

Land Bank Insurance SOC Limited and Land  
Bank Life Insurance Company SOC Limited.  
P O Box 375 Pretoria 0001  
272 Lenchen Avenue, Lakefield Office Park, Building A,  
First Floor, Die Hoewes Centurion



## LBI – Imanuwali yokukhuthaza Ukufinyelela kuLwazi (Umhlahlandlela Wokutholakala Kolwazi)

### Inombolo yenqubomgomo yezinga I PI0.04



<b>Inkampani</b>		<b>I-Land Bank Life Insurance company SOC Limited</b> <b>I-Land Bank Insurance SOC Limited</b> <b>(Ngokuhlanganisiwe kuthiwa yi-Land Bank Insurance)</b>			
<b>Uhlobo</b>		<b>2</b>	<b>Usuku Lokusebenza</b>		<b>Ntulikazi 2025</b>
<b>Umnikazi</b>	<b>L Mnyandu</b>	<b>Ukuqokwa</b>	<b>HOD: Ezomthetho Nokuhambisana</b>	<b>Isigenesha</b>	<b>Usuku</b>
<b>Umxhasi</b>	<b>P Siphugu</b>	<b>Ukuqokwa</b>	<b>Umqondisi ophethe</b>	<b>Isigenesha</b>	<b>Usuku</b>
<b>Umxhasi</b>	<b>M Bosman</b>	<b>Ukuqokwa</b>	<b>Usihlalo: IKomidi lezincwadi ezihlaziwiye nobungozi</b>	<b>Isigenesha</b>	<b>Usuku</b>
<b>Umxhasi</b>	<b>S Masuku</b>	<b>Ukuqokwa</b>	<b>Usihlalo: Ibhodi Yabaqondisi</b>	<b>Isigenesha</b>	<b>Usuku</b>

**Isitatimende sokutholwa:**

Leli bhukwana liqala ukusebenza kusukela ngosuku lokuvunywa kwalo yiBhodi futhi lifaka esikhundleni sebhukwana elifanayo langaphambili. Kuyisibopho sabo bonke abasebenzi ukuhambisana nesikhathi nokujwayelana nokuqokethwe yilo Mqulu. Noma yimiphi imibuzo ephathelene nezindaba eziphathelene nalesi Sikhombisi-ndlela ingaxoxwa neSikhulu Solwazi, iSekela leSikhulu Solwazi noma Abeluleki Bezomthetho Bomshwalense weBhange loMhlaba. Ukwepulwa kwanoma yiziphi izimiso ezibekwe kule Manuwali kungaholela esenzweni sokuqondiswa izigwegwe esichazwe kuKhodi Yokuqondisa Iziyalo kanye Nenqubo Yomshwalense Wezwe

## **UHLU LOKUPHAKATHI**

<b>1.</b>	<b>IZINCAZELO</b> .....	<b>4</b>
<b>2.</b>	<b>INHLOSO YEMANUWALI</b> .....	<b>5</b>
<b>3.</b>	<b>UKUSUNGULWA KOKUTHUTHUKISWA KWEBHANGE LEZOMHLABA NEZOLIMO LASE NINGIZIMU AFRIKA</b> .....	<b>6</b>
<b>4.</b>	<b>ISIHLOKO FUTHI IMISEBENZI YOKUSEBENZISWA KOMSHWALE SNE WEBHANGE LOMHLABA</b> .....	<b>6</b>
<b>5.</b>	<b>IMINININGWANE YOKUXHUMANA EBALULEKILE YOKUTHOLA ULWAZI LOMSHWALENSE WEBHANGE LOMHLABA</b> .....	<b>7</b>
<b>6.</b>	<b>UMHLAHLANDLELA WOMLAWULI WOLWAZI</b> .....	<b>8</b>
<b>7.</b>	<b>UKUTHOLAKALA KWEMANUWALI</b> .....	<b>10</b>
<b>8.</b>	<b>UKUSHICILELWA NOKUTHOLAKALA KWAMAREKHODI THIZENI NGOKWE-PAIA</b>	<b>11</b>
<b>9.</b>	<b>ILUNGelo LOKU FINYELELA EMTHETHWENI</b> .....	<b>11</b>
<b>10.</b>	<b>UKUFINYELELA KUMAREKHODI APHETHWE YI-LAND BANK INSURANCE</b> .....	<b>11</b>
<b>11.</b>	<b>UKUSIZA ABACELA USIZO</b> .....	<b>12</b>
<b>12.</b>	<b>UKUDLULISWA KWEZICELO</b> .....	<b>13</b>
<b>13.</b>	<b>ISINQUMO SOKUVUMELA UKUFINYELELA KUMAREKHODI</b> .....	<b>14</b>
<b>14.</b>	<b>UKUFINYELELA KWI DEFERRAL</b> .....	<b>15</b>
<b>15.</b>	<b>IZIZATHU ZOKUNGAVUMELWA KOKUFIKELELA KUMAREKHODI</b> .....	<b>16</b>
<b>16.</b>	<b>IZIGABA ZAMAREKHODI AGCINWE I-LAND BANK INSURANCE</b> .....	<b>17</b>
<b>17.</b>	<b>ULWAZI OLUTHOLAKALA NGOKUZENZAKALELAYO</b> .....	<b>20</b>
<b>18.</b>	<b>IZINDLELA ZOKULAWULWA KWEZIKHATHI ZOKUZIKHATHISA</b> .....	<b>21</b>
<b>19.</b>	<b>IMALI EKHOKHWAYO</b> .....	<b>21</b>
<b>20.</b>	<b>UKUCUTSHUNGULWA KWEMINININGWANE YABANTU</b> .....	<b>22</b>
<b>21.</b>	<b>UKUVUSELELWA KWEMANUWALI YE-PAIA</b> .....	<b>23</b>
<b>22.</b>	<b>UKUVUNYWA KWEMANUWALI YE-PAIA</b> .....	<b>23</b>
	<b>ISITHASISELO A</b> .....	<b>25</b>
	<b>ISITHASISELO B</b> .....	<b>34</b>
	<b>ISITHASISELO C</b> .....	<b>35</b>
	<b>ISITHASISELO D</b> .....	<b>37</b>
	<b>ISITHASISELO E</b> .....	<b>39</b>
	<b>ISITHASISELO F</b> .....	<b>42</b>

## 1. IZINCAZELO

- 1.1. **“Izimo zokucutshungulwa”** okusemthethweni” kusho izimo zokuCubungula Okuvumelekile kolwazi lomuntu siqu njengoba zichazwe ngokugcwele esahlukweni 3 se-POPIA kanye nasendimeni 20.1 yalesi Siqondiso;
- 1.2. **“Umthethosisekelo”** kusho uMthethosisekelo weRiphabhuliki yaseNingizimu Afrika, 1996;
- 1.3. **“Isihloko sedatha”** inencazelo enikezwe yona esigabeni 1 se-POPIA futhi ihlanganisa abantu bemvelo kanye nabantu abasemthethweni;
- 1.4. **“Isikhulu Solwazi”** kusho iNhloko egunyazwe ngokufanele (njengoba ichazwe esigabeni 1 se-PAIA) ye-Land Bank Insurance noma umuntu obhaliswe njengomphathi wolwazi kuMlawuli Wolwazi ngokuhambisana ne-POPIA;
- 1.5. **“Ibhange Lezomhlaba”** kusho iBhange Lokuthuthukisa Umhlaba Nezolimo laseNingizimu Afrika elisungulwe ngokoMthetho weBhange Lomhlaba;
- 1.6. **“Umthetho Webhange Lomhlaba”** kusho uMthetho wokuthuthukiswa kwebhange lezomhlaba Kanye nezolimo, 2002njengoba uguqulwe noma ushintshwe ngezikhathi ezithile;
- 1.7. **“Umshwalense WeBhange Lomhlaba”** kusho i-Land Bank Life Insurance Company SOC Limited ne-Land Bank Insurance SOC Limited njengoba isungulwe ngokoMthetho weBhange Lomhlaba.
- 1.8. **“iManuwali”** kusho le ncwajana elungiselelwe ngokuhambisana nesigaba 14 se-PAIA;
- 1.9. **“PAIA”** kusho uMthetho Wokukhuthaza Ukutholakala Kolwazi 2 ka 2000, njengoba uguqulwe noma ushintshwe ngezikhathi ezithile;
- 1.10. **“PAIA Iziqondiso”** kusho imithethonqubo eyenziwe ngokwemigomo yesigaba 92 se-PAIA;
- 1.11. **“Imininingwane Yomuntu Siqu”** inencazelo enikezwe yona esigabeni 1 se-POPIA;
- 1.12. **“Abasebenzi”** kubhekiselwa kunoma yimuphi umuntu osebenzela uMshwalense weBhange loMhlaba, noma ohlinzeka ngezinsizakalo kuyo noma egameni layo, futhi othola noma onelungelo lokuthola inkokhelo nanoma yimuphi omunye umuntu osiza ekwenzeni noma ekuqhubeni ibhizinisi le-Land Bank Insurance, okufaka phakathi, ngaphandle komkhawulo, abaqondisi (abaphethe nabangaphethe), bonke abasebenzi abaqashwe ngokugcwele, abasebenza okwesikhashana nabasebenza isikhathi esilinganiselwe kanye nabasebenzi abanenkantileka;
- 1.13. **“PFMA”** kusho uMthetho wokuPhathwa kwezeziMali zikaHulumeni, No. 1 ka-1999, njengoba uchitshiyelwe noma ushintshwe ngezikhathi ezithile;
- 1.14. **“POPIA ”** Kusho uMthetho Wokuvikelwa Kokwaziswa Komuntu Siqu 4 ka-2013,

njengoba uchitshiyelwe noma ushintshwe ngezikhathi ezithile;

- 1.15. **“POPIA Iziqondiso ”** kusho imithetho ekhishwe ngokwemigomo yesigaba 112 (2) se-POPIA;
- 1.16. **“Inhlangano yangasese”** inencazelo enikezwe yona esigabeni 1 se-PAIA kanye nesigaba 1 se-POPIA;
- 1.17. **“Inhlangano Yomphakathi”** inencazelo enikezwe yona esigabeni 1 se-PAIA kanye nesigaba 1 se-POPIA;
- 1.18. **“Inqubo”** inencazelo enikezwe yona esigabeni 1 se-POPIA futhi Ukucubungula kunencazelo efanayo;
- 1.19. **“Irekhodi”** inencazelo enikezwe yona esigabeni 1 se-PAIA futhi ihlanganisa Ulwazi Lomuntu Siqu;
- 1.20. **“Ofaka isicelo”** inencazelo enikezwe yona esigabeni 1 se-PAIA;
- 1.21. **“Isicelo Sokufinyelela”** inencazelo enikezwe yona esigabeni 1 se-PAIA;
- 1.22. **“Iqembu Elibhekele”** inencazelo enikezwe yona esigabeni 1 se-POPIA; futhi
- 1.23. **“Iminingwane Ekhethekile Yomuntu Siqu”** kusho Ulwazi Lomuntu Siqu oluphathelele nezinkolelo zenkolo noma zefilosofi, ubuhlanga noma ubuzwe, ubulungu bezinyunyana zabasebenzi, izinkolelo zezombusazwe, impilo noma impilo yezocansi, ulwazi lwe-biometric nokuziphatha kobugebengu.

## **2. INHLOSO YENCWAJANA**

- 2.1. I-Land Bank Insurance ihlanganise le-Manuwali hhayi kuphela ukuhambisana nezidingo ezibekwe ku-PAIA kodwa futhi nokukhuthaza isiko lokwenza izinto obala nokuziphendulela endaweni yayo. Ngokuhambisana nemikhawulo yoMthetho weBhange Lomhlaba; Umthetho wezinkampani kanye ne-PFMA, i-Land Bank Insurance ifuna ukuqinisekisa ukuthi amalungu omphakathi anokufinyelela okusebenzayo kolwazi analo.
- 2.2. Inhloso yale Manuwali ukunikeza ukusebenza kokubili ilungelo lomthethosisekelo lokuthola ulwazi, lapho lolo lwazi ludingeka ukuze kusetshenziswe noma kuvikelwe ilungelo, kanye nelungelo lobumfihlo maqondana nokuvikelwa kolwazi lomuntu siqu.
- 2.3. Kokubili i-PAIA ne-POPIA ziyavuma ukuthi amalungelo okuthola ulwazi kanye nelungelo lobumfihlo kwawo angancishiswa ngokuhambisana nesigaba 36 soMthethosisekelo kuze kufike ezingeni lokuthi lokho kuncishiswa kunengqondo futhi kufanelekile emphakathini ovulekile nowentando yeningi osekelwe esithunzini somuntu, ukulingana nenkululeko.
- 2.4. Lemanuwali le-PAIA liwusizo emphakathini ukuze:
  - 2.4.1. ukuhlola uhlobo lwamarekhodi okungenzeka ukuthi asevele

- atholakala ku i-Land Bank Insurance ngaphandle kwesidingo sokwethula isicelo esisemthethweni se-PAIA;
- 2.4.2. Ukuqonda indlela yokwenza isicelo sokufinyelela kwirekhodi eligcinwe ngu Land Bank Insurance
  - 2.4.3. ukufinyelela kuyo yonke imininingwane efanele yokuxhumana yabantu abazosiza umphakathi ngamarekhodi ahlose ukufinyelela kuwo;
  - 2.4.4. Yazi zonke izindlela zokulungisa ezitholakala i-Land Bank Insurance maqondana nesicelo sokufinyelela kumarekhodi, ngaphambi kokuya kuMlawuli noma ezinkantolo;
  - 2.4.5. Incazelo yezinsizakalo ezitholakalayo kumalungu omphakathi kusuka ku i-Land Bank Insurance, nendlela yokuthola ukufinyelela kulezo zinsizakalo;
  - 2.4.6. incazelo yomhlahlandlela yokusebenzisa i-PAIA, njengoba ivuselelwe ngumlawuli, nendlela yokuthola ukufinyelela kuso;
  - 2.4.7. uma inhlango izocubungula ulwazi lomuntu siqu, inhloso yokucubungula ulwazi lomuntu siqu kanye nencazelo yezigaba zabantu ababhekene nedatha kanye nolwazi noma izigaba zolwazi ezihlobene nalokhu;
  - 2.4.8. Ukwazi ukuthi i-Land Bank Insurance uhlele ukudlulisela noma ukwenza imininingwane yangaphandle kwaseNingizimu Afrika nokuthi abemukeli noma uhlobo lwabemukeli okunganikezelwa ngemininingwane yabo.
  - 2.4.9. ukwazi ukuthi i-Land Bank Insurance inezinyathelo zokuphepha ezifanele ukuqinisekisa ubumfihlo, ubuqotho nokutholakala kolwazi lomuntu siqu oluzophathwa.

### **3. UKUSUNGULWA KWELAND BANK INSURANCE**

- 3.1. i-Land Bank Insurance uyinhlango yomphakathi njengoba ichazwe ngokwemigomo ye-PAIA.
- 3.2. I-Land Bank Insurance SOC Limited ne-Land Bank Life Insurance Company SOC Limited ziyizinkampani ezingaphansi kweBhange Lomhlaba nezolimo laseNingizimu Afrika.
- 3.3. IBhange Lokuthuthukiswa Komhlaba Nezolimo laseNingizimu Afrika (iLand Bank) lisungulwe ngaphansi kwesigaba 3 soMthetho WeBhange Lomhlaba, ka-1912 (uMthetho No. 18 ka-1912), futhi elaqhubeka likhona ngokusho kwesigaba 3 soMthetho WeBhange Lomhlaba, ka-1944 (uMthetho No. 13 ka-1944), liyaqhubeka likhona ngaphansi kwegama leBhange Lokuthuthukiswa

Komhlaba Nezolimo laseNingizimu Afrika naphezu kokuchithwa kwaleyo Mithetho.

