



INYUZILETHA **YELUNGU**

UHLELO LOKUQALA | FEBRUARY 2026



UMYALEZO OVELA KU PRINCIPAL EXECUTIVE OFFICER

Amalungu Athandekayo

Lunga leMineworkers Provident Fund, kuyinjabulo enkulu ukukwethulela iphephabhuku lokuqala lwezindaba zamalungu kulo nyaka futhi ngibheke emuva ngibuka intuthuko ecosheme esifinyelele kuyona ngo-2026. Kulo nyaka oqalayo, siyaqhubeka ngokugxila ezinyathelweni zokuvikela kanye nokwekhulisa isikhwama semali elondolozwe yomhlalaphansi yama lunga weFund.

Kusukela ngomhla ka-1 January 2026, iFund yehlise imali yokuphatha nokuqondisa isikhwama sezimali yeMWP, isuka ku-R45 yaya ku-R35 ngomuntu ngamunye osebenzayo ngenyanga. Imali yeGroup Life Assurance yehlisiwe isuka ku-2.0% yaya ku-1.8%. Zonke lezi nyathelo zokonga zibuyela ngqo ekuxhaseni ukongwa kwemali yomhlalaphansi wakho. Lokhu kuthuthukiswa kusekelwa uhlelo losizo lomgcwabo elinezinzuzo ezithexaxa esiyithuthukise ngo-Novemba 2025, ukuze kuqinisekise ukuthi amalungu nabazuzi bawo bathola usizo lwezezimali lwangempela noluphathekayo ngesikhathi abangaludinga ngaso kakhulu.

Kusukela ngo-December 2025, isikhwama semali elondolozwe kwiFund ifinyelele ku-R47.4 billion. Lokhu kuyinkomba yokuthi izimali zeFund zivikelekile futhi zitshalwe ngemithethonqubo yomnyango kaFSCA. Lokhu kuchaza ukuthi iFund isesimeni sokukhokhela onke amalungu wayo zonke izinzuzo eziqokethwe kuma-registered Rules weFund.

Ngaphezu kokusebenza kwezezimali okuqinile, sihlala sizibophezele ekwenzeni okulungile. Okubalulekile kulo nyaka wukunciphisa izinzuzo ezingafakwanga izicelo. Sisebenza ngenkuthalo ukuqinisekisa ukuthi amalungu angaphambili kanye nabazuzi bawo bathola izinzuzo ezifanele, ngokusebenzisa icebo eliqinile nohlelo okucacile luka-2026.

Njengoba u-2026 eqhubeka, silokhu sigxile ekubeni ngabaphathi abanomthwalo wemfanelo, ekwenzeni izinqumo eziphusile, nasekunikezeni amalungu inani lesikhathi eside. Siyabonga ngokusithemba kwakho okuqhubekayo. Sohlala sizibophezele ekuvikeleni okongile nokusekela ikusasa eliphephe kakhudlwana lomhlalaphansi.

Ozithobayo
U-Frans Phakgadi
Principal Executive Officer

UKUGCWALISA IFOMU LAKHO LOKUQOKA KUBALULEKE KAKHULU KUNALOKHO OKUCABANGAYO

Ukuhlela ikusasa kusho ukuvikela abantu ababaluleke kakhulu. Nakuba ukugxila emalini oyilondolozile nasezinzuzweni kubalulekile, kukhona idokhumenti elilodwa elilula kodwa elivame ukunganakwa lelo yifomu lokuqoka umhlomuli. Leli fomu litshela iSikhwama ukuthi bangobani abathembele kuwe kanye nabahlomulayo kuwe. Ngaphandle kwalo, kungaba nzima ukuthola ukuthi ngubani okufanele athole izinzuzo zakho futhi kuthathe nesikhathi eside, okuholela ekubambezelekeni kanye nasengcindezini ngokomoya eyengeziwe emindenini phakathi nesikhathi esivele sinzima.

Yini Engenzeka Kubazuzi Bakho Uma Ungaligcwalisi Ifomu Lokuqoka?

