



**INgxowamali yoMhlalaphantsi yeBhunga loThethathethwano kubaKhweli  
abaSebenzisa iNdlela yaseMzantsi Afrika**

**(“INgxowa-mali”)**

**INCWADI YE-PAIA**

## IZIQULATHO

INCWADI YE-PAIA		3
1.	ULUHLU LWEENKCAZELO, AMAGAMA AWAKHIWE NGOONOBUMBA KUNYE NEZIFINYEZO	3
2.	INTSHAYELELO	4
3.	I PROFAYILI YENGXOWAMALI	5
4.	IINKCUKACHA ZOQHAGAMSHELWANO EZINGUNDOQO ZOFIKELELO KULWAZI	5
5.	ISIKHOKELO SEKOMISHONI YAMALUNGELO OLUNTU KWI-PAIA	6
6.	ISICELO SOFIKELELO NGOKWE-PAIA	7
7.	INKCAZO YONCEDO OLUFUMANEKAYO	9
8.	IMIXHOLO KUNYE NEENDIDI ZEEREKHODI EZIGCINWE YINGXOWAMALI NGOKUNXULUMENE NABANTU OLUCELWA NGABO ULWAZI	9
9.	UKUFUMANEKA NGAPHANDLE KWESICELO KWEEREKHODI EZITHILE	11
10.	IINKONZO EZIFUMANEKA KULUNTU EZIVELA KWINGXOWAMALI KUNYE NOKUBA ULUFUMANA NJANI UFIKELELO KWEZO NKONZO	11
11.	UKUBANDAKANYEKA KOLUNTU OKUNXULUMENE NENGXOWAMALI	12
12.	UMTHETHO LOWO ZIGCINWE NGAWO IIREKHODI	12

**INCWADI YE-PAIA**

**1. ULUHLU LWEENKCAZELO, AMAGAMA AWAKHIWE NGOONOBUMBA KUNYE NEZIFINYEZO**

1. **“Umlawuli”** Ofana nenkampani, ebhaliswe njengomlawuli ngokwe candelo le-13B le-PFA, njengoko enokonyulwa yiBhodi ixesha nexesha ukulawula iNgxowamali;
2. **“IBhodi”** IBhodi yeeTrasti yequmrhu leNgxowamali eyonyulwe ngoko Mthetho B1.2;
3. **“Umqeshi”** Umbutho lowo:
  - (i) uliqela le-SARPBAC, okanye uwela kumda obhalisiweyo we-SARPBAC; kwaye
  - (ii) awuve sele uthatha inxaxheba kwingxowamali yomhlalaphantsi kuBasebenzi boDidi loku-1 lwayo (njengoko kuchaziwe kwimithetho kunye/okanye iishedyuli kwimithetho); kwaye
  - (iii) uzokuthatha inxaxheba kwiNgxowamali ngolungiselelo neNgxowamali, kwaye apho umxholo ufuna khona, “Umqeshi” uza kuthetha, kulo naliphi iLungu, umqeshi oqesha iLungu;
4. **“Ingxowamali”** INgxowamali yoMhlalaphantsi yeBhunga loThethathethwano kubaKhweli abaSebenzisa iNdlela yaseMzantsi Afrika INgxowamali;
5. **“Ishishini”** Ishishini loThutho lwabaKhweli abaSebenzisa iNdlela njengoko kuchaziwe sisikowupu se-SARPBAC;
6. **“I-LRA”** UmThetho wobuDlelwane bezabaSebenzi, wama-66 ka-1995;
7. **“ILungu”** Umntu oliLungu leNgxowamali ngokomThetho A.1;
8. **“I-PAIA”** UmThetho wokuKhuthazwa koFikelelo kuLwazi, wesi-2 ka-2000;
9. **“I-PFA”** UmThetho weeNgxowamali zoMhlalaphantsi, wama-24 ka-1956;
10. **“I-POPIA”** UmThetho woKhuselo loLwazi lobuQu, wesi-4 ka-2013;
11. **“UMmiselo” / “omiselweyo”** I-GNR.757 yama-27 Agasti 2021: Imimiselo enxulumene nokuKhuthazwa koFikelelo kuLwazi, 2021 (IGazethi kaRhulumente eyiNombolo yama-45057); okanye

I-GNR.1383 yowe-14 Disemba 2018: Imimiselo enxulumene noKhuselo loLwazi lobuQu (IGazethi kaRhulumente eyiNombolo yama-42110);

I-GNR.98 kaJanuwari 1962: Imimiselo, ISaziso sikaRhulumente R.98 kwiGazethi kaRhulumente ye-162 yama-26 Januwari 1962;

(njengoko imeko inokufuna njalo)

12. **“Umlawuli”** Umlawuli woLwazi;
13. **“I-SAHRC”** South African Human Rights Commission (iKomishoni yamaLungelo oluNtu yoMzantsi Afrika);
14. **“SARPBAC”** South African Road Passenger Bargaining Council (iBhunga loThethathethwano kubaKhweli abaSebenzisa iNdlela laseMzantsi Afrika);
15. **“IShedyuli”** Ishedyuli yeebhenefithi ezichazwe kwiMithetho;
16. **“ImiThetho/umThetho weNgxowamali”**  
ImiThetho yeNgxowamali kunye nalo naluphi na utshinthso oluvela apho ixesha nexesha; kwaye
17. **“IManyano yabaSebenzi”**  
Ithetha iManyano yabaSebenzi ebhalisiweyo, njengoko kuchaziwe yi-LRA, leyo eliqela le-SARPBAC.

