



# INCWADI YEENDABA YAMALUNGU

UHLELO LOKUQALA | FEBRUARY 2026



## UMYALEZO OVELA KWIGOSA ELILAWULAYO ELIYINTLOKO

### Amalungu Athandekayo

**K**uyandivuyisa ukwabelana nani ngoluhlelo lokuqala lwencwadana yeendaba yamalungu yonyaka nokuzikisa ukucinga ngenkqubela phambili enkulu esiyifumeneyo ngo-2026. Lo nyaka uyaqhubeka ngokugxininisa okucacileyo nokungagungqiyo koko kubaluleke kakhulu: ukubeka amalungu ethu kwindawo yokuqala nokuwenzela ixabiso lokwenene kwiimali azongileyo zawo zomhlalaphantsi.

Ndingathanda ukugxininisa kwizinto eziliqela ezibalulekileyo eziyinzuzo ngokuthe ngqo kumalungu ethu. Ukususela nge-1 kaJanuwari 2026, iNgxowa-mali yehlise intlawulo eyimali yayo yolawulo ukusuka kwi-R45 ngelungu ngalinye elikhupha intlawulo ngenyanga ukuya kwi-R35 ngelungu ngalinye elikhupha intlawulo ngenyanga. Ukongezelela, intlawulo eyiprimiyam/engumrhumo ye-Group Life Assurance, yehlisiwe ukusuka kwi-2.0% ukuya kwi-1.8%. Okubalulekileyo kukuba, yonke le mali yongiweyo ibuyela ngqo kwimali eyongiweyo yomhlalaphantsi yamalungu, nto leyo ezomelezayo iziphumo zoku apho kubaluleke kakhulu oku. Ezi nkqubo ziphuculweyo zixhaswa siSibonelelo seeNdleko zoMngcwabo esinomtsalane esasiphucula ngoNovemba 2025, ukuqinisekisa ukuba amalungu kunye nabaxhamli bawo bafumana uncedo lwezezimali lokwenene nolubambekayo ngexesha abanokulufuna ngalo kakhulu.

Ukususela ngoDisemba 2025, ii-asethi eziphantsi kolawulo zafikelela kwi-R47.4 yeebhiliyoni, yaye zimele ukukhula okuluqilima kunyaka ophelileyo nokomeleza imeko yezemali yeNgxowa-mali enako ukumelana neemeko zolawulo lwezemali olusemgangathweni ukukhula okuqhubekayo kweNgxowa-mali kubonisa ukuthembela kuthi kwamalungu ethu.

Ngokunjalo kwindlela esiqhuba ngayo esemgangathweni neyimpumelelo kwezemali, sisoloko sizimisele ukwenza okulungileyo. Into ephambili ebubuchule, ihlala ikukunciphisa izibonelelo ezingabangwanga. Sisebenza ngenkuthalo ukuqinisekisa ukuba amalungu angaphambili nabaxhamli bawo bafumana izibonelelo ezililungelo labo ezifanelekileyo, ngokusebenzisa isicwangciso esomeleleyo kunye nenkqubo ecacileyo ukwenzela u-2026.

Njengoko eqhubela phambili u-2026, sihlala sigxininise kulawulo olunenkathalo, ukwenza izigqibo ezifanelekileyo, kunye nokubonelela ngenkonzo enexabiso yexesha elide kumalungu. Enkosi ngokuqhubeka ukuthembela kuthi. Sihlala sizimisele ukukhusela imali oyongileyo nokuxhasa ikamva lomhlalaphantsi elikhuseleke ngakumbi.

Ngemibuliso emihle

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# UKUZALISA IFOM YAKHO YOKUTYUMBA UMXHAMLI KUBALULEKE KAKHULU KUNOKUBA UCINGA

**U**kucwangcisela ikamva kuthetha ukukhusela abantu ababaluleke kakhulu. Lo gama kubalulekile ukugxininisa kwimali oyongayo yakho nakwizibonelelo zakho, enye into elula kodwa edla ngokungahoywa luxwebhu oluyifom yokutyunjwa komxhamli. Le fom ixelela iNgxowa-mali ukuba ngoobani abaxhomekeke kuwe nabaxhamli bakho. Ngaphandle kwayo, ukufumanisa ukuba ngubani ofanele ukufumana izibonelelo zakho kunokuba nzima yaye kuthatha ixesha, kukhokelele kulibaziseko nakuxinzelelo ngokweemvakalelo olongezelekileyo kwiintsapho ngexesha esele liningeni kakade.

