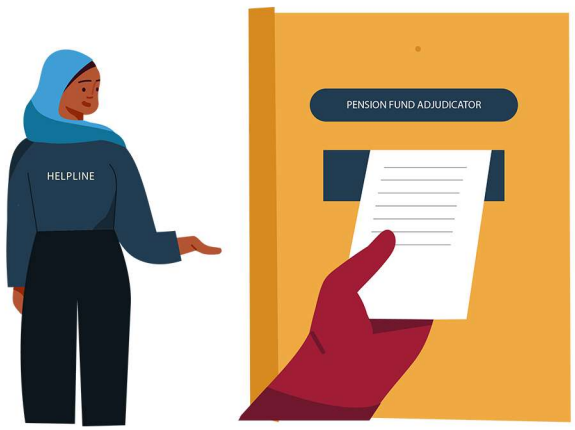
Ungaxhumana nehhovisi loMngeneleli wezeZimali zeMpesheni ku **086-066-2837** noma **enquiries@pfa.org.za** uma unemibuzo ngempesheni yakho.



Uma ungumsebenzi kahulumeni ungaxhumana nesikhwama sempesheni yabasebenzi bakahulumeni kule nombolo **08600-117-669** noma **enquiries@gepf.co.za.**

GEPF
your investment, your future

Uma uqhubeka uba nenkinga ngokuthola imali yakho yesikhwama somhlalaphansi noma imali yesikhwama esiwumhlinzekelo womhlalaphansi somqashi nabasebenzi, ungaxhumana ne-**Black Sash Helpline** ukuthola usiso lomthetho nokuboniswa ku **072-663-3739**.

BLACK SASH HELPLINE

072-66 33 739
help@blacksash.org.za

Ungathumela ne-imeyini enemibuzo yakho ku **help@blacksash.org.za**.

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Zezikhwama zempesheni

#knowyourrights

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MAKING HUMAN RIGHTS REAL

Uba yilungu lesikhwama sempesheni uma kunemali oyifakile kuso ngesikhathi usasebenza.IziKhwama zempesheni zikunika umholo uma usuthathe umhlalaphansi, noma abanakekelwa nguwe uma usudlulile emhlabeni. Khumbula ukuthi izikhwama zempesheni azifani, ngakhoke qinisekisa ukuthi ubheka imithetho yesikhwama sakho.

Zimbili izinhlobo zezikhwama zempesheni:

1. Isikhwama somhlalaphansi sezimali zabasebenzi

• Ijwayele ukukhokha isamba sokuthathu kwemihlomulo yakho uma uthatha umhlalaphansi (lesi samba sitholayo siyantelwa);

• Lenenye ikhokhwa kancane kancane uze udlule emhlabeni;

• Awukwazi ukuthola imali yomhlalaphansi ungakawuthathi umhalaphansi.

2. Isikhwama esiwumhlinzekelo womhlalaphansi somqashi nabasebenzi

• Yonke imihlomulo yakho ngesikhathi esisodwa uma uthatha umhlalaphansi (ingxenye yalokhu iyantelwa kuya ngokuthi imali yakho ingakanani);

• Ungayithola imali yesikhwama esiwumhlinzekelo womhlalaphansi somqashi nabasebenzi ngaphambi kokuba uthathe umhlalaphansi.

Kunezinto ezimbili ezimqoka okufanele uzikhumbule mayelana nesikhwama somhlalaphansi noma imali yesikhwama esiwumhlinzekelo:

1. Imali yakho, akusiyo eyomqashi wakho wakudala noma uhulumeni.

2. Njengelungu lalezi zikhwama unelungelo lokuthola imininingwane mayelana nesikhwama sakho, kubandakanywa amalungelo akho, okukufanele, nemihlomulo yakho.

Yini okumele uyenze uma uhlangabezana nenkinga ekufuneni imali yakho yesikhwama somhlalaphansi noma yesikhwama esiwumhlinzekelo?

• USipho usesebenze njengonogada kwa -Xmen iminyaka emine, kodwa useshiyile emsebenzini futhi ufuna imali yakhe yesikhwama esiwumhlinzekelo womhlalaphansi somqashi nabasebenzi.

• Angaya ehhofisi labasebenzi lakuleyonkampani, ukuze bamunike ifomu ukuthi aligcwalise, kodwake ihhofisi lezabasebenzi liyanqaba ukumnika ifomu nokumsiza ukuthi afake isicelo sokufuna imali yakhe.

• Ngakhoke uSipho uya endaweni ene inthanethi (indawo yomtapo wolwazi noma esitolo se-inthanethi) wagcwalisa ifomu ku inthanethi, waseliyisa ehhofisi leziKhwama zomHlinzekelo womHlalaphansi somQashi nabaSebenzi.

• Ubengalithumela ngefekisi noma nge-imeyili futhi. Kumele akhumbule ukuphatha amakhophi agxiviziwe omazisi wakhe nesitatimende sezinyanga ezintathu sasebhange. U-Sipho kumele aqinisekise ukuthi ugcina amakhophi alamaphepha awahambisile nokuthi uthola inombolo yereferensi.

• Sekuyizinyanga ezintathu kodwa uSipho akakayitholi imali yakhe.

• Ubelokhu ehlola ukuthi kwenzakalani. Ube esetshelwa ukuthi awaphelele amaphepha akhe.

• Ube esetshelwa ukuthi abanawo wonke amaphepha. Kodwa avume ukuphinde athumele amanye amaphepha.

• Uyafona futhi bamtshele ukuthi balahle isitatimende sakhe sasebhange. Ekhathazekile, uphinde uyasithumela okwesithathu.

• Ekugcineni, uSipho ukhathele ukulinda abesefonela i-Black Sash helpline acele usizo.

• Bamusiza ngokuthi afake isikhalazo ehhovisi lomNgeneleli wezeZimali zeMpesheni. Agcwalise amafomu afanelekile, athumele amaphepha afanelekile bese elinda ukuthi kuthathwe isinqumo.

• Kudlule izinyanga ezimbili bese ekugcineni uSipho akhokhelwe imali yakhe imali yesikhwama esiwumhlinzekelo womhlalaphansi somqashi nabasebenzi, iphelele.