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— 2022 —

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Ukukhuselwa ngumthetho: I-South African Road Passenger Bargaining Council Retirement Fund (i-Sarpbac) ayamkeli mbopheleleleko ngayo nayiphi na ilahleko okanye umonakalo okanye iindleko ezinokubangelwa yimiphumo ethe ngqo yokuthembela kwinkcazelo ekule ncwadana. Ukuba kukho nakuphi na ukungqubana phakathi kwenkcazelo ekule ncwadana neyona Mithetho yale Ngxowa-mali okanye iinzuzo zale polisi yeinshorensi, kuya kusebenza eyona Mithetho yeNgxowa-mali okanye iinzuzo zale polisi ye-inshorensi. Amalungu abongozwa ngokungqongqo ukuba afune iingcebiso ezisemgangathweni zezimali ngaphambi kokuba enze naluphi na utshintsho kwizicwangciso zawo zomhlala-phantsi.

SITHI HUNTSHU!

Siyakwamkela njengelungu le-South Africa Road Passenger Bargaining Council Retirement Fund. Uphakathi kwabantu abambalwa abenza amalungiselelo akho okudla umhlala-phantsi. Siyazidla ngeenzuzo esizenze zafumaneka kuwe, yaye siyaqhubeka sizama ukuziphucula.

Kwangaxeshanye, ukwanayo nembopheleleko yokuqonda iinzuzo ukuze usebenzise ezo ukwaziyo ukuzifikelela. Ukongezelela kwimali oyonga kumhlala-phantsi kukho neenzuzo zomngcipheko wokuba kwi-inshorensi osenokufuna ukuzisebenzisa ngoxa usaphangela.

Le ncwdana isisikhokelo esisa ekufumaneni ezi nzuzo. Yigcine kwindawo ekhuselekileyo uze uqinisekise ukuba abo baza kuxhamla kwezi nzuzo bayazazi izinto eziquletheyo.

Ukuba unayo nayiphi na imibuzo ngale Ngxowa-mali okanye iinzuzo zayo, qhagamshelana neDesika yoNcedo (Help Desk) ngefowuni okanye nge-imeyili.

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AMAVANDLAKANYA NGALE NGXOWA-MALI

Ingxowa-mali Yomhlala-phantsi ye-South Africa Road Passenger Bargaining Council (Sarpbac) yingxowa-mali yomnikelo ochaziweyo, apho wena nomqeshi wakho nisenza umnikelo wenyanga oqingqiweyo oya kumhlala-phantsi nezinye iinzuzo. Le Ngxowa-mali ilungiselela iinzuzo kumalungu xa esidla umhlala-phantsi, xa eyeka emsebenzini, xa esweleka okanye ekhubazeka neemfuno zomngcwabo zentsapho.

Ngaphambili, le Ngxowa-mali yayibunjwa yingxowa-mali yomhlala-phantsi nengxowa-mali yezibonelelo. Kodwa ke, ukutshintsha kwemithetho ukususela nge-1 Matshi 2021 kuye kwenza ukwahlukaniswa kweengxowa-mali kungabi saba yimfuneko.

Le ngxowa-mali ibhaliswe kuNobhala weNgxowa-mali Yomhlala-phantsi yaza yagunyaziswa ziiNkonzo zoQokelelo-ngeniso zoMzantsi Afrika (South African Revenue Services).

Bonke abasebenzi abangamalungu e-South Africa Road Passenger Bargaining Council (iqumrhu lokubonisana nabasebenzi bothutho ngendlela lweepasinjana eMzantsi Afrika) ibangabasebenzi aban enxaxheba kule Ngxowa-mali. Bonke abasebenzi abatsha babaqeshi abathatha inxaxheba kufuneka bajoyine le Ngxowa-mali.



1

NGUBANI **OLAWULA** LE NGXOWA-MALI?

Le Ngxowa-mali ilawulwa yiBhodi enbaMeli abasixhenxe abatyunjwe yi-Sarpbac. Kubalulekile ukuphawula ukuba abathandathu kwaba baMeli baphuma phakathi kwabo usebenza nabo – ngabantu abayiqondayo imingeni ejongene nendawo osebenza kuyo, neentlobo zeenzuzo ezizezona zikulungeleyo.

Le Bhodi imi ngale ndlela:



AbaMeli abathathu abanyulwe ziimanyano zabasebenzi



AbaMeli abathathu abanyulwe ngabaqeshi



UmMeli omnye oZimeleyo onyulwe yiBhodi yabaMeli.

AbaMeli, ngaphandle komMeli ozimeleyo, baba seofisini kangangengesithuba seminyaka emihlanu yaye banokuphinda banyulwe ekupheleni kweminyaka emihlanu. Ukunyulwa komMeli Ozimele geqe kuyahlolwa rhoqo kwiminyaka emithathu, yaye lowo usesikhundleni uya kufanelekela ukuphinda anyulwe.

Le Ngxowa-mali lijelo elisemthethweni elivela kwi-South Africa Road Passenger Bargaining Council yaye imele ilawulwe ngabaMeli ngokuvumelana nemigaqo yeNgxowa-mali, uMthetho weeNgxowa-mali zoMhlala-phantsi ka-1956 (kwakunye notshintsho olwalandelayo), uMthetho weRhafu yeNgeniso nayo yonke eminye imithetho efanelekileyo.

2

LITHINI IXABISO LALE NGXOWA-MALI?

Isabelo selungu ngalinye senzuzo yalo yomhlala-phantsii kwiNgxowa-mali laziwa ngokuba liXabiso lawo leNgxowa-mali yaye libunjwa zezi zixa zilandelayo:



Umnikelo wenyanga welungu



Iminikelo wenyanga yengxowa-mali yomhlala-phantsi eyenziwa ngumqeshi welungu elo



Naliphi na ixabiso lokudlulisela elidluliselwa kwiNgxowa-mali egameni lelungu



Imbuyekezo yotyalo-mali efunyenwe kwezi zixa



Intlawulo engaphantsi yolawulo, iinzuzo zomngcipheko nezinye iindleko zeNgxowa-mali.

Imbuyekezo yotyalo-mali yimali ekwezona aseti ezixhasa iXabiso leNgxowa-mali yelungu ngalinye, ngaphandle kwemali yokulawulwa kotyalo-mali. Imbuyekezo yayo nayiphi na inyanga okanye ixesha inokuba phozithivu okanye ibe negethivu kuxhomekeka kwindlela oluqhube ngayo utyalo-mali lweaseti zangaphandle. Noko ke, le Ngxowa-mali ityalwe kwinkqubo yotyalo-mali ye-Smooth Growth Fund investment eyinkqubo eqinisekisiweyo engadluliseli imbuyekezo enegethivu kumalungu ayo. Olona hlumo lukwindawo embi olunokufunyanwa ngamalungu lungayimbuyekezo eyimband' esikhova.