## Yintoni Enokwenzeka Kubaxhamli Bakho Ukuba Akuyizalisi Ifom Yokutyumba abaxhamli?

### 1 **Usapho lwakho lunokulibaziseka ixesha elide**

Ukuba iNgxowa-mali ayinazo iinkcukacha zomxhamli wakho, kufuneka iphande ukuze ichonge abantu abaxhomekeke kuwe. Oku kunokuquka ukukhangela amalungu osapho kumaphondo ahlukileyo, ukuqinisekisa ubudlelwane, nokucela amaxwebhu axhasayo. Ngeli xesha, abantu obathandayo basenkuba basalindle ngaphandle kokuyifumana inkxaso yemali yeendleko zomngcwabo, eyendleko zekhaya, okanye eyeefizi zesikolo.

### 2 **Abantu obaxhasayo basenokungaziwa ngokulula ukuba bangoobani na.**

Amalungu amaninzi axhasa usapho oluquka nezizalwane ezininzi ezinjengabazali, abantakwabo abancinci, okanye abantwana abasenokungahlali kwikhaya elinye. Ukuba aba bantu baxhomekeke kubo ababhaliswanga, kuya kuba nzima ukubonisa ukuba bathembele kuwe ngokwezimali. Oku kunokuyicothisa le nkqubo kuze kubangele ukungaqiniseki kwabo baxhomekeke kwingenisiso yakho.

### 3 **Ingcaciso ephelelwe lixesha inokubangela iingxaki**

Ukuba iimeko zakho zobomi zitshintshile - ezinjengokuba unabantwana, uyatshata, okanye uyohlukana neqabane lakho- kodwa

ifom yakho ayinazo ezi nkcukacha zakutshanjwe, abo baxhomekeke kuwe ngoku ababonakaliswanga ngokucacileyo. INgxowa-mali emva koko kufuneka iqhube uphando olungaphezulu ukuqinisekisa ukuba abantu abachanekileyo bathathelwa ingqalelo nto leyo enokulibazisa ukubhatalwa kwemali.

### 4 **Uxinzelelo ngokweemvakalelo olongezelekileyo ngexesha elinzima**

Ukuswelekelwa ngumntu omthandayo sele kubuhlungu kakade. Xa kukho ukulibaziseka, iingxaki zokuzaliswa kwamaxwebhu, nokungaqiniseki ngenkxaso yezemali, zongeza uxinzelelo olungaphezulu kwiintsapho eziswel-ekelweyo.

## Apho unokufumana khona ifom yakho yokutyumba abaxhamli

Ungafikelela kwifom yokutyumba abaxhamli ngokuyikhuphela kwiwebhusayithi yethu <https://www.mwpcf.co.za/nomination-form/>, okanye ungayifumana ngokuyicela ifom kumqeshi wakho.

Ukuzalisa ifom yakho yokutyumba abaxhamli yindlela elula kodwa ebalulekileyo yokukhusela abo baxhomekeke kuwe. Kunceda ekuqiniseki-seni ukuba abantu obathandayo bafumana inkxaso yezemali ngaphandle kokulibaziseka okanye kokungaqiniseki. Hlala uyigcwalisile kwaye uyihlaziyile ifom ukwenzela ukuba usapho lwakho lukhathalelwe, naxa ungekho.

# YENZA IMFUNDO YAMALUNGU IBE YEYONA NTO EPHAMBILI KULO NYAKA



**N**jengoko siqala unyaka omtsha, ngoku lixsha elifanelekileyo lokumisela iinjongo ezongeza ixabiso lokwenene kwikamva lakho. Injongo enye ebalulekileyo ilungu ngalinye ekufuneka liyiqwalasele kukuya kwiiseshoni zemfundo zamalungu.

Ezi seshoni ziqhutywa emigodini kwaye ziququzelelwa ngabacebisi bethu ukunceda amalungu aziqonde ngcono izibonelelo zawo zeNgxowa-mali nendlela yokuzisebenzisa ngokupheleleyo. Ngexesha lezi seshoni, amalungu acetyiswa ngendlela yokufaka ibango, indlela yokugcwalisa iifom zokutyumba abaxhamli ngokuchanekileyo nendlela yokuhlaziya iinkcukacha zawo zoqhakamshelwano ukuze kuqinisekise ukuba iNgxowa-mali inokuhlala ifikelela kubo.