3.4. Isigaba 36 soMthetho we-Bhange Lomhlaba sinika iBhange Lomhlaba amandla okusungula izinkampani ezingaphansi ukuze iBhange Lomhlaba likwazi ukufeza izinhloso zalo. Ngakho iBhange Lomhlaba lisungule i-Land Bank Insurance..

#### 4. UHLAKA NEMISEBENZI YOMSHWALENSE

##### 4.1. Abaphathi Abakhulu

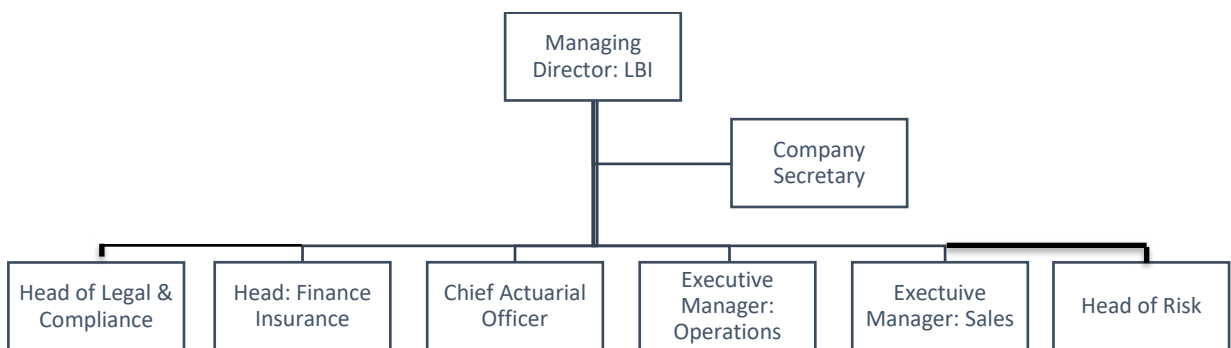


Figure 1: I-organogram Yabaphathi Bomshwalense Wezomhlaba

##### 4.2. Amakomiti eBhodi

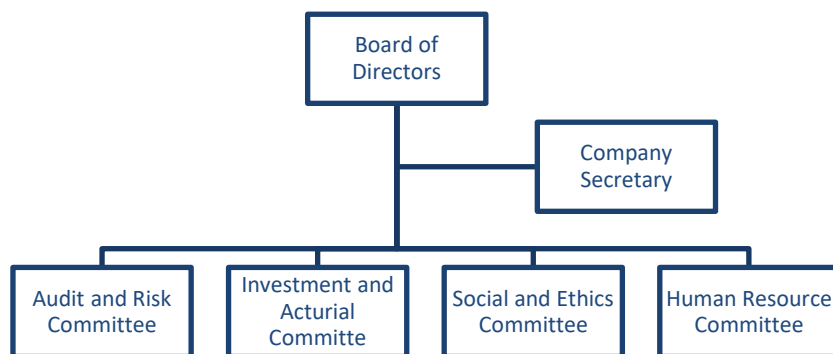


Figure 1: I-organogram Yabaphathi Bomshwalense Wezomhlaba

##### 4.3. Imisebenzi ye-Land Bank Insurance

## **Izixazululo Zomshwalense**

- Ukunikeza umshwalense ongewona owokuphila kanye nemikhiqizo yomshwalense wokuphila emkhakheni wezolimo.

Ukuze uthole ukwaziswa okwengeziwe ngendlela yokufinyelela kulezi nezinye izinsizakalo ezinikezwa i-Land Bank Insurance sicela uvakashele iwebhusayithi yethu [www.lbic.co.za](http://www.lbic.co.za).

## **5. IMININGWANE YOKUXHUMANA EBALULEKILE YOKUTHOLA ULWAZI I-LAND BANK INSURANCE**

### **5.1. Isikhulu Solwazi:**

Ngokwe-PAIA, isikhulu esiphezulu se-Land Bank Insurance yiSikhulu Solwazi. Iminingwane yokuxhumana neSikhulu Solwazi imi kanje:

**Isikhulu Solwazi : Mr P Siphugu**

Ikheli leposi : Land Bank Insurance,  
P.O. Box 375,

Tshwane, 0001 Ikheli lomgwaqo :

272 Lenchen Avenue

Lakefield Office Park, Building

A, First Floor Die Hoewes

Centurion

Ucingo: 012 686 0500

Ifeksi: 012-686 0588

I-imeyili: [PSiphugu@lfuthibank.co.za](mailto:PSiphugu@lfuthibank.co.za)

Isikhulu soLwazi seNhlangotho kaHulumeni sinesiqondiso nokulawula phezu kwesekela lesikhulu soLwazi laleyo nhlangotho. Ngemuva kokubheka isidingo sokwenza i-Land Bank Insurance ifinyeleleke ngendlela enengqondo ngangokunokwenzeka kubaceli bamaRekhodi ayo, Isikhulu soLwazi sinikeze amandla abasebenzi abalandelayo ukuthi basebenze njengePhini leSikhulu soLwazi:

### **5.2. Isekela Lomphathi Wolwazi : Andries Mahlase**

Ikheli leposi : Land Bank Insurance,  
P.O. Box 375,

Tshwane, 0001 Ikheli lomgwaqo :  
272 Lenchen Avenue  
Lakefield Office Park, Building  
A, First Floor Die Hoewes  
Centurion

Ucingo : 012 686 0500  
Ifexsi : 012 686 0581  
I-imeyili : [AMahlase@landbank.co.za](mailto:AMahlase@landbank.co.za)

5.3. Imininingwane  
ongayisebenzisa ukuthola  
ulwazi

5.4. I-imeyili:  
[PSiphugu@lfuthibank.co.  
za](mailto:PSiphugu@lfuthibank.co.za)

5.5. Ihhovisi Elikhulu  
Ikheli leposi : Land Bank Insurance,  
P.O. Box  
375,  
Tshwane,  
0001

Ikheli lomgwaqo : 272  
Lenchen Avenue  
Lakefield Office Park,  
Building A, First Floor  
Die Hoewes  
Centurion

Inombolo yokufonelwa : 012 686 0500  
Inombolo Yamahhala : 0800 005 259

## 6. UMHLAHLANDLELA WOKULAWULA ULWAZI

6.1. Umlawuli Wokwaziswa, ngokusho kwesigaba 10 ((1) se-PAIA, njengoba sishintshiwe, uvuselele futhi wenza kutholakale Umhlahlandlela obuyekeziwe wendlela yokusebenzisa i-PAIA ("**Umhlahlandlela**"), ngendlela eqondakala kalula nakahle, njengoba kungahle kudingeke umuntu ofisa ukusebenzisa noma yiliphi ilungelo elicatshangwe ku-PAIA ne-POPIA.

6.2. Umhlahlandlela utholakala ngazo zonke izilimi ezisemthethweni

6.3. Lomhlahlandlela oshiwo ngenhla uqukethe incazelo:

6.3.1. izinhloso ze-PAIA ne-POPIA;

6.3.2. ikheli leposi, ikheli lomgwaqo, inombolo yocingo neyefeksi, uma ikhona, ikheli le-e-mail:

6.3.3. Isikhulu Solwazi sazo zonke izinhlangano zomphakathi, futhi

6.3.4. wonke amasekela abaphathi bezolwazi weNhlango yomphakathi neyangasese ekhonjwe ngokwesigaba 17 (1)<sup>1</sup> se-PAIA<sup>1</sup> kanye nesigaba 56 se-POPIA;<sup>2</sup>

6.3.5. indlela nefomu lesicelo:

---

6.3.5.1. ukufinyelela kwiRekhodi leNhlango kaHulumeni elicatshangwa esigabeni 11;<sup>3</sup>

6.3.5.2. ukufinyelela kuRekhodi leNhlango yangasese elishiwo esigabeni 50;<sup>4</sup>

6.3.6. usizo olutholakalayo oluvela kwiSikhulu Solwazi Senhlango yomphakathi ngokwe PAIA ne-POPIA;

6.3.7. usizo olutholakalayo oluvela kuMlawuli Wolwazi ngokwe PAIA ne-

---

1

<sup>1</sup> Isigaba 17 ((1) se-PAIA- Ngezinhlalo ze-PAIA, Inhlango yoMphakathi ngayinye kufanele, ngokuhambisana nomthetho olawula ukuqashwa kwabasebenzi beNhlango yoMphakathi ethintekayo, ikhetho inani labantu njengabasekeli bezikhulu zolwazi njengoba kudingekile ukwenza iNhlango yoMphakathi ifinyeleleke ngangokunokwenzeka kubaceli bamaRekhodi ayo.

<sup>2</sup> Isigaba 56 ((a) se-POPIA - Inhlango ezimele nekaHulumeni ngayinye kufanele ihlinzekele, ngendlela ebekwe esigabeni 17 soMthetho Wokukhuthazwa Kokutholakala Kolwazi, kanye nezinguquko ezidingekayo, kuzokubekwa inani labantu, uma likhona, njengabasekeli bezikhulu zolwazi njengoba kudingekile ukuze kwenziwe imisebenzi nemithwalo yemfanelo njengoba kubekiwe esigabeni 55 ((1) se-POPIA.

POPIA;

6.3.8. zonke izindlela zokulungisa ezisemthethweni ezitholakalayo maqondana nesenzo noma ukwehluleka ukwenza okuthile maqondana nelungelo noma umsebenzi onikezwe noma obekwe yi-PAIA ne-POPIA, kubandakanya nendlela yokufaka:

6.3.8.1. isikhalazo sangaphakathi;

6.3.8.2. isikhalazo kuMlawuli Wolwazi; futhi

6.3.8.3. Isicelo enkantolo ngokumelene nesinqumo sesikhulu solwazi seNhlangotho yoMphakathi, isinqumo sokudlulisa isikhalo sangaphakathi noma isinqumo soMlawuli Wolwazi noma isinqumo somholi weNhlangotho Ezimele;

6.3.8.4. izigaba 145 no 516 ezifuna ukuthi iNhlangotho yoMphakathi neNhlangotho Ezimele, ngokulandelana, zihlanganise iManuwali, nokuthi ungayifinyelele kanjani kwi Manuwali;

6.3.8.5. Izigaba 157 no 528 ezihlinzeka ngokudalulwa ngokuzinikela kwezigaba zamaRekhodi yiNhlangotho Yomphakathi neNhlangotho Ezimele, ngokulandelana;

6.3.8.6. izaziso ezikhishwe ngokwemigomo yezigaba 229 no 5410 mayelana nezimali okumele zikhokhwe mayelana nezicelo zokufinyelele; futhi

---

<sup>3</sup> Isigaba 11 ((1) se-PAIA- Umfakisisicelo kumele anikezwe ukufinyelele kuRekhodi leNhlangotho Yomphakathi uma lowo Mfakisisicelo ehambisana nazo zonke izidingo zenqubo ze-PAIA ezihlobene nesicelo sokufinyelele kulelo rekhodi; futhi ukufinyelele kulelo rekhodi akwenqatshelwa ngokwemibandela yanoma yisiphi isizathu sokwenqatshwa esicatshangwe eSahlukweni 4 sale Ngxeny.

<sup>4</sup>Isigaba 50 (a) (1) se-PAIA- Umfakisisicelo kufanele anikezwe ukufinyelele kunoma yiliphi iRekhodi leNhlangotho yangasese uma-

- a) lelo Rekhodi liyadingeka ukuze kusetshenziswe noma kuvikelwe noma yimaphi amalungelo;
- b) lowo muntu uhambisana nezimfuneko zenqubo eziku-PAIA ezihlobene neSicelo Sokufinyelele kwi Rekhodi; futhi
- c) ukufinyelele kulelo Rekhodi akwenqatshelwe ngokwemibandela yanoma yisiphi isizathu sokwenqatshwa esicatshangwa eSahlukweni 4 sale Ngxeny.
- d)

<sup>5</sup> Isigaba 14 (1) se-PAIA- Isikhulu solwazi seNhlangotho yoMphakathi kumele, okungenani ngezilimi ezintathu ezisemthethweni, senze kutholakale incwadi equkethe ulwazi oluhlelwe esigabeni 4 ngenhla.

<sup>6</sup> Isigaba 51 (1) se-PAIA- Inhloko yNhlangotho Ezimele kufanele yenze kutholakale i-Manuwali equkethe incazelo yolwazi oluhlelwe esigabeni 4 ngenhla.

<sup>7</sup> Isigaba 15 (1) se-PAIA - Isikhulu solwazi seNhlangotho Yomphakathi, kufanele senze kutholakale ngendlela ebekiwe incazelo yezigaba zamaRekhodi eNhlangotho Yomphakathi atholakala ngokuzenzakalelayo ngaphandle kokuba umuntu acele ukufinyelele.

<sup>8</sup> Isigaba 52 (1) se-PAIA- Inhloko yeNhlangotho Ezimele, ngokuzinikela, ingenza kutholakale ngendlela ebekiwe incazelo yezigaba zamaRekhodi eNhlangotho Ezimele atholakala ngokuzenzakalela ngaphandle kokuba umuntu acele ukufinyelele.

<sup>9</sup> Isigaba 22 (1) se-PAIA - Isikhulu solwazi seNhlangotho yoMphakathi okwenziwe kuyo isicelo sokufinyelela, kufanele ngesaziso sifune ukuthi uMceli akhokhe imali yesicelo ebekiwe (uma ikhona), ngaphambi kokuqhubeka nokucubungula isicelo.

<sup>10</sup> Isigaba 54 ((1) se-PAIA- Umphathi weNhlangotho yoMphakathi okwenziwe okwenziwa kuyo Isicelo Sokufinyelela kufanele ngesaziso afune ukuthi uMceli akhokhe imali yesicelo ebekiwe (uma ikhona), ngaphambi kokuqhubeka nokucubungula isicelo.

#### 6.3.8.7. Imithetho ye-PAIA.<sup>2</sup>

6.4. 6.4. Amalungu omphakathi angabheka noma enze amakhophi alo Mhlahlandlela emahhovisi ezikhungo zomphakathi nezizimele, kuhlanguanise nehovisi loMlawuli, ngesikhathi sokusebenza esivamile.

6.5. Lencwajana ingatholakala :

6.5.1. ngokucela kwisikhulu sezokwaziswa; futhi

6.5.2. kusuka kuwebhusayithi yoMlawuli, ku- <https://info regulator.org.za/>.

### 7. UKUTHOLAKALA KWEMANUWALI

7.1. Lemanuwali iyatholakala ku:

7.1.1. Ku-website ye-Land Bank Insurance , okungukuthi:: [www.lbic.co.za](http://www.lbic.co.za)

7.1.2. amahhovisi e-Land Bank Insurance ukuze ahlolwe ngesikhathi samahora ajwayelekile okusebenza;

7.1.3. kunoma yimuphi umuntu ngokucela nangokukhokhwa kwemali ebekiwe efanele; futhi

7.1.4. Umlawuli Wolwazi uma eceliwe.

7.2. Imali ekhokhelwa ikhophi yeManuwali, njengoba kuchaziwe kuSithasiselo B seMithetho ye-PAIA, kufanele ikhokhwe ikhophi ngayinye eyenziwe yohlobo lwe-A4.

