ISIKHOKELO SAKHO ESIPHELELEYO SOKUZITHENGELA INDLU

KONKE EKUFUNEKA UKWAZILE

SA Home Loans

GEHS
Government Employees Housing Scheme

UYIPHATHELWA YI
GEPF your investment, your future
PUBLIC INVESTMENT CORPORATION

IBANBISENE NE
SA Home Loans

NGOKU SOWUKULUNGELE UKUZITHENGELA IKHAYA LAKHO

UKUTHENGA IKHAYA LUTYALO MALI OLONWABISAYO.

Akunakuphikiswa ukuba ukuzithengela ikhaya – nokuba uyaqala okanye uyaphinda – yenye yezinto ezonwabisayo ongazithengela yona. Kodwa ke mhlawumbi kungenzeka ukuba sesona sigqibo sotyalo mali olubalulekileyo ongasenza ebomini bakho, esona kufuneka usicingisise nzulu.

Ukuzithengela ikhaya kohluke kakhulu kuyo nayiphi na into ongazithengela yona – awusoloko uthenga ikhaya mihla le, yaye ziliqela izinto ekufuneka uzazile xa ukwinkqubo yokuthenga indlu.

Esi sikhokelo sakukusondeza kwinkalo echanekileyo, ukususela ukuqwalasela ukuba yeyiphi imibuzo emayibuzwe, ukuqinisekisa ukuba ukhetha ngokukuko, ukuya ekucaciseni amahla ndinyuka okufaka isicelo se-bond nobhaliso. Siyakukunceda ukuba uzilungiselele okuzayo, ukuze ukonwabele ukuzithengela ikhaya lakho elitsha okokuqala, endaweni yokuba nexhala ngento ongayaziyo.

NDINOMDLA WOKUTHENGA INDLU

YENZA ISIGQIBO NGENDLU OYIFUNAYO. CINGA NGEZI ZINTO ZILANDELAYO:

- Ixabiso olifunayo – izavenge zenyanga nento ongafikelela kuyo.
- Ubumelwane obukulungeleyo. Zeziphi ezinye iindawo ongakonwabela ukuhlala kuzo?
- Ukhetha indlu ezimele geqe okanye indawo enesango lokungena elinonogada kwi-complex?
- Ubungakanani bendlu /i-flat/umhlaba.
- Inani lamagumbi okulala /okuhlamba owafunayo.
- Ufuna umhlaba ogabalala ngaphandle? (igadi, ivrandi, iqula, indawo ye-braai njalo njalo.)
- Imfuno zendawo yokupakisha imoto.
- Zeziphi izinto ofuna ukuba kufutshane nazo (izikolo, iivenkile, iipaki njalo njalo.)
- Ingaba uzakufuna ukuliphucula eli khaya lakho?

KHANGELA, KHANGELA YAYE UPHINDE UKHANGELE KWAKHONA:

- Amaphepha ndaba/iimagazini – qwalasela imihlathi yezezindlu yaveki zonke epapashwa kumaphepha ndaba eMigqibelo nangeeCawa. Nakwimagazini zasimahla zezindlu eziphuma veki zonke.
- ii-Website – ezinye ii-websites ziyazisebenzela ngaphandle kwe arhente zezindlu. Izindlu ezipapashwe apha zingabiza kancinane zona kuba abathengisi bengasayi kuhlawula zindleko nekomishini yee arhente engafikelela kwi 7.5% yexabiso lokuthengisa londlu.
- Uninzi lwee arhente zezindlu ludwelisa izindlu oluzithengisayo kwezazo ii-websites, ngaphezulu zikhona nezinye iisayithi ezibonisa izindlu ezithengiswa zizo zonke ii-arhente.
- Tyelela izindlu ezikumboniso. Uninzi lwezindlu ezikumboniso ziba ngeMigqibelo okanye ngeCawa yaye ziye zivulwe ngentsimbi yesi 2 ukuya kweyesi 5 emalanga. Le yeyona ndlela ingcono yokuqwalasela indlu kakuhle. Imifanekiso ingakubonisa izinto ezininzi, kodwa soze zikubonise isimo sasebumelwaneni yaye soze zikucacisele ngengxaki ezikulondlu okanye zasebumelwaneni.

KHANGELISISA OKO UNGAFIKELELA KUKO::

Ukuthenga ikhaya elitsha kuza nodederhu lwezikweliti ezitsha. Awusayi kuphelela nje ekuhlawuleni izavenge zakho zanyanga zonke ze-bond, kodwa zikhona nezinye iindleko ezongezelelweyo obufudula ungazihlawuli usahlala engqeshweni. Zona ke ziquka:

- Iirhafu ezihlawulwa kumasipala.
- ii-Levies (xa ngaba uhlala kwi complex/i-flat).
- Umbane namanzi.
- I-inshorensi yezekhaya (yempahla engaphakathi kwindlu yakho) kananjalo ne inshorensi yabanini zindlu (yona yeyesakhiwo).
- Ukulungisa nokunonophela (ukukhathalela igadi, ukupeyinta indlu, iingxaki zogutyulo njalo njalo).

QINISEKA UKUBA UYAWUQONDA UMAHLUKO PHAKATHI KOPHUHLISO LWE "FREEHOLD", OLWE-"SECTIONAL TITLE" NE "SHARE-BLOCK":

- I-Freehold okanye itayitile epheleleyo ichaza ukugqithiselwa okupheleleyo kobunini xa ungumnikazi wendlu, okuquka isakhiwo kunye nomhlaba esikuwo. Olu hlobo lwezindlu luquka ezo zindlu zizimele geqe, ii-cluster house njalo njalo.
- i-Sectional ichaza iiyunithi ezinabanikazi ezizimeleyo okanye amacandelo athile ngaphakathi kwi- complex okanye uphuhliso lolwakhiwo. Xa uthenga kwindawo ye-sectional title complex, uthenga inxalenye okanye icandelo elithile kunye nendawo edibeneyo yomntu wonke. Zizonke ke ezi zibizwa ngokuba ziiyunithi. Indawo zokuhlala ezibizwa ii-Sectional title ziquka izindlu ze-mini sub-type, izindlu eziphantse zidibane, ii-townhouses, ii-flats okanye amagumbi nee duet houses.
- Kwi share-block umnikazi walondlu iba yinkampani ethile apho i-flat nganye inikwa inani lezabelo kulo nkampani.
- Zimbalwa kakhulu iibhanki ezikhupha i-bond kwi-share-block flats, yaye ezo ziyikhuphayo zifuna inkuntyula yedipozithi eyimali ezinkozo emva kokukubiza inzala ephezulu kakhulu kunoko bebeya kukubiza xa ngaba ibiyi sectional title flat.
- Konke oku kuthetha ukuba xa unomdlal kwindlu ekwi-share-block kwakufuneka ubenemali evakalayo epokothini.

LUMKELA IINDLEKO EZIFIHLAKELEYO XA UTHENGA IKHAYA:

Ukongeza kwixabiso ethengiswa ngalo indlu, kukho imali ethile ekufuneka uyikhuphe kwangaphambili xa uthenga ikhaya. Kubalulekile ukuba uziqonde ezi ndleko zongeziweyo ukuze ukwazi ukulondoloza kwangaphambili okanye uzame imali mboleko eyakuhlawulela ezi ndleko. Apha ngezantsi yingcaciso emfutshane yezi ndleko:

- i-'Transfer duty' ihlawulwa ku SARS rhoqo kuthengiswa indlu, yaye isekelwe kwixabiso lalo ndlu. Izindlu ezinexabiso elingange R900 000 okanye ngaphantsi zona ayizihlawulelwa i-transfer duty.
- i-'Transfer fees' zihlawulelwa amagqwetha agqithisa ubunini balondlu ukuya kwelakho igama, yaye kubalwa ngommiselo oqingqiweyo ngokusemthethweni owehlayo ngokwexabiso lendlu leyo. Phawula ke ukuba ukubekelwa bucala kwexabiso le R900 000 akusetyenziswa apha kwii 'transfer fees', kusebenza kuphela kwii transfer duty.
- Ukuba indlu leyo ithengwa ngumphuhlisi wolwakhiwo, akukho transfer duty ihlawulwayo. Kodwa ke i-VAT yona iyakuhlawulwa kwixabiso lendlu leyo.
- Kwakufuneka kananjalo uhlawule igqwetha ukuba libhalise i-bond yakho kwi Deeds Office. Ezi ndleko zona zibizwa ngokuba yi-bond registration fee.
- Elo gqwetha lakukubiza nezinye iindleko ezincinane, ezifana nendleko ze FICA, imiyalelo yeze electronic kunye nendleko zokuposa. Ezi ndleko ziyohluka kwigqwetha ngalinye, kodwa ziyafikelela kwimali ephantse ibe yi R2 200.

APHA NGEZANTSI LULUDWE LWENDLEKO EZIQIKELELWAYO UKUZE UBENOLWAZI LWENTO ONGAYILINDELA. LE MALI IQUKA NE-VAT YAYE UNINZI LUYOHLUKA KWIGQWETHA NGALINYE.

IXABISO LOKUTHENGA	I-TRANSFER DUTY	II-TRANSFER COSTS	UBHALISO
R500 000	Nil	R15 018	R10 418
R700 000	Nil	R18 645	R12 693
R900 000	Nil	R22 152	R14 848
R1 500 000	R25 500	R28 188	R17 503
R2 000 000	R60 500	R32 415	R20 039
R2 500 000	R108 000	R37 065	R22 999

* Uqikelelo lwendleko nge 1 November 2018.

IMICIMBI YAKHO MAYIBE CALANYE:

Hlawula izikweleti zakho kwangethuba rhoqo ngenyanga ukuze uqinisekise ukuba imbali yakho ngezikweliti iyancomeka. Kungcono kakhulu ukuluhlawula ulugqibe kwangangoko uninzi lwamatyala akho phambi kokufaka isicelo semalimboleko yekhaya, kuba iibhanki ezibolekisa ngemali zizakukhangela onke amatyala onawo xa ziqulunqa isicelo sakho semalimboleko yekhaya.

Qhagamshelana ne-SA Home Loans ukufumanisa ukuba ungafumana i-bond yamalini. Noxa ukwamkelwa kwesicelo sakho kwangaphambili kungaqinisekisi ukuba uyakuyifumana imali mboleko, kuyakubonisa ukuba ingayimalini ongakwazi ukufikelela kuyo, oko kunika ithemba kumthengisi ukuba unganako ukuyithenga. Isikhokelo kukuba izavenge zakho akufunekanga zigqithe kwi 25%-30% kumvuzo wosapho lwakho wonke wenyanga udibene, phambi kokuba kutsalwe irhafu nezinye ezitsalwayo. Oku ke kwaziwa njengomyinge we 'Payment To Income' i-(PTI).

I-website yethu inee-**calculators** eziyakukuncedisa ukubala izavenge zakho – okanye ukhangele kolu ludwe lungezantsi lukubonisayo* imali mboleko ongafikelela kuyo kunye nezavenge ezihambelana nengeniso:

INGENISO YENYANGA ENGEKATSALWA	ISAVENGE ONGAFIKELELA KUSO	IMALIMBOLEKO ONGAFIKELELA KUYO
R12 000	R3 600	R305 000
R18 000	R5 400	R460 000
R26 000	R7 800	R660 000
R40 000	R12 000	R1 000 000
R60 000	R18 000	R1 500 000

* Olu ludwe lusisikhokelo nje kuphela yaye lusekelwe kwinzala ye 13% ngonyaka. Inzala ephantsi ithetha ukuba uyakuba nako ukuhlawula izavenge eziphezulu yaye oko kwakwenza ukuba uboleke imali ethe chatha.

UKUZIFUMANELA IKHAYA ELIKULUNGELEYO

Wakulifumana ikhaya olithandayo, kubalulekile ukuba ucingisise ukuba lelona khaya ulifunayo ngenene kusini na. Nanga amacebo ayakukunceda ukuba wenze isigqibo esisiso:

- Tyelela lendlu ngamaxesha ohlukeneyo osuku – indlu okanye i-flat ingabukeka ngokwahluke kakhulu xa uyijonga ebusuku kunendlela ebibukeka ngayo emini. Cela ukuyibona lendlu kwakusasa, emalanga nangokuhlwa, ukuze ubone ukuba izibane zinagalelo lini kwindlela eli khaya elibukeka ngayo nelivakala ngayo. Uyakutsho ubone nokuba kunjani ebumelwaneni ngobusuku, kananjalo nokuba zixinana kangakanani izithuthi ngorhatya xa kugodukwa.
- Ziphathele ikhamera uyifote ukuze ungayilibali.
- Yikhangele lendlu ukuba ijonge kweliphi icala. E Mzantsi Afrika, indlu ejonge emantla ngaselangeni iyakufudumala ebusika ze iphole ehlotyeni.

I-APP YEWEBHU KA-HOMES4ME

Siye saphuhlisa i-app yasekuhlaleni enayo yonke imibuzo yethu ebuzwa rhoqo kunye nezihloko ekugxilwe kuzo ngokupheleleyo – eyenza kube lula kuwe ukufumana lonke ulwazi olufunayo phambi kokwenza isigqibo sokuzithengela eyakho indlu. Iluncedo ngakumbi kwabo Bathengi bathenga okokuqala, i-Homes4Me iya kukunika ulwazi oluninzi ngezihloko ezinjengezi zilandelayo kunye nezinye ezininzi kakhulu:

- Inkqubo yenyathelo ngenyathelo – kancinci kancinci
- Amaxwebhu afunekayo
- Ukurenta vs ukuthenga
- Iindleko ezifihlakeleyo zokuthenga indlu
- Imingcipheko yokuba ngumnikazi wendlu
- Ingaba ungafikelela njani kuyo ngexabiso
- Iprofayile yakho yamatyala
- Iingcebiso ezingokukhangela indlu

I-Homes4Me ilungiselelwe imobhayile ukuze isebenziseke ngokulula xa uxakekile – ungayifumana phantsi kwee-Tools & Downloads kwiwebhusayithi yethu okanye yiya apha sahomeloans.com/homes4me.

BUZA LE MIBUZO ILANDELAYO:

- Kungani abanikazi befuna ukuyithengisa nokuba banexesha elingakanani behlala kulendlu?
- Banjani abamelwane?
- Ingaba abanikazi bakhe baxhentsiswa lulwaphulo mthetho kwiminyaka emibini egqithileyo?

  Ungakhangela nasemapoliseni ukuba lunjani ulwaphulo mthetho kule ngingqi.
- Irhafu kamasipala yona yimalini ngenyanga?
- Loluphi ukhuseleko olukhoyo kwelikhaya yaye kubiywe ngokwaneleyo kusini na?

KHANGELA OKO KUKUNGQONGILEYO:

- Ingaba kucocekile ebumelwaneni?
- Ingaba kufikeleleka lula kwivenkile nezikolo?
- Zikhathalelwe izindlu zasebumelwaneni?

LIQWALASELE NGOCOSELELO IKHAYA OLIFUNAYO.

Abathengisi banyanzelwa ngumthetho ukuba bakunike isatifikeyithi sombane nesempehla, kunye kananjalo iingxaki zezamanzi nogutyulo, isiseko, uphahla njalo njalo, nazo zingabiza imali eninzi ukuzilungisa. Kwakunceda ukuqiniseka ukuba uyiqwalasele ngokoneleyo indlu phambi kokutyikitya.

Nabani na othengisa indlu e Cape Town kufuneka abene satifikeyithi samanzi nogutyulo (Plumbing Certificate) esikhutshwe yi plumber ebhalisiweyo esicacisa ukuba amanzi nogutyulo kulondlu luhambelana Nemithetho Yokwakha Kazwelonke (i-National Building Regulations) yaye isebenza kakuhle. I-Plumbing Certificate ngoku seyingumthetho eNtshona Koloni yaye uyanyanzeliswa ngamagosa kamasipala wesixeko. Zingekho ezi zatifikeyithi, kuyakubakho ukulibaziseka.

Umthetho omtsha Okhusela Abathengi, (i-Consumer Protection Act) ibeka abathengi phambili xa bethenga indlu kumphuhlisi wolwakhiwo okanye umnikazi wayo ophumayo – abaphuhlisi bolwakhiwo nabathengisi ngoku kunyanzeleke ngokusemthethweni ukuba bakuxelele sonke isimo sendlu, i.e. isolotya lokuyithengisa injalo, i-“voetstoots” alisasebenzi njengesikhuseli somphuhlisi wolwakhiwo okanye naliphi na ishishini okanye i-arhente ethengisa izindlu. Kodwa ke ingasebenza kwizindlu ezithengiswe bucala phakathi komthengi nomthengisi. Kungesi sizathu kubalulekile ukuba usebenzise inkonzo yengcaphephe ezihlola izindlu zikunike ingxelo echanekileyo ngesimo salondlu.

