Xhosa

Ulawulo lweLifa Lomfi

the doj & cd
Department:
Justice and Constitutional Development
REPUBLIC OF SOUTH AFRICA

25 Years The Constitution

SARS At Your Service

Ngaba uyakwazi ofanele ukwenzeke ngemva kokusweleka lwelungu losapho lwakho?

Iqabana eliphilayo, abantwana, abazali kunye neendlalifa bachanabeka ngokuthe ngqo ngokufa komfi. Ngaba ufuna ukuqoshelisa ilifa ngokukhawuleza?

Le nkcazelo ilandelayo iza kukunceda ukuba:

1. Uqonde amaqela abandakanyekileyo kunye
2. Inkqubo yokuxela ukufa kunye nelifa.

Q – NGOOBANI AMAQELA ABANDAKANYEKILEYO?

Amaqela alandelayo ngokuqhelekileyo abandakanyekile kulawulo lwelifa lomfi.

1. Umphathi Wenkundla Ephakamileyo (uMphathi)
2. Umabimafa / iarhente
3. Igqwetha lobhalisozitayitile
4. iOfisi yoBhaliso lweeTayitile
5. iNkonzo yeRhafu yaseMzantsi Afrika
6. Intsapho, iqabane eliphilayo, iindlalifa kunye nabammeli

UMphathi

Ulawulo lwelifa lwenzeka ngaphantsi kweliso loMphathi onamandla omthetho kuxhomekeka idilesi apho umfi ebehlala khona kwiinyanga ezili-12 ezidlulileyo. Kukho iiOfisi zoMphathi: eBloemfontein, eKapa, eMakhanda, eKimberley, eMmabatho/eMafikeng, eNelspruit, ePietermaritzburg, ePitoli, eMthatha, eBisho, eThohoyandou, Johannesburg, ePolokwane, Durban, kunye naseGqeberha.

Umabimafa

- Umabimafa ngumntu omiselwe nguMphathi ukuze alawule ilifa lomfi.
- Umfi ukhetha umabimafa ngokokuthanda kwakhe yaye uMphathi umisela loo mabimafa kwiimfuno ezithile.
- Ukuba umfi akakhange amisele umabimafa, abantu abaza kuzuza banokukhetha umabimafa oza kumiselwa nguMphathi.
- Ukuba ilifa lilawulwa ngaphantsi kwecandelo 18(3) loMthetho Wolawulo Welifa (othetha inani elikhulu lelifa elingaphantsi kwe-R250 000) uMphathi umisela umabimafa ekubhekiselwa kuye ngokuthi ngummeli woMphathi (Kwakhona kubhekiselwa kulo njengecandelo 18(3) lweapoyintimenti).
- Umabimafa nguye onoxanduva lolawulo lwelifa.

- Umabimafa okhethiweyo unokukhetha iarhente eza kummela kodwa umabimafa nguye ngokusemthethweni onoxanduva lwelifa.
- Ukuba igosa limiselwe, Amandla omthetho i-power of attorney kumele abekho.

Igqwetha lobhalisozitayitile

- Igqwetha lobhalisozitayitile ligqwetha elisebenza ngokukhethekileyo ekulungiseleleni amafa kunye namaxwebhu ngokoMthetho okanye uqheliselo olwenziwayo olubhalisiweyo kubhaliso lwamafa.
- Igqwetha lobhalisozitayitile unxibelelane neofisi yoBhaliso lweeTayitile ukuze anyamekele ukudluliselwa kwelifa xa umfi ebengumnini wempahla ehambayo emele idluliselwe kwiindlalifa okanye ithengiswe yaye idluliselwe kwiqela lesithathu.

Iofisi yoBhaliso lweeTayitile

Iofisi yoBhaliso lweeTayitile yiofisi apho iimpepha zomhlaba zibhaliswa khona.

INkonzo yeRhafu yaseMzantsi Afrika

Injongo yeNkonzo yeRhafu yaseMzantsi Afrika (SARS) kukuqokelela zonke iirhafu yaye kwimeko yokufa kukuqinisekisa ukuba zonke iirhafu ziyahlawulwa.

