FSCA nemidiya, futhi iphinde isebenze njengomkhulumeli wemidiya egameni lamaKhomishane namaSekela Khomishane. • Ilungiselelo, ngeHhovisi Lekhansela Jikelele lamasevisi ezomthetho ku-FSCA ezindaweni zosizo nokulawula kwesinyathelo sezomthetho, ukubuyekeza kwesishayamthetho, iseluleko namasevisi ezomthetho ezebhizinisi avamile, ukusebenzelana ne-Financial Services Tribunal nefremuwekhi yokulawula ubungozi be-Anti Money Laundering / Countering of sokuXhaswa Kobuphekula. 	<p>Imibiko:</p> <ul style="list-style-type: none"> • Ubungozi Bokulawula Nemibiko Yekwata Yokuqinisekisa • Imibiko Yekwata Yezimali Zikazwelonke • Imibiko Yokubala Izimali Zangaphakathi • Imibiko Yokuqapha Ukuhambisana • Imibiko Yokuqapha Nezinguquko • Imibiko Yokubuyekeza Ubungozi • Imibiko evela Kwabacebisayo; <p>Ama-agenda Namaminithi Emihlangano:</p> <ul style="list-style-type: none"> • Ama-agenda namaminithi e-Transitional Management Committee, ama-Governance Committee, iseluleko sikaNgqongqoshe Amakomiti memihlangano ye-Operational Exco ye-FSCA, i-OPFA ne-FAIS Ombud Office. • Imininingwane yabaphathi jikelele Ama-Term of References (ToR) amakomiti 		
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Izicelo zemvume yamarekhodi e-FSCA zingenziwa kubantu abafanelekayo abasohlwini olusesigabeni 5 ngenhla.

8. INQUBO YEZICELO ZE-PAIA

- 8.1. Noma ubani angenza isicelo sokuthola irekhodi le-FSCA.
- 8.2. Isicelo kumelwe senziwe ngencwadi kuFomu A elinikeziwe elifakwe kule manyuwali njengeSandulela A.
- 8.3. Ifomu lesicelo kumelwe lithunyelwe ku-Deputy Information Officer kusetshenziswa imininingwane yokuxhumana enikezwe ngenhla esigabeni 5.
- 8.4. Isicelo kumelwe sibe negama nemininingwane yokuxhumana yalowo ocelayo futhi kumelwe inikeze imininingwane eyanele yokuvumela i-FSCA ukuba igagule irekhodi eliceliwe. Isicelo kufanele futhi sibonise indlela okucelwa ngayo ukuthola irekhodi.
- 8.5. Lapho isicelo senzela omunye umuntu, ocelayo kumelwe athumele ubufakazi, nge-afidavidi noma ngencwadi yemvume, yesikhundla lowo celayo enza ngaso isicelo ngokwezinga eligculisayo lama-Information Officers.

9. INKOKHELO YEZINDLEKO (S 22 ye-PAIA)

- 9.1. Inani lesicelo likhokhelwa izicelo ze-PAIA futhi ubufakazi baleyo nkokhelo kumelwe buthunyelwe ku-Deputy Information Officer kanye nesicelo. Uma i-FSCA isinqume ukunikeza imvume eceliwe yemininingwane, izindleko zemvume kumelwe zifakwe yi-FSCA kocelayo.
- 9.2. Inani lesicelo lihambisana neZiqondiso ezishicilelwe emigomweni ye-PAIA Act yezindikimba zomphakathi.
- 9.3. Idiphozithi yasebange iwukuphela kwendlela yokukhokha eyamukelwayo yezicelo ze-PAIA kusetshenziswa imininingwane yasebange ye-FSCA elandelayo:

First National Bank
Inombolo ye-akhawunti: 62277426328
Igama Legatsha: RMB Corporate Banking Johannesburg
Ikhodi Legatsha: 255005
Ireferensi: PAIA request- IGAMA LOCELAYO

- 9.4. Isicelo samukelwa kuphela uma ifomu seligcwalisiwe nenani lesicelo elibekiwe selitholwe yi-Deputy Information Officer.
- 9.5. Lapho selithole isicelo se-PAIA, i-FSCA lizozimisela ukucabangela nokunikeza impendulo esicelweni ngasinye phakathi nezinsuku ezinikeziwe ezingu-30. Uma kunesidingo, i-FSCA ingase yelule inkathi yezinsuku ezingu-30 ngenye inkathi yezinsuku ezingu-30 ukuze iphelelise isicelo.