UKUFAKA UXWEBHU LOMDLA WOKUTHENGA

Ungoyiki ukubonisa umdla wemali engaphantsi. Abanye abantu babanentloni zokufaka imali engaphantsi kakhulu kunaleyo ifunwa ngabathengisi. Ukuba ngenene uyayithanda loo ndlu, kodwa ixabiso layo libe liphezulu, akusayi konakala nto xa ucela abathengisi ukuba bathathe ixabiso lakho elingezantsi. Ukuba ufuna ukufaka uxwebhu lokuba nomdla wokuthenga indlu, umthengisi okanye i-arhente yezindlu uyakukucela ukuba utyikitye le 'Offer to Purchase'. Olu luxwebhu olubalulekileyo nolusemthethweni, yaye kufuneka uqwalasele oku kulandelayo:

- I'Offer to Purchase', yakutyikitywa ngamacandelo omabini, iba sisivumelwano ekuthiwa yi 'Deed of Sale'.
- Qiniseka ukuba 'umhla wokuphelelwa' kwesi sivumelwano nawo uqukiwe. Oku kufaka uxinzelelo kumthengisi ukuba asamkele okanye asichithe esi sivumelwano kwixesha eliqingqiweyo.
- Yenza isigqibo 'sosuku lokungena'. Oku kungenzeka nokuba kusemva kokugqithiselwa kobunini balendlu egameni lakho, okanye kumhla ongeneno, apho ke uyakuhlawula into ebizwa 'occupational rent'.
- i-'Occupational rent' kwakuvunyelwana ngayo nomthengisi yaye kufuneka ihambelane ne renti ehlawulwayo kuloo ngingqi ngelo thuba.
- Maxa wambi abathengi baye bakhuphe idipozithi ukubonisa ukuzimisela kwabo. I-'Offer to Purchase' mayikuchaze ukuba loo dipozithi iyakugcinwa kwi akhawunti enenzala de kufike usuku lokutshintsha ubunini, yaye umthengi nguye oyakuzuza kuloo nzala xa kukhutshwa loo dipozithi. Kulicebo elihle ukusebenzisa i-akhawunti yamagqwetha ukugcina le dipozithi.
- Kuye kuqukwe nethuba lokucingisisa lentsuku ezintlanu kumakhaya anexabiso eliyi R250 000 nangaphantsi. Xa ngaba lifakiwe eli thuba lokucingisisa kwi 'Offer to Purchase', umthengi unelungelo lokurhoxa ukuthenga zingaphelanga iintsuku ezintlanu eziqingqiweyo.
- Likhona nesolotya leeyure eziyi 72 eliqukwayo kwi 'Offer to Purchase'. Eli solotya linika umthengisi ithuba lokukhangela omnye umthengi nokuba sele ityikityiwe i-'Offer to Purchase' yamkelwa. Eli solotya lingena kumdla oboniswe phantsi kwemiqathango ethile (e.g. ukuvunywa kwe-bond /ukuthengiswa kwekhaya elikhoyo njengangoku lomthengi). Ukuba umthengisi wamkela enye i-offer, umthengi uyakushiyeka neeyure ezingama 72 ukuphumelelisa imiqathango ebekwe kwi 'Offer to Purchase' yokuqala yakhe.
- Yenza uludwe lwezinto ofuna ziqukwe kule ntengiso njenge automatic pool cleaner, i-garage remotes, ii-blinds, njalo njalo. Kubeke kucace gca yaye unike iinkcukacha.

I-OFFER YAM YAMKELWE

I-OFFER YAM YAMKELWE, KUZAKWENZEKA NTONI KE NGOKU?

- Qhagamshelana ne SA Home Loans ukufumana i-bond yakho .
- Kuzadingeka amaphepha anencukacha zakho. Cofa apha
- i-SA Home Loans iyakwenza uqulunqo lwezikweleti ze ikhuphe isamkelo sesicelo sakho se-bond, kuxhomekeke ekuzalisweni koxwebhu lwexabiso lendlu. Ukuba siwafumene onke amaxwebhu afunekayo, oku kwakuthatha ukufikelela kwiiyure ezingama 72.
- Omnye wengcaphephe zethu uyakwenza amalungiselelo okuba londlu inikwe ixabiso zingaphelanga iintsuku ezi 3 zomsebenzi.
- Sakuqulunqa isindululo semali mboleko yekhaya, esibizwa i-'Letter of Acceptance', esidwelisa zonke iindleko, umyinge wenzala, izavenge zenyanga eziqikelelwayo kunye nenye ingcaciso ebalulekileyo ekufuneka uyiqwalasele ze utyikitye.
- Uludwe lwamagqwetha ethu kwilizwe jikelele ayakwenza onke amalungiselelo anxulumene nobhaliso lwamaxwebhu e-bond ze kwenziwe idinga nawe lokutyikitya lamaxwebhu.
- Qiniseka ukuba imbali yakho yezikweleti iyancomeka. Ukuba kukho utshintsho lokwehla kwesimo sakho sezikweliti phambi kokuba kubhaliswe, ingachithwa i-bond yakho. Umzekelo, hlawula zonke izikweliti zakho ungaphindi uboleke enye imali yokulungisa eli khaya lingekatshintshelwa egameni lakho. Amatyala amatsha nezikweliti ezingahlawulwanga zakuchaphazela imbali yakho yezikweliti nokufikelela kwimali mboleko yakho yekhaya, uzibhaqe ungayinikwa loo mali mboleko yekhaya.

YIQONDE INDLELA ESETYENZISWAYO YOKUQULUNQA I-BOND:

- Enye yenjongo ze-National Credit Act (i-NCA) kukuqinisekisa ukuba abantu abazibhakaxi ngokugqithisileyo ematyaleni. Ukuqinisekisa ukuba oku akwenzeki, amaziko abolekisa ngemali kufuneka aqulunqe ngokupheleleyo indlela obufudula noyichitha ngayo imali njengangoku kananjalo nendlela ohlawula ngayo, nezikweliti onazo njengangoku kwabanye ababolekisi, yaye kufuneka uhlawule kangakanani kwezi zikweliti unazo. I-NCA ayisayi kusiphumelelisa isicelo sakho xa ngaba uboleka imali yendlu ebetha kude lee nengeniso yakho ongafikelela kuyo.
- Xa ngaba isicelo sakho asiphumelelanga ngenxa yembali yakho yezikweliti, ungazifumana iinkcukacha zee-credit bureau ezikubhalisileyo kulowo uboleke imali kuye. Ukuba ingcaciso yalo credit bureau ayichanekanga (umzekelo, xa ibonisa izikweleti ezingeyonyaniso) ungafaka isikhalazo kulo-bureau. Ukuba loo credit bureau iyazilungisa iincwadi zakho kuba ibinengcaciso engachanekanga, iyakuthi yazise nezinye ii-credit bureaux ngezi nguquko; nababolekisi mali ebebefune ingcaciso ngawe kwintsuku ezingama 20 ezigqithileyo nabo bayakwaziswa ngokususwa kwengcaciso engachanekanga
- i-Loan To Value (i-LTV) yenye yendlela ezisetyenziswa ngababolekisi mali xa bequlunqa isicelo sakho se-bond. Uqulunqo ngemiyinge ephezulu ye-LTV kulapho kubonakala umngcipheko omkhulu yaye xa ngaba lomali mboleko yamkelwe, iyakuxabisa kakhulu kulowo uboleka imali. I-LTV ibalwa ngokwahlula imali mboleko ngexabiso lalondlu.
- i-Payment To Income (i-PTI) okanye i-Instalment To Income (i-ITI) sisiseko sokubala ukufikeleleka xa kusenziwa isigqibo sokubolekisa ngemali yekhaya, yaye ngumyinge wesavenge sakho senyanga ngokwengeniso yakho phambi kokutsalwa kwerhafu. I-PTI yakho mayingagqithi kwi 30%.

QINISEKA UKUBA UYAYIQONDA IMIQATHANGO YEMALI MBOLEKO YAKHO YEKHAYA:

Enyanisweni elona xesha lisekiweyo lokuhlawula i-bond yiminyaka engama 20, zikhona phofu nezinye iindawo ezibolekisa ngemali ezikunika iminyaka engama 30 yokuhlawula i-bond phantsi kwemeko ezithile. Kodwa ke, ungahlawula uchatha kwimali mboleko yakho yekhaya okanye wongeze kwizavenge zakho eziqingqiweyo zenyanga, oko kuyakwehlisa ixesha elisekiweyo lokuhlawula le mali mboleko. Ukongeza uchatha kwintlawulo yakho yemali mboleko yekhaya kuyehlisa kakhulu inzala ekufuneka uyihlawule kwithuba eliqingqiweyo.

