



Lakhiwe ngephasi kwemtsetfo i-Financial Service Regulatory Authority Act 2010, Sigaba 74

Kusebentiswa Lihhovisi Kugcwaliswa

Lusuku Lwekwemukela		Sikhatsi	
Lemukelwe ngu			
Inombolo yelifayela			

LIFOMU LEKUFKA SIKHALO

Caphela: Uyacelwa kulifundza lonkhe lelifomu, ubese unakisisa Sicephu 4 ngaphambi kwekuligcwalisa.

SICEPHU 1
Sitjele ngawe:

Sibongo:		Sigaba: (Mr/Mrs/Ms)	
Libito/emabito:			
Umsebenti wakho (uma sewatsatsa umhlalaphansi, umsebenti bewuwenta):			
Inombolo yesichazabuve:		Bulili (F/M):	
Likheli noma indzawo lapho singatfumela khona tincwadzi takho:			
Inombolo yelucingo ngesikhatsi semsebenti (emini):		Mahlalekhikhini:	
Email			

Imininingwane yalowo noma labo labanye labanesikhalo kunye nawe noma labangatsintseka kulenzaba:

Sibongo:		Sigaba: (Mr/Mrs/Ms)	
Libito/emabito:			
Umsebenti wakho (uma sewatsatsa umhlalaphansi, umsebenti bewuwenta):			
Inombolo yesichazabuve:		Bulili (F/M):	
Likheli noma indzawo lapho singatfumela khona tincwadzi takho:			
Inombolo yelucingo ngesikhatsi semsebenti (emini):		Mahlalekhikhini:	
Email			

SICEPHU 2

Imininingwane yemuntfu noma inkampani/inhlangotho lokhala ngaye/ngayo::

Libito lemuntfu noma inkampani leyaniketa lusito:			
Emakheli abo:	Likheli leliposi:	Indzawo lapho atfolakala khona:	
Inombolo yeLucingo:		Email:	
Inombolo yepolicy/Bulunga/sivumelwano selusito:			

Uma unayo, sinike imininingwane yalowo lowakusita kulenkampani noma inhlango nawutsenga lolusito noma macondzana nalenzaba:

Libito lemuntfu noma inkampani/inhlango:			
Emakheli abo:	Likheli leliposi:	Indzawo lapho atfolakala khona:	
Inombolo yelucingo:		Email:	

**BUFAKAZI LOBUBHALIWE LOBUSEKELA LENDZABA:
((DVWEBA/TJENGISA UMUSHI/LILAYINI EBHOKISINI LELIFANELE))**

		YEBO	CHA
Lokuvamile i-Copy yesivumelwane selusito	Lokuvamile i-Copy yesivumelwane selusito		
	Sitatimende senzuzo/ Sifakazelo semholo Tincwadzi lekubhalelwene tona		
	Sitatimende senzuzo/ Sifakazelo semholo Tincwadzi lekubhalelwene tona		
Temphilo/Kukhubateka	i-copy yembiko ngekukhubateka, kugula noma kulimala		
Emalungelo emva kwekufa kwemuntfu	i-copy yesitifiketi sekutalwa nesekufa		
Lobunye bufakazi lobubhaliwe	Kungaba noma ngabe yini lengasita kulenzaba; sicela ifakwe nayo ihambisane nalelifomu		

CAPHELA:

- (i) Uma lenzaba yakho, noma luhlangotsi tsite lwayo lukhulunyiswa enkantolo noma-ke senguliphi lelinye libandla leligunyatwa ngumtsetfo kuyikhuluma/kuyikhulumisa lenzaba, UMLAMULI ute emandla ekuyisebenta lenzaba;
- (ii) Phendvula yonkhe imibuto ngeliciniso nangekwetsembeka;
- (iii) Uma lesikhalo sakho bewusengakasifaki kulomuntfu/inkampani/inhlango lakhala ngayo UMLAMULI unawo emandla kukucondzisa kutsi ucale usifake kuloyo muntfu noma inkampani/inhlango lokhala ngaye/ngayo

(lapho-ke kutawufuneka kutsi uletse bufakazi balokubhaliwe kutsi vele lesikhalo ucale wasifaka kulo lokhala ngaye)

SICEPHU 3

3.1 Sitjele kafishane-nje ngemlandvo walesikhalo sakho, uphindze usho lusuku, inyanga, umnyaka, noma sikhatsi lesento lokhala ngaso lesenteka ngaso noma lowati ngaso kutsi sentekile.

