MINEWORKERS PROVIDENT FUND

INYUZILETHA YELUNGU

Uhlelo Olukhethekile I November 2021

UHLELO LWEZIMALI ZIKAHULUMENI LOKUXHASA UMUNTU ("FLISP")

Lungu elithandekayo

Sibhekisela odabeni olushiwo ngenhla futhi sifisa ukukunikeza umbono ophelele walolu hlelo losizo ngokuxhaswa ngezimali olutholwa yilabo abathenga izindlu okokuqala ngqa, olubizwa ngokuthi uhlelo lwezimali zikahulumeni lokuxhasa umuntu ("FLISP").

Lolu hlelo losizo ngomxhaso luzotholwa kuphela abantu abahola isamba semali ngenyanga ephakathi kuka-**R3 501.00** no-**R22 000.00**. Uxhaso lusuka ku-**R121,626** luye ku-**R27,960**, kuye ngemibandela yokufaneleka.

Amalungu afisa ukufaka isicelo soxhaso lwezimali, kumele ahlangabezane nale mibandela elandelayo ukuze afanelekele i-FLISP:

- Abe isakhamuzi saseNingizimu Afrika noma umhlali waseNingizimu Afrika ngokuphelele onomazisi;
- Labo okuthenjelwe kubo ngokwezimali (ngokwesibonelo umlingani womshado, izingane);
- Labo abangazange bahlomule kunoma yiluphi uhlelo lukaHulumeni Loxhaso Lwezindlu ngaphambilini;
- Labo 'abanemvume egunyaziwe' ye-Home Loan ephuma esikhungweni sezimali esigunyaziwe, ngenjongo:
    - o yokuthenga indawo yokuhlala ekhona; noma
    - o yokuthenga isitende sokuhlala esinezinkonzo esingenamuntu, esixhumene nenkontileka yomakhi wezindlu ebhalisiwe ye-NHBRC; noma
    - o yokwakha indlu esitendini ozifakele kuso izinkonzo, ngokusebenzisa umakhi wezindlu obhalisiwe we-NHBRC.

Uxhaso lwe-FLISP lungasetshenziswa kuphela ezakhiweni zokuhlala emadolobheni asemthethweni, lapho ukudluliselwa kobunikazi kanye nokubhaliswa kwebhondi ye-mortgage kurekhodwa eHhovisi Lamatayitela.

I-FLISP itholakala kuphela ngokuhlanganyela nemali mboleko yezindlu egunyaziwe noma umbolekisi wemalimboleko yezindlu exhaswe yimpesheni. Ilungu kufanele lingene esivumelwaneni nokwamukela ukuthenga, okunemibandela yezimali kanye nemvume ye-FLISP futhi lithole imvume enemibandela evela kubabolekisi abathandwayo, njengo-Iemas, FNB nanoma yisiphi esinye isikhungo sezezimali.

I-FLISP izokhokhwa kuphela uma ubunikazi besakhiwo budluliselwe kwilungu futhi ibhondi ye-mortgage seyibhalisiwe.

Amalungu kumele avakashele amahhovisi oMnyango WezokuHlaliswa KwaBantu aseduze namadolobha noma izindawo ahlala kuzo, ukuze afake isicelo salolu xhaso.

Phawula ukuthi lolu hlelo alunikezwa futhi alutholakali nge-MWPF. Uma ufisa ukuthola imininingwane eyengeziwe noma ukubuza okwengeziwe ngalolu hlelo, sicela uthinte uMnyango WezokuHlaliswa KwaBantu ngokuqondile. I-MWPF ayikho esimweni sokubuzela amalungu. Inhloso yalokhu kukhulumisana ukwazisa amalunga ngokuba khona kwalolu hlelo, uma kwenzeka efisa ukucabanga ukufaka isicelo soxhaso lwezezimali, okumele lwenziwe ngokuhambisana nesicelo esiya ku-lemas, FNB nanoma yisiphi esinye isikhungo sezezimali, ukuze sigunyazwe kusengaphambili futhi njengoba kuchaziwe ngenhla.

Isikhwama sizibophezele ekuphatheni okuhlanzekile futhi okungenayo inkohlakalo.

Uyacelwa ukuthi uqaphele lezi zenzo zokukhwabanisa ezilandelayo ezikhona njengamanje:

- Abakhwabanisi bakubiza besebenzisa umakhalekhukhwini.

  Qaphela ukuthi abasebenzi be-MWPF bazokushayela kuphela besebenzisa inombolo engu-010 100 3000. Asenzi njengomthetho, sibiza amalungu ngomakhalekhukhwini.

- Abakhwabanisi abazenza izisebenzi ze-MWPF bese becela ukuthi amalungu awacishe omakhalekhukhwini awo.

  Qaphela ukuba lokho akukhona okwe-MWPF. Ngeke silokothe sicele ukuthi ucishe umakhalekhukhwini wakho imizuzu embalwa. Uma ucelwa ukuthi wenze lokho, kubike masinyane ku-010 100 3001.

- Abakhwabanisi abakucela ukuthi uqinisekise imininingwane yakho yasebhange ocingweni.

  Qaphela i-MWPF ngeke ilokothe ikucele ukuthi uqinisekise imininingwane yakho yasebhange ocingweni.

- Ukucelwa ukuthi ukhokhe imali khona uzobheka ukuthi kukhona yini imihlomulo esasele ku-MWPF.

  Qaphela labo abafuna ukubheka ukuthi ikhona yini imihlomulo esasele, bangaxhumana ne-MWPF ngqo futhi abangadingi umuntu wesithathu. Ngeke silokothe sicele ababengabavukuzi basezimayini noma abahlomulayo ukuthi basikhokhele imali khona sizobabhekela ukuthi basenayo yini imihlomulo okumele bayithole. I-MWPF ayidingi mali ukubheka ukuthi ngabe lowo owayengumvukuzi wezimayini usenayo yini imihlomulo engafunwanga engakithi.

Qaphela futhi ubike noma yiziphi izenzo zokukhwabanisa esikhungweni semibuzo ngocingo se-MWPF ku-010 100 3001.

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