- Inombolo Yerhafu Yengeniso yomfi (kunye nezinye iinombolo zerhafu ezifanelekileyo) zimele zikhowudwe njengelifa lomfi kwi- SARS.
- Yonke irhafu yengeniso (zonke iirhafu umfi ebebhaliselwe zona umz. i-VAT, i-PAYE) kunye namatyala amele ahlawulwe yaye irhafu yelifa imele ithunyelwe ngokuvumelana nerhafu yelifa.

NB Umabimafa umele aqiniseke ukuba ezi zinto ziyaphunyezwa.

Q – NGAWAPHI AMANYATHELO OKUQALA ALANDELWAYO NGEMVA KOKUFA:

Inyathelo 1: Ukufumana Isaziso Sokufa

ISaziso Sokufa (DHA1663) simele sifunyanwe kugqirha/kwiphatholoji ukuze kuxelwe ukufa kwiSebe leMicimbi yezeKhaya.

Inyathelo 2: Ukuxela ukufa kwiMicimbi Yezekhaya yaye kufunyanwe isatifikethi sokufa

Xa isaziso sokufa sifunyenwe, simele sithunyelwe kwiSebe leMicimbi yezeKhaya neefomu ezifunekayo (DHA1663) kunye neDHA132 (isicelo sesatifikethi sokufa) emele igcwaliswe ukuxela ukufa yaye nokufumana isatifikethi

sokufa. Iifomu zifumaneka kwiwebhusayithi yeSebe lezeKhaya LoMzantsi Afrika (https:// www.dha.gov.za).

ISatifikethi sokufa esishwankathelweyo asihlawulelwa xa sikhutshwa ngosuku olufanayo okubhaliswe ngalo ukufa, noko ke, isatifikethi esingashwankathelwanga sinokufumaneka ngokuzalisa ifomu ethi DHA132 kunye nentlawulo efunekayo.

Inyathelo 3: Ukumiselwa komabimafa
Ukuba umfi ebenayo incwadi yelifa yaye ekhethe umabimafa ukuba amiselwe nguMphathi, umabimafa onjalo waziwa ngokuthi umenzi welifa womyolelo i-executor testamentary.

Ukuba incwadi yelifa akhange yenze isibonelelo somabimafa okanye umfi uye wafa ngaphandle kwencwadi yefa, uMphathi uza kumisela umabimafa ekubhekiselwe kuye njengomabimafa omiselweyo ngumthetho i-executor dative.

Umabimafa unokumisela iarhente ukuba umabimafa uziva engakufanelekeli ukwenza ilifa, lo gama nje Amandla omthetho i-power of attorney ekhona.

Inyathelo 4: Ukuxela ilifa kuMphathi kwiintsuku ezi-4 zomhla wokufa
Ngubani omele axele ilifa?

Ilifa limele lixelwe liqane eliphilayo okanye isizalwana esisondeleyo okanye unxibelelwano oluhlala kwisithili apho ukufa okwenzeke khona okanye ngumntu onolawulo lwendawo ukufa okwenzeke kuyo.

Ifomu yesaziso sokufa imele igcwaliswe (ifumaneka kwiwebhusayithi ye-DOJ https://www.justice.gov.za/master/deceased- how.html). Ikopi esetifayiweyo yesatifikethi sokufa kufuneka ifakwe kuMphathi.

Q-Ngawaphi amaxwebhu amele athunyelwe?

