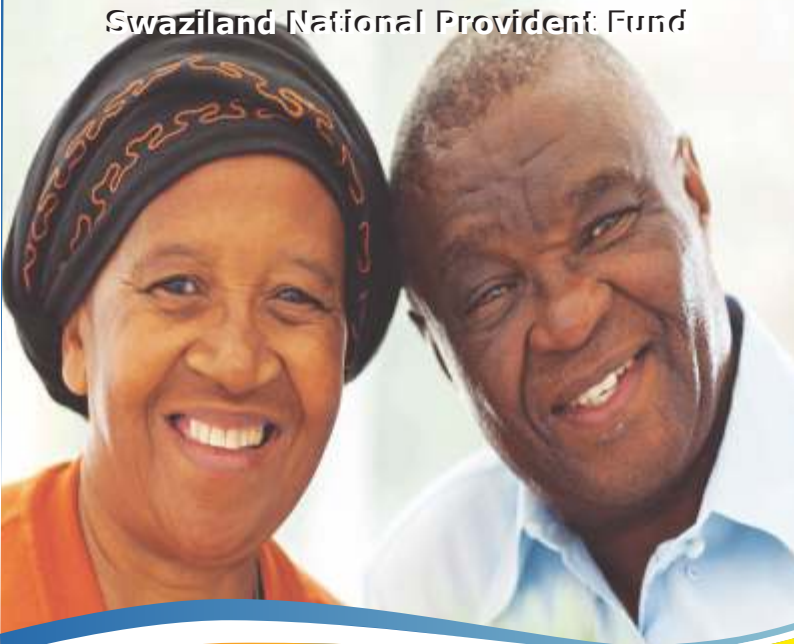


Swaziland National Provident Fund



**Iminingwane Lecondzene
Nemalunga Nge Sikhwama
Sesive Lidlelantfongeni**



Your Future, Your Life

LIDLELANTFONGENI

SWAZILAND NATIONAL PROVIDENT FUND

**IMINININGWANE LECONDZENE
NEMALUNGA NGE SIKHWAMA SESIVE
LIDLELANTFONGENI**

Sikhwama seSive Lidlelantfongeni sisimiso sekugcina imali, Ngenhloso yekutsi bantfu labasebentako batotfolo lusito uma sebayekelakusebenta ngenca yebudzala noma kukhubateka. Umcashu nguye lekufanele kutsi abhadale lemali lebekwe ngumtsetfo kutsi ikhishwe mayelana naleso naleso sisebenti lesifanele sibe lilunga lalesiKhwama, kodvwa-ke Umcashu unikiwe emandla ekutsi atsatse incenye yalemali emholweni wesisebenti, kwamanje lencenye inguhhamfu wemali lebekwe kutsi ikhishwe ngekusho kwemtsetfo.

Lesikhwama siphETFwe liBandla lelibekwa yiNdvuna yeliTiko leTisebenti neNhlalakahle ngaphansi kwemtsetfo lekutsiwa yi Swaziland National Provident Fund Order, 1974.

Emalunga eliBandla lelengamele lesiKhwama seSive, Lidlelantfongeni eme kanje:

Mabhalane lomkhulu etiko leTisebenti neNhlalakahle
Lomele litko leTasekhaya
Mabhalane lomkhulu etiko leteMafa
Khomishane weTisebenti
Emalunga lamatsatfu lamele tinhlango tebachashi
Emalunga lamatsatfu lamele tinhlango tetisebenti
Emalunga lamabili lamele iSwazi National Council
Lowengamele Sikhwama seLidlelantfongeni lobuye
abengumabhalane walo lelibandla

Ekubekeni lamalunga lamelele bacashi netisebenti kuleliBandla lelengamele Lidlelantfongeni, iNdvuna yeliTiko leTisebenti neNhlalakahle ibonisana netinhlango tebachashi kanye netetisebenti, Ngalendlela kuyaye kwetsenjwe kutsi emabito lavela kuto-ke letinhlango kuba ngulawo ebantfu labakhetfwe tihlango letingemalunga aletinhlango lesesikhulume ngato.

