



Umhlahlandlela Wentela Wesabelomali ka-2026

Ukunikeza abantu amandla Ukusiza
anabhizinisi achume Ukukusiza
uphumelele

Umhlahlandlela Wentela ka-2026

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Isingeniso

Ngomhlaka-25 kuNhlolanja (February) 2026, uNgqongqoshe wezeMali u-Enoch Godongwana wetula inkulumbo yomhlahlandlela wezimali (budget speech) ka-2026, waphawula izindaba ezimnandi zokuthi iNingizimu Afrika isusiwe ohlwini olumpunga (Grey list) le-Financial Action Task Force (FATF) ezinyangeni ezi-4 ezedlule ngomhlaka-24 kuMfumfane (October) 2025, okubonisa ukuthi iNingizimu Afrika iyindawo ephephile nethembekile kubatshali-zimali baphesheya. Uphinde wagqamisa ukuthi iNingizimu Afrika ithole ukunyuswa kwezinga layo lezinethezekile zokuboleka imali (credit rating upgrade) okokuqala ngqa eminyakeni engu-16, nokuthi okokuqala ngqa eminyakeni engu-17, izikweletu zezwe ziqala ukuthula nokwehla okulindeleke ngonyaka ka-2026/2027.

Amaphuzu Amqoka (Highlights)

- Inzuzo Yentela:** Uhulumeni ubike ukunyuka kwemali engenayo yentela ngo-R21.3 bhiliyoni

kunezibalo ezazilindelekile ngaphambilini, okuvumele ukuthi kuhoxiswe ukunyuswa kwentela okuhlongozwayo okubiza u-R20 bhiliyoni.

- **Amalevel Entela Ne-Inflation:** Amalevel entela (tax brackets) alungiswe ngokugcwele ngokwehla kwamandla emali (inflation), kanti izinga le-inflation elihlongozwe uMnyango wezeMali (National Treasury) ku-2026/2027 ngu-3.4%, okunciphisa ingcindezi ye-'bracket creep' esibhekane nayo kule minyaka emabili edlule.
- **Umkhawulo We-VAT:** Isibalo esiphoqelekile sokubhalisela i-VAT esasinciphe ngo-2009, sase sinyuswa sisuka ku-R1 million sasiya ku-R2.3 million okubonisa ukuthi uhulumeni ufuna ukusekela amabhizinisi amancane.
- **Imali Yomhlalaphansi (Retirement Annuity):** Umkhawulo wemali engabanjwa enteleni yomhlalaphansi unyusiwe wasuka ku-R350,000 waya ku-R430,000.
- **Uktshala Imali Ngaphandle Kwentela:** Umkhawulo womnikelo waminyaka yonke otshalwe ngaphandle kwentela (tax-free investments) unyusiwe wasuka ku-R36,000 waya ku-R46,000, kodwa umkhawulo wempilo yonke uhlala ungatelekele ku-R500,000.
- **Intela Yamafutha:** Izithelo ezijwayelekile zamafutha azinyuswanga: ephethrolini inyuke nge-9 cents ngelitha (isuka ku-R4.01 iya ku-R4.10) kanti edizili inyuke nge-8 cents ngelitha (isuka ku-R3.85 iya ku-R3.93 ngelitha).
- **I-Road Accident Fund (RAF):** Intela ye-Road Accident Fund (RAF) inyuke nge-7 cents ngelitha kukho kokubili iphethroli nedizili, okwenza intela emathunjini ibe yi-R2.25 ngelitha.
- **Intela YeKhabhoni:** Intela yekhabhoni (carbon fuel levy) inyuke nge-5 cents ngelitha ephethrolini ne-6 cents ngelitha edizili, okwenza intela emathunjini ibe yi-16 cents ephethrolini ne-19 cents edizili.
- **Isibonelelo Sokusebenzisa Imali Phešheya:** Isibonelelo sokusebenzisa imali phešheya ngokuzikhethela (single discretionary allowance) sinyusiwe saya ku-R2 million ngonyaka usuka ku-R1 million.

Lawa ngamanye amaphuzu abalulekile kule khulumo yomhlahlandlela wezimali. Yize kukhona okuningi okusamele kucutshungulwe, ungavakashela iwebhusayithi yoMnyango wezeMali (Treasury) ukuze ufunde kabanzi ngale nkulumo ku: <https://www.treasury.gov.za/documents/National%20Budget/2026/> Ikhulumo yomhlahlandlela wezimali ayikabi umthetho ogcwele, ngakho-ke lo mhlahlandlela wentela usekelwe kuyo le nkulumo. Kuzomele silinde sibone ukuthi ikhona yini enye intuthuko uma i-Taxation Laws Amendment Act neminye imithetho idluliswa, kodwa sizokugcina wazi.

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Wenzelwe abasebenzi abahola iholo elihleliwe namabhizinisi amancane naphakathi (SMEs), lo mhlahlandlela unikeza ulwazi olujwayelekile ngentela futhi awubalwa njengokweluleka okusemthethweni kwentela noma komthetho. Ngenxa yokuthi imithetho yentela igqugquzela ukushintsha njalo, okuqukethwe lapha akuphelele. Ukuze uthole ukweluleka ngemibuzo eyinkimbinkimbi noma ethize yentela, hlala uxhumana nomeluleki wentela (tax practitioner).

SIGABA A: ABANTU NGABANYE

Amathebula Entela ka-2027

Amathebula Entela Yemali Engenayo yabantu ngabanye nama-trust akhethekile wonyaka wentela ophela ngomhlaka-28 kuNhlolanja 2027

Ukuqala		Ukuphela	Isamba esisisekelo	kanye	Izinga Lentela %		Isiphetho Esidlule
R0	kuya	R245,100	R0	+	18%		
R245,101	kuya	R383,100	R44,118	+	26%	ngaphezu	R245,100
R383,101	kuya	R530,200	R79,998	+	31%	ngaphezu	R383,100
R530,201	kuya	R695,800	R125,599	+	36%	ngaphezu	R530,200
R695,801	kuya	R887,000	R185,215	+	39%	ngaphezu	R695,800
R887,001	kuya	R1,878,600	R259,783	+	41%	ngaphezu	R887,000
R1,878,601	kuya	ngaphezulu	R666,339	+	45%	ngaphezu	R1,878,600

Amathebula Entela ka-2026

Amathebula Entela Yemali Engenayo yabantu ngabanye nama-trust akhethekile wonyaka wentela ophela ngomhlaka-28 kuNhlolanja 2026

Ukuqala		Ukuphela	Isamba esisisekelo	kanye	Izinga Lentela %		Isiphetho Esidlule
R0	ukuya	R237,100	R0	+	18%		
R237,101	ukuya	R370,500	R42,678	+	26%	ngaphezu	R237,100
R370,501	ukuya	R512,800	R77,362	+	31%	ngaphezu	R370,500
R512,801	ukuya	R673,000	R121,475	+	36%	ngaphezu	R512,800
R673,001	ukuya	R857,900	R179,147	+	39%	ngaphezu	R673,000
R857,901	ukuya	R1,817,000	R251,258	+	41%	ngaphezu	R857,900
R1,817,001	ukuya	ngaphezulu	R644,489	+	45%	ngaphezu	R1,817,000

Izaphulelo

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

Imikhawulo Yentela

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

Ukukhululwa Kwinzalo

Ukukhululwa kwinzalo yasekhaya kubantu baseNingizimu Afrika:

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

💡 Ukukhululwa kwinzalo akulindelekanga ukuthi kushintshe njengoba kukhishwa kancane kancane ngenxa yengcindezi yokwehla kwamandla emali (inflation) futhi kuye kwathathelwa indawo uhlelo lokutshala imali ngaphandle kwentela.

Ukutshala Imali Ngaphandle Kwentela

	2027	2026
Umkhawulo womnikelo wonyaka	R46,000	R36,000
Umkhawulo wempilo yonke	R500,000	R500,000
Inhlawulo kweminikelo eyeqile	40%	40%

Amakhredithi Entela Yezindleko Zezokwelapha

Amakhredithi entela yezokwelapha kuminikelo yosizo lwezokwelapha (Ngomuntu ngamunye ngenyanga)

	2027	2026
Ilungu eliyinhloko kanye nomuntu wokuqala oxhomekile	R376	R364
Wonke omunye umuntu oxhomekile	R254	R246

Amakhredithi entela yezokwelapha angeziwe

Kwabantu abaneminyaka engama-65 nangaphezulu noma noma ubani okhubazekile noma onelungu lomndeni eliseduze elikhubazekile:

- Ama-33% esamba salokhu:
- Izindleko zezokwelapha ezifanelekayo ezikhokhiwe*

Kanye nesamba lapho iminikelo yosizo lwezokwelapha idlula ngoku-3 kwikhredithi yentela yezokwelapha yonyaka

*Izindleko ezifanelekayo zisho izindleko ezingazange zibuyiswe usizo lwezokwelapha noma imithi egunyazwe udokotela ekhokhwe ekhukhwini noma ezinye izindleko zokudambisa ukukhubazeka komuntu.

NgokweSigaba 6B(1) soMthetho, "izindleko zezokwelapha ezifanelekayo" zifaka izindleko ezithile ezibalwe ngokusemthethweni uKhomishana. Lezi yizindleko obekudingeka uzikhokhe ngonyaka wentela ngoba wena, oshade naye, noma oxhomeke kuwe unokukhubazeka ngokomzimba. Kodwa-ke, ungazibiza lezi kuphela uma izindleko zingenakubuyiswa kwenye indawo, njengokubuyiselwa kuwe uhlelo losizo lwezokwelapha.

Ukufaneleka kokubiza ikhredithi yentela yezokwelapha eyengeziwe njengomuntu onokukhubazeka Wena, oshade naye, noma oxhomeke kuwe kufanele nibe nokukhubazeka "okumaphakathi kuya kokubi" (ngokomzimba, izinzwa, ingqondo, njll.) okuthathe—noma okulindeleke ukuthi kuthathe—okungenani unyaka owodwa.