### 8. UKUSHICILELWA NOKUTHOLAKALA KWAMANYE AMAREKHODI NGOKWE-PAIA

---

11 Isigaba 92 (1) se-PAIA sihlinzeka ngokuthi uNgqongqoshe, ngesimemezelo kuGazethi, angenza imithethonqubo mayelana:

a) noma yiluphi udaba okudingeka noma okuvunyelwe ngalo ngokwalomthetho ukuba lubekwe;

b) noma yiluphi udaba oludingekayo noma oluvunyelwe yilomthetho ukuba lubekwe;

c) nanoma yisiphi isaziso esidingwa yilo Mthetho;

d) imigomo efanayo okufanele isetshenziswe ngumphathi wolwazi wenhlangotho yomphakathi lapho enquma ukuthi yiziphi izigaba zamaRekhodi okumele zenziwe zitholakale ngokusho kwesigaba 15; futhi

e) nanoma yiluphi udaba lwezokuphatha noma lwenqubo oludingekayo ukuze kusetshenziswe izinhlinzeko zalo Mthetho."

## **Uhlu LwamaRekhodi**

Isheduli yamaRekhodi njengoba iqukethwe ezigabeni 16, 17 naseNgxenyeni 1 kanye neSithasiselo E salolu Hlelo Lokusebenza inemininingwane yamaRekhodi agcinwa futhi/noma acutshungulwe yi-Land Bank Insurance ngezinhloso ze-PAIA ne-POPIA ngokulandelana. Lawo marekhodi ahlukani ngezigaba ezigabeni 16 no-17 ezichaza ukuthi ukufinyelela kulawo marekhodi kutholakala ngokuzenzakalelayo noma ukuthi lelo rekhodi kufanele lifinyelelwe ngokuhambisana ne-PAIA. Ukufinyelela kulawo marekhodi angeke kunikezwe uma kungaphansi kwezizathu zokwenqaba ezichazwe esigabeni 15 ngezansi.

### **9. ILUNGELO LOKUFIKELELA EMTHETHWENI**

Umfakisiselo unelungelo lokufinyelela kumarekhodi ezinhlangano zomphakathi ngokusho kwesigaba 11 se-PAIA futhi kufanele anikezwe ukufinyelela kumarekhodi ezinhlangano zomphakathi njenge-Land Bank Insurance uma lowo Mceli ehambisana nazo zonke izidingo zenqubo ezihlobene neSicelo Sokufinyelela, njengoba kuchazwe esigabeni 10 ngezansi futhi ukufinyelela kulelo Rekhodi kunganqatshelwe nganoma yisiphi isizathu sokwenqaba, njengoba kuchazwe esigabeni 15 ngezansi.

### **10. UKUFINYELELA KUMAREKHODI APHETHWE YI-LAND BANK INSURANCE**

#### **10.1. Inqubo Yesicelo**

10.1.1. Umfakisiselo kumele asebenzise ifomu lesicelo sokufinyelela, elinamathiselwe njengeSithasiselo A, ukwenza Isicelo Sokufinyelela futhi athumele ifomu lesicelo sokufinyelela eligwalisiwe kanye nokukhokhwa kwemali yesicelo (uma ikhona) kanye nediphozithi (uma ikhona) kuSekela Lomphathi Wolwazi imininingwane yakhe yokuxhumana ibekwe ku-5.2 ngenhla.

10.1.2. Umfakisiselo kumele anikeze ulwazi olwanele kwifomu lesicelo ukuvumela iSekela Lomphathi Wolwazi ukuthi likwazi ukubona lokhu okulandelayo:

10.1.2.1. irekhodi noma amarekhodi aceliwe.

10.1.2.2. ubunikazi boMfakisiselo;

10.1.2.3. ifomu lokufinyelela elidingekayo, okusho ukuthi ngokubhala noma ngokushicilelwa noma ngomsindo noma ngombono, uma isicelo sinikezwa;

10.1.2.4. ikheli leposi noma inombolo yefeksi yoMfakisiselo;

10.1.2.5. ilungelo uMceli afuna ukulivikela kanye nencazelo

yokuthi kungani irekhodi lidingeka ukuze kusetshenziswe noma kuvikelwe lelo lungelo; futhi

- 10.1.2.6. Umenzi wesicelo kufanele asho ukuthi ngabe iRekhodi elithintekayo likhethwa kunoma yiluphi ulimi oluthile.
- 10.1.3. Umfakisisicelo kufanele futhi asho ukuthi ngabe ufisa ukwaziswa ngesinqumo esiphathelene nesicelo nganoma iyiphi enye indlela futhi asho leyo ndlela kanye neminingwane edingekayo ukuze aziswe.
- 10.1.4. Uma isicelo senziwa egameni lomunye umuntu, ocelayo kufanele alethe ubufakazi bokuthi wenza isicelo ngalesi sikhundla, ngokweneliseka okuzwakalayo kweSekela leSikhulu soLwazi.
- 10.1.5. Umuntu ongakwazi ukufaka isicelo sokufinyelela kwirekhodi ngenxa yokungafundi noma ukukhubazeka, angasifaka leso sicelo ngomlomo. Isekela Lomqondisi Wolwazi lase-Land Bank Insurance lizokwehlisa isicelo esinjalo somlomo ukuba sibhalwe ngendlela ebekiwe futhi linikeze Ikhophi yalo kuMfakisisicelo.
- 10.1.6. Isekela lesiphathimandla solwazi lizokwazisa uMceli (ngaphandle koMceli uqobo) ngesaziso, lifuna uMceli ukuthi akhokhe imali ebekiwe (uma ikhona) ngaphambi kokuqhubeka nokucubungula isicelo sokufinyelela.
- 10.1.7. Umfakisisicelo onikezwe isicelo sokufinyelela kufanele akhokhe imali yokufinyelela ekwakhweni kabusha kanye nasekufuneni nasekulungiseleleni amakhophi noma okwenziwayo kokuqubekethwe kwirekhodi eliceliwe futhi isikhathi esivunyelwe ngokufanelekile edingekayo ngaphezu kwamahora abekiwe ukuze afune futhi alungiselele irekhodi ukuze lidalulwe.

## **11. UMSEBENZI WOKUSIZA ABACELA AMAREKHODI**

- 11.1. Uma Umfakisisicelo azisa iSekela Lomphathi Wolwazi wase-Land Bank Insurance ukuthi ufisa ukwenza Isicelo Sokufinyelela kuRekhodi lase-Land Bank Insurance noma ufisa ukwenza Isicelo Sokufinyelela Kwirekhodi lenye iNhlangothi yoMphakathi, iSekela Lomphathi Wolwazi lase-Land Bank Insurance kufanele linikeze usizo olufanele, mahhala, ukuze Umfakisisicelo akwazi ukwenza Isicelo Sokufinyelela.
- 11.2. Uma uMfakisisicelo enze Isicelo Sokufinyelela esingahambisani nezimfuneko ezisendimeni 10 ngenhla, iSekela leSikhulu soLwazi alikwazi ukwenqaba Isicelo sokuFinyelela ngenxa yokungahambisani nalokho ngaphandle uma iSekela leSikhulu soLwazi:

11.2.1. Lazise lowo ofaka isicelo ngenhloso yokwenqaba isicelo futhi washo

esimemezelweni ukuthi:

- 11.2.1.1. izizathu zokwenqaba okuhlosiwe;
  - 11.2.1.2. ukuthi iSekela leSikhulu soLwazi noma esinye isikhulu esichazwe yiSekela leSikhulu soLwazi sizosiza lowo ocelayo ukuze enze isicelo ngendlela ezosusa izizathu zokwenqaba futhi sinikeze lowo ocelayo ithuba elifanele lokufuna lolo sizo;
  - 11.2.1.3. Ngokwezinga okungenzeka ngalo ngokunengqondo, unikeze uMceli noma yiluphi ulwazi (kubandakanya ulwazi mayelana namaRekhodi, ngaphandle kolwazi ngesisekelo salo Isicelo Sokufinyelela singanqatshwa noma kufanele senqatshwe ngokwanoma yisiphi isimiso esichazwe kwisigaba 15 ngezansi) olungalekelela ekwenzeni Isicelo Sokufinyelela kulelo fomu; fut
  - 11.2.1.4. kunikezwe umfakisicelo ithuba elifanele lokuqinisekisa isicelo noma ukusiguqula ukuze sihambisane nephuzu 10 ngenhla.
- 11.3. Uma kubonakala ekutholeni Isicelo Sokufinyelela ukuthi bekufanele ngabe senziwe kwenye iNhlangotho yoMphakathi komunye, iSekela Lesikhulu Solwazi leNhlangotho yoMphakathi othintekayo kufanele:
- 11.3.1. ukunikeza usizo oludingekayo ukuze uMceli akwazi ukwenza Isicelo Sokufinyelela kumphathi wolwazi weNhlangotho yoMphakathi efanele; noma
  - 11.3.2. Kudluliselwe isicelo ngokuhambisana nesigaba 12 esingezansi kwisikhulu solwazi esichaziwe, lokho okuzokwenza ukuthi isicelo kubhekwane naso ngesikhathi.

## **12. UKUDLULISWA KWEZICELO**

- 12.1. Uma kwenziwa Isicelo Sokufinyelela Kumshwalense weBhange loMhlaba mayelana nalokhu:
  - 12.1.1. I-Record ayiphethwe noma ayilawulwa nguMshwalense weBhange loMhlaba kodwa iphethwe ngenye iNhlangotho yoMphakathi ngomunye;
  - 12.1.2. isihloko seRekhodi sihlobene kakhulu nemisebenzi yeNhlangotho yoMphakathi okudlula lena yoMshwalense weBhange loMphakathi; noma
  - 12.1.3. iRekhodi liqukethe ulwazi lwezentengiselwano oluhloswe ku-15.1.9 lapho noma yimuphi iyiphi iNhlangotho yoMphakathi enentshisekelo enkulu kwezentengiselwano, lphini lesiphathimandla solwazi

esiceliwe kufanele ngokushesha ngangokunokwenzeka, kodwa noma kunjalo zingakapheli izinsuku eziyi-14 ngemuva kokuthola isicelo:

- 12.1.4. Ukudluliselwa kwesicelo kwisiphathimandla solwazi sakwenye iNhlangotho yoMphakathi noma, uma kunesinye iSikhungo Somphakathi esinenzuzo yezentengiselwano engaphezu kweyodwa, kwesinye iSikhungo Somphakathi esinenzuzo enkulu yezentengiselwano; futhi
- 12.1.5. Uma i-Land Bank Insurance iphethe i-Rekhodi futhi ubona kuwusizo ukwenza kanjalo ukuze umsebenzi wezolwazi waleyo Nhlangotho yoMphakathi salowo ekwazi ukubhekana nesicelo, thumela iRekhodi noma ikhophi yeRekhodi kulesosisebenzi wezolwazi.
- 12.2. Uma kwenziwa Isicelo Sokufinyelela Kwi-Land Bank Insurance mayelana nalokhu:
  - 12.2.1. Land Bank Insurance ayinawo ama-akhawunti noma i-Land Bank Insurance ayazi ukuthi iyiphi inhlangotho yomphakathi enawo amarekhodi noma ukulawula amarekhodi;
  - 12.2.2. Isihloko seRekhodi asihlobene kakhulu nemisebenzi yeLand Bank Insurance futhi iLand Bank Insurance awazi ukuthi iRekhodi ihlobene kakhulu nemisebenzi yenye iNhlangotho yoMphakathi kunemisebenzi yase-Land Bank Insurance;
  - 12.2.3. iRekhodi lenziwe noma lenzelwe enye Inhlangotho Yomphakathi noma lenziwe noma lenziwe noma nganoma iyiphi iNhlangotho yoMphakathi, kodwa yatholwa kuqala ngenye iNhlangotho, iLand Bank Insurance kufanele ngokushesha ngangokunokwenzeka, kodwa kunoma yikuphi kungakapheli izinsuku ezingu-14 ngemuva kokuthola Isicelo Sokufinyelela, idlulisele Isicelo Sokufinyelela kumphathi wolwazi weNhlangotho yoMphakathi noma owayenzelwe iRekhodi noma owalithola kuqala, njengoba kungenzeka.
- 12.3. Lapho kudluliswa isicelo sokufinyelela, iSekela leSikhulu soLwazi kufanele lazise ngokushesha ocelayo ngalokhu kudluliswa, izizathu zokudluliswa kanye nesikhathi okumele isicelo sicutshungulwe ngaso.

### **13. ISINQUMO SOKUNIKEZA UKUFINYELELA KUMAREKHODI**

- 13.1. Uma ofaka isicelo enikezwe isaziso sokuthi isicelo sokufinyelela sinikeziwe, ofaka isicelo kufanele:
  - 13.1.1. uma kufanele kukhokhwe imali yokufinyelela, lapho kukhokhwa leyo mali; noma

- 13.1.2. uma kungakhokhwa mali yokufinyelela, ngokushesha, unikezwe ukufinyelela ngendlela efanele njengoba kuchaziwe kumfakisicelo esicelweni sokufinyelela futhi ngolimi olukhethwe ngumfakisicelo uma irekhodi litholakala ngalolo limi.
- 13.2. Isekela lomphathi wolwazi lizokutshela lowo ocelayo ngesinqumo salo zingakapheli izinsuku ezingama-30 ngemuva kokuthola isicelo sokufinyelela noma kungalulwa lelo thuba ngesinye isikhathi esingeqile ezinsukwini ezingama-30. Isikhathi lapho iSekela leSikhulu soLwazi lizokutshela khona uMceli ngesinqumo salo kuzoncika uma kunesidingo sokunikeza umuntu wesithathu ithuba lokwenza izethulo kwiSekela leSikhulu soLwazi lapho irekhodi eliceliwe liphathelene namaRekhodi alowo muntu wesithathu.
- 13.3. Isikhathi esishiwo esigabeni 13.2 ngenhla singalulwa isikhathi esingeqile ezinsukwini ezingama-30 uma:
- 13.3.1. Isicelo Sokufinyelela siqondene nenani elikhulu lamaRekhodi futhi ukuhambisana nesikhathi sokuqala kungaphazamisa ngokungadingekile imisebenzi ye-Land Bank Insurance;
- 13.3.2. ukubonisana nenye iNhlangotho yoMphakathi kuyadingeka noma kuyafuneka ukunquma ngesicelo esingenakuqedwa ngokufanele ngesikhathi sokuqala;
- 13.3.3. Amadokhumenti angeke atholakale ngokufanele ngesikhathi sokuqala sezinsuku ezingu-30; noma
- 13.3.4. Umfakisicelo uvuma ngokubhala ukuthi ukululwa okunjalo kwenziwe.
- 13.4. I-Land Bank Insurance uzokwazisa uMfakisicelo ngokubhaliwe uma kudingeka ukwelulwa kwesikhathi njengoba kucatshangwa esigabeni 13.3 ngenhla.
- 13.5. Uma iSekela leSikhulu soLwazi linganikeli ngesinqumo esiphathelene nesicelo sokufinyelela ezinsukwini ezingama-30, iSekela leSikhulu soLwazi lithathwa ngokuthi lenqabile isicelo sokufinyelela.
- 13.6. Uma Isicelo Sokufinyelela senqatshelwe, sibambezelekile noma sinikezwe ngemali engenangqondo noma ngendlela engamukeleki yiNhlangotho yoMphakathi, isigaba 78 (2) se-PAIA sinika amandla uMceli ukuthi afake isicelo enkantolo sokuthola usizo olufanele zingakapheli izinsuku eziyi-180 ngemuva kwesinqumo.
- 13.7. Uma inkantolo iyalela i-LBank Insurance ukuba inikeze uMceli ukufinyelela kuRekhodi eliceliwe, uMceli kufanele akhokhe imali yokufinyelela ngaphambi kokuba anikezwe ukufinyelela kuRekhodi elinjalo.