- Ifomu egcwalisiweyo yeSaziso Sokufa - J294
- IOrijinali okanye ikopi esetifayiweyo yeSatifikethi Sokufa
- Ikopi esetifayiweyo yeSazisi Somfi
- IOrijinali okanye ikopi esetifayiweyo yeSatifikethi soMtshato (ukuba kufanelekile) okanye ubungqina obamkelekileyo bomtshato, njengoko kucelwa nguMphathi
- Isibhengezo somtshato liqabane eliphilayo/ ilungu lentsapho elichaza indlela umfi awatshata ngayo
- Zonke iiwili zeorijinali kunye nezinto ezongezelelweyo okanye amaxwebhu axhasayo anjalo (ukuba akhona)
- Ukugcwalisa kwe-Afidavithi Yomntu Osondeleyo - J192
- Ukugcwaliswa kwefomu ethi Uluhlu lwempahla - J243, ebonisa zonke iiasethi zomfi (Ubungqina benani leeasethi ezimele zinikelwe)

- Uluhlu lwabantu abatyalwa ngumfi (ukuba bakhona)
- Abakhethwe ziindlalifa ngokumiselwa komabimafa kwimeko yokungenziwa kwencwadi yelifa, okanye xa kungakhethwanga umabimafa kwincwadi yelifa, okanye umabimafa okhethiweyo eye wafa okanye esala ukumiselwa
- Ukubhengezwa okuqinisekisa ukungenziwa kwencwadi yelifa okungakhange kuchazwe ngaphambili nakowuphi na omnye uMphathi
- Iifomu ezigcwalisiweyo Zokwamkela Itrasti njengomabimafa okuphindiweyo ngumntu (ngabantu) okhethiweyo njengomabimafa (ifomu J190) kuquka ikopi esetifayiweyo yephepha lefoto yeSazisi somabimafa (akusebenzi kwicandelo 18(3) lelifa)
- Ukuthatha kunye nokuqinisa ukhuseleko - J262 (ngaphandle kokuba umabimafa okhethiweyo akanyanzelwa ukuba anikele ukhuseleko kwincwadi yelifa, okanye ngumzali, iqabane okanye umntwana womfi). (Akusebenzi kwicandelo 18(3) lelifa)
- Ukwamkelwa kweNdlela yoMphathi iAcceptance of Master's Directions - J155, igcwalisiwe yaye ityobelwe ngumntu oye wakhethwa ngabazuzi (ngokukhethekileyo kusebenza kwicandelo 18(3) lelifa)
- Ikopi esetifayiweyo ye-ID yomntu oza kumiselwa njengommeli woMphathi (ngokukhethekileyo kusebenza kwicandelo 18(3) lelifa).

Inyathelo 5: Ukufumana iileta zoomabimafa / Ileta Yokugunyazisa evela kuMphathi

Xa ilifa liye laxelwa yaye namaxwebhu afunekayo eye athunyelwa ngokolwaneliseko loMphathi, uMphathi uza kuthumela ileta yomabimafa/ isigunyaziso. Ngenkcazelo engakumbi, nceda utyelele iwebhusayithi yoMphathi: https://www.justice.gov.za/master/deceased-how.html).

Inyathelo 6: Amanyathelo alandelayo kwiiNkonzo yeRhafu yaseMzantsi Afrika

Q – Lifanele libhaliswe nini ilifa lomfi?

- I-SARS ifanele yaziswe ngokufa komrhafi kuzo zonke iimeko.
- Ilifa lomfi lifanele libhaliswe xa umvuzo kunye nencitho inyuka ngemva komhla wokufa okanye naziphi na iinzuzo zomvuzo ezinokunyuka ngemva komhla wokufa ezandleni zelifa lomfi.

Q – Indlela Yokwazisa I-SARS Ngelifa Lomfi

- Umenzi welifa umele achazele i-SARS ngokufa –
  - ngeeapoyintimenti ze-ebooking kwisebe le-SARS (Ukubhukha kunokwenziwa apha www.sars.gov.za <Book an appointment; okanye apha www.sarsefiling. co.za kunye SARS Mobiapp); o kanye

- ngokuyithumela Kwinkqubo Yokubuza Ye-Intanethi Ye-SARS entsha (https://www.sars.gov.za/

- ngokuthumela i-imeyili usebenzisa oku kulandelayo:
  - Yeyabaqheliseli Berhafu: pcc@sars.gov.za.
  - Yeyabahlawuli Berhafu: contactus@sars.gov.za.

