

ISIKHWAMA SEMPESHENI YE DURBAN *(isikhwama)*

INCAZELO NGEZINZUZO ZEMPESHENI

Isishicilelo sika 2013-09

| | | |
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ISINGENISO

Lencwajana ilungiswe yaba imibuzo nezimpendulo ukudlulisela amalunga idlela elula yezinzuzo zeSikhwama.

Lombiko okhiqiziwe uyisisekelo seMithetho yango **2013-09-01**.

Okuqukethwe yilencwajana okungamafuphi nokudingakalayo, akubophezeli iSikhwama kanti futhi akuguquli imithetho okungenzeka yandulele le..

Uma kukhona izinkinga onazo mayelana nezinzuzo zeSikhwama ezingakwazi ukuphendulwa Abasebenzi bakwaNdabazabantu, uyacelwa ukuba uzidlulisele kulelikheli elilandelayo:-

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1. UHLOBO LUNI LWESIKHWAMA ESIKUSONA?

iSikhwama Sempesheni yakwaDurban siwuhlobo oluchazayo ngezinzuzo ozozithola uma ushiya ubulunga. iSikhwama esichazayo ngenzuzo siyacacisa ngenani lempesheni eyotholwa yilunga uma lithatha umhlalaphansi.

2. YINI INJONGO YESIKHWAMA?

Injongo yeSikhwama ukunikezela izimpesheni nezinye izinzuzo kumalunga kanye nabondliwa bazo esikhathini somhlalaphansi/ sokushona/sokukushiya.

3. UBULUNGA BESIKHWAMA?

iSikhwama asisawathathi amalunga amasha kusukela mhla zingu 2001-11-01.

4. YIZIPHI IZINSIZAKALO EZIMQOKA UZITHOLAKALAYO?

(a) Impesheni yanyangazonke – ekhokhelwa amalunga athatha umhlalaphansi, abafelwa, abafelokazi okanye izingane ezincane.

(b) Isamba- sikhokhwa yiSikhwama kanye kumalunga athatha umhlalaphansi okanye ikhokhelwa abandliwa uma kushone ilinga.

5. NGIKHOKHA MALINI?

Amalunga okwamanje akhokha njalo ngenyanga amaphesenti angu 7.5 kanye nangu 19.68 omholo oncike kwimpesheni . Eminye imibekelole (contributions) ungu 2.04 phesenti wamalunga kanye no 9.57 wamaphesenti omqashi ahlanganiswa yi akhawunti egodliwe.

6. NGINGATHATHA UMHLALAPHANSI SENGINEMINYAKA EMINGAKI?

Wonke amalunga athatha umhlalaphansi osemthethweni uma eseneminyaka engamashumi ayisithupha nantathu (63). Amalunga aseqedede okungenani iminyaka eyishumi yempesheni, angabhalisela umhlalaphansi osheshayo kusukela eneminyaka engamashumi amahlanu nanhlanu (55) okube sekusetshenziswa isaphulelo esisemthethweni kwisamba ngokohlelo lukubala impesheni.
(Bheka amanothi 12 no 14)

Ilinga eseliqede okungenani iminyaka engamashumi amane (40) lisebenzela uMasipala okanye iminyaka engamashumi amane esikhathi esamukelekile eSikhwameni lingathatha umhlalaphansi ongenasaphulelo.

Ngayo yonke iminyaka emihlanu esetshenzwe Abacishimlilo begudlukelana angathatha umhlalaphansi osemthethweni oshesha ngonyaka owodwa.

7. IYIPHI INDLELA ESETSHENZISWA UKUBALA IMALI YEMPESHENI?

Zintathu izindlela ezisetshenziswayo ezingefani kwilunga nelunga:

(a) ubude besikhathi sempesheni;

(b) umhlolo wokugcina olingene wezinyanga ezityishumi nambili oncike empeshenini kanye,

(c) uminyaka yomhlalaphansi.
(bheka amanothi 14).

