## Kwenzekani uma i-akhawunti okufanele kufakwe kuyo imali seyivaliwe?

- Nikeza inkantolo imininingwane yasebhange emisha.
- Isisebenzi Sezemali Yesondlo sizokwazisa obekwe icala ngemininingwane yakho yasebhange emisha nemali akayikweletayo.
- Imininingwane emisha yasebhange izorekhodwa efayilini lemali yesondlo.

## Kwenzekani uma umuntu olanda Imali yeSondlo egula, ekhubazeka, eshona noma esezweni elingaphandle?

- Uma ushona Umabi mafa wempahla yofake isicelo noma Umlondolozi wengane, unikezwa imvume yokulanda imali.
- Esehlakalweni sokugula, ukukhubazeka noma lapho umuntu onikezwe amandla engekho ezweni, kumele kubekwe omunye umuntu. Lokhu kungenziwa ngokukhipha umbhalo Wamandla Obummeli onikeza omunye umuntu igunya lokuthi alande imali yesondlo.

Ngakwelinye icala, kungaxhunyanwa noMnyango Wezindaba Zezenhlalonhle (uSonhlalakahle) ukuze kutholwe usizo.

## Ngiya kuphi uma ngifuna ukwazi ngamalungelo Okugcina abantwana nawokubathola?

Ukuze uthole ulwazi olwengeziwe ngokuphathelene Nokugcina abantwana nokubathola, dlulisela ehhovisi loMmeli.

Ukuze uthole ulwazi olwengeziwe, uyacelwa ukuba uxhumane nabalandelayo:

uMnyango Wezobulungiswa Nokuthuthukiswa Komthethosisekelo.
uMnyango Womqondisi Omkhulu: Ukuthuthukiswa Kwamalungelo Amaqembu Angalimala.

Ucingo: (012) 315-1065
Ifeksi: (012) 357-1810



# NGIYICELA KANJANI IMALI YESONDLO?

# Okufanele ukwazi!

the doj & cd
Department: Justice and Constitutional Development
REPUBLIC OF SOUTH AFRICA

## Ivulwa nini Inkantolo?

AmaHora okuSebenza:
UMsombuluko – KuLwesihlanu:
07h45 – 16h15

## Ngizokuya kuphi uma ngifika eNkantolo?

Qala njalo ngokuya kumuntu osebenza eDeskini loLwazi ukuze akuthumele endaweni efanele.

**NJALO NJE SHAYA UCINGO KUQALA**

## Ngizokwazi kanjani ukuthi imali ikhokhiwe?

- Njalo nje shaya ucingo ngaphambi kokuba uze eNkantolo, ukuqinisekisa ukuthi imali isikhokhiwe.
- Uma imali ingakhokhiwe, iNkantolo izozama kuqala ukubona ukuthi inkokhelo yenziwe, kodwa uma kungenjalo izokutshela ukuthi yini okulandelayo ozokwenza.

## Ngizolinda isikhathi esingakanani ukuthi ngikhokhelwe imali?

- Usuku lokukhokha luncike kuMyalelo waseNkantolo.
- Umuntu onesibopho sokukhokha kumele akhokhe enkantolo ukuze ukhokhelwe.

## Izizathu zokwephuza ukukhokha

- Uma uhlelo lwekhompyutha lungasebenzi.
- Inkokhelo ingengaakwazi ukulandelelwa ngenxa yokunikezwa Kwenombolo yereferensi engalungile.

Khumbula ukuthi uma imali ikhokhwe NGESHEKE yafakwa ngaphakathi kweakhawunti yakho yebhange, imali IZOTHOLAKALA KUPHELA emva kwezinsuku EZIYISIKHOMBISA.

## Angiphatheki kahle uma ngisebenzisa i-akhawunti yasebhange.

Khumbula ukuthi kuphephile nakho futhi kulula ukusebenzisa i-akhawunti yakho yasebhange kunokuba inkokhelo yenziwe nge-oda yokuphoqelelwa enkantolo.

## Yiziphi izinyathelo engizithathayo uma ngingayitholi imali kuakhawunti yami?

- Cela isitatimende esinemininingwane yonke (hhayi isitatimende esingaphelele) se-akhawunti yakho yebhange ekhawunteni yasebhange lakho lendawo noma ku-ATM.
- Letha isitatimende sasebhange kanye nencwadi kamazisi enKantolo.
- Inkantolo izakunikeza amasamanisi okubeka umuntu othintekayo icala lobugebengu bokungakhokhi.