Q-Yintoni inkqubo yokuhamba ukuze kuqosheliswe ilifa lomfi?

Ngemva kweleta yokwenziwa kwelifa ikhutshiwe nguMphathi, oku kulandelayo kumele kwenziwe e-SARS:

1. Umabimafa umele achazele nayiphi na iofisi ye-SARS.
2. Amaxwebhu afunekayo enkqubo yokukhowudwa aquka:

- Ikopi yesaziso sokufa komfi (J294) ekhutshwa yiOfisi yoMphathi okanye isatifikethi sokufa
- Ikopi Yokwamkela kwetrasti yoMenzi welifa (Ifomu J190) okanye Ikopi yeLeta yoMenzi welifa (J238)
- Ikopi Esetifayiweyo ye-ID yomntu ofileyo kunye neyomenzi welifa.
- Ikopi yokwenzeiwa kunye nokwamkela kwendlela yoMphathi (Ifomu J155) okanye Ikopi yeLeta Yokugunyazisa (J170) (kwiimeko apho ilifa lingaphantsi kwe-R250 000)
- Ikopi Yoluhlu Lwempahla (Form J243)
- Ikopi yokugqibela yewili kunye namazwi
- Igama, idilesi yendawo, idilesi ye-imeyili kunye nenombolo yefowuni yomabimafa kwakunye nearhente yakhe
- Kwimeko yearhente, Amandla egqwetha kunye nekopi esetifayiweyo yeSazisi somntu omiselweyo
- Ikopi etyobelweyo yokugqibela yeakhawunti Yokupheliswa kunye Nokuhanjiswa (L&D) xa zifumaneka (ukuba kufanelekile)
- Ukuhlawula Irhafu Yelifa (REV267 ifomu).

3. Xa umntu ofileyo eye wakhowudwa, zonke iirhafu ezingekahlawulwa zifanele zithunyelwe ukusa kumhla wokufa. Oku kusebenza kuzo zonke iintlobo zerhafu: Irhafu Yengeniso, i-VAT, i-PAYE, i-SDL, i-UIF kunye nerhafu yelifa.
4. Le nkqubo inokwenziwa kusetyenziswa Iinkonzo ze-Intanethi ze-SARS okanye iitshaneli zedijithali ze-SARS ezikhoyo kwiwebhusayithi ye-SARS ethi www.sars.gov.za.

5. Ngokukhawuleza ngemva kokuba Umenzi welifa eqoshelise iakhawuvnti ye-L&D ifanele ithunyelwe kwi-SARS, kunye ne-REV267 (ukuhlawula irhafu yelifa). I-SARS iza kwenza uphicotho kuzo zonke iirhafu ngambi yaye nasemva kkokufa.
6. Akuba onke amatyala aye ahlawulwa ngokuphelelelo, ileta ethi Ilifa Lomfi Lokuthobela i-Deceased Estate Compliance (DEC) inikelwa kuzo zonke iintlobo zerhafu, kuquka irhafu yelifa. Ileta ye-DEC imele ithunyelwe kwiOfisi yoMphathi ukuze umabimafa ayinikwe nguMphathi.

Nceda utyelele iphepha lerhafu lelifa kwiwebhusayithi ye-SARS ngenkcazelo engakumbi ngamafa omfi: https://www.sars.gov.za/types-of-tax/estate-duty/.

Disclaimer: This brochure is for information purposes and relevant legislation still prevail in the case of inconsistency.

Ngenkcazelo engakumbi, nceda utyelele iwebhusayithi ye-SARS kunye ne-SARS TV ku-YouTube ngeevidiyo ezifundisayo.

*Khumbula, ukutyelela isebe le-SARS elikufutshane nawe, kufuneka ubhukhe kuqala.

COFA www.sarsefiling.co.za / www.sars.gov.za

Silandele kumajelo onxibelelwano ngokuhlaziyiweyo #YourTaxMatters.

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