



# ISIKHOKELO SAKHO ESIPHELELEYO SOKUZITHENGELA INDLU

KONKE EKUFUNEKA UKWAZILE



## NGOKU SOWUKULUNGELE UKUZITHENGELA IKHAYA LAKHO

### UKUTHENGA IKHAYA LUTYALO MALI OLONWABISAYO.

Akunakuphikiswa ukuba ukuzithengela ikhaya – nokuba uyaqala okanye uyaphinda – yenye yezinto ezonwabisayo ongazithengela yona. Kodwa ke mhlawumbi kungenzeka ukuba sesona sigqibo sotyalo mali olubalulekileyo ongasenza ebomini bakho, esona kufuneka usicingisise nzulu.

Ukuzithengela ikhaya kohluke kakhulu kuyo nayiphi na into ongazithengela yona – awusoloko uthenga ikhaya mihla le, yaye ziliqela izinto ekufuneka uzazile xa ukwinkqubo yokuthenga indlu.

Esi sikhokelo sakukusondeza kwinkalo echanekileyo, ukususela ukuqwalasela ukuba yeyiphi imibuzo emayibuzwe, ukuqinisekisa ukuba ukhetha ngokukuko, ukuya ekucaciseni amahla ndinyuka okufaka isicelo se-bond nobhaliso. Siyakukunceda ukuba uzilungiselele okuzayo, ukuze ukonwabele ukuzithengela ikhaya lakho elitsha okokuqala, endaweni yokuba nexhala ngento ongayaziyo.



## NDINOMDLA WOKUTHENGA INDLU

### YENZA ISIGQIBO NGENDLU OYIFUNAYO. CINGA NGEZI ZINTO ZILANDELAYO:

- Ixabiso olifunayo – izavenge zenyanga nento ongafikelela kuyo.
- Ubumelwane obukulungeleyo. Zeziphi ezinye iindawo ongakonwabela ukuhlala kuzo?
- Ukhetha indlu ezimele geqe okanye indawo enesango lokungena elinonogada kwi-complex?
- Ubungakanani bendlu /i-flat/umhlaba.
- Inani lamagumbi okulala /okuhlamba owafunayo.
- Ufuna umhlaba ogabalala ngaphandle? (igadi, ivrandi, iqula, indawo ye-braai njalo njalo.)
- Imfuno zendawo yokupakisha imoto.
- Zeziphi izinto ofuna ukuba kufutshane nazo (izikolo, iivenkile, iipaki njalo njalo.)
- Ingaba uzakufuna ukuliphucula eli khaya lakho?



### KHANGELA, KHANGELA YAYE UPHINDE UKHANGELE KWAKHONA:

- Amaphepha ndaba/iimagazini – qwalasela imihlathi yezezindlu yaveki zonke epapasha kumaphepha ndaba eMigqibelo nangeeCawa. Nakwimagazini zasimahla zezindlu eziphuma vekhi zonke.
- ii-Website – ezinye ii-websites ziyazisebenzela ngaphandle kwe arhente zezindlu. Izindlu ezipapashwe apha zingabiza kancinane zona kuba abathengisi bengasayi kuhlawula zindleko nekomishini yee arhente engafikelela kwi 7.5% yexabiso lokuthengisa londlu.
- Uninzi lwee arhente zezindlu ludwelisa izindlu oluzithengisayo kwezazo ii-websites, ngaphezulu zikhona nezinye iisayithi ezibonisa izindlu ezithengiswa zizo zonke ii-arhente.
- Tyelela izindlu ezikumboniso. Uninzi lwezindlu ezikumboniso ziba ngeMigqibelo okanye ngeCawa yaye ziye zivulwe ngentsimbi yesi 2 ukuya kweyesi 5 emalanga. Le yeyona ndlela ingcono yokuqwalasela indlu kakuhle. Imifanekiso ingakubonisa izinto ezininzi, kodwa soze ikubonise isimo sasebumelwaneni yaye soze ikucacisele ngengxaki ezikulondlu okanye zasebumelwaneni.

### KHANGELISISA OKO UNGAFIKELELA KUKO::

Ukuthenga ikhaya elitsha kuza nodederhu lwezikweliti ezitsha. Awusayi kuphelela nje ekuhlawuleni izavenge zakho zanyanga zonke ze-bond, kodwa zikhona nezinye iindleko ezongezelelweyo obufudula ungazihlawuli usahlala engqeshweni. Zona ke ziquka:

- Iirhafu ezihlawulwa kumasipala.
- ii-Levies (xa ngaba uhlala kwi complex/i-flat).
- Umbane namanzi.
- I-inshorensi yezekhaya (yempahla engaphakathi kwindlu yakho) kananjalo ne inshorensi yabanini zindlu (yona yeyesakhiwo).
- Ukulungisa nokunonophela (ukukhathalela igadi, ukupeyinta indlu, iingxaki zogutyulo njalo njalo).

### QINISEKA UKUBA UYAWUQONDA UMAHLUKO PHAKATHI KOPHULISO LWE “FREEHOLD”, OLWE-“SECTIONAL TITLE” NE “SHARE-BLOCK”:

- I-Freehold okanye itayitile epeheleleyo ichaza ukugqithiselwa okupheleleyo kobunini xa ungumnikazi wendlu, okuquka isakhiwo kunye nomhlaba esikuwo. Olu hlobo lwezindlu luquka ezo zindlu zizimele geqe, ii-cluster house njalo njalo.
- Itayitile yeSectional ichaza iiyunithi ezinabanikazi ezizimeleyo okanye amacandelo athile ngaphakathi kwi- complex okanye uphuhliso lolwakhiwo. Xa uthenga kwindawo ye-sectional title complex, uthenga inxalenye okanye icandelo elithile kunye nendawo edibeneyo yomntu wonke. Zizonke ke ezi zibizwa ngokuba ziiyunithi. Indawo zokuhlala ezibizwa ii-Sectional title ziquka izindlu ze-mini sub-type, izindlu eziphantse zidibane, ii-townhouses, ii-flats okanye amagumbi nee duet houses.
- Kwi share-block umnikazi walondlu iba yinkampani ethile apho i-flat nganye inikwa inani lezabelo kulo nkampani.
- Zimbalwa kakhulu iibhanki ezikhupha i-bond kwi-share-block flats, yaye ezo ziyikhuphayo zifuna inkuntyula yedipozithi eyimali ezinkozo emva kokukubiza inzala ephezulu kakhulu kunoko bebeya kukubiza xa ngaba ibiyi sectional title flat.
- Konke oku kuthetha ukuba xa unomdla kwindlu ekwi-share-block kwakufuneka ubenemali evakalayo epokothini.

