

ISAZISO SOKUVUNYWA YINKUNDLA KWENTLAWULO YESIMANGALO SEQELA LABANTU ABACHAPHAZELEKAYO

UKUBA NGABA ULILUNGU LENGXOWA-MALI YOMHLALAPHANTS! YENZUZO ECHAZIWEO YESIBINI YAKWA-TRANSNET (TRANSNET SECOND DEFINED BENEFIT FUND, TSDBF) OKANYE INGXOWA-MALI YOMHLALAPHANTS! YEZHOTHUTHO (I-TRANSPORT PENSION FUND, TPF) (kuya kubhekiswa kuzo zombinini ngokuhlanganyeleyo njengeeNGXOWA-MALI), NCEDA USIFUNDE ES! SAZISO NANJENGOKO UCHATSHAZELWA KUKUPHUNYEZWA KWESI SIVUMELWANO.

AMALUNGU EENGXOWA-MALI AQUKA-

- WONKE UMTU OFUMANA IMALI YOMHLALAPHANTS! KWENYE YEENGXOWA-MALI
- WONKE UMTU OSELILUNGU LE-TPF (UMSEBENZI NGAMNYE WASE-TRANSNET SOC LIMITED ("TRANSNET"), LE-SOUTH AFRICAN AIRWAYS SOC LIMITED ("SAA"), LE-PASSENGER RAIL AGENCY OF SOUTH AFRICA ("PRASA") NOHLAWUA IMIRHUMO KWI-TPF.

Isimangalo Seqela Labantu Abachaphazelekayo

Amaggwethwa uGeyser & Coetzee ngaBameli Basemthethweni baka-Mnunzana JPH Pretorius kune no-Mnunzana M D Kwapa (aBameli Besimangalo Seqela Labantu Abachaphazelekayo) kwisimangalo Seqela Labantu Abachaphazelekayo esingeniswe kwi Nkundla Ephakamileyo ngakwezo Ngxowa-mali zimbini (i-TPF ne-TSDBF) kune ne-Transnet. Isimangalo Seqela Labantu Abachaphazelekayo sasungulu ngenxa yamabango avela:

- Kwitsyholo sokuba u-Transnet wathethala kuye isibophelido sabo bamandulelayo sokuhlawula kwixngxowa-mali ezindala zomhlaphantsi (ez zingxowa-mali ezathi ekugqibeleni indawo yazo yathathwa ziiNgxowa-mali) imali ezaqidingeke ukugcina iingxowa-mali ezindala zomhlaphantsi zikwismiso esamkelekeyo sezimali). Le malu yaizojinisekisa ukuba ezi ngxowa-mali zomhlaphantsi zisoloko zikwismiso esamkelekeyo sezimali; kune
- Kwitsyholo sokuba u-Transnet wathethala kuye isibophelido sabo bamandulelayo sokuhlawula kwixngxowa-mali benza isithembiso kumalungu eeNgxowa-mali. Esi sithembiso sityholwayo sesokuba imali zomhlaphantsi ziya konyuka rhoqo ngonyaka ubuncinane ngeqondo eliyi-70% lokweha nokwenyuka kwamanda emali;
- Kwitsyholo sokuba u-Transnet wathethala kuye isibophelido sabo bamandulelayo sokuhlawula kwixngxowa-mali benza isithembiso kumalungu eeNgxowa-mali. Esi sithembiso sityholwayo sesokuba imali zomhlaphantsi ziya konyuka rhoqo ngonyaka ubuncinane ngeqondo eliyi-70% lokweha nokwenyuka kwamanda emali;
- Kwitsyholo somnikelo ongekho semthethweni ekutholwa ukuba wanikwa u-Transnet yenyen Ngxowa-mali (phakathi kweTSDBF neTPF).

ISimangalo Seqela Labantu Abachaphazelekayo sagunyanzisa yilNkundla Ephakamileyo ngomhla we-31 Julai nge-2014 (Umhla Wokujinisekisa). Abadli-mhlaphantsi namanye amalungu eeNgxowa-mali ngamalungu Eqela Labantu Abachaphazelekayo.

Isivumelwano Sokusombulula iSimangalo seQela Labantu Abachaphazelekayo

Basemthethweni kune naBameli Besimangalo Seqela Labantu Abachaphazelekayo batyikitya iSivumelwano kune neNgxowa-mali ne-Transnet ngomhla ka-11 Disemba 2019. Onke amalungu eSivumelwano afaka isicelo kwiNkundla ePhakamileyo sokuba iSivumelwano sisombulula kwaye sichtitha Isimangalo Seqela Labantu Abachaphazelekayo, futhi sibopha bonke abasitykityleyo kune namalungu onke Eqela Labantu Abachaphazelekayo.

