

BUDGET

2026 TAX GUIDE

Siswati



SARS
At Your Service

Lenkhombandlela yaka-SARS ifinyeta lwatiso lolubaluleke kakhulu lomayelana nemitselo, imitselomphahla, kanye imitselonhlawulo yanga-2026/27.

UMTSELO WEMALINGENA : WANGAMUNYE KANYE NEMATHRASTI

Tilinganiso temtselo kusuka mhla lu-1 ngeNdlovulenkulu 2026 kuya kumhla tinge-28 Indlovulencane 2027: **Bantfu neMathrasti Lakhetskile**

Imalingena Letseliswako (R)	Silinganiso Semtselo
1 – 245 100	18% wemalingena letseliswako
245 101 – 383 100	44 118 + 26% wemalingena letseliswako lengetulu kwe- 245 100
383 101 – 530 200	79 998 + 26% wemalingena letseliswako lengetulu kwe- 383 100
530 201 – 695 800	125 599 + 26% wemalingena letseliswako lengetulu kwe- 530 200
695 801 – 887 000	185 215 + 26% wemalingena letseliswako lengetulu kwe- 695 800
887 001 – 1 878 600	259 783 + 26% wemalingena letseliswako lengetulu kwe- 887 000
1 878 601 nangetulu	44 118 + 26% wemalingena letseliswako lengetulu kwe- 245 100

Timbuyiselo tebantfu

Lizinga lekucala	R17 820
Lizinga lesibili (bantfu labaneminyaka lenge-65 nangetulu budzala)	R9 765
Lizinga lesitsatfu (bantfu labaneminyaka lenge-75 nangetulu budzala)	R3 249

Iminyakabudzala

Ngaphasi kweminyaka lenge-65	R99 000
Iminyaka lenge-65 kuya ngaphasi kwalenge-75	R153 250
Iminyaka lenge-75 nangetulu	R171 300

Umkhawulo weMtselo

Silinganiso semtselo weMathrasti (ngaphandle kweMathrasti Lakhetskile) = 45%

Umtselo Wesikhashana

Umkhokhimtselo wesikhashana ngunanoma ngubani lotfola imalingena lengasiyo umholo, imbasha, noma imali loyikhokhelwa phambilini ngumphatsi waloyo muntfu ; noma lotfola imalingena lengumholo lawutfole kumcashi longakabhaliswa. Umuntfu akudzingeki kutsi akhokhe umtselo wesikhashana uma ngabe akachubi ibhizinisi kantsi futsi imalingena yaloyo muntfu:

- angeke yendlule umkhawulo kulowo mnyaka wemtselo; noma
- kusuka entalweni, tabelo, tabelo tangehandle, irenti levela ekucashiseni indzawo lengagucuki kanye nemholo lovela kumcashi longakabhaliswa, kutawuba nge-R30 000 noma ngaphasi kwemnyaka wemtselo .

Bakhokhimtselo besikhashana kufanele baletse silinganiselo semali lengenako lephelele lekhokhelwa umtselo yemnyaka lohlokwako.

Imphahla yemufi ayisiyo bakhokhimtselo besikhashana.

Tinzuzo Tekukhipha Sigaca Semali Esikhwameni

Imalingena Letseliswako (R)	Silinganiso Semtselo
1 – 27 500	0% emalingena letseliswako
27 501 – 726 000	18% emalingena letseliswako lengetulu kwe- 27 500
726 001 – 1 089 000	125 730 + 26% wemalingena letseliswako lengetulu kwe-726 000
1 089 001 nangetulu	223 740 + 36% wemalingena letseliswako lengetulu 1 089 000

Tinzuzo tekukhipha imali lephelele esikhwameni semhlalaphansi tifaka ekhatsi imali lephelele levela kumpensheni, kugcinwa kwempesheni, kugcinwa kwempesheni, kugcinwa kwemgcinimafa, noma sikhwama semhlalaphasi ngesikhatsi sekuhociswa (kufaka ekhatsi sabelo< imigomo ye umyalo wekudivosa).

Inzuzo yemtselo lobanjelwa kukhishwa kwesamba semali yemhlalaphasi lotsite (samba semali lephelele X) ilingana na:

- Umtselo loncunye ngekusebentisa lithebula lemtselo wesamba semali lesemkhatsini X, kanye nato tonkhe letinye tinzuzo tekuncutfwa kwesikhwama semhlalaphasi lesagcogceleka kusuka ngeNdlovulenkulu 2009, tonkhe tinzuzo tesamba semali yemhlalaphasi letagcogceleka kusuka ngeMphala 2007 kanye nato tonkhe tinzuzo tekuyekeliswa kusebenta kusukela ngeNdlovulenkulu 2009; kukhishwe:
- Umtselo loncunye ngekusebentisa lithebula lemtselo losemkhatsini wato tonkhe tinzuzo tekuncutfwa kwetinzuzo tesamba semali yemhlalaphasi letigcogceleke ngembi kwesamba semali X kusukela ngeNdlovulenkulu nga-2009; tonkhe tinzuzo tesamba semali yemhlalaphasi letigcogceleke kusukela ngeMphala nga-2007; kanye nato tonkhe tinzuzo tekuyekeliswa umsebenti letitfolakala kusuka ngeNdlovulenkulu 2011.