8. YINI UBUDE BESIKHATHI UYILUNGA LEMPESHENI?

Leli yibanga lesikhathi osiqedile kanye neminyaka okade uyikhokha eSikhwameni (okuhlanganisa iminyaka ngaphambi kokudlulisela ubulunga ba) kanye neminyaka yebhansela.

Kuyakwazeka ukuthenga ubude besikhathi sobulunga ukukhulisa impesheni yakho ngesikhathi somhlalaphansi. Kumele uqaphele ukuthu Amahhovisi Ezentela aseMzansi Afrika (SARS) ayayibamba intela kumalunga athenge isikhathi sobulunga bempesheni.

9. YINI ISIKHATHI SOBULUNGA ESIVUMELEKILE?

Lesi yisikhathi sobulunga bempesheni ngaphandle kweminyaka yombhanselo kanye nesikhathi sobulunga esithengiwe.

10. YINI UMBHANSELO WESIKHATHI SOBULUNGA?

Ekuqedeni iminyaka engamashumi amabili (20) yesikhathi sobulunga esivumelekile, ilunga lithola ilungelo lonyaka wombhanselo owodwa bese emva kwalokho unyaka wesibili nowesithathu webhansela ekuqedeni iminyaka engamashumi amabili nanhlanu (25) kanye neminyaka engamashumi amathathu (30), kulowo nalowo nyaka olandelayo. Iminyaka yebhansela ayisetshenziswa ekubaleni isamba.

Isibonelo: Ilunga elithatha umhlalaphansi lineminyaka engamashumi amabili nesikhombisa (27) yesikhathi sobulunga esivumelekile lithola impesheni ebalelwe eminyakeni engamashumi amabili nesishiyagalolunye (29) (iminyaka engu 27 kuhlanguanisa neminyaka emibili (2) yombhanselo).

11. IYIPHI IMIHOLO YOKUGCINA ELINGENE?

Lona ngumholo wezinyanga eziyishumi nambili (12) yelunga elingene, kukhishwa inkokhelo yesikhathi sokusebenza esongeziwe kanye nenkamunkamu kodwa kuhlanguanisa nophawini wesikhathi eside osisebenzile.

12. YISIPHI ISAPHULELO ENGISITHOLA UMA NGITHATHA UMHLALAPHANSI OSHESHAYO?

Impesheni yelunga elithatha umhlalaphansi ovumelekile okuyiminyaka engamashumi ayisithupha nantathu (63) ibalwa ngamaphesenti angu 2.5 eminyaka yonke yesikhathi sempesheni. Leliphesenti liyehliswa kuye ngokuthi ilunga lithatha umhlalaphansi lineminyaka emingaki kanti liqalisa ku 1.482955% uma ngabe ilunga lithathe umhlalaphansi lineminyaka engamashumi amahlanu nanhlanu (55).
(Bheka amanothi 14 ezindlela ekubalwa ngazo).

13. NGABE INKOKHELO YESAMBA IBA NESAPHULELO NGAPHANSI KOMTHETHO WOMHLALAPHANSI OSHESHAYO?

Yebo. isamba sehliwa kusukela kumaphesenti angu 7 okubalwa ngawo umhlalaphansi weminyaka engamashumi ayisiphupha nantathu (63) kuye ku 4,335% wabathatha umhlalaphansi beneminyaka engamashumi amahlanu nanhlanu (55).
(Bheka amanothi 14 ezindlela okubalwa ngazo.)

14. SIBALWA KANJANI ISAMBA SEMALI YAMI?

Inzuzo yakho ibalwa ngokuphindaphinda umholo wakho wokugcina olingene (bheka amanothi 11) ngebanga lobulunga bempesheni (bheka amanothi 8) kanye nephesenti

elisetshenziswa ngokweminyaka yakho njengoba kukhonjisiwe ngaphansi:

14. SIBALWA KANJANI ISAMBA SEMALI YAMI?

Inzuzo yakho ibalwa ngokuphindaphinda umholo wakho wokugcina olingene (bheka amanothi 11) ngebanga lobulunga bempesheni (bheka amanothi 8) kanye nephesenti elisetshenziswa ngokweminyaka yakho njengoba kukhonjisiwe ngaphansi:

| IMINYAKA YOMHLALA PHANSI | INDLELA ESETSHENZISWAYO | INDLELA YOKUGUQULA | IPHESENTI LESAMBA (%) |
|--------------------------------|----------------------------|-----------------------|--------------------------|
| 55 | 1.482955 | 15.13 | 4.335 |
| 56 | 1.564773 | 14.71 | 4.668 |
| 57 | 1.656818 | 14.30 | 5.001 |
| 58 | 1.748864 | 13.89 | 5.334 |
| 59 | 1.840909 | 13.47 | 5.667 |
| 60 | 1.932955 | 13.06 | 6.000 |
| 61 | 2.035227 | 12.64 | 6.333 |
| 62 | 2.137500 | 12.23 | 6.666 |
| 63 | *2.250000 | 11.82 | *7.000 |

*Kusebenza kunoma imuphi unyaka emva kokuqeda iminyaka engamashumi amane(40) yesikhathi esivumelekile

IZIBONELO

Ilunga lithatha umhlalaphansi lina 63 lineminyaka engamashumi amathathu nesithupha (36) esikhathi esivumelekile kanye nomholo olingene ka R120 000 (Isibonelo A). Ilunga lithatha umhlalaphansi lineminyaka engamashumi amahlanu nesikhombisa (57) kanye neminyaka engamashumi amabili nesikhombisa (27) esikhathi esivumelekile kanye nomolo olingene ka R120 000 (Isibonelo B).

| UKUBALWA KWEMPESHENI | <u>ISIBONELO A</u> | <u>ISIBONELO B</u> |
|---|--|--|
| (1) Inani leminyaka | 36 | 27 |
| (2) Iminyaka yebhansela | <u>3</u> | <u>2</u> |
| (3) Iminyaka yempesheni | <u>39</u> | <u>29</u> |
| (4) Umhlolo wokugcina olingene | R120 000.00 | R120 000.00 |
| (5) Iphesenti lempesheni | 2.25% | 1.656818% |
| (6) Impesheni yonyaka ((4) x (3) x (5)) | R105 300.00 | R57 657.27 |
| (7) Impesheni yanyangazonke ((6) ÷12) | R8 775.00 | R4 804.77 |
| UKUBALWA KWESAMBA | <u>IMINYAKA</u> <u>63</u> | <u>IMINYAKA</u> <u>57</u> |
| (8) Iphesenti lesamba | 7% | 5.001% |
| (9) Isamba esikhokhwayo ((4) x (1) x (8)) | R302 400.00 | R162 032.40 |

15. NGINGAYIGUQULA INGXENYEMPESHENI YAMI?

Yebo, ngokwemvume yabBaphathi Abaqokiweyo ilunga lingaqoka ukuguqula isamba kuze kufike kumaphesenti ungu 33.33% empesheni yalo kwisamba esikhokhwa kanye.

Inani lemali eguquliwe libalwa ngokuphindaphinda impesheni yonyaka ngephesenti lokuguqula kanye nenani elisetshenziselwa uguquko.

Uma ilunga kwisibonelo A no B (bhaka amanothi 14) eqoka ukuguqula isamba esiphezulu sika 33.33% wempesheni yabo, bayothola:-

| UGUQUKO | <u>ISIBONELO A</u> | <u>ISIBONELO B</u> |
|--|---------------------------|---------------------------|
| (1) Impesheni yonyaka | R103 300.00 | R57 657.27 |
| (2) Iphesenti lempesheni eguquliwe | 33.33% | 33.33% |
| (3) Isigaba senguquko (Bhaka amanothi 14) | 11.82 | 14.30 |
| (4) Isamba esizoguqulwa ((1) x (2) x (3)) | R414 882 | R274 833 |
| (5) Impesheni yanyangazonke emva kukuguqulwa ((1) x (100% - (2)) ÷ 12) | R5 850.00 | R3 203.18 |

