

INKOMBA YAKHO EPHELELE MAYELANA NOKUTHENGA ISAKHIWO

KONKE ODINGA UKUKWAZI



GEHS
Government Employees
Housing Scheme



USUKULUNGELE UKUTHENGA UMUZI

UKUTHENGA UMUZI KUYINDLELA YOKUZINOTHISA ETHOKOZISAYO.

Akungabazeki ukuthi ukuthenga umuzi – ngisho ngabe umuzi wakho wokuqala noma cha – kuwukuthenga okuthokozeleka kakhulu ozoke ukwenze empilweni yakho. Kodwa kuzocishe kube isinqumo sokuzinothisa esibaluleke kunazo zonke empilweni yakho okuyodinga ukuthi usenze, kudingeka ukuthi ucabangisise.

Ukuthenga umuzi kuhluka kunakho konke okunye ukuthenga esikwenzayo – umuzi awuthengwa nsuku zonke, kanti futhi kunezinto odinga ukuziqaphela uma usezinhlelweni zokuthenga isakhiwo. Le nkomba izokuholela endleleni efanele, kusukela ekubhekeni ukuthi imiphi imibuzo odinga ukuyibuza, kuya ekuqinisekiseni ukuthi ukhetha izinto ezifanele, kuze kufinyelele ekuchazeni kwayo yonke imininingwane emayelana nokwenza isicelo sebhondi kanye nokubhalisa. Izokusiza ukuthi ukwazi ukulungiselela izinto ezisazokwenzeka, ukuze uthokozele ubumnandi bokuthenga umuzi wakho wokuqala, esikhundleni sokuthi uzikhathaze ngezinto ezisazokwenzeka.



NGIZIMISELE UKUTHENGA ISAKHIWO

NQUMA UKUTHI UFUNA INI, CABANGA NGALEZI ZINTO EZILANDELAYO:

- Inani ozimisele ukulikhokha – uhlelo lwakho lwezimali lwanyanga zonke kanye nokuma kwephakethe lakho.
- Indawo othanda ukuhlala kuyo. Iziphi ezinye izindawo ongakuthokozela ukuhlala kuzo?
- Ingabe uncamela indlu ezimele yodwa noma ukuphepha okuthe xaxa kwezindlu ezibiyelwe ngothango lunye, phecelezi i-complex?
- Ubukhulu bomuzi/ifulethi/umhlaba.
- Isibalo samagumbi okulala/awokugezela owadingayo.
- Ingabe udinga indawo yangaphandle? (ingadi, ibhalikhoni, idanyana lokubhukuda, indawo yokosa, njll.)
- Indawo yokupaka.
- Iziphi izinto odinga ukuba seduze kwazo (izikole, izitolo, amapaki, njll.)
- Ingabe ukulungele ukulungisa kabusha?



CINGA, UCINGE, UPHINDE UCINGE FUTHI:

- Amaphephandaba/amamagazini – cinga engxenyeni yamasonto onke yezakhiwo eba semaphephandabeni angomgqibelo noma awangeSonto. Kuphinde kube khona amamagazini amahhala ezakhiwo aphuma masonto onke.
- Amawebusayithi – amanye amawebusayithi awasebenzi ngokubambisana nabadayiseli bezakhiwo. Izakhiwo ezivezwe kulama webusayithi kungenzeka ukuthi zithi ukushibha kancane njengoba umdayisi kungenzeka ukuthi angadingi ukukhokha imali yomdayiselii okungaba imali efinyelela ku-7.5% wenani lokudayisa isakhiwo.
- Iningi lezinhlango ezingabadayiseli bezakhiwo nalo lizobalula izakhiwo elizidayisayo emawebusayithini alo, kanti futhi kunamawebusayithi akhombisa izakhiwo ezidayiswa yizo zonke izinhlangano ezidayisa izakhiwo.
- Vakashela imiboniso yezindlu. Imiboniso eminingi yezindlu ingeMigqibelo nangamaSonto kanti ijwayele ukuqala ngo-2 kuya ku-5 ntambama. Lena cishe indlela enhle kunazo zonke yokubona isakhiwo. Kuningi ongakuthola esithombeni kodwa isithombe ngeke sikukhombise indawo lapho umuzi osuke ukhona kanti futhi ngeke neze sikubonise izinkinga ngesakhiwo noma ngendawo esikuyona.

BHEKISISISA UKUTHI YINI ESEMANDLENI AKHO:

Ukuthenga umuzi kuhambisana nenqwaba yezinto ezidinga ukukhokhelwa. Ngeke ugcine nje ngokukhokha imali yesikweleti ekhokhwa zinyanga zonke, kodwa kunezinye izindleko ozozikhokhela, obekungenzeka ukuthi ubungadingi ukuzikhokhela njengesiqashi. Nazi ezinye zalezi zindleko:

- Izintela ezikhokhelwa umasipala.
- Amalevi (uma usefulethini/kwi-complex).
- Ugesi namanzi.
- Umskwalense womuzi (wezinto ezisendlini yakho) kanye nomshwalense womnikazi womuzi (wesakhiwo).
- Ukukhanda kanye nokunakekela (ukunakekela ingadi, ukupenda indlu, izinkinga zamapayipi njll).

QINISEKISA UKUTHI UYAWUQONDA UMEHLUKO PHAKATHI KUKA “ZIMELE”, “ITAYITELA ELIYIZINGXENYE” KANYE “NENTUTHUKO EYABELANWAYO”:

- Uzimele noma itayitela eligcwele lichaza ukudluliselwa kobunikazi okuphelele kumnikazi wesakhiwo, okubandakanya isakhiwo kanye nendawo isakhiwo esikuyo. Lezi zinhlobo zezakhiwo zibandakanya izindlu ezizimele, izindlu ezixhumene, njll.
- Itayitela eliyizingxenywe lichaza ubunikazi bezakhiwo obehlukene noma izingxenywe zezindlu ezakhiwe phakathi kothango olulodwa, i-complex. Uma uthenga indlu ekwi-complex, uthenga ingxenywe noma izingxenywe kanye nesabelo sakho ngawedwa sesakhiwo. Sezindawonye, lezi zakhiwo zibizwa ngezi ngxenywe. Izindlu Zetayitela Eliyizingxenywe zihlanganisa izindlwana ezincane, izindlu ezicishe zihlukane, izindlu zasedolobheni, amafulethi, kanye nezindlu ezihamba ngazimbili.
- Ebhulokhini okwabelanwa ngayo, umnikazi wesakhiwo yinkampani kanti ifulethi ngalinye linikezwa inani lamasheya enkampanini.
- Zimbalwa izinkampani ezinikeza ibhondi yamafulethi okwabelana ngebhulokhi, lezo ezikwenzayo lokhu zijwayele ukudinga imali yediphozithi engukheshi enkulu kanti futhi zijwayele ukukhokhisa inani lenzalo yokuboleka elithe ukuba likhulu kunalelo lefulethi elingaphansi kwetayitela eliyizingxenywe.
- Konke lokhu kuchaza ukuthi uma uzimisele ngesakhiwo sokwabelana ngebhulokhi, kudingeka ukuthi ube nemali ethe ukuba nkulu ongayikhokha ngaphambili kokuthola imalimboleko.

QAPHELA IZIMALI EZIFIHLEKILE EZIBANDAKANYEKA EKUTHENGENI UMUZI:

Ngaphezu kwemali isakhiwo esidayisa ngayo, kunezimali eziningi ezikhokhwa ngaphambili kokuthenga umuzi. Kubalulekile ukuthi wazi ngalezi zindleko ukuze ulondoloze imali noma uthole imalimboleko ezokusiza ekutheni ubhekane nalezi zindleko. Ngezansi kunencazelo encane yalezi zinto:

- ‘Intela yokudlulisa’ ikhokhelwa u-SARS njalo uma isakhiwo sisuka kwesinye isandla siya kwesinye, kanti incike enanini lomuzi. Izindlu ezibiza u-R1 000 000 noma ngaphansi azingeni ngaphansi kwentela yokudlulisa.
- ‘Izimali zokudlulisa’ zikhokhwa kummeli odlulisayo ukuze adlulise isakhiwo egameni lakho, kanti zihlanganiswa ngesikali esilawuliwe esihambayo esincike enanini isakhiwo esidayiswa ngalo. Qaphela ukuthi ukuhlangukulwa kwezakhiwo zika-R1 000 000 akubalwa ‘ezimalini zokudlulisa’.
- Uma indlu ithengwa kumthuthukisi, akukho mali yokudlulisa ekhokhwayo. Kodwa-ke kuzokhokhwa intela ye-VAT enanini lokuthenga isakhiwo.
- Uyophinde udinge ukukhokhela ummeli ukuze abhalise ibhondi yakho kwi-Deeds Office Kwezakhiwo. Lokhu kwaziwa njengemali yokubhalisa ibhondi.
- Ummeli uzophinde akukhokhisele ezinye izimali ezincane eziguqukayo njengemali ye-FICA, imiyalelo yezinto zikagesi kanye neyokuposa. Lezi zindleko zingahluka kummeli nommeli kodwa zijwayele ukufinyelela emalini engaba ngu-R2 200.

