Ukucwangcisela umhlalaphantsi

 Isitshixo esikhokelela kumhlalaphantsi omnandi

Into odinga ukuyazi xa ucwangcisela umhlalaphantsi

Ngenye imini, umsebenzi wakho uya kufika esiphelweni uthathe umhlalaphantsi. Uzibona njani xa sele usidla umhlalaphantsi? Uza kubanayo na imali eyaneleyo yokuhlangabezana neendleko zakho zenyanga nganye? Ngelishwa, uninzi lwethu aluyilungiseleli kakuhle le mini.

Ungaqalisa ukucwangcisela umhlalaphantsi nanini na, kodwa kungcono ukuqala kwangoko. Ukucwangcisa kakuhle kuya kukunceda ukuba uthathe izigqibo ngoku ukuze ufikelele kumhlalaphantsi owunqwenelayo ekuhambeni kwexesha.

**Iingcaciso zamagama**

Kubalulekile ukuba inkampani yeinshorensi yakho icacise indlela ewachaza ngayo amagama namabinzana aqhelekileyo.

**Umxhamli**

Umntu okanye iqela labantu abafumene imali ngenxa yomntu obhubhileyo ofake imirhumo kwingxowamali yomhlalaphantsi, okanye onelungelo lokufumana amancedo emali yentsalela.

**Umxhamli (onyuliweyo)**

Njengelungu lengxowamali yomhlalaphantsi uza kucelwa wonyule umxhamli okanye abaxhamli amabafumane imali oyongileyo xa unokubhubha ungekafiki kumhlalaphantsi.

**Ingxowamali yomxhamli**

Xa ilungu okanye umntu owayelilungu uyabhubha, izixa zemali ezifanele abantu abaxhomekeke kwilungu zingahlawulwa kwingxowamali yomxhamli zize zabelwe abaxhamli ngokwendlela ebona ngayo ingxowamali.

**Imali yoxhamlo/ Intlawulo eya kumxhamli**

Imali yoxhamlo yimali ebhatalwayo iphuma kwingxowamali yomhlalaphantsi iye kwilungu okanye kulowo wayelilungu.

**Iindleko zonobangela zesehlo**

Indleko ebhekiswa kumnini weinshorensi yotyalomali lomhlalaphantsi xa ilungu livele layeka ukuhlawula okanye lehlise imali ehlawulwayo okanye likhethe ukuthatha umhlalaphantsi phambi kwexesha elimisiweyo.

**Imirhumo**

Iimali ezifakwa ngezavenge ezihlawulwa kwisicwangciso sepenshini ngabantu abaphilileyo kuthiwa yimirhumo. Le mirhumo yakha iingxowamali ezifakwa kutyalomali ukulungiselela ingomso.

**Umntu oxhomekekileyo**

Umntu othe ngomhla wokubhubha kwelungu elalisebenza wabe esaxhomekeke kulo ngokwasezimalini.Isenokuba ngumntwana (kuqukwa omkhulisileyo okanye okhubazekileyo) umzali, umlingane, isizalwane okanye umntu ilungu lalinoxanduva lokumxhasa.

**Utyalomali**

Inkqubo yokufaka imali kwimveliso yotyalomali njengesikim sotyalomali (i-CIS), izabelo okanye ipropati. Ukufaka imirhumo kwingxowamali yepenshini kubonwa njengotyalomali.

**Umgcini osemthethweni**

Umntu okanye abantu abakhethwe ngokusemthethweni ukuba bagcine umntwana okanye abantwana okanye abantu abangakwaziyo ukuzenzela nto.

**Uxhamlo lwemali olusisixa esikhulu**

Imali esisixa esikhulu semali yokufa yintlawulo eyenziwa kube kanye kubaxhamli okanye kubantu abaxhomekekileyo iphuma kwilungu lengxowamali. Le mali yoxhamlo yimali eshiyekileyo kwimali yepenshini eyongiweyo (kukhutshwe iindleko nerhafu) futhi ingathathwa iseso sixa esikhulu okanye ingaphinde ifakwe kutyalomali.

**Umsebenzi osecaleni**

Umsebenzi osecaleni okanye owenzayo wongeza kulo owenzayo ukuze uzuze enye imali.

**Intlawulo yoxhamlo eyintsalela**

Intsalela ibhekisa nakweyiphi imali ephuma kwingxowamali yomhlalaphantsi engazange ihlawulwe okanye ibangwe emva kokuba umntu eyekile emsebenzini, egxothiwe, ephelelwe ngumsebenzi okanye ethathe umhlalaphantsi. Nokuba wawulifakile ibango waze wayifumana imali yakho xa sowuphumile kwingxowamali, kusenokwenzeka ukuba zange uyifumane yonke.

**Amatrasti**

Amatrasti ngamaqela abantu akhokela, alawule kwaye ongamele ukusebenza kweengxowamali zomhlalaphantsi.Kufuneka basebenze ngenkathalo, ngenkuthalo nokuthembeka. Amatrasti angathwaliswa uxanduva lwazo zonke izigqibo ezithathwa yingxowamali.

**Iintlawulo zoxhamlo ezingabangwanga**

Imali engabangwanga ibhekisa kwimali engakhange ihlawulwe okanye ibangwe lilungu lengxowamali yepenshini okanye yeprovidenti okanye ngumntu ongumxhamli kwiinyanga ezingama-24 ukususela ngomhla apho imali yayisele ilungele ukuhlawulwa okanye ukubangwa.