Indlela oluqhuba ngayo utyalo-mali ixhomekeke:

- Kwiqhinga lotyalo-mali elilandelwa ngabaMeli
- Abalawuli bee-aseti abakhethwe ngabaMeli ukulawula iipotfoliyo zotyalo-mali lweNgxowa-mali
- Indlela ezisebenza ngayo iimarike zotyalo-mali.

Inkcazelo engagumbi kwiqhinga lotyalo-mali, indlela eyakhiwe ngayo ipotfoliyo yaye indlela eqhuba ngayo ikhona kwiwebhsayithi.

3

ITHINI IMINIKELO YENYANGA?

Amalungu nabaqeshi banegalelo kule Ngxowa-mali:

- Onke amalungu anikela nge-7.5% yomvuzo kumhlala-phantsi.
- Umlinganiselo oqhelekileyo womqeshi yi-10% yomvuzo eya kumhlala-phantsi kwilungu ngalinye. Umnikelo womqeshi usetyenziselwa ukuhlawula iiprimyam ze-inshorensi ukuze kufunyanwe iinzuzo zomngcipheko, ulawulo nezinye iindleko zengxowa-mali kunye nentsalela eya kwiXabiso leNgxowa-mali yelungu.
- Uwonke umnikelo yi-17.5% yomvuzo wonyaka welungu oya kumhlala-phantsi.



AbaMeli beNgxowa-mali ngabo abahlolayo ukuba umlinganiselo wale minikelo umi njani ngamaxesha athile ukuze kufumaneke iinzuzo kumalungu.

Umzekelo yiminikelo yelungu elifumana i-R6 000 ngenyanga nonenxalenye yomvuzo eya kumhlala-phantsi

Umvuzo oya kumhlala-phantsi	Umnikelo welungu	Umnikelo womqeshi
R6 000/ngenyanga	R450	R600

Imali yangoku efunyenwe kwiminikelo yelungu nomqeshi ichazwe ngokweenkcukacha kwiwebhsayithi.

NAZI

IINZUZO

ZAKHO ZICACISIWE



1

UMHLALA-PHANTSI OQHELEKILEYO

Ubudala obuqhelekileyo bokuthatha umhlala-phantsi kuwo onke amalungu ale Ngxowa-mali yiminyaka engama-65.

Amalungu anokuthatha umhlala-phantsi nakubuphi na ubudala phakathi kuka-55 no-69 iminyaka ubudala, ukuba nje avumelene nomqeshi.

Isixa-mali nentlawulo yeenzuzo zomhlala-phantsi

Xa lithatha umhlala-phantsi, iinzuzo zelungu ziya kuba liXabiso leNgxowa-mali. Ngouxhomekeke ekubeni uyijoyine nini iNgxowa-mali oku kunokuquka iinzuzo ezivela kwiNgxowa-mali yePensheni nakuleyo yeZibonelelo.

Kuye kwabakho utshintsho olubalulekileyo olungokwasemthethweni kwindlela iingxowa-mali zezibonelelo ezisingathwa ngayo ukususela ngo-1 Matshi 2021.

Ukuba ubungaphantsi kweminyaka engama-55 ubudala ngo-1 Matshi 2021:

- Imali eyongiwe kwiNgxowa-mali yeZibonelelo yakho ukuya kutsho nge-28 February 2021 isenokuthathwa isisixa xa uthatha umhlala-phantsi. Imithetho 'emidala' isemi. Ezi ziya kwaziwa njengeenzuzo ezityaliweyo.
- Iinzuzo zakho ezityaliweyo ziya kuqhubeka zikhula ngokwendlela oluqhuba ngayo utyalo-mali lweNgxowa-mali.
- Yonke iminikelo emva koMatshi 2021 iya kwaziwa njengeenzuzo ezingatyalwanga, yaye ezi ziya kuxhomekeka kwimiqathango ekhoyo elawula umhlala-phantsi nengxowa-mali eqhubekayo yomhlala-phantsi xa uthatha umhlala-phantsi:
 - o Ukuba imali yakho eyongelwe umhlala-phantsi ingaphantsi kwe-R247 500 iyonke, usakwazi ukuyithatha yonke imali njengesixa. Akukho lutshintsho kulo mgaqo.
 - o Ukuba ixabiso lilonke leenzuzo ezingatyalwanga lingaphezu kwe-R247 500, usenokuthatha ukuya kutsho kwisinye kwisithathu njengesixa yaye kufuneka ubeke isibini kwisithathu esiseleyo kutyalo-mali oluza kukwenzela ingeniso.
- Umthetho okhoyo usemi: Ukuba ushiya umqeshi wakho ngaphambi kobudala obuqhelekileyo bokuthatha umhlala-phantsi ngenxa yokudendwa, ukushiya umsebenzi, okanye ukugxothwa akulindelekanga ukuba uphinde utyale imali kwenye ingxowa-mali yomhlala-phantsi. Noko ke, ukuba awenzi njalo kusenokubakho iingxaki zerhafu. Phantse kusoloko kufanelekile ukulondoloza nayiphi na imali oyonga kumhlala-phantsi xa usuka komnye umqeshi usiya komnye.

Ukuba ubungaphezu kweminyaka engama-55 ubudala ngo-1 Matshi 2021:

- Ukuba akubatshintshi abaqeshi uze uhlale kwi-Sarpbac Provident Fund, unokuthatha isabelo sakho kule Provident Fund njengesixa xa uthatha umhlala-phantsi.
- Ukuba utshintsha abaqeshi ngaphambi kokuba uthathe umhlala-phantsi uze ukhuphe iinzuzo zakho ezityaliweyo e-Sarpbac uze uzise kwenye ingxowa-mali yomhlala-phantsi, ithuba lokuyifumana yonke imali xa uthatha umhlala-phantsi oqhelekileyo liyaphela. Yaye imiqathango eqhelekileyo efuna ukuba utyale imali kutyalo-mali olwenza umvuzo iya kusebenza.
 - Ukuba imali yakho eyongelwe umhlala-phantsi ingaphantsi kwe-R247 500 iyonke, usakwazi ukuyithatha yonke imali njengesixa. Akukho lutshintsho kulo mgaqo.
- ○ Ukuba ixabiso lilonke leenzuzo ezingatyalwanga lingaphezu kwe-R247 500, usenokuthatha ukuya kutsho kwisinye kwisithathu njengesixa yaye kuya kufuneka ubeke isibini kwisithathu esiseleyo kutyalo-mali oluza kukwenzela umvuzo.

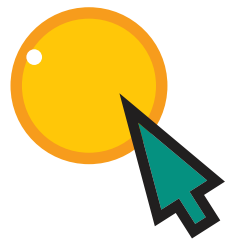
Le migaqo ilandelayo iyasebenza kwiXabiso leNgxowa-mali yakho kwiNgxowa-mali yakho yoMhlala-phantsi nayo yonke imali etyaliweyo ukususela ngo-Matshi 1, 2021:



Ilungu lisenokukhetha ukuthatha isinye kwisithathu seXabiso leNgxowa-mali iyikheshi.



