GEHS

Government Employees Housing Scheme

Sifisa ukukwamukela ekhaya

NGOKUBAMBISANA NE

SA Home Loans

SENZE IKHAYA LABA INDLELA ENKULU YOKUTSHALA IMALI

Ukuthenga umuzi ongowakho kungenye yezindlela enkulukazi yokutshala imali ongase uyenze – kanti okubaluleke nakakhulu – wukuthi kungukutshala imali okungcono kakhulu nokuphepha nokunethezeka ongakwenzela umndeni wakho.

I-DPSA, GEPF ne PIC basebenze ngokubambisana nabakwa SA Home Loans ukuveza amathuba okuxhaswa ngezimali zokuthenga imizi ngendlela ye GEHS ezokwenza amalungu afanelekayo ukuba abe namakhaya awo.

I-SA HOME LOANS IKUNIKEZA INDLELA YOKUTHENGA YEKHETHELO

Kwa SA Home Loans, uzophathwa njengesikhulu ngoba i-SA Home Loans yenza izinto ngendlela ehlukile.

- I-SA Home Loans ayilona ibhange. Futhi ayisunguli isivumelwano sokuthengwa komuzi (i-mortgage originator). Ingumhlinzeki wekhethelo obolekisa ngemali yokuthenga umuzi njengoba nje kwenza amabhange.

- Babolekisa ngemali yokuthenga imizi KUPHELA. Ngakho lomsebenzi bawenza ngokugxilile nangobuchule, bakulethela inkonzo engcono newubuchwepheshe.

NIYETHULELWA YI

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NGOKUBAMBISANA NE

SA Home Loans

- Baneqholo ngendlela abaphatha ngayo amaklayente abo, futhi sebevotelwe njengaba “Phuma Phambili kuma Home Loans” kunhlolovo lwe ‘Daily News Your Choice’ minyaka yonke ukusuka ngo 2004. Abasizi ababasebenzelayo abanomusa baqiniseka ukuthi baziqonda kahle izimo zakho ezehlukile kwezabanye, bakusize ukwenza isicelo futhi bakuhole kuwo wonke lomsebenzi. Bazolokhu bekwazisa okuqhubekayo ngesicelo sakho sokubolekwa imali yokuthenga umuzi, bakuchazele ngokwenzekayo benze yonke into ibe lula futhi ijabulise.

Uma njengamanje unebhondi yokukhokhela umuzi wakho, qiniseka ukuthi ukhuluma nabase SA Home Loans ubone ukuthi ungonga kangakanani ngokushintshela kubona ibhondi yakho. Uma urenta okwamanje noma ucabanga ukuthenga umuzi omusha, umsizi wakwa SA Home Loans angakwazi ukubonisana nawe ubone ongakwazi ukukufinyelela ngokwamandla akho futhi akusize nangendlela yokuthenga.

Siyajabula ukuba nomlingani ozosiza amalungu ethu ukuba abe nemizi yawo ngendlela ye GEHS, enisiza ukuba nitshale imali kwingomuso lenu.

AMAPHEPHA ADINGEKAYO

Umsizi wase SA Home Loans uzokusiza ngalokho ofanele ukwenze, kodwa-ke yilokhu okufanele ube nakho ukuze uqalise ukwenza isicelo sakho sokubolekwa imali yokuthenga umuzi. Noma yimaphi amaphepha angatholakali angabangela ukubambezeleka – ngakho-ke lungisa lamaphepha ngaphambi kokufaka isicelo ukuqinisekisa ukuthi konke kuyashesha. Khumbula ukuthi umsizi uzobe ekhona ukuba akusize uma kukhona ongakuqondi.

- Ama-payslip ezinyanga ezintathu ezedlule
- Ikhophi ye ID (ikhophi kamazisi wakho)
- Ikhophi yesitifiketi somshado noma / Nesivumelwano Sokushada Ngokuhlukanisa Amafa
- Ikhophi Yesivumelwano Sokuzimisela Ukuthenga*
- Izitatimende zasebhange zezinyanga ezintathu zomuntu uqobo lwakhe.
- Kwabahola ikhomishani: Isiqinisekiso sezinyanga ezintathu sokuhola ikhomishani

UMA NENZA ISICELO NGESISEKELO ‘SOKUHLANGANISA IMIHOLO’ UMUNTU NGAMUNYE OBALWE EMHOLWENI OHLANGANISIWE KUZOFANELA UKUBA AVEZE LAMAPHEPHA.