ZININZI IINDLELA ONGAZIKHETHA ZOKUHLAWULA IZAVENGE ZAKHO ZE-BOND:

- Ngemali mboleko eqhelekileyo yekhaya, inzala oyihlawulayo idityaniswe ne 'Repo rate' (izala iBhanki Enguvimba ebolekisa ngayo imali kwibhanki namaziko ezezimali). Oko kuthetha ukuba inzala yakho iyakumana isehla isenyuka nezavenge zakho zenyanga kananjalo ngokwesimo sezoqoqosho kweli lizwe.
- i-SA Home Loans isebenzisa i-JIBAR – leyo yi Johannesburg Interbank Agreed Rate – njengesiseko somyinge wemali mboleko yamakhaya. Njenge Prime, nayo idityaniswe ne Repo rate. I-SA Home Loans isoloko iziqwalasela inzala ze bond rhoqo kwinyanga ezi 3 ngokwentshukumo ze JIBAR. Oku ke kohlukile kwiibhanki, eziyiguqula ngoko nangoko inzala ye bond emva kokutshintsha kwe Repo rate. Ngengcaciso epheleleyo nge JIBAR, ngena ku **www.sahomeloans.com**
- Amanye amaziko abolekisa ngemali akunika nenzala engaguqukiyo okwethutyana elifutshane okanye uhlobo lwe CAP olubamba ixabiso lenzala kwixesha eliqingqiweyo.
- Imali mboleko yekhaya eqhelekileyo ekhutshwa ngamaziko amaninzi eMzantsi Afrika idla ngokuba lithuba leminyaka engama 20; kodwa ke ngoku ziyafumaneka nee bond zeminyaka engama 30. I-Bond yeminyaka engama 30 inezavenge ezincinane, oko kwenze ukuba uhlale unemali yaye kubeluncedo kubathengi phaya ekuqaleni ukuhlawulwa kwemali mboleko leyo. Kubalulekile ke ukuqonda ukuba indleko ze-bond yeminyaka engama 30 zingaphaya kweze bond yeminyaka eyi 20, kuba kaloku inzala apha ibalwa kwithuba elide kakhulu.
- i-SA Home Loans kananjalo ikunika imali boleko yekhaya eyi-'Edge' – apho kufuneka uhlawule kuphela inzala kwinyanga ezingama 36 zokuqala. Emva koko izavenge zakho zakubuyela kwezipheleleyo eziyakuthatha iinyanga ezingama 240 ezishiyekileyo – esi sicwangciso semali mboleko singaluncedo phaya ekuqaleni kwiminyaka yetyala lakho lekhaya elitsha.

ZIQHELANISE NENKQUBO YEMALI MBOLEKO YEZINDLU/AMAXESHA AQINGQIWEYO:

- Kuyakuthatha malunga neeveki ezisi 8 ukuya kwezili 12 ukususela ukwamkelwa kwesicelo sakho se bond ukuba indlu yakho igqithiselwe kuwe.
- Inyathelo lokuqala kukufumana igqwetha elizakujongana nokucinywa kwe bond yakho (xa kufanelekile), ukugqithiselwa kwalondlu kananjalo ne bond yakho.
- Umthengisi nguye onelungelo lokukhetha igqwetha, noxa ningavumelana nomthengisi ngegqwetha elithandwa nguwe. Wena njengomthengi, luxanduva lwakho zonke iindleko zamagqwetha, kananjalo neerhafu zelo khaya, ezihlawulwa kwangaphambili kuze ufumane isatifikeyithi esibonisa ukuba zihlawuliwe iirhafu.
- Emva kokuba onke amaxwebhu sele etyikiwe ngamacala omabini yaye nendleko sele zihlawuliwe, emva koko onke amaxwebhu ayakufakwa kwi- Deeds Office.
- Intlawulo eya kumthengisi iyakwenziwa kwakubhaliswa le bond, iye ibezintsuku ezisi 7 ukuya kwezili 10 emva kokufakwa kwawo onke lamaxwebhu kwi Deeds Office.

IKHAVA YABANINI MAKHAYA:

- I-inshorensi Yabanini Makhaya, i-Home Owner's Insurance kufuneka ithatyathwe ngumnikazi welokhaya line bond. Esi sisinyanzeliso sawo onke amaziko abolekisa ngemali yekhaya ukuqinisekisa ukuba umngcipheko wemali yawo ukhuselekile xa ngaba umzi lowo uyonakala xa kungavela isiganeko esifana nokonakaliseka ngengozi, umlilo, isaqhwithi, nokugqabhuka kwe geyser njalo njalo.
- Abahlala kwiyunithi ze-Sectional Title eyabo i-inshorensi yabanini makhaya iyakuqukwa kwii-levies zabo zanyanga zonke. Kodwa kufuneka ukhangele kwiqumrhu labalawuli bendawo, i-body corporate ukuba imali onekhava yayo iyalingana naleyo ifunwa liziko elibolekisa ngemali yekhaya kusini na.

I-BOND PROTECTION COVER:

Noxa yona ingesosinyanzeliso, i-inshorensi ekhusela i-bond yakho yinto ebalulekileyo kuba ikhusela ukubuyiswa kwaloo mali uyibolekileyo ye bond xa ngaba awusenako ukuyihlawula ngezavenge eziqingqiweyo ngenxa yokusweleka okanye ukukhubazeka..

UMDIBANISO OFIKELELEKAYO WOKUTHENGA INDLU:

Ukuze uzinzi lwabo Mzantsi Afrika lubenako ukufikelela kwiphupha labo lokuba nekhaya elithi bona, i-SA Home Loans ikunika umdibaniso ofikelelekayo wezezimali yokuthenga indlu xa ngaba ingeniso yekhaya idibene yenza i-R8 000 ngenyanga.

- Inzala ekhethekileyo ekulungeleyo nelungiselelwe isimo sakho sezimali.
- Ukufikelela kwi 100% yexabiso lokuthenga indlu, kuxhomekeke kwisimo sakho sezimali nengeniso.
- Ithuba lokuhlawula elikulungeleyo elingafikelela kwiminyaka engama 20.
- Isaphulelo kwindleko zamagqwetha e-bond se 50% ngaphandle kokuba zizakuhlawulwa ngumphuhlisi.
- Indlela zokuhlawula ze Debit Order okanye i-Salary Stop Orders (kubasebenzi bakarhulumente).
- Ukufikelela simahla kwi My New Home, ezizifundo ze internet ezikunika yonke ingcaciso

  Ukukuxhobisa njengomnini khaya omtsha ukuze uphumelele kwinkqubo yekhaya elitsha.
- Ikhona ne-inshorensi yangaphakathi efumanekayo: i-bond protection nekhava yabanini makhaya.

I-Finance Linked Individual Subsidy Programme (FLISP) inika abo bathenga amakhaya ityeli lokuqala isibonelelo esifikelela kwi R87 000 esingasetyenziswa njengedipozithi okanye isixa semali esingena kwi akhawunti yakho ye-bond. Thetha nomcebisi wakho okanye ungene kwi website yethu ngenkcukacha ezithe vetshe ngokufaka isicelo.

A FRESH APPROACH TO HOME FINANCE SA Home Loans

AMAXWEBHU AFUNEKAYO

Kwakufuneka ufake onke amaxwebhu afunekayo ukuze kuqulunqwe isicelo sakho semali mboleko yendlu. Qwalasela ukuba xa ngaba kukho amaxwebhu angekhoyo kuyakubakho ulibaziseko – ngoko yibanawo la maxwebhu phambi kokufaka isicelo ukuze ufumane eyona nkonzo ikhawulezayo!