## 2. INTSHAYELELO

1. Le ncwadi iqulunqwe ngokungqinelana namacandelo ele-14 nelama-51 e-PAIA kwaye iza kuxela iimfuneko ze-POPIA.
2. I-PAIA yenza kusebenze icandelo lama-32 loMgaqo-siseko, elibonelela ngokuba wonke umntu unelungelo lofikelelo kulwazi, kwaye kufuneka ifundwe ngokuhlanganyelana ne-POPIA, eyenza kusebenze ilungelo kubucala kwaye equka ilungelo lokhuselo ekusetyenzweni ngolwazi lobuqu okungekho mthethweni. I-PAIA ijolise ekuqaqambiseni ukubaluleka kofikelo kulwazi kuluntu olunedemokrasi ngoku, *phakathi kwezinye izinto*, ukufuna amaqumrhu likarhulumente nawabucala ukuba ayile incwadi echaza iintlobo zeerekhodi anazo, kunye neenkqubo zokuba abanye bafikelele kolo lwazi. I-PAIA ibonelela kananjalo ngemida ethile kwezinye iintlobo zolwazi ekunokufikelelwa kuzo phantsi kweemeko ezohlukeneyo.
3. INgxowamali inako, kwimeko enye ukuthathwa njengequmrhu likarhulumente kwaye kwenye imeko njengequmrhu labucala, ngokuxhomekeke ekubeni irekhodi eliceliweyo linxulumene na nokusetyenziswa kwamagunya, ukusebenza okanye umsebenzi weNgxowamali njengequmrhu likarhulumente okanye labucala.<sup>1</sup>

<sup>1</sup> ICandelo lesi-8 le-PAIA: “Inxenywe esebenzayo xa isenza imisebenzi njengequmrhu likarhulumente okanye labucala.—(1) Ngeenjongo zalo mThetho, iqumrhu likarhulumente ekubhekiselwe kulo kumhlathi (b) (ii) wenkcazo “yequmrhu likarhulumente”

4. Le ncwadi yenziwe yafumaneka ngesiNgesi kubo bonke abo inokuba ngabaceli bolwazi olugcinwe yiNgxowamali, kwaye iinguqulelo eziguqulelwe kwezinye iilwimi ezimbini ezisemthethweni ziza kwenziwa zifumaneke kananjalo ngesicelo. Abaceli banokuqhagamshelana neGosa elinoXanduva loLwazi ngoncedo xa becela iirekhodi kwiNgxowamali ngokwale ncwadi.
5. Le ncwadi iza kuhlaziywa, xa kuyimfuneko, okanye ngokusekelwe kunyaka. Le ncwadi ifikeleleka kwiwebhusayithi ye-SARPBAC ku [www.sarpbac.org.za](http://www.sarpbac.org.za), kunye nakwizakhiwo nomhlaba wazo obhalisiweyo weNgxowamali.

### 3. IPROFAYILI YENGXOWAMALI<sup>2</sup>

1. INgxowamali isekwe njengengxowamali yesicwangciso somhlalaphantsi leyo amalungu arhuma isixa esimiselweyo ibonelela ngeebhenefithi kumaLungu ayo xa ethatha umhlalaphantsi, erhoxa emsebenzini, esweleka okanye ekhubazeka, kunye neemfuno zomngcwabo zosapho.
2. INgxowamali ibhaliswe kuMbhali weNgxowamali zoMhlalaphantsi /phantsi koMlamli weNgxowamali zoMhlalaphantsi nguGunyaziwe oQhuba iCandelo leziMali kwaye ivunywe yiNkonzo yeRhafu yoMzantsi Afrika.
3. IBhodi yeNgxowamali, incediswa liGosa eliyiNtloko, inoxanduva lolawulo lweNgxowamali.
4. INgxowamali liqumrhu elisemthethweni elahlukileyo kwi-SARPBAC kwaye kufuneka ilawulwe ziiTrasti ngokungqinelana nemiThetho yeNgxowamali, i-PFA kunye nayo yonke eminye imithetho ebandakanyekayo.
5. Ngolwazi oluthe vetshe ngeNgxowamali, nceda ujonge iNcwadana yoLwazi yeLungu efumaneka ngeelwimi ezintlanu ezohlukeneyo zoMzantsi Afrika kwiwebhusayithi ye-SARPBAC ku-[www.sarpbac.org.za/retirement-fund/](http://www.sarpbac.org.za/retirement-fund/).

### 4. IINKCUKACHA ZOQHAGAMSHELWANO EZINGUNDOQO ZOFIKELELO KULWAZI <sup>3</sup>

1. I Gosa elinoXanduva loLwazi

<b>I Gosa elinoXanduva loLwazi</b>	NguGary Wilson
<b>Idilesi yeposi ebhalisiweyo yeNgxowamali</b>	PO Box 13238, Mowbray, Cape Town, South Africa, 7705
<b>Idilesi yesitalato ebhalisiweyo yeNgxowamali</b>	Ground Floor, Stone House, Stonefountain Terrace, 95 Klipfontein Road, Rondebosch, Cape Town, South Africa, 7700
<b>Inombolo yomnxeba</b>	021 686 4281 / 081 417 9721