3.2 Chaza ngalokucacile kutsi yini lena longajabuli/longatfokoti ngayo?

3.3 Ufisa kutsi UMLAMULI angayisombulula/angayicatulula kanjani lenzaba (uyini umphumela lowubhekile/sisombululo losibhekile)

SICEPHU 4

Imvumo yakho kutsi sichubeke nalenzaba:

IMVUME YELWATI LWEMUNTFU

CAPHELA: Unelilungelo, ngetizatfu letivakalako, kuphikisana ngekwabelana ngelwati lwakho nalabanye labatsintsekako. Nangabe kuyenteka loku, uMlamuli Wetindzaba Tetimali (uMlamuli) ngeke akhone kuphenya sikhalo sakho futsi lifayela lakho lingahle livalwe.

Sicela ubeke luphawu ebhokisini ngalinye nangabe uvuma:

- Ngiyacondza kutsi lwati lengilitfumela kuMlamuli luyadzingeka ngenjongo yekuphenya nekwahlulela sikhalo sami.
- Ngiyacondza kutsi lapho sikhalo sami singena ngaphansi kweligunya leMlamuli, uMlamuli angahle abelane ngelwati lelitfunyelwe ngimi nganome ngutiphi tinhlangotsi letifanele naletiphatselene nalesikhalo, kute atfole lwati lolubalulekile mayelana nesikhalo sami. Lemvume itophindze ifake imininingwane nemaphepha ebantfwana bami (nangabe loku lokubaliwe kuyafuneka).
- Ngitowatisa uMlamuli ngekushesha ngekubhala nganome nguliphi lushintjo kulwati lwami sicu noma imininingwane yokuchumana.

LIFOMU LEMVUME

1. UMlamuli utibophelele ekuvikeleni bumfihlo baloyo lofaka sikhalo futsi uyawutfobela umtsetfo nakemukela, nakachuba umsebenzi, nalapho abelane ngelwati lwemuntfu.
2. Umtsetfosisekelo weMbuso wase-Swatini uyachaza kutsi wonkhe umuntfu unelilungelo lekuvikelwa kwemfihlo yelikhaya lakhe nalamanye emalungelo emphahla yebantfu. Ngekwetimiso tekuvikela lwati lwemuntfu sicu sakhe, lapho lwati lwemuntfu sicu sakhe lutfolakala khona, uMlamuli utawutsatsa tinyatselo leticotfo tekucinisekisa kutsi loyomuntfu uyatiswa ngelwati lolubutfwako.
3. Kumcoka kuniketa uMlamuli nalabo labatsintsekako, lwati lwemuntfu sicu sakhe kute kusombululeke lesikhalo. Lolwati lufaka ekhatsi umlandvo wekubhadala, titatimende tasebhange, emafomu ekubhalisa, tiliphu temholo kanye nembiko yetikweledi.
4. Luhlobo lwelwati lelingabelwa kuMlamuli:
 - 4.1. **Luhlobo Lwelwati:** Lwati lolumcoka naloludzingekako kute kusombululwe tikhalo. Loku kufaka ekhatsi titatimende tasebhange, lwati lwetikweledi, titifiketi tekutalwa, temshado kanye netekufa.
 - 4.2. **Imvelo/Sigaba Selwati:** Lwati lwemuntfu sicu sakhe lokufaka ekhatsi lwati lwetetimali.
 - 4.3. **Injongo:** Lolwati luyadzingeka kuze kusombululwe tikhalo letifakwe kuMlamuli.
 - 4.4. **Umtfumeli:** Lwati lungafunwa kuloyo lofake sikhalo noma kulabo labaphatselene nalesosikhalo ngekweSigaba 77 semtsetfo weFinancial Services Regulatory Authority Act, 2010.