Tinzuzo Tesamba Sesikhwama Semhlalaphasi noma Tinzuzo Tekuyekeliswa Kusebenta

Imalingana Letseliswako (R)	Silinganiso Semtselo
1 – 550 000	0% emalingana letseliswako
550 001 – 770 000	18% emalingana letseliswako lengetulu kwe-550 000
770 001 – 1 155 000	39 600 + 26% wemalingana letseliswako lengetulu kwe-770 000
1 155 001 nangetulu	143 550 + 36% wemalingana letseliswako lengetulu 1 155 000

Tinzuzo tesamba sesikhwama semhlalaphasi tifaka ekhatsi tifaka ekhatsi tamba temhlalaphasi, kugcinwa kwempesheni, lidlelantfongeni kwemaphesheni, kugcinwa kwelidlelantfongeni, noma sikhwama se-anuwithi yemhlalaphasi ngesikhatsi sekufa, semhlalaphasi noma kuyekeliswa emsebentini ngenca yekufinyelela eminyakeni lenge-55 budzala, kugula, ingoti, kulimala, kungakhoni kusebenta, kuyekeliswa emsebentini, kuncanyulwa kweluhwebo lwemcash.

Tinzuzo tekuyekeliswa emsebentini tifaka ekhatsi tamba tetimali lotitfolakala kumcash noma ngekuhlela nemcash ngenca yekuyekeliswa kusebenta, kudzilitwa emsebentini, kulahlekelwa, kwalelwa, kucisha noma kuntjintja kwelihhovisi noma umsebenti wemuntfu.

Umtselo wenzuzo letsite wesamba sesikhwama semhlalaphasi noma inzuzo yekuyekela emsebenzini (isamba noma inzuzo yekuyekela emsebenzini Y) ilingana:

- Umtselo loncunye ngekusebentisa lithebula lekulinganisa tonkhe tamba tetinzuzo Y kanye nato tonkhe letinye tinzuzo tesikhwama semhlalaphasi letigcogceleke kusuka ngeMphala nga-2007, tonkhe tinzuzo tekudvoswa kwesamba esikhwameni semhlalaphasi letigcogceleke kusuka ngeNdlovulenkulu nga-2009, kanye nato tonkhe letinye tinzuzo tekuyekeliswa umsebenzini letigcogceleke kusuka ngeNdlovulenkulu nga-2011 ; kususwe:
- Umtselo lotfolwe ngekusebentisa lithebula lemtselo kulinganisa tonkhe tinzuzo tetamba tesikhwama semhlalaphasi letigcogceleke ngembi kwesamba Y kusuka ngeMphala nga-2007; tonkhe tinzuzo tekudvoswa kwesamba esikhwameni semhlalaphasi letigcogceleke kusuka ngeNdlovulenkulu nga-2009; kanye nato tonkhe tinzuzo tekuyekeliswa emsebenzini ngembi kwetinzuzo tekuyekeliswa emsebenzini Y kusuka ngeNdlovulenkulu nga-2011.

Lutjalomali lolungatseliswa

Lutjalomali etintfweni telutjalomali lolungatseliswa noma kumapholisi ebantfu, emafa ebantfu labashonile kanye nemafa ebantfu labangakhokhi umtselw kubekelwe umkhawulo we-R46 000 ngemnyaka wemtsele ngamunye.

Timali letitfolwako noma letigcogceleke elutjalwenimali lolungatseliswa akutseliswa umtselw wemalingena (kufaka ekhatsi umtselw wenzuzomali).

Tabelo (Emadividendi)

Ematividendi latfolwe bantfu etinkampanini taseNingizimu Afrika avamise kungatseliswa, kepha emadividendi emtselw, ngesilinganisonani se-20%, kufanele kutsi sibanjwe tikhungo letikhokhela bantfu emadividendi. Emadividendi latfolwa bahlali baseNingizimu Afrika–ku-REIT (tinkampani letinetakhiwo/imphahla letiseluhlwini naletilawulwako) tona titseliswa umtselw wemalingena, bese kutsi labo labangasibo bahlali labatfolawo madividendi bakhokha kuphela umtselw wemadividendi.

Emadividendi Angaphandle

Emadividendi lamanengi angaphandle latfolwe etinkampanini tangaphandle (labanemasheya langaphasi kwe-10% enkampanini yangaphandle) batseliswa silinganisonani lesisebentako lesikhulu lesinge-20%. Kuncutfwa akukavumeleki kulusebentisomali lwekukhucita emadividendi angaphandle.

