

Funda bese
Ukhipha Imali
kuWhatsApp
Ngaphandle
Kwezihibe



Sidizayine amasevisi ethu ngendlela ezoqinisekisa ukuthi unethezekile, sikunikeza izindlela ongazikhetha ezintathu zokuphatha izidingo zakho zamabhodwe amabili. Phakathi kwalezi, **isevisi yeWhatsApp Ye-NMG Benefits yakhelwe wena ikakhulukazi - akuyona nje indawo ephephile yokukhipha imali kodwa inkundla ehlobe ngezinsiza ezikusiza ukuthi ufunde ngalamabhodwe amabili futhi uthathe izinqumo ube unolwazi ngekusasa lakho lezezimali.** Nakuba Ingosi Yethu Yewebhu Yamalungu kanye Nefomu Lokukhipha Imali Eyongiwe kutholakala, sincoma ukuthi usebenzise leli fomu njengendlela ongaphephela kuyo yokugcina ukuze siqinisekise ukuthi obhekana nakho akunazihibe nazinkinga.

Indlela Ongayikhetha 1: NgoWhatsApp



ISINYATHELO SOKU-1 >

Skena ikhodi **noma** uthi **"Hi"**
ku-072 814 6929 ukuze uqalise



ISINYATHELO SESI-2 >

Khetha u-(A)
kuMenyu Eyinhloko
bese ukhetha okuthi
"Ngena ngemvume
esikhwameni sami
somhlalaphansi
(i-NMG ilawula
izinzuzo zami)"

ISINYATHELO SESI-3 >

Landela imiyalo ukuze
uqinisekise ukuthi
nguwe ngempela.
Sicela inombolo
yakho kamazisi noma
eyephasiphothi,
eyentela
kanye neyakho
njengomsebenzi ibe
sesandleni.

ISINYATHELO SESI-4 >

Bese uyafunda:

- **Qonda** Uhlelo Lwamabhodwe Amabili
- **Bhaka** ukuthi uyafaneleka yini ukukhipha imali
- **Bona** imali onayo emabhodweni ahlukahlukene
- **Khhipha imali** ebhodweni lakho lokonga
- **Dlulisa** imali phakathi namabhodwe
- **Cela** usizo

Ungakhohlwa ukusula okade ukubhalile kuWhatsApp uma usuqedile ukuze uqinisekise ukuthi ulwazi lwakho luhlala luphephile.

Indlela Ongayikhetha yesi-2: NgeNgosi Yewebhu

Ungavakashela Ingosi Yewebhu Yamalungu e-NMG ukuze ubuke ibhalansi esebhodweni lakho lokonga bese uqalisa ukukhipha imali khona ngqo. Ingosi itholakala [lapha](#).

Indlela Ongayikhetha Yesi-3: NgeFomu

Uma ungenawo uWhatsApp noma ungakwazi ukufinyelela KwiNgosi Yewebhu Yamalungu, ungacela usizo kumqashi wakho ukuze uqalise ukukhipha imali ngokusebenzisa ifomu lokukhipha imali. **Kodwa-ke, sicela wazi ukuthi ukusebenzisa ifomu kuzoholela esikhathini eside sokuphrosesa, ngakho-ke kufanele kuthathwe njengenketho yokugcina ongaphephela kuyo.**

Uma unemibuzo Ngamabhodwe Amabili, sicela uchofoze [lapha](#).

► Ngingayikhipha nini imali ebhodweni lami lokonga?

Ungakwazi ukukhipha imali ebhodweni lakho lokonga kanye njalo ngonyaka wentela, (khumbula, unyaka wentela uqala mhla ka-1 Mashi kulowo nyaka kuze kube mhla zingama-28 kuNhlolanja ngonyaka olandelayo). Kodwa kunezidingo ezithile okudingeka ukuthi uhlangabezane nazo kuqala:

- Udinga okungenani u-R2 000 ebhodweni lakho lokonga ukuze ukwazi ukukhipha imali, ngoba inani eliphansi kunawo wonke ongalikhipha ngu-R2 000. Uma ungakabi nawo u-R2 000 ebhodweni lakho lokonga, uzodinga ukuthi ulinde ibhalansi yebhodwe lakho lokonga ize ikhuliswe yimali ephoswa esivivaneni ngumqashi wakho kanye neyokutshala imali ngaphambi kokuthi ukwazi ukukhipha imali
- Uma unegaranti yemali owayibolekela ukuthenga indlu, isinqumo senkantolo sesehlukano somshado noma sesondlo emalini yakho ongayizuza, noma uma imali yakho ibanjwa ngenxa yokungaziphathi kahle, umlawuli uyosebenzisana nawe ukuze uyiqonde imininingwane yalemali ebanjwayo, bese-ke emva kwalokho akunikeze isinqumo sokuthi usengakwazi yini ukuqhubeka nokukhipha imali noma cha. Lokhu kwenzelwa ukuqinisekisa ukuthi isikhwama sikwazi ukukhokha noma yiziphi izimali ezidonswayo emalini esesikhwameni sakho sesisonke siphinde sikwazi ukukhokhela imali ozoyikhipha.

