



FREQUENTLY ASKED QUESTIONS

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TWO-POT RETIREMENT SYSTEM

ISIZULU



national treasury

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REPUBLIC OF SOUTH AFRICA





LUYINI UHLELO LWE'ZIMBIZA EZIMBILI' LOMHLALAPHANSI

Uhlelo lokuthatha umhlalaphansi lwe"zimbiza ezimbili" luwushintsho oluzovumela amalungu esikhwama somhlalaphansi ukuthi akhiphe ingxenye zezimali zabo zesikhwama sawo somhlalaphansi ngaphambi kokuthatha umhlalaphansi, ngenkathi ingxenye ingxenye engatholakala kuphela lapho ethatha umhlalaphansi ukuze isize ukuthuthukisa imiphumela yomhlalaphansi. Lokhu kusho ukuthi asisekho isidingo sokuthi amalunga ashiye emsebenzini ukuze afinyeleleke kwinxenye yezimali zabo zomhlalaphansi uma enezinkinga zezimali. Lenguquko izoqala ukusebenziseka mhla zi-1 Septemba 2024.

IHLOSELWE OBANI/ IHLELELWE OBANI?

Lolu hlelo luzosebenza kubo bonke abantu abavumelekile ukuthatha umhlalaphansi kwimkhakha ezimele nasemkhakheni kahulumeni yalesi sikhwama. Abahola impesheni kanye namalungu ezikhwama zomhlalaphansi (provident fund) aneminyaka engama-55 (engamashumi amahlanu nanhlanu) nangaphezulu mhla zi-1 Septemba 2021 angazange akhethe ukuba yingxenye yohlelo lwe"zimbiza ezimbili" nabo bazokhishwa.

KUNGANI KUNOHLELO LWEZIMBIZA EZIMBILI?

Lolu hlelo kuhloswe ngalo ukusekela ukonga kwesikhathi eside komhlalaphansi kuyilapho lunikeza ukuguquguquka ukuze lusize amalungu esikhwama asosizini lwezezimali. Ezimweni eziningi, izikhwama zomhlalaphansi yizona kuphela amalungu esikhwama anazo. Ngokohlelo lwamanje, amanye amalungu ayasula emsebenzini ukuze afinyelele

emalini yesikhwama somhlalaphansi ukuze akhokhe izikweletu, okuyinto elimazayo ngokombono wezomnotho, ukuhlelwa kwezimali kanye nokuhlinzekela umhlalaphansi. Uhlelo lwezimbiza ezimbili lwenzelwe ukusiza amalungu esikhwama ngezikhathi zobunzima bezezimali ngokuvumela ukufinyeleleka engxenyeni yokonga ngaphambi kokuthatha umhlalaphansi. Kuyanconywa ukuthi amalungu asebenzise ingxenye ngokonga futhi ayisevenzise kuphela uma kunesidingo esikhulu. Okubalulekile, futhi luvikela ingxenye yokonga ukuze isetshenziselwe umhlalaphansi kuphela.

LUZOSEBENZA KANJANI?

Uguquko lwakha "ingxenye yokonga", "ingxenye yomhlalaphansi" kanye "nengxenye yotshalomali". "Ingxenye yokonga", kanye ne"ngxenye yomhlalaphansi" kuphela ezingathola imigalelo yomhlalaphansi kusukela ngosuku lokuqaliswa ukuya phambili. Ingxenye yotshalomali izogcina imihlomulo yomhlalaphansi egcinwe yilungu ngaphambi kosuku lokuqala ukusebenza kohlelo. Ukukhula kokutshalwa kwezimali kusazofakwa kule ngxenye.

Kusukela mhla zi-1 Septemba 2024, imigalelo yomhlalaphansi izohlukaniswa yisikhwama sakho somhlalaphansi ibe ingxenye yokonga kanye nengxenye yomhlalaphansi. Isilinganiso soku 1/3 (okukodwa kokuthathu) sesamba semigalelo sizongena engxenyeni yokonga futhi oku-2/3 (okubili kokuthathu) kwesamba semigalelo kuyoya engxenyeni yomhlalaphansi.

