

BUDGET

2026 TAX GUIDE

isiXhosa



Esi sikhokelo serhafu sikaSARS sishwankathela olona lwazi olubalulekileyo lubalulekileyo olumalungana nerhafu, irhafumpahla, nelevi ka-2026/27.

IRHAFU YOMVUZU: YOMNTU NGAMNYE NEETHRASTI

Amaxabiso erhafu nge-1 EyoKwindla 2026 ukuya 28 EyoMdumba

2027: *Abantu ngabanye NeeThrasti Ezikhethekileyo*

Ingeniso Yerhafu (R)	Umlinganiso Werhafu
1 – 245 100	18% ngokwengeniso yerhafu
245 101 – 383 100	44 118 + 26% yengeniso erhafiswayo engaphezu kwe-245 100
383 101 – 530 200	79 998 + 31% yengeniso erhafiswayo engaphezu kwe-383 100
530 201 – 695 800	125 599 + 36% yengeniso erhafiswayo engaphezu kwe-530 200
695 801 – 887 000	185 215 + 39% yengeniso erhafiswayo engaphezu kwe-695 800
887 001 – 1 878 600	259 783 + 41% yengeniso erhafiswayo engaphezu kwe-887 000
1 878 601 nangaphezulu	666 339 + 45% yengeniso erhafiswayo engaphezu kwe-1 878 600

Izaphulelo zomntu ngamnye

Isiseko R17 820

Eyesibini (abantu 65 iminyaka naphezulu) R9 765

Amabanga aphakamileyo (abantu 75 iminyaka naphezulu) R3 249

Ubudala Umda werhafu

Ngaphantsi kwe-65 ubudala R99 000

Iminyaka eyi-65 nangezantsi kwe-75 R153 250

Iminyaka eyi-75 naphezulu R171 300

lithrasti (ngaphandle kweethrasti ezikhethekileyo) ixabiso lerhafu = 45%

Irhafu Yexeshana

Umrhafi ongesosigxina nguye nawuphi na umntu ofumana ingeniso hayi umvuzo, isibonelelo, okanye intlawulo eza kuqala kumntu oyintloko; okanye umntu ofumana ingeniso engumvuzo ovela kumqeshi ongabhaliswanga. Akuyomfuneko ngomntu ngamnye ahlawule irhafu yexeshana ukuba loo mntu akanalo naliphi na uhlobo lweshishini, kanye nengeniso erhafiswayo yomntu:

- Ayinakugqitha kumda werhafu yonyaka; okanye
- kwinzala, izabelo, izabelo zangaphandle, irenti evela ekuqeshiseni ngempahla esisigxina, nomvuzo ovela kumqeshi ongabhaliswanga, kuya kuba yi-R30 000 okanye ngaphantsi kunyaka werhafu .

Abahlawuli berhafu bexeshana kufuneka bangenise uqikelelo lwengeniso iyonke erhafiswayo kunyaka wokuhlolwa.

Ilifa alingomrhafi wexeshana.

Ukutsala Isimbuku Sezuzo Yomhlala-phantsi

Ingeniso Yerhafu (R)	Umlinganiselo werhafu
1 – 27 500	0% yengeniso erhafiswayo
27 501 – 726 000	18% yengeniso erhafiswayo engaphezulu kwe-27 500
726 001 – 1 089 000	125 730 + 27% yengeniso erhafiswayo engaphezu kwe- 726 000
1 089 001 nangaphezulu	223 740 + 36% yengeniso erhafiswayo engaphezu kwe-1 089 000

Isimbuku sezuzo yomhlala-phantsi siquka isimbuku esivela kwimali yomhlala-phantsi, imali ebekelwe bucala kusenzelwa umhlala-phantsi, iprofidenti, iprofidenti ebekelwe bucala, okanye inzuzo yonyaka etswalwa kwisimbuku somhlala-phantsi (kuquka nesabelo esifumaneka ngenxa yoqhawulo-mtshato).

Irhafu kwisimbuku esithile somhlala-phantsi sinokuba yinzuzo etsalwa (isimbuku X) silingana:

- Nerhafu imiselwe ngokusebenzisa itheyibhile yerhafu kumlinganiselo wesimbuku X, nazo zonke ezinye izibonelelo eziqokelelweyo ukususela ngoMatshi 2009 zomhlala-phantsi, zonke izibonelelo eziqokelelweyo ukususela ngo-Okthobha 2007, nazo zonke izibonelelo zerhafu ukususela ngoMatshi 2011; kuthatyathwe:
- Irhafu emiselwe ngokusebenzisa itheyibhile yerhafu kuzo zonke izibonelelo zokutsala isixa somhlalaphantsi oqokelelwa ngaphambi ngaphambi kwesimbuku X ukusuka kwEyoKwindla 2009; zonke izibonelelo zemali yomhlala-phantsi eziqokelelweyo ukususela ngo-Okthobha ka-2007; nesibonelelo sodendo ukusuka kweEyoKwindla 2011.

Inzuzo Yesixa Somhlala-phantsi okanye Isibonelelo Sodendo

Irhafu Yengeniso (R)	Umlinganiselo Werhafu
1 – 550 000	0% yengeniso erhafiswayo
550 001 – 770 000	18% yengeniso erhafiswayo engaphezu kwe-550 000
770 001 – 1 155 000	39 600 + 27% yengeniso erhafiswayo engaphezu kwe 770 000
1 155 001 nangaphezulu	143 550 + 36% yengeniso erhafiswayo engaphezu kwe 1 155 000

linzuzo zesixa-mali sengxowa-mali yomhlala-phantsi ziquka isixa-mali esivela kumhlala-phantsi, ulondolozo lomhlalaphantsi, ulondolozo lwesibonelelo, ulondolozo lwesibonelelo, okanye ingeniso yomhlala-phantsi imali yokufa, umhlala-phantsi, okanye ukuphelelwa ngumsebenzi ngenxa yokuba neminyaka eyi-55 ubudala, ukugula, ingozi, ukwenzakala, ukungasebenzi kakuhle, ukuqeshwa emsebenzini, okanye ukupheliswa korhwebo lomqeshi.

linzuzo zokuyekiswa emsebenzini ziquka isixa-mali esivela okanye ngesivumelwano nomqeshi ngenxa yokuyekiswa, ukugxothwa emsebenzini, ukulahlekelwa, ukurhoxiswa, okanye utshintsho kwiofisi okanye umsebenzi womntu.

Irhafu kwinzuzo yesixa-mali esithile somhlala-phantsi okanye inzuzo yokulahlekelwa ngumsebenzi (isimbuku okanye inzuzo yokuqhawula umtshato Y) ilingana ne:

- Nerhafu emiselwe ngokuhambisana nesicangca esivumelana nesixa semali esingu-Y, kunye nenye ekwingxowa-mali yomhlalaphantsi yezibonelelo eziqokelelweyo ukususela ngo-Okthobha ka-2007, zonke iimali ezitsalwayo kwingxowa-mali yomhlalaphantsi inzuzo ekuqokelelwa ukusuka EyoKwindla 2009, nazo zonke ezinye izibonelelo zokuyekiswa emsebenzini ezifunyenwe ukususela ngoMatshi 2011; kuthatyathwe:
- Irhafu emiselwe ngokuhambisana nesicangca esivumelana nesixa semali esingu-Y ukususela ngo-Okthobha 2007; zonke izixa zemali zesibonelelo zokurhoxa nezomhlalaphantsi eziqokelelweyo ukususela ngoMatshi 2009; kunye nazo zonke izibonelelo zokuyeka ukusebenza ngaphambi kwenzuzo Y ukususela ngoMatshi 2011.

Utyalo-mali Olungahlawuli Irhafu

Utyalo-mali olungahlawuli irhafu ngokusebenzisa izixhobo zezimali okanye iipolisi zomntu ngamnye, amafa omfi, kunye namafa angekabiwa omntu ngamnye asikelwe umda nge-R46 000 kunyaka-mali werhafu.

Izixa ezifunyenwe okanye eziqokelelwe ngotyalo-mali olungahlawuli irhafu azihlawuli irhafu kwingeniso yerhafu (kuquka iinzuzo yemali).

Izabelo

Izabelo ezifunyenwe ngabantu abavela kwiinkampani zaseMzantsi Afrika ngokubanzi abahlawuliswa rhafu yengeniso, kodwa irhafu yezabelo, emalunga ne-20%, kufuneka ibanjwe ziinkampani ezihlawula izabelo kubantu ngabanye. Izabelo ezifunyenwe ngabantu baseMzantsi Afrika-abemi abavela kwi-REITs (iinkampani ezibhalisiweyo ezilawulo ubunini beepropati) ziphantsi kwerhafu yengeniso, kwaye abo bangengabo abemi bahlawuli irhafu yengeniso kuphela.

Izabelo Zamanye Amazwe

Izabelo zamanye amazwe ezininzi zivela kwiinkampani zangaphandle zezabantu ngabanye (ukuba isixa sezabelo umntu anazo zingaphantsi kwe-10% kwinkampani yamanye amazwe) zihlawula irhafu ngomlinganiselo we-20%. Akuvumelekanga ukutsala iindleko kwizabelo zamanye amazwe.

Ukungahlawuli Kwinzala

Ukungahlawuli irhafu yengeniso kusebenza kwimithombo yaseMzantsi Afrika, ezuzwe ngumntu ongaphantsi kwe-65 yeminyaka ubudala okanye ilifa lo umntu oswelekileyo, ukuya kuthi ga kwi-R23 800 ngonyaka. Abantu abaneminyaka eyi-65 ubudala, oku kusebenza kwinzala efikelela kwi-R34 500 ngonyaka.

Kwakhona akuhlawulwa ingeniso yerhafu kumntu ongenguye umhlali nongekhoyo eMzantsi Afrika iintsuku ezingaphezu kwe-183 kwiinyanga ezili-12 ngaphambi kwenzuzo yenzala okanye yokufunyanwa kwayo. Ngaphezu koko, ukukhululwa kusebenza kuphela ukuba ityala elibangela inzala alinxulumananga netyala elisisigxina ukusekwa (ezifana njenge nendawo elisisigxina yeshishini) eMzantsi Afrika.

Utsalomali

Iminikelo Kwingxowa-mali Yomhlalaphantsi

Isixa esigalelwe kumhlalaphantsi, umboneleli, nengxowa-mali zomhlalaphantsi ngexesha lonyaka lokuhlolwa ziyatsalwa ngamalungu ezo ngxowa-mali. Imali enikelwe ngabaqeshi yaza yarhafiswa njengezibonelelo zomqeshi ibalelwa njengomnikelo womsebenzi ngamnye.

Oku kutsalwa kusikelwe umda ukusa kwi-27.5% kwesona sixa sikhulu somvuzo kurhafu yomsebenzi, okanye ingeniso erhafiswayo (zombini azibandakanyi isixa-mali sengxowa yomhlalaphantsi kunye neenzuzo zokuyeka umsebenzi). Ukutsalwa kusikelwa umda ukusa kwi-R430 000 okanye i-27.5% yengeniso erhafiswayo, ngaphambi kokuquka inzuzo yengeniso. Nayiphi na eminye iminikelo edlula kule mida idluliselwa kuhlolo lonyaka ozayo ibe ibekelwa unyaka ozayo. Izixa ezidluliselwayo zeminikelo ziqukwa izixa zomhlalaphantsi neenzuzo zonyaka zomhlalaphantsi.

Iindleko Zonyango Nokukhubazeka

Ekumiseleni irhafu ehlawulwayo, abantu banokutsala isaphulelo ngokusekelwe kwirhafu kumnikelo wenyanga ngokwenzicwangciso zesibonelelo zonyango. Imbuyiselo inokusetyenziswa kuphela ngumntu ohlawula umnikelo, ukusa kwi-R376 kubantu ababini bokuqala abangaphantsi kweso sibonelelo sezonyango, ne-R254 kumntu ngamnye oxhomekeke kuye. Isaphulelo kubhekiselwa kuso njengembuyekezo yeendleko zesibonelelo sezonyango.

Esinye isaphulelo esifumanekayo kwiindleko zonyango yikhredithi yerhafu eyongezelelweyo yeendleko zonyango. Kwimeko:

- Umntu ngamnye ongaphezu kwe-65 ubudala, okanye umntu, iqabane, nomntwana, umntu okhubazekileyo, loo mntu uvumelekile ukufumana ikhredithi yezonyango ye-33.3% kwisimbuku seendleko zonyango ezifanelekileyo ezihlawulwe ngumntu ngamnye, nesixa- mali sesibonelelo sezonyango somntu ngamnye kudlula ngokuphindwe kathathu iindleko zesibonelelo sezonyango saloo nyaka; okanye
- Nawuphi na omnye umntu, ovunyelwe irhafu yeendleko zonyango ukuya kumlinganiselo we-25% yesimbuku seendleko zonyango, nesixa esinikelwa yinkqubo yezonyango esihlawulwa kumntu ngamnye ngokuphindwe kane kwiindleko zesibonelelo sezonyaka kunyaka werhafu, kusikelwa umda kwisixa esingadlalanga kwi-7.5% senzuzo ehlawula irhafu (engaqukiyo isixa somhlalaphantsi neenzuzo zokuyeka emsebenzini).

Iminikelo

Utsalomalilweminikelo kwimibutho ethile yoncedo lukarhulumente zisikelwe umda ukuya kwi-10% yengenisi erhafiswayo (ngaphandle kwemali epholeleyo yengxowa-mali yomhlalaphantsi kunye neenzuzo zokuyeka emsebenzini). Isixa-mali sominikelo edlula i-10% yengeniso erhafiswayo iphathwa njengomnikelo ukuze ifanelekele ukuba yinzuzo yombutho kunyaka werhafu olandelayo.

Izibonelelo

Izibonelelo Nentlawulo Yangaphambili

Ukuba umamkeli wesibonelelo okanye ofumana imali kusengaphambili unyanzelekile ukuba achithe ubuncinane ubusuku obunye kwindawo angaqhelanga ukuhlala kuyo ngenxa yeshishini, le ndawo yokuhlala ikwiRiphabliki yaseMzantsi Afrika, kunye nesibonelelo okanye intlawulo yangaphambili inikezelwe ukuba ihlawule:

- Ukutya neendleko ezingacwangciswanga, i-R595 ijongwa njengemali enokuchithwa ngosuku; okanye
- Iindleko ezingalindelekanga kuphela, i-R184 ijongwa njengemali elindelekileyo ngosuku.

Ukuba indawo yokuhlala neso sibonelelo okanye isibonelelo sangaphambili ingaphandle kweRiphabliki yoMzantsi Afrika, isixa esithile kwilizwe ngalinye inokuthathwa njenge ukuba ibisetyenzisiwe. Iinkcukacha zezi mali zipapashwe kwiwebhusayithi ye-SARS (www.sars.gov.za), phantsi kwendawo ethi Legal Counsel > Secondary Legislation> Income Tax Notices webpages.

Ukuba umamkeli wesibonelelo sokuziphilisa okanye umntu oza kuqala kufuneka achithe inxalenye yosuku engekho kwindawo yakhe yokusebenza okanye ukuqeshwa kwishishini elisemthethweni, imbuyiselo okanye imali engaphambili yenkcitho eyenziwe ngumamkeli ihlawulelwa irhafu. Le ntlawulo yerhafu isebenza xa umamkeli evunyelwe ngumphathi wakhe ukuba ahlawule iindleko zokutya nezinye izinto ezingalindelekanga, ngenxa yoko imali yosuku ayidluli kwi-R184.

Isibonelelo Sohambo

Umlinganiselo weekhilomitha nganye, anokusetyenziswa ukumisela ukutsalwa kwemali okuvumelekileyo kohambo lweshishini xa iindleko zikakhange zifunwe, kunokusetyenziswa esi sicangca singezantsi.

Ixabiso yesithuthi (Kubandakanya i-VAT) (R)	Ixabiso elizinzileyo (R ngonyaka)	Ixabiso Yepetroli (c/km)	IindlekoZokulungisa (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
ngaphezu 920 000	237 679	220.1	126.9

Qaphela:

- I-80% yesibonelelo sohambo kufuneka iqukwe kwisibonelelo kumvuzo womsebenzi. I ipesenti yehliswa ibe ngama-20% ukuba umqeshi wanelisekile ukuba ubuncinane i-80% iye yasebetyenziselwa imoto kunyakamali werhafu ngenxa yeshishini.
- Akukho zindleko zepetroli ezivunyelweyo ukuba umqeshwa akahlawulanga iindleko zepetroli ezisetyenzisiweyo kwisithuthi, kwaye akukho zindleko zokulungisa ukuba msebenzi akakhange azihlawule zonke iindleko zokulungisa (umz. ukuba sikwi-inshorensi).
- Ixabiso elizinzileyo kufuneka lincitshiswe ngokulinganayo (pro rata) ukuba imoto isetyenziselwe ishishi ngaphantsi konyaka egcweleyo.
- Umgama ohanjiweyo ngexesha lonyaka werhafu, kunye nomgama ohanjiweyo kusenzelwa ishishini, nongqinwa yincwadi yengxelo, zisetyenziselwa ukumisela ubungakanani beendleko ezivunyelweyo ngokuchasene nesibonelelo sokuhamba.

Okanye, ukuba isibonelelo okanye imali ehlawulwa kusengaphambili isikelwe kumgama umsebenzi awuhambela ushishino, akukho rhafu ihlawulwayo ngumqeshwa ukusa kwi-R4.95 ikholimitha, ingakhathaliseki ixabiso lesithuthi.

Nangona kunjalo, le ndlela ayifumaneki ukuba umqeshi uhlawule umsebenzi enye imbuyekezo ngokwesibonelelo okanye imbuyekezo (okunye ngenxa indawo yokupaka okanye iimali yetonela) ngenxa yesithuthi.

Olunye Utsalomali

Ngaphandle kotsalomali olungsentla, umntu nokucela uncitshiselo kuphela kwingeniso yokuqeshwa okanye isibonelelo kwiimeko ezithile ezisikelwe umda, umze ityala nxamnye nomvuzo.

Ezinye Iinzuzo

Izithuthu Zomqeshi

- Kuhlalulwa irhafu kwi-3.5% yeendleko, kuquka I-VAT, yesithuthi ngasinye ngenyanga.
- Ukuba imoto:
 - » Iphantsi kwesicwangciso solondolozo xa umqeshi esifumana, uhlawula irhafu ye-3.25% yelo xabiso; okanye
 - » Ifunyenwe ngumqeshi phantsi kwesivumelwano sokuqeshisa intlawulo yerhafu ziindleko ezihlawulwe ngumqeshi phantsi kweendleko zokuqesha kunye neendleko zepetroli.
- 80% yezinye iinzuzo kufuneka zifakwe ngaphakathi kumvuzo womqeshwa ukuze kubalwe i-PAYE. Ipesenti incitshiswa ibe yi-20% ukuba umqeshi wanelisekile kukuba ubuncinane i-80% yokusetyenziswa kwesithuthi kunyaka werhafu iya kwezoshishino .
- Xa kuhlolwa, ezinye iinzuzo kunyaka werhafu ziyancitshiswa ngokomlinganiselo wohambo lweshishini, nokungqinwa yincwadi yengxelo, kuze kwahlulwe ngomgama wohambo ebudeni bonyaka werhafu.
- Xa kuhlolwa, kukho isibonelelo seendleko zelayisensi, inshorensi, ukulungiswa neendleko zamafutha kuhambo lwabucala — ukuba iindleko zezomsebenzi, kwaye ukuba umgama ohanjiweyo bucala ungqinwa yincwadi yengxelo.

Imboleko-mali Engenanzala Okanye Encinane

Umahluko phakathi kokuhlalulwa inzala ngomlinganiselo obekiweyo nemali ehlawulwayo kwinzala kufuneka uqukwe kwingeniso epheleleyo.

Indawo Yokuhlala

Ixabiso lenzuzo eyongezelelekileyo equkwe kwinzuzo epheleleyo kufuneka ibe ngaphantsi kweyingenelo ngokubalwa kusetyenziswa izibalo ezibekiweyo, okanye indleko zomqeshi ukuba umqeshi akangomnini wendlu.

Ezibalo ezisebenzi kwindawo youhlala yomqeshi, kodwa azisebenzi kwindlu yeholide eqeshwayo ngumqeshi kumaziko angahambisani naye.

IRHAFU YENGENISO: IINKAMPANI

Irhafu yenkampani iyasebenza kunyaka wokuhlala ophela phakathi komhla ka-1 UTshazimpuzi 2026 ukuya 31 EyoKwindla 2027.

Uhlobo	Umlinganiselo Werhafu
linkampani	27% yengeniso erhafiswayo

IRHAFU YENGENISO: IINKAMPANI EZINCINANE

Umlinganiselo werhafu kwiinkampani ezincinane usebenza kwiminyaka yokuhlolwa ephela ngomhla osusela ku-1 Tshazimpuzi 2026 ukuya 31 EyoKwindla 2027.

Irhafu Yengeniso (R)	Umlinganiselo Werhafu (R)
1 – 99 000	0% yengeniso erhafiswayo
99 001 – 365 000	7% yengeniso erhafiswayo engaphezu kwe-99 000
365 001 – 550 000	18 620 + 21% irhafu yengeniso engaphezu kwe-365 000
550 001 nangaphezulu	57 470 + 27% yesixa esingaphezu kwe-550 000

IMALI EYENZIWA AMASHISHINI YAMASHISHINI AKHASAYO

Irhafu yemali eyenziwa lishishini isebenza kumntu ngamnye ukususa ku-1 Eyokwindla 2026 ukusa ku-28 kweyoMdumba 2027 kwiminyaka yokuhlolwa ephela kumhla 1 kuTshazimpunzi 2026 ukuya 31 KweyoKwindla 2027.

Ingeniso Yerhafu (R)	Umlinganiselo Werhafu (R)
1 – 600 000	0% yengeniso erhafiswayo
600 001 – 950 000	1% yengeniso erhafiswayo engaphezu kwe-600 000
950 001 – 1 400 000	3 500 + 2% yengeniso erhafiswayo engaphezu kwe-950 000
1 400 001 nangaphezulu	12 500 + 3% yengeniso erhafiswayo engaphezu kwe-1 400 000

IRHAFU ESEKELWE KUBEMI

Abemi bahlawula irhafu ngokwengeniso evela kumazwe ngamazwe nakuba kukho ezinye iingeniso ezingarhafelwayo. Umgaqo olandelwayo kukuba irhafu yamanye amazwe ngengeniso yamanye amazwe ivunyelwa njengetyala kwirhafu yaseMzantsi Afrika. Oku kusebenza kubantu ngabanye, kwiinkampani, kwiithrasti nakwizindlu.

IRHAFU YENZUZO ZENKAMPANI

Inzuzo zenkampani kwimpahla yazo zinokuquka ingeniso erhafiswayo.

Umlinganiselo Osebenzayo Werhafu

Umntu ngamnye nethrasti ekhethekileyo	18%
linkampani	21.6%
Ezinye lithrasti	36%

Iziganeko ezibangela ilahleko ziquka ukuthengisa, ukunikela, ukutshintshiselana, ukulahlekelwa, ukufa, kunye nokufuduka. Oku kulandelayo zezinye zezinto ezithile ezingabandakanywanga:

- R3 000 000 inzuzo okanye ilahleko ekuthengisweni kwendlu eyintloko yokuhlala;
- Uninzi lwenzinto eziphathekayo ezisetyenziswayo;
- lingenelo zomhlalaphantsi;
- lintlawulo yeinshorensi yexesha elide;
- Ukungabandakanywa kwemali eyi-R50 000 yenzuzo yenkunzi, okanye ilahleko yenkunzi, enikwa abantu ngabanye neetrasti ezikhethekileyo;
- Inzuzo yenkunzi kwishishini elincinci xa umntu omnye efumana R2.7 yezigidi (abe neminyaka eyi-55 ubudala) xa ishishini elincinane elinexabiso elingaphantsi kwe-R15 yezigidi lithengiswa; kunye
- Ukungabandakanywa konyaka kumntu ngamnye ngonyaka wokufa kunyuka kuye kwi-R440 000.

IRHAFU YEZABELO

Irhafu yezabelo yirhafu yokugqibela enezinga le-20%, ebekwa kwizabelo ezihlawulwa ziinkampani zelizwe, kunye neenkampani ezingezizo zelizwe ezinezabelo kwi-Johannesburg Stock Exchange okanye ezinye iilayisenisi zaseMzantsi Afrika. Izabelo azihlawuliswa rhafu ukuba umnini-nzuzo yinkampani yaseMzantsi Afrika, iingxowa zomhlalaphantsi, okanye omnye umntu ongahlawuli rhafu. Abanini-nzuzo abangengabo abemi banokuzuzwa kwizaphulelo zerhafu encitshisiweyo kwiimeko ezisikelwe umda. Irhafu yezabelo kufuneka zibanjwe ziinkampani ezihlawula izabelo, okanye ngabalamli abalawulwayo kwimeko yezabelo ezidwelisiweyo. Irhafu kwizabelo ngohlobo (ngaphandle kwemali) iyahlawulwa kwaye ithwalwa ziinkampani ezichaza izabelo zazo.

EZINYE IIRHAFU EZIBANJWAYO

Kwiimeko ezisikelwe umda, kukho imilinganiselo yerhafu enokuncitshiswa ngokwemiqathango yerhafu yabemi belizwe abangahlali kulo.

Ubunini

Irhafu yokugqibela yi-15% ebizwa kwisimbuku sobunini esivela kwimithombo yaseMzantsi Afrika ngabemi abangahlali apha.

Inzala

Irhafu yokugqibela ye-15% ebizwa kwinzala yemithombo yaseMzantsi Afrika, ihlawulwa ngabahlali abangengabo abemi. Le nzala ayihlawuli ukuba ihlawulwa kwiibhanki zaseMzantsi Afrika, okanye ukuba ityala liphantsi koludwe olubhalisiweyo.

Abonwabisi Nabadlali Bamanye Amazwe

Irhafu yokugqibela yomlinganiselo we-15% ibizwa kwisimbuku semali yabangengabo abahlali ngenxa yemisebenzi abayenza eMzantsi Afrika njengokonwabisa okanye ukuba ngabadlali bezemidlalo.

Ukulahlwa kwezinto Ezingenakufuduswa

Irhafu yexeshana ibanjwa egameni labathengisi abangengabo abemi ngenxa yezinto abazithengisayo eMzantsi Afrika, ize ithelekiswe ngerhafu eqhelekileyo yabangengabo abahlali. Le rhafu ibanjwa kwabo bangengabo abahlali ngomlinganiselwe we-7.5% kumntu ongenguye umhlali, i-10% kwinkampani yongenguye umhlali, i-15% kwithrasti engeyiyo yabahlali kwizinto ezithengisiweyo ezingenakufuduswa.

EZINYE IIRHAFU, IRHAFUMPAHLA, NEELEVI

Irhafuntengo (I-VAT)

I-VAT yirhafu ekumlinganiselo we-15% kwizinto neenkonziso ezithengiswa ngabathengisi ababhalisiweyo.

Umthengisi owenza iimveliso ezinokuhlulwa irhafu ezingaphezulu kwe-R2.3 yezigidi ngonyaka unokubhalisela i-VAT. Umvelisi owenza izinto ezingaphezulu kwe-R120 00, kodwa zingedluli kwi-R2.3 yezigidi, onokubhalisa ngokuzithandela. Abanye abavelisi bafumana umlinganiselo ongekho, okanye bangahlulwa i-VAT.

Irhafumpahla Yokudlulisela

Irhafumpahla yokudlulisela ihlawulwa ngexabiso kwiintengiselwano yepropathi ezingahlulwa i-VAT ngale ndlela ilandelayo.

Ixabiso ye Ipropati (R)	Umlinganiselo
1 – 1 210 000	0% yexabiso
1 210 001 – 1 663 800	3% yexabiso engaphezu kwe-R1 210 000
1 663 801 – 2 329 300	R13 614 + 6% yexabiso engaphezu kwe-R1 663 800
2 329 301 – 2 994 800	R53 544 + 8% yexabiso engaphezu kwe-R2 329 300
2 994 801 – 13 310 000	R106 784 + 11% yexabiso engaphezu kwe-R2 994 800
13 310 001 nangaphezulu	R1 241 456 + 13% yexabiso engaphezu kwe-R13 310 000

Irhafumpahla Yelifa

Irhafumpahla yelifa ihlawuliswa kwizindlu zabahlali nakwizindlu zaseMzantsi Afrika zabahlali abangengabo abemi, kuze kususwe izinto ezinokuncitshiswa. Le rhafu ihlawulwa kumafa exabiso ngokomlinganiselo we-20% kwi-R30 yezigidi yokuqala, nomlingaiselo we-25% kwengaphezulu kwe-R30 yezigidi.

Kuvumelekile ukutsalwa kwe-R3.5 yezigidi xa kumiselwa uxanduva lwelifa ngenxa yerhafumphahla, nokutsala iindleko, isicelo semibutho ezuzisa uwonkewonke, nezinto ezifunyenwe liqabane eliphilayo.

Irhafu Yeminikelo

Irhafu yeminikelo yirhafu yomlinganiselo we-20% kwipropati enikelwe ukususela 1 EyoKwindla 2018, ingedlulanga kwi-R30 yezigidi; nomlinganiselo we-25% kwixabiso eliqokelelweyo lepropathi ukususela nge-1 EyoKwindla 2018, ingadluli kwi-R30 izigidi.

I-R150 000 yokuqala yepropathi enikelwe ngonyaka ngamnye werhafu ngumntu ayihlawuliswa rhafu yeminikelo.

Ukuba umrhafi ayingomntu, iminikelo engahlawuliyo njengezipho ezingephi azidluli kwi-R20 000 zizonke ngonyaka werhafu.

Izivumelwano zamaqabane omtshato, xa umamkeli engumhlali werhafu; iminikelo phakathi kweenkampani eziseMzantsi Afrika; neminikelo kwiinkampani ezizuzisa uwonkewonke azihlawuli irhafu xa zinikela.

Irhafu Yokudluliselwa Kwezibambiso

Irhafu yokudluliselwa kwezibambiso ibekwe ngokomlinganiselo we-0.25% kuludwe okanye ezingekho kuludwe lwezibambiso. Isibambiso sinokuba zizabelo zenkampani, okanye inzuzo yelungu elisondeleyo kwinkampani.

Ilevi Yophuhlisozakhono (SDL)

I-SDL ihlawulwa ngabaqeshi ngomlinganiselo we-1% yomvuzo uwonke womsebenzi. Abaqeshi abahlawula umvuzo wonyaka ongaphantsi kwe-R500 000 bakhululwe ekuhlawuleni i-SDL.

Iminikelo Ye-inshorensi Yokungaphangeli

Iminikelo ye-inshorensi yokungaphangeli ihlawulwa nyanga zonke ngabaqeshi, ngokusekelwe kwigalelo le-1% labaqeshi kunye 1% ngabasebenzi, ngokomvuzo ongaphantsi kwesixa esithile.

Abaqeshi ababhaliselwanga i-PAYE okanye I-SDL kufuneka bahlawule iminikelo kwiKomishinala We-ishorensi Yokungaphangeli.

UMLINGANISELO WE-SARS

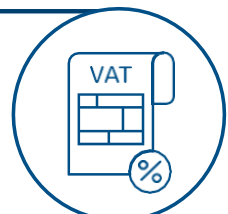
Umlinganiselo Wenzala (ukusuka 1 EtiMnga 2025)	Umlinganiselo
linzuzo zerhafu — akukho nzala okanye inzala iphantsi kwimali mboleko (umlinganiselo omisiweyo)	7.75% pa
Umlinganiselo Wenzala (ukusuka 1 EyoKwindla 2026)	Ixabiso
Emva kwexesha okanye intlawulo engaphantsi kwerhafu	10.25% ngonyaka
Imbuyiselo intlawulo engaphezulu kwirhafu	6.25% ngonyaka
Imbuyiselo yerhafu emva kokuphumelela isibheni okanye isibheni sivunye yi-SARS	10.25% ngonyaka
Imbuyiselo ye-VAT emva kwexesha elimiselweyo	10.25% ngonyaka
Intlawulo esemva kwexesha ye-VAT	10.25% ngonyaka
Intlawulo Yerhafu kwimpahla	10.25% ngonyaka

Iimbilasane Zohlahlo Lwabiwo-mali

Umlinganiselo werhafu ehlawulwayo yobuqu nembuyekezo elungisiweyo enokubuyiselwa emntwini ngenxa yamandla emali.



Ukunyuswa kwe-VAT enyanzeliswayo ukuba ibhaliswe imiselwe kwi **R2.3 yezigidi**



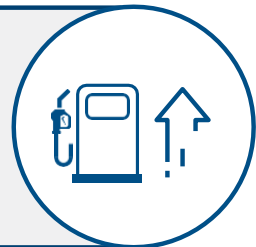
Ukunyuswa koMnikelo Wokonga Okungahlawuli
Irhafu **R46 000** ngonyaka



Kunyuke nge-**3.4%** irhafu yenzinto ezifana
notywala neemveliso zecuba.



Irhafu yamafutha emoto inyuke nge- **9 senti** ilitha, ize idizili nge-**8 senti** ilitha.



Ukunyuswa komnikelo weLevi
Yengxowa-mali Yeengozi Zendlela
kwipetroli nakwidizili yi-**7 senti** ilitha.



Kunyuswa iRhafu Yekhabhoni nge-**5 senti**
ilitha kwipetroli, ne-**6 senti** kwilitha yedizili.



Kuseza kwenziwa uthethwano ngerhafu
yokungcakaza ekwi-intanethi kuzwelonke ku-2026.