kwicandelo loku-1, okanye icandelo labucala— (a) inokuba liqumrhu likarhulumente okanye iqumrhu labucala ngokunxulumene nerekhodi lelo qumrhu; kwaye (b) kwimeko enye linokuthathwa njengequmrhu likarhulumente kwaye kwenye imeko njengequmrhu labucala, ngokuxhomekeke ekubeni elo rekhodi linxulumene na nokusetyenziswa kwamagunya, ukwenziwa komsebenzi njengequmrhu likarhulumente okanye labucala. (2) Isicelo sofikelelo kwirekhodi eligcinelwe injongo okanye ngokuphathelene nokusetyenziswa kwegunya okanye ukwenziwa komsebenzi — (a) njengequmrhu likarhulumente, kufuneka senziwe ngokwecandelo le-11; okanye (b) njengequmrhu labucala, kufuneka senziwe ngokwecandelo lama-50. (3) Amagatya eeNxenye 1, 2, 4, 5, 6 neye-7 asebenza kwisicelo sofikelelo kwirekhodi elinxulumene namagunya kunye nomsebenzi oqhutywe okanye owenziwe njengequmrhu likarhulumente. (4) Amagatya eeNxenye 1, 3, 4, 5, 6 neye-7 asebenza kwisicelo sofikelelo kwirekhodi elinxulumene namagunya kunye nomsebenzi oqhutywe okanye owenziwe njengequmrhu labucala.”

<sup>2</sup> ICandelo le-14(1)(a)(i) le-PAIA.

<sup>3</sup> ICandelo le-14(1)(a)(ii) le-PAIA; icandelo lama-51(1)(a)(i) le-PAIA.

<b>Inombolo yefeksi</b>	021 685 8048
<b>IDilesi yelmeyile</b>	gary@sarpbac.org.za
<b>Amaqhagamshela ewebhusayithi</b>	www.sarpbac.org.za (iqhagamshela eliya kwiwebhusayithi engundoqo); www.sarpbac.org.za/retirement-fund/ (iqhagamshela eliya kwikhasi leNgxowamali kwiwebhusayithi engundoqo)

2. USekela Gosa onoXanduva loLwazi

<b>USekela Gosa onoXanduva loLwazi</b>	NguNezaam Davids
<b>Idilesi yeposi ebhalisiweyo yeNgxowamali</b>	PO Box 13238, Mowbray, Cape Town, South Africa, 7705
<b>Idilesi yesitalato ebhalisiweyo yeNgxowamali</b>	Ground Floor, Stone House, Stonefountain Terrace, 95 Klipfontein Road, Rondebosch, Cape Town, South Africa, 7700
<b>Inombolo yomnxeba</b>	021 686 4281 / 081 417 9721
<b>Inombolo yefeksi</b>	021 685 8048
<b>IDilesi yelmeyile</b>	<a href="mailto:nezaam@sarpbac.org.za">nezaam@sarpbac.org.za</a>
<b>Amaqhagamshela ewebhusayithi</b>	www.sarpbac.org.za (iqhagamshela eliya kwiwebhusayithi engundoqo); www.sarpbac.org.za/retirement-fund/ (iqhagamshela eliya kwikhasi leNgxowamali kwiwebhusayithi engundoqo)

3. linkcukacha zoqhagamshelwano zeNgxowamali

<b>UNdlunkulu weNgxowamali- EKapa</b>	
Idilesi yesitalato	Ground Floor, Stone House, Stonefountain Terrace, 95 Klipfontein Road, Rondebosch, Cape Town, South Africa, 7700
Idilesi yeposi	PO Box 13238, Mowbray, Cape Town, South Africa, 7705
Inombolo yomnxeba	021 686 4281 / 081 417 9721
Inombolo yefeksi	0866 102 401 / 021 685 8048

5. **ISIKHOKELO SEKOMISHONI YAMALUNGELO OLUNTU KWI-PAIA<sup>4</sup>**

1. Isikhokelo se-SAHRC siqulethe ulwazi njengoko lunokufunwa ngokufanelekileyo ngumntu onqwenela ukusebenzisa naliphi na ilungelo elixelwe kwi-PAIA kwaye kunokufikelelwa kuso kwiwebhusayithi ye-SAHRC.<sup>5</sup>

<b><u>IKomishoni yamaLungelo oluNtu yoMzantsi Afrika:</u></b> <b>IYunithi yomThetho wokuKhuthazwa koFikelelo kuLwazi (Promotion of Access to Information Act) (PAIA)</b> <b>ICandelo loPhando namaXwebhu</b>	
<b>IWebhusayithi</b>	<a href="http://www.sahrc.org.za/www.sahrc.org.co.za">http://www.sahrc.org.za/www.sahrc.org.co.za</a>
<b>IDilesi yelmeyile</b>	PAIA@sahrc.org.za
<b>Idilesi yeposi</b>	Private Bag 2700, Houghton, Jhb., 2041
<b>Inombolo yomnxeba</b>	(+27) 011 877 3600

<sup>4</sup> ICandelo le-14(1)(b)(i) le-PAIA; iCandelo lama-51(1)(b)(i) le-PAIA.

<sup>5</sup> Sihlaziye: Matshi 2022.

<b>Inombolo yefeksi</b>	(+27) 11 403 0625
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- Abaceli bathunyelwa kwesi sikhokelo, esiqulethe ulwazi olunxulumene nokuba umceli angafikelela njani kwiirekhodi ezigcinwe yiNgxowamali ngokwe-PAIA kunye nolwazi ngeenjongo zokusebenzisa amalungelo oMgaqo-siseko.

