**Utshalomali olungatheliswa**

Luyini?

Utshalomali olungatheliswa lwethulwa njengesikhuthazi ngenhloso yokugqugquzela ukonga emakhaya. Lesi sikhuthazi saqala ukutholakala kusukela mhla lu-1 kuNdasa 2015.

Luzosebenza kanjani?

Utshalomali olungatheliswa luhlinzekwa amabhange agunyaziwe, abahlinzeka ngemishwalense yesikhathi eside, umphathi wezinhlelo ezihlanganyele ezibhalisiwe (kukhona okuthile okungafakwa), uHulumeni kaZwelonke, i-mutual bank, i-co-operative bank, iPostbank yaseNingizimu Afrika, umhlinzeki wosizo lokusingathwa kwezimali kanye nomuntu ogunyazwe ukushintshana okugunyaziwe ukuba enze umsebenzi othile wezabelo ngokwemithetho yokushintshana. Abahlinzeka ngosizo kumele babekwe nguNgqongqoshe kuGazethi. Ngokomtheth-nqubo wamanje, yilaba abangenhla ababekiwe.

Uhlaka

* Asikho isidingo sokukhokha intela yemalingeniso, intela yezabelo noma intela yenzuzomali uma ubuyisa amafomu emininingwane ngentela kulezi zinhlobo zotshalomali.
* Kunomkhawulo ngonyaka kanjalo nowesikhathi umuntu asiphilayo.

| **​Unyaka wokuhlola** | **Imikhawulo ngonyaka ​** |
| --- | --- |
| ​2016 | ​30 000 |
| ​2017 | ​30 000 |
| ​2018 | ​33 000 |
| ​2019 | ​33 000 |
| ​2020 | ​33 000 |
| ​2021 | ​36 000 |

* Qaphela ukuthi nayiphi ingxenye yomkhawulo ngonyaka engasetshenzisiwe iyacwila (okungukuthi, ayiqhutshezelwa phambili kunyaka olandelayo wokuhlola).
	+ Isibonelo 1:
* Unyaka wokuhlola wezi-2020
	+ Umkhawulo ngonyaka ngu-R33 000
	+ Umkhokhintela X utshale u-R27 000.
	+ Le ngxenye engasetshenzisiwe engu-R6000 AYIDLULISELWA onyakeni olandelayo wokuhlola
* Isibonelo 2:
Unyaka wokuhlola wezi-2021
	+ Umkhawulo ngonyaka ngu-R36 000
	+ Lapho utshalomali lomkhokhintela lungu-R40 000
		- Kuzoba nenhlawulo engu-40% enanini elevile elingaphezulu kuka-R36 000
		- Ngakho-ke, R40 000 ususa u-R36 000 = R4 000 x 40% = R1 600 wenhlawulo izokhokhwa kwa-SARS.
		- Le nhlawulo ifakwa kuntela evamile ekhokhwayo kusaziso sokuhlola.
	+ Noma yimuphi umuntu (kubandakanya izingane ezincane) angakwazi ukuba notshalomali olungatheliswa, kodwa-ke, umkhawulo ngonyaka isilinganiso njalo ngonyaka wokuhlola. Isibonelo, ungakwazi ukutshala imali engu-R11 000 (kwa-Old Mutual), R11 000 (kwa-Investec) kanye no-R14 000 (kwa-Absa).
	+ Okunye futhi kukhona nomkhawulo ka-R500 000 esikhathini sokuphila komuntu kumuntu ngamunye.

Umfanekiso

| **​Unyaka wokuhlola** | **​​Utshalomali olwenziwe** |
| --- | --- |
| ​2016 | ​30 000 |
| ​2017 | ​30 000 |
| ​2018 | ​33 000 |
| ​2019 | ​33 000 |
| ​2020 | ​33 000 |
| ​2021 | ​36 000 |
| ​2022 | ​36 000 |
| ​2023 | ​36 000 |
| ​2024 | ​36 000 |
| ​2025 | ​36 000 |
| ​2026 | ​36 000 |
| ​2027 | ​36 000 |
| ​2028 | ​36 000 |
| ​2029 | ​36 000 |
| ​**2030** | **​20 000 *\*Qaphela 1*** |
| ​Total | ​500 000 |
| \*​*Qaphela 1: Imiswe esikhathini sokuphila komuntu kumkhawulo ongu-R500 000* | ​ |

* Qaphela ukuthi lapho amafomu emininingwane ngentela yotshalomali efakwa emalini enikeliwe, imali ekhona ingase ibe ngaphezulu komkhawulo ngonyaka kanye/noma ngesikhathi sokuphila komuntu.
* Isibonelo: uma umuntu etshale imali engu-R36 000 kunyaka wokuhlola wezi-2021 bese ebuyelwa yinzalo engu-R5000 kutshalomali, engena emalini, inani eliphelele ku-akhawunti kuzoba ngu-R41 000. Leli nani eliyinzalo elingu-R5000 alithathwa njengemali oyifakile.
* Lokhu kumele kuqhathaniswe nalapho umuntu ekhipha inzalo kutshalomali (njengakusibonelo esingenhla sika-R5000) bese ephinde elitshala lelo nani ku-akhawunti efanayo yotshalomali olungatheliswa, lelo nani lingumnikelo omusha elizoba nomthelela kuyo yomibili imikhawulo owangonyaka nowangowesikhathi esiphilwa umuntu. Kuzosebenza umgomo ofana uma nayiphi ingxenye yemali ikhishiwe yaphinde yatshalwa kabusha ku-akhawunti efanayo yotshalomali olungatheliswa
* Udlulisomali phakathi kwama-akhawunti otshalomali angatheliswa luqale ukusebenza mhla lu-1 kuNdasa 2018. Abazala bangatshala imali egameni lengane encane. Ingane encane izosebenzisa owayo umkhawulo ngonyaka noma ngesikhathi esiphilayo.
* Ama-akhawunti otshalomali olungatheliswa awakwazi ukuba ama-akhawunti owasebenzisela ukuthenga nokukhokha.
* Imiyalelo yokubamba imali kanye nokusetshenziswa kwe-ATM akwenzeki kulawa ma-akhawunti.

Izibonelo zama-akhawunti afaneleka ku-TFI

* Amadiphozithi angaguquki
* Amayunithithrasti (izinhlelo zotshalomali ezihlanganyele)
* Imishwalense ethile ehlinzekwa abahlinzeka ngemishwalense yesikhathi eside
* Imikhiqizo exhumene notshalomali
* Izikhwama zohwebokushintshana (ama-ETF) ahlukaniswa njengezinhlelo zotshalomali ezihlanganyele.

Yini elandelayo okumele ngiyenze?

Buza kumhlinzeki wosizo mayelana nokutshala imali kutshalomali olungatheliswa.

Abahlinzeki bosizo bazonika uSARS, Kabili ngonyaka, lolu lwazi olulandelayo:

* Isamba seminikelo eyenziwe ngonyaka wentela;
* Isamba samanani akhishiwe ngonyaka wentela;
* Isamba samanani adlulisiwe ngonyaka wentela;
* Isamba somvuzo kutshalomali isibonelo: inzalo, izabelo, ulahlekonzuzomali kanye nenzuzomali.

Njalo ngonyaka abahlinzeki bosizo bazonika laba bakhokhintela lolu lwazi ngokukhipha isitifiketi soTshalomali Olungatheliswa i-IT3(s).