

# INYUZILETHA YELUNGU

UHLELO LWESITHATHU | JULY 2024



## Lungu Elithandekayo

**Kusukela ngomhla ka-1 Septhemba 2024,** iSistimu Yomhlalaphansi Wamabhodwe Amabili izoshintsha indlela olawula ngayo imali oyongela umhlalaphansi. Le sistimu yenzelwe ukwenza okulandelayo:

- Yenza kokubili ukuba lula kanye nokuvikeleka.
- Kukusiza wonge imali eyengeziwe yomhlalaphansi, ulondoloze imali oyongile, futhi uthuthukise ukuhlela kwakho umhlalaphansi.
- Kuvikela umhlalaphansi oyifa lakho ekutheni kufinyeleleke kuwo ngaphambi kwesikhathi noma ukulahlekele ngenxa yezinkinga zezimali.
- Ingxenye yokonga ikuvumela ukuba ukhiphe ingxenye yemali yakho yomhlalaphansi kanye ngonyaka, unciphise isidingo sokushiya umsebenzi wakho wamanje.

Leli nyuziletha linikeza imininingwane ejulile yokuthi Sistimu Yomhlalaphansi Wamabhodwe Amabili isebenza kanjani. Isikhwama sizokugcina unolwazi nganoma yiziphi ezinye izenzakalo kanye nenqubo okufanele uyilandele ukuze ukhiphe imali oyongile ngemva komhla ka-1 Septhemba 2024.

Vakashela iwebhusayithi yeSikhwama ku-[www.mwpf.co.za](http://www.mwpf.co.za) ukuze uthole imibuzo Evame Ukubuzwa Ohlelweni Lomhlalaphansi Lwamaphuzu Amabili ukuze usizakale uqonde kabanzi.

Ngikufisela okuhle  
**U-Frans Phakgadi**  
**Principal Officer and Acting CEO**

# Ukuqonda iSistimu Yomhlalaphansi Wamabhodwe Amabili



Kusukela ngomhla ka-1 Septhemba 2024, izimali zakho zomhlalaphansi zizohlukaniswa zibe yizingxenywe ezintathu:



## 1. INGXYENYE OYITSHALILE

Ingxenywe oyitshalile ihlanganisa konke ukongela umhlalaphansi okwenzile ngaphambi komhla ka-1 Septhemba 2024 kanye nokukhula kotshalomali kule bhalansi esikhathini esizayo. Le ngxenywe ihlala ngaphansi kwemithetho ekhona. Uma ushiya umqashi wakho, ungakhetha uku:

- Shiya imali yakho eSikhwameni.
- Thatha imali yakho ngokheshi.
- Dlulisela imali kwesinye isikhwama.



## 2. INGXYENYE YOMHLALAPHANSI (IZINGXYENYE EZIMBILI KWEZINTATHU ZEMINIKELO YAKHO)

Le ngxenywe ayikwazi ukufinyelelwa ngaphambi kokuthatha umhlalaphansi. Inani eligcwele kufanele lisetshenziselwe ukuthenga umhlalaphansi lapho uthatha umhlalaphansi. Kusukela ngo-Septhemba 1, 2024, lokhu kuhlukanisa izingxenywe ezimbili kwezintathu zeminikelelo yakho, imbuyiselo yotshalomali eqoqwa kusukela ngo-Septhemba 1, 2024 kanye nanoma yiziphi izimali ezidluliselwa eSikhwameni zisuka engxenyeni yomhlalaphansi ziye kwesinye isikhwama, ezitholakala kuphela lapho uthatha umhlalaphansi, ngisho noma ushintsha abaqashi noma ukhipha imali eSikhwameni.



## 3. NGXYENYE YOKONGA (INGXYENYE EYODWA KWEZINTATHU YEMINIKELO YAKHO YOMHLALAPHANSI)

Le ngxenywe ikuvumela ukuba ukhiphe ingxenywe yemali yakho yomhlalaphansi kanye ngonyaka ngaphandle kokushiya umqashi wakho. Izoxhaswa ngengxenywe eyodwa kwezintathu yeminikelelo yakho kusukela ngomhla ka-1 Septhemba 2024. **Inani lokuqala (imali yokusungula) lizosuka engxenyeni yakho oyitshalile kube kanye kuphela kanti ungabe usuyikhipha ngale ndlela elandelayo:**

- Inani eliphansi lokuyikhipha ngu-R2000 (ngaphambi kwezindleko nezintela).
- Inani eliphakeme lokuyikhipha ngu-R30,000 (u-10% wengxenywe yakho oyitshalile noma u-R30 000 – noma yikuphi okungaphansi).
- Imali ekhishiwe ibanjelwa intela esezingeni lentela elilingana leyomali.
- Ukuyikhipha kufanele kube okokuyisebenzisela izimo eziphuthumayo zezimali.