## 6. ISICELO SOFIKELELO NGOKWE-PAIA<sup>6</sup>

- Isicelo sofikelelo kwiirekhodi ezigcinwe yiNgxowamali kufuneka sisiwe kwiGosa elinoXanduva loLwazi okanye kuSekela Gosa onoXanduva loLwazi kwaye senziwe ngokugcwalisa iFom yesi-2 yeSihlomelo A kwiMimiselo enxulumene ne-PAIA,<sup>7</sup> kunye nangokubhekisele kwintlawulo ngamazinga amiselweyo.
- Ukuququzelela ukusetyenzwa ngesicelo sakho, kufuneka unike iinkcukacha ezoneleyo ukuze iNgxowamali ikwazi ukusebenza ngaso. Ukuba ngaba isicelo senziwa egameni lomnye umntu, umceli kufuneka angenise ubungqina obufanelekileyo bamagunya lawo umceli enza ngawo isicelo. Umceli ofuna ufikelelo kwirekhodi eliqulethe ulwazi lobuqu malunga nomceli akufunwa ukuba ahlawulele imali ehlawulelwa isicelo. Umceli ngamnye ongomnye kufuneka ahlawule imali ehlawulelwa isicelo efunwayo (njengoko inokumisela ixesha nexesha).<sup>8</sup>
- Okulandelayo kuyasebenza kwizicelo, ngaphandle kwakwizicelo zobuqu:
  - Umceli kufunwa ukuba ahlawule imali ehlawulwayo yesicelo emiselweyo ye-R100.00 kwiNgxowamali esebenza njengequmrhu likarhulumente, okanye i-R140.00 kwiNgxowamali esebenza njengequmrhu labucala, phambi kokuba kusetyenzwe ngesicelo; kwaye
  - Iirekhodi zinokugcinwa de ibe imali ehlawulwayo ihlawulwe ngokupheleleyo.
- Imali ehlawulwayo elandelayo ngokunxulumene nezicelo ezithile:<sup>9</sup>

	<b>Imali ehlawulwa kwiqumrhu labucala</b>	<b>Imali ehlawulwa kwiqumrhu likarhulumente</b>
Imali ehlawulelwa isicelo	R140.00	R100.00

<sup>6</sup> ICandelo le-14(1)(b)(ii) le-PAIA; iCandelo lama-51(1)(b)(iv) le-PAIA.

<sup>7</sup> Ummiselo wesi-7 weMimiselo enxulumene ne-PAIA: "Isicelo sofikelelo kulwazi.—(1) Isicelo sofikelelo kwirekhodi esixelwe kwicandelo le-18 (1) okanye lama-53 (1) lomThetho, kufuneka senziwe kwifom engqinelana kakhulu neFom yesi-2 yeSihlomelo A kwiMimiselo, sisiya kwigosa elinoxanduva lolwazi.(2) Igosa elinoxanduva lolwazi kufuneka—(a) lincede umceli ngaso nasiphi isicelo ngokuphathelele nesicelo sofikelelo kulwazi; kwaye (b) ukuba isicelo sofikelelo kwirekhodi senziwa ngomlomo ngenxa yokungafundi okanye ukuba nokukhubazeka komceli, gcwalisa iFom yesi-2 yeSihlomelo A kwiMimiselo egameni lomceli kwaye unike ikopi umceli ngaphaya koko, njengoko kuxeliwe kwicandelo le-18 (3) lomThetho. (3) Imali ehlawulelwa isicelo ngumceli ngamnye ekubhekiselwe kuye kwicandelo lama-22(1) okanye lama-54 (1) lomThetho lichazwe kwinqaku loku-1 leSihlomelo B kwiMimiselo."

ICandelo le-18(1) le-PAIA: "Uhlobo lwezicelo.- (1) Isicelo sofikelelo kufuneka senziwe kwifom emiselweyo siye kwigosa elinoxanduva lolwazi lequmrhu likarhulumente elibandakanyekayo kwidilesi yalo okanye kwinombolo yefeksi okanye kwidilesi ye-imeyile yelectroniki."

ICandelo lama-53(1) le-PAIA: "Uhlobo lwezicelo.- (1) Isicelo sofikelelo kwirekhodi lequmrhu labucala kufuneka senziwe kwifom emiselweyo eya kwiqumrhu labucala elibandakanyekayo kwidilesi yalo, kwinombolo yefeksi okanye kwidilesi ye-imeyile yelectroniki."

<sup>8</sup> ICandelo lama-22(1) le-PAIA: "Imali ezihlawulwayo: (1) Igosa elinoxanduva lolwazi lequmrhu likarhulumente elo senziwe kulo isicelo, kufuneka ngesaziso lifune ukuba umceli, ngaphandle komceli wobuqu, ahlawule imali ehlawulwayo emiselweyo yesicelo (ukuba kukho nayiphi), phambi kokuba kusetyenzwe ngokungaphaya ngesicelo."

ICandelo lama-54(1) le-PAIA: "Imali ezihlawulwayo: (1) Intloko yequmrhu labucala leyo senziwe kuyo isicelo kufuneka ngesaziso ifune ukuba umceli, ngaphandle komceli wobuqu, ahlawule imali ehlawulwayo emiselweyo yesicelo (ukuba kukho nayiphi), phambi kokuba kusetyenzwe ngokungaphaya ngesicelo."

<sup>9</sup> Sihlaziyiwe: Matsi 2022.

