Standard Bank

Kuthiwa “bonke abafika lapho bekhona, baqala lapho babe khona”

Isikhwama SeFundisa siyithuba elihle kakhulu lokuthi thina sonke esiseNingizimu Afrika siqale lapho sikhona ngemfundo yezingane zethu – ngokubeka lokho esinamandla okukwenza.

NguSaki Macozoma
Usihlalo
KwaSTANLIB Limited

Isikhwama SeFundisa SakwaStandard Bank

I-akhawunti yokonga esiza isizwe sikwazi ukuba namandla emfundo enhle.

Umuntu ngamunye waseNingizimu Afrika ukufanele ukuthola ithuba lokuthola okuhle empilweni. Imfundo enhle yiyona ndlela efanele kunazo zonke yokukuqinisekisa lokho. Kodwa-ke, iningi labantu baseNingizimu Afrika abanamandla okuthola enye imfundo – ngaphandle kokuthi baqale ukuyongela manje.

Isikhwama SeFundisa SakwaStandard Bank, okuyi-akhawunti eyenzelwe ukongela imfundo, sikhona ngenxa yaso lesi sizathu:
ukukhuthaza isizwe ukuthi songe imali senzele ikakhulukazi izinjongo zokuba namandla okuthola imfundo esezingeni elihle. Isikhwama SeFundisa singukuhlanganyela okwenziwe noHulumeni nezinkampani zama-Unit Trust futhi sihlose ukwakha usiko lokongela ukufunda ukusiza ukukhululula ikhono labo bonke abaseNingizimu Afrika.

Isikhwama SeFundisa Ngokufingqiwe

Isikhwama SeFundisa SakwaStandard Bank siyi-akhawunti yokonga evumela abantu baseNingizimu Afrika ukuthi bongele imfundo yomunye umuntu yangesikhathi esizayo ekolishi likawonkewonke noma eyunivesithi – imali leyo ivunyelwe ukusetshenziselwa kuphela izinjongo zezemfundo.

Uphawu lwesibili olukhethekile lwale akhawunti yibhonasi elitholwa ngabanikazi bama-akhawunti. Ibhonasi lisebenza njengomvuzo nesikhuthazo sokuthi abanikazi bama-akhawunti baqhubeke nokonga.

Isikhwama SeFundisa sethulwe njengephrojekthi esahlolwa yeminyaka emithathu yokulinganisa ukuzimisela kwesizwe ekuhlanganyeleni esinyathelweni esinjengalesi.

Ukusebenza Kwesikhwama SeFundisa

Ukwabiwa kwebhonasi

Ibhonasi libalwa ngo-Okthoba wonyaka ngamunye bese lifakwa kuma-akhawunti afanele ebhonasi ngoJanuwari wonyaka olandelayo. Ibhonasi lilingana nama-25% enani lemali ekhona umnikazi we-akhawunti alifake ku-akhawunti ezinyangeni ezi-12 ezigcina mhla zi-30 kuSepthemba (kungafakwanga noma yiziphi ezinye izimali ezikhokhwayo eziye zadonswa). Ibhonasi ligcina enanini okungenakwedlulwa kulo lama-R600 ngonyaka ngamunye, ngengane ngayinye. Ibhonasi lihlala liyimpahla kaHulumeni neyezinkampani zama-Unit Trust. Ngakho-ke, uma umnikazi

we-akhawunti ethatha isinqumo sokuvala i-akhawunti yakhe bese ethatha imali yakhe, imali yebhonasi eku-akhawunti kufanele ibuyiselwe kuHulumeni.

Imali efakwa ngenyanga

Inani lemali yokonga okuqalwa ngalo ngama-R40 ngenyanga. Uma umnikazi we-akhawunti efisa ukuthola ibhonasi eliphelele lama-R600, kuzofanela onge okungenani ama-R200 ngenyanga. Ngakho-ke, yize kungekho nani lemali eliphakeme elikwazi ukuthi longiwe, kuzosetshenziswa kuphela amanani afika kuma-R200 ngenyanga ukubala isabelo sebhonasi. Kubalulekile ukuthi abanikazi bama-akhawunti bazi ukuthi akufanele banikeze noma ngubani imali engukheshi ongesona iStandard Bank.

Izimali ezifakwa ziyisamba

Imali eyisamba ingafakwa ku-akhawunti noma nini. Inani lemali eliyisamba okuqalwa ngalo ngama-R40. Wonke amanani ayisamba ahlanganiswa ngokuthi adonswe ku-akhawunti yasebhange yomtshalimali. Ukuze athole ibhonasi eliphelele lama-R600, umtshalimali kudingeka afake kuphela ama-R2 400 unyaka wonke (u-Okthoba kuye kuSepthemba).

