



Izinketho zokushiya umqashi wakho

Lungiselela ukwenza izinqumo
unolwazi mayelana nemali yakho



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Ukushiya umqashi wakho?

Esinye sezinqumo ezibalulekile ngokuphathelene nezimali okudingeka uzenze yilokho okufanele ukwenze ngokulondolozela kwakho umhlalaphansi onawo nomqashi wakho wamanje.

Kule ncwajana, sikuchazela ngezinketho zakho nokuthi zisho ukuthini.

Cabanga ngokugcina imali oyongele umhlalaphansi itshaliwe (ilondolozile) ukuze ikwazi ukuqhubeka nokukhula

Ungagcina imali oyilondolozile yomhlalaphansi uyitshalile ngokuyishiya lapho ikhona noma ngokudlulisela esikhwameni esisha kunokuba uyikhiphe njengokheshi lapho ushiya umqashi wakho.

Kungani kufanele ugcine imali oyongele umhlalaphansi itshaliwe

Abangaphezu kwesigamu salabo abathatha umhlalaphansi kuzodingeka baphile ngemali engaphansi kuka-R2 000 njengempesheni, ngawo wonke ama-R10 000 ababewahola ngaphambi kokuthatha umhlalaphansi.

Kungani ilungu elivamile lehlelwa yilokhu?

Kungenxa yokuthi bakhipha imali yabo yesikhwama somhlalaphansi esikhundleni sokuyigcina uma beshintsha imisebenzi.

Uma ubuhola u-

R10 000

ngenyanga futhi uthenge impesheni ekunikeze im-pesheni engu-

20%

womholo wakho, impesheni yakho yanyanga zonke izoba ngu-

R2 000

Ungakwazi yini ukuphila ngo-20% weholo lakho?

Umthombo: Alexforbes

Khumbula ukuthi: Inhloso yokongela umhlalaphansi iwukuba ube nokwanele ongaphila ngako ngelinye ilanga lapho uthatha umhlalaphansi kumqashi wakho

Yiziphi izindlela ongakhetha kuzo ukuze ugcine imalioyongele umhlalaphansi itshaliwe futhi uqinisekise ukuthi unokwanele ukuze uphile ngemva kokuthatha umhlalaphansi?



Shiya imali yakho esikhwameni samanje

- ⊗ Uma ukhetha le ndlela, usengadlulisela inani eliphelele lokongela kwakho umhlalaphansi kwesinye isikhwama, noma ukhiphe imali engukheshi, ngaphambi kokuba uthathe umhlalaphansi. Kodwa-ke, ibhodwe lakho lomhlalaphansi alitholakali njengokheshi futhi lingadluliselwa noma lenziwe umshwalense kuphela (kuncike emthethweni ophathelene nokuncane (de minimis)) lapho uthatha umhlalaphansi.
- ⊗ Awukwazi ukukhipha ingxenye yemali ebhodweni lakho lemali oyongile uma ukhetha le ndlela.
- ⊗ Imali yakho izohlala emabhodweni afanayo, enezindinganiso ezifanayo emalini elondolozwe umuntu ngamunye, umhlalaphansi kanye namabhodwe emali eyongiwe.
- ⊗ Uzokwazi ukufinyelela ebhodweni lakho lokonga futhi ungakwazi ukukhipha imali kanye ngonyaka wentela (1 Mashi - 28 Febhruwari).
- ⊗ Ibhodwe lakho lokonga ngeke likhuphuke njengoba ungaqhubeki nokukhokha imali.
- ⊗ Lena yinketho yemali ephansi.
- ⊗ Ngeke ukwazi ukukhokhela ngokuzithandela izimali ezengeziwe kunanoma yiliphi kumabhodwe.

Noma yikuphi okuvikela ingozi obunako ngaphambi kokushiya umqashi wakho kuzoyeka.

Yini okufanele ngiyenze uma ngikhetha le nketho?

Lutho. Imali oyongela umhlalaphansi izohlala itshaliwe futhi ingaqhubeka nokukhula. Lena inketho elula futhi ekhokhiswa izimali ezikhokhiswayo eziphansi.



