



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

LOKU KUGCWALISWA LIHHOVISI

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/Dr)	
Libito/Emabito:			
Umsebenti wakho (uma sewatsatsa umhlalaphansi, umsebenti bewuwenta):		Sifundza	
Iminyaka yakho:		Bulili (F/M): (Awukaphoceleki kusho)	
Likheli noma indzawo lapho singatfumela khona tincwadzi takho:			
Inombolo yelucingo ngesikhatsi semsebenti (emini):		Mahlalekhukhwini	
Email			

Wati kanjani ngelihhovisi leMlamuli? (Tjengisa ebhokisini lelifanele) (✓)

i-Billboard		
Sikhalo lesikhona		
Ummangali lobuyako		
Bengivele ngati		
Ngendluliselwe / Ngitjelwe	Lona lengikhala ngaye (Financial Services Provider)	
	Central Bank of Eswatini Ombudsman	
	Eswatini Competition Commission	
	Conciliation Mediation Arbitration Commission (CMAC)	
	Federation of Organisations of Disabled People in Eswatini (FODSWA)	
	Eswatini Legal Aid	
	Financial Services Regulatory Authority (FSRA)	
	Umngani	
	Umlingani (Colleague)	
	Lilunga lemndeni	
	Lomunye uMlamuli (Other Ombudsman Scheme)	
Tindlela tekuchumana	Facebook	
	LinkedIn	
	Twitter	
	WhatsApp	
	YouTube	
	Website	
Tindlela Tekuchumana	Umsakato - i-EBIS	
	Umsakato – i-VOC	
	I-TV Eswatini TV	
	I-TV Channel YemaSwati	
	Print - Financial Market Place	
	Print - OFS Flyer	
	Print- FSRA Booklet	
	Print - The Insurer	
	Print - Money Matters	
	Print – Eswatini Observer	
	Print – Times of Eswatini	
	Print – Inside Biz	
	Print -Independent News	

Tinhlelo Tekufundzisa Emmangweni (Outreach) shano kutsi kuphi		
Lenye indlela (chaza)		

SICEPHU 2

Imininingwane yemuntfu noma inkampani/inhlangano lokhala ngaye/ngayo:

Libito lemuntfu noma inkampani leyaniketa lusito:			
Emakheli:	Likheli leliposi:	Indzawo lapho atfolakala khona:	
Inombolo yeLucingo:		Email:	
Inombolo ye- Policy/Bulunga/Sivumelwano			

**Uma unayo, sinike imininingwane yalowo lowakusita kulenkampani noma inhlangano
nawutsenga lolusito noma macondzana nalendzaba:**

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

BUFAKAZI LOBUBHALIWE LOBUSEKELA LENDZABA

Tjengisa ebhokisini lelifanele) (✓)

		YEBO	CHA
Lokuvamile	i-Copy yesivumelwane		
	i-Copy ye-Policy		
	Sitatimende senzuzo/		
	Incwadzi yesikhalo leyabhekiswa kuFSP (30 day letter)		
	Impendvulo lebhalwe ngu-FSP		
	Emaphepha Lasetjentiswa nakusungulwa lobudlelwane.		
	Sifakazelo semholo / sekubhadalwa		
	Sivumelwane sekubhadalana		
	Tincwadzi / ema-email lekubhalelwene tona/wona		
Temphilo/Kukhubateka	I-copy yembiko ngekukhubateka, kugula noma kulimala		
Kuzuza emva kwekufa kwelilunga lesikhwama semhlalaphansi	I-copy yesitifiketi sakho sekutalwa		
	I-copy yesitifiketi sekufa kwelilunga		
	I-copy yesitifiketi sekutsatsana		
Lobunye bufakazi lobubhaliwe	Kungaba noma ngabe yini lengasita kulenzaba; sicela ifakwe nayo ihambisane naleLIFOMU		

CAPHELA:

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

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

SICEPHU 3

3.1 Ngalokucondzile chaza kafishanengaalesikhalo sakho, uphindze uvete lusuku (inyanga, umnyaka, noma sikhatsi) lesento lokhala ngaso lesenteka ngalo noma lowati ngalo kutsi sentekile lesento.

CAPHELA: Uma lesikhala singeneli ungalengeta lelinye liphepha/likhasi.

[illegible]

3.2 Yini lena longajabuli/longatfokoti ngayo? (Chaza ngalokucacile, futsi lokuphatselene/lokuhambisana nalesikhalo sakho (state Complaint Issue).

[illegible]

3.3 Ufisa kutsi UMLAMULI angasisombulula kanjani lesikhalo sakho (uyini umphumela lowubhekile?)

[illegible]

SICEPHU 4

Imigomo nemibandzela lebekiwe kuleLIFOMU lekufaka sikhalo:

IMVUME NGEMININGWANE YEMUNTFU

CAPHELA: Unelilungelo, uma unetizatfu letivakalako, lekuphikisana nekuniketelana nalabanye labatsintsekako, ngalemininingwane yakho. Nangabe kuyenteka loku, uMlamuli Wetindzaba Tetimali (uMlamuli) angeke akhone kuphenya sikhalo sakho futsi lifayela lakho litawuvalwa.