Ukusebenzisa imali eyongiwe

Imali ingasetshenziselwa kuphela ukufunda ekolishi noma eyunivesithi eyemukelwe ngabakwaNational Student Financial Aid Scheme (abakwa-NSFAS). Lapho umfundi (owongelwe imali leyo) ekulungele ukuqala izifundo zakhe, umnikazi we-akhawunti kufanele azise abakwaStandard Bank futhi aphathe nesiQinisekiso soTshalozimali.

Isikhwama SeFundisa sizobe sesikhiphela umfundi isitifiketi sesabelo esizokhombisa inani lemali elitholakala ku-akhawunti leyo yokonga. Umfundi kufanele abe eseletha isitifiketi sesabelo kusiPhathimandla Sezinsiza Zezezimali (abakwa-NSFAS) ekolishi noma eyunivesithi abhalise kuyo. Isikhungo

semfundo
ephakeme
sizokwazisa abakwa-
NSFAS ngemininingwane
yomfundi bese sifaka isicelo semali
eqhamuka esiKhwameni SeFundisa. Isikhwama
SeFundisa sizokhokhela ngqo abakwa-NSFAS imali leyo
abazobe sebekhokhela ikolishi noma iyunivesithi.

Imali ekhokhelwa i-akhawunti

Imali ekhokhwa ngonyaka ye-1.25% (kungafakwanga
i-VAT) ithathwa emalini eyenziwe nge-akhawunti.
Lapho umeluleki wezezimali esiza umuntu ukuvula
i-akhawunti, uzobe esethola imali ekhokhwa ekuqaleni
eyi-1% lemali efakwayo. Amabhange angahle abize
nezimali ezikhokhiswa ngamadebit order ngezimali
ezifakwa njalo ngenyanga lapho kwenziwa khona lokho.

Ukuvula le-akhawunti

Noma ngubani ofisa ukuvula i-akhawunti yesiKhwama
SeFundisa SakwaStandard Bank angagcwalisa ifomu
lesiKhwama SeFundisa kunoma yiliphi igatsha
leStandard Bank noma ungashayela nesikhungo
okuthintwanwa kuso ku-0860 FUNDISA (386 3472).
Uzobe usukwazi ukusebenzisa i-ATM ukufaka ku-

akhawunti yakho noma ukubona ukuthi kunamalini.

Umtshalimali ngamunye uzoba nama-akhawunti amabili. I-akhawunti yokuqala izokhombisa wonke amanani emali afakwe ngumtshalimali. I-akhawunti yesibili kuzoba yi-akhawunti yebhonasi futhi izokhombisa inani lemali yebhonasi elifakiwe noma elincishisiwe onyakeni ngamunye.

Umtshalimali angayikhipha imali yakhe noma nini. Kubalulekile ukwazi ukuthi noma iyiphi imali ekhishwa ku-akhawunti yomtshalimali izokwehlisa imali yebhonasi. Imali eku-akhawunti yebhonasi ayilokothi ibe ngeyomtshalimali, kepha ihlala ingekaHulumeni ize isetshenziselwe ukukhokhela izimali ezikhokhelwa ezemfundo.

Umumo womtshalimali

Umnikazi we-akhawunti kungaba yinoma ngubani ofisa ukufaka isandla ekufundisweni komfundi; umnikazi we-akhawunti nomfundi akudingeki ukuthi bahlobane. Umnikazi we-akhawunti angabuye onge imali ayibekele ezakhe izifundo. Uma kunesidingo, umnikazi we-akhawunti angakhetha umfundi ohlukile ukuthi athole imali eyongiwe, kepha inguquko enjalo ingenziwa kanye kuphela ngonyaka.

Umuntu ongahle abe ngumnikazi we-akhawunti kufanele abe ne-akhawunti yokonga yoMzansi, iStandard Bank E-Plan noma i-akhawunti yokonga efanayo, futhi abe nencwadi ye-ID eluhlaza yaseNingizimu Afrika enebar code.

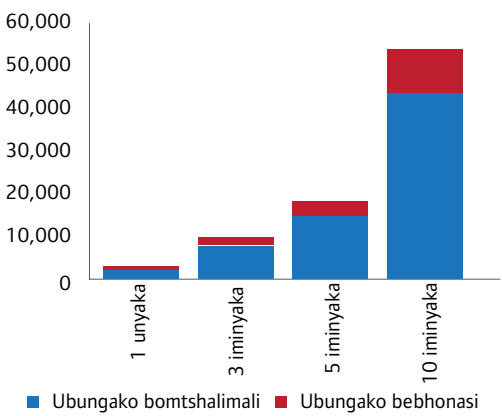
Umumo womfundi

Umfundi kufanele abe yisakhamuzi saseNingizimu Afrika noma abe nguMhlali Ogxilile. Kufanele kunikezwe ibhange noma isikhungo sezezimali lapho kutholakala khona i-akhawunti leyo ikhophi lencwadi ye-ID eluhlaza yaseNingizimu Afrika enebar code noma lesitifiketi sokuzalwa. Le mibhalo kufanele iqinisekiswe ngaphambi kokuthi kube nezinkokhelo ezenzelwa umfundi esikhungweni sezemfundo.

