INCWADI YEENDABA YAMALUNGU

UHLELO LWESITHATHU | JULY 2024

Lungu Elithandekayo

Ukususela ngowoku-1 kuSeptemba 2024, iNkqubo yoMhlalaphantsi ye-Two-Pot iza kutshintsha indlela olawula ngayo imali yakho egciniweyo yomhlalaphantsi. Le nkqubo ilungiselelwe ukwenza oku kulandelayo:

- Ukukwazi ukusebenziseka kwiimeko ezahlukeneyo kwanokhuseleko.
- Ukukunceda ukuba wonge imali engaphezulu yomhlalaphantsi, ubekele bucala imali yakho eselugcinweni, uze uphucule indlela oceba ngayo umhlalaphantsi.
- Ikhusela ukuba ii-asethi zakho zomhlalaphantsi zingachathwa ngaphambi kwexesha okanye zilahleke ngenxa yeengxaki zemali.
- Eli candelwana lemali eyongiweyo likuvumela ukuba kanye ngonyaka uthathe inxalenye yemali yakho yomhlalaphantsi, nto leyo enciphisa isidingo sokushiya umsebenzi okuwo ngoku.

Eli phetshana leendaba linenkcazelo enzulu ngendlela esebenza ngayo iNkqubo yoMhlalaphantsi ye-Two-Pot. Le Ngxowamali iza kukugcina usazi ngazo naziphi na ezinye izinto ezenzekayo nenkqubo ekufuneka uyilandele ukuze ukhuphe imali oyigcinileyo emva kowoku-1 kuSeptemba 2024.

Ndwendwela iwebhusayithi yeNgxowamali ku www.mwpf.co.za ukuze ubone iMibuzo Ebuzwa Rhoqo kwiNkqubo yoMhlalaphantsi ye-Two-Pot, ukukunceda ukuba uqonde ngakumbi.

Ozithobileyo
Frans Phakgadi
IGosa eliyiNtloko kunye neBamba-Gosa eLilawulayo

Ukuqonda iNkqubo yoMhlalaphantsi ye-Two-Pot

Ukususela ngowoku-1 kuSeptemba 2024, iingxowamali zakho zomhlalaphantsi ziza kwahlulwa zibe zizahlulo ezintathu:

1. ISAHLULO ONOBUNINI BASO

Isahlulo onoBunini baso siquka yonke imali egciniweyo yomhlalaphantsi eyenziwe ngaphambi kowoku-1 kuSeptemba 2024 kunye nokukhula kotyalomali kule mali eseleyo kwixesha elizayo. **Esi sahlulo sihlala siphantsi kwale mithetho ikhoyo. Xa ushiya umqeshi wakho, unokukhetha:**

- Ukuyishiya imali yakho kwiNgxowamali.
- Ukuyithatha iziinkozo imali yakho.
- Ukuyithumela kwenye ingxowamali imali yakho.

2. ISAHLULO SOMHLALAPHANTSI (ISIBINI KWISITHATHU SEMIRHUMO YAKHO)

Esi sahlulo akunakuthathwa kuso ngaphambi komhlalaphantsi. Isixa esipheleleyo kufuneka sisetyenziselwe ukuthenga ipenshini xa uthatha umhlalaphantsi. Ukususela kowoku-1 kuSeptemba 2024, oku kuquka isibini kwisithathu semirhumo yakho, imbuyekezo yotyalomali eqokelelwa ukususela kowoku-1 kuSeptemba 2024 kunye naziphi na izixa zemali ezifakwe kwiNgxowamali zisuka kwisahlulo somhlalaphantsi ukuya kwenye ingxowamali, efumaneka kuphela xa uthatha umhlalaphantsi, nokuba utshintsha abaqeshi okanye ukhupha imali kwiNgxowamali.

3. ISAHLULO SOLONDOLOZOMALI (ISINYE KWISITHATHU SEMIRHUMO YAKHO YOMHLALAPHANTSI)

Esi sahlulo sikuvumela ukuba uthathe inxenye yemali yakho yomhlalaphantsi kanye ngonyaka ngaphandle kokushiya umqeshi wakho. Iza kuxhaswa ngesinye kwisithathu semirhumo yakho ukususela kowoku-1 kuSeptemba 2024. **Isixa semali sokuqala (inkunzi) siza kufakwa sisisambuku esinye sisukwa kwisahlulo onobunini baso, kwaye sinokukhutshwa ngolu hlobo lulandelayo:**

- Elona xabiso lincinci lemali enokukhutshwa ngama-R2000 (ngaphambi kokutsalwa kwemirhumo neerhafu).
- Elona xabiso liphezulu lemali enokukhutshwa ngama-R30,000 (i-10% yesahlulo onobunini baso okanye ama-R30,000 – nokuba sesiphi esingaphantsi).
- Kwimali ekhutshwayo kutsalwa irhafu ngokomlinganiselo wakho werhafu yengeniso.
- Imali ekhutshwayo kufuneka isetyenziselwe iimeko zikaxakeka ezifuna imali.