Iphepha leziqulatho

1. Masicwangcise

2. Yintoni ingxowamali yomhlalaphantsi?

3. Iindidi zeengxowamali zomhlalaphantsi

4. Iindlela ezinokukhethwa kutyalomali

5. Amalungelo noxanduva lwakho njengelungu lengxowamali yomhlalaphantsi

6. Intetho zokucetyiswa ngomngcipheko noxhamlo lwemali yomhlalaphantsi

7. Imibuzo ebuzwa rhoqo

8. Indlela yokufaka isikhalazo

Abantu abaluncedo

**1. Masicwangcise**

Jonga ubomi bakho ngoku futhi ucinge noxanduva lwezemali onalo ngoku. Ucinga ukuba uya kudinga imali engakanani ukuhlangabezana neendleko zakho ngenyanga, xa uthatha umhlalaphantsi? Asibobulumko ukucinga ukuba uya kuba kwisimo esingcono semali kunesi ukuso ngoku, okanye uza kuzilungisa izinto xa kufika ixesha lomhlalaphantsi.Usenokuba mdala kakhulu, ubebuthathaka okanye wenzakale okanye ube nesigulo esikuthintelayo ukuba usebenze emva komhlalaphantsi.

Xa uqala kwangoko ukonga imali, unexesha elininzi lokwandisa ixabiso lemali oyongayo yomhlalaphantsi.

**Kuqala, masisuse izinto ezingeyonyaniso nezibuntsomirha malunga nomhlalaphantsi:**

**“Ndisemncinci kakhulu ukuba ndingacinga ngomhlalaphansti”**

Xa uqala kwangoko ukonga imali yomhlalaphantsi, uya kubanemali eninzi xa uthatha umhlalaphantsi. Ungafaka imali kutyalomali kwaye uxhamle kumvuzo wokonga irhafu kwingxowamali yepenshini ebhalisiweyo.

**“Ixesha selikushiyile ukuba ungaqala ukonga imali yomhlalaphantsi”**

Ukuqalisa ukonga imali kungcono kunokuhlala nje ungayongi imali. Ungangena ngamandla ekongeni imali, ucwangcisele ukuba usebenze emva kwama-65 eminyaka yobudala, okanye ufumane umvuzo owongeziweyo kumsebenzi osecaleni.

**“Andinamali eyoneleyo yokufaka kutyalomali”**

Asiyonto yokuba unemali engakanani kodwa kukuba wonge imali nokuba ngama-R200 ngenyanga. Ngokuhamba kwexesha ungasonyusa isixa semali. Thetha nomniki weenkonzo zemali ogunyazisiweyo okanye umcebisi wezemali okanye ibrowukha ngendlela onokonga ngayo imali ulungiselela umhlalaphantsi.

Uninzi lwethu siphila ixesha elide, oko kuthetha ukuba imali yomhlalaphantsi yethu kufuneka isigcine ixesha elide. Usenokukholelwa kwinto yokuba xa ukumhlalaphantsi, iindleko zakho ziza kwehla, kodwa nokuba zingehla, kwezinye indawo zingenyuka. Umzekelo, njengoko zisehla iindleko zendlu xa ugqiba ukubhatala ibhondi, ungabhatala kakhulu kwiindleko zonyango.Yinto elindelekileyo ukuba bantwana baya kukhathalela okanye bagcine abazali babo (okanye oomawokhulu) xa bekumhlalaphantsi. Kwenzeka ntoni xa bengakwazi?

Xa wenze isigqibo sokonga imali ulungiselela umhlalaphantsi, yenza idinga noMniki weeNkonzo zeMali ogunyazisiweyo ongahlola isimo semali sakho aze akuncedise ukubala ukuba kuya kufuneka uhlawule malini na ngenyanga ukuze ube nemali eyaneleyo xa ukumhlalaphantsi.

Ukuqinisekisa umhlalaphantsi omnandi / otofotofo, kufuneka wonge imali ukuze ube nomvuzo womhlalaphantsi wenyanga olingana nama-75% etshekhi yokugqibela owayamkelayo.

Abaqeshi abaninzi banengxowamali yomhlalaphantsi abaqeshwa abafaka imirhumo kuyo. Yeyona ndlela ilula yokongela umhlalaphantsi njengoko umqeshi ewutsala umrhumo kumvuzo wakho. Uyakwazi nokuyongeza ngokuzithandela imirhumo kwingxowamali yomhlalaphantsi. Ungazithathela enye ikhava yomhlalaphantsi okanye ufake imirhumo kwingxowamali engeyiyo eyomqeshi wakho ukuba ufuna ukukhulisa imbiza yemali onayo ngexesha lomhlalaphantsi. Abantu badla ngokuyikhetha le ndlela xa bezisebenzela okanye xa abaqeshi bengenaso isicwangciso senkampani sepenshini.

2. Yintoni ingxowamali yomhlalaphantsi?

**Ingxowamali yomhlalaphantsi** ligama elimbaxa elibhekisa kwingxowamali yepenshini, utyalomali lomhlalaphantsi okanye ingxowamali yeprovidenti okanye ingxowamali yolondolozo. Ingxowamali yepenshini okanye yeprovidenti **ziingxowamali zasemsebenzini** kuba uzinikwa ngumqeshi.

Imali etyalwe kwingxowamali yomhlalaphantsi ikhuselwe nguMthetho weNgxowamali yePenshini (No. 24 ka-1956) (i-Pension Funds Act (No. 24 of 1956 - the ‘PFA’). Iingxowamali ezahlukeneyo zineendlela ezinokukhethwa noluhlu lwemigaqo kwaye zilawulwa yibhodi yamatrasti.