Iphothifoliyo lotshalozimali

Isikhwama SeFundisa sitshala okongiwe ngabanikazi bama-akhawunti ngokukufaka emabhange, nakumaBond kaHulumeni. Ngakho-ke, ngaphezu kokuthola imali yenzalo, ama-akhawunti abuye abe nethuba lokuba nokukhula kwemali kumaBond kaHulumeni. Njengoba amabond eguquguquka ngokwamazinga emali, abanikazi bama-akhawunti belulekwa ukuthi bonge izikhathi ezithi ukuba zinde ukwandisa ithuba labo lokuba nokukhula kwemali kulokho abakongile.

Isibonelo sedebit order lama-R200 elongiwe esiKhwameni SeFundisa ezikhathini ezahlukahlukene.



Isiphetho

Isikhwama SeFundisa siyisinyathelo esiqhamuka nokusha esihlose ukukhuthaza bonke abaseNingizimu Afrika ukuthi bongele imfundo imali. Amanani emali yokonga amancane asenza sifinyeleleke kuwo wonke amaqembu abantu abahola imali, kuthi ibhonasi lisebenze njengesikhuthazi esingafani nalutho olunye.

Isibonelo: Ibhonasi libalwa kanjani

Unyaka 1	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Okongiwayo (idebit order)	R200	R200	R200	R200	R200	R200	R200	R200	R200	R200	R200	R200
Okutholakalayo	R200	R400	R600	R800	R1,000	R1,200	R1,400	R1,600	R1,800	R2,000	R2,200	R2,400
Ibhonasi									(R200 X 9 = R1,800 X 25% = R450)			
Sekukonke	R200	R400	R600	R800	R1,000	R1,200	R1,400	R1,600	R1,800	R2,000	R2,200	R2,400

Unyaka 2	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Okongiwayo (idebit order)	R200	R200	R200	R200	R200	R200	R200	R200	R200	R200	R200	R200
Okutholakalayo	R2,600	R2,800	R3,000	R3,200	R3,400	R3,600	R3,800	R4,000	R4,200	R4,400	R4,600	R4,800
Ibhonasi	R450								(R200 X 12 = R2,400 X 25% = R600)			
Sekukonke	R3,050	R3,250	R3,450	R3,650	R3,850	R4,050	R4,250	R4,450	R4,650	R4,850	R5,050	R5,250

Unyaka 3	Jan
Okongiwayo (idebit order)	R200
Okutholakalayo	R5,000
Ibhonasi	R600
Sekukonke	R6,050

Izinhlelo zokutshalwa kwemali kumasheya ezihlanganyelwe imvamisa zingukutshalwa kwemali okuthatha isikhathi esiphakathi kuye kweside. Ubungako bezinzuzo zokubamba iqhaza lapho bungehla futhi bukhuphuke kanti nokusebenza kwangesikhathi esedlule akuwona ngempela umhlahlandlela oveza okuzokwenzeka ngokuzayo. Ukutshalwa kwezimali ekuhlanganyeleni ohlelweni lokutshalwa kwezimali kumasheya akufani nokufakwa kwemali ebhange. Izinhlelo zokutshalwa kwemali kumasheya ezihlanganyelwe zihweba ngamanani entengo angaleso sikhathi futhi zingabandakanyeka ekubolekweni nasekukhishweni kwamasheya yinkampani abelwe abanikazi masheya abakhona. Inzuzo nezikhuthazo zingahle zikhokhwe futhi uma kunjalo, zingafakwa ezindlekweni sezizonke. Ishejuli lezimali ezikhokhwayo nezibizwayo nezinzuzo ezingenziwa okungenakwedlulwa kuzo liyatholakala lapho licelwa kwaSTANLIB Collective Investments Limited ("uMphathi"). Kusetshenziswa ukubekelwa phambili kwamanani. UMphathi uyilungu le-Association of Collective Investments.