Ukumanyelwa KweSivumelwano

iSivumelwano sabekwa phambi kweNkundla ePhakamileyo ngomhla we-18 Februari 2020. Inkundla Ephakamileyo yayalelo ukuba isaziso ngesiSivumelwano sipapashwe kumpaphendaba kwaziwa abanomda nabo abanqweneleka iSivumelwano ukuba bafake iziphipiko zabo kungafikanga umhla we-31 Matshi 2020. Izaziso ezafelekeyo zapaphewa kumpaphendaba, nge-meyle nange-posi. Iziphipiko zafakwa enkundleni Ephakamileyo. iSivumelwano sachotshewla ngomhla we-17 Juni 2020 apho Inkundla Ephakamileyo yaqwala selaa lingga xoxo ezaqibhalwe phantsi nenthetho-mpikiswano esuka kwabo baphikisayo.

Ngomhla we-22 Juni 2020, Inkundla Ephakamileyo yafumanisa ukuba iSivumelwano sifanelekile, silungle kwaye sanele, yakhupa umyalelo wokuba iSivumelwano:

- senzi umyalelo weNkundla;
- sibopha bonke abasitykityleyo kudibanise namalungu onke eSimangalo Seqela Labantu Abachaphazelekayo; kwaye
- sisombulula futhi sichtitha iSimangalo seQela Labantu Abachaphazelekayo

Ngomhla we-3 Julai 2020, yonke imiqathango yesi Sivumelwano yafezekiswa neSivumelwano saphunyezwa kungekho miqathango kwiniqolo yaso.

Imiqolo ephambili ngeSivumelwano

iSivumelwano sinika abahlaphantsi beeNgxowa-mali le nzuko ilandelayo:

Ukonyuselwa okukhethekileyo nge-11% komhlaphantsi wabo bonke abadli-mhlaphantsi beNgxowa-mali ye-TSDBF, nengxowa-mali ye-Transnet ephantsi kwe-TPF, ngapezu kokonyuka komhlaphantsi ogunyaziweyo we-2% wonyaka nonyaka (ngaphandle kwabadi-mhlaphantsi bengxowa-mali ze-TPF ezipiphantsi kwe-SAA ne-PRASA)

Abadli-mhlaphantsi kwinxowa-mali ye-SAA ephantsi kwe-TPF bazofumana ukonyuselwa okukhethekileyo komhlaphantsi ukuze lohmhlaphantsi ufiike kwixqondo engewukulo ukuba ubunyuswe nge-70% (yamanda okunyuka nokweha kwemali), ukusukela ngomhla abaqala ngawo ukudla umhlaphantsi.	Kungadlulanga umhla we-30 Septemba 2020. lingxowa-mali zjole ekuwunyuseni umhlaphantsi ngo-Ogasti 2020.
Abadli-mhlaphantsi bengxowa-mali ye-SAA bazofumana isixa-mali esiyi-R10 000.00 (kungekatsalwa irhafu).	Kungadlulanga umhla we-30 Septemba 2020. lingxowa-mali zjole ekuwunyuseni umhlaphantsi ngo-Ogasti 2020.
Bonke abadli-mhlaphantsi bazofumana isixa-mali esiyi-R10 000 (kungekatsalwa irhafu) (ngapezu kwe-R10 000 ehlawulwe unini lwabadi-mhlaphantsi ngoDisemba 2019 emva kolukutikitywa kweSivumelwano nebifunywwe ngabadi-mhlaphantsi bengxowa-mali ephantsi ye-SAA ekupheleni kukaSeptemba ka-2020.	Kungadlulanga umhla we-31 Janyuwari 2021
Bonke abadli-mhlaphantsi bengxowa ye-TSDBF, ingxowa-mali ephantsi yeTransnet, ingxowa-mali ephantsi ye-PRASA (ngaphandle kwabadi-mhlaphantsi bengxowa-mali ephantsi ye-SAA) banikwa isiqinisekiso sokunyuselwa umhlaphantsi wabo nge-9% ngonyaka ka-2021 (esi sonyuselo sidibana isonyuso-mali se-2% ebebeheli besifumana ngokwemigao nemithetho yeeNgxowa-mali kwaye esiqhubeka sifumaneka)	Phakathi nonyaka ka-2021*
* Isazio Esibalekileyo: Ingxowa-mali ye-PRASA ipakathi namalunguselelo okutshintsha imithetho nemigaqo yayo ukuze ikwazi ukuvuma ukuhlawula izonyuselo-mali ezikhethekileyo kubadi-mhlaphantsi bayo. Ezo zonyuselo ezikhethekileyo zizakwenziwa xa uMphathisxa elugunyazisa olu tshintsho lwemithetho nemigaqo. Xa esi sigunyaziso sifumaneka emva kokuba olunye ulonyuso-mali sele lwenzekile njengokuba sekuchaziwe apha ngentila, lo nto iyakuthetha ukuba amalungu engxowa-mali ephantsi ye-PRASA azofumana esinye isongezelelo semali esiza kulingana nemali ebebeza kuyifumana ukuba imithetho nemigaqo yengxowa-mali ye-PRASA ibitshintshwe ngaphambi komhla we-3 Julai 2020.	
Bonke abadli-mhlaphantsi bazokufumana isixa-mali se-R10 000 (kungekatsalwa irhafu).	Kungadlulanga umhla we-31 Janyuwari 2022
Bonke abadli-mhlaphantsi beengxowa-mali ye-TSDBF, ingxowa-mali ephantsi ye-Transnet, nengxowa-mali ephantsi ye-PRASA (ngaphandle kwabadi-mhlaphantsi bengxowa-mali ephantsi ye-SAA) banikwa isiqinisekiso sokunyuselwa komhlaphantsi wabo nge-6% ngonyaka ka-2022 (esi sonyuselo sidibana isonyuso se-2% ebebeheli besifumana ngokwemigao nemithetho yeeNgxowa-mali kwaye esiqhubeka sifumaneka)	Phakathi nonyaka ka-2022**
** Isazio Esibalekileyo: Ingxowa-mali ephantsi eye-PRASA ipakathi namalunguselelo okutshintsha imithetho nemigaqo yayo ukuze izkwazi ukuvuma ukuhlawula izonyuselo-mali ezikhethekileyo kubadi-mhlaphantsi bayo. Ezo zonyuselo ezikhethekileyo zizakwenziwa xa uMphathisxa elugunyazisa olu tshintsho lwemithetho nemigaqo. Xa olugunyaziso lufumaneka emva kokuba olunye w sele lwenzekile njengokuba sekuchaziwe apha ngentila, lo nto iyakuthetha ukuba amalungu engxowa-mali ephantsi ye-PRASA azofumana esinye isongezelelo semali esiza kulingana nemali ebebeza kuyifumana ukuba imithetho nemigaqo yengxowa-mali ye-PRASA ibitshintshwe ngaphambi komhla we-3 Julai 2020.	
Ukusukela ngonyaka ka-2023, abadli-mhlaphantsi baqinisekisa ukufumana isonyuselo esibuncinane buy-2%. lingxowa-mali kufuneka zinggade elugunyusweni kwemali yomhlaphantsi yobuncinane be-70% bokuhla nokunyuka kwamanda emali (sekudityanisa ne-2% eginisisekisewo), kwaye iibhood zeengxowa-mali zinelungelo lokuthatha isiqgiba sokunyusa imali yomhlaphantsi xa olo nyuselo lufikelela futhi umqashi evuma. (Kumalungu engxowa ephantsi ye-PRASA, oku kuza kuxhomekeka ekubeni kuvunywe utsintso lwemithetho nemigaqo yengxowa-mali ephantsi ye-PRASA ibitshintshwe ngaphambi komhla we-3 Julai 2020).	Ukusukela ngonyaka ka-2023 ukuya phambil

