



GEHS

Government Employees
Housing Scheme

Sifisa
ukukwamukela
ekhaya

NGOKUBAMBISANA NE



SA Home Loans



SENZE IKHAYA LABA INDLEL A ENKULU YOKUTSHAL A IMALI

Ukuthenga umuzi ongowakho kungenye yezinyathelo ezinkulu kakhulu zokutshala imali ongase uzithathe - kanti okubaluleke nakakhulu - kuyindlela yokutshala imali engcono kakhulu yokuqinisekisa ukuthi umndeni wakho ulondekile futhi unethezekile.

I-DPSA, i-GEPF ne-PIC basebenze ngokubambisana nabakwa-SA Home Loans ukuveza amathuba okuba amalunga abo afanelekayo abe semathubeni okuthola imali ebolekisayo yokuthenga imizi ukuze abe namakhaya athi wona, kusetshenziswa i-GEHS.

I-SA HOME LOANS IKUNIKEZA INDLELA YOKUTHENGA EKHETHEKILE

Kwa-SA Home Loans, uzopathwa njengesikhulu ngoba i-SA Home Loans yenza izinto ngendlela ehlukele.

- I-SA Home Loans ayilona ibhange. Ayisunguli sivumelwano sokuthengwa komuzi (i-mortgage originator). Ingumhlinzeki ogxile ngokukhethekile ekubolekiseni ngemali yokuthenga umuzi, njengoba nje kwenza amabhange.
- Ibolekisa ngemali yokuthenga imizi KUPHELA. Ngakho igxilile futhi ichwepheshile kulo mkhakha, okwenza ikwazi ukukulethela izinkonzo ezingcono kakhulu ngendlela enobuchule.

- Iyaziqhenya ngendlela ephatha ngayo amakhasimende ayo, futhi ivotelwa njalo njenge-"Best in Home Loans" ocwaningweni lwabezindaba ezweni lonke. Abasebenzi bakhona abanomusa bayaqikelela ukuthi baziqonda kahle izimo zakho ezehlukile kwezabanye, bakusize ekwenzeni isicelo futhi bakuhole kuwo wonke lo msebenzi. Bazolokhu bekwazisa okuqhubekayo ngesicelo sakho sokuboleka imali yokuthenga umuzi, bakuchazele ngokwenzekayo futho bazokwenzela yonke into ibe lula futhi ijabulise.

Uma njengamanje ukhokhela ibhondi yomuzi wakho, qiniseka ukuthi ukhuluma nabase-SA Home Loans ubone ukuthi ungonga kangakanani ngokushintshela ibhondi yakho kubona. Uma urenta okwamanje

noma ucabanga ukuthenga umuzi omusha, umsizi wakwa-SA Home Loans angakwazi ukubonisana nawe ubone ongakwazi ukukufinyelela ngokwamandla akho futhi akusize nangendlela yokuthenga.

Siyajabula ukuba nomlingani ozosiza amalungu ethu ukuba abe nemizi yawo kusetshenziswa i-GEHS, ezosiza ukuba akwazi ukuba nendlela yokutshala imali ezozuzisa esikhathini esizayo.



AMAPHEPHA ADINGEKAYO

Umsizi wase-SA Home Loans uzokusiza ngalokho okufanele ukwenze, kodwa nakhu okufanele ube nakho ukuze uqalise ukwenza isicelo sakho sokuboleka imali yokuthenga umuzi. Noma yimaphi amaphepha ashodayo angabangela ukubambezeleka - ngakho lungisa la maphepha ngaphambi kokufaka isicelo ukuqinisekisa ukuthi konke kuyashesha. Khumbula ukuthi umsizi uzobe ekhona ukuba akusize uma kukhona ongakuqondi.

- Ama-payslip ezinyanga ezintathu ezedlule
- Ikhophi ye-ID
- Ikhophi yesitifiketi somshado kanye / noma nesivumelwano sokushada ngokuhlukanisa amafa
- Ikhophi yesivumelwano sokuzimisela ukuthenga*
- Izitatimende zasebhangane zezinyanga ezintathu ezisegameni lakho.
- Kwabahola ikhomishani: isiqinisekiso sezinyanga ezintathu senani lekhomishani elingenile

UMA NENZA ISICELO NGESISEKELO 'SOKUHLANGANISA IMIHOLO' UMUNTU NGAMUNYE OBALWE EMHOLWENI OHLANGANISIWE KUFANELE ALETHE LA MAPHEPHA.

*Phawula: UKUSHINTSHA ibhondi yakho uyisusa kwenye inkampani ebolekisa ngezimali uyiletha ku-SA Home Loans, akudingi ukuba ulethe ikhophi yesivumelwano esiqinisekisa ukuthi uzimisele ukuthenga (i-offer to purchase), nokho kuzodingeka izitatimende zebhondi zezinyanga ezintathu ezisanda kwedlula kanye nesitatimende sakho sakamuva sakwamasipala.

