



Dibana noNomfundo njengoko ekunika isikhokelo ngobugcisa bemali kwakunye nokunye onokukhetha kuko xa uthatha umhlalaphantsi.

Dibana noNomfundo

UNom uneminyaka engu-29 ubudala, urenta iflethi kwaye uyihlawulela ukuyigqiba imoto yakhe.

UNom unengxowamali yomhlalaphantsi emsebenzini wakhe, ilawulwa Kwi-GTC, ayihlawula nyanga nanyanga.

QALISA



UNom uyawuthanda umsebenzi wakhe noye ngamaxesha athile uye afane asebenze iiyure ezongezelelweyo kwakunye nangeempelaveki ezithile. Unenceba kwaye akalibambi igazi, nto leyo emenza azibhaqele sele esebenzise imali eninzi phakathi enyangeni.



UNom udibana nabahlobo bakhe bakudala ethekweni, omnye wabo umthembisa umsebenzi ohlawula ngaphezulu, kubandakanya neempelaveki.



uNom uyayeka emsebenzini wakhe evuyiswa yinto yokuba eqokelele imali eyanelisayo kwingxowamali yakhe yomhlalaphantsi kwaye ucinga ngoko anokukwenza ngolu tyalomali, ngoqhubeka nezicwangciso zakhe zokonga ixesha elide.

Ixabiso lotyalomali lwakho l onyuka lisihla mihla le ngenxa yeemeko ezithile zemakethi yotyalomali.



Amagama aza kukunceda kuhambo lwakho

Utyalomali olusisiqinisekiso: Ukuthengwa okunyanzelekileyo komrholo xa uthatha umhlalaphantsi, kusetyenziswa izixa ezibini kwisithathu semali efumanekayo kwingxowamali yakho ngokuxhomekeke kwirhafu ehlawulwayo nemithetho esekiweyo.

Imali ekwingxowa mali yakho: Ixabiso lotyalomali eliqokelelweyo kwingxowa mali yakho yomhlalaphantsi, enokuba yipenshini okanye ingxwa mali yesibonelelo.

Ukuba imali ekwingxowa mali ingaphantsi kwe-**R247 500**, isixa esipheleleyo sinokuthathwa sizinkozo, ngexesha lomhlalaphantsi..

Nasiphi na **isixa mali** kumele sihlawulelwe irhafu.

I-T-Day: i-1 Matshi 2021 ngumhla wokuphunyezwa komthetho wokwahlula imali ekwingxowa mali yesibonelelo isiya kwinzuzo egunyazisiweyo nengagunyaziswanga. Yinxowa mali zepenshini sele ziphantsi koqinisekiso lwempesheni.

Ingeniso yakho epheleleyo kumvuzo wakho wobonelelo wosuku T Day, kunye neyongezwe ngaloo mhla, inokutsalwa ikheshi xa uthatha umhlalaphantsi.

Izibonelelo ezingagunyaziswanga: Ikhredithi yakho yengxowa-mali yesibonelelo exhomekeke kulwandiso. Oku kubandakanya igalelo ukusuka kwi T-Day kuya phambili.

Ubume benzuzo yakho obuyinikiweyo kunye nengaphathiswanga iya kugcinwa xa ugqithisela isibonelelo sakho kwingxowa-mali entsha.

I T-Day ichaphazela ukuhlawulwa kwakho kunye nokungafumani mali kwiikhredithi kuzo zonke ezi zinto zilandelayo, kumalungu angaphantsi kweminyaka engama 55 ubudala kwi T-Day kunye nawo onke amalungu amatsha emva koko.

Onke amalungu engxowamali angakhetha kwezi ndlela zintlanu zilandelayo xa bethatha umhlalaphantsi.



Gcina izibonelelozakho ngaphakathi kwingxowa-mali

Kwiimeko ezininzi uya kuba nokukhetha ukugcina imali yakho ityalwe kwicandelo apho utyalo-mali belusele lutyaliwe.

- Azikho iziphumo zerhafu.
- Ayikho imiphumo yerhafu.
- Azikho iindleko ezongezelelekileyo zolawulo.
- Azikho iindleko ezihlawulwa ngaphambili.
- Awunyanzelwa ukuba uyeke ukutyala imali.
- Amaxabiso aqhubekayo okhuphiswano amaziko.
- Oku kubhekiselwa kuko ngokuthi yinzuzo 'yentlawulo egqityiweyo'.



Ukudlulisela kwingxowamali yomhlalaphantsi yomqeshi wakho omtsha

- Azikho iziphumo zerhafu.
- Ayikho imali ehlawulwayo.
- Kumele uqinisekise kwaye uthlekise iindleko yengxowa yakho entsha.

Qhubeka

Gqithiselwa kwipenshini
ekhuselekileyo okanye
kwingxowamali eqinisekileyo okanye
kwingxowamali yomhlalaphantsi.

Ingxowa ekhuselekileyo

- Imali inokukhutshwa yonke okanye kukhutshwe inxalenye yayo.
- Kuvumeleke ukuba imali ikhutshwe kanye phambi komhlalaphantsi.
- Ukuba ukhupha isixa esithile, awuvumelekanga ukuba uphinde ukhuphe kwimali ekhoyo ngaphambi kwexesha lomhlalaphantsi, ngaphandle kokuba ufudukela kwelinye izwe ngokusesikweni.
- Inxalenye ethile yemali ihlawula irhafu ngokwezi iindidi zerhafu ebekiweyo. .
- **Akuvumelekanga** ukongeza kwingxowa yakho.

