



Sekhoama sa Fundisa sa Standard Bank

Polokeho ea thuto
tse hodimo

Ekabe Fundisa ke eng?

Sekhoama sa Fundisa sa Standard Bank ke peo ea tjhelete (investment) e lumellang ho fa baboluki ba ditjhelete (investors) monyetla oa ho bolokela ngoana ngoana mang kapa mang oa Afrika Boroa tjhelete ho mothusa maela le ho ithutela thutong tse hodimo. Peo ea tjhelete (Investment) ena, ebonolo hoba eka sebedisetsoa ho thusa ngoana mang kapa mang le fa ese ngoana oa hao. ditjhelete tsena di lokeloa ho sebedisoa ho leloko la National Student Financial Aid Scheme (NSFAS) dikholejeng tsa setšaba tse di filoeng tumelo semmuso kapa univesiti – ho re o tsebe ho bona pelo boleng thusong ena, tjhelete ena e tšoanetse ho sebedisetsoa dithuto fela.

Mmuso le mekgahlo ea unit trust e lumellane ho thusa qalo ea morero ona dilemo tse tharo ho fihlela qetellong ea kgwedi ea pundungwane (November) 2011 ho khotatsa ma Afrika Boroa ho boloka tjhelete maelana le dithuto tsa bana ba bona. Ka baka lena ho tla ba le koketso ea moputso, e tla abeloa baboluki ba ditjhelete mokhoa oa ho fihla pele le ho amohela pele kabelo ena. Ke ka hoo ba tla bang ba pele ho boloka tjhelete mokgahlong wa Fundisa Fund ba tla fumana moputso e leng koketso malebana le qalo ea merero e lekanyeditsoeng.

Ke lebaka lena feela le le etsang hore Fundisa ebe é khethehileng, ke ho bane o fumana koketso ea moputso selemo le selemo. Koketso ea moputso ke ho khotatsa baboluki ba ditjhelete ho phehella ka ho boloka tjhelete mogahlong ona.

Naa Fundisa e sebetsa joang?

Hore o bule akhaonto ea Fundisa o tlamehile ho ba le bonyenyane bo kang akhaonto ea savings o tle o be mmoluki oa tjhelete, mo ho tla huloang ditjhelete tseo o ikhethetseng ho di boloka.

Bonyenyaneng ba diranta tse mashome a mane (R40) ka kgoedi kapa bonyane ba tjhelete e o batlang ho ipela yona neng kapa neng hara dikgwedi tse leshome le metsô e mebedi (12 months) ho qala ka kgwedi ea Mphalane (October) ho fihlela mafellong ea kgwedi ea Lwetse (September) ka selemo. O tla fumana diphesente tse mashome a mabedi le metsô e mehlanô (25%) tsa koketso kabelong ea hao ka selemo ho fihlela ho diranta tse makholo a tsheletseng (R600).

Koketso e baloa ka morao ha kgwedi ea Lwetse (September) ka selemo, e lefuwe akhaonto ea mmoluki mafellong a kgwedi ea Pherekong (January) selemo se latelang.

Naa ho lefuwa ditjhelete tsefeng?

Ha ho no latofatsoa ditjhelete peong ea tjhelete ea hao ka ntle le hore o no o nale moeletsi oa ditjhelete ea sebetsang tlasa molao ea ho thusitseng mabapi le peo ea tjhelete ea hao. Moeletsi oa ditjhelete o latofatsa diphesente di le tharo (3%) o sa tsenya lekheto la VAT peong ea tjhelete ea hao.

Ho latofatsoa persente e lengoe le kotara o sa tsenya lekheto la VAT (1.25% excl. VAT) ka selemo, moputsong o o fumanang peong ea tjhelete ea hao.

Banka le yona e hula tjhelete ea otara ea khulo (debit order) ka kgwedi mo ho tshoanelehileng.





Naa Phahello e sebetsa joang?

O tla fumana keketso ea phesente tse mashome a mabedi le metsô e mehlano (25%) ea tjehelete eo e bolokileng ka selemo ho fihlela ho makholo a tsheletseng a diranta (R600) ka selemo o le mong.

