UKUCACISA NGOKONYUKA KWEMALI YOMHLALA-PHANTSI

IBhodi yaBaphathiswa beGEPF yazisa ukuba abo badla umhlala-phantsi ophantsi kolawulo lwayo baya konyuselwa nge-4.5% kwimivuzo yabo yomhlala-phantsi ukususela ngomhla woku-1 kuApreli 2011. Isigqibo sokuyonyusa ngesi sixa le mali sisekelwe kwimiba emininzi, nalapho eyona ibalulekileyo iyile: izinga lokonyuka kwamaxabiso (iCPI) kwanexabiso elinokufikelewa yile Ngxowa-mali kungakhange kuchaphazeleke kakubi imali yomhlala-phantsi yexesha elizayo. Ukonyuka kwe-4.5% kulingana ne-100% yeCPI (izinga lokonyuka kwamaxabiso). Kukwagcina amanqanaba okukhutshwa kwemali yeGEPF ekuluhlu oluyimfuneko ngokweepolisi kwanemigaqo yayo. Ngaphezu koku konyuka kusisiseko kwe-4.5%, abo badla umhlala-phantsi abamivuzo yabo yehlelwa lixabiso, ngenxa yezinga lokonyuka kwamaxabiso, ukususela ekuthatheni kwabo umhlala-phantsi bayakufumana unyuso-mivuzo lokubeka imivuzo yabo emgangathweni.

IMIBUZO EDLA NGOKUBUZWA RHOQO

1. Kuqikelelwa njani ukonyuswa kwemali yomhlala-phantsi konyaka?

IMigaqo yeNgxowa-mali yoMhlala-phantsi yaBasebenzi bakaRhulumente (*Government Employees Pension Fund* (iGEPF)), ngokunjalo neePolisi zoKonyuswa kweMali yoMhlala-phantsi nezeNqanaba leNgxowa-mali (*Pension Increase and the Funding Level Policies*) zinikezela ngomgaqo-sikhokelo osetyenziswayo ukuze kuqikelelwe ukonyuka kweeengxowa-mali zomhlala-phantsi konyaka. Ngokwala maxwebhu, iBhodi yeNgxowa-mali yeGEPF (iBhodi) inokukwamkela ukonyuswa kwemali yomhlala-phantsi ukuba, emva kokuvunywa kokonyuswa oko, inqanaba lokukhutshwa kwemali kwiNgxowa-mali lingaphezu kwelona nqanaba lisezantsi lokukhutshwa kwemali libekiweyo. Elona nqanaba liphantsi lemali ekhutshwayo ngoku lithi izinto ezizezexabiso zeNgxowa-mali mazibe bubuncinane bomyinge wama-90 (90%) woxanduva lwayo.

Ukunyuswa kwemivuzo konyaka kungathathwa njengoku**nezinto ezintathu** ezibekwe kwi*Pension Increase Policy* yeGEPF (iPolisi yokoNyuswa kwemali yoMhlala-phantsi) eyavunywa yiBhodi (le mihla ingezantsi ibekelwe ukubonisa abo bangenayo kukonyuka komhla woku-1 kuApreli 2011):

- **Ukonyuka okusisiseko.** Ubuncinane ngumyinge wamashumi asixhenxe anesihlanu ekhulwini (75%) wokonyuka okuphakathi kwe-indeksi yamaxabiso abathengi (i*consumer price index - CPI*) kwazo zonke izinto kwisithuba esingaphezu kweenyanga ezili-12 (umhla woku-1 kuDisemba 2009 ukuya kowama-30 kuNovemba 2010) kubo bonke abadla umhlala-phantsi ukususela ngomhla okanye ngaphambi komhla woku-1 kaApreli 2010. Abathathe umhlala-phantsi emva kwalo mhla baya kufumana isabelo esifanelekileyo (*pro-rata*) sokonyuselwa ngokuxhomekeke kwinani leenyanga abasele besidla ngazo umhlala-phantsi.
- **Ukonyuka okubeka imivuzo kumgangatho ofanelekileyo.** Abathathe umhlala-phantsi ngomhla okanye ngaphambi komhla woku-1 kuApreli 2010, ixabiso eliya konyusa imali yomhlala-phantsi (emva kokunikwa kokunyuka okusisiseko nokunye ukonyuka okunxulumene nokonyuka kwamaxabiso) onyusa imali yomhlala-phantsi engundoqo ebikhutshwe xa umntu ethatha umhlala-phantsi yaza yonyuswa ngomyinge wekhulu ekhulwini (100%) wokutshintsha kweCPI ukususela ngomhla wokuthatha umhlala-phantsi ukuya kumhla wama-30 kuNovemba 2010, okanye ixabiso elisezantsi kunelo ngokwesakhono sokwenza seNgxowa-mali, kodwa

owona myinge uphezulu uya kuba ngamashumi asixhenxe anesihlanu ekhulwini (75%).

- **Ukonyuka okuncedisayo.** Nakuphi na ukonyuka okubekwe yiBhodi okungekuko ukonyuka okunxulumene nokonyuka kwamaxabiso.

Kufuneka igxininiswe into yokuba indlela eqhuba ngayo ngokwasezimalini kwanamandla eNgxowa-mali njengoko kuboniswa linqanaba lokunikezelwa kwemali yiyo ezakwenza uqikelelo lokonyuka okunokufikelelwa yiNgxowa-mali nokungasayi kuphazamisana nokusebenza ngokunempumelelo kwale Ngxowa-mali kwixa elizayo. Ukutshintsha kweemeko zoqoqosho kunefuthe elingqalileyo kwindlela eqhuba ngayo le Ngxowa-mali kutyalo-mali, nto leyo ekhokelela kutshintsho lwenqanaba lokukhupha imali (oko kukuthi, umyinge wezinto zexabiso zeNgxowa-mali xa uthelekiswa noxanduva lwayo lwemali ngakumalungu). Ngoko ke inqanaba lokonyuka kwemali yomhlala-phantsi okunokuhlawulwa yiNgxowa-mali kukwatshintsha minyaka le. Ngenxa yoko, akunakwenzeka (okanye akuyomfuneko) ukuba konyuswe zonke ezi zinto zine kuthethwe ngazo apha ngasentla unyaka nonyaka.

2. Ngubani othatha isigqibo malunga noku konyuswa?

Umbali-mingcipheko weNgxowa-mali uphonononga ubume bemali beNgxowa-mali aze anike iBhodi iindlela ngeendlela enokuziqwalasela ngokunxulumene nefuthe lemeko yemali yeNgxowa-mali. Emva koko iBhodi ithatha isigqibo malunga nokonyusa imivuzo ngokusekelwe kuphando kwaneengcebiso zombali-mingciphekho obephanda malunga nesakhono sokumelana noko konyusa ngendlela eboniswe lifuthe lemeko yemali yeNgxowa-mali. IBhodi kufuneka iqinisekise ukuba ukonyuka kwemivuzo kuhambelana neMigaqo kwaneePolisi zeNgxowa-mali njengoko zicaciswe kuMbuzo woku-1 apha ngasentla. Emva koko iBhodi iya kwazisa uMphathiswa wezeziMali malunga nenqanaba lokonyusa aze abeke izimvo zakhe apho abona kufaneleke khona.

Nangona iBhodi ikwathathela ingqalelo nezinye iimeko xa iqwalasela oku konyuswa kwemali, umzekelo ukonyuka okulindelekileyo jikelele kwimivuzo yabasebenzi bakarhulumente okanye ukonyuka kwezibonelelo zikarhulumente, eyona ndlela iphambili yokuthatha isigqibo malunga nenqanaba lokonyusa imivuzo kukuba yimalini enokuthi yonyuswe ngayo iNgxowa-mali.

3. Yonyuka kangakanani na imali yomhlala-phantsi ngowama-2011 kwaye siyintoni isizathu sesi sigqibo?

- **Ukonyuka okusisiseko.** Ngokwe*Pension Increase Policy* (iPolisi yokoNyuswa kwemali yoMhlala-phantsi) ukonyuka okusisiseko bubuncinane bomyinge wamashumi asixhenxe anesihlanu ekhulwini (75%) omyinge ophakathi wokonyuka kweCPI apha ebudeni bonyaka ukuya kutsho kumhla wama-30 kuNovemba 2010. Okona konyuka kuphakathi kweCPI kweli thuba ibisisi-4.5%. Ngenxa yokuqhuba kakuhle kweNgxowa-mali ngokwasezimalini kulo nyaka uphelileyo, iBhodi yaBaphathiswa iye yakwazi ukukwamkela ukonyuka komyinge wesi-4.5 ekhulwini okanye i-100% yeCPI. Ngoko ke **ukonyuka kwemali yomhlala-phantsi okusisi-4.5%** kuya kusebenza ukususela ngomhla woku-1 ku-Apreli 2011.
- **Ukonyuka okubeka imivuzo kumgangatho ofanelekileyo.** Injongo yoku konyuka kukuqinisekisa ukuba ngokuhamba kwexesha amagunya okuthenga emali yomhlala-

phantsi (ngokulinganiselwa ngokweCPI) agcinwa enjalo, kodwa kungabekwa emngciphekweni ubume bemali beNgxowa-mali. Ngenxa yokonyuka kwemali yomhlala-phantsi okunikwe kule minyaka iliqela idlulileyo (jonga impendulo yoMbuzo wesi-4), ukubala koMbali-mingcipheko kubonisa ukuba linani elincinane kakhulu labo badla umhlala-phantsi abaya kukufanelekela ukuba bafumane ukonyuselwa okubeka imivuzo kumgangatho ofanelekileyo kulo nyaka.

- **Ukonyuka okuncedisayo.** Xa kujongwa ukungaqiniseki kwezoqoqosho nezezimali ezisaseleyo okubangelwa kukwehla kwakutshanje kwamandla ezoqoqosho kwihlabathi jikelele kwanefuthe elibi elinokubangelwa koko kuhla kwiNgxowa-mali, iBhodi icingela ukuba akungefaneleki ukuba kunikezelwe ngako nakuphi na ukonyuka okuncedisayo kowama-2011.

4. Kunikezelwe ngokuphi ukonyuka komhlala-phantsi kule minyaka ilishumi idlulileyo?

UMhla oKuqalise ngawo uKonyuka	Ukonyuka koMhlala-phantsi oKunikezelweyo	Ukonyuka okuphakathi kweCPI ukususela ngowoku-1 kuDis ukuya kowama-30 kuNov	Ukuhambelana koKonyuka koMhlala-phantsi nokonyuka kweCPI
1 Apreli 2002	6.00%	5.93%	101%
1 Apreli 2003	7.00%	8.49%	82%
1 Apreli 2004	5.25%	6.99%	75%
1 Apreli 2005	5.50%	1.14%	482%
1 Apreli 2006	4.50%	3.35%	134%
1 Apreli 2007	5.50%	4.45%	124%
1 Apreli 2008	7.00%	6.82%	103%
1 Apreli 2009	9.00%	10.93%	82%
1 Apreli 2010	5.60%	7.4%	75.67%
1 Apreli 2011	4.50%	4.50%	100.0%

Ngokwale theyibhile ingentla kuyabonakala ukuba ukonyuka komhlala-phantsi kwakutshanje kuthe, ngokuphakathi, kwabangaphezulu kokonyuka okusisiseko komhlala-phantsi kwaza kwedlula nakwi-100% lokonyuka kweCPI.

5. Kutheni abo badla umhlala-phantsi bengafumani bhonasi ngenyanga yabo yokuzalwa?

Iingxowa-mali zomhlala-phantsi ezahlukeneyo zineepolisi ezahlukeneyo zokonyusa umhlala-phantsi. Umzekelo, iGEPF inamanqanaba amane okonyuka okunokubekwa yiBhodi: ukonyuka okusisiseko, okunye ukonyuka okunxulumene nokonyuka kwamaxabiso, ukonyuka kokubeka imivuzo kumgangatho ofanelekileyo kunye nokonyuka okuncedisayo (jonga impendulo yoMbuzo woku-1). Ezinye iingxowa-mali zineepolisi ezahlukeneyo yaye zinokuhlawula ibhonasi ngenyanga yokuzalwa ndawonye nokonyuswa jikelele okusezantsi komhlala-phantsi okanye imali yomhlala-phantsi esezantsi. Nokuba yeyiphi indlela

ethathiweyo, ezi ndlela zahlukeneyo zokuhlawula imali yomhlala-phantsi kufuneka zibe nakho ukufikeleleka kuloo ngxowa-mali yomhlala-phantsi.

6. Xa sithetha ngokwemali oku kinyuka kokwamalini?

Ixabiso leRandi loku konyuka lixhomekeke kwimali yomhlala-phantsi yelo xesha yaloo mntu udla umhlala-phantsi. Umzekelo, ukuba lowo udla umhlala-phantsi ngoku ufumana iR1000 ngenyanga ize loo mali yonyuselwe ngesi-4.5% semali yomhlala-phantsi okuqala ngomhla woku-1 ku-Aprel 2011, le mali yomhlala-phantsi yenyanga yonyukileyo iya kuba li-R1045 ukususela ngomhla woku-1 ku-AEprel 2011.

7. Kutheni abo badla umhlala-phantsi besiya befumana ukonyuselwa okuya kusihla ngokuhla xa kuthelekiswa nokonyuka kwemivuzo yabasebenzi bakarhulumente (abasasebenzayo)?

IBhodi iqala ngokuqwalasela ukonyuka komhlala-phantsi ekwaziyo ukufikelela kuko iNgxowa-mali. Ukuba iNgxowa-mali inemali engaphezulu eyaneleyo (izinto zexabiso ezingaphezu kwezinto eziluxanduva lwayo), iBhodi ibinokucinga ngokonyusa ngenqanaba elihambelana nokonyuselwa kwemivuzo yabasebenzi bakarhulumente. Noko kunjalo, ngenxa yokungaqiniseki okuthile kweemeko zoqoqosho, iBhodi ithathe indlela yobuchule nebonisa ukuba noxanduva malunga nokuthatha isigqibo sokuba oku kukonyuka okunxulumene nokonyuka kwamaxabiso e-4.5% kuphela okunokufikeleleka kulo nyaka.

8. Ndiyihlawulwa nini imali yam yomhlala-phantsi?

I-GEPF ihlawula iimali zomhlala-phantsi zenyanga nokuba kusekuqaleni (kwangaphambili) okanye ekupheleni (ngokuba semva) kwenyanga ngokuxhomekeke kwiqela labantu abadla umhlala-phantsi.

Abo bathathe umhlala-phantsi ngomhla okanye ngaphambi komhla wama-31 kuDisemba 2002 bahlawulwa ngomhla wokuqala wenyanga. Abo bathathe umhlala-phantsi emva komhla wama-31 kuDisemba 2002 bahlawulwa ngomhla wokugqibela wenyanga.

Abo badla umhlala-phantsi abafumana imali yomhlala-phantsi ekuqaleni kwenyanga, ngowama-2011 baza kuhlawulwa ngezi ntsuku zilandelayo:

Inyanga	**UMhla wokuHlawulwa**	**UMhla woMvuzo**
Januwari 2011	31/12/2010	Lwesihlanu
Februwari 2011	01/02/2011	Lwesibini
Matshi 2011	01/03/2011	Lwesibini
Apreli 2011	01/04/2011	Lwesihlanu
Meyi 2011	30/04/2011	Mgqibelo
Juni 2011	01/06/2011	Lwesithathu
Julayi 2011	01/07/2011	Lwesihlanu
Agasti 2011	01/08/2011	Mvulo
Septemba 2011	01/09/2011	Lwesihlanu
Okthobha 2011	01/10/2011	Mgqibelo
Novemba 2011	01/11/2011	Lwesibini

Disemba 2011	01/12/2011	Lwesine
Januwari 2012	31/12/2011	Mgqibelo
Februwari 2012	01/02/2012	Lwesithathu
Matshi 2012	01/03/2012	Lwesine

Abo badla umhlala-phantsi abafumana imali yomhlala-phantsi ekupheleni kwenyanga, ngowama-2011 baza kuhlawulwa ngezi ntsuku zilandelayo:

Inyanga	**UMhla wokuHlawulwa**	**UMhla woMvuzo**
Januwari 2011	31/1/2011	Mvulo
Februwari 2011	28/02/2011	Mvulo
Matshi 2011	31/03/2011	Lwesine
Apreli 2011	29/04/2011	Lwesihlanu
Meyi 2011	31/05/2011	Lwesibini
Juni 2011	30/06/2011	Lwesine
Julayi 2011	29/07/2011	Lwesihlanu
Agasti 2011	31/08/2011	Lwesithathu
Septemba 2011	30/09/2011	Lwesihlanu
Okthobha 2011	31/10/2011	Mvulo
Novemba 2011	30/11/2011	Lwesithathu
Disemba 2011	30/12/2011	Lwesihlanu
Januwari 2012	31/01/2012	Lwesibini
Februwari 2012	29/02/2012	Lwesithathu
Matshi 2012	30/03/2012	Lwesihlanu

Ukuba unayo nayiphi na imibuzo malunga nale mihla kunye/okanye nezi ntlawulo zomhlala-phantsi zenyanga, ungalibazisi ngokuqhagamshelana neZiko leMinxeba lasimahla leGEPF kwa-0800 117 669 okanye utyelele kwi-Ofisi yoMmandla ekufutshane nawe.

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