Okanye kwingxowamali yomhlalaphantsi

- Imali egqithiselwe kwingxowa ayikwazi ukufumaneka 'de kube ngumhlalaphantsi okanye iminyaka engu-55 ubudala, ngaphandle kokuba ufudukela kwelinye izwe ngokusesikweni.
- **Kuvumelekile** ukutyala imali kwixa elizayo.

Qhubeka

IINDIDI ZERHAFU KWIMALI EKHUSHWAYO

R0 - R25 000

Ayinarhafu

R25 001 - R660 000

18% Irhafu

R660 001 - R990 000

27% Irhafu

R990 001 nangaphezulu

36% Irhafu

Khumbula!

Iindidi zerhafu ziya qokelelana.

Umzekelo, ukuba uyayisebenzisa imali yakho engahlawulelwa rhafu engama-R25 000 xa uziyekela kumqeshi awuyi kuyifumana le nzuzo xa uthe waziyekela komnye umqeshi. Niyiphi na imali ekhutshiweyo iyakuthathelwa ingqalelo ekubalweni kwerhafu emele ihlawulwe kwinzuzo yomhlalaphantsi kusetyenziswa imiqathango yerhafu.

Isaziso esibalulekileyo

Kusuku lwe-T Day, imali yengxowamali esisibonelelo iya kwahlulwa kubini, kwiakhawunti ephethwe nguwe ngokupheleleyo nakwi akhawunti engakabi yeyakho ngokupheleleyo.

Amalungu angaphantsi kwa-55 ubudala ngosuku lwe-T Day: Izibonelelo zakho ezingagunya-ziswanga zixhomekeke kugunyaziso.

Amalungu angaphezulu kuka-55 ubudala ngosuku lwe-T Day: Alunyanzelekanga utyalomali olusisiqiniseko ukuba uhlala usephantsi kwengxowamali esisibonelelo, imali epheleleyo inokuthathwa izinkozo ngexesha lomhlalaphantsi.

Wakube utshintshe iingxowamali, imali entsha oyifakile izakugunyaziswa.

Thatha isixa senzuzo yakho ngemali ezinkozo kwaye ugcine imali eseleyo ngokuyigqithisela.

- Inxalenye oyihlawuliwe iya kutsalelwa irhafu xa uyeka ukuphangela.
- Inxalenye yesibonelelo ekufuneka sidluliselwe ayihlawuliswa rhafu.

IMALI EZINKOZO Thatha imali yakho ekwingxowamali izinkozo

Ukuqokeleleka kwerhafu kwaye kuchaphazela isibonelelo sakho esingahlawulisi rhafu kumhlalaphantsi.

Ixabiso lotyalomali lomntu linokunyuka okanye lwehle ngosuku ngenxa yeemeko ezithile zemakethi yotyalomali.



Iinzuzo zokulondoloza imali kwingxowamali, okanye kwingxowamali yomqeshi wakho omtsha

Imali ihlala ityalwe egameni lakho.

Ayikho irhafu etsalwa ekufumaneni imali.

Akukho irhafu yoLwahlulo.

Izikali zemali, kwingxowamali yomhlalaphantsi yeqela ivame ukuba ngaphantsi kuleyo itsalwa kumntu oyedwa.

Izibonelelo zomngciphekocipheko

Unganako ukulawula izibonelelo zomngcipheko zakho ngokungaxhomekekanga mntwini, ezingaquka i-isibonelelo sobomi, sokukhubazeka kwakunye nesokugula. Oko kunemigaqo nemiqathango elandelwayo.

Jonga izibonelelo zomngcipheko eziqhotyoshelweyo.

Yonke le mali okanye inxalenye yayo inako ukuba ikhuseleke kwi-inshorensi kungadanga kwabe kufuneka iimpepha zakwagqirha.

Nceda uziwe ukhululekile ukunxibelelana ne-GTC njengomcebisi wakho wezezimali okanye umcebisi wezezimali ogunyazisiweyo ngekoteyishini.



Ngalo lonke ukhetho lwakho lokuphuma, kuya kufuneka ufune incebis e qinisekisiweyo ngezemali.

- 1 Gcina isibonelelo sakho esipheleleyo ngaphakathi kwingxowa-mali.
- 2 Gqithisela inzuzo yomhlalaphantsi wakho kwingxowamali yomqeshi omtsha.
- 3 Gqithisela inzuzo yakho kwingxowamali yakho okanye kwingxowamali yomhlalaphantsi.
- 4 Thatha isixa esithile semali udlulisele eshiyekileyo elugcinweni okanye kutyalomali lomhlalaphantsi.
- 5 Thatha inzuzo yakho izinkozo.

Ngokusekelwe kwinkcazelo enikeziweyo, kucetyiswa ukuba uqwalaselisise iindlela ezahlukileyo ezifumanekayo malunga nokuphatha iimali zomhlalaphantsi phambi kokuthatha isigqibo.

Njengokuba unokubona, olona khetho lungcono lokonga kwingxowa-mali ngokuqhelekileyo kukukhusela imali yakho kwingxowa, okanye kukuyidlulisela kwingxowa-mali yomqeshi wakho omtsha.

I-GTC, njengomlawuli wakho, inokukunika yonke inkcazelo oyifunayo ukuze wenze ezi zigqibo zibalulekileyo ngokuphathelelene negxowamali yakho. 010 597 6920 / clientservicing@gtc.co.za.

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Kubalulekile ukuba ufunde kwaye uqonde uMgaqo-nkqubo wabucala.

Uyabongozwa ukuba ufunde iingcebiso kubantu abagunyazisiweyo ukunika iingcebiso zemali.