Kute kube neliciniso lekutsi bacashi kanye netisebenti bayati ngemsebenti weliBandla lelengamele Lidlelantfongeni, kubhekeke kutsi labo labamelele letinhlango letimbili kuleliBandla lelengamele LesiKhwama batsintsane nemalunga etinhlango tabo ngetikhatsi letitsite letilungiswe nguleyo naleyo Nhlango.

BACASHI LEKUFANELE BAKHIPHE LEMALI

Bonkhe bacashi kufanele babhalise kulesiKhwama ngaphansi kwemtsetfo wa 1975 wekubhalisa kwebacashi lekufanele bakhiphele tisebenti tabo lemali.

Bacashi labacashe tisebenti tasemakhaya abo, kwanyalo kusengakadzingeki kutsi babhalise kulesiKhwama ngekwemtsetfo. Noko lomtsetfo awumvimbeli umcashi wesisebenti sasekhaya kutsi atibhalisele yena ngekutsandza kwakhe bese uyasibhadalela lesisebenti sakhe. Inhlango yetenkholo, liSontfo, iMishini ingafaka sicelo kaLidlelantfongeni sekubhalisa ibhalisele kutsi ifuna kubhadalela umFundisi noma baFundisi balo noma angesiso sisebenti lesichashiwe ngekwemtsetfo.

Bacashi lababhalisile banikwa libhukwana lekutsiwa yi “Employer’s Guide to the National Provident Fund”, lelibanika lwati

loluphelele mayelana nekusebenta kwalesiKhwama, kanye-
ke neminingwane yekutsi timali titabutfwa kanjani
nekutsi tiffunyelwe kanjani kaLidlelantfongeni.

LEKUFUTE BABE NGEMALUNGA NALABO LEKUNGAFANELI BABE NGEMALUNGA

Wonkhe umuntfu losebentako loliSwati, (kute lapho kucala khona umnyaka webudzala nalapho ugcina khona), locashwe noma kungasiphi sivumelwano, lesibhaliwe noma lesentiwe ngemlomo, ngumcashi lobhalisile kaLidlelantfongeni kufanele abelilunga lalesiKhwama. ngaphandle kube ngulosebenta kulabacashi lotsi umtsetfo weLidlelantfongeni abakabhekeki kutsi babhalisele kubhadalela tisebenti tabo KulesiKhwama. Uma umuntfu asebenta kumcashi walapha kaNgwane abese uyamtsatsa ayosebentela ngaphandle kwaleli lakaNgwane, ujinga abengulofanele kubalilunga lalesiKhwama, yingci-nje uma aliSwati.

TISEBENTI LETINGAKAFUTI KUBA-NGEMALUNGA

Kukhona tisebenti lekutsi noma bacashi bafute babhalise kulesiKhwama kodwa tona tibe tingakafuti kutsi kubekhona timali letifakelwa tona kulesiKhwama.

Letisebenti letinjalo ngunati:

- (a) bantfu labangesiwo emaSwati;
- (b) bantfu labasebentela Hulumende, babe bangemalunga esikhwama semhlala phasi setisebenti taHulumende iPublic Service Pension Fund (PSPF) ;
- (c) tisebenti letinkhulu tase Unirversity yaseSwatini letingemalunga esikhwama lesitsiwa yiFederation Superannuation Scheme yema University;
- (d) bantfu labafundza eUniversity, noma esikolweni lesikhulu, noma sekufundzela imisebenti, labatfolo

- umsebenzi ngesikhatsi basemaholidayini;
- (e) bafundzi lasebacedzile etikolweni labatfola umsebenzi wesikhashana ngesikhatsi basamele kuya eUniversity noma etikolweni letinkhulu tekufundzela imisebenzi (kodvwa loko kubamba lelotoho makungabi sikhatsi lesengca iminyaka lemibili soloku asebenza
 - (f) tisebenzi leticashwe emakhaya alabo lababasebentako;
 - (g) labo labacashwa sikhatsi lesifishane (fundza langentasi).

