BUYESELANI IMPENSHENI EVALIWE ENKANTOLO NJENGAMANJE!

FSCA: INIKEZA IZIQONDISO ZE-LIBERTY NEZINYE IZIKWELETU!

Izinzuzo ezingakhokhiwe eNingizimu Afrika: R42.15 billion

Kunenkinga enkulu eNingizimu Afrika:

Abantu asebesebenze isikhathi eside futhi bakhokhela impensheni noma isinxephezelo emsebenzini abazitholi lezo zimali lapho sebethethe umhlala phansi, noma nje kwasanhlobo. Kunezizathu eziningi zalokhu, kuhlanganise nomlando wokusebenza kwabantu abafudukayo eNingizimu Afrika, kanye nemikhuba yokulimala emisebenzini eyingozi. Isimo senziwa sibi kakhulu ngokuhluleka komlawuli wezwe kanye nabahlinzeki ngezezimali abazimele (FSPs) abaqhuba lezi zimali zempensheni ukulandelela ngenkuthalo ukuba balandelele futhi bakhokhele labo abahola impensheni. Ngaphezulu kwalokhu, iphrojekthi 'yokukhansela komklamo' ibangele intilibathwa yokuvalwa kwemali yesempensheni, iningi layo elisengakakhokhelwa kubanikazi bempensheni. Kuyacaca ukuthi kokubili umlawuli wezwe nabalawuli abazimele baye badikibalisa abantu abaningi kakhulu.

R2.2 billion 'wezinzuzo zemali engakanqunywa' elawulwa yi-Liberty

Ekweletwa abazuzi abangu: 4.5 million

FSCA **Financial Services Conduct Authority:**
Umqondisi wezwe wezikhungo zezezimali

FSB **Financial Services Board:**
Umqondisi wangaphambili wenhlangano yezinsiza zezimali ezingekho ebhange. Ngomhla ka-1 Ephreli 2018, i-FSB yathatha igunya layo elisha njenge-FSCA.

FSPs **Financial Service Providers:**
Lezi yizinkampani ezizimele ngokuvamile ezinikeza izeluleko zezezimali kanye nezinsiza.

Kule ncwajana, sigxila kwi-Liberty Corporate, i-FSP, nesevisi ehlinzekayo ekuphatheni izimali zempensheni nezinxephezelo.

Yayiyini iphrojekthi yokukhansela?

Phakathi kuka-2007 no-2013, i-Financial Services Board (FSB), manje ebizwa ngokuthi i-Financial Services Conduct Authority (FSCA), yaqala 'iphrojekthi yokukhansela' ukuze icishe izimali zempensheni ezingu-6757 ngenxa yokuthi 'kwakuyizimali ezivikelwe', okusho ukuthi babengenamalungu, amabhodi, noma impahla. Kodwa-ke, iningi lale mali liyimali esakweletwa abazuzi futhi akumelw ikhanseliwe. Uma imali ikhanselwe futhi yacishwa, impensheni ngeke isatholakala kumzuzi. Ngemuva kokucishwa, impahla yathuthelelwa 'ezinzuzweni zemali engakanqunywa' futhi yalondolozwa. Le mali yezinzuzo ezingakanqunywa iyazala ngesibalo, futhi iqhubeke ikhiqiza enye imali ngemali yolawulo evame ukukhokhiswa ngokwengqikithi yesibalo sempahla. Lokhu kusho ukuthi nakkuba umzuzi wempensheni angeke ayithole imali yakhe ngenxa yokuthi leyo mali ikhanselwe ngokungemthetho, i-FSP izoqhubeba nenzalo emva kokukhansela.

Yimali engakanani engakhokhwanga?

Kunzima ukuphendula lo mbuzo ngoba i-FSB/FSCA isengakakhululi lonke uphenyo lwayo lwangaphakathi ngokuqondene nokuthi abazuzi bebengalinyazwa kanjani ngalokho kukhansela. Esikwaziyo yilokhu: I-KPMG yacelwa yi-FSB ukuba ihlaziye izimali ezingu-510 ezikhanselwe ngo-2014. Iphethe ngokuthi Umbhalisi Wezimali Zempensheni ubengenakwaziswa okudingekile – kuhlanganise nokuthi lezo zimali zazisese nayo yini impahla – ukuze ku-odwe ezingu-500 kulezi ezingu-510. Basikisele "izinga eliphezulu" lemali engango-R2,5 billion wempahla esasele
nezibopho ezimalini ezingu- 500 abazibukezile.

Ngisho nalapho izinzuzo ezikweletwayo ziyizinkulungwane futhi ezingabhekwa njengemali encane kwizimboni ezinkulu, abazuzi abaningi baswele futhi bagugile,noma bangabantu abancike emalini yempensheni yoseshonile obekade ebondla abakweletwa yona. Ukwephuza nokuhluleka ukukhokhela lezi zinzuzo kunomthelela onamandla ezimpilweni zabantu abaswele ngokwezimali.

Kwenzeke kanjani lokhu?

Kukhona ubufakazi obubalulekile bokukusikisela ukuthi bobabili umlawuli wezwe (i-FSB) kanye nabaphathi bezikhwama zangasese baye bayekethisa futhi bangawuphaphamela umthetho wokucisha izimali eziningi ngangokunokwenzeka ngesikhathi esifushane. Umbhalisi weziKhwama zePensheni uqoke abantu ababengaba 'abammeli abagunyaziwe' noma 'abaphathiswa' ukusiza ukwesulwa kwezimali, esikhundleni sokuqinisekisa ukuthi amabhodi azimele asemandleni okuphatha le nqubo. Abaningi balaba bantu babengabasebenzi besikhwama sezimali, okuwukungqubuzana kwezinzuzo okucacile njengoba laba baphathi benza imali ngokuphatha kwabo izimali.

Ngisho noma izimali zikhanseliwe ngokungalungile ngenxa yephutha eliqotho noma ukungafaneleki, lokhu kusalokhu kuphambene nomthetho. Abaphathi banomsebenzi wokunakekelwa ngemali abayisebenzayo, futhi banesibopho sokugwema ukungqubuzana kwezinzuzo nokugcina amarekhodi afanele, phakathi kwabanye.

I-Liberty Corporate idlale yiphi indima?

Phakathi neprojekthi yokukhansela, izimali zempensheni ezingu-4500 zabekwa phambili yi-Liberty Corporate ukuze zikhanselwe yi-FSB. Lokhu kwenza u-80% wezimali ezivaliwe kuphrojekthi yokukhansela. Ukulandela ukuphoqelelwa yicala le-FSB lika-Rosemary Hunter enkantolo, i-Liberty yafika futhi yavuma ukuthi ezinye zezimali akufanele zikhanseliwe. Ngo-2017, yafaka isicelo ngokuphumelelayo eNkantolo Ephakeme ukuze kubuyiselwe imali engu-25. Lezo zimali ezingu-25 ezikhanselwe ngokungemthetho zizodwa zingu-R90 million emalini ekweletwa abazuzi abangaphezu kuka-300. Ngo-Agasti 2018, i-Liberty yenza ukuzibophezela komphakathi ukuya eNkantolo Ephakeme ukuyobuyisela izimali engu-105. Lokhu kuba okungenani izimali ezingu-130 okungenzeka ukuba zikhanselwe ngokungemthetho yi-Libery, eyayikweleta u-R100 million kubantu abangaba ngu-3000.

Ekuphenduleni i-imeyili evela kwi-Open Secrets ubuza i-Liberty ukuba izoya nini enkantolo ukuyophindisela izimali ezingu-105 ezisele, i-Liberty kwabonakala ibuyele emuva ekuzinikeleni kwayo. Manje i-Liberty ihlose ukuphishekela ukubuyiswa kwemali ngezinqubo zangaphakathi ne-FSCA. Lokhu kuyababazeka njengoba kubonakala kungenasisekelo esingokomthetho salolu shintsho losu. Umthetho udinga ukuthi isinqumo sokufaka isikhwama esikhishwe isikhathi esidlule senziwe yinkantolo ngokwemigomo yoMthetho Wokugqugquzela Ubulungiswa Bokuphatha (PAJA). I-Open Secrets ikhathazeka ngokuthi inqubo yangaphakathi ngeke ibe yindawo yomphakathi futhi inganciphisa inqubo yokubuyiselwa kahle kwezimali, uma lezo zindlela zingekho emthethweni.

I-Liberty kufanele ilandise ngendima yayo ekutholeni izimali ezikhanseliwe ngokunikeza ulwazi olungafanele ku-FSB ngokuthi lezo zimali zinempahla yini. Futhi kumelwe ilandise nangokugcwele ngezinzuzo ezenziwe ezimalini ezikhokhiwe ngaphambi kwezinzuzo. Ukukhululeka kuphinde kukhishwe ezinye zokukhansela zisebenzela inkampani ebizwa nge-K2B, ehlose ekutholeni izimali eziningi ezikhanseliwe ngokushesha ngangokunokwenzeka, kunokuba zilandelwe abazuzi bezimali esikhwameni. Inkontileka ye-K2B ibandakanya amabhonasi ngokubuyisela ukuhlangabezana nezinhloso ezithile zokukhansela.

Iyephi imali?