16. KUFANELE NGIGUQULE INGXENYE YEMPESHENI YAMI?

Kufanele ubhekisise lokhu:-

- (a) Amandla akho okutshala izimali kanye ikakhulu utshalozimali oluzokukhulisela imali kahle ukumelana noguqukomali lweminyaka elandelayo (Ukukhushulwa kwempesheni yakho yiSikhwama kuyenza ivikeleke kancane kuguqukozimali).
- (b) Isidingo sokugada utshalozimali lwakho njalo uma kungenzeka kudingakale ukuthi ushiye kulunye lotshalozimali ujoyine olunye ukuvikela imali yakho.
- (c) Umphumela wokukhokha intela kwinzuzo yotshalozimali. Loku kuzoncika kwibanga okulo ngokwehho viso lentela kanye nenzuzo oyitholayo.
- (d) Ukuthi uguquko olwenze kwimpesheni yakho alumbandakanyi impesheni eyokhokhelwa umyeni okanye unkosikazi wakho

Kumele ucabangisise kahle ngaphambi kokutshala kunoma yiluphi uhlobo lotshalozimali olukhiqiza inzalo (isib. ukubeka okunqunyawe, isibopho esihlanganyelwe, isibopho sokubambisa ngempahla, izimpahla Zombuso.umbekelo ongenantela, njal.), lapho imali ozoyithola kutshalozimali kanye nesamba osifakile kungezokukhula eminyakeni ethize, nalapho intela kanye noguqukozimali kumunca lokhu okungenani okuyinzuzo eehayo.

Nakuba kungaqalisa ngokubangcono ngaloluhlobo lotshalozimali, inzalo kungenzeka ingakhuli ibe semgqeni nezidingo zempilo yakho zona ezinyuka kanye noguquko lwezimakethe, kwenze kube nzima kakhulu ekuhambeni kweminyaka ukuhlangabezana nezidingo zempilo yakho.

Uyelulekwa kabanzi ukuba ufune usizo lwabeluleka ngezimali ababhaliswe ngokusemthethweni ukukulekelela ngalezinqumo ezingenhla.

17. **NGITHOLA INZUZO ENGAKANANI UMA NGITHATHA UMHLALAPHANSI WOKUGULA?**

- (a) Ilunga elingasenawo amandla okusebenza ngokombono waBaqashi Abaqokiweyo nelingangenanga eSikhwameni nasizathu thizeni sokugula ngokwangxenye (b) engezansi, linelungelo lokuthola impesheni

Umuntu uyobhekela kwisikhathi sangempela eyilunga noma kumaphesenti angamashumi ayisithupha (60) wesikhathi obekunokwenzeka asiqede eyilunga, noma yikuphi okukhulu.

- (b) Uma ilunga lijoyina iSikhwama bese uMphathi Wezempilo ethola ukuthi kunesimo sempilo esingenza impilo yelunga ibe mfuphi lelunga ngeke liphasiselwe impesheni yeSikhwama uma kungenzeka lithatha umhlalaphansi wokugula ngesizathu esifuze leso esatholakala ngaphandle uma seliqede okungenani iminyaka eyishumi nanhlanu (15) lise Sikhwameni. Ezimweni ezinjalo ilinga likhokhelwa imali eyisigaxa esikhundleni sempesheni, kanye nesabelo sesamba.

Isibonelo, uma ilunga lithatha umhlalaphansi singakashayi isikhathi esifanele ngenxa yezimo zempilo lineminyaka engamashumi amahlanu (50) emva kweminyaka engamashumi amabili (20) esikhathi sobulunga kanye nomholo wokugcina olingene ongu R 120 000.00 liyothola inzuzo encike kubukhulu kwisikhathi sangempela okanye isikhathi obekunokwenzeka lisihlale eSikhwameni bese libalelwa ngalendlela-

