

Isikhokelo kwindlela esebenza ngayo ingxowa-mali yomhlala-phantsi

INGXOWA MALI ILAWULWA YI-GTC



Uhambo lwakho oluya kwimpilo-ntle yezezimali iqala apha. Nasi isikhokelo sakho seenzuzo ezahlukeneyo onokuzifumana njengelungu lengxowa-mali yomhlala phantsi.

Wamkelekile

Esi siKhokelo simele si-fundwe kunye nesikhokelo sakho sbuLungu esipheleleyo nesiqalileyo.

Injongo yale siKhokelo kukuchaza nje iinzuzo eziyimfuneko osenokuba nelungelo kuzo njengelungu lengxowa-mali yomhlala phantsi. Ubume bemveliso, imigaqo nkqubo ye-insho-rensi, isigama kunye nefuthe lerhafu ziyakwenziwa zicace.

Ukuhlangebezana neemfuno zolawulo

Ukusukela ngoMarch 2019, umgaqo ufuna ukuba onke amalunga engxowa mali yomhlala phantsi afikelele kwingcebiso malunga noku kulandelayo:

- ukhetho lotyalo mali;
- ugqithiselo lwemali egcinwe kumhlala phantsi wangaphambili;
- umhlala-phantsi kunye neendlela ezahlukeneyo zokuphuma;
- izibonelelo zomngcipheko.

Amagama aza kukunceda kuhambo lwakho

Utyalomalali olusisiqinisekiso: Ukuthengwa okunyanzelekileyo komrhlo xa uthatha umhlalaphantsi, kusetyenziswa izixa ezibini kwisithathu semali efumanekayo engagunyaziswanga kwingxowa-mali yakho, ngokuxhomekeke kwirhafu ehlawulwayo nemithetho esekiweyo.

Imali ekwingxowa mali yakho: Ixabiso lotyalomalali eliqokelelweyo kwingxowa mali yakho yomhlala phantsi, enokuba yipenshini okanye ingxowa 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: 1 i-1 March 2021 ngumhla wokuphunyezwa komthetho wokwahlula imali ekwingxowa mali yesibonelelo isiya kwinzuzo egunyazisiweyo nengagunyaziswanga. Yingxowa mali zepenshini sele ziphantsi koqinisekiso lwempesheni.

Inzuzo eqininisekisiweyo: Ingeniso yakho epheleleyo kumvuzo wakho wobonelelo wosuku T Day, kunye neyongezwe ngaloo mhla, inokutsalwa iyisixa xa uthatha umhlalaphantsi. Umrhumo emva kwe T Day, Ilungu sele lineminyaka engama 55 weminyaka, ngo T Day uyakuba

yinxalenye yezibonelelo zawo logama nje zisahlali kwingxowa-mali enye.

Inzuzo engaqinisekisiwanga: Imali ekwingxowa mali yakho yesibonelelo exhomekeke kutshintsho. Oku kubandakanya igalelo elivela kwi T-Day ukuya phambili. Yamalungu engxowa-mali yesibonelelo angaphansi kweminyaka engu 55 ubudala kwi T-Day.

Ubume benzuzo yakho eqininisekisiweyo kunye nengaqinisekisiwanga iya kugcinwa xa ugqithisela isibonelelo sakho kwingxowa-mali entsha.

Iinzuzo zengxowa-mali yomhlala phantsi

- Irhafu ayihlawulwa kutyalo-mali lwakho.
- Akukho rhafu kwinzuzo yotyalo mali.
- Ukukhuselwa kuninzi lwabo banamatyala.
- Iindleko zepotifoliyo zamaqumrhu otyalo mali.
- Iqela nezibonelelo zemingcepheko :
 - Imida yekhava ebekiweyo engadingi siqinisekiso sempilo.
 - ixabiso lamaqumrhu.