LABO LABACASHWA SIKHATSI LESIFISHANE

Umuntfu locashwe sikhatsi lesifishane ngumuntfu locashelwe kutsi ahole ngelilanga, locashelwa kusebenta sikhatsi lesingaphansi kwenyanga. Bantfu labanjalo akufanele babe ngemalunga alesikhwama.

KUBHALISELA KUBALILUNGA

Kubalulekile kutsi wonkhe umuntfu losebentako, noma lofuna umsebenzi abe nelipasi lemtselo ngoba watiwa ngalenombolo yemtselolo mayelana nako konkhe lokucondzene naye kulesikhwama. Lamapasi, ayatfolakala kuwo onkhe emahhovisi ekutselisa aka Swaziland Revenue Authority lakhona kutotonkhe tifundza telive laseSwatini. Kunetinkhulumo noko letitsi lenombolo yelipasi itawugcina ingasasebenzi. Esikhundleni sayo kutawungena inombolo yebuve bemuntfu (personal identity number (PIN)).

Inombolo yelilunga kulesikhwama kuba nguletinombolo letingemuva kwaletinombolo tekucala letisitfupha. Tinombolo letihlanganisa sisebenzi nesifundza kanye nesikhulu sakhe nguletinombolo letine tekucala ngekulandzelana kwato, inombolo yesihlanu kanye neyesitfupha ihlanganisa sisebenzi kanye nendvuna

yasoUma sekusentjetiswa inombolo yebuve bemuntfu (PIN) kutakuba ngiyo yonkhe lenombolo. lePIN yona ihlatiyeka kanje; letinombolo letisitfupha tekucala tikhomba unyaka, inyanga nelusuku latalwa ngalo lomnikati wayo, lena yesikhombisa ikhomba bulili, letiletilandzelako letine nguletehlukana lomnikati walePIN kulabanye bantfu, bese kutsi lena yekugcina nguleyeluse lePIN seyiyokhe.

Ngekutfola kumcashu kutsi sisebenti singubani, emabito aso laphelule nenombolo yaso yemtselw kanye ne PIN, lesiKhwama sibhala emabhukwini libito lalelilunga kanye nenombolo yalo yelipasi kanye nePIN lapho kutabofakwa khona imali yalo. Tonkhe timali leticondzene nalo letiphuma kubacashi bakhe ngabanye ngabanye titabofakwa ebitweni lalo lelihambisana nenombolo yalo yelipasi kanye nePIN. Ngako-ke kubalulekile kakhulu kutsi lipasi lemtselw nalamanye emaphepha lacondzene naleso sisebenti angebolekwa bangani nobe tihlobo. Kunakekela lokukhulu kufanele kubekhona mayelana nemapasi emtselw, ngoba uma lokukungatfolwa ngulomunye umuntfu, umnikati walelipasi angalahlekelwa timali takhe lebetifakwa ebitweni lakhe kulesiKhwama.

EMAPASI EMTSELO LAMABILI

Akukafaneli kutsi lilunga lalesiKhwama libe netinombolo temtselw letimbili. Uma lilunga linemapasi emtselw lamabili, nomake lati kutsi kubhalisa kwalo emahhovisini ekutselisa kwenteka emahlandla langetulu kwalinye, kufanele latise balelohho visi lekutselisa ngaloko kanye futsi nemcashu walo, lekufanele kube nguye lomcashu lotjela lihho visi lalesiKhwama ngalenzaba khona itekwati kutsi ilungiswe masinyane.

EMAPASI EMTSELO LALAHLEKILE

Uma lilunga lalesiKhwama lilahlekelwe lipasi lalo lemtselo nomake lamanye emaphepha lakhombisa kutsi lingubani, kufanele latise lihhovisi letemtselo kuleyondzawo yakubo, beseke licela lelinye lipasi letinombolo talo tifane netalelo pasi lelilahlekile. Lokukusita kutsi noma kungenteka litfole lomunye umsebenti lijinge lisebentise lipase lelinenombolo yinye ingenolahleka imali yalo nayifika kulesiKhwama.

