Uhlelo Lwamabhodwe Amabili

nmg BENEFITS

Lolu shintsho Lusho Ukuthini Kuwe

Skena ukuze uthole imininingwane eyengeziwe

Ngasekupheleni kowezi-2021, uMgcinimafa Kazwelonke wethula umbono omusha wokonga imali yomhlalaphansi, obizwa ngokuthi uhlelo lwamabhodwe amabili oluzoqala ukusebenza mhlaka-1 kuMandulo 2024. Silungiselele isifinyezo sendlela lolu hlelo olusebenza ngayo futhi safaka Nemibuzo Evame Ukubuzwa ukuze sikusize ubhekabheke kulolu shintsho oluzayo.

Uhlelo Lwamabhodwe Amabili luhlose ukufeza izinhloso ezimbili

- **Ukukuvumela ukuthi ukwazi ukufinyelela kwenye imali oyongile:**
  ikakhulukazi ngezikhathi zobunzima bezezimali, ngaphandle kokushiya umqashi wakho
- **Ukuqinisekisa ukuthi uthatha umhlalaphansi kangcono:**
  ngokuthuthukisa indlela okulondolozwa ngayo impahla yakho yomhlalaphansi ukuze ube nekusasa elilondeke kakhulu

Kuzokwenzekani ngomhlaka-1 kuMandulo 2024

Uhlelo lwamabhodwe amabili luzokwakha amabhodwe 'amathathu' emali esikhwameni sakho somhlalaphansi. Ngezansi sichaza ukuthi lawa mabhodwe amathathu azosebenza kanjani kuzo zonke izikhwama zemali onazo manje nozokukhipha esikhathini esizayo:

Inani lesikhwama sakho samanje

Ibhodwe Elivuthiwe

Ibhodwe eselivuthiwe likhokha kanjani?
Uma wesula emsebenzini, udilizwa, noma uxoshwa, izinzuzo zakho esezivuthiwe ebhodweni ungazithola ziwukheshi. Uma usuthatha umhlalaphansi, inzuzo yakho yebhodwe elivuthiwe izokhokhwa njengokheshi kanye nemali yempesheni.

Kuzodalwa ibhodwe eselivuthiwe
Imali oyilondolozile kwaze kwaba ngumhla ka-31 kuNcwaba 2024 esikhwameni sakho somhlalaphansi (okukhiphile kwase kwakhishwa imali ezikhokhwayo namaphrimiyamu obungozi kanye nenzuzo yokutshalwa kwezimali) izofakwa "ebhodweni elivuthiwe".

Ukutshala kanye nje vo kuzoqalwa
U-10% wemali oyonge ebhodweni lakho elivuthiwe, efinyelela ku-R30 000, izodluliselwa ebhodweni lakho lokonga. Lokhu kubizwa ngokuthi "imali yokutshala" yakho.

Imali ozoyikhipha esikhathini esizayo

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Ibhodwe Lomhlalaphansi

Ibhodwe lomhlalaphansi lona likhokha kanjani?
Imali ekuleli bhodwe lomhlalaphansi awukwazi ukufinyelela kuyo uze ube neminyaka yakho yokuthatha umhlalaphansi. Ngesikhathi sokuthatha umhlalaphansi, ibhodwe lonke kufanele lisetshenziswe ukuthenga impesheni esikhwameni esigunyaziwe, ezokunikeza imali engenayo njalo.

Lokhu kuzohlukaniswa kube yibhodwe lokuthatha umhlalaphansi kanye nebhodwe lokonga ngemva komhlaka-1 kuMandulo 2024

- **Okubili kokuthathu** kwayo yonke iminikelo yakho emisha (ngaphandle kwezinkokhelo namaphrimiyamu) kuzoya ebhodweni lakho lomhlalaphansi.
- **Okukodwa kokuthathu** kwayo yonke iminikelo yakho emisha (ngaphandle kwezinkokhelo namaphrimiyamu) kuzoya ebhodweni lakho lokonga.

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Ibhodwe Lokonga

Ibhodwe lokonga lona likhokha kanjani?
Imali esebhodweni lakho lokonga uyakwazi ukuyikhipha uma ingaphezulu kwezi-R2 000. Ukukhipha imali kungenziwa kanye ngonyaka wentela, kudinga imadlana nje yokumeneja kanye nezintela.