3. Iindidi zeengxowamali zomhlalaphantsi

**A. Iingxowamali zepenshini**

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| **AMANQAKU AYINYANISO NGENGXOWAMALI YEPENSHINI** |
| Ingxowamali yepenshini yingxowamali yasemsebenzini kwaye idla ngokuba **sisinyanzelo** ukuba ube lilungu layo. Oku kuthetha ukuba kufuneka ube lilungu xa umqeshi wakho enengxowamali. |
| Wena, namaqabane akho asemsebenzini nomqeshi wakho nifaka imirhumo rhoqo ngenyanga kwingxowamali, futhi le ngxowa yemali iyahlanganiswa ifakwe kutyalomali ukuze ikhule. Umrhumo wenyanga wakho utsalwa kumrholo/ kumvuzo wakho phambi kokutsalwa kwerhafu.  |
| Ukuba **uyayeka, uphelelwa ngumsebenzi, uyagxothwa okanye uthatha umhlalaphantsi** unelingelo lokufumana sonke isixa semali semirhumo yakho nezinye iimbuyekezo, ezakhayo okanye ezingakhiyo ozizuze kutyalomali. |
| Ukuba **uyayeka, uphelelwa ngumsebenzi okanye uyagxothwa** kwaye ubufaka imirhumo kwingxowamali yepenshini yomqeshi wakho, ungayikhupha imali oyongileyo okanye uyithathe uyise kwingxowamali yolondolozo, okanye kwingxowamali yepenshini yomqeshi omtsha wakho, okanye uyiyeke njengemali ehlawulwe ngokupheleleyo kwingxowamali yomqeshi wakho wangaphambili. |
| Ukuba **uthatha** **umhlalaphantsi** uvumelekile ukuthatha ikheshi esisinye esithathwini (ima kuma-R500 000) kungatsalwa rhafu (2020). Eshiyekileyo imali isetyenziselwa ukuthenga utyalomali lomhlalaphantsi. Xa ingxowamali yetyala lakho ingaphantsi kwama- R247 500 uya kuvunyelwa ukuthatha yonke loo mali oyixhamlayo iyikheshi. Isixa semali nepesenti zihlolwa minyaka le yi-South African Revenue Service (SARS) |
| Abanye abantu bayisebenzisa imali yepenshini eyongiweyo ukubhatala ityala okanye bazikhuphe baye eholideyini, kodwa kukho imiphumela yerhafu xa uyithatha le mali phambi kokuba ufike kwiminyaka yobudala yokuthatha umhlalaphantsi. Xa ulondoloza (usonga okanye ufaka kutyalomali kwakhona) imali oyongileyo kwingxowamali okanye oyisa kwenye ingxowamali awusayi kufumana ityala lerhafu kwaye imali yakho iya kukhula ngaphandle kokutsalelwa irhafu ude uthathe umhlalaphantsi. |

**B. Iingxowamali zeprovidenti**

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| **AMANQAKU AYINYANISO NGOLONDOLOZO LWEPROVIDENTI** |
| Njengengxowamali yepenshini yenkampani, ingxowamali yeprovidenti ikwayingxowamali yasemsebenzini kodwa ngumqeshwa ohlawula imirhumo.  |
| Xa uthatha umhlalaphantsi kwingxowamali yolondolozo eyiprovidenti, kuya kufuneka usebenzise isibini esithathwini semali onayo ukuthenga enye ingxowamali yokuphila okanye yobomi eza kuphinda ikunike umvuzo womhlalaphantsi. |
| Ukuba ubuneminyaka engama-55 okanye ngaphezulu ngomhla 1 Matshi 2021, kwaye awukathathi mhlalaphantsi kwingxowamali yolondolozo lweprovidenti unelungelo le-100% yesixa semali esiyikheshi kuqukwa neembuyekezo zomhlalaphantsi. |
| Ukuba ubungaphantsi kweminyaka engama-55 ubudala ngomhla 1 Matshi 2021, kuya kufuneka uthenge ingxowamali yomhlalaphantsi esisibini esithathwini semali efakwe kutyalomali emva ko-1 Matshi 2021 – kwaye uyakukwazi ukuthatha isixa semali esasifakwe kutyalomali phambi kwalo mhla futhi ubhatale nerhafu ngokwetheyibhile yerhafu yesixa esikhulu semali yomhlalaphantsi. |