Ilungu limele lisebenzise ibhalansi yeXabiso leNgxowa-mali ukuthenga isicwangciso somhlala-phantsi.



Ilungu limele likhethe uhlobo lomhlala-phantsi nenkampani ye-inshorensi oluthengwa kuyo.

Iindidi zohlobo lwenzuzo zomhlala-phantsi ziquka:



- Imali yomhlala-phantsi eya kwiqabane lelungu xa ilungu lisweleka emva kokuthatha umhlala-phantsi.
- Isibonelelo xa kunyuka isixa semali yomhlala-phantsi nyaka ngamnye ukulungiselela ifuthe le-infleshini.
- Ithuba eliqinisekisiweyo ekuya kuthi ngalo imali yomhlala-phantsi epheleleyo iqhubeke ihlawulwe enoba ilungu liyasweleka ngokukhawuleza komhlala-phantsi.

Kunconyelwa ngamandla ukuba amalungu enze amalungiselelo okuba umhlala-phantsi uqhubeke usiya kwiqabane emva kokusweleka kwelungu kwanokuba imali yomhlala-phantsi iyanyuka nyaka ngamnye ukuhlawulela ifuthe le-infleshini.

Imali yomhlala-phantsi ekhutshiweyo okanye ukuba lilungu elihlawulwe lagqitywa

Amalungu athatha umhlala-phantsi emsebenzini anokukhetha ukuyikhupha imali yawo yomhlala-phantsi kwiNgxowa-mali. Okanye bangazishiya iinzuzo zabo ezikwiNgxowa-mali bazibekele elinye ixesha. Noko ke, kufuneka ubhalele le Ngxowa-mali uyixelele ngeenjongo zakho zokwenza. Ngelo xesha, imiqathango yomhlala-phantsi echazwe ngasentla iya kusetyenziswa. Akukho minikelo ihlawulwa kwiNgxowa-mali yaye ilungu alikharishelwa ukufa xa lithathe i-inshorensi, umngcwabo neenzuzo zokukhubazeka ebudeni bexesha lokukhupha kwalo imali yomhlala-phantsi.

2

IINZUZO ZOKUFA

Xa ilungu lisweleka kukho iindidi ezintathu zeenzuzo ezithi zibekho:



Inzuzo yomngcwabo



Inzuzo yokufa equka isixa-mali esiphuma kwi-inshorensi



Ixabiso leNgxowa-mali elipheleleyo lelungu elisuka kwiNgxowa-mali yoMhlalaphantsi neyeZibonelelo.

Inzuzo yomngcwabo

Inzuzo yomngcwabo ihlawulwa ngokusuka kwipolisi eyahlukileyo ejongwe ngu-Sarpbac ngaphandle kweNgxowa-mali. Asiyiyo inzuzo yeNgxowa-mali yaye kuthethwa ngayo kuphela kule Ncwadana yeNkcazelo ukuze kuncedwe amalungu azi ngazo zonke iinzuzo zawo zokusweleka.

Inzuzo yomngcwabo ihlawulwa xa kusweleke ilungu okanye xa kusweleke iqabane okanye umntwana oxhomekeke kulo.

Ixabiso langoku lenzuzo yomngcwabo lichazwe kwithebyibhuli engezantsi. Noko ke, oku kunokutshintsha maxa wambi, ngoko kusoloko kukuhle ukukhangela iwebhsayithi ngamaxabiso akhoyo.

Inzuzo yomngcwabo xa kusweleke	Imali
Ilungu	R35 000
Iqabane lomtshato	R35 000
Umntwana oxhomekeke kulo oneminyaka eli-14 ukuya kutsho kwengama-21	R35 000
Umntwana oxhomekeke kulo oneminyaka emi-6 ukuya kutsho kweli-13	R17 500
Umntwana oxhomekeke kulo ongaphantsi kweminyaka emi-6 okanye imfambilini emva kweeveki ezingama-26 okanye ngaphezulu yokuncanca.	R8 750

Ukuba wena okanye ilungu lentsapho liyasweleka, kubalulekile ukwazisa i-inshorensi ngokukhawuleza kangangoko kunokwenzeka. I-inshorensi iyayenza inkonzo yokuthutha umzimba okwenye indawo phakathi kwemida yoMzantsi Afrika, kodwa kukho imimiselo nemiqathango emele ilandelwe.

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I-inshorensi iya kuthi kwakhona ilungiselele iinkonzo zoluleko lwasengqondweni kumxhamli ngelokunceda intsapho ihlangabezane nelahleko eyifumeneyo. Oku kuquka iingcebiso ezingokweemvakalelo kwakunye nezingokwasemthethweni. Oku kubaluleka nangakumbi xa abo baseleyo ingabantwana abancinane.

Inzuzo yokufa equka isixa-mali esiphuma kwi-inshorensi

Ikhava yokufa yangoku iwuphinda kathathu umvuzo oya kumhlala-phantsi ngonyaka. Ngoko, ukuba umvuzo wakho oya kumhlala-phantsi ngonyaka ubuyi-R72 000, inzuzo yakho yokufa iza kuba yi-R216 000.

Abameli banokutshintsha isixa somnikelo osetyenziselwa ukuthenga isixa se-inshorensi yokufa maxa wambi. Ikhava elungiselelwa yi-inshorensi ngokusekelwe kule minikelo kukwalindeleke ukuba itshintshe maxa wambi (phawula ukuba abameli badla ngokuhlola ikhava ye-inshorensi rhoqo emva kweenyanga ezili-12). Amalungu amele ahlele iwebhsayithi ukuze abone ukuba iphindaphindeke kangakanani, oku kuye kuboniswe kwisetimenti seenzuzo.

Ikhava yokufa yangoku iwuphinda kathathu umvuzo oya kumhlala-phantsi ngonyaka.

Abo bamkela imali eninzi – sithethanje abo bamkela ngaphezu kwe-R1 167 000 engumvuzo oya kumhlala-phantsi ngonyaka – kusenokufuneka bahlolwe impilo ukuze bafanelekele le nzuzo.

Kwakhona, le mfaneleko inokutshintsha maxa wambi, ngoko jonga iwebhsayithi ukuze ufumane iinkcukacha ezipheleleyo.

Ikhava yokufa kwakunye nazo zonke iinzuzo zomngcipheko ziyaphela xa ufika kubudala bomhlala-phantsi oqhelekileyo beminyaka engama-65 ubudala.

IXabiso LeNgxowa-mali Yam

Inxalenye yesithathu yenzuzo yokufa liXabiso eliPheleleyo leNgxowa-mali ngomhla wokusweleka, oku kuquka:

- Iminikelo yenyanga yelungu
- Iminikelo yenyanga yengxowa-mali yomhlala-phantsi eyenziwa ngumqeshi welungu elo
- Naliphi na ixabiso lokudlulisela elidluliselwa kwiNgxowa-mali egameni lelungu
- Imbuyekezo yotyalo-mali efunyenwe kwezi zixa
- Intlawulo engaphantsi yolawulo, iinzuzo zomngcipheko nezinye iindleko zeNgxowa-mali.