NGOWOKU-1 KUSEPTEMBA 2024, UNGAFUMANA:

I-10% yemali esisabelo selungu kwingxowamali yomhlalaphantsi (kuvimba ongumnini wawo) ngaphambi komhla woku-1 kuSeptemba 2024, ukuya kutsho kwesona sixa siphezulu esingama-R30 000 naso nasiphi na esinye esingaphantsi. Kubalulekile ukuqaphela ukuba oku kwenzeka kube kanye. Ukususela ngowama-2025 ukuya phambili, amalungu engxowamali yomhlalaphantsi aya kukwazi ukukhupha ubuncinane ama-R2000 ukuya kuma-R30,000 ubuninzi, kwimali engenileyo emva komhla woku-1 kuSeptemba 2024.

IMIHLA EBALULEKILEYO:

- **31 Agasti 2024:** I-MWPF iza kufaka i-10% yemali oyigcinileyo yomhlalaphantsi okanye ama-R30,000, nokuba yeyiphi na encinci, kwiSahlulo Solondolozomali sakho.
- **1 Septemba 2024:** Inkqubo ye-two-pot iyaqalisa ukusebenza, kwaye akukho akukho eminye imirhumo eza kwenziwa kwiSahlulo onoBunini baso.

UMZEKELO:

Masithi unama-R300,000 kwingxowamali yakho yomhlalaphantsi ngowama-31 ka-Agasti 2024, kwaye umrhumo owenza ngenyanga kumhlalaphantsi li-R1,200.

- **Ngaphambi kowoku-1 kuSeptemba 2024:** Yonke imali yakho esisixa esingama-R300,000 iya kuthathwa njengeSahlulo onoBunini baso. Ungayirhoxisa le mali ukuba umshiyile umqeshi wakho.

- **Emva kowoku-1 kuSeptemba 2024:**
  - **ISahlulo onoBunini baso:** Ama-R270,000 (R300,000 kuthatyathwe ama-R30,000)
  - **ISahlulo Solondolozomali:** Ama-R30,000 (ithathwe kwisahlulo onobunini baso)
  - **Icandelo Lomhlalaphantsi:** Ama-R800 ngenyanga (isibini kwisithathu se-R1,200)
  - **ISahlulo Solondolozomali:** Ama-R400 ngenyanga (isinye kwisithathu se-R1,200)

KUKHO EZI MEKO ZILANDELAYO:

Imeko yokuqala

UKUYEKA EMSEBENZINI NGAPHAMBI KOWOKU-1 KUSEPTEMBA 2024

- **Imeko ngaphambi kwe-01 Septemba 2024:** Une-R100,000 eyimali yakho egcinelwe umhlalaphantsi. Ukuba ushiya umqeshi wakho, ungayithatha yonke le mali ili-R100,000.
- **Imeko emva kwe-01 Septemba 2024:** Le imeko ayizukuchaphazeleka njengoko inkqubo ye-two-pot ingekasebenzi. Usengasithatha sonke isixa esili-R100,000 ukuba ushiye umqeshi wakho ngaphambi kowoku-1 kuSeptemba 2024.

Imeko yesi-2

UKUSHIYA UMSEBENZI EMVA KWE-01 SEPTEMBA 2024

- Imeko ngaphambi kwe-01 Septemba 2024: Unama-R200,000 eyimali yakho egcinelwe umhlalaphantsi. Ukuba ushiya umqeshi wakho, ungayithatha yonke le mali ingama-R200,000.
- Imeko emva kwe-01 Septemba 2024:
  - ISahlulo onoBunini baso: Ama-R200,000 (Esi sahlulo sihleli phantsi kwemithetho ekhoyo.)
  - ISahlulo Solondolozomali: R0 (Akukho mrhumo ongomnye oya kwenziwa kwesi sahlulo.)
  - Icandelo Lomhlalaphantsi: R0 (Akukho mrhumo ongomnye oya kwenziwa kwesi sahlulo.)
- Impembelelo: Ungayikhupha yonke ekwiSahlulo onoBunini baso (ama-R200,000) ngokwemithetho ekhoyo. Awunakukhupha mali kwiSahlulo Solondolozomali nesoMhlalaphantsi, zahlulo ezo zinqunyanyisiweyo ukususela ngowoku-1 kuSeptemba 2024.

Imeko yesi-3

UKUBANOKUFUMANA IMALI KWISAHLULO SOLONDOLOZOMALI NGEXESHA LIKAXAKEKA

- **Imeko ngaphambi kwe-01 Septemba 2024:** Awunakufumana mali kwisahlulo solondolozomali, kungafuneka ukuba uyeke emsebenzini ukuze ufumane nayiphi na imali yomhlalaphantsi.
- **Imeko emva kwe-01 Septemba 2024:** Unako ukufumana imali kwiSahlulo Solondolozomali, esikuvumela ukuba uthathe ubuncinane ama-R2,000 (ngaphambi kokutsalwa kwemirhumo neerhafu) kanye ngonyaka werhafu ngaphandle kokushiya umsebenzi wakho.
- **Impembelelo:** Oku ke kukunika ukhuseleko kwiimeko zikaxakeka kwezezimali ungakhange ube uyayeka emsebenzini.

