



FREQUENTLY ASKED QUESTIONS

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TWO-POT RETIREMENT SYSTEM

ISIXHOSA



national treasury

Department:
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REPUBLIC OF SOUTH AFRICA





YINTONI INKQUBO 'ENEENGXOWA EZIMBINI' YOMHLALA- PHANTSI?

Inkqubo yomhlalaphantsi eneengxowa ezimbini lutshintsho oluza kuvumela amalungu engxowamali yomhlalaphantsi ukuba enze inxenye yotsalomali kwiingxowamali zawo zomhlalaphantsi phambi kokuba athathe umhlalaphantsi, ngexa egcine inxenye enokuthathwa kuphela xa umntu ethatha umhlalaphantsi ukunceda ukuphucula iziphumo zomhlalaphantsi. Oku kuthetha ukuba akukho mfuneko yokuba amalungu arhoxe emsebenzini ukuze afumane inxenye yebhenefithi yawo yomhlalaphantsi xa eneengxaki zemali. Olu tshintsho luza kuqala ukusebenza ngowe-1 Septemba 2024.

LWENZELWE BANI?

Inkqubo entsha iza kusebenza kuwo onke amalungu engxowamali asarhumayo kuzo zombini iingxowamali eyecandelo likarhulumente kunye neyecandelo labucala, ngaphandle kwabo badala okanye beepolisi seanyuwithi zomhlalaphantsi zelifa, okanye iingxowamali ezinganwo amalungu asarhumayo (njengeengxowamali eziza kuvalwa, iingxowamali zabaxhamli, iingxowamali ezivaliweyo nezingasebenziyo). Abadli mhlalaphantsi namalungu eengxowamali zobekelo ebeneminyaka engama-55 okanye ngaphezulu ngowe-1 Matshi 2021 akhethe ukungabi yiyo inxenye yenkqubo eneengxowa ezimbini nawo aza kungaqukwa kananjalo.

YINTONI INKQUBO ENEENGXOWA EZIMBINI?

Le nkqubo yenzelwe ukuxhasa ulondolozo lomhlalaphantsi lwexesha elidengexa inika utshintsho ukunceda amalungu engxowamali anengxaki

yezemali. Kiimeko ezininzi, imali yomhlalaphantsi kuphela kolondolozo analo amalungu engxowamali. Phantsi kwenkqubo yangoku, amalungu athile ayarhoxa emsebenzini ukuze afikelele kulondolozo lwawo lomhlalaphantsi ukuze ahlawule agqibe amatyala, okubanga umonakalo ke oko kwezoqoqosho, ucwangciso lwemali kunye nolungiselelo lokuthatha umhlalaphantsi. Inkqubo yeengxowa ezimbini yenzelwe ukuba uinxede amalungu engxowamali ngamaxesha obunzima kwezemali ngokuvumela ufikelelo kwicandelo lolondolozo phambi kokuthatha umhlalaphantsi. Kuyacetyiswa ukuba amalungu asebenzise icandelo lolondolozo kakuhle kwaye xa kukho imfuno engamandla. Okubalulekileyo, ikhusela kananjalo inxenye yolondolozo ukuba isetyenziselwe kuphela umhlalaphantsi

IZA KUSEBENZA NJANI?

Utshintsho ludala "icandelo lengxowamali", "icandelo lomhlalaphantsi" kunye "necandelo ekwenziwe ngalo utyalomali". Kuphela "licandelo lolondolozo" kunye "necandelo lomhlalaphantsi" elinokufumana imirhumo yomhlalaphantsi ukusukela kumhla wokuphumeza ukuya phambili. Icandelo ekwenziwe ngalo utyalomali liza kugcina iibhenefithi zomhlalaphantsi ezenziwe lilungu phambi komhla wokuphumeza. Ukukhula kotyalomali lisaza kukhredithwa kweli candelo.

Ukusukela ngowe-1 Septemba 2024, imirhumo yomhlalaphantsi iza kohlulwa yingxowamali yakho yomhlalaphantsi uye kwicandelo lolondolozo kunye nakwicandelo lomhlalaphantsi. Irashiyo ye-1/3 (isinye kwisithathu) yemirhumo epheleleyo iza kungena kwicandelo lolondolozo size i-2/3 (isibini kwisithathu) lemirhumo epheleleyo lingene kwicandelo lomhlalaphantsi.



