



GEHS

Government Employees
Housing Scheme

Siyakwamukela ekhaya

NGOKUSEBENZISANA NE



SA Home Loans



SILETHA EKHAYA AMASISO AMAKHULU

Ukuba mnikazi wendlu ngenye yamasiso amakhulu kezeemali ongawenza - kanti okuqatheke khulu - lisiso eliphambili ongalezela ukuphepha nokuphila kamnandi komndenakho.

I-DPSA, I-GEPF ne-PIC ibambisene ne-SA Home Loans ukunikela amathuba wokubolekwa iimali zokuthenga izindlu nge-GEHS ezokwenza bona amalunga akulungeleko ukungabolekwa iimali akghone ukuthenga izindlu.

I-SA HOME LOANS IKUNIKELA INTENGO EKHETHEKILEKO

Nge-SA Home Loans, uzokufumana itjhejo leentatanyiswa (VIP treatment) ngombana i-SA Home Loans yenza izinto ngendlela ehlukileko.

- I-SA Home Loans akusiyo ibhanka. Kunjalo nje akusibatlolisi abasebenza nomuntu oboleka imali bese bayazuza (mortgage originator). Bazizasi ekunikeleni ngemali yokuthenga indlu njengombana kusenza amanye amabhanka.
- Basebenza KWAPHELA ngama-home loans. Yeke banelemuko nelwazi lokukulethela imikhiqizo ephambili, isizo nelwazi.
- Bayazikhakhazisa ngesizo abalinikela amaklayenti wabo, begodu kanengi bavowudelwa njenge-“Best in Home Loans” ngokwamarhubhululo weembikindaba ezweni loke.

- Abasizi babo abanomusa khulu baqinisekisa ukuthi bayabuzwisa ubujamo bakho obukhethekileko, bakusize ukuzalisa isibawo bebakululeke ukufikela ekupheleni kwehlelo. Bazokunande bakuthinta bakwazise ukuthi isibawo sakho se-home loan sikhamba njani, bakuhlathululele koke begodu benze yoke ikambiso ibe lula uyithabele.

Nayikhibe kukunje unebhondi endlini yakho, qinisekisa bona ukhuluma nebakwa-SA Home Loans ukuqala ukobana ungabulunga kangangani ngokuthatha ibhondi yakho uyise kwa-SA Home Loans, kanti-ke nayikhibe usaqatjhile namkha ucabanga ukuthenga indlu yakho etja, umsizi wakwa-SA Home Loans uzokukghona ukuhlolisisa ukuthi ungakghona ukubhadela malini begodu akululeke ngayo yoke ikambiso yokuthenga indlu.

Sithabile ngokufumana umsebenzisani ozokusiza amalunga wethu aphumelelise iimfiso zawo zokuthenga izindlu nge-GEHS, ukukusiza bona usise engomusweni yakho.



IMITLOLO EFUNEKAKO

Umsizi wakho we-SA Home Loans uzokusiza ngokuthomisa isibawo sakho, kodwana nakhu ekuzokufuneka bonyana umnikele ukuze isibawo sakho sifumane itjhejo. Nanyana ngimiphi imitlolo etlhayelako ingahle iriyadise isibawo sakho - yeke qinisekisa bonyana uba nalokhu okulandelako ngaphambi kokuthi ufake isibawo sakho ukuqinisekisa ukuthi uthola ipendulo yakho msinyana. Khumbula bonyana umsizi uhlala akhona ukukusiza nayikhibe kunalapho ungakhanyelwa khona kuhle.

- Inlibhu zomholo zeenyanga ezintathu zokugcina ezidlulileko
- Ikhophi ye-ID
- Ikhophi yesitifiketi somtjhado begodu/namkha isivumelwano selawulo lomtjhado (antenuptial contract)
- Ikhophi yesivumelwano sehloso yokuthenga (offer to purchase agreement*)
- Isitatimende sakho sebhanka seenyanga ezintathu
- Kilabo-ke abarhola ngekhomitjhini: ubufakazi bomholo wekhomitjhini weenyanga ezintathu ezidlulileko.

NAYIKHIBE NIFAKA ISIBAWO NGOMRHOLO OHLANGANYELWEKO (JOINT INCOME), OMUNYE NOMUNYE WENU KUFANELE ANIKELE IMITLOLO EBALWE NGEHLA.

