



# **Inqubomgomo Yabondliwa Ye Durban Pension Fund**

## 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 ngamaphesenti angu 40 uma umholimpesheni eshade/ eshadelwe ngemumva kokuthatha umhlalaphansi) ngaphambi kokushintsha indlela yokukhokhwa kwesamba.

Ithebula elingezansi likhombisa izibonelo zempesheni ekhokhelwa abafelwa/abafelokazi okungamaphesenti athathelwe enanini lengxenye yempesheni eyakhokhelwa umholimpesheni ngesikhathi ethatha umhlalaphansi.

Iphesenti Eliguquliwe Osukwini Lomhlalaphansi	Iphesenti Lempesheni Elizoholelwa Umfelwa/Umfelokazi	
	Oshade/Oshadelwe ngaphambi kokuthatha umhlalaphansi	Oshade/oshadelwe ngemumva kokuthatha umhlalaphansi
0%	60%	40%
10%	66.7%	44.4%
25%	80%	53.5%
33 1/3%	90%	60.0%

1.1. 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.

1.2. Ukubalwa kwemali ekhokhelwa abafelwa/abafelokazi iqalwa ukubalwa kuphela uma iSikhwama sesithole lezizincwadi ezilandelayo:

- a) Ikhophi yesitifiketi sokushona eqinisekisiwe.
- b) Isitifiketi somshado esiqinisekisiwe.
- c) Imininingwane yasebhangе 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 kwezincwadi ezidingekayo.

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

Nkk. Jennifer Bohus	- Inombolo: 031 311 1609
Nksz. Nonvuselelo Madiba	- Inombolo: 031 311 1615
Mnu. Thami Mtshali	- Inombolo: 031 311 1614

## 2. **AMAPHUZU OKUKHUNJULWA**

2.1 Ilamanani alandelayo kuphela angaphungulwa empeshenini yenyanga:

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

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

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

2.4 Thinta isiKhwama ngasosonke isikhathi uma unenkinga ngomholo wakho:

Nkskz, Jennifer Bohus  
Nksz. Nomvuselelo Madiba

2.5 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 kuZibandlela.

2.6 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 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).

### **4 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 okwenzajalo. 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 okwenzajalo.

### **5 UKUXAZULULWA KWEMIBANGO**

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

### **6 IMIKLOMELO YOSUKU LOKUZALWA**

Imiklomelelo yosuku lokuzalwa ikhokhwa ngenyanga umhlolimpesheni / oshadene naye eqeda 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.

Ngeminye imininingwane vakashela ku:

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Florence Mkhize Building  
251 Anton Lembede (Smith) Street  
Durban 4001**

**Ucingo: 031 311 1611**