1 Umndeni wakho ungabambezeleka isikhathi eside

Uma iSikhwama singenayo imininingwane yomhlomuli wakho, kumele siphenye ukuze sithole abathembele kuwe. Lokhu kungahlanganisa ukulandelela amalungu omndeni ezifundazweni ezihlukahlukene, ukuqinisekisa ubuhlobo, nokucela amadokhumenti asekelayo. Phakathi nalesi sikhathi, abathandekayo bakho kungenzeka balinde ngaphandle kosizo lwezimali lwezindleko zomngcwabo, izindleko zasendlini, noma izimali zesikole.

2 Abantu obondlayo bangase bangatholakali kalula

Amalungu amaningi ondla umndeni omkhulu njengabazali, izingane zakubo ezincane, noma izingane ezingase zingahlali ekhaya elilodwa. Uma laba bantu abathembele kuwe bebengafakwanga ohlwini, kuba nzima ukukhombisa ukuthi babathembele kuwe ngokwezimali. Lokhu kungehlisa isivinini sokucubungula isicelo futhi kudale ukungaqiniseki kulabo ababathembele emholweni wakho.

3 Imininingwane edlulelwe isikhathi ingadala izinkinga

Uma izimo zakho zokuphila sezishintshile - njengokuthola izingane, ukushada, noma

ukwehlukana - kodwa ifomu lakho kali-buyekeziwe, kusho ukuthi abathembele kuwe njengamanje ababonakali ngokucacile. Isikhwama kufanele senze uphenyo olwengeziwe ukuze kuqinisekise ukuthi kucatshangelwa abantu abafanele, lokho okungase kudale ukubambezeleka kwenkokhelo.

4 Kunezezele nengcindezi emoyeni phakathi nesikhathi esinzima

Ukushonelwa othandekayo bekuvele kubuhlungu. Uma kunokubambezeleka, ngezingqinamba zokuthola okubhaliwe, nokungaqiniseki mayelana nokondliwa ngokwezimali, kunezela ingcindezi ethe xaxa emindenini esosizini.

Lapho ungathola khona ifomu lakho lokuqoka

Ungafinyelela efomini lokuqoka ngokulidawuniloda kuwebhusayithi yethu ku <https://www.mwpf.co.za/nomination-form/>, noma ungafinyelela kulo ngokucela ifomu kumqashi wakho.

Ukugcwalisa ifomu lakho lokuqoka kuyindlela elula kodwa ebalulekile yokuvikela labo abathembele kuwe. Kusiza ekuqinisekiseni ukuthi abathandekayo bakho bathola usizo lwezimali ngaphandle kokubambezeleka noma ukungaqiniseki. Ligcine ligcwalisiwe futhi libuyekeziwe ukuze umndeni wakho unakekelwe, ngisho nalapho ungasekho.

YENZA IMFUNDO YAMALUNGU IHAMBE PHAMBILI KULO NYAKA

Njengoba siqala unyaka omusha, manje yisikhathi esikahle kakhulu sokubeka imigomo enezela inani langempela lekusasa lakho. Omunye umgomo obalulekile owokuthi onke amalungu kufanele akucabange ukuthi ahambele amaseshini emfundo yamalungu.

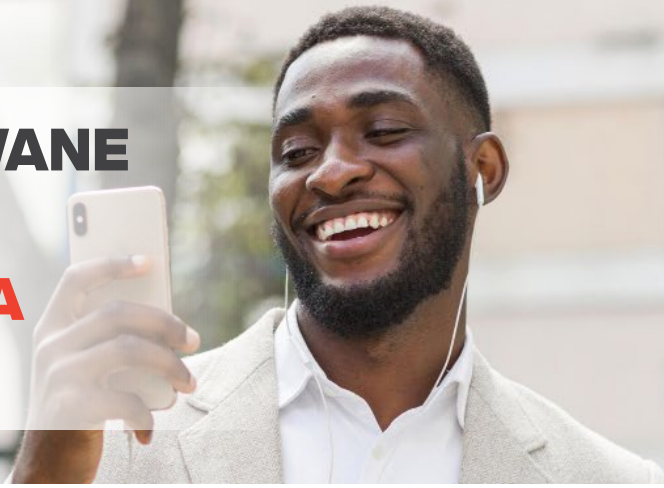
La maseshini enzelwa ezimayini futhi aqhutshwa ngabeluleki bethu ukuze basize amalungu aqonde kangcono ngezinzuzo zawo zeSikhwama nokuthi angazisebenzisa kanjani ngokugcwele. Ngesikhathi sala maseshini, amalungu aqondiswa ngendlela yokufaka isicelo, indlela yokugcwalisa amafomu okuqoka ngendlela efanele, nendlela yokubuyekeza imininingwane yawo yokuxhumana ukuze kuqinisekiswa ukuthi iSikhwama siyafinyelela ngaso sonke isikhathi kuwo.