Izimali eziningi eziphethwe yi-Liberty 'zazibhalwe phansi ngokuphelele.' Lokhu kusho ukuthi okuwukuphela kwempahla ekule mali yizinqubomgomo zomshuwalense, neminikelo yanyanga zonke ekhokhelwa umhlalaphansi noma isinxephezelo somzuzi ngokwesisekelo somshuwalense. Umqondisi (Liberty) uzobe ezibophezela ukukhokha inqubomgomo yomshuwalense kumzuzi okweletwa impensheni. Lokhu kwenza kube nzima ukunquma inani lempensheni ekhokhwa yi-Liberty ngoba iminikelo yenyanga yempensheni ayiyi kwi-akhawunti eqondile yasebhange. Esikhundleni salokho, imali iya kuma-akhawunti we-Liberty, futhi i-Liberty ithembisa ukukhokhela abazuzayo uma beza phambili ukuzofuna izimpensheni zabo.

5144
Inani lemali ebhalisiwe nomlawuli (FSCA)

5118
Inani lemali elawulwa yizinkampani ezizimele

1090
Inani lemali elawulwa yi-Liberty

I-Liberty akuyena yedwa umlawuli okufanele aphendule: Amanye ama-FSP azimele anjengo-Alexander Forbes, u-Sanlam no-Old Mutual nabo babambe iqhaza kumsebenzi wokukhansela. Nawo kumelwe aye ezinkantolo ukuze avuselele ngokuphuthumayo noma yiziphi izimali ezikweletwa abantu abazuzayo.

Yini okumelwe yenziwe?

Uhlaka olusha lomthetho wezezimali zeNingizimu Afrika lunikeza i-FSCA amandla amakhulu okuphenya ukuziphatha okulimazayo kwezinkampani zezimali ezizimele. Ukubonisa ukuzibophezela kwabo kulo mbono omusha wokulawulwa kwemakethe kanye nokuziphendulela kanzima, i-FSCA kufanele isebenzise lamandla ukwenza lokhu okulandelayo:

- Njengento yokuphuthumayo, iphenye ngokucophelela futhi ibuyekeze imali ngayinye ekhanseliwe ukuze ithole ukuthi iyiphi imali enezimpahla nezikweletu futhi akufanele ikhanseliwe.
- Iphenye ngokucophelela izizathu ezidukisayo ze-Liberty kuMbhalisi weziKhwama zePensheni okwaholela ekwenzeni izimali engu-4500.
- Iphinde ubuyekeze indlela abalawuli bezimali abasebenzisana ngayo nezinkampani ezizimele futhi bakhe izivikelo ezibhekene nezingozi ‘zokubamba ulawulo’.

Ukwamukela abashayi bokhwelo

Iningi lalokho esikwaziyo mayelana namaphutha nokungahambisani nomthetho emgomweni wokukhansela ulwazi lomphakathi kuphela ngenxa yomsebenzi onesibindi wabashayi bokhwelo abavela ku-FSB ne-LIberty. Balwile ukuveza iqiniso ngalezi zindaba ngezindleko ezinkulu zomuntu siqu.

I-Open Secrets iyinhlangano engatholi nzuzo ephenya ubugebengu bezomnotho nokuhlukunyezwa kwamalungelo abantu ezinhlanganweni ezizimele, futhi isebenzisa umthetho nokukhuthaza ukubamba abenzi bokubi abanomthwalo wemfanelo. Ulwazi olungenhla lusekelwe uphenyo lwethu kumklamo wokukhansela kanye nomthelela walo empilweni yabazuzi abashiywe dengwane ngezimpensheni zabo.

I-Open Secrets iphinde isekele umsebenzi Womkhankaso Wezinzuzo Ezingakhokhwanga (UBC) kule nkinga. I-UBC umfelandawonye wezinhlangano zomphakathi, izishoshovu, kanye namalungu esikhwama sempensheni asekela ukukhokhelwa kwezinzuzo ezikhokhwa yibo bonke abaphathi bempensheni. Iphinde igcizelele kokubili i-FSCA kanye nezinkampani ezizimele ezilawula izimali ukuze kubonakale i-akhawunti yomphakathi ngendima yabo ekukhanselweni okukhulu. Umsebenzi ongenamandla walezi zishoshovu yisisusa esibalulekile sokuthi umphakathi uqaphele le nkinga enkulu kanye nokungabi nabulungisa okubhekene nabaningi abahlukunyezwayo ekutholeni izimpensheni abo.

NGOKWALESI SISEKELO, SIBHALELE I-FSCA SAYIKHUTHAZA UKUBA INIKEZE I-LIBERTY ISIQONDISO KANYE NABANYE ABAQONDISI ABAZIMELE ABANEZIMALI EZIFANAYO UKUBA BAYE ENKANTOLO NGOKUSHESHA BEPHETHE ISICELO SOKUBUKEZA UKUZE BAKWAZI UKUBUYISELA ZONKE IZIMALI NGEMFANELO.

KHOKHANI IZIMPENSHENI!

LELI PHEPHA LIVELA KWA-OPEN SECRETS
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