Isibonelo, uma umgalelo womhlalaphansi womuntu A ngoSeptemba 2024 ungama-R900 ngenyanga, ama-R300 azoya engxenyeni yokonga bese ama-R600 aye engxenyeni yomhlalaphansi. Kusukela kulesi sibonelo, umuntu angakwazi ukuqongelela ama-R3 600 engxenyeni yokonga esikhathini esiyizinyanga eziyi-12. Umuntu uzokwazi ukukhipha nanoma



iyiphi imali engxenyeni yokonga, ingobo nje uma ukukhishwa kwemali kungaphezu kwama-R2 000 futhi engakayikhiphi ezinyangeni eziyi-12 ezedlule. Umuntu akadingi ukwenza ukukhipha imali engxenyeni yokonga njalo ngonyaka

Izimali eziku-akhawunti zisazotholakala ukuze zikhishwe eminyakeni ezayo futhi zizozuka ekukhuleni okungakhokhiswa ntela ngaphakathi kwe-akhawunti kuze kube yilapho kukhishwa izimali.

Ingxenye yokonga izofinyeleleka nganoma yisiphi isikhathi, kodwa ukukhishwa kwezimali kufanele kube ubuncane obungama-R2 000 futhi, kodwa kube ukukhishwa okukodwa kuphela okungenziwa esikhathini esiyizinyanga eziyi-12 (unyaka wentela). Izimali ezikhishwayo zizokhokhiswa intela ngenani lentela elincane lomuntu. Awukho umkhawulo omkhulu wokukhishwa kwezimalo engxenyeni yokonga.

Ingxenye yomhlalaphansi ayikwazi ukufinyelelwa lapho wesula emsebenzini futhi ingafinyelelwa kuphela lapho usuthatha umhlalaphansi. Lokho kusho ukuthi izogcinwa kuze kube izikhathi sokuthatha umhlalaphansi. Izimo zokudilizwa zizosetshenzwa kwesinye isigaba salolu hlelo lwezinguquko.

Inani lomhlalaphansi elikhulayo kusukela mhla zi-31 Agasti 2024, elibizwa ngokuthi “ingxenye ebekiwe”, ngeke lithathe eminye imigalelo kodwa liyohlala litshalwe yisikhwama somhlalaphansi. Uma kwenzeka uyeka umsebenzi esikhathini esizayo, ilungelo lakho lamanje (ilungelo elinikeziwe) lokufinyeleleka kule ngxenye noma uyidlulisele kusikhwama esenziwe ngokoMthetho Wezikhwama Zempesheni iyagcinwa.

YOTSHALOMALI IZOKHULA NENZUZO?

Yebo, ingxenye yotshalomali izofakwa imbuyiselo yesikhwama. Ngeke kube khona eminye imigalelo yamalungu kule ngxenye.

INGABE KUZOBA NOKUFINYELELA OKUSHESHAYO (KWISAMBA SEMALI ESIKHULU)

Kusukela enanini lesikhwama sakho mhla zi-31 Agasti 2024, ama-10% noma ama-R30 000, kuye ngokuthi yikuphi okuncane, izokwabelwa ingxenye yokonga. Lokhu kubizwa imali enkulu. Lokhu kuzoba ukuthransfeywa kanye nje ekuqaleni kohlelo lwezimbiza ezimbili futhi ngeke kuphindwe eminyakeni elandelayo.

Isibonelo, uma unenani lemali esikhwama lingama-R200 000 mhla zi-31 Agasti 2024 isamba esikhulu esidluliswayo sizoba ama -R20 000 (lokhu okungama-10% ama-R200 000).

Uma elinye ilungu linenani lesikhwama alingama-R750 000 engxenyeni edluliswayo, inani elidluliswayo lizoba ama-R30 000, njengoba ama-10% ama-R750 000 edlula isamba samaa-R30 000. Yize ama-R75 000 angama-10% ama-R750 000 - le mali izogciniswa kuma-R30 000.

INGABE INANI LEMALI EYABELWE INGXENYE



INGABE AMALUNGU AZOTHOLA IZIMALI AZIKHIPHAYO NGOKUSHESHA MHLA ZI-1 SEPTEMBER?

Akunakwenzeka ukuthi izikhwama zizokwazi ukukhokhela izicelo zokukhokha ngokushesha lapho uhlelo lokuthatha umhlalaphansi lwezimbiza ezimbili luqala ukusebenza mhla zi-1 Septemba. Uhlelo olusha lwezimbiza ezimbili luzoqala ukusebenza ngalolu suku; nokho-ke, izinyathelo ezimbalwa ezidinga ukwenziwa kuqala. Ukubalwa kwezimali ezinkulu, okunquma inani lokuqala elizokwabelwa ingxenye yokonga kuzokwenziwa kusetshenziswa amanani ekupheleni kuka-Agasti. Izikhwama zizodingeka ukuba futhi zamukele, ziqinisekise futhi zicubungule izicelo ezitholiwe zokukhishwa kwezimali.

Izikhwama nazo zidinga ukuchibiyela imithetho yazo futhi igunyazwe uMkhandlu Wokuziphatha Komkhakha Wezezimali ngaphambi kokuqala ukusebenzisa uhlelo olusha. Ukwengeza, kufanele kube nezinhlelo ezintsha zokuvumela ukukhishwa kwezimalo kwaminyaka yonke okunjengalokhu esiKhwameni nakumbono wakwa-SARS.

INGABE AMA-10% NOMA AMA-R30 000 AZOSEBENZA MINYAKA YONKE?

Cha. Ama-10% kuze kufike kuma-R30 000 AKULONA inani lemali enkulu engakhishwa ngonyaka kodwa inani lemali engakhishwa kanye engadluliswa lisuka engxenyeni yotshalomali liyiswe engxenyeni yokonga.

INGABE ILUNGU LESIKHWAMA LIZOLAHLEKELWA YIMALI UMA INGAKHISHWANGA?

Cha. Uma ilungu lesikhwama likhetha ukungayikhiphi imali engxenyeni yokonga, ingxenye izoqhubeka nokukhula. Ukukhishwa kwanoma iyiphi imali kungenziwa uma ilungu likhetha ukwenza kanjalo. Ingxenye yokonga nayo ingashiywa ingakathintwa kuze kube isikhathi somhlalaphansi lapho isamba semali singakhishwa.

INGABE LIKHONA INANI ELIKHULU LOKUKHISHWA KWEZIMALI NOMA UMKHAWULO?

Cha. Ukukhishwa kwanoma iyiphi imali kungenziwa engxenyeni yokonga kodwa kungabi ngaphansi kwama-R2000. Ukukhishwa kwemali kuvunyelwe kanye ngonyaka wentela futhi kukhokhiswa intela ngokusekelwe ezingeni lentela elilinganiselwe lelungu.

ITHINI INQUBO YESICELO SOKU- KHISHWA KWEMALI?

Amalungu esikhwama somhlalaphansi afanele afake isicelo noma abuze ngqo isikhwama sawo mayelana nenqubo yokukhisha kwezimali.



KWENZEKANI UMA ILUNGU LESULA EMSEBENZINI?

Imithetho emidala izosebenza emalini yokongela umhlalaphansi eqoqwe ngaphambi komhla zi-1 Septemba 2024. Ilungu lisakwazi ukufinyelela ngokuphelele emalini eliyongile yomhlalaphansi eqoqiwe (ezoba sengxenyeni yotshalomali) lapho lisula - lokhu kungase kuthathwe njengokheshi (izokhokhiswa intela) noma idluliselwe kwesinye isikhwama somhlalaphansi. Ilungu lingakwazi ukufinyelela lokho okusembizeni yokonga ngemuva kokusula emsebenzini. Ingxenywe yomhlalaphansi ayifinyeleleki uma ilungu lisula emsebenzini.

KWENZEKANI ESIMWENI SESE- HLUKANISO?

Imiyalelo yenkantolo yokwehlukana isozhubeka isetshenziswa kukho konke ukonga kwelungu komhlalaphansi. Okusho ukuthi isicelo somyalelo wenkantolo wesehlukano sizokwenziwa ngokulinganayo kuzo zonke izingxenywe ilungu elinazo. Kubalulekile ukuthi isikhwama saziswe uma inqubo yokuhlukanisa isiqalile

INGABE INGXENYE YOKONGA IZOTHOLA INZALO??

Yebo, imali engxenyeni yokonga izothola imbuyiselo yesikhwama kuye ngokuthi itshalwe isikhathi esingakanani.

UYINI UMPHUMELA KUMALUNGU ESIKHWAMA

SOKUZIBEKELA UMHLAPHANSI ANEMINYAKA ENGAMA-55 NOMA NGAPHEZULU MHLA ZI-1 MASHI 2021?

Lawa malungu ngeke afakwe ngokuzenzakalelayo ohlelweni lwezimbiza ezimbili, kodwa angakhetha ukubamba iqhaza uma efisa. Lokhu bangakwenza ngokufaka isicelo esikhwameni kwisikhwama sokuzibekela umhlalaphansi. Uma kufanele bakhethe ukuba sohlelweni lwezimbiza ezimbili, ngeke bakwazi ukuhlehlisa isinqumo sabo.

