Standard Bank Fundisa Fund

Ukongela imfundo ephakeme

Standard Bank

Iyini iFundisa?

Isikhwama se Standard Bank Fundisa siyindlela yokonga evumela abagcini zimali ukuba bonge imali yemfundo ephakeme yanoma yiyiphi ingane yaseNingizimu Afrika. Lokhu konga kulula ngokuthi abongi zimali bangabekela nanoma iyiphi ingane, noma kungasiyo eyabo. Lezizimali ezibekiwe zingasetshenziswa ezikhungweni zakwa National Student Financial Aid Scheme (NSFAS), ekolishi noma enyuvesi egunyaziwe. Ukuze uhlomule ngokugcwele, imali ingasetshenziselwa imfundo kuphela.

Uhulumeni kanye nezinkampani zama unit trust zivumile ukusekela umkhankaso weminyaka emithathu, ozophela ngo November 2011, ukugqugquzela izakhamizi zaseNingizimu Afrika ukuthi zongele imfundo yezingane zazo. Kulokhu ke kuzobakhona ibhansela ekhokhelwa abagcini zimali. Lebhansela izokhokhelwa labo abafike kuqala ukuzovula ama akhawunti wabo we Fundisa Fund ngoba imali yalamabhansela yalomkhankaso ayiyiningi kangako.

Okuyingqayizivele ngalesikhwama se Fundisa ngukuthi ibhansela itholakala minyaka yonke. Lebhansela iyindlela yokuklomelisa nokukhuthaza abanama akhawunti ukuthi baqhubeke bonge.

Isebenza kanjani iFundisa?

Ukuze uvule i-akhawunti yeFundisa umgcini zimali kumele abe ne akhawunti yokonga ebese egunyaza ukuba imali idonswe kuleyo akhawunti, yenani lokonga elizokhethwa nguye.

Ngemali engango R40 edonswayo yanga zonke noma ufake imali eyisamba yokonga nomanini ezinyangeni eziyishumi nambili (12) kusukela ekuqaleni kuka Okthoba kuya ekupheleni kuka Septhemba ngonyaka olandelayo minyaka yonke. Uzobe usuthola ngaphezulu, amaphesenti angu 25 emali osuyongile onyakeni, imali engezukweqa emakhulwini angu 6 (R600).

Amabhansela abalwa ekupheleni kuka Septhemba minyaka yonke ebese ekhokhelwa kwi akhawunti yomgcini zimali ekupheleni kuka Januwari wonyaka olandelayo.

Ibiza kanjani?

Azikho izimali ezibizwayo uma uvula i-akhawunti ngaphandle uma usizwe umsebenzi wezezimali osemthethweni. Umsebenzi wezezimali angabiza imali engafika kumaphesenti amathathu (intela ingekafakwa) aleyomali oyongayo.

Imali ekhokhwa minyaka yonke iyiphesenti elilodwa nekota (1.25%) ingekafakwa intela, lemali izodonswa kwinzuzo ozoyithola emalini yakho.

Amabhange ke angabiza imali yokudonswa kezimali nyanga zonke lapho kudingeka khona.

South
Africa

Africa

Ibhansela isebenza kanjani?

Uzonikezwa ibhansela engmaphesenti angu 25 aleyomali oyongile ngonyaka, lebhansela ayizukweqa emakhulwini ayisithupha – ngengane eyodwa.

Isibonelo: Uma wonga uR40 ngenyanga izinyanga eziyishumi nambili, uzobe wonge uR480 (amakhulu amane kanye namashumi ayisishiyagalombili amarandi) bese uthola ibhansela lika R120 (ikhulu namashumi amabili) amaphesenti angu 25 enani lika R480 walowonyaka. Uma wonga uR200 ngenyanga kuze kuphele unyaka, noma wonge isamba semali esingango R2400 ngonyaka, uzothola amaphesenti angu 25 wezinkulungwane ezimbili kanye namakhulu amane amarandi, okungu R600 futhi kuyinani eliphezulu lokugcina ongalithola ngonyaka (ngengane eyodwa).

Imali yebhansela izokhokhwa uma imali isakhona esikhwameni samabhansela.