UKUBA UYAPHANGELA	XA UZIPHANGELELA
• Ubungqina Bengeniso /i-Payslip yakamva nje • Ikopi Yesazisi • Ikopi Yesafikeyithi Somtshato okanye i-ANC Contract • Ikopi ye Purchase Agreement* • Ii-Bank Statement Zakho Buqu zenyanga ezi 3 • Kwabo bamkela nge Commission: ubungqina bengeniso ye Commission yenyanga ezi 3 ezigqithileyo • I-Statement of Personal Assets and Liabilities kwimali mboleko engaphezulu kwe R1.5m	• Ubungqina Bengeniso /Incwadi ye-Accountant Eqinisekisa Ingeniso Yomfaki Sicelo • Ikopi Yesazisi • Ikopi Yesafikeyithi Somtshato okanye i-ANC Contract • Ikopi ye Purchase Agreement* • Ii-Bank Statement Zakho Buqu zenyanga ezi 6 • Ii-Business Account Bank Statements zenyanga ezi 6 • Ii-Financial Statements zeminyaka emi 2. Apho ii-Annual Financial Statements zingaphezulu kwenyanga ezi 6 emva kokutsalwa, kanti ii-Management Accounts zona zingagqithanga kwinyanga 2 yaye zibe zityikityiwe ngofaka isicelo yaye negama longcini zincwadi, i-accountant, malibekho kwii-Annual Financial Statements • Ikopi Yamaxwebhu Obhaliso okanye i-Trust Deed • Iziteyimenti ze Personal Assets and Liabilities * Qwalasela: Akufuneki Kopi ye-Purchase Agreement xa ngaba itshintshela ukusuka

** Phawula: Ikopi Yesivumelwano Sentengo asifuneki nganto xa ngaba umthengi ugqithisela ukusuka kwelinye iziko akulo lezezimali ukuya kwi SA Home Loans.*

ISIKHOKELO SENYATHELO NGALINYE LOKUFUMANA IMALI MBOLEKO YEKHAYA

1. HLALA UNOLWAZI

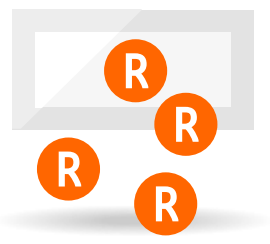
Phambi kokuba uqalise ngale nkqubo, qiniseka ukuba uyazazi ukuba uzakufikelela. Thetha nomcebisi okanye usebenzise kwi-internet i-Mortgage Calculator ukhangele ukuba uyakufumana imali ye-bond engakanani na onelungelo layo ngokuxhomekeke kwingeniso okanye ingeniso edibeneyo yenu.

2. YENZA LENKQUBO IQALISE UKUQHUBA

Ngoku ke kuzakufuneka ufake isicelo ngokwesiqhelo. Ungakhetha ukuyenza yonke lento nge internet okanye uqhagamshelane ne-Contact Centre kwa 0860 2 4 6 8 10. Kungenjalo, ungangena kwisebe elikufuphi apho uyakunikwa ingqalelo buqu. Ayiyonkqubo inzima ke lena – yaye umcebisi uyakukhokela ngoyolo kule nkqubo xa unamathandabuzo.

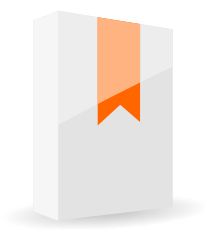
3. DIBANISA ONKE AMAXWEBHU AFUNEKAYO

Le yeyona nkalo ibaluleke kakhulu kule nkqubo kwelakho icala. Uyakwaziswa ngamaxwebhu afunekayo ahamba nesicelo sakho. Ukudibanisa onke amaxwebhu afunekayo anesigunyaziso kwangaphambili, kuya kuyikhawulezisa kakhulu le nkqubo. Xa umcebisi wakho enazo ezi, konke okunye kwakwenziwa ngabo. Kodwa abanakwenza nto amaxwebhu engachanekanga!



4. UKWAMKELWA OKWETHUTYANA

Iqela lethu lemali mboleko ngoku lakuqhuba uphengululo lwezikweleti. Ukuba konke oku kuhamba kakuhle, uyakufumana isaziso esikuxelela ngokwamkelwa kwesicelo semali mboleko yakho ye bond. Oku kwamkelwa kuxhomekeke ekugqityweni kophengululo.



5. UKUNIKA IXABISO KWINDLU LEYO

I-SA Home Loans iyakwenza amalungiselelo edinga lokuba ingcaphephe yomniki xabiso lendlu onenjongo zokuyithenga. Bayakuthethisa nomnikazi okanye I-arhente ikwenze oku.

6. UKUNIKWA ISIKWELITI

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

7. UKUTYIKITYA I-LETTER OF ACCEPTANCE (LOA)

Xa sele usinikiwe isikweliti, isindululo sokwamkelwa kwemali mboleko – esibizwa ngokuba yi 'Letter of Acceptance' siyakubhalwa. Apha kudweliswe zonke iinkcukacha zendleko, umyinge wenzala, izavenge zenyanga ezicingelwayo nenye ingcaciso ebalulekileyo ozakuyiqulunqa ze utyikitye. Umcebisi wakho uyakuthatha ithuba nawe niqwalasele ezindleko nenkcukacha.

8. I-CONVEYANCING

Kulapho ke kuqala khona inkqubo yezomthetho! Igqwetha (eliphuma kuluhlu lwethu lukazwelonke) lakusingatha wonke umcimbi wamaxwebhu afunekayo kubhaliso lwe bond yaye liyakwenza idinga nawe lokuba uwatyikitye. Khawulezisa uwatyikitye emva konxibelelwano, ukuze kungabikho kulibaziseka kule nkqubo. Igqwetha lakuphengulula onke lamaxwebhu kunye nawe ngocoselelo.

9. I-LODGEMENT

Wakuba uwatyikityile la maxwebhu, igqwetha lakufaka, ('lodge') i-bond yakho kubhaliso.

10. UBHALISO

I-bond yakho ngoku kufuneka ebhaliswe kwi-Deeds Office ekufuphi. Le yinkqubo yezomthetho yaye ingathatha ukufikelela kwiveki ezisi 8 - 12. Igqwetha lakho liyakukwazisa xa oku sekwenzekile.

A FRESH APPROACH TO HOME FINANCE SA Home Loans

UKWENZA I-BOND YAKHO IKUSEBENZELE

Ikhaya lolona tyalo mali lubalulekileyo, yaye njengazo zonke indlela zokuvalela, kufuneka lilawulwe ngokukuko ukuze uqiniseke ukuba uzuza lukhulu kulo. Kodwa bambalwa abantu emva kokuba ii-bond zabo zibhalisiwe abathi baqalise ngezavenge zetyala labo, abakhe bazikhathaze ngeyona ndlela ibalulekileyo yokuvalela. Kodwa maninzi amayathelo angathatyathwa ukuqinisekisa ukuba imali yakho oyisebenzele nzima ikhuselekile yaye iyakusebenzela:

YINYUSE INTLAWULO YAKHO YE BOND:

Xa uboleka imali yokuthenga indlu, enyanisweni wenza iimali mboleko ezimbini. Eyokuqala yile yokuhlawula le mali uthenge ngayo, ekuthiwa yi-capital amount (eyaziwa ngokuba yimali eyinkunzi) ze ke eyesibini imali mboleko yile yokuhlawula inzala kulo lonke ithuba lakho lokuhlawula imali mboleko yakho yekhaya. Isixa esikhulu semali yakho oyihlawulayo kwiminyaka yokuqala yalemali mboleko iya ekuhlawuleni inzala, eyehlisa imali eyinkunzi kancinane kakhulu.

E Mzantsi Afrika, inzala ibalwa mihla le kwimali mboleko yakho. Enyanisweni oko kuthetha ukuba imali oyikweleta ibhanki inyuka mihla le. Ngenxa yendlela eqingqwe ngayo inzala edityanisiweyo, imali emileyo eyongeziweyo ongayihlawula ekuqaleni kwexesha lokuhlawula imali mboleko yakho, kuya kubanegalelo elikhulu kakhulu kwindleko zakho ze-bond kunokuqalisa ukuhlawula imali ethe chatha kwi bond yakho eminyakeni emihlanu okanye elishumi. Kodwa ke, nokuba sekuyiminyaka eliqela uyihlawula imali mboleko yakho, ungalondoloza kakhulu ngokuhlawula ethe chatha kwi bond yakho. Ngokunyusa izavenge zakho zenyanga, uyakulehlisa ixesha elibekelwe ukuhlawula i-bond yakho, okuthetha ukuba awusayi kuhlawula zavenge ziphezulu ze bond ekuhambeni kweminyaka. Ekugqibeleni uyakuba uhlawule kancinane kwimali yenzala kwithuba lokuhlawulwa kwale mali mboleko. Ziliqela iindlela ezilula ongazisebenzisa ukongeza enye imali kwi bond yakho ungakhange uve mahluko konke konke kwipokotho yakho:

- imali onyuselwe ngayo umvuzo ngonyaka yifake kwimali mboleko yakho yekhaya
- Xa umyinge wenzala usehla xelela iziko elikuboleke imali ukuba lingazehlisi izavenge zakho ozihlawulayo phambi kokuba inzala yehliswe
- Faka inxalenye yebhonasi yakho yonyaka kwi bond yakho.

e-SA Home Loans ungafaka uchatha wemali nanini na kwi bond yakho xa ufuna. Nditsho nentwana encinane iyanceda. Ukufaka isixa semali xa kanye kubhaliswa lemali mboleko kuluncedo kakhulu, kuba oko kwakuyehlisa imali eyinkunzi kwangoko, yaye oko kuyayehlisa kakhulu inzala iphelele obuya kuyihlawula kwixesha eliqingqiweyo lokuhlawula le mali mboleko.

