UHLELO LWEZIMBIZA EZIMBILI LOKULONDOLOZELA UMHLALAPHANSI

Vol. 2: Siphendula imibuzo yakho ukwenza Siphendula imibuzo yakho evuthayo mayelana nokuqhubekayo malungana nohlelo oluhlongozwe Umgcinimafa Kazwelonke mayelana ngohlelo Lokuthatha Umhlalaphansi Olumbiza-zimbili.

Kusukela mhla lu-1 kuMashi 2024, uhlelo olusha Lwezimbiza Ezimbili kuhlongozwa ukuthi luqale ukusebenza eNingizimu Afrika. Kuzovumela Amalungu afaneleka ukuba akwazi ukufinyelela ingxenye encane yemali ayilondolozele umhlalaphansi. Okubalulekile, luzosiza futhi ukuvikela imali elondolozelwe umhlalaphansi.

Nasi isifinyezo esifushane sokukukhumbuza ukuthi uhlelo lweziMbiza Ezimbili luzosebenza kanjani:

- Uzokwazi ukufinyelela ingxenye yemali oyilondolozile ngaphambi kokuthatha umhlalaphansi ngaphandle kokusula emsebenzini. Lokhu kuhlosiwe ngako ukukusiza ngezikhathi zezimo eziphuthumayo zezezimali obungazindele, njengokudilizwa.
- Ingxenye esele izobe "ilondoloziwe", okusho ukuthi kuzofanele ugcine ingxenye enkulu yemali oyilondolozele umhlalaphansi ikutshalomali uze uthathe umhlalaphansi.

UBANI OZOTHINTEKA?

Uhlelo lweziMbiza Ezimbili luzothinta zonke izinhlobo zezikhwama zomhlalaphansi – okungukuthi, izikhwama zempesheni, izikhwama zomhlalaphansi zabasebenzi, izikhwama zama-retirement annuity, kanye nezikhwama zokulondoloza. Amalungu ama-Provident Funds abeneminyaka engama-55 noma ngaphezulu ngomhla lu-1 kuMashi 2021 ayoba nethuba lokukhetha ukuqhubeka nohlelo oludala noma amukele uhlelo olusha.

YINI ENTSHA?

Ngasekuqaleni kwalo nyaka, uMgcinimafa Kazwelonke wakhipha imithethonqubo ewuhlaka ezosebenza kulolu hlelo. Ake siyibuke.

Ukushintsha kwegama lisuka kwelithi "Imbiza" laba "Umgodla"

Kumithethonqubo ehlongozwayo, igama elithi "imbiza" sekungene esikhundleni salo elithi "umgodla". Isibonelo, Imbiza Yokulondoloza manje izobizwa ngokuthi Umgodla Wokulondoloza. Kodwa-ke, igama elithi "imbiza" lisasetshenziswa njengokwenjwayelo lapho kubhekiswe ezinguqukweni ezenzekile.

Kuzoba nokufakwa kwemali okukodwa iye Emgodleni wakho Wokulondoloza

Ngomhlaka 29 kuFebhuwari 2024, u-10% walokho oyobe usukulondolozile emalini yakho yokulondolozela umhlalaphansi (i-Vested Component) izodluliselwa Emgodleni wakho Wokulondoloza. Lokhu kuzokhawulelwa emalini eyizi-R30 000. Lokhu kufakwa kwemali kubizwa ngokuthi "imali eyimbewu". Ukufakwa kwemali kanye nje vo okuzokusiza ube nebhalansi yokuvula Umgodla wakho Wokulondoloza. Ngemva kwalokho, ingxenye eyodwa kwezintathu yemali yakho yesikhathi esizayo yesikhwama somhlalaphansi izokwabelwa Umgodla Wokulondoloza.

Ukukhishwa kwemali kungenziwa kanye kuphela ngonyaka wokuhlola

Uzokwazi ukukhipha imali Emgodleni wakho Wokulondoloza kanye kuphela ngonyaka wokuhlola. Unyaka wokuhlola uqala mhla lu-1 kuMashi njalo ngonyaka uphele zingama-28/29 kuFebhuwari. Ngakho-ke, uma ukhipha imali ngomhlaka 5 kuMashi 2024, kuzodingeka ulinde kuze kube umhla lu-1 kuMashi 2025 ukuze ukwazi ukuphinda ukhiphe imali futhi.