Ubani ongonga futhi ngubani ongahlomula kulokhu?

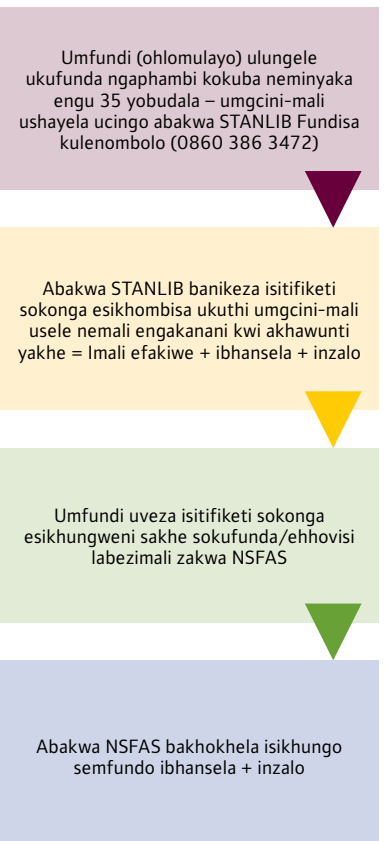
Noma ngubani angabeka imali esikhwameni sakwa Standard Bank Fundisa, kodwa bonke abazohlomula kulemali kufanele babe izakhamuzi zaseNingizimu Afrika.

Abazohlomula kufanele babe ngaphansi kweminyaka engu 35 ukuze bathole ibhansela futhi bafunde ngaphambi kokuba babe neminyaka engu 35 ukuze bathole ibhansela.

Ngiyisebenzisa kanjani lemali engiyongile?

Imali eyongiwe ingasetshenziswa kuphela emakolishi nase zinyuvesi ezisohlelweni labakwa National Student Financial Aid Scheme (NSFAS). Uhlu lwalezizinda luyatholakala, ngesicelo kwabakwa STANLIB Collective Investments.

Nazi izinyathelo ezilandelayo ezilula:



Ngingayigcina kanjani imali?

Gcwalisa ifomu lesicelo, kunoma iliphi igatsha lakwa Standard Bank noma ke uthole lelifomu kwi internet yabakwa STANLIB, kuleli kheli www.stanlib.com Noma ke shayela abakwa STANLIB ucingo kulenombolo 0860 FUNDISA (386 3472) ukuze bakuthumelele ifomu ngomshini wokufeksa.

Uma ke ifomu lakho lesicelo selamukelekile, lashicilelwa, imali yakho yokonga izobe isidonswa nyanga zonke kwi akhawunti yakho yase bhange.

ISETHULO ESISEMTHETHWENI: Isikhwama seFundisa asiyona imali ebekwayo nje ebhange, kodwa inhlanganisela yezokonga (njengama unit trust) okuyindlela yokonga isikhathi eside. Inani lemali oyongayo ingehla noma ikhuphuke ngesikhathi sokonga. Indlela imali ekhuphuke noma eyehle ngayo ngaphambilini, ayiyona inkomba yokuthi imali izosebenza kanjani ngakusasa. Isikhwama seFundisa sidayiswa ngemali ebekiwe futhi ingasetshenziswa ukubolekisana. Uhlelo lwemanani kanye nacho konke okukhekhelwayo kuyatholakala ngesicelo kwabakwa STANLIB Collective Investment Limited (umsizi ngezezimali) ikhomishini nezinye izinhlawulo zingabizwa, uma kunjalo, zizabandakanywa nazo zonke izimali ezidonswayo. ILiberty iyilungu le Association for Savings and Investment of South Africa. Umsizi ngezezimali uyilungu loquqaba lwezinkampani zika Liberty. Abathenjiwe: Absa Bank Ltd, 6th Floor, Absa Towers North (6E1), 180 Commissioner Street, Johannesburg, 2001. Telephone No. 011 350 4000.

Abakwa STANLIB Wealth Management Limited bangabasebenzi bezimali abasemthethweni kulomthetho Financial Advisory and Interdediary Services Act 37 of 2002 (licence no.26/10/590) 32ZB03

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