| <u>IMPESHENI</u> | <u>ISIKHATHI SANGEMPELA</u> | <u>ISIKHATHI EBESINOKWENZEK A</u> |
|---|------------------------------------|--|
| (1) Ubude beminyaka | <u>20</u> | <u>33</u> |
| (2) Isikhathi sombhanselo | <u>1</u> | <u>3</u> |
| (3) Isikhathi esphelele | <u>21</u> | <u>36</u> |
| (4) Imiholo yokugcina elingene | R120 000.00 | R120 000.00 |
| (5) Iphesenti lempesheni | 2.25% | 1.35% (2.25% x 60%) |
| (6) Impesheni yonyaka (4) x (3) x (5) | R56 700.00 | R58 320.00 |
| (7) Impesheni yanyangazonke ((6) ÷ 12) | R 4 725.00 | R 4 860.00 |
| (8) Iphesenti lesamba | 7% | 7% |
| (9) Isamba esikhokhwayo ((4) x (1) x(8) | R168 000.00 | - |

Ilunga liyothola impesheni yokugula engu R58 320.00 ngonyaka (R4 860.00 ngenyanga) ethathelwe kwiminyaka yobulunga ebekunokwenzeka lisiqede kanye nesamba sika R168 000.00

Umhlalaphansi wokugula uhlukaniswe ngalezizigaba:

| ISIGABA 1 | ISIGABA 2 | ISIGABA 3 |
|---|---|--|
| Isimo esingenamkhawulo (esisongela impilo) (isib. Umdlavuzo, ugawulwayo, njal.) | Esingasongeli impilo Ilunga ngeke lisaqasheka | Esingasongeli impilo Ilunga lisengasebenza |

Akuvemelekile ukuguqula impesheni kwisigaba sesithathu somhlalaphansi wokugula Isikhwama sinegunya lokunciphisa noma ukuhoxiswa ukukhokhelwa impesheni komuntu othethe umhlalaphansi kodwa osehola ngokomsebenzi.

18. KWENZAKALANI UMA NGISHONA NGINGAKAYIHLANGANISI IMINYAKA YOMHLALAPHANSI?

- (a) Izimpesheni zikhokhelwa abandliwa bakho isib. Unkusikazi/umyeni wakho nezingane ezincane okanye izingane ezincane. Ubungako bempesheni bubalwa ngendlela efanayo neyomhlalaphansi wokugula, isib. Amaphesenti angu 60 esikhathi obungasiqeda, kanti ikhokhelwa abandliwa bakho.
- (b) Kuphinde kukhokhwe isamba kanye nensizakalo yokushonelwa.

Isibonelo: Uma ilunga lishona lineminyaka engamashumi amane (40) kanye nesikhathi sobulunga esiyiminyaka elishumi (10) kanye nomholo wokugcina olingene ka R120 000. Abondliwa bakhe bayothola lokhu okulandelayo :-

| | <u>OYISEBENZ ILE NOMA</u> | <u>OBEKUNGENZEKA UYISEBENZE</u> |
|--|-------------------------------|-------------------------------------|
| (1) Ubude beminyaka | <u>10</u> | <u>32</u> |
| (2) Isikhathi sombhanselo | <u>0</u> | <u>3</u> |
| (3) Isikhathi esiphelele | 10 | 36 |
| (4) Imiholo yokugcina elingene | R120 000.00 | R120 000.00 |
| (5) Iphesenti lempesheni | 2.25% | 1.35% (2.25% x 60%) |
| (6) Impesheni yonyaka ((4) x (3) x (5)) | | R58 320.00 |
| (7) Impesheni yanyangazonke ((6)÷12)) | | R 4 860.00 |
| (8) Iphesenti lokuguqula impesheni | | 19.08 |
| (9) Inzuzo yokushonelwa ((1/3 x (6) x (8)) | | R370 915.20 |
| (10) Iphesenti lesamba | 7% | 7% |
| (11) Isamba ((4) x (1) x (10)) | R84 000.00 | - |

Kulesisimo abandliwa belunga bazothola inzuzo yokushonelwa ekhokhwa kanye engu R370 915.20, isamba sika R84 000.00 kanye nempesheni engu R4 860.00 ngenyanga.

