

Funda uze uKhuphe iMali ngokuLula kuWhatsApp



Siyile iinkonzo zethu ukuze zibeke phambili oko kunokukwenzela lula, zinika ukhetho olukathathu lokulawula iingxowa zakho ezimbini. Phakathi kwezi, **yinkonzo yeWhatsApp yeeBhenefithi ze- NMG eyilelwe wena ngokukhethekileyo – ayiyondawo nje ekhuselekileyo yokukhupha imali kodwa liplatformu etyebe ngemithombo ekunceda ukuba ufunde ngeengxowa ezimbini uze wenze izigqibo ezisekelwe elwazini ngekamva lakho lezemali.** Ngoxa iPhothali yeWebhu yamaLungu yethu kunye neFom yokuKhupha iMali yoLondolozo zifumaneka, sicebisa ukuba ifom isetyenziswe njengento yokugqibela ongancamela kuyo ukuqinisekisa amava alula nangenamagingxigxi.

Ukhetho loku-1 NgeWhatsApp



INYATHELO LOKU-1 >

Skena ikhowudi **okanye** uthi **“Hi”** ku- **072 814 6929** ukuze uqalise



INYATHELO LESI-2 >

Khetha (A) kwiMenyu enguNdoqo ukuze “Ungene kwingxowamali yam yomhlalaphantsi (I-NMG ilawula iibhenfithi zam)”

INYATHELO LESI-3 >

Landela izikhokelo ukuqinisekisa isazisi sakho. Nceda ulungise inombolo yakho ye-ID yaseMzantsi Afrika okanye incwadana yokundwendwela, inombolo yerhafu nenombolo yomsebenzi

INYATHELO LESI-4 >

Uze ke uphonononge ngoku:

- **Qonda** iNkqubo yeeNgxowa eziMbini
- **Khangela** ukuba ukufanelekele na ukukhupha imali
- **Bona** ikhredithi yakho yengxowamali kwiingxowa ezohlukeneyo
- **Khupha imali** kwingxowa yakho yolondolozo
- **Dlulisa** imali phakathi kweengxowa ezimbini
- **Cela** uncedo

Khumbula ukucima oko ubuxoxa ngako kuWhatsApp wakube ugqibile ukuqinisekisa ukuba luhlala lukhuselekile ulwazi lwakho.

Ukhetho lwesi-2: NgePhothali yeWebhu

Ungatyelela iPhothali yeWebhu yamaLungu ukujonga ibhalansi yengxowa yakho yolondolozo uze uqalise ukukhupha imali ngqo. Ifikeleleka [apha](#) iphothali.

Ukhetho lwesi-3: NgeFom

Ukuba awunayo iWhatsApp okanye ufikelelo kwiPhothali yeWebhu yamaLungu, ungacela uncedo kumqeshi wakho ukuba asebenze ngokukhupha imali esebenzisa ifom yokukhupha imali yolondolozo. **Nakuba kunjalo, nceda uqaphele ukuba ukusebenzisa ifom kuya kukhokela kwixesha elide lokusebenza ngayo, ngoko ke kufuneka kuthathelwe ingqalelo njengento yokugqibela kuphela.**

Ngemibuzo yeeNgxowa eziMbini, nceda utyelele ku-<https://nmg.co.za/get-in-touch/>

UKhathalelo lwempilo | Umhlalaphantsi | Utyalomali | UCwangciso lwezeMali
Uhlalutyo lwemingcipheko nokungaqiniseki kwezemali | I-inshorensi

▶ **Ndingayikhupha nini imali kwingxowa yam yolondolozo?**

Ungakhupha imali kwingxowa yakho yolondolozo kanye qho ngonyaka werhafu (khumbula, unyaka werhafu uqala ngowe- 1 Matshi kunyaka omnye ukuya kowama-28 Februwari kunyaka olandelayo). Kodwa ke kukho iimfuneko ekufuneka uhlangabezane nazo:

- Kufuneka ube nobuncinane bama-R2 000 kwingxowa yakho yolondolozo ukuze ukwazi ukukhupha imali, kuba elona xabiso lisezantsi onokulikhupha ngama-R2 000. Ukuba awukabi nawo ama-R2 000 okwangoku kwingxowa yakho yolondolozo, kuza kufuneka ulindele ukuba ibhalansi ekwingxowa yakho yolondolozo ikhule kwimirhumo kunye nasekukhuleni kutyalomali phambi kokuba ukwazi ukukhupha imali
- Ukuba ngaba unesiqinisekiso semalimboleko yendlu, umyalelo woqhawulo mtshato okanye wesondlo obhekiswe kwibhenefithi yakho kwingxowamali, okanye ukuba ibhenefithi yakho kwingxowamali ibanjiwe ngenxa yokungaziphathi kakuhle, umlawuli ke uya kusebenza nawe ukuze aqonde iinkcukacha zotsalo, apho emva koko baya kukwazi ukukunika isigqibo sokuba ingaba kungaqhubeka na ukukhutshwa kwemali okanye hayi. Oku kokokuqinisekisa ukuba ingxowamali ingahlawula naluphi na utsalo kwikhredithi yakho epheleleyo yengxowamali kwaye ihlawule kananjalo imali yakho oyikhuphayo.