Zihlawulwa njani iinzuzo zokufa?

AbaMeli beNgxowa-mali banembopheleleko yokwaba inzuzo epheleleyo yokufa phakathi kwabo baxhomekeke kwilungu eliswelekileyo nabo bangabaxhamli. Ezi zixa-mali ngokuqhelekileyo ziya kuhlawulwa zizizixa kubantu abakhulileyo nakwiNgxowa-mali yoMxhamli egameni labantwana abancinane (abantwana abangaphantsi kweminyaka eli-18 ubudala) --iNgxowa-mali yoMxhamli iya kuthi ihlawule umvuzo wenyanga kumntu onyamekela aba bantwana bancinane.

AbaMeli ngokuqhelekileyo baya kwabela abantwana abancinane imali engakumbi kunabantwana abakhulileyo. Kuyo nayiphi na inzuzo eyabelwa abantwana abancinane, abaNkqubo ngokuqhelekileyo baya kubabela imali engakumbi abantwana abancinane kunabantwana abakhulileyo. Oku kungenxa yokuba abantwana abancinane banethuba elingakumbi abadinga ngalo ukuxhaswa ngezimali de bafikelele kwiminyaka eli-18 baze emva koko bakwazi ukuzixhasa.

Ngelokuncedisa abaNkqubo babone ukuba bangazaba njani iinzuzo zokufa, amalungu kufuneka azalise ifomu yokuKhetha Abaxhamli baze bayifake kwiSebe leHuman Resources okanye bayithumele kuMlawuli weNgxowa-mali. Kwifomu, amalungu amele abhale indlela angathanda ukuba iinzuzo zawo zabiwe ngayo xa enokuthi asweleke. Nangona abaNkqubo kungalindelekanga ukuba alandele indlela ekwabiwa ngayo, kusenokwenzeka enjenjalo ngaphandle kokuba avakalelwa kukuba ulwabiwo aluhambisani namalungiselelo eCandelo 37C loMthetho weNgxowa-mali Yomhlala-phantsi.

Amalungu amele akhumbule ukuzalisa aze athumele ifomu entsha xa iimeko zawo zitshintsha. Ngokomzekelo, ukuba ayatshata okanye aqhawule umtshato okanye abe nomntwana.

Kubaluleke gqitha ukuba **uzalise uze uhlaziye rhoqo uluhlu lwakho lwabaxhamli.**

Umnxeba woncedo weFedgroup uthi 0860 102 480.

Abalawuli be-Beneficiary Fund Fedgroup Trust kunokuqhagamshelwana nabo ngale ndlela ilandelayo:

Ifowuni: 011 305 2441

Imeyile: trusts@fedgroup.co.za

Indlela iTrust Fund Yabaxhamli Esebenza Ngayo

Xa kusweleka ilungu lishiya abaxhamli abangabantwana abancinane, abaNeli banokuhlulwa iinzuzo ezabelwe abantwana abancinane (abantwana abangaphantsi kweminyaka eli-18) kwi-Trust Fund Yabaxhamli. I-Trust Fund Yabaxhamli iya kuthi ihlawule umvuzo wenyanga kulowo ungumnyamekeli wabantwana ukuze bondliwe. Iindleko ezongezelekileyo zonyango nemfundo zinokubangwa kwi-Trust Fund Yabaxhamli. Imali esele kwi-Trust Fund Yabaxhamli xa besiba neminyaka eli-16 ubudala iya kuhlawulwa kumxhamli yonke, ngaphandle kwaxa abaxhamli bekhubazeka okanye kucelwe ukuba iphele.

INGxowa-mali ye-Sarpbac iye yathethana neFedgroup ukuba yenze le nkqubo ngemveliso ebizwa ngokuba yi-Beneficiary Care Benefit.

Ngaphezu kwenkonzo esisiseko kubaxhamli, iFedgroup's Beneficiary Care Benefit ineenkalo ezongezelekileyo eziliqela anokuthi umnyamekeli wabantwana abaselula azijonge, eziquka:

- **Ukufundiswa ngezimali** – kukho izifundo zasimahla ngezimali ezifumaneka kubo bonke abanyamekeli nabaxhamli. Ezi zifundo ziquka inkcazelo ngokwenza ibhajethi, ukuzikhupha ematyaleni, ukubhankisha, ukutyala imali neinshorensi.
- **Ukunikwa isikhokelo sezimali** – oku kuquka ungenelelo kwityala, ukuncediswa ngezomthetho, ukuncediswa kwizimali, inkqubo yokuba nendlu, ukufumana ululeko ngamatyala, ukuncediswa ekwenzeni ibhajethi, ukuphucula iskora sakho setyala neengcebiso kwirhafu.
- **Izaphulelo zeqabane** – kukho uluhlu olude lwamaqabane akunika isaphulelo esifikelela kwi-20% xa uthenga. Ezi ziquka iivenkile zokutya, iikhemesti, iikholeji ekufundwa mgama kuzo, iinkonzo zebhasi neevenkile zeencwadi.
- **Inkxaso yezamayeza** – Ukongezelela kuncedo lonyango olufumaneka iiyure ezingama-24, kukho uncedo lwezonyango olungxamisekileyo oluqhutywa nguNetcare 911.
- **Inkxaso yezemfundo** – abaxhamli banofikelelo olungenamida nasemva kweeyure zomsebenzi kumnxeba onokubancedisa ngomsebenzi wesikolo owenziwa ekhaya.
- **Impilontle yentsapho** – le nkqubo ijongana nemiceli-mngeni eliqela yentsapho njengokuyincediswa kwimo yentlekele, ufikelelo kwinkqubo yeTough Love South Africa, noncedo oluvela kwi-South African Depression and Anxiety Group enceda abantu neentsapho bahlangabezane neengxaki zempilo engokwasengqondweni.
- **Inkqubo ye-Iteke Learnership** – le yinkqubo yonyaka omnye yenkqubo yokukhokelwa enceda ifundise abo baphumelele imatriki ngempangelo ngoxa begqibezela iimfaneleko ezixhaswa yi-Seta. Abo banomdla bamele bafake izicelo yaye izithuba zilinganiselwe.

3

INZUZO YOKUKHUBAZEKA KWEXESHANA

Inzuzo Yokukhubazeka Okwexeshana ihlawulwa kuphela kangangeenyanga ezilithoba – ngaphandle kwethuba lokulinda.