EMALUNGA LAMASHA ALESIKHWAMA

Kute umcashi loyakucasha umuntfu lekufanele abelilunga lalesiKhwama ngaphandle kwekutsi atfole konkhe ngalomuntfu lekutamanta kutsi akwati kugcwalisa ligama lakhe emaphepheni lafunwa lihhovisi lalesiKhwama njalo ngenyanga. lihhovisi alesikhwama litelikheli lelilunga, ngakoke, lelihhovisi lalesiKhwama linekutfole lilunga ngelikheli laloyo lolicashile kuphela. Kubalulekile kutsi kusuka kwalo lilunga kumcashi walo liya kulomunye kwatise lelihhovisi lalesiKhwama. Njengaloku sekushiwo, sonkhe sisebenti lesifanele kuba lilunga lalesiKhwama kufanele sitfole inombolo yaso yemtselo letakusita kutsi satiwe ngayo ephepheni latfunyelwa ngumcashi kulamahhovisi waso njalo ngenyanga.

KUNTJINTJA UMSEBENTI

Lilunga lalesiKhwama lelintjintja umsebenti walo kufanele litsatse lipasi lemtselo kulowo mcashi leselimshiya bese lilinika lomcasi lomusha. Loku kutakwenta kutsi timali letimayelana nalo letikhishwa tiyiswa kulesiKhwama titofakwa kahle egameni lalo kulesiKhwama. Kufanele kutsi litsatse nalelinye lifomu (NPF 101) lelikhombisa imali lalifakele yona kulesiKhwama lomcashi leselimshiya

ngalowo mnyaka.

Lilunga leselifanele lelifaka sicelo lingakaphatsi lipasi lalo lemtselo angeke lisitakale. Kungaso lesikhatsi sekufaka sicelo semali yelilunga lapho kufanele khona kutsi lilunga lisinikete lipasi liphindze lisatise kutsi lacalaphi kusebenta kute kube ngesikhatsi selitocela imali yalo, khona sito kwati kulandzela kahle timali talo lebelibanjelwa tona tifunyelwe kulesiKhwama.

Kuyabonakala-ke kutsi nalelilunga lingasiniketi lipasi lalo lemtselo vele kutaba khona kubambelekelo lokukhulu nasekufuneka kutsi libhadalwe timali talo. Kungako-ke onkhe emalunga akhunjutwa kakhulu ngekutsi, njalo naketa kaLidlelantfongeni akaphatse emapasi awo emtselo, njengoba kuchaziwe lapha ngenhla.

TIMALI LETIKHISHWAKO

Kutsi kantsi umcashi nguye lekufanele abhadalele tisebenti takhe imali kulesiKhwama njalo ekupheleni kwenyanga uphindze unikiwe emandla ekutsi atsatse incenye yayo lemali emholweni wetisebenti. Kwamanje incenye yalemali lephuma emholweni wesisebenti inguhhamfu waleyo lekufanele iletwe kulesiKhwama, ngekusho kwemtsetfo. Umtsetfo utsi umcashi akatsatse imali emholweni wesisebenti ngaleyo nyanga futsi lecondzene naleyo nyanga lebhadalewako. Awuvumi umtsetfo kutsi umcashi abambe imali yenyanga noma tinyanga lesetengca emholweni wesisebenti. Loluhlelo lolungentansi luyakhombisa sibonelo sekutsi imali lekhishwako ngenyanga ngekusho kwemtsetfo yehlukaniswa kanjani emkhatsini wemcashi nesisebenti.