Sicela ubeke luphawu (✓) ebhokisini ngalinye nangabe uvuma:

- ☐ Ngizacondza kutsi lemininingwanelengiyitfumela kuMlamuli iyadzingeka ngenjongo yekuphenya nekwahlulela kulesikhalo sami.
- ☐ Ngizacondza kutsi lapho sikhalo sami singena ngaphansi kweligunya leMlamuli, uMlamuli angahle abelane ngalemininingwane letfunyelwe ngimi nanome ngutiphi tinhlangotsi letifanele naletiphatselele nalesikhalo, kute atfole lwati lolubalulekile nalolufanele mayelana nesikhalo sami. Lemvume iphindze ifake imininingwane lephatselele nebantwana labancane .
- ☐ Ngitamatisa uMlamuli ngekushesha, ngekubhala, uma kunelushintjo kulemininingwane yami.

LIFOMU LEMVUME

1. UMlamuli utibophelele ekuvikeleni bufihlo beminingwane yaloyo lofaka sikhalo , futsi uyawutfofela umtsetfo nakwemukelwa, nakusetjentiswanakulungiswa, nakugcinwa, nakwabiwa, nakufihlwa, nakucishwa, nakususwa nobe-ke kubhujiswa imininingwane yemuntfu.
2. Umtsetfosisekelo weMbuso wase-Swatini uyachaza kutsi wonkhe umuntfu unelilungelo lekuvikeleka kwebufihlo belikhaya lakhe kanye nalamanye emalungelo laphatselele nemphahla yakhe. Ngekwetimiso tekuvikela imininingwane yemuntfu, , lapho khona imininingwane yemuntfu yemukelwa, itsaftwa, noma -ke ibuntfwa, uMlamuli utawutsatsa tinyatselo leticotfo tekucinisekisa kutsi umnikati walowo mniningwane uyatiswa ngenhloso yekubutfwa kwawo.
3. Kuze uMlamuli asombulule sikhalo, kumcoka kunika uMlamuli nalabo labatsintsekako, imininingwane yakho, kute kusombululeke lesikhalo. Leminingwane le ifaka ekhatsi umlandvo wekubhadala, titatimende tasebhange, emafomu ekucela lusito, nalamanye emaphepha ekusungula lobudlelwane, tiliphu temholo, imibiko yetikweledi kanye nalamanye emaphepha.
4. **UMlamuli udzinga lemininingwane lelandzelako:**
 - 4.1. **Luhlobo Lwemningwane:** Imininingwane ledzingekile, lephatselele nalehambisana nalesikhalo. Leminingwane le ifaka ekhatsi emaphepha ekusungula lobudlelwane, titatimende tasebhange, imininingwane yetikweledi, i-copy yesivumelwane noma i-Policy, sitifiketi sekutalwa, sekutsatsana noma sekufa, emafomu ekucela lusito, tiliphu temholo, kanye nalamanye emaphepha.