- I-75% yomvuzo wakho wenyanga ukuya kufikelela kwi-R220 000
- Ithuba lokulinda ziinyanga ezintathu
- Imali yokukhusela umnikelo
- Inzuzo yabo baseleyo elingana nomvuzo weenyanga ezimbini

Isimbuku semali yokukhubazeka

- Siwuphinda kathathu umvuzo wonyaka
- Ukuphelisa ithuba lokulinda
- Inzuzo yokukhawuleza kokufa
- Ithuba lokulinda ziinyanga ezili-12
- Ithuba lokurhoxa leminyaka emihlanu
- Inzuzo ephezulu yi-R10 000 000

Isigulo esinganyangekiyo

- Inzuzo yesigulo esinganyangekiyo ifikelela kwi-R100 000
- Inzuzo yokhubazeko elingana nomvuzo wenyanga wexeshana uphindaphindwe kabini
- Amalungu eNgxowa-mali kuphela
- Izigulo ezikhavarishwayo ziquka; umhlaza, istrowukhu, isifo sentliziyo, utyando lofakelo-mthambo odlula kunothumela (coronary artery by-pass graft), utyando lwevalu yentliziyo, utyando lofakelo-mthambo kunothumela omkhulu (aorta graft), notyando lokuvula unothumela (angioplasty), noqhaqho-fakelo lwentliziyo.

Kubalulekile ukuba i-inshorensi (i-Momentum) yaziswe ngebango elisenokwenziwa ngokukhawuleza kangangoko kunokwenzeka. Esakuba azisiwe uMomentum, banokwazisa umqeshi ngalo naluphi na uhlobo lwezempilo okanye uvavanyo olufunekayo, okanye ukuba kufuneka kuyiwe kugqirha othile ngokukhethekileyo. Oku kukuthintela ulibaziseko olungeyomfuneko. Ibango lifanele lifakwe xa umqeshwa, ngenxa yokugula okanye ukwenzakala:

- Kungenakwenzeka ukuba abuyele emsebenzini
- Ekwikhefu lokugula ngaphezu kweentsuku zomsebenzi ezili-10
- Eye wabuyela emsebenzini ukuze enze umsebenzi wakhe yaye akakwazi ukwenza omnye umsebenzi.
- Kubonakala ukuba kuhlile ukuba nemveliso kwakhe ngenxa yezizathu zezempilo.
- Unengxaki yempilo okanye ugula ngengqondo yaye kunokufuneka alaliswe esibhedlele, asiwe kwindawo yokuzama ukumbuyisela kwimeko yangaphambili okanye angabikho emsebenzini kangangexesha elide.

Elona xesha lide livumelekileyo ukuba ungangafaka ibango ziinyanga ezintathu ukususela ngomhla umqeshwa awagqibela ngawo ukukwazi ukuwenza kakuhle umsebenzi wakhe oqhelekileyo.

4

INZUZO YOKUYEKA EMSEBENZINI

Xa liyeka emsebenzini, ilungu liya kufumana iXabiso leNgxowa-mali lalo elipheleleyo. Ilungu linokukhetha ukusebenzisa iXabiso leNgxowa-mali ngayo nayiphi na kwezi ndlela zilandelayo:



Ukudluliselwa ngaphandle kwerhafu kwingxowa-mali yomhlala-phantsi yomqeshi omtsha

Ukudluliselwa ngaphandle kwerhafu kwingxowa-mali egunyaziweyo yomhlala-phantsi, eyezibonelelo okanye eyolondolozo



Ukudluliselwa ngaphandle kwerhafu kwingxowa-mali eqhubekayo yomhlala-phantsi

Ihlawulwe kheshi, kuthathwe irhafu emele iye ku-SARS.



Njengoko uqale nge-1 Septemba 2017, lo mthetho (umgaqo 38) ngoku uvumela iinzuzo ukuba zihlawulwe kwiNgxowa-mali de ingxowa-mali iyalelwe lilungu ukuba ihlawule iinzuzo kheshi, okanye idlulisele iinzuzo, njengoko kulungiselelwe yimigaqo.

5

INZUZO YOKUGXOTHTWA, UKUPHELELWA NGUM- SEBENZI NOKUGXOTHTWA

Xa liphelelwa ngumsebenzini okanye ligxothwa, ilungu liya kufumana iXabiso leNgxowa-mali lalo elipheleleyo. Ilungu liya kuba nokhetho olufanayo ngokuphathelelele ukuhlawula iinzuzo njengoko kuchazwe kwiinzuzo zokuyeka emsebenzini kwicandelo elingaphambili.

Ukuba ilungu lineminyaka engaphezu kwengama-55 (obona budala buncinci umntu anokuthatha ngabo umhlala-phantsi wangaphambi kwexesha) yaye kuxhomekeka kwisivumelwano nomqeshi, linokukhetha ukuthatha inzuzo enjengenzuzo yomhlala-phantsi. Kule meko, imiqathango yomhlala-phantsi echazwe kwicandelo elingaphambili iyasebenza.

Kuthekani ukuba ilungu liqhawula umtshato?

Xa ilungu liqhawula umtshato, umthetho uvumela ukuba kuhlululwe inxalenye yeXabiso leNgxowa-mali yelungu (njengoko kuchazwe kwisivumelwano sokuphunyezwa koqhawulo-mtshato) kwiqabane lelungu kwanokuba ilungu aliphumi kwiNgxowa-mali.

IXabiso leNgxowa-mali lelungu liya kuncitshiswa ngaso nasiphi na isixa esihlawulwa kwiqabane lelungu okanye esidluliselwa kwenye ingxowa-mali egunyazisiweyo yomhlala-phantsi egameni lalo.

Ukuze iNgxowa-mali ikwazi ukusebenza kumyalelo woqhawulo-mtshato, umyalelo woqhawulo-mtshato emele ufikelele ezi mfaneleko zifanelekileyo:

- Umyalelo woqhawulo-mtshato emele uchaze ukuba iqabane lelungu leNgxowa-mali linelungelo lokufumana inxalenye 'yenzala yomhlala-phantsi, njengoko kucacisiwe kuMthetho woqhawulo-mtshato
- Umyalelo woqhawulo-mtshato emele uchaze ipesenteji okanye umlinganiselo wenzala yomhlala-phantsi omele uhlululwe kwiqabane elingelolungu.
- Igama lengxowa-mali emele ihlawule iinzuzo limele ichazwe ngokucacileyo okanye ubuncinane kube lula ukulibona kwisindululo soqhawulo-mtshato.
- Le Ngxowa-mali imele ichazwe ngokucacileyo ukuze kwamkelwe iingxelo zayo nokuhlawula isabelo senzala yomhlala-phantsi kwiqabane elingelolungu okanye idluliselwe kwenye ingxowa-mali egameni leqabane elingelolungu.