NGEZANSI KUNETEBULA LEZINDLEKO EZIYIZILINGANISO EZINGAKUNIKEZA UMQONDO WOKUTHI UNGALINDELA INI. LAMA NANI ABANDAKANYA NENTELA YE-VAT KANTI ANGAHLUKA KUMMELI NOMMELI.

INANI LESAKHIWO	INTELA YOKUDLULISA	IMALI YOKUDLULISA	UKUBHALISA
R500 000	R0	R19 444	R12 844
R700 000	R0	R23 800	R15 581
R1 000 000	R0	R30 029	R19 532
R1 500 000	R18 750	R36 252	R21 961
R2 000 000	R50 250	R40 300	R24 390
R2 500 000	R91 000	R46 900	R28 562
R3 000 000	R146 000	R50 949	R30 991

* ngaphambi komhlaka-1 Julayi 2022. Azifakiwe izindleko ezihlobene nezitifiketi ezikhulula umuntu zabani-kazi bezinye izakhiwo*

HLELA IZINTO ZAKHO:

Khokha izikweleti zakho ngesikhathi njalo ngenyanga ukuze uqinisekise ukuthi unegama elihle uma kuziwa ezikweletini. Kuwumqondo omuhle ukuzama ukukhokhela izikweleti eziningi ngokusemandleni akho ngaphambi kokwenza isicelo semalimboleko yomuzi, njengoba izikhungu ezibolekisa ngemali zizobheka izibophezelo zakho zezikweleti ezikhona ngesikhathi zihlola ukuthi zingasemukela yini isicelo sakho semalimboleko noma cha.

Xhumana nabakwa-SA Home Loans ukuthola ukuthi yimaphi amabhondi akufanele. Yize ukuvunywa kwasekuqaleni kungaqinisekisi ukuthi uzothola imalimboleko yokuthenga umuzi, kuyakunikeza isithombe esicacile mayelana nokuthi limi kanjani iphakethe lakho, kanti kusho ukuthi usemathubeni amakhulu okuthi umdayisi akubone njengomuntu ozimisele. Imali oyikhokhela isikweleti njalo ngenyanga akufanele yeqe ku-25% kuya ku-30% wemali ehlangene engena emndenini nyanga zonke, leyo inkomba nje ejwayelekile eyisilinganiso semali oyikhiphayo uma iqhathaniswa nengenayo.



Iwebusayithi yethu inezinto **zokubala** ezizokusisa ekubaleni izimali zokukhokhela isikweleti okufanele uzikhiphe – noma ungabuka itebula elingezansi ukuze ubone imizekelo yamanani ezimalimboleko kanye nezimali okufanele zikhokhelwe isikweleti:

IMALI EPHELELE YANYANGA ZONKE	INKOKHELO YESIKWELETI ENKULU	ISIKWELETI ESIGCWELE
R12 000	R3 600	R310 874
R18 000	R5 400	R559 573
R26 000	R7 800	R808 272
R40 000	R12 000	R1 243 495
R60 000	R18 000	R1 865 243

* Leli tebula lingumzekelo kuphela kanti lincike enanini lentela elingu-10% ngonyaka. Inani eliphansi lentela lisho ukuthi uyokwazi ukukhokha imali yesikweleti ethe ukuba phezulu, ngaleyo ndlela ukwazi ukuboleka isamba esikhudlwana.



BOND WITH US **SA Home Loans**

UKUTHOLA IKHAYA ELIKULUNGELE

Emumva kokuba uthole ikhaya olithandayo, kubalulekile ukuthi uthathe isikhathi sokuthi ucabange mayelana nokuthi ingabe ikhaya elikulungele ngampela yini lelo. Nanka amanye amasu azokusiza ekutheni wenze isinqumo esifanele:

- Vakashela isakhiwo ngezikhathi ezahlukene osukwini – indlu noma ifulethi lingabukeka ngendlela eyehluke kakhulu ebusuku kunendlela elibukeka ngayo emini. Buza ukuthi ungasibona yini isakhiwo, ekuseni, emini nantambama, ukuze uqonde ukuthi ukukhanya kunamthelela muni endleleni isakhiwo esibukeka nendlela esizwakala siyiyo. Lokhu kuzophinde kukusize ekutheni ubone ukuthi indawo isakhiwo esikuyona injani uma sekuhlwile nanokuthi ukuminyana kwezimoto kunjani ngesikhathi sokuphithizela kwantambama.
- Thatha isithwebulizithombe ukuze ungadideki.
- Bheka ukuthi isakhiwo sibheke ngakephi. ENingizimu Afrika, indlu ebheke enyakatho iyafudumala ebusika, iphole ehlobo.



BUZA LE MIBUZO ELANDELAYO:

- Kungani abanikazi bedayisa kanti sesiside kangakanani isikhathi belana?
- Banjani omakhelwane?
- Ingabe abanikazi bake bahlangabezana nanoma iluphi uhlobo lobugebengu eminyakeni emibili eyedlule? Mhlawumbe ungadinga ukuthi uthole ulwazi emaphoyiseni mayelana nezinga lobugebengu endaweni.
- Ziyimalini izimali ezikhokhwa ngenyanga?
- Iziphi izinhlelo zokuphepha ezikhona, ingabe ukubiyela kwanele?

BHEKA IZINDAWO EZIBUDE BUDUZE NESAKHIWO:

- Ingabe indawo ihlanzekile?
- Ingabe kufinyeleleka kalula ezitolo kanye nasezikoleni?
- Ingabe izindlu zomakhelwane zinakekelwe kahle?

SIHLOLISISE ISAKHIWO.

Ngokomthetho kuyadingeka ukuthi abadayisi bathole isitifiketi sikagesi kanye nesishoyo ukuthi azikho izilwanyana ezidla ukhuni, kodwa izinkinga ngamapayipi, isisekelo, uphahla, njll zingamba eqolo ukuzilungisa. Kubalulekile ukuthatha isikhathi ukuhlolisisa isakhiwo ngaphambi kokuba wenze isivumelwane sokuthenga. Nanoma ubani odayisa umuzi eKapa kufanele akhiphe isitifiketi sikaplanga ogunyaziwe esiveza ukuthi ukusebenza kanye nokuxhumeka kwamapayipi esakhiweni kuhambisana neMithetho Kazwelonke Yokwakha kanti futhi kusesimweni sokusebenza esihle. Isitifiketi sikaplanga sesingumthetho eNtshonalanga Kapa kanti silandelelwa iziphathimandla zedolobha. Umthetho Omusha Wokuvikelwa Kwamalungelo Abathengi unikeza abathengi amandla athe xaxa uma kuziwa ekuthengweni komuzi kumthuthukisi noma obekade engumnikazi womuzi – abathuthukisi kanye nabadayisi sebeyadingeka ngokomthetho ukuthi badalule ngokuphelele izimo zesakhiwo – lokhu kusho ukuthi lesi sisho sokuthi uthenga njengoba kunjalo asisasebenzi njenge ndlela yokuvikela ejwayele ukusetshenziswa abathuthukisi noma amanye amabhezini noma abadayisi umsebenzi wabo okuwukudayisa izakhiwo. Kodwa-ke sisengafakwa esivumelwaneni sokudayiselana sangasese esiphakathi kwabadayisi nabathengi abangabantu nje abazimele. Ngenxa yalesi sizathu, kuyasiza ukuthola usizo lwenkampani eyenza umsebenzi wokuhlola ikhaya ukuze ikunikeze umbiko mayelana nesimo sesakhiwo njengoba siyiyo.