Dlulisela imali yakho esikhwameni sokulondoloza

- ⊗ Ungakhipha ingxenye noma imali egcwele ebhodweni lemali eyongiwe esikhwameni sokulondoloza ngaphambi kokuthatha umhlalaphansi.
- ⊗ Uzokwazi ukufinyelela ebhodweni lokonga kanye njalo ngonyaka wentela uma nje okungenani kungu-R2 000.
- ⊗ Ungayidlulisa isuka esikhwameni sokulondoloza iye esikhwameni somqashi wesikhathi esizayo.
- ⊗ Ngeke ukwazi ukukhokhela ngokuzithandela izimali ezengeziwe.
- ⊗ Isikhwama sokulondoloza se-AFRIS siyatholakala kuwe. Lesi sikhwama sinikeza izindleko zezimali ezikhokhiswayo eziphansi kunezinye izikhwama zokulondoloza ezivame ukutholakala kubantu ngabanye.
- ⊗ Ungadlulisela esikhwameni sokulondoloza lapho uthatha umhlalaphansi uma ungafuni ukubeka iholo ngaleso sikhathi kodwa awukwazi ukukhipha imali kanye.



Dlulisela imali yakho esikhwameni somshwalense wokuthatha umhlalaphansi

- Imali yakho izodluliselwa ngamanani afanayo emalini eyongiwe, ekuthatheni umhlalaphansi nasebhodweni lemali eyongiwe.
- Ungakwazi ukufinyelela emalini yakho esebhodweni lakho lokonga futhi ungakwazi ukukhipha imali kanye ngonyaka wentela (1 Mashi - 28 Febhruwari) inqobo nje uma unemali engaphezu kuka-R2000 ongayikhipha.
- Ungakhokha imali engaze ifinyelele ku-27.5% weholo lakho elikhokhiswa intela, kuze kufike ku-R350 000 ngonyaka bese ubuyiselwa intela emalini oyikhokhile. Kusukela ngomhlaka-1 kuSeptemba
- Ingxenye eyodwa kwezintathu yezimali zakho ozikhokha ngokuqhubekayo izongena ebhodweni lakho lokonga bese izingxenye ezimbili kwezintathu ebhodweni lakho lomhlalaphansi.

I-AFRIS Retirement Annuity Fund iyatholakala kuwe. Lesi sikhwama sinikeza izindleko zezimali ezikhokhiswayo eziphansi kunezinye izikhwama zomshwalense womhlalaphansi ezivame ukutholakala kubantu ngabanye.

- Ungathatha kuze kufike engxenyeni eyodwa kwezintathu yebhodwe lakho lemali eyongiwe, kanye nayo yonke esebhodweni lakho lokulondoloza imali njengokheshi lapho uthatha umhlalaphansi.
- Awukwazi ukukhipha noma iyiphi imali ebhodweni lakho lomhlalaphansi lapho ushiya umqashi wakho. Yonke imali kufanele isetshenziselwe ukubetha iholo lomhlalaphansi wakho.



Dlulisela imali yakho esikhwameni somqashi wakho omusha

- Ungakhipha ingxenye noma yonke imali esebhodweni lakho lemali eyongiwe kanye nasebhodweni lokonga njengokheshi bese udlulisela ibhalansi esikhwameni sakho somqashi omusha.
- Ungafinyelela ebhodweni lakho lokonga esikhwameni somqashi wakho omusha kanye njalo ngonyaka wentela.
- Ibhodwe lakho lomhlalaphansi alitholakali ukuba lithathwe futhi imali futhi kufanele idluliselwe.
- Ungathatha ibhodwe lemali eyongiwe kuphela njengokheshi lapho usula emsebenzini noma udilizwa emsebenzini.
- Awukwazi ukukhipha noma iyiphi imali ebhodweni lakho lomhlalaphansi lapho ushiya umqashi wakho. Yonke imali kufanele isetshenziselwe ukubetha iholo lomhlalaphansi wakho.

QAPHELA:

1. Kungadingeka ukuthi ukhokhe intela emalini ewukheshi oyikhiphayo ekulondolozeleni kwakho umhlalaphansi.
2. Awukhokhi intela emalini oyidlulisela kunoma yisiphi esinye isikhwama.
3. Umeluleki wezezimali angachaza imithetho esebenza ekulondolozeleni kwakho umhlalaphansi, uma uthutha ngemva komhlaka-1 Mashi 2021/1 March 2021.