**C. Utyalomali lomhlalaphantsi**

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| **AMANQAKU AYINYANISO NGOTYALOMALI LOMHLALAPHANTSI** |
| Utyalomali lomhlalaphantsi luhlobo lesicwangciso sokonga imali – ifana nokuba nesikim sabucala sepenshini yakho. |
| Isicwangciso sokonga imali sizimele asikho phantsi komqeshi kwaye siyindlela onokuyikhetha ukuba ufuna ukongiwa kwemali okongezelelweyo kumhlalaphantsi wakho okanye uziqeshile. |
| Ufaka imirhumo yenyanga kuphela kutyalomali lomhlalaphantsi. |
| Ungarhola kuyo isixa esinye esithathwini sexabiso layo xa ungena kumhlalaphantsi. Isibini esithathwini kufuneka sisetyenziswe ukuthenga utyalomali lomhlalaphantsi. |
| Ngokuxhomekeke kubudala obukhethileyo bomhlalaphantsi, ungayifumana imali oyongileyo ukususela kwiminyaka engama-55 ukuya phambili. |
| Ukuba xa ungena kumhlalaphantsi, utyalomali lungaphantsi kwama- R247 500 (2020) ungasikhupha sonke eso sixa. Ukuba utyalomali lukhulu, kufuneka isibini esithathwini salo sigcinelwe umvuzo wepenshini oza kuphuma rhoqo ngenyanga. Akukho sidingo sokuyikhupha imali; ungayiyeka kutyalomali lwakho ikhule de ube neminyaka ingama-75 ubudala. |
| Xa uyikhupha kwamsinyane uza kudliwa irhafu. USARS uyahlola futhi ahlaziye umlinganiselo werhafu rhoqo ngonyaka- babuze ngalo mba okanye uye kuMniki weeNkonzo zeMali ogunyazisiweyo. |
| Ungathenga utyalomali lomhlalaphantsi kwinkampani yeinshorensi ngqo okanye uye kuMniki weeNkonzo zeMali. Nokuba ukhetha yiphi na indlela, qiniseka ukuba inkampani yeinshorensi inelayisenisi ngokweNgcali yoLawulo lweeNkonzo zeMali ukuba iqhube ushishino, futhi uMniki weeNkonzo zeMali ugunyazisiwe yiNgcali yeCandelo lezeMali lokuziPhatha (Financial Sector Conduct Authority) ukuba anike iimveliso zemali neenkonzo. |
| Ukutshintsha imisebenzi phambi kokuthatha umhlalaphantsi akuchaphazeli utyalomali lwakho njengepenshini. Eyona nto ebalulekileyo, kukuba awunakucuntsula kule ngxowamali njengoko unokwenza kwipenshini yenkampani xa utshintsha imisebenzi. |

**D. Iingxowamali zolondolozo**

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| **AMANQAKU AYINYANISO NGENGXOWAMALI YOLONDOLOZO** |
| Xa utshintsha imisebenzi usuke komnye uye komnye nazi izinto ezine ongazikhetha:* Yonga (londoloza) imali kwingxowamali obukuyo kumqeshi wakho wangaphambili
* Thatha imali uyise kwingxowamali yomqeshi wakho omtsha, ingachukunyiswanga.
* Khupha inxalenye yayo le mali uze eshiyekileyo uyise kwingxowamali yolondolozo.
* Thatha yonke le mali yoxhamlo uyise kwingxowamali yolondolozo.
 |
| Ukuba utshintsha imisebenzi, okanye uphelelwa ngumsebenzi okanye uyagxothwa, ungayikhupha imali yakho oyonge kwingxowamali yepenshini yenkampani uyise kwingxowamali yolondolozo apho ulondoloze imali yakho de uthathe umhlalaphantsi. Ungasifaka sonke eso sixa osongileyo ngaphandle kokuhlawula irhafu. |
| Ungarhola ikheshi kule mali nanini phambi kokuthatha umhlalaphantsi. |
| Into engakwehlela kukuba usenokungabi nemali eyoneleyo emva kokuthatha umhlalaphantsi ukuba uthatha isigqibo sokuba urhole ikheshi kule mali. Abantu badla ngokothuka xa bebona imali encinci abayifumanyo emva kokutsalwa kwerhafu neendleko zokulawula imali yomhlalaphantsi. Ngoku bafune ukutshintsha iingqondo zabo. Ngelishwa xa **ukhethe ukuyithatha iyikheshi imali yoxhamlo awukwazi ukujika.** |

**E. Ingxowamali yePenshini yoMqeshwa kaRhulumente**

UMzantsi Afrika unabaqeshwa bakarhulumente abamalunga nesigidi (imiliyoni) esiyi-1.7 abamirhumo yabo ihlawulwakwiNgxowamali yePenshini yoMqeshwa kaRhulumente. Ayonganyelwanga yiNgcali yeCandelo lezeMali lokuziPhatha kodwa ilawulwa kwaye iphethwe yiNgcali yoLawulo lwePenshini kaRhulumente, ukuze iiasethi zayo zifakwe kutyalomali lweQumrhu loLuntu loTyalolomali elibizwa i- Public Investment Corporation (PIC).

Le ngxowamali yasekwa nguMthetho wePenshini yaBaqeshwa bakaRhulumente echazwe njengengxowamali yokuxhamla yepenshini ngo-1996. Oku kuthetha ukuba iintlawulo zisekwe kwiminyaka yenkonzo ne-avareji yomvuzo kwiminyaka yokugqibela yengqesho ngokomlinganiselo wokongezeleka - ingeyiyo indlela eqhuba ngayo ingxowamali. Ngokungafaniyo nengxowamali yepenshini yabucala, iNgxowamali yePenshini yoMqeshwa kaRhulumente iyabaqinisekisa abaxhamli ngenqanaba leentlawulo, akukhathaliseki nokuba ipotifoliyo yotyalomali iqhuba njani.

Abaxhamli baqinisekiswa umvuzo wobomi ukuze ibe ngama-50% ukuba umlingane welungu eliyintloko uyabhubha. Iintlawulo zoxhamlo zeNgxowamali yePenshini yoMqeshwa kaRhulumenteziqinisekisiwe iminyaka emihalnu yokuqala**.**  Ukuba ilungu liyabhubha ngesi sigaba, utyalomali lonke lunikwa umlingane okanye abantu ababizwe ngamagama njengabaxhomekekileyo / abaxhamli.

**4. Iindlela ezinokukhethwa kutyalomali**

Urhulumente ubeke imithetho etyhafisa ukurholwa kwemali phambi kokuthatha umhlalaphantsi kuba loo nto ibangela umonakalo omkhulu kwisixa semali esongiweyo kwaye yinto abantu abaninzi abazifumana belingeka bafune ukuyenza.