Amaseshini emfundo yamalungu abuye anikeze ithuba elibalulekile lokubuza imibuzo nokuthola imininingwane ecacile, enembile evela ngqo kubeluleki beSikhwama. Okubalulekile, la maseshini athinta nezenzo ezivamile zokukhwabanisa okufanele amalungu aziqaphele lapho efaka isicelo. Amalungu abe khona esikhathini esidlule akuthole kuwusizo ngokukhethekile lokhu, njengoba kuye kwawasiza ukuba ayibone ingozi iseza kusenesikhathi futhi agweme ukuba yizisulu zabaphangi.

Amalungu akhuthazwa ukuba abheke amaphosta emayini yawo azokhuluma ngezinsuku, izindawo, nezikhathi zamaseshini ezayo ezifundo zamalungu. Yenza kube wumgomo kulo nyaka ukuba ube khona. Amalungu anolwazi angamalungu anikwe amandla.



GCINA IMININGWANE YAKHO YOKUXHUMANA IBUYEKEZIWE



Iminingwane yakho yokuxhumana ingenye yemininingwane ebaluleke kakhulu ekuxhuma ku-MWPF. Nakuba kungase kubonakale kuyisinyathelo esincane sokuphathwa kwezimali, ukugcina imininingwane yakho ibuyekeziwe kuqinisekisa ukuthi uhlala unolwazi, usekelwa, futhi uxhumene nezinzuzo zakho ngaso sonke isikhathi.

Kusukela ekushintsheni izinombolo zomakhalekhukhwini, ekubuyekezeni amakheli e-imeyili, noma ekushintsheni amakheli ezindawo zokuhlala - lapho le mininingwane ingabuyekeziwe eSikhwameni, kuba nzima ngakithi ukukuthinta uma kunolwazi olubalulekile mayelana nezinzuzo zakho, izicelo zezinzuzo zakho, noma izibuyekezo zesikhwama.

Kungani Kubalulekile Ukubuyekeza Imininingwane Yakho Yokuxhumana

1

Uthola izingxoxo ezibalulekile

Isikhwama sivame ukwabelana ngezibuyekezo ezibalulekile mayelana nezinzuzo zamalungu, izinqubo namasevisi edijithali. Uma imininingwane yakho yokuxhumana ingabuyekeziwe, ungaphuthelwa ulwazi obalulekile olukuthintayo.

2

Inqubo yokukhokha izinzuzo esebenza ngendlela egculisayo

Uma uthumela isicelo sezinzuzo noma ucela usizo, iSikhwama kungase kudingeke ukuthi sixhumane nawe ngokushesha. Imininingwane yokuxhumana engalungile ingabambezela ukuxoxisana futhi kubambezele nokucutshungulwa kwesicelo senkokhelo.

3

Uhlala unolwazi ngemali oyongile nezinzuzo zakho

Okongele umhlalaphansi kanye nobungozi bezinzuzo kubalulekile ngekusasa lakho lezezimali. Imininingwane yokuxhumana enembile iqinisekisa ukuthi uthola izitatimende ezivamile, izibuyekezo, nezaziso ezivela kithi.

4

Singakusekela lapho udinga usizo

Uma kunemibuzo, amadokhumenti asilele ngemuva, noma ukulandelela okudingekayo, ukuba nenombolo yocingo efanele noma ikheli le-imeyili kuvumela thina ukuthi sikusize ngaphandle kokulibaziseka okungadingekile.

Kufanele Uyibuyekeze Nini Imininingwane Yakho Yokuxhumana?