Khuluma nomeluleki wezezimali ukukusiza ucabange ngezinketho zakho. Ukuze uthole iseluleko sezezimali xhumana ne-My Money Matters Centre : **Ucingo:** 0860 000 381 | **imeyili:** mymoneymatters@alexforbes.com

Sikwethulela uJackie



UJackie uneminyaka yobudala engama-25 Uholo u-R350 000 ngonyaka ngamunye Izinga lemali ayikhokhayo u-15%
Alikho ibhodwe lemali eyongiwe



Ake sibheke indlela yokukhetha kukaackie, ngenkathi esebenza, okunomthelela ngayo emiphumeleni yakhe yomhlalaphansi.

Isikweletu kanye nenyuvesi

UJackie akanalo ibhodwe lemali eyongiwe njengoba eqale kuphela ukukhokha esikhwameni somhlalaphansi ngemva komhlaka-1 Septemba 2024. UJackie ufuna ukukhokhela aqede isikweletu sakhe futhi alondolozele imfundo yendodakazi yakhe esezingeni eliphakeme eminyakeni engama-18.

Ngokuphathelene nemfundo yendodakazi yakhe uJackie wonga u-1% owengeziwe esikhwameni sakhe somhlalaphansi okungama-R292 kuphela ngenyanga. Lokhu kuvumela uJackie ukuthi akhiphe ebhodweni lakhe lokonga lapho eyidinga esikhathini esizayo. Le mali ekhokhwayo eyengeziwe ihlukaniswe yaba yingxenye eyodwa kwezintathu ebhodweni lokonga nezingxenye ezimbili kwezintathu ebhodweni lomhlalaphansi.

UJackie ufinyelela kulokho akuphokkophele ngokuthi:

- Ukuqhubeka nokukhokha izimali zakhe ezikhokhwa ngenyanga zanyanga zonke, futhi ukhipha imbiza yakhe egcwele yokulondoloza iminyaka emibili ukuze anciphise imali esele yesikweletu sakhe ngokushesha ngangokunokwenzeka.
- Ngonyaka wesithathu, uJackie udinga kuphela ukukhipha ingxenye yemali ebhodweni lokulondoloza ukuze aqedele isikweletu sakhe.

Naphezu kokukhipha imali ebhodweni lakhe lokonga ukuze aqedele ukukhokhela isikweletu sakhe futhi akhokhele imfundo yendodakazi yakhe ukulindela umhlalaphansi kukaJackie kusalokhu kuthembisa, futhi uzobe onge imali eyanele ukukhokhela cishe u-70% wemali yakhe

Ukhipha u-100% webhodwe lakhe lokonga minyaka yonke

UJackie ukhipha yonke imali ayilondolozile minyaka yonke. UJackie ngeke akwazi ukuthatha noma iyiphi imali ayongele umhlalaphansi njengokheshi uma esethathe umhlalaphansi.

UJackie uzothatha umhlalaphansi kuphela ku-50% weholo lakhe lokugcina. Ukuqonda ukuthi izinqumo zakhe ziyithinta kanjani imiphumela yakhe yomhlalaphansi kusho ukuthi angenza izinqumo ezinolwazi olwengeziwe.can me more informed decisions.

Amanothi:

- Ibhodwe lemali eyongiwe ayibalwa kulesi sibonelo esiboniswe ngenxa yezizathu ezilandelayo:
- Izibonelo zisekelwe ekucabangeleni okuthile futhi zenzelwe izinhloso zokubonisa.
- Amalungu ajoyina izikhwama zomhlalaphansi kusukela ngoSeptemba 1 kuqhubeka ngeke abe nebhodwe lemali eyongiwe.
- Amalungu okwamanje anebhodwe lemali eyongiwe alulekwa ukuthi angafinyeleli ebhodweni ngaphambi kokuthatha umhlalaphansi.

Ibhodwe lakho lemali eyongiwe linamathuba amakhulu. Ngokucabanga ngokuhlukile ngebhodwe lakho lokonga nangokuba nomthwalo wemfanelo ngokuphathelene nokongela kwakho umhlalaphansi ungasebenzisa ibhodwe lakho lokonga ngokuhlakanipha. Lokhu kuzokuvumela ukuthi ubhekane nezidingo zezimali ezisheshayo kuyilapho eqinisekisa ukuhlala ngokunethezeka ngokuphathelene nomhlalaphansi osekuseduze. Kukwenza ulawule ikusasa lakho.



Ngabe udinga usizo yini?

