



The Hospitality and General
Provident Fund



2026

Isiqondiso Selungu

Funda kabanzi ngesikhwama
www.hgpf.co.za



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Isingeniso

Lesi siqondiso sichaza indlela isiKhwama esisebenza ngayo, izimali ezikhokhwayo ezilindeleke kini nobabili wena nomqashi wakho, kanye nemihlomulo ozoyithola.

Sigcine lesi siqondiso ukuze usisebenzise ngesikhathi esizayo. Qinisekisa ukuthi umndeni uyasazi, ukuze uzokwazi ukuqonda ukusebenza kwesiKhwama, imihlomulo esiyihlinzekayo, kanye nenqubo yokufaka isicelo sokukhokhelwa.

Uma unemibuzo, sicela uthintane neHhovisi lakho Lezezisebenzi, Ommelele Ilungu, noma iHhovisi lesiFunda lenkampani elawulayo (i-Borwa Financial Services Pty Ltd).

Imininingwane **Yesikhwama Yokuxhumana**

Imibuzo evamile

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

Ihhovisi lesiFunda Lenkampani Elawulayo

- | | |
|---|--|
| ▶ Inhlokohhovisi
011 838 3751 | ▶ Mbombela
013 752 4845/8066 |
| ▶ Cape Town
021 426 2456 | ▶ Tzaneen Satellite
015 306 0386 |
| ▶ Port Elizabeth
041 585 7589 | ▶ Acornhoek Satellite
066 484 1244 |
| ▶ Durban
031 304 9054 | |

**Lolu sizo
LUMAHHALA**

Udinga **iseluleko?**

Khuluma nomeluleki kwezemihlomulo: Uma unemibuzo mayelana nezinketho zesiKhwama noma ngemihlomulo yakho, ungaxhumana nabeluleki ngemihlomulo. Lolusizo LUMAHHALA.

info@benefitcounsellor.com | 021 300 57290

Khuluma nomeluleki wezezimali: Uma udinga iseluleko sokukusiza wongele ngokwanele isikhathi somhlalaphansi.

Vakashela isizindalwazi se-Financial Planning Institute (i-FPI) (<http://www.fpi.co.za/>) uthole umeluleki oqeqeshiwe kwezimali ozokunika iseluleko sikangoti.

Ukwamukelwa Umphathi Omkhulu

Dear Member

Kuyintokozo ukukwemukela esikhwameni sokuhlinzekela i-Hospitality and General Provident Fund. Injongongqangi yesiKhwama ukweseka izisebenzi ekulungiseleleni ikusasa lezimali zabo lapho kwenzeka bethatha umhlalaphansi, beba nokukhubazeka, noma bedlula emhlabeni.

Leli bhukwana liqukethe ukwazi oluzokusiza ube yilungu lesiKhwama elinolwazi olwanele. Uma uneminye imibuzo engaphendulwanga yileli bhukwana, sicela uxhumane noMlawulisikhwama. Imininingwane yabo iyatholakala **ekhasini lesi-3**.

Vakashela isizindalwazi se-Hospitality and General Provident Fund ngokuya ku-www.hgpf.co.za. Lapha uzothola ulwazi olubalulekile mayelana nesikhwama i-Hospitality and General Provident Fund kanye nemibhalo ethakazelisayo ezokusiza ube nolwazi kwezezimali.

Sethemba ukuthi uzoluthola lubalulekile lolu lwazi kanti silapha ukukusiza njengoba usazama ukuthola indlela ezokwenza uzimele uma kuza kwezezimali.

Leslie Primo

uMphathi oMkhulu



**Isizindalwazi
sesiKhwama**

Cofa lapha



Mayelana ne-HGPF

Isikhwama i-Hospitality and General Provident Fund 'uhlelo lokonga'lokulekelela wena ukwazi ukubeka eceleni imali yomhlalaphansi. Njalo ngenyanga, wena nomqashi wakho nizofaka imal ethile kulesi siKhwama, ezokhula ikwazi ukukusiza lapho usuthatha umhlalaphansi noma ungasenalo ingeniso elingenayo.



Yonga manje!

Ibone Ikhula

Yiba nekusasa lamaphupho

Lesi siKhwama sikunika imihlomulo, amalungu aso, uma uyeka ukusebenza noma uthatha umhlalaphansi. Phezu kwalokho, uma kungenzeka uba nokukhubazeka, uselungelweni lokuthola imihlomulo, nalapho kwenzeka ngebhadi udlula emhlabeni ube useyilungu le-Hospitality and General Provident Fund, abahlomulayo bakho bazothola imihlomulo.

- ▶ Imihlomulo lapho uthatha umhlalaphansi/uyeka ukusebenza
- ▶ Imihlomulo uma kwenzeka ugula kakhulu noma uba nokukhubazeka ungabe usakwazi ukusebenza
- ▶ Imihlomulo yomndeni wakho uma kwenzeka udlula emhlabeni, nemihlomulo yomngcwabo

Ngabe isikhwama i-Hospitality and General Provident Fund singesikabani?

Isikhwama sisbenza njengesikhungo esziimele sezomthetho, okusho ukuthi akusona esikamqashi noma umlawuli futhi siyakwazi ngokomthetho ukufaka nokubhekana namacala ezomthetho. Sibhalisiwe ne-Financial Sector Conduct Authority (i-FSCA), esiqinisekisa ukuthi silawulwa kahle minyaka yonke. Okunye, sigunyazwe u-SARS, okwenza amalungu aso ahlomule ezinkokhelweni ezibanjelwa intela kanye namanye amathuba entela lapho ethola imihlomulo

Imithetho yesiKhwama

Isikhwama silawulwa ngokweMithetho ebekiwe, okumele ithobele izidingo zoMthetho weziKhwama zeMpesheni. Imithetho ibalula izimali ezikhokhwa esiKhwameni, imihlomulo okufanele ikhokhelwe amalungu, uhlaka lokulawula lwesiKhwama, njll. Ibhodi kumele lenze izinto ngokulandela iMithetho.

Imithetho yesiKhwama nokuchitshiyelwa kweMithetho kwenziwa ongoti ngokulandela uMthetho weziKhwama zeMpesheni bese ibhaliswa yi-FSCA, ababe sebeqinisekisa ukuthi iMithetho nokuchitshiyelwa kwayo kuyazithobela izidingo zoMthetho wesiKhwama seMpesheni. (uMthetho weziKhwama zeMpesheni umthetho olawula zonke isikhwama zomhlalaphansi.)

Izigaba ezithile eMithethweni kumele iguqulwe ngezikhathi ezithile, imvamisa ngenxa yezinguquko kwezomthetho. Lokhu kuchibiyela uzokwaziswa ngakho lapho kwenziwa.

Ubani olawula isiKhwama

Ibhodi lesiKhwama kanye nesiKhulu Esiphezulu esiqokiwe yibo abanomthwalo wokulawula isiKhwama. Kumele baqinisekise ukuthi lokhu okubalulekile kumalungu nakubahlomuli kuvikelekile ngaso sonke isikhathi. Bonke bangabantu abakufundele lokhu, kodwa lapho bengenalwazi ngomkhakha othile, balekelelwa ochwepheshe nongoti bemboni yomhlaphansi.

Ibhodi lesiKhwama linabantu abayi-17:

- ▶ Abayisishiyagalombili bakhethwa nguwe, ilungu lapho kunezithangamu zamalungu.
- ▶ Abayisishiyagalombili baqokwa abaqashi ababamba iqhaza.
- ▶ Oyedwa uyilungu elizimele lebhodi okhethwa amanye amalungu ebhodi.