10. UKUCABANGELA ISICELO

- 10.1. Izicelo zamarekhodi ngenjongo yamacala obugebengu nawokwep hulwa kwamalungelo omuntu asingathwa ngokwemigomo yengxeny e 7 yeSiphakamiso. Ingxeny e 7(1) inikeza okulandelayo:
“iSiphakamiso asisebenzi kurekhodi lendikimba yomphakathi noma indikimba ephrayivethi uma
(a) lelo rekhodi licelwa ngenjongo yecala lobugebengu noma lokwep hulwa kwamalungelo omuntu;
(b) ngakho licelwa ngemva kokuqalisa kwalawo macala obugebengu noma okwep hulwa kwamalungelo omuntu, ngokwalokho okwenzekile;
(c) umkhiqizo noma ukuthola lelo rekhodi ngenjongo ebhalwe esigabeni (a) kunikezwa umthetho.”
- 10.2. Uma ingxeny e 7(1) isebenza esicelweni, khona-ke ocelayo kumelwe asebenzise imithetho nezinqubo zokuthola imininingwane ehlobene nalawo macala asenkantolo.
- 10.3. I-FSCA ingase yenqabele imvume lapho izicelo ezingathi shu kanye / noma eziyisicefe.

11. ISINQUMO SE- FSCA

- 11.1. Njengoba kuchaziwe engxenyeni 25 yeSiphakamiso, i-Information Officer izonquma ukuthi iyayinikeza yini imvume eceliwe yokuthola imininingwane bese itshela ocelayo. Ocelayo uzotshelwa ngesinqumo ngendlela engcono kunazo zonke.
- 11.2. Uma isicelo sokuthola imininingwane senqatshwa yi-Information Officer, ocelayo uzonikezwa izizathu ezibhaliwe zalokho kwenqaba.

12. ILUNGELO LOKUMELANA NESINQUMO

- 12.1. I-FSCA ayiyona indikimba yomphakathi okubhekiselwe kuyo esigabeni (a) sencazelo ethi “indikimba yomphakathi” engxenyeni 1 yeSiphakamiso. Ngakho, asikho isikhalazo sezangaphakathi esimelene nesinqumo se-Information Officer ngokuqondene nokuthola imininingwane.

- 12.2. Uma ocelayo engavumelani nesinqumo, ocelayo angase abhalisele, kungakedluli izinsuku ezingu-180 zokwelulekwa ngesinqumo se-Information Officer, eNkantolo Ephakeme enesishayamthetho, ngesicelo esifanele.
- 12.3. Ocelayo angase futhi acele usizo kunoma iyiphi inkantolo enesishayamthetho esifanele ngokuqondene nezinqumo ezilandelayo ze-Information Officer:
 - 12.3.1. Inani lezindleko okudingeka zikhokhwe; kanye / noma
 - 12.3.2. Ukwelulwa kwenkathi ezodingeka ukuze kunikezwe imininingwane.

13. UKUTHOLAKALA KWEMANYUWALI

- 13.1. Le manyuwali isungulwe ngomzamo wokubonisa ukuzibophezela kwe-FSCA ukuhola ngesibonelo ekulandeleni, uMthetho-sisekelo wethu, imithetho neziqondiso ze-Republic of South Africa. Ukutholakala kwale manyuwali akuhambisani nje kuphela nezimfuneko ze-PAIA, kodwa futhi kuwumzamo wokusebenzisa isikhungo esingafihli lutho esihambisana futhi esisekela ilungelo lomthetho-sisekelo lokuthola imininingwane.
- 13.2. Imanyuwali itholakala ngamakhophi e-elektronikhi nawephepha ngesiNgisi, isiZulu nesiSetswana. Amakhophi ephepha ayatholakala nasendaweni yokungena e-FSCA, nakuzo zonke izindawo ze-FSCA zokuhlolwa umphakathi phakathi namahora ebhizinisi. Imanyuwali iyatholakala nakuwebhusayithi ye-FSCA, futhi ingatholakalela noma ubani oyicelayo.

14. UKULUNGISWA KWEMANYUWALI

Le manyuwali izobuyekezwa ngezinkathi ezithile kodwa hhayi ngaphansi kwesikhathi esisodwa ngonyaka.

15. UKUPHROSESA IMINININGWANE YOMUNTU NGEMIGOMO YE-PROTECTION OF PERSONAL INFORMATION ACT NO 4 KA-2013

- 15.1. I-FSCA kumelwe iqongelele futhi isebenzise imininingwane, okuhlanganisa imininingwane yomuntu njengoba kuchazwe ku-Protection of Personal Information Act, ngezinga okudingeka ngalo ukuze kwenziwe imisebenzi ngendlela efanele, izibophezelo nemisebenzi okubhekiselwe kuyo esigabeni 3.
- 15.2. I-FSCA iphrosesa imininingwane yomuntu yezigaba zedatha yomuntu ezilandelayo:
 - 15.2.1. Inkampane egadiwe nabantu. Lokhu kuhlangukisa izinhlangano zezimali,

okuhlanganisa izikhungo zotshalomali, iqoqo lezinhlelo zotshalomali, izimali zomhlalaphansi, imishwalense yesikhathi eside neyesikhashana, abanye abahlinzeki bamasevisi ezimali, kanye nabalawuli, izimenenja nezisebenzi zalezi zihlangano.