SEBENZISA I-BOND YAKHO NJENGE AKHAWUNTI YOLONDOLOZO ENGENISA INZALA:

Iibhanki zikushishino olwenza ingeniso, ngoko kuyamkeleka ukuba babize inzala ephezulu kubantu abathi bababoleka imali yabo, kunabo bafaka imali eninzi njengedipozithi kubo. Umzekelo, ungazuza malunga ne 2% yenzala kwimali onayo kwi savings account yakho, kodwa ube uhlawula imali ephezulu kakhulu yenzala kwimali oyibolekele ikhaya lakho.

Ngokudipozitha imali oyilondolozileyo kwi bond yakho, enyanisweni uzuza umyinge wenzala ibhanki ebikutyabule yona kwimali mboleko yakho njengolondolozo olwenzayo. Umzekelo, xa une bond ye R1 million, ze ufake enye i-R100 000 kwimali mboleko yakho yekhaya, inzala oyihlawulayo ngoku ayiseyiyo efunwa kwi R1 million, kodwa kwi R900 000. Imali oyilondolozayo eyinzala ekuhambeni kwexesha xa ngaba uyayigcina le R100 000 kwimali mboleko yakho yekhaya, iba yinzuzo yenzala kuwe kulomali uyifakileyo. Ngaphezulu usenganako ukuyitsala lemali xa ngaba uyafuna ngaphandle kwesohlwayo. E-SA Home Loans, abathengi bavumelekile ukuba batsale amatyeli amathandathu ngonyaka xa betsala imali engaphezulu kwe R10 000.

WADIBANISE AMATYALA AKHO

Inzala ebizwa kwimali mboleko yamakhaya, incinane kakhulu kunaleyo ungayihlawula kwimoto, i-credit card nee akhawunti zevenkile. Ngoko licebo elihle kwezezimali ukuwadibanisa amatyala angene kwimali mboleko yakho yekhaya. Kodwa ke imali mboleko yekhaya ibalwa kwixesha elide kakhulu lokuhlawula kunalemali mboleko yexesha elifutshane, ngoko kubalulekile ukuba uqhube ngokuhlawula ezo zavenge zaphambi kokuba ugqithisele ityala lakho kwimali mboleko yendlu ukuze uyigqibe kwangexesha elifanayo. Ukuba imali mboleko yexesha elifutshane uyihlawula ngethuba elipheleleyo lemali mboleko yendlu – masithi kwiminyaka eyi 20 nangaphezulu – uyakuhlawula inzala eninzi kakhulu.

ZAKHELE IMBALI ENTLE YEZIKWELITI:

Ungazenzela imbali entle yezikweliti ngokuhlawula imali mboleko yakho yendlu kwangexesha rhoqo ngenyanga. Amaziko abolekisa ngemali ayakusoloko ekhangela imbali yezezikweliti yalowo ufaka isicelo xa kusenziwa isigqibo sokuba ikhutshwe kusini na lomali mboleko, yaye kananjalo bajonge isimo sakhe sezamatyala xa besenza isigqibo somyinge wenzala azakuwunikwa umthengi. Ngoko xa uthatha uxanduva oluhle lokuhlawula imali mboleko yakho, ungazongela intywenka yemali ngokuzuza inzala ephantsi kwezinye iimali mboleko ozenzayo.

NDINGENZA NTONI XA NDIZIBHAQA NDISENGXAKINI YOKUHLAWULA IZAVENGE ZEMALI MBOLEKO YAM YENDLU?

Ukutsibisa izavenge zentlawulo yemali mboleko yakho yendlu kufuneka kungenzeki nakanjani – ngaphandle nje kokuba ukutsibisa izavenge zakho zentlawulo kuya kuchaphazela amandla akho okuboleka, kananjalo oko kuyakunyusa nemali eyinkunzi osayityalayo kwimali mboleko yakho, yaye kuyakunyuka nenzala iphelele oyihlawulayo. Ukuba ufumana ubunzima ukubambelela kwisivumelwano sakho sentlawulo ithuba elithile, oko kungakhokelela kwinkundla zomthetho ude uphulukane nendlu yakho. Ngoko ke kubalulekile ukuba kube ngundoqo otshotsha phambili ukuhlawulwa kwemali mboleko yendlu yakho nyanga zonke.

YIBA NONXIBELELWANO NEZIKO LAKHO ELIBOLEKISAYO.

Ukuba unengxaki ukuhlawula izavenge zakho zenyanga zemali mboleko yendlu yakho, eyona nto ibalulekileyo ongayenza kukwazisa umbolekisi wakho ngalo ngxaki. Abantu basoloko bezama ukubaleka ukunxibelelana nombolekisi kuba bengafuni ukujamelana nesimo abakuso, okanye babe noloyiko lokuba bayakuba sengxakini. Ngokuqhagamshelana neziko elibolekisayo, ungaba nako ukwenza izicwangciso ezingakunceda, njengokuvunyelwa ukuba uhlawule imali osemva ngayo kancinane kunye nezavenge zakho eziqhelekileyo. Umbolekisi wakho uyakubonisana nawe ngendlela ongazisebenzisa ezikhoyo ezihambelana nesimo sakho ngqo.

UKUKHATHALELA UTYALO MALI LWAKHO:

Ukugcina kakuhle ikhaya lakho

Ukuba nekhaya elithi wena luyolo lodwa, kodwa oko kuhamba nokulikhathalela elokhaya ukuze uqiniseke ukuba imali yakho ayimki namanzi. Ikhaya lifuna imali nexesha ukuze lihlale likwisimo esihle, kodwa ayikokulahla mali oku – kuba ukugcina kakuhle izinto akubizi kunokuthenga ezintsha.

Qwalasela ezindawo zilandelayo kwikhaya lakho ngocoselelo:

- Imigubasi yeminyango yokhuni nefestile. Isimo sezulu eMzantsi Afrika singarhabaxa kakhulu kwizinto ezifana nemigubasi yokhuni. Ukuze imigubasi yakho yokhuni ingaboli, abanini makhaya kufuneka bayiqabe ivanishi ekhunini xa kufuneka, leyo yinto engenzeka rhoqo kwinyanga ezintandathu. Kubalulekile kananjalo ukuba abantu abanemigangatho yokhuni basoloko belumkele impehla nezinye izinambuzane ezonakalisa ukhuni.
- Zicoce izigangi manzi, ii-gutters zakho rhoqo. Ii-Gutters ezingcolileyo azisebenzi kakuhle yaye zingakonakalisela iindonga ethubeni, de kufikelele nakwi fawundeyishini. Ukuzigcina kakuhle ii-gutters zakho kuthetha ukuba zakuhlala ixesha elide.
- Ukupeyintwa kwekhaya. Xa kufuneka upeyinte indlu yakho, kungcono ukuchitha imali kwipeyinti yodidi kuba yona iyakuhlala ixesha elide. Qiniseka ukuba iindonga zangaphandle ziyacocwa rhoqo.
- Iqula, i-Swimming pool kufuneka likhathalelwe maxa onke ukuze lingonakali kwisimo salo okanye ukuba liphinde lityatyekwe kwakhona. Khangela i-pH balance rhoqo kwiveki ezimbini wenze ne-backwash kwiqula lakho kanye ngeveki.
- Igadi enomtsalane ingalinyusa ixabiso lendlu yakho kakhulu. Qiniseka ukuba igadi yakho isoloko ibukeka maxa onke yaye utyale nezityalo zalapha ekhaya kubekuhle. Igadi ezisekelwe kwezalapha ekhaya kulula ukuzikhathalela yaye zixhaphakile kakhulu kwabo bathenga izindlu. Ngaphezulu azifuni mgquba namanzi amaninzi.