Enye yezinzuzo ezinhle zokuxhumana no-Alexforbes ukuze uthole izeluleko. Uma ungathanda ukuxoxa ngezindlela ongakhetha

kuzo noma uma udinga imininingwane eyengeziwe, sicela uxhumane nathi.
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Sikwethulela uShivesh



UShivesh uneminyaka yobudala engama-45

Uhola u-R450 000 ngonyaka

Ukhokha imali engu-15%

Ibhalansi yebhodwe lemali eyongiwe engu-R1 030 000

Iminyaka yobudala yomhlalaphansi ingama-63



Ake sibheke indlela yokukhetha kukaShivesh, ngenkathi esebenza, okunomthelela ngayo emiphumeleni yakhe yomhlalaphansi.

UShivesh - Ukipha izimali ngezikhathi ezithile ngokuphathelele nezimo eziphuthumayo

UShivesh akakhiphi noma iyiphi imali ebhodweni lakhe lemali eyongiwe, kodwa ufinyelela ebhodweni lakhe lokonga ngenxa yezimo eziphuthumayo ngalezi zikhathi zokuphila kwakhe:

- Lapho eneminyaka yobudala engama-45 - R50 000
- Lapho eneminyaka yobudala engama-50 - R150 000
- Lapho eneminyaka yobudala engama-55 - R150 000

UShivesh uzothatha umhlalaphansi ngo-57% womholo wakhe wokugcina. Angenza ngcono imiphumela yakhe yomhlalaphansi ngokwandisa izinga lemali yakhe ayikhokhayo noma ngokonga imali eyengeziwe nge-AVC (Ukukhokha imali eyengeziwe ngokuzithandela). Le ndlela ikuvumela ukuthi wonge inani elithile lephesenti ngokuphathelele namarandi.

Ayikho nhlobo imali ayikhiphile

UShivesh akakhiphi noma iyiphi imali yakhe yomhlalaphansi ngesikhathi esasebenza.

UShivesh uzothatha umhlalaphansi ngo-61% walo mholo wokugcina.

Ngokwandisa isilinganiso sakhe semali ayikhokhayo ukusuka ku-15% ukuya ku-16% angathatha umhlalaphansi ngo-66% womholo wakhe wokugcina.

Amanothi:

- Isibonelo sisekelwe ekucabangeleni futhi senzwe izinhloso zokubonisa.
- Amalungu ajoyina izikhwama zomhlalaphansi kusukela ngoSeptemba 1 kuqhubeka ngeke abe nebhodwe lemali eyongiwe.
- Amalungu okwamanje anebhodwe lemali eyongiwe alulekwa ukuthi angafinyeleli ebhodweni ngaphambi kokuthatha umhlalaphansi.

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Yini enye okudingeka uyazi

Uma unquma ukukhipha imali yakho yomhlalaphansi ngokheshi, kunokuba uyigcine itshaliwe, yile ndlela ozokhokhiswa ngayo intela (Ngokusekela kumthetho wentela wangoSeptemba2024).

Ngesikhathi usaphila, ungathatha inani eliphelele elingu-R550 000 le mali yakho oyongele ukuthatha umhlalaphansi. ngaphandle kokukhokhiswa intela lapho uthatha umhlalaphansi. Kodwa-ke, yonke imali oyikhipha ebhodweni le mali oyongile, njengokheshi (engaphezu kuka-R27 500) ngaphambi komhlalaphansi izonciphisa le mali.

Ukukhipha imalli ebhodweni lakho lokonga ngaphambi kokuthatha umhlalaphansi akunciphisi inani elingakhokhiswa intela elingama-R550 000 lapho uthatha umhlalaphansi. Ukukhishwa kwemali ebhodweni lokonga kukhokhiswa intela ngenani lakho lentela elincane, okufana nomholo wakho okhokhiswa intela.

Uma ushiya umsebenzi futhi uthatha imali ebhodweni lakho le mali eyongiwe	
Ukuthi uthatha malini	Isilinganiso sentela
U-R1 – U-R27 500	U-0% wemali ethathwe njengokheshi
U-R27 501 – U-R726 000	U-18% wemali ethathwe njengokheshi ngenhla u-R27 500
U-R726 001 – U-R1 089 0000	U-R125 730 + 27% wemali ethathwe njengokheshi ngenhla u-R726 000
U-R1 089 001 nangaphezulu	U-R223 740 + 36% wemali ethathwe njengokheshi ngenhla u-R1 089 000

