hanki yomxhamli.
- Gcina isiliphu sokudiphozitha ukuze usiveze njengobungqina bokuhlawula, xa kukho imfuneko yokuba ukwenze oko.

QAPHELA: Ukuhlawula ngqo kunokuyalelwa kuphela yinkundla njengendlela yokuhlawula apho:
- o inkundla ikubona kufanelekile ngenxa yeemeko
- o ngesicelo sommangalelwa kunye/okanye umceli enkundleni.

Indlela yakho yokubhatala mayibhalwe kuMyalelo weNkundla.

Khumbula:
- INombolo yokuKhangela enikwe kwaMantyi mayisoloko ifakwa xa kusenziwa intlawulo ngqo kwiakhawunti yebhanki okanye ekhawuntarini.
- Njalo thumela isiqinisekiso sentlawulo ngefeksi (isiliphu sokufaka okanye iirisithi) kwaMantyi xa ubhatala ngqo kwiakhawunti yebhanki yakwaMantyi.

Kwenzeka ntoni xa iakhawunti yebhanki apho imali ibimele ukuba ifakwe khona ivaliwe?

- Nika inkundla iinkcukacha zakho zebhanki ezintsha.
- IGosa leSondlo liza kucebisa ummangalelwa ngeenkcukacha zakho zebhanki ezintsha kunye nemali etyalwa nguye.
- Iinkcukacha zebhanki ezintsha ziza kubhalwa kwifayili yesondlo.

Kwenzeka ntoni ukuba umntu ofumana imali yesondlo uyagula, uyakhubazeka, uyasweleka okanye uphesheya?

- Kwimeko yokusweleka, uMabi welifa womenzi sicelo okanye uMgcini womntwana, unikwa imvume yokuthatha imali.
- Kwimeko yokugula, ukhubazeko okanye apho umntu ogunyazisiweyo ephesheya, iqela lesithathu linokunyulwa. Oku kungenziwa ngokuveza uxwebhu lwaMandla eGqwetha olugunyazisa icala lesithathu ukuba lithathe imali yesondlo.

Okanye, iSebe lezeNtlalontle yoLuntu (uNontlalontle) kufuneka kuqhagamshelwane nalo ukufumana uncedo.

Ndiya phi ngokwayamene namalungelo oGcino nokuFikelela?

Ngolwazi olungaphaya ngokuphathelele kuGcino nokuFikelela, yiya kwiofisi yoMmeli woSapho.

Ngolwazi olungaphaya, nceda uqhagamshelane:
ISebe lezoBulungisa noMgaqo-siseko

Department of Justice and Constitutional Development
Chief Directorate: Promotion of the Rights of Vulnerable Groups.
Tel: 012 315 - 1856/4
Fax: 012 315 - 1851
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Department:
Justice and Constitutional Development
REPUBLIC OF SOUTH AFRICA

STAND TOGETHER FOR RIGHTS
Jiyela i Justice

KwaMantyi kuvulwa nini?

Amaxesha eofisi:
Mvulo – Lwesihlanu:

07h45 – 16h15

Ndiza kuya phi xa ndifikile kwaMantyi?

Njalo qala uye kwiDesika yoLwazi ukukhonjiswa kwindawo echanekileyo.

Ndazi njani ukuba imali ibhatelwe?

- Njalo tsala umnxeba phambi kokuba uye kwaManty, ukuqinisekisa ukuba imali ifakiwe.
- Ukuba imali ayifakwanga, kwaManty kuza kuqala kuzanywe ukulandelela ukuba intlawulo ifakiwe na ize, ukuba akunjalo, uxelelwe okulandelayo omawukwenze.

ALWAYS PHONE FIRST

Ndiza kulinda ixesha elingakanani ukuba imali ifakwe?

- Umhla wentlawulo uxhomekeke kuMyalelo weNkundla.
- Umntu onoxanduva makafake imali kwamantyi ukuze bona bafake imali leyo kuwe.

Izizathu zokucotha kwentlawulo

- Inkqubo yekhompyutha ayisebenzi.
- Intlawulo ayilandeleki ngenxa yenombolo yokukhangela engeyiyo enikiweyo.

Khumbula ukuba xa imali ihlawulwe NGETSHEKHI kwiakhawunti yakho yebhanki, IZA KUVELA kuphela emva kweentsuku EZISIXHENXE.

Andikonwabelanga ukusebenzisa iakhawunti yebhanki.

Khumbula ukuba yindlela ekhuselekileyo nelula ukusebenzisa iakhawunti yebhanki nanjengoko kunjalo ukuba intlawulo isisiwa kwaMantyi iyikheshi okanye ngolungiselelo lweganishi.