UKWENZA ISIPHAKAMISO SOKUTHENGA

Ungesabi ukwenza isiphakamiso esiphansi kwenani elibiziwe. Abanye abantu baye babe namahloni okuqhamuka nesiphakamiso esiphansi kakhulu kunenani elicelwayo. Uma usithanda ngampela isakhiwo, kodwa ungenamandla enani eliceliwe, ngeke kukulimaze ngalutho uma ubuza ukuthi umnikazi angakwehlisela yini. Uma ufisa ukwenza isiphakamiso ngesakhiwo, umdayisi noma umdayiseli uyokucela ukuthi usayinde i-'Offer to Purchase'. Leli yiphepha lomthetho elibalulekile kanti udinga ukwazi lezi zinto ezilandelayo:

- Uma i-'Offer to Purchase' isisayinwe yizinhlangothi zombili, ibe isiba i-'Deed of Sale'.
- Qinisekisa ukuthi kufakwe 'usuku lokubuna kwesiphakamiso'. Lokhu kucindezela umdayisi ukuba amukele noma anqabe isiphakamiso ngesikhathi esizwakalayo.
- Nquma 'usuku lokungena'. Lokhu kungaba emumva kokuba sekudluliselwe isakhiwo egameni lakho, noma ngosuku olungaphambili, lapho kuyodingeka ukuthi ukhokhe 'imali yokuqasha'.
- 'Imali yokuqasha' kuyoboniswa ngayo nomdayisi kanti kufanele ihambisane nekhokhwa ngokujwayelekile uma kuqashwe indlu yezinga elithi alifane.
- Kwesinye isikhathi abathengi bakhokha idiphozithi njengophawu lokwethembeka. 'Isiphakamiso Sokuthenga' kufanele siveze ukuthi idiphozithi iyofakwa e-akhawuntini eyakha inzalo kuze kushaye isikhathi sokudluliselwa, kanti umthengi uyobe eseba nelungelo lokuthola inzuzo eyakhekile ngesikhathi sekukhishwa idiphozithi. Kuyinto enhle ukusebenzisa ama-akhawunti abameli kuphela kumadiphozithi alolu hlobo.

- Kuvame ukuthi kube nesikhathi esihlinzekwayo sokuthi izinhlangothi zombili kungabi bikho ezikwenzayo esijwayele ukufakwa ezakhiweni zenani lika-R250 000 noma ngaphansi. Ezimweni lapho iSiphakamiso Sokuthenga sinesikhathi sokushintsha umqondo esimisiwe 'Esiphakamisweni Sokuthenga', umthengi angakwazi ukukhetha ukuhoxa esikhathini esiyizinsuku ezinhlanu.
- Umusho wamahora angama-72 ujoye ukufakwa 'iSiphakamiso Sokuthenga'. Lo mbandela uvumela umdayisi ukuthi aqhubeke abheke omunye umthengi ngisho ngabe iSiphakamiso Sokuthenga sesemukeliwe. Lokhu kusebenza eziphakamisweni ezinemibandela (isib. ukwamukelwa kwebhondi/ukuthengwa kwendlu yomthengi yangaleso sikhathi). Uma umdayisi amukela esinye isiphakamiso, umthengi uyoba namahora angu-72 ukugcwalisa imibandela 'yeSiphakamiso Sokuthenga' sasekuqaleni.
- Yenza uhlu lwezinto okufanele zifakwe ekudayisweni, njengomshini ozishintshayo wokuhlaza idanyana lokubhukuda, amarimothi asegalaji, amabhulayindi, njll. Beka izinto zicace futhi wenabe.



ISIPHAKAMISO SAMI SESAMUKELIWE

ISIPHAKAMISO SAMI SESAMUKELIWE, KUZOKWENZEKANI MANJE?

- Xhumana nabakwa- SA Home Loans ukuze uthole ibhondi.
- Kudingeka ukuthi uthumele wonke amaphepha ukuze wenze ukuthi izinto ziqale (bheka uhlululana).
- I-SA Home Loans izohlolisisa ukuthi uyakufanelekela ukuthola isikweletu bese isamukela isicelo sakho sebhondi, ngokuhambisana nokuphuthulwa kokulinganiswa kwenani lomuzi. Uma siwathole wonke amaphepha adingekayo, lokhu kuthatha amahora angafika ku-72.
- Uchwepheshe wethu wokulinganisa uzohlela ukulinganisa inani lomuzi ezinsukwini ezintathu okusetshenzwayo ngazo.
- Sizokubhalela incwadi ehlongoza ukubolekwa imali yokuthenga umuzi ebizwa ngokuthi yi-‘Letter of Acceptance’ ibalula zonke izindleko, inani lenzalo, imali ozoyikhokha ngenyanga ehlongozwayo nokunye ukwaziswa okubalulekile okufanele ukuhlolisise bese uyasayina.
- Ithimba likazwelonke labameli bethu liyolungisa wonke amaphepha adingekayo ekubhalisweni kwebhondi, baphinde bahlele isikhathi nawe sokuthi usayine amaphepha.
- Qinisekisa ukuthi uligcina lilihle igama lakho uma kuziwa ezikweletini. Uma izimo ziguquka, igama lakho liba libi ezikweletini ngaphambili kokubhalisa, ukwamukelwa kwebhondi yakho kungenzeka kuhoxiswe. Isibonelo, khokhela zonke izikweletini zakho, ugweme ukuboleka imali ethe xaxa, uyibolekela ukulungisa kabusha ngaphambi kokuba umuzi ufakwe egameni lakho. Izibophezelo zezikweletini ezintsha kanye nama-akhawunti angakhokhelwe ayoba nomthelela egameni lakho ezikweletini kanye nasekutheni ukwazi ukumelana nesikweletini sakho somuzi kanti kungaholela ekutheni isicelo sakho semalimboleko senqatshwe.

YAZI MAYELANA NEZINTO EZIDINGEKAYO UMA KUHLOLWA ISICELO SEBHONDI:

- Enye yezinhloso Zomthetho Wezikweletini Kazwelonke ukuqinisekisa ukuthi abathengi ababi nezikweletini ezingaphezu kwamandla abo. Ukuqinisekisa ukuthi lokhu akwenzeki, izikhungo ezibolekisa kudingeka ukuba zihlolisise ukusebenzisa kwakho imali kwamanje nokwangaphambilini kanye nendlela ojwayele ukukhokha ngayo, ukuthi ubakweleta malini abanye ababolekisi, kanye nanokuthi yiziphi izibophezelo zokukhokha izikweletini onazo. Umthetho Wezikweletini Kazwelonke uzoba nomthelela omubi esicelweni sakho uma uzama ukuthola isikweletini sendlu eseqa imali ekusalela emumva kwezikweletini zakho.
- Uma isicelo sakho sinqatshiwe ngenxa yesimo sakho sezikweletini, umboleki uzokunikeza imininingwane yaleso sikhungo sezikweletini. Uma imininingwane esesikhungweni sezikweletini ingashayi emhloveni (isibonelo, ikhombisa izibophezelo zezikweletini ezingalungile) ungathumela ukukhalaza kwakho kuleso sikhungo. Uma isikhungo silungisa imininingwane yaso egciniwe ngenxa yokuthi sigcine imininingwane engeyiyo, siyobe sesikhombisa ezinye izikhungo zezikweletini mayelana nalezi zinguquko; kanti nanoma ibaphi abahlinzeki bezikweletini abacele ulwazi ezinsukwini ezingama-20 ezedlule bayokwaziswa nabo ngokuthi imininingwane engeyiyo isusiwe.
- Ukuqhathaniswa kwemalimboleko kanye nenani, enye yezindlela zokuhlola esetshenziswa izikhungo zokubolekisa uma zibheka isicelo sebhondi. Ukuhlolwa okuze isikweletini esiphezulu uma siqhathaniswa nenani, kuthathwa njengokunobungozi obuthe xaxa, kanti uma isicelo semalimboleko samukeliwe, kuyombiza kakhudlwana umboleki ukuthi aboleke. Loluhlobo lokuqhathanisa lubalwa ngokubheka ukuthi inani lesi kweletini lingena kangaki enanini lesakhiwo.
- Ukuqhathanisa Imali ekhokhelwa isikweletini kanye Neholo, indlela esemqoka yokubheka ukuthi umboleki unawo yini amandla kanye nesetshenziswa ekwenzeni isinqumo sokunikeza imalimboleko. Ingachazwa njenge ndlela eqhathanisa imali ozoyikhokhela isikweletini kanye neholo lakho ngaphambili kwentela. Lesi silinganiso seholo kanye nemali ekhokhelwa isikweletini, akufanele seke ku-30%.

QINISEKISA UKUTHI UYAYIQONDA IMIBANDELA YEMALIMBOLEKO EYISIKWELETINI SAKHO SOMUZI:

Ngokujwayelekile, ubude besikhathi sokukhokhela umuzi siyiminyaka engu 20, kanti abanye ababolekisi bakuvumela ukuba uwukhokhele iminyaka engu 30 ngaphansi kwezimo ezithile. Kodwa-ke ungakhokha imali ethe xaxa eya esikweletini sakho sekhaya noma ukhokhe ngaphezulu kunalokhu okulindelekile nyanga zonke, ngaleyo ndlela uyobe wehlisa ubude besikhathi ozokhokha ngaso isikweletini sakho somuzi. Ukufaka imali eyengeziwe esikweletini sakho somuzi kulinciphisa kakhulu inani lenzalo oyikhokha ngesikhathi sesi kweletini.