Umzekelo, ukuba umrhumo womhlalaphantsi womntu A ngoSeptemba 2024 ngama-R900 ngenyanga, ama-R300 aza kuya kwicandelo lolondolozo kwaye ama-R600 angana kwicandelo lomhlalaphantsi. Kulo mzekelo, umntu A unokwenza ama-R3 600 kwicandelo lolondolozo kwithuba leenyanga ezili-12. Umntu A uza wukwazi ukutsala nasiphi na isixa kwicandelo lolondolozo, ukuba nje utsalomali olo lungaphezulu kwama-R2 000 kwaye abe akukhi tsalomali alwenzileyo kwiinyanga ezili-12 ezingaphambili. Umntu akafanelanga ukuba enze utsalomali kwicandelo lolondolozo nyaka ngamnye. Izixa kwiakhawunti ziseza kufumanekela ukutsalwa kwiminyaka ezayo kwaye ziya kuba nokukhula okungatsalelwa rhafu kwiakhawunti de kwenziwe utsalomali.

Icandelo lolondolozo liza kufikeleleka nangeliphi ixesha, kodwa utsalomali olo kufuneka lube bubucinane bama-R2 000 kwaye, lutsalomali olunye kuphela ekufuneka lwenziwe kwithuba leenyanga ezili-12 (unyaka werhafu). Imali ethathiweyo iza kutsalelwa irhafu ngezinga lomda werhafu womntu. Kukho unda wobuninzi bokutsala imali kwicandelo lolondolozo.

Icandelo lomhlalaphantsi ngeke lithathwe xa urhoxa emsebenzini linokuthathwa kuphela xa uthatha umhlalaphantsi. Oko kuthetha ukuba liza kugcinwa de uthathe umhlalaphantsi. limeko zokudendwa kuza kujongwana nazo kwesinye isigaba sale nkqubo yotshintsho.

Ixabiso lomhlalaphantsi elonyuswe ukususela ngowama-31 Agasti 2024, ekubhekiselwe kulo “njengecandelo lotyalomali”, aliya kuthatha mirhumo ingaphaya kodwa liza kuhlala kwenziwe ngalo utyalomali yingxowamali yomhlalaphantsi. Ukuba uyarhoxa emsebenzini kwixa elizayo, ilungelo lakho

langoku (ilungelo ekwenziwe ngalo utyalomali) lokufikelela kweli candelo okanye ukudlulisela kwingxowamali yobekelo lisagciniwe

INGABA ISIXA ESA-BELWE KWICANDELO LOTYALOMALI SIZA KUKHULA SIBE NENZALA?

Ewe, icandelo ekwenziwe ngalo utyalomali liza kukhreditwha nenzuzo yengxowamali. Ngokulula nje ngeke kube khona mirhumo yelungu yongezelelekileyo kweli candelo.

INGABA KUZA KUBA KHONA UFIKELELO LWANGOKO NANGOKO (ISIXA SOKUQALISA)?

Kwixabiso lengxowamali yakho ngowama-31 Agasti 2024, i-10% okanye ama-R30 000, nokuba yeyiphi esezantsi, iza kwabelwa kwicandelo lolondolozo. Oku kuthiwa sisixa sokuqalisa. Olu iya kuba luldluliso mali lwenziwa kanye ekuqaleni kwenkqubo yeengxowa ezimbini kwaye kuza kuphindwa kwiminyaka elandelayo.



Umzekelo, ukuba unesixa sama-R200 000 kwingxowamali ngowama- 31 Agasti 2024 isixa sokuqala siza kuba ngama-R20 000 (le ibe iyi-10% yama-R200 000).

Ukuba elinye ilungu linesixa sama-R750 000 kwingxowamali kwicandelo ekwenziwe ngalo utyalomali, isixa sokuqala siza kuba ngama-R30 000, kuba i-10% yama-R750 000 yodlula ummiselo wama-R30 000. Nangaphandle kwama-R75 000 eyi-10% yama-R750 000 - esi sixa siza kumiselwa kuma-R30 000.

INGABA AMALUNGU AZA WUKWAZI UKUTSALA IMALI MSINYANE NJE NGOWE-1 SEPTEMBER?

Akubonakali kunokwenzeka ukuba ingxowamali ikwazi ukuhlawula amabango ngokukhawuleza xa iqala ukusebenza inkqubo yomhlalaphantsi yeengxowa ezimbini ngowe-1 Septemba. Inkqubo yeengxowa ezimbini iza kuqala ngalo mhla ukusebenza; nakuba kunjalo, kufuneka kuphunyezwe iqela lamanyathelo kuqala. Ukubalwa kwesixa sokuqala, okumisela isixa sokuqala esiza kwabelwa kwicandelo lolondolozo kuza kwenziwa kusetyenziswa amaxabiso asekuhlaleni kukaAgasti. Iingxowamali kufuneka kananjalo zifumane, ziqinisekise kwayd zisebenze ngamabango okutsala imali afunyenweyo.

