INCWADI YEENDABA YAMALUNGU

2021 SECOND EDITION

Lungu Elithandekayo

Umgaqo 28 woMthetho weeNgxowamali zeMihlalaphantsi,, onguNombolo 24 ka-1956 ("lo Mthetho") nguwo omisela umyinge wemali ingxowamali yomhlalaphantsi engayityala kuMqeshi othatha inxaxheba kule ngxowa-mali. Kungoku nje loo myinge umi kwi-5% yee-aseti zengxowa-mali. Utyalo-mali olwenziwa nguMqeshi othatha inxaxheba ungaba nenzuzo kumalungu ngeendlela ezininzi. Utyalomali olo ludla ngokwenziwa ngokungathanga ngqo, oko kusenziwa ngumphathi wee-aseti oye akhethe izabelo kwimalike evulelekileyo njengakwezona zabelo ziphambili kwi-JSE. Ngokubhekiselele kwiMineworkers Provident Fund ("MWPF/Fund"), ukubanezabelo kwenzeka kwezona nkampani ziphambili ngenkqubela kwishishini lemigodi, nkampani ezo zinjengeHarmony, enguMqeshi othatha inxaxheba kule ngxowamali. Ukususela malunga nokuya ekupheleni kuka-2020, izabelo zezi nkampani ziye zaqhuba kakuhle kakhulu kwaye zivelisele abaninizabelo nabatyalimali ixabiso elikhulu - nale Ngxowamali ngokunjalo.

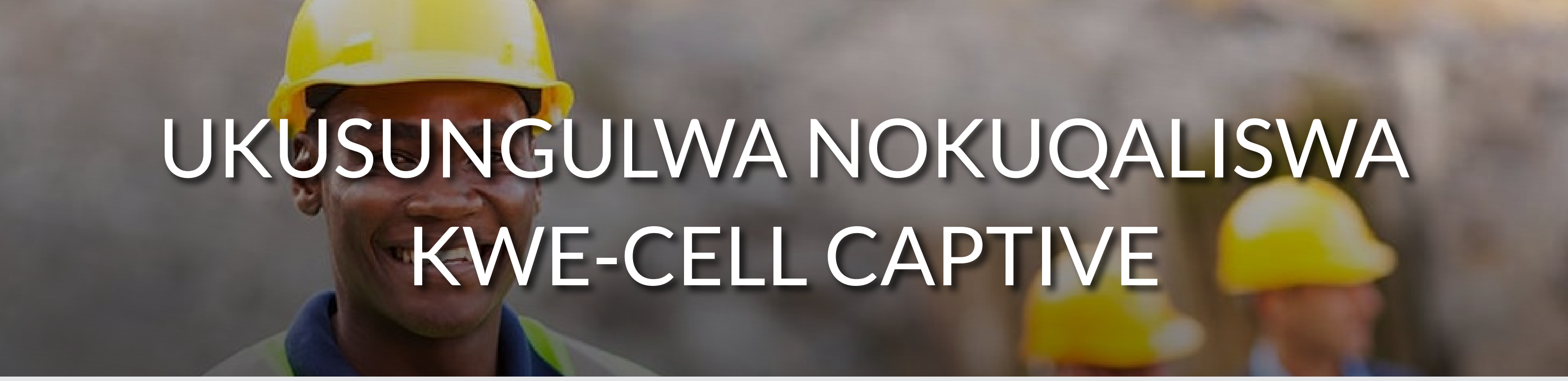
Ngokomthetho le Ngxowamali kufuneka ityale imali emyinge uya kuma kwi-5% yeeaseti zayo, iyityale kwizabelo zoMqeshi othatha inxaxheba. Njengoko sele kucacisiwe, i-MWPF ityale imali kwizabelo ezithile zaBaqeshi abathatha inxaxheba.

Kodwa , ngenxa yembuyekezo encumisa ngokumangalisayo efunyenwe kutyalomali, iMWPF, igqibele idlulile kuloo mmiselo we-5% oko kungenziwanga ngabom. INgxowamali ke ngoko ingakhetha ekubeni iwuphungule umyinge wotyalomali kuBaqeshi abathatha inxaxheba okanye ifake isicelo sokuxoleleka kwiFinacial Sector Conduct Authoriy ("FSCA") ukuze ibe nokuqhubeka ukutyala imali de ifikelele kowona mmiselo uphezulu uyi-10%. NgokoMgaqo 28.

I-FSCA iya kusiqwalasela kambe isivume isicelo eso kuphela xa yanelisekile ukuba iNgxowamali ibonisene namalungu ayo kwaye asivumile isicelo eso sokolulwa ukuya kuma kummiselo oyi-10% okanye ukuba kukho amalungu achasene naloo nto kufuneke ukuba iNgxowamali isombulule loo mpikiswano. Injongo yolu nxibelelwano kukuchazela amalungu eNgxowamali ngenjongo yeNgxowamali yokufaka isicelo kwiFSCA, ukuze kwandiswe umyinge wotyalomali ukusuka kwi-5% ukuya kwi-10%. Sikholelwa ekubeni amalungu ebezuza kwimbuyekezo encumisa kangakanana kwezi zabelo kwaye aya kuqhubeka ngokuzuza kwixesha elizayo elingekude. Esi sicelo ke ngoko sibonwa njengesincumisayo nesiyinzuzo kwiNgxowamali iyonke nakumalungu ngokunjalo.

Kodwa, ukuba kukho ilungu elifuna ukukuphikisa oku okanye elinenkxalabo ngale nto, livumelekile ukuba lenze njalo ngokuthi loo mpikiswano okanye loonkxalabo liyibhekise kwiGosa eliyiNtloko yeNgxowamali, elinkcukcha zalo zoqhagamshelwano zidweliswe apha emazantsi eli phepha. Ukuba unqwenela ukuphakamisa inkcaso okanye inkxalabo, nceda oko ukwenze kungadlulanga umhla wama-31 kuOktobha 2021, kwaye oko ukwenze ngembalelwano kuphela.

Ingxowa-mali yakuyifumana inkcaso okanye inkxalabo leyo iza kufuna ukuyiphendula ngembalelwano inkcaso okanye inkxalabo leyo. Ukuba kuye kwathi akwabakho nkcaso ibhaliweyo kwithuba elichaziweyo, iNgxowamali iza kufaka isicelo kwi FSCA sokuxoleleka kwaye iya kubhengeza ukuba akubangakho nkcaso okanye nkxalabo ivelisiweyo. Ukuba iNgxowamali iye yafumana ukuvunyelwa yiFSCA, iya kuthatha amanyathelo okwandisa utyalomali lwayo kuBaqeshi abathatha inxaxheba.



UKUSUNGULWA NOKUQALISWA KWE-CELL CAPTIVE

NgoJanawari 2020 le Ngxowamali yaqalisa ukuzi-inshurela ngokwayo inzuzo yokufa (inzuzo ehlawulwa kwakubhubha ilungu lale Ngxowamali, njengomvuzo wonyaka uphindaphindiweyo). Isizathu sesi siphakamiso yayi kukuba kunokuba yinzuzo kumalungu ukuba iNgxowamali iyazi-inshorela ngokupheleleyo inzuzo yomngcipheko ngokupheleleyo; ngolo hlobo kuvunyelwe ukwabiwa okukhulu okunokwenzeka kwegalelo lomqeshi, ukuze kufumaneke ukuhluma kolondolozo olungaphezulwana kuyo yonke imali elondoloziweyo.

Iyasivuyisa eyokuba sikwazise ukuba ukususela kowoku-1 kuOktobha 2021 intsalela yeenzuzo zomngcipheko (Funeral Benefit and Permanent Total Disability Benefit ("PTD")) iya kuba yeyokuzi-inshorela ngendlela ye-Cell Captive. Akuphelelanga apho, le Ngxowamali iyayivuyela neyokuba isungule inzuzo yomngcipheko entsha, i-Temporary Total Disability Benefit ("TTD").

Iyintoni le nto i-Cell Captive arrangment:

i-Cell Captive arrangment yinto apha eyenza ukuba iNgxowamali izibhalisa kambe ibe ne-cell ye-inshorensi kwinkampani ye-inshorensi, ngenjongo yokugcina iinzuzo zayo zomngcipheko ezichongileyo. Le Ngxowamali ibonelela ngemali eyonkunzi ye-cell captive kwaye inoxanduva lokuhlawula iiprimiyam ngokuqhubekekayo ngokubhekiselele kugcino lwe-cell nokuhlawula amabango, ngeli lixa inkampani ye-inshorensi iyiyo ebonelela ngeemfuno zobhaliso lwe-cell. Njengomnini-cell, iNgxowamali ithabathela kuyo uxanduva lwelahleko (ukuba kukho lahleko ibhengeziweyo) ephuma kwi-cell ndawonye neenzuzo ezivela kwiprofiti (ukuba kukho profiti ibhengeziweyo) evela kwi-cell.

Ikhava yoMngipheko ekuBonelelwa Ngayo:

Phantsi kweCell Captive arrangement amalungu eNgxowamali aza kukhavelwa inzuzo yomngcipheko ofanayo (Funeral and 100% of the Permanent Total Disability (PTD)) ndawonye nenye inzuzo yomngcipheko ekuthiwa yi-Temporary Total Disability Benefit ("TTD").

Inzuzo i-Funeral and Permanent Total Disability (PTD) iya kuhlala ingatshintshanga ngelixa inkqubo yemibango itshintsha ukususela kowo-1 kuOktobha 2021.

Temporary Total Disability (TTD) – le yinzuzo entsha yokhubazeko esungulwe ukususela kowo-1 kuOktobha. 2021. Injongo yale nzuzo kukubonelela ngengeniso yenyanga eya kumalungu abakhubazeke okwethutyana, kodwa babe bengakhubazekanga isigxina. Ingensio yenyanga ihlawulwa ilungu xa ilungu lithe lakhubazeka okwethutyana okanye okusigxina ngokwemimiselo yoMgaqo-nkqubo ophathelene noko.

I-Temporary Total Disability (TTD) kwiPolisi uchazwa njengento ethetha ukuba, ngenxa yokonzakala, ukugula okanye isifo, ilungu elo likhubazeke ngokupheleleyo nangokuqhubekayo, kwithuba elo lokulinda, lingakwazi ukwenza umsebenzi oza neprofiti kumsebenzi walo okanye kumsebenzi womqesho wangoku elinokuba liwufanele okanye elinokuba lineemfanelo zawo okanye ekunokulindeleka ukuba qiqiweyo lingaba neemfanelo zawo okanye kungalindeka ukuba lingade libenazo iimfanelo zawo ngokusekelwe kulwazi, uqeqesho, imfundo, ukwazi ukwenza namava. Kodwa libe lingakhubazekanga isigxina kwaye isatifikethi selungu sokomelela sivuselelwe okwethutyana.

Inzuzo yeTTD iSebenza Ngolu Hlobo:

Isixa Senzuzo: 75% of monthly Risk Salary at the Date of Disablement
Ukuncanywa kwePrimiyam: 21.5% of monthly Risk Salary at the Date of Disablement
Eyona Nzuzo iPhezulu: R250 000 per month
Ithuba Lokulinda: 3 (three) months
Elona xesha lide leNzuzo: ukuya kuma kwiinyanga ezingama-24

Indlela Yokubanga:

Qhagamshelana noMqeshi wakho yena oya kufaka ifomu yokubanga yeMWPF, Temporary Total Disability (PTD) kunye neemfuno zonyango namanye amaxwebhu (bhekisa kuluhlu netheyibhuli engezantsi apha).

Uluhlu lweefomu ezifunekayo namaxwebhu obango lweTTD:

- Notification of Possible Disability Claim Form (Ifomu yokwazisa ngobango lokhubazeko olunokubakho).
- I-MWPF Temporary Total Disability Claim Form -TTD egcwaliswe ngokupheleleyo.
- Iphepha lemibuzo yezonyango eligcwaliswe ngugqirha oyingcali obenyanga, okanye ukuba akukho gqirha obenyanga oyingcali, eligcwaliswe ligosa elijongene nezempilo emsebenzini.
- Ubungqina bonyango bokuqhubeka kwefomu yokhubazeko lwethutyana.
- Ikopi eqinisekisiweyo ye-ID yelungu okanye iPaspoti.
- Iphepha elibonisa ingxelo yomvuzo ngokomhla wokugqibela obusebenza ngawo.
- Iingxelo ezinembali yonyango lweminyaka emi-3 –5 ngaphambi kwesiganeko sokhubazeko okanye umhla wokugqibela obusebenza ngawo.
- Izatifiketi zokomelela zeminyaka emi-3 –5 ngaphambi kwesiganeko sokhubazeko okanye umhla wokugqibela obusebenza ngawo..
- Ikopi yeerejista zozimaso zeminyaka emibini edlulileyo, kunye nezinye iimfuno zonyango ezixhasayo / uphando lokufumanisa unyango njengoko kuchaziwe, ngokubhekiselele kwiimeko zonyango ezichaziweyo.

Ikhava ye-Group Life Assurance (GLA) – le nzuzo engokufa ihlala iqinisekiswe ngokupheleleyo kwiNgxowamali kwaye ayichatshazelwa yiCell Captive arrangement kungoku nje.

Le nzuzo ihlala iqinisekisiwe ngokomvuzo wonyaka welungu uphindaphindwe ka-3 kwaye akukho zinguqu kwinkqubo yokubanga.

Ukuba kukho ngcaciso yimbi oyifunayo malunga ne Cell Captive arrangement, inzuzo yeTTD entsha okanye iPolisi eyona mali iphezulu inokutyalwa ngokoMgaqo-28, qhagamshelana nathi ngale ndlela ilandelayo:

010 100 3001

clientservices@mineworkers.co.za

www.mwpf.co.za

Ozithobileyo
Frans Phakgadi
Igosa eliyiNtloko