#### **14. UKUHLEHLISWA KOKUFINYELELA**

- 14.1. Uma iSekela Lesikhulu Solwazi lase-Land Bank Insurance lisingquma ukunikeza ukufinyelela kuRekhodi kodwa lelo Rekhodi:
- 14.1.1. kufanele ashicilelwe zingakapheli izinsuku ezingama-90 ngemuva kokuthola noma ukudluliswa kwesicelo noma isikhathi esengeziwe esidingeka ngokufanelekile ukuze kushicilelwe futhi kuhunyushwe iRekhodi ngenhloso yokushicilelwa kwalo;
- 14.1.2. okudingwa ngumthetho ukuthi kushicilelwe kodwa okusafanele kushicilelwe; noma
- ilungiselelwe ukuthi ihanjiswa kunoma yisiphi isishayamthetho noma kumuntu othize kodwa engakahanjiswa,
- Iphini leSikhulu soLwazi lingahlehlisa ukunikeza ukufinyelela kwirekhodi isikhathi esifanele.
- 14.2. Uma ukufinyelela kuRekhodi kuhlehlisiwe ngokwemigomo yesigaba 14.1 ngenhla, iSekela leSikhulu soLwazi kufanele lazise uMceli othintekayo:
- 14.2.1. ukuthi ocelayo, zingakapheli izinsuku ezingama-30 ngemuva kokunikezwa kwaleso saziso, angenza izethulo kuMsizi weSikhulu Solwazi ukuthi kungani iRekhodi lidingeka ngaphambi kokushicilelwa noma ukuhanjiswa okunjalo; futhi
- 14.2.2. wesikhathi okungenzeka ukuthi ukufinyelela kuzohlehliselwa sona.
- Uma uMceli enza izethulo ngokwemigomo yesigatshana 14.2 ngenhla, iSekela leSikhulu Solwazi, ngemuva kokucubungula lezo zithulo, kufanele linikeze isicelo sokufinyelela kuphela uma kunesizathu esizwakalayo sokukholelwa ukuthi uMceli uzolimala kakhulu uma ukufinyelela kuRekhodi kuhlehliswa isikhathi esinokwenzeka.

## **15. IZIZATHU ZOKUNQABELA UKUFINYELELA KUMAREKHODI**

- 15.1. Isekela lomphathi wolwazi, ngokuhambisana nezinye izimiso ze-PAIA, liyenqaba isicelo sokwaziswa noma irekhodi ngezizathu:
- 15.1.1. Ukuvikelwa okuphoqelekile kobumfihlo bomuntu wesithathu oyisakhamuzi;
- 15.1.2. ukuvikelwa okuphoqelekile kwamarekhodi athile oMnyango Wezezimali waseNingizimu Afrika;
- 15.1.3. ukuvikelwa okuphoqelekile kolwazi lwezentengiselwano lomuntu wesithathu, uma iRekhodi liqukethe:
- 15.1.3.1. izimfihlo zokuhweba zalowo muntu wesithathu;
- 15.1.3.2. ulwazi lwezezimali, lwezohwebo, lwesayensi noma lwezobuchwepheshe okungenzeka ukuthi ukudalulwa kwalo kungalimaza izintshisekelo zezezimali noma zezohwebo zalowo muntu

wesithathu; noma

- 15.1.3.3. ulwazi olunikezwe ngokuyimfihlo ngumuntu wesithathu, uma ukudalulwa kwalo kungenza lowo muntu wesithathu abe sengozi ezingxoxweni zesivumelwano noma ezinye izingxoxo noma emncintiswaneni wezohwebo;
- 15.1.4. ukuvikelwa okuphoqelekile kolwazi oluthile oluyimfihlo, kanye nokuvikelwa kolunye ulwazi oluyimfihlo lwabantu besithathu;
- 15.1.5. ukuvikelwa okuphoqelekile kokuphepha kwabantu nokuvikelwa kwempahla;
- 15.1.6. Ukuvikelwa okuphoqelekile kwamarekhodi amaphoyisa ezinkambisweni zebheyili, kanye nokuvikelwa kokuphoqelelwa komthetho nezinqubo zomthetho;
- 15.1.7. ukuvikelwa okuphoqelekile kwamarekhodi angabhekwa njengamalungelo ezinkantolo;
- 15.1.8. ezokuvikela, ukuphepha kanye nobudlelwano bamazwe ngamazwe eNingizimu Afrika;
- 15.1.9. izintshisekelo zezomnotho kanye nenhlalakahle yezezimali yaseNingizimu Afrika kanye nemisebenzi yezentengiselwano yezinhlango zomphakathi;
- 15.1.10. ukuvikelwa okuphoqelekile kolwazi locwaningo lomuntu wesithathu, kanye nokuvikelwa kolwazi locwaningo lweNhlango yeMphakathi;
- 15.1.11. ukuvikelwa okuphoqelekile kwemisebenzi yezinhlango zomphakathi; kanye
- 15.1.12. izicelo ezibonakala zingenangqondo noma ezicasulayo, noma ukuguqulwa kwemithombo okuphawulekayo nokungafanele.

## **16. IZINHLOBO ZAMAREKHODI AGCINWE YI-LAND BANK INSURANCE**

### **16.1. Iminingwane engatholakali ngokuzenzakalelayo**

Isigaba 14 (1) ((d) se-PAIA sidinga ukuthi i-Land Bank Insurance linikeze incazelo yezigaba zamaRekhodi aphethwe yi-Land Bank Insurance ukuze kube lula ukwenza Isicelo Esisemthethweni Sokufinyelela Kulwazi. Kugcizelelwa ukuthi ukufinyelela kumaRekhodi ashiwo kulesi sigaba akuqinisekisiwe njengoba kungaphansi kweimibandela ye-PAIA.

<b>a) Ukuphathwa Kwengozi</b>	<ul style="list-style-type: none"> <li>- Izingqumomo nezingqubo</li> <li>- Imibiko Yokuphathwa Kwengozi</li> <li>- Uhlaka Lokulawulwa Kwengozi</li> <li>- Imininingwane ye-PIP/PEP</li> </ul>
<b>b) Ukuphathwa Kwezimali</b>	<ul style="list-style-type: none"> <li>- Izingqumomo nezingqubo</li> <li>- Izabelomali Zezinkampani</li> <li>- Izabelomali Zeyunithi Yebhizinisi</li> <li>- Imibiko Yezimali Yezinkampani</li> <li>- Imibiko Yokuphathwa Kwezimali</li> <li>- Izincwadi Zokukhokha</li> <li>- Imibhalo Yokuphathwa Kwezezimali</li> <li>- Izincwadi zokubalwa kwezimali</li> <li>- Amarekhodi/ama-akhawunti amakhasimende</li> <li>- Izinkontileka nezivumelwano zokuthenga</li> <li>- I-Database Yabathengisi</li> <li>- Uhlu Lwezimpahla</li> <li>- Izingqumomo Zomshuwalense</li> </ul>
<b>c) Ukuphathwa Kwezokuhlizeka kwempahla</b>	<ul style="list-style-type: none"> <li>- Izingqumomo nezingqubo</li> <li>- Imibhalo yokunikela</li> <li>- Ulwazi oluvela kubantu besithathu (KYC, ukuhlanzwa kwentela, i-BEE njll.)</li> <li>- Imibiko</li> <li>- Amaminithi nesinqumo</li> </ul>
<b>d) Ukuphatha Izinkontileka</b>	<ul style="list-style-type: none"> <li>- Izingqumomo nezingqubo</li> <li>- Izingqumomo Zomshuwalense/Izivumelwano</li> </ul>

<p><b>e) Umnyango wabasebenzi</b></p>	<ul style="list-style-type: none"> <li>- Izingqubomgomo nezingqubo</li> <li>- Amafayela abasebenzi</li> <li>- Ukunikezwa kokuqokwa</li> <li>- Amabhonasi omsebenzi</li> <li>- Ukuqeqeshwa nokuthuthukiswa</li> <li>- Uhlelo Lokulingana Emsebenzini</li> <li>- Ezempilo Nokuphepha Emsebenzini</li> <li>- Izingxabano zabasebenzi</li> <li>- Izingxoxo namaRekhodi ahlobene neNhlango</li> <li>- Imibhalo Yokujeziswa</li> <li>- Izivumelwano Zokuhlanganyela Zomphakathi</li> <li>- Uhlelo Lwamakhono Emsebenzini</li> </ul>
<p><b>f) Ulwazi Nobuchwepheshe</b></p>	<ul style="list-style-type: none"> <li>- Izingqubomgomo nezingqubo</li> <li>- Izivumelwano Zamazinga Ezinsizakalo ze-ICT</li> <li>- Amarekhodi ahlobene nesistimu</li> <li>- Izinhlelo zokuvuselela nokuqalisa izinhlekelele</li> <li>- Abahlinzeki bezinsizakalo ze-IT zezicelo zebhizinisi ezisetshenziswayo</li> <li>- Ukuthengwa kwezinsizakalo ze-IT nemishini</li> </ul>
<p><b>g) Ukuphathwa Kwezindawo</b></p>	<ul style="list-style-type: none"> <li>- Izingqubomgomo nenqubo</li> <li>- Izinhlelo Zokwakha</li> <li>- Uhlu lwezimpahla (ezingezona ezezimali)</li> <li>- Imibhalo Yomshuwalense</li> </ul>
<p><b>h) Isu Lenkampani</b></p>	<ul style="list-style-type: none"> <li>- Izingqubomgomo nezingqubo</li> <li>- Imibono Yezinkampani Nezimiso Zokusebenza</li> <li>- Isu Lenkampani</li> <li>- Amakhadi Amaphuzu Alinganisiwe</li> <li>- Ukuhlolwa Kwemvelo</li> </ul>

<b>i) Izinsizakalo Zezomthetho</b>	<ul style="list-style-type: none"> <li>- Izivumelwano</li> <li>- Imemorandamu Yokuqonda</li> <li>- Imibono engokomthetho</li> <li>- Izinkantolo</li> <li>- Ezokuphepha</li> <li>- Izivumelwano nabahlinzeki bezinsiza kanye namanye amaqembu</li> </ul>
	<ul style="list-style-type: none"> <li>- Ukuxhumana namakhasimende</li> </ul>
<b>j) Ukuxhumana</b>	<ul style="list-style-type: none"> <li>- Izinqubomgomo nezinqubo</li> <li>- Umkhiqizo</li> <li>- Umbiko Wonyaka</li> <li>- Isitatimende sabezindaba</li> <li>- Izinkulumo</li> <li>- Izincwadi zezindaba zangaphakathi</li> <li>- Intranet</li> <li>- Amaminithi emihlangano</li> <li>- Amasu okuxhumana</li> <li>- Amasu Ezindaba Angashicilelwe</li> <li>- Imibiko yabezindaba engashicilelwe</li> <li>- Izindaba Ezingashicilelwe</li> <li>- Izincwadi Ezingashicilelwe</li> <li>- Ukutshalwa Kwezimali Komphakathi</li> <li>- Izinkontileka Zokuxhaswa Kwabafundi</li> </ul>
<b>k) Ukumaketha</b>	<ul style="list-style-type: none"> <li>- Izinqubomgomo nezinqubo</li> <li>- Izinto zokukhangisa nezokuthengisa</li> <li>- Amaminithi emihlangano</li> <li>- Amasu okuthengisa nokusabalalisa</li> <li>- Izikhangiso nezinhlelo zokusakaza</li> <li>- Izithombe</li> </ul>

<p><b>l) Unobhala weBhodi</b></p>	<ul style="list-style-type: none"> <li>- Izingqubomgomo nezingqubo</li> <li>- Isimemezelo Sezintshisekelo</li> <li>- Amarekhodi aphantselene namalungu eBhodi</li> <li>- Izincwadi Zokubhaliswa Kwababekhona Emikhfuthilwini Nasemakomitini</li> <li>- Amaminithi weBhodi neKomiti kanye nama-Ajenda</li> <li>- Amathephu okuqoshwa kwemihlangano yeBhodi neKomiti</li> <li>- Amaminithi weKomidi eliPhethe</li> </ul>
<p><b>m) Ihhovisi likaMqondisi-Jikelele</b></p>	<ul style="list-style-type: none"> <li>- Ibhodi Izincwadi eziya futhi ezivela kubathintekayo bangaphakathi nabangaphandle</li> <li>- Izincwadi zeBhodi eziya nokubuya eMnyangweni Wezezimali</li> <li>- Ukuxhumana neBhodi</li> </ul>
	<ul style="list-style-type: none"> <li>- Ukudluliselwa kwamandla</li> <li>- Iziphathimandla ezisayinayo</li> <li>- Uhlelo Lwenhlangano</li> <li>- Abaninimasheya Isivumelwano</li> </ul>
<p><b>n) Okujwayelekile</b></p>	<ul style="list-style-type: none"> <li>- Yonke imizuzu, amarekhodi ezinqumo noma izingxoxo, kanye nayo yonke imibhalo esekelayo, eyenzeka noma eyashintshaniswa maqondana nemihlangano yangaphakathi yamakomidi omshwalense weBhange loMhlaba, iminyango, inethiwekhi yesifunda noma amaqembu amancane awo.</li> <li>- Noma yikuphi ukuxhumana kwangaphakathi noma ukuxhumana phakathi kwabasebenzi base-Land Bank Insurance mayelana nezindaba ze-Land Bank Insurance kanye nabantu bangaphandle.</li> </ul>

**17. ULWAZI OLUTHOLAKALA NGOKUZENZAKALELAYO**

- 17.1. Ulwazi oluchazwe kulesi sigaba luphathelene namaRekhodi atholakala ngokuzenzakalelayo ukuze ahlolwe, athengwe noma akopishwe.
- 17.2. Lolu lwazi aludingi ukucelwa ngesicelo esisemthethweni ngokwemigomo ye-PAIA futhi lungacelwa kunoma yiliphi iSekela Lomphathi Wolwazi elibalwe ngaphansi kwephuzu 5.
- 17.3. Imininingwane etholakala ngokuzenzakalelayo

Ulwazi / Amarekhodi alandelayo angatholakala ngokuzenzakalelayo ngaphandle kwesicelo esisemthethweni:

- 17.3.1. Imibiko Yonyaka
- 17.3.2. Izincwadi ezinyathelisiwe zase-Land Bank Insurance
- 17.3.3. Izincwadi Zezindaba
- 17.3.4. Izinto zokumaketha
- 17.3.5. Izincwajana
- 17.3.6. Amaphosta
- 17.3.7. Izincwajana ebhalwe kafushane
- 17.3.8. Amapheshane
- 17.3.9. Ezinye izincwadi ezihloselwe ukubonwa ngumphakathi

Ulwazi olutholakala kuwebhusayithi yase-Land Bank Insurance ([www.lbic.co.za](http://www.lbic.co.za)) ludalulwa ngokuzinikela.