Iingxowamali kufuneka kananjalo zitshintshe imitheho kwaye ivunywe nguGunyazowe oQhuba icandelo lezeMali phambi kokuphumeza inkqubo entsha. Ukongeza, iinkqubo ezintsha kufuneka zisebenze ukuze zenze ukuba utsalomali lonyaka olunjalo

lwenzeke ngokombono wengxowamali kunye ne-SARS.

INGABA I-10% OKANYE AMA-R30 000 AZA KUSEBENZA NGO-NYAKA?

Hayi I-10% ukuyokuma kuma-R30 000 AYIBUBO ubuninzi besixa sotsalomali sonyaka kodwa sisixa esihlawulwa kanye esinokuthathwa kwicandelo ekwenziwe ngalo utyalomali isiwe kwicandelo lolondolozo.

INGABA ILUNGU LENGXOWAMALI LIZA KUPHULUKANA NEMALI UKUBA AKUTSALWANGA MALI?

Hayi Ukuba ilungu lengxowamali likhetha ukungalwenzi utsalomali kwicandelo lolondolozo, liza kuqhuba likhula icandelo. Utsalomali lwaso nasiphi na isixa lunokwenziwa xa ilungu likhethwa ukwenza oko. Icandelo lolondolozo linokuyekwa lingachukunyiswa kananjalo de ibe ngumhlalaphantsi apho kunokutsalwa isixa esisisambuku sekheshi.

INGABA KUKHO ISIXA OKANYE UMDA OBU-BUNINZI WOTSALOMALI?

Hayi Utsalomali lwaso nasiphi na isixa lunokwenziwa kwicandelo lolondolozo kodwa singabi ngaphantsi kwama-R2000. Utsalomali luvunyelwe kanye ngonyaka werhafu kwaye lutsalelwa irhafu ngokusekelwe kwizinga lomda werhafu yelungu.



ITHINI INKQUBO YOKUBANGA UTSALOMALI?

Amalungu engxowamali yomhlalaphantsi kufuneka afake izixelo okaye abuze ngqo kwiingxowamali zawo ngenkqubo yotsalomali.

KWENZEKA NTONI XA ILUNGU LIRHOXA EMSEBENZINI?

Imithetho emidala iza kusebenza kulondoloza lomhlalaphantsi olwenziwe phambi kowe-1 Septemba 2024. Ilungu lisenofikelelo olupheleleyo kulondolozo lomhlalaphantsi olwenziweyo (ekuza kwenziwa ngalo utyalomali kwicandelo lotyalomali) xa lirhoxa emsebenzini – le inokuthathwa mhlawumbi iyikheshi (inokutsalelwa irhafu) okanye idluliselwe kwenye ingxowamali yomhlalaphantsi. Ilungu lisenalo kananjalo ukufikelela koko kukwingxowa yolondolozo emva kokurhoxa emsebenzini. Icandelo lomhlalaphantsi alifikeleleki de ilungu lirhoxe emsebenzini.

KWENZEKA NTONI KWISIHLO SOQHAWULO MTSHATO?

Imiyalelo yokuqhawula umtshato iza kuqhuba isebenza ngokubhekisele kulo lonke ulondolozo lomhlalaphantsi lwelungu. Okuthetha ukuba ibango lomyalelo woqhawulo mtshato liza kuchaphazeleka ngokomlinganiselo kuwo onke amacandelo elinawo ilungu. Kubalulekile ukuba ingxowamali yaziswe ukuba inkqubo yoqhawulo mtshato iqalile.

INGABA ICANDELO LOLONDOLOZO LINGAKUZUZELA INZALA?

Ewe, imali ekwicandelo lolondolozo iza kuzuzela ingxowamali inzuzo ngokuxhomekeke ekubeni yenziwe utyalomali ixesha elingakanani na.

SESIPHI ISPHUMO KUMALUNGU ENGXOWAMALI YOBKELO ANEMINYAKA ENGAMA-55 OKANYE NGAPHEZULU NGOWE-1 MATSHI 2021?

La malungu aza kuwukwa ngokuzenzekelayo kwinkqubo yeengxowa ezimbini, kodwa anokukhetha ukuthatha inxaxheba xa enqwenela ukwenza oko. Anokwenza oko ngokufaka isicelo kwingxowamali yobekelo. Ukuba ngaba anokukhetha ukuba kwinkqubo yeengxowa ezimbini, ngeke akwazi ukusijika isigqibo sawo.