Kuqwalasele okwenzekayo ebumelwaneni bakho:

Kubalulekile ukuba uyazi yonke into eyenzeka kubumelwane bakho engachaphazela kakubi okanye kakuhle ixabiso lekhaya lakho. Ukuba ulitshantliziyo lendawo ohlala kuyo, akukho nto iyakukothusa yaye ungazivakalisa ngenguquko ezingenzeka kwingingqi yakho. Ezi zilandelayo zezinye zezinto ongazenza ukuba negalelo kubumelwane bakho:

- Thatha inxaxheba kwiziseko ezisebenzisana namapolisa zengingqi
- Makubanjwe iintlanganiso rhoqo ebumelwaneni ezixoxa ngemiba echaphazela uluntu lwenu, njengolwaphulo mthetho nokungcoliseka
- Qwalasela izakhiwo ezitsha okanye uphuculo
- Qiniseka ukuba uyalazi igama likaceba we wadi yakho

UKUPHUCULA IKHAYA LAKHO :

Ukongeza amanye amagumbi kwikhaya lakho okanye ukuphucula okukhoyo ingayinkqubo enzima kakhulu, kodwa xa yenziwe ngobuchule, lo mali uyisebenzisileyo ingalutyalo mali oluhle kakhulu. Inyaniso kukuba ukuphucula igumbi lokuhlamba nekhitshi kuyakulinyusa ixabiso lendlu yakho, kanti nokongeza amanye amagumbi kwikhaya lakho kuyakukusebenzela kakhulu. Oko akusayi kunyusa nje ixabiso lendlu yakho, kodwa ukufaka noba yi-garden cottage okanye into efana nayo kungakunceda uzuze ne renti engakunceda ukwehlisa isikweleti sakho se bond. Ukuba ucinga ukuphucula ikhaya lakho, qwalasela oku kulandelayo:

- Qiniseka ukuba uneplani eyamkelweyo xa kukho imfuneko
- Zama ukusebenzisa umakhi obhaliswe ne National Home Builders Registration Council (NHBRC)
- Qwalasela amaxabiso amanye amakhaya kwingingqi yakho, ukuze ungafaki imali eninzi kwikhaya elingasoze lifikelele kuyo.
- Kulumkele ukuba ukwakhiwa kuthathe ixesha elide kunelo belicwangcisiwe okanye umakhi wakho ucinga njalo, kwakunye nendleko ezinyuka zigqithe ezo bezicwangcisiwe kwikowuti.

Ukuba ufuna imali yokuphucula ikhaya lakho, thetha nathi ngendlela ongakwenza ngayo oku, kuba ukuboleka imali umise ngekhaya lakho yeyona ndlela ingabiziyo yokufumana imali. Sinazo ezinye iindlela zokubolekisa, ezilungiselelwe abathengi bethu abakhoyo, kanti nabathengi abatsha abatshintshela kwi SAHL nabo banganako ukuzuza Imali Ekhawulezayo, i-Quick Cash.

UKUQONDA AMAGAMA ASETYENZISWAYO

NANGA AMANYE AMAGAMA EZOMTHETHO NEZOSHISHINO ASETYENZISWAYO EKUTHENGENI NASEKUFUMANENI IMALI YENDLU YAKHO – ACHAZWE NGOKULULA!

ISIVUMELWANO SENTENGISO
Ikontrakthi ebhaliweyo phakathi komthengis nomthengi edwelisa imimiselo nemiqathango yentengiso yalondlu, edla ngokubizwa ngokuba yi-Deed of Sale.

I-BOND
Imali Mboleko Yendlu: Yimali mboleko enikwa umnikazi walondlu kodwa ibe indlu isetyenziswa njengesibambiso sale mali mboleko. Le mali mboleko okanye imali eyona iphezulu ibhaliswa ne Deeds Office kumiswe nge Title Deed yalondlu.

I-BOND PROTECTION PLAN
I-inshorensi yobomi kulowo uboleke imali ekhusela inani lale bond isakweletwayo.

IMALI YETHUTYANA
Imali mboleko yethutyana elifutshane ekhusela eloxesha lowo ubolekayo engekayifumani imali yakhe ayilindeleyo, kwimali esendleleni esaqulunqwayo, ukuze abe ehlawula ezinye.

IMALI MBOLEKO YOKWAKHA
Le yimali mboleko yokuzakhela ikhaya yaye asiyikhuphi thina kwa SA Home Loans.

IRHAFU YE-CAPITAL GAINS TAX
Abahlawuli rhafu, kuquka abantu, ii-trust, iinkampani namashishi, ziyakuhlawula irhafu kwinzuzo eziyenze ngokuthengisa impahla okanye indlu esisigxina, ingakumbi xa kutshintshwana ngobunini. Le yirhafu etsalwa kwingeniso yokuthengisa kwakhona, ingasebenza kwikhaya lakho xa ngaba inzuzo yakho ingaphezulu kwe R1.5 million okanye xa ingeniso ingaphaya kwe R2 million. Khangela kwi website ka SARS ngezinye iinkcukacha.

UGQITHISELO
Ugqithiselo lwamalungelo komnye e.g. ugqithiselo lobunini.

ITHUBA LOKUCINGISISA
Eli lisolotya eliqukwe kwi-Offer to Purchase okanye isivumelwano sentengiso. Umthengi angarhoxa okanye awuchithe umdla wakhe wokuthenga zingaphelanga iintsuku ezi 5 zethuba "lokucingisisa".

UKUDITYANISWA KWEZIKWELITI
Ukudityaniswa kweqela lwezikweliti zemali mboleko ibe lityala elinye, ukuze uhlawule imali encinane nyanga zonke. Oku kunganceda ukuba wehlise amatyala abiza kakhulu ngenyanga (e.g. i-hire purchase, i-bank overdraft, i-credit card) ngomdibaniselwano ongabizi kakhulu noyakuthatha ixesha elide – njengemali mboleko eyongeziweyo yezindlu.

I-CONVEYANCER
Ligqwetha elikufundeleyo ukulungisa amaxwebhu nokugqithisela ubhaliso lwendlu ezinzileyo nokubhaliswa kwemali mboleko yezindlu.

ISOLOTYA LEENDLEKO (OKANYE IKHAVA)
Amalungiselelo kuxwebhu lwemali mboleko yezindlu kubekelwa bucala imali ethile engaphezulu kwaleyo ibolekiweyo, ukukhusela iindleko ezingavela ezifana: nezohlwayo, indleko zomthetho, indleko zokudibanisa, inzala njalo njalo.

I-DEED
Eli ligama elisemthethweni loxwebhu olugunyaziswe ngumthetho olutyikityiweyo, lwanamangqina lwafakwa ngokusesikweni ukusungula inkqubo yogqithiselo lwalondlu okanye ukuseka ukuzibophelela ngokusemthethweni okanye ikontrakthi.

I-DEED OF SALE
Isivumelwano Sentengiso: Ikontrakthi ebhaliweyo phakathi komthengisi nomthengi eshicilele yonke imimiselo nemiqathango yokuthengiswa kwalondlu.

I-DEEDS OFFICE
Isebe likarhulumente apho onke amalungelo nemimiselo yendlu ezinzileyo ibhaliswe khona. Ziyafumaneka kuzo zonke iingingqi.

IDIPOZITHI
Imali umthengi anayo njengegalelo kulondlu ayithengayo.

I-DOMICILIUM CITANDI ET EXECUTANDI
Idilesi yalapho kuyakuziswa khona izaziso zomthetho yaye zamkelwe ngochaphazelekayo njengesivumelwano esibhaliweyo.

IINTLOBO ZENGQESHO

OWAMKELA UMVUZO
Ngumntu oqeshwe lishishini elithile, esamkela umvuzo nyanga zonke, kodwa abe engenguye umnikazi welo shishini.

OZISEBENZELAYO
Umnini zabelo okanye inqununu kwiNkampani, i-CC okanye i-Sole Proprietor. Ubungqina bengeniso buyakuba yincwadi evela kumgcini zincwadi wakhe, i-accountant/ bookkeeper ichaza imali ayizuzayo iphelele ngenyanga, oko kuxhaswe ziziteytimenti zebhanki..

I-SUBSIDY
Esi sisibonelelo sezezindlu esiqukwa kwingeniso yaye nezavenge zentlawulo ye bond zitsalwa ngumqeshi ngqo emvuzweni womsebenzi lowo. Esi sibonelelo siye sifumaneke kwabo baqeshwe ngurhulumente, omasipala nezinye..

