

# SUN DEFENDER



## Understand your South African payslip

By SCORPION LEGAL

Your payslip is one of the most important documents when it comes to working in South Africa, as it is written proof of your employment and shows you how the money you take home is calculated. Not all payslips look the same, but they should all have a number of basic items listed that you need to understand. Scorpion explains some common terms that you would find on your payslip to help you better understand the amount you take home at the end of each month.

### Deductions

There are three types of deductions –

1. Compulsory deductions. Not optional, compulsory. This includes your tax (also called PAYE) deduction, UIF contributions and any court order, garnishee order or arbitration award. It could also include union subscriptions if these are part of a collective agreement for your industry.

2. Benefit deductions. Could be voluntary or compulsory. This includes company benefits like pension, medical aid, life cover and income protector. These are usually voluntary, but can sometimes be compulsory depending on your employer's policy.

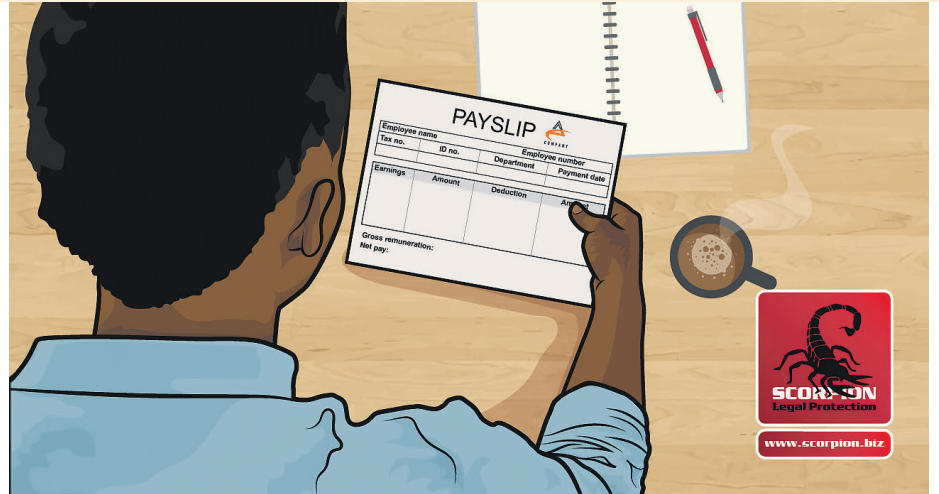
3. Voluntary deductions. This includes staff loans, donations to charities, gym fees and, in some cases, union fees. It is important to note that voluntary deductions may not exceed 25% of your gross pay.

### Basic pay

This is the rate of payment agreed upon between you and your employer. It does not include bonuses or overtime.

### Cost to company (CTC)

This is the total salary package of the employee including all benefits. This is your pre-tax amount, it is not what you actually take home.



### Gross pay

This is the amount that you actually earn before any deductions.

### Net pay

Commonly called your "take home salary". This is the amount paid to you after all deductions, ie what is actually paid into your account.

### PAYE

This stands for "Pay-As-You-Earn", which is the income tax that is deducted from your pay. Below are taxable components found on your payslip:

- Taxable earnings - refers to the taxable income that an individual receives i.e.

your salary.

- Taxable perks - refers to your total salary package and includes all employee benefits.

### UIF

This is your contribution to the Unemployment Insurance Fund (UIF) paid by your employer every month. All employees, as well as their employers, are liable for these contributions. Understanding your payslip is the first step to your financial freedom. \* This is only basic legal advice and cannot be relied on solely. This is not financial advice. Information is correct at the time of being sent to publishing.

## MUNICIPAL DEMARCATION BOARD

### NOTICE IN TERMS OF SECTION 26 OF THE LOCAL GOVERNMENT: MUNICIPAL DEMARCATION ACT, 1998 (NORTHERN CAPE)



Notice is hereby given in terms of section 26 of the Local Government: Municipal Demarcation Act, 1998 (Act No. 27 of 1998) of the intention of the Municipal Demarcation Board to re-determine the boundaries of the municipalities listed in the second column of the Schedule.

Members of the public are invited to submit written representations to: registry@demarcation.org.za, or faxed to 012 3422480, or posted to Private Bag X123, Centurion, 0046 or hand delivered to Eco Origins Office Park, Block C1, 349 Witch-Hazel Avenue, Highveld, 0157. The views and representations must be addressed for the attention of the Chairperson of the MDB.

• All representations and views must reach the office within 30 calendar days (weekends included) of the publication date of this

notice. No submissions will be accepted after 16:30pm on the closing date.

• Submissions sent to any other email address or fax line will not be considered.

Written representations and views must be based on the criteria provided for in Sections 24 and 25 of the Demarcation Act and must include the Names and contact details of the person or organisation making representations. The relevant reference number (DEM Number.) must please be used in any correspondence with the MDB.