- (c) Impesheni ingakhokhelwa abazali belunga elishonile uma ngabe bebondliwa ngumufi noma ingekho impesheni yobeshadenaye noma izingane ezokhokhwa. Impesheni iyakhokhelwa abazali belunga elishonile uma lishone likade libondla, ingashadile/shadelwe futhi lingenabo abantwana.
- (d) Uma ilunga elishonile lingenabo abandliwa noma abaqokwa, isamba kanye nesigaxa kukhokhelwa emafeni oshonile.

- (e) Abondliwa abayitholi imali yempesheni yanyangazonke uma ilunga lidlule emhlabeni lineminyaka engaphansi kweyishumi nanhlano uma kutholakala ukuthi lishone ngenxa yesimo sempilo esatholakala singaba nomthelela wokufinyezeka kwesikhathi sokuphila ngesikhathi lijoyina iSikhwama.

19. NGINGAYENZA INCWADI YEFA?

Yebo. Ukuvikela ukulibaziseko okungenasidingo ekukhokhweni kwezimali, wonke amalunga ayelulekwa ukuba acacise ezincwadini zamafa amagama abantu abafisa

ukuthi bakhokhelwe yiSikhwama uma lishona kanye nesabelo sokubacazela. Abaphathi Abaqokiweyo banobuhlakani bokuhlaziya ukuthi ngobani abafanele ukukhokhelwa besebenzisa iMithetho yeSikhwama kanye noMthetho kazwelonke.

20. IKHOKHWA ISIKHATHI ESINGAKANANI IMPSHENI YEZINGANE?

Impesheni yeizingane ezifanele ikhokhwa zize zibe neminyaka eyishumi nesishiyagalolunye (18) okanye kuze ize ibe neminyaka engamashumi amabili nane (24) isaqhubeka nokufunda ngokugcwele iziphasa nezifundo ezenzayo.

21. YIZIPHI IZINCWADI EZIDINGAKALAYO UM NGITHATHA UMHLALAPHANSI?

Amalunga athatha umhlalaphansi kumele athinte ihhovisi leSikhwama okungenani emasontweni ayisithupha ngaphambi kukuthatha umhlalaphansi liphethe lezincwadi kanye neminingwane elandelayo:-

1. Umazisi welunga
2. Umazisi woshadenaye
3. Isitifiketi somshado/ isitifiketi somshado ophatheleni namasiko
4. Omazisi bezingane
5. Isitatimende sasebhangwe esisha ekuzokhokhelwa kuso impesheni
6. Ikheli lokuposa kanye nelokuhlala
7. Inombolo yentela
8. Isazisi kuhola sangalesosikhathi
9. Izithombe ezilingana nezokushaya ipasi lokuphuma zowenza ikhadi lempesheni.

Uma kukhona imibuzo onayo mayelana nalokhu okungenhla ungathintana nalabasebenzi abalandelayo:-

Izinzuzo zabathatha umhlalaphansi :Nksz Rabia Moosa - Ucingo (031) 311 1604
Nksz Thando Sokhela - Ucingo (031) 311 1605

22. UKUKHOKHWA KWEMPESHENI YABANGAHLALI EMZANSI

Uma kudingakala ukuthi impesheni ikhokhelwe kwelinye izwe kufanele umholimpesheni avule i akhawunti yabahlali bangaphandle kwezwe lapha emabhangwe aseMzansi Afrika lapho kuzokhokhelwa khona impesheni. Lowomholimpesheni ohlala kwelinye izwe useyozenzela amalungiselelo nebhangwe lakhe laseMzansi ukukhipha imali yalelozwe ahlala kulo. Uma kwenzeka umholimpesheni eshona umfelwa/umfelokazi kuyodingakala azivulele ayakhe i akhawunti yabahlali kwelinye izwe ebhangwe laseMzansi Afrika lapho kuzokhokhelwa khona impesheni yakhe. Ukugwema ubunzima nokubambezeleka kokuvula i akhawunti yaseMzansi yabahlali kweliye izwe kufanele umfelwa/umfelokazi womholimpesheni kumele avule i akhawunti ngaphambi kokushiya eMzansi. Lamalungiselelo kumele enziwe nebhangwe lalowomholimpesheni.

