

## Utshintsho oluphucula umhlalaphantsi

## Yintoni ekufuneka uyazi.

Kwiminyaka embalwa edlulileyo urhulumente ebehlaziya kwaye etshintsha imithetho elawula ushishino lwengxowamali yomhlalaphantsi. Olu tshintsho luphucula umhlalaphantsi lujolise ekuqinisekiseni ukuba wonga ngokwaneleyo usongela umhlalaphantsi kwaye imali oyongileyo ikhuselekile.

Utshintsho oluthile, ekwakufuneka lwenzeke ngoMatshi 2015, luza kuqalisa ngoku ngomhla 1 Matshi 2021.

Olu tshintsho lubizwa "T-Day".

# T-DAY

1 Matshi 2021

## Lukuchaphazela njani wena?

- Imithetho ye-T-Day isebenza kuphela kwindlela iinzuzo zakho ezikwixowamali yomhlalaphantsi okanye ingxowamali yomhlalaphantsi ozigcineleyo ezihlawulwa ngayo.
- Akukho tshintsho xa utsala imali phambi kokudla umhlalaphantsi - ungayithatha yonke imali yakho oyongileyo izinkozo.
- Ukususela ngomhla 1 Matshi 2021, iinzuzo zomhlalaphantsi ezivela kwixowamali yomhlalaphantsi oyi-provident / kwixowamali yomhlalaphantsi ozigcineleyo oyi-provident preservation ziza kuba nemithetho efanayo njengengxowamali zomhlalaphantsi.
- Isabelo sakho njengelungu siza kuba nezixamali ezimbini:

Isabelo esifunyanwa lilungu kwangoko



Isabelo esingafunyanwa lilungu kwangoko



Ukuba uneminyaka engama-55 ubudala okanye ngaphezulu ngomhla **1 Matshi 2021**, awusayi kuchatshazelwa yiyo nayiphina kule mithetho mitsha - ukuba uza kuhlala kuloo ngxowamali yomhlalaphantsi osele ukuyo.

# Iza kuyichaphazela njani i-T-day inzuzo yakho yomhlalaphantsi ukususela ngomhla 1 Matshi 2021?

**Gqiba ukuba zeziphi izangqa ezikuchaphazelayo uze ufunde elo candelo kuphela**

**Uneminyaka engaphantsi kwama-55 ubudala ngomhla 1 Matshi 2021, kwaye**

Wonga imali **kwingxowamali yomhlalaphantsi oyiprovident** okanye **kwingxowamali yomhlalaphantsi ozigcineleyo**

**Uza kuba neSabelo seLungu esifunyanwa kwangoko**  
(amalungelo okufumana nokonwabela isabelo kwangoko)




**ISabelo seLungu esingafunyanwa kwangoko**  
(amalungelo okufumana nokonwabela isabelo emva kwexesha)



- Yonke imali oyongileyo ukususela ngomhla wama-28 Februwari 2021 (kunye nenzala yayo) iza kufakwa kwesi sixamali.
- Esi sixamali ungasithatha njengemali ezinkozo xa uthatha umhlalaphantsi.

- Yonke imali oyongileyo ukususela ngomhla 1 Matshi 2021 (kunye nenzala yayo) iza kuba kwesi sixamali.
- Ukuba esi sixamali singama-R247 500 okanye ngaphantsi, ungasithatha esi sixamali njengemali ezinkozo xa uthatha umhlalaphantsi.
- Ukuba esi sixamali singaphezulu kwama-R247 500, ungathatha kuphela isinye kwisithathu njengemali ezinkozo kwaye kufuneka esinye isibini esithathwini usisebenzise ukuthenga umhlalaphantsi xa uthatha umhlalaphantsi.

**Uneminyaka engama-55 ubudala okanye ngaphezulu ngomhla 1 Matshi 2021, kwaye**

Wonga imali **kwingxowamali yomhlalaphantsi i-provident** okanye **kwingxowamali yomhlalaphantsi ozigcineleyo, kwaye**



Uhlala kule ngxowamali yomhlalaphantsi ude ube udla umhlalaphantsi

**Uza kuba neSabelo seLungu esifunyanwa kwangoko**  
(amalungelo okufumana nokonwabela isabelo kwangoko)



- Yonke imali oyongileyo ukususela ngomhla wama-28 Februwari 2021 (kunye nenzala yayo) kunye nayo yonke imali oyongileyo ukususela ngomhla 1 Matshi 2021 (kunye nenzala yayo) ziza kufakwa kwesi sixamali.

**Thatha yonke imali oyongileyo** + **nenzala yayo**

**njengemali ezinkozo xa uthatha umhlalaphantsi**

- Ungayithatha yonke imali oyongileyo kwesi sixamali, kunye nenzala yayo, njengemali ezinkozo xa uthatha umhlalaphantsi.

**Uneminyaka engama-55 ubudala okanye ngaphezulu ngomhla 1 Matshi 2021, kwaye**

Wonga imali **kwingxowamali yomhlalaphantsi, kwaye**

**Wena utshintshela kwenye ingxowamali emva komhla 1 March 2021**

**Uza kuba neSabelo seLungu esifunyanwa kwangoko**  
(amalungelo okufumana nokonwabela isabelo kwangoko)




**ISabelo seLungu esingafunyanwa kwangoko**  
(amalungelo okufumana nokonwabela isabelo emva kwexesha)



- Yonke imali oyongileyo ukususela ngomhla wokutshintsha / eyongijweyo kwingxowamali endala (kunye nenzala yayo) iza kufakwa kwesi sixamali.
- Ungasithatha esi sixamali njengemali ezinkozo xa uthatha umhlalaphantsi.

- Yonke imali oyongileyo (kunye nenzala yayo) kwingxowamali entsha iza kuba kwesi sixamali.
- Ukuba esi sixamali singama-R247 500 okanye ngaphantsi, ungasithatha esi sixamali njengemali ezinkozo xa uthatha umhlalaphantsi.
- Ukuba esi sixamali singaphezulu kwama-R247 500, ungathatha kuphela isinye esithathwini njengemali ezinkozo kwaye kufuneka esinye isibini esithathwini usisebenzise ukuthenga umhlalaphantsi xa uthatha umhlalaphantsi.