



# FUND PUBLICATION

**JUNE 2026**



## **Pension-Backed Lending for KZNMPF Members**

The KZN Municipal Pension Fund offers **pension-backed lending** as a long-standing benefit aimed at encouraging members to invest in property while still employed. The loan is currently taken with Standard Bank only; as Ithala services remain suspended. This facility enables members to access funding **secured against their pension benefits**.

The Fund is currently in a process of presenting its inhouse pension backed offering, members will be notified as soon as this facility is in effect.

This loan is specifically designed to **support housing and property-related needs**, helping members build long-term financial security.

### **Members can use the loan for:**

- Building a new home
- Renovating or improving an existing property
- Purchasing residential property

### **Key features and considerations:**

- Competitive interest rates due to the secured nature of the loan.
- Convenient repayments via payroll deduction.
- Credit checks are conducted as part of the application process.
- Encourages asset ownership before retirement.

For more information and to check your eligibility, members are encouraged to enquire directly with the **KZNMPF Front Office**.





# UKUSHICILELA KWESIKHWAMA

## KUNHLANGULANA 2026



### Imali mboleko encike empeshenini Iwamalungu ase-KZNMPF

Isikhwama iKZN Municipal Pension Fund yethula **imalimboleko encike empeshenini** njengenzuzo endala ehlose ukukhuthaza amalungu ukutshala kwizakhiwo esasebenza. Lemali mboleko ithathwa kwa **Standard Bank** kuphela; njengoba ubudlelwano ne-Thala Bank busamile. Loluhlelo lwenza amalungu akwazi ukuthola izimali ezincike kwizinzuzo zawozempesheni.

Isikhwama sisohlelweni lokwethula uhlelo lwangaphakathi lwemali mboleko encike empeshenini, amalungu ayokwaziswa ngokushesha uma loluhlelo selusebenza.

Lemalimboleko yakhelwe ngokukhethekile **ukweseka izidingo zezindlu nezakhiwo**, ukulekelela amalungu ukwakha uhlelo lwesikhathi eside lokonga izimali.

#### Amalungu angayisebenzisela lokhu lemalimboleko:

- Ukwakha ikhaya elisha
- Ukulungisa noma ukuvuselela isakhiwo esesikhona
- Ukuthenga isakhiwo sokuhlala

#### Izimo ezibalulekile nokungabhekisiswa:

- Amazinga ezilinganiso zenzalo amahle ngenxa yemali mboleko evikelekile.
- Indlela elula yokukhokha lemali ngokudonswa emholweni.
- Ukubhekwa kwezikweletu kuyenziwa njengengxenywe yohlelo lwesicelo salemali.
- Ukukhuthazwa kokuba nesakhiwo sakho ngaphambi komhlalaphansi.

Ukuthola ulwazi olwengeziwe nokubheka ukuthi ungayithola yini lemali mboleko, amalungu ayakhuthazwa ukuba abuze ngqo **ehhovisi lase KZNMPF.**