KUNE ZINTO EZIMBALWA EZEHLUKENE ONGAKHETHA KUZO UMA KUZIWA ENDLELENI OZOKHOKHELA NGAYO IMALIMBOLEKO OYITHATHILE:

- Ngemalimboleko yomuzi ejwayelekile, inani lenzalo olikhokhayo lixhumene “Nenani le-Repo” (inani elisetshenziswa lbhanga Ngodla eliboleka ngayo imali amabhenge kanye nezikhungo zezezimali). Lokhu kuchaza ukuthi inani lakho le nzuzo kanye nemali oyikhokha nyanga zonke lenyuka liphinde lehle nesimo somnotho wezwe.
- Abakwa-SA Home Loans basebenzisa i-JIBAR – i-Johannesburg Interbank Agreed Rate – njenge nani eliyisi sekelo samanani ezimalimboleko zabo. Lokhu kusondelene nenani le-Repo eli njengele-Prime.

- Ababolekisi abathile banikezana isikhathi esifushane ngenzalo engaguqukiyo noma indlela ye CAP emisa ndawonye inani lenzalo isikhathi esiqunyiwe kwimali mboleko yokukhokhela umuzi.

- Ngokujwayelekile imali mboleko yokukhokhela umuzi enikezwa yiningi lababolekisi lapha eNingizimu Afrika ikhokhelwa isikhathi esiyiminyaka engu 20; nokho iyatholakala nekhokhelwa iminyaka engu 30. Ukhokha kancane ngenyanga lapho ukhokhela ibhondi yeminyaka engu 30, okwenza usalelwe yimali esandleni engaba wusizo kakhulu kubathengi bemizi lapho besaqala ukukhokhela imali mboleko yabo. Nokho-ke, kubalulekile ukuba uqaphele ukuthi sezizonke izindleko ozikhokhela ibhondi yeminyaka engu 30 zingaphezulu kwalezo ozikhokhela ibhondi yeminyaka engu 20, lokhu kungenxa yokuthi inzalo ibalelwa esikhathini eside.

- Abakwa-SA Home Loans banezimali mboleko ezibizwa nge- ‘Edge’ – lapho kudingeka ukuthi ukhokhe inzalo ezinyangeni ezingama-36 zokuqala kuphela. Emumva kwalokho ukukhokha kwakho kwanyanga zonke kuyobuyela esimweni esijwayelekile ezinyangeni ezingama-240 ezisele – ukumiswa kwemalimboleko ngale ndlela kungasiza eminyakeni yokuqala yemalimboleko entsha.

ZIFUNDISE MAYELANA NENQUBO YEMALIMBOLEKO EYISIKWELETINI SOMUZI/UKUHELELWA KWESIKHATHI:

- Kujwayele ukuthatha amasonto ayi-8 kuya kwayi-12 kusuka ekwamukelweni kwebhondi ukuthi kwenzeka ukudluliselwa.

- Isinyathelo sokuqala esokuqoka ummeli/abammeli abazobhekana nokuhoxisa ibhondi yakho (uma kufanele), ukudluliselwa kwesakhiwo kanye nebhondi yakho.

- Umdayisi unelungelo lokukhetha ummeli, yize ningavumelana ngokuthi nisebenzise ummeli othandwa nguwe nikanye nomdayisi. Wena njengo mthengi, ubhekene nazo zonke izindleko zommeli, kanye namanani nezintela zesakhiwo, okukhokhwa ngaphambilini ukuze kutholakale isitifiketi sokusulwa kwamanani.

- Emumva kokusayinwa kwawo wonke amaphepha, esayinwa yizi nhlangothi zombili, amaphepha ayobe esethunyelwa Deeds Office Kwezezakhiwo.

- Inkokhelo eya kumdayisi iyokwenziwa emumva kokubhaliswa kwebhondi, kujwayele ukuthatha izinsuku eziyi-7 kuya kweziyi-10 emumva kokuba amaphepha esethunyelwe Ehovisi Lokubhaliswa Kwezindlu.

OKOKUVIKELA UMNINIMUZI

- Umninimuzi onomuzi ongaphansi kwebhondi kufanele athathe umshwalense womninimuzi. Lokhu kudingwa yibo bonke ababoleki besikweletini somuzi, ukuqinisekisa ukuthi ubungozi babo bezezimali buyavikeleka uma kwenzeka isakhiwo silimala ezimweni ezivikelwe ngaphansi umshwalense, njengokulimala engozini yomlilo, izulu, ukuqhuma kwegiza, njll.

- Izindawo zamatayitela ayizingxenywe zifaka umshwalense womninimuzi kumalevi anyanga zonke. Kodwa-ke, udinga ukuthola ulwazi esigungwini esengamele isakhiwo mayelana nokuthi imali yomshayilense ithhi ayifane naleyo edingwa umboleki wemalimboleko yomuzi.

OKOKUVIKELA IBHONDI

Yize kungaphoqelekile njalo, umshwalense wokuvikela ibhondi uyanconywa, ukuze kukhokheleke imali yesikweletini uma umninibhondi ehluleka ukukhokha imali akufanele ayibuyisele ngenxa yokufa noma ngenxa yokukhubazeka.

UHELELO LOKUTHENGA UMUZI OLUNGAFINYELELEKA:

Ukuze bakwazi ukuvumela izakhamuzi zase Ningizimu Afrika ezengeziwe ukuba zifinyelele ukuba nemizi yazo eziphupha ngayo, abakwa SA Home Loans banikezana ngezinhlelo zokwebolekiswa kwemali kwimindenini eholo imali eqala ku R8 000 ngenyanga isihlanganiswe yonke.

- Inani lenzalo elikhethekile elihlukahlukanayo ngokwezimo zakho zokubolekwa imali.
- Ungabolekwa ukufika ku 100% wenani othenga ngalo, kuye ngezimo zakho zokubolekwa imali.
- Isikhathi sokuyikhokhela esihlukahlukile esingafika eminyakeni engu 20.

- Izindleko zokukhokhela abameli bebhondi ezehliswe ngo 50% ngaphandle ke uma zikhokhelwa ngumakhi.

- Izindlela ezehlukene zokukhokha nge Debit Order noma i-Stop Order esidonswa emholweni (kwizisebenzi zikahulumeni).

- Umshwalense ohambisanayo ongakhetha kuwo: owokuvikela ibhondi nekhava yomnikazi womuzi.

Uxhaso olubizwa Finance Linked Individual Subsidy Programme (FLISP) lokuhlizekela abathengi bamakhaya abaqalayo abafanelekayo ngoxhaso olungafinyelela ku R121 626 engasetshenziswa njengediphozi noma imali eyisamba ekhokhelwa kwi-akhawunti yebhondi. Buza kumuntu okusizayo ukuthi ungasenza kanjani isicelo noma uthole imininingwane kwi-websayithi yethu.



AMAPHEPHA ADINGEKAYO

Uyodinga ukukhipha wonke amaphepha adingekayo ukuze kusetshenzwe isicelo sakho semalimboleko yokuthenga umuzi. Yazi ukuthi nanoma imaphi amaphepha ashodayo, angadala ukuchitheka kwesikhathi – ngakho lungisa lama phepha ngaphambili kokuba uthumele isicelo ukuze uqinisekise ukuthi uthola ukusizakala okusheshayo ongakuthola!