Injongo yengxowa-mali yomhlala phantsi

Ingxowa-mali yomhlala phantsi ngokuyintloko ikho njengesithuthi sokukongela umhlala phantsi ngendlela efanelekileyo yerhafu kunye/okanye ukubonelela ngokhuselo lwe-insho-rensi. Isesinye sezithuthi ezimbalwa ezifumanekayo kubasebenzi ezinika intsingiselo kwirhafu ecwangcisiweyo. Oku kuyenza ibe yindlela edumileyo yokonga umhlala phantsi.

Ngubani ophethe ingxowa-mali yomhlala phantsi?

- Ingxowa-mali yakho iphethwe yibhodi Oonondyebo.
- Umsebenzi wono Oonondyebo kukubeka iliso nokuphatha ingxowa-mali.
- Oondyebo bengxowa-mali benyule i-GTC njengabalawuli.
- Ingxowa-mali ibhaliswe kwi-FSCA ukuqinisekisa ukuthotyelwa nolawulo olulungileyo.
- Ingxowa-mali ikwabhaliswe nakwi-SARS ukuze ufumane uncedo lwerhafu kwiintlawulo zakho kunye neenzuzo.

Imali ezingatsalwa

- Irhafu
- Ubusela/Ubuqhetseba nxa manye nomqeshi wakho
- Imali-mboleko yezindlu ngengxowa-mali
- Uqhawulo mtshato
- Isondlo

Qhubeka

Umrholo wepenshini

Lo ngumrholo osetyenziselwa ukubala intlawulo yakho yenyanga ngenyanga kwingxowa-mali.

Kubalulekile ukuba wazi kwaye uqonde ukuba oku kunokwahluka kwiindleko zakho zizonke kwikhampani (CTC).

Umnicipheko womvuzo

Lo ngumrholo osetyenziselwa ukubala iriski yenzuzo yeqela lakho. Kubalulekile ukuba wazi ukuba oku kunokwahluka kwi-CTC yakho iyonke kunye kunokwenzeka nakumvuzo wakho wepenshini.

Iminyaka yokuthatha umhlala-phantsi

Iminyaka yakho yokuthatha umhlala phantsi (ngokuqhelekileyo, phambi kwexesha kunye nasemva kwexesha) ichazwe kwimithetho yengxowa-mali kwaye imele ilungelelaniswe nesivumelwano sokuqeshwa kwakho.



Yintoni eyenza ingxowa-mali ikhule?

Ixabiso lolondolozo lwakho lomhlalaphantsi kwingxowa-mali libandakanya oku kulandelayo:

- Iminikelo yenyanga nenyanga.
- Igalelo lonyaka lokuzithandela (AVC).
- Zimali ezivela kwezinye iziNgxowamali.
- Ukuncitshiswa okuncinci (umzekelo, intlawulo yoqhawulo mtshato).
- Imbuyekezo yenzalo ephelele.

Ungafikelela kwinkcazelo yotyalo mali lwakho ngokusebenzisa ipothali yolawulo lwe-GTC.

Khumbula – Ixabiso-lotyalo mali lwakho lungenyuka lusehla imihla ngemihla, ngenxa yeemeko zentengiso yotyalo mali.

Ungafumana iiinkcukacha zakho zokungena kwi-HR.

Kwenzeka ntoni kwintlawulo yakho?

Iintlawulo yakho zizonke zityalwa kwipothi-foliyo yotyalo mali. Iipothifoliyo zotyalo mali zenzelwe ukufezekisa okuthile okujoliswe kuko, ukuze kuncedwe amalungu afikelele iinjongo zawo zomhlala phantsi.

Ipothifoliyo yotyalo mali

Intlawulo yanyanga zonke kunye nayo nayiphi na inzuzo yengxowa-mali yangaphambili osenokuba uyikhethile ukuze uyithumele kule ngxowa-mali, iyakutyalwa kwipothifoliyo yotyalo mali.

Ingxowa-mali inganikezela ngokhetho lotyalo mali.

