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Isethulo esiwumhlahlandlela wendlela izikhwama zomhlalaphansi ezisebenza ngayo

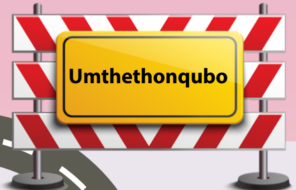
IZIMALI EZISINGATHWA YI-GTC

Uhambo lwakho oluya ekunethezekeni ngokwezimali luqala lapha.
Lona ngumhlahlandlela ozokubonisa izinzuzo ezahlukahlukene ongazithola njengelungu lesikhwama somhlalaphansi.

Siyakwamukela

Lo Mhlahlandlela kufanele ufundwe kanyekanye noMhlahlandlela Wamalungu opheleleyo noqondisiwe.

Inhloso yalo Mhlahlandlela imane nje iwukuchaza imihlomulo ebalulekile ongaba nayo njengelungu lesikhwama somhlalaphansi. Ukwakheka kwesikhwama, izinqubomgomo zomshwalense, am-atemu nezindaba zentela kuzocaciswa.



Ukuhlangabezana nezimfuneko zabalawuli

Kusukela ngoMarch 2019, umthethonqubo sewufuna ukuba wonke amalungu esikhwama somhlalaphansi akwazi ukuthola ukwelulekwa ngalokhu okulandelayo:

- ukukhethwa kokutshawa kwezimali;
- ukwedluliselwa kwezimali zomhlalaphansi zangaphambilini;
- umhlalaphantsi nezindlela ezahlukene zokuphuma;
- izibonelelo zezingozi.

Amagama azokusiza kuloluhambo lwakho

Ukutshala Imali Yempesheni: Ukuthengwa okuphoqelelwe kwemali ezongena lapho usuthathe umhlalaphansi, kusetshenziswa okungenani izingxenye ezimbili kwezintathu zemali esesikhwameni sakho engakabi ngeyakho ngokugcwele, kuye nangentela ezokhokhwa nangemithetho ekhona.

Imali esesikhwameni sakho: Ingqikithi yemali esesikhwameni sakho somhlalaphansi, kungaba eyempesheni noma eyephrovidenti.

Uma kwenzeka imali esesikhwameni sakho iba ngaphansi kwama-**R247 500**, yonke leyo mali ingathathwa njengokheshi, lapho uthatha umhlalaphansi.

Noma isiphi **isamba semali** esiwukheshi sikhokhiswa intela.

USuku-T: Umhla ka-1 Mashi 2021 uwusuku olusemthethweni lokwehlukaniswa kwephrovidenti yakho ibe yimali okungeyakho ngokugcwele nemali okungakabi ngeyakho ngokugcwele. Izimali zempesheni sezivele zona zitshalelwe impesheni.

Inzuzo etholakele: Imali esesikhwameni sakho seProvident Fund ngesikhathi se T-Day, kanye nokukhula kwesikhathi esizayo kungathathwa kungukheshi lapho usuthatha umhlalaphansi. Ukunikelwa kwezimali zeProvident Fund - kumalungu aneminyaka engu 55 ku T-Da kuzoba yingxenye yomhlomulo onikezwe wona, kufakazela ukuthi ilungu libamba iqhaza esikhwameni esifanayo seProvident Fund.

Inzuzo engakatholakali: Imali yakho yephrovidenti esazotshalelwa impesheni. Ihlanganisa izimali ezifakwe kusukela ngoSuku-T-Day kuqhubeke, yamalungu esikhwama seProvident Fund angaphansi kweminyaka engama 55 ubudala nge T-Day.

Isimo senzuzo etholakele kanye nenzuzo engakatholakali, sizogcinwa uma imali yakho usuyidlulisela esikhwameni esisha.

Izinzuzo zesikhwama somhlalaphansi

- Intela ayikhokhwa emalini oyifakayo.
- Ayikho intela ekukhuleni kotshalomali.
- Ukuvikeleka kwabaningi balabo obakweletayo.
- Izindleko zephothifoliyo yesikhungo sotshalomali.
- Iqembu nemihlomulo yezingcuphe:
  - imikhawulo yekhava engadingi ncazelo yempilo.
  - izimali ezikhokhwayo.

