

#RSABUDGET2026

Upapasho oludityanelweyo phakathi koNondyabo weSizwe kunye neNkonzo yeze Rhafu yoMzantsi Afrika

#RSA Budget

#RSABudget2026

YINTONIUHLAHLU
LWABIWO-MALI?LUHLELWA
NJANI UHLAHLU
LWABIWO-MALI?

Ngaphambi kokuqala konyaka-mali ngamnye, uMphathiswa wesebe lezeMali uthi thaca uhlahlo lwabiwo-mali lwesizwe, apho athi abhengeze inkcitho karhulumente, irhafu kunye nezicwangciso zokuboleka imali iminyaka emithathu ezayo. Uhlahlo lwabiwo-mali lwesizwe lwahlula imali phakathi kwamasebe kazwelonke, amaphondo kunye noomasipala.

1. Kukhutshwa imigaqo yeSebe ebonakalisa iinkcukacha zohlalo lwabiwo-mali
2. Amasebe abeka phambili iinkqubo zawo aze aqulunqe izicwangciso zenkcitho kunye nezibophelelo zonikezelo lweenkonzo
3. Izindululo zohlalo lwabiwo-mali zingeniswa kuNondyabo weSizwe ze kubekho iingxoxo zesisombululo
4. Izindululo zohlalo lwabiwo-mali ziqwalaselwa ziikomiti zangaphakathi zamasebe zaBalawuli-Jikelele
5. Iingcebiso zohlalo lwabiwo-mali zenziwe kwikomiti yabaPhathiswa
6. Ingxelo yoMgaqo-nkqubo woHlahlo-lwabiwo-mali lweXesha eliPhakathi ibonisa uHlahlo-lwabiwo-mali oluzayo
7. Ulwabiwo-mali lokugqibela lugqitywa kwiKhabhinethi
8. Amaxwebhu ohlahlo lwabiwo-mali alungiswa
9. Uhlahlo-lwabiwo mali olungundoqo luyandlalwa
10. IPalamente ixoxa kwaye yamkele uHlahlo-lwabiwo-mali
11. Ithunyelwe kuMongameli ukuze atyikitye ukuba ibengumthetho



IMIKHETHE ENZIMA IZISA IZIPHUMO ZOQOQOSHO

Uhlahlo-lwabiwo mali luka-2026 lubonisa ukuba ukhetho olunzima lwezemali olwenziwe ngurhulumente kwiminyaka embalwa edlulileyo ekugqibeleni luqala ukuhlawula. Nokuba kwimeko enzima yezoqoqosho yehlabathi, uqoqosho luye lwahlala luqinile, umbono wezoqoqosho ubonisa inzuzo encinci kunye namathuba amakhulu okukhawulezisa utyalo-mali.

Urhulumente uhlale ezimisele ukubuyisela impilo yezemali zikarhulumente. Ityala likarhulumente njengesabelo semveliso yezoqoqosho kulindeleke ukuba lifikelele kwincopho yalo kunyaka-mali wangoku kwaye liza kuncipha kwiminyaka embalwa ezayo. Eli linqanaba elibalulekileyo lotshintsho,

kuba njengoko ityala lincipha, neendleko zenkonzo yamatyala njengesabelo sengeniso ziyancipha. Iindleko zenkonzo yamatyala eziphantsi, kunye nombono ophucukileyo wokunyuka kwamaxabiso emva kwesigqibo sokunciphisa ithagethi yokunyuka kwamaxabiso ukuya kwisi-3 ekhulwini, kuya kunyusa utyalo-mali lwabucala kunye nokudalwa kwemisebenzi.

Kwiminyaka emithathu ezayo, urhulumente uncamathele kumgaqo-nkqubo wezemali ngentsalela yohlalo lwabiwo oluphambili. Njengoko kuqhubeka nokunyuka kwemali engaphezulu kwiminyaka ezayo, ityala likarhulumente liza kuba sendleleni ezinzileyo. Njengoko urhulumente esalindele ukufezekisa iinjongo zakhe zemali kwixesha eliphakathi, ukunyuka kwerhafu yama-20 eebhiliyoni zeerandi ebhengezwe kuHlahlo lwabiwo-

mali luka-2026 kurhoxisiwe.

Kuqikelelwa ukuba uqoqosho lukhule nge-1.4% ngo-2025, ukusuka kwi-0.5% ngo-2024. Ngeekota ezine ezilandelelanayo zokukhula koqoqosho okuhle, kukho ithemba lokwenene malunga namathuba okukhula. Amandla athembekileyo ngakumbi, ukuphuculwa kwezixhobo zokusebenza, imali karhulumente eqinileyo kunye neendleko eziphantsi zokuboleka zonke zinegalelo kwimbono eqaqambileyo.

Nangona uqoqosho luhlala luzinzile, uMzantsi Afrika kufuneka ujonge abaqhubi basekuhlaleni ukuze baphucule uqoqosho. Ukulungisa oku urhulumente ugxile ekwenzeni iinkampani kunye noomasipala bakarhulumente basebenze ngcono. Ukungabikho kwemisebenzi okuphezulu kusengumceli-mngeni ophambili kubo bonke abemmi baseMzantsi Afrika kwaye

“Iindleko zenkonzo yamatyala eziphantsi, kunye nombono ophucukileyo wokunyuka kwamaxabiso emva kwesigqibo...**kuya kunyusa utyalo-mali lwabucala kunye nokudalwa kwemisebenzi**”

amanyathelo athathwa ngurhulumente kuHlahlo lwabiwo-mali luka-2026 aya kunceda ukuqala ukudala imisebenzi. Umyalezo ovela kuHlahlo lwabiwo-mali luka-2026 ucacile: Isiseko siya siqina. Ngokuncamathela kwisicwangciso esinoxanduva, uRhulumente wenza uqoqosho lube namandla kubo bonke abemmi baseMzantsi Afrika.

UKUNCIPHISA IINDLEKO ZOKUBOLEKA KUKARHULUMENTE

Xa inkcitho idlula ingeniso, urhulumente ubakusilelo lwezemali aze aboleke lo mahluko. Inzala kwityala likarhulumente ikhule ngokukhawuleza kunoqoqosho kwaye ngoku ithatha isiqingatha esikhulu sohlahlo lwabiwo-mali kunemfundo esisiseko, impilo okanye ukhuseleko loluntu.

Urhulumente wenze amanyathelo okuguqula oku kwaye aqinisekise ukuba amatyala ayalawuleka. Amatyala njengesabelo semveliso yezoqoqosho aza kufikelela kwinqanaba eliphezulu kulo nyaka aze aqale ukwehla. Usilelo kuhlahlo lwabiwo-mali oluphambili lungaphantsi kwe-12.4 yeebhiliyoni zerandi kunokuba bekulindelwe ngexesha loHlahlo-lwabiwo mali luka-2025 ngenxa yeziphumo eziqinileyo zemali kwiinyanga ezili-10 zokuqala zika-2025/26.

Okokuqala kule minyaka ilishumi, iindleko zenkonzo yamatyala ziya kukhula



kancinci kunenkcitho iyonke. Kwiminyaka emithathu ezayo, intlawulo yetyala kunye nomdla walo kulindeleke ukuba ibe ngama-21 eebhiliyoni zerandi ngaphantsi kunokuba bekuqikelelwe kwiNgxelo yoMgaqo-nkqubo woHlahlo-lwabiwo mali lweXesha eliPhakathi lika-2025 (MTBPS).

Urhulumente ujonge iindlela zokuthintela ukuphinda kwetyala eliqokeleleke ngokukhawuleza emva ko-2009 kwaye uza kucebisa utshintsho kumthetho ukuze oku kwenzekwe. Njengoko uqoqosho lwaseMzantsi Afrika lukhula ngcono kancinci kwaye amaxabiso eempahla enyuka ngesantya esiphantsi, umbono welizwe uyaphucuka,

uzibonakalisa njengophuculo lwezinga letyala kunye neendleko eziphantsi zokuboleka. Oku kuvumela urhulumente ukuba abe nendawo yezemali yokuqhubeka nokubonelela ngeenkonzo zentlalo ezifana nezempilo, imfundo, amanzi, indawo yokuhlala kunye namanye amalungelo ezentlalo nezoqoqosho ngokuhambelana noMgaqo-siseko. Ngaphandle kwamanqanaba azinzileyo okanye anciphayo amatyala, iindleko zenkonzo yamatyala ziya kuqhubeka zidla inxalenye enkulu yezixhobo ezikhoyo, zithintela utyalo-mali kunye namandla okuvelisa kunye nemigangatho yokuphila.

AMAGQABANTSHI-NTSHI OHLAHLI-MALI -LUKA-2026

1. Umvuzo wentlalo - oquka ukuchitha imali kwimfundo, uphuhliso lwezakhono kunye nemisebenzi yoluntu, ukubonelela ngezindlu, uthutho lukawonke-wonke kunye neenkonzo ezisisiseko zasimahla, kunye nokhathalelo lwempilo - uza kwenza umyinge we-60% yencitho engeyonzala kwixesha eliphakathi.
2. Uphuhliso loqoqosho ngumsebenzi okhula ngokukhawuleza kumyinge wonyaka we-5.8%, oqhutywa kukwabiwa okuphezulu kweziseko zophuhliso.
3. Ngo-2025/26, ityala likarhulumente liza kuzinza kwi-78.9% ye-GDP.
4. Ukukhula kwe-GDP yokwenyani kwe-1.6% kuqikelelwa ngo-2026, ukunyuka ukuya kwi-2% ngo-2028.
5. I-4.1 yeebhiliyoni zerandi yabelwe iNkqubo yoQesho lukaMongameli ngo-2026/27
6. Ukunyuka kwerhafu yama-20 eebhiliyoni zerandi eyayifakwe ngaphambili kuHlahlo lwabiwo-mali luka-2026 kuyarhoxiswa

Jonga iphepha elilandelayo →

UTSHINTSHO LWENZA AMAPHULO NOOMASIPALA BASEBENZE NGCONO



Uhlahlo lwabiwo-mali luka-2026 lubhengeza utshintsho olubalulekileyo lokuphucula ukusebenza kunye nolawulo lwe-mali lwamaphondo noomasipala. Injongo kukuqinisekisa ukuba imali isetyenziswa ngokufanelekileyo ukubonelela ngeenkonzo kuluntu.

Oomasipala abaninzi bayasokola, kwaye imali ayifikeleli rhoqo kwiinkonzo ozisebenzisayo. Ukulungisa oku, urhulumente ungenelela ngokuthe ngqo ngakumbi. Ama-63 ekhulwini (162) oomasipala akwixhaki

yezemali, kwaye amaphondo amaninzi ayasokola ukulinganisela iindleko zembuyekezo kunye neziphumo zokuhanjiswa kweenkonzo. Urhulumente wesizwe ngoku utshintsha ukusuka ekujongeni ukuya ekungeneleleni okusebenzayo.

Kwinqanaba loomasipala olu tshintsho lubandakanya utshintsho kwimithetho kunye namalungiselelo olawulo. Kwiphondo, urhulumente unyanzelisa ucwangco olungqongqo ekuqeshweni nasekuhlawulweni kwemivuzo. La manyathelo aquka ukuhlanganisa imisebenzi karhulumente yenkqubo yabasebenzi, yokuhlawula kunye nolawulo, ukuqhuba ukuqinisekiswa kwabasebenzi ngeenkqubo zokuchonga, kunye nokufuna ukuba iiofisi zesebe lezemali zephondo kunye neenkulumbuso zivume ukugcwaliswa kwazo zonke izikhundla ngokuchasene nezicwangciso zokuqesha eziqinisekisiweyo kunye nemali ekhoyo. Zizonke, ezi nguqu zishukumisela inkqubo kwinkqubo karhulumente enobuchule ngakumbi, enocwangco kwaye eqhutywa kukusebenza ukuze ibonelele ngeenkonzo ezingcono.

UKUSUSA IMIQOBO EKUDALWENI KWEMISEBENZI NOKUKHULA KOQOQOSHO



Ukukhula okukhawulezileyo kunye nemisebenzi kufuna umbane othembekileyo, oololiwe kunye namazibuko asebenzayo, kunye nobonelelo lwamanzi oluzinzileyo.

Upapasho lohlahlo-lwabiwo mali lwakutshanje lugxininise inkqubela phambili kutshintsho lwamandla

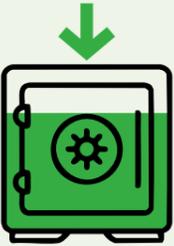
kunye nolwezothutho kunye nokugxila okutsha kukhuseleko lwamanzi kunye nokunikezelwa kweziseko zophuhliso. Ukuchithwa komthwalo bekungekho kakhulu, imisebenzi yoololiwe kunye namazibuko izinzile.

Ukukhula koMzantsi Afrika kukhomekeke ekuvuleni imiqobo yoololiwe

kunye namazibuko

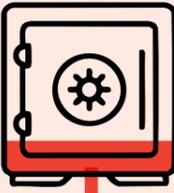
Ukhuseleko lwamanzi luye lwaphakamisa i-ajenda yohlengahlengiso. Kukho imfuneko yokugcina nokuphucula iziseko zophuhliso zamanzi ezindala, ukuphucula ulawulo kwiibhodi zamanzi, kunye nokwandisa unikezelo.

1 IMITHOMBO YOMVUZO KARHULUMENTE NGO-2026/27



R 2 160.3bn	80.9%	IRHAFU
R 324.3bn	12.2%	UKUBOLEKA
R 185.1bn	6.9%	INGENISO ENGEYIYO IRHAFU

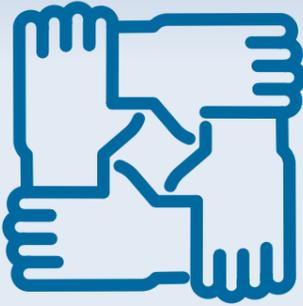
2 INKCITHO KARHULUMENTE NGO-2026/27



R 446.6bn	16.7%	EZENTLALO-NTLE
R 432.4bn	16.2%	IINDLEKO ZENKONZO YETYALA
R 358.6bn	13.4%	IMFUNDO ESISEKO
R 294.3bn	11.0%	UPHULISO LOLUNTU
R 310.4bn	11.6%	IMPILO
R 283.9bn	10.6%	UPHULISO LWEZOQOQOSHO
R 274.6bn	10.3%	EZOXOLO NOKHUSELEKO
R 155.8bn	5.8%	IMFUNDO NOQEQESHO KWIMFUNDO EPHAKAMILEYO

3 IZIBONELELO ZENTLALO

	2025/26	2026/27
ISIBONELELO SIKARHULUMENTE SABANTU ABADALA	R2 315	R2 400
ISIBONELELO SAMAGQALA EMFAZWE	R2 335	R2 420
ISIBONELELO SABANTU ABAKHUBAZEKILEYO	R2 315	R2 400
ISIBONELELO SOKUNAKEKELA ABANTWANA ABANGENABAZALI	R1 250	R1 295
ISIBONELELO SOKUXHOMEKEKA KWINKATHALELO	R2 315	R2 400
ISIBONELELO SENKXASO YOMNTWANA	R560	R580
ISIBONELELO SONCEDO	R560	R580



I-18 lezigidi
zabantu liza kufumana izibonelelo zentlalo kweyoKwindla ngo-2029

Uhlahlo lwabiwo-mali luza kunyusa amanani ezibonelelo ezisisigxina ngaphezulu kokunyuka kwamaxabiso.

4 UHLAHLA-MALI LUXHASA UKUKHULA KWEZOQOQOSHO, UKUDALWA KWEMISEBENZI NOKUPHULISWA KWENTLALO



1.6 yeepesenti
ukukhula kokwenyani kwe-GDP kulindeleke ngo-2026.



60 yeepesenti
yenkitho karhulumente iyonke ibekelwe uphuhliso loluntu, iinkqubo zengqesho, ezempilo, imfundo nokhuseleko lwentlalo kwixesha eliphakathi.



R4.1 yeebhiliyoni
inkxaso-mali eyongezelelweyo yabelwe Inkqubo yoQesho lukaMongameli.



R930 yeebhiliyoni
yabelwa iinkonzo ezisisiseko, izindlu nezithuthi zikawonkewonke, kunye nenguqu yendawo kunye nophuhliso lwedolophu kule minyaka mithathu izayo.



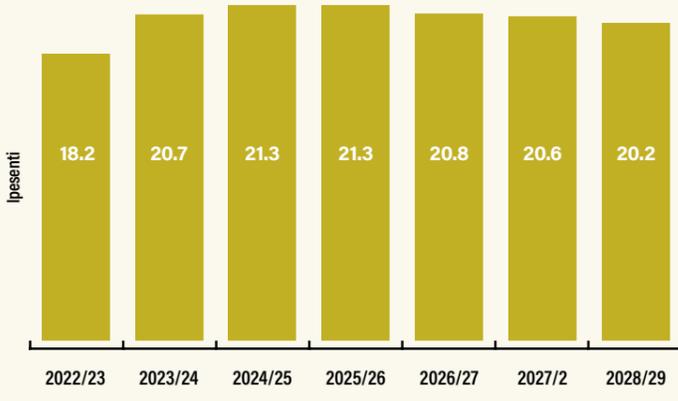
R893.6 yeebhiliyoni
yeemveliso, amashishini amancinci kunye neenkqubo zemisebenzi yoluntu kwiminyaka emithathu ezayo ukukhuthaza kukhula koqoqosho kunye nemisebenzi.

5 I-NATIONAL STUDENT FINANCIAL AID SCHEME



R54.3 yeebhiliyoni
iza kuchithwa yi-National Student Financial Aid Scheme ngo-2026/27.

6 IINDLEKO ZEENKONZO ZAMATYALA NJENGEPESENTI YENGENISO

Year	Percentage
2022/23	18.2
2023/24	20.7
2024/25	21.3
2025/26	21.3
2026/27	20.8
2027/28	20.6
2028/29	20.2

IZIPHAKAMISO ZERHAFU KA-2026



IRHAFU YOMVUZU WOMNTU

UKUCHAPHAZELA NJANI UMLINGANISELO WERHAFU YOMVUZU WOMNTU?

Amanqanaba erhafu yomvuzo womntu kunye nezaphulelo ziyahlengahlengiswa ukuze kujongwe isiphumo sokunyuka kwamaxabiso. Imali umntu anokuyifumana ngaphambi kokuba ahlawule irhafu yonyaka werhafu ukususela ngomhla woku-1 kweyoKwindla ngo-2026 ukuya kowama-28 kweyoMdumba ngo-2027 yile ilandelayo:

IMIDA YERHAFU	UNYAKA WERHAFU KA-2026/27
Abangaphantsi kweminyaka engama-65	R99 000
Abaneminyaka engama-65 ukuya kuma-74	R153 250
Abaneminyaka engama-75 nangaphezulu	R171 300

Izaphulelo zerhafu kubahlawuli berhafu bomntu ngamnye zezi zilandelayo:

IZAPHULELO ZERHAFU	UNYAKA WERHAFU KA- 2026/27
Okokuqala (bonke abantu)	R17 820
Okwesibini (abaneminyaka engama-65 nangaphezulu)	R9 765
Okwesithathu (abaneminyaka engama-75 nangaphezulu)	R3 249

IRHAFU YEZEMPILO

UKONYUKA KWIRHAFU YOTYWALA NECUBA

Irhafu ezithile kwiziselo ezinxilisayo nakwicuba ziza kunyuka nge-3.4 yeepesenti, ukususela ngomhla wama-25 kweyoMdumba ka-2026

	IZAKUNYUKA NGE:
Ibhiya yeMalt	8c inkonkxa ye-340ml
Iwayini engamfaxangwanga	15c ibhotile ye-750ml
Iwayini emfaxangiweyo	26c ibhotile ye-750ml
Iwayini ehlahlwazayo	49c ibhotile ye-750ml
Ii-cider kunye notywala obenziwe ngeziqhamo	8c inkonkxa ye-340ml
Ezizakraro	R3.20 ibhotile ye-750ml
Imidiza	77c ipakethi ye-20
Amacuba ombane	58c ipakethi ye-20
Icuba elingumgubo	87c nge-50g
Icuba lenqawa	28c nge-25g
Ii-cigar	R4.56 nge-23g
Umxube we-nicotine kunye nongeyiyo i-non-nicotine kwiinkqubo zokuhanjiswa kwezo zisebenzisa umbane	11c nge-ml



IMILINGANISELO YERHAFU

IRHAFU YENGENISO: ABANTU NGABANYE

Irhafu ehlawulwa ngabantu yonyaka werhafu ophela phakathi komhla woku-1 kweyoKwindla ka-2026 kunye ne-28 kweyoMdumba ka-2027

Ingeniso erhafelwayo (R)	Umlinganiselo weRhafu (R)
R0 - R245 100	18% yengeniso erhafiswayo
R245 101 - R383 100	R44 118 + 26% yengeniso erhafiswayo engaphezulu kwe-R245 100
R383 101 - R530 200	R79 998 + 31% yengeniso erhafiswayo engaphezulu kwe-R383 100
R530 201 - R695 800	R125 599 + 36% yengeniso erhafiswayo engaphezulu kwe-R530 200
R695 801 - R887 000	R185 215 + 39% yengeniso erhafiswayo engaphezulu kwe-R695 800
R887 001 - R1 878 600	R259 783 + 41% yengeniso erhafiswayo engaphezulu kwe-R887 000
R1 878 601 nangaphezulu	R666 339 + 45% yengeniso erhafiswayo engaphezulu kwe-R1 878 600

Umthombo: uNondyebo weSizwe

IMIDA YERHAFU

Imida ethile yerhafu ihlengahlengiswa ukususela kweyoKwindla ka-2026.

	Umda ongaphambili	Umda ohlengahlengisiweyo
Igalelo lonyaka kutyalo-mali olungenarhafu	R36 000	R46 000
Ukutsalwa kwemali yonyaka kumagalelo kwiingxowa-mali zomhlala-phantsi	R350 000	R430 000
Ukukhutshelwa ngaphandle kwenzuzo yenkunzi okanye iilahleko zemali zonyaka	R40 000	R50 000
Ukukhutshelwa ngaphandle kwenzuzo yenkunzi xa umntu esweleka	R300 000	R440 000
Ukukhutshelwa ngaphandle kwenzuzo yenkunzi xa ephulukene nendlu yakhe yokuqala	R2 000 000	R3 000 000
Ingeniso yemali yeshishini elincinci yerhafu yengeniso yemali	R1 000 000	R2 300 000
Umda wobhaliso lwe-VAT olunyanzelekileyo*	R1 000 000	R2 300 000

* Utshintsho kumda wobhaliso lwe-VAT luya kuqala ukusebenza ngomhla woku-1 kuTshazimpuzi ka-2026.

Umthombo: uNondyebo weSizwe

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**IZIMVO
ZAKHO
ZIBALULEKILE**

INGABA UWUFUMENE ULUNCEDO NA LO MKHOMBANDLELA WOLUNTU WOHLAHLA LWABIWO-MALI?

Sihlala sikhangelela iindlela ezintsha zokuphucula lo mkhombandlela kwaye siyakuxabisa ukuba unokuthumela ingxelo kunye neengcebiso zakho ku-Media@treasury.gov.za