



Ongakhetha kukho uma uyeka ukusebenzela umqashi

Ukuqinisekisa ukuphila kahle
ngokwezezimali impilo yakho yonke



Ngabe uyeka ukusebenzela umqashi wakho?

Esinye sezinqumo ezibalulekile ngokwezemali okumele usenze ukuthi kumele wenzeni ngemali oyongele ukuthatha umhlalaphansi ekumqashi wakho wamanje.

Kule ncwajana, sikubonisa ongakhetha kukho nokuthi kuchaza ukuthini.

Cabanga ngokugcina imali yakho oyongele ukuthatha umhlalaphansi

Ukugcina imali yakho kuchaza ukulondoloza imali yakho oyongele ukuthatha umhlalaphansi esesikhwameni samanje noma ukuyidlulisela esikhwameni esisha kunokuthi uyikhiphe njengokheshi uma uyeka ukusebenzela umqashi wakho.

Uma bekufanele uthathe umhlalaphansi namhlanje, ngabe ungakwazi ukuphila

ngo-20%¹

weholo lakho lamanje?

Ngo-10 000

ngamunye

ilungu lesikhwama lizothola kuphela

U-R2 000

njengemali yempesheni.

Source: Alexforbes

Ucwangingo luka-2018 Iwe-1 Member Watch™

Ilungu lesikhwama lizothola kuphela u-R2 000 njengemali yempesheni, ngo-R10 000 ngamunye ebeliwuhola ngaphambi kokuthatha umhlalaphansi.

Kungani amalungu ehlelwa yilokhu?

Kwenziwa ikakhulukazi ukuthi akhipha imali yawo ayongele ukuthatha umhlalaphansi kunokuthi ayigcine uma eshintsha imisebenzi.

Yikuphi ongakhetha kukho ngokuphathelene nokugcina imali yakho oyongele ukuthatha umhlalaphansi kanye nokunciphisa ingozi yokuthi ungabi nemali eyanele oyongele ukuthatha umhlalaphansi?

1 Dlulisela imali yakho esikhwameni somqashi omusha

- ⊗ Awukhokhi ntela uma udlulisa imali, ngaphandle uma ususa imali esikhwameni sokongela ukuthatha umhlalaphansi uyisa esikhwameni sokongela ukuthatha umhlalaphansi okukhokha kuso wena kanye nomqashi. Kuleso simo, kuzokhokhiswa intela inani eliphelele.
- ⊗ Ungathatha ingxenye ethile yemali yakho oyongile njengokheshi bese udlulisela imali esele esikhwameni somqashi wakho omusha.
- ⊗ Ungathatha ingxenye ethile yemali yakho esesikhwameni njengokheshi, okhokhiswa intela, bese udlulisa imali esele ngaphandle kokukhokha intela.

2 Dlulisela imali yakho esikhwameni sokugcina imali

- ⊗ Awukhokhi ntela emalini oyidlulisayo, ngaphandle uma ususa imali esikhwameni sokongela ukuthatha umhlalaphansi uyisa esikhwameni sokongela ukuthatha umhlalaphansi okukhokha kuso wena kanye nomqashi.
- ⊗ * Ungakhipha kanye imali esesikhwameni sokonga imali yokuthatha umhlalaphansi. Lokhu kukhipha kanye imali kukuvumela ukuthi uthathe yonke noma ingxenye yemali yakho esesikhwameni sokongela ukuthatha umhlalaphansi.
- ⊗ Ungasusa imali esikhwameni sokugcina imali yokuthatha umhlalaphansi uyise esikhwameni somqashi wangomuso.
- ⊗ Angeke ukwazi ukuphinde ukhokhe ezinye izimali.
- ⊗ Isikhwama sokugcina imali yokuthatha umhlalaphansi i-AFRIS sivuleleke kuwe uma isikhwama sakho sesiqalise i-AFRIS. Kungenzeka uhlomule ngokuphathelene nokungakhokhi izimali ezikhokhiswayo ezinkulu.
- ⊗ Thinta u-Alexander Forbes ukuze uthole ukuthi ngabe ufanele yini ukuthola lokhu ongakhetha.

3 Dlulisela imali yakho esikhwameni somshwalense wokongela ukuthatha umhlalaphansi

- ⊗ Imali yakho esesikhwameni yongelwa ukuthatha kwakho umhlalaphansi.
- ⊗ Awukhokhi ntela uma udlulisa imali yakho uyisusa esikhwameni sokuthatha umhlalaphansi samanje uyiyisa esikhwameni somshwalense wokuthatha umhlalaphansi.
- ⊗ Ungakwazi ukukhokha imali eyengeziwe.
- ⊗ Awukwazi ukukhipha noma iyiphi imali uze uthathe umhlalaphansi, ngaphandle uma uthuthela kwelinye izwe.
- ⊗ *Ungakwazi ukuthatha ingxenye eyodwa kokuthathu njengokheshi uma uthatha umhlalaphansi.