Iiseshoni zemfundo zamalungu zikwabonelela ngethuba elixabisekileyo lokubuza imibuzo nokufumana ingcaciso ecacileyo, echanekileyo ngqo kubacebisi beNgxowa-mali. Okubalulekileyo, ezi seshoni ziquka imisebenzi yobuqhetseba exhaphakileyo ekufuneka amalungu abe nolwazi ngayo xa efaka ibango. Amalungu ayileyo kwiiseshoni kwixesha elidlulileyo aye akufumanisa kuluncedo ngokukhethekileyo oku, kuba kuye kwawenza akwazi ukuqaphela iimpawu ezintama ubungozi nobuqhetseba kwangethuba yaye akuphephe ukuba ngamakhoba obuqhetseba.

Amalungu ayakhuthazwa ukuba ajonge iipowusta kwimigodi yawo eziza kuchaza imihla, iindawo, kunye namaxesha eeseshoni zemfundo zamalungu ezizayo. Injongo yakho kulo nyaka mayibe kukuba uye kwiiseshoni. Amalungu anolwazi ngamalungu anikwe amandla.



# HLALA UZIHLAYIZILE IINKCUKACHA ZAKHO



Iinkcukacha zakho zoqhakamshelwano zezinye kwezona nkcukacha zibalulekileyo ezinxulumene ne-MWPF. Nangona kusenokubonakala ngathi linyathelo lezolawulo elincinci, ukuhlala uzihlaziya iinkcukacha zakho zibe zezakutshanje, kuqinisekisa ukuba uhlala unolwazi, ufumana inkxaso yaye unoxulumano nezibonelelo zakho ngalo lonke ixesha.

Ukususela ekutshintsheni iinombolo zeselfowuni/zeselula, ekuhlaziyeni iidilesi ze-imeyili, okanye ekutshintsheni iidilesi zokuhlala - xa ezi nkcukacha zingahlaziywanga kwiNgxowa-mali, kuba nzima ukuba siqhakamshelane nawe ngengcaciso ebalulekileyo ngezibonelelo zakho, amabango, okanye ingcaciso yakutshanje ngengxowa-mali.

## Kutheni Ukuhlaziya Iinkcukacha Zakho Zoqhakamshelwano Kubalulekile

1

### Ufumana imbalelwano ebalulekileyo

Le Ngxowa-mali ihlala isichazela ngezinto ezihlaziyiweyo ezibalulekileyo malunga nezibonelelo zamalungu, iinkqubo kunye neenkonzo zethekhnoloji kusetyenziswa ikhompyutha. Ukuba iinkcukacha zakho zoqhakamshelwano ziphelelwe lixesha, ungaphoswa yingcaciso ebalulekileyo ekuchaphazelayo.

2

### Ukusingathwa kwenkqubo yokuhlalulwa kwebango kuba yimpumelelo ngakumbi

Xa ufaka ibango okanye ucela uncedo, kusenokufuneka iNgxowa-mali iqhakamshelane nawe ngokukhawuleza. Iinkcukacha zoqhakamshelwano ezingachanekanga zinokulibazisa imbalelwano zize zicothise inkqubo yokuhlalulwa kwebango.

3

### Uhlala unolwazi ngemali oyigcinileyo nangezibonelelo zakho

Imali oyongileyo yakho yomhlalaphantsi kunye nezibonelelo zelahleko zibalulekile kwikamva lakho lezemali. Iinkcukacha zoqhakamshelwano ezichanekileyo ziqinisekisa ukuba ufumana iingxelo mali zaqho, ingcaciso ehlaziyiweyo, kunye nemiyalezo evela kuthi.

4

### Singakuxhasa wena xa ufuna uncedo

Ukuba kukho imibuzo, amaxwebhu angafakwanga, okanye ukulandelelwa okufunekayo, ukuba nenombolo yefowuni echanekileyo okanye idilesi ye-imeyili kuvumela thina ukuba sikuncede ngaphandle kokulibaziseka okungafunekayo.