A map for each DEM Number can be downloaded from the MDB's web-site (www.demarcation.org.za), or on request from the MDB by sending an email to daniel@demarcation.org.za or by calling Smiso at 087 150 4434 for more information on how to acquire maps.

Where there may be a discrepancy between the information on the map and the information on the notice, the information on the map prevails.

The publication of this notice does not mean that the municipal boundary has been redetermined, it is merely the MDB's intention to review the boundary.

The MDB respects your right to privacy and therefore aim to ensure that we comply with the legal requirement of the Protection of Personal Information Act (POPIA) which regulates the manner in which we collect, process, store, share and destroy any personal information which you have provided to us. In this regard, your personal details are only for use by the MDB for the municipal boundary re-determination process.

DEM NUMBER	DESCRIPTION
DEM8500	Proposed redetermination of the municipal boundaries of Kgatelopele Local Municipality (NC086), ZF Mgcawu District Municipality (DC08) and John Taolo Gaetsewe District Municipalities (DC45) by excluding Kgatelopele Local Municipality (NC086) from the municipal area of ZF Mgcawu District Municipality (DC08), and by including it into the municipal area of John Taolo Gaetsewe District Municipality (DC45).
DEM8501	Proposed redetermination of the municipal boundaries of Tsantsabane Local Municipality (NC085), ZF Mgcawu District Municipality (DC08), Gamagara Local Municipality (NC453) and John Taolo Gaetsewe District Municipality (DC45) by excluding farms MAREMANE NATIVE RESERVE 678, MOROKWA 672, KADGAME 558, HELPEBIETJIE 738, MOKANING 560, MACARTHY 559, JENKINS 562, LOHATLHA 673, LOMOTENG 669, HILLIARD 664, MAKGANYENE 667, METSEATSIDIDI 666 KURUMAN, MAPEDI 653, LUCKNOW 652, MAMAGHODI 654, UYS 663, DIKEPENG 661, DIKEPENG 661, TOMKINS 657, GASTON 650 and CROSSLEY 660 from the municipal areas of Tsantsabane Local Municipality (NC085) and ZF Mgcawu District Municipality (DC08), and by including them into the municipal areas of Gamagara Local Municipality (NC453) and John Taolo Gaetsewe District Municipality (DC45).
DEM8502	Proposed redetermination of the municipal boundaries of Tsantsabane Local Municipality (NC085), ZF Mgcawu District Municipality (DC08), Gamagara Local Municipality (NC453) and John Taolo Gaetsewe District Municipality (DC45) by excluding farms GALEWIS 535, FARM 789, O DONOGHUE 577, SEARLE 579, INGLESBY 580, FULLER 578, LANGKLOOF 582, Farm 699, FAANSHOOP 585, SCHAAPKLOOF 584, VUILNEK 631, MOOIPLAATS 630, ELLIES RUST 647, MAKALA 646, COMMISSIE 649 and JOHNSON 648 from the municipal areas of Tsantsabane Local Municipality (NC085) and ZF Mgcawu District Municipality (DC08), and by including them into the municipal areas of Gamagara Local Municipality (NC453) and John Taolo Gaetsewe District Municipality (DC45).
DEM8503	Proposed redetermination of the municipal boundaries of Siyancuma Local Municipality (NC078) and Thembelihle Local Municipality (NC076) by excluding Witput Hotel (the Grange) voting district from the municipal area of Siyancuma Local Municipality (NC078), and by including it into the municipal area of Thembelihle Local Municipality (NC076).
DEM8504	Proposed redetermination of the municipal boundaries of Siyancuma Local Municipality (NC078), Pixley Ka Seme District Municipality (DC07), !Kheis Local Municipality (NC084) and ZF Mgcawu District Municipality (DC08) by excluding Tsebe Primary School voting district from the municipal areas of Siyancuma Local Municipality (NC078) and Pixley Ka Seme District Municipality (DC07), and by including it into the municipal areas of !Kheis Local Municipality (NC084) and ZF Mgcawu District Municipality (DC08).
DEM8505	Proposed redetermination of the municipal boundaries of Sol Plaatje Local Municipality (NC091), Frances Baard District Municipality (DC09), Siyancuma Local Municipality (NC078) and Pixley Ka Seme District Municipality (DC07), by excluding Rietfontein Navorsingstasie voting district from the municipal areas of Siyancuma Local Municipality (NC078) and Pixley Ka Seme District Municipality (DC07), and by including it into the municipal areas of Sol Plaatje Local Municipality (NC091) and Frances Baard District Municipality (DC09).
DEM8506	Proposed redetermination of the municipal boundaries of Tsantsabane Local Municipality (NC085), ZF Mgcawu District Municipality (DC08) and John Taolo Gaetsewe District Municipalities (DC45) by excluding Tsantsabane Local Municipality (NC085) from the municipal area of ZF Mgcawu District Municipality (DC08), and by including it into the municipal area of John Taolo Gaetsewe District Municipality (DC45).