## NGOMHLA KA-1 SEPTHEMBA 2024, UNGATHOLA:

U-10% wenani lesabelo selungu esikhwameni somhlalaphansi (ebhodweni lokutshala) ngaphambi komhla ka-1 Septhemba 2024, kuncike emkhawulweni wamarandi angu-R30,000 noma yiliphi inani elingaphansi. Kubalulekile ukuqaphela ukuthi lesi yisenzakalo esiba kanye kuphela. Kusakela ngo-2025 kuya phambili, amalungu esikhwama somhlalaphansi azokwazi ukukhipha okungenani u-R2000 kuya emkhawulweni ka-R30,000 esikhwameni semali esiqoqiwe ngemva komhla ka-1 Septhemba 2024.



## IZINSUKU EZIBALULEKILE:

- **31 Agasti 2024:** I-MWPF izodlulisela ngokuzenzakalelayo u-10% wemali oyongile yomhlalaphansi noma u-R30,000, noma yikuphi okungaphansi, Engxenyeni yakho Yokonga.
- **1 Septhemba 2024:** Isistimu yamabhodwe amabili iyaqala ukusebenza, futhi akukho iminikelo eyengeziwe ezokwenziwa Engxenyeni yakho Oyitshalile.



## ISIBONELO:

Ake sithi une-R300,000 ekongeleni kwakho umhlalaphansi ngomhla ka-31 Agasti 2024, futhi umnikelo wakho womhlalaphansi wanyanga zonke ungu-R1,200.

- **Ngaphambi komhla ka-01 Septhemba 2024:** Wonke amarandi angu-R300,000 azothathwa njengeNgxenyeni yakho Oyitshalile. Ungalikhapha lonke leli nani uma ushiye umqashi wakho.



- **Ngemva komhla ka-01 Septhemba 2024:**
  - 🍲 **Ingxenyeni Oyitshalile:** R270,000 (R300,000 ngaphandle kuka-R30,000)
  - 🍲 **Ingxenyeni Yokonga:** U-R30,000 (isuswe engxenyeni yakho oyitshalile)
  - 🍲 **Ingxenyeni Yomhlalaphansi:** R800 ngenyanga (izingxenyeni ezimbili kwezintathu zama-R1,200)
  - 🍲 **Ingxenyeni Yokonga:** R400 ngenyanga (ingxenyeni eyodwa kwezintathu yama-R1,200)

## LEZI ZIMO EZILANDELAYO ZIKHONA:



## UKUSHIYA UMSEBENZI NGAPHAMBI KOMHLA KA-01 SEPTHEMBA 2024

- **Isimo ngaphambi komhla ka-01 Septhemba 2024:** Unamarandi angu-R100,000 ekongeleni kwakho umhlalaphansi. Uma ushiya umqashi wakho, ungawukhipha u-R100,000 wonke.
- **Isimo ngemva komhla ka-01 Septhemba 2024:** Lesi simo ngeke sithinteke njengoba isistimu yamabhodwe amabili ingakaqali ukusebenza. Usengakwazi ukukhipha u-R100,000 wonke uma ushiye umqashi wakho ngaphambi komhla ka-01 Septhemba 2024.



## Isimo 2

### LEAVING EMPLOYMENT AFTER 01 SEPTEMBER 2024

- **Isimo ngaphambi komhla ka-01 Septhemba 2024:** Unamarandi angu-R200,000 ekongeleni kwakho umhlalaphansi. Uma ushiya umqashi wakho, ungawukhipha u-R200,000 wonke.
- **Isimo ngemva komhla ka-01 Septhemba 2024:**
  - **Ingxenye Oyitshalile:** Amarandi angu-R200,000 (Le ngxenye ihlala ngaphansi kwemithetho ekhona.)
  - **Ingxenye Yokonga:** R0 (Ayikho iminikelo eyengeziwe ezokwenziwa kule ngxenye.)
  - **Ingxenye Yomhlalaphansi:** R0 (Ayikho iminikelo eyengeziwe ezokwenziwa kule ngxenye.)
- **Umthelela:** Ungayikhipha Ingxenye yakho Oyitshalile (R200,000) ngokuvumelana nemithetho ekhona. Awukwazi ukungena Ezingxenyeni Zokonga noma Zomhlalaphansi, eziye zamiswa kusukela ngo-Septhemba 1, 2024.