### LUMKELA IINDLEKO EZIFHILAKELEYO XA UTHENGA IKHAYA:

Ukongeza kwixabiso ethengiswa ngalo indlu, kukho imali ethile ekufuneka uyikhuphe kwangaphambili xa uthenga ikhaya. Kubalulekile ukuba uziqonde ezi ndleko zongeziweyo ukuze ukwazi ukulondoloza kwangaphambili okanye uzame imali mboleko eyakuhlululela ezi ndleko. Apha ngezantsi yingcaciso emfutshane yezi ndleko:

- i-‘Transfer duty’ ihlawulwa ku SARS rhoqo kuthengiswa indlu, yaye isekelwe kwixabiso lalo ndlu. Izindlu ezinxabiso elingange R1 000 000 okanye ngaphantsi zona aziyihlawulelwa i-transfer duty.
- i-‘Transfer fees’ zihlawulelwa amagqwetha agqithisa ubunini balondlu ukuya kwelakho igama, yaye kubalwa ngommiselo oqingqiweyo ngokusemthethweni isixa sawo sixhomekeke kwixabiso lendlu leyo.. Phawula ke ukuba ukubekelwa bucala kwexabiso le R1 000 000 akusetyenziswa apha kwii ‘transfer fees’, kusebenza kuphela kwii transfer duty.
- Ukuba indlu leyo ithengwa kumphuhlisi wolwakhiwo, akukho transfer duty ihlawulwayo. Kodwa ke i-VAT yona iyakuhlululwa kwixabiso lendlu leyo.
- Kwakufuneka kananjalo uhlawule igqwetha ukuba libhalise i-bond yakho kwi Deeds Office. Ezi ndleko zona zibizwa ngokuba yi-bond registration fee.
- Elo gqwetha lakubizwa nezinye iindleko ezincinane, ezifana nendleko ze FICA, imiyalelo eziswa ngobuchule bekhompyutha kunye nendleko zokuposa. Ezi ndleko ziyohluka kwigqwetha ngalinye, kodwa ziyafikelela kwimali ephantse ibe yi R2 200.

### APHA NGEZANTSII LULUDWE LWENDLEKO EZIQUKELELWAYO UKUZE UBENOLWAZI LWENTO ONGAYILINDELA. LE MALI IQUKA NE-VAT YAYE UNINZI LUYOHLUKA KWIGQWETHA NGALINYE.

IXABISO LOKUTHENGA	I-TRANSFER DUTY	II-TRANSFER COSTS	UBHALISO
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

\* ukusukela ngomhla wo-1 kweyeKhala 2022. Ngaphandle kwazo naziphi na iindleko ezinxulumene neziqinisekiso zemvume yetayitile yecandelo lomhlaba

### IMICIMBI YAKHO MAYIBE CALANYE:

Hlawula izikweleti zakho kwangethuba rhoqo ngenyanga ukuze uqinisekise ukuba imbali yakho ngezikweliti iyancomeka. Kungcono kakhulu ukuluhlawula ulugqibe kwangangoko uninzi lwamatyala akho phambi kokufaka isicelo semalimboleko yekhaya, kuba iibhanki ezibolekisa ngemali zizakuhlangela onke amatyala onawo xa ziqulunqa isicelo sakho semalimboleko yekhaya.

Qhagamshelana ne-SA Home Loans ukufumanisa ukuba ungafumana i-bond yamalini. Noxa ukwamkelwa kwesicelo sakho kwangaphambili kungaqinisekisi ukuba uyakuyifumana imali mboleko, kuyakubonisa ukuba ingayimalini ongakwazi ukufikelela kuyo, oko kunika ithemba kumthengisi ukuba unganako ukuyithenga. Isikhokelo kukuba izavenge zakho akufunekanga zigqithe kwi 25%-30% kumvuzo wosapho lwakho wonke wenyanga udibene, phambi kokuba kutsalwe irhafu nezinye ezitsalwayo. Oku ke kwaziwa njengomyinge we ‘Payment To Income’ i-(PTI).



I-website yethu inee-**calculators** eziyakukuncedisa ukubala izavenge zakho – okanye ukhangele kolu ludwe lungezantsi lukubonisa\* imali mboleko ongafikelela kuyo kunye nezavenge ezihambelana nengeniso:

INGENISO YENYANGA ENGEKATSALWA	ISAVENGE ONGAFIKELELA KUSO	IMALIMBOLEKO ONGAFIKELELA KUYO
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

\* Olu ludwe lusisikhokelo nje kuphela yaye lusekelwe kwinzala ye 10% ngonyaka. Inzala ephantsi ithetha ukuba uyakuba nako ukuhlawula izavenge eziphezulu yaye oko kwawukwenza ukuba uboleke imali ethe chatha.



## UKUZIFUMANELA IKHAYA ELIKULUNGELEYO

Wakulifumana ikhaya olithandayo, kubalulekile ukuba ucingisise ukuba lelona khaya ulifunayo ngenene kusini na. Nanga amacebo ayakukunceda ukuba wenze isigqibo esisizo:

- Tyelela lendlu ngamaxesha ohlukeneyo osuku – indlu okanye i-flat ingabukeka ngokwahluke kakhulu xa uyijonga ebusuku kunendlela ebibukeka ngayo emini. Cela ukuyibona lendlu kwakusasa, emalanga nangokuhlwa, ukuze ubone ukuba izibane zinagalelo lini kwindlela eli khaya elibukeka ngayo nelivakala ngayo. Uyakutsho ubone nokuba kunjani ebumelwaneni ngobusuku, kananjalo nokuba zixinana kangakanani izithuthi ngorhatya xa kugodukwa.
- Ziphathele ikhamera uyifote ukuze ungayilibali.
- Yikhangele lendlu ukuba ijonge kweliphi icala. E Mzantsi Afrika, indlu ejonge emantla ngaselangeni iyakufudumala ebusika ze iphole ehlotyeni.



### BUZA LE MIBUZO ILANDELAYO:

- Kungani abanikazi befuna ukuyithengisa nokuba banexesha elingakanani behlala kulendlu?
- Banjani abamelwane?
- Ingaba abanikazi bakhe baxhentsiswa lulwaphulo mthetho kwiminyaka emibini egqithileyo? Ungakhangele nasemapoliseni ukuba lunjani ulwaphulo mthetho kule ngingqi.
- Irhafu kamasipala yona yimalini ngenyanga?
- Loluphi ukhuseleko olukhoyo kwelikhaya yaye kubiywe ngokwaneleyo kusini na?

### KHANGELA OKO KUKUNQONGILEYO:

- Ingaba kucecekile ebumelwaneni?
- Ingaba kufikeleleka lula kwivenkile nezikolo?
- Zikhathalelwe izindlu zasebumelwaneni?

### LIQWALASELE NGOCOSELELO IKHAYA OLIFUNAYO.

Abathengisi banyanzelwa ngumthetho ukuba bakunike isatifikeyithi sombane nesempehla, kunye kananjalo iingxaki zezamanzi nogutyulo, isiseko, uphahla njalo njalo, nazo zingabiza imali eninzi ukuzilungisa. Kwakunceda ukuqiniseka ukuba uyiqwalasele ngokoneleyo indlu phambi kokutyikitya.

Nabani na othengisa indlu e Cape Town kufuneka abene satifikeyithi samanzi nogutyulo (Plumbing Certificate) esikhutshwe yi plumber ebhalisiweyo esicacisa ukuba amanzi nogutyulo kulondlu luhambelana Nemithetho Yokwakha Kazwelonke (i-National Building Regulations) yaye isebenza kakuhle. I-Plumbing Certificate ngoku seyengumthetho eNtshona Koloni yaye uyanyanzeliswa ngamagosa kamasipala wesixeko. Zingekho ezi zatifikeyithi, kuyakubakho ukulibaziseka.

Umthetho omtsha Okhusela Abathengi, (i-Consumer Protection Act) ibeka abathengi phambili xa bethenga indlu kumphuhlisi wolwakhiwo okanye umnikazi wayo ophumayo – abaphuhlisi bolwakhiwo nabathengisi ngoku kunyanzeleke ngokusemthethweni ukuba bakuxelele sonke isimo sendlu, i.e. isoloty lokuyithengisa injalo, i-“voetstoots” alisasebenzi njengesikhuseli somphuhlisi wolwakhiwo okanye naliphi na ishishini okanye i-arhente ethengisa izindlu. Kodwa ke ingasebenza kwizindlu ezithengiswe bucala phakathi komthengi nomthengisi. Kungesi sizathu kubalulekile ukuba usebenzise inkonzo yengcaphephe ezihlola izindlu zikunike ingxelo echanekileyo ngesimo salondlu.





## UKUFAKA UXWEBHU LOMDLA WOKUTHENGA

Ungoyiki ukubonisa umdla wemali engaphantsi. Abanye abantu babanentloni zokufaka imali engaphantsi kakhulu kunaleyo ifunwa ngabathengisi. Ukuba ngenene uyayithanda loo ndlu, kodwa ixabiso layo libe liphezulu, akusayi konakala nto xa ucela abathengisi ukuba bathathe ixabiso lakho elingezantsi. Ukuba ufuna ukufaka uxwebhu lokuba nomdla wokuthenga indlu, umthengisi okanye i-arhente yezindlu uyakukucela ukuba utyikitye le 'Offer to Purchase'. Olu luxwebhu olubalulekileyo nolusemthethweni, yaye kufuneka uqwalasele oku kulandelayo:

- I-'Offer to Purchase', yakutyikitywa ngamacandelo omabini, iba sisivumelwano ekuthiwa yi 'Deed of Sale'.
- Qiniseka ukuba 'umhla wokuphelelwa' kwesi sivumelwano nawo uqukiwe. Oku kufaka uxinzelelo kumthengisi ukuba asamkele okanye asichithe esi sivumelwano kwixesha eliqingqiweyo.
- Yenza isigqibo 'sosuku lokungena'. Oku kungenzeka nokuba kusemva kokugqithiselwa kobunini balendlu egameni lakho, okanye kumhla ongeneno, apho ke uyakuhlulwa into ebizwa 'occupational rent'.
- i-'Occupational rent' kwakuvunyelwana ngayo nomthengisi yaye kufuneka ihambelane ne renti ehlawulwayo kuloo ngingqi ngelo thuba.
- Maxa wambi abathengi baye bakhuphe idipozithi ukubonisa ukuzimisela kwabo. I-'Offer to Purchase' mayikuchaze ukuba loo dipozithi iyakugcinwa kwi akhawunti enenzala de kufike usuku lokutshintsha ubunini, yaye umthengi nguye oyakuzuzisa kuloo nzala xa kukhutshwa loo dipozithi. Kulicebo elihle ukusebenzisa i-akhawunti yamagqwetha ukugcina le dipozithi.



- Kuye kuqukwe nethuba lokucingisisa lentsuku ezintlanu kumakhaya anexabiso eliyi R250 000 nangaphantsi. Xa ngaba lifakiwe eli thuba lokucingisisa kwi 'Offer to Purchase', umthengi unelungelo lokurhoxa ukuthenga zingaphelanga iintsuku ezintlanu eziqingqiweyo.
- Likhona nesoloty leeyure eziyi 72 eliqukwayo kwi 'Offer to Purchase'. Eli soloty linika umthengisi ithuba lokukhangela omnye umthengi nokuba sele ityikityiwe i-'Offer to Purchase' yamkelwa. Eli soloty lingena kumdlu oboniswe phantsi kwemiqathango ethile (e.g. ukuvunywa kwe-bond /ukuthengiswa kwekhaya elikhoyo njengangoku lomthengi). Ukuba umthengisi wamkela enye i-offer, umthengi uyakushiyeka neeyure ezingama 72 ukuphumelelisa imiqathango ebekwe kwi 'Offer to Purchase' yokuqala yakhe.
- Yenza uludwe lwezinto ofuna ziqukwe kule ntengiso njenge automatic pool cleaner, i-garage remotes, ii-blinds, njalo njalo. Kubeke kucace gca yaye unike iinkcukacha.



# I-OFFER YAM YAMKELWE

## I-OFFER YAM YAMKELWE, KUZAKWENZEKA NTONI KE NGOKU?

- Qhagamshelana ne SA Home Loans ukufumana i-bond yakho .
- Kuzadingeka amaphepha neenkukacha zakho. Cofa [apha](#)
- i-SA Home Loans iyakwenza uqulunqo lwezikweleti ze ikhuphe isamkelo sesicelo sakho se-bond, kuxhomekeke ekuzalisweni koxwebhu lwexabiso lendlu. Ukuba siwafumene onke amaxwebhu afunekayo, oku kwakuthatha ukufikelela kwiinyure ezingama 72.
- Omnye wengcaphephe zethu uyakwenza amalungiselelo okuba londlu inikwe ixabiso zingaphelanga iintsuku ezi 3 zomsebenzi.
- Sakuqulunqa isindululo semali mboleko yekhaya, esibizwa i-‘Letter of Acceptance’, esidwelisa zonke iindleko, umyinge wenzala, izavenge zenyanga eziqikelelwayo kunye nenyengcaciso ebalulekileyo ekufuneka uyiwalasele ze utyikitye.
- Uludwe lwamagqwetha ethu kwilizwe jikelele ayakwenza onke amalungiselelo anxulumene nobhaliso lwamaxwebhu e-bond ze kwenziwe idinga nawe lokutyikitya lamaxwebhu.
- Qiniseka ukuba imbali yakho yezikweleti iyancomeka. Ukuba kukho utshintsho lokwehla kwesimo sakho sezikweleti phambi kokuba kubhaliswe, ingachithwa i-bond yakho. Umzekelo, hlawula zonke izikweleti zakho ungaphindi uboleke enye imali yokulungisa eli khaya lingekatshintshelwa egameni lakho. Amatyalama amatsha nezikweleti ezingahlawulwanga zakuchaphazela imbali yakho yezikweleti nokufikelela kwimali mboleko yakho yekhaya, uzibhaye ungayinikwa loo mali mboleko yekhaya.

## YIQONDE INDELELA ESETYENZISWAYO YOKUQULUNQA I-BOND:

- Enye yenjongo ze-National Credit Act (i-NCA) kukuqinisekisa ukuba abantu abazibhakaxi ngokugqithisileyo ematyaleni. Ukuqinisekisa ukuba oku akwenzeki, amaziko abolekisa ngemali kufuneka aqulunqe ngokupheleleyo indlela obufudula noyichitha ngayo imali njengangoku kananjalo nendlela ohlawula ngayo, nezikweleti onazo njengangoku kwabanye ababolekisi, yaye kufuneka uhlawule kangakanani kwezi zikweleti unazo. I-NCA ayisayi kusiphumelelisa isicelo sakho xa ngaba uboleka imali yendlu ebetha kude lee nengeniso yakho ongafikelela kuyo.
- Xa ngaba isicelo sakho asiphumelelanga ngenxa yembali yakho yezikweleti, ungazifumana iinkukacha zee-credit bureau ezikubhalisileyo kulowo uboleke imali kuye. Ukuba ingcaciso yalo credit bureau ayichanekanga (umzekelo, xa ibonisa izikweleti ezingeyonyaniso) ungafaka isikhalazo kulo-bureau. Ukuba loo credit bureau iyazilungisa iincwadi zakho kuba ibinengcaciso engachanekanga, iyakuthi yazise nezinye ii-credit bureaux ngezi nguquko; nababolekisi mali ebebefune ingcaciso ngawe kwintsuku ezingama 20 ezigqithileyo nabo bayakwaziswa ngokususwa kwengcaciso engachanekanga
- i-Loan To Value (i-LTV) yenye yendlela ezisetyenziswa ngababolekisi mali xa bequlunqa isicelo sakho se-bond. Uqulunqo ngemiyinge ephezulu ye-LTV kulapho kubonakala umngcipheko omkhulu yaye xa ngaba lomali mboleko yamkelwe, iyakuxabisa kakhulu kulowo uboleka imali. I-LTV ibalwa ngokwahlula imali mboleko ngexabiso lalondlu.
- i-Payment To Income (i-PTI) okanye i-Instalment To Income (i-ITI) sisiseko sokubala ukufikeleleka xa kusenziwa isigqibo sokubolekisa ngemali yekhaya, yaye ngumyinge wesavunge sakho senyanga ngokwengeniso yakho phambi kokutsalwa kwerhafu. I-PTI yakho mayingagqithi kwi 30%.