OQASHIWE	OZIQASHILE
• Ubufakazi beholo/ipheyisiliphu yakamumva kunawo wonke • Ikhophi ka mazisi • Ikhophi yesitifiketi somshado noma isivumelwane somshado esithi okwami ngokwami • Ikhophi yesivumelwane sokuthenga (akudingeki ezicelweni ze-Switch) • Izitatimende zasebhange zezinyanga ezi-3 • Kulabo abahola ngekhomishini: ubufakazi bezinyanga ezi-3 zemali yekhomishini • Isitatimende sezimpahla zakho kanye nokukubhekile mayelena nezimalimboleko ezingaphezulu kwesigidi esisodwa • Izicelo ze-Switch: isitatimende sebhondi nesezindleko zomsebenzi kamasipala namanzi nogesi kwezinyanga ezintathu	• Ubufakazi bemali engenayo/incwandi ye-akhawuntenti eqinisekisa imali engenayo yomthumelisiselo • Ikhophi ka mazisi • Ikhophi yesitifiketi somshado noma isivumelwane somshado esithi okwami gokwami • Ikhophi yesivumelwane sokuthenga (akudingeki ezicelweni ze-Switch) • Izitatimende zakho zase bhange zezinyanga eziyi-6 • Izitatimende ze-akhawunti yebhizinisi zezinyanga eziyi-6 • Izitatimende zezimali zemiyaka emi-2 eyedlule. Lapho khona izitatimende zezezimali zonyaka zindala kunezinyanga eziyi-6, ama-akhawunti abaphathi angemadala kunezinyanga ezi-2 asayinwe umthumelisiselo kanye nosomabhuku, kufanele ahlinzekwe ehambisana nezitatimende zezezimali zonyaka. • Ikhophi yamaphepha okubhalisa noma amaphepha omfelandawonye • Isitatimende sezinto okungezakho kanye nezinto ezikubhekile • Izicelo ze-Switch: isitatimende sebhondi nesezindleko zomsebenzi kamasipala namanzi nogesi kwezinyanga ezintathu

INKOMBA ENEZINYATHELO ZOKUTHOLA IMALIMBOLEKO YOMUZI



1. ZICEBISE NGOLWAZI

Ngaphambili kokuba uqalise uhlelo, qinisekisa ukuthi uyazi ukuthi iphakethe lakho limi kanjani. Khuluma nomsizi noma usebenzise Okokubala Isikweleti Somuzi, ukuze ubone ukuthi ungathola imali yebhondi engakanani uma kubhekwa iholo lakho noma imali engenela wena kanye nobambisene naye.



6. LETTER OF ACCEPTANCE (UKUSAYINA INCWADI YOKWAMUKELA)

Lapho isikweletu sakho sesivunyiwe nokulinganisa inani lomuzi sekuphuthuliwe, 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 mininingwane.

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2. QALISA IZINTO

Manje usuzodinga ukwenza isicelo esisemthethweni. Ungakhetha ukwenza lokhu kwi-intanethi noma ungashayela Isikhungo Contact Centre ku-0860 2 4 6 8 10. Okunye ongakwenza ukuxhumana negatsha elise duze nawe ukuze uthole umuntu ozokusiza ngqo. Akuyona neze into enzima – kuzoba khona umsizi ozokujabulela ukukuhola ekwenzeni lokhu uma umanqikanqika.



7. UMSEBENZI WABAMELI

Manje sekuqala uhlelo lwezomthetho! Ummeli (wasethimbeni lethu lika zwelonke) uyohlela onke amaphepha adingekayo ekubhalisweni kwebhondi, aphinde enze isikhathi nawe sokuthi uwasayine. Hlela ukuthi usayine ngokushesha okusemandleni emumva kokuba kuxhunyenwe nawe, ukuze kungabe kusapholiseka maseko. Ummeli uzobhekisisa amaphepha ekanye nawe.



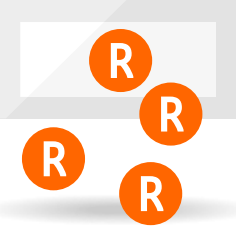
3. HLANGANISA WONKE AMAPHEPHA ADINGEKAYO

Lena ingxenye yohlelo ebaluleke kakhulu ngakuwena. Uyokwaziswa mayelana namaphepha adingekayo okufanele aphelezele isicelo sakho. Ukuhlanganisa wonke amaphepha adingekayo zisuka nje kuyosheshisa uhlelo kakhulu. Emumva kokuba umsizi wakho esewatholile, konke okunye kuyobe sekwenziwa nguye. Kodwa ngeke akwazi ukuqhubeka uma engekho amaphepha afanele!



8. UKUQALISWA

Emumva kokuba usayine amaphepha, ummeli uzoqalisa ibhondi yakho ukuze ibhaliswe.



4. UKWAMUKELWA KWESIKWELETI

Ithimba lethu elihlolela izikweletu lizobe seliqedelela ukukuhlolela isikweletu. Uma konke kuhamba kahle, uzokwaziswa ukuthi isicelo sakho sebhondi sivunyiwe. Lokhu kuvunywa kwebhondi kuxomeke ekutheni sekuphuthuliwe yini ukulinganiswa komuzi.



9. UKUBHALISA

Ibhondi yakho idinga ukubhaliswa Deeds Office Kwezezakhiwo elifanele. Lena inqubo yezomthetho engathatha amasonto ayi-8 kuya kwayi-12. Ummeli wakho uzokwazisa uma lokhu sekulungile.



5. UKULINGANISA INANI LESAKHIWO

Abakwa-SA Home Loans bazohlela usuku lokuba uchwepheshe wokulinganiswa kwamanani ezindlu azolinganisa inani lomuzi ozimisele ukuwuthenga. Bazokhuluma nomnikazi, umakhi noma.



10. UBUNIKAZI

Kusukela ngosuku lapho sekubhaliswe Deeds Office Kwezezakhiwo, uzobe usungumnikazi osemthethweni wesakhiwo sakho esisha. Njenga manje usungaqala ukukhokhela isikweleti sakho sebhondi – kanye nomshwayilensi, kanye nazo zonke izindleko zikamasipala eziqondene nomuzi wakho.



UKWENZA UKUTHI IBHONDI YAKHO IKUSEBENZELE

Umuzi uyindlela yokuzinithisa esempoka kakhulu, njengakho konke okunye ukuzinithisa, udinga ukwenganyelwa ngendlela efanele ukuqinisekisa ukuthi ukubuyisela ukuvuza okukhulu ngokusemandleni. Kodwa bambalwa abantu okuthi uma sebebhalise ibhondi yabo sebeqala ukukhokhela imalimboleko, bacabangisise ngokuzinithisa kwabo. Ekubeni kunezinyathelo ezimbalwa ezisempoka ezingathathwa umninimuzi ukuqinisekisa ukuthi imali ayisebenzele kanzima isetshenziswa ngendlela efanele.

YENYUSA INKOKHELO YAKHO YEBHONDI:

Lapho uboleka imali uyibolekela ukuthenga umuzi, empeleni usuke uboleka imali ephindwe kabili. Imalimboleko yokuqala ibizwa ngesikweleti ngqangi (yaziwa njenge samba esikhulu) kanti imalimboleko yesibili, ukukhokhela inzalo yesikweleti oyikhokha ngesikhathi semalimboleko. Iningi le mali oyikhokhayo eminyakeni yokuqala yemalimboleko yekhaya iya ekukhokheleni le nzalo, nokuyosinciphisa kancane isamba esikhulu. Eningizimu Afrika, inzalo ijwayele ukubalwa nsuku zonke esikweletini sakho sendlu. Lokhu kuchaza ukuthi imali oyikweleta ibhange inyuka nsuku zonke. Ngenxa yesimo senzalo ephindaphindekayo, ukukhokha okuthe xaxa okujwayelekile okwenziwa ekuqaleni kwesikhathi sakho sokukhokhela isikweleti kuyoba nomthelela omkhulu enanini lebhondi yakho kunokuthi uqale ukukhokha imali ethe xaxa ebhondini yakho emumva kweminyaka emihlanu noma eyishumi. Kodwa-ke ngisho ngabe bese kudlule isikhathi esiyiminyaka embalwa emva kokuba waqala ukukhokhela isikweleti, usengakwazi ukulondoloza kakhulu ngokuthi ukhokhe imali ethe xaxa kwibhondi yakho. Ngokwandisa imali oyikhokha nyanga zonke eya esikweletini, uyokwehlisa isikhathi sebhondi yakho, okusho ukuthi uzobe ungasakhokhi imali yebhondi esindayo eminyakeni ezayo. Umphumela ukuthi ukhokhe imali yenzalo ethe ukuba ngaphansi ngesikhathi semalimboleko yakho.

Kunezindlela ezimbalwa ezilula ongahlanganisa ngazo imali ethe xaxa ebhondini yakho ngale kokuthi uzwe umehluko ephaketheni lakho:

- Faka inzuzo ethe xaxa oyithola ekunyukeni konyaka komholo wakho, esikweletini sakho somuzi
- Uma kwehla amanani enzalo, xhumana nomboleki wakho umcele ukuthi aligcine linjalo inani lemali oyikhokhela isikweleti sakho obukade uyikhokha ngaphambili kokwehla kwamanani enzalo yokuboleka.
- Faka ingxenye yebhonasi lakho ebhondini yakho.

Kwa-SA Home Loans ungafaka imali ethe xaxa ebhondini yakho nanoma ingasiphi isikhathi ofuna ngaso. Okuncane okufakayo kuyasiza. Ukwenza inkokhelo yangaphambili ngesikhathi kubhaliswa imalimboleko kuyasiza, njengoba uzonciphisa isikweleti esikhulu ngokushesha, nokuyonciphisa kakhulu inzalo yonke ozoyikhokha ngesikhathi semalimboleko.