Ifomu ye-ITR-DD

- Lobu ubufakazi bakho obuphoqelekile bokukhubazeka kwa-SARS.
- Ukugcwalisa: Ugcwalisa iNgxenywe A; udokotela obhalisiwe ofanelekayo ukuxilonga isimo kufanele agcwalise Izingxenywe B, C, no-D.
- Ukufaneleka: Ngokugcwele: Isebenza iminyaka eyi-10 (uma ixilongwe ngomhlaka-1 Mashi 2019 noma ngemuva kwawo). Okwesikhashana: Isebenza unyaka o-1 (kufanele ivuselelwe minyaka yonke).
- Ukuhambisa: Ungayithumeli ngeposi noma uyifake kwimbuyiselo yakho yentela. Gcina eyokuqala iminyaka emi-5, njengoba i-SARS izoyicela ngesikhathi sokucwaningwa kwamabhuku noma ukuqinisekiswa.
- Ithiphu Esheshayo: Qinisekisa ukuthi inombolo yokusebenza kadokotela ibonakala ngokucacile kwifomu, ngaphandle kwalokho i-SARS ingase isenqabe isicelo sakho ngesikhathi sokuqinisekisa.
- Landa Ifomu ye-ITR-DD:
- https://www.sars.gov.za/wp-content/uploads/SARS_ITR-DD_PD_E_v2023.13.00.pdf

Kunoma ubani omunye ongaphansi kweminyaka engama-65:

Ama-25% esamba salokhu:

- Izindleko zezokwelapha ezifanelekayo ezikhokhiwe
- Kanye nesamba lapho iminikelo yosizo lwezokwelapha idlula ngoku-4 kwikhredithi yentela yezokwelapha yonyaka.

Isibonelelo Sokuhamba (Travel Allowance)

Umkhokhintela udinga ukugcina ibhuku lamalogi (logbook) LANSUKU ZONKE lemisebenzi yokuhamba futhi afake amakhilomitha esewonke namakhilomitha ebhizinisi esewonke ahanjiwe. Lezi zenzelwe izimoto okungezabasebenzi. Lokhu kufanele kufundwe ngokuhambisana nezinye iziqondiso zomthetho ezibeka imigomo nemibandela.

Ukusebenzisa imoto yakho

2027 Ithebula lentela yezindleko ezilinganiselwe

INANI LEMOTO (KUFANELE I-VAT)			Izindleko Ezihleliwe	Uphethiloli (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 Ithebula lentela yezindleko ezilinganiselwe

INANI LEMOTO (KUFANELE I-VAT)			Izindleko Ezihleliwe	Uphethiloli (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

Izimoto Ezinikezwa Yinkampani (Ilungelo Lokusebenzisa)

Uma unikezwa imoto yenkampani, ukhokhiswa intela ku-"Lungelo Lokusebenzisa" leyo moto njengenzuzo eyengeziwe (fringe benefit). Inani elikhokhiswa intela libalwa ku-3.5% ngenyanga yenani lantambama lemoto (kufaka phakathi i-VAT). Uma imoto yathengwa ngohlelo lwangempela lokulungisa, leli zinga lehla kancane liye ku-3.25%.

Esiliphini sakho somholo sanyanga zonke, umqashi wakho uzokhokhisa intela engama-80% (izinga elijwayelekile) noma engama-20% (uma benelisekile ukuthi uhamba kakhulu ngebhizinisi) yale nzuzo.

Ukuze ukhokhe inani elincane lentela elingenzeke uma ufaka imbuyiselo yakho yonyaka, kufanele ugcine ibhuku lamalogi elicophelelayo nelihambisana ne-SARS. Ngaphandle kwalo, i-SARS icabanga ukuthi konke ukushayela kwakho bekungokuzijabulisa futhi ikukhokhisa intela kwinani eligcwele. Ngebhuku lamalogi, unganciphisa isikweletu sakho sentela sokugcina ngezindlela ezimbili:

- Ukuncishiswa Kwamakhilomitha (Akudingeki zindleko eziphuma ekhukhwini): Ngisho noma umqashi wakho ekhokhela yonke into (uphethiloli, umshwalense, ukulungisa), unganciphisa inani lenzuzo eyengeziwe ngokusekelwe kumakhilomitha ebhizinisi lakho. I-SARS izonciphisa inani lemoto elikhokhiswa intela ngonyaka ngephesenti eliqondile lokuyisebenzisela ibhizinisi kwakho. Isibonelo, uma ibhuku lakho lamalogi lifakazela ukuthi u-30% wamakhilomitha akho onke abengewebhizinisi, u-30% wenani lenzuzo udonswa ngokuphelele kwingeniso yakho ekhokhiswa intela.
- Ukuncishiswa Kwezindleko Eziphuma Ekhukhwini: Uma ucelwa ukuthi ukhokhele izindleko zokugijima kwemoto ekhukhwini lakho ngaphandle kokubuyiselwa, ungabiza esinye isaphulelo esingenziwe kwinzuzo eyengeziwe. Ungasebenzisa amazinga acatshangwayo we-SARS (amathebula entela) ukuze ubize uphethiloli ozixhasele wona, kodwa kufanele ugcine ama-invoysi nezitatimende zangempela ukuze ubize ukulungisa, umshwalense, noma ilayisense ozikhokhele.

Izikhwama Zomhlalaphansi

Izaphulelo ezivumelekile zeminikelo eyenziwe

Iminikelo ezikhwameni zomhlalaphansi (izimpesheni, provident funds noma ama-retirement annuities) ingadonswa, kodwa ikhawulelwe kokuncane kwalokhu:

- R430,000 (2026: R350,000)
- U-27.5% kokukhulu kwalokhu: Inkokhelo (ngaphandle kwemali yesamba somhlalaphansi, ukuhoxa noma ukuxoshwa) NOMA Ingeniso ekhokhiswa intela (ngaphandle kwemali yesamba somhlalaphansi, ukuhoxa noma ukuxoshwa) ngaphambi kokudonswa kweminikelo nentela yangaphandle.

Noma yimiphi iminikelo engasetshenziswanga ingadluliselwa onyakeni wentela olandelayo. Iminikelo eyenziwe ngumqashi egameni lesisebenzi ithathwa njengenzuzo eyengeziwe ekhokhiswa intela kuleso sisebenzi; nokho-ke lezi bese zithathwa njengezikhokhwe isisebenzi uma kubalwa ukudonswa kwentela yazo evumelekile. Ngaphezu kwalokho, isaphulelo umqashi angasibiza ngeminikelo eyenzelwe isisebenzi asisakhawulelwe, kanti phambilini sasikhawulelwe ku-20% womholo ngo-2016.

Uhlelo lomhlalaphansi lwamabhodwe ama-2 (2-Pot system)

Uhlelo lwamabhodwe ama-2 (2 pot system) wuhlaka olusha olwenzelwe ngqo ukuxazulula inkinga yokwakha isidleke somhlalaphansi, kuyilapho kulinganiswa nezidingo zesikhashana eziphuthumayo ababhekana nazo abantu baseNingizimu Afrika ngezikhathi ezinzima.

Ngaphambilini abasebenzi babeshiya phansi emisebenzini yabo ukuze nje bafinyelele emalini yempesheni noma kuma-provident fund ababeyingxenywe yawo ngomqashi wabo. Ama-retirement annuities ajwayele ukuthathwa ngasese ezinkampanini eziphatha ingcebo, ngokuvamile awanakuthintwa ngoba kwakungesona isivumelwano ngomqashi.

Ngaphansi kwalolu hlelo, imali yakho yomhlalaphansi iwela "emabhodweni ama-2," okungukuthi:

- Ibhodwe Lokonga (Savings Pot): Ingxenywe Yodwa Kwezintathu (One Third) yeminikelo yakho iya kuleli bhodwe, kuyingxenywe engatholakala kalula futhi ungakhipha kuleli bhodwe ngaphandle kokushiya umsebenzi wakho.
- Ibhodwe Lomhlalaphansi (Retirement Pot): Izingxenywe Ezimbili Kwezintathu (Two thirds) zeminikelo yakho ziya lapha futhi zigcinwa ngokuqinile - ngeke ukwazi ukuyithinta le ngxenywe noma ngabe ushiya umsebenzi ukuze uzame ukuyithola, kuzodingeka idluliselwe kwi-akhawunti entsha yomdayisi (broker).

Isamba esimisiwe (Vested amount)

Kukhona "ibhodwe lesithathu" - lena yingxenywe yefa esasebenza ngaphansi kohlaka oludala, okusho ukuthi, iqukethe konke ukonga kwakho komhlalaphansi kuze kube umhlaka-31 Ncwaba 2024. Njengoba le ngxenywe emisiwe isebenza ngaphansi kohlaka oludala, ungayithola iminikelo eyenziwe ngokushiya umsebenzi wakho.

Isixwayiso esibalulekile noma kunjalo ukuthi le mali ekhokhwayo ikhokhiswa intela kakhulu ngokwamathebula entela yokuhoxa futhi kunciphisa kakhulu inani elingenantela ongalikhipha uma usuthatha umhlalaphansi futhi okubaluleke kakhulu, kubulala ukukhula ngenzalo eyikhompawundi kanye nezinzuzo ezitshalwe kabusha, kubhubhise isidleke sakho somhlalaphansi esikhathini eside.

Njengoba ungakhokhiswa intela kwiminikelo eyenziwe ekongeni umhlalaphansi uzokhokhiswa intela uma uzama ukukhipha kuyo.

Ukukhipha imali: Izinzuzo zokukhipha isamba semali yomhlalaphansi

Kusukela ngomhlaka-1 Mashi 2009, ingxenywe ekhokhiswa intela yesamba sangaphambi komhlalaphansi esisuka kwimpesheni noma kwi-provident fund iyinani elikhishiwe ukususa noma yikuphi ukudluliselwa kwesikhwama esisha kuhlangukane nazo zonke izamba ezikhishiwe esezitholwe ngaphambili. Leli nani likhokhiswa intela ngalezi zilinganiso ezilandelayo kususwe noma iyiphi intela kwizamba ezidlule ebalwa ngokuhambisana nethebula yamanje ngaphandle kokubheka intela ekhokhwe ngempela kwizamba ezedlule:

Izamba eziqoqwe phakathi kuka-1 Mashi 2023 nango-28 Nhlolanja 2027

Ingeniso ekhokhiswa intela		Izinga Lentela				
R1	-	R27,500			0%	
R27,501	-	R726,000			18%	ngaphezu R27,500
R726,001	-	R1,089,000	R125,730	+	27%	ngaphezu R726,000
R1,089,001	+		R223,740	+	36%	ngaphezu R1,089,000

Ukuze kubalwe intela ekukhishweni komhlalaphansi okuthile (okwaziwa ngokuthi "Isamba Semali X"), uPhiko Lwezimali Zengeniso YaseNingizimu Afrika (SARS) lusebenzisa indlela enqwabelanayo yokuqinisekisa ukuthi awugudluki emazingeni entela ngokuthatha izinkokhelo ezincane eziningi.

Umgomo Wokuhlangukane (The Aggregation Principle): I-SARS ibheka wonke umlando wakho wezinkokhelo kunokuba ithathe "Isamba Semali X" njengesigameko esisodwa.

