



Isikhokelo Serhafu seBhajethi sika 2026

Ukuxhobisa abantu

Ukunceda amashishini achume

Ukukunceda uphumelele

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Intshayelelo

Ngomhla wama-25 kuLweshibini wama-2026, uMphathiswa wezeMali uEnoch Godongwana unikezele ngentetho yebhajethi yonyaka ka-2026, ebalula iindaba ezimnandi zokuba iMzantsi Afrika isusiwe kuLuhlu Olungwevu (Grey list) lwe-Financial Action Task Force (FATF) kwiinyanga ezi-4 ezidlulileyo ngomhla wama-24 kuOktobha kowama-2025. Oku kubonisa ukuba iMzantsi Afrika yindawo ekhuselekileyo neelungileyo kwabo batyala imali bevela phesheya. Uphinde wabalula ukuba iMzantsi Afrika ifumane ukunyuselwa kwinqanaba lesimo setyala (credit rating upgrade) okokuqala kwiinyanga eze-16 kwaye okokuqala kwiinyanga eze-17, ityala lethu liqala ukuzazinzisa kwaye kulindeleke ukuba liqale ukuhla kunyaka ka-2026/2027.

Iimbilasane (Highlights)

- **Ingeniso Ye-Rhafu:** Urhulumente unikeze ingxelo yokonyuka kwengeniso yerhafu nge-R21.3 yeebhiliyoni eliphezulu kunezinto ezazilindelekile ngaphambili, nto leyo eyenza ukuba kuroxiswe izinyuso zerhafu ezaziphakanyisiwe ezixabisa i-R20 yeebhiliyoni.
- **Izintlu Zerhafu Ne-Inflation:** Izintlu zerhafu (tax brackets) zilungelelaniswe ngokupheleleyo ngokokunyuka kwamaxabiso izinto (inflation), kwaye inqanaba lentengo elindelekileyo kaLala-kahle (National Treasury) kunyaka ka-2026/2027 ngu-3.4%, nto leyo ecompulula ingxaki ye-'bracket creep' ebesijongene nayo kule minyaka mibini idlulileyo.
- **Umda We-VAT:** Isixa esimiselweyo sokubhalisela i-VAT esagqibela ukunyuswa ngo-2009, ngoku sinyusiwe ukusuka kwi-R1 yezigidi ukuya kwi-R2.3 yezigidi, nto leyo ebonisa ukuba urhulumente ufuna ukuxhasa amabhezini amancinci.
- **Imali Yemhlalaphantsi (Retirement Annuity):** Umda womnikelo wemali yomhlalaphantsi eyamkelekileyo ukuba ithathwe kwirhafu unyusiwe ukusuka kwi-R350,000 ukuya kwi-R430,000.
- **Ufaka Imali Ngaphandle Kwerhafu:** Umda womnikelo wonyaka otjalwe ngaphandle kwerhafu (tax-free investments) unyusiwe ukusuka kwi-R36,000 ukuya kwi-R46,000, kodwa umda wobomi bonke we-R500,000 awutshintshanga.
- **Irhafu Yesiqhelo Yepetroli Nedizili:** Irhafu yesiqhelo yepetroli nedizili inyukile: epetrolini inyuke nge-9 cents nelitha (ukusuka kwi-R4.01 ukuya kwi-R4.10), ze edizilini yanyuka nge-8 cents nelitha (ukusuka kwi-R3.85 ukuya kwi-R3.93 nelitha).
- **I-Road Accident Fund (RAF):** Irhafu ye-Road Accident Fund (RAF) inyuke nge-7 cents nelitha kuzo zombini ipetroli nedizili, nto leyo eyenza irhafu entsha ibe yi-R2.25 nelitha.
- **Irhafu YeKhabhoni:** Irhafu yeKhabhoni (carbon fuel levy) inyuke nge-5 cents nelitha epetrolini ne-6 cents nelitha edizilini, nto leyo eyenza irhafu entsha yekhabhoni ibe yi-16 cents epetrolini ne-19 cents edizilini.
- **Isibonelelo Somntu Ngamnye (Discretionary Allowance):** Isibonelelo sosebenziso lemali oyifunayo phesheya (single discretionary allowance) sinyusiwe saya kwi-R2 yezigidi ngonyaka wolwandlelalo ukusuka kwi-R1 yezigidi yangaphambili.

Iyaphela apho eminye yemiba ebalulekileyo kule bhajethi. Nangona kusekukhona okuninzi okungahlaziywayo, ungatyelela iwebhusayithi yaLala-kahle (Treasury) ufundisise ngakumbi ngentetho yebhajethi apha: <https://www.treasury.gov.za/documents/National%20Budget/2026/>

Intetho yebhajethi ayikabi ngumthetho omiselweyo, ngoko ke osi sikhokelo solwazi lwerhafu sisekelwe kwintetho yebhajethi. Kuza kufuneka silinde sibone ukuba ingaba kukhona na ezinye utshintsho xa

i-Taxation Laws Amendment Act kunye nezinye izenzo zokulungisa imithetho zithe zapasiswa, kodwa soze sikushiye ngasemva.

Isaziso Se-Disclaimer

Esi sikhokelo senzelve abasebenzi abaholayo nemfundo yamabhizinisi amancinci naphakathi (SMEs), sibonelela ngolwazi ngemiba jikelele yerhafu kwaye asingcebiso yasemthethweni okanye yezomthetho. Ngenxa yokuba imithetho yerhafu itshintsha rhoqo, oku kuququzelelweyo akuphelelanga kuyo yonke intsingiselo. Ngengcebiso kwimiba entsonkothileyo okanye ethile yerhafu, soloko ucebisana nomsebenzi werhafu (tax practitioner).

ICANDELO A: ABANTU NGABANYE

Izintlu Zerhafu zika-2027

Izintlu zeRhafu yeNgeniso yabantu ngabanye kunye neetrasti ezizodwa zonyaka werhafu ophela ngomhla wama-28 kuFebruwari 2027

Ukuqala			Isixa esisiseko	ukudibanisa	Ipesenti YeRhafu %		Isiphelo Sangaphambili
R0	ukuya	R245,100	R0	+	18%		
R245,101	ukuya	R383,100	R44,118	+	26%	ngaphezulu	R245,100
R383,101	ukuya	R530,200	R79,998	+	31%	ngaphezulu	R383,100
R530,201	ukuya	R695,800	R125,599	+	36%	ngaphezulu	R530,200
R695,801	ukuya	R887,000	R185,215	+	39%	ngaphezulu	R695,800
R887,001	ukuya	R1,878,600	R259,783	+	41%	ngaphezulu	R887,000
R1,878,601	ukuya	nangaphezulu	R666,339	+	45%	ngaphezulu	R1,878,600

Izintlu Zerhafu zika-2026

Izintlu zeRhafu yeNgeniso yabantu ngabanye kunye neetrasti ezizodwa zonyaka werhafu ophela ngomhla wama-28 kuFebruwari 2026

Ukuqala			Isixa esisiseko	ukudibanisa	Ipesenti YeRhafu %		Isiphelo Sangaphambili
R0	ukuya	R237,100	R0	+	18%		
R237,101	ukuya	R370,500	R42,678	+	26%	ngaphezulu	R237,100
R370,501	ukuya	R512,800	R77,362	+	31%	ngaphezulu	R370,500
R512,801	ukuya	R673,000	R121,475	+	36%	ngaphezulu	R512,800
R673,001	ukuya	R857,900	R179,147	+	39%	ngaphezulu	R673,000
R857,901	ukuya	R1,817,000	R251,258	+	41%	ngaphezulu	R857,900
R1,817,001	ukuya	nangaphezulu	R644,489	+	45%	ngaphezulu	R1,817,000

Izaphulelo

	2027	2026
Isaphulelo sokuqala (Iminyaka engama-65 nangaphantsi)	R17,820	R17,235
Isaphulelo sesibini (Iminyaka engama-65 nangaphezulu)	R9,765	R9,444
saphulelo sesithathu (Iminyaka engama-75 nangaphezulu)	R3,249	R3,145

Imida YeRhafu

	2027	2026
Isaphulelo sokuqala (Iminyaka engama-65 nangaphantsi)	R11,261	R11,256
Isaphulelo sesibini (Iminyaka engama-65 nangaphezulu)	R110,261	R107,006
Isaphulelo sesithathu (Iminyaka engama-75 nangaphezulu)	R164,511	R159,472

Ukukhululelwa Kwirhafu Yenzala

Ukukhululelwa kwenzala yasekuhlaleni kubantu boMzantsi Afrika:

	Ukusukela ngo-2014	2013
Ngaphantsi kweminyaka engama-65	R23,800	R22,800
Iminyaka engama-65 nangaphezulu	R34,500	R33,000

💡 Ukukhululelwa kwerhafu yenzala akulindelekanga ukuba kutshintshe njengoko kukhutshwa ngokuthe ngcembe ngenxa yoxinzelelo lokunyuka kwamaxabiso nanjengoko kwathathelwa indawo yinkqubo yotyalo-mali olungenarhafu.

Utyalo-mali Olungenarhafu

	2027	2026
Umda womnikelo wonyaka	R46,000	R36,000
Umda wobomi bonke	R500,000	R500,000
Isohlwayo kwiminikelo egqithisileyo	40%	40%

likredithi Zerhafu Zeendleko Zonyango

likredithi zerhafu zonyango kwiminikelo yoncedo lwezempilo (Ngomntu ngamnye ngenyanga)

	2027	2026
Ilungu eliyintloko kunye nomntu wokuqala oxhomekekileyo	R376	R364
Wonke omnye umntu oxhomekekileyo	R254	R246

likredithi zerhafu zonyango ezongezelelweyo

Kwabantu abaneminyaka engama-65 nangaphezulu okanye nabani na okhubazekileyo okanye onelungu losapho elikhubazekileyo:

Ama-33% esixa:

- Iindleko zonyango ezifanelekileyo ezihlawulweyo*
- Kudityaniswa isixa apho iminikelo yoncedo lwezempilo idlula ngoku-3 kwikredithi yerhafu yonyango yonyaka

*Iindleko ezifanelekileyo zithetha iindleko ezingazange zibuyiswe luncedo lwezempilo okanye amayeza agqitywe ngugqirha ahlawulwe ephokothweni okanye ezinye iindleko zokuthomalalisa ukukhubazeka komntu.

NgokweCandelo 6B(1) loMthetho, "iindleko zonyango ezifanelekileyo" ziquka iindleko ezithile ezidweliswe ngokusesikweni nguMkomishinala. Ezi ziindleko obuyimfuneko ukuba uzihlawule ngexesha lonyaka werhafu kuba wena, iqabane lakho, okanye umntu oxhomekeke kuwe enokukhubazeka ngokomzimba. Nangona kunjalo, unokubanga ezi kuphela xa iindleko zingenakubuyiswa kwenye indawo, njengokubuyiselwa kuwe yinkqubo yoncedo lwezempilo.

Ukufaneleka kokubanga ikredithi yerhafu yonyango eyongezelelweyo njengomntu onokukhubazeka Wena, iqabane lakho, okanye umntu oxhomekeke kuwe nimele nibe nokukhubazeka "okuphakathi ukuya kokuqatha" (emzimbeni, kwiimvakalelo, engqondweni, njl.) okuthathe—okanye okulindeleke ukuba kuthathe—ubuncinane unyaka omnye.

Ifomu ye-ITR-DD

Obu bubungqina bakho obusisinyanzelo bokukhubazeka kwi-SARS.

Ukugcwalisa: Uzalisa iCandelo A; ugqirha obhalisiweyo ofanelekayo ukuxilonga imeko kufuneka azalise amaCandelo B, C, kunye no-D.

Ukuqinisekiswa: Ngokusisigxina: Isebenza iminyaka eli-10 (ukuba ixilongwe ngomhla woku-1 kuMatshi 2019 okanye emva kwawo). Okwethutyana: Isebenza unyaka omnye (kufuneka ihlaziye qho ngonyaka).