Kungakhokhiswa Intalo

Kucolelwa kukhokha umtselo wemalingena kusebenta entalweni yemtfombo waseNingizimu Afrika, letfolwe ngumuntfu lovamile longaphasi kweminyaka lenge-65 budzala noma imphahla yemufi, lefinyelela ku-R23 800 ngemnyaka. Bantfu labaneminyaka lenge-65 nangetulu budzala, lokucolelwa kusebenta entalweni lefinyelela ku-R34 500 ngemnyaka.

Lokunye lokucolelwako ekukhokheni umtselo wemalingena yintalo letfolwe ngulabo labangasibo bahlali labangekho bona sicu lapha eNingizimu Afrika ngetulu kwemalanga la-183 tinyanga le-12-ngembi kwekutsi intalo igcogceleke noma itfolwe . Ngetulu kwaloko, lokucolelwa kusebenta kuphela uma ngabe sikweleti lesitala ntalo asikachumani kwalomphelo nesakhiwo lesinganyakati (indzawo yebhizinisi) eNingizimu Afrika.

Lokuncutfwako (Boncutfwako)

Iminikelo Yesikhwama Semhlalaphasi

Timali letifakwe kumpensheni, kulidlelantfongeni, kanye nasetimalini tesikhwama se-anuwithi ngesikhatsi semnyaka wekuhlola kuncutfwa banikati baletu tikhwama temali. Timali letinikelwa bacashi futsi letitseliswa njengetinzuzo yasemsebentini kutsatfwa njengeminikelo lekhokhwa bacashi.

Lokuncutsa kunemkhawulo - 27.5% webukhulu belinimali bemtselo wesisebenti noma imalingena letseliswa (kokubili akufaki ekhatsi tamba kanye netinzuzo tekudzilitwa emsebentini). Lokuncutfwo luphindze futsi lobekelwe umkhawulo longaphasikwe-R430 000 noma 27.5% wemalingena letseliswa, ngembi kwekufakwa kwemalinzuzo letseliswa. Nanoma nguyiphi iminikelo leyendlula imikhawulo indluliselwa

embili emnyakeni lolandzela ngekushesha umnyaka welohlolo, futsi itsatfwa ngekutsi inikelwe kulowo mnyaka lolandzelako Emananimali landluliselwe embili ancishiswa yiminikelo lelinganisa tamba tesikhwama semhlalaphasi kanye netimali temhlalaphasi

Tindleko Tekwelashwa Nekukhubateka

Mayelana nekuncuma umtselo lokufanele kutsi ukhokhwe, bantfu bangancutsa imbuyiselo eminikelweni yenyanga tonkhe eluhlelweni lwetekwelashwa: Imbuyiselo ingasetjentsiswa ngumunfu lokhokhe iminikelo yemali lefika ku-R376 kumunfu ngamunye walababili bekucala labakhokhelwa kuleso sikhwama, kanye na-R254 kwamondliwa ngamunye lowengetiwe. Lembuyiselo itsatfwa njengembuyiselo yemtselo wetindleko tetekwelashwa .

Lenye imbuyiselo letfolakalako yetindleko tekwelashwa sikweleti semtselo lesengetiwe setindleko tekwelashwa. Uma kwenteka:

- Umunfu loneminyaka lengetulu kwalenge-65 budzala, noma uma umunfu yena sicu, wakakhe, umntwana wakhe bebabantfu labaphila nekukhubateka, umunfu uvumeleke kutsi atfole inzuzo yemtselo wetindleko tesikhwama longe-33.3% wesamba setindleko tetekwelashwa letifanelekako letikhokhiwe kanye naletetfwelwe ngumunfu sicu sakhe kanye nesamba lesingasiso tinkhokhelo tesikhwama setekwelashwa letikhokhiwe ngumunfu tindlula ngalokuphindvwe katsatfu inzuzo yemtselo wetindleko tesikhwama setekwelashwa kwalowo mnyaka wemtselo; noma
- Nanoma ngumuphi lomunye umunfu, lovunyelwe inzuzo yemtselo tetekwelashwa lenge-25% wesamba semtselo wenzuzo yetekwelashwa lofanelekako lokukhokhwe ngumunfu kanye nesamba setindleko tetekwelashwa letifanelekile naletetfwalwa nguye kanjalo nesamba lokungiso tinkhokhelo tesikhwama setekwelashwa letikhokhwe ngumunfu tindlulela ngalokuphindvwe kane enzuzweni yemtselo wetindleko tesikhwama setekwelashwa, kugcine kumkhawulo losamba lesindlula nga-7.5% wemalingena letseliswako (lokungafaki ekhatsi tinzuzo tesamba kanye neyekuyekela emsebentini).

