



Imibuzo Evame Ukubuzwa ngohlelo lwezimbiza ezimbili (FAQs)

1. Luyini Uhlelo Lwezimbiza Ezimbili?

Uhlelo Lwezimbiza Ezimbili umthetho omusha ohlongozwayo wezikhwama zomhlalaphansi. Kuzovumela amalungu esikhwama somhlalaphansi ukuthi afinyelele ingxenyeyemali ayongele umhlalaphansi ngaphambi kokufika empeshenini kanye ngonyaka wentela. Amalungu ngeke kudingeke ukuthi ashiye imisebenzi yawo ukuze afinyelele le nzuzo. Kuzoba umthetho obanzi embonini, zonke izikhwama zomhlalaphansi kumelwe zithobele lo mthetho.

2. Uzoqala nini umthetho Wohlelo Lwezimbiza Ezimbili?

01 Septemba 2024.



Ukudonsa kwemali Eyongiwe minyaka yonke (R2000.00) –Ithelwa ngenani eliphansi futhi ikhokha lapho usuthatha umhlalaphansi).

Akukho Ukudonsa kwemali kuze kube umhlalaphansi



3. Luzosebenza kanjani uhlelo lwezimbiza ezimbili?

1

Njengamanje, imali oyilondolozile yomhlalaphansi ingena engxenyeni eyodwa, kodwa Uhlelo Lwezimbiza Ezimbili luzokwakhela izingxenyeyezintathu njengelungu lesikhwama:

Ingxenye-Enikeziwe: Ingxenye yokuqala yikhredithi yakho yesikhwama yamanje noma inzuzo yesikhwama osuyiqongelele eminyakeni edlule kuze kube ngomhla ka-31 Agasti 2024. Le ngxenye ngeke ithintwe umthetho omusha. Usengakwazi ukufinyelela imali yakho kule ngxenye uma uyeka umsebenzi wakho. Le ngxenye ibizwa ngokuthi Ingxenye-Enikeziwe.

2

Ingxenye yesibili izokwakhiwa ingxenye eyodwa kwezintathu yeminikelo yakho yanyanga zonke yesikhwama somhlalaphansi kusukela ngomhla ka-1 Septemba 2024.

Ingxenye Yokonga: Inxalenye yesibini iza kwenziwa sisithathu Ingxenye yesibili izokwakhiwa ingxenye eyodwa kwezintathu yeminikelo yakho yanyanga zonke yesikhwama somhlalaphansi kusukela ngomhla ka-1 Septemba 2024. Le ngxenye ibizwa ngokuthi Ingxenye Yokonga. Amalungu azovunyelwa ukudonsa imali ekhokhiswa intela okukodwa ngonyaka wentela kule akhawunti. Uzodinga okungenani u-R2 000.00 kule ngxenye ukuze ukwazi ukukhipha imali.

3

I-akhawunti yesithathu izokwakhiwa izingxenyeyezimbili kwezintathu zeminikelo yakho yanyanga zonke yesikhwama somhlalaphansi.

Ingxenye Yomhlalaphansi: Ingxenye yesithathu izokwenziwa izingxenyeyezimbili kwezintathu zeminikelo yakho yanyanga zonke yesikhwama somhlalaphansi. Le ngxenye ibizwa ngokuthi Umhlalaphansi Ingxenye. Akukho ukudonsa kwemali okuzovunyelwa kusukela kule ngxenye kuze kube yilapho ufinyelela iminyaka yokuthatha umhlalaphansi. Amalungu kuyodingeka ukuthi athenge impesheni yomhlalaphansi ukuze athole imali engenayo yanyanga zonke ngesikhathi sokuthatha umhlalaphansi (kuncike emthethweni we-de minimis).



4. Ngizovunyelwa ukuthi ngikhiphe malini?

Kusukela ngomhla ka-01 Septemba 2024, uzovunyelwa ukuthi ukhiphe noma iyiphi imali kusukela ku-R 2000.00 Esengxenyeni yakho Yokonga. Ngakho-ke, awukwazi ukukhipha imali engaphansi kuka-R2 000.00 kusukela Engxenyeni Yokonga.

5. Iyini Imbewu Yemali?

U-10% wenzuzo yakho yamanje, ukhawulelwe ku-R30 000.00 izodluliselwa Engxenyeni Yokonga, ukuze kunikezwe amalungu inzuzo encane okufanele ayihoxise ngomhla ka-1 Septemba 2024.

6. Ingakanani ezoba kuSavings Component yami ngomhla ka-01 Septemba 2024?

U-10% wenani lesikhwama sakho izofakwa kule akhawunti (kusukela ngomhla ka-31 Agasti 2024). Noma yiliphi ilungu elino-10% inani lesikhwama lingaphezu kuka-R30 000.00 lizolinganiselwa ku-R30 000.00. Ngemva kwalokho, isivalo sizokwehla futhi amalungu azokwazi ukufinyelela lonke inani Lengxenyeyokonga, inqobo nje uma kunemali engaphansi kuka-R2 000.00.