Ukungeniswa: Musa ukuyithumela ngeposi okanye uyifake kwimbuyekezo yakho yerhafu. Gcina eye-oriqinal iminyaka emi-5, njengoko i-SARS iza kuyicela ngexesha lophicotho-zincwadi okanye uqinisekiso.

Icebiso Elikhawulezayo: Qinisekisa ukuba inombolo yokusebenza kagqirha ibonakala ngokucacileyo kwifomu, kungenjalo i-SARS inokulikaba ibango lakho ngexesha lokuqinisekisa.

Khuphela Ifomu ye-ITR-DD:

https://www.sars.gov.za/wp-content/uploads/SARS_ITR-DD_PD_E_v2023.13.00.pdf

Kuye nabani na ongaphantsi kweminyaka engama-65:

Ama-25% esixa:

- Iindleko zonyango ezifanelekileyo ezihlawulweyo
- Kudityaniswa isixa apho iminikelo yoncedo lwezempilo idlula ngoku-4 kwikredithi yerhafu yonyango yonyaka.

Isibonelelo Sokuhamba (Travel Allowance)

Umrhafi kufuneka agcine incwadi yerekhodi yohambo (logbook) YEMIHLAA YONKE ebandakanya

iikhilomitha zizonke kunye neekhilomitha zeshishini zizonke ezihanjiweyo. Oku kwenzelwa izithuthi ezizezomsebenzi. Oku kufuneka kufundwe kunye neminye imigaqo yomthetho ebeka imimiselo nemiqathango.

Ukusetyenziswa kwesithuthi sakho

2027 Itheyibhile yerhafu yeendleko eziqikelelweyo

IXABISO LESITHUTHI (KUBANDAKANYWA I-VAT)			lindleko Ezimiselweyo	Ipetroli (c/km)	Ukulungisa (c/km)
R0	-	R115,000	R38,344	132.90	49.10
R115,001	-	R230,000	R68,487	148.40	61.40
R230,001	-	R345,000	R98,689	161.20	67.80
R345,001	-	R460,000	R125,393	173.40	74.00
R460,001	-	R575,000	R152,097	185.50	86.90
R575,001	-	R690,000	R180,078	212.80	102.00
R690,001	-	R805,000	R208,106	216.50	114.50
R805,001	+		R237,679	220.10	126.90

2026 Itheyibhile yerhafu yeendleko eziqikelelweyo

IXABISO LESITHUTHI (KUBANDAKANYWA I-VAT)			lindleko Ezimiselweyo	Ipetroli (c/km)	Ukulungisa (c/km)
R0	-	R100,000	R33,940	146.70	47.40
R100,001	-	R200,000	R60,688	163.80	59.30
R200,001	-	R300,000	R87,497	177.90	65.40
R300,001	-	R400,000	R111,273	191.40	71.40
R400,001	-	R500,000	R135,048	204.80	83.90
R500,001	-	R600,000	R159,934	234.90	98.50
R600,001	-	R700,000	R184,867	238.90	110.50
R700,001	+		R211,121	242.90	122.50

Izithuthi Ezibonelelwa Yinkampani (Ilungelo Lokusebenzisa)

Xa unikwa imoto yenkampani, urhafiswa "Kwilungelo Lokusebenzisa" eso sithuthi njengenzuzo eyongezelelweyo (fringe benefit). Ixabiso elinokurhafiswa libalwa kwi-3.5% ngenyanga kwixabiso lantlandlolo lesithuthi (kuqukwa ne-VAT). Ukuba imoto ithengwe inesicwangciso sokuyigcina isebenza ngokupheleleyo, eli zinga lihla kancinci liye kwi-3.25%.

Kwiphetshana lakho lomvuzo lenyanga, umqeshi wakhoyaku rhafisa nokuba yi-80% (izinga eliqhelekileyo) okanye i-20% (ukuba banelisekile ukuba uhamba kakhulu ngomsebenzi) kule nzuzo.

Ukuze uhlawule imali encinci yerhafu enokwenzeka xa ufaka imbuyekezo yakho yonyaka, kufuneka

ugcine incwadi yohambo echanekileyo nehambelana ne-SARS. Ngaphandle kwayo, i-SARS ithatha ukuba konke ukuqhuba kwakho bekukukonwaba kwaye ikurhafisa isixa esipheleleyo. Nale ncwadi yohambo, unokunciphisa isixa serhafu oyikolotywayo ngeendlela ezimbini:

- Ukuncitshiswa kweekhilomitha (Akukho Zindleko zaphuma epokothweni zifunekayo): Nokuba umqeshi wakho uhlawulela yonke into ngokupheleleyo (ipetroli, i-inshorensi, ukulungisa), ungalinciphisa ixabiso lenzuzo eyongezelelweyo ngokusekelwe kwiikhilomitha zomsebenzi wakho. I-SARS iza kunciphisa ixabiso lerhafu yonyaka yesithuthi ngepesenti echanekileyo yokusetyenziswa kweshishini lakho. Umzekelo, ukuba incwadi yakho yohambo ibonisa ukuba i-30% yohambo lwakho olupheleleyo yeyeshishini, i-30% yexabiso lenzuzo itsalwa ngokupheleleyo kwingeniso yakho erhafiswayo.
- Ukuncitshiswa Kweendleko Eziphuma Epokothweni: Ukuba ufuna ukuhlawulela iindleko zokusebenza kwemoto kwipokotho yakho ngaphandle kokubuyiselwa, ungabanga esinye isaphulelo esongezelelweyo. Ungasebenzisa amazinga aqikelelweyo e-SARS (iitheyibhile zerhafu) ukubanga ipetroli ozihlawulele yona, kodwa kufuneka ugcine ii-invoyisi zokwenyani nezitatimende ukuze ubange ukulungiswa, i-inshorensi, okanye ilayisenisi oyihlawuleleyo.

lingxowa-mali Zomhlalaphantsi

Izaphulelo ezivumelekileyo kwiminikelo eyenziweyo

Iminikelo kwiingxowa-mali zomhlalaphantsi (iipenshini, provident funds okanye i-retirement annuities) inokutsalwa, kodwa ikhawulelwe kwelona xabiso lincinci:

- R430,000 (2026: R350,000)
- I-27.5% yelona xabiso likhulu phakathi: KokuHlawulwa (ngaphandle kwesimbuku somhlalaphantsi, ukurhoxa okanye ukukhutshwa emsebenzini) OKANYE INgeniso erhafiswayo (ngaphandle kwesimbuku somhlalaphantsi, ukurhoxa okanye ukukhutshwa emsebenzini) ngaphambi kokutsalwa kweminikelo nerhafu yangaphandle.

Nawuphi na umnikelo ongasetyenziswanga unokugqithiselwa kunyaka werhafu olandelayo. Iminikelo eyenziwa ngumqeshi egameni lomsebenzi ithathwa njengenzuzo erhafiswayo kuloo msebenzi; nangona kunjalo, ithathwa njengehlawulwe ngumsebenzi xa kubalwa ukutsalwa kwerhafu avumelekileyo.

Ngaphezu koko, isaphulelo umqeshi anokusibanga kwiminikelo eyenzelwe umsebenzi asisathintelwanga, ngelixa sasifudula sikhawulelwe kwi-20% yomvuzo ngo-2016.

Inkqubo yomhlalaphantsi yeembiza ezi-2 (2-Pot system)

Inkqubo yeembiza ezi-2 (2 pot system) sisakhelo esitsha esiyilelwe ngokukodwa ukusombulula umba wokwakha isidleke semali yomhlalaphantsi, ngelixa silungelelanisa iimfuno zexesha elifutshane zikaxakeka abajongana nazo abemi boMzantsi Afrika ngamaxesha anzima.

Ngaphambili abasebenzi babeyeka emisebenzini yabo ukuze bafumane nje ipenshini okanye iingxowa-mali (provident funds) ababeyingxenye yazo ngomqeshi wabo. I-Retirement annuities ezidla ngokuthatyathwa ngokwangasese kwiinkampani zolawulo lobutyebi, ziqhele ukungachukunyiswa njengoko kwakungekho sivumelwano ngomqeshi.

Phantsi kwale nkqubo, imali yakho yomhlalaphantsi iwela "kwiimbiza ezi-2," ezizezi:

- Imbiza Yokonga (Savings Pot): Isinye kwisithathu (One Third) seminikelo yakho siya kule mbiza, yinxalenye enokufumaneka lula kwaye ungaroxa kule mbiza ngaphandle kokuyeka umsebenzi wakho.
- Imbiza Yomhlalaphantsi (Retirement Pot): Isibini kwisithathu (Two thirds) seminikelo yakho siya apha kwaye sigcinwa ngokungqongqo - awukwazi ukuyichukumisa le nxalenye nokuba ucinga ukuyeka umsebenzi ukuze uyifumane, kuya kufuneka idluliselwe kwiakhawunti entsha yobroker.

Isixa esimiselweyo (Vested amount)

Kukho "imbiza yesithathu" - le yinxalenye yelifa esaSebenza phantsi kwesakhero esidala, okuthetha ukuba, iqulethe yonke imali oyongileyo yomhlalaphantsi ukuya kutsho kwi-31 Agasti 2024. Njengoko le nxalenye imiselweyo isebenza phantsi kwesakhero esidala, ungayifumana iminikelo eyenziweyo ngokuyeka umsebenzi wakho.

Isilumkiso esibalulekileyo nangona kunjalo, yeyokuba le mali ikheshi ihlawuliswa irhafu enkulu ngokweethyibhile zerhafu zokurhoxa kwaye iyanciphisa kakhulu isixa esingenarhafu onokusikhupha xa uthatha umhlalaphantsi yaye okubaluleke kakhulu, itheza ukukhula ngemali eyinzala nemivuzo ebuyiselweyo yotyalo-mali, okutshabalalisa isidleke sakho somhlalaphantsi kwixesha elide.

Njengoko ungarhafiswanga kwiminikelo eyenziwe kwingxowa yomhlalaphantsi uya kurhafiswa ukuba uzama ukutsala kuyo.

Ukukhupha imali: Izibonelelo zokukhupha imali isisimbuku yomhlalaphantsi

Ukusukela ngomhla woku-1 Matshi 2009, inxalenye erhafiswayo yesimbuku sangaphambi komhlalaphantsi ukusuka kwipenshini okanye iprovident fund sisixa esirhoxiweyo ukuthabatha naluphi na udluliselo kwingxowa-mali entsha kunye nazo zonke izimbuku zorhoxiso ezikhe zafunyanwa ngaphambili. Esi sixa siphantsi kwerhafu ngala mazinga alandelayo phantsi kwayo nayiphi na irhafu kwizimbuku ezidlulileyo ebalwa ngokumalunga netheyibhile yangoku kungakhathaliseki irhafu eyahlawulwa ngenene kwizimbuku zangaphambili:

Izimbuku ezifunyenwe phakathi ko-1 Matshi 2023 nange-28 Februwari 2027

INgeniso Erhafiswayo			Izinga Lerhafu					
R1	-	R27,500			0%			
R27,501	-	R726,000			18%	ngaphezulu		R27,500
R726,001	-	R1,089,000	R125,730	+	27%	ngaphezulu		R726,000
R1,089,001	+		R223,740	+	36%	ngaphezulu		R1,089,000

Ukubala irhafu kwirhoxiso ethile yomhlalaphantsi (eyaziwa njenge "Lump Sum X"), abakwa-SARS basebenzisa indlela eqokelelanayo ukuqinisekisa ukuba awuziphephi izintlu zerhafu ngokuthatha iintlawulo ezininzi ezincinci.

Umgaqo Wokuhlanganisa (The Aggregation Principle): I-SARS ijonga yonke imbali yakho yeentlawulo endaweni yokuphatha i-"Lump Sum X" njengesiganeko esingesodwa.