IZOCAZWA KANJANI IMALI YAKHO YOMHLALAPHANSI

Kusukela ngomhlaka 1 kuMashi 2024, izinkokhelo zakho eziya esikhwameni somhlalaphansi zizohlukaniswa kathathu:

- Ngomhlaka 29 kuFebhuwari 2024, u-10% wenani lemali yakho uzodluliselwa Emgodleni wakho Wokulondoloza. Uzoba yizi-R30 000.
- **Ingxenye eyodwa** kwezintathu yezinkokhelo zakho zesikhathi esizayo esikhwameni somhlalaphansi izokwabelwa lapha futhi kufanele ikhule nenzuzo yotshalomali.
- Ungakwazi ukufinyelela lo Mgodla ngaphambi kokuthatha umhlalaphansi. Uzokhokhiswa imali yokufinyelela njalo lapho uthatha imali ukuze kukhokhelwe izindleko zokwenza lokhu.
- Ukukhishwa kwemali kungenzeka kanye kuphela ngonyaka wentela phakathi komhla lu-1 kuMashi kanye nomhla zingama-28/29 kuFebhuwari.
- Isamba esincane ongasithatha yizi-R2 000. Isamba ongavunyelwe ukweqa kusona yibhalansi yakho osuke unayo Emgodleni wakho.
- Lo Mgodla wakhelwe ukuthi ube yisamba sakho uma usuthatha umhlalaphansi. Noma iyiphi imali oyikhipha ngaphambi kokuthatha umhlalaphansi izokwehlisa isamba sakho somhlalaphansi.
- Noma yiliphi inani elivela Emgodleni wakho Wokulondoloza elikhokhwe ngesikhathi usuthatha umhlalaphansi noma udlula emhlabeni lizobanjwa intela ngokwesikali sesamba sesikhwama somhlalaphansi sangaleyo nkathi.
- Uma ukhipha imali Emgodleni wakho Wokulondoloza ngaphambi kokuthatha umhlalaphansi noma ukufa, leyo mali izobanjwa intela ngokwenani lakho lentela elincane.

- **Izingxenye ezimbili** kwezintathu zezinkokhelo zakho zesikhathi esizayo esikhwameni somhlalaphansi zizokwabelwa lapha futhi kufanele zikhule nezinzuzo zotshalomali.
- Lo Mgodla ungafinyeleleka kuphela lapho udlula emhlabeni noma uthatha umhlalaphansi.
- Lo Mgodla uzohamba nawe impilo yakho yonke yokusebenza futhi akukho kukhipha imali okuyovunyelwa ngaphambi kokuthatha umhlalaphansi.
- Uma usuthatha umhlalaphansi, isamba se mali lapha kumele sisetshenziselwe ukuthenga impesheni, ezokunikeza umholo wanyanga zonke uma usuthathe umhlalaphansi.

- Izinkokhelo zakho zesikhwama somhlalaphansi ezikhona, kukhishwe inani elidluliselwe Emgodleni wakho Wokulondoloza, zizohlala kulo Mgodla futhi kufanele zikhule nezinzuzo zotshalomali.
- Imithetho yamanje yokufinyelela izosebenza, okungukuthi, usengakwazi ukufinyelela lo Mgodla uma ushiya Umqashi wakho ngaphambi kokuthatha umhlalaphansi.

AKE SIBUKE IZIBONELO EZIMBILI LAPHA NGEZANSI

UTHEO

UTheo uneminyaka engama-30 ubudala futhi uno-R50 000 emalini yakhe yomhlalaphansi. Ngomhlaka 29 kuFebhuwari 2024, u-10% wemali ayilondolozele umhlalaphansi (R5 000) izodluliselwa Emgodleni wakhe Wokulondoloza njengebhalansi yokuvula. Lokhu kuzomshiya no-R45 000 Emgodleni wotshalomali lwakhe.

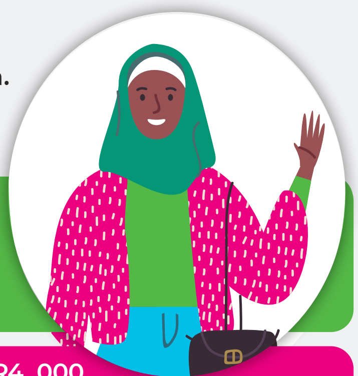
Lapho kusetshenziswa Uhlelo lweziMbiza Ezimbili, uTheo angenza lokhu okulandelayo ngo-R5 000 Emgodleni wakhe Wokulondoloza:

a. Awuthathe (kuncike kwintela).
b. Awuyeke uqhubeke ukhule. Angakwazi ukufinyelela kuwo kanye ngonyaka wokuhlolwa awubekele izimo eziphuthumayo zesikhathi esizayo.
c. Agweme ukuwukhipha kuze kube yilapho esethatha umhlalaphansi. Lapho ethatha umhlalaphansi angakhetha ukuwuthola njengesamba semali (kuncike kwintela) noma awufake Emgodleni Wotshalomali lwakhe noWomhlalaphansi ukuze athenge impesheni.