7. Ngizokhokhiswa kanjani intela uma ngihoxa Engxenyeni Yokonga?

Konke ukukhishwa kwemali ngaphambi kokuthatha umhlalaphansi Engxenyeni Yokonga kuzokhokhiswa intela ngokuhambisana nomkhawulo wakho wentela oseceleni. Intela encane itholakala enteleni yakho yengeniso. Yintela esetshenziswa lapho umholo wakho ukhokhiswa intela. Uma kwenzeka ungayikhiphi imali yakho Engxenyeni Yokonga uze uthathe umhlalaphansi, kuyobe sekusetshenziswa amathebula eNtela Yomhlalaphansi. *Khumbula Amathebula Entela Yomhlalaphansi athandeka kakhulu kuwe kunamaThebula Entela Yengeniso ngayinye anquma intela yakho encane.*

8. Ngiyafaneleka yini ukuba yingxeny Yohlelo Lwezingxeny Uhlelo?

Elinye nelinye Ilungu Lesikhwama elalineminyaka engaphansi kuka-55 ngomhla ka-01 Mashi 2021 liyoba yingxeny Yohlelo Lwezimbiza Ezimbili ngokuzenzakalelayo. Amalungu esikhwama abekade eneminyaka engu-55 ubudala noma ngaphezulu ngomhla ka-01 Mashi 2021 angakhetha ukungabi yingxeny Yohlelo Lwezimbiza ezimbili.

9. Kwenzekani ngenzuzo engiyiqongelele Esikhwameni kusukela eminyakeni edlule?

Isikhwama sesikweletu sakho kusukela ngomhla ka-31 Agasti 2024 kubhekiswe ku njengenzuzo Onikezwe yona. Imithetho yamanje izokwenza izoqhubeka nokusebenza kulezo zinzuzo, (Usengayikhipha inzuzo uma udilizwa, uxoshwa, usula emsebenzini noma uthatha umhlalaphansi). Uma Isikhwama sakho sesikweletu singaphansi kuka-R300 000.00 ngomhla ka-31 Agasti 2024, isaphulelo sika-10% sithathwa kanye kule nzuzo bese sidluliselwa Engxenyeni yakho Yokonga ukuze ukwazi ukusithola kusukela ngomhla ka-01 September 2024. Uma Isikhwama Sesikweletu sakho singaphezu kuka-R300 000.00 ngomhla ka-31 Agasti 2024, kuzothathwa isaphulelo sika-R30 000.00 kanye Esikhwameni Sesikweletu sakho bese sidluliselwa Engxenyeni Yokonga ukuze ukwazi ukusithola kusukela ngomhla ka-01 Septhemba 2024.

10. Kwenzekani Embizeni Yomhlalaphansi uma kufanele ngisule emsebenzini wami?

Ingxeny Yomhlalaphansi igcinwa kuze kube yilapho usuthatha umhlalaphansi. Ngeke ukwazi ukuhoxa kule Ngxeny uze ufike eminyakeni yokuthatha umhlalaphansi. Uma usuthatha umhlalaphansi, uzothenga impesheni ngenzuzo kule ngxeny.

11. Ingabe Uhlelo Lwezimbiza Ezimbili lungilungele?

Uhlelo Lwezimbiza Ezimbili lizoba nenzuzo uma amalungu edonsa emalini yawo Elondolozwe Ingxeny ngesikhathi sezimo eziphuthumayo zangempela. Ukuthulula izimali Engxenyeni Yokonga njalo ngonyaka kungaba nomthelela omubi eyakho inzuzo yomhlalaphansi esikhathini eside.

12. Ngizovumeleka ukukhipha imali kangaki?

Kusukela ngomhla ka-01 Septhemba 2024, uzovunyelwa ukukhipha imali kanye ngokukhokhiswa intela, ngonyaka wentela ngamunye Engxenyeni yakho Yokonga (kanye ngonyaka phakathi komhla ka-1 Mashi kuya ngomhla ka-28 noma 29 Febhruwari).

13. Yini engingayenza ukuze ngiqinisekise ukuthi ukuhoxiswa kwami ngeke kuyithinte kabi inzuzo yami yomhlalaphansi?

- Gwema ukukhipha imali uma wenza kanjalo ungenaso isidingo sangempela semali.
- Ungenza iminikelo eyengeziwe yokuzithandela Engxenyeni yakho Yomhlalaphansi.

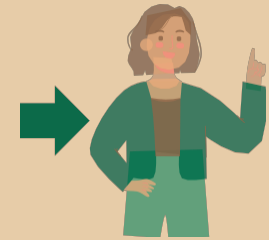
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IMBEWU YEMALI ICHAZIWE:

ILUNGU 1

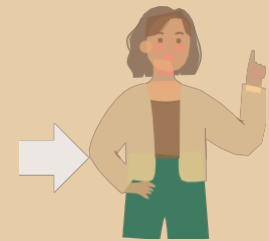


**Isikhwama Sesikweletu
kusukela ngomhla ka-
31/08/2024**

**R230 000.00
Isikhwama Sesikweletu**

I-10% - R23,000.00 izotholakala ukuze ikhishwe.

ILUNGU 2



**Isikhwama Sesikweletu
kusukela ngomhla ka-
31/08/2024**

**R700 000.00
Isikhwama Sesikweletu**

**I-10%- R30 000.00 izotholakala ukuze ikhishwe kusukela
ngomhla ka-01 Septhemba 2024**