Amalungu Ebhodi Aqokwa Umqashi



Amalungu Ebhodi Akhethwa ilungu lesithangamu



Ilungu leBhodi Elizimele Elikhethwa iBhodi



Isikhathi seHhovisi

Amalungu eBhodi akhethwa njalo eminyakeni emihlanu.

Abaphatheli besiKhwama bakhetha uSihlalo esibalweni sabo ozoba ngusihlalo wayo yonke imihlangano ebanjwayo, okungenani kane ngonyaka, ukuba abhekane nomsebenzi wesiKhwama. Isikhundla sikaSihlalo sishintshana njalo ngonyaka phakathi kwamaLungu Ebhodi Akhethwe Amalungu kanye namaLungu Ebhodi Aqokwa Umqashi.

Ibhodi lesiKhwama lilekelelwa ochwepheshe nongoti bemboni ezindabeni zesiKhwama. Uhlu lwalabongoti ungalubona kusizindalwazi wesiKhwama ngaphansi kwethebhu yolwazi ngesikhwama i-Fund Info tab, bese ukhetha abalawuli besikhwama i-**Management of the Fund** ohlwini.



Abalawuli besiKhwama

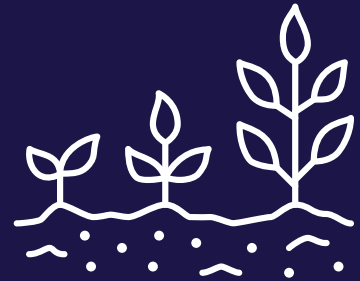
<https://hgpf.co.za/hgpf/management-of-the-fund>

[Cofa lapha](#)

Sisebenza kanjani isiKhwama?

Ukuze uqonde ngokuphelele indlela isiKhwama esisebenza ngayo, kubalulekile ukuqonda ukugeleza kwemali esiKhwameni.

Isikhwama isiKhwama soMhlalaphansi Sezinkokhelo zemali Ezicacile Lokhu kusho ukuthi sisebenza njenge-akhawunti yasebhangwe. Noma yini wena nomqashi wakho enikufakayo, kususwe izindleko, kanye (kususwe) inzuzo yotshalomali, yilokho ozokuthola.



Izimali ezikhokhwayo



Izimali Zokulawula



Inkokhelobungcuphe yomhlomulo



Esalayo iyatshalwa ukuze ikhule

Ubulungu

Umuntu ngamunye oqashwe umqashi, naphezu kwanoma yiziphi izinkinga zokuhlolwa emsebenzini esivumelwaneni sokuqashwa, uzovumeleka ukungena esiKhwameni inqobo nje uma isisebenzi:

- ▶ Siqashwe ngokugcwele umqashi
- ▶ Singaphansi kweminyaka engama-65 yobudala
- ▶ Asikaqoki ukungena kwesinye isikhwama somhlalaphansi esingaphansi komqashi, noma inkampani esebenza ngaphansi komqashi



Izimali ezikhokhwayo

Nobabili wena nomqashi wakho nizobe nikhokha imali kulesi siKhwama. Noma imalini phakathi kuka-7.5% woMholo wesiKhwama kufinyelele ku-27.5% woMholo wesiKhwama. Umnyango wakho wakwa-HR uzokwazi ukuqinisekisa ukuthi imalini ozobe uyikhokha esiKhwameni.

Imithetho iphinde ivumele izinganani lemali yokuqala engaphansi kuka-7.5%, inqobo uma:

- ▶ The shortfall rate is covered up by way of periodic (usually annual) raises to 7.5% over 2 years
- ▶ The Employer's rate is sufficient to fully cover the total applicable monthly costs (risk, and admin)

Ngabe ngingakwazi ukukhokha imali engaphezulu?

Yebo, uyakwazi ukukhokha imali engaphezulu esiKhwameni uma ufisa ukwenza njalo. Lokhu ungakukhansela noma ingasiphi isikhathi.

- ▶ Uthola ukubanjelwa kuntela emalini oyikhokhayo kuyo yonke imali yomhlalaphansi, okufinyelela ku-27.5% ngonyaka, womholo/wengeniso elitheliswayo.
- ▶ Lokhu kuzoba nokubanjelwa okungafinyelela ku-R430 000 ngonyaka - noma iyiphi imali engaphezulu ingadluliselwa phambili ibanjwe eminyakeni ezayo.

Lokhu kusho ukuthi ukunyusa imali oyikhokhayo ngenyanga kwenza ukuthi ingeniso yakho yanyanga zonke etheliswayo ibe ncane! Uzokhulisa imali oyongele umhlalaphansi ngokukhulu ukushesha.

Ngiyikhokha kanjani le mali engaphezulu?

Xhumana nomnyango wezabasebenzi i-Human Resource, uma uthanda ukukhokha imali engaphezulu.

Izindleko ezibanjwa emali ekhokhwayo

Izimali zokulawula, ukuxhumana, nezinkokhelongcuphe yomhlomulo (ukudlula emhlabeni, ukuba nokukhubazeka kanye nemihlomulo yomngcwabo) zibanjwa ezimalini ezikhokhwa esiKhwameni.



Izindleko zeziKhwama

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

Cofa lapha

Imali enginayo esiKhwameni

Imali Onayo esiKhwameninibalwa kanje:



Yonke imali oyikhokhe esiKhwameni



Yonke imali ekhokhwe umqashi esiKhwameni



Kususwe: Noma iziphi izimali zokulawula nezinye izindleko



Kususwe: Naziphi izindleko zomhlomulo wenkokhelobung cuphe



Kuhlanganiswe: Nayiphi inzuzo yotshalomali engene esiKhwameni (ingase ingabi khona).

Ngingayibona kuphi imali enginayo esiKhwameni?

Uyakwazi ukuthola Imali Onayo esiKhwameni kalula kanje:



WhatsApp

thumela 'Hi' to 087 240 7002



Ingosi ephephile yeLungu

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



Ingosi ephephile yeLungu

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

[Cofa lapha](#)

Ungasithola isiqondiso esilula sokubhalisa kusizindalwazi sesiKhwama ngaphansi kwethebhu yemihlomulo ethi Benefits, bese ukhetha ingosi ephephile yeLungu i-Secure Member Portal ohlwini, noma ucofe lapha.

Imihlomulo Yokukhipha imali

(ukusula, ukuxoshwa, noma ukudilizwa emsebenzini)

Lapho usula, uxoshwa, noma udilizwa emsebenzini, uMhlomulo wakho wokuKhipha imali esiKhwameni uyakhokhwa. Lena imali yakhe onayo esiKhwameni kususwe noma ikuphi ukubanjelwa okuvumelekile. Bheka esigabeni esikhuluma ngemali onayo ukuthola ukuthi iyini nokubona imali onayo.

Ezinye izimali zingabanjwa emalini onayo esiKhwameni ngaphambi kokuthi kukhokhwe umhlomulo wokukhipha imali. Lokhu kubandakanya:

- Insurance premiums/Medical Aid subscriptions
- Intela kumhlomulo, ngokoMthetho weNtela Yengeniso
- Imalimboleko yendlu esilele esiKhwameni
- Izimali zokondla ezingakhokhiwe ngokokuyalelwa inkantolo
- Amanani anikwe lo owayengumlingani wakho ngokomyalelo wesahluhaniso ebezingakakhokhwa
- Ukulahlekelwa kukamqashi ngenxa yokukhwabanisa nokutshontsha okwenziwe yiLungu, futhi okuyilezi ilungu elivumile ukuthi liyazikweleta noma ezikhishelwe isinqumo.
- Inkokhelo yomshwalense/okubhaliselwe kosizo lezokwelashwa

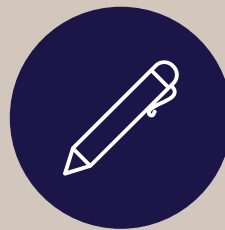
Ukubanjelwa okuvezwe ngezansi kuncike ekutheni ikuphi (uma kukhona) okwenzeke kuqala:



Izimalimboleko Zezindlu



Imiyalelo
Yesahlukaniso
somshado



Imiyalelo Yokondla



Ukukhwabanisa
Nokutshontsha



Kubalulekile ukwazisa isiKhwama ezinsukwini ezingama-30 ngaphambi kosuku lwakho lokugcina emsebenzini.

Izinketho zokukhipha imali (Yini engingayenza ngemali yami?)

Ungakhetha kulokhu okulandelayo:



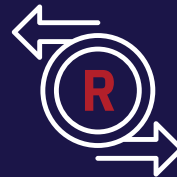
Ukushiya imali
yakho
esiKhwameni
(ilungu elizikhokhe
zonke izimali)



Uthathe enye imali
yakho engukheshi
(kodwa qaphela
umthelela
wentela)



Dlulisela imali yakho
iye esikhwameni
sempesheni
kanye/noma
sokuhlinzekela
somqashi omusha



Dlulisela imali
yakho
esiKhwameni
semali
yomhlalaphansi



Dlulisela imali
yakho
esiKhwameni
sokulondoloza

Ake sikubheke lokhu ngakunye.



Ukushiya imali yakho esiKhwameni (amalungu azikhokhe zonke izimali)

Umthetho uyakuvumela ukuba ushiye imali oyongele umhlalaphansi esiKhwameni ube yilungu eselizikhokhe zonke izimali. Imali oyongele umhlalaphansi izolokhu itshaliwe, ngokuhambisana nesuqhingana lotshalomali lesiKhwama, kuze kube ukuthi uyalela isiKhwama ngokusibhalela ukuthi sikhokhe umhlomulo ube ukheshi noma siwudlulisele kwesinye isikhwama somhlalaphansi

Lokhu okulandelayo kuzosebenza kumalungu azikhokhe zonke izimali:

- Azikhokhe izimali ezikhokhwa esiKhwameni somhlalaphansi ezizokwemukelwa.
- Akukho okunye ukubanjelwa/imihlomulo yekhava yobungcuphe okuzosebenza. Ngakho-ke, uzobe ungeke usakhokhelwa umhlomulo lapho udlula emhlabeni, uba nokukhubazeka noma owokungcwaba.
- Izimali zokulawula nezotshalomali zizobanjwa emalini onayo esiKhwameni.



Uma kwenzeka ukhetha lokhu, kubalulekile ukwazisa uMlawuli wesikhwama ngezingququko kumininingwane yakho yokuxhumana.



Ukuthatha enye imali esikhwameni

Lokhu kuyinto ebalingayo abanye bethu. Ubani ongathandi ukuba nemali eyengeziwe angayisebenzisa, noma ezosiza ukukhokha ezinye zezikweletu eziningi? Kodwa-ke, lokhu kungase kwenze umehluko phakathi kokuthatha umhlalaphansi omnandi, noma umhlalaphansi ogcwele ukukhathazeka ngezimali. Uma uthatha enye imali yakho ewukheshi, uzothelisiwangomhlomulo ophhelele kanti incane ingxenye engatheliswa (ngolwazi olwengeziwe, bheka ingxenye yokutheliswa).



Dlulisela imali yakho iye esikhwameni sempesheni kanye/noma sokuhlinzekela somqashi omusha

Ukudlulisela imali phakathi kwezikhwama zomhlalaphansi kuvamise ukungatheliswa. Okuhlukayo kuba ukudlulisela imali isuka kumhlomulozikhathi womhlalaphansi, edluliswa ngaphandle kokutheliswa uma lokho kudlulisela kuya komunye umhlomulozikhathi womhlalaphansi.



Dlulisela imali yakho esikhwameni semali yomhlalaphansi

Kukhona imihlomulozikhathi zomhlalaphansi ezihlukahlukene ongakhetha kuzo ezinezinto zotshalomali ezehlukene ongakhetha kuzo. Khuluma nomeluleki wakho wezezimali mayelana nezinketho ezehlukene ongakhetha kuzo. Umhlomulozikhathi womhlalaphansi usebenza ngendlela efanayo nesikhwama sempesheni. Lapho uthatha umhlalaphansi, uzothola ingxenye eyodwa kwezintathu yemali onayo kanti le esalayo kumele isetshenziselwe ukuthenga impeshen yesikhathi eside kumhlinzeki womshwalense obhalisiwe. Lokhu kudlulisela akutheliswa.



Awunawo umhlomulo wokukhipha imali esikhwameni somhlomulozikhathi womhlalaphansi, ngaphandle kweBhodwe lakho Lokonga. Ngakho-ke, imali yakho uzoyithola kuphela lapho uthatha umhlalaphansi, phakathi kweminyaka engama-55-70 yobudala.



Dlulisela imali yakho esiKhwameni Sokulondoloza Impesheni noma Sokulondoloza Sokuhlinzekela

Kukhona izikhwama zokulondoloza ezihlukahlukene ongakhetha kuzo ezinezinto zotshalomali ezehlukene ongakhetha kuzo. Khuluma nomeluleki wakho wezezimali mayelana nezinketho ezehlukene ongakhetha kuzo. Lokhu kudlulisela akutheliswa.

Lapho uthatha umhlalaphansi esikhwameni sokulondoloza, ungakwazi ukuthola ingxenye eyodwa kwezintathu kuphela yemali onayo kanti le esalayo kumele isetshenziselwe ukuthenga impesheni yesikhathi eside kumhlinzeki womshwalense obhalisiwe.



Ku-Vested pot ungakhipha KANYE kuphela esikhwameni sokulondoloza. Lokhu kungaba yiyo yonke imali noma ingxenye yayo.

Lokhu kusebenza ohlelweni ngalunye lwemali eyongelwe umhlalaphansi:

I-Vested pot: Imali eyongiwe "YAKUDALA" kuze kube umhla zingama-31 kuNcwaba 2024	Ibhodwe Lokonga: "imali YEZIMO EZIPHUTHUMAYO" - eyezimo eziphuthumayo kuphela!	Ibhodwe lomhlalaphansi: ALITHINTWA
Ungayikhipha yonke imali onayo.	Ungakwazi ukukhipha yonke imali ekhona, kodwa ungakwazi ukuyikhipha kanye kuphela onyakeni wentela ngaphandle uma imali esebhodweni lokonga ingaphansi kuka-R2 000	Awukwazi ukuyikhipha imali kuleli bhodwe. Le mali kufanele isetshenziselwe ukuthenga umhlomulozikhathi wamhla uthatha umhlalaphansi.
Itheliswa ngokwamathebuli okukhipha imali.	Uma nje ukhipha imali kuleli bhodwe ngaphambi kwesikhathi somhlalaphansi uzotheliswa ngezinga langaleso sikhathi lentela - ngamanye amazwi, okuyizinga elilingana naleli otheliswa ngalo ingeniso lakho. Ngesikhathi somhlalaphansi izotheliswa ngokwethebula lentela yomhlalaphansi.	Umhlomulozikhathi owuthengayo uzothelisanjengoba usuke uthola ingeniso lakho lenyanga lempesheni, ngokuhambaisana namathebuli entela abantu abathathe umhlalaphansi.

Qaphela: Uma ubuneminyaka engama-55 yobudala noma ngaphezulu mhla lu-1 kuMbasa 2021 (okungukuthi wazalwa ngaphambi komhla lu-1 kuMbasa 1966) futhi kade uyilungu FUND NAME kusukela ngaleso sikhathi, izinketho zakho zithanda ukwehluka, ngaphandle uma ukhethe ukungena ohlelweni oluzikhwamambili i-Two-Pot System. Ungawuthatha wonke umhlomulo ophелеle ongukheshi, kodwa uzotheliswa ngokwethebula lentela lokukhishwa kwemali

Ubani engingamcela angicacisele ngezinketho zami?