- 4.5. **UMlamuli:** Lwati mayelana neMlamuli luyatfolakala ekhasini langcondvomshini letfu: www.ombudsfes.org.sz
- 4.6. **Ngentsandvo yakho/Lokuphokelele:** Loyo lofaka sikhalo kudzingeka kutsi ahambise lwati ngekutitsandzela futsi uyati kutsi lolwati luyadzingeka kutofeza injongo yekuphenya lesikhalo.
- 4.7. **Lokungahle kufunwe Ngumtsetfo:** Kungenteka, ngekusho kweMtsetfo wase-Swatini, kufuneke kutsi uMlamuli abutse lolwati kuze alubike eTiko leTemafa, kuMlawuli Wekuphatfwa Kwetimali noma letinye-nje tinhlangotsi taHulumende, noma entele kugcinwa kwemarekhodi ngendlela lefanele, kufeza tinjongo telubalo, nekutfufukiswa kwemgomo lefanele.
- 4.8. **Lokufunekako Ngekwesivumelwano:** Lolwati luyadzingeka ngeligunya lelisemtsetfweni weMlamuli kanye nemibandzela yekucashwa kwetisebenti takhe.
- 4.9. **Umpumela Wekwehluleka Kuletsa Lwati:** Kwehluleka kuletsa lwati kutakwenta kutsi sikhalo singasombululeki. Loku kungabita kutsi uMlamuli avele alivale lelifayela.
- 4.10. **Kutfumela Lolwati Kulamanye Emave:** Lapho kudzingeka khona, lolwati lungahle lutfunyelwe kulamanye emahhovisi latsatsa tikhalo kumave lanemtsetfo lofanako wekuvikela lwati. Lapho lolwati lutfunyelwa kumahhovisi lafana neMlamuli kodwa langakabhalisi umtsetfo lofanako wekuvikela lwati, uMlamuli utawungena esivumelwaneni nalelo hhovisi ngemibandzela lephocelela lelo hhovisi kutsi litibophelele ekuvikelweni kwelwati lwemuntfu.
- 4.11. **Labo Labemukela Lwati Lwemuntfu:** UMlamuli, labatsintsekako nakunesikhalo netinhlangotsi taHulumende. Lapho kunesidzingo khona, lwati lunganikwa naletinye tinhlangotsi letifanako.
- 4.12. **Lilungelo Lekufinyelela Nelekulungisa; Kucela Kulungisa, Kulahla noma Kususwa:** Loyo lofaka sikhalo unelilungelo lekufinyelela nekulungisa; futsi/noma acele kulungiswa, kulahlwa noma kususwa kwelwati lwakhe nganome ngusiphi sikhatsi lesifanele.
- 4.13. **Lilungelo Lekuphikisa:** Loyo lofaka sikhalo unelilungelo lekukuphikisa kusetjentiswa kwelwati. CAPHELA: Lokuphikisa kungabita kutsi uMlamuli avele alivale lelifayela ngoba lolwati lusuke ludzingeka ngetizatfu letivakalako.
- 4.14. **Tikhalo:** Tonkhe tikhalo mayelana nekusetjentiswa kwelwati lwemuntu ticondziswa kuMlamuli.
5. Ngaloku, loyo lofaka sikhalo, ucinisekisa naku lokulandzelako:
- 5.1. Lenzaba yami ayikhulunyiswa yinkantolo, noma senguliphi-ke lelinye libandla emtsetfweni.
- 5.2. Ngiyacondza kutsi uMlamuli netisebenti telihhovisi leMlamuli banga:
- 5.2.1. Phatsa tikhalo ngendlela lehlukile kuyetinkantolo (ngelucingo, ngenchwadzi nangeliposi lembane).
- 5.2.2. Sebentisa sikhalo sami njengesibonelo ngenjongo yekufundzisa batsengi, bacinisekise kutsi bayabuhlonipha bumfihlo bami nekugcina imininingwane yami iyimfihlo.
- Kuyavunyelwana kutsi lwati lolunje lungatfolwa nguMlamuli futsi ngekusayina ngephansi la:

Mine, (lofaka sikhalo) ngiyavuma kutsi ngiyifundzile yonkhe imigomo nemibandzela kulelifomu lesikhalo futsi ngiyalicondza phindze ngiyavuma kubophelelwa kulemigomo nemibandzela njengoba ibhaliwe kulelifomu lesikhalo.

Kuyacinisekiswa kutsi ngekutfumela lwati kuMlamuli, nome ngabe lolwati lutfunyelwa kanjani, ngiyavumelana nekuhlanganiswa, kusetjentwa, nekugcinwa kwalolwati nekusetjentiswa kwalolwati ngetinjongo tekwenta nekuphumelelisa umsebenti weMlamuli.

Sayina: _____
LOFAKA SIKHALO

Lusuku: _____

Lifungelwe/Licinisekiselwe embi-kwami lapha _____ mhlaka _____ enyangeni _____ kumnyaka wa 20____. Lolobhalile avuma/avumile kutsi uyakwati konkhe loku lokubhalwe kulelifomu kanye nako konkhe lokuhamba nalo.

UMFUNGI

UMFUNGISI

Libito Nesibongo:

Sigaba: