

IKHAYA USUKULNGELE UKUTHENGA UMUZI	NGIZIMISELE UKUTHENGA ISAKHIWO	UKUTHOLA IKHAYA ELIKULNGELE	UKWENZA OFFER TO PURCHASE	ISIPHAKAMISO SAMI SESAMUKELIWE	AMAPHEPHA ADINGEKAYO	INKOMBA ENEZINYATHETO ZOKUTHOLA IMALIMBOLEKO YOMUZI	UKWENZA UKUTHI IBHONDI YAKHO IKUSEBENZELE	UKUQONDA AMAGAMA ASETSHENZISWA KULO MKHAKHA	IMINININGWANE ONGASITHINTA KUYONA
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INKOMBA YAKHO EPHELELE MAYELANA NOKUTHENGA ISAKHIWO

KONKE ODINGA UKUKWAZI

USUKULUNGELE
UKUTHENGA
UMUZINGIZIMISELE
UKUTHENGA
ISAKHIWOUKUTHOLA
IKHAYA
ELIKULUNGELEUKWENZA
OFFER TO
PURCHASEISIPHAKAMISO
SAMI
SESAMUKELIWEAMAPHEPHA
ADINGEKAYOINKOMBA
ENEZINYATHETO
ZOKUTHOLA
IMALIMBOLEKO YOMUZIUKWENZA UKUTHI
IBHONDI YAKHO
IKUSEBENZELEUKUQONDA
AMAGAMA
ASETSHENZISWA
KULO MKHAKHAIMINININGWANE
ONGASITHINTA
KUYONA

USUKULUNGELE UKUTHENGA UMUZI

UKUTHENGA UMUZI KUYINDELA 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 kuhluke kunakho konke okunye ukuthenga esikwenzayo – umuzi awuthengwa nsuku zonke, kanti futhi kunezinto odinga ukuziqaphela uma usezinhlleweni zokuthenga isakhiwo. Le nkomba izokuholela endleleni efanele, kusukela ekubhekeni ukuthi imiphi imibuzzo 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 ezsazokwenzeka, ukuze uthokozele ubumnandi bokuthenga umuzi wakho wokuqala, esikhundleni sokuthi uzikhathaze ngezinto ezsazokwenzeka.



BOND WITH US **SA Home Loans**

NGIZIMISELE UKUTHENGA ISAKHIWO

NQUMA UKUTHI UFUNAINI, CABANGA NGALEZI ZINTO EZILANDELAYO:

- Inani ozimisele ukulikhokha – uhlelo lwakho lwezimali lwanyanya zonke kanye nokuma kwephakethe lakho.
- Indawo othanda ukuhlala kuyo. Iziphi ezinje izindawo ongakuthokozela ukuhlala kuzo?
- Ingabe uncama indlu ezimele yodwa noma ukuphepha okuthe xaxa kwezindlu ezibiyelwe ngothango lunye, phecelezi i-complex?
- Ubukhulu bomuzi/ifulethi/umhlabu.
- 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, UGINGE, UPHINDE UGINGE FUTHI:

- Amaphephandaba/amamagazini – cinga engxeneni yamasonto onke yezakhiwo eba semaphephandabeni angomqjibelo 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.
- Ingi lezinhlangano ezingabadyiseli bezakhiwo nalo lizobalula izakhiwo elizidayisayo emawebusayithini alo, kanti futhi kunamawebusayithi akhombisa izakhiwo ezidayisaya yizo zonke izinhlangano ezidayisa izakhiwo.
- Vakashela imiboniso yezindlu. Imiboniso eminingi yezindlu ingemigqjibelo nangamaSonto kanti ijwayele ukuqala ngo-2 kuya ku-5 ntambama. Lena cishe indlela enhle kunazo zonke yokubona isakhiwo. Kuningi ongakuthola esithombeni kodwa isithombe ngeke sikuhombise indawo lapho umuzi osuke ukhona kanti futhi ngeke neze sikubonise izinkinga ngesakhiwo noma ngendawo esikuyona.

BHEKISISA UKUTHI YINI ESEMANDLENI AKHO:

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

- Izintela ezikhokhelwa umasipala.
- Amalevi (uma usefulethini/kwi-complex).
- Ugesi namanzi.
- Umshwalense womuzi (wezinto ezsendlini 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 exizhumene, njll.
- Itayitela eliyizingxenye lichaza ubunikazi bezakhiwo obehlukene noma izingxenye zezindlu ezakhiwe phakathi kothango olulodwa, i-complex. Uma uthenga indlu ekwi-complex, uthenga ingxenye noma izingxenye kanye nesabelo sakho ngawedwa sesakhiwo. Sezindawonye, lezi zakhiwo zibizwa ngezi ngxenye. Izindlu Zetayitela Eliyizingxenye zihlanganisa izindlwana ezincane, izindlu ezicishe zihlukane, izindlu zasedolbheni, amafulethi, kanye nezindlu ezihamba ngazimbili.
- Ebhulokhini okwabelanwa ngayo, umnikazi wesakhiwo yinkampani kanti ifulethi ngaliny linikezwa inani lamasheya enkampanini.
- Zimbalwa izinkampani ezinikeza ibhondi yamafulethi okwabelana ngebhulokhi, lezo ezikwenzayo lokhu zижwayele ukudinga imali yediphozithi engukheshi enkulu kanti futhi zижwayele ukukhokhisa inani lenzalo yokuboleka elithe ukuba likhulu kunalelo lefulethi elingaphansi kwetayitela eliyizingxenye.
- Konke lokhu kuchaza ukuthi uma uzimisele ngesakhiwo sokwabelana ngebhulokhi, kudingeka ukuthi ube nemali ethi 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:

- 'Intel 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 esidayisa ngalo. Qaphela ukuthi ukuhlangululwa kvezakhiwo zika-R1 000 000 akubalwa 'ezimalini zokudlulisa'.
- Uma indlu ithengwa kumthuthukisi, akukho mali yokudlulisa ekhokhwayo. Kodwa-ke kuzokhokhwa intel ye-VAT enanini lokuthenga isakhiwo.
- Uyophinde udinge ukukhkhela ummeli ukuze abhalise ibhondi yakho kwi-Deeds Office Kwezezakhiwo. Lokhu kwaziwa njengemali yokubhalisa ibhondi.
- Ummeli uzophinde akukhkhisele ezinje izimali ezincane eziguqukayo njengemali ye-FICA, imiyalelo yezinto zikagesi kanye neyokuposa. Lezi zindleko zingahluka kummeli nommeli kodwa zижwayele ukufinylela 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	INTEL A 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 Julyi 2022. Azifakiwe izindleko ezhlobene nezitifiketi ezikhulula umuntu zabanihazi bezinye izakhiwo*

HELELA 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 ukuthi umdayisi akubone njengomuntu ozimisele. Imali oyikhokhela isikweleti njalo ngenyanga akufanele yeqe ku-25% kuya ku-30% wemali ehlengene engena emndenini nyanga zonke, leyo inkomba nje ejwayelekile eyisilinganiso semali oyikhophayo uma iqhathaniswa nengenayo.



Iwebusayithi yethu inezinto **zokubala** ezizokusisa ekubaleni izimali zokukhokhela isikweleti okufanele uzikhipe – noma ungabuka itebula elingeza nkuze 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 ukukhokhla imali yesikweleti ethe ukuba phezulu, ngaleylo ndlela ukwazi ukuboleka isamba esikhudlwana.



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 ngezikathathi 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 siyayo. 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 ehlolo.



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 BDUZE NESAKHIWO:

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

SIHLOLISISISE 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 ukuhololisa isakhiwo ngaphambhi kokuba wenze isivumelwane sokuthenga. Nanoma ubani odaysa umizi eKapa kufanele akhiphe isitifiketi sikaplamba ogunyaziwe esiveza ukuthi ukusebenza kanye nokuxhumeka kwamapayipi esakhiweni kuhambisana neMithetho Kazwelonke Yokwakha kanti futhi kusesimweni sokusebenza esihle. Isitifiketi sikaplamba sesingumthetho eNtshonalanga Kapa kanti silandelelwiziphathimandla zedolobha. Umthetho Omusha Wokuvikelwa Kwamalungelo Abathengi unikeza abathengi amandalathe xaxa uma kuziwa ekuthengweni komuzi kumthuthukisi noma obekade engumnikazi womuzi – abathuthukisi kanye nabadayisi sebeyadingeka ngokomthetho ukuthi badalule ngokuphelele izimo zesakhiwo – lokhu kusho ukuthi lesi shiso sokuthi uthenga njengoba kunjalo asisasebenzi njenge ndlela yokuvikela ejwayele ukusetshenziswa abathuthukisi noma amanye amabhizinisi 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 siyiso.



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 esebe nelungelo lokuthola inzuso eyakhekile ngesikhathi sekukhishwa idiphozithi. Kuyinto enhle ukusebenzia ama-akhawunti abameli kuphela kumadiphozithi alolu hlolo.



- 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 esiyizinsku ezinhlanu.
- Umusho wamahora angama-72 ujwayele ukufakwa 'iSiphakamiso Sokuthenga'. Lo mbandela uvumela umdayisi ukuthi aqhubeke abheke omunye umthengi njiso ngabe iSiphakamiso Sokuthenga sesemukeliwe. Lokhu kusebenza ezipakamisweni 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 Iwezinto okufanele zifakte ekudayisweni, njengomshini ozishintshayo wokuhlanza idanyana lokubhukuda, amarimothi asegalaji, amabhalayindi, 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 izohlolisa ukuthi uyakufanelekela ukuthola isikweletu bese isamukela isicelo sakho sebhondi, ngokuhambisana nokuphothulwa kokulinganiswa kwenani lomuzi. Uma siwathole wonke amaphepha adingekayo, lokhu kuthatha amahora angafika ku-72.
- Uchwepeshe 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 likazwelone labameli bethu liyolungisa wonke amaphepha adingekayo ekubhalisweni kwebhondi, baphinde bahlele isikhathi nave sokuthi usayine amaphepha.
- Qinisekisa ukuthi uligcina lilihle igama lakho uma kuziwa ezikweletini. Uma izimo ziguquka, igama lakho liba libi ezikweletini ngaphambilokokubhalisa, ukwamukelwa kwebhondi yakho kungenzeka kuhoxiswe. Isibonelo, khokhela zonke izikweleti zakho, ugweme ukuboleka imali ethexaxa, uyibolekela ukulungisa kabusha ngaphambi kokuba umuzi ufakwe egameni lakho. Izibophezelozezikweleti ezintsha kanye nama-akhawunti angakhokhelwe ayoba nomthelela egameni lakho ezikweletini kanye nasekutheni ukwazi ukumelana nesikweleti sakho somuzi kanti kungaholela ekutheni isicelo sakho semalimboleko senqatshwe.

YAZI MAYELANA NEZINTO EZIDINGEKAYO UMA KUHLOLWA

ISICELO SEBHONDI:



- Enye yezinhoso Zomthetho Wezikweleti Kazwelonek ukuqinisekisa ukuthi abathengi ababi nezikweleti ezingaphezu kwamandla abo. Ukuqinisekisa ukuthi lokhu akwenzeki, izikhungo ezbbolekisayo kudingeka ukuba zihlolise ukusebenzisa kwakho imali kwamanje nokwangaphambilini kanye nendlela ojwayele ukukhoka ngayo, ukuthi ubakweleta malini abanye ababoleksi, kanye nanokuthi yiziphi izibophezelozokukhokha izikweleti onazo. Umthetho Wezikweleti Kazwelonek uzoba nomthelela omubi esicelweni sakho uma uzama ukuthola isikweleti sendlu eseqa imali ekusalela emumva kwezikweleti zakho.
- Uma isicelo sakho singatshiwe ngenxa yesimo sakho sezikweleti, umboleki uzokunikeza iminininingwane yaleso sikhungo sezikweleti. Uma iminininingwane esesikhungweni sezikweleti ingashayi emhloleli (isibonelo, ikhombisa izibophezelozekweleti ezingalungile) ungathumela ukukhalaza kwakho kuleso sikhungo. Uma isikhungo silungisa iminininingwane yaso egciniwe ngenxa yokuthi sigcine iminininingwane engeyeyiyo, siyobe sesikhombisa ezinye izikhungo zezikweleti mayelana nalezi zinguquko; kanti nanoma ibaphi abahlizeki bezikweleti abacele ulwazi ezinsukwini ezingama-20 ezedlule bayokwaziswa nabo ngokuthi iminininingwane engeyeyiyo isuswi.
- Ukuqhathaniswa kwemalimboleko kanye nenani, enye yezindlela zokuhlolola esetshenziswa izikhungo zokubolekisa uma zibheka isicelo sebhondi. Ukuhlolola okuveza isikweleti esiphezelu uma siqhathaniswa nenani, kuthathwa njengokunobungozi obuthe xaxa, kanti uma isicelo semalimboleko samukeliwe, kuyombiza kakhudlwana umboleki ukuthi aboleke. Lolu hlubo lokuqhathanisa lubalwa ngokubheka ukuthi inani lesi kweleti lingena kangaki enanini lesakhiwo.
- Ukuqhathanisa Imali ekhokhelwa isikweleti kanye Neholo, indlela eseqo yokubheka ukuthi umboleki unawo yini amandla kanye nesetshenziswa ekwenzeni isinqumo sokumikeza imalimboleko. Ingachazwa njenge ndlela eqhathanisa imali ozoyikhokhela isikweleti kanye neholo lakho ngaphambilikwentela. Lesi silinganiso seholo kanye nemali ekhokhelwa isikweleti, akufanele seqe ku-30%.

QINISEKISA UKUTHI UYAYIQONDA IMIBANDELA YEMALIMBOLEKO EYISIKWELETI SAKHO SOMUZI:

Ngokujwayelekile, ubude besikhathi sokukhokhela umuzi siyiminyaka engu 20, kanti abanye ababolekisa bakuvumela ukuba uwukhokhele iminyaka engu 30 ngaphansi kwezimoo ezhithile. Kodwa-ke ungakhokha imali ethexaxa eya esikweletini sakho sekhya noma ukhokhe ngaphezelu kinalokhu okulindelekile nyanga zonke, ngaleyodlala uyobe wehlisa ubude besikhathi ozokhokha ngaso isikweleti sakho somuzi. Ukuufaka imali eyengeziwe esikweletini sakho somuzi kulinchiphisa kakhulu inani lenzalo oyikhokha ngesikhathi sesi kweleti.

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

- Ngemalimboleko yomuzi ejwayelekile, inani lenzalo olkhokhayo lixhumene "Nenani le-Repo" (inani elisetshenziswa Ibhangi Ngodla eliboleka ngayo imali amabhenge kanye nezikhungo zezezimali). Lokhu kuchaza ukuthi inani lakho le nzulo 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 nenanile 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 enikezwaindingi lababolekisi lapha eNingizimu Afrika ikhokhelwa isikhathi esiyiminyaka engu 20; nokho iyatholakala nekhokhela iminyaka engu 30. Ukhokha kancane ngenyanga lapho ukhokhela ibhondi yeminyaka engu 30, okwenza usalelwiyimali esandleni engaba wusizo kakhulu kubathengi bemizi lapho besaqala ukukhokhela imali mboleko yabo. Nokho-ke, kubalulekile ukuba ugaphele ukuthi sezizonke izindleko ozikhokhela ibhondi yeminyaka engu 30 zingapezulu kwalezo ozikhokhela ibhondi yeminyaka engu 20, lokhu kungenxa yokuthi inzalo ibalelwaisikhathini eside.
- Abakwa-SA Home Loans banezimali mboleko ezbizwa 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 EYISIKWELETI SOMUZI/UKHLELWA KWESIKHATHI:

- Kujwayele ukuthatha amasonto ayi-8 kuya kwayi-12 kusuka ekwamukelweni kwebhondi ukuthi kwenzeke ukudluliselwa.
- Isinyathelo sokuqala esokuqoka ummeli/abammeli abazobhekana nokuhoxisa ibhondi yakho (uma kufanele), ukudluliselwa kwasakhiwo kanye nebhondi yakho.
- Umdayisi unelungelo lokukhetha ummeli, yize ningavumelana ngokuthi nisebenzise ummeli othandwa nguwe nikanye nomdayisi. Wena njengo mthengi, ubhekene nazozonke izindleko zommeli, kanye namanani nezintela zesakhiwo, okukhokha ngaphambilini ukuze kutholakale isitifiketi sokusulwa kwamanani.
- Emumva kokusayinwa kwawo wonke amaphepha, esayinwa yizi nhlangothi zombili, amaphepha ayobe esethunyelwa Deeds Office Kwevezakhiwo.
- Inkokhelo eya kumdayisi iyokwensiwa emumva kokubhalisa kwebhondi, kujwayele ukuthatha izinsuku eziyi-7 kuya kweziyi-10 emumva kokuba amaphepha esethunyelwe Ehovisi Lokubhalisa Kwevezindlu.

OKOKUVIKELA UMNINIMUZI

- Umninimuzi onomuzi ongaphansi kwebhondi kufanele athathe umshwalense womninizmu. Lokhu kudingwa yibo bonke ababoleki besikweleti somuzi, ukuqinisekisa ukuthi ubungozi babo bezezimali buyavikeleka uma kwenzeka isakhiwo silimala ezimweni ezivikelwe ngaphansi umshwalense, njengokulimala engozini yomlilo, izulu, ukuqhuma kwegiza, njll.
- Izindawo zamataitela ayizingxene zifaka umshwalense womninizmu 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 uyanconya, ukuze kukhokheleke imali yesikweleti uma umninizmu ehluleka ukukhokha imali akufanele ayibuyisele ngenxa yokufa noma ngenxa yokukhubazeka.

UHLELO LOKUTHENGA UMUZI OLUNGAFINYELEKA:

Ukuze bakwazi ukuvumela izakhamuzi zase Ningizimu Afrika ezengeziwe ukuba zifinylele ukuba nemizi yazo eziphupha ngayo, abakwa SA Home Loans banikezana ngezinhllelo zokwebolekiswa kwemali kwimindenihola 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 ezechliswe ngo 50% ngaphandle ke uma zikhokhela ngumakhi.
- Izindleko ezechlukene zokukhokhela nge Debit Order noma i-Stop Order esidonswa emholweni (kwizisebenzi zikhulumeni).
- Umshwalense ohambisanayo ongakhetha kuwo: owokuvikela ibhondi nekhava yomnikazi womuzi.

Uxhaso olubizwa Finance Linked Individual Subsidy Programme (FLISP) lokuhlinzekela abathengi bamakhaya abaqalayo abafanelekayo ngokhaso olungafinylela ku R121 626 engasetshenziswa njengediphozi noma imali eyisamba ekhokhelwa kwi-akhawunti yebhondi.

Buza kumuntu okusizayo ukuthi ungasenza kanjani isicelo noma uthole iminininingwane 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
<ul style="list-style-type: none"> 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) Izitativende zasebhange zezinyanga ezi-3 Kulabo abahola ngekhomishini: ubufakazi bezinyanga ezi-3 zemali yekhomishini Isitativende sezimpahla zakho kanye nokukubhekile mayelena nezimalimboleko ezingaphezulu kwesigidi esisodwa Izicelo ze-Switch: isitativende sebhondi nesezindleko zomsebenzi kamasipala namanzi nogesi kwezinyanga ezintathu 	<ul style="list-style-type: none"> Ubufakazi bemali engenayo/incwandi ye-akhawuntenti eqinisekisa imali engenayo yomthumelisicelo Ikhophi ka mazisi Ikhophi yesitifiketi somshado noma isivumelwane somshado esithi okwami gokwami Ikhophi yesivumelwane sokuthenga (akudingeki ezicelweni ze-Switch) Izitativende zakho zase bhange zezinyanga eziyi-6 Izitativende ze-akhawunti yebhizinisi zezinyanga eziyi-6 Izitativende zezimali zemiyaka emi-2 eyedlule. Lapho khona izitativende zezimali zonyaka zindala kunezinyanga eziyi-6, ama-akhawunti abaphathi angemadala kunezinyanga ezi-2 asayinwe umthumelisicelo kanye nosomabhuku, kufanele ahlinzekwe ehambisana nezitativende zezimali zonyaka. Ikhophi yamathepha okubhalisa noma amaphepha omfelandawonye Isitativende sezinto okungezakho kanye nezinto ezikubhekile Izicelo ze-Switch: isitativende sebhondi nesezindleko zomsebenzi kamasipala namanzi nogesi kwezinyanga ezintathu



BOND WITH US **SA Home Loans**

INKOMBA ENEZINYATHETO 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 sekuphothuliwe, uzobhalelwu incwadi ehlongoza ukubolekwa imali yokuthenga umuzi ebizwa ngokuthi yi 'Letter of Acceptance'. Lencwadi ibalula zonke izindleko, inani lenzalo, isingathekiso semali ozoyikhokha genyanya kanye nokunye ukwaziswa okubalulekile okufanele ukuhlolisise bese uyasayina. Umuntu okusizayo uzokuchazela ngalezi zindleko nale mininingwane.



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 Iwezomthetho! Ummeli (wasethimbeni lethu lika zwelonke) uyohlela onke amaphepha adingekayo ekubhalisweni kwebhondi, aphinde enze isikhathi nawe sokuthi uwasayne. Hlela ukuthi usayine ngokushesha okusemandleni emumva kokuba kuxhunyenwe nawe, ukuze kungabe kusapholiseka maseko. Ummeli uzobhekisa amaphepha ekanye nawe.



3. HLANGANISA WONKE AMAPHEPHA ADINGEKAYO



Lena ingxene 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 ukuqhubeuka uma engeko amaphepha afanele!



9. UKUBHALISA

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



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 sekuphothuliwe yini ukulinganiswa komuzi.



10. UBUNIKAZI

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



5. UKULINGANISA INANI LESAKHIWO

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



UKWENZA UKUTHI IBHONDI YAKHO IKUSEBENZELE

Umuzi uyindlela yokuzinothisa esemqoka kakhulu, njengakho konke okunye ukuzinothisa, udinga ukwenganyelwa ngendlela efanele ukuqinisekisa ukuthi ukubuyisela ukuvuza okukhulu ngokusemandleni. Kodwa bambahwa abantu okuthi uma sebebhaliye ibhondi yabo sebeqala ukukhkhela imalimboleko, bacabangisise ngokuzinothisa kwabo. Ekubeni kunezinyathelo ezimbawla ezesemqoka ezingathathwa umninizumi ukuqinisekisa ukuthi imali ayisebenzele kanzima isetshenziswa ngendlela efanele.

YENYUSA INKOKHELO YAKHO YEBHONDI:

Lapho uboleka imali uyibolekela ukuthenga umuzi, empeleni usuke uboleka imali ephindwe kibili. Imalimboleko yokuqala ibizwa ngesikweleti ngqangi (yaziwa njenge samba esikhulu) kanti imalimboleko yesibili, ukukhkhela inzalo yesikweleti oyikhokha ngesikhathi semalimboleko. Ingingi le malu oyikhokhayo eminyakeni yokuqala yemalimboleko yekhaya iya ekukhkheleni 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, ukukhkhela okuthe xaxa okujwayelekile okwenziwa ekuqaleni kwsikhathi sakho sokukhkhela isikweleti kuyoba nomthelela omkhulu enanini lebhondi yakho kunokuthi ugale ukukhkhela imali ethe xaxa ebhondini yakho emumya kweminyaka emihlanu noma eyishumi. Kodwa-ke ngisho ngabe bese kudlule isikhathi esiyiminyaka embalwa emva kokuba waqala ukukhkhela isikweleti, usengakwazi ukulondoloza kakhulu ngokuthi ukhokhe imali ethe xaxa kwibhondi yakho. Ngokwandisa imali oyikhokhayo nyanga zonke eya esikweletini, uyokwehlisa isikhathi sebhondi yakho, okusho ukuthi uzobe ungasakhokhayo imali yebhondi esindayo eminyakeni ezayo. Umphumela ukuthi ukhokhe imali yenzalo ethe ukuba ngaphansi ngesikhathi semalimboleko yakho.

Kunezindlela ezimbawla ezilula ongahlanganisa ngazo imali ethe xaxa ebhondini yakho ngale kokuthi uwze umehluko ephaketheni lakho:

- Faka inzulo ethe xaxa oyithola ekunukeni konyaka komholo wakho, esikweletini sakho somuzi
- Uma kwehla amanani enzalo, xhumana nomboleki wakho umcele ukuthi aligine linjalo inani lemali oyikhokha isikweleti sakho obukade uyikhokha ngaphambilu kokwehla kwamanani enzalo yokuboleka.
- Faka ingxene 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 kubhalisa imalimboleko kuyasiza, njengoba uzonciphisa isikweleti esikhulu ngokushesha, nokuyonciphisa kakhulu inzalo yonke ozoyikhokha ngesikhathi semalimboleko.

SEBENZISA IBHONDI YAKHO NJENGE-AKHAWUNTI YOKULONDOLAZA ENENZALO:

Umsebenzi wamabhange ukwenza inzulo, yingakho kungamangazi ukuthi bakhokhisa abantu ababoleka imali inzulo ethe ukuba nkulu kunabatshalizimali abafaka imali kubona. Isibonelo, kungenzeka uthole inzulo ka-2% emalini ese-akhawuntini yakho yokonga, kodwa ukhokhisa inani eliphezelu kakhulu emalini oyibolekela ukukhkhela isikweleti sakho somuzi.

Ngokufaka imali oyilondolozayo kwibhondi yakho, uthola inani lenzalo ibhange elikukhkhisa lona esikweletini sakho njenge nzalo eza kuwena emalini oyitshalile. Isibonelo uma unebhondi yesigidi esi-1, bese ufaka imali engu-R100 000 ngapehzu emalinimboleko yakho yomuzi, awusakhokhisa inzalo yesigidi esi-1, kodwa eka-900 000 wamarandi. Imali ongayilondoloza ngenzalo ngokuhamba kwsikhathi uma ugcina u-R100 000 emalinimboleko yakho yomuzi, inzalo eza ngakuwena emalini oyifakile. Kanti futhi ungayikhaphi lemali engukhesi uma uyidinga ngaphandle kokujezwisa.

HLANGANISA IZIKWELETI ZAKHO

Inani le nzalo ezminalimboleko zomuzi lijwayele ukuba phansi kakhulu kunamanani owakhokhela imoto, amakhadi ezikweleti kanye nezikweleti zasesi tolo. Ngakho kuwumqondo ongasiza ngasezimalini ukuhlanganisa lezi zikweleti, uzhlanganisele 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 usezena imalimboleko yomuzi ukuthi usiqede ngesikhathi esisodwa. Uma ukhokhela isikweleti esifishane esisele sitthathe isikhathi esifanayo nemalimboleko yomuzi egcwale – okujwayele ukuba iminyaka engama-20 noma ngapehzu – siyogcina sesikubiza inzalo enkulu.

ZAKHELE IGAMA ELIHLÉ EKUKHOKHENI EZIKWELETI:

Ungazakhela igama elihsle ekukhokheni izikweleti ngokuthi ukhokhele isikweleti sakho somuzi ngesikhathi esifanele nyanga zonke. Izikhungo ezbilekisa ngemali zizobheka ukuthi ukukhkhela kwangaphambilu komthumelisicelo, uma zinquma ukuthi ziyanunika imalimboleko noma cha, kanti bazophinde babheke ukubekwa kwakhe ngokwezikweleti uma bezama ukuthola ukuthi ingakanani inzalo okufanele akhokhisiwe yona. Ngakho, ngokukhkhela isikweleti sakho sekhaya ngendlela efanele, ungacina uzelondolozela imali ngokuthi ukhokhe inzalo encane ezikweletini zasesikhathini esizayo.

KUFANELE NGENZE NJANI UMA NGIHLULEKA UKUKHOKHELA IMALI MBOLEKO YOMUZI WAMI?

Kufanele ukugweme ukwefisa izinyanga ezithile lapho ukukhkhela imali mboleko yomuzi wakho – lokho kweqisa ngeke nje kugcine ngokona igama lako ngokupathelene nezikweletu, kodwa kuzobuye kwenyuse nenani lemali okufanele uyibuyise, okuzokwenza ukuba kwenyuke nenani lenzalo okufanele uyikhokhe. Uma uqhubeka isikhathi esithile wehluleka ukufeza izivumelwano zakho zokukhkhela, lokho kungabangela ukuba uthathelwe izinyathelo ezingokomthetho ulahlekelle nawumuzu wakho. Ngakho-ke kubalulekile ukuba ukubekwa phambili ukukhkhela imali mboleko yomuzi wakho nyanga zonke.

KHULUMISANA NOMBOLEKISI OKUBOLEKE IMALI.

Uma unenkinga yokukhkhela nyanga zonke imali mboleko yomuzi wakho, into ebaluleke ukuzedlula zonke okufanele uyenze ukwazisa labo abakboleke imali ngenkinga yakho. Isikhathi esininingi abantu bazama ukugwema ukuxhumana nombolekisi ngoba bengafuni ukubhekana namaqiniso esimo abakusona, okanye besaba ukuhlalulisa. Ngokuxhumana nenkampani engumbolekisi, ungakwazi ukwenza amalungiselelo angakusiza, njengokuthi nje bakuvumele uyikhokhela kancane kancane imali ebisisalele emuva njengoba uqhubeka ukukhkhela nalena ejwayelekile. Umbolekisi wakho uzoxoxisana nawe ngalokho ongavunyelwa ukuba ukwenzane 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 ahiale esesimweni esihle, kodwa lena imali esuke isetshenziswe kahle – ngoba kumba eqolo ukushintsha izinto kunokuzinakekela.

Qaphelisa 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 kwensiwa njalo ezinyangeni eziyisithupha. Kubalulekile ukuthi abantu abafake ukhuni phansi baqaphele izilwanyana ezidla ukhuni njengo muhlwa.
- Jwawela ukuhlanza ogedasi bakho. Ogedasi abangahlanzwa bazongasebenzi emumva kwsikhathi kanti bangadala umonakala ezindogeni zakho kanye nasesisekelweni sendlu ngokuhamba kwsikhathi. Ukunakekela ogadasi bakho kuzobe kusho ukuthi bazohlala iminyaka.
- Upupenda. Uma umuzi wakho udinga ukupendwa kabusha, kungcono ukuchitha imali uthenge upende weqophelo elihle njengoba lokhu kuzokulondolozela imali ngokuhamba kwsikhathi. Qinisekisa ukuthi izindonga zaphandle zijwayele ukuhlanza.
- Amadanyana okubukuda kufanele ajwayele ukunakekela ukuze kugwenye izinkinga ezhlobene nokwakheka kwawo noma isidindo sokuthi akhiwe kabusha ngapehzu. Bheka izinga le-pH njalo emasontweni amabili, uphinde uhlante idanyana lakho lokubukuda kanye ngesonto.
- Ingadi enhle ingalinyusa kakhulu inani lesakhiwo sakho. Qinisekisa ukuthi ingadi yakho inakekelwe kahle futhi cabanga ngokuthi uthole izitshalo zendabuko. Izingadi ezinezitshalo zendalo zinakekela kalula kanti ziya ngokuya ziduma kubaninimakhaya. Ngapehzu 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 ukupawula 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 negezinto ezinomthelela emphakathini wenu, njengobugebengu kanye nokungcola
- Qaphela nanoma iziphi izakhiwo ezintsha noma ukulungiswa kabusha
- Qinisekisa ukuthi uyalazi igama lekhansela lewodi yakho



UKUTHUTHUKISWA KOMUZI:

Ukwegeza izinto ezithize ekhaya lakho noma ukulungisa kabusha izinto ezikhona kungaba into ephathisa negehanda kodwa uma kwensiwe ngobuhlakani, imali oyichithayo ingaphenduka indlela yokuzinothisa ephusile. Umthetho ojwayelekile ukuthi ukulungisa kabusha okwensiwa egumbini lokuphekela nelokugezelu kunamatuba amaningi okuthi kwandise inani lesakhiwo sakho, kanti nokwengeza ezinye izindawo ezithi xaxa emzini wakho nakho kungakuva. Ngeke ugcine nje ngokuthi wenyuse izinga lesakhiwo sakho, ngokwakha ikotishi langa phandle noma isakhiwo esithi asifane, wenza nendlela yokuthola imali yokuqashisa nengasiza ekukhkheleni 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 ihlelewe ekualeni.

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



BOND WITH US SA Home Loans

UKUQONDA AMAGAMA ASETHENZISWA KULO MKHAKHA

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

ISIVUMELWANE SOKUDAYISA

Isivumelwane esibhalwe phansi esiphakathi komdayisi kanye nomthengi esiqopho imigomo kanye nemibandela yokudayisa kwasakhiwo.

IBHONDI

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

UKUVIKELWA KWEBHONDI

Umshwalense wempiro 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 oseuphakathi, ngenhoso yokuthi kuqedelwe olunye uhlelo.

IMALIMBOLEKO YOKWAKHA

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

INTEL A ETHOLAKALE NGOKUDAYISA

Abakhoki bentela, okubandakanya abantu, izigungu, izinkampani kanye nezinhlangano, bayokhokhiswa intel a enzalweni abayenza uma bedayisa impahla noma isakhiwo esibiza imali, lokhu kujwayele ukwenzeka uma kushintsha ubunikazi. Okusemqoka ukuthi lena intel a yokudayisa kabusha kwenzuzzo, kanti kungasebenza endaweni ohlala kuyo ngqangi. Buka iwebusayithi ye-SARS ukuze uthole eminye imininingwane.

UKUHLUKANA

Ukululiselwa kwamalungelo esuka komunye eya komunye, isib. ukululiselwa 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 ukukhokha imali etha ukuba phansi ngenyanga. Lokhu kungabandakanya ukushintsha izikweleti ezibizayo (isib. Ukuthenga ngohlelo lwenzalo ephezulu, imali oyibolekwa ibhangue uma usuphelelwe kwi-akhawunti yakho, ikhadhi lesi kweleti) ushntshele esikweletini esithe ukushibha neseskathhi eside – njengokuthola enye imalimboleko emalinimboleko yebhondi.

UMMELI WEZEZAKHIWO

Ummeli ofundele ukulungisa amaphepha aphinde abhekane nokudululisa kwasakhiwo kanye nokubhalisa kwezimalimboleko zomuzi.

UMUSHO NGEZINDEKO

Isabelo esisephene le malimboleko esikhulumha ngokuthola imali engaphezulu kwemali ebolekiwe, ukubhekana nezindleko ezifana nokujezisa, 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 esiqopho imigomo kanye nemibandela yokudayisa kwasakhiwo.

IHHOVI LOKUBHALISWA KWEZEZINDLU

Umyango kahulumeni lapho kubhalisa khona amalungelo kanye nezinjongo eziqondene nezakhwi. Lama hhovisi atholakala ezifundeni ngezifunda.

IDIPHOSITHI

Isamba semali iksasimende eliba naso nelisifaka ekuthengeni isakhiwo.

INDAWO OKUHLALWA KUYO UNOMPHELA

Ikheli lendawo lapho kuyokwamukelwa izaziso ezisemthethweni ezithunyelwe kumuntu oyngxene yeqivumelwane esibhalwe phansi.

IZINHLOBO ZOKUQASHWA

OHOLELWAYO

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

OZIQASHILE

Umninimashaya ocacile noma umphathi Wenkampani, i-CC noma Ibhizinisi Elimi Ngomuntu Oyedwa. Isiqiniseko semali engenayo siyoba yincwadi evela kusomabhuku ebalula imali eholwya nyanga zonke, neyeseckwa izitatemende zase bhange.