- **Isinyathelo 1 (Intela Iyonke):** Okokuqala, bangeza iSamba Semali X kuko konke okunye ukuhoxa komhlalaphansi okuthole kusukela ngoMashi 2009, yonke inzuzo yomhlalaphansi kusukela ngo-Okthoba 2007, nayo yonke inzuzo yokuxoshwa kusukela ngoMashi 2011. Bese besebenzisa ithebula lentela yamanje kule nhlanganisela enkulu.
- **Isinyathelo 2 (Intela Yangaphambilini):** Ngokulandelayo, benza isibalo esifanayo kodwa bakhiphe iSamba Semali X samanje. Lokhu kuthola ukuthi ingakanani intela "ebekufanele" ikhokhwe kuzo zonke izinzuzo zakho zangaphambilini zihlangene.
- **Isinyathelo 3 (Isamba Sokugcina):** Isikweletu sakho sentela sokugcina seSamba Semali X siwumehluko nje phakathi kwenani lilonke leSinyathelo 1 kanye nesamba seSinyathelo 2.

Ngakho-ke, ukhokhiswa intela "emalini entsha" ngesilinganiselo esiphakeme kakhulu esifinyelelwe "yimali yakho endala". Lokhu kuvimbela abakhokhintela ukuthi "basete kabusha" umkhawulo wabo ongenantela (okwamanje ongu-R27,500 wokuqala ekukhishweni) njalo uma beshintsha imisebenzi noma bekipha kubhodwe labo lokonga.

Izinzuzo Zezamba Zomhlalaphansi noma Izinzuzo Yokuxoshwa/Ukushiya Umsebenzi (Severance Benefits)

Izinzuzo Zezamba Zomhlalaphansi:

Lezi izinkokhelo zokugcina zomhlalaphansi ozithola kanye esikhwameni sakho somhlalaphansi, i-provident fund, noma kwi-retirement annuity funds. Zibangelwa ukuthatha umhlalaphansi, ukushona, ukushiya umsebenzi ngenxa "yokugula/ukulimala", noma ukufikisa eminyakeni engama-55. Ziyasebenza futhi uma ususwa emsebenzini ngenxa yokuncipha komsebenzi (redundancy) noma uma ibhizinisi lomqashi wakho livalwa.

Izinzuzo Yokushiya Umsebenzi / Ukuxoshwa (Severance Benefits):

Lokhu kubhekisela ezinkokhelweni zemali eziyinkozo ezenziwa ngqo ngumqashi uma isivumelwano somsebenzi sipheliswa noma "sishintshwa". Imifanekiso ejwayelekile ihlanganisa ukudilizwa emsebenzini (retrenched) noma ukulahlekelwa yisikhundla sakho ngenxa yokukhanselwa kwesivumelwano sakho semisebenzi.

Izamba ezitholakala phakathi kuka-1 Mashi 2023 nango-28 Nhlolanja 2027

Ingeniso Ekhokhiswa Intelu					Izinga Lentela		
R1	-	R550,000			0%		
R550,001	-	R770,000			18%	ngaphezu	R550,000
R770,001	-	R1,155,000	R39,600	+	27%	ngaphezu	R770,000
R1,155,001	+		R143,550	+	36%	ngaphezu	R1,155,000

Ukuze kubalwe intela kwinzuzo ethile yomhlalaphansi noma kwinzuzo yokuxoshwa (Inzuzo Y), i-SARS isebenzisa indlela enqwabelanayo yokuqinisekisa ukuthi izinzuzo zakho zempilo yonke zikhokhiswa intela njengokulandelana okuhlelekile phakathi kwamalevel entela.

Umgomo Wokuhlanganisa Wempilo Yonke (The Lifetime Aggregation Principle): I-SARS ithatha Inzuzo Y njenge "sengezo sakamuva" kwisikhwama semali sokugcina seminyaka yonke kunokuba iyithathe njengengxenye eyedwa.

- **Isinyathelo 1 (Umbono Wonke):** Okokuqala, i-SARS ingeza Inzuzo Y kuyo yonke enye inzuzo yomhlalaphansi oyithole kusukela ngo-Okthoba 2007, yonke inzuzo yokuhoxa kusukela ngoMashi 2009, nayo yonke inzuzo yokuxoshwa kusukela ngoMashi 2011. Bese bebala intela kule nani elihlanganisiwe besebenzisa ithebula lentela yamanje.
- **Isinyathelo 2 (Umbono Wangaphambilini):** Ngokulandelayo, benza isibalo esifanayo, kodwa bakhiphe Inzuzo Y yamanje. Lokhu kuthola ukuthi ingakanani intela "ebekufanele" ikhokhwe kuzo zonke izinzuzo zakho zangaphambilini zihlangene.
- **Isinyathelo 3 (Isikweletu Sentela Sokugcina):** Intela oyikhokha ngempela kwi-Inzuzo Y umhluko phakathi kwalezi zibalo ezimbili (Isinyathelo 1 ukususa Isinyathelo 2).

Le ndlela iqinisekisa ukuthi Inzuzo Y ikhokhiswa intela emazingeni aphezulu entela "owafinyelelayo" ngezinkokhelo zakho zangaphambilini. Isebenza ngokusebenzisa amalevel akho angenzansi entela (necala lakho elingenantela, okwamanje elingu-R550,000 lomhlalaphansi) empilweni yakho yonke ukuze ungaziphindi izikhathi zokuthola imikhawulo engakhiphi intela.

Ezinye Izindaba Zentela

Iminikelo (Donations)

Izaphulelo zeminikele ezinhlanganweni ezithile zenzuzo yomphakathi (PBOs) zikhawulelwe ku-10% wengeniso ekhokhiswa intela (ngaphandle kwezamba zomhlalaphansi nezizathu yokuxoshwa). Inani

Iminikelo edlula u-10% wengeniso ekhokhiswa intela lithathwa njengomnikelo ezinhlanganweni ezifanelekayo zenzuzo yomphakathi onyakeni wentela olandelayo.

Intela Yeminikelo (Donations Tax)

Intela yeminikelo ibizwa ngesilinganiso esipheleleyo esingu-20% enanini elinqwabelene lempahla enikelwe kusukela ngomhlaka-1 Mashi 2018, ingadlulile ku-R30 million; nangesilinganiso esingu-25% enanini elidlula u-R30 million. I-R150 000 yokuqala yempahla enikelwe ngonyaka ngamunye wentela ngomuntu oyedwa ikhululekile enteleni yeminikelo (ngo-2026 nangaphambilini: R100,000). Endabeni yomkhokhintela okungesona umuntu oyedwa (njengenkampani), iminikelo ekhululiwe ikhawulelwe kwizipho ezingeyona eyejwayelekile ezingadlulile ku-R20 000 (ngo-2026 nangaphambilini: R10,000) sekukonke ngonyaka wentela. Ukudluliselwa kwempahla phakathi kwabashadile, lapho umukeli engumhlali wentela; iminikelo phakathi kwezinkampani eziyingxenye yeqembu lezinkampani zaseNingizimu Afrika; kanye neminikelo ezinhlanganweni ezithile zenzuzo yomphakathi kukhululiwe enteleni yeminikelo.

Izidlelo / Zinzuzo (Dividends)

Izidlelo zasekhaya:

Izindleko/izinzuzo ezitholwa ngabantu ezinkampanini zaseNingizimu Afrika ngokuvamile zikhululekile enteleni yemali engenayo, kodwa intela yezinzuzo (dividends tax) ngesilinganiso sika-20% kufanele ibanjwe izinkampani ezikhokha izinzuzo kubantu. Izindleko ezitholwa abahlali baseNingizimu Afrika ezinkampanini ze-REIT (izinkampani ezibhalisiwe zokuhlala nemihlaba) zingaphansi kwentela yemali engenayo, kanti abangahlali abathola lezo zinzuzo bangaphansi kwentela yezinzuzo kuphela.

Izidlelo zakwamanye amazwe:

- **Izinga Elisebenzayo Lentela:** Izindleko zakwamanye amazwe ezitholwa ezinkampanini zakwamanye amazwe (lapho umuntu engaphansi kuka-10% wamasheya namalungelo okuvota) zikhokhiswa intela ngezinga eliphezulu elisebenzayo elingu-20%.
- **Uhlelo Lokukhokhisa Intela:** Lokhu kufezekiswa ngokukhulula ingxenye yezinzuzo. Kubantu ngabanye, isilinganiso samanje siqinisekisa ukuthi inzuzo ikhokhiswa intela ku-20% kunokuba ikhokhiswe ngezinga eliphezulu lomuntu lwentela yemali engenayo.
- **Umkhawulo we-10%:** Uma umuntu ephethe u-10% noma ngaphezulu wamasheya namalungelo okuvota enkampanini yakwamanye amazwe, izinzuzo ngokuvamile zikhululeke ngokuphelele enteleni.
- **Aziko Izaphulelo:** Aziko izindleko ezivumelekile ukuba zidonswe ezindlekaweni ezenziwe ekukhiqizeni lezi zinzuzo zakwamanye amazwe (njengenzalo kuyo yonke imalimboleko esetshenziselwe ukuthenga amasheya).

Uhlelo Lentela Olusekelwe Kuhlalo (Residence Based Tax System)

Kusukela ngoMasingana (January) 2001, abahlali baseNingizimu Afrika bakhokhiswa intela kwinzenzo yabo evela noma iyiphi indawo emhlabeni. Uthathwa njengomhlali uma:

- **Uhlala "Ngokwezejwayelekile" (Ordinarily Resident):** Lokhu kusho ukuthi iNingizimu Afrika yikhaya lakho langempela noma indawo obuyela kuyo ngokwemvelo ngemva kohambo lakho.
- **Uvivinyo "Lokuba Khona Ngomzimba" (Physical Presence Test):** Ngisho noma ungahlali ngokwezejwayelekile, uthathwa njengomhlali uma uchitha isikhathi esiningi ezweni. Ngokucacile, kufanele ube seNingizimu Afrika izinsuku ezingaphezu kwe-91 onyakeni wentela wamanje KANYE nakunyakeni ngamunye eminyakeni emihlanu edlule, plus isamba sezinsuku ezingaphezu kwama-915 kuleyo minyaka emihlanu edlule.
- **Imikhandlu Yelungelo:** Noma iyiphi inkampani noma i-trust ebhalisiwe noma ejections ngaphakathi eNingizimu Afrika nayo iyimhlali.

Ukhishwa ekubeni umhlali uma:

- **Ukungabikho Isikhathi Eside:** Ubalwe "njengomhlali ocabangwayo", kodwa ube ngaphandle kwezwe ngokomzimba isikhathi esingapheli sezinsuku okungenani ezingama-330 ngokugcwele kusukela uhambile.
- **Izivumelwano Zokugwema Intela Ebhekene Kabili (DTA):** Uthathwa ngokusemthethweni

njengomhlali welinye izwe ngaphansi kwesivumelwano esenzelwe ukuvimbela ukuthi ukhokhiswe intela kabili kwi-income eyodwa.

