GEHS

Government Employees Housing Scheme

Siyakwamkela ekhaya

IBANBISENE NE

SA Home Loans

SENZE IKHAYA YABA LULONDOLOZO MALI OLUPHUCUKILEYO

Ukuba nekhaya elithi wena lolona londolozo mali lukhulu ongalwenza – yaye okona kubaluleke kakhulu – lulondolozo mali olusemgangathweni ongalwenzela ukhuseleko nolonwabo losapho lwakho.

i-DPSA, i-GEPF ne PIC zisebenze ngobambiswano ne SA Home Loans ukuveza amathuba emboleko mali yezindlu nge GEHS, okuya kunika ithuba kumalungu avumelekayo ukuba abenamakhaya athi wona.

I-SA HOME LOANS IKUNIKA IMPATHONTLE EYODWA

I-SA Home Loans, iyakukunika inkonzo yengcungcu kuba kaloku e-SA Home Loans bazenza ngokwahlukileyo izinto.

- i-SA Home Loans ayiyobhanki. Yaye kananjalo ayingobasunguli be-mortgage. Bona bazingcaphephe kwimali mboleko yezindlu yaye babolekisa ngemali yemali mboleko yezindlu njengebhanki.

- Bona bakhupha KUPHELA imali yokuthenga ikhaya. Ngoko ke bona bajolise kwinto enye ngobuchule nemveliso zabo ezisemgangathweni, inkonzo nobungcaphephe.

- Bayazingca ngenkonzo abayinika abaxhasi babo, yaye bavotelwe njengee “Ngcaphephe Kwimali Mboleko Yamakhaya” kuphandozimvo kumaziko onxibelelwano kwilizwe jikelele. Abacebisi babo abanobubele baqinisekisa ukuba bayaziqonda iimeko ezijongene nawe buqu, bancedisane nawe ukugcwalisa isicelo sakho bakuxhase kuyo yonke le nkqubo. Bakugcina unolwazi ngenkqubela kwimali mboleko yakho yekhaya, bakuchazele yonke into, bayenze lenkqubo ibeyelula neyonwabisayo.

Ukuba njengangoku unayo i-bond kwikhaya lakho, qiniseka ukuba uyathetha ne SA Home Loans uzibonele ukonga ongakuzuza ngokutshintshela kuthi i-bond yakho. Ukuba usengqeshweni okanye usacinga ngokuzithengela ikhaya elitsha elithi wena, umcebisi wase SA Home Loans angakuncedisa ukubala ukuba yintoni ekulungeleyo, ze akukhokele kwinkqubo yokuthenga ikhaya.

Sinemincili ngokufumana ugxa wethu oyakuncedisana namalungu ethu ukuba kubelula ukuzifumanela ikhaya nge GEHS, encedisana nawe ukuba ulondolozele ingomso lakho.

UYIPHATHELWA YI

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IBANBISENE NE

SA Home Loans

AMAXWEBHU AFUNEKAYO

Umcebisi wakho wakwa SA Home Loans uyakukuncedisa ukusuka ekuqaleni, kodwa nazi izinto eziya kufuneka kuwe ukuze isicelo sakho semali mboleko yekhaya siqulunqwe. Xa kukho amaxwebhu angekhoyo oko kwakudala ukulibaziseka – ngoko mawabesesandleni phambi kokufaka isicelo ukuze yonke into ikhawuleze.

Ukhumbule umcebisi usoloko ekhona ukukuncedisa xa ngaba kukho ongakuqondiyo.

- Ii-Payslip zenyanga ezintathu ezigqithileyo
- Ikopi Yesazisi
- Ikopi Yesatifikeyiti Somtshato kunye/okanye i-Antenuptial Contract
- Ikopi ye-Offer to Purchase Agreement*
- Iziteyitimenti zeenyanga ezi 3 Zebhanki Zakho Buqu
- Kwabo bamkela nge Komishini: ubungqina beenyanga ezi 3 ezigqithileyo Bomvuzo Wekomishini

UKUBA ISICELO SAKHO USIFAKA ‘NGOMDIBANISO WENGENISO’, UMNTU NGAMNYE OXHASA LE NGENISO KWAKUFUNEKA AFAKE LAMAXWEBHU.

*Phawula: Ukuba UTSHINTSHA i-bond ukusuka kwiziko lezezimali ekulo ngoku uyisa kwi SA Home Loans, akufuneki ufake ikopi yesivumelwano se-offer to purchase, kodwa sizakufuna i-Bond Statements zeenyanga ezi 3 ezigqithileyo kunye nephepha lakamva nje lakho le Rates & Utilities.