6

INKQUBO YEMALI-MBOLEKO YENDLU EXHASWA NGUMHLALA-PHANTSI

Kunokuqhagamshelwana neStandard Bank Pension Backed Loans apha:

086 100 9429 | PBL.sales@standardbank.co.za

Le Ngxowa-mali inayo nemali-mboleko yendlu no-Standard Bank. Amalungu ayakwazi ukuboleka ku-Standard Bank ukwenzela ezi zinto zilandelayo kwezona zindlu ahlala kuzo:



Isixa seNzuzo

IXabiso leNgxowa-mali lisetyenziselwa ukuqinisekisa imali-mboleko ukuba akuhlawuli okanye ukuba ushiya umqeshi omsebenzelayo ngoku uze ungamhlawuli uStandard Bank.

Isixa-mali semali-mboleko sifikelela kwi-70% yeXabiso leNgxowa-mali. Amalungu afanele aqonde ukuba isicelo semali-mboleko sixhomekeke kuMthetho weLizwe weKhredithi -- ilungu linokungayifumani imali-mboleko ukuba ingxelo yalo yekhredithi imbi. Esona sixa-mali siphantsi yi-R5 000. Umlinganiselo wenzala onokuhlawulwa ngoWona Mlinganiselo Uphezulu (njengoko uchazwe yiBhanki enguVimba yoMzantsi Afrika ngokwexesha elo) kunye ne-0.25%.

Imiqathango iyasebenza

Isivumelwano semali-mboleko siphakathi kweNgxowa-mali neBhanki. Noko ke, ukuze amalungu afikelele le nzuzo, umqeshi umele avume ukutsala intlawulo yemali-mboleko ngokuthi ayitsale emvuzweni nyanga nganye aze ayihlawule ebhankini. Umqeshi uza kwenza oku aze asayine isivumelwano no-Standard Bank.

UMthetho weNgxowa-mali Yomhlala-phantsi uyenza ibe yimbopheleleko yabaMeli ukuqinisekisa ukuba imali-mboleko yendlu enikwa amalungu isetyenziselwa iinjongo zendlu kuphela. Inkqubo yoluleko yenkampani inokulandelwa ukuba abaMeli bafumanisa ukuba imali-mboleko yendlu iye yasetyenziswa kakubi.

Xa kuqhawulwe umtshato ngoxa imali-mboleko iye yathathwa kwiXabiso leNgxowa-mali, isixa semali-mboleko yendlu sitsalwa kwiXabiso leNgxowa-mali yakho ngaphambi kokuba kwahlulwe iXabiso leNgxowa-mali ngokuvumelana nomyalelo woqhawulo-mtshato.



UKUFUMANA IINGCEBISO NGEENZUZO ZANGAPHAMBI KOMHLALA-PHANTSI

Abameli baye bakhetha i-Momentum's Golden With Profit Annuity njengendlela eqhubekayo. Amalungu aya kufumana iingcebiso ngaphandle kwentlawulo ku-Momentum Benefit Counsellor ngexesha lomhlala-phantsi. Le yindlela yokunceda ilungu liqonde ukhetho elinalo xa lithatha umhlala-phantsi. Ukuba ilungu linokukhetha ukuyeka ukuthenga inkqubo eqhubekayo elungiselelwe yingxowa-mali, kuya kufuneka kuthethwane nomcebisi ngezimali. Oku kusenokuhamba nentlawulo yeenkqubo zengcebiso, eza kuhlawulwa lilungu.

UMGAQO-NKQUBO WENZALA YOKUHLAWULA EMVA KWEXESHA

Umlawuli uya kulikhupha kutyalo-mali iXabiso leNgxowa-mali leLungu kwipotfoliyo yotyalo-mali etyalwe kuyo:

- ngomhla eliphuma ngawo ilungu kwiNgxowa-mali, okanye
- ngokukhawuleza kangangoko kunokwenzeka emva koko ukuba umlawuli akakhange achazelwe kwangethuba ngokuphuma kwelungu.

Isakuba ikhutshiwe kutyalo-mali, inzuzo iya kugcinwa kwi-akhawunti yebhanki yeNgxowa-mali ukuze kufumaneke inzala yenzuzo yelungu de ibe ihlawulelwe.



1

UKUTSALWA NGOKWECANDELO 37D (kweemali eziya kumqeshi)

NgokweCandelo 37D loMthetho weNgxowa-mali Yomhlala-phantsi, ukuba ilungu liye lavuma ngokubhala phantsi ukuba lenze ubuqhophololo okanye lenze umqeshi walahlekelwa okanye ukuba umqeshi uye waqalisa inkqubo engokomthetho nxamnye nelungu laza lafunyaniswa kwinkundla yomthetho linetyala, kuya kuthi, ngokwesicelo somqeshi, iNgxowa-mali ivunyelwe ukuba ibambe inxalenye okanye zonke iinzuzo zelungu xa liphuma kwiNgxowa-mali, yaye kuxhomekeka kufikelelo lweemeko ezithile, lihlawule loo mali kumqeshi. Abameli beNgxowa-mali baya kujonga imeko nganye yomntu ngaphambi kokubamba imali okanye ukutsala imali ngokweCandelo 37D ngokweenzuzo zokuphuma zelungu.

Ukutsalwa kwerhafu kwiinzuzo

Zonke iinzuzo ezihlawulwe yiNgxowa-mali zixhomekeke kwintlawulo yerhafu efanelekileyo ngokuvumelana noMthetho weRhafu yeNgeniso.

Iinzuzo ezingalandwanga

Inzuzo engalandwanga ichazwa njengenzuzo engahlawulwanga kwisithuba seenyanga ezingama-24 zokwenziwa kwayo ifumaneke okanye ihlawulwe. Imigaqo ilungiselela ukuba kudluliselwe naziphi na iinzuzo ezingalandwanga 'kwingxowa-mali yeenzuzo ezigunyazisiweyo kodwa ezingalandwanga' eye yasekwa yaza yagunyaziswa ngokuvumelana noMthetho weNgxowa-mali yoMhlala-phantsi. Kule meko, ilungu alisayi kuba namanye amabango kwiNgxowa-mali Yomhlala-phantsi ye-SARPBAC yaye kuya kufuneka lifumane iinzuzo zalo kwingxowa-mali yeenzuzo ezingalandwanga.

Sithethanje, iinzuzo ezingalandwanga zithunyelwa ukuze zikhangelwe. Ukuba ukukhangela kuyasilela ukufumana amalungu okanye abaxhamli, iinzuzo zigcinwa kwingxowa-mali yaye azidluliselwa kwingxowa-mali yangaphandle egunyazisiweyo yeenzuzo ezingalandwanga.

Ukuphela kweenzuzo

Ukufanelekela ukufumana i-inshorensi yokufa neenzuzo zokukhubazeka kuphela mhla ilungu liyeka ukusebenza. Ikhava yokufa nokukhubazeka nayo inokuphela ngamaxesha okungabikho okungagunyaziswanga.

Ukufanelekela iinzuzo ze-inshorensi yokukhubazeka kuyaphela kwiinyanga ezintathu ngaphambi kokufikelela iminyaka eqhelekileyo yomhlala-phantsi (iminyaka engama-65 ubudala).

