

# ISIXWAYISO NGENGOZI ISAZIWO

**ISIXWAYISO NGENGOZI:** Ama-Contracts for Difference ('CFDs') yimikhiqizo yezimali eyinkimbinkimbi kakhulu, eminingi yayo ayinalo usuku lokuvuthwa. Ngakho, i-CFD ivuthwa ngosuku wena okhetha ukuvala ngalo indawo yakho oyivulile yokuhweba. Ama-CFD, ayimikhiqizo eyimalimboleko, akubeka engcupheni enkulu yokulahlekelwa futhi angakwenza ukuba ulahlekelwe yiyo yonke imali yakho oyitshalile ngenjongo yokuhweba. Ngenxa yalokho, ama-CFD angase angalungeli bonke abantu. Akufanele ufake engozini imali engaphezu kwaleyo okulungele ukuba ikulahlekele. Ngaphambi kokunquma ukuthi uhwebe, kufanele uqiniseke ukuthi uziqonda kahle izingozi ezihilelekile futhi ucabange nangolwazi lwakho ukuthi lubanzi kangakanani. Kufanele ufune iseluleko kwabazimele, uma kudingeka.

## 1. UKWENABA KWESAZISO

1.1 IKhwezi Financial Services Ltd. (elibizwa ngokuthi '**yi-Khwezi Financial Services**', '**iFemu**', '**yithi**', '**thina**' nangokuthi '**kwethu**') ikuhlinzeka ngalesi 'Saziso Esidalula Izingozi' ('**iSaziso**') ukuze ikusize uqonde izingozi ezingase ziphakame lapho uhweba nge-Contracts for Difference ('**CFDs**'). Nokho, kudingeka ukhumbule ukuthi lesi saziso asiqukethe zonke izingozi nezinto ezihilelekile ekuhwebeni nge-CFD. Iklayente (elibizwa lapha ngokuthi '**iKlayente**', '**wena**', '**kwakho**' nokuthi '**wena uqobo**') kufanele lifunde lesi Saziso kanye 'Nesivumelwano Seklayente,' 'iPolisi ye-Order Execution' kanye namaphepha/ulwazi olutholakalayo kuyiWebhusayithi yethu.

1.2 Kudingeka uqiniseke ukuthi noma yisiphi isinqumo osenzayo zokubamba iqhaza ekuhwebeni nge-CFD sisekelwe olwazini ngayo kanye nasolwazini lwakho lwezohwebo kuhlenganise nezimo zakho (ezihlanganisa izimo zakho zezimali kodwa futhi kungapheleli lapho nezinye izimo). Ngaphezu kwalokho, kudingeka uqiniseke ukuthi uziqonda kahle iCFD nezinga lazo zonke izingozi nezici ezihilelekile ekuhwebeni ngeCFD.

1.3 Sicela uphawule ukuthi amaCFD ayimali mboleko futhi ngenxa yalokho, ukuhweba usebenzisa iCFD kuvikela ingozi yokulahlekelwa kakhulu njengoba ukuhamba kwemali kutholwa inani lemalemboleko iklayente eliyisebenzisayo.

1.4 Ukuhweba ngeCFD akuyona into elungele wonke umuntu. Akufanele nanini uzibeke engozini yokulahlekelwa yimali engaphezu kwaleyo okulungele ukuba ikulahlekelee.

## 2. UKUHLOLA OKUFANELE

2.1 Lapho iKhwezi Financial Services isingatha ifomu lakho 'i-iFomu Lokuvula I-Akhawunti' yenza ukuhlola kokuthi uyafaneleka yini ukuhweba ngeCFD bese inquma, ngokusekelwe elwazini osinikeze lona ukuthi unalo yini ulwazi olwanele ukuze uqonde izingozi ezihilelekile ekuhwebeni ngeCFD. Sizokwazisa ngemiphumela yokuhlola kwethu, kodwa lokhu akukwethuli umthwalo oyisidingo sokuba ucabange ngokucophelela ukuthi okulungele ngempela yini ukuhweba nathi ngeCFD. Uma sikuxwayisa ngokuthi ukuhweba ngeCFD kungase kungakulungeli, kufanele ukugweme ukuhweba ngeCFD uze uthole ulwazi olwanele, ngokwesibonelo, ungase usebenzise i-akhawunti yokuprakhiza yeCFD ngaphambi kokuba uqale ukuhweba ngokoqobo ku-inthanethi ukuze ujoyelane kahle nezingozi ezihilelekile.