SIZA KUELA PHI ISIXA SOKUQALISA KUMALUNGU ENGXOWAMALI EBENGAPHANTSI KWEMINYAKA



ENGAMA-55 UKUDALA NGO-2021?

Kumalungu engxowamali yobekelo ebengaphantsi kweminyaka engama-55 ubudala ngowe-1 Matshi 2021, isixa sabo sokuqalisa siza kuthathwa ngomlinganiselo kwingxowa ekwenziwe ngayo utyalomali ngo-2021 kunye nakwingxowa enkungenziwanga ngayo utyalomali.

ITHINI INKQUBO LANDELAYO?

Njengokuba ke ngoku imithetho equlunqwayo emibini (umThetho oQulunqwayo oTshintshiweyo weeNgxowamali zoMhlalaphantsi kunye nomThetho oQulunqwayo oTshintshiweyo wemiThetho weNgeniso) isayinwa yaba ngumthetho nguMongameli, iingxowamali zomhlalaphantsi kufuneka zifake isicelo sotshintsho kuGunyaziwe oQhuba iCandelo lezemali kwaye zitshintshe iinkqubo zalo ukuphumeza inkqubo yeengxowa ezimbini ukusukela ngowe-1 Septemba 2024. Iingxowamali ziza kunxibelelana ananjalo namalungu ekubeni kuza kusetyenziwa najni ngamabango otsalomali zolondolozo.

KUFUNEKA WENZE NTONI?

1. Nceda uqinisekise kuba ingxowamali yakho yomhlalaphantsi ineenkcukacha zakho zoqha-gamshelwano ezichanekileyo. Oku kubalulekile ukuze babe nokuqhagamshelana nawe malunga notshintsho.
2. Hlala ululindlele unxibelelwano oluvela ku-mlawuli wakho wengxowamali yomhlalaphantsi okanye iitrasti zengxowamali, njengoko kufanele banxibelelane namalungu malunga nokuphunyezwa kotshintsho.
3. Lucinge ngononophelo ukhetho lwakho kwaye

4. ufuna icebo kumcebisi ngezemali ovunyiweyo. Zazi iinjongo zakho zexesha elide zolondolozo kwaye ucebele ikamva lakho – uze uzame ukulondolozela kangangoko unokuba nako. Izihlo ezingabonwanga kangaphambili zinokuthetha ukuba kufuneka usilungise ischwangciso – kodwa qala ngesichwangciso. Uza wukwazi kuba nokutshintsha ngokungaphaya kunangaphambili –kodwa ke oko kuza noxanduva lokuzikhusela wena ngoku kunye nakwixa elizayo
5. Ukuba ulilungu lengxowamali yobekelo ebelingaphezulu kweminyaka engama-55 ubudala ngowe-1 Matshi 2021, unalo ke ukhetho lokumisela ngokutsha imirhumo yakho ukuze ilandele uyilo lweengxowa ezimbini.
6. Ukuba ngaba urhume kwingxowamali yakho yomhlalaphantsi iqela leminyaka, unokuba nalo ufikelelo kutsalomali kwisixa sokuqalisa ekuphunyezweni kwayo. Ungenzi zigqibo zingxamisekileyo zokutsala imali. Kunokuhenda ukwenza utsalomali msinyane kangangoko kunokwenzeka – kodwa yithathele ingqalelo into yokuba uza kube unikezela ngesixa esitsaliweyo kunye nayo yonke inzala kweso sixa xa uthatha umhlalaphantsi. Kunye nokuba, xa ulinda ekutsaleni imali kwicandelo lolondolozo de uthathe umhlalaphantsi, iza kuba nerhafu encinci.
7. Kuthathele ingqalelo ukuba ungamane udlulisele imali isuka kwicandelo lakho lolondolozo iye kwicandlo lomhlalaphantsi.
8. Nceda ungavumeli nabani na ukuba akufake phantsi koxinzelelo lokuba wenze nantoni na ongenamdla wayo. Ngexa kulungile ukunceda umntu xa umntu enako, ukusebenzele nzima ukulondolozela umhlalaphantsi – kwaye okukhona ihlala ixesha elide kwenziwe ngayo utyalomali, kokukhona kungcono
9. Ukuba ufuna uncendo kodwa ungazi ukuba uqale phi, nceda uqhagamshelane nengxowamali yakho yomhlalaphantsi.



UNGALUFUMANA PHI ULWAZI OLUTHE VETSHE