UXHASO

Ukubonelelwa ngokwezimali okuqondene nomuzi, okuba yingxene yokukhokhelwa kwasisebenzi, bese umqashi edonsa ukukhokhelwa kwebhondi ngqo emholweni wesisebenzi. Lolu xhaso lujwayele ukunikeza izisebenzi zikhahulumeni, 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 ukukhokhwia kwesamba esithize uma kwenzeka izimo ezithize, isib, ibhange liqinisekisa izindleko zommeli, okukhokhwia emumva kokubhalisa noma ekudlulisweni kwasakhiwo egameni lomboleki.

UMSHWALENSE WEZINTO EZISENDLINI

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

HOC

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

IMALI YOKUQUALISA

Ngokomthetho Kazwelone Wezikweleti, umhlinzeki wezikweleti uvumelekile ukukhokhisa umthengi imali yokungena naye esivumelwaneni sokukweleta. Imali yokuqualisa yenzelwe ukubekana nazo zonke izindleko eziba khona ekufezeni kwenqubo yesikweleti (isib. Ukuthola imibiko yesikhungo sezikweleti, ukuhlowlwa, ukucingwa kwama-deed njll, kanye nezindleko zokuhlela zasekuqaleni. Leli nani lihlewa ngokulandela imibandela yemalimboleko kanye nezimiso ezibalulwe Emthethweni.

IMALI YOKUKHOKHEDA ISIKWELETI

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

UKUHLINZEKA KWENZALO KWESIKHASHANA

Kusebenza kumabondi ashintshwayo kuphela. Emumva kokuba ibhondi yakho isivuniwe, abakwa-SA Home Loans benza isicelo samanani okucinya umbolekisi wakho wamanje. Lama nani adonswa ngokwengeza inani elisele lesikweleti kanye nenzalo yezinyanga ezi-3. Lokhu sikubiza “ngenzalo yesikhashana”. Ukuhlinzekwa kwasikhashana kudingwa amabhangane 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 elikhokhisa umboleki wemalimboleko. Inzalo ibalwa emalini eselesi nsuku zonke yemalimboleko bese ihlanganisa ngenyanga.

I-JIBAR

I- Johannesburg Interbank Agreed Rate iyidiphozithi yezinyanga ezi-3. Eningizimu Afrika inani lemali yezemakethe elihlonzwu ngesamba samabhangane asekarya nawapheshya, bese ibuyekeza nsuku zonke. Inani elitholakalayo liba sesimweni sokudulisa 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 nonamandla, inqobo uma isakhiwo sidalulwe kahle ezmakethe ngesikhathi esicacileyo.

IMALIMBOLEKO YOMUZI

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

UMKHIPHI WEMALIMBOLEKO

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

UMTHOLI WEMALIMBOLEKO

Umboleki kumboleki ngokuthi anikezele ngesakhwi sakhe njenge ndlela yokuqinisekisa ukukhokhwa.

INANI ELIPHELELE LAMANJE

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

IZIMP AHLA EZINGAGUQUKI

Izimpahlha okungelula ukuthi ziguqlwe 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 engukhesi noma ngesikweleti.

UKUXETSHULWA

Inani lemalimboleko yalowo osehlwempu, nalapho abakweletwayo benikeza iani elingaphansi kunalelo abebengalithola. Ubungozi kubatshali busuke bungubudedengu ngakho baykwamukela ukuthola okuncane ekuzinothiseni kwabo.

IMALI YOKWENZA UMSEBENZI

Umhlinzeki wesikweleti ukukhokhisa umthengi le mali ngenxa yeziqakalo zanyanga zonke kanye nokugcinwa kwesivumelwane sesikweleti phakathi kwabo. Le mali ilawulwa ngokoMthetho Wezikweleti Kazwelone.

ISIMO SOKUMISWA

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

UKUGUQULA IBHONDI

Ibhondi obunayo nesinye isesikhungo sezizimali esiguqulwe 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) Ngaleylo ndlela, izimali ezibuyisela nyanga zonke ziyi ngxene 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 Lokubhalisa Kwezezakhiwo, owubufakazi bobunkazi besakhiwo somnimimuzi obhalisiwe.



IKHAYA	USUKULUNGELE UKUTHENGA UMUZI	NGIZIMISELE UKUTHENGA ISAKHIWO	UKUTHOLA IKHAYA ELIKULUNGELE	UKWENZA OFFER TO PURCHASE	ISIPHAKAMISO SAMI SESAMUKELIWE	AMAPHEPHA ADINGEKAYO	INKOMBA ENEZINYATHETO ZOKUTHOLA IMALIMBOLEKO YOMUZI	UKWENZA UKUTHI IBHONDI YAKHO IKUSEBENZELE	UKUQONDA AMAGAMA ASETSHENZISWA KULO MKHAKHA	IMININGWANE ONGASITHINTA KUYONA
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IMININGWANE 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

KWA ZULU NATAL

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

FREE STATE

Bloemfontein	051 400 9100
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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

MPUMALANGA

Witbank	013 692 7051
Nelspruit	013 752 7103

NORTH WEST

Rustenburg	014 597 0898
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LIMPOPO

Polokwane	015 287 7960
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WWW.SAHOMEOANS.COM

Kunemigomo nemibandela. Ukuthola imininingwane eyengeziwe sicela ubheke ku www.sahomeloans.com. I-SA Home Loans ngumbolekisi wezimali obhaliswe ngokomthetho. Inombolo yokubhaliswa NCRCPI735.

BOND WITH US **SA Home Loans**