### **3. UHLOBO LWAMA-CFD**

3.1 AmaCFD ayizivumelwano zokushintshana ngomehluko wemali ethuluzini elithile noma ngemali ngesikhathi okungenwa ngaso esivumelwaneni kanye nesikhathi esiphela ngaso. ICFD ivumela iklayente ukuba lisebenzise umnotho ukuze lihwebe ngezimali ezithile noma amanye amathuluzi okuhweba ngaphandle kokuba lize libe nazo ngempela lezo zinto elihweba ngazo.

3.2 AmaCFD ayimikhiqizo yesivumelwano yokuhweba phakathi kwamaqembu amabili asesivumelwaneni, okuthiwa yi-off-exchange (noma yi-Over-the-Counter ('OTC')); okusho ukuthi ngaso sonke izikhathi iKhowzi Financial Services ibambisene nokuhweba kweKlayente nokuthi konke ukuhweba ngeCFD okufakwa eFemini yethu, kungavalwa yithi kuphela. Ukukwazi kwakho ukuvula nokuvala uhwebo kuncike ekutholakaleni kweplatifomu yethu yokuhweba.

3.3 Uyaqonda ukuthi awunalo ilungelo lokuthola noma yimaphi amathuluzi asetshenziswayo (noma amathuluzi akhonjiwe) eCFD ohweba ngawo futhi awunalo ilungelo emathuluzini ayisisekelo (njengelungelon lokuvota uma uhweba ngamasheya kuyiCFD).

3.4 ICFD iyashintshashintsha ngamanani phakathi nosuku; izindleko zokuhamba kweCFD zinqunywa yizinto eziningana eziwumthelela kuhlanganise kodwa kungagcini ngokutholakala kolwazi ngemakethe.

### **4. AMANANI NEZINDLEKO**

4.1 Amanani akhishwa yiplatifomu yethu yokuhweba asuselwa emananini amathuluzi asetshenziswayo, iFemu ewathola kubahlinzeki abaseceleni bemali / namanani. Amanani akuyiCFD ohweba ngayo kanye nathi ehlanganisa i-mark-up; lokhu kusho ukuthi izimpawu zokusabalala kwemakethe esizihlinzekayo zihlanganisa (i) lokho okutholakala ezimalini ezikhona emakethe / nabahlinzeki bamanani kanye (ii) nezimpawu (lapho lokhu kusebenza khona).

4.2 Ngokuhweba ngeCFD ethile, iKlayente kungase kudingeke likhokhe imali ethile kanye nezinye izindleko. Kuzo zonke izinhlobo zamaCFD ahlinzekwa yiFemu, imali yekhomishini (uma ikhona) kanye nezindleko zokuxhaswa noma sokusebenza kudlulele osukwini olulandelayo azifakiwe emananini abonisiwe ezindleko avela eFemini futhi kunalokho lezi zindleko zibizwa ngokuqondile nangendlela ebonakalayo kuyi-Akhawunti Yeklayente. Endabeni yezindleko zokuxhaswa ngezimali noma ukusebenza kudlulele ngale kobusuku, izindleko zokugcina isikhala kwezinye izinhlobo zamathuluzi okuhweba liyenyuka noma lehle ngenxa yokushintshwa kwezindleko zokuxhasa phakathi nako konke ukuhweba. Izindleko zokuxhasa zisekelwe enzuzweni ekhona ezimakethe. Kusukela ngoMsombuluko, uLwesibili, uLwesine noLwesihlanu kuhlawuliswa izindleko zokushintsha kanye usuku ngalunye bese kuthi ushintsho lwangoLwesithathu lukhokhiswa ngokwamanani aphindwe kathathu ngenxa yempelasonto.

4.3 Akufanele nangephutha ufake kuyi-Akhawunti yakho imali oyithole ezinkampanini ezibolekisa ngemali (kuhlanganise imalimboleko yasebhange noma enye). Kufanele uqonde ukuthi lokho kuzokubeka engozini enkulu nakakhulu yokulahlekelwa. Ngokwesibonelo, uma ulahlekelwa yimali oyibolekile, kusadingeka uyikhokhe leyo mali kanye nenzalo yayo noma ezinye izindleko. Ngakho, akufanele uxhase uhwebo lwakho ngemali enjalo ebolekiwe futhi akufanele ubeke ithemba ekutheni uzokwenza inzuzo ngohwebo ukuze ukhokhe leyo mali.

