INYUZILETHA YELUNGU

2021 SECOND EDITION

Lungu elithandekayo

Isimiso 28 soMthetho Wesikhwama Sempesheni, owunombolo 24 ka-1956 ("uMthetho") unquma imikhawulo isikhwama somhlalaphansi lapho esingatshala khona izimali kuMqashi obamba iqhaza esikhwameni. Umkhawulo njengamanje ubekwe ku-5% womcebo wesikhwama. Izimali ezitshalwe yisikhwama kuMqashi obamba iqhaza zingaba usizo kumalungu ngezindlela eziningi. Izimali ezitshaliwe zivame ukufakwa ngqo, yinhlangano elawula ukutshalwa kwezimali egameni lenkampani ikhetha izabelo emakethe evulelekile njengezabelo ezenza kahle kakhulu ze-JSE. Esimweni se-Mineworkers Provident Fund ("i-MWPF/Isikhwama"), ubunikazi bezabelo lapho inkampani inezabelo kwenye inkampani nayo enezabelo enkampaneni yesithathu kodwa eyehlukile kuye kwenzeka kwezinye zezinkampani ezenza kahle kakhulu embonini yezimayini njenge-Harmony, okunguMqashi obamba iqhaza eSikhwameni. Kusukela ngasekupheleni konyaka ka-2020, izabelo zalezi zinkampani bezenza kahle kakhulu futhi zidala lokho okubaluleke kakhulu kwabanikazizabelo nabatshalizimali - okufaka iSikhwama.

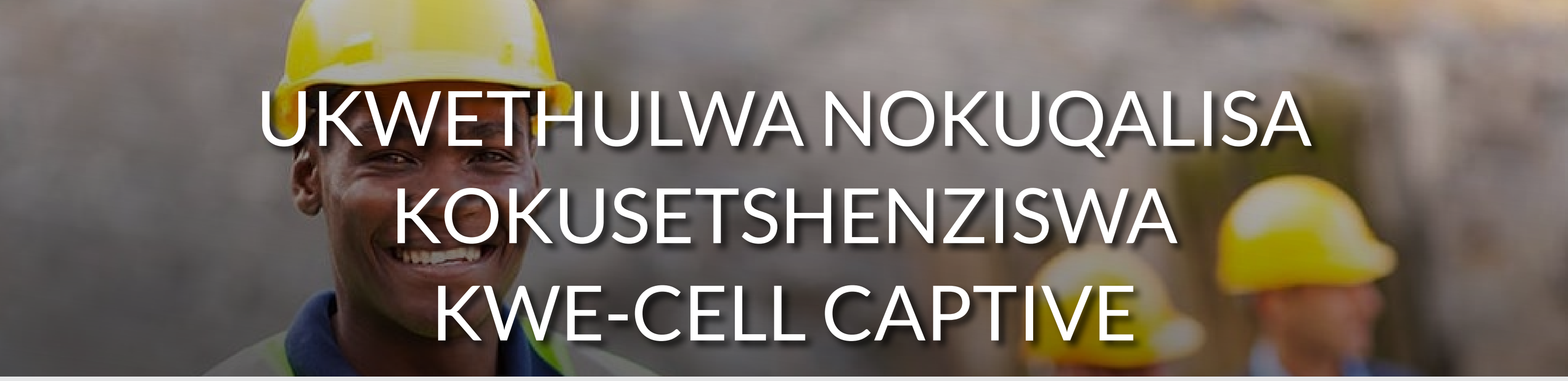
Ngokomthetho, iSikhwama kudingeka ukuthi sitshale izimali eziwu-5% zomcebo waso ezabelweni zoMqashi obamba iqhaza, Njengoba sekuchaziwe, i-MWPF itshale izimali njengamanje ezabelweni zabanye babaQashi ababambe iqhaza, ngokomkhawulo onqunyiwe.

Nokho, ngenxa yenzuzo enhle ngokwedlulele eye yabonakala ezimalini ezitshaliwe, i-MWPF igcine isiyeqile esinqumeni sika-5% ngokungenhloso. Okungenziwa yiSikhwama kungaba ukunciphisa umkhawulo wokutshalwa kwezimali kubaQashi ababamba iqhaza noma sifake isicelo sikashwele kwi-Financial Sector Conduct Authority ("FSCA") ukuze siqhubeke nokutshala izimali kuze kufike emkhawulweni ka-10%. Njengesimiso 28.

I-FSCA izobheka kuphela futhi yemukele isicelo uma yenelisekile ukuthi iSikhwama sibonisene namalungu aso futhi avuma ekwelulweni kwesicelo ukuthi ukutshalwa kwezimali kube nomkhawulo ka-10%; noma lawo malungu engavumanga, iSikhwama sibhekane nalokho kungavumi ngokwenelisayo. Inhloso yalokhu kuxhumana ukukhombisa amalungu eSikhwama, inhloso yeSikhwama ukuletha isicelo kwi-FSCA ukuze kwandiswe umkhawulo wokutshalwa kwezimali kube u-10%. Sikholwa ukuthi amalungu kade elokhu ethola inzuzo enhle kakhulu kulezi zabelo futhi azoqhubeka azuze esikhathini esizayo esiseduzane. Isicelo sibonakala njengesihle impela nesiwusizo eSikhwameni jikelele namalungu aso.

Nokho, uma kwenzeka ukuthi noma yiliphi ilungu lingavumi noma liveza ukukhathazeka, wamukelekile ukuthi wenze njalo ngokuthi lokho kungavumi noma ukukhathazeka ukubhekise kwiSiphathimandla Esikhulu seSikhwama, esimininingwane yaso ibhalwe ezansi nekhasi. Uma ufisa ukukhombisa ukungavumi noma ukukhathazeka, uyacelwa ukuthi wenze njalo ngomhla zingama-30 ku-Okthoba 2021, ngokuthi ubhale kuphela.

Ekutholeni incwadi yokungavumi noma yokukhathazeka, iSikhwama sizophendula noma sibhekane nalokho kungavumi noma ukukhathazeka ngokubhala phansi. Uma kwenzeka kungabikho ncwadi ekhombisa ukungavumi ebhaliwe esikhathini esikhonjisiwe, iSikhwama siyofaka isicelo kwi-FSCA sikashwele bese sisho ukuthi akukho kungavumi nokukhathazeka okuveziwe. Uma kwenzeka iSikhwama semukela imvume kwi-FSCA, siyobe sesithatha izinyathelo zokukhuphula ingozi yaso yokutshala izimali kubaQashi ababamba iqhaza.



UKWETHULWA NOKUQALISA KOKUSETSHENZISWA KWE-CELL CAPTIVE

NgoJanuwari 2020 iSikhwama saqala umshwalense waso womhlomulo wokufa (umhlomulo okhokhwa ekufeni kwelungu leSikhwama, njengeholo lonyaka eliphindaphindiwe.) Isizathu salo mnyakazo kwakungukuthi bekuzoba usizo kumalungu uma iSikhwama besizozithatha umshwalense waso ngokugcwele walowo mhlomulo wengozi; lokho okuvumela ukwabiwa okukhulu kwemali ekhokhwa uMqashi ezosiwa ezimalini zomhlalaphansi zamalungu.

Kuyasijabulisa ukukwazisa ukuthi kusukela mhla lu-1 ku-Okthoba 2021 imihlomulo yengozi isiyonke (Umhlomulo Womngcwabo noMhlomulo Wokukhubazeka Ngokuphelele Unomphelo) izofakwa ngaphansi komshwalense wesikhwama ngohlelo lwe-Cell Captive. Akuyikho kodwa lokho, iSikhwama siyajabula ukwethula umhlomulo omusha wengozi, uMhlomulo Wokukhubazeka Ngokuphelele Kwesikhashana.

Yini uhlelo lwe-Cell Captive:

Uhlelo lwe-Cell Captive yindlela esetshenziswayo lapho iSikhwama sikhokha khona imali ukuthola ukwenzelwa umsebenzi othile futhi sinethuluzi elibalulekile lokusingatha ingozi enkampaneni yomshwalense, ukwenzela ukugcina imihlomula yaso yengozi ehlonziwe. Isikhwama sihlenzeka imali ye-cell captive futhi sikhokhela imali ekhokhwa nyanga zonke okumayelana nokugcina ithuluzi lokusingatha ingozi lisesimweni esifanele kanye nokukhokha izicelo zomshwalense, ngesikhathi inkampani yomshwalense ihlinzeka izimfanelo zenqubo esetshenziswa umshwalense ukuhlonza izingozi ukwenzela ithuluzi lokusingatha ingozi. Njengomnikazi wethuluzi lokusingatha ingozi, iSikhwama semukela ukulahlekelwa (uma kukhona ukulahlekelwa okushiwoyo) okuvela ethuluzini lokusingatha ingozi futhi siyahlomula enzuzweni (uma kukhona inzuzo eshiwoyo) edaleke ethuluzini lokusingatha ingozi.

Umshwalense wengozi ohlinzekwayo:

Ngaphansi kohlelo i-Cell Captive amalungu eSikhwama azongena ngaphansi komshwalense wemihlomulo yengozi efanayo **(Umngcwabo kanye no-100% Wokukhubazeka Ngokuphelele Unomphela)** kanye nomunye umhlomulo ongaphezulu wengozi obizwa **ngoMhlomulo Wokukhubazeka Ngokuphelele Kwesikhashana).**

Umhlomulo Womngcwabo kanye Wokukhubazeka Ngokuphelele Unomphela awuguquki ngesikhathi ukucutshungulwa kwezicelo zomshwalense ziguquka kusukela mhla lu-1 ku-Okthoba 2021.

Umhlomulo Wokukhubazeka Ngokuphelele Kwesikhashana – lona umhlomulo omusha wokukhubazeka owethulwe kusukela mhla lu-1 ku-Okthoba 2021. Inhloso yalo mhlomulo ukuhlinzeka imali engena nyanga zonke kumalungu akhubazeke okwesikhashana, kodwa angakhubazekile unomphela futhi engasakwazi ukusebenza. Imali engena nyanga zonke ikhokhelwa ilungu uma ilungu likhubazeka okwesikhashana noma unomphela ngokwezigatshana zeNqubomgomo ekhona.