Lokukhombisa kutsi timali talesiKhwama tikhishwa kanjani

Umholo Wetisebenti Ngenyanga	Imali Lekishwa Sisebenti	Imali Leyengetwa Ngumcashi	Imali Kulesikhwama Ngenyanga seyiyonkhe
E	E c	E C	E C
300	15 00	15 00	30 00
400	20 00	20 00	40 00
500	25 00	25 00	50 00
600	30 00	30 00	60 00

INDLELA IMALI YELILUNGA LEKHULA NGAYO

Kuso sonkhe sikhatsi sekusebenta kwelilunga yonkhe imali lekhishwako iye kulesiKhwama ifakwa egameni lalo lilunga. Emva kwenyanga yekucala, kungena intalo njalo ngenyanga. Lokutsi ifakwa kanganani lentalo, loko kuncunywa nguleliBandla lelengamele lesiKhwama njalo ngemnyaka. Ekupheleni kwemnyaka wekubalwa kwetimali, lilunga liyatiswa kutsi imali yalo inganani kulesiKhwama ngekutsi litfunyelelwe sitatimende salo.

KUVIKELWA KWETIMALI YEMALUNGA

Yonkhe imali yemalunga kulesiKhwama yeluswe nguleliBandla lelengamele lesiKhwama, lokusho kwekutsi-ke timali temalunga tivikelekile ngalokuphelele, njengekutsi-nje letimali angeke titsatfwe ngulabo lilunga lelibakweletako. Timali temalunga tiyakukhishwa kuphela uma lilunga seliyicela lona naselifike eminyakeni levumako noma-ke icelwe ngulabo labayobe basele uma lona selingasekho emhlabeni.

KUTALISWA KWETIMALI TEMALUNGA

Timali temalunga letitjalwako teluswa likomidi lelibitwa ngekutsi liKomidi leKutjala Timali (Investment Committee). KuleliKomidi kukhona khona maBhalane lomkhulu welitiko leteMafa, lophindze abengumgcini sihlalo walo nebantfu lababili labakhetfwa yiNdvuna yeliTiko leTemafa esiveni labanelwati ngeku tjala timali kanye nalophetse Lidlelantfongeni longumaBhalane walekomidi.

Kumcoka kutsi emalunga ati kutsi lemali lokukhuliswa ngayo letimali tawo ichamuka kuphi. Nase kubutfwe tonkhe timali letibanjelwa emalunga, lesiKhwama, ngekuvunyelwa nguleKomidi lelibukene nekutaliswa kwetimali, sitalisa ngendlela letaba nembuyiselo.

Ngekugunyatwa ngumtsetfo walesiKhwama, kutsi kungabutfwa yonkhe intalo ngemnyaka bese kuyo lentalo kukhishwa imali yetindleko tekuchuba umsebenti waso lesiKhwama loku faka ekhatsi kubhadala (imiholo yetisebenti, tindleko tetimotolo temsebenti, emanti gesi) kanye-ke nalokunye. Kuye kutsi emalini lesalako-ke nasekukhishwa lena yetindleko bese Lidlelantfongeni selibhadala intalo yelilunga ngalinye, ngesilinganiso lesibekwa liBandla lelengamele lesiKhwama. Bese kubekwa lenye engungwini kute kusimamiswe lesiKhwama uma kwentaka kungabi nesivuno lesihle ekuTjalweni kwalitimali.

LUSITO LOLUTFOLAKALAKO

Injongo lenkhulu yalesiKhwama kutsi lilunga libenekuphila uma seligugile, khona lingeke lilibale kusitwa ngulabo bemndeni walo njalo, nomake ngecutfo la lusito kuHulumende uma lilunga selingakwati kusebenta.

Kukhona kodwa letinye tizatfu letingenta lilunga lilutfole lusito kulesiKhwama. Imali yelusito ibhadalwa ibensigadla nomake kancane, ngekucela kwalo lilunga nangekulandzela umtsetfo.

LUSITO LWEKUGUGA

Lusito lolutfolakala ngenca yekuguga lubhadalwa uma lilunga selineminyaka lengemashumi lasihlanu (50) budzala; kodwa-ke lungacelwa ngaphambi kwaleskhatsi uma lilunga lisheshe latsatsa umhlalapasi (early retirement) noma liyekele emsebentini ngekutsi seliyotisebenta lona kantsi selifikile eminyakeni lengemashumi lamane nesihlanu (45).