## **5. ISIMO SEZIMAKETHE, AMA-MARGIN ADINGEKAYO, IMALI MBOLEKO KANYE NOKUNQAMUKA KOHWEBO**

5.1 Ukuhweba ngeCFD kukuvumela ukuba usebenzise imalimboleko ukuze uvule uhwebo ngokufaka ingxenye yenani eliphelele lokuhweba; lokhu kusho ukuthi imakethe ehamba kancane ingase iholele ekwenziweni kwemali ethe xaxa ohwebeni lwakho. Ngokwezinhloso zokubalwa kwe-margin, inani lemalimboleko esetshenzisiwe lizoba ngaphansi: (i) kwe-Akhawunti noma (ii) uphawu lokuhweba. Le ndlela yokwenza isebenza kuwo wonke amaplatifomu okuhweba.

5.2 Lapho uvula i-akhawunti imali mboleko oyitholayo isuke ibekwe ku-1:100.

5.3 Izimakethe zezimali zingase zishintshashintshe ngokushesha ngenxa yezimo ezingenakulawulwa yiFemu, nawe ongenakuzilawula; ngenxa yalokho, amanani azoguquguquka. Olunye uhlobo lokushintsha kwamanani kuthiwa ukwakheka kwegebe noma 'i-gapping', olwenzeka lapho kunoshintsho olwenzeka ngokushesha emanani ukusuka kwenye ileveli kuya kwenye. Ngokwesibonelo, lokhu kungase kubangelwe isenzakalo sezepolitiki, isenzakalo sezomnotho ebesingalindelekile noma isaziso sezimakethe, ngamahora ohwebo noma ngamahora uhwebo olusuke lungasebenzi ngawo. Ngenxa yalokho, iplatifomu yeKhwezi Financial Services ingase ihluleke ukufeza iziyalezo zakho ngokwamanani owacelile. Ngaphezu kwalokho, lapho amanani engakuhambeli kahle, lokhu kuzoluchaphazela ngokuthe ngqo uhwebo lwakho, okungenza ukuba luvele lungamuke. Kungenzeka ukuba lonke uhwebo olwenzayo lume; hhayi nje kuphela lolo olahlekelwa kulo yimali.

5.4 Kuwumsebenzi wakho ukuhlola imargin yakho edingekayo lapho uvule imakethe ukuze ugweme i-stop-out ongase uhlangebazane naso ukuze ukhokhele i-Akhawunti yakho.

## **6. UKUHWEBA NGAPHANDLE KANYE NEZINYE IZINGOZI EZIHAMBISANA NAKO**

6.1 Ukuhamba kwezimakethe zohwebo zangaphandle kuzokuchaphazela, uma uhweba ngomkhiqizo ongakhethiwe emalini ohweba ngayo kunaleyo mali yezwe ekuyi-akhawunti yakho. Noma yikuphi ukubalwa kokushintshwa kwezimali kuhlinzekwa yiFemu ikunikeze iKlayente ngokwemali i-akhawunti yeKlayente okukhethwe ukuba ishintshelwe kuyo imali ngokwemali evumelana neCFD, kusetshenziswa amanani okuthengwa kwezimali.

6.2 Ukukwazi ukuhweba kwakho ngeCFD kungathintwa nayimiphumela yoshintsho lwezomthetho, ukulawula, izentela kanye nokunye.

## **7. IZINGOZI ZEZOBUCHWEPHESHE**

7.1 Sizama ukukhipha amanani ngokuqhubekayo nokuhlinzeka ngokufinyeleleka kwamaplatifomu ethu okuhweba ngaso sonke isikhathi sokuhweba njengoba kubonisiwe kuyiwebhusaithi yethu. Nokho kuba nezikhathi lapho lokhu kunakwenzeka khona; ngokwesibonelo, izikhathi okusuke kunezinkinga zezintambo zokuxhumana/ i-inthanethi, izinkinga zimishini kanye nokuhamba kukagesi noma ezinye izinto eziwumthelela. Lokhu kungabangela ushintsho emanani ukusuka ngesikhathi ofake ngaso i-oda lakho kanye nesikhathi iFemu elithole ngaso. Ngaphezu kwalokho, lezi zinkinga zobuchwepheshe zingakuchaphazela kakhulu okwenzeka kulelo oda olifakile.

\* Ukufinyelela amaplatifomu ethu okuhweba kuhlanganisa ukufinyelela ngemishini ephathwayo

## **8. IMALI YEKLAYENTE**

8.1 Uma ubhekwa njengeklayente le-retail, noma iyiphi imali yakho engakithi izogcinwa kuyi-akhawunti ehlukile yakwa-Standard Bank of South African ihlukaniswe nemali yeFemu. IMali Yeklayente ngeke idonswe kanye nemali yamanye amaklayente. Ikleyimu eyenziwa yiklayente izoqondana neMali Yeklayente eku-akhawunti yalo kuphela. Ngokuvamile ama-akhawunti agcinwe yi-Standard Bank of South African, okuwukuphela kwengozi engaba khona ukuphazamiseka kwalesi sikhungo sezimali, khona-ke iKlayente ngeke likwazi ukumangalela abakwa-Khwezi Financial Services ngalokho.