4 Shiya imali yakho esikhwameni samanje

- ⊗ Kungenzeka uhlomule ngokukhokhiswa izimali ezikhokhiswayo ezincane.
- ⊗ *Ungakhipha yonke imali yakho esesikhwameni ngaphambi kokuthatha umhlalaphansi. Uma ukhipha ingxenye yemali yakho esesikhwameni sokuthatha umhlalaphansi, imali esele kumele idluliselwe kwesinye isikhwama.
- ⊗ Angeke ukwazi ukukhokha imali eyengeziwe

QAPHELA:

1. Kungenzeka kudingeke ukuthi ukhokhe intela emalini engukheshi oyikhiphayo.
2. Imithetho emisha evumela amalungu ezikhwama zokuthatha umhlalaphansi ukuthi zedlulisele izimali ezizongile ezinhlobeni ezahlukene zezikhwama, ngaphandle ngokukhokha intela emalini anayidlulisayo, yethulwe kusukea mhlaka 1 Mashi 2021.
3. Umeluleki ngokwezezimali angakuchazela umthetho omusha ozoqala ukusebenza uma udlulisela imali yakho kwesinye isikhwama futhi ufuna ukukhipha imali yakho oyongile ngemva komhlaka 1 Mashi 2021.

Lona nguJackie futhi yilokhu okwenzeke empilweni yakhe.



UJackie uneminyaka yobudala **engama-23** futhi uqala ukusebenza namhlanje, uhola **u-R20 000** ngenyanga. Uqala ukukhokha esikhwameni sokuthatha umhlalaphansi **u-12%** weholo lakhe, **nokungu-R2 400** ngenyanga. Njengathi sonke, kusinda kwehlela empilweni kaJackie.

Isinqumo uJackie asithathayo ngokuphathelene nokugcina imali sizonquma impesheni yangenyanga azoyithola uma ethatha umhlalaphansi.



Lokho okukhethwe ukwenziwa uJackie ngesikhathi sakhe sonke sokusebenza.

UJackie uzothatha izinqumo ekuhambeni kwesikhathi mayelana nokuthi uzoyengamela kanjani imali ayongele ukuthatha umhlalaphansi.

Noma ngabe egcina imali yakhe ayongele ukuthatha umhlalaphansi uma eshintsha imisebenzi noma uma ekhuphula izinga akhokha ngalo njalo ngemva kwesikhathi esithile kuzokwenza umehluko omkhulu ngokuphatelene nokuthi uzothola impesheni engakanani ngenyanga uma esethatha umhlalaphansi.

Ukubaluleka kokwelulekwa

Ukubaluleka kokwelulekwa ngokuphatelene nezimali oweluleka ngezimali oqeqeshiwe akumele kubukelwe phansi futhi kukhuthazwa kakhulu. Kungakusiza ukuthi ufinyelele kulokho okuphokophele.

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Umphumela 1

R15 367

Uma uJackie egcina imali yakhe uma eshintsha imisebenzi (ngaphandle kwesikhathi esisodwa lapho ekhipha khona ingxenye ethile ukuze ayofunda) futhi ukhuphula imali ayongele ukuthatha umhlalaphansi njalo ngemva kwesikhathi esithile, uzothola impesheni yangenyanga engu-R15 367 ngokwemali yamanje uma ethatha umhlalaphansi.

Umphumela 2

R11 902

Uma uJackie egcina imali yakhe uma eshintsha imisebenzi (ngaphandle kwesikhathi esisodwa lapho ekhipha khona ingxenye ethile ukuze ayofunda) kodwa angakhuphuli imali ayongele ukuthatha umhlalaphansi njalo ngemva kwesikhathi esithile, uzothola impesheni yangenyanga engu-R11 902 ngokwemali yamanje uma ethatha umhlalaphansi.

Umphumela 3

R4 609

Uma uJackie engagcini imali yakhe (ngaphandle kwangesikhathi esemsebenzini wakhe wokugcina uma esekhulile, esezothatha umhlalaphansi futhi lapho esebona khona ukubaluleka ngokonga imali) kodwa ekhuphula imali ayikhokhayo njalo ngemva kwesikhathi esithile, uzothola impesheni yangenyanga engu-R4 609 ngokwemali yamanje.