Ezi zinokusuka kwii pothifoliyo ze-equity ezisezantsi ezineprofayile yeriski engezantsi, kwaye enenjongo yokuphumeza imbuyekezo ekujoliswe kuyo ixesha elifutshane, ukusa kwiipothifoliyo ze-equity ephezulu eneprofayile eneriski ephezulu kwaye enenjongo yokuphumeza imbuyekezo ekujoliswe kuyo ixesha elide.

Ipothifoliyo yotyalo mali

Ukuba akukho lukhetho lwenziweyo lotyalo mali kwaye awenzi lukhetho, intlawulo yakho iyakutyalwa kwipothifoliyo yabangenzanga lukhetho.

Iriski yeenzuzo zeqela

Iinzuzo ezongezelelweyo zinokunikezelwa. Ezona ziqhelekileyo kwezi yiriski yeenzuzo zeqela. Malunga nokusweleka, ukukhubazeka kunye neenzuzo zomngcwabo.

Njengoko ezi nzuzo zakhiwe kwisiseko seqela, iiprimiyam ngokuqhelekileyo zincinane kunemigaqo nkqubo yeriski nganye. Imilinganiselo yasimahla yezamayeza, apho kuphela ingamalungu aneenzuzo ezingaphezu komlinganiselo zimele zivelise isiqinisekiso wempilo (amayeza), ngokuqhelekileyo ayanikezwa.

Nceda ujonge kwi **Mephu yendlela yersiki yeenzuzo** ukuze ufumane inkcazelo engakumbi ngalomba.

Nceda uqinisekise ukuba uyabonisa nomcebisi ogunyazisiweyo uze uqonde inkcazelo enikiweyo kwipothifoliyo yotyalo mali ngaphambi kokwenza unyulo.

Ngamanye amaxesha, isicwangciso sotyalo mali esibizwa ngokuba luhlobo lwenqanaba lobomi lunokunikezwa. Esi sicwangciso sisekelwe ekucutheni umngcipheko wotyalo mali njengokuba usiya usondela kwiminyaka yakho yomhlala phantsi oqhelekileyo. Kungoko, umngcipheko kwi pothifoliyo ulungiswa ngokuzenzekelayo ngokuvumelana nobudala bakho. Njengokuba iipotifoliyo zinxulunyaniswa neemeko zentengiso yotyalo mali, ixabiso lotyalo mali lwakho luyakutshintsha imihla ngemihla.

Ukhetho lokushiya ingxowa mali

Kukho ukhetho oluninzi onokulufumana xa ushiya inkonzo yomqeshi wakho okanye xa uthatha umhlala phantsi.

Ungahlola ukhetho lwakho olwahlukeneyo oluneenkukacha ezingakumbi **kwii vidiyo nakwiimephu zendlela.**

Iinzuzo ezihlawuliweyo ezivela kwingxowa mali yomhlala phantsi wangaphambili

Umthetho ufuna ukuba ingxowa mali icele izatifikeyiti zalo lonke uludwe lwamalungu ahlawuliweyo kuwe malunga nayo nayiphi na imali eselungcinweni yomhlala phantsi osenokuba uyigcine ityaliwe kwingxowa mali yomqeshi wakho wangaphambili. Nceda u-imeyile ezi zatifikeyiti ku-clientservicing@gtc.co.za

Ungathumela ezi nzuzo zihlawuliweyo kwingxowa mali. I-GTC ingaqhagamshelana nawe ukuze ikuncede ngoluthumelo.

Ukuqala umsebenzi omtsha kunokuba yinto enzima, kwaye kukwakho nezinto ezibalulekileyo kwezemali ezifuna ukuthathelwa ingqalelo, ezinje ngokubaluleka kokugcina iinzuzo zakho ezongezelelekileyo apho kunokwenzeka.

Uyabongozwa ukuba ufune unceko lwezezimali olugunyazisiweyo malunga nokhetho lwakho.

I-GTC, njengomlawuli, ingakunikeza yonke inkcazelo malunga nengxowa mali yakho oyidingayo 010 597 6920 okanye clientservicing@gtc.co.za

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