IMININGWANE MAYELANA NOKUSHINTSHA KOKUMA KOHLAKA LOKUSHONA NOKUKHUBAZEKA UNOMPHELO KWANGOMHLAKA 1 MASHI 2015

Uma kwenzeka wena ushona, noma uma kwenzeka kuphasiswa isicelo sakho sokufuna ukukhokhelwa ngenxa yokukhubazeka kwakho unomphelo, isamba sokuqala esingu-R500 000 seFund Benefit uyokhokhelwa sona ngaphandle kwentela, bese kuya ngokuya-ke kuze kufinyelele kwezinye izimali oyozithatha zingukheshi. Lena yindlela efanayo esetshenziswa ekuthatheni kwakho umhlalaphansi.

Inani lemali elibanjelwa intela	**Izinga lentela**
U-R500,000 wokuqala	0%
Inani elingaphezu kuka-R500,001 kodwa elingengaphezulu kuka-R700,000	18% wenani elibanjelwa intela elingaphezu kuka-R500,000
Inani elingaphezu kuka-R700,001 kodwa elingengaphezulu kuka-R1,050,000	R36,000 kuhlanganisa no-27% wenani elibanjelwa intela elingaphezu kuka-R700,000
Inani lemali elingaphezu kuka-R1,050,001	R130,500 kuhlanganisa no-36% wenani elibanjelwa intela elingaphezu kuka-R1,050,000

Noma iyiphi ingxenye yomhlomulo okhokhwa njengempesheni ethengwayo awubanjelwa intela, kodwa izimali umuntu azithola zinyanga zonke ziyobanjelwa intela, ngendlela efanayo umuntu akhokha ngayo intela eholweni lakhe uma esethatha umhlalaphansi. **Uma kwenzeka wena noma labo abethembele kuwe bekhetha ukuthatha isamba semali esingaphezu kuka-R500 000 nokuyisamba sokushona kwakho singukheshi sizwa sinjalo, bengathengi impesheni ethengwayo, leso samba semali siyokwehla ngoba kuyodingeka ukuthi kuthathwe intela kuso.**

Ezinye zezinhlobo zezimpesheni ezikhona ezimakethe zaseNingizimu Afrika yilezi:

Impesheni Yempilo Eyodwa:	Impesheni oyithola kuze kuba uyashona
Impesheni Yezimpilo Ezimbili:	Impesheni oyithola kuze kuba uyashona noma kushona lowo obushade naye.
Impesheni Yomntwana	Impesheni eqhubeka kuze kuba umntwana ube neminyaka yobudala eyi-18 noma engama-24 uma efunda
Impesheni Ethuntubeziwe	Lena yimpesheni esuke iqondene nomuntu lowo futhi ukhokhelwa yona kuze kuba uyashona noma kushona lowo obushade naye. Impesheni yokuqala ihambisana nempilo umuntu ayiphilayo kanye nesimo sezempilo, futhi uma umnikazi wempesheni enesimo sempilo esibuthaka, lokho kuyosho ukuthi uyokhokhiswa impesheni ephezulu. Le mpesheni kungenzeka ibafanele abanye abantu abakhubazekile nabathole izimali zokukhubazeka.
Kulezi zimpesheni ezithengwayo ezingenhla, zikhona ezinye izindlela ezikhona: • Izikhathi ezigarantiwe (ezingaye zifinyelele eminyakeni engu-25) zingakwazi ukuthi nazo zifakwe. Ezimweni khona lapho lokhu kukhethiwe khona, izimali ezitholakala zinyanga zonke ziyoqhubeka nokungena kuze kuphele isikhathi esigarantiwe, kungakhathalekile ukuthi lowo obethenge le mpesheni uphila isikhathi esingakanani. Uma isikhathi esigarantiwe siside, lokho kwenza ukuthi imali etholakala zinyanga zonke ithi ukwehla kancane uma impesheni lena isaqala ukukhokha. • Ungakwazi futhi nokukhetha ukuthi ufisa ukuthi impesheni oyithola zinyanga zonke ikhuphuke kanjani esikhathini esiazayo. Kodwa-ke uma ukhethe ukuthi impesheni yakho ikhule kakhulu ngonyaka, lokho kuyosho ukuthi uyoqala uthole imali encane uma impesheni isaqala.	
Izimpesheni ezinenzuzo	Impesheni oyithoka zinyanga zonke kodwa ayenyuki ngephesenti elithile elibekiwe kodwa okunalokho ihambisana nokusebenza kwezimali ezitshaliwe zomgodlagodla lowo okuyiwona okhokha le mpesheni. Lolu hlobo lwezimpesheni uyakwazi ukuluthenga uwedwa noma niluhlanganyele.
Impesheni	Impesheni oyithola zinyanga zonke nokusuke kugarantiwe ukuthi iyohambisana

Ehambisana Nokwenyuka Kwamanani	nokwenyuka kwamanani ezimpahla nokudla. Ukukhula kwayo kwencike ekukhuleni kwamanani okudla nezimpahla konyaka odlule. Njengalokhu vele nawe ungalindela, lolu hlobo lwezimpesheni ludula kakhulu.
Impesheni Yokuphila	Le mpesheni yokuphila ikhokha imali ephakathi kuka-2,5% no-17,5% unyaka wonke nokuyimali esuke ivela kwimali esuke itshaliwe, lokhu kwenziwa ngemuva kokubonisana nelungu elithintekayo. Le mpesheni kuyenzeka ikhokhwe isuka kwizinzalo ezenziwe kanye nakwimali ebivele itshaliwe. Uma sekushone lowo obekunguyena obehola le mpesheni lowo oyindlalifa kule mpesheni (isikhathi esiningi osuke ethandana nalowo osele ngemuva) engakhetha ukuthi athole imali njalo kule mpesheni noma anqume ukuthi bamnike imali iyisamba esingukheshi ngemuva kokukhokha intela.

Njengoba ubona-ke, ziningi kakhulu izinhlobo zezimpesheni ezikhona ukuhambisana nezidingo zomuntu ngamunye. Kanti ziningi kakhulu futhi nezinkampani zemishuwalense ezihlinzeka ngemikhiqizo eyizimpesheni, nokusho ukuthi umuntu angakwazi ukuthi ake aqhathanise amanani nokubiza kwale mikhiqizo ngokwehlukana kwayo. Umeluleki ngezezimali uyokwazi ukukhulumisana nawe ngezidingo zakho kanye nalezo zomndeni wakho, bese esho-ke yena ukuthi uncoma muphi umkhiqizo wempesheni nokuthi yiyona kuyiyiphi engahambisana nezimo zakho. Ngemuva kwalokho-ke kungabe sekwenziwa amakhotheshini kwizinkampani zemishuwalense ezihlinzeka ngale mikhiqizo nezibhalisiwe futhi ezisemthethweni.

Kuyothi-ke lapho uma isinqumo sesithathiwe, bese kwenziwa umbhalo wepholisi oyobe usubeka imigomo nemibandela yempesheni leyo bese kuqala-ke kungena izimali zinyanga zonke eziza kuwe.