Inyathelo 1 (Irhafu Iyonke): Okokuqala, badibanisa i-Lump Sum X kuko konke ukurhoxiswa komhlalaphantsi okufumeneyo ukusukela ngoMatshi 2009, yonke inzuzo yomhlalaphantsi ukusukela ngo-Okthobha 2007, naso sonke isibonelelo sokuyeka emsebenzini ukusukela ngoMatshi 2011. Emva koko basebenzisa le theyibhile yerhafu yangoku kule mbumba inkulu.

Inyathelo 2 (Irhafu Yangaphambili): Ngokulandelayo, benza isibalo esifanayo kodwa bangayifaki le Lump Sum X. Oku kumisela ukuba yimalini irhafu ebekufanele ukuba "ihlawulwe" kuzo zonke izibonelelo zakho zangaphambili zidibene.

Inyathelo 3 (Isixa Sokugqibela): Ityala lakho lerhafu lokugqibela leLump Sum X ngumahluko nje phakathi kwesiphumo seNyathelo 1 neseNyathelo 2.

Ngoko ke, urhafiswa "kwimali entsha" kwelona zinga liphezulu elifikelelwe yimali yakho "endala". Oku kuthintela abahlawuli berhafu ekubeni "basete kwakhona" umda wabo ongenarhafu (okwangoku oyi-R27,500 yokuqala kukurhoxisa) ngalo lonke ixesha betshintsha imisebenzi okanye berhoxisa kwimbiza yabo yokonga.

Izibonelelo Zezimbuku Zomhlalaphantsi okanye Izibonelelo Zokuyeka Emsebenzini (Severance Benefits)

Izibonelelo Zezimbuku Zomhlalaphantsi:

Ezi ziintlawulo zexesha elinye ezivela kwipenshini yakho, i-provident fund, okanye i-retirement annuity funds. Zibangelwa kukuthatha umhlalaphantsi, ukuslulekwa lulwaluko/ukufa, okanye ukushiya umsebenzi ngenxa "yokugula/ukwenzakala", okanye ukufikela kwinqanaba leminyaka engama-55. Ziyasebenza kwakhona ukuba ukhutshwe emsebenzini (redundant) okanye ukuba ishishini lomqeshi wakho liyavalwa.

Izibonelelo Zokuyeka Emsebenzini (Severance Benefits):

Oku kubhekisele kwiintlawulo zemali eziyinkozo ezenziwa ngqo ngumqeshi xa ikhontrakthi ipheliswa okanye "itshintshwa". Imizekelo eqhelekileyo iquka ukulahlwa kwasemsebenzini (retrenched) okanye uphulukane nesikhundla sakho ngenxa yokucinywa kwesivumelwano sakho somsebenzi.

Izimbuku ezifunyenwe phakathi ko-1 Matshi 2023 nange-28 Februwari 2027

INgeniso Erhafiswayo					Izinga LeRhafu		
R1	-	R550,000			0%		
R550,001	-	R770,000			18%	ngaphezulu	R550,000
R770,001	-	R1,155,000	R39,600	+	27%	ngaphezulu	R770,000
R1,155,001	+		R143,550	+	36%	ngaphezulu	R1,155,000

Ukubala irhafu kwisibonelelo esithile somhlalaphantsi okanye isibonelelo sokuyeka emsebenzini (Benefit Y), i-SARS isebenzisa indlela eqokelelanayo ukuqinisekisa ukuba izibonelelo zakho zonke zobomi bakho zirhafiswa njengenqubo enye ngokwezintlu zerhafu.

Umgaqo Wokuhlenganisa Ubomi Bonke (The Lifetime Aggregation Principle): I-SARS iphatha i-Benefit Y njenge "yokugqibela ukudityaniswa" kwingxowa yobomi bonke yeentlawulo kunokuyiphatha njengentlawulo eyodwa.

- **Inyathelo 1 (Umbono Uphelele):** Okokuqala, i-SARS idibanisa i-Benefit Y kuyo yonke enye inzuzo yomhlalaphantsi oyifumeneyo ukusukela ngo-Okthobha 2007, yonke inzuzo yokurhoxa ukusukela ngoMatshi 2009, naso sonke isibonelelo sokuyeka emsebenzini ukusukela ngoMatshi 2011. Emva koko babala irhafu kuyo yonke le mali idityanisiweyo besebenzisa itheyibhile yerhafu yangoku.
- **Inyathelo 2 (Umbono Wangaphambili):** Ngokulandelayo, benza isibalo esifanayo sogo, kodwa bayayikhupha le Benefit Y yangoku. Oku kumisela ukuba yimalini irhafu ebekufanele ukuba "ihlawulwe" kuzo zonke izibonelelo zakho zangaphambili zidibene.
- **Inyathelo 3 (Ityala Lerhafu Lokugqibela):** Irhafu oyihlawulayo ngokundileyo kwi-Benefit Y ngumahluko phakathi kwezi zibalo zozibini (Inyathelo 1 kuthabathwe Inyathelo 2).

Le ndlela iqinisekisa ukuba i-Benefit Y irhafiswa kumazinga aphezulu erhafu "owafikeleleyo" kwiintlawulo zakho zangaphambili. Inceda ukusebenzisa izintlu zakho eziphantsi zerhafu (necala lakho elingenarhafu, okwangoku eliyi-R550,000 yomhlalaphantsi) kubomi bakho bonke ukuze ungaziphindi izihlandlo zokufumana imida engenarhafu.

Ezinye Imiba YeRhafu

Iminikelo (Donations)

Izaphulelo zeminikelo kwiimfundo okanye imibutho ethile yenzuzo yoluntu (PBOs) zikhawulelwe kwi-10% yengeniso erhafiswayo (ngaphandle kwezimbuku zomhlalaphantsi nezibonelelo sokuyeka emsebenzini). Isixa seseleyo sendleko zeminikelo egqitha kwi-10% yengeniso erhafiswayo sithathwa njengomnikelo kwimibutho efanelekileyo yenzuzo yoluntu kwinyaka werhafu olandelayo.

Irhafu Yeminikelo (Donations Tax)

Irhafu yeminikelo ibizwa kwinqanaba elimiselweyo le-20% kwixabiso eliqokelelweyo leempahla okanye imhlaba enikelweyo ukusukela ngomhla woku-1 kuMatshi 2018, engadlulanga kwi-R30 yezigidi; kwaye nge-25% kwixabiso elingaphezu kwe-R30 yezigidi. I-R150 000 yokuqala yempahla enikelweyo kunyaka ngamnye werhafu ngomntu ophilayo ikhululekile kwirhafu yeminikelo (ngo-2026 nangaphambili: R100,000). Kwimeko yomrhafi ongelomntu uphilayo (njengenkampani), iminikelo ekhululekileyo ikhawulelwe kwizipho ezingezozaqho ezingadlulanga kwi-R20 000 (ngo-2026 nangaphambili: R10,000) iyonke kunyaka werhafu. Ukunikezwa kwempahla phakathi kwabatshatileyo, lapho umntu owamkelayo engumhlali werhafu; iminikelo phakathi kweenkampani eziyingxenywe yeqela leenkampani zoMzantsi Afrika; kunye neminikelo kwimibutho ethile yenzuzo yoluntu ikhululekile kwirhafu yeminikelo.

Izephulelo (Dividends)

Izephulelo zasekhaya:

Izephulelo ezifunyanwa ngabantu kweenkampani zoMzantsi Afrika ngokubanzi zikhululekile kwirhafu yengeniso, kodwa irhafu yezephulelo (dividends tax) kwinqanaba le-20% kufuneka ibanjwe ziinkampani ezihlawula izephulelo kubantu. Izephulelo ezifunyanwa ngabahlali boMzantsi Afrika kwi-REITs (iinkampani zemihlaba nezakhiwo ezidwelisiweyo) ziphantsi kwerhafu yengeniso, kwaye abangebo bahlali abafumana ezi zephulelo baphantsi kwerhafu yezephulelo kuphela.

Izephulelo zakwamanye amazwe:

- **Izinga Elingempela LeRhafu:** Izephulelo ezifunyanwa kweenkampani zakwamanye amazwe (apho umntu anengxenywe ezingaphantsi kwe-10% yee-ekwiti namalungelo okuvota) zirhafiswa kwinqanaba eliphezulu elingempela le-20%.
- **Indlela Yokurhafisa:** Oku kufenekiswa ngokukhulula inxalenye yezephulelo. Kwabantu ngabanye, inani langoku liqinisekisa ukuba izephulelo zirhafiswa kwi-20% kunokuba zirhafiswe kwinqanaba eliphezulu lomntu ngamnye lwerhafu yengeniso.
- **Umda we-10%:** Ukuba umntu unama-10% okanye nangaphezulu kwee-ekwiti namalungelo okuvota kwinkampani yaphesheya, izephulelo ngokubanzi zikhululeke ngokupheleleyo kwirhafu.
- **Akukho Zaphulelo:** Akukho zindleko zivumelekileyo ukuba zitsalwe kwiindleko ezenziweyo ekuvezeni ezi zephulelo zakwamanye amazwe (njenzenzala kwi-loane esetyenziselwe ukuthenga izahlulo).

Inkqubo YeRhafu Esekelle Kuhlalo (Residence Based Tax System)

Ukusukela ngoEnero 2001, abahlali boMzantsi Afrika babenikwa irhafu kwingeniso yabo evela kuyo nayiphi na indawo emhlabeni. Uthathwa njengomhlali ukuba:

- **Uku "Hlala Ngokuffererileyo" (Ordinarily Resident):** Oku kuthetha ukuba iMzantsi Afrika yekhaya

lakho lenyani okanye indawo obuyela kuyo ngokwemvelo emva kohambo lwakho.

- **Uvavanyo "Lwokuba Bakhona Ngomzimba" (Physical Presence Test):** Nokuba akuhlali ngokuffereleyo, uthathwa njengomhlali ukuba uchitha ixesha elininzi elizweni. Ngokukodwa, kufuneka ube seMzantsi Afrika iintsuku ezingaphezu kwama-91 kunyaka werhafu yangoku KUNYE nakunyaka ngamnye kule minyaka mehlannu idlulileyo, kunye neentsuku ezingaphezu kwama-915 zizonke kule minyaka mehlannu idlulileyo.
- **Iziphathamandla Zezomthetho:** Nayiphi na inkampani okanye itrasti ebhalisiweyo okanye elawulwa ngaphakathi eMzantsi Afrika ikwaye ibe ngumhlali.

Aukwelwa ukuba ngumhlali ukuba:

- **Ukungabikho Kwexesha Elide:** Ubulitshatsheli "oluthathwa njengomhlali", kodwa ubungikho ngomzimba kweli lizwe kwithuba elingaphi discontinuous leentsuku eziye kuma-330 ngokupheleleyo ukusukela cyawamuka.
- **Izivumelwano Zerhafu Eziphinda-phindwe Kabini (DTA):** Uthathwa ngokusemthethweni njengomhlali welinye ilizwe phantsi kwesivumelwano esiyilelwe ukuthintela ukuba urhafiswe ka-2 kwingenisiso enye.

Nokuba ngaba umhlali, eyenye ingeniso yakwamanye amazwe ayirhafiswa:

- **Iliholo Lasephesheya:** Ukusukela ngoMatshi 2020, i-R1.25 yezigidi yokuqala yomvuzo wakho wasephesheya ayinarhafu, ngaphandle kokuba ubungaphandle kwoMzantsi Afrika iintsuku ezigqithileyo kwi-183 ngokupheleleyo kwithuba leenyanga eze-12 (kwaye ubuncinane iintsuku ezingama-60 zazo bezilandelelana).
- **Iipenshini:** Iipenshini ezithile zakwamanye amazwe neentlawulo zoncedo loluntu zikhululekile, kucombululwa phantsi kweemeko ezithile.