Ukunceda abantu ukuba bangayenzi le mpazamo, ukususela ngomhla 1 Matshi 2019, uMthetho weNgxowamali yePenshini ufuna iingxowamali zepenshini ziseke **ipotifoliyo enokukhethwa yotyalomali.**

**Oku kuthetha ukuba:**

* Imali ingakhutshwa kwezinye iingxowamali zomhlalaphantsi nolondolozo isiwe kwipotifoliyo yotyalomali

enokukhethwa ngaphandle kwendleko.

* Abalawuli bengxowamali kufuneka baqinisekise ukuba indlela enokukhethwa yotyalomali iyahlangabezana

 nezidingo zoninzi lwamalungu.

* Ibhodi yamatrasti yengxowamali nganye kufuneka yandlale imiqathango apho ilungu linokubhaliswa

 kwipotifoliyo yotyalomali yendlela anokukhethwa.

**Indlela enokukhethwa yolondolozo nenokuphatheka**

* Ngaphandle kokuba ingxowamali yomhlalaphantsi inesizathu esivakalayo sokungezi ngolo hlobo, kufuneka ilungise imigaqo yayo ivumele indlela enokukhethwa yolondolozo lokongiwa kwepenshini. Oku kubalulekile kwizicwangciso zomhlalaphantsi abathi abaqeshwa bangene kuzo njengenxalenye yesivumelwano sengqesho yabo.
* Iingxowamali zomhlalaphantsi ezindala zidla ngokungavumi ukuba amalungu ashiye izixa zemali

 ezongiweyo zexesha elide kwingxowamali xa betshintshe abaqeshwa phambi kokuthatha umhlalaphantsi

 kodwa ngoku kufuneka balungise imigaqo yabo ukwenzela ukuba kube lula ukulondoloza iimali ezongiweyo

 zamalungu okanye bazise ezo mali ezongiweyo kwenye ingxowamali.

* Xa ukhetha ukulondoloza imali yakho yoxhamlo, ingxowamali kuya kufuneka ikunike isatifiketi sobulungu

 esibonisa ukuba uhlawule ngokupheleleyo kwisithuba seenyanga ezi-2 emva kokubazisa ukuba uyazishiya

 iinkonzo zomqeshi wakho.

**Isicwangcisoqhinga sotyalomali**

Zonke iingxowamali zenze isicwangcisoqhinga esilungiselela oku:

* Ukunika amalungu indlela enokukhethwa ukusebenzisa imali eyongiweyo ukuthenga utyalomali xa

 efika kumhlalaphantsi, ukuze afumane umvuzo rhoqo ngenyanga.

* Oku akudli mali kwaye kuhlangabezana nezidingo zamalungu kwaye kwazisa amalungu

 ngesicwangcisoiqhinga kusetyenziswa ulwimi olulula

* Ukunika utyalomali olukhethiweyo njengendlela enokukhethwa, kodwa ingxowamali ayivumelekanga ukuba iyenze ngokungathi kukuphela kwendlela enokukhethwa ngabo badla umhlalaphantsi.

5. Amalungelo noxanduva lwakho njengelungu lengxowamali yomhlalaphantsi

**Unelungelo loku kudwelisiweyo:**

* Mawaziswe ngamalungelo akho njengelungu lengxowamali.
* Uluhlu lwemigaqo yengxowamali nencwadana yamalungu.
* Ingxelo yezemali yomxhamli ebuncinaneni kanye ngonyaka.
* Khetha ama-50% amalungu ebhodi (amatrasti) uwazi ukuba ngoobani.
* Ukwazi ukuba ingxowamali iphethwe ngubani.
* Ukufumana intlawulo yemirhumo ngexesha xa ungenise onke amaxwebhu afunwayo.
* Ukufaka isikhalazo.

**Uxanduva lwakho luquka:**

* Ukubeka esweni ukusebenza kwengxowamali.
* Ukwenza amatrasti engxowamali yakho ayazi into ayenzayo.
* Ukwazisa amatrasti ngokutshintsha kolwazi neenkcukacha zakho kuquka nabo ubakhethe njengabaxhamli.
* Ukufumana ingcebiso yobungcali kuMniki weeNkonzo zeMali ogunyaziswe yiNgcali yeCandelo leeNkonzo

 zeMali lokuziPhatha, ukuba kuyafuneka.

* Ukubhatala ityala lemali-mboleko xa uboleke kwingxowamali yakho ngeenjongo zokuhlawula indlu phambi

 kokuthatha umhlalaphantsi ukuba ufuna ukufumana inzuzo epheleleyo xa ungena kumhlalaphantsi.

* Ukufumana ulwazi kwangoko ngomhlalaphantsi wakho nengxowamali yakho.
* Ukuphawula imiphumela yerhafu xa uthatha ikheshi kutyalomali lomhlalaphantsi – kubalulekile ukuba ube

nolwazi ngemilinganiselo yerhafu xa ukhupha imali kwakunye neenzuzo zomhlalaphantsi ezihlolwa

ekuqaleni kwexesha lerhafu ngalinye.

* Ukuqinisekisa ukuba uxelelwe ngezinto eziguqukileyo emthethweni yingxowamali yakho okanye nguMniki

 weeNkonzo zeMali.

* Ukuqinisekisa ukuba umqeshi wakho uyayihlawula imirhumo yomqeshi neyomqeshwa kwingxowamali

yepenshini.