Umthetho wesikhwama somhlalaphansi sidinga ukuthi amalungu anikwe ithuba lokwelulekwa ngmihlomulo yomhlalaphansi (i-RBC) ngaphambi kokuthi umhlomulo wokukhipha imali ukhokhelwe ilungu noma udluliselwe kwesinye isiKhwama. Okwamanje isiKhwama sihlinzeka ngoMeluleki, ongachaza izinketho ezikhona esiKhwameni lapho usula emsebenzini.

Bheka imininingwane yokuxhumana ekhasini 3



Imihlomulo Yomhlalaphansi

Lapho uthatha umhlalaphansi isikhwama i-Hospitality and General Provident Fund unalezi zinketho ezimbalwa. Ngenxa yokuthi le mali kuzomele ikulonde impilo yakho yonke, kubalulekile ukuthi ungasithathi kancane isinqumo somhlalaphansi. Kunconywa ukuba ukhulume nomeluleki wezezimali ogunyaziwe ukuba akusize ngalesi sinyathelo esibalulekile.

Ngokuvamile umhlalaphansi ngiwuthatha sengineminyaka emingaki?

Wonke amalungu esiKhwama athatha umhlalaphansi uma sebeneminyaka engama-65 yobudala

Uyini umhlomulo wami womhlalaphansi?

Lapho uthatha umhlalaphansi uselungelweni lokuthola Imali Onayo esiKhwameni kususwe nakuphi ukubanjelwa. Bheka esigabeni esikhuluma ngemali onayo ukuthola ukuthi iyini nokubona imali onayo.

Ukubanjelwa okuvumelekile okungabanjwa emalini onayo esiKhwameni ngaphambi kokuthi kukhokhwe umhlomulo wokukhipha imali, kubandakanya lokhu okulandelayo:

- Intela kumhlomulo, ngokoMthetho weNtela Yengeniso
- Imalimboleko yendlu esilele kwa-HGPF
- Izimali zokondla ezingakhokhiwe ngokokuyalelwa inkantolo
- Amanani anikwe lo owayengumlingani wakho ngokomyalelo wesahlukaniso ebezingakhokhwa
- Ukulahlekelwa kukamQashi ngenxa yokukhwebanisa nokutshontsha okwenziwe isiSebenzi, futhi okuyilezi ilungu elivumile ukuthi liyazikweleta ngokubhala phansi noma ezikhishelwe isinqumo.
- Inkokhelo yomshwalense/okubhaliselwe kosizo lezokwelashwa

Ubani engingamcela angicacisele ngemihlomulo yami?

Umthetho wesikhwama somhlalaphansi sidinga ukuthi amalungu anikwe ithuba lokwelulekwa ngemihlomulo yomhlalaphansi (i-RBC) ngaphambi kokuthi umhlomulo wokukhipha imali ukhokhelwe ilungu noma udluliselwe kwesinye isiKhwama. Okwamanje isiKhwama sihlizeka ngoMeluleki, ongachaza izinketho ezikhona esiKhwameni lapho usula emsebenzini.

Bheka imininingwane yokuxhumana ekhasini 3.

Yini engingayenza ngemihlomulo yomhlalaphansi phansi?



Isinqumo soku-1: Ngabe ngiyayidinga imali yami uma sengithathe umhlalaphansi?

Ungayishiya imali yakho esiKhwameni bese umhlalaphansi esikhwameni uwuthatha ngesinye isikhathi, yize noma usuthathe umhlalaphansi kumqashi wakho. Lokhu kubizwa ngomuntu othathe umhlalaphansi ngokwezigaba.

Lokhu okulandelayo okuzokwenzeka kwabathatha umhlalaphansi ngezigaba:

- Azikho izimali ezikhokhwa esikhwameni somhlalaphansi ezizokwemukelwa.
- Akukho okunye ukubanjelwa ngenkokhelongcuphe yomhlomulo okuzosebenza. Angeke usakhokhelwa umhlomulo lapho udlula emhlabeni, uba nokukhubazeka noma owokungcwaba.
- Izimali zokulawula nezotshalomali zizobanjwa emalini onayo esiKhwameni.



Isinqumo sesi-2: Uma ngiydinga imali yami, ngingayithatha ingxenye ngokheshi?

Lokhi kusebenza ohlelweni ngalunye lwemali eyongelwe umhlalaphansi:

I-Vested pot: Imali eyongiwe "YAKUDALA" kuze kube umhla zingama-31 kuNcwaba 2024	Ibhodwe lokonga: "imali YEZIMO EZIPHUTHUMAYO" - eyezimo eziphuthumayo kuphela!	Ibhodwe lomhlalaphansi: ALITHINTWA
Ungayikhipha ingxenye yemali ngokheshi.	Ungayikhipha yonke imali onayo ngokheshi.	Le mali kufanele isetshenziselwe ukuthenga umhlomulozikhathi wamhla uthatha umhlalaphansi.
Itheliswa ngokwamathebuli omhlalaphansi.	Itheliswa ngokwamathebuli omhlalaphansi.	Umhlomulozikhathi owuthengayo uzotheliswa njengoba usuke uthola ingeniso lakho lenyanga lempesheni, ngokuhambaisana namathebuli entela abantu abathathe umhlalaphansi.

Qaphela: Uma ubuneminyaka engama-55 yobudala noma ngaphezulu mhla lu-1 kuMbasa 2021 (okungukuthi wazalwa ngaphambi komhla lu-1 kuMbasa 1966) futhi kade uyilungu FUND NAME kusukela ngaleso sikhathi, izinketho zakho zithanda ukwehluka, ngaphandle uma ukhethe ukungena ohlelweni oluzikhwamambili i-Two-Pot System. I-vested pot ephela esebenzayo kuwe, kanti ungayithatha ingxenye yomhlomulo ongukheshi, kodwa uzotheliswa ngokwethebula lentela lokukhishwa kwemali.



Isinqumo sesi-3: Yini engifuna ukuyenza ngemali yami esele?

Thatha umhlalaphansi esikhwameni se-Hospitality and General Provident Fund

Uzokwazi ukuthola impesheni yanyanga zonke koyedwa wabahlinzeki be-Hospitality and General Provident Fund.

Thenga impesheni komunye umhlinzeki.

Uvumelekile ukuthenga impesheni kumhlinzeki omkhethayo. Lokhu kuxoxe nomeluleki wezezimali ogunyaziwe, ngaphami kokuthatha isinqumo. Bheka ekhasini lesi-2 ngolwazi lalapho ongathola khona umeluleki wezezimali ogunyaziwe.



Kumele wazise umnyango kwa-HR ukuthi uzothatha umhlalaphansi bese ugcwalisa amafomu adingekayo okungenani ezinsukwini ezingama-60 ngaphambi kokuthatha umhlalaphansi.

Imihlomulo Yobungcuphe

NjengeLungu le-Hospitality and General Provident Fund, uyokhokhelwa umhlomulo womngcwabo, ukudlula emhlabeni nokuba nokukhubazeka. Kubalulekile ukuthi waziswe ngezinga lale mihlomulo nendlela yokufaka isicelo sokukhokhelwa, ukuze uqinisekise ukuthi wena nomndeni wakho nizonakekelwa ngesikhathi sosizi. Isigaba esilandelayo sizogxila kule mihlomulo kanye nezinketho ongaba nazo.

Imihlomulo Yomngcwabo

Ikhava Yomngcwabo Weqembu

Ikhava yethu Yomngcwabo Weqembu yakhelwe ukuhlinzeka ngosizo olunesithunzi nokukweseka kwezezimali, okuzosiza kwehlise umthwalo lapho nidlulelwe umuntu.

Umhlomuli	Inani Lomhlomulo
Ilungu/Umlingani (kuze kube iminyaka engama-70 yobudala)	R70,000
Izingane: iminyaka engama-22-26 yobudala, ezifunda ngokugcwele kubekhona nobufakazi balokho kanye nezingane ezinokukhubazeka ezineminyaka yobudala engenamkhawulo.	
Iminyaka yobudala 14-21	R70,000
Iminyaka yobudala 6-13	R35,000
Iminyaka yobudala 1-5	R17,500
Izingane nezizalwe sezishonile izinyanga ezi-0-11	R10,500

Imihlomulo Yomngcwabo Ngokuzikhethela

**Qaphela: uhlelo A no-B alukho kulaba abasha abangenayo*

Phezu kwalokhu okuvamile esikuhlinzekayo, sihlinzeka ngemiHlomulo Yomngcwabo Ngokuzikhethela, onika amalungu ithuba lokwazi ukukhetha lokhu okuzohambelana nezidingo zomndeni wabo.

Umhlomuli	Inani Lomhlomulo	Izindleko
Abazali/Abazali ngokomthetho	(Abazali kumele babe neminyaka engama-75 yobudala ukuze bajoyine kanti kunesikhathi sokulinda esiyizinyanga ezi-3)	
Uhlelo A	R3,000	R14,00
Uhlelo B	R4,000	R17,00
Uhlelo C	R5,000	R19,00
Uhlelo D	R10,000	R49,00
Uhlelo E	R20,000	R99,00

Umhlomuli	Inani Lomhlomulo	Izindleko
Abazali/Abazali ngokomthetho	<i>(Abazali kumele babe neminyaka engama-75 yobudala ukuze bajoyine kanti kunesikhathi sokulinda esiyizinyanga ezi-3)</i>	
Uhlelo F	R40,000	R198,00
Uhlelo G	R50,000	R248,00
Uhlelo AH	R70,000	R347,00

**Qaphela: Uhlelo A no-B olwamalungu akhona wodwa, kanti akusekho kulaba abasha abangenayo*

Umhlomuli	Inani Lomhlomulo	Izindleko
Umndeni Osondelene nawo	<i>(Abazali kumele babe neminyaka engama-75 yobudala ukuze bajoyine kanti kunesikhathi sokulinda esiyizinyanga ezi-6)</i>	
Uhlelo A	R3,000	R11,00
Uhlelo B	R4,000	R15,00
Uhlelo C	R5,000	R19,00
Uhlelo D	R10,000	R39,00
Uhlelo E	R20,000	R79,00
Uhlelo F	R40,000	R158,00
Uhlelo G	R50,000	R198,00
Uhlelo H	R70,000	R277,00

Sicela uqinisekise ukuthi uyaligcwalisa ifomu Lokubhalisa Umndeni ngalo mhlomulo, ufake ulwazi lwakamuva uma izimo sezishintshile, ukuqinisekisa ukuthi umhlomulo wakho ukhokhwa ngokushesha. Leli fom u ngalithola kusizindalwazi ngaphansi kwamafomu ku-Forms.



Amafomu

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

Cofa lapha





Imihlomulo Yokudlula Emhlabeni

Uma kwenzeka ngebhadi ilungu lidlula emhlabeni ngaphambi kweminyaka yobudala engama-70, isiKhwama sethu sihlizeka ngemihlomulo yokudlula emhlabeni ofaka konke. Le mihlomulo ifaka phakathi umhlolo wonyaka ophindwe kane elungeni elidlulile emhlabeni, uhlanganiswe nomhlomulo ophelile womhlalaphansi abawuqokelele kuze kube isikhathi sokudlula emhlabeni. Umhlomulo wokudlula emhlabeni uzoba nenzuzo ngezinga elifana nemali onayo esiKhwameni ize ikhokhwe emndenini wakho noma kulowo omkethile.



IMIHLOMULO YOKUDLULA EMHLABENI:	umholo wonyaka x 4
	KUHLANGANISWE
	Nomhlomulo Womhlalaphansi eqongelelwe kuze kube usuku lokudlula emhlabeni
Lapho Ikhokhwa:	Ekudluleni emhlabeni kwelungu ngaphambi kweminyaka yobudala engama-70, emva kophenyo lokudlula emhlabeni.
Inzuzo yenzalo:	Mayelana nomhlalaphansi
Ikhokhwa kanjani:	NgokweSigaba 37C woMthetho wesiKhwama seMpesheni

Ubani ozothola umhlomulo wami wokudlula emhlabeni?

Umhlomulo uzokhokhelwa labo abathembele kuwe nobaqokile lapho udlula emhlabeni.

Mayelana nomhlomulo wesiKhwama, iSigaba 37C Ikomidi eliqokwe iBhodi yesiKhwama lizobheka ifomu Lokubhalisa Umndeni nezidingo zoMthetho wesikhwama seMpesheni lapho behlukanisa umhlomulo wakho wokudlula emhlabeni. Ayikho imali ezokhokhwa ngaphambi kokugunyaza kweKomidi. Ukwenza le nqubo ibe lula, badinga ulwazi olwanele mayelana nabo bonke abathembele kuwe nalabo abaqokiwe ozobanika lona. Lokhu ukwenza ngokugcwalisa ifomu Lokubhalisa Umndeni.

Obani abahlomulayo bami?

Abahlomulayo bakho bangahlukaniswa ngamaqembu amabili:



Abathembele kuwe

Abathembele kuwe kubalwa kubo umlingani, umuntu ophilisana naye, izingane noma nobani owethembele kuwe ngokwezezimali.



Abaqokiwe

Abaqokiwe abahlomulayo abangathembele kuwe ngokwezezimali.

Yini engiyibhalayo emafomini ami?

Lesi Sigaba 37C Ikomidi leBhodi lesiKhwama kumele liqinisekisa ngokomthetho ukuthi bonke laba abathembele kuwe bayanakekelwa ngaphambi kokuthi kube nemali ekhokhelwa laba obaqokile. Abathembele kuwe ngokwezezimali kufaka phakathi izingane ezizalwe ngaphandle komthetho womshado, izingane ozithole ngokomthetho, kanye nanoma ibaphi abalingani.



Uma unezingane noma umlingani noma unabantu (kubandakanya nezingane) abathembele kuwe ngokwezezimali, kumele bakhethwe njengabahlomuli emafomini akho Okubhalisa Umndeni. Umlawuli uqala abheke abathembele kuwe, kanti ukubabhala kumafomu kwenza inqubo Yomlawuli ibe lula.

Kwenzekani uma ngingenabo abathembele kimi?

Nalapho kusamele uligcwalise ifomu Lokubhalisa Umndeni. Kodwa-ke angeke ubabhale abathembele kuwe efomini: obaqokayo kuphela. Amafomu Okubhalisa Umndeni ayithuluzi ozolisebenzisa ukubanika lolu lwazi.

Umhlomulo wami uzokwabiwa kanjani?

Isigaba 37C soMthetho wesiKhwama seMpesheni silawula ukwabiwa nokukhokhwa kwesamba semihlomulo uma ilungu lidlula emhlabeni. Imihlomulo kumele yabiwe ngale ndlela:

- Kulabo abathembele kuwe ngokwezezimali; noma
- Abathembele kuwe nabaqokiwe; noma
- Uma bengekho abathembele kuwe, obaqokile; (kodwa noma yini ekweletayo empahleni yakho kumele ikhokhelwe); noma
- Uma bengekho abathembele kuwe noma obaqokile, empahleni yakho.