Ngisho noma ungumhlali, enye ingeniso yangaphandle ayikhokhiswa intela:

- **Iholo Langaphandle:** Kusukela ngoMashi 2020, u-R1.25 million wokuqala womholo wakho wangaphandle awunantela, ngaphandle kokuthi ube ngaphandle kwaseNingizimu Afrika izinsuku ezingaphezu kwe-183 ngokugcwele esikhathini izinyanga ezi-12 (futhi okungenani izinsuku ezingama-60 kuzo zazilandelana).
- **Izimpesheni:** Izimpesheni ezithile zakwamanye amazwe nezinkokhelo zosizo lomphakathi zikhululiwe, kuye ngemibandela ethile.

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

Uma ushintsha isimo sakho futhi uyeka ukuba umhlali wentela waseNingizimu Afrika (noma ngokuthuthela unomphela noma ngemithetho ye-DTA), kunezimpumelelo ezinkulu:

- **Ukudluliswa Okucatshangwayo (Deemed Disposal):** I-SARS iphatha ngokungathi "uthengise" zonke izimpahla zakho zomhlaba wonke (ngaphandle kwemihlaba nezakhiwo zaseNingizimu Afrika) ngosuku ohambe ngalo.
- **Intela Yenzuzo Yemali (CGT):** Le "ntengiso yokulinganisa" ingadala isikweletu esikhulu se-CGT.
- **Inqubo Esemthethweni:** Kufanele udalule ngokusemthethweni lolu shintsho ku-SARS futhi ugcwalise inqubo ethile yokufaka isicelo.

Izindleko Ze-Ofisi Lasekhaya (Home Office Expenses)

Imithetho yokubiza izindleko ze-ofisi lasekhaya iqine kakhulu. Uma ufuna ukubiza ukudonswa kwentela, kufanele ufeze lezi zidingo "ezinzima":

1. **Isidingo Sendawo Yemvelo:**
 - **Ukusetshenziswa Kwangaphandle Kuphela:** Igumbi noma indawo kufanele isetshenziswe kuphela emsebenzini wakho. Ngeke ukwazi ukubiza ithebula lokudlela noma igumbi lezivakashi eliphinda lisebenze njengegumbi lezivakashi.
 - **Ihlonjiswe Ngokukhethekile:** Indawo kufuneka imiselwe ngokufanele umsebenzi wakho (isib. nethebula, ikhompuyutha, noma izinto ezikhethekile).
 - **Umthetho Wesilinganiso:** Isicelo sakho sikhawulelwe kunsika yendawo ye-ofisi floor area kuya kuyonke indawo yendlu yakho. Isibonelo, uma i-ofisi yakho ingama-15m² nendlu yakho ingama-150m², ungabiza kuphela u-10% wezindleko zakho ezifanelekayo.
2. **Izimo Zomsebenzi:**
 - **Abasebenzi Abajwayelekile:** Uma uholo umholo, ungabiza kuphela uma uchitha ngaphezu kwama-50% ama-awa akho onke omsebenzi ubenza kule ofisi lasekhaya.
 - **Abahola Ngekhomishini:** Uma uholo ikhomishini kakhulu, umsebenzi wakho kufanele wenziwe kakhulu ngaphandle kwe-ofisi yomqashi wakho (efakaphathi i-ofisi yakho lasekhaya).
3. **Umgibe We-CGT ("CGT Trap"):** Kubalulekile ukukhumbula ukuthi ukubiza ukudonswa kwe-ofisi lasekhaya kunomphumela obuhlungu uma usuthengisa indlu yakho. Ingxenye yendlu esetshenziswe njenge-ofisi ibonwa njendawo yebhizinisi kunokuba ingxenye "yendawo yakho yokuhlala yokuqala". Uzoalahlekelwa yingxenye ethile ye-R3 million primary residence exemption (kuyonaka wentela ka-2027) kwiIntela Yenzuzo Yemali (CGT), okungadala isikweletu esiphakeme kakhulu sentela uma uthengisa.

Abahola Ngekhomishini (Ukukhululwa KweSigaba 23(m))

Abasebenzi abahola umholo abaqeqeshiwe bakhawulelwe ngokuqinile ngesiGaba 23(m) soMthetho WeNtela Yemali Engenayo mayelana nalokho abangakudonsa (kakhulu kukhawulelwe kwiminikelo yomhlalaphansi, izibonelelo zokuhamba, nemithetho eyisthenjwayo ye-ofisi lasekhaya).

Noma kunjalo, uma ungomsebenzi Ohola ngeKhomishini—okushukuthi ikhomishini yakho eguquguqukayo yenza ngaphezu kuka-50% womholo wakho wonke—ukhululekile kulo mkhawulo oqine kanje.

Lisho ukuthini lokhu kuwe: Usebenza cishe njengomkontraktha ozimele ngezinjongo zentela. Ungadonsa izindleko eziningi ezenziwe ekukhiqizeni ingeniso yakho, uma zingenazo ngekhaphitheli noma ngezomuntu siqu. Lokhu kufaka phakathi:

- Ukuzijabulisa namakhasimende nezipho zebhizinisi
- Imali yama-accountant nababonisi bentela
- Izindleko zocingo, i-inthanethi, nezinto zokubhala
- Ukuguga kwempahla yomuntu esetshenziselwa umsebenzi (isib. omakhalekhukhwini, amalaptops)

Isixwayiso Esisheshayo Kwasaziwe Abahola Umholo Osemathunjini

Icosisiphambeko esijwayelekile kakhulu ngesikhathi sentela ukuthi uma usebenza ekhaya noma usebenzisa ucingo lwakho lobunikazi ebhizinisini, ungadonsa lezo zindleko ngokuzenzakalelayo ukuze wehlise isikweletu sakho sentela. Ngesibhadi, uma uholo umholo osemathunjini (futhi ungaholi iningi leningeniso yakho kuyo ikhomishini), umthetho wentela waseNingizimu Afrika uqine kakhulu kulokhu.

Ngaphansi kwesiGaba 23(m) soMthetho WeNtela Yemali Engenayo, abasebenzi abajwayelekile banqatshelwe ngokusemthethweni ukubiza izindleko zemihla ngemihla zomsebenzi. Lokhu kusho ukuthi ngeke ukwazi ukudonsa izindleko ezifana ne-inthanethi yanyanga zonke yasekhaya, izinkontileka zocingo, izinto zokubhala, noma ikhofi olithengela ithebula lakho lasekhaya. Ngaphandle kokuba umqashi wakho ukubuyisela ngqo, noma ufeze izidingo ezithile ezilawulwayo ze-Ofisi Lasekhaya noma Isibonelelo Sokuhamba, lezi zindleko azinakudonswa kwingeniso yakho ekhokhiswa intela.

Indlela Ibhizinisi Laseceleni (Side Hustle) Elingatshintsha Ngayo Uhlelo Lentela

Uma uzizwa uvimbelekele ngemithetho yomsebenzi ojwayelekile, ukuqala ibhizinisi laseceleni (usebenza njengomnikazi oyedwa / sole proprietor) kuletha imithetho emisha kakhulu yentela.

Yize umholo wakho uvalelwe ngaphansi kwesiGaba 23(m), ingeniso oyiphisayo ngokwenza "uhwebo" (njengokubhala uzimele, ukubonisana, noma ukudayisa izinto ezibhakiwe) iwela ngaphansi kwemithetho yejwayelekile yokudonsa yebhizinisi. Lokhu kusho ukuthi ungadonsa izindleko ezisemthethweni zemihla ngemihla ezenziwe ukukhiqiza leyo ngeniso ethile yebhizinisi laseceleni.

Lisho ukuthini lokhu kuwe:

Ngokushesha, ingxenye yezindleko zakho zemihla ngemihla ingaba yokudonswa enteleni kwinzuzo yebhizinisi lakho laseceleni. Uma usebenzisa i-inthanethi yasekhaya, ilaptop yomuntu siqu, umakhalekhukhwini, noma indawo ye-ofisi lasekhaya ukushayela ibhizinisi laseceleni, ungabiza lezo zindleko ngokwesilinganiso kwinzuzo yebhizinisi yakho.

 **Ithiphu Le-Tax Elves:** Uzokhoka intela kuphela kwinzuzo ehlanzekile (net profit) yebhizinisi laseceleni, hhayi kwingeniso ephela (gross income). Nokho-ke, xwaya ukuqala "ibhizinisi" ngenjongo yokudala ukulahlekelwa kwentela ukuze wehlise intela yomholo wakho. I-SARS ilindele ukuthi ibhizinisi laseceleni libe nenjongo yangempela yokwenza inzuzo. Uma umemezela ukulahlekelwa njalo, i-SARS ingayiringa (ring-fence) leyo lahleko, okusho ukuthi uzovimbelwa ngokuphelele ekuyibuyekezeni kumholo wakho womsebenzi ojwayelekile!

Izivumelwano Zokugwema Intela Ebhekene Kabili (DTAs)

Intela ebhekene kabili yenzeka uma amazwe amabili ahlukene womabili ebiza ilungelo lokukhokhisa intela kwingeniso eyodwa. Ukuvimbela lokhu, iNingizimu Afrika ivumelane nezivumelwano ezithile—ezaziwa ngokuthi ama-DTA—namazwe amaningi emhlabeni jikelele. Injongo enkulu yalezi zivumelwano ukuqinisekisa ukuthi umkhokhintela akakhokhiswa intela kabili emalini eyodwa.

**Ukubhekwana nentela kwabangahlali kusekhatshana nomhlahlandlela wentela ukuze ugcinwe unikeza ulwazi kodwa ube mfishane kakhulu.*

Abashade Ngokuhlanganisa Impahla (In Community of Property)

Kubakhokhintela abashade ngokuhlanganisa impahla (in community of property), inzalo yonke, izinzuzo (dividends), ingeniso yerente nenzuzo yekhaphitheli (capital gains) zihlanganiswa bese zikhokhiswa intela ngokulinganayo phakathi kwabashadile, ngaphandle kokubheka ukuthi amagama abhalwe kumpahla ngawobani (ngaphandle kwempahla ekhishiwe kumpahla ehlanganyelwe). Yonke enye ingeniso ekhokhiswa intela ikhokhiswa kuphela ezandleni zomuntu oyitholile noma obhalelwe yona.

Intela Yenzuzo Yekhaphitheli (Capital Gains Tax - CGT)

I-CGT ayiyona intela eyahlukene kodwa ingxenyentela yakho yemali engenayo. Iqala uma "ulahla" impahla (njengokuthengisa, ukunikela, noma ukulahlekelwa yiyo). Kubahlali baseNingizimu Afrika, lokhu kusebenza kwizimpahla ezibanjiwe noma kuphi emhlabeni.

