INkqubo yeeNgxowa eziMbini

nmg BENEFITS

INto eThethwa luTshintsho Kuwe

Skena ukuqonda ngakumbi

Ngasekupheleni kuka2021, iSebe lezeMali leza noluvo olutsha kulondolozo lomhlalaphantsi, ekuthiwa yinkqubo yeengxowa ezimbini eqala ukusebenza ngowe1 Septemba 2024. Silungise isishwankathelo sokuba isebenza njani le nkqubo kwaye saquka Imibuzo Ebuzwa Rhoqo ukukunceda uphononongo olu tshintsho luzayo.

INkqubo yeeNgxowa eziMbini ijolise ekuphumezeni iinjongo ezimbini

- **Uvumela ufikelelo kulondolozo lwakho oluthile:** ingakumbi ngexesha lobunzima kwezemali, ngaphandle kokushiya umqeshi wakho
- **Ukuqinisekisa ukuba uwuthatha ngcono umhlalaphantsi:** ngokuphucula ukugcinwa kweeasethi zakho zomhlalaphantsi ngekamva elikhuseleke ngokungaphaya

Into eza kwenzeka ngowe1 Septemba 2024

Inkqubo yeengxowa ezimbini iza kuyila iingxowa zemali ‘ezintathu’ kwingxowamali yakho yomhlalaphantsi. Ngezantsi sicacisa ukuba ziza kusebenza njani ezi ngxowa zintathu kwiingxowamali ezikhoyo ngoku kunye nakwimirhumo yexesha elizayo:

Ixabiso lakho lengxowamali langoku

Ihlawula njani ingxowa ekwenziwe ngayo utyalomali?
Ukuba uyarhoxa emsebenzini, uyadendwa, okanye uyagxothwa, ungafumana iinzuzo zengxowa ekwenziwe ngayo utyalomali ziyikheshi. Xa uthatha umhlalaphantsi, iinzuzo zengxowa ekwenziwe ngayo utyalomali ziya kuhlawulwa ziyikheshi kunye nengeniso yomhlalaphantsi.

Ingxowa ekwenziwe ngayo utyalomali iza kuyilwa
Imali oyilondoloze de kwaba ngowama31 Agasti 2024 kwingxowamali yakho yomhlalaphantsi (imirhumo kuthatyathwa imali ehlawulwayo kunye neeprimiyam zomngcipheko kunye nenzuzo zotyalomali) iya kubekwa “kwingxowa ekwenziwe ngayo utyalomali”.

Kuza kuphunyezwa inkxaso yokuqalisa
I-10% yemali elondolozwe kwingxowa yakho ekwenziwe ngayo utyalomali, ukuya kubuninzi bama-R30 000, iya kudluliselwa kwingxowa yakho yolondolozo. Oku kuthiwa “yimali yokuqalisa” yakho.

Imirhumo yakho yexesha elizayo

2/3

Ihlawula njani ingxowa yomhlalaphantsi?
Ngeke ube nalo ufikelelo kwimali ekule ngxowa de ufikelele kubudala bakho bomhlalaphantsi. Xa uthatha umhlalaphantsi, kufuneka isetyenziswe xa iyonke ingxowa ukuthenga umhlalaphantsi kwingxowamali evunyiweyo, eza kunika ingeniso rhoqo.

Ezi ziza kohlulwa zibe yingxowa yomhlalaphantsi kunye nengxowa yolondolozo emva kowe1 Septemba 2024

- **Isibini esithathwini** sayo yonke imirhumo yakho emitsha (kukhutshelwa ngaphandle imali ehlawulwayo neeprimiyam) iza kuya kwingxowa yakho yomhlalaphantsi.
- **Isinye esithathwini** sayo yonke imirhumo yakho emitsha (kukhutshelwa ngaphandle imali ehlawulwayo neeprimiyam) iza kuya kwingxowa yakho yolondolozo.

1/3

Ihlawula njani ingxowa yolondolozo?
Imali ekwingxowa yakho yolondolozo iyafumaneka ukuba ithathwe ukuba ingaphezulu kwamaR2 000. Ukuthathwa kwemali kunokwenziwa kanye ngonyaka werhafu, lonto yenza zibe ncinane iindleko neerhafu.