Ngawaphi amanyathelo endiwathathayo ukuba andiyifumani imali kwiakhawunti yam yebhanki?

- Cela uxwebhu lwebhanki oluneenkcukacha ezininzi (ingabi luxwebhu lwebhanki oluneenkcukacha ezimbalwa) zeakhawunti yakho yebhanki kwikhawuntari yebhanki yakho yasekuhlaleni okanye iATM.
- Yisa uxwebhu lwebhanki kunye nencwadi yakho yesazisi kwaMantyi.
- KwaMantyi kuza kukhutshwa iisamani ukufaka isimangalo solwaphulo-mthetho kumntu lowo unoxanduva lokuhlawula.

Ukuba ndingumntu obhatala imali yeSondlo, kufuneka ndenze ntoni?

Ungasebenzisa ezi ndlela zilandelayo zokubhatala:

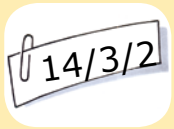
- Ulungiselelo lweganishi – inkampani oyisebenzelayo itsala imali ngqo kumvuzo wakho.
- Intlawulo yekheshi – uya kwaMantyi uze ubhatale imali ekhawuntarini.
- Intlawulo ngqo kwiakhawunti yebhanki – ufaka imali kwiakhawunti yebhanki yomntu onelungelo lemali.
- Ukuhlawula ngqo kwi-akhawunti yebhanki - udiphozitha ngqo kwi-akhawunti yeb-

Kutheni ndifuna umhla weNkundla?

Ukunika iNkundla ixesha lokulumkisa elinye icala ukuba libe khona kwingxoxo yetyala.

Kutheni kuyimfuneko ukuba icala ngalinye lize kwaMantyi?

Kukufikelela kwisivumelwano sokuba yimali yesondlo engakanani efunekayo yaye ingakanani lowo unoxanduva anokuthi akwazi ukuyibhatala.



Yintoni emandiyisebenzise njengeNombolo yokuKhangela?

- Uza kufumana inombolo yefayili eqala ngo-14/3/2
- Inombolo ivela kwiKhadi lakho leSondlo eliorenji.
- Nceda unike inombolo yakho naninina usenza uphando ngomba wakho

Ndiza kulinda ixesha elingakanani ukuba kukhutshwe uMyalelo weNkundla?

Oku kuxhomekeke kwintsebenziswano yamacala amabini. Ukuba nje amacala afikelele kwisivumelwano, intlawulo yokuqala kufuneka yenziwe njengoko kuchaziwe nguMyalelo weNkundla.

Zeziphi iindlela ezahlukeneyo endinokufumana ngazo imali yam yeSondlo?

- Iganishi oda – inkampani ithatha imali ngqo kumvuzo womntu onoxanduva ize iyifake kwiakhawunti yebhanki yeNkundla.
- Intlawulo yekheshi – uthatha imali ekhawuntarini.
- Ukufakwa kwemali ngqo kwiakhawunti yakho yebhanki – ummangalelwa ufaka imali kwiakhawunti yakho yebhanki.

Eyona ndlela ilungileyo yokufumana isondlo kukufakwa kwemali ngqo kwiakhawunti yakho yebhanki.

Izinto elunge ngazo zezi:

- Awuyi kwaManty
- Akukho zinkcitho zohambo
- Awumi migceni
- Akukho xesha ulichithayo ukuba ungayi emsebenzini.

Ndisibanga njani iSondlo?

Ngawaphi amalungelo am?

- Luxanduva lwabazali bobabini ukuxhasa umntwana wabo ngemali.
- Oku kuquka iinkxaso zokubhatalela ukutya, impahla yokunxiba, indawo yokuhlala, unyango kunye nemfundo.
- Imali yesondlo iza kubalwa ngokuphathelene nomvuzo womzali ngamnye.
- Abazali bobabini banoxanduva lokunakekela umntwana wabo nokuba ngaba umntwana uzalelwe emtshatweni okanye ngaphandle komtshato.
- Umntu onoxanduva lokubhatala isondlo unelungelo lokubhena ngomyalelo wesondlo.
- Ukuba umntu onoxanduva lokubhatala isondlo akabhatali, isimangalo sinokwenziwa kwiNkundla yeZondlo.
- UMyalelo weNkundla weSondlo ungenzelwa:
  - linkcitho ezinxulumene nokuzalwa komntwana
  - linkcitho ezinxulumene nesondlo somntwana ukususela ngomhla wokuzalwa kwakhe ukuya kumhla wophando
  - Kwimeko yoqhawulo-mtshato, umlingane wangaphambili unelungelo lokufumana isondlo ukuba besibandakanyiwe njengenxalenye yenkqubo yenkundla yoqhawulo-mtshato.

