**Intela Nabangezona izakhamizi**

INingizimu Afrika inohlelo lwentela ngokuba yisakhamuzi, okusho ukuthi izakhamizi ziyakwazi ukungafakwa kokuthile, uma betheliswa kumalingeniso abayithole noma kuphi emhlabeni, kungakhathaleki ukuthi leyo malingeniso itholakale kanjani. Uma kuqhathaniswa, abangezona izakhamizi bona batheliswa kumalingeniso emthombo wayo ungowaseNingizimu Afrika. Njengoba izinhlelo zentela zihluka ngokwezwe nezwe, kungenzeka ukuthi inani elithile litheliswe kabili. Lokhu kutheliswa kabili okungase kwenzeke kuyakwazi ukukwehliswa ngokuphunyuzwa kuntela okutholakala kuZivumelwano Zokuteliswa Kabili (i-DTAs) ezikhona. Lawa ma-DTA yizivumelwano zamazwe omhlaba eziphakathi kwamazwe ukuze abhekane nokuncintisana ngamalungelo okutheliswa kwemalingeniso yomkhokhintela oyedwa. Ngaphansi kokuhlinzekelwa yi-DTA, umholo wongesona isakhamuzi awuthole eNingizimu Afrika angase ungangeni ngaphansi kwentela evamile eNingizimu Afrika lapho izidingo ezithile kuhlangatshezenwe nazo.

**Ubani othathwa njengongesona isakhamuzi?**

Masiqale ngokuchaza ukuthi sisho ukuthini uma sikhuluma "ngesakhamuzi”. Ngokuqonda lokho, uzokwazi ukuth ngabe uyafaneleka yini noma cha ngalokho-ke uzokwazi ukuthi uyisakhamuzi noma awusona isakhamuzi.   Ngaphansi komthetho waseNingizimu Afrika kunezinhlobo ezehlukene zezakhamizi, isibonelo isakhamuzi ngokoMthetho weNtela yeMalingeniso, 1962 sichazwa ngokubizwa "ngokuhlola ukuba khona siqu endaweni" kanti isakhamuzi esivamile ngokuchazwa ngokomthethomvama waseNingizimu Afrika.   Noma ngubani oyisakhamuzi (ngokomqondo womthethomvama) eNingizimu Afrika ngesikhathi sonyaka wokuhlola noma, uma kungenjalo, ehlangabezana nezidingo zohlolo lokuba khona siqu endaweni, uzothathwa njengesakhamuzi ngokwenhloso yentela.   Umuntu uzothathwa njengesakhamuzi eNingizimu Afrika uma iNingizimu Afrika kyizwe lapho umuntu ezobuyela khona lapho eseqedile ukuzulazula nezwe. Singachazwa njengendawo yomuntu evamile noma okuyiyo ahlala kuyo, noma eyikhaya lakhe langempela. Uma umuntu engesona isakhamuzi eNingizimu Afrika, angahlangabezana nezidingo zohlolo lokuba khona siqu endaweni kanti angathathwa njengomuntu oyisakhamuzi ngokwenhloso yentela.   Ukuhlangabezana nezidingo zohlolo lokuba khona siqu endaweni, lowo muntu kumele abe khona siqu sakhe eNingizimu Afrika isikhathi noma izinkathi ezevile –

* ezinsukwini ezingama-91 ngesikhathi salowo nyaka wokuhlola;
* ezinsukwini ezingama-91 ngesikhathi seminyaka emihlanu wokuhlola eyendulela lowo nyaka wokuhlola; kanye and
* nezinsuku ezingama-915 kuleyo minyaka emihlanu eyendulela unyaka wokuhlola.

Umuntu ohluleka ukuhlangabezana nalezi zidingo ezintathu angeke aphumelele ekuhlolelweni ukuba khona siqu endaweni. Phezu kwalokho, namuphi umuntu ohlangabezana nezidingo zokuhlolelwa ukuba khona siqe endaweni, kodwa engaphandle kwaseNingizimu Afrika isikhathi esingaphezulu kwezingama-330 ezinganqamukanga, angeke athathwe njengesakhamuzi ukusukela ngosuku umuntu agcina ngalo ukuba khona siqu kuleyo ndawo. Uma umuntu engesona isakhamuzi, futhi engahlangabezani nezidingo zohlolo lokuba khona siqu endaweni, lowo muntu uzothathwa njengomuntu ongesona isakhamuzi ngokwenhloso yentela. Lokhu kusho ukuthi umuntu uzotheliswa intela kumaligeniso emthombo wayo useNingizimu Afrika, isibonelo, inzalo etholwe eBhange laseNingizimu Afrika; imalingeniso etholakale ngokuqashisa isakhiwo eNingizimu Afrika; kanye nemisebenzi eyenziwe eNingizimu Afrika.