*Qaphela: Uma USHINTSHA ibhondi yakho uyisusa kwenye inkampani ebolekisa ngezimali uyiletha ku SA Home Loans, akudingeki ukuba ulethe ikhophi yesivumelwano se offer to purchase, nokho kuzodingeka izitatimende zeBhondi zezinyanga ezinthathu ezisanda kwedlula kanye nesitatimende sakho samuva nje sakwaMasipala.

I-SA Home Loans ibolekisa kuphela ngemali yokuthenga imizi enamatayitela zokuhlala enamatayitela.

IZIQONDISO ZOKUBOLEKWA
IMALI YOKUTHENGA UMUZI

1. HLOLISISA UKUTHI AMANDLA AKHO ANGAFINYELELA OKUNGAKANANI

Ngaphambi kokuba ufake isicelo, qiniseka ukuthi amandla akho angafinyelela kuphi. Khulumisana nomsizi noma usebenzise i-home loan calculator etholakala ku-internet ku www.sahomeloans.com ukuze uthole ukuthi ufaneleka ukubolekwa malini ngokwenani lomholo wakho noma umholo ohlanganyelwe.

2. YENZA ISICELO SOKUBOLEKWA IMALI YOKUTHENGA UMUZI

Ngemva kokuba ususayine isivumelwano sokuzimisela ukuthenga umuzi, kuzofanela wenze ngokuqondile isicelo sokubolekwa imali yokuthenga umuzi kwa SA Home Loans. Lokhu ungakwenza kwi-internet ku www.sahomeloans.com noma ku mobi-site yethu ethi m.sahomeloans.com noma-ke ushayele Isikhungo Sokuxhumana ku 0860 2 4 6 8 10. Okanye ke, ulinde umsizi ozoza azokubona – ungaxhumana nanegatsha eliseduze nawe ngokusebenzisa uhlu lwamagatsha nezinombolo zawo. Empeleni akuwona umsebenzi oyinkimbinkimbi – kanti umsizi uzokujabulela ukuba akusize uma kukhona la ungaqiniseki khona.

3. QOQA WONKE AMAPHEPHA ADINGEKAYO

Lena yingxenye ebalulekile yalomsebenzi ngasohlangothini lwakho. Sikunikeze uhlu lwamaphepha adingekayo okufanele ahambisane nesicelo sakho. Ukuqala ngokuthola wonke amaphepha amuva-nje adingekayo kuzokwenza isicelo sakho sisheshe. Lapho umsizi wakho esethole wonke amaphepha, uyobe eseqedelela umsebenzi. Akakwazi ukuqhubeka ngaphandle kokuthola amaphepha afanele!

4. UKWAMUKELWA KWESIKWELETU

Ithimba lethu elihlola ukufanelekela isikweletu lizophothula umsebenzi walo, lisebenzisa amaphepha olinikeze wona kanye nokwaziswa okuvela kwingosi eqapha indlela yokuziphatha ngokuphathelene nezikweletu (credit bureau) ukuze linqume isimo sokufaneleka kwakho njengamanje. Uma konke kuhamba kahle, uzothola isaziso sokwamukelwa kwesicelo sakho sebhondi. Lokhu kuvunywa kusaxhomeke enanini elizotholakala ekulinganisweni komuzi. Uma kunenkinga, uzothintwa ngumuntu okusizayo ukuze nibonisane ngendlela engaxazululwa ngayo.

5. UKUNQUMA INANI ELIFANELEKILE LOMUZI

Abakwa SA Home Loans bazobe sebehlela usuku lokuba uchwepheshe wokulinganiswa kwamanani ezindlu azolinganisa inani lomuzi ozimisele ukuwuthenga. Bazokhuluma nomnikazi, umakhi noma umthengisi wemizi ukuze bahlele lokhu. Sicela uqaphele ukuthi lokhu kulinganiswa kwenani akuhlanganisi ukubheka izinto ezonakele kulowo muzi – njengemifantu ezindongeni noma uphahla oluvuzayo – lokho kuwumsebenzi wakho.

6. UKUSAYINA INCWADI YOKWAMUKELWA (LOA)

Lapho isikweletu sakho sesivunyiwe nokulinganisa inani lomuzi sekuphothuliwe, uzobhalelwa incwadi ehlongoza ukubolekwa imali yokuthenga umuzi ebizwa ngokuthi yi 'Letter of Acceptance'. Lencwadi ibalula zonke izindleko, inani lenzalo, isingathekiso semali ozoyikhokha ngenyanga kanye nokunye ukwaziswa okubalulekile okufanele ukuhlolisise bese uyasayina. Umuntu okusizayo uzokuchazela ngalezi zindleko nale minininingwane.