2

IINZUZO NEENGCEBISO ZEZIMALI

Amalungu ngokwawo anembopheleleko yokugqiba ngendlela iinzuzo zawo ezisetyenziswa ngayo xa eshiya iNgxowa-mali. AbaMeli nomlawuli abanakunikela naziphi na iingcebiso kule nkalo.

Noko ke, ezi ngongoma zilandelayo zibalulekileyo zimele ziphawulwe:

- Amalungu acetyiswa ngokungqongqo ukuba athathe iingcebiso kumcebisi ngezimali oqeqeshwe kakuhle nobhalisiweyo ngaphambi kokwenza nasiphi na isigqibo ngesicelo seenzuzo zawo xa ephuma kwiNgxowa-mali. Oku kusenokuquka ukuthenga ipolisi yomhlala-phantsi okanye ukudlulisela imali elugcinweni xa eyeka emsebenzini. Iingcebiso zinokuthathwa kumcebisi ngezimali ongaphezu komnye ukuqinisekisa ukuba ziyafana yaye yeyenzuzo yelungu.
- Abacebisi ngezimali bahlawulwa rhoqo ngekhomishini ethathwa kwinzuzo yokuphuma kwelungu. Kukho inzuzo yokuba umcebisi ngezimali uya kunika iingcebiso ezinyusa ikhomishini kunokuba zincele ilungu.
- Abacebisi ngezimali umthetho ufuna ukuba bayichaze ikhomishini abaza kuyifumana. Isixa sekhomishini asiqingqwanga, yaye kunokwenzeka ukuba kuthethwane ukuze kuhlawulwe ikhomishini ephantsi kumcebisi ngezimali okanye kuhlawulwe imali ekuvunyelwene ngayo ngecebiso elifunyenweyo.
- Ngokuqhelekileyo, amalungu acetyiswa ngokungqongqo ukuba azigcine iinzuzo zawo zomhlala-phantsi ngandlela ithile ukuba ashiya iNgxowa-mali ngaphambi koMhlala-phantsi.

Imithetho yeNgxowa-mali yeyona mithetho

Le ncwadana yenkcazelo ilushwankathelo lwamaxabiso eminikelo, iinzuzo namanye amalungiselelo eMigaqo yeNgxowa-mali Yomhlala-phantsi ye-Sarpbac. Ukuba le ncwadana iyahluka nangayiphi na indlela kwiMigaqo yeNgxowa-mali, kuya kusebenza iMigaqo.

Imigaqo ifumaneka kwiwebhsayithi. www.sarpbac.org.za

Ukubalwa nohlolo zincwadi lweNngxowa-mali

Ukuphela konyaka-mali weNngxowa-mali nguDisemba 31. Izitimenti zemali ezihloliweyo zimele ziveliswe yiNngxowa-mali kunyaka-mali ngamnye.

INngxowa-mali ibekelwa bucala ekwenzeni ubalo lokuhlola njengoko le ngxowa-mali ichazwa njengeyomnikelo yaye ayichazwa njengengxowa-mali yeenzuzo.

Amaxwebhu eNngxowa-mali

Amalungu anelungelo lokujonga la maxwebhu eNngxowa-mali alandelayo kwi-ofisi ebhalisiweyo yeNngxowa-mali:

- Imigaqo yeNngxowa-mali notshintsho olubhalisiweyo lweMigaqo
- Izitimenti zamvanje ezihloliweyo zemali yeNngxowa-mali
- Ingxelo yamvanje yobalo lweNngxowa-mali.



I-ofisi ebhalisiweyo yeNngxowa-mali yi:

Sarpbac Retirement Fund
1st Floor, Stone House
Stone Fountain Terrace
95 Klipfontein Road
Rondebosch, 7700



Igosa Eliphezulu leNngxowa-mali ngu-Gary Wilson ekunokuqhagamshelwana naye ku:

Ifowuni: 021 686 4281
Ifeksi: 086 610 2401 / 021 685 8048
i-imeyili: gary@sarpbac.org.za
Iposi: PO Box 13238, Mowbray
7705

3

IZIKHALAZO NEMIBUZO

Nasiphi na isikhalazo selungu nxamnye neNgxowa-mali okanye abaNtombi simele sibhalwe phantsi siye kwiGosa Eliphezulu leNgxowa-mali. Nasiphi isikhalazo esinjalo kuya kuhlangatyezwana naso ngokuvumelana neMigaqo yeNgxowa-mali.

Ukuba ilungu aliyamkeli impendulo efunyenwe kwiNgxowa-mali, lilungelo lokukhalaza kuMthetholeli weNgxowa-mali Yomhlala-phantsi ngokuvumelana nenkqubo echazwe kuMthetho weNgxowa-mali yoMhlala-phantsi.

Nceda uphawule ukuba nayiphi na imibuzo ngeenzuzo zakho ifanele ingathunyelwa kwiGosa Eliphezulu kodwa ifanele ithunyelwe kwiSebe lakho leHuman Resources okanye kumlawuli weNgxowa-mali.

IMomentum ngumlawuli okhethiweyo weNgxowa-mali. IneGosa elinguMnxibelelanisi waBathengi kwi-ofisi eyiNtloko ye-Sarpbac elincedisa ngemibuzo ephathelele amabango neenzuzo zamabango. linkcukacha zoqhagamshelwano zihamba ngolu hlobo:

Ifowuni: 021 686 4281
Imeyile: sarpbac@momentum.co.za

linkcukacha zoqhagamshelwano zedesika yonceda zihamba ngolu hlobo:

Ifowuni: 021 686 4281
i-imeyili: helpdesk@sarpbac.org.za
iwebhusayithi: www.sarpbac.org.za

ULUDWE
**LWENGCACISO-
MAGAMA**



INGCACISO-MAGAMA

I-anyuwithi	Imali ehlawulwa rhoqo yinkampani ye-inshorensi isenzelwa ixesha ekuvunyelwene ngalo (ngokuqhelekileyo ukuya kutsho kwithuba lokusweleka komxhamli) njengembuyiselo yesixa-mali okanye uthotho lweeprimyam aye umnini polisi wazihlawula inkampani ye-inshorensi ngexesha lokuphangela kwakhe.
Ingxowa-mali echaziweyo yomnikelo	Izicwangciso zomnikelo ochaziweyo zizicwangciso zomhlala-phantsi ezixhaswa ngumqeshi ezixhomekeke kubasebenzi ukuba benze iminikelo baze balawule utyalo-mali.
IXabiso LeNngxowa-mali	Inxalenye yakho yeenzuzo zomhlala-phantsi zibizwa ngokuba liXabiso leNngxowa-mali. Libunjwa zezi zixa-mali zilandelayo: <ul style="list-style-type: none"> • Iminikelo yakho yenyanga (i-7.5% yomvuzo wakho oya kumhlala-phantsi) • Iminikelo yenyanga yomqeshi wakho (i-10% yomvuzo wakho oya kumhlala-phantsi), kuthathwe iindleko zolawulo, iinzuzo zomngcipheko nezinye iindleko zoMhlala-phantsi • Nayiphi na eminye iminikelo • Imbuyekezo yotyalo-mali efunyenwe kwezi zixa.
Umcebisi wezimali ozimeleyo	I-IFA ngumntu okanye intlangano egunyaziselwe ukunika iingcebiso kwimiba yezimali nokuthengisa iimveliso zabanikezeli ngeenkonzo zezimali.
Utyalo-mali	Ukuthenga nokulondoloza ii-aseti, njengezabelo, iibhondi, iipropati neekhomodithi ukuze kwenziwe imali neenzuzo.
Umvuzo wotyalo-mali	Umvuzo njengokwahlulwa kwezabelo nokuhlawulwa kwenzala okuphuma kubunini bee-aseti.