Izimpilo zethu ziyaguquguquka. Ngabe usushadile noma usunezingane selokhu wajoyini i-Hospitality and General Provident Fund? Mhlambe unezingane ozithathe ngokomthetho noma usunomuntu othembele kuwe ngokwezezimali owayengekho ngenkathi ujoyina okokuqala? Mhlambe ushonelwe ingane noma umlingani noma umshado wakho uhlukanisile selokhu waba iLungu?

Uma izimo zakho ziguqukile usunabathembele kuwe (ushadile, unomzali othembele kuwe ngokwezezimali, noma uthole enye ingane), kumele ubabhale kumafomu Okubhalisa Umndeni njengabahlomuli.



Sicela uqinisekise ukuthi uyaligcwalisa ifomu Lokubhalisa Umndeni ngemihlomulo yonke, ufake ulwazi lwakamuva njalo ngonyaka uma lukhona, ukuqinisekisa ukuthi imihlomulo yakho ikhokhwa ngokushesha. Leli fomu ungalithola kusizindlwazi ngaphansi kwamafomu ku-Forms.



Amafomu

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

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Imihlomulo Yokuba **Nokukhubazeka**

Kuyiqiniso lempilo ukuthi singabantu abazwelayo kanti futhi ukuba nokukhubazeka kuyinto engasehlela singabanye. Kubalulekile ukuthi ukulungiselela ngokwanele lokhu okungase kusehlele.

Imihlomulo Yesambamali

Uma uba nokukhubazeka kwesikhashana noma unomphelo ungeke usakwazi ukulandela umsebenzi obuwenza ngenxa yokulimala noma ukugula uzokhokhelwa le mihlomulo elandelayo ngokwemigomo nemibandela yesivumelwano onaso nesiKhwama kanye noMhlinzekimshalense womhlomulo.

Uma kwenzeka ilungu liba nokukhubazeka, isiKhwama sethu sikhlinzeka ngemiHlomulo Yokuba Nokukhubazeka Oyisambamali Le mihlomulo ifaka phakathi umholo wonyaka welungu ophindwe kane, ngaphezu komhlomulo womhlalaphansi oqongelwe kwaze kwafika usuku obe nokukhubazeka ngalo. Kunesikhathi esilindwayo esiyizinganya eziyi-6 ngaphambi kokukwazi ukuzifakela isicelo sokukhokhelwa kulemihlomulo. Ukufaneleka kwemiHlomulo yokuba nokukhubazeka kuba uze ube neminyaka engama-65.

IMIHLOMULO YESAMBAMALI:	umholo wonyaka x 4
	UHLANGANISWE
	Umhlomulo Womhlalaphansi oqongelwe kuze kube usuku lokuba nokukhubazeka.
Isikhathi Sokulinda:	Izinyanga eziyi-6
Lapho Ikhokhwa:	Lapho isicelo sokukhokhelwa siphasisiwe ngokuba nokuKhubazeka uze ube neminyaka engama-65.
Ikhokhwa kanjani:	Amalungu kuzofanele athenge impesheni eyimpoqo (umhlomulozikhathi wophilayo noma wokuphila) kumhlinzeki womshwalense obhalisiwe onemihlomulo yomhlalaphansi okungenani eyizingxenye ezimbili kwezintathu ngaphandle uma umhlomulo ophelilele uwu-R360 000 noma ngaphansi - ingxenye eyodwa kwezintathu yesambamali.

Indlela yokufaneleka kanye nezinqubo zemihlomulo yokuba nokuKhubazeka

Ukuba nokukhubazeka ngokuphelele noma okwesikhashana kuchazwa kanje:

Ukungakwazi okuphelele nokonomphelo nokuqhubekayo, ngokombono wenkampani yomshwalense, kwelungu, ngenxa yokulimala noma ukugula, ukusebenzela iholo noma inzuzo emsebenzini walo noma yimuphi omunye umsebenzi eliwufanelekela noma eliwufanelekela. ulindeleke ukuthi afaneleke ngenxa yolwazi, ukuqeqeshwa, imfundo, ikhono nolwazi analo, noma ukukhubazeka unomphela kwesimo sengqondo noma somzimba welungu ngendlela yokuthi lingasakwazi ukwenza imisebenzi evamile yomzimba.

Isikhathi sokulinda

Kunesikhathi esilindwayo kusukela ngosuku obe ngalo nokukhubazeka nokukhokhelwa komhlomulo. Umshwalense/inkampani yomshwalense angase, ngokubona kwayo, ibheka isicelo sokukhokhelwa esikhathini esifishane bese ikhokhela isicelo sokukhokhelwa ngokushesha kodwa inkokhelo yenziwa kuphela emva kokudlula kwesikhathi esilindwayo. Umbiko wokuqala wezokwelapha kanye nombiko wokuhlolwa kukhokhelwa ilungu.

Uma umshwalense/inkampani yomshwalense icela ilungu ukuba liyohlolwa futhi kwezokwelashwa noma imibiko inkampani yomshwalense yiyo enesibopho sokukhokhela lezo zindleko zokwelashwa.

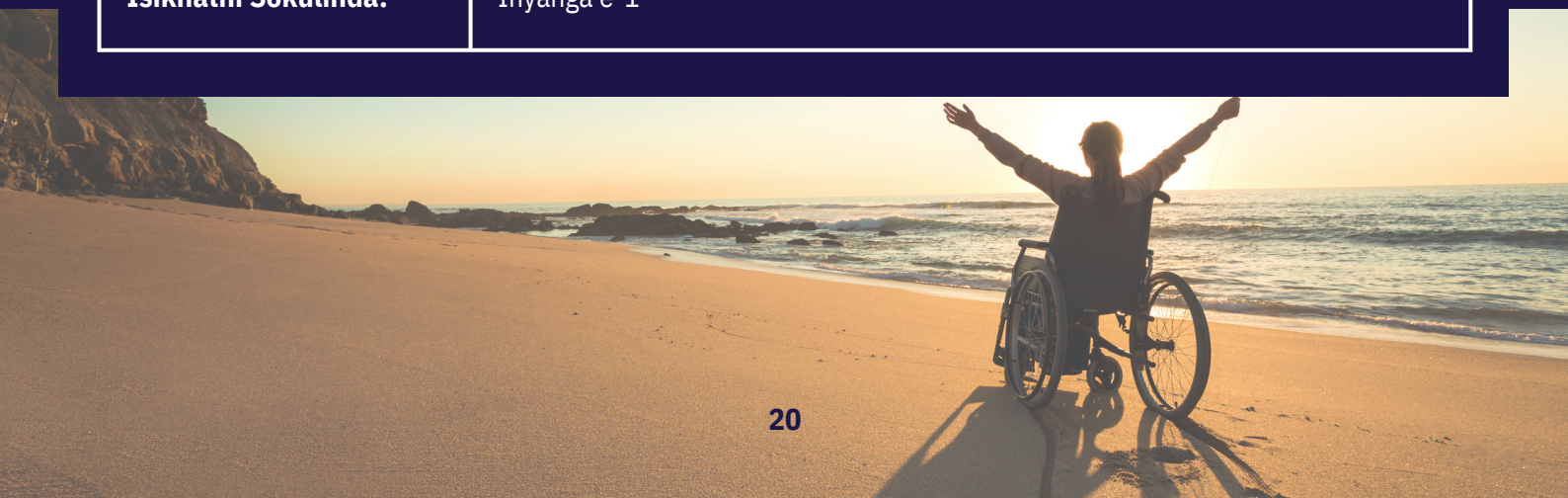
Izicelo zokukhokhelwa kumele zaziswe esiKhwameni ezinyangeni eziyi-6 kusukela ngosuku obe ngalo nokukhubazeka. Ukuze umhlinzeki womshwalense asibone isicelo sokukhokhelwa njengesisemthethweni kumele saziswe enkampanini yomshwalense ezinyangeni eziyi-6 zosuku aba ngalo nokukhubazeka kanti namadokhumenti adingekayo kumele athunyelwe ezinyangeni eziyi-6 osuku okuba nokukhubazeka. Nasiphi isicelo esamukelwe emva kwalesi sikhethi sizochithwa.