I-EQUITY

I-EQUITY ENCUMISAYO
Kulapho ixabiso lendlu ene bond lingentla kakhulu kunemali esakweletwayo yemali mboleko.

I-EQUITY ENGONELISIYO
Imali ekweletwayo ye bond ingentla kakhulu kunexabiso lendlu leyo.

ISIQINISEKISO (I-GUARANTEE)
Uxwebhu lwesiqinisekiso sokuhlawulwa kwesixa esithile semali xa kusenzeka isiganeko esithile e.g. I-bank guarantee ekhutshelwa igqwetha eliyi conveyancer, ehlawulwa kwakubhaliswa ugqithiselo lwalondlu kwigama lalowo uboleke imali.

I-INSHORENSI YEMPAHLA ENGAPHAKATHI ENDLWINI
Yi-inshorensi ekhusela ilahleko okanye umonakalo kwizinto zangaphakathi endlwini e.g. ifenisthala, izixhobo zombane, impahla yonxiba njalo njalo.

I-HOC
i-SA Home Loans - Home Owners Comprehensive Insurance ikhusela ilahleko okanye umonakalo kwizinto ezimi isigxina kulondlu.

INDLEKO ZOKUSUNGULA
Ngokwemigaqo ye National Credit Act, umniki sikweleti uvumelekile ukuba afake iindleko kumthengi zokungena kwisivumelwano naye sokumnika isikweleti. Ezi Ndleko Zokusungula zilungiselelwe ukukhusela zonke iindleko ezivele ngokuqulunqwa zokuzalisa inkqubo yokukhupha isikwellti (e.g. ukufumana iingxelo ze-credit bureau, ukunika ixabiso, uphengululo kwi-deed njalo njalo) kananjalo nendleko zokuqala zolawulo. Le mali ibalwa ngokuxhomekeke kwixabiso lemali mboleko /imiqathango ebekwe ngokusemthethweni..

IMALI EZIZAVENGE
Lena ke yintlawulo yanyanga zonke oyihlawulela imali mboleko yekhaya lakho. Ezi zavenge zakuquka inzala yanyanga zonke kule mali mboleko kananjalo nentwana eya kwimali eyinkunzi, kunye nezinye iindleko zenyanga nemirhumo ye inshorensi.

AMALUNGISELELO ENZALA YETHUTYANA
Isebenza kuphela xa "kutshintshwa i-bond". Xa sele ivunyiwe i-bond yakho, i-SA Home Loans ifaka isicelo samanani okuvala isikweliti sakho apho sikhoyo. La manani afumaneka ngokudibanisa ixabiso lemali mboleko elishiyekileyo nenzala yenyanga ezi 3. Lento siyibiza ngokuba "yinzala yethutyana". La malungiselelo afunwa zibhanki ukuze zizikhusele xa kungakho ukunqongophala kulomali ishiyekileyo xa sekubhaliswa ne SA Home Loans. Xa kubhalisiwe, sihlawula zonke iindleko zokucima isikweliti sakho kulowo uboleke kuye, yena oyakuthi akubuyisele yonke loo nzala yethutyana iphelele, xa ngaba i-akhawunti yakho ibiqhutywa ngendlela eyonelisayo.

UMYINGE WENZALA
Umyinge wenzala wonyaka onikwa lowo uboleka imali. Inzala ibalwa kwimali ekhoyo mihla le yemali mboleko ze idityaniswe yonke ngenyanga.

I-JIBAR
I-Johannesburg Interbank Agreed Rate ngumyinge wedipozithi yenyanga ezi 3. Ngumyinge wesimo sezimali semakethi zase Mzantsi Afrika oqulunqwa liqela leebhanki zalapha nezaphesheya, ze imiselwe mihla le. Lo myinge kufikelelwe kuwo usisixa yaye ubizwa njengomyinge we 3 Month JIBAR Rate. Lo myinge uyapapashwa mihla le ngo 11h00 yi Reuters kwikhasi le SAFEX.

I-LOAN TO VALUE (LTV)
Ixabiso lemali mboleko yendlu, okanye imali umthengi anqwenela ukuyiboleka, ivakaliswa ngepesenti yexabiso lalondlu emakethini.

IXABISO LENDLU EMAKETHINI
Ixabiso umthengi ozimiseleyo novumelekileyo ngezimali angalihlawula umthengisi olamkelayo, xa ngaba lendlu iye yathengiswa kaknobom emakethini ithuba elithile.

IMALI MBOLEKO YENDLU
Imali mboleko enikwe umthengi apho kumiswe ngendlu leyo ukuze kufumaneke imali. Le mali mboleko ibhaliswa kwi Deeds Office kumiswa nge Title Deed yalondlu.

UMBOLEKISI MALI
Umbolekisi (umniki sikweliti), iye ibe yibhanki, okhupha okanye obolekisa ngemali emise ngendlu leyo ithengwayo.

MORTGAGOR
Borrower (debtor) who borrows from a lender by mortgaging his property to the lender as security.

UMBOLEKI MALI
Obolekiweyo (onesikweliti) nguye oboleka imali kumbolekisi ebambisa ngendlu leyo kulo aboleka kuye imali njengesikhuseli setyala.

i-NPV
i-Net Present Value (NPV) lixabiso lemali yengomso elibalwa ngokwemiqathango yangoku.

IMPAHLA ESISIGXINA
Impahla engenakuguqulwa lula ibe yimali ezinkozo.

UXWEBHU LOMDLA WOKUTHENGA (I-OFFER TO PURCHASE)
Olu luxwebhu olugunyazisiweyo (olubhaliweyo) lomdla obonakaliswa ngumthengi wokuthenga ikhaya elithengiswayo. Oku kuye kuqulunqwe ngoncedo lwe arhente yezindlu – ze lutyikitywe ngabo bonke abachaphazelekayo. Isoloko inexesha eliqingqiweyo yaye 'ingayeyakwangoko' (xa kuthengwa ngemali ezinkozo) okanye "enemiqathango" (xa kuzakufakwa isicelo semali ye bond okanye ukuthengiswa kwelinye ikhaya).

I-SECURITISATION
Ukukhutshwa kweemali mboleko zamakhaya kwisimo sonothimba esichaseleyo, yaye kukukhutshwa izimiselo ngaxesha nye zezezimali ngenzala ephantsi kubatyali mali, kunaleyo ibiyakubizwa yibhanki xa iyiyo ekhupha imali. Ubungozi kubatyali mali kukungakhathalelwa yaye bayakwamkela ukwenza ingeniso encinane kutyalo mali lwabo.

IINDLEKO ZENKONZO
Umniki sikweliti uye afune lemali kumthengi esenzela inkonzo yokuqulunqwa nyanga zonke nokuqwalaselwa kwesi sivumelwano sesikweliti phakathi kwabo. Ngokwemigaqo ye National Credit Act, ezi ndleko azinakugqitha kwi R50 kuquka ne VAT ngenyanga.

UMMISELO WESIVUMELWANO SETHUTYANA
Eli lisolotya elikwisivumelwano sentengiselwano apho ukuzinza kwekontraki yesivumelwano kuxhomekeke kwinto ezakwenzeka (okanye engazukwenzeka) kwixa elizayo e.g. ukufunyanwa kwe bond, eyimali ethile, phambi komhla oqingqiweyo.

TSHINTSHA I-BOND
I-bond obufudula unayo nelinye iziko lezezimali waze wayitshintshela kwi SA Home Loans.

IXESHA ELIQINGQIWEYO
Ithuba (elidla ngokubizwa ngeenyanga) apho lowo ubolekayo ekhethe ukuhlawula imali mboleko yakhe yekhaya. Iba yiminyaka engama 20 (iinyanga ezingama 240). Izavenge zenyanga ziye zihambelane naloo mali ibolekiweyo, umyinge wenzala nethuba lokuhlawula. E-SA Home Loans bonke abathengi banelungelo lokuhlawula ii-bond zabo kwithuba elifutshane kunelo libekiweyo xa befuna ukwenza oko.

I-TITLE DEED
Olu luxwebhu olusemthethweni olubhaliswe kwi Deeds Office, njengobungqina (uxwebhu) lobunini bomzi lowo kumnini obhalisiweyo welo khaya.

INKCUKACHA ZOQHAGAMSHELWANO

Ukulungele ukufaka isicelo? Ungasifaka nge internet kwa **www.sahomeloans.com** okanye utsalele kwa 0860 2 4 6 8 10 ukuzalisa isicelo kwi Sales Contact Centre yethu.

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