## **18. IZINDLELA ZOKUXAZULULA NGOKWE PAIA**

### **18.1. Amakhambi Angaphakathi**

Noma yimuphi uMfakisicelo onganiselisekile ngesinqumo esithathwe iSekela Lomphathi Wolwazi lase-Land Bank Insurance angathumela isikhalazo ngqo kuMphathi Wolwazi lase-Land Bank Insurance . Isikhalazo kufanele senziwe ngokubhala nge-imeyili noma ngencwadi ebhaliwe (ebhalwe ngomshini noma ebhalwe ngesandla).

Uma umfakisicelo engasanelisekile ngesinqumo esithathwe yiSikhulu Solwazi lase-Land Bank Insurance, abafakisicelo kuzodingeka basebenzise lezo zindlela zokulungisa zangaphandle abanazo.

### **18.2. Amakhambi Angaphandle**

Noma yimuphi uMfakisicelo onganiselisekile nganoma yisiphi isinqumo se-Land Bank Insurance maqondana nesicelo sokufinyelela kuRekhodi lase-Land Bank Insurance angathumela isikhalo ngqo kuMlawuli Wolwazi noma asondele eNkantolo Ephakeme noma kwenye inkantolo enesimo esifanayo ukufuna ukulungiswa ngesicelo enkantolo zingakapheli izinsuku ezingu-180 (ikhulu namashumi ayisishiyagalombili) ngokusho kwesigaba 78 se-PAIA.

## **19. IZIMALI EZIKHOKHWAYO**

- 19.1. Umfakisicelo ocela ikhophi yeRekhodi noma ukufinyelela kwirekhodi angakhokhiswa imali yokukhiqiza nokuthumela uma isicelo sokufinyelela

sivunyelwe, njengoba kubekiwe.

- 19.2. Uma ukusesha iRekhodi nokulungiselela iRekhodi ukuze lidalulwe, ngokombono weSekela leSikhulu soLwazi, kungadinga amahora angaphezu kwayisithupha ngalezi zinhloso, iSekela leSikhulu soLwazi kufanele lazise uMceli ukuthi akhokhe njengediphozi, ingxenye yemali ekhokhwayo yokufinyelela, inqobo nje uma inani elikhokhwa njengediphozi lingadluli ingxenye eyodwa kwezintathu zemali ekhokhwayo, uma isicelo sokufinyelela sivunyelwe.
- 19.3. Uma sekukhokhelwe idiphozithi mayelana nesicelo sokufinyelela esingamukelwanga, isikhulu solwazi kufanele sibuyisele idiphozithi kulowo ocelayo.
- 19.4. Uma isicelo sokufinyelela sinikezwe noma senqatshelwe, iSekela leSikhulu soLwazi kumele lazise ocelayo ngesinqumo salo kanye nemali ekhokhwayo.
- 19.5. Sicela ubheke iSithasiselo B ukuze uthole izimali ezifanele ezikhokhwa ngumfakisicelo.

## **20. UKUCUBUNGULA IMINININGWANE YOMUNTU**

### **20.1. Izimo zokucutshungulwa okusemthethweni**

Isahluko 3 se-POPIA sihlinzeka ngobuncane bemibandela yokucutshungulwa okusemthethweni kolwazi lomuntu siqu yiqembu elibhekele. Le mibandela ayikwazi ukweqiwa ngaphandle uma kusebenza ukukhishwa okukhethekile njengoba kuchaziwe ku-POPIA. Ngezansi kunencazelo yezimo eziyisishiyagalombili zokucutshungulwa okusemthethweni njengoba ziqukethwe ku-POPIA:

- 20.1.1. **Ukuphendula** - Iqembu Elibhekele ukuPhathwa kolwazi lomuntu siqu linesibopho sokuqinisekisa ukuthi kukhona ukuhambisana ne-POPIA mayelana nokuPhathwa kolwazi lomuntu siqu.
- 20.1.2. **Umkhawulo wokucubungula** - Imininingwane Yomuntu kufanele iyoqwe ngqo kuMuntu Onolwazi ngokwezinga elifanele; kufanele lcutshungulwe kuphela ngemvume yoMuntu Onolwazi futhi kufanele isetshenziswe kuphela ngenhloso etholwe ngayo.
- 20.1.3. **Ukucaciswa kwenhloso** - Imininingwane Yomuntu kufanele lcutshungulwe kuphela ngenhloso ethile etholwe ngayo futhi akufanele igcinwe isikhathi eside kunesidingo sokufeza leyo nhloso.
- 20.1.4. **Umkhawulo Wokucubungula Okuqhubekayo** - Ukucubungula okwengeziwe kolwazi lomuntu siqu kufanele kuhambisane nenhloso yokuqala lolu lwazi oluqoqelwe yona.
- 20.1.5. **Ikhwalithi yolwazi** - Iqembu eliPhethe kufanele liqinisekise ukuthi

imininingwane ephathelene nomuntu uqobo egcinwe ilungile njalo nokuthi ubuqotho bolwazi bugcinwa ngezinyathelo zokuphepha ezifanele.

- 20.1.6. **Ukuvuleka** - kufanele kube nokungafihli lutho phakathi koMuntu Okuqondene Nemininingwane kanye neqembu Eliphendulayo.
- 20.1.7. **Iziqinisekiso zokuphepha** - Uhlangothi Oluphetha kufanele luthathe izinyathelo ezifanele ukuqinisekisa ukuthi kunezindlela zokuphepha ezanele ukuze kuqinisekiswe ukuthi Ulwazi Lomuntu Luyacutshungulwa ngendlela enokwethenjela futhi alutholakali ngokungemthetho.
- 20.1.8. **Ukubamba iqhaza Kwedatha** - Umuntu Onolwazi kumele aziswe ukuthi ulwazi lwakhe luyenziwa futhi kumele anikeze imvume yakhe enolwazi kulokho Kusetshenzwa.

## **20.2. Inhloso yokucutshungulwa kwemininingwane yomuntu nguMshwalense weBhange loMhlaba kolwazi**

Imininingwane yomuntu uqobo ingasetshenziselwa kuphela inhloso ethile, njengoba kuchaziwe esigabeni 20.1.3. Inhlosoye-Land Bank Insurance yokucubungula ngayo noma ezocubungula ngayo Ulwazi Lomuntu Siqu ibekwe Engxenyeni 1 yeSithasiselo E.

## **20.3. Abemukela Ulwazi Oluphathelene Nomuntu Siqu**

Ingxenyeni 2 yeSithasiselo E ichaza abamukeli, i-Land Bank Insurance ngabahlinzeka ngolwazi lomuntu siqu.

## **20.4. Ukuthuthwa Kwemininingwane Yomuntu Emingceleni**

Isigaba 72 se-POPIA sihlinzeka ngokuthi Ulwazi Lomuntu Siqu lungahanjiswa ngaphandle kwase Ningizimu Afrika uma:

- 20.4.1. Izwe elamukelayo linganikeza idatha enjalo "izinga elifanele" lokuvikelwa. Lokhu kusho ukuthi imithetho yayo yobumfihlo bedatha kumele ifane kakhulu nemibandela yayo ukucubungula okusemthethweni njengoba iqukethwe ku-POPIA; noma
- 20.4.2. Imininingwane yomuntu uqobo ingadluliselwa kumuntu othintekayo.
- 20.4.3. Ukudluliswa kuyadingeka ukuze kufezwe isibopho senkontileka phakathi kwesihloko sedatha kanye neqembu Ephendulayo; noma
- 20.4.4. Ukudluliswa kudingekile ekufezeni isibopho senkontileka phakathi kweqembu eliphendulayo Kanye nengxenyeni yesithathu, ngokwesihloko sentshisekelo yolwazi; noma
- 20.4.5. Ukudluliswa kungokwenzuzo yesihloko sedatha kwedatha, futhi akunakwenzeka ukuthola imvume yesihloko sedatha, futhi uma kunjalo, isihloko sedatha, besingena konke okusemandleni ukunikeza imvume enjalo.

Ingxenywe 3 yeSithasiselo E ichaza ukudluliswa kwesihloko sedatha okungaphesheya kwemingcele okuhleliwe kanye nemibandela engenhla esebenza kulokhu.

**20.5. Incazelo yezinyathelo zokuphepha kolwazi okumele ziqaliswe nguMshwalense weBhange loMhlaba**

Izingxenywe 4 no-5 zeSithasiselo E zibeka izinhlobo zezinyathelo zokuphepha ezisetshenziswa ngu-Land Bank Insurance ukuze kuqinisekise ukuthi Ulwazi Lomuntu Luyahlonishwa futhi Luvikelwe.

**20.6. Ukuphikisa Ukucutshungulwa Kwemininingwane Yomuntu siqu ngokwesiHloko seDatha**

Isigaba 11 ((3) se-POPIA kanye nomthethonqubo 2 we-POPIA uhlinzeka ngokuthi isiHloko seDatha singakuphikisa nganoma yisiphi isikhathi ukucutshungulwa kolwazi lwayo lomuntu siqu kwifomu elibekiwe elifakwe kule Manuwali njengeSithasiselo C, iphikise ukucutshungulwa kolwazi lwayo lomuntu siqu, ngokuhambisana nokwehluka okuqukethwe ku-POPIA.

**20.7. Isicelo sokulungisa noma sokususa imininingwane yomuntu**

Isigaba 24 se-POPIA nesimiso 3 soMthethonqubo we-POPIA sihlizekela ukuthi umuntu onolwazi angacela ukuthi imininingwane yakhe ilungiswe/isulwe ngefomu elibekiwe elinamathiselwe njengeSithasiselo D salolu Hlelo Lokusebenza.

**21. UKUVUSELELWA KWEMANUWALI YE-PAIA**

Uma kunesidingo, i-Land Bank Insurance izobuyekeza futhi ishicilele le ncwadi njalo emva kweminyaka emibili.

**22. UKUVUNYWA KWEMANUWALI YE-PAIA**

Le Manuwali yamukelwa yiBhodi labaqondisi le- Land Bank Insurance :

**ISITHASISELO A SAMAFOMU ABALULEKILE**

**ISICELO SOKUFIKELELA  
KWIREKHODI  
(Isiqondiso 7)**

**QAPHELA:**

1. *Umfakisiselo kufanele afake ubufakazi bokuthi ungubani.*
2. *Uma izicelo zenziwe egameni lomunye umuntu, ubufakazi balolo gunya kufanele*

*bufakwe kuleli fomu.*

**Ukuze:** Isekela Lomphathi Wolwazi

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
*(Ikheli)*

Ikh  
eli  
le-  
im  
eyi  
li:

Inom  
bolo  
yefe  
ksi:

*Phawula  
ngokuthi  
"X"*

Isicelo senziwa egameni lami  
umuntu.

Isicelo senziwa egameni lomunye

IZINDABA ZABANTU			
Amagama Aphelele			
Inombolo Yokuzalwa			
Isikhundla isicelo esenziwa ngaso <i>(uma senziwa egameni Lomunye umuntu)</i>			
Ikheli Leposi			
Ikheli Lomgwaqo			
Ikheli le-E-mail			
Izinombolo Zokuxhumana	Tel. (B):		Ifeksi:
	Iselula:		
Amagama agcwele omuntu owenzelwe isicelo egameni lakhe <i>(uma kusebenza):</i>			

Inombolo Yokuzalwa			
Ikheli Leposi			
Ikheli Lomgwaqo			
Ikheli le-E-mail			
Izinombolo Zokuxhumana	Tel. (B)		Ifeksi:
	Iselula:		
<b>IMININGWANE YESICELO SEREKHODI</b>			
<p><i>Nikeza imininingwane ephelele yerekhodi okucelwe ukufinyelela kulo, kufaka phakathi inombolo eyinkomba uma uyazi, ukuze irekhodi litholakale. (Uma isikhala esinikeziwe singanele, sicela uqhubeke ekhasini elihlukile bese ulifaka kuleli fomu. Wonke amakhasi engeziwe kumelwe asayinwe.)</i></p>			
Incazelo yerekhodi noma ingxenye yalo efanele:			
Inombolo eyinkomba, uma ikhona			
Noma yimiphi eminye imininingwane yerekhodi			
<b>UHLOBO LWAMAREKHODI</b> (Faka uphawu ebhokisini elifanele "X")			
Irekhodi libhaliwe noma liphrintiwe			

Irekhodi liqukethe izithombe ezibonakalayo ( <i>lokhu kuhlenganisa izithombe, amaslayidi, ukuqoshwa kwevidiyo, izithombe ezenziwe ngekhompyutha, imidwebo, njll.</i> )	
Ukurekhoda kuqukethe amagama aqoshiwe noma ulwazi olungaphinde luvezwe ngomsindo	
Irekhodi ligcinwa kukhompyutha noma ngendlela ye-elektronikhi, noma efundeka ngomshini	

<b>IZINDLELA ZOKUFIKELELA</b> (Faka uphawu ebhokisini elifanele "X")	
Ikhophi ephrintiwe yerekhodi ( <i>kufaka phakathi amakhophi anoma yiziphi izithombe ezibonakalayo, imibhalo kanye nolwazi olugcinwe kukhompuyutha noma ngendlela ye-elekthronikhi noma efundeka ngomshini</i> )	
Ukubhalwa noma ukuphrintwa kwezithombe ezibonakalayo ( <i>lokhu kuhlanganisa izithombe, amaslayidi, ukuqoshwa kwevidiyo, izithombe ezenziwe ngekhompuyutha, imidwebo, njll.</i> )	
Ukubhalwa kwe-soundtrack ( <i>umbhalo noma idokhumenti ephrintiwe</i> )	
Ikhophi yerekhodi eliku-flash drive ( <i>kufaka phakathi izithombe nama-soundtracks</i> )	
Ikhophi yerekhodi kuyi-compact disc drive ( <i>kuhlanganise nezithombe ezingokoqobo nama-soundtrack</i> )	
Ikhophi yerekhodi eligcinwe kuseva yokucina	

<b>INDLELA YOKUFINYELELA</b> (Faka uphawu ebhokisini elifanele "X")	
Ukuhlolwa komuntu siqu kwamarekhodi ekhelini elibhalisiwe lenhlangano yomphakathi / ezimele ( <i>kubandakanya ukulalela amagama aqoshiwe, ulwazi olungaphindwa ngomsindo, noma ulwazi olugcinwe kukhompuyutha noma ngendlela ye-elekthronikhi noma efundeka ngomshini</i> )	
Izinsizakalo zeposi eziya Ikwikheli Leposi	
Izinsizakalo zeposi eziya Ikwikheli Lomgwaqo	
Inkonzo yokuthumela izincwadi Ikwikheli Lomgwaqo	
Ifeksi yolwazi olubhalwe phansi noma olunyathelisiwe ( <i>kufaka phakathi imibhalo</i> )	
I-e-mail yolwazi ( <i>kuhlanganise nama-soundtrack uma kungenzeka</i> )	
i-Cloud share /ukudluliswa kwamafayela	
Ulimi oluncanyelwayo ( <i>Qaphela ukuthi uma irekhodi lingatholakali ngolimi oluthandayo, ukufinyelela kunganikezwa ngolimi irekhodi elitholakala ngalo</i> )	