I-inshorensi yobomi	Ikhontrakti ye-inshorensi ethembisa ngentlawulo yesixa-mali ekuvunyelwene ngaso xa eye wasweleka lowo ubhaliswe kwi-inshorensi ngethuba elithile elichaziweyo.
Umhlala-phantsi	Imali eqhubekayo efunyanwa ngumntu ebudeni bokudla kwakhe umhlala-phantsi de asweleke. Umhlala-phantsi usoloko uthathwa kwintlawulo yeminikelo eqhubekayo ebudeni bokuphangela komntu.
Ingxowa-mali yomhlala-phantsi	Isixa seminikelo yomhlala-phantsi etyalwa ukuze sikhule. Uhlobo lweziko elityala imali elilawula lize lityale imali kwizicwangciso zomhlala-phantsi.
Iprimyam	Intlawulo yomntu onepolisi ukuze afumane ikhava ye-inshorensi. Ikhontrakti enepriyam enye equka isixa esinye esikhulu esenziwa ekuqaleni kwekhontrakti. Phantsi kweprimyam enye eqhubekayo, umntu onepolisi uyavuma ekuqaleni ukuhlawula rhoqo ngalo lonke ixesha lekontrakti.
Ubudala bokuthatha umhlala-phantsi	Ubudala bokuthatha umhlala-phantsi obuqhelekileyo kumalungu e-Sarpbac ngama-65 eminyaka ubudala.
Iinzuzo ezityaliweyo	Emva kokuba kutshintshe umthetho womhlala-phantsi wase-Mzantsi Afrika, imali egcinwa kwingxowa-mali yezibonelelo ngaphambi kuka 1 Matshi 2021 ibizwa ngokuba ziinzuzo ezityaliweyo.
Iinzuzo ezingatyalwanga	emva kokuba kwenziwe utshintsho kumthetho womhlala-phantsi, yonke iminikelo emva kuka-1 Matshi 2021 ibizwa ngokuba ziinzuzo ezingatyalwanga.

OKO UMELE UKWAZI NGOMTHETHO WOKUKHUSELWA KWEENKCUKACHA ZOMNTU BUQU (I-POPIA)

Ukuba unayo nayiphi na imibuzo ngeenkukacha zakho buqu eziginwe ngu-Sarpbac, wamkelekile ukuqhagamshelana neDesika yoNcedo nge-imeyile helpdesk@sarpbac.org.za okanye ufowunele **ku-021 686 4281**.

Ukususela ngomhla woku-1 kuJulayi 2021 uMthetho wokuKhuselwa kweeNkcukacha zoMntu Buqu (Protection of Personal Information Act (PoPIA)) uye waqalisa ukusebenza. Oku kunezibophelelo ezibalulekileyo kuyo yonke imibutho eqokelela ize igcine iinkukacha zabathengi, amalungu, abaqeshwa njl.njl. yaye oku kuquka nengxowa-mali yomhlalaphantsi i-Sarpbac Retirement Fund.

Lo Mthetho iinjongo zawo ezibanzi uzidandalazisa ngale ndlela:

- Ukhuthaza ukukhuselwa kweenkcukacha zomntu buqu eziqulunqwe ngamaqumru oluntu nawabucala.
- Ukulungiselela iindlela zokuziphatha
- Ukwazisa imimiselo ethile eya kumisela iimfuneko ezisisiseko zokuqulunqwa kweenkcukacha zomntu buqu.
- Ukulungiselela amalungelo abantu ngokuphathelele kunxibelelwano olungacelwanga lwe-elektroniki nokwenziwa kwezigqibo okuzenzekelayo, phakathi kwezinye izinto.

I-PoPIA inemigaqo esibhozo, eyile:



Imbopheleleko – I-Sarpbac inembopheleleko yokubek' esweni ukulandela kwabo i-PoPIA nokunyamekela iinkukacha zomntu buqu abazigcinisiweyo.



Imiqathango yokuqulunqa – iNgxowa-mali imele kuqokelela kuphela isebenzise kananjalo igcine iinkukacha zomntu buqu abazidingayo.



Ukuchazwa kwenjongo – iNgxowa-mali imele ichaze izizathu ezivakalayo zokuba kutheni kufuneka beqokelele iinkukacha ezithile.



Imiqathango engakumbi yokuqulunqa – iNgxowa-mali ayinako ukusebenzisa iinkukacha zomntu buqu ngaso nasiphi na esinye izizathu kuneso sichazwe kuqala.



Umgangatho wenkcazelo – iNgxowa-mali imele iqinisekise ukuba iinkukacha zomntu buqu abaziqulunqayo zichanekile yaye ziphelele.



Ukungafihlisi – iNgxowa-mali imele icace ize ingafihli nto ngako konke ukuqulunqwa kweenkcukacha zomntu buqu.



Ukugcina ukhuseleko – iNgxowa-mali imele ibeke imilinganiselo yokhuseleko ukuqinisekisa ukuba iinkukacha zomntu buqu zigcinwa zinqabisekile.



Ukwabelana ngenkcazelo – iNgxowa-mali imele ikwazi ukwabelana ngeenkukacha zomntu buqu enazo naye nabani na othi ngendlela eyiyo acele iinkukacha zakhe buqu.

Ukukhuselwa ngumthetho: I-South African Road Passenger Bargaining Council Retirement Fund (i-Sarpbac) ayamkeli mbopheleleleko ngayo nayiphi na ilahleko okanye umonakalo okanye iindleko ezinokubangelwa yimiphumo ethe ngqo yokuthembela kwinkcazelo ekule ncwadana. Ukuba kukho nakuphi na ukungqubana phakathi kwenkcazelo ekule ncwadana neyona Mithetho yale Ngxowa-mali okanye iinzuzo zale polisi yeinshorensi, kuya kusebenza eyona Mithetho yeNgxowa-mali okanye iinzuzo zale polisi ye-inshorensi. Amalungu abongozwa ngokungqongqo ukuba afune iingcebiso ezisemgangathweni zezimali ngaphambi kokuba enze naluphi na utshintsho kwizicwangciso zawo zomhlala-phantsi.

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