Umuntu uyakwazi ukungabi isakhamuzi ngokuyeka ukuba isakhamuzi sentela eNingizimu Afrika. Ngolwazi olwengeziwe ngenqubo eyiyo okumele ilandelwe uma uyeka ukuba yisakhamuzi sentela, bheka ikhasi lesizindalwazi elithi-Cease to be a Resident.

Izinhlobo zemalingeniso

*Imalingeniso yokusebenza*

Imalingeniso engumholo eNingizimu Afrika yongesona isakhamuzi izotheliswa intela evamile eNingizimu Afrika, ngaphandle uma kunesivumelwano esaziwa nge-DTA phakathi kweNingizimu Afrika nezwe elingaphandle ahlala kulo, usho okunye.  
  
Okokuqala nje ukuthi umuntu ongesona isakhamuzi owenza umsebenzi eNingizimu Afrika imalingeniso lakhe lokusebenza litheliswa intela yaseNingizimu Afrika. Kodwa-ke, uma kukhona i-DTA futhi lezi zidingo ezintathu ezilandelayo kuhlangatshezwene nazo imalingeniso angeke itheliswe intela yaseNingizimu Afrika:

* Uma eseNingizimu Afrika isikhathi noma izikhathi ezingevile ezinsukwini eziyi-183 ezinyangeni eziyi-12 (hhayi ukuthi kuze kube unyaka wokuhlola).
* Uma umholo wakhe ukhokhwe umqashi noma egameni lomqashi ongesona isakhamuzi saseNingizimu Afrika.
* Uma umholo wakhe ungaphumi "ebhizinisini elisebenza ngokugcwele" umqashi wangaphandle analo eNingizimu Afrika. "Ibhizinisi elisebenza ngokugcwele" yigama eliyinkimbinkimbi, ikakhulukazi ukuthola ukusunguleka kwalo kodwa empeleni kusho indawo yokusebenzela engaguquki yomqashi lapho kwenzelwa khona ibhizinisi ngokuphelele noma ingxenye yalo.

***Impesheni nama-anyuwithi***

Inani elitholwe ongesona isakhamuzi liba yisamba semali, yimpesheni noma yi-anyuwithi esuka esikhwameni sempesheni, ekongiweni kwempesheni, esikhwameni sokuhlinzekela noma esikhwamnei sokongiwa kweyokuhlinzekela nemisebenzi okutholwe noma okuqongelelwe ngayo lelo nani yenziwa eNingizimu Afrika lizotheliswa intela evamile eNingizimu Afrika. Uma inani elitholakele noma eliqongelelwe lingelomsebenzi owenziwe phakathi nangaphandle kweNingizimu Afrika, yingxenye yenani lomsebenzi owenziwe eNingizim Afrika kuphela ezotheliswa intela yaseNingizimu Afrika.  
I-anyuwithi etholwe esikhwameni se-anyuwithi yomhlalaphansi lapho yathathwa eNingizimu Afrika inomthombo ovela eNingizimu Afrika. Ama-anyuwithi afana nalawa atheliswa intela evamile yaseNingizimu Afrika, kodwa-ke, okuhlinzekelwa yisivumelwano sokutheliswa kabili kungaba nomthelela ekuthelisweni kwe-anyuwithi eseNingizimu Afrika.

***Inzalo***Inzalo etholwe noma eqongelelwe ongesona isakhamuzi emthonjeni oseNingizimu Afrika uyaxolelwa kuntela evamile yaseNingizimu Afrika ngaphandle uma ongesona isakhamuzi –

* ebekhona siqu eNingizimu Afrika isikhathi noma izikhathi ezevile ezinsukwini eziyi-183 ezinyangeni eziyi-12 ezendulela usuku lowo muntu athola ngalo noma aqongelela ngalo inzalo; noma
* isikweletu esinenzalo sixhumene nebhizinisi lalowo muntu eNingizimu Afrika.

Inzalo etholwe noma eqongelelwe ongesona isakhamuzi exolelwe kuntela evamile izobanjelwa intela ka-15%, inqobo uma ongesona isakhamuzi –

* ebekhona siqu eNingizimu Afrika isikhathi noma izikhathi ezevile ezinsukwini eziyi-183 ezinyangeni eziyi-12 ezendulela usuku okukhokhwe ngalo inzalo; noma
* isikweletu esinenzalo sixhumene nebhizinisi lalowo muntu eNingizimu Afrika futhi lowo muntu ubhalisile njengomkhokhintela eNingizimu Afrika.

Uma ongesona isakhamuzi ekhona eNingizimu Afrika isikhathi esevile ezinsukwini eziyi-183, inzalo etholwe noma eqongelelwe ongesona isakhamuzi emthonjeni oseNingizimu Afrika itheliswa ngentela evamile yaseNingizimu Afrika. Kulokhu kwakamuva, uyakwazi ukuxolelwa:

* lapho ungumuntu ovamile oneminyaka engama-65 yobudala, inani kuba ngu-R34 500; noma
* kokunye, inani kuba ngu-R23 800.

***Imihlomulonzuzo***Intela yemihlomulonzuzo ikhokhwa ngezinga elingu-20% ukusukela mhla zingama-22 kuNhlolanja 2017 kumihlomulonzuzo ekhokhwe yizinkampani ezinobuhlali (ngaphandle kwezinkampani eziyizizinda zenkampani). Intela yemihlomulonzuzo iphinde ikhokhwe kumihlomulonzuzo yangaphandle kufinyelele ekutheni imihlomulonzuzo yangaphandle ayibi yngxenye yokwaba impahla futhi ikhokhwa yizinkampani zangaphandle ngokwamasheya asohlwini. Kodwa-ke, izinga lingehliswa ngokwezivumelwano ze-DTA eziningi. Yize intela yemihlomulonzuzo iyingxenye yoMthetho, iseceleni kwentela evamile. Ngokuvamile, umhlomulonzuzo utheliswa intela yemihlomulonzuzo noma intela evamile, hhayi kokubili.   Imihlomulonzuzo yomthombo waseNingizimu Afrika etholwe noma eqongelelwe kulabo abangabaninimasheya ayitheliswa intela evamile; kodwa-ke, kukhona okungangeni kulo mthetho.   Umhlomulonzuzo uyaxolelwa kuntela yemihlomulonzuzo uma umnini ozuzayo engumuntu ongesona isakhamuzi futhi nomhlomulonzuzo ukhokhwe yinkampani yangaphandle ngokwamasheya asohlwini.   Umnini ozuzayo ongesona isakhamuzi kumele athumele amafomu afanele okudalula atholakala kusizindalwazi sakwaSARS awayise enkampanini noma kulowo ongumxhumanisi ukuze imihlomulonzuzo ingabanjwelwa intela yemihlomulonzuzo .   Ngolwazi olwengeziwe kuntela yemihlomulonzuzo, bheka isiqondiso esiphelele ngentela yemihlomulonzuzo i-Comprehensive Guide to Dividends Tax.

***Inzuzobunini (Royalties)***Kongesona isakhamuzi, inkokhelo "yokuba nekhono lokwenza" etholwe noma eqongelelwe yilowo muntu ngokusebenzisa noma ngelungelo lokusebenzisa impahla esunguliwe noma ukunika imvume yokuba kusetshenziswe leyo mpahla eNingizimu Afrika, zitheliswa intela engu-15% (noma izinga elibizwe yi-DTA efanele ukuze kugwenywe intela).   Ongesona isakhamuzi uzoxolelwa kuntela kunzuzobunini uma:

* lowo muntu ekhona siqu eNingizimu Afrika isikhathi esevile ezinsukwini eziyi-183 ezinyangeni eziyi-12 ezendulela usuku okukhokhwe ngalo inzuzobunini;
* impahla ekhokhelwa inzuzobunini ixhumene nebhizinisi eliseNingizimu Afrika,
* inzuzobunini ikhokhwa yinkampani eyisizinda noma ikomkhulu lenkampani ngokunika imvume yokusebenzisa noma ilungelo lokusebenzisa impahla njengoba kuchaziwe kanti futhi ingase ibe nokuthile okungafakwa.

Uma kwenzeka inzuzobunini etholwa ongesona isakhamuzi ixolelwa kuntela yokubanjewa, izobizwa intela evamile yaseNingizimu Afrika.

***Imalingeniso yokuqashisa***

Umthombo wemalingeniso yokuqashisa uvame ukuba ngeyalapho indawo isetshenziswa usuku nosuku. Imalingeniso yokuqashisa evela eNingizimu Afrika, etholwe noma eqongelelwe ongesona isakhamuzi izotheliswa intela evamile yaseNingizimu Afrika. Izindleko ezifana nentela yendlu, inzalo yesikweletu sendlu, umshwalense, ukulungiswa zingafakelwa isicelo sokukhokhwa njengezinto ezibanjwayo kulemalingeniso yokuqashisa, okungase kube nemibandela ethile.

***Intela kubadlali namaciko basemazweni angaphandle***

Nasiphi isakhamuzi esinesibopho sokukhokha naliphi inani kowezikaqeda isizungu wangaphandle noma umdlali ngokudlala kwakhe eNingizimu Afrika, kumele abambe noma asuse kuleyo nkokhelo inani elithile lentela, alaziwa "ngentela kubadlali namaciko basemazweni angaphandle", ngezinga elingu-15% kuzo zonke izinkokhelo ezenzelwe lowo muntu okwezikaqeda isizungu noma ongumdlali. Isakhamuzi esibambe intela kumele siyikhokhe kwaSARS egameni lalowo muntu okwezikaqeda isizungu noma ongumdlali ngaphambi kokuphela kwenyanga elandela okwabanjwa ngayo intela. Ukuhluleka ukubamba intela uyikhokhe kwaSARS kuzokwenza ukuba isakhamuzi sikwelete intela.

Uma kwenzeka ukuthi awukwazi ukuphendula ngentela ebanjiwe (isibonelo, umuntu okumele akhokhele okwezikaqeda isizungu noma umdlali wangaphandle engesona isakhamuzi), umuntu okwezikaqeda isizungu noma ongumdlali wangaphandle nguye ozoba nesikweletu sentela engu-15% okumele ikhokhwe kwaSARS ezinsukwini ezingama-30 emva kokutholakala kwenani litholwa yilowo okwezikaqeda isizungu noma umdlali wangaphandle.

Intela yokubambisa engu-15% kulabo abangamaciko nabadlali bangaphandle yintela yokugcina ezinkokhelweni ezifana nalezi ezitholwe noma eziqongelelwe umuntu okwezikaqeda isizungu noma umdlali wangaphandle. Ibe isilandela ukuthi uma kunemalingeniso etholwe noma eqongelelwe kumuntu okwezikaqeda isizungu noma ongumdlali wangaphandle emthonjeni waseNingizimu Afrika, yileyo malingeniso kuphela ezotheliswa intela yemalingeniso yaseNingizimu Afrika. Amanani atholwe noma aqongelelwe umuntu okwezikaqeda isizungu noma ongumdlali, ezotheliswa ngo-15% yentela akumele ifakwe uma kubalwa iskweletusibopho sentela.

Namuphi umuntu onesibopho sokusungula, ahlele noma axhumanise umdlalo othile eNingizimu Afrika futhi ozoklonyeliswa ngokuqondile noma ngokungaqondile ngalowo msebenzi wokusungula, ukuhlela noma ukuxhumanisa, kumele azise uSARS ngalowo msebenzi azowenza ezinsukwini eziyi-14 zokuphetha isivumelwano bese ehlinzeka uSARS ngemininingwane mayelana nalowo msebenzi njengoba angase adingwe uSARS.