Amazinga Entela Yenzuzo Yekhaphitheli (2026 & 2027)

Ingxenyentela kuphela yenzuzo yakho ehlanganiswa kwingeniso ekhokhiswa intela. I-"Effective Rate" eyona oyikhokhayo kwenzuzo yonke:

- **Abantu Ngabanye Nama-Trust Akhethekile:** 18%
- **Izinkampani:** 21.6%
- **Amane-Trust Ahlelekile:** 36%

**Amaphuzu: Izikhwama zomhlalaphansi zihlala zikhululeke ngokuphelele kwi-CGT.*

Izaphulelo Nezibonelelo

- **Isaphulelo Somasonto Onke/Sonyaka:** Ukusuka ku-R40,000 ngo-2026 ukuya ku-R50,000 ngo-2027.
- **Indawo Yokuhlala Yokuqala (Primary Residence):** Uma uthengisa indlu ohlala kuyo, i-R2 million yokuqala (2026) noma i-R3 million (2027) yenzuzo noma ukulahlekelwa ayibhekiswa ngezinjongo zentela.
- **Uncedo Lamabhizinisi Amancane:** Uma ungaphezu kweminyaka engama-55 udayisa ibhizinisi lakho elincane (elilinganiselwa ngaphansi kuka-R15m), uthola isaphulelo esikhulu sika-R1.8 million (2026), esinyuka sibe u-R2.7 million ngo-2027.
- **Ukushona:** Onyakeni umuntu ashona ngayo, isaphulelo somhlalaphansi siba phezulu kakhulu: sikhula sisuka ku-R300,000 (2026) siya ku-R440,000 ngo-2027.
- **Izimpahla Zokusetshenziswa Umuntu Iziqu Zakhe:** Izimoto zomuntu siqu nefenisha yakhe kukhululiwe.

Inkomba Entsha: Amandla Aluhlaza Nezimoto Zagesi

- **I-Solar PV:** Ungabiza kuye ku-125% wezindleko zezimpahla zamandla ahlaziywayo ezimiselwe ngoMhlaba ka-Februwari 2025.
- **Izimoto Zagesi:** Isibonelelo esitsha sika-150% siyatholakala ezinkampanini ezikhiqiza izimoto zagesi noma ze-hydrogen kusukela ngoMashi 2026.

Ukulawulwa Kwemali Yagaphandle (Exchange Control - Circular 3/2026)

Ukuhamba Phešheya

1. **I-Single Discretionary Allowance (SDA) Iphindwe Kabini:** Ukusuka ku-R1 million ukuya ku-R2 million ngomuntu omdala ngonyaka.
2. **Imikhawulo Yemali EyiNkoko:** Imali eyaneliswa ukuthuthwa emngceleni inyusiwe yaba u-R100,000 (isuka ku-R25,000).
3. **I-Foreign Investment Allowance (FIA) Ihlala Ikuye U-R10 Million:** Ukudlulisa ngaphezu kuka-R2m kudinga ukusebenzisa i-FIA enika u-R10m owengeziwe (kudinga i-AIT PIN kwa-SARS).
4. **Ukuthenga Phešheya Ngekhadi:** Umkhawulo onyakeni unyuselwe ku-R100,000 ngentengiselwano.
5. **Izibonelelo Zabantwana Abangaphansi Kweminyaka Engu-18:**

- **5.1. Isibonelelo Sofero:** Sinyusiwe saba u-R400,000 ngonyaka (sasisuka ku-R200,000).
- **5.2. Ukusebenzisa Okunqongqo:** Akusona isibonelelo sokutshala imali; senzelwe ukuhamba nokufunda kuphela.

ISIGABA B: I-CRYPTOCURRENCY NE-DIGITAL ASSETS

I-Crypto ayisayona indawo engaziwa eNingizimu Afrika. I-SARS iyiphatha njengesixhobo sezezimali (financial instrument).

1. Imilayo Engqongqo Zentela

- **Cha kwi-"3-Year Rule":** Isigaba 9C asisebenzi kwi-crypto.
- **Cha kwi-Personal-Use Exemption:** Izindleko ze-crypto zikhokhiswa i-CGT.
- **Ukugcina Amamemori Kube Ngawo Wonke Umsindo:** Gcina amamemori iminyaka emihlanu (5 years).

2. Yini Edala Isenzakalo Sentela?

- Ukudayisa i-crypto uthole imali eyphethiloli (ZAR/USD).
- **Ukushintshisana kwe-Crypto-to-Crypto** (Isib. ukushintsha Ethereum udayise uthole Solana).
- **Ukuthenga Impahla Noma Izinsizakalo nge-crypto.**
- **Ukuhola Umholo nge-Crypto.**

3. Intela Yemali Engenayo vs. Intela Yenzuzo Yekhaphitheli (CGT)

Uhlobo Lentela	Uma Isebenza	Amazinga Lentela
Intela Yemali Engenayo	Ukudayisa okusheshayo (High-frequency trading), arbitrage, mining, noma ukuthenga ngenjongo yokudayisa uthole inzuzo.	18% – 45% (Izelelwa kwingeniso ekhokhiswa intela)
Intela Yenzuzo Yekhaphitheli (CGT)	Ukugcina isikhathi eside (long-term investment).	Izinga eliphezulu elingu-18% kubantu

ISIGABA C: IZINKAMPANI

Amazinga Entela Yezinkampani

Uhlobo	Iminyaka yokuhlola ephela ngosuku noma ngemva kuka-31 Mashi 2023	Iminyaka yokuhlola ephela ngaphambi kuka-30 Mashi 2023
Inkampani	27%	28%
Izinkampani Zezinsizakalo Zomuntu Siqu	27%	28%
Igatsha lendawo lenkampani yakwamanye amazwe	27%	28%

Izulahlekelwa Ezivunyelwe (Umthetho ka-80%)

Izinkampani zingasusa kuphela ukulahlekelwa okudlule kunezibalo ezimbili: i-R1 million noma u-80% wengeniso yazo yamanje ekhokhiswa intela.

Izinkampani Amabhizinisi Amancane (S12E ITA / SBC)

I-SBC yeminyaka yokuhlola phakathi kuka-1 Masepula 2026 no-31 Mashi 2027

Uhlu			Isamba saphansi		Izinga	ngaphezu
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 yokuhlola phakathi kuka-1 Masepula 2025 no-31 Mashi 2026

Uhlu			Isamba saphansi		Izinga	ngaphezu
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

Intela Yenzuzo Yentengiso (Turnover Tax)

Isamba esimisiwe semingcele sikhule sadlula saba u-R2.3 million sokuphila emsebenzini we-Turnover Tax ne-VAT.

2027

Uhlu			Isamba saphansi		Izinga	ngaphezu
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

Uhlu			Isamba saphansi		Izinga	ngaphezu
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

Intela Ye-VAT

- I-VAT ibizwa ngezinga elimisiwe lika-15%.
- Umkhawulo wesibopho sokubhalisela i-VAT unyusiwe wasuka ku-R1 million waya ku-**R2.3 million**.

Intela Yokudlulisa (Transfer Duty)

Intela yokudlulisa yintela ekhokhiswa yi-SARS futhi ikhokhwa ngumthengi lapho ethenga umhlaba noma isakhiwo (fixed property) eNingizimu Afrika. Nakuba ukuthengwa kwemihlaba engaphansi komkhawulo wamanje ka-R1.1 million kukhululiwe, amanani adlula lesi samba akhokhiswa intela ngesikali esikhuphukayo. Okubalulekile ekuhlelweni kwefa (estate planning): ukudlulisela indawo yomuntu siqu kwi-trust noma enkampanini nakho kudala isikweletu sentela yokudlulisa ngokusekelwe enanini elifanelekile lemakethe lendawo.

 **Ithiphu Ye-Tax Elves:** Hlala uxhumana nathi ngaphambi kokuhlela kabusha izimpahla zakho zomhlaba nezakhiwo ukuqinisekisa ukuthi awuzidali izikweletu zentela yokudlulisa obungazilindele.

Intela yokudlulisa ikhokhwa ngalezi zilinganiso ezilandelayo kuminikelo yomhlaba nezakhiwo engaphansi kwe-VAT.

Intela Yokudlulisa (Transfer Duty) 2027

Ibanga (Range)			Isamba Saphansi		Izinga (Rate)	ngaphezu
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

Intela Yokudlulisa (Transfer Duty) 2026

Ibanga (Range)			Isamba Saphansi		Izinga (Rate)	ngaphezu
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

ISIGABA D: AMA-TRUST KANYE NOHLELO LWEFA

Ama-trust ahlala engelinye lamathuluzi anamandla kakhulu eNingizimu Afrika ekuvikelweni kwempahla, ukuhlelwa kokulandelana, kanye nokulondolozwa kwengcebo ezizukulwaneni ngezizukulwane. Nokho, ngenxa yokuthi asebenza ngempumelelo, i-SARS ibeke amazinga aqinile entela nemithetho ephambene

nokugwema ukuba asetshenziselwe kuphela ukubalekela intela.

Uma ucabanga ngokubhalisa i-trust, noma usunayo kakade, nayi imithetho yentela ebalulekile kanye namasu okuhlela okudingeka uwaqondise.

1. Amazinga Entela Ye-Trust: "Umkhokhintela Wokugcina"

Kuyiphutha elijwayelekile ukucabanga ukuthi yonke ingeniso ye-trust ikhokhiswa intela ephezulu ngokuzenzekelayo. Empeleni, ngaphansi komthetho wentela waseNingizimu Afrika, i-trust ithathwa njengomkhokhintela wokugcina. Lokhu kusho ukuthi i-trust ngokwayo ikhokhiswa intela kuphela emholweni nenzuzo yemali esele (egcinwe ngaphakathi kwi-trust) ngemva kokubheka izimali ezinikezwe abaxhasi noma ezisatshalaliswe kwabazuzi (beneficiaries).

Kodwa-ke, uma ingeniso noma inzuzo igcinwa kwi-trust, ishawa ngamazinga ajezisayo wamaphenathi kusukela eRandini lokuqala:

- Intela Yemali Engenayo: Izinga eliqondile lika-45%.
- Intela Yenzuzo Yemali (CGT): Ama-trust anesilinganiso sokufakwa sika-80%, okwenza isilinganiso esiphezulu esisebenzayo se-CGT sibe u-36% (okuphindwe kabili izinga labantu abavamile).

1.1 Okuhlukile: Ama-Trust Akhethekile (Special Trusts) I-SARS iyabona ukuthi amanye ama-trust aklanywa ngenxa yesidingo sokuvikela abantu abasengozini, hhayi ukugwema intela. Uma i-trust ibhaliswa ngempumelelo "Njenge-Trust Ekhethekile," ibalekela izinga eliqinile lentela engu-45% futhi kunalokho ikhokhiswa intela ngokwesikali somuntu ngamunye esifanayo (18% kuya ku-45%) esisebenza kubantu abavamile.