Ukuphela Kwexesha Lokuhlala (Irhafu Yokushiya - "Exit Tax"):

Ukuba utshintsha isimo sakho kwaye uyayeka ukuba ngumhlali werhafu woMzantsi Afrika (nokuba kukuthuthela unaphakade okanye ngemithetho ye-DTA), kukhona iziphumo ezikhulu:

- **Udluliselo Oluthathwayo (Deemed Disposal):** I-SARS iphatha ngokungathi "uthengise" zonke iiasethi zakho zomhlaba wonke (ngaphandle kwemihlaba nezakhiwo zoMzantsi Afrika) ngosuku omuke ngalo.
- **Irhafu Yenzuzo Yemali (CGT):** Le "yentengiso yokulinganisa" inokubangela ityala elikhulu le-CGT.
- **Inkqubo Esemthethweni:** Kufuneka uyichaze ngokusemthethweni le tshintsho kwi-SARS kwaye ugqipse inkqubo ethile yokufaka isicelo.

Iindleko Yezakhiwo Yasekhaya (Home Office Expenses)

Imithetho yokubanga iindleko zendlu yasekhaya ingqongqo kakhulu. Ukuba ufuna ukubanga ucutsho lwerhafu, kufuneka ufezekise ezi mfundo "zinzima":

1. Imfuneko Yesithuba SaseMzimbeni:

- **Ukusetyenziswa Kwedwa:** Igumbi okanye indawo kufuneka isetyenziselwe umsebenzi wakho kuphela. Awukwazi ukubangela itafile yokutyela okanye igumbi legesti eliphinda lisebenze njengegumbi legesti.
- **Ixhotyiswe Ngokukodwa:** Indawo kufuneka imiselwe ngokufanelekileyo umsebenzi wakho (umz. ngetafile, ikhompyutha, okanye izixhobo ezikhethekileyo).
- **Umgaqo We-Proportion:** Ibango lakho lilinganiselwe kwiyunithi yendawo kwi-office floor area ukuya kuyo yonke indawo yendlu yakho. Umzekelo, ukuba i-office yakho yi-15m² nendlu yakho yi-150m², unokubanga kuphela i-10% yeendleko zakho ezifanelekileyo.

2. Iimpawu Zomsebenzi:

- **Abasebenzi Abasiqhelo:** Ukuba ufumana umvuzo, unokubanga kuphela ukuba uchitha ngaphezulu kwama-50% eeiure zakho zonke zomsebenzi ubesenza kule ofisi yasekhaya.
- **Abafumana IKhomishini:** Ukuba ufumana ikhomishini kakhulu, umsebenzi wakho kufuneka

wenziwe kakhulu ngaphandle kwe-ofisi yomqeshi wakho (equka i-ofisi yakho yasekhaya).

3. **Umgiwe We-CGT ("CGT Trap"):** Kubalulekile ukukhumbula ukuba ukubanga iindleko ze-ofisi yasekhaya kunobungozi ngasemva xa uthengisa indlu yakho. Inxalenye yendlu esetyenzisiweyo njenge-ofisi ibonwa njendawo yebhizinisi kulkunokuba yinxalenye "yendawo yakho yokuhlala yokuqala". Uza kuphulukana nenxalenye ethile ye-R3 yezigidi yoxolelo lwe-primary residence (kukunyaka werhafu ka-2027) kwiRhafu Yenzuzo Yemali (CGT), enokubangela ityala eliphezulu kakhulu lerhafu xa uthengisa.

Abasebenzi Abafumana iKhomishini (Ukukhululwa KweCandelo 23(m))

Abasebenzi abahola umvuzo osondeleyo balimelwe ngokungqongqo ngwiCandelo 23(m) loMthetho WeRhafu YeNgeniso malunga nezinto abanokuzitsala (ikakhulu zikhawulelwe kumnikelo womhlalaphantsi, izibonelelo zokuhamba, nemithetho engqongqo ye-ofisi yasekhaya).

Nangona kunjalo, ukuba uMsebenzi Ofumana iKhomishini—okuthetha ukuba ikhomishini yakho eguququkayo yenza ngaphezulu kwama-50% omvuzo wakho wonke—ukhululekile kule mveliso ingqongqo.

Luthini intsingiselo yoku kuwe: Usebenza ngathi ungumkontrakti ozimeleyo ngeenjongo zerhafu. Unokutsala uluhlu olubanzi lweendleko ezenziweyo ekukhupheni ingeniso yakho, ukuba azingoze capital okanye zomntu ngamnye. Oku quka:

- Ukuncokola nabaxhasi nezipho zebhizinisi
- Imali yee-accountants neeyingcaphitsholo zerhafu
- Iindleko zefowuni, i-intanethi, neesteshinari
- Ukuguga kwasempahleni yomntu ngamnye esetyenziselwa umsebenzi (umz. iifowuni, iilaptops)

Isilumkiso Esikhawulezayo Kwalabo Bafumana Umvuzo Osiqhelo

Inkoliso yempazamo eqhelekileyo ngexesha lerhafu kukuba ukuba usebenza ekhaya okanye ubenzisa ifowuni yakho yomntu ngamnye kwibhizinisi, unokutsala ezo ndleko ngokuzenzekelayo ukuhlisa ityala lakho lerhafu. Ngelishwa, ukuba ufumana umvuzo osondeleyo (kwaye awufumani inkoliso yengeniso yakho kwiikhomishini), umthetho werhafu woMzantsi Afrika uqinile kakhulu koku.

Phantsi kweCandelo 23(m) loMthetho WeRhafu YeNgeniso, abasebenzi abasiqhelo banqunyisiwe ngokusemthethweni ekubangeni iindleko zemihla ngemihla zomsebenzi. Oku kuthetha ukuba awukwazi ukutsala iindleko ezinjenge-intanethi yenyanga yasekhaya, iikhontrakthi zeefowuni, isteshinari, okanye ikofu oyithengela itafile yakho yasekhaya. Ngaphandle koba umqeshi wakho ukubuyisela ngqo, okanye ufezekise iimfuno ezilawulwayo ezingqongqo ze-Ofisi Yasekhaya okanye Isibonelelo Sokuhamba, ezi ndleko azinakutsalwa kwingeniso yakho erhafiswayo.

Indlela Ishishini Lasecala (Side Hustle) Elingatshintsha Ngayo Inkqubo YeRhafu

Ukuba uziva uvallelwe ngemithetho yomsebenzi osondeleyo, ukuqala ishishini lasecala (usebenza njengomntu ozimeleyo / sole proprietor) kuzisa useto olutsha ngokupheleleyo lwemithetho yerhafu.

Ngelixa umvuzo wakho uvallelwe phantsi kweCandelo 23(m), ingeniso oyivelisayo ngokwenza "urhwebo" (njengokubhala uzimele, ukubonisana, okanye ukuthengisa izinto ezibhakiweyo) iwela phantsi kwemithetho jikelele yocutsho lwebhizinisi. Oku kuthetha ukuba unokutsala iindleko ezisemthethweni zeedaye-to-day ezenziweyo ukuvelisa le ngeniso ethile yeshishini lasecala.

Luthini intsingiselo yoku kuwe:

Ngqu, inxalenye yeendleko zakho zemihla ngemihla inokuba neyokutsalwa kwirhafu kwinzuzo yeshishini lakho lasecala. Ukuba ubenzisa i-intanethi yasekhaya, ilaptop yomntu, ifowuni, okanye indawo ye-ofisi yasekhaya ukuqhuba ishishini lasecala, unokubanga ezo ndleko ngokomlinganiselo kwinzuzo yebhizinisi yakho.

💡 **Icebiso Le-Tax Elves:** Uza kuhlawula irhafu kuphela kwinzuzo ecocekileyo (net profit) yeshishini lasecala, hayi kwingeniso ephelileyo (gross income). Nangona kunjalo, lumka ungaliqali "ishishini" ngenjongo yokudala ilahleko zerhafu ukunciphisa irhafu yomvuzo wakho. I-SARS ilindele ukuba ishishini lasecala libe nenjongo yenyano yokwenza inzuzo. Ukuba umemezela ilahleko rhoqo, i-SARS inokuyirhinga (ring-fence) le lahleko, okuthetha ukuba uza kuvalwa ngokungqongqo ekuyibuyekezeni kwi-salary yakho yomsebenzi oqhelekileyo!

Izivumelwano Zerhafu Eziphinda-phindwe Kabini (DTAs)

Irhafu eplindaphindwe kabini kwenzeka xa amazwe amabini ahlukeneyo omabini ebanga ilungelo lokurhafisa ingeniso enye. Ukuthintela oku, iMzantsi Afrika ukhe wanikina izivumelwano ezithile—ezaziwa ngokuba zii-DTA—namazwe amaninzi emhlabeni jikelele. Injongo engundoqo yezi zivumelwano kukuqinisekisa ukuba umrhafi kukhuselekile ukuba angarhafiswa kabini kwoyena mali inye.

**Ukuphathwa kwerhafu kwabangahlaliyo kuphandle kwalo mhlahlandlela werhafu ukuze ugcinwe ukwazisa kodwa ube mfutshane kangangoko.*

Abatshatileyo NgoMdibaniso WePAHLA (In Community of Property)

Kwabahlawuli berhafu abatshatileyo ngomdibaniso wepahla (in community of property), inzala ewonke, izephulelo, ingeniso yeerente nenzuzo yemali (capital gains) zidityaniswa ze zirhafiswe ngokulinganayo phakathi kwamaqabane, kungakhathaliseki unaye amagama aebhaliswe kuwo iiasethi (ngaphandle kweeasethi ezikhutshelwe ngaphandle kwi-estate edibeneyo). Yonke enye ingeniso erhafiswayo irhafiswa kuphela ezandleni zeqabane eliyifumeneyo okanye elinikwe yona.

Irhafu Yenzuzo Yemali (Capital Gains Tax - CGT)

I-CGT ayingorhafu eyahlukileyo kodwa iyingxenye yerhafu yakho yengeniso. Itshizwa xa "ulahlile" i-asethi (njengokuthengisa, ukunikela, okanye ukulahlekelwa yiyo). Kubahlali boMzantsi Afrika, oku kusebenza kwii-asethi ezibanjiweyo kuyo nayiphi na indawo emhlabeni.

Amazinga YeRhafu Yenzuzo Yemali (2026 & 2027)

Xina kuphela inxalenye yenzuzo yakho yonke yemali edityaniswa kwingeniso yakho erhafiswayo. I-"Effective Rate" eyona uthi uyihlawule kwinzuzo ewoyikileyo:

- **Abantu Ngabanye Neetrasti Ezizodwa:** 18%
 - **Iinkampani:** 21.6%
 - **Ezinye Iitrasti:** 36%
- *Iqaphele: lingxowa-mali zomhlalaphantsi zihlala zikhululeke ngokupheleleyo kwi-CGT.*

Ukukhululwa Nezaphulelo

- **Isaphulelo Sowanyaka:** Oku kunsusiwe ukusuka kwi-R40,000 ngo-2026 ukuya kwi-R50,000 ngo-2027.
- **Indawo Yokuhlala Yokuqala (Primary Residence):** Ukuba uthengisa indlu ohlala kuyo, i-R2 yezigidi yokuqala (2026) okanye i-R3 yezigidi (2027) yenzuzo okanye ilahleko ayihoywa ngenjongo zerhafu.
- **Uncedo Lamabhizinisi Amancinci:** Ukuba ungaphezulu kweminyaka engama-55 uze uthengise ibhizinisi lakho elincinci (elixabisa ngaphantsi kwe-R15m), ufumana isaphulelo esikhulu se-R1.8 yezigidi (2026), esinyuka ukuya kwi-R2.7 yezigidi ngo-2027.
- **Ukufa:** Kunyaka umntu athe washiywa ngobomi kuwo, isaphulelo sakhe sonyaka siba phezulu kakhulu ukulungiselela i-estate. Oku kunyuka ukusuka kwi-R300,000 (2026) ukuya kwi-R440,000 ngo-2027.
- **Iiasethi Zosetyenziso Lomntu Ngamnye:** Uninzi lwezinto zemihla ngemihla, njengemoto yakho okanye ifenitshala yasendlini, zikhululekile.