Isivikelingeniso Sesikhashana

Isivikelingeniso Sesikhashana sakhelwe ukukuhlinzeka ngosizo lwezezimali lapho uludinga kakhulu. Sihlinzeka ngo-75% womholo wakho kuze kufinyelele ezinyangeni ezinhlanu. Sicela uqaphele ukuthi inkokhelobungcuphe, izinkokhelo kanye nezinye izindleko zesiKhwama zisazobanjwa.

Kunesikhathi esilindwayo senyanga eyodwa ngaphambi kokuba umhlomulo utholakale.

ISIVIKELINGENISO SESIKHASHANA:	75% womholo wakho kuze kufinyelele ezinyangeni ezi-5. * Ukubanjelwa kwenkokhelobungcuphe, nokunye ukubanjelwa ngokomthetho kuyasebenza
Isikhathi Sokulinda:	Inyanga e-1





Utshalomali

Ibhodi le-Hospitality and General Provident Fund lenza izinqumo ngotshalomali ukuze kungabiumthwalo wakho lokho. Baqondiswa umbonisi wotshalomali oqashwe isikhwama. Kukho konke lokhu kubhekwa iSitatimende Senqubomgomo Yotshalomali, Imithetho yesiKhwama, kanye noMthetho wesKhwama seMpesheni.

Isu loTshalomali

IsiKhwama sizosebenzisa isu lokwaba impahla ukuze sifinyelele kulokhu elikuphokophele kutshalomali. Izinga lokuchezuka eswini lokwabiwa kwempahla lizokhawulelwa emikhawulweni ephezulu nephansi yesigaba sempahla ngasinye.

Ukuchazwa Kwamatemu Anzima

Isu lokwabiwa kwempahla indlela yokuhlelela ukusabalalisa imali yakho ezinhlotsheni ezihlukene zokutshalwa kwezimali, njengezitoko, amabhondi, nemali, ngokusekelwe emigomweni yakho nokuthi ingakanani ingcuphe okhululekile ngayo. Kufana nokwakha iresiphi yenhlenganisela yotshalomali bese unamathela kuyo ngokuhamba kwesikhathi, kodwa futhi ungayilungisa uma imigomo yakho noma imakethe iguquka

Abeluleki bezotshalomali

Ongoti bezotshalomali abalekelela ibhodi lapho kukhulunywa ngotshalomali lwesiKhwama yi-Independent Actuaries & Consultants (i-IAC).

Abalawuli bempahla

Abalawuli bempahla, batshala imali yesiKhwama egameni leBhodi labaPhatheli. Laba balawuli bempahla kumele babike kubeluleki botshalomali nakubhodi le-Hospitality and General Provident Fund ngokuqhubekayo ukuqinisekisa ukuthi bayafinyelele kulokhu isiKhwama esizibekela khona kwezotshalomali. Uhlu lwabeluleki bempahla ungalubona kusizindalwazi sesiKhwama ngaphansi kwethebhu yolwazi ngesikhwama i-Fund Info tab, bese ukhetha abalawuli besikhwama i-Management of the Fund ohlwini.



Abalawuli besiKhwama

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

[Cofa lapha](#)



Imiyalo **Yesahlukaniso somshado**

Ukwehlukanisa umshado enye yezinto ezenzekayo empilweni. Imihlomulonyomhlalaphansi yelungu iba yingxenye yempahla yabo yonke kanti ingxenye ivame ukukhokhelwa lowo owayengumlingani uma kuhlukanisiwe. Ingxenye ekhokhelwa lolo owayengumlingani incike kuphesenti elibekwe uMyalo Wesahlukaniso somshado.



Kuwumthwalo wakho ukwazisa isiKhwama ngoMyalelo Wesahlukaniso somshado. Uma isiKhwama singaziswanga, lokhu kungase kubambezele inqubo yokuphuma lapho uthatha umhlalaphansi/usula emsebenzini.

Ulwazi okufanele lube kuMyalo Wesahlukaniso somshado

Qinisekisa ukuthi lolu lwazi lukhona kuMyalo Wesahlukaniso somshado; kungenjalo, isiKhwama angeke simkhokhele ngqo lo owayengumlingani.

- Igama lesiKhwama (I-Hospitality and General Provident Fund)
- Iphesenti (0-100%) noma inani ngamaRandi okumele ikhokhelwe lowo owayengumlingani
- Kumele kucace ukuthi ingxenye "yenzuzo yempesheni" yakho iyanikezelwa
- Is(z)iKhwama ezifanele kumele ziyalelwe ngokucacile ukuthi (1) kukhokhelwe ingxenye yenzalo yempesheni kulowo owayengumlingani wakho noma esikhwameni esizokhethwa ilowo owayengumlingani wakho futhi (2) ikuphasise okubhaliwe njengoba kufanele

**Igama
eliphelele
lesiKhwama**

**Ukuthi isiKhwama
siyalelwe ukuba
sikhokhe umhlomulo
kumlingani ongelona
ilungu**

**Inani lomhlomulo
ngamaphesenti
noma
ngamaRandi**

Uma uMyalo Wesahlukaniso somshado singenakho lokhu, uMlawuli wesiKhwama akanasibopho sokukhokhela lowo owayengumlingani ingxenye yomhlomulo weLungu.

Sicela ubheke lomshwana ophakanyisiwe ngezansi:

Umlingani ongelona ilungu [IGAMA NESIBONGO] uselungelweni lokuthola [XX%] wemali ekhona esiKhwameni sika [IGAMA ISIBONGO] ku-Hospitality and General Provident Fund. Isikhwama i-Hospitality and General Provident Fund siyalelwa ukuba sikhokhele umlingani ongelona ilungu leli nani.

Lowo owayengumlingani wami uyowukhokhelwa nini umhlomulo?

Inkokhelo izokwenziwa uma isikhwama ususinike uMyalo Wesahlukaniso somshado. Lowo owayengumlingani kumele agcwalise ifomu lokubhalisela isahlukaniso somshado. Umlawuli unezinsuku ezingama-60 ukukhokha emva kokuthola isiqinisekiso sesahlukaniso somshado kanye nefomu lesicelo sesahlukaniso.

Ubani ozokhokha intela egameni lalowo owayengumlingani wami emhlomulweni?

Kuqala, ilungu belikhokha intela emhlomulweni walowo owayengumlingani, kodwa kusukela mhla lu-1 kuNdasa 2009, lowo owayengumlingani uzokhokha intela emhlomulweni walowo owayengumlingani. Kusukela mhla lu-1 kuNdasa 2009, lowo owayengumlingani angadlulisela imali ingatheliswa iye esikhwameni sokulondoloza.

Izimalimboleko **Zezindlu**

Amalungu esiKhwama angakwazi ukuthatha imalimboleko yendlu ngqo esiKhwameni. Imali esesiKhwameni sakho engafinyelela ku-65% ungakwazi ukuyithatha njengemalimboleko yendlu. Xhumana nesiKhwama uma ufisa ukwazi kabanzi.

Izinto ezibalulekile okumele uziqaphele lapho ufaka isicelo semalimboleko yendlu:



Imalimboleko kumele isetshenziselwe indlu yakho, noma yomlingani wakho, enihlala kuyo ngalesi sikhathi.



Kumele kube ukuthi ungumnini osemthethweni wendlu.



Ungayisebenzisa imalimboleko ukulungisa indlu yakho, noma ukuthenga entsha.