I-SA Home Loans iphinde inikeze i-GEHS Housing Access Loan, engasetshenziselwa ukuthenga, ukwakha noma ukuthuthukisa ikhaya emhlabeni ongenamatayitela. Ukuze uthole okwengeziwe, shayela ku-0860 4444 17 noma uthumele i-email ku-HousingAccess@sahomeloans.com

IZIQONDISO ZOKUBOLEKWA IMALI YOKUTHENGA UMUZI



1. HLOLISISA UKUTHI KUNGAKANANI ONGAKUFINELELA NGOKWEZIMALI

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



2. FAKA ISICELO SOKUBOLEKA IMALI YOKUTHENGA UMUZI

Ngemva kokuba ususayine isivumelwano sokuzimisela ukuthenga umuzi, kufanele ufake ngokuqondile isicelo sokuboleka imali yokuthenga umuzi kwa-SA Home Loans. Lokhu ungakwenza kwi-internet ku-www.sahomeloans.com yethu ethi m.sahomeloans.com noma ushayele Isikhungo Sokuxhumana ku-0860 2 4 6 8 10. Kanti ungahlela ukubonana nomunye wabasebenzi bethu ozoza kuwena -kanti ungaxhumana nanegatsha eliseduze nawe ngokusebenzisa uhlu lwamagatsha nezinombolo zawo. Empeleni akuwona umsebenzi oyinkimbinkimbi - kanti umsizi uzokujabulela ukuba akusize uma kukhona lapho ungaqiniseki khona.



3. QOQA WONKE AMAPHEPHA ADINGEKAYO

Lena yingxeny ebalulekile yalo msebenzi ngasohlangothini lwakho. Sikunikeze uhlu lwamaphepha adingekayo okufanele ahambisane nesicelo sakho. Ukuqala ngokuthola wonke amaphepha akamuva adingekayo kuzokwenza isicelo sakho sisheshe. Lapho umsizi wakho esethole wonke amaphepha, uyobe eseqedelela umsebenzi. Akakwazi ukuqhubeka ngaphandle kokuthola amaphepha afanele!



4. UKWAMUKELWA KWESIKWELETU

Ithimba lethu elihlola ukufanelekela isikweletu lizophothula umsebenzi walo, lisebenzisa amaphepha olinikeze wona kanye nokwaziswa okuvela kwingosi eqapha indlela yokuziphatha ngokuphatelene nezikweletu (i-credit bureau) ukuze linqume isimo sokufaneleka kwakho njengamanje. Uma konke kuhamba kahle, uzothola isaziso sokwamukelwa kwesicelo sakho sebhondi. Lokhu kusaxhomeke ekutheni indlu ilinganiselwa kuliphi inani lapho ihlolwa. Uma kunenkinga, uzothintwa ngumuntu okusizayo ukuze nibonisane ngendlela engaxazululwa ngayo.



5. UKUNQUMA INANI ELIFANELEKILE LOMUZI

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



6. UKUSAYINA INCWADI YOKWAMUKELA ISIKWELETU (LOA)

Lapho isikweletu sakho sesivunyiwe nokulinganisa inani lomuzi sekuphuthuliwe, uzobhalelwa incwadi ehlangoza ukubolekwa imali yokuthenga umuzi ebizwa ngokuthi yi-'Letter of Acceptance'. Le ncwadi ibalula zonke izindleko, inani lenzalo, isilinganiso semali ozoyikhokha ngenyanga kanye nokunye ukwaziswa okubalulekile okufanele ukuhlolisise bese uyasayina. Umuntu okusizayo uzokuchazela ngelezi zindleko nale mininingwane.



7. UKUDLULISELWA

Manje sekuqala ezabomthetho! Ummeli (ovela kwithimba lethu likazwelonke) uzobe eseqala ukugcwaliswa kwamaphepha okubhaliswa kwebhondi bese ekuthinta amise usuku nesikhathi sokuwasayina. Hlela ukuba uwasayine ngokushesha ngangokunokwenzeka ngemva kokuba usuthintiwe, ukuze ungalibazisi izinto. Ummeli uzokucacisela yonke iminingwane.



8. UHLELO LOKUVIKELA IBHONDI

Ukuthenga umuzi kungenye yenyathelo ezinkulu kakhulu zokutshala imali oyoze uzenze. Isivikelo sethu sebhondi esibizwa ngokuthi Uhlelo Lokuvikela Ibhondi sizokunika ukuzola emoyeni nokulondeka, ngokwazi ukuthi wena nomndeni wakho nizobe nivikelekile uma kuvela ukufa noma ukukhubazeka okungalindelekile. Uzothintwa ngumsizi ozokuchazela ukuthi ungasithola kanjani lesi sivikelo esibalulekile.



9. UKWETHULWA

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



10. UKUBHALISWA

Ibhondi yakho isidinga ukubhaliswa e-Deeds Office, lena yinqubo yezomthetho engathatha isikhathi. Ummeli wakho uzokwazisa uma lokhu sekuphuthuliwe.



11. UBUNIKAZI

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



12. UKUNAKEKELA

Kuyinto enhle impela ukuba nomuzi othi wena, kodwa kuza nesibopho sokuba uwunakekele ukuze uqiniseke ukuthi imali oyitshale kuwona awuyithelanga phansi. Izindlu zidinga ukunakekelwa ngempela futhi zidinga nemali ukuze zigcinwe zisesimweni esihle, kodwa leyo mali usuke ungayilahlanga ngoba kubiza kakhulu ukuthenga izinto ezintsha kunokuzilungisa. Qinisekisa ukuthi uzinakekela njalo izinto ezinjengamafasitela okhuni namafremu eminyango, amagatha, izinto okubiyelwe ngazo, uphahla namaphuli okubhukuda, ngoba lokho kuyokongela imali isikhathi eside futhi kulondolozwe nenani lomuzi wakho.

XHUMAN ANABAKWA-SA HOME LOANS

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

EGauteng

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

Kwazulu-Natali

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**

ENTshonalanga Koloni

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

EMpumalanga Koloni

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

EFreyistata & ENyakatho Koloni

Bloemfontein **051 400 9100**

EMpumalanga

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

ENyakatho Ntshonalanga

Rustenburg **014 597 0898**

www.sahomeloans.com

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



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