Iminikelotipho (Emadoneshini)

Kuncutfwa kweminikelo yetinhlango letitsite letizuzisa ummango kubekelwe umkhawulo we-10% wemalingena letseliswako (ngaphandle kwemali yesikhwama semhlalaphasi kanye netinzuzo tekuyekeliswa umsebenti). Linani le minikelo lengetulu kwe-10% wemali lengenako lekhokhelwa umtselo itsatfwa njenge tinhlango letifanelekako tinzuzo temmango ngemnyaka wemtselo lolandzelako.

Sibonelelomali (I-alawensi)

Sibonelelomali sekuphila kanye neNkhokhelophambilini

Uma ngabe umemukeli wemalisabelo yekuphila noma inkhokhelophambilini unesibopho sekulala lokungenani busuku bunye angekho endzaweni yakhe lahlala kuyo ngenca yemsebenti (ibhizinisi), futsi lendzawo lemalisibonelelo noma inkhokhelophambilini lemayelana nayo iseNingizimu Afrika, futsi lesabelomali noma inkhokhelophambilini uyinikelwe kutsi ukhokhele ngayo :

- Tindleko tekudla netetehlakalo, linanimali lenge-R595 kutsatfwa ngekutsi itawube isetjentisiwe ngelilanga; noma
- Tindleko tetehlakalo kuphela, linanimali lenge-R184 kutsatfwa ngekutsi isetjentisiwe ngelilanga.

Uma indzawo yekuhlala sibonelelo lesikhishelwa yona ingaphandle kweRiphabhliki yaseNingizimu Afrika, linani lelitsite ngelive ngilo lelitawusetjentiswa. Imininingwane yalamanani ishicilelwe kuwebhusayithi ya-SARS (www.sars.gov.za), ngaphasi kwelikhasi lelitsi Legal Counsel/Secondary Legislation> Income Tax Notices .

Uma umuntfu lesibonelelomali sekuphila noma inkhokhelomphambilini kufanele kutsi ahlale incenye yelilanga angekho endzaweni yakhe yemsebenti leyetayelekile noma emasebentini ahambe ngekwemsebenti, imali lokufanele abuyiselwe yona noma ayitfole ngaphambilini yetindleko lahlangabetene nato ayitseliswa. Lokucolelwa kutseliswa kusebenta uma lowo lotfola lemali avunyelwe ngumphatsi wakhe kutsi atfwale tindleko tekudla neletinye tindleko letingakahlelwa ngencenye yalelo langa futsi linani lemali lokufanele kutsi abuyelwe ngiyo ingendluli ku-R184.

Sibonelelomali Yekuhamba

Emanani emakhilomitha, angasetjentiselwa kuncuma kuncutfwa kwesibonelelomali sekuhambela ibhizinisi lapho incutfwa kusibonelelomali noma kunkhokhelophambilini ngembi kwekutsi uhambe lapho tindleko tingafakelwa sice lonkhokhelo khona, ancunywa ngekusebentisa lelithebula lelilandzelako.

Linani Lemoto (Kufaka ekhatsi i-VAT) (R)	Tindleko Letingantjintji (R p.a.)	Tindleko Temafutsa (c/km)	Tindleko Tekunakekela (c/km)
0 – 115 000	38 344	132.9	49.1
115 001 – 230 000	68 487	148.4	61.4
230 001 – 345 000	98 689	161.2	67.8
345 001 – 460 000	125 393	173.4	74.0
460 001 – 575 000	152 097	185.5	86.9
575 001 – 690 000	180 078	212.8	102.0
690 001 – 805 000	208 106	216.5	114.5
805 001 – 920 000	237 679	220.1	126.9
Lelendlula	237 679	220.1	126.9

Caphela:

- 80% wesibonelelomli yekuhambela kufanele afakwe emholweni wesisebenti kute kutsi kubalwe i-PAYE. Emaphesenti ayancishiswa abe nge-20% uma umcashi anelisekile kutsi lokungenani sikhatsi lesinge-80% lokusetjentiswe ngaso imoto emnyakeni wemtselo kutawuba kwemsebenti.
- Kute tindleko temafutsa letivumelekile uma sisebenti singakangeni etindlekweni temafutsa letisetjentiswe emotweni, futsi kute tindleko tekunakekela letingafakelwa sicelelonkhokhelo uma sisebenti singakangeni etindlekweni letiphelele tekunakekelwa kwemoto (isib., uma imoto ingaphasi kweluhlelo lwekunakekelwa kwemoto).
- Tindleko letingagucuki kufanele kutsi tincishiwe ngekulingana (i-pro-rata) uma imoto isetjentiselwe umsebenti sikhatsi lesingaphasi kwemnyaka logcwele.
- Libanga lelingilo mbamba lelihanjwe ngemnyaka wemtselo kanye nelibanga lelihanjwe ngenca yemsebenti, kwesekelwa yi-logbook, ngiko lokusetjentiselwa kuncuma tindleko letifanele kutsi tifakelwe sicelelonkhokhelo kusibonelelomali yekuhamba.