## QINISEKA UKUBA UYAYIQONDA IMIQATHANGO YEMALI MBOLEKO YAKHO YEKHAYA:

Enyanisweni elona xesha lisekiweyo lokuhlalwula i-bond yiminyaka engama 20, zikhona phofu nezinye iindawo ezibolekisa ngemali ezikunika iminyaka engama 30 yokuhlalwula i-bond phantsi kwemeko ezithile. Kodwa ke, ungahlawula uchatha kwimali mboleko yakho yekhaya okanye wongeze kwizavunge zakho eziqingqiweyo zenyanga, oko kuyakwehlisa ixesha elisekiweyo lokuhlalwula le mali mboleko. Ukongeza uchatha kwintlawulo yakho yemali mboleko yekhaya kuyehlisa kakhulu inzala ekufuneka uyihlawule kwithuba eliqingqiweyo.

## ZININZI IINDELELA ONGAZIKHETHA ZOKUHLAWULA IZAVENGE ZAKHO ZE-BOND:

- Ngemali mboleko eqhelekileyo yekhaya, inzala oyihlawulayo idityaniswe ne ‘Repo rate’ (inzala iBhanki Enguvimba ebolekisa ngayo imali kwibhanki namaziko ezezimali). Oko kuthetha ukuba inzala yakho iyakumana isehla isenyuka nezavunge zakho zenyanga kananjalo ngokwesimo sezoqoqosho kweli lizwe.
- i-SA Home Loans isebenzisa i-JIBAR – leyo yi Johannesburg Interbank Agreed Rate – njengesiseko somyinge wemali mboleko yamakhaya. Njenge Prime, nayo idityaniswe ne Repo rate. I-SA Home Loans isoloko iziqwalasela inzala ze bond rhoqo kwinyanga ezi 3 ngokwentshukumo ze JIBAR. Oku ke kohlukile kwiibhanki, eziyiguqula ngoko nangoko inzala ye bond emva kokutshintsha kwe Repo rate.

- Amanye amaziko abolekisa ngemali akunika nenzala engaguqukiyo okwethutyana elifutshane okanye uhlobo lwe CAP olubamba ixabiso lenzala kwixesha eliqingqiweyo.
- Imali mboleko yekhaya eqhelekileyo ekhutshwa ngamaziko amaninzi eMzantsi Afrika idla ngokuba lithuba lemnyaka engama 20; kodwa ke ngoku ziyafumaneka nee bond zeminyaka engama 30. I-Bond zeminyaka engama 30 inezavunge ezincinane, oko kwenzeka ukuba uhlale unemali yaye kubeluncedo kubathengi phaya ekuqaleni ukuhlawulwa kwemali mboleko leyo. Kubalulekile ke ukuqonda ukuba indleko ze-bond zeminyaka engama 30 zingaphaya kweze bond zeminyaka eyi 20, kuba kaloku inzala apha ibalwa kwithuba elide kakhulu.
- i-SA Home Loans kananjalo ikunika imali mboleko yekhaya eyi-‘Edge’ – apho kufuneka uhlawule kuphela inzala kwinyanga ezingama 36 zokuqala. Emva koko izavunge zakho zakubuyela kwezipeheleleyo eziyakuthatha iinyanga ezingama 240 ezishiyekileyo – esi sicwangciso semali mboleko singaluncedo phaya ekuqaleni kwiminyaka yetyala lakho lekhaya elitsha.

## ZIQHELANISE NENKQUBO YEMALI MBOLEKO YEZINDLU/AMAXESHA AQINGQIWEYO:

- Kuyakuthatha malunga neeveki ezisi 8 ukuya kwezili 12 ukususela ukwamkelwa kwesicelo sakho se bond ukuba indlu yakho igqithiselwe kuwe.
- Inyathelo lokuqala kukufumana igqwetha elizakujongana nokucinywa kwe bond yakho (xa kufanelekile), ukugqithiselwa kwalondlu kananjalo ne bond yakho.
- Umthengisi nguye onelungelo lokukhetha igqwetha, noxa ningavumelana nomthengisi ngegqwetha elithandwa nguwe. Wena njengomthengi, luxanduva lwakho zonke iindleko zamagqwetha, kananjalo neerhafu zelo khaya, ezihlawulwa kwangaphambili ukuze ufumane isatifikayithi esibonisa ukuba zihlawuliwe iirhafu.
- Emva kokuba onke amaxwebhu sele etyikityiwe ngamacala omabini yaye nendleko sele zihlawuliwe, emva koko onke amaxwebhu ayakufakwa kwi- Deeds Office.
- Intlawulo eya kumthengisi iyakwenziwa kwakubhaliswa le bond, iye ibezintsuku ezisi 7 ukuya kwezili 10 emva kokufakwa kwawo onke lamaxwebhu kwi Deeds Office.

## IKHAYA YABANINI MAKHAYA:

- I-inshorensi Yabanini Makhaya, i-Home Owner’s Insurance kufuneka ithatyathwe ngumnikazi welokhaya line bond. Esi sisinyanzeliso sawo onke amaziko abolekisa ngemali yekhaya ukuqinisekisa ukuba umngcipheko wemali yawo ukhuselekile xa ngaba umzi lowo uyonakala xa kungavela isiganeko esifana nokonakaliseka ngengozi, umlilo, isaqhwithi, nokugqabhuka kwe geysers njalo njalo.
- Abahlala kwinyunithi ze-Sectional Title eyabo i-inshorensi yabanini makhaya iyakuqukwa kwii-levies zabo zanyanga zonke. Kodwa kufuneka ukhangele kwiqumrhu labalawuli bendawo, i-body corporate ukuba imali onekhaya yayo iyalingana naleyo ifunwa liziko elibolekisa ngemali yekhaya kusini na.

## I-BOND PROTECTION COVER:

Noxa kunganyanzelekanga lonke ixesha, i-inshorensi ekhusela i-bond yakho yinto ebalulekileyo kuba ikhusela ukubuyiswa kwaloo mali uyibolekileyo ye bond xa ngaba awusenako ukuyihlawula ngezavunge eziqingqiweyo ngenxa yokusweleka okanye ukukhubazeka..

## UMDIBANISO OFIKELELEKAYO WOKUTHENGA INDLU:

Ukuze uninzi lwabo Mzantsi Afrika lubenako ukufikelela kwiphupha labo lokuba nekhaya elithi bona, i-SA Home Loans ikunika umdibaniso ofikelelekayo wezezimali yokuthenga indlu xa ngaba ingeniso yekhaya idibene yenza i-R8 000 ngenyanga.

- Inzala ekhethekileyo ekulungeleyo nelungiselelwe isimo sakho sezimali.
- Ukufikelela kwi 100% yexabiso lokuthenga indlu, kuxhomekeke kwesimo sakho sezimali nengeniso.
- Ithuba lokuhlalwula elikulungeleyo elingafikelela kwiminyaka engama 20.
- Isaphulelo kwindleko zamagqwetha e-bond se 50% ngaphandle kokuba zizakuhlalwulwa ngumphuhlisi.
- Indlela zokuhlalwula ze Debit Order okanye i-Salary Stop Orders (kubasebenzi bakarhulumente).
- Ikhona ne-inshorensi yangaphakathi efumanekayo: i-bond protection nekhaya yabanini makhaya.

I-Finance Linked Individual Subsidy Programme (FLISP) inika abo bathenga amakhaya ityeli lokuqala isibonelelo esifikelela kwi R121 626 esingasetyenziswa njengedipozithi okanye isixa semali esingena kwi akhawunti yakho ye-bond. Thetha nomcebisi wakho okanye ungene kwi website yethu ngenkcukacha ezithe vetshe ngokufaka isicelo.



## AMAXWEBHU AFUNEKAYO

Kwakufuneka ufake onke amaxwebhu afunekayo ukuze kuqulunqwe isicelo sakho semali mboleko yendlu. Qwalasela ukuba xa ngaba kukho amaxwebhu angekhoyo kuyakubakho ulibaziseko – ngoko yibanawo la maxwebhu phambi kokufaka isicelo ukuze ufumane eyona nkonzo ikhawulezayo!

UKUBA UYAPHANGELA	XA UZIPHANGELELA
<ul style="list-style-type: none"> <li>• Ubungqina bengeniso /i-payslip yakamva nje</li> <li>• Ikopi yesazisi</li> <li>• Ikopi yesatifikeyithi somtshato okanye i-ANC contract</li> <li>• Ikopi ye purchase agreement (ayifuneki kwisicelo seSwitch)</li> <li>• Li-Bank statement zakho buqu zenyanga ezi 3</li> <li>• Kwabo bamkela nge commission: ubungqina bengeniso ye commission yenyanga ezi 3 ezigqithileyo</li> <li>• I-Statement of personal assets and liabilities kwimali mboleko engaphezulu kwe R1.5m</li> <li>• Ukufaka isicelo seSwitch: iphepha lengxelo mali yeenyanga ezi-3 lesikweleti sendlu kunye nephepha lamva nje lengxelo mali yeenkonzo zikamasipala</li> </ul>	<ul style="list-style-type: none"> <li>• Ubungqina bengeniso /incwadi ye-accountant eqinisekisa ingeniso yomfaki sicelo</li> <li>• Ikopi yesazisi</li> <li>• Ikopi yesatifikeyithi somtshato okanye i-ANC contract</li> <li>• Ikopi ye purchase agreement (ayifuneki kwisicelo seSwitch)</li> <li>• li-Bank statement zakho buqu zenyanga ezi 6</li> <li>• li-Business account bank statements zenyanga ezi 6</li> <li>• li-Financial statements zeminyaka emi 2. Apho ii-annual financial statements zingaphezulu kwenyanga ezi 6 emva kokutsalwa, kanti ii-management accounts zona zingagqithanga kwinyanga 2 yaye zibe zityikityiwe ngofaka isicelo yaye negama lomgcini zincwadi, i-accountant, malibekho kwii-annual financial statements</li> <li>• Ikopi yamaxwebhu obhaliso okanye i-trust deed</li> <li>• Izitethimenti ze personal assets and liabilities</li> <li>• Ukufaka isicelo seSwitch: iphepha lengxelo mali yeenyanga ezi-3 lesikweleti sendlu kunye nephepha lamva nje lengxelo mali yeenkonzo zikamasipala</li> </ul>



## ISIKHOKELO SENYATHELO NGALINYE LOKUFUMANA IMALI MBOLEKO YEKHAYA



### 1. HLABA UNOLWAZI

Phambi kokuba uqalise ngale nkqubo, qiniseka ukuba uyazazi ukuba uzakufikelela. Thetha nomcebisi okanye usebenzise kwi-internet i-Mortgage Calculator ukhangele ukuba uyakufumana imali ye-bond engakanani na onelungelo layo ngokuxhomekeke kwingeniso okanye ingeniso edibeneyo yenu.



### 6. UKUNIKWA ISIKWELITI

Xa isikweliti sakho sisamkeleka yaye nendlu seyinike ixabiso kwagqitywa, isindululo semali mboleko yekhaya esibizwa i-‘Letter of Acceptance’ sakukhutshwa. Apha kudweliswe zonke iindleko, umyinge wenzala, izavenge zenyanga ezizikelelwayo kunye nenye ingcaciso ebalulekileyo ekufuneka uyiqwalasele ze utyikitye. Umcebisi wakho uyakukucacisela ngazo zonke ezi ndleko kunye nenkcukacha.



### 2. YENZA LENKQUBO IQALISE UKUQHUBA

Ngoku ke zakufuneka ufake isicelo ngokwesiqhelo. Ungakhetha ukuyenza yonke lento nge internet okanye uqhagamshelane ne-Contact Centre kwa 0860 2 4 6 8 10. Kungenjalo, ungangena kwisebe elikufuphi apho uyakunikwa ingqalelo buqu. Ayiyonkqubo inzima ke lena – yaye umcebisi uyakukhokela ngoyolo kule nkqubo xa unamathandabuzo.



### 7. UKUTYIKITYA I-LETTER OF ACCEPTANCE (LOA)

Xa sele usinikiwe isikweliti, isindululo sokwamkelwa kwemali mboleko – esibizwa ngokuba yi ‘Letter of Acceptance’ siyakubhalwa. Apha kudweliswe zonke iinkcukacha zendleko, umyinge wenzala, izavenge zenyanga ezicingelwayo nenye ingcaciso ebalulekileyo ozakuyiqulunqa ze utyikitye. Umcebisi wakho uyakuthatha ithuba nawe niqwalasele ezindleko nenkcukacha.



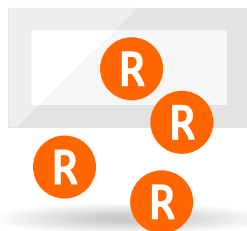
### 3. DIBANISA ONKE AMAXWEBHU AFUNEKAYO

Le yeyona nkalo ibaluleke kakhulu kule nkqubo kwelakho icala. Uyakwaziswa ngamaxwebhu afunekayo ahamba nesicelo sakho. Ukudibanisa onke amaxwebhu afunekayo anesigunyaziso kwangaphambili, kuya kuyikhawulezisa kakhulu le nkqubo. Xa umcebisi wakho enazo ezi, konke okunye kwakwenziwa ngabo. Kodwa abanakwenza nto amaxwebhu engachanekanga!



### 8. I-CONVEYANCING

Kulapho ke kuqala khona inkqubo yezomthetho! Igqwetha (eliphuma kuluhlu lwethu lukazwelonke) lakusingatha wonke umcimbi wamaxwebhu afunekayo kubhaliso lwe bond yaye liyakwenza idinga nawe lokuba uwatyikitye. Khawulezisa uwatyikitye emva konxibelelwano, ukuze kungabikho kulibaziseka kule nkqubo. Igqwetha lakuphengulula onke lamaxwebhu kunye nawe ngocoselelo.



### 4. UKWAMKELWA OKWETHUTYANA

Iqela lethu lemali mboleko ngoku lakuqhuba uphengululo lwezikweliti. Ukuba konke oku kuhamba kakuhle, uyakufumana isaziso esikuxelela ngokwamkelwa kwesicelo semali mboleko yakho ye bond. Oku kwamkelwa kuxhomekeke ekugqityweni kophengululo.