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|  **AMACEBO AMAKAKHUNJULWE NGAMALUNGU ENGXOWAMALI YOMHLALAPHANTSI EHLAWULWE NGOKUPHELELEYO** |
| **Ngeli xa ulilungu elihlawule ngokupheleleyo, ingxowamali mayenze oku:*** Mayikubize imirhumo eyamkelekileyo yokulawula kwengxowamali, futhi loo mirhumo ihambelane neendleko zeenkonzo zokulawula zabantu abasaqeshiweyo.
* Ungabizwa irhafu ngenxa yemali yoxhamlo yakho elondoloziweyo ngenxa yokuba ulilungu eselihlawule ngokupheleleyo.
* Ingavumeli eminye imirhumo kwingxowamali.
* Kungabikho mali zitsalwayo zomngcipheko zemali yoxhamlo kwimali yakho elondoloziweyo.
* Uvunyelwe ukuba uthathe imali yoxhamlo eyikheshi okanye uthathe enye imali uyise kwenye ingxowamali kwaye unikwe neengcebiso phambi kokuthatha eso sigqibo.
* Uvunyelwe ukusa imali yoxhamlo elondoloziweyo kwenye ingxowamali ngaphandle kwendleko.
* Uvunyelwe ukukhetha ngokuzithandela ukulondoloza imali yomhlalaphantsi yakho, unganyanzelwa
* Unikwe isatifiketi sobulungu sokuhlawula ngokupheleleyo.
* Mayilungiselele ukukugcinela imali yoxhamlo (imali yomhlalaphantsi eyongiweyo), ukuba yongiwe ukuba awukwazanga ukukhetha.
 |

6. Intetho yokucebisa ngomngcipheko weemali /iintlawulo zoxhamlo zomhlalaphantsi

Njengoko iyinto eqhelekileyo ukulahlekelwa yimali nakoluphi tyalomali, kuqukwa neengxowamali zomhlalaphantsi, amalungu ngoku anelungelo lokufumana iingcebiso phambi kokuthatha nasiphi isigqibo.

**Imingcipheko yengxowamali yomhlalaphantsi**

Phambi kokuba ilungu lengxowamali lithathe, lilondoloze okanye lihambise imali liyise kwenye ingxowamali yomhlalaphantsi, iingxowamali mazicacise ngokuphandle zichaze oku kulandelayo ngolwimi olucacileyo noluvakalayo.

• Imingcipheko, iindleko zepotifoliyo zotyalomali olukhoyo.

• Isicwangcisoqhinga sotyalomali lomhlalaphantsi

• Bazilondoloza njani iintlawulo / iimali zoxhamlo.

• Zonke ezinye iindlela ezinokukhethwa ngamalungu

**Intetho yokucebisa**

* Kwintetho yokucebisa makusetyenziswe ulwimi olulula ngabacebisi abazaziyo iindlela ekunokukhethwa

kuzo njengoko le ntetho yenzelwe ukunceda abantu abadla umhlalalaphantsi ukuze oko bakukhethayo

ngeemali zabo xa beyekile ukusebenza kusekwe kulwazi.

* Intetho yokucebisa isenokuquka intlanganiso nabantu apho kwabelwana ngolwazi nemibuzo iphendulwa

 ngolwimi olulula oluvakalayo.

* Intetho yokucebisa ngeentlawulo zomhlalaphantsi ayiyongcebiso yezemali. Oko mawukuxelelwe ngqo.
* Umntu onika intetho yokucebisa akukho sidingo sokuba ibe nguMniki weeNkonzo zeMali. Kodwa ke

 ingxowamali yotyalomali lwakho mayiqiniseke ukuba umntu onika ingcebiso uqeqeshiwe ukuba abelane

 ngolwazi futhi aphendule nemibuzo.

**Qaphela:** Intetho yokucebisa ngengxowamali yomhlalaphantsi ayiphelelanga kwizinto ezidweliswe apha ngasentla, kwaye inganikwa nanini. Intetho yokucebisa iyafuneka naxa umntu ejoyina ingxowamali njengelungu elitsha, mayibe ziinyanga ezintandathu phambi kokuba umntu afike kubudala bokuthatha umhlalaphantsi.

7. Imibuzo ebuzwa rhoqo

**MB: Kwenzeka ntoni kwimali yam yomhlalaphantsi ukuba ndibhubha phambi kokuthatha umhlalaphantsi?**

MP: Imali yakho ephuma kwipenshini okanye kwingxowamali yeprovidenti ayenzi nxalenye yelifa lakho. Xa unokubhubha ngexesha usasebenza imali yakho iyakwabelwa abantu abaxhomekeke kuwe okanye abo wabakhethayo, ngokokuxhomekeka kumatrasti emva kophando lokufumanisa ukuba ngoobani abaxhomekeke kuwe okanye ngoobani owabakhethayo. Amatrasti anomsebenzi wokubona ukuba imali yabiwa njani, kodwa ke kubalulekile ukuba ifomu yakho yabantu obakhethe njengabaxhamli kufuneka ihlale ilungile. Loo nto iwenza lula umsebenzi wamatrasti ukwazi abo bantu baxhomekeke kuwe, kwaye ikwanceda ukwabiwa kwemali ngokukhawuleza iye kubaxhamli abatyunjwe nguwe.