<b>IMININGWANE YELUNGELO LOKUSEBENZISWA NOMA UKUVIKELWA</b>  <i>Uma isikhala esinikeziwe singanele, sicela uqhubeke ekhasini elihlukile bese ulifaka kuleli Fomu. Umfakisicelo kufanele asayine wonke amakhasi engeziwe.</i>	
Bonisa ukuthi yiliphi ilungelo okufanele lisetshenziswe noma livikelwe	



Chaza ukuthi kungani irekhodi eliceliwe lidingeka ukuze kusetshenziswe noma kuvikelwe ilungelo elishiwo ngenhla:	

<b>IZIMALI</b>	
a)	<i>Imali yesicelo kufanele ikhokhwe ngaphambi kokuba isicelo sicutshangelwe.</i>
b)	<i>Uzokwaziswa ngenani lemali yokufinyelela okufanele uyikhokhe.</i>
c)	<i>Imali ekhokhelwa ukufinyelela kwirekhodi incike kwifomu okudingeka ukufinyelela kulo kanye nesikhathi esidingekayo sokusesha nokulungiselela irekhodi.</i>
d)	<i>Uma ufaneleka ukuba ungakhokhi noma iyiphi inkokhelo, sicela usho isizathu sokukhululwa</i>
Isizathu	

Uzokwaziswa ngokubhaliwe ukuthi isicelo sakho sivunyiwe noma senqatshelwe nokuthi uma sivunyiwe izindleko ezihlobene nesicelo sakho, uma zikhona. Sicela ubonise indlela ofisa ukuphendulwa ngayo yokubhala izincwadi:

Ikheli Leposi	Facsimile	Ukuxhumana nge- elektroniki (Ngicela ucacise)

Isayinwe ngo \_\_\_\_\_ lokhu \_\_\_\_\_ usuku \_\_\_\_\_ 20 \_\_\_\_\_

***Isigaba I. Isiginesha yoMfakisicelo / umuntu owenziwe egameni lakhe isicelo***

-----  
**KUZOKWENZIWA NGAPHAKATHI KWIHHOVISI**

<i>Inombolo eyinkomba:</i>	
<i>Isicelo esithathwe ngu: (Isikhundla Sombuso, Igama Nesibongo Somphathi Wolwazi)</i>	
<i>Usuku etholwe ngayo:</i>	
<i>Imali yokufinyelela:</i>	
<i>Imali eyisibambiso (uma ikhona):</i>	

***Isiginesha yoSekela Lomphathi Wolwazi***

### IMALI EKHOKHWAYO NJENGOBA IBEKWE YI-PAIA

1.	Imali yesicelo okufanele ikhokhwe yibo bonke abafaka izicelo	R100.00
2.	Kuwo wonke amakhophi ekhasi elingu-A4 noma ingxenye yalo	R1,50
3.	Kuwo wonke amakhophi anyathelisiwe ekhasi elingu-A4 noma ingxenye yalo egcinwe kukhomyutha noma ngendlela ye-elektronikhi noma efundeka ngomshini	R1,50
4.	Ukuze uthole ikhophi efundeka ngekomyutha - <ul style="list-style-type: none"> <li>○ iFlash Drive</li> <li>○ I-compact disc <ul style="list-style-type: none"> <li>• Uma kunikezwe ngumfakisicelo</li> <li>• Uma kunikezwe Umceli</li> </ul> </li> </ul>	R40.00  R40.00 R60.00
5.	Okokubhalwa kwezithombe ezibukwayo, kwekhasi elingu-A4 noma ingxenye yalo	Imisebenzi izodluliselwa ngaphandle Kuzoya ngokuthi ithini ikhotheshini kamhlinzeki wezinsizakalo
6.	Ukuze uthole ikhophi yezithombe ezibukwayo	
7.	Okokuqoshwa kwamarekhodi alalelwayo, kwekhasi elingu-A4 noma ingxenye yalo	R24.00
8.	Ukuze uthole ikhophi yohlelo lomsindo oluku: <ul style="list-style-type: none"> <li>○ IFlash Drive</li> <li>○ I-compact disc <ul style="list-style-type: none"> <li>• Uma kunikezwe ngumfakisicelo</li> <li>• Uma kunikezwe Umceli</li> </ul> </li> </ul>	R40.00  R40.00 R60.00
9.	Ukufuna nokulungiselela irekhodi ukuze lidalulwe ngehora ngalinye noma ingxenye ihora, ngaphandle kwehora lokuqala, elidingekayo ngokufanelekile kulokho kusesha, futhi ukulungiselela.  Ukungadluli izindleko eziphelele	R100   R300
10.	Idiphozithi: uma usesho ludlula amahora ayisithupha	Ingxenye eyodwa kwezintathu zemali yesicelo ngasinye ebalwe ngokwemigomo 2 kuya ku-8
11.	Ukuthumela ngeposi, nge-imeyili noma nganoma iyiphi enye indlela yokudlulisa nge-elektronikhi	Noma yiziphi izindleko zangempela, uma zikhona

**ISITHASISELO C**  
**UKUPHIKISANA NOKUCUTSHUNGULWA KOLWAZI LOMUNTU SIQU NGOKWEMIGOMO YESIGABA 11 (3)**  
**SOMTHETHO WOKUVIKELWA KOLWAZI LOMUNTU SIQU, 2013**  
**(UMTHETHO NO. 4 KA-2013)**

**IMITHETHO EPATHELENE NOKUVIKELWA KWEMININGWANE YOMUNTU**  
**2017**

(Isimiso 2 (I))

**QAPHELA:**

1. *Izitatimende ezifungelwe noma obunye ubufakazi obubhaliwe obusekela ukuphikisa kufanele bufakwe.*
2. *Uma isikhala esinikezwe kuleli Fomu singanele, nikeza ulwazi olungeziwe kuleli Fomu bese usayina ikhasi ngalinye.*

Inombolo Yokubhekisela:

IMININGWANE YESIHLOKO SEDATHA	
Igama nesibongo salowo okudluliswa kuye imininingwane:	
Ikheli lendawo yokuhlala, leposi noma lebhizinisi:	
	Ikhodi (    )
Izinombolo zokuxhumana:	
Inombolo yefeksi:	
Ikheli le-E-mail:	
IMININGWANE YENGXENYE ETHINTEKAYO	
igama lomuntu othintekayo <i>(uma umuntu othintekayo ku ngokwemvelo):</i>	
Ikheli lendawo yokuhlala, leposi noma	

lebhizinisi:	Ikhodi (    )
Izinombolo zokuxhumana:	
Inombolo yefeksi:	
Ikheli le-E-mail:	

Igama lenhlangano yomphakathi noma ezimele ( <i>uma ingxenye ehintekayo kungeyona eyemvelo</i> ):	
Ikheli lebhizinisi:	Ikhodi (    )
Izinombolo zokuxhumana:	
Inombolo yefeksi:	
Ikheli le-E-mail:	
<b>IZIZATHU ZOKUPHIKISA</b> ( <i>Sicela unikeze izizathu ezinemininingwane zokuphikisa</i> )	

Isayinwe ngo ..... lokhu ..... usuku .....20.....

.....  
*Isiginesha yesihloko sedatha (umfakisicelo)*

**ISITHASISELO D  
IFOMU LESICELO SOKUSUSA NOMA ULUNGISE ULWAZI LOMUNTU KULONA NGOKWE PAIA**

**ISICELO SOKULUNGISA NOMA SOKUSUSA ULWAZI LOMUNTU SIQU NOMA  
UKUKHIPHA NOMA UKUSUSA IREKHODI LOLWAZI LOMUNTU SIQU  
NGOKWESIGABA 24 (1) SOKUVIKELWA KOMUNTU**

**UMTHETHO WOLWAZI, 2013 (UMTHETHO NO. 4 KA-2013)**

**Umthetho 3 (2)**

**QAPHELA:**

1. *Izitatimende ezifungelwe noma obunye ubufakazi obubhaliwe obusekela ukuphikisa kufanele bufakwe*
2. *Uma isikhala esihlinzekelwe kuleli Fomu singaneli, nikeza ulwazi olungeziwe kuleli Fomu bese usayina ikhasi ngalinye*
3. *Lesi sicelo silawulwa ezinye izimfuneko ezihlobene*

Inombolo Yokubhekisela.....

Maka ibhokisi elifanele ngo “x”  
**isicelo soku:**

Inombolo Yokubhekisela....

Ukulungiswa noma ukususwa kolwazi lomuntu siqu olumayelana nalowo odluliswayo oluphethwe noma olungaphansi kokulawula kwalowo ophethe

Ukucekela phansi noma ukususwa kwerekhodi lemininingwane yomuntu siqu ephathelene mayelana nesihloko sedatha noma ongaphansi kokulawula kwalowo ophethe futhi ongasavunyelwe ukugcina irekhodi lemininingwane.

<b>A</b>		<b>IMINININGWANE YESIHLOKO SEDATHA</b>	
Isibongo:			
Amagama agcwele:			
Inombolo Yokuzalwa:			
Ikheli lendawo ohlala kuyo, eleposi noma elebhizinisi			
Ezokuhlala:		ikhodi ( )	
Izinombolo zokuxhumana			
Inombolo yefeksi:			
Ikheli le-E-mail:			
<b>B</b>		<b>IMINININGWANE YENGXENYE ETHINTEKAYO</b>	
Igama nesibongo somuntu othintekayo (uma umuntu othintekayo engumuntu wemvelo):			
Ikheli lendawo yokuhlala, leposi noma lebhizinisi:			



## ISITHASISELO E

### UKUCUTSHUNGULWA KWEMININGWANE YABANTU NGOKUVUMELANA NE-POPIA

Ingxenye 1	Izigaba Zabantu Okuqondene Nabo Idatha Yomshwalense WeBhange loMhlaba kanye nezigaba Zolwazi Lomuntu Oluphathelene Nalokhu	Isihloko sedatha	Imininingwane Yomuntu Ecutshungulwayo
	<p><b>Ikhasimende:</b></p> <ul style="list-style-type: none"> <li>• <b>Izinkampani:</b> Imininingwane yephrofayili yekhasimende, imininingwane ye-akhawunti, imininingwane yokukhokha, isakhiwo sebhizinisi, isilinganiso sobungozi bekhasimende kanye neminye imininingwane yekhasimende kufaka phakathi uma izigaba zolwazi zihlobene nabantu noma abamele ikhasimende (isb. abanimasheya, abaqondisi, njll.) edingekayo ngezinhloso ezibalulwe ngenhla.</li> <li>• <b>Umuntu ngamunye :</b> Igama; imininingwane yokuxhumana (ikheli le-E-mail yenkampani, inombolo yocingo yenkampani), imininingwane yeklayenti (inombolo yefeksi yasekhaya, Ikheli Leposi lasekhaya, inombolo yocingo yasekhaya, inombolo yomuntu siqu yeselula, iselula noma engenantambo, ikheli le-E-mail lomuntu siqu); izihlonzi ezilawulwayo (isib. inombolo yokuhlonza intela, imininingwane ye-Akhawunti (i-ID ye-Akhawunti Yasebhange, Igama le-Akhawunti Yasebhange, Uhlobo lwe-Akhawunti Yasebhange, ibhalansi ye-Akhawunti Yasebhange); imininingwane yokuthengiselana nemininingwane yegatsha; "Yazi iklayenti lakho " idatha, izithombe; eminye imininingwane yokuhlonza nokuqinisekisa njengoba iqukethwe ezithombeni zekhadi le-ID, ipasipoti kanye neminye imibhalo yokuhlonza, izithombe zesiginesha yeklayenti).</li> <li>• <b>Abasebenzi:</b> Igama; Isisebenzi soMshwalense weBhange loMhlaba Inombolo, imininingwane yokuxhumana yebhizinisi (ikheli / inombolo yocingo / ikheli le-imeyili)</li> </ul>	<ul style="list-style-type: none"> <li>• Abantu Bangempela;</li> <li>• Abantu Abangokomthetho</li> </ul>	<p>Imininingwane ephathelene nomuntu othintekayo etholwe nguMshwalense weBhange loMhlaba noma egameni layo kumakhasimende, abamele amakhasimende kanye namaqembu ahlobene ngesikhathi kunikezwa imikhiqizo nezinsizakalo zezezimali kumakhasimende noma ngokuhambisana nokuthengiselana noma izinsizakalo. Imininingwane yomuntu siqu yekhasimende ingase ihlanganise amagama, imininingwane yokuxhumana, imininingwane yokuhlonza nokuqinisekisa, ubuzwe kanye nemininingwane yokuhlala, Izinombolo zokuhlonza abakhokhi bentela, imibhalo yezwi, imininingwane ye-akhawunti yasebhange nemininingwane yokuthengiselana (lapho kuvunyelwe khona ngokomthetho), uma lokhu kufana nedatha yomuntu siqu ngaphansi kwe-POPIA</p>
Ingxenye 2	<b>Abemukela Ulwazi Oluphathelene Nomuntu Siqu</b>		
	uMshwalense weBhange loMhlaba kanye nabameli babo (Bheka Isithasiselo F).		