Ikopi eshicilelweyo yesayizi yephepha le-A4	Yi-R2.00 ngephepha okanye inxenye yayo ngaphaya koko	I-R1.50 ngephepha okanye inxenye yayo ngaphaya koko
Ifotokopi yesayizi yephepha le-A4	Yi-R2.00 ngephepha okanye inxenye yayo ngaphaya koko	I-R1.50 ngephepha okanye inxenye yayo ngaphaya koko
Ngekopi engohlobo olufundeka kwikhompyutha ekwi: (i) isitifi (siza kunikwa ngumceli) (i) Cwecwe lekhompakthi: <ul style="list-style-type: none"> <li>• Ukuba inikwe ngumceli</li> <li>• Ukuba inikwe umceli</li> </ul>	R40.00  R40.00 R60.00	R40.00  R40.00 R60.00
Ngetranskripshini yemifanekiso ebonwayo yesayizi yephepha le-A4 okanye inxenye yayo ngaphaya koko  Ikopi yemifanekiso ebonwayo	Inkonzo eza kukhutshelwa ngaphandle. Iza kuxhomekeka kwintelekelelo yexabiso evela kumniki nkonzo.	
Ngetranskripshini yerekhodi elimanyelwayo yesayizi yephepha le-A4 okanye inxenye yayo ngaphaya koko	R24.00	R24.00
Ikopi yerekhodi emanyelwayo kwi: (i) Sitifi (siza kunikwa ngumceli) (ii) Cwecwe lekhompakthi: <ul style="list-style-type: none"> <li>• Ukuba inikwe ngumceli</li> <li>• Ukuba inikwe umceli</li> </ul>	R40.00  R40.00 R60.00	R40.00  R40.00 R60.00
Ukukhangela kunye nokulungisa iirekhodi ukuze zixelwe kwiyure nganye okanye kwinxenye yeyure, kukhutshelwa ngaphandle iyure yokuqala, efuneka ngokufanelekileyo kuphando nolungiso olunjalo. Ukuba kungadluli kwiindleko ezipheleleyo zoku:	R145.00  R435.00	R100.00  R300.00
Idiphozithi: Ukuba ukukhangela kudlula iiyure ezi-6	Isinye esithathwini sesixa ngesicelo esibalwe ngokwamanqaku elesi-2 ukuya kwelesi-8.	
Ukuposa, i-imeyile okanye nakuphi okunye ukuhambisa nge-eletroniki	Iindleko ngqo, ukuba kukho naziphi.	

3. Ulwakheko olupheleleyo lwemali ehlawulwayo lufumaneka kananjalo kwiwebhusayithi ye-SAHRC ku-[www.sahrc.org.za](http://www.sahrc.org.za). Ulwakheko lwemali ehlawulwayo olusemthethwnei lwamva luza kusebenza maxa onke.



## 7. INKCAZO YONCEDO OLUFUMANEKAYO<sup>10</sup>

Umfaki sikhaziso, apho kufanelekileyo, uthatha amanyathelo njengoko kunikiwe kumacandelo elama-74 ukuya kwelama-82 e-PAIA ngokunxulumene nesenzo okanye ukusilela ukwenza ngokwe-PAIA. Ukuba ngaba umntu olucelwa ngaye ulwazi unombono wokuba ulwazi kuye kwajongwana nalo ngokuchaseneyo ne-PAIA, umntu olucelwa ngaye ulwazi kufuneka, nakuba kunjalo, aye kwiNgxowamali kuqala ukuze anike iNgxowamali ithuba lokujongana kunye nokusombulula nayiphi na imiba apho kufanelekileyo.

## 8. IMIXHOLO KUNYE NEENDIDI ZEEREKHODI EZIGCINWE YINGXOWAMALI<sup>11</sup> NGOKUNXULUMENE NABANTU OLUCELWA NGABO ULWAZI<sup>12</sup>

1. Irekhodi ezigcinwe yiNgxowamali ngokunxulumene nabantu olucelwa ngabo ulwazi ziquka, kodwa zingamiselwanga mda kwezilandelayo kwaye kufuneka zicelwe ngokusesikweni ngokusebenzisa inkqubo yesicelo equlethwe kwi-PAIA.
2. Kurekhodiwe ukuba zonke iirekhodi ezigcinwe yiNgxowamali ezingaboniswa kwiwebhusayithi ye-SARPBAC, ziza kwenziwa zifumaneke kuphela kumxholo womceli kumagatya e-PAIA nawe-POPIA. La maxwebhu anokutshintsha okanye ahlaziywe ixesha nexesha.

<b>Imixholo leyo iNgxowamali igcine iirekhodi zayo</b>	<b>Iindidi zeerekhodi ezigcinweyo kumxholo ngamnye kunye nokunxulumene nabantu olucelwa ngabo ulwazi</b>
<b>Iirekhodi zolawulo</b>	<ul style="list-style-type: none"> <li>• ImiThetho yeNgxowamali</li> <li>• Njengoko kufunwa ngumthetho okanye ngenye indlela.</li> </ul>
<b>Iirekhodi zolawulo</b>	<ul style="list-style-type: none"> <li>• Uluhlu olubanzi lolwazi olunxulumene neBhodi yeeTrasti, usihlalo, usekela sihlalo, iGosa eliyiNtloko, uMlawuli, uMbhalisi, uMthelekeleli (umthelekeleli maxabiso ovunywe njengomthelekeleli nguMbhalisi), uMphicothi-ncwadi, kunye nolunye ulwazi ukuze iNgxowamali yenze izibophelelo zayo, ezinokuquka: amagama, ulwazi loqhagamshelwano, iinombolo ze-ID, ubumi, umsebenzi, iziqinisekiso, njl.njl.</li> <li>• Uluhlu olubanzi lwedatha yamaLungu yeNgxowamali ukuba irekhode imirhumo kwaye isebenze ngeebhenefithi ezihlawulwayo, olunokuquka: ulwazi jikelele loqhagamshelwano, amagama, inombolo ye-ID, umhla wokuzalwa, amanani amalungu, amanani abasebenzi, isini, umhla wenkonzo etsalelwa umhlalaphantsi, kunye nomhla wokuthatha umhlalaphantsi oqhelekileyo, udidi lobulungu, ulwazi ngomvuzo otsalelwa umhlalaphantsi, ulwazi lomvuzo womngcipheko, iindleko kulwazi lwenkampani, ikhredithi yengxowamali, ukhetho lwemirhumo, ukhetho lotyalomali, abaxhomekeki kunye nabaxhamli abonyuliweyo, idilesi yendawo yokusebenza, kunye nolwazi lokutshintshwa lwangaphambili njl. njl.</li> <li>• Ulwazi olunxulumene namalungu ogcino eNgxowamali, olunokuquka: ulwazi jikelele loqhagamshelwano, amagama,</li> </ul>