Uma kungenjalo, uma sibonelelomali noma imali loyikhokhelwa phambilini kwekuhamba incike ebangeni lelihanjwe mbamba sisebenti ngenca yemsebenti, kute umtselo lokhokhwako kusibonelelomali lesikhokhwa ngumcashi kuleso sisebenti, kute kufinyelele ku-R4.95 likhilomitha ngalinye noma ngabe intsengo yemoto itsini.

Nanoma kunjalo, loku akusebenti uma kukhona lolunye luhlobo lwesincephetelo lesingaba sibonelelo noma kubuyiselwa imali loyisebentisile (ngaphandle kweyekupaka imoto noma yema-toll) lositfole kumcashi ngaleyo moto.

Lokunye Lokuncutfwako

Ngaphandle kwekubanjelwa lokushiwe ngenhla, umuntu angakwazi kuphela kufaka sicelo sekuncutselwa emaliningena yemsebenti noma lokuvumelekile etikhungweni letitsite, sib. sikweleti lesibi uma kubukwa umholo.

Tinzuzo Letengetiwe Tasemsebentini

Timoto Temcashi

- Linani lelitseliswako liba nge-3.5% etindleko letingukheshi, kubandzakanya ne-VAT, yemoto ngayinye ngenyanga.
- Uma ngebe imoto:
 - » ingaphansi kweluhlelo lwekunakekela ngesikhatsi umcashi ayitsenga, linani lelitseliswako liba nge-3.25% welinani lelibaliwe; noma
 - » itfolwe ngumcashi ngaphasi kwesivumelwano sekucashiselana linani lelitseliswako liba tindleko letetfwalwa ngumcashi ngaphasi kwesivumelwano sekucashiselana kuhlangukane netindleko temafutsa.
- 80% wetinzuzo temcashi kufanele kutsi afakwe emholweni wesisebenti kute kutobalwa i-PAYE. Liphesenti liyancishiswa libe nge-20% uma umcashi enelisekile kutsi lokungenani sikhatsi lesinge-80% lokusetjentiswe ngaso imoto emnyakeni wemtselo kutawuba kwekwenta umsebenti.
- Uma sekubuyeketwa, inzuzo yemsebenti yemnyaka wemtselo iyancishiswa ngekwelizinganani lemabanga lahanjiwe ngetinhloso tebhizinisi, nekufakazelwa nge-logbook, tihlukaniswe ngelibanga ngco lelihanjiwe emnyakeni wemtselo.
- Ngesikhatsi seluhlolo, kuba khona lokunye kuhhamuleka kwetindleko telayisensi, umshwalensi, kunakekela, kanye nemafutsa ekuhamba kwangasese
 - uma leto tindleko ngalokugcwele titsatselwe sisebenti futsi libanga lelihanjiwe ngekuzuzisa umuntu mbamba tisekelwe nge-logbook.

Timalimboleko Letite intalo noma Letinentalo Lephasi

Umehluko emkhatsini wentalo lekhokhiswa ngesilinganiso lesisemtsetfweni kanye nelinani mbamba lelikhokhiswa intalo kufanele kutsi lifakwe emaliningena lengakancutfwa.

Indzawo Yekuhlala

Linani letinzuzo tasemsebentini letitawuhlanganiswa nesamba lesingakancutfwa semalingena ingaphasi kunato tonkhe tinzuzo letibalwe ngekusebentisa indlela yekubala lencunyiwe (ifomula yekubala lencunyiwe) noma tindleko temcashi uma umcashi ete bunikati lobugcwele bendzawo yekuhlala.

Lendlela yekubala itawusebenta uma ngabe umnikati wendzawo yekuhlala kusisebenti, kepha ayisebenti uma kuyindzawo yekungcebeleka lecashwe ngumcashi etikhungweni langachumani (langaphatselani) nato.

TINKAMPANI TEMTSELO WEMALINGENA

Silinganisomtsele setinkampani sisebenta eminyakeni yeluhlolo lophela nganoma nguluphi lusuku kusuka mhla lu-1 2026 kuMabasa kuya kuhla tinge-31 ngeNdlovulenkulu 2027.

Luhlobo	Silinganiso Semtsele
Tinkampani	27% wemalingena letseliswako

UMTSELONGENA : EMAKOPORASI EMABHIZINISI LAMANCANE

Silinganisomtsele seMakoporasi Emabhizinisi Lamancane sisebenta eminyakeni yeluhlolo lephela kunanoma nguluphi lusuku kusuka mhla lu-1 Mabasa 2026 kuya kumhla tinge-31 Indlovulenkulu 2027.