Inkomba Entsha: Amandla Aluhlaza (Green Energy) Neenqwelo Zombane

- **I-Solar PV:** Ungabanga ukuya kwi-125% yeendleko zee-asethi zamandla ahlaziywayo ezingeniswe tsitshisweni kwangoko ngoFebruwari 2025.
- **Iinqwelo Zombane:** Isibonelelo esitsha se-150% see-asethi siyafumaneka kwiinkampani eziphuhlisa iimoto zombane okanye ze-hydrogen ukusuka ngoMatshi 2026.

Iiasethi ezithengwe ngaphambi kowama-2001

Ngenxa yokuba i-CGT iqale ngo-Okthobha 2001, kukhona iifomula ezizodwa zokuqinisekisa ukuba awurhafiswa kukhulo olwenzeke ngaphambi kokuba irhafu ibeko.

Udluliselo Olufihlakeleyo Olubalulekileyo

Lumkela i-Deemed Disposals, lapho i-SARS iphatha intengiselwano ngokungathi uthengisile nokuba akukho mali itshintshaniweyo:

- **Ukufuduka (Emigration):** Ukuba uyayeka ukuba ngumhlali werhafu woMzantsi Afrika, uthathwa ngokungathi uthengise zonke iiasethi zakho zomehlaba wonke ngosuku omuke ngalo (i-"Exit Tax").
- **Ukufa:** Umntu uthathwa ngokungathi uthengise iiasethi zakhe kwi-estate yakhe ngexabiso lamakethi ngosuku lwaso sokusweleka.

Ulawulo Lwe-Eksitshintshi (Circular 3/2026)

Iziyalo eziloyilo ezisithoba ezenzelwe ukueza utshintsho oluphakamisiweyo kwi-Budget Speech ka-2026 zibekwe phambili yi-SARB.

Ukuhamba Phesheya

1. **I-Single Discretionary Allowance (SDA) Iphindwe Kabini:** Isibonelelo sosebenziso lemali oyifunayo phesheya sinyusiwe ukusuka kwi-R1 yezigidi ukuya kwi-R2 yezigidi ngomntu omdala ngonyaka.
2. **Imida Yemali EyiNkozi Ehanjwayo:** Isixa semali esiyimilinganiselo enokuthathwa ngaphesheya komda sinyuswe saziniswa kwi-R100,000 (isuka kwi-R25,000).
3. **I-Foreign Investment Allowance (FIA) Ihlala Iyi-R10 Yezigidi:** Ukuba ufuna ukuhambisa imali engaphezulu kwe-R2 yezigidi ye-SDA, unokusebenzisa i-FIA yee-R10 yezigidi eyongezelelweyo (efuna i-AIT PIN kwi-SARS).
4. **Ukuthenga Ngekhadi Letyala Phesheya:** Umda wokuthenga izinto phesheya ngekhadi lebhanki unyuse waya kwi-R100,000 ngentengiselwano nganye.
5. **Izibonelelo zaBantwana abangaphantsi kweminyaka e-18:**
 - **5.1. Isibonelelo Sofero Lwabo Luntsusiwe:** Isibonelelo sohambo sazi-R200,000 saBantwana abangaphantsi kwe-18 sinyuswe saya kwi-R400,000 ngonyaka.
 - **5.2. Ususebenziso Olungqongqo:** Abantwana abanokuyisebenzisela utyalo-mali jikelele; yeyohambo okanye yemfundo kuphela.

ICANDELO B: IKRYPTOCURRENCY NEE-ASETHI ZEDIGITAL

I-Cryptocurrency ayisayiyo indawo engaziwayo eMzantsi Afrika. I-SARS iphatha iiasethi ze-crypto njengezixhobo zezezimali (financial instruments) ngeenjongo zerhafu.

1. Imisetyenziso Elingqongqo

- **Gqitha kwi "3-Year Rule":** Imisetyenziso ye-Section 9C yee-shares ayisebenzi kwi-crypto.

- **Gqitha kwi-Personal-Use Exemption:** I-Crypto ayikhululekanga kwi-CGT ngenxa yokuba yisixhobo seziMali.
- **Ugcino Lweerekhodi Luypasiseleyo:** Kufuneka ugcine iirekhodi iminyaka engama-5 ubuncinane.

2. Yintoni Ebanga Isiganeko Serhafu?

I-SARS ibona ezi zinto zilandelayo njengentengiso erhafiswayo:

- Ukuthengisa i-crypto ngemali engu-ZAR okanye USD.
- **Utsitsho Lwe-Crypto-to-Crypto:** Ukutshintshisa i-Ethereum nge-Solana kuthathwa njengentengiselwano ye-barter kwaye kurhafiswa kwinzuzo eyenziweyo.
- **Ukuthenga lizinto Okanye linkonzo** nge-crypto.
- **Ukufumana Iiholo Nge-Crypto.**

3. Irhafu YeNgeniso vs. Irhafu Yenzuzo Yemali (CGT)

Uhlobo Lwerhafu	Xa Esebenza	Amazinga Lerhafu
Irhafu YeNgeniso	Urhwebo rhoqo (High-frequency), crypto arbitrage, mining, okanye uthenga ngenjongo yokuthengisa ngenzuzo.	18% – 45% (Idityaniswa kwingeniso yakho erhafiswayo)
Irhafu Yenzuzo Yemali (CGT)	Ukugcina ixesha elide (long-term), i-crypto ezufle ilifa.	Inqanaba eliphezulu le-18% kuluntu

Isilumkiso Sothintelwo Lwelahleko (Section 20A): Lahleko yenziwe kwi-crypto trading inokurhingwa (ring-fenced) ngu-SARS ukuze ingasetyenziswa ukunciphisa irhafu yomvuzo wakho oqhelekileyo.

ICANDELO C: IINKAMPANI

Maqela Zerhafu Zeenkampani

Uhlobo	ImiNyaka yovavanyo ephela ngosuku okanye emva komhla wa-31 Matshi 2023	ImiNyaka yovavanyo ephela ngaphambi kwama-30 Matshi 2023
Inkampani	27%	28%
Iinkampani Zeenkonziso Zomntu Ngamnye	27%	28%
Isebe lasekhaya lenkampani yaphesheya	27%	28%

Ilahleko Ezivunyiweyo (Umgqo we-80%)

Iinkampani zinocucunga ilahleko ezidluliselweyo kuphela ngokuchasene nelona xabiso liphezulu phakathi kwe-R1 yezigidi okanye ama-80% kwingeniso yabo erhafiswayo yangoku.

Iinkampani Amabhizinisi Amancinci (S12E ITA / SBC)

I-SBC yeminyaka yovavanyo phakathi ko-1 Epreli 2026 ne-31 Matshi 2027

Uluhlu			Isixa saphantsi		Izinga	ngaphezulu
R1	-	R99,000			0%	
R99,001	-	R365,000			7%	R99,000
R365,001	-	R550,000	R18,620	+	21%	R365,000
R550,001	+		R57,470	+	27%	R550,000

I-SBC yeminyaka yovavanyo phakathi ko-1 Epreli 2025 ne-31 Matshi 2026

Uluhlu			Isixa saphantsi		Izinga	ngaphezulu
R1	-	R95,750			0%	
R95,751	-	R365,000			7%	R95,750
R365,001	-	R550,000	R18,848	+	21%	R365,000
R550,001	+		R57,698	+	27%	R550,000

Iimfuno Zokufaneleka

1. Bonke ababanzi bezahlulo kumele ibe ngabantu abaphilayo.
2. Ingeniso iphelele ingadlulanga kwi-R20 yezigidi.
3. Iminganiselo ye-20% yedingi "elidityanisiweyo".

Irhafu Yenzuzo Yentengiso (Turnover Tax)

Isiba kwi-R2.3 yezigidi yotshintsho loMda esebenza kwi-Turnover Tax ne-VAT compulsory registration.

2027

Uluhlu			Isixa saphantsi		Izinga	ngaphezulu
R1	-	R600,000			0%	
R600,001	-	R950,000			1%	R600,000
R950,001	-	R1,400,000	R3,500	+	2%	R950,000
R1,400,001	+	R2,300,000	R12,500	+	3%	R1,400,000

2026

Uluhlu			Isixa saphantsi		Izinga	ngaphezulu
R1	-	R335,000			0%	
R335,001	-	R500,000			1%	R335,000
R500,001	-	R750,000	R1,650	+	2%	R500,000
R750,001	-	R1,000,000	R6,650	+	3%	R750,000

rhafu Ye-VAT

- I-VAT ibizwa kwinqanaba eli-15%.
- Umda unyusiwe wasuka kwi-R1 million waya kwi-R2.3 million.

Irhafu Yotshintsho (Transfer Duty)

Irhafu yotshintsho yirhafu ebizwa yi-SARS kwaye ihlawulwa ngumthengi xa ethenga umhlaba okanye isakhiwo (fixed property) eMzantsi Afrika. Ngelixa ukuthengwa kwepropati ngaphantsi komda wangoku we-R1.1 yezigidi kukhululekile, amaxabiso angaphezulu kwesi sixa arhafiswa kwisikali esinyukayo ngokokuqhubeka. Okubalulekileyo kucwangciso lwe-estate, ukutshintshela ipropati yomntu siqu kwi-trasti okanye kwinkampani nako kubangela ityala lerhafu yotshintsho ngokusekelwe kwixabiso elifanelekileyo lemarike lepropati.

💡 Icebiso le-Tax Elves: Soloko udibana nathi ngaphambi kokuba uhlele ngokutsha ii-asethi zakho zomhlaba ukuqinisekisa ukuba awuzibangeli amatyala erhafu yotshintsho obungalindelanga.

Irhafu yotshintsho ihlawulwa ngala mazinga alandelayo kwiintengiselwano zepropati ezingaphantsi kwe-VAT.

Irhafu Yotshintsho (Transfer Duty) 2027

Uluhlu			Isixa saphantsi		Izinga	ngaphezulu
R1	-	R1,210,000			0%	
R1,210,001	-	R1,663,800			3%	R1,210,000
R1,663,801	-	R2,329,300	R13,614	+	6%	R1,663,800
R2,329,301	-	R2,994,800	R53,544	+	8%	R2,329,300
R2,994,801	-	R13,310,000	R106,784	+	11%	R2,994,800
R13,310,001	-		R1,241,456	+	13%	R13,310,000

Irhafu Yotshintsho (Transfer Duty) 2026

Uluhlu			Isixa saphantsi		Izinga	ngaphezulu
R1	-	R1,100,000			0%	
R1,100,001	-	R1,512,500			3%	R1,100,000
R1,512,501	-	R2,117,500	R12,375	+	6%	R1,512,500
R2,117,501	-	R2,722,500	R48,675	+	8%	R2,117,500
R2,722,501	-	R12,100,000	R97,075	+	11%	R2,722,500
R12,100,001	+		R1,128,600	+	13%	R12,100,000

ICANDELO D: IITRASTI & UCWANGCISO LWE-ESTATE

Iitrasti zihlala zisesinye sezona zixhobo zinamandla eMzantsi Afrika sokukhusela ii-asethi, ucwangciso lofelelo (succession planning), nokulondoloza ubutyebi kwizizukulwana ngezizukulwana. Nangona kunjalo, ngenxa yokuba zisebenza ngempumelelo kangaka, i-SARS iphumeze amazinga angqongqo erhafu nemithetho yokuthintela ubaleko ukuze kunqandwe ukuba zingasetyenziselwa ukubaleka iirhafu kuphela.

Ukuba ucinga ngokubhalisa itrasti, okanye sele unayo, nayi imithetho ebalulekileyo yerhafu kunye nezicwangciso-qhinga oza kujamelana nazo.

