



UKUSHICILELWA KWESIKHWAMA

DISEMBA 2025



IZINZUZO ZOKUKHUBAZEKA ZAKWA KZNMPF

Njengелунгу lesikhwama, unezinzuzo zokukhubazeka ozikhokhelelwa umqashi ukuze usizakale uma ukhubazeka usasebenza. Lezinzuzo zingakulethela ukwesekwa ngezimali uma ukudinga.

Isikhwama sihlinzeka ngezinhlobo ezimbili zezinzuzo zokukhubazeka:

1. Ukukhubazeka Kwesikhashana (TTD)

Amalungu angathola izinzuzo zokukhubazeka kwesikhashana noma unomphelo. Izinzuzo zesikhashana, uhlelo luqala ngemuva kokumiswa emsebenzini ngenxa yokungaphili ngaphezulu kwezinyanga ezintathu (3 months) okungaba ngesizathu sokugula noma sokulimala.

***Lesi yisikhathi sokulinda esiqagulwe ngumqashi, lapho ukhokhelwa ngezinsuku zakho zokuphumula osunazo.**

Ngemuva kwalokhu, uma uhlelo lokukhubazeka kwesikhashana (TTD) lugunyazwa iholo lakho lithathwa kwizimali zohlelo lwesikhwama lokukhubazeka kwesikhashana (TTD), ekhokha u 75% weholo lakho izinyanga ezingafika ku 21. Lo 25% weholo oshodayo kumele uwuthathele umshwalense wakho oseceleni, noma wonge imali eyokusiza uma kwenzeka uwudinga, noma komele ushintshe indlela yokuphila, noma ke udayise izinsuku zakho zokuphumula uma unazo. Lokhu kungemuva kokuqedwa kohlelo lokukhlola olusuke kade lwenziwa - lapho ifomu lokuqhutshwa kohlelo lokukhubazeka ligcwaliswa ngudokotela olapha ilungu.

2. Ukukhubazeka Unomphelo (PTD)

Ukuhlololwa ukukhubazeka unomphelo kwenziwa ngemuva kokuqeda izinyanga ezingu 21 zokukhubazeka kwesikhashana (TTD). Isicelo sokukhubazeka unomphelo kumele sivunywe ngumqashi, uma isiphakamiso sesithunyelwe yisikhwama.

Uhlelo lokukhubazeka unomphelo (PTD) lumiswe yilamaphuzu alandelayo:

- Amalungu angaya kwi PTD uma eseqede uhlelo lwe TTD.
- Amafomu okuqala esicelo sokukhubazeka (Initial Claim forms) aveza ukuthi ilungu lidinga ukuya ngqo kuhlelo lokukhubazeka unomphelo (PTD).
- Ukulethwa kombiko wezempilo ophelele.
- Uhlelo lwezinyanga ezingu 21 aluqinisekisi ukungena kuhlelo lokukhubazeka unomphelo.





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Ukuqonda iPOPIA nelungelo lolwazi lwakho

Umthethosisekelo wokuvikelwa kolwazi lwabantu (POPIA) uyingxenywe ebaluleke kakhu yomthetho ovikela imininingwane yakho uphinde uqinisekise ukuphathwa kwayo ngobunono. Kwa KZN Municipal Pension Fund, sizibophezele ukuthobela umthetho sisekelo wePOPIA ngokuvikela ubumfihlo kwemininingwane yakho. Lokhu kuchaza ukuthi imininingwane yakho izoqoqwa, ihlelwe, isetshenziselwe izidingo ezisemthethweni eqondene nobulungu kanye nezinzuzo zakho.

IPOPIA ikunika ilungelolokwazi uhlelo lwemininingwane esiyigcinayo, isetshenziswa kanjani, kanye nokucela izilungiso uma kunesidingo. Ukusethemba kwakho kubalulekile kithi, kanti nelungelo lokuvikelwa kwemininingwane yakho ibalulekile.

Ukukhuthazwa Kokufinyelelisa Kolwazi - Kungani kubalulekile kuwe

Umthetho sisekelo wokukhuthazwa Kokufinyelelisa Kolwazi (PAIA) uyithuluzi elibalulekile elibalulekile elinika amalungu akwaKZN Municipal Pension Fund Amandla okuthola ulwazi oluthinta ngqo amalungelo awo nalokho akuthandayo. Njengalungu, unelungelo lokucela ulwazi ngezinzuzo zakho, ukusebenza kwesikhwama, ukulawulwa kwesikhwama, kanye nezindlela okuthathwa ngazo izinqumo mayelana nempesheni yakho. Lokugcinwa kolwazi obala kuyalekelela ukuqinisekisa ukuziphendulela kwesikhwama, kwacha nethemba, kuphinde kuvikele ikusasa lezimali zakho. Ngokuhlala wazi, ungenza izinqumo ezingcono, uveze ukungenami kwakho uma kunesidingo, Futhi uphinde uxhumane nesikhwama mathupha.

IKZN Municipal Pension Fund izibophezele ukugcina lamalungelo kanti ikhuthaza wonke amalungu ukuba basebenzise lomthetho wokutholakala kolwazi (PAIA) ukuze ahlale enolwazi Futhi eyingxenywe yokwenzeka esikhwameni.

Ingosi Yamalungu akwaKZNMPF

Isikhwama sinengosi yamalungu ye inthanethi lapho ungangena khona uthole izitatimende zakho:

vakashela ku: www.fairsure.co.za

Kulengosi, kunesigaba esiqondene nobulungu bakho (abasasebenza, abaya empeshenini, nokunye) lapho ungabheka noma uzikhiqizele ulwazi.

Ukuthola imininingwane yakho yokungena kulengosi:

i-Email: info@kznmpf.co.za - kule email faka igama lakho, isibongo, inombolo yomsebenzi kanye nosuku lokuzalwa noma **uthintane nehhovisi lesikhwama** kulenombolo: 031 322 9001

Umlayezo weFestive oqhamuka kwa KZNMPF

Sifisela wonke amalungu ethu inkathi yamaholide ejabulisayo, ephephile, nenokuthula nabathandiweyo bakho. Siyabonga ngokuqhubeka ukusethemba unyaka wonke ka-2025. Sibheke ngabomvu ukunisiza ngokuzinikela futhi ngonyaka-2026.

Izilokotho ezinhle nezifudumele kulamaholidi.

KZN Municipal Pension Fund



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