Imalingena Letseliswako (R)	Silinganiso seMtselo (R)
1 – 99 000	0% emalingena letseliswako
99 001 – 365 000	7% emalingena letseliswako lengetulu kwe- 99 000
365 001 – 550 000	18 620 + 21% wemalingena letseliswako lengetulu kwe-365 000
550 001 nangetulu	57 470 + 27% walelinanimali lelingetulu kwe-550 000

SAMBAMALI SEMTSELO WEMABHIZINISI LAMANCANE KAKHULU

Umtselo Wesambamali lengenile usebenta kubantfu labatsite kusuka mhla lu-1 Indlovulenkulu 2026 kuya kumhla tinge-28 Indlovulencane 2027 kanye neminyaka yekuhlola yetinkampani lophela ngananoma nguluphi lusuku kusuka kumhla lu-1 Mabasa 2026 kuya kumhla tinge-31 Indlovulenkulu 2027.

Samba semalingena Lesitseliswako (R)	Silinganiso seMtselo (R)
1 – 600 000	0% wesamba semalingena letseliswako
600 001 – 950 000	1% wesamba semalingena letseliswako lengetulu 600 000
950 001 – 1 400 000	1% wesamba semalingena letseliswako lengetulu 600 000
1 400 001 nangetulu	1% wesamba semalingena letseliswako lengetulu 600 000

SISEKELO SEKUTSELISWA KWEBAHLALI

Bahlali batseliswa ngekuya kwemalingena yabo yemhlaba wonkhe, kuye ngalokungafakwa lokutsite. Umtsetfomgomo lovamile kutsi imitselo yangaphandle yemali letfolwe ngaphandle ivunyelwe njengekhredithi ngalokumelene nemtselo waseNingizimu Afrika lokhokhwako. Loku kusebenta kubantfu labatsite, tinkampani, emakoporasi lavalekile, emathrasti kanye nemafa ebafi (labangasekho emhlabeni).

KUTSELISWA KWEMALINZUZO

Imalinzuzo ekucitfweni kwemphahla iyafakwa kumalingena letseliswa.

Silinganisonani Lesikhulu Semtselo Lesisebentako

Bantfu nemathrasti lakhetsekile	18%
Tinkampani	21.6%
Lamanye emathrasti	36%

Timo (tehlakalo) letiholela ekucitfweni tifaka ekhatsi kutsengisa, kunikela (kupha), kuntjintjiselana, kulahlekelwa, kufa kanye nekuhamba. Loku lokulandzelako ngulokunye lokungafakwa lokutsite:

- R3 000 000 wemalinzuzo noma kulahlekelwa kulokucitfwako kwendzawo yekuhlala leyinhloko ;
- Imphahla yemuntfu lesetjentswa kakhulu ;
- Tinzuzo temhlalaphasi;
- Tinkhokhelo letingaphasi kwemapholisinchanti emshwalensi wesikhatsi lesidze ;
- Kungafakwa kwemalinzuzo noma kwemalilulahleko le-R50 000, lenikwa bantfu nemathrasti lakhetsekile;
- Kungafakwa kwemalinzuzo yamabhizinisi lamancane letigidzi letinge-R2.7 kubantfu (lokungenani labaneminyaka lenge-55 budzala), lapho kuchitfwa ibhizinisi lencane lelinetsengo yemakethe lengendluli etigidzini leti-R15; iyacitfwa; futsi
- Kungafakwa kwemnyaka kwebantfu kukhuphukile kwaya ku-R440 000 ngemnyaka umuntfu lashone ngawo.

UMTSELO WEMADIVIDENDI

Umtselo wemadividendi ngumtselo wekugcina wesilinganisonani lesinge-20%, kumadividendi lekhokhwa yinkampani yakuleli, kanye netinkampani letingesito takuleli kumasheya laseluhlwini loluseJohannesburg Stock Exchange noma nanoma ngukuphi kuntjintjiselana lokuvumelekile eNingizimu Afrika. Emadividendi ayacolelwa kutseliswa uma ngabe umnikati wemadividendi kuyinkampani yaseNingizimu Afrika, sikhwama semhlalaphasi, noma lomunye umuntfu locolelwako. Bazuzi lababanikati bemadividendi labangasibo bahlali bakuleli bangazuza kutilinganisonani letehlisiwe temtselo etimeni letitsite. Umtselo wemadividendi kufanele kutsi uphatfwe yinkampani lokunguyona iphakela lamadividendi latseliswa noma-ke tinkampani letilawulwako esimeni semadividendi emasheya laseluhlwini. Umtselo wemadividendi alolunye luhlobo noma esihe (ngaphandle kwemali lengukheshi) iyakhokhwa kantsi iba tindleko letetfwalwa yinkampani lokungiyi ledzalulako futsi lekhokha emadividendi.

LEMINYE IMITSELO LEBANJWAKO

Etimeni letitsite, silinganisonani lesisebentako semtselo singancishiswa ngekwesivumelwano semtselo nelive lapho loyo longasiye umhlali lahlala khona.

Tinzuzo letingema-Royalty

Silinganisonani sekugcina semtselo lesi-15% sifakwa enanini lelingakancutfwa lenzuzo lengema-royalty letivela emtfonjeni waseNingizimu Afrika letikhokhelwa labo labangasibo bahlali.

Intalo

Silinganisonani sekugcina semtselo lesi-15% sifakwa entalweni levela emtfonjeni waseNingizimu Afrika, ikhokhelwa labo labangasibo bahlali. Intalo iyacolelwa uma ikhokhwa ngumkhakha wahulumende waseNingizimu Afrika, libhange, noma uma sikweleti siseluhlwini lolwatiwako lwekuntjintjiselana.

Emaciko Ekwenamisa (labacedza situnge) kanye Nebantfu Betemidlalo Bakulamanye Emave

Silinganisonani sekugcina semtselo se-15% sifakwa enanini lelingakancutfwa lelikhokhelwa labo labangasibo bahlali ngemisebenti labayente eNingizimu Afrika njengetenamisi noma badlali betemidlalo.

Kucitfwa Kwemphahla Lenganyakati

Umtselo wesikhashana uyabanjwa egameni lemtsengisi wemphahla lenganyakati longasiye umhlali waseNingizimu Afrika, naleyeme emtselweni lowetayelekile lofunwa kulabo lababahlali. Umtselo lotawubanjwa etinkhokhelweni talabo lababahlali izezingeni la-7.5% kumuntfu longasiye umhlali, 10% enkampanini lengasiyo yakuleli kanye na-15% kuthrasti lengasiyo yakuleli letsengisa imphahle lenganyakati.

LEMINYE IMITSELO, IMITSELOMPHAHLA, KANYE NEMALEVI

Umtselo Welinani Lelengetiwe (i-VAT)

I-VAT ikhokhiswa ngelizinga leletayelekile le-15% kubasabalalisi bemphahla nemisebenti lentiwa batsengisi labagunyatiwe.

Umtsengisi lokhacita imphahla letsengiswa ngetulu kwetigidzi leti-R2.3 ngemnyaka kufanele abhalisele i-VAT. Umtsengisi lokhacita imphahla letsengiswako lengetulu kwe-R120 000, kodwa lengendluli etigidzini leti-R2.3 ngemnyaka, angayibhalisela ngekutsandza kwakhe. Letinye tintfo tite silinganisonani semtselw, noma tiyacolelwa ekukhokheni i-VAT.

Umtselomphahla Wekwendlulisela

Umtselomphahla Wekwendlulisela ukhokhwa ngaletilinganisonani letilandzelako uma kuhwebelana kungayifaki i-VAT.

Linani Letakhiwo (Linani Lephrophathi) (R)	Silingaso
1 – 1 210 000	0% welinani
1 210 001 – 1 663 800	3% welinani lelingetulu R1 210 000
1 663 801 – 2 329 300	3% welinani lelingetulu kwe-R1 210 000
2 329 301 – 2 994 800	R53 544 + 8% welinani lelingetulu kwe-R2 329 300
2 994 801 – 13 310 000	R106 784 + 11% welinani lelingetulu kwe-R2 994 800
13 310 001 nangetulu	R1 241 456 + 13% welinani lelendlula R13 310 000

Umtselomphahla Wemphahla Yemufi (Estate Duty)

Umtselo Wemphahla ikhokhiswa emphahleni yebahlali kanye nasemphahleni yebahlali kanye nasemphahleni yaseNingizimu Afrika yalabo labangasibo bahlali, bese kususwa lokuncutfwako lokuvumelekile. Umtselo ukhokhiswa enanini lelitseliswako lempahla ngesilinganisonani lesinge-20% etigidzini letinge-R30 tekucala bese kuba ngesilinganisonani lesinge-25% ngetulu kwetigidzi letinge-R30 .

Luncutfo lolusisekelo letigidzi leti-R3.5 luvumelekile kuze kuncunywe sikweletisibopho semtselo wemphahla, kanjalo nekuncutfwa kwetikweletisibopho, iminikelo leya etinhlanganweni letizuzisa ummango, kanjalo netakhiwo letitawusalela umlingani wakhe lophilako.

Umtselo Weminikelo (Umtselo Wemadoneshini)

Umtselo Weminikelo itseliswa ngesilinganisonani lesingagucuki lesinge-20% entsengweni lekhulako yemphahla lenikelwe kusukela mhla lu-1 Indlovulenkhulu 2018, lengandluli etigidzini letinge-R30, nakusilinganisonani lesinge-25% entsengweni lekhulako yemphahla lenikelwe kusuka mhla lu-1 Indlovulenkhulu 2018, lengandluli etigidzini letinge-R30.