1. Amazinga Erhafu Yeetrasti: "Umrhafi Wokugqibela" (Taxpayer of Last Resort)

Kuyimpazamo eqhelekileyo ukuba yonke ingeniso yetrasti irhafiswa kakhulu ngokuzenzekelayo. Enyanisweni, phantsi komthetho werhafu woMzantsi Afrika, itrasti ithathwa njengomrhafi wokugqibela. Oku kuthetha ukuba itrasti ngokwayo irhafiswa kuphela kwingeniso nenzuzo yemali (capital gains) eseleyo (egcinwe ngaphakathi kwitrasti) emva kokuthathela ingqalelo izixa ezinikwe abaxhasi (donors) okanye ezihanjiswe kwabazuzayo (beneficiaries).

Nangona kunjalo, ukuba ingeniso okanye inzuzo igcinwe ngaphakathi kwitrasti, ibethwa ngamalevel esohlwayo aqatha kwasekuqaleni kweRandi yokuqala:

- **Irhafu Yengeniso:** Izinga elimiselweyo le-45%.
- **Irhafu Yenzuzo Yemali (CGT):** Iitrasti zinesilinganiso sokubandakanya se-80%, nto leyo ephumela kwelona zinga liphezulu elisebenzayo le-CGT le-36% (eliphindwe kabini kwizinga labantu abaphilayo).

1.1 Okwahlukileyo: Iitrasti Ezizodwa (Special Trusts) I-SARS iyayiqonda into yokuba ezinye iitrasti ziyilwe ngenxa yemfuneko yokukhusela abantu abasecicini, kunokuba zibaleke irhafu. Ukuba itrasti ibhalise ngempumelelo "NjengeTrasti Eyodwa," iyalusaba uqatha lwerhafu yengeniso ye-45% yaye endaweni yoko irhafiswa kwisikali esifanayo somntu ngamnye (18% ukuya kwi-45%) esisebenza kubantu abaphilayo.

I-SARS yahlula iitrasti Ezizodwa ngokungqongqo kwiindidi ezimbini, kwaye indlela eziphathwa ngayo ngakwiRhafu Yenzuzo Yemali (CGT) yahluke kakhulu:

- **ITrasti Eyodwa Udidi A (Yabazuzayo Abanokukhubazeka):**
 - **Ofanelekayo:** Idalelwe kuphela ukunceda umntu (okanye abantu) onokukhubazeka okuqatha ngokwasengqondweni okanye ngokwasemzimbeni. Ukukhubazeka kufuneka kwenze ukuba bangakwazi ukufumana imali eyaneleyo yokuzihoya okanye yokulawula imicimbi yabo yezemali.
 - **Zisekwa Njani:** Zingasekwa njenge-inter vivos (ephilayo) itrasti ebudeni bokuphila komsunguli okanye njenge testamentary trust (edalwe ngoMyolelo).
 - **Uncedo lwe-CGT:** Iitrasti zodidi A zifumana isiqabu esifanayo se-CGT nabantu abaphilayo. Oku

kubandakanya elona zinga lisezantsi elisebenzayo le-CGT eliyi-18%, isaphulelo sonyaka se-CGT se-R40,000, kunye nesaphulelo sendawo yokuhlala yokuqala ye-R2 yezigidi xa kuthengiswa ipropati.

- **ITrasti Eyodwa Udidi B (Yabantwana Abangekafikeleli eBungangeni):**
 - **Ofanelekayo:** Idalwe ngokukodwa ukubamba ii-asethi ukuze kuxhamle izalamane ezingabantwana zomntu ongasekhoyo. Othabathayo omncinci kufuneka abe ngaphantsi kweminyaka eli-18 ngosuku lokugqibela lonyaka werhafu.
 - **Zisekwa Njani:** Ngokungafani noDidi A, itrasti yoDidi B inokuba kuphela yitrasti ye-testamentary edalwe ngoMyolelo ekufeni komntu.
 - **Umgibe we-CGT:** Nangona itrasti yoDidi B iyonwabela isikali serhafu yengeniso esisezantsi, ayifanelekeli ukuvunyelwa kwe-CGT kumntu ophilayo. Ihlala iphantsi kwesohlwayo seringa ye-80% yokubandakanya (elona zinga liphezulu lisebenzayo le-CGT le-36%).
 - **Ukuphela Kwesimo:** Itrasti iphela ngokuzenzekelayo ukulungela njengeTrasti Eyodwa Udidi B ekuqaleni konyaka werhafu apho umntu ozuzayo omncinci agqiba iminyaka eli-18.

2. Umgaqo we-Conduit-Pipe

Ngenxa yokuba itrasti ingumrhafi wokugqibela, abaphathiswa (trustees) banendlela ekhethekileyo nenamandla yerhafu eyaziwa njenge "conduit-pipe principle" (elawulwa liCandelo 25B noMhlathi 80 woMthetho WeRhafu Yengeniso). Xa itrasti ifumana ingeniso (njengerenti okanye inzala) okanye yenza inzuzo yemali, abaphathiswa banokukhetha ukuhambisa loo ngeniso okanye inzuzo kwabazuzayo kunyaka werhafu ofanayo. Xa besenza oku, ingeniso igcina uhlobo lwayo kwaye ihamba ngqo ngotrasti ukuya kumzuzi (beneficiary).

Isiphumo: Itrasti ihlawula i-R0 yerhafu kweso sixa sihanjisiweyo. Endaweni yoko, umzuzi uxela ingeniso kwimbuyekazo yakhe yerhafu kwaye urhafiswa kwinqanaba lakhe lerhafu elisezantsi kakhulu (kwaye angasebenzisa izaphulelo zakhe zonyaka nenkululeko yakhe).

3. Ucwangciso Oluthe Xhaxhe Nemicimbi Yemigibe

Ukuqonda umthetho weetrasti kufuna ulwazi olukhethekileyo. Ukungaqondi ukuba itrasti zisebenza njani nohlengahlengiso lwerhafu lwakutsha nje okanye ukuyilwa gwenxa kwetrust deed kunokukhokelela kwiziphumo zemali eziqatha:

- **Umgibe Wokufuduka (Abaxhamli Abangebo Bahlali):** Ukusukela nge-1 Matshi 2024, umgaqo we-conduit-pipe uthintelwe ngokungqongqo. Ingeniso kunye nenzuzo yemali ehanjiswa kubaxhamli abangengobahlali (non-residents) ayisayi kuphinda iqhube ukuya kubo ngeenjongo zerhafu. Endaweni yoko, ezi zixa ngoku zirhafiswa ngqongqo ngaphakathi kwitrasti kwi-45% irhafu yengeniso okanye kumazinga esohlwayo sama-36% we-CGT. Ngenxa yokuba umxhamli ongengomhlali unokurhafiswa kwakhona kolu lwabiwo kwilizwe lakhe elitsha, oku kudala umngcipheko omkhulu wokurhafiswa kabini.
- **Amalungelo AMiselweyo vs. ITrust Deed eZimeleyo (Vesting vs. Discretionary):** Umahluko phakathi komzuzi onelungelo elimiselweyo xa kuthelekiswa nelungelo lokuzikhethelela ubalulekile. Iitrasti zokuzikhethelela zinika abaphathiswa ulawulo olupheleleyo malunga nokuba ngubani ofumana ingeniso nemali, ebonelela ngowona khuselo luphezulu lwempahla. Nangona kunjalo, ezininzi iitrust deeds ezindala ngempazamo zinika amalungelo amiselweyo (vested rights). Oku akutshabalalisi nje ukukhuselwa kwe-asethi yetrasti kodwa kubangela amatyala erhafu ngaphambi kwexesha kubaxhamli.
- **Ukukhenkcisa Irhafu YeLifa (Estate Duty Freezing):** Nangona itrasti zijongene namazinga aphezulu erhafu yengeniso, inqobo yazo yezemali iphambili ilele kukoKonga kwiRhafu YeLifa. Xa uthengisa i-asethi exabisekileyo (njengeshishini) kwitrasti kwi-loan account, ixabiso lokuthenga lihlala kwi-estate yakho yobuqu. Nangona kunjalo, lonke uphuhliso lwekapitali lwexesha elizayo lwaloo asethi lwenzeka ngaphakathi kwitrasti. Oku "kukhenkcisa" ngokusemthethweni ixabiso le-estate yakho buqu, kukhusela kulo naluphi na uhlumo lwexesha elizayo kwiRhafu YeLifa (20% ukuya kwi-25%) kunye neMali yoMabi Wamafa (Executor's Fees) xa usweleka.

4. Umgibe Wokuthintela Ukubaleka Irhafu: Icandelo 7 & Icandelo 7C

I-SARS iyazi kakuhle ukuba abantu basebenzisa iitrasti ukuhlisela ngebabalo amatyala abo erhafu, yiyo loo nto kusebenza imithetho engqongqo yolwabelo:

- **ICandelo 7 (Ulwabelo LweNgeniso):** Ukuba utshintshela i-asethi kwitrasti ngokunikela (donation), okanye nolunye unikezelo lwamahala, ingeniso okanye inzuzo yekapitali eveliswe yile asethi inokurhafiswa emva kuwe njengomniki - hayi kwitrasti, yaye hayi ezandleni zabazuzayo.
- **ICandelo 7C (Imali-mboleko Ezingenzala):** Ngokwembali, abacwangcisi bee-estate babethengisa ii-asethi ezinkulu kwitrasti nge-akhawunti yemali mboleko engenzala ukukhenkisa i-estate yabo. I-SARS iyivale loo ntunja. Ngoku, ukuba unika imali-mboleko ephantsi okanye engenzala kwitrasti, umahluko phakathi kwezala oyibizileyo ngokwenene nenqanaba lenzala esemthethweni ye-SARS uthathwa njengomnikelo wonyaka othathwayo kwitrasti. Uya kuba netyala le-20% leRhafu YeMinikelo kolu siphako minyaka le, ukuya kumkhamo wokudlula kwisaphulelo sakho sonyaka se-R150,000.

5. Ixesha Elitsha Lokuthobela Ngqongqo (Strict Compliance)

Ukuba ngumphathiswa (trustee) asiyositayitile nje; ikhatshwa luxanduva olunzima lokugcina ilungelo nokuthobela imithetho. Uku-grey listwa kwakutsha nje kunye namangenelelo e-FATF kunyanzele ukutshintsha okukhulu kothobelo ukuqinisekisa ukuba iitrasti ziqhutywa njengeziqu ezicacileyo, ezahlukeneyo:

- **Ukunika Ingxelo nge-IT3(t):** I-SARS ngoku ifuna abaphathiswa (okanye iingcaphephe zabo zerhafu) bangenise iifomu ezizenzekelayo ze-IT3(t), ezichaza lonke ulwabiwo olwenziweyo kwabaxhamli (beneficiaries).
- **Ubunini Obuyinzuzo (Beneficial Ownership):** Abaphathiswa bamele bagcine baze bangenise iirejista ze-Beneficial Ownership (ubunini) zangelo xesha kwiNkumanda YeNkundla Ephakamileyo. Ukusilela ukwenjenjalo kunokukhokelela kwizohlwayo ezikhulu okanye ukuvalelwa entolongweni.



Icebiso le-Tax Elves: Itrust deeds kufuneka ziyilwe ngokuchaneka okugqibeleleyo. I-trust deed ebhaliweyo kabi inokuvala ingeniso ngaphakathi kwitrasti ngezina le-45%, idale irhafu yeminikelo yecandelo 7C ebingajoliswanga kuyo, okanye isilele ukukhusela ii-asethi kubatyalwayo. Ngalo lonke ixesha sebenzisa umphathiswa (trustee) ozimeleyo oyingcaphephe kwaye umyili uqinisekise ukuba iitrasti yakho iyathobela iimfuno kwaye ilungiselelwe ngokupheleleyo.