- 4.2. **Luhlobo/Luhlangotsi lweminingwane:** Imininingwane ngemuntfu lekungasiyo kuphela iminingwane ngetetimali. Lwati lwemuntfu sicu sakhe lokufaka ekhatsi lwati lwetetimali.
- 4.3. **Injongo:** Lemininingwane iyadzingeka kuze kusombululwe tikhalo letifakwe kuMlamuli.
- 4.4. **Ingabuya/Ingaphuma kuphi lemininingwane? Lemininingwane** ingafunwa kuloyo lofake sikhalo noma kulabo labaphatselene nalesosikhalo ngekwesigaba 77 semtsetfo weFinancial Services Regulatory Authority Act, 2010. **(ngeku lungiswa kwawo).**
- 4.5. **UMlamuli:** Imininingwane mayelana neMlamuli iyatfolakala ngekusebentisa emakheli lasekugcineni kwelikhasi 1 laleLIFOMU lekufaka sikhalo.
- 4.6. **Lokuvemelekako nalokuntsandvo yakho/Lokuphokelekile:** Lona lofake sikhalo kubhekekile kutsi aletse lemininingwane ngekuvuma kwakhe, futsi uyacondzisa kutsi lemininingwane iyadzingeka, futsi kuphokelekile kutsi ayiletse kuze uMlamuli asombulule lesikhalo.
- 4.7. **Lokufunwa Ngumtsetfo:** Kungenteka kutsi uMtsetfo wase-Swatini, ubheke noma uphokelele kutsi uMlamuli abutse lemininingwanekuze abike eTiko leTemafa, kuMlawuli Wekuphatfwa Kwetimali (FSRA) noma eBhange lelikhulu (Central Bank), kanye naletinye-nje tinhlangothi taHulumende; noma entele kugcinwa kwemlandvo (records) kufundzisa batsengi kanye nekwekwayisa sive ngendlela lefanele, kufeza tinjongo telubalo, kwakhiwa nekutfufukiswa kwemigomo lefanele yaHulumende.
- 4.8. **Lokufunwa Tivumelwane Temsebenti:** Lemininingwane indzingeka ngekwemtsetfo losungula kusebenta kwalelihhovisi leMlamuli kanye netivumelwane tekusebenta kwetisebenti talo.
- 4.9. **Umpumela Wekwehluleka Kuletsa Imininingwane:** Kwehluleka kuletsa imininingwaneledzingekile kutakwenta kutsi sikhalo singasombululeki. Loku kubita kutsi uMlamuli avele alivale lelifayela.
- 4.10. **Kutfumela Imininingwane Kulamanye Emave:** Lapho kudzingeka khona, **lemininingwane** ingahle itfunyelwe kubalanye Balamuli (i-EDR Bodies) labakulabnye emave lanemitsetfo lefananako, lehlonipha imininingwane yebantfu Lapho lemininingwane itfunyelwa kumahhovisi alabanye Balamuli kodvwa labete umtsetfo lofanako wekuvikela imininingwane **yemuntfu**, uMlamuli utawukwakha tivumelwane nalawo mahhovisi eBalamuli, tekubaphokelela kutsi bavikele lemininingwane.
- 4.11. **Labo Labemukela Imininingwane Yemuntfu:** Bafaka ekhatsi; Umlamuli, labatsintsekako kulesikhalo, tinhlangothi taHulumende, nalabo uMlamuli lanetivumelwane tekusebenta nge kubambisana nabo (MoU partners).
- 4.12. **Lilungelo Lekufinyelela, Kucela Kulungisa, Kucisha noma Kususwa:** Loyo lofake sikhalo unelilungelo lekufinyelela nekulungisa; futsi/noma acele kulungiswa, kucishwa noma kususwa kwemininingwane yakhe nganome ngusiphi sikhatsi lesemukelekile.
- 4.13. **Lilungelo Lekuphikisa:** Loyo lofake sikhalo unelilungelo, ngetizatfu letivakalako, lekukuphikisakusetyentiswa kwemininingwane yakhe.

CAPHELA: Lokuphikisa kubita kutsi uMlamuli avele alivale lelifayela ngoba lemininingwane isukeidzingeka.

4.14. **Tikhalo:** Tonkhe tikhalo mayelana neminingwane yemuntfu kanye, nekusetjentiswa kwayo tingacondziswa ku-Data Protection Officer (DPO) longu Mlamuli/Ombudsman.

5. Loyo lofaka sikhalo, ucinisekisa naku lokulandzelako:

5.1. Lenzaba yami ayikhulunyia/ayitekwa yinkantolo, noma senguliphi-ke lelinye libandla emtsetfweni.

5.2. Ngayacondza kutsi uMlamuli netisebenti telihhovisi leMlamuli banga:

5.2.1. Sebenta tikhalo ngendlela leyehlukile kuyetinkantolo (ngelucingo, ngencwadzi nangeliposi lembane).

5.2.2. Sebentisa sikhalo sami njengesibonelo ngenjongo yekufundzisa batsengi, bacinisekise kutsi bayabuhlonipha bufihlo bami nekugcina iminingwane yami iyimfihlo.

Ngiyavuma kutsi lemininingwane ingatfolwa noma ibutfwe nguMlamuli nobe tisebenti telihhovisi leMlamuli.

Mine, (lofaka sikhalo) ngiyavuma kutsi ngiyifundzile yonkhe lemigomo nemibandzela kuleLIFOMU LESIKHALO, futsi ngayacondza ngiphindze ngiyavuma kutibophelela kulemigomo nemibandzela njengoba ibhaliwe kuleLIFOMU LESIKHALO.

Ngiyacinisekisa kutsi ngektufumela lemininingwane kuMlamuli, nome ngabe itfunyelwe ngayiphi indlela, ngiyavuma kulokubutfwa, kuhlenganiswa, kusetjentiswa, kugcinwa nekwembulwa kwalemininingwane ngenhloso yekwenta umsebenzi welihhovisi leMlamuli.

Sayina: _____
LOFAKA SIKHALO

Lusuku: _____

**LIFUNGELWE/LICINISEKISELWE EMBI-KWAMI LAPHA _____ MHLAKA _____
ENYANGENI _____ KUMNYAKA WA 20____. LOLOFUNGILE AVUMA/AVUMILE KUTSI
UYAKWATI KONKHE LOKU LOKUBHALWE KULELIFOMU KANYE NAKO KONKHE LOKUHAMBA
NALO.**

UMFUNGI

UMFUNGISI

LIBITO NESIBONGO:

SIGABA: