



The Hospitality and General
Provident Fund



2026

ISikhokelo seLungu

Funda ngokuthe vetshe malunga nengxowamali
www.hgpf.co.za



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Intshayelelo

Esi sikhokelo sichaza indlela esebenza ngayo iNgxowamali, imirhumo elindelekileyo kuni nobabini wena nomqeshi wakho, kunye neebhenefithi oza kuzifumana.

Sigcinele ungqinisiso lwexesha elizayo esi sikhokelo. Qiniseka ukuba usapho lwakho lunofikelelo kuso, ukuze luyiqonde indlela esebenza ngayo iNgxowamali, iibhenefithi ezinikayo, kunye nenkqubo yokugcwalisa amabango.

Ukuba nagba unayo nayiphi na imibuzo, nceda uye kwiOfisi yeMicimbi eNxulumene nabaSebenzi, uMmeli wakho oliLungu, okanye iOfisi yoMmandla yenkampani elawulayo (Borwa Financial Services Pty Ltd).

IiNkcukacha zoQhagamshelwano zeNgxowamali

Imibuzo jikelele

011 838 3751
011 838 4194
info@hgpf.co.za
www.hgpf.co.za

IOfisi yoMmandla yeNkampani eLawulayo

- ▶ **Iofisi enguNdlunkulu**
011 838 3751
- ▶ **EMbombela**
013 752 4845/8066
- ▶ **EKapa**
021 426 2456
- ▶ **IOfisi eliSebe eTzaneen**
015 306 0386
- ▶ **EGqeberha**
041 585 7589
- ▶ **IOfisi eliSebe eAcornhoek**
066 484 1244
- ▶ **EThekwini**
031 304 9054

**Le nkondo
ISIMAHLA**

Ufuna icebo?

Thetha nomcebisi ngeebhenefithi: Ukuba ngaba unayo nayiphi na imibuzo malunga nokhetho lwakho kwiNgxowamali okanye iibhenefithi zakho, ungaqhagamshelana nabacebisi ngeebhenefithi.

info@benefitcounsellor.com | 021 300 57290

Thetha nomcebisi negzemali: Ukuba ufuna cebo lokukunceda uwulondolozela ngokwaneleyo umhlalaphantsi.

Tyelela iwebhusayithi yeZiko loCwangciso lweMali (Financial Planning Institute) (FPI) ku (<http://www.fpi.co.za/>) ukufumana umcebisi ngezemali oqinisekisiweyo onokukunika icebo elinobungcali.

ULwamkelo lweGosa **eliyiNtloko**

Lungu eliThandekayo

Kuyasichulumancisa ukukwamkela kwiHospitality and General Provident Fund. Injongo engundoqo yeNgxowamali kukuxhasa abasebenzi ekukhuseleni ikamva labo lezemali kwimeko yokuthatha umhlalaphantsi, ukuba nokukhubazeka, okanye ukusweleka.

Le ncwadana iqulethe ulwazi oluyimfuneko lokukunceda ube lilungu lNgxowamali elinkwe ulwazi. Ukuba ngaba unayo nayiphi na imibuzo eyongezelelweyo engafakwanga kule ncwadana, nceda uzive ukhululekile ukuya kuMlawuli weNgxowamali. Iinkcukacha zabo zoqhagamshelwano zifumaneka **kwiphepha lesi-3**.

Tyelela iwebhusayithi yeHospitality and General Provident Fund ngokuya ku www.hgpf.co.za. Apha uza kufumana ulwazi oluxabisekileyo ngeHospitality and General Provident Fund ngokunjalo namanqaku anika umdla okukunceda ukuba ulondoloze ngokwasemalini.

Siyathemba ukuba uza kulufumanisa luxabisekile olu lwazi kwaye sikhona ukuze sikuncede njentoko uphonononga indlela yakho eya enkululekweni yezemali.

Leslie Primo
IGosa eliyiNtloko



**IWebhusayirhi
yeNgxowamali**

Cofa Apha



Malunga ne - **HGPF**

iHospitality and General Provident Fund 'sisicwangciso solondolozo' sokukunceda ekubekeleni umhlalaphantsi wakho imali ecaleni. Nyanga nganye, nobabini wena nomqeshi wakho nirhuma isixa semali kule Ngxowamali, esiza kukhula ukuze sikondle wakube uthathe umhlalaphantsi kwaye uyeke ukufumana ingeniso.



Londoloza ngoku!

Yibone iKhula

Yiba nekamva lamaphupha

Le Ngxowamali inika iibhebefithi nina, malungu ayo, xa niphelisa ingqesho yenu okanye nithatha umhlalaphantsi. Ukongoza, ukuba ngaba uba nokukhubazeka, unelungelo leebhebefithi, kwaye kwisiganeko esingesihele sokusweleka kwakho ngexa uselilungu elirhumayo leHospitality and General Provident Fund, abaxhamli bakho baya kufumana iibhebefithi.

- ▶ Iibhebefithi xa uthatha umhlalaphantsi/ushiya ingqesho yakho
- ▶ Iibhebefithi xa unokugula kakhulu okanye ube nokukhubazeka ukuba uphangele
- ▶ Iibhebefithi kusapho lwakho ukuba uyasweleka, kunye neebhebefithi zomngcwabo

Yekabani iHospitality and General Provident Fund?

INGxowamali isebenza njengeziko elisemthethweni elizimeleyo, okuthetha ukuba ayoyoyakhe nawuphi umqeshi okanye umlawuli kwaye inesikhundla esisemthethweni sokuqalisa okanye ukujonagana neenkqubo zomthetho. Ibhaliswe kuGunyaziwe oLawula iiNkonzo zeMali (Financial Services Conduct Authority) (FSCA), eqinisekisa ukuba ilawulwa ngokufanelekileyo ngokusekelwe kunyaka. Ngaphaya koko, inemvume ye-SARS, eyenza ukuba amalungu azuze ekutsalweni kwerhafu kwimirhumo kunye nezibonelelo ezithile zerhafu xa efumana iibhebefithi.

ImiThetho yeNgxowamali

INGxowamali ilawulwa yiseti yemiThetho, ekufuneka ithobele iimfuneko zomThetho weeNgxowamali zoMhlalaphantsi. ImiThetho ixela imirhumo eyenziwe kwiNgxowamali, iibhebefithi eziza kuhlawulwa amalungu, ulwakheko lolawulo lweNgxowamali, njl.njl. Ibhodi kufanele yenze yonke into ngokwemiThetho.

ImiThetho yeNgxowamali kunye notshintsho kwimiThetho ziqulunqwa ziingcali zobugcisa ngokungqinelana nomThetho weeNgxowamali zoMhlalaphantsi ize ke ibhaliswe yi-FSCA, eya kuqinisekisa aukuba imiThetho notshintsho zithobela zonke iimfuneko nomThetho weeNgxowamali zoMhlalaphantsi. (UmThetho weeNgxowamali zoMhlalaphantsi ngumthetho olawula zonke iingxowamali zomhlalaphantsi.)

Amacandelo athile kwimiThetho kuye kwafuneka atshintshwe ixesha nexesha, ngenxa yotshintsho lomthetho. Olu tshintsho kuza kunxityelelana ngalo nawe xa lusenziwa.

Ngubani oLawula iNgxowamali

IBhodi yeNgxowamali kunye neGosa eliyiNtloko banoxanduva lolawulo lweNgxowamali. Kufuneka baqinisekise ukuba okusemdleni wamalungu kunye nabaxhamli kukhuselwe maxa onke. Bonke ngabantu abqinisekisiweyo, kodwa apho bangenabo ubungcaphephe kwinkalo ethile, bancediswa ziingcaphephe neengcali zeshishini lemihlalaphantsi.

IBhodi yeNgxowamali inabantu abali-17:

- ▶ Abasibhozo bakhethwe nini, malungu oko kusenziwa ngamaqumrhu amalungu.
- ▶ Abasibhozo bonyulwe ngabaqeshi abathatha inxaxheba.
- ▶ Omnye lilungu lebhodi elizimeleyo oya konyulwa ngamanye amalungu ebhodi.

AmaLungu eBhodi oNyulwe nguMqeshi



AmaLungu eBhodi oNyulwe liQumrhu lamaLungu



ILungu leBhodi eliZimeleyo eloNyulwe yiBhodi



IXesha lokuBamba iiNtambo

Amalungu ebhodi onyulwa qho **kwiminyaka emihlanu**.

IiTrasti zeNgxowamali zonyula uSihlalo kwinani lawo oza kuchophela zonke iintlanganiso ezibanjwayo, ubuncinane kanye ngonyaka, ukujongana nemicimbi yeNgxowamali. Isikhundla sikaSihlalo kutshintshiswa ngaso ngonyaka phakathi kwamaLungu eBhodi oNyulwe ngamaLungu kunye namaLungu eBhodi oNyulwe nguMqeshi.

IBhodi yeNgxowamali ifumana uncedo nemicimbi yeNgxowamalo kwiingcaphephe neengcali zeshishini. Ungalubona uluhlu lwezi ngcali kwiwebhusayithi yeNgxowamali phantsi kwethebu yolwazi yeNgxowamali, uze ukhethe **uLawulo lweNgxowamali** kuluhlu.



ULawulo lweNgxowamali

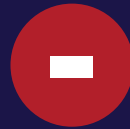
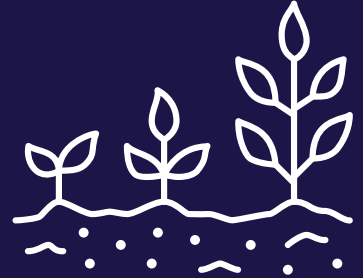
<https://hgpf.co.za/hgpf/management-of-the-fund>

Cofa Apha

Isebenza kanjani iNgxowamali?

Ukuyiqonda ngokupheleleyo indlela esebenza ngayo iNgxowamali, kubalulekile ukuqonda ukuba ingena kwaye iphume njani imali kwiNgxowamali.

INgxowamali yiNgxowamali yoMhlalaphantsi eSekelwe kwiMali eHlawulweyo. Oku kuthetha ukuba isebenza njengeakhawunti yebhanki. Nokuba yimalini na efakwa nguwe nomqeshi, kukhutshwa iindleko kunye (kuthatyathwa) nenzuzo yotyalomali, yileyo uza kuyifumana.



Imirhumo

IMali eHlawulelwa uLawulo

IiPrimiya zeBhenefithi
yoMngcipheko

Ibhalansi kwenziwe
ngayo utyalomali
ukuze ikhule

Ubulungu

Umntu ngamnye okwingqesho yomqeshi, kungakhathaliseki nayiphina imiba yokuba usavavanywa kwikotraki yengqesho, uza kufaneleka ukuba ajoyine iNgxowamali ukuba nje umsebenzi:

- ▶ Uqeshwe isigxina ngumqeshi.
- ▶ Ungaphantsi kweminyaka engama-65
- ▶ Akakhethanga ukujoyina enye ingxowamali yomhlalaphantsi eqhutywa kumqeshi, okanye inkampani enxenye yayo emnini wayo iyenye inkampani kumqeshi



Imirhumo

Nobabini wena nomqeshi wakho niza kurhuma kwiNgxowamali. Nantoni na ephakathi kwe-7.5% yoMvuzo wakho weNgxowamali ukuya kubuninzi bama-27.5% oMvuzo wakho weNgxowamali. Icandelo lakho le-HR liza wukwazi ukuqinisekisa ukuba yimalini na oza kuyirhuma kwiNgxowamali.

ImiThetho ivumela kananjalo ukuqaliswa kwezinga lomrhumo elingaphantsi kwe-7.5%, enikiweyo:

- ▶ Izinga lentsilelo liyahlawulwa ngendlela yolonyuso kumathuba athile (ngesiqhelo ngonyaka) oluya kwi-7.5% kwiminyaka emi-2
- ▶ Izinga lomqeshi lanele ukuba lizihlawulele ngokupheleleyo iindleko zenyanga ezihlawulwayo ziphelele (umngcipheko, nolawulo)

Ndingayenza imirhumo eyongezelelekileyo?

Ewe, uyakwazi ukwenza imirhumo eyongezelelekileyo kwiNgxowamali ukuba unqwenela kwenza njalo. Ungayirhoxisa ngalo naliphina ixesha le.

- ▶ Ufumana utsalo lwerhafu kwimirhumo yakho eya kuyo yonke inkxaso yomhlalaphantsi, ukuya kuma-27.5% ngonyaka, yomvuzo/ingeniso etsalelwa irhafu.
- ▶ Oku kuxhomekeke kutsalo olububuninzi bama-R430 000 ngonyaka – nasiphi na isixa esidluleyo sinokudluliswa size sitsalwe kwiminyaka ezayo.

Oku kuthetha ukuba ukonyusa imirhumo yakho yenyanga kukhokela ekutsalweni ngokusezantsi kwerhafu kwingeniso yakho yenyanga. Uya kukhulisa kananjalo ulondolozo lwakho lomhlalaphantsi ngokukhawuleza.

Ndiyenza njani imirhumo eyongezelelekileyo?

Qhagamshelana necandelo lakho leMicimbi yabaSebenzi, ukuba ngaba unomdla wokwenza imirhumo eyongezelelekileyo.

Iindleko ezitsalwa kwimirhumo

Imali ehlawulelwa ulawulo, unxibelelwano, kunye neepremiyam zebhenefithi yomngcipheko (Iibhenefithi zokusweleka, ukuba nokukhubazeka nezomngcwabo) itsalwa kwimirhumo eya kwiNgxowamali.



Iindleko zeNgxowamali

<https://hgpf.co.za/hgpf/fund-costs>

Cofa Apha

IBhalansi yam kwiNgxowamali

IBhalansi yakho yeNgxowamali ibalwa njengokulandelayo:



Yonke imirhumo
yakho eya
kwiNgxowamali



Yonke imirhumo
yomqeshi eya
kwiNgxowamali



Kukhutshwa: Nayiphi
imali ehlawulelwa
ulawulo kunye
nezinye iindleko



Kukhutshwa:
Naziphi na iindleko
zebhenefithi
yomngcipheko



Kunye: Nayiphi
inzuzo yotyalomali
ezuzwe
kwiNgxowamali
(inokungabikho).

Ndingayibona phi iBhalansi yam yeNgxowamali?

Uyakwazi ukufikelela kwiBhalansi yakho yeNgxowamali ngoku:



IWhatsApp

Thumel u 'Hi' ku 087 240 7002



KwiPhothali yamaLungu eKhuselekileyo

<https://hgpf.benefitcounsellor.com/login>



KwiPhothali yamaLungu eKhuselekileyo

<https://hgpf.co.za/hgpf/secure-member-portal>

[Cofa Apha](#)

Ungafumana isikhokelo esilula sokubhalisa kwiwebhusayithi yeNgxowamali phantsi kwethebhu yeeBhenefithi, uze ke ukhethe iPhothali yamaLungu eKhuselekileyo kuluhlu, okanye cofa apha.

IiBhenefithi zoTsalomali

(ukurhoxa emsebenzini, ukugxothwa, okanye ukudendwa)

Xa urhoxa emsebenzini, ugxothwa okanye udendwa, iBhenefithi yakho yokutsala iMali kwiNgxowamali iya hlawulwa. Le yiBhalansi yakho yeNgxowamali kukhutshwa naluphi utsalomali oluvunyelweyo. Jonga kwicandelo iBhalansi yeNgxowamali ukufumanisa ukuba yintoni le kunye nendlela yokubona ibhalansi yakho.

Izixa ezithile zinokutsalwa kwibhalansi yakho yeNgxowamali phambi kokuba ihlawulwe ibhenefithi yakho yokurhoxa emsebenzini. Oku kuquka:

- Irhafu kwibhenefithi, ngokungqinelana nomThetho weRhafu yeNgeniso
- Imalimboleko zezindlu ezingekahlawulwa ezivela kwiNgxowamali
- Iintlawulo zokuhlalula amatyala obungawahlawuli ezinikwe ngomyalelo wenkundla
- Izixa ezinikwe obesakuba ngumlingane wakho ezenziwe ngoMyalelo woQhawulo Mtshato kwaye ebezingekahlawulwa
- Ilahleko eyehlele uMqeshi ngenxa yobuqhetseba nobusela beLungu, kunye nangokunxulumene nokuvuma kweLungu ukuthatha uxanduva ngokubhaliweyo okanye ngesigwebo esifunyenwe ngokubhekisele kulo.
- Iiprimiyam zeinshorensi / imirhumo yokumisela uNcedo lweSikim sezoNyango

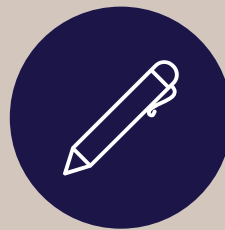
Utsalomali olukhonjiswe ngezantsi luxhomekeke ekubeni yeyiphi (ukuba kukho nayiphi) eyenzeke kuqala:



IiMalimboleko zezeNdlu



**IMiyalelo
yoQhawulo Mtshato**



IMiyalelo yeSondlo



UbuQhetsena nobuSela



Kubalulekile ukwazisa iNgxowamali kwintsuku ezingama-30 eziphambi kosuku lwakho lokugqibela lwempangelo.

UKhetho loTsalomali (ndingenza ntoni ngemali yam?)

Unokhetho olulandelayo:



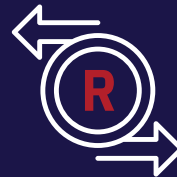
**Ukuyiyeka
kwiNgxowamali
imali yakho (ilungu
elihlawule lagqiba)**



**Ukuthatha ethile
yemali yakho
iyikheshi (kodwa
zilumkele
iimpembelelo
zerhafu)**



**Ukudlulisela imali
yakho kwingxowamali
yomhlalaphantsi
kanye/okanye
yobekelo yomqeshi
wakho omtsha**



**Ukudlulisela
imali yakho
kwianyuwithi
yomhlalaphantsi**



**Ukudlulisela
imali yakho
kwingxowamali
yokuyigcina**

Make sijongeni nganye yezi.



Ukuyiyeka kwiNgxowamali imali yakho (Amalungu ahlawule agqiba)

Umthetho uyakuvumela ukuba ulushiye kwiNgxowamali ulondolozo lwakho lomhlalaphantsi ukuze ube lilungu elihlawule lagqiba. Ulondolozo lwakho lomhlalaphantsi luya kuhlala kwenziwe ngalo utyalomali, ngokungqinelana nesicwangciso sotalomali seNgxowamali ngokubhaliweyo ukuba mhlawumbi ibhenefithi yakho bayihlawule iyikheshi okanye bayidlulisele kolunye ulungiselelo lomhlalaphantsi.

Okulandelayo kuza kusebenza kumalungu ahlawule agqiba:

- Akukho mirhumo ingaphaya eya kumhlalaphantsi iya kwakelwa.
- Akukho tsalo/bhenefithi zekhava yomngcipheko ziya kuba khona. Ke ngoko ngeke ube sahlawulwa iibhenefithi yokusweleka, ukuba nokukhubazeka neyomngcwabo.
- Imali ehlawulelwa ulawulo notyalomali iza kutsalwa kwiBhalansi yakho yeNgxowamali.



Ukuba ngaba ukhetha olu khetho, kubalulekile ukuba uhlale umazisa uMlawuli ngalo naluphi utshintsho kwinkcukacha zakho zoqhagamshelwano.



Thatha imali yakho ethile

Le yiofa ehendayo kwabanye bethu. Ngubani ongakuthandiyo ukuba nemali engaphaya anokuyichitha, okanye ukusinceda sihlawule amatyala angaphaya athile? Nakuba kunjalo, oku kunokuthetha umahluko phakathi komhlalaphantsi wolonwabo, okanye lowo ugcwele ziingxaki zemali. **Ukuba uthatha ethile yemali yakho iyikheshi, uza kutsalelwa irhafu kwibhenefithi epheleleyo kwaye yinxenye encinci kuphela engatsalelwa rhafu (ngolwazi oluthe vetshe, jonga icandelo lokuTsalwa kweRhafu).**



Ukudlulisela imali yakho kwiNgxowamali yoMhlalaphantsi kunye/okanye yoBekelo yomqeshi wakho omtsha

Ukudlulisa phakathi kweengxowamali zomhlalaphantsi ezininzi akutsalelwa rhafu. Okungaqukwayo kukudlulisa okuvela kwinyuwuthi yomhlalaphantsi, okunokudluliswa kungatsalwa rhafu ukuba kudluliselwa kwenye ianyuwuthi yomhlalaphantsi.



Ukudlulisela imali yakho kwiNgxowamali yokuyiGcina okanye kwiNgxowamali yoBekelo yokuyiGcina

Kukho uluhlu lweeanyuwuthi zomhlalaphantsi onokukhetha kuzo ezinokhetho lweentlobo ezohlukeneyo zotyalimali. Thetha nomcebisi wakho ngezemali ngokhetho olohlukeneyo olufumanekayo kuwe. Ianyuwuthi yomhlalaphantsi isebenza ngqo njengengxowamali yomhlalaphantsi. Xa uthatha umhlalaphantsi, uza kufumana isinye esithathwini kuphela siyikheshi ize ibhalansi isetyenziselwe ukuthenga umhlalaphantsi omde wobomi kwinkampani yeinshorensi ebhalisiweyo. **Olu dluliso alutsalelwa rhafu.**



Awunayo ibhenefithi yokutsala imali kwiNgxowamali yeanyuwuthi yomhlalaphantsi, ngaphandle kwakwiNgxowa yoLondolozi. Ngoko ke, ungayifuma imali yakho kuphela xa uthatha umhlalaphantsi, phakathi kweminyaka engama-55 nama-70.



Ukudlulisela imali yakho kwiNgxowamali yokuyiGcina okanye kwiNgxowamali yoBekelo yokuyiGcina

Kukho uluhlu lweengxowamali zokuyigcina onokukhetha kuzo ezinokhetho lweentlobo ezohlukeneyo zotyalomali. Thetha nomcebisi wakho ngezemali ngokhetho olohlukeneyo olufumanekayo kuwe. **Olu dluliso alutsalelwa rhafu.**

Xa uthatha umhlalaphantsi kwiNgxowamali yokuyigcina, unokuthatha isinye esithathwini kuphela siyikheshi kwaye ibhalansi kufuneka isetyenziselwe ukuthenga umhlalaphantsi omde wobomi kwinkampani yeinshorensi ebhalisiweyo.



UweNgxowa yoTyalomalo ENYE kuphela onokutsala imali kuyo kwiNgxowamali yokuyigcina. Le inokuba sisixa esipheleleyo okanye inxenye.

Ingxowa ekwenziwe ngayo utyalomali: Ulondolozo “OLUDALA” ukuyoma kowama-31 Agasti 2024	Ingxowa yolondolozo: Imali ye “NGXAKEKO” – yeyengxakeko kuphela!	Ingxowa yomhlalaphantsi: AYICHUKUNYISWA
Unokutsala ibhalansi ephheleleyo.	Unokutsala ibhalansi ephheleleyo, kodwa unokutsala imali kanye kunyaka werhafu ngaphandle kokuba isixa esikwingxowa yolondolozo singaphantsi kwama-R2 000	Awunako ukutsala imali kule ngxowa. Le mali kufuneka isetyenziswe ukuthenga ianyuwithi xa uthatha umhlalaphantsi.
Itsalelwa irhafu ngokungqinelana neetheyibhile zerhafu ekutsaleni imali.	Naluphi na utsalomali oluvela kule ngxowa phambi komhlalaphantsi luza kutsalelwa irhafu ngezinga lomda wakho, izinga elifanayo nelengeniso yakho. Xa uthatha umhlalaphantsi liza kungqinelana neetheyibhile yerhafu yomhlalaphantsi.	Ianyuwithi oyithengayo iza kutsalelwa irhafu xa ufumana ingeniso yakho yomhlalaphantsi yenyanga, ngokungqinelana neetheyibhile zerhafu zabadli mhlalaphantsi.

Qaphela: Ukuba ubuneminyaka engama-55 okanye ngaphezulu ngowe-1 Matshi 2021 (njengokuba wazalwa phambi kowe-1 Matshi 1966) kwaye ubulilungu le IGAMA LENGXOWAMALI ukusukela ngoko, luthande ukohluka kancinci ke ukhetho lwakho, ngaphandle kokuba ukhethe ukungena kwiNkqubo yeeNgxowa eziMbini. Unokuthatha ibhenefithi yotsalomali ephheleleyo iyikheshi, ngokuxhomekeke kwirhafu ngokungqinelana neetheyibhile yerhafu ekutsaleni imali.

Ngubani endingamcela andicacisele ukhetho lwam?

Umthetho wengxowamali yomhlalaphantsi ufuna ukuba amalungu anikwe ufikelelo ekuCetyiselweni iiBhenefithi zoMhlalaphantsi (Retirement Benefits Counselling) (RBC) phambi kokuba naluphi na utsalomali lwebhenefithi luhlawulwe kwilungu okanye ludluliselwe kwenye iNgxowamali. Okwangoku iNgxowamali inika ufikelelo kuMcebisi, ongacacisa ukhetho lwakho kwiNgxowamali xa urhoxa emsebenzini.

Jonga iinkcukacha zozhagamshelwano kwiphepha lesi-3.



IiBhenefithi zoMhlalaphantsi

Xa uthatha umhlalaphantsi kwiHospitality and General Provident Fund unokhetho olumbalwa. Kuba le mali kufuneka ikugcine ubomi bakho bonke, kubalulekile ukuba ungathathi lula nasiphi na isigqibo xa uthatha umhlalaphantsi. Kucetyiswa ukuba uthethe nomcebisi ngezemali ovunyiweyo ukuba akuncede ngeli nyathelo libalulekileyo.

Buthini ubudala bam obuqhelekileyo bokuthatha umhlalaphantsi?

Onke amalungu eNgxowamali athatha umhlalaphantsi kubudala bama-65 eminyaka.

Ithini ibhenefithi yam yomhlalaphantsi?

Xa uthatha umhlalaphantsi unelungelo leBhalansi yakho yeNgxowamali kutsalwa naluphi na utsalomali oluvunyelweyo. Jonga kwicandelo iBhalansi yeNgxowamali ukufumanisa ukuba yintoni le kunye nendlela yokubona ibhalansi yakho.

Utsalomali oluvunyelweyo olunokutsalwa kwiBhalansi yakho yeNgxowamali phambi kokuba ihlawulwe ibhenefithi yakho yomhlalaphantsi, luquka okulandelayo:

- Irhafu kwibhenefithi, ngokungqinelana nomThetho weRhafu yeNgeniso
- Imalimboleko zezindlu ezingekahlawulwa ezivela kwi-HGPF
- Iintlawulo zokuhlulwa amatyala obungawahlawuli ezinikwe ngomyalelo wenkundla
- Izixa ezinikwe obesakuba ngumlingane wakho ezenziwe ngoMyalelo woQhawulo Mtshato kwaye ebezingekahlawulwa
- Ilahleko eyehlele uMqeshi ngenxa yobuqhetseba nobusela beLungu, kunye nangokunxulumene nokuvuma kweLungu ukuthatha uxanduva ngokubhaliweyo okanye ngesigwebo esifunyenwe ngokubhekisele kulo.
- Iiprimiyam zeinshorensi / imirhumo yokumisela uNcedo lweSikim sezoNyango

Ngubani endingamcela andicacisele iibhenefithi zam?

Umthetho wengxowamali yomhlalaphantsi ufuna ukuba amalungu anikwe ufikelelo ekuCetyiselweni iibhenefithi zoMhlalaphantsi (Retirement Benefits Counselling) (RBC) phambi kokuba naluphi na utsalomali lwebhenefithi luhlulwe kwilungu okanye ludluliselwe kwenye iNgxowamali. Okwangoku iNgxowamali inika ufikelelo kuMcebisi, ongacacisa ukhetho lwakho kwiNgxowamali xa urhoxa emsebenzini.

Jonga iinkcukacha zoqhagamshelwano kwiphepha lesi-3.

Yintoni endingayeza ngeebhenefithi zam zomhlalaphantsi?



Isigqibo soku-1: Ingaba ndiyayifuna imali yam xa ndithatha umhlalaphantsi?

Ungayishiya kwiNgxowamali imali yakho uze uthathe umhlalaphantsi kwiNgxowamali mva, nakuba uthathe umhlalaphantsi kumqeshi wakho. Oku kuthiwa ngumntu odla umhlalaphantsi otshintsha ngokuthe ngcembe esuka kwingqesho esiya kumhlalaphantsi.

Okulandelayo kuza kusebenza kubantu abadla umhlalaphantsi abatshintsha ngokuthe ngcembe besuka kwingqesho besiya kumhlalaphantsi:

- Akukho mirhumo ingaphaya eya kumhlalaphantsi iya kwakelwa.
- Akukho tsalo lungaphaya lwebhenefithi zomngcipheko luya kuba khona. Awuyi kuba sahlawulwa iibhenefithi yokusweleka, ukuba nokukhubazeka neyomngcwabo kananjalo.
- Imali ehlawulelwa ulawulo notyalomali iza kutsalwa kwiBhalansi yakho yeNgxowamali.



Isigqibo sesi-2: Ukuba ndiyayifuna imali yam, ingaba ndifuna ukuthatha inxenye iyikheshi?

Okulandelayo kuyasebenza kudidi ngalunye lolondolozo lwakho lomhlalaphantsi:

Ingxowa ekwenziwe ngayo utyalomali: Ulondolozo "OLUDALA" ukuyoma kowama-31 Agasti 2024	Ingxowa yolondolozo: Imali ye "NGXAKEKO" – yeyengxakeko kuphela!	Ingxowa yomhlalaphantsi: AYICHUKUNYISWA
Unokutsala inxenye iyikheshi.	Unokutsala ibhalansi ephелеleyo iyikheshi.	Le mali kufuneka isetyenziswe ukuthenga ianyuwithi xa uthatha umhlalaphantsi.
Itsalelwa irhafu ngokungqinelana neetheyibhile zerhafu kumhlalaphantsi.	Itsalelwa irhafu ngokungqinelana neetheyibhile zerhafu kumhlalaphantsi.	Ianyuwithi oyithengayo iza kutsalelwa irhafu xa ufumana ingeniso yakho yomhlalaphantsi yenyanga, ngokungqinelana neetheyibhile zerhafu zabadli mhlalaphantsi.

Qaphela: Ukuba ubuneminyaka engama-55 okanye ngaphezulu ngowe-1 Matshi 2021 (njengokuba wazalwa phambi kowe-1 Matshi 1966) kwaye ubulilungu le IGAMA LENGXOWAMALI ukusukela ngoko, luthande ukohluka kancinci ke ukhethe lwakho, ngaphandle kokuba ukhethe ukungena kwiNkqubo yeeNgxowa eziMbini. Kusebenza ingxowa ekwenziwe ngayo utyalomali kuphela kuwe, kwaye unokuthatha inxenye iyikheshi, ngokuxhomekeke kwirhafu ngokungqinelana neetheyibhile yerhafu ekutsaleni imali.



Isigqibo sesi-3: Ndifuna ukwenza ntoni ngemali yam xa iyonke?

Thatha umhlalaphantsi kwiHospitality and General Provident Fund.

Uza wukwazi ukufumana umhlalaphantsi wenyanga komnye wababoneleli beHospitality and General Provident Fund.

Thenga umhlalaphantsi komnye umboneleli.

Uvumelekile ukuthenga umhlalaphantsi kuye nawuphi umboneleli omkhethayo. Soloko ukuxoxa oku mcebisi wakho wezemali ovunyiweyo, phambi kokuba wenze nasiphi isigqibo. Jonga kwiphepha lesi-3 ngolwazi olumalunga nalapho unokufumana khona umcebisi ngezemali ovunyiweyo.



Kuza kufuneka wazise icandelo lakho le-HR ukuba uthatha umhlalaphantsi kwaye ugcwalise iifom eziyimfuneko ubuncinane kwiintsuku ezingama-60 eziphambi kokuthatha umhlalaphantsi.

IiBhenefithi zeNgozi

Njenggelungu leHospitality and General Provident Fund, unazo iibhenefithi zomngcwabo, ukuba nokukhubazeka, nezokusweleka. Kubalulekile ukuba waziswe ngenqanaba lezi bhenefithi kunye nendlela yokufaka ibango, ukuze uqinisekise ukuba wena nosapho lwakho nikhathalelwe ngexesha lobunzima. Icandelo elilandelayo liza kujolisa kwezi bhenefithi ngokunjalo nalo naluphi ukhetho onokuba unalo.

IiBhenefithi zomNgcwabo

IKhava yimNgcwabo yeQela

IKhava yethu yomNgcwabo yeQela iyilewe ukukunika uncedo olunesidima nenkxaso lwezemali, ikunceda ukuba wehlise umthwalo ngexa lamaxesha elahleko.

Umxhamli	IXabiso leBhenefithi
ILungu/uMlingane(De ibe bubudala bama-70)	R70,000
Abantwana: Ama-22-26 eminyaka, abaFunda iXesha eliPheleleyo benobungqina obupheleleyo kunye nabantwana abanokukhubazeka abanamda wabudala.	
Ubudala 14-21	R70,000
Ubudala 6-13	R35,000
Ubudala 1-5	R17,500
Abantwana kunye nabaNtwana abaBelekwe sebeSwelekile 0-11 yeenyanga	R10,500

IiBhenefithi zomNgcwabo zokuziThandela

**Qaphela: isikim A no-B asifumaneki kwabatsha abangenayo*

Ukongeza koko sikunikayo kuqhelekileyo, sibonelela ngeeBhenefithi zomNgcwabo zokuziThandela, sinika amalungu ukhetho lwekhava efanele iimfuno zeentsapho zawo.

Umxhamli	IXabiso leBhenefithi	Ixabiso
UMzali / UMkhwe	(Abazali kufuneka babe ngaphantsi kobuDala bama-75 iminyaka kwaye kukho ithuba kokulinda leenyanga ezi-3)	
ISikimA	R3,000	R14,00
ISikim B	R4,000	R17,00
ISikim C	R5,000	R19,00
ISikimD	R10,000	R49,00
ISikimE	R20,000	R99,00

Umxhamli	IXabiso leBhenefithi	Ixabiso
UMzali / UMkhwe	(Abazali kufuneka babe ngaphantsi kobuDala bama-75 iminyaka kwaye kukho ithuba kokulinda leenyanga ezi-3)	
ISikim F	R40,000	R198,00
ISikim G	R50,000	R248,00
ISikim H	R70,000	R347,00

**Qaphela: ISikim A no B sesabo sebengamalungu kuphela, kwaye asisaqhubeki kumalungu asanda kungena*

Umxhamli	IXabiso leBhenefithi	Ixabiso
Izihlobo	(Abaxhamli banokujoyina kuphela phakathi kobudala beminyaka emi-2 ukuya kuma-75) (ithuba lokulinda leenyanga ezi-6)	
ISikimA	R3,000	R11,00
ISikim B	R4,000	R15,00
ISikim C	R5,000	R19,00
ISikim D	R10,000	R39,00
ISikim E	R20,000	R79,00
ISikim F	R40,000	R158,00
ISikim G	R50,000	R198,00
ISikim H	R70,000	R277,00

Nceda uqiniseke ukuba ugcwalisa ifom yeRejista yoSapho kule bhenefithi, kwaye uyihlaziye xa zitshintsha iimeko zakho, ukuqinisekisa ukuba ibhenefithi ihlawulwa ngokukhawuleza kangangoko kunokwenzeka. Ungayifumana le fom kwiwebhusayithi phantsi kweeFom.



IiFom

<https://hgpf.co.za/hgpf/forms-and-documents>

Cofa Apha





IiBhenefithi zokuSweleka

Kwimeko embi yokusweleka kwelungu phambi kobudala bama-70 eminyaka, iNgxowamali yethu ibonelela ngeebhenefithi zokusweleka eziquka konke. Ezi bhenefithi ziquka umvuzo wonyaka uphindwe kane welungu eliswelekileyo, udityaniswe nebhenefithi epheleleyo yomhlalaphantsi eliyinyuse ukuya kutsho kumhla elisweleke ngawo. Ibheneifithi yakho yokusweleka iza kuba nenzala ngezinga elifanayo nelebhilansi yakho yeNgxowamali de ibe ihlawulwe kusapho lwakho okanye abonyulwa bakho.



IIBHENEFITHI ZOKUSWELEKA:	4 x yomvuzo wonyaka
	KUNYE
	neBhenefithi yoMhlalaphantsi enyuswe ukuya kutsho kumhla wokusweleka.
IHlawulwa Nini:	Ekuswelekeni kwelungu phambi kweminyaka engama-70 ubudala, emva koPhando ngokuSweleka.
INzuzo yeNzala:	As for retirement
INdlela eHlawulwa Ngayo:	NgokweCandelo lama-37C lomThetho weeNgxowamali zoMhlalaphantsi

Ngubani ofumana ibhenefithi yam yokusweleka?

Ibhenefithi yakho iza kuhlalulwa kubaxhomekeki kunye nabonyulwa bakho ekuswelekeni kwakho.

Kwibhenefithi yakho yeNgxowamali, iKomiti yeCandelo lama-37C eyonyulwe yiBhodi yeNgxowamali iza kuthathela ingqalelo iFom yakho yeRejista yoSapho kunye neemfuneko zomThetho weeNgxowamali zoMhlalaphantsi xa isaba ibhenefithi yakho yokusweleka. Akukho ntlawulo ziza kwenziwa phambi kwemvume yeKomiti. Ukwenza le nkqubo ibe lula kangangoko kunokwenzeka, bafuna ulwazi oluninzi kangangoko unokulunika malunga nabaxhomekeki kunye nabonyulwa bakho. Ukwenza oku ngokugcwalisa ifom yeRejista yoSapho.

Ngoobani abaxhamli bam?

Abaxhamli bakho banokohlulwa ngamaqela amabini:



Abaxhomekeki

Abaxhomekeki baquka umlingane, iqabane lobomi, abantwana kunye naye nabani na oxhomekeke kuwe ngokwasemalini.



Nominees

Abonyulwa ngabaxhamli ekungenakude babe baxhomekeke kuwe ngokwasemalini.

Ndibhala bani kwiifom zam?

IKomiti yeCandelo lama-37C yeBhodi yeNgxowamali kufuneka iqinisekise ngomthetho ukuba bonke abaxhomekeki bakho ngokwasemalini bajongwa kuqala phambi kokuba kuhlalulwe nayiphi imali kubonyulwa bakho. Abaxhomekeki ngokwasemalini baquka banaphi na abantwana abangafunyanwanga emtshatweni, abantwana obamkele njengabakho, kunye nabo nabaphi abalingane.



Xa unabantwana okanye umlingane okanye abantu (kuquka abantwana) abaxhomekeke kuwe ngokwemali, kufuneka bonyulwe njengabaxhamli kwiiFom zakho zeRejista yoSapho. Umlawuli kufuneka kuqala akhangele bonke abaxhomekeki bakho, kwaye ukubabhala kwiifom zakho kuyenza ibe lula le nkqubo kuMlawuli.

Kwenzeka ntoni xa ndingenabo abaxhamli?

Kusafuneka uzigcwalise iiFom zeRejista yoSapho. Awuyi kuxela nawuphi na umxhamli ke ngoko kwifom yakho: iya kuba ngabonyulwa kuphela. IiFom zakho zeRejista yoSapho sisixhobo esifumanekayo kuwe sokubanika olu lwazi.

Iza kwabiwa njani ibhenefithi yam?

ICandelo lama-37C lomThetho weeNgxowamali zoMhlalaphantsi lilawula ulwabiwo nentlawulo yeebhenefithi ezisisixa esisisambuku ekuswelekeni kwelungu. Iibhenefithi kufuneka zabiwe njengokulandelayo:

- Kubaxhomekeki ngokwezemali; okanye
- Abaxhomekeki nabonyulwa; okanye
- Ukuba akukho baxhomekeki, ukuya kubonyulwa (kodwa kufuneka kuhlalulwe nayiphi na intsilelo kwimpahla yakho); okanye
- Ukuba ngaba akukho baxhomekeki okanye bonyulwa, kwimpahla yakho.

Ubomi bethu butshintsha rhoqo. Ingaba utshatile okanye unabo nabaphi na abantwana ukususela ekujoyineni kwakho iHospitality and General Provident Fund? Mhlawumbi wamkele umntwana njengowakho okanye ngoku unomntu oxhomekeke kuwe ngokwemali owayengekho ukujoyina kwakho ekuqaleni? Okanye uswelekelwe ngumntwana okanye umlingane okanye uqhawule umtshato ukususela ekubeni ube liLungu?

Ukuba ngaba iimeko zakho zitshintshile kwaye unabaxhomekeki abatsha (utshatile, umzali oxhomekekileyo ngokwasemalini, okanye omnye umntwana), kufuneka ubabhale bonke kwifom zakho zeRejista yoSapho njengabaxhamli.



Nceda uqiniseke ukuba ugcwalisa ifom yeRejista yoSapho kuzo zonke iibhenefithi zakho, kwaye uzihlaziye ezi ngonyaka xa uzifumana, ukuqinisekisa ukuba ibhenefithi ihlawulwa ngokukhawuleza kangangoko kunokwenzeka. Ungayifumana le fom kwiwebhusayithi phantsi kweeFom.



Iifom

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Cofa Apha

IiBhenefithi zoKuba **nokuKhubazeka**

Yinyani engenakuphikiswa into yokuba singabantu ababuthathaka kwaye ukuba nokukhubazeka isigxina yinyani kwabanye bethu. Kubalulekile ukuba uyilungiselele ngokufanelekileyo le nto inokwenzeka.

IiBhenefithi zeSixa esisiSambuku

Ukuba ngaba unokukhubazaka kwexeshana okanye isigxina kwaye ungakwazi ukwenza umsebenzi wakho ngenxa yomonzakalo okanye isigulo uza kuhlawulwa ibhenefithi elandelayo ngokuxhomekeke kwimiqathango ebekiweyo yekontraeki ekungenwe kuyo yiNgxowamali kunye neNkampani yeInshorensi yebhenefithi:

Kwisiganeko sokuba ilungu libe nokukhubazeka, iNgxowamali yethu inika iibhenefithi zokuba nokuKhubazeka eziSisixa esisiSambuku. I Ezi bhenefithi ziquka umvuzo wonyaka uphindwe kane welungu, ukongeza kwibhenefithi yomhlalaphantsi enyuswe ukuya kutsho kumhla wokuba nokukhubazeka. Kukho ithuba lokulinda leenyanga ezi-5 phambi kokuba kufakwe ibango lezi bhenefithi. Unokuzifanelekela iibhenefithi zokuba nokukhubazeka kuphela xa ufika kwiminyaka engama-65 ubudala.

IIBHENEFTITHI ZESIXA ESISISAMBUKU ZOKUBA NOKUKHUBAZEKA	4 X YOMVUZU WONYAKA
	KUNYE
	NeBhenefithi yoMhlalaphantsi enyuswe ukuya kutsho kumhla wokuba nokukhubazeka.
IThuba lokuLinda:	Iinyanga ezi-6
IHlawulwa Nini:	Xa ibango livunyelwe ukuba nokuKhubazeka de ibe yiminyaka engama-65 yobudala.
INdlela eHlawulwa Ngayo:	Amalungu kuya kufuneka ukuba athenge umhlalaphantsi onyanzelekileyo (ianyuwithi yokuphila okanye yobomi) kwinkampani yeinshorensi ebhalisiweyo ubuncinane ngesibini kwisithathu sebhenefithi yalo yomhlalaphantsi ngaphandle kokuba ibhenefithi iphelele ingama-R360 000 okanye ngaphantsi – isinye kwisithathu sesixa esisisambuku eyikhesh.

Inqobo zokulinganisa zokufaneleka kunye neenkqubo ezithile zeebhenefithi zokuba nokukhubazeka

UkuKhubazeka kweXeshana nokusisiGxina kuxhazwa njengoku:

Ukungakwazi okupheleleyo nokusisiGxina kwaye okuqhubekayo, ngokoluvo lwenkampani yeinshorensi, kwelungu, ngenxa yomonzakalo okanye isigulo, ukuzibandakanye; a umvuzo okanye inzuzo emsebenzi wakhe okanye kuwo nawuphi omnye umsebenzi low umfaneleyo okanye lowo ngokufanelekileyo kunokulindelwa ukuba awulungele ngenxa yolwazi lwakhe, uqeqesho, imfundo, isakhono kunye namava, okanye ukuoahamiseka okusisiGxina kwemeko yengqondo okanye yasemzimbeni yelungu kangangokuba lide lingakwazi ukwenza imisebenzi ebeliyena ngokuqhelekileyo ngokwasemzimbeni.

Ithuba lokulinda

Kukho ithuba lokulinda lukusukek akumhl awokuba nokukhubazeka ukuya ekuhlawulweni kwebhenefithi. Ummeli/inkampani yeinshorensi inako, ngkwengqiqo yayo, ukuhlola ibango kwithuba elifutshane ize ilihlawule ngokukhawuleza ibango kodwa intlawulo yenziwa emva kokuphela kwexesha lokulinda. Ingxelo yezonyango yokuqala kunye nengxelo yoxilongo ilungu liyazihlawulelwa.

Ukuba ummeli/inkampani yeinshorensi icela ilungu ukuba liyokwenza iingxilongo okanye iingxelo zonyango ezingaphaya ummeli/inkampani yeinshorensi inoxanduva lokuhlawula ezo ndleko zonyango.

Amabango kufuneka aziswe kwiNgxowamali kwiinyanga ezi-6 ukusukela kumhla wokuba nokukhubazeka. Kwinkampani yeinshorensi ukuba ilithathe ngokuba lisemthethweni ibango kufuneka kwaziswe ummeli kwiinyanga ezi-6 zomhla wokuba nokukhubazeka kwaye onke amaxwebhu afunekayo kufuneka angeniswe kwiinyanga ezi-6 zomhla wokuba nokukhubazeka. Nawaphi na amabango afunyenwe emva kweli thuba aya kwaliwa.

UMkhuseli weNgeniso weXeshana

UMkhuseli weNgeniso weXeshana uyilelwe ukunika inkxaso yezemali xa uyifuna kakhulu. Ubonelela ngama-75% omvuzo wakho osisiseko ophakathi ukuya kubuninzi beenyanga ezintlanu. Nceda uqaphele ukuba iiprimiyam zomngcipheko, imirhumo kunye nezinye iindleko zeNgxowamali ziseza kutsalwa.

Kukho ithuba lokulinda lenyanga enye phambi kokuba ifumaneke le bhenefithi.

UMKHUSELI WENGENISO WEXESHANA:	Ama-75% omvuzo osisiseko ophakathi ukuya kubuninzi beenyanga ezi-5. <i>* Ukutsalwa kweprimiyam zomngcipheko, kunye nolunye utsalo olusemthethweni lukhona</i>
Ithuba lokuLinda:	INyanga e-1





Utyalomali

Ibhodi yeHospitality and General Provident Fund yenza zonke izigqibo zotyalomali ukuze kungafuneki wenze njalo wena. Bakhokelwa ngumcebisi wotyalomali oqeshwe yiNgxowamali. Kuko konke oku kuthathelwa ingqalelo iNgxelo yoMgaqonkqubo woTyalomali, imiThetho yeNgxowamali, kunye nomThetho weeNgxowamali zoMhlalaphantsi.

ISicwangciso soTyalomali

INGxowamali iza kusebenzisa ulwabiwo lweeasethi olucwangcisiweyo ukuphumeza iinjongo zayo zotyalomali. Izinga lokutenxa kulwabiwo lweeasethi olucwangcisiweyo liza kunyinelwa kwimidaephezulu nesezantsi kudidi ngalunye lweasethi.

AmaGama aNzima aCacisa

Ulwabiwo lweeasethi ngokucwangcisiweyo athetha ukuyila indlela yokusasaza imali yakho kuzo zonke iintlobo zotyalomali, ezifana nezitokhwe, iibhondi, nekheshi, ngokusekelwe kwiinjongo zakho, kunye nokuba ngumngcipheko ongakanani okhululekileyo ngawo. Kufana nokwenza iresipi yomxube wakho wotyalomali kunye nokubambelela kuwo ngokuhamba kwexesha, ungalulungisa kananjalo ukuba iinjongo zakho okanye imarike iyatshintsha.

Abacebisi ngotyalomali

Iingcali ngotyalomali ezinceda ibhodi xa kuziwa kutyalomali lweNgxowamali yi(IAC) Independent Actuaries & Consultants.

AbaLawuli beeAsethi,

AbaLawuli beeAsethi, benza utyalomali ngemali yeNgxowamali egameni leeTrasti zeBhodi. Aba balawuli beeasethi kufuneka babuye banike ingxelo kubacebisi ngotyalomali kunye nakwiibhodi yeHospitality and General Provident Fund ngokuqhubekayo ukuqinisekisa ukuba bayahlangabezana nojoliso lotyalomali lweNgxowamali. Ungalubona uluhlu lwabalawuli beeasethi kwiwebhusayithi yeNgxowamali phantsi kwethebu yolwazi yeNgxowamali, uze ukhethe **uLawulo lweNgxowamali** kuluhlu.



ULawulo lweNgxowamali

<https://hgpf.co.za/hgpf/management-of-the-fund>

Cofa Apha



IMiyalelo yoQhawulo Mtshato

Iibhenefithi zomhlalaphantsi zelungu zenza inxenye yeeasethi zalo xa zizonke kwaye inxenye ixesha elininzi ihlawulwa kulowo wayesakuba ngumlingane kwimeko yoqhawulo mtshato. Inxenye ehlawulwa kulowo wayengumlingane wakho ixhomekeka kwipesenti exeliweyo kuMyalelo woQhawulo Mtshato.



Luxanduva lwakho olokwazisa iNgxowamali ngoMyalelo woQhawulo Mtshato. Ukuba ngaba ayaziswanga iNgxowamali, oku kunokulibazisa inkqubo yokuphuma yomhlalaphantsi/yokurhoxa emsebenzini.

Ulwazi oluza kuqulathwa kuMyalelo wam woQhawulo Mtshato

Qiniseka ukuba ulwazi olulandelayo luqukiwe kuMyalelo wakho woQhawulo Mtshato; okanye, iNgxowamali ngeke imhlawule ngqo lowo wayesakuba ngumlingane:

- Igama leNgxowamali (The Hospitality and General Provident Fund)
- Ipesenti (0-100%) okanye ixabiso leeRandi eziza kuhlawulwa lowo wayesakuba ngumlingane
- Kufuneka kucace ukuba inxenye “yenzala yomhlalaphantsi” yakho iyanikwa
- I(ii)Ngxowamali e(ezi)bandakanyekayo kufuneka i(zi)yalelwe ukuba i(zi)hlawule inxenye enikiweyo yenzala yakho yomhlalaphantsi kulowo wayesakuba ngumlingane wakho okanye ingxowamali ekhethwa ngulowo wayesakuba ngumlingane wakho kwaye (2) ixhase iirekhodi ngokufanelekileyo.

**IGama
eliPheleleyo
leNgxowamali**

**Ukuba iNgxowamali
iyalelwa ukuba
ihlawule ibhenefithi
kumlingane ongelilo
ilungu**

**Ixabiso
lebheneefithi
mhlawumbi
njengepesenti
okanye iXabiso
leRandi**

Ukuba uMyalelo woQhawulo Mtshato awulwenzi olu lungiselelo, uMlawuli weNgxowamali akanasibophelelo sokuhlawula lowo wayesakuba ngumlingane nayiphi na inxenye yebhenefithi yelungu.

Nceda ujonge isiqendu esicetyiswayo ngezantsi:

Umlingane ongelilo ilungu [IGAMA NEFANI] unelungelo le [XX%] yeBhalansi yeNgxowamali yelungu [IGAMA NEFANI] kwiHospitality and General Provident Fund. IHospitality and General Provident Fund iyalelwa ukuba ihlawule esi sixa kumlingane ongelilo ilungu.

Iza kuhlawulwa nini kulowo ubesakuba ngumlingane wam ibhenefithi?

Kuza kusetyenzwa ngentlawulo wakube unike iNgxowamali uMyalelo wakho woQhawulo Mtshato. Lowo ubesakuba ngumlingane kufuneka agcwalise ifom yesicelo yoqhawulo mtshato. Umlawuli unentsuku ezingama-60 zokwenza intlawulo emva kokufumana uMyalelo woQhawulo Mtshato wokugqibela kunye nefom yesicelo yoqhawulo mtshato.

Ngubani oza kuhlawulwa irhafu kwibhenefithi ehlawulwe obesakuba ngumlingane wam?

Ngaphambili, iLungu belihlawula irhafu kwibhenefithi yalowo ubesakuba ngumlingane, kodwa ukusukela ngowe-1 Matshi 2009, lowo ubesakuba ngumlingane uhlawula irhafu kwibhenefithi yobesakuba ngumlingane wakhe. Ukusukela ngowe-1 Matshi 2009, lowo ubesakuba ngumlingane unokudlulisela isixa esingatsalwanga rhafu kwingxowamali yokucina.

IiMalimboleko zezeNdlu

Amalungu eNgxowamali anokuthatha imalimboleko yendlu ngqo kwiNgxowamali. Ubuninzi bama-65% ebhalansi yeNgxowamali bunokuthathwa njengemalimboleko yendlu. Qhagamshelana neNgxowamali ukufumanisa ngokungaphaya.

Izinto ezibalulekileyo omawuziqaphele xa ufaka isicelo semalimboleko yendlu:

▶ Imalimboleko kufuneka isetyenziselwe indlu wena, okanye umlingane wakho, enihlala kuyo okwangoku.

▶ Kufuneka ube ngumnini osemthethweni wendlu.

▶ Ungasebenzisa imalimboleko mhlawumbi ukulungisa indlu yakho yangoku okanye, ukuthenga entsha.

▶ Ayinakusetyenziselwa ikhaya leholide imalimboleko.

▶ Akukho malimboleko iya kunikelaa nayiphina enye into ngaphandle kwemalimboleko yendlu njengoko sekuxeliwe ngasentla.

▶ Inzala oyihlawulayo ayitshintshi kwaye onke amalungu ahlawula izinga elifanayo (kungakhathaliseki ntelekelelo yakho yakhredithi nebhanki na). Eli zinga lenzala litshintshwa ixesha nexesha, ukuba kuyimfuneko.

Ngubani onika iMalimboleko?