*Tjheja: Nayikhibe UFUDUSA ibhondi yakho ukusuka ebhanka ekiyo uyiletha ku-SA Home Loans, akutlhogeki bona ulethe ikhophi yesivumelwano sehloso yokuthenga, nanyana kunjalo sidinga iintatimende zeenyanga ezintathu zokugcina zebhondi yakho kunye nomtlolo wesikwelede samuva sokubhadela iinsetjenziswa zakamasipalada (rates and utilities bill).

I-SA Home Loans ibuya ikulethele i-GEHS Housing Access Loan, engasetjenziselwa ukuthenga, ukwakha namkha ukuthuthukisa umuzi osenarheni enganaso isitifiketi sobunikazi. Ukuthola iminingwana enabileki, dosela ku-0860444417 namkha uthumele i-email ku-HousingAccess@sahomeloans.com.

AMAGADANGO ALANDELWAKO WOKUBOLEKWA IMALI YENDLU



1. THOLA BONYANA UNGAKGHONA UKUBHADELA MALINI

Ngaphambi kokuthi uthomise ikambiso, qinisekisa bonyana ungakghona ukubhadela. Khuluma nomsizi wakhona namkha ungasebenzisa isibalisi semalimboleko yendlu esikhona ku-website yabo i-www.sahomeloans.com ukuthola ukuthi ungalungela ukubolekwa malini yokuthenga indlu ngokuqala umrholo wakho namkha umrholo wenu ohlangeneko.



2. FAKA ISIBAWO SAKHO SE-HOME LOAN

Ngemva kokutlikitla isivumelwano sehloso yokuthenga indlu ofuna ukuyithenga, kuyokufuneka bonyana ufake isibawo esisemthethweni ne-SA Home Loans. Lokhu ungakwenza ku-internet ngokungena ku-www.sahomeloans.com namkha ungadosela i-Contact Centre yethu ku- 0860 246 810. Okhanye-ke, ungahlangana nomsizi ozakuza kuwe azokuhlangana nawe - thintana negatja elihlanu kwakho ngokuqala irhelo lamagatja akhona.



3. BUTHELELA YOKE IMITLOLO EFUNEKAKO

Leyo yingcenywe eqakatheke khulu ehlangothini lakho. Sikhuphe irhelo layo yoke imitlolo efunekako bona ize nesibawo sakho. Ukuthola yoke imitlolo efaneleko ngesikhathi ukwenzela ukobana ihlelo liragwe msinyana. Umsizi wakho nasele athole yoke imitlolo, sekuzakuba ngakibo ukuthi benze umsebenzi. Akukhona ukuthi baragele phambili ngaphandle kwemitlolo efaneleko!



4. UKUPHUMELELA KWESIBAWO SESIKWELEDE

Isiqhema sethu esisebenza ngokunikela iinkolodo sizokuqedelela ukuhlola ukulungela ukuthola isikolodo, ngokusebenzisa imitlolo oyithumeleko nelwazi elitholakele ku-credit bureau malungana nobujamo bakho banje kezeenkolodo. Nayikhibe koke lokho kujame kule, uzokuthola isaziso sokuthi isibawo sakho siphumelele. Ukuphasa kwesibawo kuzokuya ngokuqedelelwa komsebenzi wokuhlola. Nayikhibe phambidlana kutholakala ukuthi kunomrarwana, uzokuthintwa mluleki ozokukhulumisana nawe ngeendlela zokuthola isisombululo.



5. UKUHLOLWA KWENDLU

I-SA Home Loans iyokuhlola bonyana kube nesazi esizakuza sizokuhlola indlu ofuna ukuyithenga leyo. Bazokukhuluma nomnikazi wayo, umakhi namkha umthengisi wayo bona bahlele lokhu. Sibawa utjheje ukuthi ukuhlola okwenziwako akufaki nokuhlolisiswa nemitjhapho ekhona endlini leyo, njengokusasamba namkha ukuvuza emfulelweni - lokho kumsebenzakho wena njengomthengi.



6. UKUTLIKITLWA KWENCWADI YOKWAMUKELA (LETTER OF ACCEPTANCE - (LOA) -)

Ngokuphumelela kwesikolodo sakho nokuqedelelwa kokuhlolwa, kuzokutlolwa isitjhukumiso se-home loan esibizwa ngokuthi yiNcwadi yokwAmukela. Lo mtlole onemininingwana yazo zoke iindleko, inani lamakonyana, uveza nokuthi uyokubhadela malini ngenyanga neminye imininingwana eqakathekileko ukuthi uyiqalisise bese uyatlikitla. Umluleki uzokufunda nawe zoke leziindleko kunye nemininingwana leyo.