▶ **Bobuphi ubuninzi endingabukhupha kwingxowa yam yolondolozo?**

Akukho sixa sibuninzi. Ungafikelela kwisixa esipheleleyo osenze kwingxowa yakho yolondolozo kanye kunyaka werhafu ngamnye.

▶ **Ingaba ikhona imali ehlawulelwa ukukhupha imali kwingxowa yam yolondolozo?**

Ewe, uza kuhlawuliswa imali ngokukhupha imali kwingxowa yolondolozo. Imali ehlawulwayo ixhomekeke kwixabiso lemali oyikhuphayo, ibalwa njenge-2.5% yexabiso xa lilonke lokukhupha imali ngobuncinane bama-R85 kunye nobuninzi bama-R600. Ngoko ke, xa ugqiba ekubeni ukhuphe ama-R20 000 kwingxowa yakho yolondolozo, uza kuhlawula ama-R500 [$R20\ 000 \times 2.5\% = R500$] kwaye ukuba ukhupha ama-R30 000 uza kuhlawula ama- R600 [$R30\ 000 \times 2.5\% = R750$ ubuninzi bama-R600].

▶ **Ingaba ndiza kuhlawula irhafu xa ndikhupha imali kwingxowa yam yolondolozo?**

Ukuba ukhupha imali kwingxowa yakho yolondolozo phambi kokuba ufike kubudala bokuthatha umhlalaphantsi, uza kutsalelwa irhafu ngezina lomda werhafu yakho elisekelwe kwingeniso yakho yonyaka kungekatsalwa nto kunye netheyibhile yerhafu yengeniso. Umlawuli uza kufaka isicelo somyalelo werhafu ku-SARS ukuqinisekisa izinga lerhafu abaza kulibiza kwibhenefithi yakho yokukhupha imali kulondolozo. Kuthathele ingqalelo ukuba kusenokwenzeka ukuba ixabiso lokukhupha kwakho imali linokonyukela kwibrakethi epehuzulu yerhafu yakube idityaniswe kwingeniso yakho yonyaka, ngoko ke kunokufuneka ukuba uhlawule irhafu epehuzulu kunokuba ucinga. **Ukuba unetyala elingekahlawulwa ku-SARS, umlawuli unokuyalelwa ngu-SARS ukuba ahlawule ityala lakho ngesixa osikhuphe kulondolozo kuqala, phambi kokuba kuhlawulwe nayiphi na imali kuwe..**

▶ **Kuthatha ixesha elingakanani ukufaka ibango lemali?**

Silindele ukuba ibe ziintsuku ezili-10 zokusebenza ngenkonzo yeWhatsApp yeeBhenefithi ze-NMG okanye ngePhothali yeWebhu yamaLungu ye-NMG, kunye neentsuku zokusebenza ezingama-20 ngokungeniswa kweeFom zokuKhupha iMali kuLondolozo, ukuba ngaba uyakwazi ukumelana nezicelo ezininzi u-SARS.

► **Ingaba iyasebenza kum iNkqubo yeeNgxowa eziMbini?**

Ngokomthetho, onke amalungu eengxowamali ezibhalisiweyo zomhlalaphantsi kufuneka athathe inxaxheba kwinkqubo yeengxowa ezimbini, kodwa ke kukho okuthile okungaqukwayo. Inkqubo yeengxowa ezimbini iza kusebenza kuwe ngaphandle kokuba udla umhlalaphantsi, ulilungu lengxowamali yeebhenefithi ezingafakelwanga bango, okanye ulilungu lengxowamali yabaxhamli. Ukuba ngaba ulilungu lengxowamali yobekelo kwaye ubungaphezulu kwama-55 eminyaka ubudala ngowe-1 Matshi 2021, kwaye uselilungu lengxowamali yobekelo enye, unalo ke ukhetho lokungena kwinkqubo yeengxowa ezimbini okanye olokuqhuba ukhetho ukungangeni.

► **Ingaba kufanele ndikhuphe imali kwingxowa yam yolondolozo?**

Ukuba ukhetha ukuthatha ethile yebhenefithi yakho iyikheshi, unokungakwazi ukuhlala emzileni kwiinjongo zakho zemali zexesha elide. Uninzi lwabantu baseMzantsi Afrika luzifumanisa lunemali encinci kakhulu yokulondolozela umhlalaphantsi, ixesha elininzi kungenxa yokuba lukhuphe imali phambi kokuthatha umhlalaphantsi. Phambi kokuba ukhuphe imali kwingxowa yolondolozo, luluvo oluhle ukufumana icebo kumcebisi ngezemali obhalisiweyo ukuqinisekisa ukuba wenza olona khetho lugqwesileyo ngekamva lakho.