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| **IIMALI /IINTLAWULO ZOXHAMLO NABANTU ABAXHOMEKEKILEYO** |
| 1. Xa ilungu lengxowamali okanye ilungu langaphambili libhubha, **isixa semali yoxhamlo esikhulu sokufa** esibhatalwa abantu abaxhomekeke kuwe esiphuma kwipenshini okanye kwiprovidenti singahlawulwa kwingxowamali yoxhamlo. ICandelo 37 (c) loMthetho weNgxowamali yePenshini linika isigaba seenyanga ezili12 zokuba kuhlawulwe isixamali esikhulu kubaxhamli okanye abantu abaxhomekeke kwilungu lengxowamali. Kodwa akunyanzelekanga ukuba iingxowamali ziyabe le mali ngesi sigaba, futhi kusenokuthatha ixesha elide ukufikelela kule mali. Ezi ingazizixa ezikhulu zemali yokufa ezibhatalwa abantwana okanye abantu abadala abaxhomekeke kwilungu.
2. **Abantwana abaxhomekekileyo:** Isixa semali yoxhamlo esikhulu sokufa esifanele abantwana abaxhomekeke kwilungu singahlawulwa kwingxowamali yoxhamlo endaweni yokunikwa umzali obagcinayo.
3. **Abantu abadala abaxhomekekileyo:** Isixa esikhulu sentlawulo yoxhamlo esinikwa umntu omdala, naso singafakwa kwingxowamali yoxhamlo ukuba ilungu liyavuma okanye ukuba ingxowmali iyibona iyinto engcono ngokwasezimalini ukunceda umntu omdala ngokugcina imali kwingxowamali yoxhamlo.
4. Iintlawulo zoxhamlo zingasetyenziswa ukujongana neendleko zokufunda zomntu oxhomekekileyo okanye izixa zemali zingahlawulwa ngenyanga kumgcini osemthethweni ukuze ajongane neendleko zokugcina lowo oxhomekekileyo.
5. Imali eyinkunzi iya kuhlawulwa, kwimeko yomntwana, xa umntwnana efike ebudaleni.
 |

**MB: Kwenzeka ntoni xa mna okanye baxhamli bam bengafaki ibango?**

MP: Ukuba wena okanye abaxhamli bakho abafaki bango kwisigaba seenyanga ezingama-24 ukususela ngomhla efumaneka ngayo imali, imali leyo iya kubizwa njengeentawulo engabangwanga. Intlawulo engabangwanga ingagcinwa kwingxowamali yepenshini okanye yeprovidenti okanye isiwe kwingxowamali yentlawulo engabangwanga. Iingxowamali zentlawulo engabangwanga ziyabakhangela abaxhamli abasenokuba ngamalungu angaphambili engxowamali.

**MB: Yeyiphi imithetho emisela indlela emakuhlawulwe ngayo ingxowamali yokuxhamla?**

A: IOfisi yoMgwebi weNgxowamali yePenshini ibhalise imigaqo yengxowamali yomhlalaphantsi yakho kwanoMthetho weRhafu yoMvuzo ukuba uhlawulwa njani nanini. IOfisi yoMgwebi weNgxowamali yePenshini ibhekisa nakwimihlalaphantsi neengxowamali zeprovidenti. Injongo yeOfisi yoMgwebi weNgxowamali yePenshini kukuqinisekisa ukuba iingxowamali zomhlalaphantsi zinika iintlawulo njengoko kwandlaliwe kwimigaqo yengxowamali kwaye zilawula ngenkathalo nenkuthalo.

8. Indlela yokufaka isikhalazo

Ukuba unengxaki enxulumene nengxowamali yomhlalaphantsi, kufuneka ulandela inkqubo yezikhalazo njengoko

kucacisiwe ngezantsi.

INYATHELO 1: Bhala isikhalazo esicwangcileyo esiya kumphathi wengxowamali yakho uzame ukusombulula ingxaki ngokulandela inkqubo yenkampani yakho yokusombulula ingxaki.

INYATHELO 2: Ukuba awonelisekanga yindlela isikhalazo sakho esiphethwe ngayo, ungaqhagamshelana neOfisi yoMgwebi weNgxowamali yePenshini ucele uncedo lokusombulula isikhalazo. Kuya kufuneka ungenise isikhalazo esibhaliweyo uchaze imo neenkcukacha zesikhalazo. Ungasebenzisa nefomu ekwi-intanethi efumaneka kwiwebhusayithi yeOfisi yoMgwebi weNgxowamali yePenshini. Kufuneka unike ikopi yakho ye-ID, ubungqina bokuba ulilungu lengxowamali namaxwebhu axhasa isikhalazo sakho. IOfisi yoMgwebi weNgxowamali yePenshini ilawula inkqubo yokulamla nokubonisana ize ithathe isigqibo (ibizwa ‘okumisiweyo’) ukuba wena nomphathi wengxowamali anikwazi ukufika kwisivumelwano.

INYATHELO 3: Ukuba wena, ingxowamali okanye umphathi wengxowamali anonelisekanga kokumiswe yiOfisi

yoMgwebi weNgxowamali yePenshini ungabhenela kwiNkundla yamatyala yeeNkonzo zeMali simahla.

**Qaphela:** Ukuba unesikhalazo okanye ufuna ukulungisa impikiswano, uneminyaka emithathu ukususela kumhla

wesehlo esikhokelele kwimpikiswano. Umphathi wengxowamali omkhalazelayo uneentsuku ezingama-30 zokuba

aphendule ngesikhalazo.