## Uma ngingumuntu okhokha iMali yeSondlo kumele ngenzeni?

Ungasebenzisa izindlela ezilandelayo zokukhokha:

- I-Oda yokuphoqelelwa – inkampani oyisebenzelayo ithatha imali ngqo eholweni lakho.
- Inkokhelo kakheshe – uza enkantolo ukhokhe imali kukhawunta.
- Ukhokha imali ngqo ku-akhawunti yebhange – wenza idiphozithi kuakhawunti yebhange yomuntu okufanele akhokhelwe leyo mali.

Indlela okhokha ngayo kumele irekhodwe kuMyalelo Wenkantolo.

Khumbula:

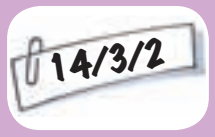
- Inombolo yereferensi enikezwa yinkantolo kumele inikezwe njalo uma ukukhokha ngqo ku-akhawunti yebhange noma ekhawunteni.
- Njalo nje feksela eNkantolo ubufakazi benkokhelo (idipozithi silipu noma iresidi) umaukhokha ngqo ku-akhawunti yebhange lenkantolo.

## Kungani ngidinga usuku lokuya eNkantolo?

Ukunikeza Inkantolo isikhathi sokwazisa omunye umuntu ukuthi kumele abe khona ekuqulweni kwecala.

## Kungani kudingeka ukuthi umuntu ngamunye eze enKantolo?

Lokhu kwenzelwa ukuba nizofinyelela esivumelwaneni sokuthi kudingeka Imali Yesondlo engakanani nokuthi umuntu othintekayo angakwazi ukukhokha imali engakanani.




## Yini okumele ngiyisebenzise njengeNombolo Yereferensi?

- Uzothola inombolo yefayili eqalisa ngo- 14/3/2 ilandelwe yinombolo yakho yereferensi oyinikezwe yihhovisi;
- Inombolo ivezwe Ekhadini lakho Lesondlo eliwolintshi.
- Uyacelwa ukuba usho inombolo yakho uma ubuza ngokuphathelene nezindaba zakho

## Ngizolinda isikhathi esingakanani ngaphambi kokuba kwenziwe uMyalelo weNkantolo?

Lokhu kuncike ekutheni abantu bobabaili basebenzisana kanjani. Uma laba Bantu bevumelana, inkokhelo yokuqala kumele yenziwe njengoba kucaciswe nguMyalelo Wenkantolo.

## Yiziphi izindlela ezehlukile engingazisebenzisa ukulanda Imali yeSondlo?

- I-Oda ephoqelela ukukhokha – inkampani idonsa imali ngqo emholweni womuntu onesibopho iyifake ku-akhawunti yebhange leNkantolo.
- Ukukhokha ngokheshe – ulanda imali ekhawunteni enkantolo.
- Ukukhokha imali ngqo ku-akhawunti yakho yasebhange – obeke kwe icala udiphozitha imali ku-akhawunti yakho yasebhange.

## Indlela engcono yokuthola Isondlo ukuthi imali ikhokhwe ngqo ku-akhawunti yakho yasebhange.

Okuhle ngalokhu ukuthi:

- Akukho ukuya eNkantolo
- Akukho zindleko zokukhokhela izithuthi
- Akukho ukuma emigqeni
- Akukho ukulahlekelwa yisikhathi sasemsebenzini



## Ngiyicela kanjani imali yesondlo?

### Yini amalungelo ami?

- Ngumsebenzi wabo bobabili abazali ukusiza ingane yabo ngemali.
- Lokhu kufaka iminikelo ngokuphathelene nokukhokhela ukudla, izimpahla, indawo yokuhlala, ukunakekela ezokwelashwa kanye nemfundo.
- Isamba semali yesondlo sizotholakala ngokuqhathanisa ingxenye yeholo lomzali ngamunye.
- Abazali bobabili banesibopho sokunakekela izingane zabo noma ngabe ingane ibelethwe ngaphakathi kwabantu abashadile noma abangashadile
- Umuntu onesibopho sokukhokha isondlo unelungelo lokufaka isikhalo maqondana nomyalelo wesondlo.
- Uma ngabe umuntu onesibopho sokukhokha isondlo engakhokhi, isikhalazo singenziwa enKantolo Yesondlo
- Umyalelo wesondlo ungenzelwa:
  - Izindleko eziphathelene nokuzalwa kwengane
  - Izindleko ngokuphathelene nokondliwa kwengane kusukela ngosuku lokuzalwa kwengane kuze kufike osukwini lwemibuzo
  - Ngesehlakalo sesehlukaniso, owayekade engumlingani unelungelo lokuthola isondlo uma yayifakwe njengengxenye yesahlukaniso kunqubo yenkantolo.