### 9. I-LODGE

Wakuba uwatyikitye la maxwebhu, igqwetha lakufaka, (‘lodge’) i-bond yakho kubhaliso.



### 5. UKUNIKA IXABISO KWINDLU LEYO

I-SA Home Loans iyakwenza amalungiselelo edinga lokuba ingcaphephe yomniki xabiso lendlu izokuyixabisa. Bayakuthethisana nomnikazi okanye I-arhente ikwenze oku.



### 10. UBHALISO

I-bond yakho ngoku kufuneka ibhaliswe kwi-Deeds Office ekufuphi. Le yinkqubo yezomthetho yaye ingathatha ukufikelela kwiveki ezisi 8 - 12. Igqwetha lakho liyakukwazisa xa oku sekwenzekile.





## UKWENZA I-BOND YAKHO IKUSEBENZELE

Ikhaya lolona tyalo mali lubalulekileyo, yaye njengazo zonke indlela zokuvalela, kufuneka lilawulwe ngokukuko ukuze uqiniseke ukuba uzuzela lukhulu kulo. Kodwa bambalwa abantu emva kokuba ii-bond zabo zibhalisiwe abathi baqalise ngezavenge zetyala labo, abakhe bazikhathaze ngeyona ndlela ibalulekileyo yokuvalela. Kodwa maninzi amanyathelo angathatyathwa ukuqinisekisa ukuba imali yakho oyisebenzele nzima ikhuselekile yaye iyakusebenzela:

### YINYUSE INTLAWULO YAKHO YE BOND:

Xa uboleka imali yokuthenga indlu, enyanisweni wenza iimali mboleko ezimbini. Eyokuqala yile yokuhlulwa le mali uthenge ngayo, ekuthiwa yi-capital amount (eyaziwa ngokuba yimali eyinkunzi) ze ke eyesibini imali mboleko yile yokuhlulwa inzala kulo lonke ithuba lakho lokuhlulwa imali mboleko yakho yekhaya. Isixa esikhulu semali yakho oyihlawulayo kwiminyaka yokuqala yalemali mboleko iya ekuhlulweni inzala, eyehlisa imali eyinkunzi kancinane kakhulu.

E Mzantsi Afrika, inzala ibalwa mihla le kwimali mboleko yakho. Enyanisweni oko kuthetha ukuba imali oyikweleta ibhanki inyuka mihla le. Ngenxa yendlela eqingqwe ngayo inzala edityanisiweyo, imali emileyo eyongeziweyo ongayihlawula ekuqaleni kwexesha lokuhlulwa imali mboleko yakho, kuya kubanegalelo elikhulu kakhulu kwindleko zakho ze-bond kunokuqalisa ukuhlulwa imali ethe chatha kwi bond yakho eminyakeni emihlanu okanye elishumi. Kodwa ke, nokuba sekuyiminyaka eliqela uyihlawula imali mboleko yakho, ungalondoloza kakhulu ngokuhlulwa ethe chatha kwi bond yakho. Ngokunyusa izavenge zakho zenyanga, uyakulehlisa ixesha elibekelwe ukuhlulwa i-bond yakho, okuthetha ukuba awusayi kuhlawula zavenge ziphezulu ze bond ekuhambeni kweminyaka. Ekugqibeleni uyakuba uhlawule kancinane kwimali yenzala kwithuba lokuhlulwa kwale mali mboleko. Ziliqela iindlela ezilula ongazisebenzisa ukongeza enye imali kwi bond yakho ungakhange uve mahluko konke kwipokotho yakho:

- imali onyuselwe ngayo umvuzo ngonyaka yifake kwimali mboleko yakho yekhaya
- Xa umyinge wenzala usehla xelela iziko elikuboleke imali ukuba lingazehlisi izavenge zakho ozihlawulayo phambi kokuba inzala yehliswe
- Faka inxalenye yebhonasi yakho yonyaka kwi bond yakho.

e-SA Home Loans ungafaka uchatha wemali nanini na kwi bond yakho xa ufuna. Nditsho nentwana encinane iyanceda. Ukufaka isixa semali xa kanye kubhaliswa lemali mboleko kuluncedo kakhulu, kuba oko kwakuyehlisa imali eyinkunzi kwangoko, yaye oko kuyayehlisa kakhulu inzala iphelele obuya kuyihlawula kwixesha eliqingqiweyo lokuhlulwa le mali mboleko.

### SEBENZISA I-BOND YAKHO NJENGE AKHAWUNTI YOLONDOLOZO ENGENISA INZALA:

Ibhanki zikushishino olwenza ingeniso, ngoko kuyamkeleka ukuba babize inzala ephezulu kubantu abathi bababoleka imali yabo, kunabo bafaka imali eninzi njengedipozithi kubo. Umzekelo, ungazusa malunga ne 2% yenzala kwimali onayo kwi savings account yakho, kodwa ube uhlawula imali ephezulu kakhulu yenzala kwimali oyibolekelele ikhaya lakho.

Ngokudipozitha imali oyilondolozileyo kwi bond yakho, enyanisweni uzuzela umyinge wenzala ibhanki ebikutyabule yona kwimali mboleko yakho njengolondolozo olwenzayo. Umzekelo, xa une bond ye R1 million, ze ufake enye i-R100 000 kwimali mboleko yakho yekhaya, inzala oyihlawulayo ngoko ayiseyiyo efunwa kwi R1 million, kodwa kwi R900 000. Imali oyilondolozayo eyinzala ekuhambeni kwexesha xa ngaba uyayigcina le R100 000 kwimali mboleko yakho yekhaya, iba yinzuzo yenzala kuwe kulomali uyifakileyo. Ngaphezulu usenganako ukuyitsala lemali xa ngaba uyafuna ngaphandle kwesohlwayo.

### WADIBANISE AMATYALA AKHO

Inzala ebizwa kwimali mboleko yamakhaya, incinane kakhulu kunaleyo ongayihlawula kwimoto, i-credit card nee akhawunti zevenkile. Ngoko licebo elihle kwezemali ukuwadibanisa amatyala angene kwimali mboleko yakho yekhaya. Kodwa ke imali mboleko yekhaya ibalwa kwixesha elide kakhulu lokuhlulwa kunalemali mboleko yexesha elifutshane, ngoko kubalulekile ukuba uqhube ngokuhlulwa ezo zavenge zaphambi kokuba ugqithisele ityala lakho kwimali mboleko yendlu ukuze uyigqibe kwangexesha elifanayo. Ukuba imali mboleko yexesha elifutshane uyihlawula ngethuba elipheleleyo lemali mboleko yendlu – masithi kwiminyaka eyi 20 nangaphezulu – uyakuhlulwa inzala eninzi kakhulu.

### ZAKHELE IMBALI ENTLE YEZIKWELITI:

Ungazenzela imbali entle yezikweliti ngokuhlulwa imali mboleko yakho yendlu kwangexesha rhoqo ngenyanga. Amaziko abolekisa ngemali ayakusoloko ekhangela imbali yezikweliti yalowo ufaka isicelo xa kusenziwa isigqibo sokuba ikhutshwe kusini na lomali mboleko, yaye kwanjalo bajonge isimo sakhe sezamatyala xa besenza isigqibo somyinge wenzala azakuwunikwa umthengi. Ngoko xa uthatha uxanduva oluhle lokuhlulwa imali mboleko yakho, ungazongela intywenka yemali ngokuzuzela inzala ephantsi kwezinye iimali mboleko ozenzayo.