ICANDELO E: IRHAFU YELIFA (ESTATE DUTY) NEERHAFU ZOKUFA

Xa umntu esweleka eMzantsi Afrika, ilifa lakhe lixhomekeke kwiirhafu ezahlukehlukeneyo kwaye neendleko zolawulo phambi kokuba naziphi na iindlalifa zinokufumana. Ukuqonda ezi ndleko kubalulekile kucwangciso olufanelekileyo lwe-estate kunye nolawulo lwemali ekhoyo (liquidity).

1. Amazinga E-Estate Duty Nesaphulelo Esiyintloko

Irhafu Yelifa (Estate Duty) yirhafu ebizwa kwixabiso elinokurhafiswa lilonke lefa lomntu oswelekileyo elisemhlabeni wonke. Ibalwa ngala mazinga alandelayo:

- **20%** kwi-R30 yezigidi zokuqala zefa elinokurhafiswa.
- **25%** kuso nasiphi na isixa esidlula i-R30 yezigidi.

Isaphulelo Esiyintloko (The Primary Abatement): Ilifa lomntu ngamnye linelungelo lesaphulelo esiyintloko (ukutsalwa) se-R3.5 yezigidi. Oku kuthetha ukuba i-R3.5 yezigidi zokuqala zefa elinokurhafiswa azikho kwirhafu yelifa konke konke.

2. Ukhululo Lomyeni/Umfazi Kunye Nodluliselo (Icandelo 4(q))

Umthetho werhafu woMzantsi Afrika ubonelela ngesiqabu esikhulu kumaqabane (spouses):

- **Ukhululo:** Naziphi na iiasethi ezishiyelwe iqabane eliseleyo zikhululekile kwi-100% kwiRhafu YeLifa phantsi kweCandelo 4(q) loMthetho WeRhafu YeLifa. (Qaphela: I-SARS iyichaza ngokubanzi i "spouse" ukubandakanya neqabane lasekhaya elisisigxina, kungekuphela iqabane elisemthethweni lomtshato.)
- **Ududuliselo Lwesaphulelo (Rollover):** Ukuba umntu ushiyekela i-estate yakhe yonke kwiqabane lakhe eliseleyo, akasebenzisi nesinye kwisaphulelo sakhe se-R3.5 yezigidi. Esi saphulelo singasetyenziswanga siza kugqithela ngokuzenzekelayo kwiqabane eliseleyo. Xa iqabane eliseleyo lithe labhubha kamva, i-estate yalo inokuxhamla kwisaphulelo esidibeneyo esinokufikelela kwi-R7 yezigidi.

3. Irhafu Yenzuzo Yemali (CGT) EkuFeni

Ukufa kubangela "ulahlo oluthathwayo" lweenjongo ze-CGT. I-SARS ithatha umfi njengolahlile iiasethi zabo zonke ngexabiso lamakethi ngosuku lokufa kwabo.

- **Isiqabu:** Ukhululo lonyaka lwe-CGT luyanda ngokubonakalayo ngonyaka wokufa. Ukulandela uMthetho-siqulunqo weBhajethi ka-2026, olu khululo lokufa lunyukile lwasuka kwi-R300,000 lwasuka kwi-R440,000.
- **Ududuliselo Kumaqabane:** Naziphi na iiasethi ezigqithiselwe kwiqabane eliseleyo azibangeli i-CGT kwangoko. Uvavanyo lwenzuzo yemali luyarhoxiswa de iqabane eliseleyo lithengise i-asethi okanye lidlule.

4. Iifizi ZoMlawuli (Executor's Fees) - Iindleko Ezifihlakeleyo

Irhafu YeLifa asingomndleko wodwa olambathisa ilifa. Ngokomthetho, umlawuli omiselweyo unelungelo lokubiza umrhumo ofikelela kuma-3.5% (kudityaniswe i-VAT) kwixabiso elipheleleyo lee-asethi zefa. Nangona umrhumo womlawuli ukhuphwa kwilifa ngaphambi kokubalwa kwirhafu yelifa, le ntlawulo isasetyenziswa kwi-estate ephelileyo, nokuba iiasethi ziphantsi kweRhafu YeLifa.

5. Iiasethi Ezikhululekileyo Kwi-Estate

Ezinye iiasethi ziyidlula kude i-estate yomfi, zinikeze imali esandleni kwangoko kubaxhomekeki kwaye ziphephe zombini iiMali zoMlawuli (Executor's Fees) kunye neRhafu YeLifa:

- **Iingxowa-mali Zomhlalaphantsi:** limveliso zeepenshini, eze-provident fund, neze-retirement annuity zihlawulwa ngokuthe ngqo kubaxhamli abatyunjelweyo (kuxhomekeke kwimvume yabaphathiswa) kwaye azibizi irhafu yelifa.
- **Ii-Annuity eziphilayo (Living Annuities):** Ukuba i-annuity ephilayo inomzuzi otyunjiweyo, inkqubo iqhetha umthetho we-estate ize ifumaneke ngokukhawuleza kubantu abakhethiweyo, iceza ilifa lomfi, ibe iceza irhafu yelifa.
- **I-inshorensi yobomi yasekhaya eqabane (Domestic Life Insurance):** Ukuba umgaqo-nkqubo wobomi basekhaya uhlawula eqabane elishiyekileyo njengomzuzi otyunjiweyo, unokutsalwa kwilifa elipheleleyo kwaye awutsaleli irhafu yelifa okanye intlawulo yomlawuli.

Icebiso Le-Tax Elves: Ixabiso Lokwenyani Lokwenziwa Kwesakhiwo (Proper Structuring)

Ukuphulukana nama-20% omsebenzi wobomi bakho kwiRhafu YeLifa ne-3.5% kwiiFizi zoMlawuli (Executor's fees) kungatshabalalisa ubutyebi bezizukulwana. Yiyo loo nto kanye olu cwangciso lukhethekileyo lwe-estate lungokuthethwa ngenkxushunxushu. Ngokumisela iTrasti nokukhupha iiasethi ezixabisekileyo kwi-estate yakho yobuqu kusekwangoku uphila,

ngokusemthethweni "ukhenkcisa" ixabiso le-estate yakho—uqinisekisa ukuba lonke uhlumo lwexesha elizayo lukhuselwe ngokupheleleyo kwiirhafu zokufa. Nangona kunjalo, unobumba wamagama akwiTrust Deed angayakha okanye ayichithe le ndlela. KuTax Elves, inkonzo yomphathiswa (trustee) wethu ozimeleyo noyingcaphephe kwingqalo yeediqinisekisa ukuba itrasti yakho ikhuselwe ngokomthetho, ibungiselelwe irhafu, yaye yakhelwe ukukhusela ilifa losapho lwakho ngexesha elifunekayo. Makhe siphonononge isicwangciso sakho se-estate namhlanje.

ICANDELO F: ULAWULO NEENKQUBO

Amazinga Enzala e-SARS

Itheyibhile 1 Amazinga: Iirhafu eziseleyo nembuyekezo elazisiweyo/elibambezelekileyo

Le yitheyibhile emiselweyo yenzala esetyenziswayo xa umntu akolota i-SARS imali, okanye xa i-SARS ikolota umrhafi imali. Itekhsa enzala yesohlwayo ebidwayo ukuba uhlawula iirhafu zakho, imithwalo, okanye imirhumo emva kwexesha. Ngokuchaseneyo, ikwabeka inqanaba apho i-SARS iya kukubuyisela khona ukuba ibambezele imbuyekezo yakho yerhafu okanye ikukolota imali emva kobuyekezo olumpumelelo lwerhafu.

Umhla Ukusuka	Umhla Ukuya		Izinga
01/ 09/2023	31/ 12/2024		11.75%
01/ 01/2025	28/ 02/2025		11.50%
01/ 03/2025	30/ 04/2025		11.25%
01/ 05/2025	31/ 08/2025		11.00%
01/ 09/2025	31/ 10/2025		10.75%
01/ 11/2025	28/ 02/2026		10.50%
01/ 03/2026	31/ 08/2026		10.25%
01/ 09/2026	de kube kutshintsho kwi-PFMA		10.50%

Itheyibhile 2: Iintlawulo ezigqithisileyo zerhafu yethutyana (Provisional tax overpayments)

Ibonisa inqanaba lenzala i-SARS ekuhlawula lona phantsi kweCandelo 89quat(4) kuyo nayiphi na irhafu yethutyana ehlawulwe ngokugqithisileyo phambi kovavanyo lokugqibela.

Umhla Ukusuka	Umhla Ukuya		Izinga
01/ 09/2023	31/ 12/2024		7.75%
01/ 01/2025	28/ 02/2025		7.50%
01/ 03/2025	30/ 04/2025		7.25%
01/ 05/2025	31/ 08/2025		7.00%
01/ 09/2025	31/ 10/2025		6.75%
01/ 11/2025	28/ 02/2026		6.50%
01/ 03/2026	31/ 08/2026		6.25%
01/ 09/2026	de kube kutshintsho kwi-PFMA		6.50%

Ittheyibhile 3: Imali-mboleko Ezinenzala Ephantsi / Ezingenarhafu

Le theyibhile ibeka "inqanaba elisemthethweni lenzala" (ngokwaqhelo elixhaswe kwi-repo rate) ngeenjongo zerhafu. Isetyenziswa kakhulu xa umqeshi enika umsebenzi imali-mboleko enenzala ephantsi okanye engenanzala, okanye kwiimali-mboleko ezithile eziya kwiitrasti. Inceda ukubala "inzuzo eyongezelelweyo" erhafiswayo okanye umnikelo othathwayo, evumela i-SARS ukuba irhafise inzuzo yezemali oyifumeneyo ngokufumana imali-mboleko ngaphantsi kwamazinga emarike.

Umhla Ukusuka	Umhla Ukuya		Izinga
01/ 06/2023	30/ 09/2024		9.25%
01/ 10/2024	30/ 11/2024		9.00%
01/ 12/2024	31/ 01/2025		8.75%
01/ 02/2025	31/ 05/2025		8.50%
01/ 06/2025	31/ 08/2025		8.25%
01/ 09/2025	30/ 11/2025		8.00%
01/ 12/2025	31/ 05/2026		7.75%
01/ 06/2026	de kube kutshintsho kwi-Repo rate		8.00%

littheyibhile zenzala ezigqibeleleyo: [cofa apha](#)

Ishedyuli Yokuguga Kwezinto (Wear & Tear Schedule)

Ingxelo efinyeziweyo yezinto eziqhelekileyo sokubhala/sokucima kwi-IN47:

Udidi Lwe-Asethi	Ixesha Lokucima/Ukubhala	Ucutsho Lwanyaka (Ilayini Eteko / Straight-line)
likhompyutha Zomntu Siqo neelaptops	Iminyaka e-3	33.30%
Isoftware Yekhompyutha (likhompyutha Zomntu Siqo)	Iminyaka e-2	50%
Isoftware Yekhompyutha (Mainframe)	Iminyaka e-3	33.30%
lifowuni Eziphathwayo (Cellular Telephones)	Iminyaka e-2	50%
Ifenitshala neZinto zaseOfisini (Iitafile, izitulo, njl.)	Iminyaka e-6	16.60%
Izixhobo ZaseOfisini (lifotokopi, iimotshini zefeksi, njl.)	Iminyaka e-5	20%
Izithuthi Zababuyeli / Abathengi	Iminyaka e-5	20%
Izithuthi Zokuhambisa Neethuthuthu	Iminyaka e-4	25%
Iisistim Zokhuseleko	Iminyaka e-5	20%
Iiyunithi Zokupholisa Umoya (Air-conditioners - iifestile/igumbi)	Iminyaka e-6	16.60%
Izixhobo Zasestolo (Shop Fittings)	Iminyaka e-6	16.60%
Iijenereyitha (Iziphathwayo)	Iminyaka e-5	20%

 **Iqaphele:** Ishedyuli egeqeleyo iyafumaneka [kwi-Interpretation Note 47](#).

Okwahlukileyo Okubalulekileyo KwiTheyibhile Engentla:

- **Umqaqo Wezinto Ezincinci ze-R7,000:** Ukuba nayiphi na i-asethi eyodwa, ezimeleyo kule luhlu ikubize ngaphantsi kwe-R7,000, yiba uyayishiya itheyibhile ngokupheleleyo. Unokubhala u-100% weendleko kuncinane kunyaka wokuqala.
- **Iisistim Zamandla Eramba (Solar Energy - Section 12B):** Njengoko kutshiwo ngaphambili, ilanga aliweli phantsi kokuguga okuqhelekileyo. Kunyaka werhafu ka-2026, iwela phantsi kweCandelo 12B. Uyibhala phantsi kwiminyaka emithathu kwi-50% kwiNyaka 1, 30% kwiNyaka 2, no-20% kwiNyaka 3.
- **Ubomi Obufutshane Kakhulu:** Ukuba ubenzisa i-asethi ngokunzima kuneziqhelo (umzekelo, ibhakhi yendlela esetyenziswa kwindawo eyafazayo yefama eza kutshatyalaliswa kwiinyanga ezi-2 kunokuba eze-4), unokufaka isicelo kwi-SARS sokusebenzisa ixesha elimfutshane lokubhala, kodwa kufuneka ufumane imvume yabo phambi kokuba ungenise imbuyekezo yakho yerhafu.