Uminyaka welilunga wekutsalwa ubonwa estifiketini salo sekutsalwa. Uma lilunga libhadalwa imali ngekutsi selifikile emashumini lasihlanu (50) eminyaka budzala libe lichubeka nekusebenta, timali letifanele kutsi tite kulesiKhwama kufanele umcashi achubeke atikhiphe vele. Lokwenta kutsi iphindze ikhule imali yelilunga kulesiKhwama. Kodwa-ke kufanele kuphela iminyaka lemibili ngaphambi kwekutsi liphindze lifake lesinye sicelo selusito emva kwekuba seluke lwacelwa ngesikhatsi lilunga lifika eminyakeni lengemashumi lasihlanu (50) lokusho kutsi lilunga seliyabokucelanjalo nje ngemuva kweminyaka lemibili nangabe solo liyachubeka nekusebenta.

KUNGAKWATI KUSEBENTA

Lusito lungacelwa ngumuntfu lolilunga, nobe ngabe iminyaka yekutsalwa inganani, lonenhlanhla lembi yekutsi angakwati kutsi achubeke asebenta ngenca yekugula noma yekuchwala nomake kukhubateka engcondvweni.

SIPHEPELO FREE FUNERAL COVER

UMLANDVO

Lolu lusito lolungakhokhelwa lutfo lokungcwaba emalunga eLidlelantfongeni. Lolusito sihlose kusita tihlobo telilunga tingahlupheki ngetindleko temngcwabo naselishonile.

Tinzuzo

Lokuhle lokuletfwa nulolusito etihlotjeni telilunga leselishonile ngeMalangeni latinkhulungwane letisihlanu(5000).

- Lokwengetiwe

Uma lilunga lishone ngengoti litfola lemali lephindvwe kabili ibetinkhulungwane letilishumi teMalangeni (E10,000.00) (kungabayingoti yemoto, noma leyenteke emsebentini hhayi lebangwe ngilo lilunga.)

Lesikudzingako

Lilunga kumele libe naloku lokulandzelako kute likhone kuzuza kulesikhwama sekungcwaba:

- Ngelilanga lekushona kwelilunga, kumele kube liyifakile imali yeLidlelantfongeni lokungenani tinyanga letintsatfu letilandzelako esikhatsini lesingaba tinyanga letilishumi natimbili kusukela ngelilanga lelishone ngalo.

Tindlela tekucela lusito kulesikhwama

Tintfo letidzingekele ngunati letilandzelako:

Sicelo kumele sifakwe kungakapheli tinyanga letisitfupha (6) kusukelangelilanga lelishone ngalo lilunga, ngalekwaloko lesicelo singabesisemukeleka. Letimphepha letilandzelako kumele tiletfwe nguloyo losihlobo semufi losebenta lomsebenti wekumngcwaba:

- Lifomu lesicelo leseligcwalisiwe.
- Sitifiketi sekufa salobekalilunga.
- Likhadi lebuve kanye nelipasi lakhe umufi.
- Umbiko wadokotela lofakaza ngekufakwalolilunga.
- Incwadzi lebuya eMphakatsi lefakaza ngekufa kwelilunga uma lishonele ekhaya
- Likhadi lebuve laloyo lofaka sicelo semali
- incwadzi lephuma kumcashu wemufi leshoko kutsi ngubane emndenini wemufi labekaasebenta naye umngcwabo wemufi.
- Uma sikhwama seLidlelantfongeni sesicele bufakazi lobutsite, loyo lofake lesicelo kumele abuletse kungakapheli liviki.