Intlawulo nokupheliswa kweSimangalo Seqela Labantu Abachaphazelekayo

Nanjengoba yonke imiqathango yeSivumelwano fitezekisiwe, nenkundla ikhuphe umgao wokuba iSimangalo Seqela Labantu Abachaphazelekayo sisonjululiwe ngokupheleleyo, iSimangalo Seqela Labantu Abachaphazelekayo sifumaneka.

iSivumelwano, ngokujinisekisa kwaso yinkundla, siphelisa zonke izytholo zanaliphi ilungu Leqela Labantu Abachaphazelekayo kune nezithyolo zonke ezbibekiswe nakubani na malungu nokufakwa kwezimali kwiiNgxowa-mali nezandulela zazo, isikhalazo sokunyuselwa kwangaphambili komhlaphantsi ngapezu kwe-2% ngonyaka, isikhalazo sokungazaliswa ngokufanelekeyo kwemali yeeNgxowa-mali nezandulela zazo, nazo zonke iin zambe ezisola ngokudala okanye ezbibakala zingunobangela wokuba imali ezigcine kwiiNgxowa-mali zibonakale zingenanzalo intle, kune nezikroko sokuba ikhona okanye ayikho i-'legacy debt' njengokuchazwa kwayo kwiSimangalo Seqela Labantu Abachaphazelekayo.

Ukufumaneka kweSivumelwano nesigqibo senkundla

Isigqibo senkundla neSivumelwano zifumuneka:

- Kwi-website yamaggwetha i-Geyser & Coetzee (www.geysercoetze.co.za); nakwi-
- website ye-Transnet (www.transnet.net)

Yonke imibuzo malunga nokuphuculwa ngokutsha kwenzuzzo, nazo naziphi na iziphuculo, mazijoliswe kumphathi-zincwadi weeNgxowa-mali ngokwesiqhelo. linkukcacha malunga nemibuzo ephatheleni nokuphuculwa kwenzuzzo azitshintshanga, zihleli izezi: **Momentum Retirement Administrators Call Centre, kwinombolo-011-587 8000.**