I-SA Home Loans inikezela nge-GEHS Housing Access Loan, engasetyenziselwa ukuthenga, ukwakha okanye ukulungisa ikhaya elikumhlaba ongenayo i-title deed. Ukufumana ulwazi oluthe vetshe, tsalela ku-0860 4444 17 okanye uthumele i-imeyile ku-HousingAccess@sahomeloans.com

ISIKHOKELO SENYATHELO NGALINYE KWIMALI MBOLEKO YEKHAYA

1. FUMANISA UKUBA YIMALINI ONGAFIKELELA KUYO

Phambi kokuba uqalise ngale nkqubo, qiniseka ukuba unolwazi lokuba yimalini ongafikelela kuyo. Bonisana nomcebisi okanye usebenzise i-home loan calculator kwi internet kwa www.sahomeloans.com ukukhangela ukuba yi bond yamalini ongayifumana ngokuxhomekeke kumvuzo wakho okanye ingeniso edibeneyo.

2. FAKA ISICELO SEMALI MBOLEKO YEKHAYA

Emva kokutyikitya i-offer to purchase kwelo khaya ufuna ukulithenga, kuza kufuneka ufake isicelo esamkelekileyo kwi SA Home Loans. Oku ungakwenza nange internet kwa www.sahomeloans.com okanye utsalele i-Contact Centre kwa 0860 2 4 6 8 10. Kungenjalo, ungadibana nomcebisi oyakuza kuwe nibonisane – uqhagamshelane nesebe elikufuphi kuwe ngokukhangela kuluhlu lwamasebe phaya ku-Contacts. Yinkqubo elula kakhulu engenzimanga – yaye umcebisi uyakukukhokela ngovuyo kulenkqubo xa ungaqinisekanga.

3. QOKELELA ONKE AMAXWEBHU AFUNEKAYO

Yeyona nkalo ibaluleke kakhulu lena kule nkqubo kwelakho icala. Sikunikile uludwe lwamaxwebhu ayakufuneka ukukhapha isicelo sakho. Xa uqala ngokufumana onke amaxwebhu achanekileyo kwangaphambili kwakuyikhawulezisa lenkqubo. Xa umcebisi wakho sele eyifumene yonke into, konke okushiyekileyo kwakugqityezelwa ngabo. Abanakuqhubela phambili ngaphandle kwamaxwebhu angawo!

4. UKWAMKELWA KWESICELO SESIKWELETI

Iqela lethu eliqulunqa izikweliti ngoku lizakuzalisa umqulu woqulunqo lokubolekisa, lisebenzisa amaxwebhu akhoyo kananjalo nengcaciso efumaneke kwi-credit bureau ngokunxulumene nesimo sezikweliti onazo njengangoku. Ukuba konke oku kulungile, uyakufumana isaziso esikwazisa ngokwamkelwa kwesicelo sakho se-bond. Oku kwamkelwa kuxhomekeke ekugqityweni kokunikwa kwexabiso lendlu. Xa ngaba kukho ingxaki, umcebisi uyakunxibelelana nawe nibonisane ngesisombululo esingenziwa.

5. UKUNIKA IXABISO LENDLU LEYO

i-SA Home Loans iyakwenza idinga nengcali kwabo banika amaxabiso ezindlu ukuba iqwalasele inike ixabiso lalondlu unqwenela ukuyithenga. Bayakuthethana nomnini wayo, umphuhlisi wezolwakhiwo okanye i-arhente yezezindlu ukuba yenze lamalungiselelo. Qwalasela ke ukuba oku kunikwa kwexabiso akuquki ukukhangela iingxaki nomonakalo okhoyo kwelo khaya – njengeentanda okanye uphahla oluvuzayo – olo luxanduva lwakho.

6. UKUTYIKITYA INCWADI YOKWAMKELA - LETTER OF ACCEPTANCE (LOA)

Xa isikweleti sakho sisamkeleka yaye nendlu seyinikiwe ixabiso kwagqitywa, isindululo semali mboleko yekhaya esibizwa i-'Letter of Acceptance' sakukhutshwa. Apha kudweliswe zonke iindleko, umyinge wenzala, izavenge zenyanga eziqikelelwayo kunye nenye ingcaciso ebalulekileyo ekufuneka uyiqwalasele ze utyikitye. Umcebisi wakho uyakukucacisela ngazo zonke ezi ndleko kunye neenkcukacha.