Ndingaya nini kwiNkundla yeZondlo?

- Xa elinye icala lingaphumeleli ukunika isondlo somntwana okanye usapho
- Xa usenza isicelo seSondlo okokuqala.
- Xa iNkundla yoqhawulo-mtshato inike umyalelo; ukuvula ifayili ukuba inkundla yazise umntu onoxanduva ukuba nini, njani yaye phi apho makuhlawulwe khona
- Xa kwenziwe isicelo sonyuso okanye ukwehla kumyalelo wesondlo osele ukhona.

Yeyiphi iNkundla emandiye kuyo ukwenza isicelo semali yeSondlo?

Nceda uqhagamshelane neyona Nkundla ikufutshane ngomnxeba nanjengoko baza kukunceda ngolwazi oluchanekileyo. (Inkundla kwisithili umntwana okanye umntu omakondliwe ahlala kuso).

Ndifuna ukubanga imali yeSondlo – ndenza njani malunga nokwenza isicelo?

- Tsalela umnxeba iNkundla yakho yasekuhlaleni ukufumanisa inkundla eyiyo omawuye kuyo yesondlo.

- Tsalela umnxeba loo Nkundla yeZondlo uze uqinisekise ngomawukuphathe ukuze ube nokwenza isicelo semali yesondlo

- Yiza kwaMantyi uze kugcwalisa ifomu yesicelo.

- KwaMantyi uza kunikwa umhla eniza kuthi wena nommangalelwa (omnye umzali) nize ngawo kwaMantyi.

- KwaMantyi kuza kukhutshelwa ummangalelwa isapuna (omnye umzali) ukuba avele kwaMantyi ngomhla othile.

Nceda qaphela:
Inkqubo iyonke ukususela ekwenzeni isicelo sesondlo ukuya ekufumaneni intlawulo yokuqala kungathatha iiveki ezininzi, ngokuxhomekeka kwintsebenziswano yamacala omabini

Ingaba kufuneka ndihambe umgama ukuya kwaMantyi?

Njalo, tsala umnxeba phambi kokuba uye kwaMantyi, ukuqinisekisa ukuba:

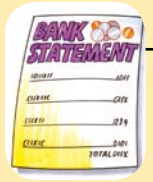
- Uya kwiNkundla eyiyo.
- Unalo lonke ulwazi oluyimfuneko ngale mini.
- Uyazi ukuba ingaba ummangalelwa (omnye umzali) uya kuba lapho kunye nawe na ngale mini.

Ndifuna ukuya kwiNkundla yeZondlo – kufuneka ndiphathe ntoni?

Qiniseka ukuba uza noku kulandelayo:

- Incwadi yesazisi.

- Inombolo yesazisi nefoto yomzali/umntu onoxanduva lokubhatala imali yesondlo.

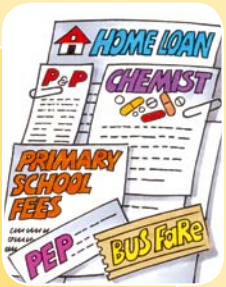


- Uxwebhu lwebhanki ukuba uneakhawunti yebhanki.

- Uluhlu lweenkcitho oluchaza iimfuno zomntwana
- Amaxwebhu okuqinisekisa iinkcitho, umz. iakhawunti yamanzi nombane, isiliphu segrosari, iiakhawunti zempahla njl njl.
- Iphepha lomvuzo langoku lamacala omabini awamkela umvuzo

- Idilesi yendawo yokuhlala neyasemsebenzini yomntu ekufuneka ebhatele imali.
- Idilesi yendawo yokuhlala neyasemsebenzini yelungu losapho okanye onxulumeneyo..
- Umhla weNkundla (ukuba sowuxeliwe)
- Inombolo yokukhangela (ukuba seyinikiwe).
- UMyalelo weNkundla (ukuba sowunikiwe)
- IsiVumelwano soQhawulo-mtshato (xa umtshato uqhawulwe)
- Umhla woku fumana umvuzo.

Zeziphi iinkcitho ezinokuhlelwa njengeemfuno zomntwana?



- Indawo yokuhlala
- Amanzi nombane (iiakhawunti zombane)
- Ukutya nezinye iigrosari
- Impahla yokunxiba
- Imali yesikolo
- Iinkcitho zonyango
- Iinkcitho zohambo

Kufuneka uphathe amaxwebhu axhasayo ngayo nayiphi kwezi nkcitho, ngaphandle koko INKUNDLA AYINAKUQALISA IINGXOXO.