## **9. AKUKHO SELULEKO**

9.1 IKhwezi Financial Services ingase, ngezikhathi ezithile futhi ngokuvame ngezinga ebona kufanle ikwenze ngalo, ikhiphe noma isakaze ulwazi oluhlinzekwa abanye ('iMaterial'), oluqukethe ulwazi oluhlanganisa kodwa olungapheleli lapho, izimakethe zezimali, lufakwe kuWebhusayithi yethu kanye namanye amathuluzi okuxhumana nomphakathi noma kuthunyelwe kuwe. Kufanele kuphawulwe ukuthi lolu lwazi lubhekwa njengendlela yokumaketha kuphela futhi aluqukethe, futhi akufanele lubhekwe njengoluqukethe iseluleko sokutshala izimali noma izincomo zokutshala izimali kanye/noma isikhuthazo sokuba kwenziwe uhwebo oluthile kusetshenziswa elinye lamathuluzi ezimali; noma yisiphi isinqumo sokwenza uhwebo oluthile kumele iKlayente lisenze ngemva kokuhlola isimo salo. IKhwezi Financial Services ayimeleli muntu futhi ayinakubekwa cala ngokunemba nokunganembi noma ngokuphelela nokungapheleli kolwazi oluhlinzekiwe, noma ngokulahlekelwa okulandela ukutshalwa kwezimali okwenziwe ezincomweni, emibikweni noma kolunye ulwazi oluthunyelwe yisisebenzi saseKhwezi Financial Services, ababambisene nayo noma ngenye indlela. ULwazi alulungiselelwa ngokuvumelana nezimfuneko zomthetho okukhuthaza inkululeko yokutshala izimali ngokungancika ocwaningweni lwakho futhi alunamingcele ebekiwe ngokusho izinto ngaphambi kocwaningo lokutshalwa kwezimali olutholakele. Yonke imibono etholakala oLwazini ingashintsha ngaphandle kwesixwayiso. Yonke imibono eshiwo ingase ibe ngeyomlobi futhi ingase ingavezi imibono yeKhwezi Financial Services.

9.2 IKhwezi Financial Services ayinikezi zeluleko zokutshalwa kwezimali, ezomnotho, ezomthetho, intela, imithetho elawulayo noma ezinye izeluleko ezihlobene nokutshalwa kwezimali noma ukuhweba ngeCFD. Noma yiluphi ulwazi noma ezinye izinto ezingase zitholakale kuyiWebhusayithi yethu, kuplatifomu yohwebo, ukumaketha noma ngezikhathi zokuqeqeshwa noma okunye, ziyimibono evamile kulo mkhakha futhi akufanele lokhu kuthathwe njengeseluleko esifanele noma okudingeka usicabangisise ngokuqondene nezimo zakho bese usisebenzisa. Kunalokho, kufanele ufune iseluleko somuntu onolwazi oqeqeshiwe, uma kufaneleka, ngaphambi kokuba uqale ukungenela uhwebo usebenzisa iCFD kanye nathi.

## **10. OKUYE KWENZEKA ESIKHATHINI ESIDLULE**

10.1 Okuye kwenzeka esikhathini esidlule, okokulingisa noma ukuhlawumbisela kwama-CFD akulona uphawu oluqinisekisa imiphumela yesikhathi esizayo. Uma ungase ukhethe ukulingisa noma ukulandela indlela ethile esohlwini lohwebo lweplatifomu noma uhlelo lweCRM luvikela iKhwezi futhi luqinisekisa ukuthi ayinabungozi ngokuqondene nanoma ubani kanye nawo wonke amacala ezikweletu, ukulimala, ukulahlekelwa, amakleyimu abangelwa ukulahlekelwa, atholakele noma awumphumela atholwe yikleyente ngenxa yokusebenzisa kwalo indlela eliyibone kuyi-Akhawunti Eyisibonelo. Kufanele wazi ukuthi inani lemali yakho oyitshalile lingase linciphe (noma lenyuke) njengoba amanani ezimakethe ezinto okusekelwe kuzo uhwebo engase ashintshe ehle (noma enyuke).