



**Inkqubo yomhlala phantsi  
ehlulwe kubini nekamva lakho**



# Kutheni kuveliswe le nkqubo yomhlala phantsi ehlulwe kubini?

Le nkqubo yomhlala phantsi ehlulwe kubini yinxalenye yecebo likarhulumente lokwenza inkqubo zomhlala phantsi zibe ngcono kubo bonke abemi boMzantsi Afrika. Eyona njongo iphambili yemali yomhlala phantsi kukonga imali yaxa umntu ethatha umhlala phantsi. Kodwa ke, le nkqubo ivumela ukuba amalungu akwazi ukusebenzisa imali ekwinoxowa yokonga kodwa besenzela iindleko ezingalindelekanga naxa kukho iingxaki zemali kuphela.

## Yeyiphi imali eza kuchaphazeleka?

Le nkqubo intsha iza kutshintsha indlela imali esebenza ngayo kwiintlobo ezahlukeneyo zeengxowa mali.

## Iza kuqala nini ukusebenza le nkqubo yomhlala phantsi ehlulwe kubini?

Kucetywe ukuba le nkqubo yomhlala phantsi ehlulwe kubini iqale ukusebenza **nge1 kaSeptemba 2024**.

## Iza kusebenza njani le nkqubo yohlulwe kubini?

Umhlala phantsi wakho uza kwahlulahlulwa kumacandelo **amathathu**.

Ithetha ukuthini kum inkqubo yomhlala-phantsi eyohlulwe kubini?



### INXALENYE YEMALI YOMTHATHI-NXAXHEBA

#### Iinzuzo esele zikho

- Yonke imali esele ityaliwe ngoku neza kukhula kwikamva iza kuqhubeka iphantsi kwemithetho yayo esebenza kuyo ngoku.
- Ukuba kwenzekile wayeka ukuphangela, ungakwazi ukukhetha ukuhlala ukule ngxowa-mali, uthumele kwenye ingxowa-mali yomhlala-phantsi epasisiweyo, okanye ufumane imali yakho njengoko injalo.
- **I-10% yemali oyityalileyo nge1 kaSeptemba iza kuthunyelwa kwinxalenye yokonga. Le mali ayizukudlula kwiR30 000 kwaye iza kuba yinxalenye yecandelo lokonga.**

**Imali yokonga yomhlala-phantsi nge31 kaAgasti 2024**



### INXALENYE YOKONGA

#### Inxalenye ekufakwe kuyo imali kunye nesinye kwisithathu seemali eziza kubhatalwa kwixesha elizayo

- Uza kukwazi ukukhupha imali kanye ngonyaka werhafu.
- Ubuncinane ungakwazi ukukhupha iR2 000.
- Emva nje kokuba uthathe umhlala-phantsi uza kukwazi ukuthatha imali ekwinxalenye yokonga.
- **Ukutsalwa kwemali kwicandelo logcino kuya kutsalwa irhafu kumyinge werhafu ephantsi kwaye kuya kuba nefuthe elibonakalayo kuhambo lwakho lokuya kumhlalaphantsi ozinzileyo.**

**Zonke iimali ezibhatelweyo nge1 kaSeptemba 2024**



### INXALENYE YOMHLALA-PHANTSI

#### Isibini kwisithathu seemali eziza kubhatalwa kwixesha elizayo

- Sebenzisa inxalenye yakho yomhlala-phantsi ukuze uthenge ipenshini.

# Umzekelo wenkqubo yomhlala phantsi eyahlulwe kubini kwilungu elikwingxowa mali xa iyonke okanye kweye-retirement annuity fund:

UThandiswa uneR100 000 ekwimali yakhe yomhlala phantsi nge-1 kaSeptemba 2024. Imali ayibhatalayo ngenyanga yiR1 500. Nge-1 kaSeptemba 2024, i-R10 000 iza kutshintshelwa kwingxowa mali yokonga, mali leyo anokukwazi ukufikelela kuyo. Kwimali aza kuyibhatala inyanga nenyanga, iR500 iza kufakwa kwingxowa yokonga ize iR1 000 ifakwe kwingxowa yomhlala phantsi.

## Imali etyalwe nguThandiswa yiR100,000 nge31 kaAgasti 2024

Nge31 kaAgasti 2024, kuqala isiganeko sakanye seMali eTyalweyo:  $R100,000 \times 10\% = R10,000$  Ngoko ke:

 **Imbiza yokonga**  
**= R10 000**

 **Imbiza yotyalo-mali**  
**= R90 000**

Ekupheleni kukaSeptemba 2024, ixabiso lemali etyalwe nguThandiswa, kuquka iR1, 500 yomnikelo yile:

 **Imbiza yotyalo-mali**


**= R90 000**

(iR10 000 engaphantsi yemali ebonakalayo yeR10 000)

 **Imbiza yomhlalaphants**  
(+ Iminikelo)

**= R1 000**

(2/3 yomnikelo wango Septemba)

 **Imbiza yokonga**  
(+ Iminikelo)

**= R10 500**

(10% yenzuzo yemali etyalweyo) + R500 (1/3 yomnikelo wangoSeptemba)

Lilonke ixabiso lemali etyalweyo ukususela nge30 kaSeptemba 2024:

$R90,000 + R1,000 + R10,500 = R101,500$

## Indlela eziza kuchaphazeleka ngayo iinzuzo nezinto anokukhetha kuzo uThandeka ngenxa yale nkqubo yomhlala phantsi yohlulwe kabini emva kweminyaka emi-5:

UThandeka uye waqhubeka ekwingxowa mali enye waza waqhubeka nokubhatala imali enye kangangeminyaka emi-5 ukususela ngomhla eyaqala ngayo ingxowa mali yakhe. Ukuba inzuzo yotyalo mali ingu-5%, imali yakhe iza kukhula ngolu hlobo luboniswe kule grafu ingezantsi:



## Yintoni enokwenzeka xa ukhupha imali yakho kwingxowa mali yokonga?

Nangona unoziva unoxinezeleko lokukhupha imali yakho kwingxowa mali yokonga, kubalulekile ukuba uqonde ukuba le mali imele isetyenziselwe kuphela xa unengxaki yemali okanye ngexesha likaxakeka. Iimeko zexesha likaxakeka ziquka ingxaki yosapho, ukugula ngequbuliso, xa kukho into efuna ukulungiswa ngokukhawuleza endlini, iingxaki zomthetho kunye neentlekele zemvelo.

## liofisi zethu

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