- 15.2.2. Izisebenzi ze-FSCA nababhalisela umsebenzi
 - 15.2.3. Abahlinzeki bezinkampane zangaphandle
 - 15.2.4. Ezinye izindikimba ezilawulayo
- 15.3. Izigaba ezilandelayo zemininingwane yomuntu ziphroseswa ukuze zifeze imisebenzi ebhalwe esigabeni 3.
- 15.3.1. Ukuthola inombolo (inombolo yesisebenzi; izinombolo zokubhaliswa kwenkampane, inombolo ye-ID)
 - 15.3.2. Amakheli e-imeyili, ikheli lendlu, inombolo yocingo
 - 15.3.3. Amagama, isibongo, ukushada, ubuzwe, ubulili obukhethayo, iminyaka yobudala, isimo sempilo yomzimba, isimo sempilo yengqondo, inhlalakahle, isimo sokukhubazeka, ulimi, indawo yokuzalwa, usuku lokuzalwa. Eminye yemininingwane ingase isakazeke ngezinqubo zethu zomsebenzi kunezigaba zebhizinisi eziyinhloko.
 - 15.3.4. Imininingwane yebhayomethriki enjengombhalo womunwe, ikakhulu ezinqubweni zethu zomsebenzi.
 - 15.3.5. Imininingwane ngohlanga lwakho, ubuzwe nenhlalo, amarekhodi/amacala obugebengu.
 - 15.3.6. Imfundo, ezokwelapha, izimali, imininingwane yomsebenzi
- 15.4. Imininingwane yomuntu yambulwa kuphela uma kudingeka ukuze kufezwe umgomo wethu wesishayamthetho njengoba kuboniswe yi-FSRA, ngezinjongo zebhizinisi, lapho kunesibopho sezomthetho, kunesibopho somphakathi sokwambula imininingwane, noma izifiso ezizwakalayo zokuba umnikazi wedatha afune ukwambulwa noma imvume iye yanikezwa umnikazi wedatha ukuze kwambulwe imininingwane.
- 15.5. Abamukela imininingwane bahlanganisa abahlinzeki besevisi ye-FSCA, abanye abaqondisi (kuhlanganise nabaqondisi bakwamanye amazwe), ama-ejensi ezomthetho, nama-ejenti okuqinisekisa.
- 15.6. Imininingwane yomuntu ingase iphroseswe kwezinye izishayamthetho ezingaphandle kwaseNingizimu Afrika ngezinjongo zebhizinisi, ukwabelana nabalawuli bakwamanye amazwe ukuze kufezwe imendethi yesishayamthetho noma ama-ejensi ezomthetho

ngezinjongo zophenyo.

- 15.7. Uma kufaneleka, sicela izinkampane zangaphandle esabelana nazo ngemininingwane, zithathe izinyathelo ezifanele ukuze zihambisane nemithetho yokuvikelwa kwedatha esebenzayo futhi zivikele imininingwane esizinikeza yona. Senza lokhu ngamalungiselelo ezinkontileka nalezi zinkampane zangaphandle. Sithatha nezinyathelo zangaphakathi ukuze siqinisekise ukuthi izinkampane zangaphandle esizimisayo zinezinyathelo ezifanele zokuvikela imininingwane esizinikeza yona.
- 15.8. I-FSCA isebenzisa izilawuli zokuvikeleka, eziyi-elektronikhi nezingokoqobo eziklayelwe ukulondoloza ubumfihlo, ukuvimbela ukulahleka, imvume engagunyaziwe nokoniwa kwemininingwane abantu abangagunyaziwe. Ukuvikeleka kwamakhompyutha kwe-FSCA kuhambisana namafreмуwekhi omthetho wemboni ukuze kuqinisekise ukulawulwa kobungozi bokuvikeleka kwamakhompyutha okusebenzayo kwenhlangano. Siqhuba ukuhlola kwezingozi zokuvikeleka okuqhubekayo ukuze sithuthukise isimo sokuvikeleka kwethu futhi sinikeze isiqinisekiso kubo bonke esibambisene nabo.
- 15.9. Umnikazi wedatha unezixazululo ezilandelayo lapho kunokuphazamiseka kokuvikeleka kwemininingwane yakhe yi-FSCA:
 - 15.9.1. Faka isikhalazo ku-Information Officer ye-FSCA, futhi lapho ungagculisekile, faka isikhalazo ku-Information Regulator ngendlela nangefomu elichaziwe.
 - 15.9.2. Sungula isenzo sezomthetho ngomonakalo enkatolo enesishayamthetho.
- 15.10. Ukuze uthole imininingwane elandelayo ngemisebenzi yethu yokuphrosesa, sicela uvakashele iNqubomgomo Yobumfihlo ye-FSCA kokuthi www.fsca.co.za