SEBENZISA IBHONDI YAKHO NJENGE-AKHAWUNTI YOKULONDOLOZA ENENZALO:

Umsebenzi wamabhange ukwenza inzuzo, yingakho kungamangazi ukuthi bakhokhisa abantu ababoleka imali inzuzo ethe ukuba nkulu kunabatshalizimali abafaka imali kubona. Isibonelo, kungenzeka uthole inzuzo ka-2% emalini ese-akhawuntini yakho yokonga, kodwa ukhokhiswa inani eliphezulu kakhulu emalini oyibolekele ukukhokha isikweleti sakho somuzi.

Ngokufaka imali oyilondolozayo kwibhondi yakho, uthola inani lenzalo ibhange elikukhokhisa lona esikweletini sakho njenge nzalo eza kuwena emalini oyitshalile. Isibonelo uma unebhondi yesigidi esi-1, bese ufaka imali engu-R100 000 ngaphezulu emalinimboleko yakho yomuzi, awusakhokhiswa inzalo yesigidi esi-1, kodwa eka-900 000 wamarandi. Imali ongayilondoloza ngenzalo ngokuhamba kwesikhathi uma ugcina u-R100 000 emalinimboleko yakho yomuzi, inzalo eza ngakuwena emalini oyifakile. Kanti futhi ungayikhipha lemali engukheshi uma uyidinga ngaphandle kokujeziswa.

HLANGANISA IZIKWELETI ZAKHO

Inani le nzalo ezimalinimboleko zomuzi lijwayele ukuba phansi kakhulu kunamanani owakhokhela imoto, amakhadi ezikweletl kanye nezikweleti zasesi tolo. Ngakho kuwumqondo ongasiza ngasezimalini ukuhlanganisa lezi zikweleti, uzihlanganisele emalinimboleko yakho yomuzi. Kodwa-ke izikweleti zomuzi zibalwa esikhathini esithe ukuba side kakhulu kunalezi ezinye izimalimboleko zesikhathi esifishane. Ngakho kusemqoka kakhulu ukuthi uqhubeke ukhokhe njengoba ade wenza ngaphambili kokususa isikweleti sakho usenze imalimboleko yomuzi ukuze usiqede ngesikhathi esisodwa. Uma ukhokhela isikweleti esifishane esisele sithathe isikhathi esifanayo nemalimboleko yomuzi egcwele — okujwayele ukuba iminyaka engama-20 noma ngaphezulu — siyogcina sesikubiza inzalo enkulu.

ZAKHELE IGAMA ELIHLE EKUKHOKHENI EZIKWELETI:

Ungazakhela igama elihle ekukhokheni izikweleti ngokuthi ukhokhele isikweleti sakho somuzi ngesikhathi esifanele nyanga zonke. Izikhungo ezibolekisa ngemali zizobheka ukuthi ukukhokha kwangaphambilini komthumeliscelo, uma zinquma ukuthi ziyamunika imalimboleko noma cha, kanti bazophinde babheke ukubekwa kwakhe ngokwezikweleti uma bezama ukuthola ukuthi ingakanani inzalo okufanele akhokhiswe yona. Ngakho, ngokukhokhela isikweleti sakho sekhaya ngendlela efanele, ungagcina uzilondolozela imali ngokuthi ukhokhe inzalo encane ezikweletini zasesikhathini esizayo.

KUFANELE NGENZE NJANI UMA NGIHLULEKA UKUKHOKHELA IMALI MBOLEKO YOMUZI WAMI?

Kufanele ukugweme ukweqisa izinyanga ezithile lapho ukhokhela imali mboleko yomuzi wakho — lokho kweqisa ngeke nje kugcine ngokona igama lakho ngokuphathelele nezikweletu, kodwa kuzobuye kwenyuse nenani lemali okufanele uyibuyise, okuzokwenza ukuba kwenyuke nenani lenzalo okufanele uyikhokhe. Uma uqhubeka isikhathi esithile wehluleka ukufeza izivumelwano zakho zokukhokha, lokho kungabangela ukuba uthathelwe izinyathelo ezingokomthetho ulahlekelwe nawumuzi wakho. Ngakho-ke kubalulekile ukuba ukubeke phambili ukukhokhela imali mboleko yomuzi wakho nyanga zonke.

KHULUMISANA NOMBOLEKISI OKUBOLEKE IMALI.

Uma unenkinga yokukhokhela nyanga zonke imali mboleko yomuzi wakho, into ebaluleke ukuzedlula zonke okufanele uyenze ukwazisa labo abakuboleke imali ngenkinga yakho. Isikhathi esiningi abantu bazama ukugwema ukuxhumana nombolekisi ngoba bengafuni ukubhekana namaqiniso esimo abakusona, okanye besaba ukuhlawuliswa. Ngokuxhumana nenkampani engumbolekisi, ungakwazi ukwenza amalungiselelo angakusiza, njengokuthi nje bakuvumele uyikhokhele kancane kancane imali ebisisalele emuva njengoba uqhubeka ukhokha nalena ejwayelekile. Umbolekisi wakho uzoxoxisana nawe ngalokho ongavunyelwa ukuba ukwenze ngokuya kwezimo zakho.

UKUNAKEKELA UKUZINOTHISA KWAKHO:

Ukunakekela ikhaya lakho

Ukuba nekhaya kuyinto enhle ngendlela emangalisayo, kodwa kubiza ukuthi ulinakekele ikhaya lakho ukuqinisekisa ukuthi imali oyifake kulona ayilahleki. Amakhaya adinga imali eningi ukuze ahlale esesimweni esihle, kodwa lena imali esuke isetshenziswe kahle — ngoba kumba eqolo ukushintsha izinto kunokuzinakekela.

Qaphelisisa lezi zinto ezilandelayo ekhaya lakho:

- Umnyango namafulemu amawindi awukhuni. Isimo sezulu sase Ningizimu Afrika singaba sibi ezintweni ezifana namafulemu okhuni. Ukugwema ukuthi amafulemu okhuni abole, abanikazi bamakhaya kufanele bafake ivanisha okhunini lwabo lapho kudingeka, okuvama ukuthi kwenziwa njalo ezinyangeni eziyisithupha. Kubalulekile ukuthi abantu abafake ukhuni phansi baqaphele izilwanyana ezidla ukhuni njengo muhlwa.
- Jwayela ukuhlanza ogedasi bakho. Ogedasi abangahlanzwa bazongasebenzi emumva kwesikhathi kanti bangadala umonakala ezindongeni zakho kanye nasesisekelweni sendlu ngokuhamba kwesikhathi. Ukunakekela ogadasi bakho kuzobe kusho ukuthi bazohlala iminyaka.
- Ukupenda. Uma umuzi wakho udinga ukupendwa kabusha, kungcono ukuchitha imali uthenge upende weqophelo elihle njengoba lokhu kuzokulondolozela imali ngokuhamba kwesikhathi. Qinisekisa ukuthi izindonga zaphandle zijwayele ukuhlanzwa.
- Amadanyana okubhukuda kufanele ajwayele ukunakekelwa ukuze kugwenywe izinkinga ezihlobene nokwakheka kwawo noma isidingo sokuthi akhiwe kabusha ngaphezulu. Bheka izinga le-pH njalo emasontweni amabili, uphinde uhlanze idanyana lakho lokubhukuda kanye ngesonto.
- Ingadi enhle ingalinyusa kakhulu inani lesakhiwo sakho. Qinisekisa ukuthi ingadi yakho inakekelwe kahle futhi cabanga ngokuthi uthole izitshalo zendabuko. Izingadi ezinezitshalo zendalo zinakekeleka kalula kanti ziya ngokuya ziduma kubanimakhaya. Ngaphezulu kwalokho, zisebenzisa izinto ezincane njenga manzi kanye nomanyolo.

Bheka intuthuko endaweni yangakini:

Kubalulekile ukuthi wazi nganoma iyiphi into eyenzeka endaweni owakhe kuyo engaba nomthelela omubi noma omuhle enanini lomuzi wakho. Uma ungumuntu othanda ukuthatha izinyathelo eziphusile ngendawo okuyona, ngeke umangazwe futhi ungakwazi ukuthi kube khona ukuphawula onakho mayelana nanoma iziphi izinguquko ezingahle zenzeke endaweni owakhe kuyona. Lezi ngezinye zezinto ongazenza ukuze ube negalelo:

- Bamba iqhaza ezigungwini zokuphepha kwendawo
- Bamba imihlangano yendawo owakhele kuyo evamile ukuze kuxoxiswane ngezinto ezinomthelela emphakathini wenu, njengobugebengu kanye nokungcola
- Qaphela nanoma iziphi izakhiwo ezintsha noma ukulungiswa kabusha
- Qinisekisa ukuthi uyalazi igama lekhangela lewodi yakho

UKUTHUTHUKISWA KOMUZI:

Ukwegeza izinto ezithize ekhaya lakho noma ukulungisa kabusha izinto ezikhona kungaba into ephathisa ngekhandu kodwa uma kwenziwe ngobuhlakani, imali oyichithayo ingaphenduka indlela yokuzinithisa ephusile. Umthetho ojwayelekile ukuthi ukulungisa kabusha okwenziwa egumbini lokuphekela nelokugezela kunamathuba amaningi okuthi kwandise inani lesakhiwo sakho, kanti nokwengeza ezinye izindawo ezithe xaxa emzini wakho nakho kungakuvuza. Ngeke ugcine nje ngokuthi wenyuse izinga lesakhiwo sakho, ngokwakha ikotishi langa phandle noma isakhiwo esithi asifane, wenza nendlela yokuthola imali yokuqashisa nengasiza ekukhokheleni ibhondi yakho.