Intela yokubambela engu-15% kumuntu okwezikaqeda isizungu noma ongumdlali wangaphandle ayisebenzi kumuntu okwezikaqeda isizungu noma ongumdlali wangaphandle eqashwe umqashi waseNingizimu Afrika, futhi ekhona siqu sakhe eNingizimu Afrika izinsuku ezevile kweziyi-183 ezinyangeni eziyi-12 eziqala noma eziphela ngonyaka wokuhlola okwenziwe ngawo lowo msebenzi. Ezimweni ezinjalo, umuntu okwezikaqeda isizungu noma ongumdlali wangaphandle kumele akhokhe intela yemalingeniso efanayo neyesakhamuzi, okungukuthi, ngezinga elibekiwe lentela yemalingeniso, engase idinge ukuba kuthunyelwe amafomu entela yemalingeniso. Ezimweni ezinjalo, ayikho intela yokubambisa okumele ibanjwe. Inkokhelo enjalo, eyenziwe umqashi waseNingizimu Afrika eyenzela umuntu okwezikaqeda isizungu noma ongumdlali wangaphandle (isisebenzi), ithathwa njengeholo, elitheliswa intela yemalingeniso yaseNingizimu Afrika ngokuthi intela yesisebenzi ibanjwe umqashi waseNingizimu Afrika.

***Intela Yenzuzomali (i-CGT)***

Abangezona izakhamizi batheliswa i-CGT kulezi zimpahla ezilandelayo:

* Impahla enganyakazi noma nayiphi inzalo noma ilungelo laluphi uhlobo lomuntu ongesona isakhamuzi noma impahla enganyakazi eseNingizimu Afrika. Izibonelo kungaba ifulethi, yindlu, yipulazi, noma umhlaba ongenalutho.
* Izabelo zezilinganiso enkampanini lapho inani lemakethe elingu-80% noma ngaphezulu lalezo zabelo, liqondene ngqo noma ngokungaqondile nempahla enganyakazi eseNingizimu Afrika.
* Inzalo ekhona kuthrasti lapho inani lemakethe elingu-80% noma ngaphezulu laleyo nzalo ekhona liqondene ngqo noma ngokungaqondile nempahla enganyakazi eseNingizimu Afrika.
* Izimpahla zanoma yiyiphi inkampani yongesona isakhamuzi ezinze eNingizimu Afrika.

***Intelamafa (Estate Duty)***Intelamafa ibizwa enanini elitheliswa intelo empahleni ekuyo yonke indawo emhlabeni yomuntu oshona mhla noma ngaphambi komhla lu-1 kuMbasa 1955. Impahla yomufi inemikhawulo ethile uma umuntu engesona isakhamuzi (umuntu ovamile ongesona isakhamuzi esivamile saseNingizimu Afrika) ngokungafakwa kwempahla yangaphandle yabantu abangezona izakhamizi eNingizimu Afrika. Isimo sobusakhamuzi sempahla yomufi silandela isimo sobusakhamuzi somuntu oshonile ngesikhathi ashone ngaso.   Impahla engafakiwe empahleni yomufi owayengesona isakhamuzi esivamile saseNingizimu Afrika ngosuku ashona ngalo kumi kanje—

* Naliphi ilungelo lempahla enganyakazi esendaweni engaphandle kwaseNingizimu Afrika;
* Naliphi ilungelo lempahla enyakazayo esendaweni engaphandle kwaseNingizimu Afrika;
* Nasiphi isikweletu esingakwazi ukubuyiswa noma ilungelo lokwenza elingasebenzi ngokomthetho eNkantolo yaseNingizimu Afrika;
* Nasiphi isenzo sesihe, ilayisensi, ilungelo, umklamo, uphawu lokuhweba, ilungelo lokukopisha noma ilungelo elifuze lawa elingabhalisiwe noma elingasebenzi ngokomthetho eNingizimu Afrika noma elixhumene nolunye uhwebo, ibhizinisi noma umsebenzi wobungoti eNingizimu Afrika;
* Nasiphi isitokwe noma amasheya angakamufi kunhlangano yabaphathizakhiwo abangeyona inkampani;
* Nasiphi isitokwe noma amasheya akade engawomufi enkampanini, inqobo uma ukudluliswa lapho kushintsha ubunini kusitoko noma amasheya kubhalisiwe akudingeki ukuba kubhaliswe eNingizimu Afrika;
* Namaphi amalungelo emalingeniso ekhiqizwe noma ezuzwe kunoma yisiphi isakhiwo okukhulunywe ngaso kulokhu okune okubalulwe ngenhla.

Ngolwazi olwengeziwe ngendlela intela ephathwa ngayo kulabo abangezona izakhamizi eNingizimu Afrika, sicela ubheke iziqondiso ezisohlwini ngezansi.