Inhloso yesikhwama somhlalaphansi

Isikhwama somhlalaphansi ngokuyinhloko senzelwe ukukongela imali yomhlalaphansi wakho ngendlela engabizi intela enkulu kanye/noma ukukunikeza ikhava yomshwalense. Singenye yezindlela ezimbalwa ezivulekele abasebenzi ezingabizi intela eningi. Lokhu kusenza sibe yindlela ethandwayo yokongela umhlalaphansi.

Ngubani olawula isikhwama somhlalaphansi?

- Isikhwama sakho silawulwa yibhodi yabaGcinimafa.
- Umsebenzi wabaGcinimafa ukwengamela nokulawula isikhwama.
- AbaPhathiswa besikhwama baqoke i-GTC ukuba isingathe isikhwama.
- Isikhwama sibhalisiwe e-FSCA ukuze kuqinisekiswe ukuthi silandela imithetho nokuthi siphethwe ngokufanele.
- Isikhwama sibhalisiwe nakwaSARS ukuze uthole ukukhululeka enteleni yemali oyifakayo nasemihlomulweni yakho.

Izimali ezisengadonswa

- Intela
- Ukwebela/ ukukhwabanisela umqashi wakho
- Imalimboleko yendlu ngesikhwama
- Isehlukaniso
- Isondlo

Qhubeka

Umholo wempesheni

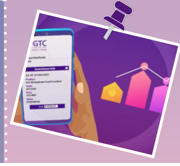
Lona ngumholo osetshenziselwa ukubala imali ozoyifaka nyanga zonke esikhwameni. Kubalulekile ukuba wazi futhi uqonde ukuthi lokhu kungahluka engqikithini yezindleko zakho enkampanini (CTC).

Incuphe yomvuzu

Lona ngumholo osetshenziselwa ukubala umhlomulo wengcuphe yeqembu lakho. Kubalulekile ukuba wazi ukuthi lokhu kungahluka engqikithini yakho ye-CTC futhi mhlawumbe nasemholweni wakho wempesheni.

Ubudala bokuthatha um-hlalaphansi

Iminyaka yakho yokuthatha umhlalaphansi (okujwayelekile, kwangaphambi kwesikhathi nokwangemva kwesikhathi) ibekiwe emithethweni yesikhwama futhi kufanele ihambisane nesivumelwano sokuqashwa kwakho.



Yyini ekhulisa imali esesikhwameni?

Yini eyakha isikweletu sesikhwama? Inani lemali oyongele umhlalaphansi esikhwameni lifaka okulandelayo:

- Iminikelo yanyanga zonke sekudonswe izindleko zesikhwama.
- Iminikelo Yokuzithandela efakwa ngoyaka (AVC).
- Izimali ezivela kwezinye izikhwama zomhlalaphansiKudonswe imali (isibenelo, imali ekhokhelwa isehlukaniso somshado.
- Imbuyiselo yotshalomali sekudonswe izindleko.

Ungaluthola ulwazi lotshalomali yakho kwi-portal yasemahhovisi e-GTC.

Khumbula - Inani lotshalomali yakho lingehla lenyuke nsuku zonke, ngenxa yezimo zemakethe yotshalomali.

Ungathola imininingwane yakho yokungena ku-HR.

Kwenzekani ezimalini ozifakayo?

Imali oyifakayo iyonke itshalwa kuphothifoliyo yotshalomali. Amaphothifoliyo otshalomali aklanyelwe ukufeza izinhloso ezithile, ukusiza amalungu ekufezekiseni izinjongo zawo zomhlalaphansi.

Amaprimiyamu ezingcuphe nezindleko zokusingatha kuvamise ukudonswa emalini efakwa ngumqashi. Uma kunjalo, lokhu kubizwa ngokuthi **'yisikhwama esixubile'.**

Imali nezindleko zingakhokhwa ngaphezu kwemali evamile efakwa umqashi.

Lokhu kubizwa ngokuthi **'yisikhwama esingaxubile'.**

Amaphothifoliyo otshalomali

Imali oyifaka nyanga zonke kanye neminye imihlomulo yesikhwama somhlalaphansi sangaphambilini okungenzeka uye wakhetha ukuyitransfeyela kulesi sikhwama, izotshalwa kwiphothifoliyo yotshalomali.