Imalimboleko inikwa sithi, iHospitality and General Provident Fund, uMboneleli ngeKhredithi oBhalisiweyo nothenjiweyo phantsi komThetho weKhredithi weSizwe.

Ingaba ikhona i-inshorensi efumanekayo ngale malimboleko?

Ewe, sibonelela ngeinshorensi yeKhredithi yoBomi nge-**R1.36** kwi-**R1000.00**, ehlawulela izehlo ezifana nokusweleka, ukuba nokukhubazeka okupheleleyo nokusisigxina, kunye nokudendwa.

Lithini iZinga leNzala kwiMalimboleko?

Izinga lethu lenzala libekwe ngokufikelelekayo kwizinga lokuBolekisa **le-2%**, njengoko lilawulwa yi-PFA kulungiselelo lwezindlu.

Ndiza kuyiFumana Njani iMali yeMalimboleko?

Isixa semalimboleko siya kuhlawulwa ngqo kwiakhawunti yakho yebhanki, kuqinisekisa inkqubo engenamagingxigongi nengqalileyo.

Ihlawulwa ibuyiswe nini imalimboleko yendlu?

Uya kuhlawula iiprimiyam zenyanga kwiNgxowamali, ngokufanayo nezinye iimalimboleko, kodwa xa uyishiya iNgxowamali, nasiphi na isixa esingekahlawulwa siza kutsalwa kwiibhenefithi zakho zokutsala imali okanye zomhlalaphantsi. Ubuninzi bethuba lakho lokuhlawula ubuyise yiminyaka eli-10.

Ndisifaka njani isicelo semalimboleko yendlu?

Nceda uqhagamshelane neNgxowamali, ukufaka isicelo semalimboleko yendlu.

IiMali eziHlawulwayo

Imali yokuqalisa inkqubo ehlawulwa kanye engama-**R282.00** (kungaqukwa i-VAT) kwiimalimboleko ezintsha ukusukela ngowe-1 Oktobha 2023 kunye nemali ehlawulwa ngenyanga yolawulo lwemalimboleko engama-**R60.00** (kungaqukwa i-VAT) ngemalimboleko evunyiweyo, iza kuhlawulwa.





UkuTsalelwa irhafu

**Ulwazi olusebenzayo phantsi komthetho werhafu wangoku kunye nangokuxhomekeke kutshintsho xa u-SARS ebhengeza utshintsho.*

Kubalulekile ukuba wena njengeLungu uwuqonde umahluko phakathi kweempembelelo zerhafu xa kuhlawulwa iibhenefithi. Masijongeni ezimbalwa:

Iibhenefithi zomhlalaphantsi nezokudendwa

Nayiphi inxenye yebhenefithi yakho okhetha ukuyithatha iyikheshi iza kutsalelwa irhafu njengokulandelayo:

ISixa esisiSambuku	Rate of Taxation
R0 - R550 000	0% yengeniso etsalelwa irhafu
R550 001 - R770 000	18% yengeniso etsalelwa irhafu engaphezulu kwama- R550 000
R770 001 - R1 155 000	R39 600 kunye nama- 27% engeniso etsalelwa irhafu engaphezulu kwama- R770 000
R1 155 001 nangaphezulu	R143 550 kunye nama- 36% engeniso etsalelwa irhafu engaphezulu kwe- R1 155 000

Nayiphi na ibhenefithi efunyenwe ngaphambili ingatsalelwanga rhafu iza kutsalwa kwisixa esingatsalelwa rhafu.

Iibhenefithi zokusweleka

Nayiphi inxenye yebhenefithi yakho okhetha ukuyithatha iyikheshi iza kutsalelwa irhafu njengokulandelayo:

Nayiphi na ibhenefithi efunyenwe ngaphambili ingatsalelwanga rhafu iza kutsalwa kwisixa esingatsalelwa rhafu.

ISixa esisiSambuku	IZinga lokuTsala iRhafu
R0 - R550 000	0% yengeniso etsalelwa irhafu
R550 001 - R770 000	18% yengeniso etsalelwa irhafu engaphezulu kwama- R550 000
R770 001 - R1 1155 000	R39 600 kunye nama- 27% engeniso etsalelwa irhafu engaphezulu kwama- R770 000
R1 155 001 nangaphezulu	R143 550 kunye nama- 36% engeniso etsalelwa irhafu engaphezulu kwe- R1 155 000

Ukuthathwa kweebhenefithi

Ukutsalwa kwemali kwiNgxowa yoLondolozo kutsalelwa irhafu namazinga erhafu yengeniso asemdeni, hayi ngokweethyibhile zerhafu yomhlalaphantsi ezingezantsi.

Nayiphi inxenye yebhenefithi yakho okhetha ukuyithatha iyikheshi iza kutsalelwa irhafu njengokulandelayo:

ISixa esisiSambuku	IZinga lokuTsala iRhafu
R0 - R27 500	0% yengeniso etsalelwa irhafu
R27 501 - R726 000	18% yengeniso etsalelwa irhafu engaphezulu kwama- R27 500
R726 001 - R1 089 000	R125 730 + 27% yengeniso etsalelwa irhafu engaphezulu kwama- R726 000
R1089 001 +	R223 740 + 36% yengeniso etsalelwa irhafu engaphezulu kwe- R1 089 000

Umntu unokufumana kuphela ephelele ama-R27 500 angatsalelwa rhafu kanye phambi kokuthatha umhlalaphantsi. Ngoko ke, ukuba ngaba utsala imali kwakhona kwenye iNgxowamali, isixa esele sifunyenwe njengenxenye engatsalelwa rhafu ngaphambili siza kuthathelwa ingqalelo.

Ukuba ngaba udlulisela iBhalansi yakho yeNgxowamali kwianyuwithi yomhlalaphantsi, enye ingxowamali yomhlalaphantsi, ingxowamali yokugcina, ngeke itsalelwe rhafu.

Ukutsalelwa irhafu kwemirhumo

OKOKUQALA

OKWESIBINI

Okwesithathu

Ukusukela kowe-1 Matshi 2016, imirhumo yomqeshi itsalelwa irhafu njengeebhenefithi ezisisogongezo kwimbuyekezo esezandleni zakho, njengo msebenzi.

Nakuba kun jalo, imirhumo eyokuma kuma-27.5% amakhulu kunomvuzo wakho, okanye ingeniso etsalelwa irhafu, aza kuvunyelwa njengotsalo kwiinjongo zerhafu

Le mirhumo ixhomekeke kubuninzi bonyaka bama-R430 000. Izixa ongeke utsale kuzo kulo nyaka, ungatsla kuzo kunyaka ozayo, xa uthatha umhlalaphantsi, okanye xa utsala imali.



The Hospitality and General
Provident Fund

Izikhhalazo

Ukuba ngaba unokunqwenela ukusa isikhhalazo kwiNgxowamali, singenise ngokubhaliweyo siye ku-complaints@hgpf.co.za.

Ukuba ngaba awufumananga mpendulo yanelisayo kwiintsuku ezingama-30, unelungelo lokusa isikhhalazo sakho kuMlawuli weeNgxowamali zoMhlalaphantsi ngoncedo kwiinkcukacha zoqhagamshelwano ezingezantsi:

Umnxeba 012 748 4000 okanye 012 346 1738
Ifeksi: 086 693 7472
I-imeyile: enquiries@pfa.org.za

Izigwebo zoMgwebi zinesiphumo esifanayo somthetho njengesigwebo esenziwe yinkundla.

Ukungathathi xanduva:

Esi Sikhokelo seLungu sinika isishwankathelo semisebenzi yeNgxowamali kunye neebhenefithi onelungelo lazo njengelungu.

Esi sikhokelo asingeni endaweni yemiThetho yeNgxowamali. Ukuba ngaba kukho ukungangqinelani okuvelayo, imiThetho yeNgxowamali esemthethweni iya kugqibela. Amalungu anelungelo lokuwaqwalasela kwakhona onke amaxwebhu eNgxowamali, kuquka imiThetho yayo, kwidilesi ebhalisiweyo yeNgxowamali.