Uma ucabanga ngokuthuthukisa umuzi, kufanele wazi lezi zinto ezilandelayo:

- Qinisekisa ukuthi unemvume yamapulani uma kunesi dingo
- Zama ukusebenzisa umakhi obhaliswe ngaphansi kwe- National Home Builders Registration Council (NHBRC)
- Cwaninga mayelana nenani lezakhiwo ezithi azifane endaweni owakhe kuyo, ukuze ungalenzi iphutha lokubizisa kakhulu isakhiwo sakho
- Qaphela ukuthi umsebenzi wokwakha ujwayele ukuthatha isikhathi esithe ukuba side kunaleso wena noma umakhi wakho abekade esicabanga, kanti futhi kujwayele ukubiza imali ethe ukuba nkulu kunaleyo ebikade ihlelwe ekuqaleni.

Uma udinga imali yokuthuthukisa umuzi, khuluma nathi mayelana nezindlela ongenza ngazo lokhu, njengoba ukubolekela ikhaya lakho kujwayele ukuba indlela eshibhe kunazo zonke yokuthola imalimboleko. Amakilayenti ethu angakhetha kwezinye izindlela zokuboleka, kanti amasha ashintshela ku-SA Home Loans angathola Imali Esheshayo.

UKUQONDA AMAGAMA ASETSHENZISWA KULO MKHAKHA

LAWA NGAMANYE AMAGAMA OMTHETHO KANYE NAWAKULO MKHAKHA ASETSHENZISWA EKUTHENGENI KANYE NASEKUTHOLENI IMALI YOKUTHENGA UMUZI – ACHAZWE NGENDLELA ELULA!

ISIVUMELWANE SOKUDAYISA

Isivumelwane esibhalwe phansi esiphakathi komdayisi kanye nomthengi esiqopha imigomo kanye nemibandela yokudayiswa kwesakhiwo.

IBHONDI

Isikweletu Esiyimalimboleko: Imalimboleko enikezwa umnikazi wesakhiwo lapho khona isakhiwo simela ukuba khona kwemalimboleko. Inani lemalimboleko noma inani elingaphezulu libhaliswa Deeds Office Kwezakhiwo etayiteleni lesakhiwo.

UKUVIKELWA KWEBHONDI

Umshwalense wempilo yomuntu obolekayo owenzelwe ukukhokheleka kwemali ekweletwa kwibhondi.

IMALI YOKUHLANGABEZA EZINYE IZIDINGO

Imalimboleko yesikhathi esifishane yokubhekelela isikhathi lapho umuntu engakayitholi imali ayilindele kuze kufike lapho eyithola khona. Kujwayele ukwenzeka ohlelweni oseluphakathi, ngenhloso yokuthi kuqedelwe olunye uhlelo.

IMALIMBOLEKO YOKWAKHA

Lena imali ethathwa umuntu eyithathela ukwakha umuzi kanti ayijwayele ukutholakala kwa-SA Home Loans.

INTELA ETHOLAKALE NGOKUDAYISA

Abakhokhi bentela, okubandakanya abantu, izigungu, izinkampani kanye nezinhlango, bayokhokhiswa intela enzalweni abayenza uma bedayisa impahla noma isakhiwo esibiza imali, lokhu kujwayele ukwenzeka uma kushintsha ubunikazi. Okusemqoka ukuthi lena intela yokudayiswa kabusha kwenzuzo, kanti kungasebenza endaweni ohlala kuyo ngqangi. Buka iwebusayithi ye-SARS ukuze uthole eminye imininingwane.

UKUHLUKANA

Ukudluliselwa kwamalungelo esuka komunye eya komunye, isib. ukudluliselwa kwamalungelo obunikazi.

ISIKHATHI SOKUPHOLA KANCANE

Lona umusho ofakwe esiphakamisweni sokuthenga noma esivumelwaneni sokudayiselana. Umthengi unelungelo lokuhoxisa isiphakamiso sakhe noma angabe esathenga ezinsukwini ezinhlanu “zesikhathi sokuphola kancane”.

UKUHLANGANISA IZIKWELETI

Ukushintsha izimalimboleko eziningi, zibe imalimboleko eyodwa ukuze ukwazi ukukhokha imali ethe ukuba phansi ngenyanga. Lokhu kungabandakanya ukushintsha izikweleti ezibizayo (isib. Ukuthenga ngohlelo lwenzalo ephezulu, imali oyibolekwa ibhange uma usuphelelwe kwi-akhawunti yakho, ikhadi lesi kweleti) ushintshele esikweletini esithe ukushibha nesesikhathi eside – njengokuthola enye imalimboleko emalinimboleko yebhondi.

UMMELI WEZEZAKHIWO

Ummeli ofundele ukulungisa amaphepha aphinde abhekane nokudluliswa kwesakhiwo kanye nokubhaliswa kwezimalimboleko zomuzi.

UMUSHO NGEZINDLEKO

Isabelo esisephepheni le malimboleko esikhuluma ngokuthola imali engaphezulu kwemali ebolekiwe, ukubhekana nezindleko ezifana nokujeziswa, izindleko zomthetho, kanye nezindleko zokunamekwa, inzalo, njll.

INCWADI OKUTHIWA I-DEED

Igama lomthetho lencwadi esayinwa, ifakazelwe iphinde ithunyelwe ukuze kudluliswe isakhiwo, kwakheke isibophezelo noma isivumelwane somthetho.

ISIVUMELWANE SOKUDAYISELANA

Isivumelwane Sokudayiselana: Isivumelwane esibhalwe phansi esiphakathi komdayisi kanye nomthengi esiqopha imigomo kanye nemibandela yokudayiswa kwesakhiwo.

IHHOVISI LOKUBHALISWA KWEZEZINDLU

Umnyango kahulumeni lapho kubhaliswa khona amalungelo kanye nezinjongo eziqondene nezakhiwo. Lama hhovisi atholakala ezifundeni ngezifunda.

IDIPHozITHI

Isamba semali ikhasimende eliba naso nelisifaka ekuthengeni isakhiwo.

INDAWO OKUHLALWA KUYO UNOMPHELA

Ikheli lendawo lapho kuyokwamukelwa izaziso ezisemthethweni ezithunyelwe kumuntu oyingxenye yesivumelwane esibhalwe phansi.

IZINHLOBO ZOKUQASHWA

OHOLELWAYO

Umuntu oqashwe inkampani eqhuba ibhizinisi, othola iholo ngenyanga, kodwa ongenabo ubunikazi obusemqoka enkampanini.

OZIQASHILE

Umninimasheya ocacile noma umphathi Wenkampani, i-CC noma Ibhizinisi Elimi Ngnomuntu Oyedwa. Isiqiniseko semali engenayo siyoba yincwadi evela kusomabhuku ebalula imali eholwa nyanga zonke, neyasekwa izitatimende zase bhange.

UXHASO

Ukubonelelwa ngokwezimali okuqondene nomuzi, okuba yingxenye yokukhokhelwa kwesisebenzi, bese umqashi edonsa ukukhokhelwa kwebhondi ngqo emholweni wesisebenzi. Lolu xhaso lujwayele ukunikezwa izisebenzi zikahulumeni, umasipala njalonjalo.

I-EKWHITHI

I-EKHWITHI ELUNGILE

Isamba inani lesakhiwo esingaphansi kwebhondi eleqa ngaso inani elikweletwa emalinimboleko.

I-EKHWITHI ENGALUNGILE

Isamba inani elikweletwa esakhiweni elingaphansi kwebhondi eseqa ngayo inani le sakhiwo.

ISIQINISEKO

Iphepha eliqinisekisa ukukhokhwa kwesamba esithize uma kwenzeka izimo ezithize, isib, ibhange liqinisekisa izindleko zommeli, okukhokhwa emumva kokubhalisa noma ekudlulisweni kwesakhiwo egameni lomboleki.