<sup>10</sup> ICandelo le-14(1)(a)(iii) le-PAIA.

<sup>11</sup> ICandelo le-14(1)(b)(ii) le-PAIA; icandelo lama-51(1)(b)(iv).

<sup>12</sup> ICandelo le-14(1)(c)(ii) le-PAIA; icandelo lama-51(1)(c)(ii) le-PAIA.

	<p>inombolo ye-ID, umhla wokuzalwa, amanani amalungu angaphambili, amanani abasebenzi bangaphambili, isini, umhla wenkonzo etsalelwa umhlalaphantsi, kunye nomhla wokuthatha umhlalaphantsi oqhelekileyo, udidi lobulungu, iKhredithi yeNgxowamali, ukhetho lotyalomali, abaxhomekeki kunye nabaxhamli abonyuliweyo, idilesi yendawo yokusebenza (ukuba ikhona), kunye nolwazi lokutshintshwa lwangaphambili.</p> <ul style="list-style-type: none"> <li>• Ulwazi olunxulumene kubomi kunye nabantu abaphilayo abafumana iintlawulo ezenziwayo emntwini nyaka ngamnye, olunokuquka: ulwazi loqhagamshelwano jikelele, amagama, inombolo ye-ID, umhla wokuzalwa, amanani amalungu angaphambili, amanani abasebenzi bangaphambili, isini, umhla wenkonzo etsalelwa umhlalaphantsi, kunye nomhla ngqo wokuthatha umhlalaphantsi, umhla wokuzalwa womlingane ofanelekileyo, ubuncinane bethuba elo isixa semali esihlawulwa ubomi kumntu ngonyaka siza kuhlawulwa ngawo, ipesenti yomhlalaphantsi womlingane etsalelwa umhlalaphantsi ehlawulwa xa kusweleke umntu odla umhlalaphantsi kwaye apho kwenzekayo imihla yokuzalwa yabantwana, udidi lobulungu, iKhredithi yeNgxowamali esetyenziselwa ukukhusela imali ehlawulwa umntu ngonyaka kunye/okanye yokuphila, iinkcukacha zomhlalaphantsi zamathuba athile, ubuncinane bethuba elo intlawulo ehlawulwa umntu ngonyaka iza kuhlawulwa ngalo, ipesenti yomhlalaphantsi womlingane ehlawulwa xa kusweleke lowo udla umhlalaphantsi, ukhetho lotyalomali (imali ehlawulwa umntu ngonyaka ophilayo kuphela) kunye nabaxhomekeki kunye nabaxhamli (imali ehlawulwa umntu ngonyaka ophilayo kuphela).</li> <li>• Ulwazi olunxulumene nabaxhamli, olunokuquka: ulwazi loqhagamshelwano jikelele lwalowo ubesakuba lilungu leNgxowamali amagama, inombolo ye-ID, umhla wokuzalwa, amanani amalungu angaphambili, amanani abasebenzi bangaphambili, isini, umhla wenkonzo etsalelwa umhlalaphantsi kunye nomhla wokuphuma, udidi lobulungu, isixa sebhenefithi, ukhetho lotyalomali olwenziwe ngaphambili, abaxhomekeki kunye nabaxhamli abonyuliweyo, kunye nolwazi lokutshintshwa lwangaphambili, kwaye kwimeko yabaxhomekeki kunye nabaxhamli abonyuliweyo (abanokuba ngabantwana), ulwazi loqhagamshelwano, uhlobo lobudlelwane kulowo ubesakuba lilungu, kunye nalo naluphi na olunye ulwazi olunjalo lokunceda ngokwenziwa kwezigqibo njengoko kufunwa liCandelo lama-37C lomThetho weNgxowamali zoMhlalaphantsi (umzkl. amagama, inombolo ze-ID, imihla yokuzalwa, inqanaba loxhomekeko, isimo sempilo nesezimali, njl. njl.)</li> <li>• Ulwazi olunxulumene nabo babesakuba ngamalungu ngokuphathelene nolwazi lwezembali njengoko kuchaziwe kwiindidi ezingentla.</li> <li>• Ulwazi olunxulumene nabasebenzi abathatha inxaxheba, olunokuquka: iinkcukacha zenkampani, abantu abanoxanduva, izivumelwano zekontraki, ulwazi</li> </ul>
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	<p>loqhagamshelwano, okanye naluphi na olunye ulwazi olunjalo njengoko kufunwa ekugqityweni ngempumelelo kwemisebenzi ekuvunyelwene ngayo kwiNgxowamali.</p> <ul style="list-style-type: none"> <li>• Ulwazi olunxulumene nabaniki zinkonzo, olunokuquka: iinkcukacha zenkampani, abantu abanoxanduva, izivumelwano zekontraki, ulwazi loqhagamshelwano, okanye naluphi na olunye ulwazi olunjalo njengoko kufunwa ekugqityweni ngempumelelo kwemisebenzi ekuvunyelwene ngayo kwiNgxowamali.</li> </ul>
<b>IiRekhodi zoLawulo lweziMali zeNgxowamali</b>	<ul style="list-style-type: none"> <li>• Iziteyitimenti zemali</li> <li>• Iingxelo zentelekelelo yamaxabiso</li> <li>• Iinkcukacha zotalomali</li> </ul>
<b>Okuntlobontlobo</b>	<ul style="list-style-type: none"> <li>• Iirejista zeeTrasti, iiajenda, iincwadi zemizuzu, iikontraki zotalomali nezeinshorensi, ezinye iikontraki zabaniki nkonzo, iziteyitimenti neengxelo zotalomali, imbalelwano enxulumene nomsebenzi weNgxowamali.</li> <li>• Isiqulatho sewebhusayithi</li> <li>• Olunye unxibelelwano oluthunyelwe kumalungu eNgxowamali.</li> </ul>