7. EZAMAGQWETHA - CONVEYANCING

Ngoku ke kungena umba wezomthetho! Igqwetha (kuluhlu lwethu likazwelonke) lakuvelisa onke amaxwebhu afunekayo okubhalisa i-bond ze lenze idinga nawe lokuba uwatyikitye. Yenza amalungiselelo akhawulezayo okuba utyikitye kwakamsinya xa kuqhagamshelenwe nawe, ukuze kungabikho kulibaziseka. Igqwetha lakuwaphicotha nawe onke lamaxwebhu ngokucacileyo.

8. I-BOND PROTECTION PLAN

Ukuthenga ikhaya lulondolozo mali olukhulu ongalwenza ebomini bakho. Sine Bond Protection Plan ekunika ukuphumla engqondweni, ngolwazi lokuba wena nosapho lwakho nakukhuseleka xa kungavela ukubhubha okanye ukukhubazeka okungalindelekanga. Umcebisi uyakuqhagamshelana nawe akunike zonke iinkcukacha nezikhokelo zokuthatha lekhava ibaluleke kangaka.

9. UKUFAKWA KWAMAXWEBHU OBHALISO

Emva kokutyikitya onke amaxwebhu, igqwetha lakufaka i-bond yakho uba ibhaliswe.

10. UBHALISO

Ibhondi yakho kufuneka ibhaliswe e-Deeds Office, le yinkqubo yezomthetho enokuthatha ixesha. Igqwetha lakho liya kukwazisa xa oku kugqityiwe.

11. UBUNINI

Ukususela ngosuku i-Deeds Office ebhalise ngalo, uyakuba ngumnini ozingcayo wekhaya lakho elitsha. Uyakuqalisa ke ngoku ukuhlawula izavenge zakho zenyanga ze-bond – kananjalo ne inshorensi, ukhuseleko lwe-bond nazo zonke iirhafu nezinye iindleko ezinxulumene nekhaya lakho.

12. UKULINONOPHELA

Ukuba nekhaya elithi wena luyolo, kodwa kunoxanduva lokulikhathalela ikhaya lakho ukuqinisekisa ukuba imali oyonge kulo (investment) ayimki namanzi. Ikhaya lifuna ukukhathalelwa kakhulu kunye nemali yokuligcina likwisimo esihle, kodwa ayikokutya mali oku kuba kubiza kakhulu ukuthenga izinto ezintsha endaweni yokuzinonophela. Qiniseka ukuba uyazikhathalela izinto ezifana neefestile zokhuni nemigubasi, ii-gutters, iingcingo, uphahla nedami lokuqubha, kuba ukuzikhathalela kwakho, kuyakongela imali eninzi ekuhambeni kwexesha nexabiso lekhaya lakho lingehli.

QHAGAMSHELANA NE-SA HOME LOANS

Sowukulungele ukufaka isicelo? Ungasifaka isicelo nge internet kwa **www.sahomeloans.com**, okanye utsalele kwa **0860 2 4 6 8 10** ukugcwalisa isicelo sakho Neziko Lezentengiso Lomnxeba, i-Sales Contact Centre okanye ungene kwelinye lamasebe ethu alapha ngezantsi:

Gauteng

SA Home Loans House (Midrand)	**011 745 5000**

Representing:
- Fourways
- West Rand
- East Rand
- Joburg South
- Pretoria

Vanderbijl Park	**016 932 1251**

KwaZulu-Natal

Durban (La Lucia)	**031 576 5901**
Durban (Highway)	**031 764 9240**
Richards Bay	**035 789 0620**
Pietermaritzburg	**033 347 5212**

Western Cape

Kenilworth	**021 514 8222**
Tyger Valley	**021 514 8000**
Somerset West	**021 850 0180**
George	**044 803 8500**

Eastern Cape

East London	**043 706 3500**
Port Elizabeth	**041 398 3700**

Free State & Northern Cape

Bloemfontein	**051 400 9100**

Mpumalanga

Witbank	**013 692 7051**
Nelspruit	**013 752 7103**

North West

Rustenburg	**014 597 0838**

www.sahomeloans.com

Kukho imimiselo nemiqathango. Ngeenkcukacha ezithe vetshe ngena ku www.sahomeloans.com. i-SA Home Loans Ngumbolekisi Mali Obhalisiweyo Inombolo Yobhaliso NCRCP1735.

BOND WITH US SA Home Loans