Kucala kwaleikhwama sekungcwaba emalunga
Lesikhwama sicale kusebenta mhlaka 10 Ingci 2011

IMALI LEYENGETIWE

Imali leyengetwako (supplementary) ingatsatfwa emholweni welilunga ngalokuphelele noma kutsatfwe incenye yayo, kuye ngekutsi umcashu kanye nalo bavumelane ngani. Nase liyekela kusebenta kuloyo mcashi noma kungasiphi sizatfu, futsi noma lineminyaka yekutalwa lenganani, imali lebekwe ngekwengetwa kuleyo lefunwa ngumtsetfo, lilunga Lingayicela. Uma l bhadalwa isuke seyinentalo.

Ngaphandle kwekuyekela kusebenta lemali ibhadalwa kanye naleyo lilunga leliyitfolo naseliyekela kusebenta ngekusheshe litsatse umhlala phasi uma selifike eminyakeni yekutalwa lengemashumi lamane nesihlanu (45) noma selikhulile lifike emnyakeni lengemashumi lasihlanu (50).

LUSITO LWEKUHAMBA

Uma lilunga lenelisa umphatsi walesiKhwama kutsi selitakuhamba lapha eSwatini, noma-ke selivele lihambile, lapha eSwatini lingenayo inhloso yekubuya, lingasifaka sicelo semali yalo kulesiKhwama noma iminyaka yalo yekutalwa inganani.

LUSITO LWALABAFELWE

Uma lilunga lihamba emhlabeni ngaphambi kwekutsi litfole lemali yalo, yonkhe imali lesegameni lalo iyakutfolwa ngulabasele bemndeni walo nomake loyo noma labo lelibakhetsile kulomndeni walo.

KUKHETFWA KWALABO LABAYOTFOLA IMALI YELILUNGA UMA LONA SELINGASEKHO EMHLABENI

Uma lilunga lalesiKhwama selinemali egameni lalo, lingakhetsa loyo noma labo lelifuna kutsi batfole lemali yalo uma lona selungaseko emhlabeni. Kuteka noma kutekwa noma kushada

kwelilunga kutakutsatfwa ngekutsi kucedza noma ngukuphi kukhetsa lelakwenta lingakatsatsi noma lingakendzi.

Uma lilunga selungasekho emhlabeni kantsi alikakhetsi kabusha kusukela

mhla liteka noma litekwa noma lishada, lowengamela lesiKhwama uyakubhadala lemali kuloyo losele longumfati noma indvodza yalo. Uma umufi ashiye bafati, lowengamele uyakwehlukana leyomali ngendlela layibona ifanele.

Uma kute umfati losele noma-ke indvodza yemufi losele, lophetse lesiKhwama unikwe emandla ngumtsetfo, kutsi abhadale ngekubona kwakhe labo labebondliwa ngulelilunga ngesikhatsi lisaphila. Uma lobe kondliwa

kungumntfwana lowengamele siKhwama angayibhadala lemali kuloyo losagadze lomntfwana khona itosentjetiswa etidzingweni talomntfwana ngendlela lengabekwa ngulowengamele lesiKhwama.

TIMALI LETINGENA KULESIKWAMA ATINGENI EFENI LELILUNGA

Njengaloku kuchaziwe phambili kutsi timali letifakwa egameni lelilunga ngekusho kwemtsetfo walesiKhwama seSive, tiphetfwe nguleliBandla lelengamele lesiKhwama, Tona atikungeni efeni lelilunga leselifile. Lokusho kutsi timali temufi angeke-nje tehluhaniselwe labo lekungubona badlalifa lemufi ngaphansi kwemtsetfo lovamile, titakubhadalwa kuloyo noma kulabo labatabe bakhetsiwe ngulelilunga.

Uma kungekho lokhetsiwe umtsetfo walesiKhwama ubekile kutsi lowengamele lesiKhwama angenta njani ngaletimali.