Kufanele ubuyekeze imininingwane yakho yokuxhumana noma nini lapho:

- 1 Ushintsha inombolo yakho yeselula
- 2 Ushintsha ikheli lakho le-imeyili
- 3 Uthuthela emzini omusha noma ekhelini leposi elisha
- 4 Ushintsha imininingwane yakho yasebhange

Ukugcina imininingwane yakho yokuxhumana ibuyekeziwe kukusiza ngokuthi uhlale ulawula izinzuzo zakho futhi uqinisekisa ukuthi awuphuthelwa izingxoxo ezibalulekile ezivela kithi. Kuyisinyathelo esisheshayo esenza umehluko omkhulu ekuvikeleni inhlalakahle yakho yezezimali nasekugcineni uxhumene nosizo olutholakalayo kuwe njengelungu lethu.

Uma imininingwane yakho ishintshile, yibuyekeze ngokushesha ngangokunokwenzeka ukuze uqinisekise ukuthi izingxoxo kanye nezinsizakalo akuphazamiseki.



**ISEXWAYISO
SOKUKHWABANISA:
HLALA UQAPHILE
FUTHI UVIKELE
IZINZUZO ZAKHO**

Amalungu asefake isicelo senkokhelo noma ahlela ukufaka isicelo senkokhelo ayanxuswa ukuba ahlale eqwashile futhi aqinisekise ukuthi ayiqonda ngokugcwele inqubo efanele yokufaka isicelo. Abakhwabanisi bayaqhubeka nokuwaqonda ngqo amalungu, futhi ukuhlala uqwashile kuyisivikelo esinamandla kunazo zonke.

UYACELWA UKUBA UKHUMBULE LOKHU:

- Isikhwama ngeke sikucele ukuthi ucime iselula yakho bese uyivula futhi.
- Isikhwama ngeke sikucele imininingwane yakho yasebhangwe ngocingo.
- Izinombolo zethu zokuxhumana ezisemthethweni yilezi: 010 100 3000 / 010 100 3001. Uma uthola ucingo oluvela kunombolo yeselula, akulona olweSikhwama.
- Njalo qinisekisa inombolo nomuntu oxhumana nawe ngaphambi kokuthatha noma yisiphi isinyathelo.
- Isikhwama asisoze sakucela ukuthi ukhokhe imali ukuze uhlalele izinzuzo zakho noma ukucubungula isicelo senkokhelo.
- Awudingi omunye umuntu ukuze ufake isicelo eSikhwameni. Izicelo zingafakwa nguwe ngokwakho noma Ngomqashi wakho.

Uma okuthile kungabonakali ukuthi kulungile, yima kancane futhi uqinisekise ngaphambi kokuba uqhubeke. Ukuvikela izinzuzo zakho kuqala ngokuhlala unolwazi futhi uqaphile.

UKUXHUMANA NAWE, UKUXHUMANA NAWE NOMA NGABE UKUPHI LAPHO UKHONA

Siqondiswa ngumoya wo-Ubuntu - inkolelo yokuthi sikhula futhi siphumelele ndawonye ngokunakekela, inhlonipho, kanye nensizakalo - sizibophezele ekuthuthukiseni ikhasimende ngokwakha izindlela ezilula, ezifinyelelekayo ukuze uxhumane nathi. Njengoba siqonda ukuthi ukuphila kumatasa futhi ukuvakashela amahhovisi ethu akwenzeki ngaso sonke isikhathi, siyaqhubeka nokugxila ezinkundleni ezidijithali zokuxhumana ezenza kube lula futhi kusheshe kuwe ukuthola ulwazi, uhlale uvuselelekile ngolwazi, futhi ukwazi ukusithinta noma ngabe ukuphi.

Ungafinyelela kithi ngokusebenzisa izinkudla zethu ezidijithali zokuxhumana ezisebenziseka kalula, ezidalelwe ukukunikeza ukufinyelela okusheshayo nokulula ezinsizakalweni ozidingayo.