Mohlala:Ha o boloka diranta tse mashome a mane (R40) ka kgwedi ho fihlela dikgwedi tse leshome le metsô e mebedi (12 months), o tla be o bolokile diranta tse makholo a mane le mashome a robedi (R480) o fumane koketso ea diranta di le lekholo le mashome a mabedi (R120) atisa ka diphesente di le mashome a mabedi le metsô e mehlano (25%) karolong ea diranta tse makholo a mane le mashome a robedi (R480).

ke hore:R120 (25% ya R480) ka selemo seo. Ha o bolokile diranta tse makholo a mabedi (R200) ka kgwedi selemo se le seng, kapa o bolokile tjehelete e kang diranta tse dikete tse pedi le makholo a mane (2 400) ka selemo, o tla fumana diphesente tse mashome a mabedi le metsô e mehlano (25%) tsa diranta tse dikete tse pedi le makholo a mane (R2 400) e leng makholo a tsheletseng a diranta (R600) kaselemo sele seng.

Phanyello ea selemo e tla fumaneha hang fela ho sa nale tjehelete mokotleng oa akhaoto.

Kemang ea ka bolokang le hore kemang ea tlang ho kotula?

Standard Bank Fundisa Fund e dumella motho mang le mang ho ba mmuluki oa tjehelete mogahlong, empa Baamohedi ba thuso ena kaofela ba tshoanetse ho ba badudi bo Afrika Boroa.

Baamohedi ba thuso ena, ba lokeloa ho ba dilemo tse ka tlase ho mashome a mararo le metsô e mehlano ho fumana keketso ea thuso ena, hape ba lokeloa ke ho ithuta pele ba fihla dilemo tse mashome a mararo le metsô e mehlano ho ka fumana keketso ea thuso ena.

Naa Tjhelete eo ke e bolokileng nka e sebedisa joang?

Tjhelete e e bolokiloeng e ka sebediswa ho ithuta mekgahlong ea dikholeje tsa motesi setshaba kapa diunivesiti tse dumelletsweng ke National Student Financial Aid Scheme (NSFAS) feela. Mabitso a dihlopa tsa mekgahlo dika kupioa ho STANLIB Collective Investments.

E latelang ke mehato e nolofaditsoeng:





Naa nka boloka tjhelete joang?

Tlatsa foromo ea kopo ea Fundisa ho tsoa lekaleng la Standard Bank kapa kopolla diforomo tsa dikopo ho tsoa websiteng ea STANLIB eleng www.stanlib.com. O kanna oa letsetsa ditse tsa mehala tsa STANLIB nomorong ena 0860 FUNDISA (386 3472) ho ho faxetsa diforomo tsa kopo.

Mangolo a a hlokahalang ho a romela ke lengolo la boitsebiso (Id) le kopollotsoeng le lengolo la tsoalo a ngoana le lekopollotsoeng.

Ka mora ho amohela diforomo tsa kopo, le ho di hlaola, ho tla huloa tjhelete ea peo akhaontong ea hao ea Banka kgwedi le kgwedi.

MOLAO KETSISO ORE Fundisa Fund ha se banka e o ho bolokelwang tjehelete, e tsoa ele khobokano ea merero ea peo ea ditjehelete (unit Trust) e tla bolokwang sebaka sa nako e khutsoanyane le nako etelele. Moholo oa peo ea tjehelete ea hao e ka ea tlase kapa hodimo ha nako e o bulokehileng ka yona. Hore moputso eo sebeleditse joang nako e efitileng ha ena hoba sesupo sa ho bontsha hore moputso oa hao o tla ho fumanela bokamoso bo joang. Fundisa Fund e ka khoebisioa ka dihloahloa tse dihlomamisitsoeng ke ba lefapha ka nako eo rekang kapa eo rekisang ka yona gape Fundisa Fund e tseba ho ka kadima le ho kadingwa (script lending) Ho na le leano la ditefo le ditatofatso le tsoaetso (commission) kabotlalo tsona di ka fumaneha ka kopo ho tsoa STANLIB Collective Investments Limited (“the Manager”) Dikomishini le meholo ha e lefuwe e eketswa moputsoeng oa ditshenyehelo. Liberty ke enngwe ea maloko a mekgahlo ea diboluki tsa ditjhete mo Afrika Boroa. Molaodi ke emong oa maloko a sehlopha sa mekgahlo ea Liberty. Bahlokamedi (Trustees) Absa Bank Ltd, 6th Floor, Absa Towers North (6E1), 180 Commissioner Street, Johannesburg, 2001. Telephone No. 011 350 4000.

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