LIFOMU LEKUKHETSA

Emafomu lekufanele agcwaliswe uma lilunga likhetsa kutsi imali yalo iyakutsatfwa ngubani nobe bobani uma lona selihambile emhlabeni ayatfolakala emahhosisini eLidlelantfongeni, kufanele agcwaliswe bese abuyiselwa kulowengamele lesiKhwama masinyane uma umuntfu asalilunga. A kasemukeleki uma lifika lelilunga engaseko emhlabeni

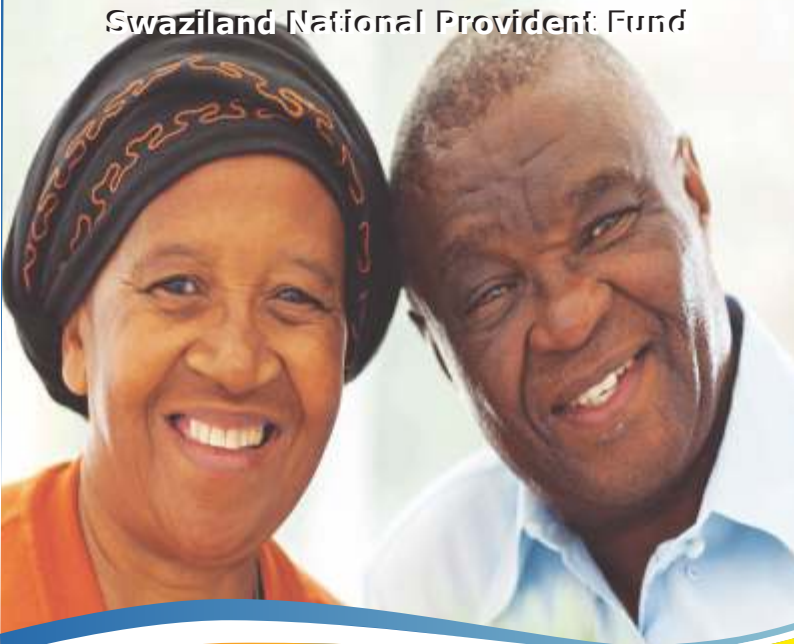
EMAFOMU LEKUFANELE AGCWALISWE UMA KUCELWA LUSITO

Emafomu lekufanele agcwaliswe uma umuntfu asacele lusito anyatfolakala emahhosisini alesiKhwama etifundzeni.

Ticelo lusito temalunga lubhadalwa lemali ivele icondziswe ebhukwini lelilunga ebhange. Emalunga kufanele aphantse titatamende tasebhange uma atofaka sicelo sawo.

EMAHHOVISI	EMALANGA	
ELIDLELANTFONGENI	NESIKHATSI	
LASESIGODZINI	SEKUSEBENTA	LUCINGO
Piggs Peak	ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 ntsambama NgaLeSihlanu 8.00 ekuseni – 4.30 ntsambama	2437 1149
Mbabane	ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 ntsambama NgaLeSihlanu	2404 2804/ 2404 5736
Dlanubeka house	8.00 ekuseni – 4.30 ntsambama ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 p.m. NgaLeSihlanu	2508 2000
Manzini	NgeMsombuluko kuphela 9.00 ekuseni – 3.30 ntsambama ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 ntsambama NgaLeSihlanu	2538 8282
Headquarters	8.00 ekuseni – 4.30 ntsambama ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 ntsambama NgaLeSihlanu	2508 2000
Mankayane (D.C Offices)	8.00 ekuseni – 4.30 ntsambama ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 ntsambama NgaLeSihlanu	23434386
Nhlangano	8.00 ekuseni – 4.30 ntsambama ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 ntsambama NgaLeSihlanu	23838984
Siteki	9.00 ekuseni – 3.30 ntsambama ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 ntsambama NgaLeSihlanu	2363 6415
Simunye	9.00 ekuseni – 3.30 ntsambama ngeMsombuluko - ngaLeSine 8.00 ekuseni – 4.45 ntsambama NgaLeSihlanu	2518 7104/ 25186061
Big Bend	8.00 ekuseni – 4.30 ntsambama	
Matsapha		

Swaziland National Provident Fund



**Iminingwane Lecondzene
Nemalunga Nge Sikhwama
Sesive Lidlelantfongeni**



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