## Ngingaqonda nini enKantolo yeSondlo?

- Uma omunye umuntu engakunikezi imali yesondlo yengane noma yomndeni.
- Uma kungokokuqala ufaka icala lemali yesondlo.
- Uma Inkantolo Yezehlukaniso yenze Umyalelo wokuthi uvule ifayili yokuthi inkantolo yazise umuntu othintekayo, ukuthi uzozenza kanjani, nini nakuphi izinkokhelo.
- Lapho ngifaka isicelo sokukhuphula noma ukwehlisa umyalelo wesondlo okhona.

## Yiyiphi inKantolo engingaya kuyo ukuze ngifake Imali yeSondlo?

Uyacelwa ukuba uxhumane neNkantolo eseduzane nawe ngocingo ngoba bangakwazi ukukusiza ngolwazi olufanele. (Inkantolo esesifundeni lapho ingane noma umuntu ozokondliwa ehlala khona).

## Ngidinga ukufaka isicelo semali yesondlo – Ngisifaka kanjani isicelo sayo?

- Shayela Inkantolo yendawo ukuthola ukuthi yiyiphi inkantolo efanele ukuthi uye kuyo ukuze uthole imali Yesondlo.

- Shayela ucingo leyo nkantolo yesondlo uqinisekise ukuthi yini okudingeka ukuthi uze nayo ukuze ufake isicelo semali Yesondlo.

- Yiza eNkantolo uzogcwalisa ifomu lokufaka isicelo.

- Inkantolo izokunikeza usuku umuntu obekwa icala akazophumelela ngalo (lona omunye umzali) okuzomele eze ngalo eNkantolo.

- Inkantolo izobizela umuntu obekwa icala enkantolo nomunye umzali ukuthi azovela enkantolo ngosuku oluthile.

**Uyacelwa ukuba uqaphele:**
Inqubo yonke yokufaka isicelo sesondlo ukuthola inkokhelo yokuqala kungathatha amaviki ambalwa, kuye ngokuthi abantu bobabili bazwana kanjani.

## Kuyadingeka yini ukuthi ngiye eNkantolo?

Njalo nje shayela eNkantolo ngaphambi kokuba uye khona, ukuqinisekisa ukuthi:
- Uya eNkantolo efanele yini.
- Unalo lonke ulwazi olufanuka kuwe ngalolo suku.
- Uyazi ukuthi lona omunye obekwe icala (omunye umzali) kumele abe lapho ngalolo suku.



## Ngidinga ukuya enKantolo yeSondlo – Yini okumele ngihambe nayo?

Qinisekisa ukuthi uza nalokhu okulandelayo:

- Incwadi ye-ID.

- Inombolo ye-ID kanye nesithombe somzali/somuntu onesibopho sokukhokha imali yesondlo.

- Isitatimende sasebhange uma une-akhawunti yasebhange.

Uhlu lwezindleko oluchaza izidingo zengane.
- Imibhalo ukufakazela lezi zindleko, isb. isikweletu samanzi kanye nogesi, iziliphu zegrosa, nama-akhawunti ezimpahla njll.
- Isiliphu seholo samanje sabo bobabili abantu abathola iholo.

Ikheli lesakhiwo, lokuhlala nelasemsebenzini lomuntu okumele akhokhe imali
- Ikheli lesakhiwo, lokuhlala nelasemsebenzini lelungu lomndeni noma oyisihlobo.
- Usuku lwenkantolo (uma lubekiwe).
- Inombolo yereferensi (uma isinikeziwe).
- Umyalelo Wenkantolo (uma usuke wanikezwa).
- Isivumelwano Sesahlukaniso (uma kube nesehlukaniso).
- Usuku lwenkokhelo.

## Yiziphi izindleko ezingabalwa njengezidingo zengane?

- Indawo yokuhlala
- Amanzi NoGesi (izikweletu zikagesi) zokwelashwa
- Ukudla kanye nenye igrosa
- Izimpahla zokugqoka
- Imali yesikole
- Izindleko
- Izindleko zokuhamba

Kuzodingeka uphathe imibhalo eyeseka enye nenye yezindleko ezingenhla, uma kungenjalo INKANTOLO AYIKWAZI UKUQALISA UKUQULWA KWECALA, isb: isiliphu seholo, isikweletu sikagesi, imali yesikole kanye namarisidi ezindleko zokwelashwa.