3. Nangona iNgxowamali yenze konke okusemandleni ayo ukunika uluhlu lweerekhodi ezigcinileyo, kunokwenzeka ukuba aluphelelanga olu luhlu. Ukuba umceli ukholwa ukuba likhona elo rekhodi, umceli kufuneka axelele iGosa elinoXanduva loLwazi lona eliza kukuthathela ingqalelo oko kwaye lenze uhlolo ngokunxulumene nesicelo esinjalo.
4. Itheyibhile engentla yemixholo/iindidi zeerekhodi ayithethi ukuba isicelo sofikelelo kwiirekhodi ezinjalo siza kufezekiswa okanye kudale ilungelo elekontraki)kwiirekhodi ezinjalo. Zonke izicelo zofikelelo ziza kuhlolwa ngokusekelwe kwimeko nemeko ngokungqinelana namagatya e-PAIA.

## 9. UKUFUMANEKA NGAPHANDLE KWESICELO KWEEREKHODI EZITHILE

1. Iirekhodi ezilandelayo ezigcinwe yiNgxowamali zifumaneka ngaphandle kwesicelo kwiwebhusayithi ye-SARPAC, kwaye kwiimeko ezithile kundlunkulu obhalisiweyo weNgxowamali ngexa leeyure eziqhelekileyo zokusebenza, ukuba kuceliwe ngesaziso. La maxwebhu anokutshintsha okanye ahlaziywe ixesha nexesha.

Udidi	UHlobo loXwebhu
<b>Ulwazi oluphatelene neNgxowamali</b>	Ulwazi loqhagamshelwano lweNgxowamali
	INcwadana yoLwazi yeLungu leNgxowamali

## 10. IINKONZO EZIFUMANEKA KULUNTU EZIVELA KWINGXOWAMALI KUNYE NOKUBA ULUFUMANA NJANI UFIKELELO KWEZO NCONZO <sup>13</sup>

1. Iinkonzo ezinikwe yiNgxowamali zidityaniswe ngokungenakuconjululwa kumagunya nemisebenzi yeBhodi kunye neyeNgxowamali njengoko kumiselwe kwimiThetho

<sup>13</sup> ICandelo le-14(1)(b)(iv) le-PAIA.

yeNgxowamali kwaye ifumaneka ngakumbi kubantu abawela kwi-SARPBAC kunye nesikowupu sayo esibhalisiweyo.

2. linkonzo ezinikwa yiNgxowamali zinxulumene, *phakathi kwezinye izinto*, kwintlawulo yemirhumo, ulawulo lweNgxowamali, uqwalaselo kwakhona lonyaka, ucalulo mali lweNgxowamali, ukuthotyelwa komthetho nerhafu, kunye nolawulo lweebhenefithi (amabango okurhoxa emsebenzini, awokuthatha umhlalaphantsi nawokusweleka).

## 11. UKUBANDAKANYEKA KOLUNTU OKUNXULUMENE NENGXOWAMALI<sup>14</sup>

Ukusetyenziswa kamagunya eNgxowamali kunye nokwenziwa kwemisebenzi yayo kunye nokubandakanyeka koluntu ngokuphathelene noko kulawulwa yimiThetho yeNgxowamali.