23. NGITHOLA MALINI UMA NGIZISHIYELA EMSEBENZINI?

Ekushiyeeni noma ekupheleni komsebenzi kaMasipala ilunga liyothola okukhulu kobekubekiwe kwalo ngesikhathi sangempela sobulunga esibalwe iSazi esicubungula izibalo zeSikhwama okanye isamba esilingana nemali obuyikhokha eSikhwameni

kuhlanganisa namaphesenti angu 5/12 azo zonke izinyanga zesikhathi sobulunga ngaphezu kwalokho amanye amaphesenti amahlanu (5) ayo yonke iminyaka oyiqedile kunyuke kuze kufike kumaphesenti ayikhulu(100) alesisibalo.

24. INTELA EBANJWA KWISAMBA UMA NGITHATHA UMHLALAPHANSI

Kumele kuqapheleke ukuthi isamba esiqondeni nesikhathi sokusebenza esingaphambi kukamhlaka 1 kuNdasa 1998 asibanjelwa intela (ngokwamalungelo agunyaziwe) kanti

yisamba somsebenzi oqaliswa ngemumva kukamhlaka 1 kuNdasa 1998 esibanjelwa intela. Izamba zibanjelwa intela ngokwesibonelo esingezansi:

| Isamba esitheliswa | Inani lentela |
|-------------------------------|---------------|
| R0 - R315 000 | 0% |
| R315 001 - R630 000 | 18% |
| R630 001 - R945 000 | 27% |
| Imali engaphezu kuka R945 000 | 36% |

Njengoba iSikhwama sibophezelekile ukufuna inkomba ntela ku Mahhovisi Ezentela aSemzansi (SARS) kubalulekile ukuthi iliunga liqinisekise ukuthi zonke izindaba zalo zentela ziqondile ukugwema ukubambezeleka kokutholakala kwesiyalo sentela. Ukubala intela ebanjwa kwisamba kubhekwa nezinye izimali eziyisamba ilunga elizikhokhelwa iSikhwama somhlalaphansi.

25. KWENZAKALANI UMA KUSHONA UMHOLIMPESHENI?

Uma uholimpesheni eshiya ashade naye ngaphambi kokuthatha umhlalaphansi, lowo uyothola impesheni elingana neyelunga elishonile ezinyangeni ezintathu zokuqala emva kwalokho athole amaphesenti angamashumi ayisithupha (60) empesheni engaguquliwe. Uma ngabe umshado ubhaliswe ngemuva komhlalaphansi uthola impesheni engamaphesenti angamashumi amane (40). Kwezinye izimo izingane zikamufi ezincane nazo ziyayithola impesheni.

26. KUNGABE UMHOLIMPESHENI WESIMAME UTHOLA IMPESHENI EFANAYO?

Yebo. Isikhwama asiwabandlululi amalunga ngokuba owesilisa noma owesimame. Ngaphezu kwalokho nobafelokazi bathola imali efanayo neyabafelwa.

27. YILUNGA ELINJANI ELISHIYA IMALI ESIKHWAMENI?

Ilunga elesula eSikhwameni seliqede okungenani iminyaka elishumi noma ngaphezulu alinasidingo sokuthatha inzuzo yokusula.

Lelilunga lingaqoka ukushiya imali yalo esikhwameni kuze kusheye isikhathi somhlalaphansi. Imali iyagcinwa eSikhwameni bse ilinga liba nelungelo lokuthola impesheni ebalelwe kwihlo kanye nesikhathi sobulunga beSikhwama esikhathini sokushiya. Impesheni kanye nesamba ikhokhwa eminyakeni engamashumi ayisithupha nantathu (63), kodwake lelilunga liyakwazi ukuthatha umhlalaphansi osheshayo noma lizishiyele.