Imalimboleko angeke isetshenziselwe ikhaya ozolivakashela ngamaholide.



Azikho izimalimboleko ezizokhishelwa enye into ngaphandle kwendlu njengoba kushiwo ngenhla.



Inzalo oyikhokhayo ayiguquki kanti wonke amalungu akhokha isilinganiso esifanayo (ngokungayi ngesilinganisosikweletu onaso nebhange). Lesi silinganiso senzalo siyaguqulwa ngezikhathi ezithile, uma kunesidingo.

Ubani ohlinzeka ngeMalimboleko?

Imalimboleko ihlinzekwa yithi, i-Hospitality and General Provident Fund, Umhlinzeki Wesikweletu Obhalisiwe nowethenjwayo ngaphansi koMthetho Wezikweletu kuZwelonke.

Ngabe le malimboleko inawo umshwalense?

Yebo, sihlinzeka ngomshwalense i-Credit Life insurance ngo-**R1.36** nge-**R1000.00** ngayinye, ekhokhela izimo ezifana nokufa, ukuba nokukhubazeka okuphelele nokonomphelo, kanye nokudilizwa emsebenzini.

Sithini iSilinganiso seNzalo kuMalimboleko?

Isilinganisonzalo sethu sibekwe esilinganisweni sokubolekisa sihlanganiswe **no-2%**, ngokulawulwa yi-PFA yezinhlelo zangaphakathi.

Ngizoyithola kanjani imali yemalimboleko?

Inani lemalimboleko izokhokhwa ngqo ku-akhawunti yakho yasebhange, kuqinisekisa inqubo engenazihibe neqondile.

Ikhokhelwa nini imalimboleko?

Uzokhokha njalo ngenyanga esiKhwameni, njengezinye izimalimboleko, kodwa uma usishiya isiKhwama, naliphi inani elisele lizobanjwa lonke kulemali ozobe uyikhipha noma emhlomulweni womhlalaphansi. Isikhathi eside ongasikhokha ngayo iminyaka eyi-10.

Ngisifaka kanjani isicelo semalimboleko yendlu?

Ukuze ufake isicelo semalimboleko yendlu, sicela uxhumane nesikhwama.

Izimali

Uzokhokha imali yokuvula isikweletu semalimboleko oyikhokha kanye engu-**R282.00** (ingakafakwa i-VAT) kuzimalimboleko ezintsha kusukela mhla lu-1 kuMfumfu 2023 kanye nemali yokulawula imalimboleko nyanga zonke engu-**R60.00** (ingakafaki i-VAT) ngemalimboleko ngayinye oyithathile.





Ukutheliswa

**Ulwazi lusebenza ngaphansi komthethonqubo wamanje wentela kanti lungaguquka uma nalapho u-SARS ememezela izinguquko.*

Kubalulekile ukuthi njengeLungu uyayiqonda imithelela yentela ehlukene lapho kukhokhwa imihlomulo. Ake sibheke embalwa:

Imihlomulo yomhlalaphansi nokudilizwa emsebenzini

Nayiphi ingxenye yomhlomulo wakho okhetha ukuwuthatha ngokheshi izotheliswa kanje:

Inani lesamba	Izingakutheliswa
R0 - R550 000	0% wengeniso elitheliswayo
R550 001 - R770 000	18% wengeniso elitheliswayo elevile ku-R550 000
R770 001 - R1 155 000	R39 600 uhlanganiswe no-27% wengeniso elitheliswayo elevile ku-R770 000
R1 155 001 ngangaphezulu	R143 550 uhlanganiswe no-36% wengeniso elitheliswayo elevile ku-R1 155 000

Namuphi umhlomulo owuthole ungatheliswa ngizobanjwa enanini elingatheliswa.

Imihlomulo yokudlula emhlabeni

Nayiphi ingxenye yomhlomulo wakho okhetha ukuwuthatha ngokheshi izotheliswa kanje:

Inani lesamba	Izingakutheliswa
R0 - R550 000	0% wengeniso elitheliswa
R550 001 - R770 000	18% wengeniso elitheliswa elevile ku-R550 000
R770 001 - R1 115 000	R39 600 uhlanganiswe no-27% wengeniso elitheliswa elevile ku-R770 000
R1 155 001 and above	R143 550 uhlanganiswe no-36% wengeniso elitheliswa elevile ku-R1 155 000

Namuphi umhlomulo owuthole ungatheliswa izobanjwa enanini elingatheliswa.

Imihlomulo yokhipha imali

Ukukhipha imali eBhodweni Lokonga kutheliswa ngesilinganiso sentela lengeniso, hhayi ngokwethebula lentela yomhlalaphansi elingezansi. Nayiphi ingxenye yomhlomulo wakho okhetha ukuwuthatha ngokheshi izotheliswa kanje:

Inani lesamba	Izingakutheliswa
R0 - R27 500	0% wengeniso elitheliswa
R27 501 - R726 000	18% wengeniso elitheliswa elevile ku-R27 500
R726 001 - R1 089 000	R125 730 + 27% wengeniso elitheliswa elevile ku-R726 000
R1089 001 +	R223 740 + 36% wengeniso elitheliswa elevile ku-R1 089 000

Umuntu angathola isamba sika-R27 500 ongatheliswa kanye emva komhlalaphansi. Ngakho-ke, uma uphinda ukhipha imali kwesinye isikhwama, imali osuyitholile ngaphambilini eyayingathelisiwe nayo izobalwa.

Uma udlulisa iMali onayo esiKhwameni iye kumhlomulozikhathi womhlalaphansi, esinye isikhwama somhlalaphansi, noma isikhwama sokulondoloza, angeke ithelisiwe.

Ukutheliswa kwezimali ezikhokhwayo

OKOKUQALA OKWESIBILI Okwesithathu

Kusukela mhla lu-1 kuNdasa 2016, imali ekhokhwa umqashi itheliswa njengomhlomulo owengeziwe ezandleni zakho, njengesisebenzi.

Kodwa-ke, imali ekhokhiwe efinyelela ku-27.5% wokukhululu emholweni wakho, noma engenisweni elitheliswa, kuzovunyelwa njengokubanjelwa ngenhloso yentela.

Lezi zimali ezikhokhwayo zingafinyelela emalini engu-R430 000 njalo ngonyaka Amanani ongeke uwabambe kulo nyaka, ungazibamba ngonyaka olandelayo, ngesikhathi somhlalaphansi, noma lapho ukhipha imali.



The Hospitality and General
Provident Fund

Izikhhalazo

Lapho ufisa ukufaka isikhhalazo esiKhwameni, kuthumele ngokubhalela ku-complaints@hgpf.co.za

Uma unganeliseki ngempendulo oyitholile ezinsukwini ezingama-30, unelungelo lokuqondisa isikhhalazo sakho kuMahluleli wesiKhwama seMpesheni ukuze akusze kule mininingwane yokuxhumana engezansi:

Ucingo: 012 748 4000 or 012 346 1738

Ifeksi : 086 693 7472

I-imeyili: enquiries@pfa.org.za

Isinqumo soMehluleli sinomthelela ofanayo nowesinqumo senkantolo.

Isitatimende sokuzihlangula:

Lesi Siqondiso seLungu sikufingqela ngokusebenza kwesiKhwama kanye nemihlomulo eselungelweni lakho njengelungu.

Lesi siqondiso asikho ngaphezulu kwemiThetho yesiKhwama. Uma kwenzeka kuba khona ukungqubuzana, imiThetho esemthethweni yesiKhwama kuba yiyo esebenzayo. Amalungu anelungelo lokubukeza wonke amadokhumenti esiKhwama, kubandakanya nemiThetho yaso, ekhelini elibhalisiwe lesiKhwama.