Imeko yesi-4

UMHLALAPHANTSI EMVA KWE-01 SEPTEMBA 2024

- **Imeko ngaphambi kwe-01 Septemba 2024:** Unokukhetha ukuyithatha njengesixa-mali inxalenye yemali yakho egcinelwe umhlalaphantsi, uze usebenzise isixa esiseleyo ukuthenga ipenshini.
- **Imeko emva kwe-01 Septemba 2024:**
  - ISahlulo onoBunini baso: Usenokukhetha ukuyithatha njengesixa-mali inxalenye yeSahlulo onoBunini baso.
  - ISahlulo Solondolozomali: Ungasithatha esi sahlulo njengesixamali, kuya kutsalwa irhafu ngokomlinganiselo wokuthatha isixamali somhlalaphantsi.
  - Icandelo Lomhlalaphantsi: Kufuneka usebenzise yonke imali ukuze uthenge ipenshini.
- **Impembelelo:** Le nkqubo intsha ikukhuthaza ukuba ugcine inxalenye enkulu yemali oyilondolozele umhlalaphantsi, ukuqinisekisa ukuba unemali eyaneleyo yokuthenga ipenshini.

IFUTHE LENKQUBO YOMHLALAPHANTSI YE-TWO-POT KWINZUZO YOMHLALAPHANTSI

Noxa iNkqubo yoMhlalaphantsi ye-Two-Pot inokusebenziseka kwiimeko ezahlukeneyo nge-Savings Pot, ukukhupha imali ngaphambi kwexesha lomhlala-phantsi kunokunciphisa ixabiso elipheleleyo leenzuzo zomhlalaphantsi. Ifuthe lixhomekeke kubungakanani bemali ekhutshwayo namatyeli okukhutshwa kwayo. Kubalulekile ukuba amalungu alungelelanise iimfuno zawo zemali zexesha elifutshane nemigomo yexesha elide yomhlalaphantsi ukuze aphucule inzuzo yawo yomhlalaphantsi xa iyonke.

AMALUNGU ENGXOWAMALI I-PROVIDENT ANEMINYAKA ENGAMA-55 NANGAPHEZULU NGOWOKU-1 KUMATSHI 2021

Amalungu ebeneminyaka engama-55 nangaphezulu ngowoku-1 kuMatshi 2021 naye ahlala engamalungu engxowamali kwade kwangowoku-1 kuSeptemba 2024, angakhetha ukuba athathe inxaxheba kwiNkqubo yoMhlalaphantsi ye-Two-Pot okanye ahlale njengamalungu arhumayo ngokwenkqubo yangaphambi kowoku-1 kuMatshi 2021. Ukuba ilungu elinjalo aliyikhethi iNkqubo yoMhlalaphantsi ye-Two-Pot, koko lisuka lingene kwenye ingxowamali emva kowoku-1 kuSeptemba 2024, liya kuthathwa njengelikwiNkqubo yoMhlalaphantsi ye-Two-Pot.

Ukuze ufumane inkcazelo ethe vetshe, qhagamshelana neNgxowamali kwezi nkcukacha zoqhagamshelwano zilandelayo

www.mwpf.co.za

010 100 3000

clientservice@mineworkers.co.za

SILANDELE KUMAJELO ETHU OKUNCOKOLA

Ukuze ufumane inkcazelo eqhelekileyo ngemiba enento yokwenza neNgxowa-mali, silandele kumajelo ethu okuncokola adweliswe ngezantsi.

@mineworkspf

@mineworkers_pf

071 887 6515

Ukungabinalo ibango: Iinkcukacha ekunikezelwe ngazo kule ncwadi yeendaba zamalungu zikhuselwe yimithetho yobuchule bengqondo yomntu kwaye ayinakukotshwa, isasazwe okanye iguqulwe ngenjongo yokuthengisa. Ngelixa zonke iinzame zenziwe ukuqinisekisa ukuba iinkcukacha eziqulathwe apha zezangoku, zinobulungisa kwaye zichanekile, oku akunakuqinisekiswa. Ukusetyenziswa kwezi nkcukacha lilo naliphi na iqela lesithathu kuya kuba ngokokubona kweqela lesithathu kwaye kokwesimo sokwenyani kuphela. Nceda uqaphele ukuba umxholo wencwadi yeendaba zamalungu ungqubana neMithetho-siseko yeNgxowa-mali, Imithetho-siseko iya kuphumelela. I-MWPF ayamkeli naluphi na uxanduva ngenxa yayo nayiphi na ilahleko, ukonakala, iindleko kunye nenkcitho, ezinokuthi zigcineke okanye zenzeke ngokuthe ngqo okanye ngokungathanga ngqo ngenxa yaso nasiphi na isiphoso okanye ukushiywa okuqulethwe apha.