► Lithini inani eliphezulu kunawo wonke engingalikhipha ebhodweni lami lokonga?

Alikho inani eliphezulu kunawo wonke. Ungakwazi ukufinyelela enanini eliphelele eliqoqwe ebhodweni lakho lokonga kanye ngonyaka wentela.

► Ingabe zikhona izindleko zokukhipha imali ebhodweni lami lokonga?

Yebo, uzokhokhiswa izindleko zokukhipha imali ebhodweni lakho lokonga. Imali ozokhokhiswa yona izoncika enanini olikhiphayo, elibalwe njengo-2.5% wenani eliphelele elikhishwayo eliyimali engu-R85 encane kunazo zonke no-R600 enkulu kunazo zonke. Ngakho-ke, uma unquma ukukhipha u-R20 000 ebhodweni lakho lokonga, uzokhokha u-R500 [$R20\ 000 \times 2.5\% = R500$] futhi uma ukhipha u-R30 000, uzokhokha u-R600 [$R30\ 000 \times 2.5\% = R750$ kodwa izoba ngu-R600 ngoba inani elikhulu kunazo zonke elingakhokhiswa ngu-R600].

► Ingabe ngizoyikhokha intela emalini yami engizoyikhipha ebhodweni lami lokonga?

Uma ukhipha imali ebhodweni lakho lokonga ngaphambi kokuba ufike emnyakeni yokuthatha umhlalaphansi, uzokhokhiswa ngesilinganiso sakho sentela esincane ngokuya ngemali oyiholayo ngonyaka nethebula lentela ethathwa emholweni. Umlawuli uzofaka isicelo somyalelo wentela kwa-SARS ukuze aqinisekise izinga lentela azokukhokhisa lona emalini yakho ozoyikhipha. Khumbula ukuthi kungenzeka ukuthi inani ozolikhapha liye esigabeni esiphezulu sentela uma selihlanganiswe nemali oyiholayo ngonyaka, ngakho-ke kungase kudingeke ukuthi ukhokhe intela engaphezu kwalokho okucabangayo. **Uma ukweleta u-SARS, umlawuli angase ayalelwe ngu-SARS ukuthi akhokhe lesi sikweletu sakho enanini ozolikhapha kuqala, ngaphambi kokuthi kube khona imali onikezwa yona.**

► Ungayilindela emva kwesikhathi esingakanani imali yakho ngemva kokuqala inqubo yokuyikhipha?

Silindele ukuthi kungaba yizinsuku eziyi-10 zokusebenza zokuthunyelwa kwezinto kusetshenziswa isevisi yeWhatsapp ye-NMG Benefits noma Ingosi Yewebhu Yamalungu e-NMG, kanye nezinsuku zokusebenza ezingama-20 zokuthunyelwa Kwefomu Lokukhipha Imali Eyongiwe, uma u-SARS ekwazi ukubhekana nobuningi.

► Ingabe Uhlelo Lwamabhodwe Amabili luyasebenza kimi?

Ngokomthetho, wonke amalungu anezikhwama zomhlalaphansi ezibhalisiwe kufanele abambe iqhaza ohlelweni lwamabhodwe amabili, kodwa kukhona okungaphazamisa. Uhlelo lwamabhodwe amabili luzosebenza kuwe kodwa hhayi uma uhola impesheni, uyilungu lezikhwama zemali ezingalandwanga, noma uyilungu lesikhwama sezindlalifa. Uma uyilungu le-provident fund futhi ungaphezu kweminyaka engama-55 ubudala ngomhlaka-1 Mashi 2021, futhi useyilungu le-provident fund efanayo, ungakhetha ukuthi ungene ohlelweni lwamabhodwe amabili noma ungangeni.

► Ngiyikhiphe imali ebhodweni lami lokonga?

Uma ukhetha ukuthatha enye imali yakho ngokheshi, ungase ungakwazi ukuhlala emigomweni yakho yezimali yesikhathi eside. Abantu abaningi baseNingizimu Afrika bazithola benemali encane kakhulu abayongele umhlalaphansi, ngokuvamile ngenxa yokuthi baye bazikhipha izimali zabo ngaphambi kokuthatha umhlalaphansi. Ngaphambi kokukhipha imali ebhodweni lokonga, kuwumqondo omuhle ukuthola iseluleko kumeluleki wezezimali obhalisiwe ukuze uqinisekise ukuthi uthatha isinqumo esingcono sekusasa lakho.