Noma kunjalo, i-SARS ihlukanisa kakhulu Ama-Trust Akhethekile abe yimikhakha emibili, futhi ukuphathwa kwawo kweNtela Yenzuzo Yemali (CGT) kuhluka kakhulu:

- I-Trust Ekhethekile Yohlobo A (Lwabazuzi Abanokukhubazeka):
 - Ubani Ofanelekela: Idalelwe isizathu sokusiza umuntu (noma abantu) onokukhubazeka okukhulu kwengqondo noma komzimba. Ukukhubazeka kumelwe kwenze kungenzeki ukuthi bathole imali eyanele ukuzinakekela noma ukuphatha izindaba zabo zezimali.
 - Zakhiwa Kanjani: Zingasungulwa njenge-trust ethi *inter vivos* (ephilayo) ngesikhathi sokuphila komsunguli noma njenge-trust yefa (testamentary trust edalwe ngeFasitela).
 - Inzuzo Ye-CGT: Ama-trust e-Type A athola impumuzo efanayo ye-CGT njengabantu. Lokhu kuhlukanisa izinga eliphansi lentela ye-CGT lika-18%, ukukhululwa kwaminyaka yonke kwe-CGT kuka-R40,000, nokukhululwa kuka-R2 million kwindawo yokuhlala yokuqala uma khengiswa ipropathi.
- I-Trust Ekhethekile Yohlobo B (Lwezingane Ezingakafiki Ebudaleni):
 - Ubani Ofanelekela: Idalwe ngokuqondile ukubamba izimpahla ukuze kuzuze izihlobo ezincane zomuntu oshonile. Umzuzi omncane kakhulu kufanele abe ngaphansi kweminyaka engu-18 ngosuku lokugcina lonyaka wentela.
 - Zakhiwa Kanjani: Ngokungafani noHlobo A, i-trust yoHlobo B ingaba yitestamentary trust kuphela eyakhiwe ngeFasitela ekufeni komuntu.
 - Inkinga Ye-CGT: Nakuba i-trust ye-Type B ijabulela isikali sentela yemali engenayo ephansi, ayifaneleki ukuthola izaphulelo ze-CGT zabantu. Iyaqhubeka ithola iphenathi yokufakwa ka-80% (izinga eliphezulu elisebenzayo le-CGT lika-36%).
 - Ukuphela Kwesimo: I-trust iziyekela ngokuzenzekelayo ukufanelekela njenge-Trust Ekhethekile YoHlobo B ekuqaleni konyaka wentela lapho umzuzi omncane kakhulu ehlanganisa iminyaka engu-18.

2. Umthetho We-Conduit-Pipe

Ngenxa yokuthi i-trust ingumkhokhintela wokugcina, abaphatheli (trustees) banendlela ekhethekile nenamandla yentela eyaziwa ngokuthi "isisekelo se-conduit-pipe" (elawulwa yisiGaba 25B kanye Nendima 80 yoMthetho Wentela Yengeniso). Lapho i-trust ihola imali (njengokuqashisa noma inzalo) noma yenza inzuzo yekhaphitheli, abaphatheli bangakhetha ukusabalalisa leyo ngeniso noma inzuzo kwabazuzayo onyakeni ofanayo wentela. Uma benza lokhu, ingeniso igcina uhlobo lwayo futhi ihamba

ngqo kwi-trust iye kumzuzi (beneficiary).

Umphumela: I-trust ikhokha u-R0 wantela kuleso samba esisatshalalisiwe. Kunalokho, umzuzi umemezela leyo ngeniso embuyiselweni yakhe yentela futhi akhokhiswe ngezina lakhe lentela eliphansi kakhulu (kanti angakwazi ukusebenzisa izaphulelo zakhe nemikhawulo yaminyaka yonke).

3. Ukuhlela Okujulile Nemigibe (Advanced Planning & Pitfalls)

Ukuqonda umthetho wama-trust kudinga ulwazi olukhethekile. Ukungaqondi ukuthi ama-trust asebenza kanjani nezinguquko zentela zakamuva noma ukubhalwa kabi kwesivumelwano (trust deed) kungaholela emiphumeleni ebuhlungu yezimali:

- Isicupho Sokuthuthela Kwelinye Izwe (Abazuzi Abangengabahlali): Kusukela ngomhlaka-1 Mashi 2024, isimiso se-conduit-pipe savinjelwa kakhulu. Ingeniso kanye nenzuzo yemali enikezwa abazuzayo abangahlali eNingizimu Afrika (non-residents) ayisakwazi ukuhanjiswa kubo ngezizathu zentela. Esikhundleni salokho, lezi zamba manje zikhokhiswa intela ngokuqinile ngaphakathi kwe-trust kwi-45% yentela yengeniso noma ngo-36% wephenathi ye-CGT. Ngenxa yokuthi umzuzi ongahlali angakhokhiswa intela kulokhu kudluliselwa ezweni lakhe elisha, lokhu kuletha ubungozi obukhulu bokukhokhiswa intela kabili.
- Amalungelo Anqunyiwe vs. Izivumelwano Ezizimele (Vesting vs. Discretionary): Umehluko phakathi komzuzi onelungelo elinqunyiwe uma kuqhathaniswa nelungelo lokuzikhethela ubalulekile. Ama-trust azenzekelayo (discretionary) anika abaphathiswa igunya eliphelele lokuthi ubani otholayo imali nenzuzo, evikela kakhulu impahla. Nokho, izivumelwano eziningi ezindala zama-trust ngokungaqondile zinikeza amalungelo anqunyiwe (vested rights). Lokhu akugcini ngokuqeda isivikelo sempahla ye-trust kuphela, kodwa kubangela isikweletu sentela sangaphambi kwesikhathi kubazuzayo.
- Ukuqinisa Intela Yefa (Estate Duty Freezing): Nakuba ama-trust ebhekana namazinga aphezulu entela yemali engenayo, inani lawo langempela lezezimali lilele Ekongeni i-Estate Duty. Uma uthengisela i-trust impahla ekhuphuka ngentengo (njengebhizinisi) kwi-akhawunti yemalimboleko, intengo yokuthenga ihlala efeni lakho uqobo. Nokho, konke ukukhula kwekhaphitheli esikhathini esizayo kwenzeka ngaphakathi kwi-trust. Lokhu kusemthethweni "kuqinisa" inani lefa lakho lasekhaya, kukuvikela konke ukukhula kwesikhathi esizayo enteleni yefa (20% ukuya ku-25%) naseZifundisweni Zomabi wefa ekufeni kwakho.

4. Umgibe Ophikisana Nokugwema Intela: Isigaba 7 & Isigaba 7C

I-SARS iyazi kahle ukuthi abantu basebenzisa ama-trust ukwehlisa ngokuzenzela izikweletu zabo zentela, kungakho kusebenza imithetho eqinile yokufaka izizathu:

- Isigaba 7 (Ukufakwa Kwemali Engenayo): Uma udlulisela i-asethi kwi-trust ngomnikelo (donation), inkokhelo, noma obunye ubunikazi bamahhala, ingeniso noma inzuzo yemali eyenziwe yileyo asethi ingakhokhiswa intela ezandleni zakho njengomxhasi—hhayi e-trust, futhi hhayi ezandleni zabazuzayo.
- Isigaba 7C (Imalimboleko Engenanzalo): Ngokomlando, abahleli befa babelokhu bethengisa impahla enkulu kuma-trust ngama-akhawunti emalimboleko angenanzalo ukuze babambe ifa labo. I-SARS yakuvala lokhu kuvuleleka. Manje, uma unikeza imali ebolekiwe enenzalo ephansi noma engenanzalo kwi-trust, umehluko phakathi kwenzalo oyikhokhisile ngokwangempela nenzalo esemthethweni ye-SARS uthathwa njengomnikelo waminyaka yonke kwi-trust. Uzobophezeleka kwintela yeminikelo engu-20% kulokhu kushoda unyaka nonyaka, ukufinyelela ezingeni elidlula isaphulelo sakho sika-R150,000 ngonyaka.

5. Isikhathi Esisha Sokuthobela Okungqongqo (Strict Compliance)

Ukuba ngumphatheli wesikhwama (trustee) akusona nje isiqu; kunezibopho ezibucayi kakhulu zomthetho neze-fiduciary. Uhlu lwakamuva lwe-greylisting nokuqiniswa kwe-FATF kuphoqe ukuba kube nezinguquko ezinkulu ekuthobeleni umthetho ukuqinisekisa ukuthi ama-trust aqhutshwa njengezinhlangano ezihlukene, ezisobala:

- Ukubika kwe-IT3(t): I-SARS manje idinga ukuthi abaphathiswa (noma ababonisi babo bentela) balethe amafomu e-IT3(t) azenzakalelayo emali evela eceleni, echaza ngokuningiliziwe yonke imali

ehanjisiwe kubazuzi.

- Ubunikazi Obunenzuzo (Beneficial Ownership): Abaphatheli mabaqhubeke banikeze amarekhodi a-Beneficial Ownership (obunikazi obuzuzayo) angesikhathi sokuphila kuMphathi weNkantolo ePhakeme. Ukwehluleka ukwenza njalo kungaholela ezinhlawulweni ezinzima noma ekuboshweni.

💡 Ithiphu Le-Tax Elves: Ama-trust deeds kufanele abhalwe ngokunemba okukhulu. I-trust deed ebhalwe kabi ingavala imali phakathi kwi-trust ngezinga lika-45%, idale intela yeminikelo yesiGaba 7C engaqondile, noma yehluleke ukuvikela impahla kwabakweletiswayo. Njalo sebenzisa umphathiswa (trustee) oyingcweti futhi ozimele nomqambi ukuqinisekisa ukuthi i-trust yakho ithobela umthetho futhi yakhiwe kahle.

ISIGABA E: INTELA YEFA (ESTATE DUTY) NEZINTELA ZOKUSHONA

Uma umuntu eshona eNingizimu Afrika, ifa lakhe lingena kwizintela ezahlukahlukeni nasezindlekweni zokuphatha ngaphambi kokuba noma yibaphi abazodla ifa bathole ukwabelwa. Ukuqonda lezi zindleko kubalulekile kakhulu ekuhloleni ifa ngokufanele nasekuphatheni kwemali.

1. Amazinga Entela Yefa Nesaphulelo Esiyisisekelo

Intela yeFa (Estate Duty) yintela ebizwa kwinani elifanelekile eliphelele lentela lomuntu oshonile noma yikuphi emhlabeni. Ibalwa kulamalevel alandelayo:

- 20% kwi-R30 million yokuqala yefa elikhokhelwayo.
- 25% kunoma yiliphi inani elidlula u-R30 million.