### NDINGENZA NTONI XA NDIZIBHAQA NDISENGXAKINI YOKUHLAWULA IZAVENGE ZEMALI MBOLEKO YAM YENDLU?

Ukutsibisa izavenge zentlawulo yemali mboleko yakho yendlu kufuneka kungenzeki nakanjani – ngaphandle nje kokuba ukutsibisa izavenge zakho zentlawulo kuya kuchaphazela amandla akho okuboleka, kwanjalo oko kuyakunyusa nemali eyinkunzi osayityalayo kwimali mboleko yakho, yaye kuyakunyuka nenzala iphelele oyihlawulayo. Ukuba ufumana ubunzima ukubambelela kwisivumelwano sakho sentlawulo ithuba elithile, oko kungakhokelela kwinkundla zomthetho ude uphulukane nendlu yakho. Ngoko ke kubalulekile ukuba kube ngundoqo otshotsha phambili ukuhlulwa kwemali mboleko yendlu yakho nyanga zonke.

### YIBA NONXIBELELWANO NEZIKO LAKHO ELIBOLEKISAYO.

Ukuba unengxaki ukuhlulwa izavenge zakho zenyanga zemali mboleko yendlu yakho, eyona nto ibalulekileyo ongayenza kukwazisa umbolekisi wakho ngalo ngxaki. Abantu basoloko bezama ukubaleka ukunxibelelana nombalekisi kuba bengafuni ukujamelana nesimo abakuso, okanye babe noloyiko lokuba bayakuba sengxakini. Ngokuqhagamshelana neziko elibolekisiyo, ungaba nako ukwenza izicwangciso ezingakunceda, njengokuvunyelwa ukuba uhlawule imali osemva ngayo kancinane kunye nezavenge zakho eziqhelekileyo. Umbolekisi wakho uyakubonisana nawe ngendlela ongazisebenzisa ezikhoyo ezihambelana nesimo sakho ngqo.

### UKUKHATHALELA UTYALO MALI LWAKHO:

#### Ukugcina kakuhle ikhaya lakho

Ukuba nekhaya elithi wena luyolo lodwa, kodwa oko kuhamba nokulikhathalela elokhaya ukuze uqiniseke ukuba imali yakho ayimki namanzi. Ikhaya lifuna imali nexesha ukuze lihlale likwisimo esihle, kodwa ayikokulahlala mali oku – kuba ukugcina kakuhle izinto akubizi kunokuthenga ezintsha.

#### Qwalasela ezindawo zilandelayo kwikhaya lakho ngocoselelo:

- Imigubasi yeminyango yokhuni nefestile. Isimo sezulu eMzantsi Afrika singarhabaxa kakhulu kwizinto ezifana nemigubasi yokhuni. Ukuze imigubasi yakho yokhuni ingaboli, abanini makhaya kufuneka bayiqabe ivanishi ekhuni xa kufuneka, leyo yinto engenzeka rhoqo kwinyanga ezintandathu. Kubalulekile kwanjalo ukuba abantu abanemigangatho yokhuni basoloko belumkele impehla nezinye izinambuzane ezonakalisa ukhuni.
- Zicoce izigangi manzi, ii-gutters zakho rhoqo. Ii-Gutters ezingcolileyo azisebenzi kakuhle yaye zingakonakalisela iindonga ethubeni, de kufikelele nakwi fawundeyishini. Ukuzigcina kakuhle ii-gutters zakho kuthetha ukuba zakuhlala ixesha elide.
- Ukupeyintwa kwekhaya. Xa kufuneka upeyinte indlu yakho, kungcono ukuchitha imali kwipeyinti yodidi kuba yona iyakuhlala ixesha elide. Qiniseka ukuba iindonga zangaphandle ziyacocwa rhoqo.
- Iqula, i-Swimming pool kufuneka likhathalelwe maxa onke ukuze lingonakali kwisimo salo okanye ukuba liphinde lityatyekwe kwakhona. Khangela i-pH balance rhoqo kwiveki ezimbini wenze ne-backwash kwiqula lakho kanye ngeveki.
- Igadi enomtsalane ingalinyusa ixabiso lendlu yakho kakhulu. Qiniseka ukuba igadi yakho isoloko ibukeka maxa onke yaye utyale nezityalo zalapha ekhaya kubekuhle. Igadi ezisekelwe kwezalapha ekhaya kulula ukuzikhathalela yaye zixhaphakile kakhulu kwabo bathenga izindlu. Ngaphezulu azifuni mgquba namanzi amaninzi.

#### Ukwalasela okwenzekayo ebumelwaneni bakho:

Kubalulekile ukuba uyazi yonke into eyenzeka kubumelwane bakho engachaphazela kakubi okanye kakuhle ixabiso lekhaya lakho. Ukuba ulitshantliziyo lendawo ohlala kuyo, akukho nto iyakukothusa yaye ungazivakalisa ngenguquko ezingenzeka kwingingqi yakho. Ezi zilandelayo zezinye zezinto ongazenza ukuba negalelo kubumelwane bakho:

- Thatha inxaxheba kwiziseko ezisebenzisana namapolisa zengingqi
- Makubanjwe iintlanganisano rhoqo ebumelwaneni ezixoxa ngemiba echaphazela uluntu lwenu, njengolwaphulo mthetho nokungcoliseka
- Qwalasela izakhiwo ezitsha okanye uphuculo
- Qiniseka ukuba uyalazi igama likaceba we wadi yakho

#### UKUPHUCULA IKHAYA LAKHO :

Ukongeza amanye amagumbi kwikhaya lakho okanye ukuphucula okukhoyo ingayinkqubo enzima kakhulu, kodwa xa yenziwe ngobuchule, lo mali uyisebenzisileyo ingalutyalo mali oluhle kakhulu. Inyaniso kukuba ukuphucula igumbi lokuhlamba nekhithi kuyakulinyusa ixabiso lendlu yakho, kanti nokongeza amanye amagumbi kwikhaya lakho kuyakusebenzela kakhulu. Oko akusayi kunyusa nje ixabiso lendlu yakho, kodwa ukufaka noba yi-garden cottage okanye into efana nayo kungakunceda uzuze ne renti engakunceda ukwehlisa isikweletu sakho se bond. Ukuba ucinga ukuphucula ikhaya lakho, qwalasela oku kulandelayo:

- Qiniseka ukuba uneplani eyamkelweyo xa kukho imfuneko
- Zama ukusebenzisa umakhi obhaliswe ne National Home Builders Registration Council (NHBC)
- Qwalasela amaxabiso amanye amakhaya kwingingqi yakho, ukuze ungafaki imali eninzi kwikhaya elingasoze lifikelele kuyo.
- Kulumkele ukuba ukwakhiwa kuthathe ixesha elide kunelo belicwangcisiwe okanye umakhi wakho ucinga njalo, kwakunye nendleko ezinyuka zigqithe ezo bezicwangcisiwe kwikowuti.

Ukuba ufuna imali yokuphucula ikhaya lakho, thetha nathi ngendlela ongakwenza ngayo oku, kuba ukuboleka imali umise ngekheya lakho yeyona ndlela ingabiziyo yokufumana imali. Sinazo ezinye iindlela zokubolekisa, ezilungiselelwe abathengi bethu abakhoyo, kanti nabathengi abatsha abatshintshela kwi SAHL nabo banganako ukuzuzela Imali Ekhawulezayo, i-Quick Cash.