## Ufanele Uzihlaziye Nini Iinkcukacha Zakho Zoqhakamshelwano?

**Kufuneka uhlaziye iinkcukacha zakho zoqhakamshelwano nanini na:**

- ① Utshintshe inombolo yakho yeselula/yeselfowuni
- ② Utshintshe idilesi yakho ye-imeyili
- ③ Ufudukele kwikhaya elitsha okanye kwidilesi yeposi entsha

Ukuhlala uzihlaziye iinkcukacha zakho zoqhakamshelwano kukunceda uhlale unolawulo lwezibonelelo zakho kwaye kuqinisekisa ukuba awuphoswa yimbalelwano ebalulekileyo evela kuthi. Linyathelo elikhawulezayo elenza umahluko omkhulu ekukhuseleni impilo qete yakho yezemali nasekukugcineni unxulumene nenkxaso onokuyifumana njengelungu lethu.

Ukuba iinkcukacha zakho zitshintshile, zihlaziye ngokukhawuleza kangangoko kunokwenzeka ukuqinisekisa unxibelelwano nenkonzo engaphazanyiswanga.




## ISILUMKISO NGOBUQHETSEBA: HLALA UQAPHELE UZE UKHUSELE IZIBONELELO ZAKHO

Amalungu athe afaka ibango okanye aceba ukufaka ibango ayacelwa ukuba ahlale ephaphile kwaye aqinisekise ukuba ayiqonda ngokupheleleyo inkqubo echanekileyo yokufaka ibango. Abantu abakhohlisayo bayaqhubeka ukujolisa ekukhohliseni amalungu, yaye ukuba nolwazi yeyona ndlela yokuzikhusela.

### **NCEDA UKHUMBULE:**

- INgxowa-mali ayisoze ikucele ukuba ucime iselfowuni/iselula yakho uze uyivule kwakhona.
- INgxowa-mali ayisoze icele iinkcukacha zokubhankisa zakho ngomnxeba/ngefowuni.
- Inombolo zethu zoqhakamshelwano ezisemthethweni zezi 010 100 3000 / 010 100 3001. Ukuba ufowunelwa ngenombolo yeselfowuni, ayiyiyo eyeNgxowa-mali.
- Soloko uyiqinisekisa inombolo nomntu oqhakamshelana nawe ngaphambi kokuba uthathe inyathelo.
- INgxowa-mali ayisoze ikucele ukuba uhlawule umrhumo oyintlawulo yokujonga izibonelelo zakho okanye yokusingathwa kwebango lakho.
- Awudingi omnye umntu ongeyonxalenye yoku ukufaka ibango kwiNgxowa-mali. Amabango anokufakwa ngqo nguwe okanye nguMqeshi wakho.

Ukuba kukho into engaqondakaliyo kuwe, yima kancinci uze uqinisekise ngaphambi kokuba uqhubeke. Ukukhusela izibonelelo zakho kuqala ngokuhlala unolwazi yaye ulumkile.



# UKUQHAKAMSHELANA NAWE, NAPHI NA APHO UKHOYO

Sikhokelwa ngumoya wo-uBuntu - inkolelo yokuba sikhula size siphumelele kunye ngononophelo, intlonipho, kunye nenkonzo - sizibophelele ekuphuculeni umgangatho wokugqwesa kubathengi ngokwenza iindlela ezilula, ezifikelekayo ukwenzela ukuba wena uqhakamshelane nathi. Ekubeni siqonda ukuba ubomi buxakekile yaye ukutyelela ii-ofisi zethu akusoloko kunokwenzeka, siyaqhubeka ukutyala imali kumaqonga ethekhinoloji kusetyenziswa ikhompyutha aluncedo, enza kube lula yaye kukhawuleze kuwe ukufikelela kwingcaciso, ukuhlala unolwazi ngokuqhubekayo, nokuba ufikelele kuthi naphi na apho ukhoyo.

Unokufikelela kuthi ngokusebenzisa amaqonga ethu ethekhinoloji kusetyenziswa ikhompyutha asebenziseka lula, enzelwe



## IWEBHUSAYITHI YE-MWPF

Iwebhusayithi yethu yindawo enguvimba wengcaciso onokuthembela kuyo ukufumana inkcazelo. Ungafunda ngokungaphezulu ngezibonelelo zakho uze uhlale unolwazi ngeendaba nezaziso zakutshanje ezinentsomi yokwenza neNgxowa-mali. Yenzelwe ukunikela ingcaciso ethembekileyo nanini na uyidinga. Yiya kwiwebhusayithi yethu [www.mwpf.co.za](http://www.mwpf.co.za).