Umhlomulo Wokukhubazeka Ngokuphelele Kwesikhashana uyachazwa kwiNqubomgomo ukuchaza ukuthi, ngenxa yokulimala, ukugula noma isifo, ilungu ngokuphelele futhi ngokuqhubekayo, ngesikhathi sokulinda, alikwazi ukusebenza noma ukuthola inzuzo emsebenzini walo, noma umsebenzi womqashi walo wamanje ongalifanela noma eliwuqeqeshelwe noma okungalindeleka ukuthi lizobe seliqeqeshelwe wona, okwakhelwe olwazini lwalo, ukuqeqeshwa, imfundo, ikhono nolwazi lomsebenzi, kodwa alikhubazekile unomphela futhi isitifiketi selungu sokuba nomzimba oqinile nonempilo sihoxisiwe okwesikhashana noma unomphela.

Umhlomulo Wokukhubazeka Ngokuphelele Kwesikhashana usebenza kanjena:

Inani Lomhlomulo: U-75% weHolo Lengozi lanyanga zonke ngoSuku Lokukhubazeka
Ukuyeka ukukhokha imali ekhokhwa nyanga zonke: U-21,5% weHolo Lengozi lanyanga zonke ngoSuku Lokukhubazeka
Inani lemali yomshwalense eliphezulu umshwalense ongalikhokha: R250 000 ngenyanga
Isikhathi sokulinda: Izinyanga ezi-3 (ezintathu)
Isikhathi sokukhokhwa komhlomulo: size sifike ezinyangeni ezinga-24

Sifakwa kanjani isicelo somshwalense:

Thinta uMqashi wakho oyobe ngekhasi le-website loMqashi i-MWPF, esehambisa ifomu egcwalisiwe yesicelo somshwalense Wokukhubazeka Ngokuphelele Kwesikhashana kanye nezimfanelo eziphathelene nesifo nokwelashwa kwaso ezeseka isicelo kanye neminye imibhalo (uhla nethebula okubhekiswa kukho ngezansi) ku-MWPF.

Uhla lwamafomu adingekayo nemibhalo yezicelo zomshwalense Wokukhubazeka Ngokuphelele Kwesikhashana:

- Isaziso sefomu yesicelo sokukhubazeka okungenzeka.
- Ifomu yesicelo somshwalense Wokukhubazeka Ngokuphelele Kwesikhashana ye-MWPF egcwalise ngokuphelele.
- Iphephambuzo eliphathelene nesifo nokwelashwa kwaso eligcwaliswe udokotela obhekene nesifo esithile kuphela okwelaphayo, noma uma engekho udokotela obhekene nesifo esithile kuphela okwelaphayo akube ingcweti yezempilo eyelapha izifo eziphathelene nomzimba, ingqondo, nemizwa.
- Ubufakazi obuphathelene nesifo nokwelashwa kwaso bokuqhubeka kwefomu yokukhubazeka kwesikhashana.
- Ikhophi kaMazisi welungu noma iPhasphothi.
- Isaziso somholo selungu sosuku lokugcina lokusebenza.
- Imibiko yomlando ophathelene nesifo nokwelashwa kwaso yeminyaka emi-3 kuya kweyi-5 ngaphambi kwesehlo sokukhubazeka noma kuze kufike osukwini lokugcina lokusebenza.
- Izitifiketi ezikhombisa ukuqina komzimba nokuthi unempilo zeminyaka emi-3 kuya kweyi-5 ngaphambi kwesehlo sokukhubazeka noma kuze kufike osukwini lokugcina lokusebenza..
- Ikhophi yamarejista akhombisa ukuthi laliya ekwelashweni eminyakeni emibili eyedlule, kanye nezimfanelo eziphathelene nesifo nokwelashwa kwaso ezeseka isicelo / ukuhlolwa kokutholakala kwesifo njengoba kukhonjisiwe, kwezifo ezikhonjisiwe.

Umshwalense wokufa i-Group Life Assurance (GLA) - lo mhlomulo wokufa uhlala ungumshwalense ophelele wesikhwama ngaphakathi eSikhwameni kanti awuthintwa uhlelo i-Cell Captive njengamanje.

Umhlomulo uthathelwa umshwalense weholo lonyaka lelungu elishonile eliphindwe ka-3 kanti akunaluguquko enqubweni yesicelo somshwalense.

Uma kwenzeka udinga olunye ulwazi ngohlelo i-Cell captive, umhlomulo omusha Wokukhubazeka Ngokuphelele Kwesikhashana noma Isimiso 28 wokutshalwa kwezimali okunomkhawulo sithinte kanjena:

010 100 3001
clientservices@mineworkers.co.za
www.mwpf.co.za

Ngikufisela okuhle
Frans Phakgadi
Isiphathimandla Esiphezulu