

Imephu Yendlela – Izibonelelo zomngcipheko

INGXOWA MALI ILAWULWA YI-GTC



Uhambo lwakho lwentlalo-ntle lwezezimali luqala apha. Nasi isikhokelo sakho kwizibonelelo ezahlukeneyo zomngcipheko ezifumanekayo kuwe njengelungu lengxowa-mali yakho.



Izibonelelo zeqela zomngcipheko



Izibonelelo ezongezelelweyo zinokunikezelwa.

Eyona ixhaphakileyo zizibonelelo zomngcipheko yeqela ngokuphathelele nokufa, ukukhubazeka neezibonelelo zomngcwabo.

Ekubeni ezi zibonelelo zimiselwe ngokusekelwe kwiqela, iiprimiyamu jikelele ziba phantsi kuneepolisi zeriski zomntu ngamnye.

Izikimu zeriski yeqela zidla ngokuba nomda wekhava. Kuxa ikhava ingaphezu komda, apho kuye kufuneke isiqinisekiso sesi-hlolo sempilo.



Ikhava yobomi yeqela

Ikhava evunyiweyo yobomi yeqela ivumela ukukhululeka kwirhafu kwiiprimiyamu zanyanga le. XXa kungenzeka usweleke, imali einshoriweyo i dityaniswa kwisabelo sakho sengxowa-mali eza kuhlawulwa kwabo baxhomekeke kuwe okanye abaxhamli kwaye isenokuthi itsalwe irhafu ukuba ihlawulwe njengemali ephuma yonke ngaxeshanye.

Ikhava engavunywanga yeqela yobomi rayifanelanga ukutsalwa irhafu kwiiprimiyam.Xa kungenzeka usweleke, imali einshoriweyo ayifakwa kwisabelo sakho sengxowa-mali kodwa kunoko ihlawulwa ecaleni kwabo ubakhethileyo baxhomekeke kuwe okanye abaxhamli kungekho rhafu ihlawulwayo.

Ikhava yobomi yeqela jikelele idla ngokuba ngumrholo wakho wonyaka ophinda phindiweyo.



Ikhava yokukhubazeka

Ikhava yeqela yokukhubazeka iyilwe ngenye yeendlela ezimbini, ezikhethwe yikomiti yeemanejala yakho okanye umqeshi wakho.

Ukhetho lokuqala lubizwangokuba yi-Income Continuation Benefit (ICB) edla ngokuhlawulwa kwiinyanga ezithile. Amazinga awahlukahlukeneyo eenzuzo angakhethwa. Kwiimeko ezininzi ubalungu lalo ngxowa-mali de ubeuyaphila, udle umhlala-hantsi okanye usweleke. Emva kwexesha lokulinda, esi sibonelelo ihlawulwa ngaphandle kwerhafu.

Ukhetho lwesibini sisixa semali ehlawulwa yonke kuwe, eyaziwa ngokuba yinzuzo yekhapitali yokukhubazeka kwaye idla ngokuhlawulwa emva kokufikelela kwizinto ezithile ezifunekayo ezichazwe kuxhwebhu lwepolisi yomnikezi ngeinshorensi. Kwiimeko ezininzi uyayeka ukuba lilungu laloo ngxowa-mali emva kokufuma esisibonelelo.Isixa semali oyifumanayo jikelele idla ngokuba ngumrholo wakho wonyaka ophinda phindiweyo kwaye kusenokubakho nokutsalwa kwerhafu.

Inzuzo yokukhusela imfundo

Abanye ababoneleli beinshorensi benza ilungiselelo lokuhlawulela imfundo yomntwana/yabantwanabakho, xa ungathi usweleke.



Inzuzo yokugula okuqatha (SIB)

I-SIB, ekwaziwa ngokuba yinzuzo yesigulo ezinzulu okanye inzuzo yesifo esixhomis' amehlo, ihlawulwa xa ufikelela izinto ezithile ezifunekayo ezichazwe ngumboneleli weinshorensi.

Amabango aqalisa xa uye waxilongelwa isigulo esimiselweyo yiinshorensi okanye umenzakalo onamazinga obunzulu anefuthe kwisixa semali emele uyihlawulwe.

Isixasemali esihlawulwayo jikelele idla ngokuba ngumrholo wakho wonyaka ophinda phindiweyo kungatsalwa rhafu.

Ikhava Yeqabane lomtshato

Ukuba le nzuzo ibikhethiwe, ukwenzela xa iqabane lakho lisweleka inzuzo yesixa semali ehlawulwa yonke iya kuhlawulwa kuwe. Isibonelelo sihlawulwa ngaphandle kwerhafu. Isixa ngokubanzi sisetwa njengemivuzo yakho yonyaka yomngcipheko.



Iinzuzo zomngcwabo

Ukuba ikhethiwe, le nzuzo ibonelela intsapho yakho ngocedo oluthile lwezimali olufuneka ngoku xa kungathi, iqabane okanye umntwan/ abantwana bakho, kwaye iyilwe ngokwesikali esityibilikela kwicala elithile. Le nzuzo ihlawulwa ngaphandle kwerhafu.



Imida neekhava ezingafuni kuhlolwa kwezonyango

Ukuba ikhava yakho iphakathi kwemida ebekweyo, akunyanzelekanga uyokuhlolwa ngokwempilo. Kuye kufuneke ukwenze oko ukuba ikhava yakho ingaphezu komda ongafuni ukuhlolwa kwezempilo. Le mida isenokutshintsha kumaxesha ngamaxesha.



Nceda uqhakamshelane nomcebisi wezimali zakho ovunyiweyo ukuba ungathanda ukuthetha ngazo naziphina ezi nzuzo kunye nokuqhubeka nazo emva koko, xa ushiya le nkonzo. Kungenjalo, qhagamshelana ne GTC njengomlawuli wakho, kule meko. T: 010 597 6920 okanye E: retirementfunds@gtc.co.za.

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