IWEBHUSAYITHI YE-MWPF

Iwebhusayithi yethu iyisikhungo sakho seminingwane esithembekile. Ungafunda kabanzi ngezinzuzo zakho, futhi uhlale unolwazi ngezindaba nezimemezelo zakamuva ezihlobene neSikhwama. Yakhelwe ukukunikeza ulwazi ongalwethemba noma nini lapho uludinga. Vakashela iwebhusayithi yethu ku-www.mwpf.co.za.

IPULATIFOMU YOKUZISIZA YE-WHATSAPP

Ipulatifomu Yokuzisiza ye-WhatsApp yethu ikunikeza ukufinyelela okuphephile, kwesikhathi sangempela eminingwaneni ebalulekile yamalungu ngokuqondile efonini yakho. Yithi "Sawubona" kithi ku-WhatsApp ku-071 887 6515 ukuze ukwazi:

1. Bheka Imali Esikhwameni (inani lesikhathi sangempela)
2. Bheka zonke izinzuzo ezihlinzekwa Isikhwama
3. Bheka ibhalansi yakho nokongile ngaphansi Kohlelo Lomhlalaphansi Lwamabhodwe Amabili
4. Landelela ibhalansi yakho yokongile ngaphansi kohlelo Lomhlalaphansi Lwamabhodwe Amabili
5. Bheka futhi ubuyekeze iminingwane yasebhangwe Yohlelo Lomhlalaphansi Lwamabhodwe Amabili Bheka futhi ubuyekeze inombolo yakho yentela Yohlelo Lomhlalaphansi Lwamabhodwe Amabili
6. Khipha Imali yakho Ekumhlomulo Wokonga Ohlelweni Lomhlalaphansi Lwamabhodwe Amabili

I-APP YE-MWPF

I-app yethu yeselula yenza izinsizakalo zamalungu zisondele nakakhulu kuwe, inikeza indlela elula nefinyelelekayo yokuhlala uxhumane neSikhwama sakho nezinzuzo zakho. **Dawuniloda i-MWPF App ku-Google Play Store futhi yile ndlela ongayithola ngayo i-App:**

1. Uma usuvele uyazi iminingwane yakho yokungena ku-akhawunti ku-inthanethi: Ungasebenzisa igama lakho lomsebenzisi nephasiwedi ekhona ukuze ungene ngemvume ku-akhawunti.
2. Uma ukhohlwe iphasiwedi yakho: Khetha okuthi "Forgot Password" ku-App Kumakhalekhukhwini noma kuWebhusayithi ukuze uyisethe kabusha.
3. Uma udinga iminingwane yakho yokungena ku-akhawunti ku-inthanethi: Thintana noMnyango wethu Wesevisi Yeklayenti nge-imeyili ethi clientservices@mineworkers.co.za noma ngenombolo yethu yocingo +27 10 100 3000 ukuze uthole usizo.



SILANDELE EZINKUNDLENI ZETHU ZOKUXHUMANA

Ukuze uthole izibuyekezo njalo zezindaba ezihlobene neSikhwama, silandele ezinkundleni zethu zokuxhumana ezibalwe ngezansi.

-  Facebook: Mineworkers Provident Fund
-  Instagram: mineworkers_provident_fund
-  WhatsApp: 071 887 6515

Isitatimende sokuzihlangula: Ulwazi olukule nyuziletha luvikelwe yimithetho yolwazi lobuciko esebenzayo futhi akumelwe ukuba lukopishwe, lusatshalaliswe noma luguqulwe mayelana nezohwebo. Nakuba yonke imizamo yenziwe ukuze kuqinisekiswa ukuthi lolu lwazi olutholakala lapha lungolwakamuva, aluchemile futhi lushaya khona, lokhu ngeke kwaqinisekiswa. Ukusetshenziswa kwalolu lwazi yinoma yimuphu omunye umuntu kuzoya ngokubona kwalowo muntu futhi luyiqiniso kuphela. Sicela wazi ukuthi uma okuqukethwe kule nyuziletha kushayisana Nemithetho Yesikhwama, kuzolandelwa Imithetho. I-MWPF angeke ithwale icala ngenxa yanoma yikuphi ukulahlekelwa, ukulimala, kanye nezindleko okungenzeka zibe khona ngenxa yanoma yiliphi iphutha noma okunye okungasiwongo lapha ngendlela eqondile noma engaqondile.