Isaphulelo Esiyisisekelo (Primary Abatement): Ifa lomuntu ngamunye linelungelo lesaphulelo esiyisisekelo (isaphulelo sentela) sika-R3.5 million. Lokhu kusho ukuthi u-R3.5 million wokuqala wefa elikhokhelwayo awukhokhelwa ngisho isenti lentela yefa.

2. Ukukhululwa Koshade Naye Nokudluliselwa (Isigaba 4(q))

Umthetho wentela waseNingizimu Afrika unikeza impumuzo enkulu kulabo abashadile (spouses):

- Ukukhululwa: Noma yiziphi izimpahla ezishiyelwe umuntu oshade naye osaphila zikhululekile ngo-100% kwintela yefa ngaphansi kwesiGaba 4(q) soMthetho Wentela Yefa. (Qaphela: I-SARS ichaza u-"spouse" kabanzi ukufaka uphathina wokuphila ohlala njalo, hhayi kuphela lowo oshade naye ngokomthetho.)
- Ukudluliswa Kwesaphulelo (Rollover): Uma umuntu eshiya ifa lakhe lonke kumlingani wakhe osaphila, akasebenzisi noma yimuphi u-R3.5 million wesaphulelo sakhe. Lesi saphulelo esingasetshenzisiwe sidluliselwa kumlingani osaphila ngokuzenzakalelayo. Uma umlingani osaphila eseshona kamuva, ifa lakhe lingazuza kwisaphulelo esihlanganisiwe esifinyelela ku-R7 million.

3. Intela Yenzuzo Yemali (CGT) Ekweni

Ukufa kubangela ukuthi kwenziwe "okucatshangelwayo njengokulahlwa" ngezizathu ze-CGT. I-SARS ibheka umuntu oshonile njengolahlile impahla yakhe yonke ngenani lemakethe ngosuku ashone ngalo.

- Ukuxegiswa: Isaphulelo saminyaka yonke se-CGT sikhula kakhulu ngonyaka wokushona. Elandela iNkulumo yoMhlahlandlela Wezimali ka-2026, lokhu kukhululwa kokushona kukhuphuke kwasuka ku-R300,000 kuya ku-R440,000.
- Ukudluliselwa Kumshado: Noma yiziphi izimpahla ezidluliselwe kowakwakho osaphila azibangeli i-CGT ngokushesha. Ukuhlolwa kwenzuzo yekhaphitheli kumiswa kuze kube u-ophathina osaphila udayisa impahla noma uyashona.

4. Imali Yomabi Wefa (Executor's Fees) - Izindleko Ezifihliwe

I-Estate Duty ayiyona kuphela inkinga enciphisa ifa. Ngokomthetho, umabi wefa oqokiwe unelungelo lokubiza inkokhelo efinyelela ku-3.5% (kanye ne-VAT) enanini eliphelele lempahla yefa. Nakuba izinkokhelo zomabi wefa zidonswa efeni ngaphambi kokuba kubalwe intela yefa, le mali isasebenza efeni

eliphelele kungakhathaliseki ukuthi izimpahla zifakwe kwi-Estate Duty yini.

5. Izimpahla Ezikhululekile Efeni

Ezinye izimpahla ziyalidlula ifa lomufi ngokuphelele, zinikeze imali ngokushesha kubondliwayo futhi zigweme zombini iMali Yomabi Wefa kanye ne-Estate Duty:

- Izikhwama Zomhlalaphansi: Imali etholakala ezimpesheni, kuma-provident funds, nakuma-retirement annuity ikhokhwa ngqo kubazuzi abaqokiwe (kuye ngokuvuma kwabaphathiswa) futhi ayidonsi intela yefa.
- Ama-Annuity Okuphila (Living Annuities): Uma i-annuity yokuphila inomzuzi oqokiwe, izinzuzo zidlula inqubo yokuphetha futhi zitholakala ngokushesha kubantu abakhethiwe, zigwema ifa lomufi kanjalo nokugwema intela yefa.
- Umshwalense Wempilo wasekhaya wOshadayo (Domestic Life Insurance): Uma ipholisi yempilo yasekhaya ikhokha koshade naye osaphila njengomzuzi oqokiwe, iyakhishelwa ngaphandle kwefa eliphelele futhi ayiyidonsi intela yefa noma imali yomlawuli.

💡 Ithiphu Ye-Tax Elves: Inani Langempela Lokwakha Isakhiwo Esiqondile (Proper Structuring)

Ukulahlekelwa u-20% womsebenzi wempilo yakho kwi-Estate Duty kanye no-3.5% Kuzimali Zomabi kungacekela phansi ingcebo yezizukulwane. Yingakho ukuhlela ifa ngokukhethekile kuyinto engenakuxoxwa. Ngokusungula i-Trust nokuhambisa impahla ekhuphuka inani uphumele ngaphandle kwefa lakho lomuntu siqu esikhathini sakho sokuphila, uvimbela ngokomthetho inani lefa lakho libe "ngumkhenkce"—uqinisekisa ukuthi konke ukukhula kwanamuhla kuvikelwe ngokuphelele ezinteleni zokufa. Kodwa-ke, indlela efanelekile ebhaliweyo ye-Trust Deed ingenza noma ibulale leli qhinga. Kwabakwa-Tax Elves, umphathiswa wethu ozimele nezinsizakalo zethu ezikhethekile zokudweba isivumelwano ziqinisekisa ukuthi i-trust yakho ihlome ngokuphelele emthethweni, ibekelwe kahle intela, futhi yakhiwe ukuvikela ifa lomndeni wakho uma isikhathi sifika. Masibukeze uhlelo lwakho lwefa namuhla.

ISIGABA F: UPHATHO NEZINQUBO

Amazinga Enzala ye-SARS

Ithebula 1 Amazinga: Izintela ezisele nokubuyiselwa kwemali okubambezlekile

Leli ithebula elijwayelekile le-inzalo elisetshenziswa uma othile ekweleta i-SARS imali, noma uma i-SARS ikweleta umkhokhintela imali. Libeka inzalo yenhlawulo ekhokhiswayo uma ukhokha izintela zakho, imithwalo, noma izithelo late. Ngokufanayo, libeka nezinga i-SARS ezokunikeza lona uma ibambezela imbuyiselo yakho wentela noma ikukweleta imali ngemva kobuyekezo lwentela oluyimpumelelo.

Usuku Kusukela	Usuku Kuya		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	kuze kube ushintsho kwi-PFMA		10.50%

Ithebula 2: Inkokhelo eyeqile yentela yesikhashana (Provisional tax overpayments)

Libonisa izinga lenzalo i-SARS ekukhokhela lona ngaphansi kwesiGaba 89quat(4) kunoma iyiphi intela yesikhashana ekhokhwe ngokweqile ngaphambi kokuhlolwa kokugcina.

Usuku Kusukela	Usuku Kuya	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	kuze kube ushintsho kwi-PFMA	6.50%

Ithebula 3: Imalimboleko Ene-Inzalo Ephantsi / Engenanzalo

Leli thebula libeka "izinga elisemthethweni lenzalo" (ngokuvamile elixhumene ne-repo rate) ngezinjongo zentela. Lisetshenziswa kakhulu uma umqashi enika umsebenzi imalimboleko ene-inzalo ephansi noma engenanzalo, noma ngemalimboleko ethile eya kuma-trust. Lisiza ukubala "inzuzo eyengeziwe" ekhokhiswa intela noma umnikelo ocabangwayo, elivumela i-SARS ukuba ikhokhise intela inzuzo yezezimali oyitholile ngokuthola imalimboleko engaphansi kwamazinga emakethe.

Usuku Kusukela	Usuku Kuya	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	kuze kube ushintsho kwi-Repo rate	8.00%

Amathebula anenzalo egcwele: [chofoza lapha](#)

Ithebula Lokuguga Kwempahla (Wear & Tear Schedule)

Inguqulo efinyeziwe yezinto ezijwayelekile zokulungiswa/zokucisha kwi-IN47:

Umkhakha Wempahla	Isikhathi Sokuyisusa	Ukudonswa Kwaminyaka Yonke (Straight-Line)
Amakhompuyutha Womuntu Siqu Namalaptops	Iminyaka e-3	33.30%
Isoftware Yekhompuyutha (Amakhompuyutha Womuntu)	Iminyaka e-2	50%
Isoftware Yekhompuyutha (Mainframe)	Iminyaka e-3	33.30%
Omakhalekhukhwini (Cellular Telephones)	Iminyaka e-2	50%
Ifenisha neZinto zaseOfisini (Amatafula, izitulo, njll.)	Iminyaka e-6	16.60%
Izinto ZaseOfisini (Izishicileli, amamshini efeksi, njll.)	Iminyaka e-5	20%
Izimoto Zokuthutha Abantu	Iminyaka e-5	20%
Izimoto Zokudiliva Nezithuthuthu	Iminyaka e-4	25%
Izinhlelo Zezokuphepha	Iminyaka e-5	20%
Izishisa-moya (Air-conditioners - iwindi/igumbi)	Iminyaka e-6	16.60%
Izinto Zasestolo (Shop Fittings)	Iminyaka e-6	16.60%
Amajenereyitha (Iziphathwayo)	Iminyaka e-5	20%

 **Ithiphu:** Ithebula eligcwele liyatholakala [kwi-Interpretation Note 47](#).

Okuhlukile Okubalulekile KwiThebula Engenhla:

- **Umthetho Izinto Ezincane ze-R7,000:** Uma noma iyiphi impahla eyedwa kule luhlu ikubize ngaphansi kuka-R7,000, ungalishayi indiva ithebula ngokuphelele. Ungabhala phansi u-100% wezindleko onyakeni wokuqala impela.
- **Izinhlelo Zamandla Elanga (Solar Energy - Section 12B):** Njengoba kushiwo ngaphambilini, amandla elanga awaweli ngaphansi kokuguga okujwayelekile. Onyakeni wentela ka-2026, iwela ngaphansi kwesiGaba 12B. Uyibhala phantsi kule minyaka emithathu ku-50% onyakeni 1, 30% onyakeni 2, no-20% onyakeni 3.
- **Isikhathi Sokuphila Esifushane:** Uma usebenzisa impahla ngokunzima ukudlula okujwayelekile (isibonelo, ibhakhi yokudiliva esetshenziswa endaweni enzima yepulazi ezobhubha eminyakeni e-2 kun e-4), ungacina usufaka isicelo ku-SARS sokusebenzisa isikhathi esifushane sokususa, kodwa kufanele uthole imvume yabo ngaphambi kokuba ufake imbuyiselo yakho yentela.

Ukushintsha Kwinqubo Yokubhalisela I-VAT Ne-PAYE ye-SARS

I-SARS isaqaqambe izithuthukiso zokuphepha kwedijithali nohlengahlengiso lomkhawulo ukuze kuculwe inqubo kanti kuthintelwe ubuqili.