## 12. UMTHETHO LOWO ZIGCINWE NGAWO IIREKHODI<sup>15</sup>

1. INgxowamali inokugcina iirekhodi ezinxulumene nezi, *phakathi kwezinye*, imithetho elandelayo:
  - 1.1. UmThetho weeNgxowamali zoMhlalaphantsi, wama-24 ka-1956
  - 1.2. UmThetho wePropati yeTrasti, wama-57 ka-1988
  - 1.3. UmThetho weInshorensi yeXesha eliDe, wama-52 ka-1998
  - 1.4. UmThetho weeNkonzo zokuCebisa nokuLamla kwezeziMali, wama-37 ka-2002
  - 1.5. UmThetho weRhafu yeNgeniso, wama-58 ka-1962
  - 1.6. UmThetho wokungaKwazi ukuHlawula amaTyala oyiNombolo yama-24 ka-1936
  - 1.7. UmThetho weKhredithi weSizwe oyiNombolo yama-34 ka-2005
  - 1.8. UmThetho weRhafu yeNtengo, wama-89 ka-1991
  - 1.9. UmThetho woLawulo lweMpahla, wama-66 ka-1965
  - 1.10. UmThetho woQhawulo Mtshato, wama-70 ka-1979
  - 1.11. UmThetho weSondlo, wama-99 ka-1998
  - 1.12. UmThetho wobuDlelwane bezabaSebenzi oyiNombolo yama-66 ka-1995
  - 1.13. UmThetho weeMeko ezisiSiseko zeNgqesho, wama-75 ka-1997
  - 1.14. UmThetho wokuXhotyiswa kwabo babeVinjwe amaThuba ngaPhambili bamNyama oyiNombolo yama-53 ka-2003
  - 1.15. UmThetho weMpilo noKhuseleko eMsebenzini, wama-85 ka-1993
  - 1.16. UmThetho weMbuyekezo yokweNzakala neziGulo eziFumaneke eMsebenzini, we-130 ka-1993
  - 1.17. UmThetho weInshorensi yokungaPhangeli, wama-63 ka-2001
  - 1.18. UmThetho weMirhumo yeInshorensi yokungaPhangeli oyiNombolo yesi-4 ka-2002
  - 1.19. UmThetho wobuNgqina weeNkqubo zeNkundla, wama-25 ka-1965
  - 1.20. UmThetho woManyano oluQondwayo ngokusemThethweni, we-17 ka-2006
  - 1.21. UmThetho weeNkampani, wama-71 ka-2008
  - 1.22. UMgaqo-siseko weRiphabliki yoMzantsi Afrika, 1996
  - 1.23. UmThetho woKhuselo lwabaThengi, wama-68 ka-2008

<sup>14</sup> ICandelo le-14(1)(b)(v) le-PAIA.

<sup>15</sup> ICandelo lama-51(1)(b)(iii) le-PAIA.

- 1.24. UmThetho weLungelo loMenzi, wama-98 ka-1978
  - 1.25. UmThetho weNkqubo yoLwaphulomthetho oyiNombolo yama-51 ka-1977
  - 1.26. UmThetho weRhafu yeMpahla eNgeniswa eLizweni, wama-91 ka-1964
  - 1.27. UmThetho woNxibelelwano noRhwebo nge-Eletroniki oyiNombolo yama-25 ka-2002 nemimiselo ngaphaya koko
  - 1.28. UmThetho woLingano kwiNgqesho, wama-55 ka-1998
  - 1.29. UmThetho weeNkonzo zokuCebisa nozokuLamla kwezeziMali, wama-37 ka-2002
  - 1.30. UmThetho weeNkonzo zokuCebisa nokuLamla kwezeziMali oyiNombolo yama-52 ka- 2001 (I-FAIS)
  - 1.31. UmThetho wamaZiko eziMali (UKhuselo lweeNgxowamali, wama-28 ka-2001
  - 1.32. UmThetho weZiko lokuQokelela uLwazi ngeMicimbi yezeMali oyiNombolo yama-38 ka-2001
  - 1.33. UmThetho weeMarike zeziMali, oyiNombolo ye-19 ka-2012
  - 1.34. IKhowudi yeCandelo leziMali
  - 1.35. UmThetho wokuThobela iRhafu kwiAkhawunti yangaPhandle ka-2009
  - 1.36. UmThetho oTshintsiweyo wokuKhuthazwa koLwazi, wama-54 ka-2002
  - 1.37. UThintelo loLwaphulo mthetho oluQuquzeleweyo, ka-1998 (POCA)
  - 1.38. UmThetho wokuKhuthazwa koFikelelo kuLwazi oyiNombolo yesi-2 ka-2000 (PAIA)
  - 1.39. UmThetho wokuKhuthazwa koLawulo olunobuLungisa, wesi-3 ka-2000
  - 1.40. UmThetho wokuKhuthazwa koLingano nokuThintelwa koCalulo olungaFanelekanga, wesi-4 ka-2000
  - 1.41. UmThetho wokuXela okuKhuselweyo oyiNombolo yama-26 ka-2000
  - 1.42. UmThetho wokuKhusela ekuXhatshazweni, ka-2011
  - 1.43. UmThetho woKhuselo loLwazi lobuQu, wesi-4 ka-2013 kunye nemimiselo.
  - 1.44. ULawulo wokuNqanda uNxibelelwano kunye neGatya loNxibelelwano
  - 1.45. UmThetho woLwazi oluNxulumeneyo yiNombolo yama-70 ka-2002 (RICA) kunye nemimiselo elapho
  - 1.46. UmThetho weeNkonzo zeziBambiso oyiNombolo yama-36 ka-2004
  - 1.47. UmThetho woPhuhliso lwezaKhono oyiNombolo yama-97 ka-1998
  - 1.48. UmThetho woThintelo nokuLwa iMisebenzi yoRhwaphilizo oyiNombolo ye-12 ka-2004
  - 1.49. ULawulo wokuNqanda uNxibelelwano kunye namaGatya oNxibelelwano
  - 1.50. UmThetho woRhafiso lweziBambiso, wama-25 ka-2007
  - 1.51. UmThetho woLawulo lweRhafu eRhafiswa kwiziBambiso, wama-26 ka-2007
  - 1.52. UmThetho weRhafu eRhafiswa kwiMpahla wama-40 ka-1949
  - 1.53. UmThetho woLawulo lweMveliso yeCuba oyiNombolo yama-83 ka-1993
  - 1.54. UmThetho weeMpawu, we-194 ka-1994
2. Olu luhlu aluphelelanga.