## Isimo 3

### UKUFINYELELA ENGXENYENI YOKONGA ESIMWENI ESIPHUTHUMAYO

- **Isimo ngaphambi komhla ka-01 Septhemba 2024:** Awunakho ukufinyelela engxenyeni yokonga sekodingeka ukuthi ushiye umsebenzi wakho ukuze ufinyelele noma yiziphi izikhwama zomhlalaphansi.
- **Isimo ngemva komhla ka-01 Septhemba 2024:** Uyakwazi ukungena Engxenyeni Yokonga, ekuvumela ukuthi ukhiphe okungenani u-R2,000 (ngaphambi kwezindleko nezintela) kanye ngonyaka wentela ngaphandle kokushiya umsebenzi wakho.
- **Umthelela:** Lokhu kukunikeza ithuba lokukusiza ezimweni eziphuthumayo zezezimali ngaphandle kokushiya umsebenzi wakho.



## Isimo 4

### UMHLALAPHANSI NGEMVA KOMHLA KA-01 SEPTHEMBA 2024

- **Isimo ngaphambi komhla ka-01 Septhemba 2024:** Ungakhetha ukukhipha ingxenye yemali oyongele umhlalaphansi njengesamba esinqunyiwe bese usebenzisa imali esele ukuze uthenge impesheni.
- **Isimo ngemva komhla ka-01 Septhemba 2024:**
  - **Ingxenye Oyitshalile:** Ungakhetha ukukhipha ingxenye yeNgxenye yakho Oyitshalile njengesamba semali.
  - **Ingxenye Yokonga:** Ungayikhipha le ngxenye njengesamba futhi izokhokhiswa intela ngenani lentela yokukhishwa kwesamba somhlalaphansi.
  - **Ingxenye Yomhlalaphansi:** Kumele usebenzise inani eligcwele ukuze uthenge impesheni.
- **Umthelela:** Lesi simiso esisha sikukhuthaza ukuba ulondolozwe ingxenye enkulu yemali oyongele umhlalaphansi, uqinisekise ukuthi unenani elanele lokuthenga umhlalaphansi.

# UMTHELELA WESISTIMU YOMHLALAPHANSI WAMABHODWE AMABILI EMHLOMULWENI WOMHLALAPHANSI

Nakuba iSistimu Yomhlalaphansi Wamabhodwe Amabili yenza kube lula ukusebenzisa imali eNgxenyeni Yokonga, ukukhipha imali ngaphambi kokuthatha umhlalaphansi kunganciphisa isamba senani lezinzuzo zomhlalaphansi. Umthelela uncike enanini kanye nasekuvameni kokukhipha imali. Kubalulekile ukuthi amalungu alinganise izidingo zawo zezimali zesikhashana nemigomo yomhlalaphansi yesikhathi eside ukuze athuthukise inzuzo yawo yomhlalaphansi.

## AMALUNGU ESIKWAMA SE-PROVIDENT ANEMINYAKA ENGU-55 NANGAPHEZULU NGOMHLA KA-1 MASHI 2021




Amalungu ayeneminyaka engu-55 noma ngaphezulu ngomhla ka-1 Mashi 2021 futhi ahlala engamalungu esikhwama kuze kube ngu-1 Septhemba 2024 angakhetha ukuthi azobalimba yini iqhaza kuSistimu Yomhlalaphansi Wamabhodwe Amabili noma ahlale njengamalungu anikelayo ngokwesimo sangaphambi kuka-1 Mashi 2021. Uma ilungu elinjalo lingayikhethe iSistimu Yomhlalaphansi Wamabhodwe Amabili kodwa lidlulele kwesinye isikhwama ngemva komhla ka-1 Septhemba 2024, liyobe selingena ngokuzenzakalelayo kwiSistimu Yomhlalaphansi Wamabhodwe Amabili.

**Ukuze uthole noma yimiphi eminye imininingwane xhumana neSikhwama kule mininingwane elandelayo yokuxhumana**

-  [www.mwppf.co.za](http://www.mwppf.co.za)
-  010 100 3000
-  [clientservice@mineworkers.co.za](mailto:clientservice@mineworkers.co.za)

## SILANDELE EZINKUNDLENI ZETHU ZOKUXHUMANA

**Ukuze uthole izibuyekezo njalo zezindaba ezihlobene neSikhwama, silandele ezinkundleni zethu zokuxhumana ezibalwe ngezansi.**

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