Uma uthatha umhlalaphansi ¹	
Ukuthi uthatha malini	Isilinganiso sentela
U-R1 – R550 000	U-0% wemali ethathwe njengokheshi
U-R550 001 – U-R770 000	U-18% wemali ethathwe njengokheshi ngenhla u-R550 000
U-R770 001 – U-R1 155 000	U-R39 600 + 27% yemali ethathwe njengokheshi ngenhla u-R770 000
U-R1 155 001 nangaphezulu	U-R143 550 + 36% wemali ethathwe njengokheshi ngenhla u-R1 155 000

1. Inani ongalithatha ngaphandle kokukhokhiswa intela kuncike emalini yakho oyikhiphe phambilini ezikhwameni zakho zomhlalaphansi.

Izimali ezikhokhiswayo nezindleko

Sivame ukuthola imibuzo mayelana nezimali ezikhokhiswayo. Izinhlobo ezilandelayo zezimali ezikhokhiswayo zinganomthelela ekongeleni kwakho umhlalaphansi:

Izimali ezikhokhiselwa ukwengamela

Lezi yizindleko ezikhokhwa kumphathi wesikhwama. Izimali ezikhokhiswayo zibalwa futhi zidonswa njalo ngenyanga ekutshalweni kwezimali kwakho.

Izimali ezikhokhiselwa ukwengamela imali etshaliwe

Lezi yizimali ezikhokhiswayo nezindleko zabaphathi bezindlela zokutshalwa kwezimali. Zibekwe emaphepheni okungamaqiniso esikhwameni sendlela yokutshala imali ngayinye futhi zingashintsha ngezikhathi ezithile.

Ukukhishwa kwemali Ebhodweni Lokonga

Uma uthatha imali ebhodweni lakho lokonga uzokhokha imali engu-2% yenani olithathayo elingaphansi kuka-R100 kanye nomkhawulo ka-R600

Intela yentengo (i-VAT) ifakwa ezimalini ezikhokhiswayo lapho kufanele khona.

Uma unomeluleki ngokuphathelene nezimali, lezi zindleko ezilandelayo zingase zikhokhiswe:

Imali ekhokhiselwa iseluleko sokuqala

Lokhu kungokweseluleko sokuqala someluleki wakho wezezimali akunika sona. Yiphesenti le mali oyitshalayo futhi amaphesenti angempela okuvunyelwene ngawo phakathi kwakho nomeluleki wakho.

Imali ekhokhiselwa iseluleko saminyaka yonke

Lokhu kudonswa njalo ngenyanga ekutshalweni kwezimali zakho. Imali ekhokhiswayo njengephesenti kuvunyelwene ngayo phakathi kwakho nomeluleki wakho wezezimali.

Amacebiso abalulekile

Manje njengoba ushiya umsebenzi wakho, kungenzeka ukuthi ucabanga kabusha ngezinto eziningi ezihlanganisa indlela yokusebenzisa imali yakho ngokugcwele. Nanka amanye amacebiso:

- Gcina imali yakho yomhlalaphansi itshaliwe futhi uyengeze lapho ungase ukwazi khona ukuze iqhubeke ikhule eminyakeni eminingi.
- Ukukhipha imalli ebhodweni lakho lokonga ngaphambi kokuthatha umhlalaphansi akunciphisi inani elingakhokhiswa intela elingama-R550 000.
- Ukukhishwa kwemali ebhodweni lokonga kukhokhiswa intela ngenani lakho lentela elincane, okufana nomholo wakho okhokhiswa intela.
- Hlanganisa imali oyongele umhlalaphansi endaweni eyodwa ukuze wenze ukuphila kwakho kube lula futhi kungenzeka ukhokhe imali ekhokhiswayo encane. Yenza izinqumo ezikufanele.
- Yonga okuningi ngangokunokwenzeka inyanga ngayinye ngemigomo yakho, okuhlanganisa umhlalaphansi.
- Qiniseka ukuthi uzilungiselele izimo eziphuthumayo ngokuba nokonga okwanele noma umshwalense.
- Lawula isikweletu sakho ukuze ungakweleti ngokweqile. Uma unezikweletu ngokweqile, thola usizo.
- Khuluma nomeluleki wezezimali ukuze akusize ubeke izidingo zakho zezezimali eqhulwini futhi wenze izinqumo ezikufanele.



Connect with Alexforbes

Imibuzo mayelana nesikhwama sakho somhlalaphansi

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Iseluleko sezezimali

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