

UTSHINTSHO LWERHAFU UKUSUSELA NGOMHLA WOKU-1 KAMATSHI 2021 - UKUCHAPHAZELA AMALUNGU E-PROVIDENT FUND

Ukususela ngomhla woku-1 kaMatshi 2021, zonke iinzuzo zomhlala-phantsi ezihlawulwa kwi-provident funds kunye ne-provident preservation funds ziza kuphathwa ngokufanayo neenzuzo zomhlala-phantsi ezihlawulwa kwingxowa-mali yepenshini, iingxowa-mali zolondolozo lweepenshini kunye neengxowa-mali zomhlala-phantsi we-annuity. Oku kuthetha ukuba umahluko phakathi kwe provident funds nengxowa-mali yepenshini uzakunyamalala ukusuka ngomhla woku-1 kaMatshi 2021, kuba imirhumo ehlawulwe kwezi ngxowa-mali kunye neenzuzo ezivela kwezi ngxowa-mali zizakuphathwa ngokufanayo.



AMALUNGU E-PROVIDENT FUNDS KUNYE NE-PROVIDENT PRESERVATION FUNDS AYA KUCELWA UKUBA:

ATHENGE IPENSHINI XA ETHATHA UMHLALA-PHANTSI:

- Amalungu asele esidla umhlala-phantsi kwingxowa-mali kunye ne-provident preservation funds kuya kufuneka ukuba asebenzise i-2/3rd yolondolozo lomhlalaphantsi ukuthenga ipenshini/iinzuzo ezinyanzelekileyo.
- I-1/3rd eengumgaqo wonaniselwano lwenzuzo esisambuku sekheshi kunye ne-2/3rd eengumgaqo wonaniselwano lwenzuzo zizakusebenziseka kuzo zonke iinzuzo zomhlala-phantsi, ngaphandle kwalapho inzuzo yemali yomhlala-phantsi iyonke engekabhatalwa ngama-R247 500.00 okanye ngaphantsi.

IINZUZO EZIGUNYAZISIWEYO ZIKHUSELEKILE:

Yonke okanye naluphina ulondolozo olwandileyo lwe-provident fund ngomhla woku-1 kaMatshi 2021 (ekuthiwa yi "T-Day") iya kubiyelwa njenge nzuzo egunyazisiweyo kwi-akhawunti yelungu, ikhuselwe kwaye ayizukuchatshazelwa lutshintsho. Ilungu liza kuba nelungelo lokurhoxisa inzuzo egunyazisiweyo kwi-akhawunti yelungu elipheleleyo ngexesha lomhlala-phantsi. Ilungu liyakucelwa kuphela ukuba lithenge ipenshini/i-annuity kunye ne-2/3rd yolondolozo olwandileyo ukusuka kuyo yonke imirhumo kunye nokukhula okwenziwe kwingxowa-mali ukusuka ngomhla woku-1 kaMatshi 2021 (inzuzo engagunyaziswanga kwi-akhawunti yelungu).

Umzekelo:
Ilungu langoku le-provident fund elithatha umhlala-phantsi (emva kokufikelela kubudala beminyaka obuqhelekileyo bomhlala-phantsi) ngomhla wama-31 kaMatshi 2025, liya kuba nazo zombini inzuzo egunyazisiweyo kwi-akhawunti yelungu kunye nenzuzo engagunyaziswanga kwi-akhawunti yelungu ekwiNgxowa-mali. Inzuzo egunyazisiweyo kwi-akhawunti yelungu yenziwa lulo lonke ulondolozo olwandileyo kunye nokukhula ngomhla woku-1 kaMatshi 2021. Inzuzo engagunyaziswanga kwi-akhawunti yelungu iza kwenziwa yiyo yonke imirhumo eyandileyo ehlawulwe kwiNgxowa-mali ukusuka ngomhla woku-1 kaMatshi 2021, kunye nokukhula, ukuza kufikelela kumhla womhlala-phantsi. Eli lungu lithatha umhlala-phantsi liza kuba nelungelo lokuthatha imali eyikheshi, inzuzo egunyazisiweyo kwi-akhawunti yelungu nokuyakufikelela kwi-1/3rd yenzuzo engagunyaziswanga kwi-akhawunti yelungu, ngaphandle kokuba apho inzuzo engagunyaziswanga kwi-akhawunti yelungu ingaphantsi kwama-R247 500.00, kwimeko leyo yonke imali inokuthathwa ngekheshi.

IFUTHE LEENQUQUKO ZERHAFU:

- Kumalungu akhoyo e-provident funds angaphantsi kweminyaka engama-55:**
Amalungu angaphantsi kweminyaka engama-55 ngomhla woku-1 kaMatshi ka-2021 aza kuchatshazelwa lolu tshintsho njengoko iNgxowa-mali yabo iza kufuna ukwenza ii-akhawunti ezi-2 ezohlukeneyo, inzuzo egunyazisiweyo kwi-akhawunti yelungu kunye nenzuzo engagunyaziswanga kwi-akhawunti yelungu.

Kodwa, la malungu awachatshazelwa kwaphela, ukuba ayarhoxa kwiingxowa-mali yawo ngokuyeka emsebenzini, ukugxothwa, ukudendwa, njalo njalo. Aza kuhlala enelungelo lokufaka ibango lawo kwinzuzo iyonke njengesambuku esiyikheshi.
- Kumalungu akhoyo kwi-provident funds aneminyaka engama-55 okanye ngaphezulu ngomhla woku-1 kaMatshi ka-2021:**
Amalungu aneminyaka engama-55 okanye ngaphezulu ngomhla woku-1 kaMatshi ka-2021 awazukuchatshazelwa lolu tshintsho kwaphela. Ingxowa-mali iza kuqhubeka iwagcinela i-akhawunti enye kuphela, inzuzo egunyazisiweyo kwi-akhawunti yelungu. Iinzuzo zabo ezandileyo zizakuphathwa ngokuhambelana nemigaqo njengoko isebenziseka ngoku, ukuba ngaba bahlala kwingxowa-mali enye okanye bayayigcina inzuzo eyandileyo. Ukuba bayayitshintshela ngaphandle kwingxowa-mali yabo yokuqala bayisa kwenye ingxowa-mali, bazakugcina inzuzo egunyazisiweyo kwi-akhawunti yelungu, kodwa ingxowa-mali yabo entsha kufuneka yenze i-akhawunti yesibini, inzuzo engagunyaziswanga kwi-akhawunti yelungu, apho yonke imirhumo emitsha ukusukela kumhla wotshintsho, ziza kwabiwa kunye nokukhula kwazo. Le akhawunti iya kuxhomekeka kumgaqo wonaniselwano we-1/3rd kunye ne-2/3rd.
- Abasebenzi abatsha:**
Bonke abasebenzi abatsha ababandakanyeka kwi-provident funds ukususela ngomhla woku-1 kaMatshi ka-2021, baza kubotshelwa lolu tshintsho kwaye iNgxowa-mali iza kubagcinela kuphela inzuzo engagunyaziswanga kwi-akhawunti yelungu; okuthetha ukuba xa bethatha umhlala-phantsi, baya kucelwa ukuba basebenzise i-2/3rd yolondolozo lomhlala-phantsi owandileyo ukuthenga ipenshini.

Ukuba unayo nayiphi na imibuzo malunga noku, nceda ungathandabuzi ukuqhagamshelana neNgxowa-mali.