 **Ithiphu Elibalulekile Layizinhlelo:**

Ngaphambi kokuqala ukubhalisela i-VAT okanye i-PAYE entsha, qiniseka ukuthi imininingwane yakho yokuxhumana kwi-eFiling isethwe ngokupheleleyo nokuthi usebenzisa isisetshenziswa es nekhamera esebenzayo. Uzocelwa ukuthi ufeze isinyathelo sokuhlola ubuso (facial recognition), futhi ukungabikho kwayo kulungele kuzomisa isicelo sakho.

Ukuqinisekiswa Kobuso Ngesistimu Ye-Biometric (eFiling)

Ushintsho olubalulekile kwinqubo yokubhalisa ukungeniswa kwe-Biometric Facial Authentication, eyethulwa ngo-Agasti 2025.

Indlela esebenza ngayo:

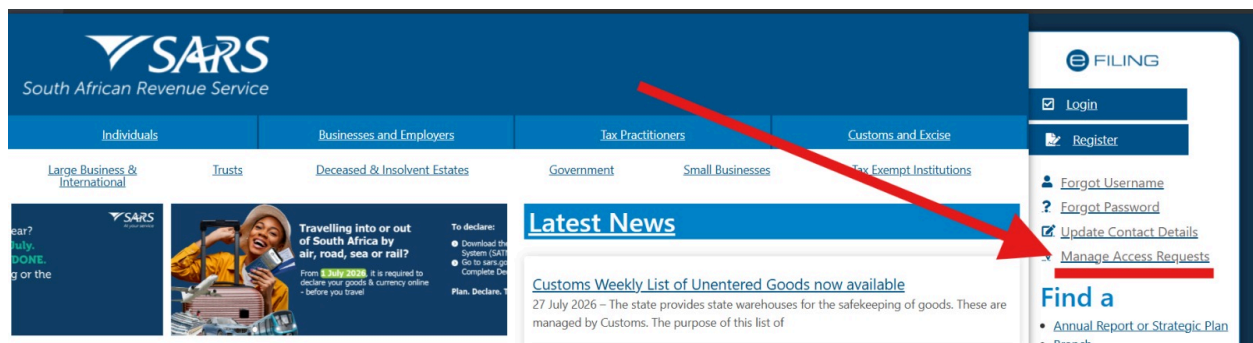
Uma ufaka isicelo se-VAT noma se-PAYE kwi-eFiling, isistimu manje idinga uqinisekiso lomfano okhuselekile. Uzoyalelwa ukuba usebenzise isisetshenziswa es nekhamera (njengokuba ucingo noma ilaptop) ukuze ulandele imiyalo emalunga nokuma kobuso kwisikrinini.

- **Isinyathelo 1:** Umeluleki wentela uzovula i-RAV01 yakho bese ekhetha uhlobo lwentela olufanele oluzobhaliswa (VAT, PAYE noma kokubili).
- **Isinyathelo 2:** Isisebenzi sikahulumeni (izinkampani) noma umkhokhintela (umnikazi oyedwa) uzothola umbiko nge-SMS noma e-mail othi isicelo sokubhalisa intela esifanele samukelwe. Umbiko uzoyalela umkhokhintela/umkhokhintela ommele kwiwebhusayithi ye-SARS ukuba agcwalise ikhasi le-*Manage Access Request*.

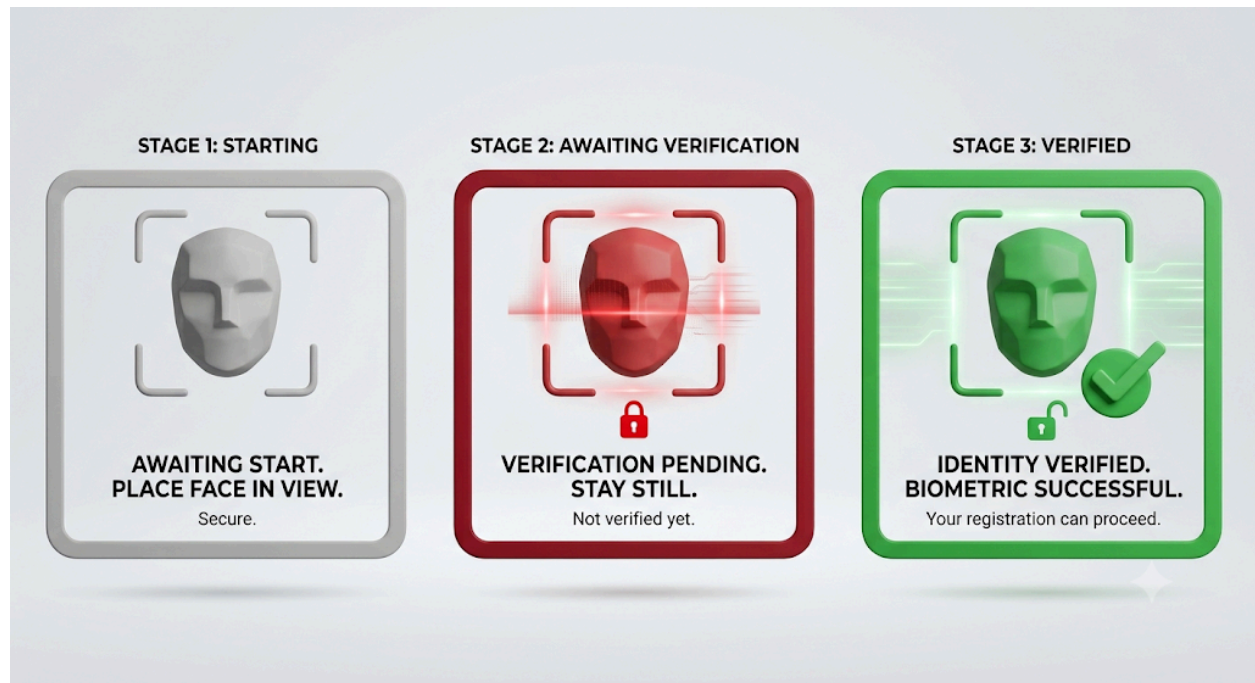
Ngokusemthethweni: umbiko uzoba nekhodi eyodwa yobukhona – kufanele usebenzise inombolo **yakho ye-ID** kanye **nekhodi eyodwa yobukhona** ukuba uqalise inqubo yoqinisekiso ye-biometric.

Vakashela iwebhusayithi ye-SARS: <https://www.sars.gov.za/> Thola isixhumanisi esithi **Manage Access Requests**.

Khetha inketho efanele u-Yebo noma u-Cha (Yes/No) embuzweni omayelana nobuzwe bese ugcwalisa inombolo **yakho kamazisi (ID)** noma **yepasipoti** kanye **nekhodi eyodwa yesikhombi** oqale wayithola.



- **Isinyathelo 3:** Gcwalisa uqinisekiso lwe-biometric – udinga ukukhanya okuhle nekhamera. Bese uvuma isicelo.



- **Isinyathelo 4 (I-RAV01):** Umeluleki wakho wentela noma umkhokhintela/isisebenzi sikahulumeni onokungena kwiprofayili yenkampani/yomkhokhintela manje unagwalisa ukubhalisa kwi-RAV01 bese ayithumela.
Umfaki uzothola i-OTP nge-e-mail noma SMS ukugcwalisa ukubhalisa.
Kujwayelekile ukuthi uzothola futhi incwadi evuma isicelo sokubhalisa futhi kuzoba namaphepha adingekayo ukuba afakwe kwilinki emlandweni wokuthumela noma ngenqubo ye-SARS SOQS usebenzisa inombolo yesalathiso evela encwadini.

Indlela Yokubhalisela Intelu Yemali Engenayo

1. **Option 1:** Usebenzisa i-Efiling, chofoza [kwi-Register for Efiling](#).
2. **Option 2:** Usebenzisa i-SARS SOQS, chofoza [kwi-Register](#).
3. **Option 3:** Bhalisa usebenzisa i-WhatsApp: [0800 011 7277](#).
4. **Option 4:** Landa i-SARS e-Filing Mobi App kwizitolo ze-app tsa iOS, Android noma Huawei.
5. **Option 5:** Sebenzisa ucingo lwakho bese ushaya ikhodi ye-SARS USSD: ***134*7277#**
6. **Option 6:** Vakashela igatsha le-SARS langakini eliseduze.

Amakhodi Yomsuka Ejwayelekile Kakhulu (Source Codes)

Ikhodi Yomsuka	Incazelo	Imiphumela Yentela
3601	Umholo Osemathunjini / Ingeniso	Ingeniso ejwayelekile ekhokhiswa intela ngokuphelele.
3605	Inkokhelo Yonyaka / Ibonus	Ekhokhiswa intela ngokuphelele (ngokuvamile ikhokhiswa ngezinga eliphezulu uma ikhokhwa).
3606	IKhomishini	Ekhokhiswa intela ngokuphelele (kodwa ivumela ukudonswa kwesiGaba 23(m) uma ingaphezu kuka-50% wengeniso yonke).
3616	Umkontraktha Ozimele	Ingeniso eholwe njengomkontraktha (ivumela ukudonswa kwezindleko zebhizinisi).
3701	Isibonelelo Sokuhamba	Ekhokhiswa intela, kodwa ungabiza ngokumelene nayo usebenzisa ibhuku lamalogi le-SARS elijulile.
3702	Isibonelelo Sokuhamba Esibuyiselwayo	Ekhokhiswa intela – Isibonelelo esikhokhwa kumsebenzi ukumbuyisela izindleko zangempela zakhe zokuhamba kwebhizinisi ezenziwe ngenkathi sebenta imoto yakhe. Le khodi ethile isetshenziswa uma imbuyiselo ithathwa njengekhokhiswa intela (kakhulu ngoba izinga elikhokhiwe ngekhilomitha lidlula izinga elishiwo yi-SARS, noma umsebenzi ethola olunye uhlobo lembuyiselo yokuhamba).
3801	Inzuzo Eyengeziwe Ejwayelekile	Inzuzo eyengeziwe ekhokhiswa intela yemoto enikezwe yinkampani (elinganiselwa ku-3.5% ngenyanga yenani elimisiwe, ngaphandle kokuba inciphiswe nge-logbook esebenzayo).
3805	Ukusebenzisa imoto yenkampani	Inzuzo eyengeziwe ekhokhiswa intela ngokuphelele yezinye izinto zomqashi ezingagqunywe ngamakhodi athile (isib. izipho zabasebenzi, amabhasikidi okudla, uhambo lwesibonelelo sangaphandle, noma ukusebenzisa kwasemsebenzini impahla ejwayelekile).

Wonke amakhodi ku-SARS anekhodi yomsuka; hlala usebenzisa isisetshenziswa sokuthola ikhodi yomsuka ye-SARS ukuthola ikhodi elungile kalula - [chofoza lapha](#)