(bhaka amanothi 12 no 22).

Impesheni kanye nesamba ilunga eliyitholayo eminyakeni engamashumi ayisithupha nantathu (63), kuyoba inzuzo ebalelwe esikhathini lishiya imali esikhwameni, enezelwa ngawo wonke uchatha otholwa abaholimpesheni beSikhwama emva kukushiya kwakhe imali eSikhwameni.

Ilunga elishiye imali esikhwameni lithola isibonelelo sokushona kanye nomhlalaphansi wokugula ofanayo nalowo ayezowuthola engakashiya.

28. KUNGABE IMPESHENI IYAKHUPHUKA EMVA KOMHLALAPHANSI?

Yebo. Okwamanje izimpesheni zenyuswa mhla lulunye ku Ntulikazi (1 July) minyakayonke ngamaphesenti angamashumi ayisithupha (60) kuya kwayikhulu (100) oguquko lwentengomali okuncike emandleni eSikhwama (Consumer Price Index)

29. IKHOKHWA KANJANI IMPESHENI?

Impesheni ikhokhwa ngqo kwimininingwane yebhange lomholimpesheni njalo ngenyanga.

30. UBANI OPHETHE ISIKHWAMA?

Ukuphathwa kweSikhwama kugunyazwe iBhodi laBaphathi Abaqokiweyo enamalunga ayishumi nambili (12), ayisithupha (6) aqokwa umqashi bese kuthi amanye ayisithupha (6) aqokwe amalunga. aBaphathi abaqokwe ngamalunga ahlanganisa abasengamalunga kanye nabaholimpesheni ngokulinganisa inani lamalunga nabaholimpesheni.

31. UKUTHENGA ISIKHATHI SOBULUNGA BEMPESHENI

Amalunga angathenga isikhathi esongeziwe sobulunga eSikhwameni ukukhuphula impesheni kanye nesamba ayosithola uma ethatha emhlalaphansi. Inani lalokukuthenga lincika eholweni kanye neminyaka yokuzalwa yelunga. Isikhathi sobulunga singathengwa ngokukhokha imali eyisigaxa. Ilunga lingathenga ubulunga lihlehle lize lifike eminyakeni eyishumi nesithupha (16) yokuzalwa.

32. UKUPHUTHA ISIKHASHANA

Umangabe ilunga linikwe ikhefu elingakhokhi iholo eliphelele, ilunga liyoqhubeka nokukhokha imali yempesheni eyisilinganiso seholo lakhe. Imali eshodile kumele ikhokhwe ezinyangeni ezingevile kwezizisithupha emva kokubuyela kwelunga emsebenzini.

33. ILIVU YABAKHULELWE

Uma owesifazane ethatha ilivu yabakhulelwe angaqoka lokhu okulandelayo:

- (a) ukukhokha iphesenti eligcwele (7.5) ngokomholo wakhe;
- (b) ukumisa ukukhokha aze abuyele emsebenzini bese ekhokha leyo mali ezinyangeni ezizisithupha; noma
- (c) ukungakhokhi lutho ngalesisikhathi bese engatholi lutho oluqondene nalesisikhathi sakhe sekhefu.

34. KUNGABE IYAKHOKHWA IBHONASI?

Yebo. Ibhonasi ikhokhwa njalo ngoNovemba. Ibhonasi ekhokhwayo ilingana nemali yempesheni ilunga eliyithola nyangazonke. Ibhonasi yokuqala ekhokhwayo iba ngangesilinganoso sezinyanga ilunga liqalile ukuhola impesheni kulowo nyaka.

35. IMITHETHO

Injongo yalencwajana ukukhombisa amalunga eSikhwama ngendlela elula izinzuzo azitholayo Lemithetho iyohlale isetshenziswa uma kukhona ukungaboni kahle. Amalunga ayelulekwa ukuthi athintane nehhovisi leSikhwama uma kukhona adinga ukukwazi ngaleMithetho.