 **Abantu abaluncedo**

Ukubika isimo esingekho mthethweni okanye impatho embi ngokunxulumene neengxowamali zomhlalaphantsi, qhagamshelana nomnye waba:

 **INgcali yeCandelo leNkonzo lezeMali lokuziPhatha (Financial Sector Conduct Authority)**

Ukukhangela ukuba umniki weenkonzo zemali okanye umcebisi wezemali ugunyazisiwe ukuba athengise iimveliso neenkonzo zemali, nokuba ziziphi iimveliso abangakuthengisela zona, qhangamshelana neNgcali yeCandelo lezeMali lokuziPhatha (i-FSCA).

**Iziko lokufowuna:** 0800 20 3722 (FSCA)

**Iswitshibhodi ye-FSCA:** 012 428 8000

**Inombolo yefekisi:** 012 346 6941

**I-imeyile:** info@fsca.co.za

**Imibuzo ngemali engabangwanga:**

Pension.Queries@FSCA.co.za

FSCA.PensionsUnclaimed@FSCA.co.za

**Umbuzo nge-SMS– ID no:** 30913

**Umbuzo nge-SMS – isicelo nje ngokubanzi:** 30766

**Idilesi yendawo yeofisi:**

Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0081

**Idilesi yeposi:**

P.O. Box 35655, Menlo Park, Pretoria, 0102

**Iwebhusayithi:** [www.fsca.co.za](http://www.fsca.co.za)

ISebe lezeMfundo loMsebenzisi le-FSCA.

Ukuze ufumane ulwazi oluthe vetshe ngemfundo yezemali, qhagamshelana neSebe lezeMfundo loMsebenzisi.

**I-imeyile:** CED.Consumer@fsca.co.za

**Iwebhusayithi:** [www.fscamymoney.co.za](http://www.fscamymoney.co.za)

**Iofisi yoMgwebi weNgxowamali yePenshini**

Ukuba unesikhalazo malunga nepenshini yakho, okanye ingxowamali yomhlaphantsi ongakwaziyo ukusisombulula, ungafaka isikhalazo kwiOfisi yoMgwebi weNgxowamali yePenshini.

**Iziko lokufowuna:** 086 066 2837

**Ifowuni:** 012 748 4000 or 012 346 1738

**Ifekisi:** 086 693 7472

**Idilesi yendawo yeofisi:**

41 Matroosberg Road, Riverwalk Office Park, Block A, Ashlea Gardens, Pretoria 0081

**Idilesi yeposi:**

P.O. Box 580, Menlyn 0063

**Iwebhusayithi:** [www.pfa.org.za](http://www.pfa.org.za)

**Iofisi kaSozikhalazo waBaniki beeNkonzo zeMali (Office of the Ombud for Financial Services Providers, i-FIAS Ombud)**

Ukuba unesikhalazo ngakumniki wemveliso okanye uMniki weeNkonzo zeMali qhagamshelana noSozikhalazo waBaniki beeNkonzo zeMali (i-FIAS Ombud).

**Ifowuni:** 012 762 5000

**Ifowuni enendleko:** 086 066 3247

**Ifekisi:** 012 348 3447/012 470 9097

**I-imeyile:** info@faisombud.co.za

**Izikhalazo ngenkonzo yethu:**

hestie@faisombud.co.za

**Imibuzo ngenqanaba elikuzo izikhalazo:**

enquiries@faisombud.co.za

**Idilesi yendawo yeofisi:**

Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048

**Idilesi yeposi:**

P.O. Box 74571, Lynnwood Ridge 0040

**Iwebhusayithi:** [www.faisombud.co.za](http://www.faisombud.co.za)

**Ingxowamali yePenshini yoMqeshwa kaRhulumente**

Ingxowamali yePenshini yoMqeshwa kaRhulumente ilawula futhi iphathe iipenshini nezinye iimali zoxhamlo zabasebenzi eMzantsi Afrika. Ukuba unemibuzo nezikhalazo ngokubhekiselele kwipenshini yakho, qhagamshelana neNgxowamali yePenshini yoMqeshwa kaRhulumente.

**Ifowuni:** 012 319 1000/1911

**Iziko lokufowuna:** 0800 117 669

**Ifekisi:** 012 326 2507

**Idilesi yeposi:**

Private Bag X63, Pretoria, 0001

**Idilesi yendawo yeofisi:**

34 Hamilton Street, Arcadia 0083

**Iwebhusayithi:** [www.gepf.gov.za](http://www.gepf.gov.za)

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**IGATYA ELICHAZAYO**

*Ulwazi oluqulethwe yile ncwadana luvela kwiNgcali* ye*Candelo lezeMali lokuziPhatha (i-FSCA) ngenjongo yokunika ulwazi kuphela. Olu lwazi aluquki ngcebiso ebhekiselele emthethweni, okanye kuqeqesho lomsebenzi okanye kwimiba yezemali. Naxa kucokisisiwe ukuqinisekisa ukuba okuqulethweyo kuchanekile i-FSCA ayiniki ziqinisekiso okanye magunya kwaye ayazithwalisi uxanduva ngokuqulathiweyo okanye ngokuchaneka kolwazi olunikiweyo, okanye ilahleko okanye umonakalo obangwe ngokuthe ngqo okanye ngokungathanga ngqo ngokunxulumene nokuthembeka kokusetyenziswa kolo lwazi. Ngaphandle kwalapho kuchazwe khona, ilungelo lombhali lele-FSCA. Akukho lwazi olukule ncwadana oluya kuveliswa kwakhona okanye ludluliswe okanye luphinde lusetyenziswe okanye lubhengezwe nangayiphi na indlela okanye nakwiziphi iindaba ngaphandle kokuba imvume ebhaliweyo ifunyenwe kwiofisi ye-FSCA yoMcebisi Jikelele.*