R150 000 wekucala wemphahla lenikelwe emnyakeni ngamunye inikelelwa umuntfu wemvelo ayitseliswa umtselo weminikelo

Esimeni lapho khona umkhokhimtselo angesiye umuntfu wemvelo, iminikelo lecolelwako igcina etipheni letingengci ku-R20 000 ngemnyaka uma setitonkhe.

Kuma kwemphahla emkhatsini walabashadile, lapho khona lotfolako asakhamuti semtselo; iminikelo emkhatsini wetinkampani taseNingizimu Afrika; kanye neminikelo lenikelelwe tinhlango letitsite temmango atiwukhokhi umtselo weminikelo.

Umtselo Wekwendlulisa Tabela

Umtselo wekwendlulisa tabelo ukhokhiswa ngesilinganisonani se-0.25 % ekwendluliseni lokuseluhlwini noma lokungekho eluhlwini lwetabelo. Tabela takhiwa ngemasheya etinkampanini noma entalweni yemalunga emifelandzawonye (emakoporasi).

Umtselo Wekutfufukiswa Kwemakhono (I-SDL)

I-SDL ikhokhwa bacashi ngesilinganisonani lesingu-1% wemholo lophelele lokhokhelwa tisebenti. Bacashi labakhokha umholo wennyaka longaphansi kwe-R500 000 bona bayacolelwa ekukhokheni i-SDL.

Iminikelo Yemshwalensi Wekungasebenti

Iminikelo yemshwalensi wekungasebenti ikhokhwa njalo ngenyanga ikhokhwa bacashi kuya ngekweminikelo lengu-1% webacashi kanye nalongu-1% wesisebenti, kuya ngemholo wesisebenti ngaphasi kwelinani lelitsite.

Bacashi labangakayibhaliseli i-PAYE noma i-SDL kufanele bakhokhele iminikelo yabo kuKhomishana weMshwalensi weKungasebenti.

EMAZINGANANI ENTALO AKA-SARS

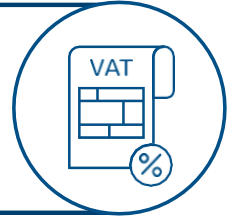
Silinganiso Sentalo (kusuka mhla lu-1 ngeNgongoni 2025)	Silinganiso
Tinzuzo tasemsebentini letengetiwe — letite intalo noma timalimboleko letinentalo lencane ngemarandi (silinganiso lesisemtsetfweni)	7.75% ngemnyaka.
Tilinganiso Tentalo (kusuka mhla lu-1 Indlovulenkulu 1 2026)	Silinganiso
Inkhokhelo lefike ngemuva kwesikhatsi noma kukhokhwa kwemtselo lokungaphasi kwelizinga lelifanele	10.25% ngemnyaka
Kubuyiselelwa imali yemtselo longakavami loyikhokhiswe ngalokwecile	6.25% ngemnyaka
Kuubuyiswa kwemali yemtselo esicelweni lesiphumelele sekundluliswa kwelicala noma lapho sicelo sekundluliswa kwelicala kuvunywe yi-SARS	10.25% ngemnyaka
Imali ye-VAT lebuyako ngemva kwesikhatsi lesibekiwe	10.25% ngemnyaka
Kukhokhwa kwe-VAT ngemuva kwesikhatsi lesifanele	10.25% ngemnyaka
Ikhasitansi kanye nemtselo wemphahla letseliswako	10.25% ngemnyaka

LOKUGCANGISWAKO KWESABELOMALI

Lizinga lekutseliswa emaliningena yemuntfu kanye nekulungiswa kwembuyiselo kute kuncephetelwe bantfu ngenca yekwehla kwemandla emali.



Kukhuphuka kwemkhawulo loyimphoco
wekubhalisela i-VAT **kuya ku-R2.3
million**



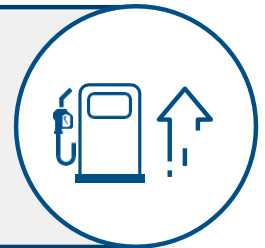
Kukhula kwemkhalo Weminikelo Yekonga
Lengatseliswa kuya **ku-R46 000** ngemnyaka



Kukhuphuka kwe-**3.4%** kwemtselomphahla
wetjwala kanye nemikhicito yeligwayi (i-tobacco).



Kukhuphuka kweMtselomvama Wemafutsa
Etitfutsi kuphethroli **ngemasenti la-9**
ilitha iyinye kanye nakudzili **ngemasenti
la-8** ilitha iyinye.



Kukhuphuka kweMtselo weSikhwama
Setingoti Temgwaco kuphethroli
nakudzili ngemasenti **la-7** ilitha
ngayinye.



Kukhuphuka kweMtselo weKhabhoni
eMafutseni **ngemasenti la-5** ilitha
ngayinye yaphethroli, kanye **nemasenti
la-6** ilitha ngayinye yadizili.



Kubonisana lokuchubekako mayelana
nemtso wavelonkhe wekugembula
ku-inthanenthi 2026.