Isiqinisekiso Sotshalomali Esikhwameni SeFundisa SakwaStandard Bank – Ikhophi Lekhasimende

I-akhawunti yokonga lapho

- ubeka khona imali yemfundo yezingane zakho
- ukwazi ukulungela ukuthola iBhonasi lokukusiza wonge
- udinga kuphela ama-R40 ngenyanga ukuvula i-akhawunti yakho

Ngabe siyini isiKhwama SeFundisa?

Isikhwama SeFundisa SakwaStandard Bank siyi-akhawunti yokonga ekusiza ukubeka – noma ukonga – imali yokukhokhela imfundo elandela ngemuva kwesikole yezingane, ezingezakho noma omunye umuntu omthandayo.

Ngabe iBhonasi lisebenza kanjani?

Uzonikezwa ibhonasi elingama-25% emali oyonga ngonyaka elifika enanini lemali eliphakeme lama-R600 – lengane ngayinye.

Ukwenza isibonelo: uma wonga ama-R40 ngenyanga izinyanga ezi-12, uzobe wonge ama-R480 futhi uzothola ibhonasi lama-R120 (Ama-25% ama-R480).

Ngabe ngikusebenzisa kanjani engikongile?

Ungabekela umfundi ozikhethele yena imali yakho, inqobo nje uma eyisakhamuzi saseNingizimu Afrika. Uma umfundi omkhethayo engakuqali ukufunda

kwakhe, ungakhetha umfundi omusha. Umfundi kufanele afunde endaweni yokufunda kawonkewonke (ikolishi likawonkewonke noma iyunivesithi) eyemukelwe ngabakwaNational Student Financial Aid Scheme (abakwa-NSFAS).

Ngabe imali izokhokhwa kanjani?

Lapho umfundi esekulungele ukuqala izifundo zakhe, kufanele utshele ibhange. Woza nesiQinisekiso soTshalomali. Isikhwama SeFundisa SakwaStandard Bank sizonikeza umfundi isitifiketi sesabelo esizokhombisa inani lemali elongiwe. Umfundi kufanele ahambise isitifiketi sesabelo endaweni yokufunda lapho ebhalise khona. Indawo yokufunda izobe isiyazisa abakwa-NSFAS ngemininingwane yomfundi bese ifaka isicelo semali esiKhwameni SeFundisa SakwaStandard Bank. Isikhwama SeFundisa SakwaStandard Bank sizokhokhela ngqo indawo leyo yokufunda ngokusebenzisa abakwa-NSFAS. Uma umfundi engafundi, ingxenye yeBhonasi izobuyiselwa kuHulumeni. Imali oyifake esiKhwameni SeFundisa SakwaStandard Bank iyohlala itholakala ukuze ikhishwe – ngaphandle kwezijeziso.

Kumele ngonge malini njalo ngenyanga?

Inani elincane kunawo wonke ongalonga enyangeni ngayinye ngama-R40. Uma wonga ama-R200 noma ngaphezulu ngenyanga, uzothola ibhonasi eliphakeme lama-R600 ngonyaka ngamunye.

Ngabe imali yami izokhula kanjani?

Isikhwama SeFundisa SakwaStandard Bank sizotshala imali yakho emabhange ukuze ithole inzalo. Imali yakho izobuye itshalwe nakumabond kaHulumeni ukuze ithole ukukhula okwengeziwe. Ibhonasi olungela ukulithola lizofakwa ku-akhawunti yakho ngoJanuwari waminyaka yonke.

Mina engisayine ngezansi

_____

(faka igama nesibongo ngokuphelele) ngigcwalise ngafaka ifomu lesicelo sesiKhwama SeFundisa SakwaStandard Bank.

Lesi siQinisekiso Sotshalomali SesiKhwama SeFundisa SakwaStandard Bank singubufakazi bokufakwa kwefomu lokwenza isicelo kuphela futhi nabakwaStandard Bank/abakwaSTANLIB abazukulibheka leli fomu lesicelo ngaphandle kwalapho zonke izigaba zigcwaliswe ngokufanele futhi kwalethwa yonke imibhalo.

Uma unemibuzo noma yimiphi ngemali yakho oyitshalile, sicela uthintane nesiKhungo sethu sokuXhumana ku-0860 FUNDISA (3863472)

Isiginesha lomtshalimali: _____

Phrinta igama: _____

Usuku: _____ - _____ - 20_____

Esizwa ngu: _____

(okwenzelwe abantu abangenalungelo lezivumelwano)

Imininingwane yegatsha lebhange

Igama legatsha: _____

Ikhodi legatsha: _____

Usuku: _____ - _____ - 20_____

Isitembu sebhange

STANLIB

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STANLIB Collective Investments Limited
Reg. No 1969/003468/06

Standard Bank

The Standard Bank of South Africa Limited (Registered Bank)
Reg. No 1962/000738/06 SBSA 300433-5/05

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