



INQUBOMGOMO YABONDLIWA YE DURBAN PENSION FUND

6th Floor

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2013-09

IZINZUZO ZESIKHWAMA SEDURBAN PENSION
IKHASI-2-

1. INKOKHELO UMA KUSHONA UMHLOLIMPESHENI

1.1. Umfelokazi/ umfelwa uyaye anikwe ilungelo lokuhola inani lempesheni elilinganayo nalelo ebeliholwa umholimpesheni oshonile kuze kuphele izinyanga ezintathu, emva kwalokho athole amaphesenti angu 60 (kuyaye kube ngamapesenti angu 40 uma umholimpesheni eshade/ eshadelwe ngemumva kokuthatha umhlalaphansi) ngaphambi kokuguqula isamba.

Ithebula elingezansi likhombisa izibonelo zempesheni ekhokhelwa abafelwa/abafelokazi ngokwahlukana kwezimo.

IPHESETI ELIGUQULIWE OSUKWINI LOMHLALAPHANSI	IPHESENTI LEMPESHENI ELIZOHOLELWA UMFELWA/UMFELOKAZI	
		Oshade/Oshadelwe ngaphambi kokuthatha umhlalaphansi





0%	60%	40%
10%	66.7%	44.4%
25%	80%	53.5%
33 1/3%	90%	60.0%

1.2. Kuyokhokhwa nempesheni yabantwana uma bengashadile/bengashadelwe, futhi

- a) Beneminyaka engapansi kweyishumi nesishiyagalombili (18).
- b) Baze bafinyelele eminyakeni engamashumi amabili nane (24) uma besafunda ngokugcwele ukungenamkhawulo.

1.3. Ukubalwa kwemali ekhokhelwa abafelwa/abafelokazi iqalwa ukubalwa kuphela uma iSikhwama sesithole lamaphepha ezilandelayo:

- a) Ikhophi yesitifiketi sokushona eqinisekisiwe.
- b) Isitifiketi somshado esiqinisekisiwe.
- c) Imininingwane yasebhange yomfelwa/ umfelokazi.
- d) Umazisi womfelwa/ womfelokazi.
- e) Omazisi kanye nezitifiketi zokuzalwa zezingane kanye nobufakazi bemfundo egcwele engenamkhawulo.

Ukubhaliswa komfelwa/ umfelokazi ohlelweni lokuhola emva kokushona kumholimpesheni kuthatha isikhathi kanti uma kungenjalo kufanele kwenziwe amalungiselelo okuhlangabezana nezidingo zezinyanga ezimbili kulandela ukutholakala kwamaphepha adingakalayo.

Uma kukhona enye incazelo edingekayo mayelana nalokhu okungenhla uyacelwa ukuba uthintane nalaba abalandelayo:

Nkskz. Jennifer Bohus - Inombolo: 031 311 1609 noma
Nkszn. Candice Harnam - Inombolo: 031 311 1615 noma
Mnu. Thami Mtshali - Inombolo: 031 311 1614

**IZINZUZO ZESIKHWAMA SEDURBAN PENSION
IKHASI-3-**

2. UKUKHOKHWA KWEMPESHENI YABANGAHLALI EMZANSI

Uma kudingakala ukuthi impesheni ikhokhelwe kwelinye izwe kufanele umholimpesheni avule i akhawunti yabahlali bangaphandle kwezwe lapha emabhange aseMzansi Afrika lapho kuzokhokhelwa khona impesheni. Lowomholimpesheni ohlala kwelinye izwe useyozenzela amalungiselelo nebhange lakhe laseMzansi ukukhipha imali yalelozwe ahlala kulo. Uma kwenzeka umholimpesheni eshona umfelwa/umfelokazi kuyodingakala azivulele ayakhe i akhawunti yabahlala kwelinye izwe ebhange laseMzansi Afrika lapho kuzokhokhelwa khona impesheni yakhe. Ukugwema ubunzima





nokubambezeleka kokuvula i akhawunti yaseMzansi yabahlala kweliye izwe kufanele umfelwa/umfelokazi womholimpesheni kumele avule i akhawunti ngaphambi kokushiya eMzansi. Lamalungiselelo kumele enziwe nebhange lalowomholimpesheni.

3. AMAPHUZU OKUKHUNJULWA

3.1. Ilamanani alandelayo kuphela angaphungulwa empeshenini yenyanga:

- a) Medical Aid- uma uyilunga lesikimu se medical aid kudingeka ukuthi uthintane nesikimu sakho uma ufisa ukuqhubeka nayo.
- b) Intela ebanjwa kwimpesheni yanyangazonke, uma ikhona.
- c) Imali eyongiwa kwi Sikhwama se Durban Thrift, uma ikhona.

3.2. Njalo ngonyaka enyangeni ka Nhlanguvana okanye ngoNtulikazi (June/July) uyoposelwa Isitifiketi Sokuqhubeka neMpesheni (Pension Continuation Certificate – PCC). Ukuvimbela ukumiswa kokukhokhwa kwempesheni lesi Sitifiketi kufanele sigcwaliswe sibuyiswe nekhophi yomazisi eqinisekisiwe ngokushesha. Uma impesheni yakho imisiwe iyoqaliswa ukukhokhwa enyangeni elandela leyo esithole Isitifiketi sakho ngayo. Uma kwenzeka ungasitholi lesi sitifiketi kuze kube sekupheleni kuka Ntulikazi kufanele uthintane naBaphathi beSikhwama.

3.3. Bhalela iSikhwama usazise kusenesikhathi mayelana noshintsho kwimininingwane yakho yasebhange, ikheli lapho uhlala khona kanye nelokuposa noma imininingwane ephathelene nawe.

3.4. Ngaphandle komholo wango Zibandlela (December), impesheni yakho izokhokhelwa ebhange oliqokile ngomhlaka 27 nyangazonke, noma osukwini olusondele kumhlaka 27 uma uzoshaya ngempelasonto noma ngeholidi likawonkewonke. Izimpesheni zango Zibandlela zikhokhwa ezinsukwini ezimbili ngaphambi komhlaka 25 kuye u Zibandlela.

3.5. Uyothunyelelwa amapheshana ayizaziso zokuhola ngenyanga yakho yokuqala ukuholelwa bese kuba njalo uma kukhona ushintsho eholweni lakho, isib. Ngo Ntulikazi (kikhushulwa umholo), ngoLwezi (kukhokhwa amabhonasi), njal...

3.6. Thinta iSikhwama ngasosonke isikhathi uma unenkinga ngomholo wakho:

Nkskz. Jennifer Bohus	-	Inombolo: 031 311 1609 noma
Nkszn. Candice Harnam	-	Inombolo: 031 311 1615

4. IBHONASI YONYAKA





Ibhonasi yonyaka ikhokhwa ngo Lwezi (November) minyakayonke. Inani lebhonasi ekhokhwayo ilingana nenani lempesheni yakho yanyangazonke. Ibhonasi yokuqala ikhokhwa ngokwesilinganiso sezinyanga umholimpesheni/ umfelwa/umfelokazi aqalise ngazo ukuhola impesheni zingakapheli izinyanga eziyishumi nambili (12).

5. UKUKHUSHULWA KWEMPESHENI NGONYAKA

Impesheni ikhushulwa kusukela mgomhlaka 1 kuNtulikazi njalo ngonyaka. Ukukhushulwa ngokwemigomo yeSikhwama kwenziwa kube semgqeni olingene nokwenyuka kwamanani okuthengiswa ekupheleni kwezinyanga eziyishumi nambili ezingaphambili kwandulela uMasingana (January) wonyaka. Noma ukuphi ukukhushulwa kuhambisana namandla okwanzenjalo. UMkhandlu waSethekwini unesivumelwano sokuqinisekisa ukuthi izimpesheni ziyakhushulwa minyakayonke okungenani ngamaphesenti angu 60 enkomba yemalintengiso. Ngokwemigomo yamanje izimpesheni zenyuswe ngobuningi bamaphesenti angu 60 kuya kwangu 100 enanini lentengiso ngokwamandla okwenzenjalo.

6. IMIKLOMELO YOSUKU LOKUZALWA

Imiklomelelo yosuku lokuzalwa ikhokhwa ngenyanga umhlolimpesheni / oshadene naye qeda iminyaka engamashumi ayisokhombisa (70), engamashumi ayisishiyagalombili (80), engamashumi ayisishiyagalolunye (90) kanye neminyaka eyikhulu (100).

7. INANI ELIYINSALELA

Inani eliyinsalela elingene neminikelo yelunga ephindwe kabili ngaphansi kwanoma iliphi inani eliguquliwe kanye nempesheni yanyanga zonke ekhokhwayo.

8. UKUXAZULULWA KWEMIBANGO

Imibango emayelana neSikhwama ingathunyelwa kuMphathi weSikhwama, 6th Floor Florence Mkhize Building, 251 Anton Lembede Street, Durban, 4001 noma kuMahluleli weSikhwama Sempesheni, P.O. Box 651826, Benmore, 2010.