<b>Ingxenywe 3</b>	Lapho yenza ukudalulwa okungunyaziwe noma ukudluliswa kolwazi lomuntu siqu ngokwemigomo yesigaba 72 se-POPIA, uMshwalense weBhange loMphakathi ungaladlula imininingwane yomuntu siqu kubamukeli abakwezinye izizwe. Lapho kwenziwa ukudluliselwa okunjalo, uMshwalense weBhange loMphakathi uzoqinisekisa ukuthi ukudluliselwa okunjalo kusebenza ngayo yonke imithetho esebenzayo, kuhlanganise ne-POPIA.
<b>Ingxenywe 4</b>	<p><b>Incazelo yezinyathelo zokuphepha kolwazi okumele ziqaliswe nguMshwalense weBhange loMphakathi</b></p> <p>uMshwalense weBhange loMhlaba uzibophezela ekusebenziseni izindlela ezifanele zobuchwepheshe nezokuhlala ukuvimbela ukulahleka, ukulimala, ukubhujiswa okungagunyaziwe, ukufinyelela okungekho emthethweni noma ukucubungula okungekho emthethweni kolwazi lomuntu siqu. uMshwalense weBhange loMhlaba uzibophezela ukugcina izinyathelo zokuvikela idatha ezingezansi ukufeza izinhloso ezichazwe ezinombolweni 1 kuya ku-7 ngezansi. Imininingwane enikeziwe kufanele ihunyushwe njengezibonelo zendlela yokufinyelela ezingeni elifanele lokuvikelwa kwedatha ngenhloso ngayinye. uMshwalense weBhange loMphakathi <b>I-ungasebenzisa izinyathelo ezihlukile ezifanelekile futhi ivumelane nentuthuko yezobuchwepheshe, uma kunesidingo, inqobo nje uma izinga lokuvikelwa kwedatha elifinyelelwe kuMshwalense weBhange loMhlaba lihlala lifanelekile futhi licacile.</b></p>
	<p><b>1. Ukulawulwa Kokungena Kwabantu</b> I-Lfuthi Bank Insurance isebenzisa izinyathelo ezifanele ukuze kuvinjelwe abantu abangagunyaziwe ukuba bafinyelele kudatha Imishini yokucubungula lapho idatha icutshungulwa khona.</p> <p><b>2. Ukulawulwa Kwemidiya Yedatha</b> uMshwalense weBhange loMhlaba usebenzisa izinyathelo ezifanele zokuvimbela ukusetshenziswa okungagunyaziwe kwezindaba, kubandakanya ukufunda, ukukopisha, ukuguqula noma ukususa imidiya yedatha esetshenziswa nguMshwalense weBhange loMhlaba futhi equkethe idatha yomuntu siqu yamakhasimende.</p> <p><b>3. Ukulawulwa Kwememori Yedatha</b> uMshwalense weBhange loMhlaba usebenzisa izinyathelo ezifanele ukuvimbela ukufakwa okungagunyaziwe enkumbulweni yedatha nokufundwa okungagunyaziwe, ukuguqulwa noma ukususwa kwedatha egciniwe yamakhasimende omthumeli wedatha.</p> <p><b>4. Ukulawula Komsebenzisi</b> uMshwalense weBhange loMhlaba usebenzisa izindlela ezifanele zokuvimbela ukusetshenziswa kwezinhlelo zayo zokucubungula idatha ngabantu abangagunyaziwe ngokusebenzisa imishini yokudlulisa idatha.</p> <p><b>5. Ukulawula Ukufinyelela Kwidatha</b> uMshwalense weBhange loMhlaba uqinisekisa ukuthi umuntu onelungelo lokusebenzisa uhlelo loMshwalense weBhange loMhlaba lokucubungula idatha uyakwazi ukufinyelela kwidatha kuphela ngaphakathi komkhawulo futhi ngezanga elihlanganiswe yimvume yabo yokufinyelela (igunyaziwe).</p> <p><b>6. Ukulawula Kwezokuthutha</b> uMshwalense weBhange loMhlaba usebenzisa izinyathelo ezifanele zokuvimbela ulwazi lomuntu siqu ukuba lungafundwa, lukopishwe, lushintshwe noma lususwe abantu abangagunyaziwe ngesikhathi sokudluliswa kwalo noma ngesikhathi sokuthuthwa kwalezi zinto.</p> <p><b>7. Ukulawula Inhlango</b> uMshwalense weBhange loMhlaba uzibophezela ukugcina inhlango yayo yangaphakathi ngendlela ehlangabezana nezidingo zale Manuwali.</p>
<b>Ingxenywe 5</b>	<b>Ukuvikelwa kolwazi Kanye Nezinqubomgomo ezihlobene (Ukulawula) ezikhona kuMshwalense weBhange loMhlaba</b>

1. Inqubomgomo Yokuphathwa Kwamarekhodi Nokwaziswa
2. Ukwehlukani Kwemininingwane Nenqubomgomo Yezokuphepha
3. Isimiso Sokugcinwa Nokulahlwa Kwamarekhodi Asebenzayo
4. Inqubomgomo Yokuphatha Ezokuphepha
5. Inqubomgomo Yobumfihlo Yokwaziswa uMshwalense weBhange loMhlaba
6. Umhlahandlela Umhlahfuthilela Wokufinyelela kulwazi (i-PAIA Manuwali)
7. Umhlahandlela we-Clean Desk
8. Inqubomgomo ye-ICT
9. Inqubo ejwayelekile yokusebenza yokulawulwa kokufinyelela kwabasebenzisi be-IT

## ISITHASISELO F

### UMTHETHO OSEBENZAYO WOMSHWALENSI WEBHANGE LOMHLABA KANYE NABAMELI BAWO

No	Umthetho	Isidingo Sokubika	Isithasiselo	Umthwalo Wemfanelo / Ingozi Umnikazi	Inhlangano Elawulayo
1.	Umthetho Wokuphathwa Kwezimali Zomphakathi	1. Iziphatimende Zezimali Zonyaka Ezingacwaningiwe	S55(1) (c), TR28.1	Inhloko Yezezimali	<ul style="list-style-type: none"> <li>• Umcwaningi-Mabhuku Jikelele</li> <li>• Umgcinimafa Kazwelonke</li> </ul>
		2. Iziphatimende Zezimali Ezicwaningiwe	S55(3), S65(a)	Inhloko Yezezimali	<ul style="list-style-type: none"> <li>• Umgcinimafa Kazwelonke</li> <li>• IPhalamende</li> </ul>
		3. Umbiko Wokucwaningwa kwamabhuku ocwaningiwe	S(55)(3), S65(a)	Inhloko Yezezimali	<ul style="list-style-type: none"> <li>• Umgcinimafa Kazwelonke</li> <li>• IPhalamende</li> </ul>
		4. Umbiko Wonyaka: Noma yikuphi ukulahlekelwa okubalulekile ngokuziphatha kobugebengu nanoma yikuphi ukusetshenziswa kwemali okungekho emthethweni nokungenamsebenzi	S(55)(3), S65(a), TR28.2.1(a)	Umphathi Wokucwaninga Ngaphakathi	<ul style="list-style-type: none"> <li>• Umgcinimafa Kazwelonke</li> <li>• IPhalamende</li> </ul>
		5. Umbiko Wonyaka: Ukusebenza kwangempela kuqhathaniswa izinhloso namaphethelo	S(55)(3), S65(a), TR28.2.1(b)	I-EM Human Capital	<ul style="list-style-type: none"> <li>• Umgcinimafa Kazwelonke</li> <li>• IPhalamende</li> </ul>
		6. Uhlelo Lweminyaka Emithathu Lokuboleka Imali / Uhlelo	S66, TR29.1.3	Inhloko Yezezimali	Umgcinimafa Kazwelonke
		7. Ukuvuselelwa Kuhlelo Lokuboleka Imali	S66, TR29.1.3	Inhloko Yezezimali	Umgcinimafa Kazwelonke
		8. Isabelomali semali engenayo Kanye nezindleko zonyaka	S52(a), TR29.4	Inhloko Yezezimali	Umgcinimafa Kazwelonke
		9. Umbiko wezinqubo zokuziphatha kabi kwezezimali <ul style="list-style-type: none"> <li>• umphumela wokulalelwa kwecala lokujeziswa kanye/noma amacala obugebengu;</li> <li>• amagama nezindima zabasebenzi abathintekayo; futshi</li> <li>• izinhlawulo kanye nanoma yiziphi ezinye izinyathelo ezithathwe ngokumelene nalaba basebenzi.</li> </ul>	S85(1)(b), (c)&(d), TR33.3.1	i-EM Human Capital	<ul style="list-style-type: none"> <li>• Umnikazi wamasheya</li> <li>• Umgcinimafa Kazwelonke</li> <li>• Umcwaningi-Mabhuku Jikelele</li> </ul>
		10. Uhlelo Lwenkampani kanye/noma Uhlelo Lwamasu	S52(b), TR29.1(a-c)	Inhloko Yezezimali	Umgcinimafa Kazwelonke
		11. Uhlelo Lwenhlangano: Isivumelwano Sabaninimasheya	TR29.1 & TR29.2 (a)	Unobhala wenkampani (ComSec)	Umgcinimafa Kazwelonke (Umnikazi wamasheya)
		12. Uhlelo Lwenhlangano: Uhlelo Lokulawulwa Kwengozi	TR29.1(d)	Umphathi Wezingozi	Umgcinimafa Kazwelonke (Umnikazi wamasheya)
		13. Uhlelo lwebhizinisi: lokuvimbela ukukhwebanisa;	TR29.1(e)	Umphathi Wokucwaninga Ngaphakathi	Umgcinimafa Kazwelonke (Umnikazi wamasheya)
		14. Uhlelo Lwenkampani: Ukubaluleka Uhlaka Lwenzazelo	Izigaba 55(2), 54(2), TR28.3, TR29.1(f)	Inhloko Yezezimali	Umgcinimafa Kazwelonke

		15. Uhlelo Lwebhizinisi: Uhlelo lwezezimali <ul style="list-style-type: none"> <li>Izilinganiso zemali engenayo, izindleko nokubolekwa kwemali;</li> <li>Ukuphathwa kwempahla nezikweletu;</li> <li>Izilinganiso zemali engenayo nephumayo;</li> <li>Izinhlelo zezindleko zezimali; futhi</li> <li>Izinqubomgomo zezinzuzo.</li> </ul>	TR29.1(g)	Inhloko Yezezimali	Umgcinimafa Kazwelonke
		16. Umbiko wokuhambisana ne-PFMA	TR 26.1.2	Umpathi Wezingozi	Umgcinimafa Kazwelonke
		17. Umbiko Wokuphambuka Kwe-SCM noma Ukuthengwa Kwezimpahla ngezinye izindlela <ul style="list-style-type: none"> <li>Ukuthengwa kwezimpahla eziphuthumayo;</li> <li>Ukuthengwa okuphuthumayo</li> <li>Ukunikezwa okunomkhawulo (okungukuthi okukodwa, , ukukhethwa kwangaphambili kanye nokuhlinzekwa okuningi</li> <li>Ukuthengwa kwempahla ngezinye izindlela ngendlela yokubhalwa kwamanani</li> </ul>	Inothi yomyalelo we-SCM kanombolo 03 ka2021/2022	Inhloko Yezezimali	<ul style="list-style-type: none"> <li>Umgcinimafa Kazwelonke</li> <li>Umcwaningi-Mabhuku Jikelele</li> </ul>
		18. Umbiko we-SCM lizinguquko ngokwenkontileka Isikhathi nesibalo somsebenzi okuvunyelwene ngaso: <ul style="list-style-type: none"> <li>Ukugugulwa noma ukwandiswa kwe-oda lezimpahla nezinsiza ngo-15% noma izigidi ezingu-15 zamaRandi Ukugugulwa noma ukwandiswa kwe-oda lezimpahla nezinsiza ezihlobene nokwakhiwa ngo-20% noma ngezigididi zamaRandi ezingu-20.</li> </ul>	Inothi yomyalelo we-SCM kanombolo 03 ka-2021/2022	Inhloko Yezezimali	<ul style="list-style-type: none"> <li>Umgcinimafa Kazwelonke</li> <li>Umcwaningi-Mabhuku Jikelele</li> </ul>
		19. Umbiko mayelana nokulinganiselwa komuntu ekuhwebeni noHulumeni (Ukwazisa Umgcinimafa Kazwelonke ngokwehluleka ukusebenza noma izigameko/ukwepulwa kobugebengu)	Inothi yomyalelo we-SM kanombolo 03 ka-2021/2022	Inhloko Yezezimali	<ul style="list-style-type: none"> <li>Umgcinimafa Kazwelonke</li> <li>Umcwaningi-Mabhuku Jikelele</li> </ul>
		20. Lonke ulwazi oludingwa ngumgcinimafa Kazwelonke ngokwemigomo yoMthetho kanye neMthethonqubo.	TR 25.1.3	Umqondisi ophethe (Ngokuya ngokwedluliselwa kwamfuthila)	<ul style="list-style-type: none"> <li>Umbhalisi wenkaphani zikaHulumeni Umgcinimafa Kazwelonke</li> </ul>
		21. Isikhulu esiphezulu esiqokwe njengesiphathimandla esiphethe noma ibhodi labaqondisi	Isigaba 49:	Unobhala wenkampani noma uSihlalo weBhodi kuya ngokudluliswa kwamandla.	<ul style="list-style-type: none"> <li>Umgcinimafa Kazwelonke</li> </ul>
2.	uMthetho weBhange loMhlaba	22. Ukuvunyelwa Kwenqubomgomo Yokutshala Imali (Ukutshala Imali)	S23(1)	Umqondisi ophethe	Umgcinimafa Kazwelonke (Umnikazi wamasheya)
		23. Ukuvunywa Kwenqubomgomo Yokutshala Izimali (Ingozi Yokutholakala Kwemali / Ukutshalwa Kwezimali)	S23(1)	Umqondisi ophethe	Umgcinimafa Kazwelonke (Umnikazi wamasheya)
		24. Ukuhoxa kwelungu leBhodi	S11	Unobhala wenkampani (ComSec)	Umgcinimafa Kazwelonke (Umnikazi wamasheya)
		25. Ilungu lebhodi elinentshisekelo yezinto ezibonakalayo ukungqubuzana kwezintshisekelo	S21	Unobhala wenkampani (ComSec)	Umgcinimafa Kazwelonke (Umnikazi wamasheya)

		26. Ukugunyazwa kokuqhuba ibhizinisi ku: <ul style="list-style-type: none"> <li>• Ukutshala imali</li> <li>• Ukuhlinzeka ngemali yesibonelelo</li> <li>• Igunya lokuhlinzeka ngezinsizakalo zomshuwalense</li> <li>• Ukuhlinzeka ngezinsizakalo zezimali ezingenayo neziphumayo</li> </ul>	S26(3)	Umqondisi ophethe	Umgcinimafa Kazwelonke (Umnikazi wamasheya)
		27. Ukuvunywa kwesivumelwano sokusungulwa kanye nezibopho zenhlangotho yenkampani engaphansi	36(3)	Umqondisi ophethe	Iziphathimfuthila Zokuqapha
3.	Umthetho wesikhungo sezimali	28. Umbiko Wokubika Ngokuthengiselana Okungajwayelekile Nokusolisayo (STR)	S29 (1)(c)	Inhloko Yezomthetho Nokuhambisana	FIC
		29. Umbiko Ngokubikwa Kwempahla Yobuphekula (TPR)	S28(A)	Inhloko Yezomthetho Nokuhambisana	FIC
		30. Ukubika konke ukuthengiselana ngemali ngenhla komkhawulo R49, 999.99	S28 (a) (b)	Inhloko Yezomthetho Nokuhambisana	FIC
		31. uMbiko wesigatshana 27 no-32 (okusho noma yiluphi ulwazi olwengeziwe i-FIC engalubheka njengoludingekile oluhambisana nemibiko yesigaba 28 no-29 noma yiluphi olunye ulwazi olufanele	S27 & 32	Inhloko Yezomthetho Nokuhambisana	FIC
4.	uMthetho wemali yesibonelelo sokungasebenzi	32. Isitatimende Sokukhokha	S8(2)	i-EM: Human Capital	Ikhomishana/UMnyango Wezemisebenzi
		33. Ulwazi lwabasebenzi oluphathelele <ul style="list-style-type: none"> <li>• ukuqedwa komsebenzi kwanoma yimuphi umsebenzi; futhi</li> <li>• ukuqokwa kwanoma yimuphi umsebenzi ngumqashi.</li> </ul>	S10(3)	i-EM: Human Capital	Ikhomishana/UMnyango Wezemisebenzi
5.	uMthetho weZimali zokuThuthukiswa kwamaKhono	Umbiko Wentela Yokuthuthukisa Amakhono (imali ekhokha kwa SARS)	S3 futhi 6, 22	i-EM: Human Capital	UMnyango Wezemisebenzi Nezabasebenzi
		34. Umbiko Wokuqeqeshwa Wonyaka (ATR)	S3 futhi 6, 22	i-EM: Human Capital	I-SETA efanele
		35. Uhlelo Lwamakhono Emsebenzini (WSP)	S3 futhi 6, 22	i-EM: Izimali Zabantu	I-SETA efanele
6.	uMthetho wokuqasha ngokulinganayo wabasebenzi	36. Umbiko Wokulingana Emsebenzini Nentuthuko	S21(a)	i-EM: Human Capital	UMnyango Wezemisebenzi Nezabasebenzi
		37. Ukushicilelwa Kombiko - isifinyezo sombiko wesitatimende sezimali sonyaka	S22(1)	i-EM: Human Capital	UMnyango Wezemisebenzi Nezabasebenzi
		38. Isitatimende sokwehluka kwemali engenayo	S27:	i-EM: Human Capital	Ikhomishana Yezimo Zokusebenza
		39. Ukuqoqa ulwazi nokwenza ukuhlaziya	Umthetho 8	i-EM: Human Capital	UMnyango Wezemisebenzi Nezabasebenzi
7.	uMthetho kaZwelonke wokuPhathwa kweziNhlekelele	40. Umbiko onemininingwane yenhlekelele (Umbiko Wokuhambisana)	As per Regulations by the Minister	i-EM: Human Capital	UMnyango Wezokuphathwa Kwezinkampani Nezindaba Zendabuko
		41. Uhlelo Lokulawula Izinhlekelele	S25(3)(a)	Umpathi Wezingozi	UMnyango Wezokuphathwa Kwezinkampani Nezindaba Zendabuko
		42. Noma yisiphi isehlakalo esiholela ekumenyenzelweni kwenhlekelele	24(4):	Umpathi Wezingozi	UMnyango Wezokuphathwa Kwezinkampani Nezindaba Zendabuko