Utshintsho Kwinkqubo Yobhaliso Ye-VAT Ne-PAYE ye-SARS

I-SARS isaqaqambe iziphuculo zokhuseleko lwezidijithali nohlengahlengiso lomda ukuze kuculwe inkqubo kwaye kuthintelwe ubuqhetseba.



Icebiso Elibalulekileyo:

Phambi kokuqala ubhaliso olutsha lwe-VAT okanye le-PAYE, qiniseka ukuba iinkcukacha zakho zohagamshelwano kwi-eFiling zihlaziye ngokungqongqo kwaye usebenzisa isixhobo nekhamera esebenzayo. Uza kucelwa ukuba ugqibezele inyathelo lokuqinisekisa ubuso (facial recognition), kwaye ukusilela ukulungisa ezi zinto kuza kumisa isicelo sakho.

Ukuqinisekiswa Kwexabiso Lobuso Olatsha (Biometric Facial Recognition kwi-eFiling)

Elona tshintsho luleleyo kwinkqubo yobhaliso kukungeniswa kwe-Biometric Facial Authentication, eyaqala ngo-Agasti 2025.

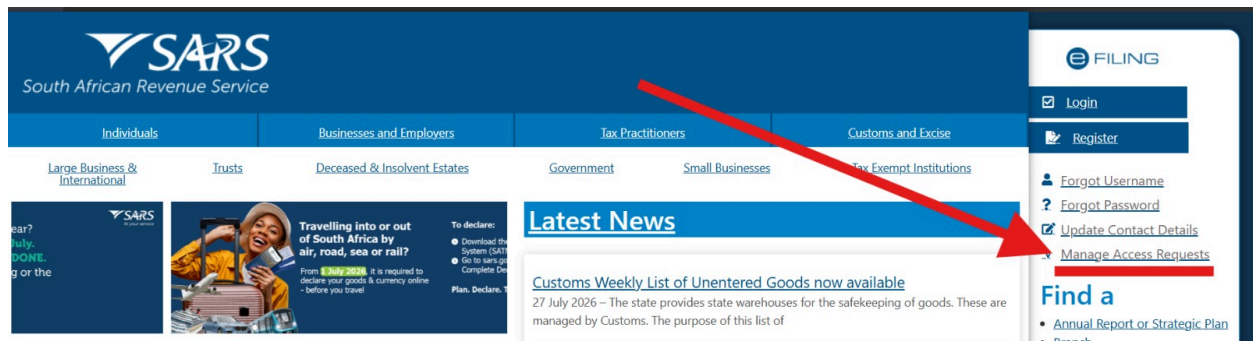
Indlela esebenza ngayo:

Xa ufaka isicelo se-VAT okanye se-PAYE kwi-eFiling, isistim ngoku idinga uqinisekiso lomfano okhuselekileyo. Uza kuyalelwa ukuba ubenzise isixhobo esinekhamera (njengokuba yifowuni ehlananiphileyo okanye ilaptop) ukuze ulandele imiyalelo emalunga nokuma kobuso kwisikrini.

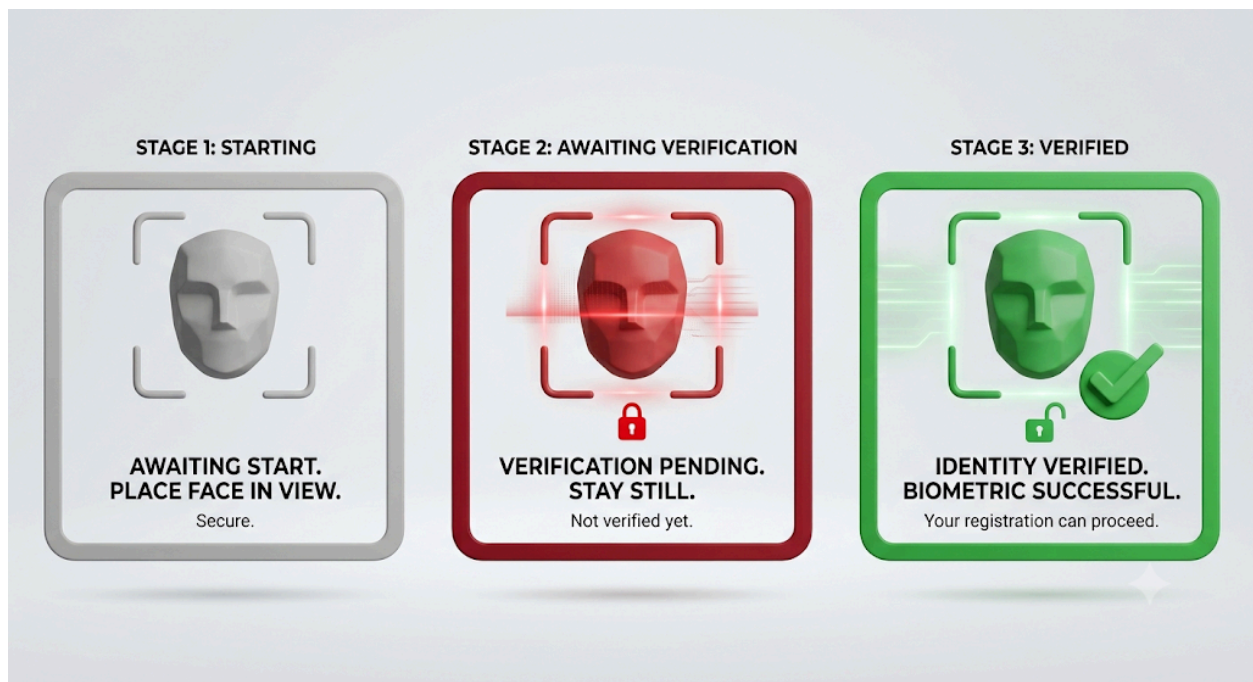
- **Inyathelo 1:** Inccaphephe yerhafu iza kungena kwi-RAV01 yakho ze ikhithshe uhlobo lwerhafu olufanelekileyo oluza kubhaliswa (VAT, PAYE okanye zombini).
- **Inyathelo 2:** Isisebenzi sikarhulumente (iinkampani) okanye umrhafi (umnikazi wedwa) uza kufumana umyalezo nge-SMS okanye ie-mail othi isicelo sobhaliso lwerhafu esifanelekileyo samkelwe. Umyalezo uza kuyalela umrhafi/umrhafi ommeleyo kwiwebhusayithi ye-SARS ukuba agqibezele iphepha [le-Manage Access Request](#).
Ngokusemthethweni: umyalezo uza kuba nekhodi eyodwa yobukho – kufuneka ubenzise **inombolo yakho ye-ID** kunye **nekhodi eyodwa yobukho** ukuba uqalise inkqubo yoqinisekiso ye-biometric.

Tyelela iwebhusayithi ye-SARS: <https://www.sars.gov.za/> Khangela ilinki ethi **Manage Access Requests**.

Khetha ukhetho olufanelekileyo u-Ewe okanye u-Hayi (Yes/No) kumbuzo omalunga nobumi kwaye ufake inombolo **yakho yesazisi (ID) okanye yepasipoti** kunye **nekhodi eyodwa** yesalathisi oqale wayifumana.



- **Inyathelo 3:** Gqibezela uqinisekiso lwe-biometric – udinga ukukhanya okuhle nekhamera. Emva koko vamela isicelo.



- **Inyathelo 4 (I-RAV01):** Inccaphephe yakho yerhafu okanye umrhafi/isisebenzi sikarhulumente onokungena kwiprofayile yenkampani/yomrhafi ngoku unokugqibezela ubhaliso kwi-RAV01 ze ayingenise.

Umfaki uza kufumana i-OTP nge-e-mail okanye SMS ukugqibezela ubhaliso.

Kuseyiyo ukuba uza kufumana naye iletha evuma isicelo sobhaliso kwaye kuza kubekho namaphepha afunekayo ukuba afakwe kwilinki ekumbuzo wembali wokungenisa okanye ngenkqubo ye-SARS SOQS usebenzisa inombolo yesalathiso secala evela kwi-letha.

Indlela Yokubhalisela Irhafu Yengeniso

1. **Ikhetho 1:** Ubenzisa i-Efiling, cofa [kwi-Register for Efiling](#).
2. **Ikhetho 2:** Ubenzisa i-SARS SOQS, cofa [kwi-Register](#).
3. **Ikhetho 3:** Bhalisa usebenzisa i-WhatsApp: [0800 011 7277](tel:0800 011 7277).
4. **Ikhetho 4:** Khuphela i-SARS e-Filing Mobi App kwizitolo zee-app ze-iOS, Android okanye Huawei.
5. **Ikhetho 5:** Sebenzisa ifowuni yakho ze utshaye ikhodi ye-SARS USSD: ***134*7277#**
6. **Ikhetho 6:** Tyelela isebe lasekuhlaleni le-SARS elikufutshane nawe.

Ikhodi Yemvelaphi Eqhelekileyo (Source Codes)

Udidi Lwe-Asethi	Ixesha Lokucima/Ukubhala	Ucutsho Lwanyaka (Ilayini Eteko / Straight-line)
Ikhompyutha Zomntu Siqo neelaptops	Iminyaka e-3	33.30%
Isoftware Yekhompyutha (Ikhompyutha Zomntu Siqo)	Iminyaka e-2	50%
Isoftware Yekhompyutha (Mainframe)	Iminyaka e-3	33.30%
Iifowuni Eziphathwayo (Cellular Telephones)	Iminyaka e-2	50%
Ifenitshala neZinto zaseOfisini (Iitafle, izitulo, njl.)	Iminyaka e-6	16.60%
Izixhobo ZaseOfisini (Iifotokopi, iimotshini zefeksi, njl.)	Iminyaka e-5	20%
Izithuthi Zababuyeli / Abathengi	Iminyaka e-5	20%
Izithuthi Zokuhambisa Neethuthuthu	Iminyaka e-4	25%
Iisistim Zokhuseleko	Iminyaka e-5	20%
Iiyunithi Zokupholisa Umoya (Air-conditioners - iifestile/igumbi)	Iminyaka e-6	16.60%
Izixhobo Zasestolo (Shop Fittings)	Iminyaka e-6	16.60%
Iijenereyitha (Iziphathwayo)	Iminyaka e-5	20%

Kuyo yonke inqaku elingentla kwi-SARS kukhona ikhodi yemvelaphi; soloko ubenzisa isixhobo sokufumana ikhodi yemvelaphi ye-SARS ukufumana ikhodi echanekileyo kakhulu - [cofa apha](#)