IZOVELAPHI MALI EYABELWE UKUBA INGAKHISHELWA AMALUNGU ESIKHWAMA SOKUZIZIBEKELA UMHLALAPHANSI ANGAPHANSI KWEMINYAKA ENGAMA-55 UBUDALA NGOWE-2021?

Emalungwini esikhwama sokuzibekela umhlalaphansi abeneminyaka engaphansi kwama-55 kusukela mhlaka-1 Mashi 2021, imali engakhishwa izothathwa ngokulinganayo ebhodweni elalinikezwe ngowe-2021 kanye nasebhodweni lotshalomali.



YINI ELANDELAYO KULOLU HLELO?

Njengoba manje le mithethosivivinywa emibili (uMthethosivivinywa Wokuchitshiyelwa Kwezikhwama Zempesheni kanye NoMthethosivivinywa Wokuchibiyela Imithetho Yezintela) isisayinwe nguMongameli njengomthetho, izikhwama zomhlalaphansi zifanele zifake izicelo zokuchitshiyelwa kwemithetho kusiPhathimandla Sokuziphatha Komkhakha Wezezimali futhi ziguqule izinhlelo zazo ukuze zisebenzise uhlelo lwezimbiza emibili kusukela mhla zi-1 Septhembu 2024. Izikhwama zizophinde zixhumane namalungu azo ngokuthi izicelo zokukhishwa wezimali ezilondolozwe zizocutshungulwa kanjani

WHAT SHOULD YOU DO?

1. Sicela uqinisekise ukuthi isikhwama sakho somhlalaphansi sinemininingwane yakho yokuxhumana efanele. Lokhu kubalulekile ukuze bakwazi ukuxhumana nawe mayelana nezinguquko.
2. Qaphela ukuxhumana nomphathi wakho wesikhwama somhlalaphansi noma nabaphathiswa besikhwama, njengoba bedinga ukuxhumana namalungu mayelana nokuqaliswa kwezinguquko.
3. Cabangela ngokucophelela izinketho zakho futhi ufune iseluleko kumeluleki wezezimali ogunyaziwe.
4. Hlonza izinhloso zakho zokonga zesikhathi eside futhi uhlelele ikusasa lakho - bese uzama ukonga ngokusemandleni akho. Izehlakalo ezingalindelekile zingahle zisho ukuthi kufanele ulungise uhlelo - kodwa qala ngohlelo. Uzoba nokuguquguquka okwengeziwe kunangaphambili - kodwa lokho kuhambisana nesibopho sokuzivikela manje nokwesikhathini esizayo.
5. If you are a provident fund member
5. Uma uyilungu lesikhwama sokuzibekela umhlalaphansi elalineminyaka engaphezu kwengama-55 mhla zi-1 Mashi 2021, ungakhetha ukuhlela imigalelo yakho ukuba ilandele ukwakheka kwezimbiza ezimbili.
6. Uma ugalele esikhwameni sakho somhlalaphansi eminyakeni embalwa, ungahle ukwazi ukukhipha izimali kwisabelo emalini yokutshala ekuqaleni kokusebenza kwalolu hlelo. Ungathathi izinqumo ngokuxhamazela zokukhipha izimali. Ungahleulingeke ukukhipha izimali ngokushesha ngangokunokwenzeka - kodwa khumbula ukuthi uzobe ukhipha imali edonsiwe kanye nayo yonke inzalo kuleyo mali uma usuthatha umhlalaphansi. Futhi, uma ulinda ukukhipha imali engxenyeni yokonga kuze kube yilapho usuthatha umhlalaphansi, izoheha intela encane.
7. Cabanga ukuthi ungathanda yini ukudlulisa izimali zisuka engxenyeni yakho yokonga ziye engxenyeni yomhlalaphansi.
8. Ungavumeli muntu akucindezele ukuba wenze noma yini engahambisani nawe. Nakuba kukuhle ukusiza abantu uma umuntu ekwazi, usebenze kanzima ukonga imali yomhlalaphansi - futhi uma ihlala isikhathi eside itshaliwe, kuba ngcono.
9. Uma udinga usizo kodwa ungazi ukuthi ungaqala kuphi, xhumana nesikhwama sakho somhlalaphansi.

UNGALUTHOLAPHI ULWAZI OLUTHE XAXA