IsiKhwama singaba nezinketho zotshalomali.

Lokhu kungasukela kumaphothifoliyo emali ephansi anezingcuphe eziphansi, futhi ahloselwe ukuletha imbuyiselo eqondiwe esikhathini esifushane, kuya kumaphothifoliyo email ephezulu anezingcuphe eziphezulu futhi ahloselwe ukuletha imbuyiselo eqondiwe esikhathini eside.

Iphothifoliyo ongazikhethelanga

Uma kungekho nketho yokutshala imali ehlinzekwayo futhi nawe kungekho okukhethayo, imali yakho efakwayo iyotshalwa kuphothifoliyo emile ngokulayela kwabaphathi besikhwama.

Kwezinye izimo, kungase kuhlinzekwe isu lokutshala imali elibizwa ngokuthi yimodeli yesigaba sokuphila. Le lisu lisuselwa ekunciphiseni izingcuphe zokutshalwa kwemali njengoba usondela kakhulu eminyakeni evemile yokuthatha umhlalaphansi.

Ngenxa yalokho, ingcuphe kwiphothifoliyo ishintshwa ngokuzenzakalelayo ngokweminyaka yakho.

Njengoba amaphothifoliyo otshalomali exhumene nezimo zemakethe yotshalomali, inani lotshalomali yakho lizokwehla lenyuke nsuku zonke.

Imihlomulo yezingcuphe zeqembu

Kungase kube nemihlomulo eyengeziwe. Evame kakhulu yimihlomulo yezingcuphe zeqembumaqondana nokufa, ukukhubazeka nemihlomulo yomngcwabo.

Njengoba le mihlomulo isungulwa njengeqembu, amaphrimiyamu ngokuvamile aphansi kunawamapholisi ezingcuphe zomuntu eyedwa. Imikhawulo engadingi ncazelo yempilo, lapho kungamalungu anemihlomulo engaphezu k omkhawulo kuphela adinga ukuveza ubufakazi bempilo (yabezokwelapha), ivame ukutholakala.

Sicela ubheke umhlahlandlela wemihlomulo yezingcuphe ukuze uthole imininingwane eyengeziwe maqondana nalokhu.

Sicela uqiniseke ukuthi uthintana nomeluleki ogunyaziwe futhi uyiqonde imininingwane enikezwe kumaphothifoliyo otshalomali ngaphambi kokukhetha.

Izinketho zokushiya isikhwama

Kunezinketho ezahlukahlukene ongazithola lapho ushiya inkonzo yomqashi wakho noma lapho uthatha umhlalaphansi.

Ungabheka kabanzi izinketho zakho ezahlukahlukene kumavidiyo nakwimihlahlandlela.

Imihlomulo ekhokhwe ngokugcwele evela ezikhwameni zaphambilini zomhlalaphansi

Umthetho ufuna ukuba isikhwama sicele uhlu lwazo zonke izitifiketi zobulungu obukhokhelwe ngokugcwele kuwe maqondana nanoma iyiphi imali oyongele umhlalaphansi okungenzeka uyigcine uyitshale ezikhwameni zomhlalaphansi zabaqashi waphambilini. Sicela uthumele lezi zitifiketi nge-imeyili ku-clientservicing@gtc.co.za

Ungayitransfeyela esikhwameni le mihlomulo ekhokhwe ngokugcwele. I-GTC ingase ikuthinte ukuze ikusize ngalokhu kutransfeya.

Ukuqala umsebenzi omusha kungakhathaza, kanti kunanezici ezithile ezibalulekile zezezimali ezidinga ukubhekwa, njengokubaluleka kokulondoloza imihlomulo yakho eqongelelwe lapho kungenzeka khona.

Uyanxuswa ukuba ufune izeluleko zezezimali kubantu abagunyaziwe mayelana nezinketho zakho.

I-GTC, njengomsingathi wemali yakho, ingakunika yonke imininingwane oyidingayo ephathelene nesikhwama sakho **010 597 6920** noma **clientservicing@gtc.co.za**

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