8.	Isinxephezelo sokulimala emsebenzini Kanye nezifo	43. Isaziso sengozi esivela kumqashi siya kuKhomishani	S39	i-EM: Human Capital	UKhomishana Wezinxepheze lo
		44. Uphenyo olwenziwa uMqondisi-Jikelele ngengozi	S40	i-EM: Human Capital	UKhomishana Wezinxepheze lo
		45. Isaziso sesifo somsebenzi kuKhomishana	S68	i-EM: Human Capital	UKhomishana Wezinxepheze lo
		46. Umqashi ukuba abhalise noKhomishana futhi anikeze uKhomishana imininingwane	S80	i-EM: Human Capital	UKhomishana Wezinxepheze lo
		47. Umqashi ukuba anikeze iKhomishana izitatimende zemihlo	S82	i-EM: Human Capital	UKhomishana Wezinxepheze lo
		48. Isilinganiso okufanele sikhokhwe umqashi kuKhomishani	S86	i-EM: Human Capital	UKhomishana Wezinxephezelo
9.	uMthetho wezabasebenzi	49. Imibiko yokulandela umthetho - amarekhodi okufanele agcinwe ngumqashi	S205	i-EM: Human Capital	Umbhalisi wezobudlelwane nabasebenzi
10.	uMthetho wezokuphepha Kanye nempilo emsebenzini	50. Ukubika izigameko ezithile kumhloli	S14 futhi 24	i-EM: Human Capital	UMnyango Wezemisebenzi Nezabasebenzi
		51. Ukubika ngezehlakalo nezifo zomsebenzi	Reg. 8:	i-EM: Human Capital	UMnyango Wezemisebenzi Nezabasebenzi
		52. Ukugunyazwa nokubhaliswa kwabahlizeki bokuqeqeshwa	Reg.20	i-EM: Human Capital	UMnyango Wezemisebenzi Nezabasebenzi
11.	uMthetho Kanye nenqubomthetho ye Broad Based Black Economic (BEE)	53. Izinhlelo ze B-BBEE	Reg13(G)	Umqondisi ophethe	iKhomishani ye-B-BBEE
		54. iKhadi lamaphuzu le B-BBEE	Reg13(G)	Umqondisi ophethe	iKhomishani ye-B-BBEE
		55. Izitatimende Zezimali Zonyaka	Reg13(G)	Umqondisi ophethe	iKhomishani ye-B-BBEE
		56. Umbiko Wonyaka	Reg13(G)	Umqondisi ophethe	iKhomishani ye-B-BBEE
		57. Isu Lokunikeza Abantu Abamnyama Amandla Kwezomnotho	S11	Umqondisi ophethe	UMnyango Wezohwebo, Izimboni Nokuncintisana
		58. Okunye ukwephula umthetho nezigwebo: Noma yiliphi igosa lokuthenga noma esinye isikhulu se- ejensi yombuso noma inhlango yomphakathi esizwa ngokwenziwa, noma yimuphi umzamo wokwenza ukukhwanisa kwe-SCM	S13(O)	Umphathi Wokucwaninga Ngaphakathi	Ama- ejensi okuphoqelela umthetho afana ne-SAPS, i-SIU, i-Hawks nezinye
12.	uMbiko we-king IV ngokuphathwa kwebhizinisi	59. Umbiko Wokulawulwa Kwebhizinisi	n/a	Unobhala wenkampani (ComSec)	Kuyingxenywe yombiko wonyaka ohlanganisiwe.
13.	Intela yemali engenayo kanye ne-VAT(uhlelo lokubuyisela luka-SARS)	60. VAT Ukubuyisa	S28 yoMthetho weVAT	Inhloko Yezezimali	Izinsizakalo Zezimali ZaseNingizimu Afrika (i-SARS)
		61. Umthengisi uzokwazisa ushintsho lwesimo	Isigaba 25:	Inhloko Yezezimali	Izinsizakalo Zezimali ZaseNingizimu Afrika (i-SARS)
		62. Izimbuyiselo Ezikhethekile njengoba zibonakala zidingeka nguKhomishani	Isigaba 29:	Inhloko Yezezimali	Izinsizakalo Zezimali ZaseNingizimu Afrika (i-SARS)
		63. Isaziso saminyaka yonke seKhomishana esifuna ukubuyiselwa kwentela	Isigaba 66	Inhloko Yezezimali	Izinsizakalo Zezimali ZaseNingizimu Afrika (i-SARS)
		64. Abaqashi ukuba bagcine amarekhodi futhi banikeze izimbuyiselo	Par 14 weSheduli yesine	Inhloko Yezezimali	Izinsizakalo Zezimali ZaseNingizimu Afrika (i-SARS)

		65. Ukulinganiselwa kwemali engenayo engaphansi kwentela okumele kwenziwe abakhokhi bentela yesikhashana	Par 19 weSheduli yesine:	Inhloko Yezezimali	Izinsizakalo Zezimali ZaseNingizimu Afrika (i-SARS)
		66. Izinkokhelo Zonyaka Zenzalo (IT3B)	25BB Intel Yengeniso Ac	Inhloko Yezezimali	Izinsizakalo Zezimali ZaseNingizimu Afrika (i-SARS)
		67. EMP501 (IRP5+IT3a)	S29	i-EM: Human Capital	
		68. EMP501 (ngaphandle kwe-IRP5) - Ukulethwa maphakathi nonyaka	S29	i-EM: Human Capital	
		69. EMP201 (isitatimende se-PAYE, i-UIF ne-SDL)	Isigaba 3 (1), (4) futhi (5) soMthetho Wentela Yokuthuthukisa Amakhono	i-EM: Human Capital	
14.	Umthetho weBhange Lesikhwama laseNingizimu Afrika	70. I-AML Yazi Ikhazimende Lakho Imibuzo ye-LBLIC	S21 ka FICA	Inhloko Yezomthetho Nokuhambisana	Iziphathimfuthila Zokuqapha
		71. Izitatimende Zezimali Zonyaka		Inhloko Yezezimali	Iziphathimfuthila Zokuqapha
		72. Izinkokhelo ze-SAM zekota (QRTs)		Inhloko Yezokuphepha	Iziphathimfuthila Zokuqapha
		73. Izinkokhelo Zonyaka ze-SAM (ARTs)		Inhloko Yezokuphepha	Iziphathimfuthila Zokuqapha
		74. Ukubika Okuphatelene Nokulawula Okuhlelekile		Inhloko Yezokuphepha; Umphathi Wezingozi Ukuphathwa; Umthetho futhi Ukuhambisana	Iziphathimfuthila Zokuqapha
		75. Ukuhlola Ubungozi Nokukhokhelwa (ORSA)		Inhloko ye-Actuarial; Umphathi Wezingozi	Iziphathimfuthila Zokuqapha
		76. Ukuhanjiswa kwe C68 SARB-ukubuya kwekota ngabakwa insurers transacting Business eNingizimu Afrika		Inhloko Yezezimali	Iziphathimfuthila Zokuqapha
		77. Umbiko Wokuphathwa Kwengozi Yokuxhaswa Kwezimali		Inhloko Yezezimali; Inhloko ye-Actuarial; Umphathi Omkhulu Wezokusebenza	Iziphathimfuthila Zokuqapha
		78. Inzuzo Yengozi ye-AML/CFT		Umphathi Omkhulu Wezokusebenza; Inhloko Yezomthetho Nokuhambisana	Iziphathimfuthila Zokuqapha
15.	Umthetho Wokuthwebula Ezokuxhumana (RICA)	79. Ukulahleka, ukweba noma ukubhujiswa komakhalekhukhwini noma i-SIM-card okumele kubikwe	Isigaba 41	Inhloko Yezezimali	Izinsizakalo Zamaphoyisa aseNingizimu Afrika
		80. Ukugcinwa kolwazi ngabantu abangokomthetho kanye nabantu abaqasha ama-SIM-card	Isigaba 62C	Inhloko Yezezimali	Izinsizakalo Zamaphoyisa aseNingizimu Afrika
16.	Umthetho Wezimali Zempesheni	81. Uhlelo lokukhokha	S13A	i-EM: Human Capital	Ibhange alibiki ngokuqondile kuMlawuli Sikhwama sempesheni (u-Alex Forbes uyakwenza). Nokho, iBhange kufanele liginisekise ukukhokha
17.	Umthetho Wokukhuthaza Ukutholakala Kolwazi	82. Ulwazi lwenkampani noma iyiphi irekhodi lenkampani - Imanuwali ye-PAIA	S51 lomthetho	Umqondisi ophethe	Umlawuli Wokwaziswa
		83. S32 Isicelo Sokuthola Ulwazi Umbiko Wokuhambisana	iSigaba 32 soMthetho	Umqondisi ophethe	Umlawuli Wokwaziswa

		84. Ukudalulwa ngokuzithandela nokutholakala okuzenzakalelayo kwamarekhodi athile	S15, 52:	Umqondisi ophethe	Umlawuli Wokwaziswa
		85. Ukutholakala kwencwajana edingekayo ngokomthetho	Iziqondiso 4 futhi 9:	Umqondisi ophethe	Umlawuli Wokwaziswa
		86. Isikhulu solwazi senhlangano yomphakathi noma senhlangano ezimele somphakathi kufanele sihlanganise incwadi enolwazi olushiwo	S14 futhi 51:	Umqondisi ophethe	Umlawuli Wokwaziswa
18.	Umthetho Wokuvikelwa Kwemininingwane Yomuntu (POPI)	87. Isaziso sokuthinteka kwezokuphepha	Isigaba 22:	Inhloko Yezomthetho Nokuhambisana	Umlawuli Wokwaziswa
		88. Isaziso sokucutshungulwa kolwazi okudinga imvume yangaphambilini	Isigaba 58:	Inhloko Yezomthetho Nokuhambisana	Umlawuli Wokwaziswa
		89. Ukubika ngokuhambisana	Isigaba 90:	Inhloko Yezomthetho Nokuhambisana	Umlawuli Wokwaziswa
19.	Umthetho Wezokwazisa Kazwelonke Wamasu	90. Ukuhlaziywa kwezidingo zokuphepha kwezokuxhumana ngogesi	Isigaba 3(8)	Umqondisi ophethe	Inhlangano Yezokuphepha Kazwelonke YaseNingizimu Afrika (SSA)
		91. Ukuhlaziywa kwezidingo zokuphepha kwezokuxhumana ngogesi	Umthetho 2.4	Umqondisi ophethe	Inhlangano Yezokuphepha Kazwelonke YaseNingizimu Afrika (SSA)
		92. Ukuhlinzekwa kolwazi	Isigaba 79B	Umqondisi ophethe	Ungqongqoshe wezokuxhumana
20.	Umthetho Wokuvimbela Nokulwa Nemisebenzi Yokukhwanisa (PRECCA)	93. Umsebenzi wokubika ukuthengiselana okonakele: Noma yimiphi imisebenzi yokukhohlakala, ukweba, ukukhwanisa, ukuqamba amanga nokwenza imibhalo yamanga	S34	Umphathi Wokucwaninga Ngaphakathi	Izinsizakalo Zamaphoyisa aseNingizimu Afrika (SAPS) kanye nezinye izinhloko zomthetho ezifana ne-Special Investigating Unit (SIU)
21.	Umthetho Wokuvikelwa Kwedemokhrasi Yomthethosisekelo Ngokumelene Nobushokobezi Nemisebenzi Ehlobene Nalokhu (POCDATRA)	94. Umbiko wemisebenzi esolisayo nehlobene nobushokobezi: Kuxhunye esigabeni 28A no- 29 se-FICA	S12	Umphathi Wokucwaninga Ngaphakathi	Izinsizakalo Zamaphoyisa aseNingizimu Afrika (SAPS) kanye nezinye izinhloko zomthetho ezifana ne-Special Investigating Unit (SIU)
22.	Umthetho Wamagunya Omshushisi Kazwelonke	95. Umbiko onemininingwane yecala / I-Afidavithi	S27(a-c)	Umphathi Wokucwaninga Ngaphakathi	Iziphathimandla Zokushushiswa Kwezwe (NPA)
23.	Umthetho Wezinhlelo Zezokwelapha	96. Ifomu lohlelo lwamalungu  * uMshwalense weBhange loMhlaba l-uthola uhlu lwamalungu.	S23	i-EM: Human Capital	Ayikho imibiko eqondile eya kuMlawuli we Medical Schemes. Obhekene ne-Bankmed.
24.	Umthetho Wokuncintisana	97. Ukwaziswa nokuqaliswa kokuhlanganiswa	Isigaba 13A	Umqondisi ophethe	Umgcinimafa Kazwelonke (Umnikazi wamasheya)
25.	Ukumaketha Imikhizozo Yezolimo	98. Amarekhodi nezinkokhelo	S18	Umqondisi ophethe	UMqondisi-Jikelele: UMnyango Wezolimo
26.	Ukuphathwa Kwezemvelo Kuzwelonke	99. Imiphumela yokuziphatha okungekho emthethweni komsebenzi ofakwe ohlwini okuholela ekushayweni komkhathi	Isigaba 22A	Inhloko Yezezimali	UNgqongqoshe Wezindaba Zezemvelo noma uNgqongqoshe Wombuso Wezwe, njengoba kungenzeka

27.	Umthetho Wenqubomgomo Yohlaka Lokuthengwa Kwempahla Ngokunconyiwe, 2000: Imithethonqubo Yokuthengwa Kwempahla Ngokunconyiwe, 2017	100. Izindlela zokulungisa: Inikeze ulwazi olungamanga mayelana nezinga layo lesimo se-B-BBEE somnikeli	uMthethonqubo14:	Inhloko Yezezimali	Umgcinimafa Kazwelonke
28.	Umthetho Wezinsizakalo Zokweluleka Nezezimali 37 ka-2002	101. Izitatimende Zezimali Zonyaka	Isigaba 19(3)	Inhloko Yezezimali	Igunya Lokuziphatha kuMkhakha wezezimali

		102. Ukwenza Kwemibiko Yebhizinisi		Umpathi Omkhulu: Imisebenzi	Igunya Lokuziphatha kuMkhakha wezezimali
--	--	------------------------------------	--	-----------------------------------	---