Lapho uTheo efinyelela esikhathini somhlalaphansi, angakwazi:

a. Ukusebenzisa isamba Semigodla yakhe emithathu ukuthenga impesheni.
b. Ukuthatha yonke noma ingxenye ethile Emgodleni wakhe Wokulondoloza njengesamba semali ewukheshi (kuncike kwintela) bese esebenzisa Isamba Esisemgodleni wakhe Womhlalaphansi ukuthenga impesheni.
c. Uma isamba Semali Yakhe okumele kuthengwe ngayo umholo womhlalaphansi kanye Nokusemgodleni wakhe Womhlalaphansi kungaphansi kuka-R165 000, angayikhipha yonke leyo mali.

UTASNEEM



UTasneem uneminyaka engama-40 ubudala. Njengamanje uno-R150 000 emalini yakhe yomhlalaphansi.

Ushintsha umsebenzi ngoJanuwari 2024 futhi ayithathe yonke imali yakhe yomhlalaphansi. Manje kufanele aphinde aqale phansi ukubekela umhlalaphansi.

Ngomhla lu-1 kuMashi 2024, usenemali engu-R4 000 emalini yakhe yomhlalaphansi. Ama-10% ale mali (R400) azodluliselwa Emgodleni wakhe Wokulondoloza Ngomhlaka 29 Febhuwari 2024.

UTasneem ufuna ukukhipha imali Emgodleni wakhe Wokulondoloza ngoba unesimo esiphuthumayo ngoMashi 2024. Ngeke akwazi njengoba isamba esingakhishwa siqala ku-R2 000, kanti ibhalansi yakhe ingaphansi kwalokhu (R400).

Ngo-Agasti 2024, uTasneem unesimo esiphuthumayo. Imali esele Emgodleni wakhe Wokulondoloza manje isiwu-R2 500 ngakho ukhipha u-R2 000 Emgodleni wakhe Wokulondoloza. Ngeke akwazi ukuphinda akhiphe imali futhi kuze kube umhla lu-1 kuMashi 2025.

UTasneem uboleka kuyena imali yakhe okufanele aphile ngayo kusasa – u-R2 000 awukhipha ngo-Agasti 2024 kusho ukuthi uzothola isamba semali encane ngo-R2 000 (kanye nenzalo esiyenzile) lapho ethatha umhlalaphansi.

YINI ELANDELAYO?

Mhla lu-1 kuMashi 2024 usuku oluhlongozwayo lokuthi uhlelo Lwezimbiza Ezimbili luqale ukusebenza, kodwa lokhu kungase kushintshe. I-SuperFund izolokhu ikwazisa nganoma yiziphi izinguquko ezintsha ezenzekayo.

LONDOLOZA

Khumbula ukuthi noma yimalini oyikhipha Emgodleni wakho Wokulondoloza izokwehlisa isamba ozosithola esiyisigaxa somhlalaphansi. Cabanga kabanzi ngokugcina imali yakho yomhlalaphansi uyibekele izikhathi lapho uzobe usuyidinga ngempela.

IMIBUZO EVAME UKUBUZWA

Uma sekuvele kukhona imali engiyikhiphile Emgodlelni wami Wokulondoloza ngonyaka wokuhlaziya bese ngiyesula emsebenzini, ngingakwazi ukuphinda ngikhiphe enye imali futhi?
Cha, awukwazi. Ukukhishwa kwemali kunomkhawulo wokukhipha kanye ngonyaka onyakeni wokuhlola. Isibonelo, uma ukhipha Emgodleni wakho Wokulondoloza ngomhlaka 30 ku-Ephreli 2024, uyoze ukwazi ukuphinda ukhiphe futhi mhla lu-1 kuMashi 2025. Nokho, siyakwazi ukubonelela lawo Malungu asula emsebenzini ebe enemali engaphansi kwezi-R2 000 Emgodleni wawo Wokulondoloza.

Yimiphi imithetho yentela esebenzayo uma kukhishwa imali?
Uma ukhipha imali Emgodleni wakho Wokulondoloza ngaphambi kokuthatha umhlalaphansi noma ukufa, izokhishwa intela ngenani lakho lentela elincane. Umphathi wesikhwama sakho uzokhokha intela kwabakwa-South African Revenue Service (SARS), bese wena ukhokhelwa isamba esesikhishwe intela.

Ngabe Uhlelo Lwezimbiza Ezimbili luzoba yinto enhle kubantu baseNingizimu Afrika?
Yebo. Izilinganiso ziveza ukuthi bangaphansi kuka-10% abantu baseNingizimu Afrika abakwazi ukuqhubeka nokuphila ezingeni abebephila kulo ngaphambi komhlalaphansi ngemva kokuthatha umhlalaphansi – isigaba sempilo esingafinyelela eminyakeni engama-30. Umqondo oholele ekusungulweni Kwezimbiza Ezimbili ukwenza abantu bakwazi ukuphila kangcono lapho sebethathe umhlalaphansi ngokuvikela imali yabo yomhlalaphansi kuyo yonke impilo yabo yokusebenza.

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