UMSHWALENSE WEZINTO EZISENDLINI

Umshwalense obhekele ukulahleka noma ukonakala kwezinto ezisendlini isib, ifenisha, izinto zikagesi, izingubo, njll.

HOC

Umshwalense ophelele wakwa-SA Home Loans Wabanini Bemizi obhekele ukulahlekelwa noma ukonakala kwezakhiwo.

IMALI YOKUQALISA

Ngokomthetho Kazwelonke Wezikweleti, umhlinzeki wezikweleti uvumelekile ukukhokhisa umthengi imali yokungena naye esivumelwaneni sokukweleta. Imali yokuqalisa yenzelwe ukubhekana nazo zonke izindleko eziba khona ekufezweni kwenqubo yesikweleti (isib. Ukuthola imibiko yesikhungo sezikweleti, ukuhlolwa, ukucingwa kwama-deed njll, kanye nezindleko zokuhlela zasekuqaleni. Leli nani lihlelwa ngokulandela imibandela yemalimboleko kanye nezimiso ezibalulwe Emthethweni.

IMALI YOKUKHOKHELA ISIKWELETI

Lena imali ekhokhwa zinyanga zonke esikweletini sakho somuzi. Ngokujwayelekile imali yanyanga zonke ibamenzalo yenganya kanye nezinye izingxenye zesikweleti kanye nanoma iziphi ezinye izindleko zenyanga njengo mshwayilense.

UKUHLINZEKWA KWENZALO KWESIKHASHANA

Kusebenza kumabhondi ashintshwayo kuphela. Emumva kokuba ibhondi yakho isivunyiwe, abakwa-SA Home Loans benza isicelo samanani okucinywa umbolekisi wakho wamanje. Lama nani adonswa ngokwengeza inani elisele lesikweleti kanye nenzalo yezinyanga ezi-3. Lokhu sikubiza “ngenzalo yesikhashana”. Ukuhlinzekwa kwesikhashana kudingwa amabhange ukuze azivikele emalini esalayo kuleyo yokubhalisa nabakwa-SA Home loans. Emumva kokubhalisa, sikhokha izimali zokucima eziphelele kumboleki wakho, oyobe esekubuyisela ngenzalo yesikhashana egcwele, inqobo uma i-akhawunti yakho iphathwe ngendlela ejwayelekile.

INANI LENZALO

Inani lonyaka elikhokhiswa umboleki wemalimboleko. Inzalo ibalwa emalini esele nsuku zonke yemalimboleko bese ihlanganiswa ngenyanga.

I-JIBAR

I- Johannesburg Interbank Agreed Rate iyidiphozithi yezinyanga ezi-3. Eningizimu Afrika inani lemal iyezimakethe elihlonzwa ngesamba samabhange asekhaya nawaphesheya, bese ibuyekezwa nsuku zonke. Inani elitholakalayo liba sesimweni sokudlulisa kanti ikhishwa ngenani le- JIBAR lezinyanga ezi-3. Leli nani lishicilelwa nsuku zonke ngabo-11h00 ku-Reuters ekhasini le-SAFEX.

IMALIMBOLEKO KUYA ENANINI

Inani lesi kweleti somuzi, noma inani umboleki afisa ukuliboleka, libalulwe ngephesenti lenani lesakhiwo ngokwezimakethe, noma inani lesakhiwo elingathekisiwe.

INANI NGOKWEZIMAKETHE

Inani elingakhokhwa umthengi ofisayo nonamandla elikhokhela umdayisi ofisayo nonomandla, inqobo uma isakhiwo sidalulwe kahle ezimakethe ngesikhathi esicacileyo.

IMALIMBOLEKO YOMUZI

Imalimboleko enikezwa umnikazi wesakhiwo uma isakhiwo sesitholakalele ukuthi sithengwe ngemalimboleko. Imalimboleko yebhondi ibhaliswa Deeds Office Kwezezakhiwo etayiteleni lesakhiwo.

UMKHIPHI WEMALIMBOLEKO

Umboleki, okujwayele ukuba ibhange, oboleka umbolekwa imali ukuze athenge isakhiwo.

UMTHOLI WEMALIMBOLEKO

Umbolekwa oboleka kumboleki ngokuthi anikezele ngesakhiwo sakhe njenge ndlela yokuqinisekisa ukukhokha.

INANI ELIPHELELE LAMANJE

Inani eliphelele lamanje liyinani lesamba semali yasesikhathini sangomuso esibalelwa ukuthi sibalulwe ngaphansi kwemibandela yamanje.

IZIMPAHLA EZINGAGUQUKI

Izimpahla okungelula ukuthi ziguqulwe zibe yimali.

I-OFFER TO PURCHASE

Lesi isiphakamiso esisemthethweni (esibhalwe phansi) esenziwa umthengi womuzi odayiswayo. Lokhu kujwayele ukwenzeka ngokubandakanya umdayiseli wezakhiwo – bese kusayinwa yibo bonke ababandakanyekayo. Kujwayele ukuthi kube ngaphansi komkhawulo wesikhathi kanti kungathengwa ngemali engukheshi noma ngesikweleti.

UKUXETSHULWA

Inani lemalimboleko yalowo osehlwempu, nalapho abakweletwayo benikezwa iani elingaphansi kunalelo abebengalithola. Ubungozi kubatshali busuke bungubudedengu ngakho bayakwamukela ukuthola okuncane ekuzinthiseni kwabo.

IMALI YOKWENZA UMSEBENZI

Umhlinzeki wesikweleti ukhokhisa umthengi le mali ngenxa yezinsizakalo zanyanga zonke kanye nokugcinwa kwesivumelwane sesikweleti phakathi kwabo. Le mali ilawulwa ngokoMthetho Wezikweleti Kazwelonke.

ISIMO SOKUMISWA

Umusho osesivumelwaneni sokudayiselana lapho khona ukuba semthethweni kwesivumelwane kuncika ekwenzekeni (noma ekutheni kungenzeki) kwesimo sasesikhathini esizayo isib, ukuhlinzekwa kwebhondi, kwenani elithize, ngaphambili kosuku.

UKUGUQULA IBHONDI

Ibhondi obunayo nesinye isikhungo sezezimali esiguqulelwe kweyakwa-SA Home Loans.

ISIKHATHI

Isikhathi (esijwayele ukubekwa ngezinyanga) lapho khona umboleki ezimisele ukukhokha isikweleti somuzi. Lesi sikhathi sijwayele ukuba iminyaka engama-20 (okuyizinyanga ezingama-240) Ngaleyo ndlela, izimali ezibuyiselwa nyanga zonke ziyi ngxenye yemali ebolekiwe, inani lenzalo kanye nesikhathi sokubuyisela imali. Kwa-SA Home Loans, wonke amakilayenti anelungelo lokukhokha isikweleti ngesikhathi esithe ukuba sifishane kunaleso esibalulwe ekuqaleni uma ekhetha ukwenze njalo.

ITAYITELA

Umqulu wezomthetho obhaliswe Ehhovisi Lokubhaliswa Kwezezakhiwo, owubufakazi bobunikazi besakhiwo somnimumuzi obhalisiwe.



USUKULUNGELE
UKUTHENGA
UMUZI

NGIZIMISELE
UKUTHENGA
ISAKHIWO

UKUTHOLA
IKHAYA
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UKWENZA
OFFER TO
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ISIPHAKAMISO
SAMI
SESAMUKELIWE

AMAPHEPHA
ADINGEKAYO

INKOMBA
ENEZINYATHELO
ZOKUTHOLA
IMALIMBOLEKO YOMUZI

UKWENZA UKUTHI
IBHONDI YAKHO
IKUSEBENZELE

UKUQONDA
AMAGAMA
ASETSHENZISWA
KULO MKHAKHA

IMINININGWANE
ONGASITHINTA
KUYONA

IMINININGWANE ONGASITHINTA KUYONA

Ingabe usukulungele ukuthumela isicelo? Isicelo sakho ungasithumela kwi-intanethi ku www.sahomeloans.com noma ungasishayela ucingo ku-0860 2 4 6 8 10 ukuze uthumele isicelo Sales Contact Centre.

GAUTENG

SA Home Loans House (Midrand) **011 745 5000**
Vereeniging **016 932 1251**

FREE STATE

Bloemfontein **051 400 9100**

NORTH WEST

Rustenburg **014 597 0898**

KWA ZULU NATAL

Durban (Highway) **031 764 9240**
Durban (La Lucia) **031 576 5901**
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**

LIMPOPO

Polokwane **015 287 7960**

MPUMALANGA

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

EASTERN CAPE

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



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