7. UKUTLOLWA NGOKOMTHETHO KOBUNIKAZI (CONVEYANCING)

Nje-ke sekuthomisa ihlelo lezomthetho! Umjameli wezomthetho (ovela ebandleni lethu labajameli bezomthetho) lizokulungisa yoke imitlolo yangokomthetho yokutloliswa kwebhondi bese lenza isikhathi nawe sokuthi uyitlikitla. Hlela ukutlikitla imitlolo leyo msinyana ngemva kokuthi seabakuthintile, ukuze kungabi nokuriyada. Umjameli wezomthetho uzokufundela imitlolo leyo ngokupheleleko akuhlathululele kule.



8. I-BOND PROTECTION PLAN

Ukuthenga indlu kusisa okukhulu okungenziwa mumuntu. I-Bond Protection Plan izokunikela ukuphumula emoyeni, ngokwazi ukuthi wena nomndenakho nizokuvikeleka nakungenzeka kuvele ukufa namkha ukhubazeke ngokungakalindeleki. Uzokuthintwa msizi webhanka ozokweluleka ngokukakatheka kokuthi ube nekhava le.



9. UKUTHUNYELWA KWAMAPHEPHA WOKUTLOLISA (LODGE MENT)

Nasele utlikitla yoke imitlolo, umjameli wezomthetho uzokuthumela amaphepha ukuthi ibhondi yakho itloliswe.



10. UKUTLOLISWA KWEBHONDI(REGISTRATION)

Ibhondi yakho sekufanele bonyana itloliswe e-Ofisini lezokutloliswa kwepahla (i-Deeds Office). lokhu kuyikambiso yezomthetho engathatha isikhathi esilulekileko. Abajameli bakho bezomthetho bazokwazisa nasele lokhu kuqediwe.



11. UBUNIKAZI (OWNERSHIP)

Ukusukela ngelanga indlu yakho etloliswe ngalo ku-Deeds Office, uzabe sewumnikazi ozikhakhazisa wendlu etja. Nje kutjho ukuthi sewuzokuthomisa imbhadelo yenyanga yebhondi yakho - netjhorensi, ukuvikeleka kwebhondi neendleko zakwamasipalada (rates and taxes) nezokusetjenzwa komuzi wakho.



12. UKULUNGISWA (MAINTENANCE)

Kuyinto emnandi ukuba nendlu ekungeyakho, kodwana kuza nomsebenzi wakhona wokuthi indlu leyo uyitjheje ukuqinisekisa ukobana imali oyisisileko ayikhambi namanzi. Izindlu zidinga itjheje elikhulu nemali ukwenzela bona zihlale zisebujameni obuhle, kodwana leyo yimali oyisebenzisa kule ngombana kubiza imali enengi khulu ukujamiselela izinto zendlu ebezingatjhejwa kule. Qinisekisa bonyana utjhejisisa izinto ezifana namafesidiri wesigodo, amafreyimu womnyango, amagadasi, ukukampela, umfulelo ama- swimming pool, ngombana ukunande ulungisa la konakele khona kuzokubulungela imali esikhathini esizako kuqinisekise nokuthi indlu yakho iba ngesezingeni eliphezulu.

UKUTHINTANA NEBAKWA-SA HOME LOANS

Sewukulungele ukufaka isibawo? Ungafaka isibawo sakho ku-internet ku-www.sahomeloans.com, namkha udosele ku-**0860 2 4 6 8 10** ukuzalisa iforomo ku-Sales Contact Centre yethu namkha keliye lamagatja wethu angenzasi.

Gauteng

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

KwaZulu-Natal

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

Limpopo

Polokwane **015 287 7960**

Western Cape

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

Eastern Cape

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

Free State & Northern Cape

Bloemfontein **051 400 9100**

Mpumalanga

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

North West

Rustenburg **014 597 0898**

www.sahomeloans.com

Kusebenza imigomo nemibandela. Sibawa uqale ku- www.sahomeloans.com ukufumana eminye imininingwana.
I-SA Home Loans ibanikeli ngeenkwelede abatlolisiweko. Inomboro yokutloliswa NCRCP1735.



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