7. UKUDLULISELWA

Manje sekuqala ezabomthetho! Ummeli (ovela kwithimba lethu lika zwelonke) uzobe eseqala ukugcwaliswa kwamaphepha okubhaliswa kwe bhondi bese ekuthinta amise usuku nesikhathi sokuwasayina. Hlela ukuba uwasayine ngokushesha kangangokunokwenzeka ngemva kokuba usuthintiwe, ukuze ungalibazisi izinto. Ummeli uzokucacisela yonke imininingwane.

8. UHLELO LOKUVIKELA IBHONDI

Ukuthenga umuzi kungenye yezindlela ezinkulukazi zokutshala imali oyoke uzenze. Isivikelo sethu sebhondi esibizwa ngokuthi Uhlelo Lokuvikela Ibhondi sizokunika ukuzola emoyeni nokulondeka, ngokwazi ukuthi wena nomndeni wakho nizobe nivikelekile uma kuvela ukufa noma ukukhubazeka okungalindelekile. Uzothintwa ngumsizi ozokuchushisa ekuthini ukuthola kanjani lokhu kuvikeleka okubaluleke kangaka.

9. UKWETHULWA

Lapho usuwasayinile amaphepha, ummeli 'uzowethula' kwabomthetho ukuze kubhaliswe ibhondi yakho.

10. UKUBHALISWA

Ibhondi yakho manje kufanele ibhaliswe kwihhovisi elibhalisa Izibopho Ezingokomthetho elifanele. Yisinyathelo esingokomthetho lesi ngakho singathatha amasonto angafika ku 8-12. Ummeli wakho uzokuthinta uma sekwenzekile lokhu.

11. UBUNIKAZI

Kusukela ngosuku lapho ihhovisi elibhalisa Izibopho Ezingokomthetho seliwubhalisile umuzi wakho, uzobe usungumnikazi oneqholo womuzi omusha-sha. Manje usuzoqala ukukhokhela ibhondi yakho ngenyanga – nomshwalense, isivikelo sebhondi nazo zonke izintela nezinkokhiso eziphathelene nomuzi wakho.

12. UKUNAKEKELA

Kuyinto enhle impela ukuba nomuzi othi wena, kodwa kuza nesibopho sokuba uwunakekele ukuze uqiniseke ukuthi imali oyitshale kuwona awuyithelanga phansi. Izindlu zidinga ukunakekelwa ngempela futhi zidinga nemali ukuze zigcinwe zisesimweni esihle, kodwa leyo mali usuke ungayilahlanga ngoba kubiza kakhulu ukuthenga izinto ezintsha kunokuzilungisa. Qiniseka ukuthi uzinakekela njalo izinto ezinjenga mafasitela okhuni amafremu eminyango, amagatha, izingcingo, uphahla namadanyana okubhukuda, ngoba lokho kuyokongela imali esikhathini eside futhi kulondoloze nenani lomuzi wakho.

XHUMANA NABAKWA SA HOME LOANS

Usukulungele ukwenza isicelo? Ungafaka isicelo nge internet ku **www.sahomeloans.com**, ku mobi-site yethu ku **m.sahomeloans.com** noma ushayele ku **0860 2 4 6 8 10** ukuze wenze isicelo ku Sales Contact Centre yethu noma uye kwelinye lamagatsha ethu la aboniswe ngezansi.

EMpumalanga Koloni

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

EFreyistata & ENyakatho Koloni

Bloemfontein	**051 400 9100**

EGauteng

East Rand	**011 255 7000**
Fourways	**011 745 5000**
Joburg South	**011 436 8840**
Pretoria (Menlyn)	**012 452 2800**
Vanderbijl Park	**016 932 1251**
West Rand	**011 279 4000**

Kwazulu-Natali

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

ELimpopo

Polokwane	**015 287 7960**

EMpumalanga

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

ENyakatho Ntshonalaga

Rustenburg	**014 597 0838**

ENtshonalanga Koloni

Cape Town (Kenilworth)	**021 514 8222**
Cape Town (Tyger Valley)	**021 514 8000**
George	**044 803 8500**
Somerset West	**021 850 0180**
Vredenburg	**022 713 4300**

www.sahomeloans.com

Kunemigomo nemibandela. Ukuthola imininingwane eyengeziwe sicela ubheke ku www.sahomeloans.com.
I-SA Home Loans ngumbolekisi wezimali obhaliswe ngokomthetho. Inombolo yokubhaliswa NCRCP1735.

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