Umphumela 4

R2 804

Uma uJackie engagcini imali yakhe kuze kube ingesikhathi agcina ukushintsha ngaso umsebenzi, eseneminyaka yobudala engama-55, futhi angakhuphuli imali yakhe ayikhokhelela ukuthatha umhlalaphansi, uzothola impesheni yangenyanga engu-R2 804 ngokwemali yamanje.

Yini enye okumele uyazi

Uma ukhetha ukukhipha imali, kunokuthi wonge imali yakho oyongele ukuthatha umhlalaphansi, uzokhokhishwa intela ngale ndlela.

Empilweni yakho yonke, ungathatha inani eliphelele lemali eyongelwe ukuthatha umhlalaphansi engu-R500 000 engakhokhiswa ntela uma uthatha umhlalaphansi. Kodwa-ke, zonke izimali ozikhipha njengokheshi (ezingaphezu kuka-R25 000) ngaphambi kokuthatha umhlalaphansi zizokwehlisa leli nani² Ukuthi ukhokhiswa intela yamalini kuncike ekutheni uthatha malini nokuthi uyithatha nini.

Izinga lentela likhonjiswe kumathebula entela angezansi.

Uma wesula emsebenzini	
Inani lemali oyithathayo	Izinga lentela
U-R0 ukuya ku-R25 000	0%
U-R25 001 ukuya ku-R660 000	18%
U-R660 001 ukuya ku-R990 000	27%
U-R990 001 ukuya phezulu	36%

Uma uthatha umhlalaphansi ²	
Inani lemali oyithathayo	Izinga lentela
U-R0 ukuya ku-R500 000	0%
U-R500 001 ukuya ku-R700 000	18%
U-R700 001 ukuya ku-R1 050 000	27%
U-R1 050 000 ukuya phezulu	36%

2. Imali ongakwazi ukuyithatha engakhokhiswa ntela incike ezimali ezingukheshi ozikhiphe phambilini ezikhwameni zakho zokuthatha umhlalaphansi.

Izimali ezikhokhiswayo kanye nezimali okumele uzikhokhe.

Imali ekhokhelelwa ukwelulekwa kokuqala

Lokhu okokwelulekwa kwakho kokuqala oweluleka ngezimali oqeqeshiwe. Iyiphesenti elithile lemali oyitshalayo futhi ukuthi iphesenti lizoba yimalini kuncike kuwe kanye nalowo okucebisayo.

Imali ekhokhiselwa ukwelulekwa yangonyaka

Le mali idonswa zinyanga zonke emalini yakho oyitshalile. Iphesenti lemali ekhokhiswayo nivumelana ngalo wena kanye nokwelulekayo.

Izimali ezikhokhiselwa ukwengamela

Lezi yizimali ezikhokhelwa owengamele isikhwama. Lezi zimali ezikhokhiswayo zibalwa futhi zidonswa zinyanga zonke emalini yakho oyitshalile.

Izimali ezikhokhiswayo zokwengamela imali etshaliwe

Lezi yizimali ezikhokhiswayo kanye nemali okumele ikhokhwe yabengamele izinhlobo zokutshala izimali. Azibhalwanga kumapheshana alokho okungamaqiniso kwesikhwama kohlobo lokuthala imali ngalunye futhi kungenzeka kushintshe njalo ngemva kwesikhathi esithile.

Intela yentengo (VAT) ifakwa ezimalini ezikhokhiswayo lapho kufanele khona.

Icebo elibalulekile

Njengoba usushiya umqashi wakho kungenzeka ukuthi uphinda ukucabanga ngezinto eziningi. Nazi ezinye zezinto ezingamaqiniso ongacabanga ngazo ukuze wenze ngcono inhlalakahle yakho ngokuphathelele nezezimali:

- gcina imali yakho oyongele ukuthatha umhlalaphansi lapho ungakwazi khona
- khokha imali eningi ngendlela ongakwazi ukwenza ngayo ngokuphathelele nokonga imali
- qinisekisa ukuthi uvikelekile ngokuphathelele nezimo eziphuthumayo ngokuba nomshwalense kanye nemali eyongiwe eyanele
- ngamela izikweletu ngendlela esebenzayo
- xoxisana noweluleka ngezimali ukuze akusize ukuthi ubeke eqhulwini izidingo zakho nokuthi uthathe izinqumo ezikufanele.

Sithinte

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umhlalaphansi

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Ulwazi olukule dokhumenti oluka-Alexander Forbes, Akumele ukopishe, usabalalise noma ulungise noma iyiphi ingxenye yale dokhumenti ngaphandle kwemvume ebhalwe phansi esho lokhu yakwa-Alexander Forbes. Alexander Forbes Financial Services (Pty) Ltd (FSP 1177 kanye nenombolo yokubhaliswa 1969/018487/07)