## INKONZO YEQONGA LOKUZENZELA YEWATSAPP

INKonzo yeQonga loKuzenzela yeWhatsApp ikunceda ufikelele ngexesha lokwenene ngokukhuselekileyo kwiinkcukacha zamalungu ezifumaneka kwangoko ezibalulekileyo kwifowuni yakho ngqo. Yithi "Hi" kuthi kuWhatsApp kule nombolo 071 887 6515 ukuze ukwazi:

1. Ukujonga Imali Ekhoyo eyiKhredithi kwiNgxowa-mali (ixabiso lexesha elililo kanye)
2. Ukujonga zonke izibonelelo ezifumaneka KwiNgxowa-mali
3. Ukujonga Imali Eseleyo kwiNkqubo yoMhlalaphantsi yeTwo-Pot Retirement System
4. Ukuhlala unolwazi ngemali eseleyo kuleyo yongile kwiNkqubo yoMhlalaphantsi yeTwo-Pot Retirement System
5. Ukujonga uze uzihlaziye iinkcukacha zokubhankisha ukwenzela i-Two-Pot Retirement System Ukujonga uze uyihlaziye inombolo yakho yerhafu ukwenzela i-Two-Pot Retirement System
6. Ukutsala Imali yakho yeSibonelelo Eyongile ukwenzela inkqubo YoMhlalaphantsi ye-Two-Pot Retirement System



## I-APP YE-MWPF

I-app yethu yefowuni yenza ukuba iinkonzo zamalungu zisondele ngakumbi kuwe, ikunike indlela elula nefikelekayo yokuhlala unxulumene neNgxowa-mali yakho kunye nezibonelelo zakho. **Khuphela iApp ye-MWPF kwi-Google Play Store yaye le yindlela onokufikelela ngayo kwiApp:**

1. Ukubasele uzazi iinkcukacha zakho zokungena kwi-intanethi: Ungasebenzisa igama lakho lomsebenzisi nephasiwedi ezikhoyo ukuze ungene kwi-intanethi.
2. Ukuba uyilibele iphasiwedi yakho: Khetha inkcazo ethi "Forgot Password" kwiApp esefowunini okanye kwiPotali yeWebhusayithi ukuze uyisete kwakhona.
3. Ukuba ufuna iinkcukacha zakho zokungena kwi-intanethi: Qhakamshelana neSebe leeNkonzo zabaXhasi lethu ngale imeyili [clientservices@mineworkers.co.za](mailto:clientservices@mineworkers.co.za) okanye ngenombolo yethu yomnxeba ethi +27 10 100 3000 ukuze ufumane uncedo.



## SILANDELE KUMAJELO ETHU OKUNCOKOLA

**Ukuze ufumane inkcazelo eqhelekileyo ngemiba enento yokwenza neNgxowa-mali, silandele kumajelo ethu okuncokola adweliswe ngezantsi.**

-  Facebook: Mineworkers Provident Fund
-  Instagram: mineworkers\_provident\_fund
-  WhatsApp: 071 887 6515

Ukungabinalo ibango: linkcukacha ekunikezelwe ngazo kule ncwadi yeendaba zamalungu zikhuselwe yimithetho yobuchule bengqondo yomntu kwaye ayinakukotshwa, isasazwe okanye iguqulwe ngenjongo yokuthengisa. Ngelixa zonke iinzame zenziwe ukuqinisekisa ukuba iinkcukacha eziqulathwe apha zezangoku, zinobulungisa kwaye zichanekile, oku akunakuqinisekiswa. Ukusetyenziswa kwezi nkcukacha lilo naliphi na iqela lesithathu kuya kuba ngokokubona kweqela lesithathu kwaye kokwesimo sokwenyani kuphela. Nceda uqaphele ukuba umxholo wencwadi yeendaba zamalungu ungqubana neMithetho-siseko yeNgxowa-mali, Imithetho-siseko iya kuphumelela. I-MWPF ayamkeli naluphi na uxanduva ngenxa yayo nayiphi na ilahleko, ukonakala, iindleko kunye nenkcitho, ezinokuthi zigcineke okanye zenzeke ngokuthe ngqo okanye ngokungathanga ngqo ngenxa yaso nasiphi na isiphoso okanye ukushiya okuqulethwe apha.