# UKUQONDA AMAGAMA ASETYENZISWAYO

**NANGA AMANYE AMAGAMA EZOMTHETHO NEZOSHISHINO ASETYENZISWAYO EKUTHENGENI NASEKUFUMANENI IMALI YENDLU YAKHO – ACHAZWE NGOKULULA!**

## ISIVUMELWANO SENTENGISO

Ikontrakthi ebhaliweyo phakathi komthengis nomthengi edwelisa imimiselo nemiqathango yentengiso yalondlu, edla ngokubizwa ngokuba yi-Deed of Sale.

## I-BOND

Imali Mboleko Yendlu: Yimali mboleko enikwa umnikazi walondlu kodwa ibe indlu isetyenziswa njengesibambiso sale mali mboleko. Le mali mboleko okanye imali eyona iphezulu ibhaliswa ne Deeds Office kumiswe nge Title Deed yalondlu.

## I-BOND PROTECTION PLAN

I-inshorensi yobomi kulowo uboleke imali ekhusela inani lale bond isakweletwayo.

## IMALI YETHUTYANA

Imali mboleko yethutyana elifutshane ekhusela eloxesha lowo ubolekayo engekayifumani imali yakhe ayilindeleyo, kwimali esendleleni esaqulunqwayo, ukuze abe ehlawula ezinye.

## IMALI MBOLEKO YOKWAKHA

Le yimali mboleko yokuzakhele ikhaya yaye asiyikhuphi thina kwa SA Home Loans.

## IRHAFU YE-CAPITAL GAINS TAX

Abahlawuli rhafu, kuquka abantu, ii-trust, iinkampani namashishi, ziyakuhlulwa irhafu kwinzuzo eziyenze ngokuthengisa impahla okanye indlu esisigxina, ingakumbi xa kutshintshwana ngobunini. Le yirhafu etsalwa kwingeniso yokuthengisa kwakhona, ingasebenza kwikhaya lakho xa ngaba inzuzo yakho ingaphezulu kwe R1.5 million okanye xa ingeniso ingaphaya kwe R2 million. Khangela kwi website ka SARS ngezinye iinkcukacha.

## UGQITHISELO

Ugqithiselo lwamalungelo komnye e.g. ugqithiselo lobunini.

## ITHUBA LOKUCINGISISA

Eli lisoloty eliqukwe kwi-Offer to Purchase okanye isivumelwano sentengiso. Umthengi angarhoxa okanye awuchithe umdla wakhe wokuthenga zingaphelanga iintsuku ezi 5 zethuba “lokucingisisa”.

## UKUDITYANISWA KWEZIKWELITI

Ukudityaniswa kweqela lwezikweliti zemali mboleko ibe lityala elinye, ukuze uhlawule imali encinane nyanga zonke. Oku kunganceda ukuba wehlise amatyala abiza kakhulu ngenyanga (e.g. i-hire purchase, i-bank overdraft, i-credit card) ngomdibaniselwano ongabizi kakhulu noyakuthatha ixesha elide – njengemali mboleko eyongeziweyo yezindlu.

## I-CONVEYANCER

Ligqwetha elikufundeleyo ukulungisa amaxwebhu nokugqithisela ubhaliso lwendlu ezinzileyo nokubhaliswa kwemali mboleko yezindlu.

## ISOLOTYA LEENDLEKO (OKANYE IKHAYA)

Amalungiselelo kuxwebhu lwemali mboleko yezindlu kubekelwa bucala imali ethile engaphezulu kwaleyo ibolekiweyo, ukukhusela iindleko ezingavela ezifana: nezohlwayo, indleko zomthetho, indleko zokudibanisa, inzala njalo njalo.

## I-DEED

Eli ligama elisemthethweni loxwebhu olugunyaziswe ngumthetho olutyikityiweyo, lwanamangqina lwafakwa ngokusesikweni ukusungula inkqubo yogqithiselo lwalondlu okanye ukuseka ukuzibophelela ngokusemthethweni okanye ikontrakthi.

## I-DEED OF SALE

Isivumelwano Sentengiso: Ikontrakthi ebhaliweyo phakathi komthengisi nomthengi eshicilele yonke imimiselo nemiqathango yokuthengiswa kwalondlu.

## I-DEEDS OFFICE

Isebe likarhulumente apho onke amalungelo nemimiselo yendlu ezinzileyo ibhaliswe khona. Ziyafumaneka kuzo zonke iingingqi.

## IDIPOZITHI

Imali umthengi anayo njengegalelo kulondlu ayithengayo.

## I-DOMICILIUM CITANDI ET EXECUTANDI

Idilesi yalapho kuyakuziswa khona izaziso zomthetho yaye zamkelwe ngochaphazelekayo njengesivumelwano esibhaliweyo.

## IINTLOBO ZENGGESHO

### OWAMKELA UMVUZO

Ngumntu oqeshwe lishishini elithile, esamkela umvuzo nyanga zonke, kodwa abe engenguye umnikazi welo shishini.

### OZISEBENZELAYO

Umnini zabelo okanye inqununu kwiNkampani, i-CC okanye i-Sole Proprietor. Ubungqina bengeniso buyakuba yincwadi evela kumgcini zincwadi wakhe, i-accountant/ bookkeeper ichaza imali ayizuzayo iphelele ngenyanga, oko kuxhaswe zizityenti zebhanki..

### I-SUBSIDY

Esi sisibonelelo sezezindlu esiqukwa kwingeniso yaye nezavenge zentlawulo ye bond zitsalwa ngumqeshi ngqo emvuzweni womsebenzi lowo. Esi sibonelelo siye sifumaneka kwabo baqeshwe ngurhulumente, omasipala nezinye..

## I-EQUITY

### I-EQUITY ENCUMISAYO

Kulapho ixabiso lendlu ene bond lingentla kakhulu kunemali esakweletwayo yemali mboleko.

### I-EQUITY ENGONELISIYO

Imali ekweletwayo ye bond ingentla kakhulu kunexabiso lendlu leyo.

## ISIQINISEKISO (I-GUARANTEE)

Uxwebhu lwesiqinisekiso sokuhlululwa kwesixa esithile semali xa kusenzeka isiganeko esithile e.g. I-bank guarantee ekhutshelwa igqwetha eliyi conveyancer, ehlululwa kwakubhaliswa ugqithiselo lwalondlu kwigama lalowo uboleke imali.

## I-INSHORENSI YEMPAHLA ENGAPHAKATHI ENDLWINI

Yi-inshorensi ekhusela ilahleko okanye umonakalo kwizinto zangaphakathi endlwini e.g. ifenisthala, izixhobo zombane, impahla yonxiba njalo njalo.

## I-HOC

i-SA Home Loans - Home Owners Comprehensive Insurance ikhusela ilahleko okanye umonakalo kwizinto ezimi isigxina kulondlu.

## INDLEKO ZOKUSUNGULA

Ngokwemigaqo ye National Credit Act, umniki sikweleti uvumelekile ukuba afake iindleko kumthengi zokungena kwisivumelwano naye sokumnika isikweleti. Ezi Ndleko Zokusungula zilungiselelwe ukukhusela zonke iindleko ezivele ngokuqulunqwa zokuzalisa inkqubo yokukhupha isikweleti (e.g. ukufumana iingxelo ze-credit bureau, ukunika ixabiso, uphengululo kwi-deed njalo njalo) kananjalo nendleko zokuqala zolawulo. Le mali ibalwa ngokuxhomekeke kwixabiso lemali mboleko /imiqathango ebekwe ngokusemthethweni..

## IMALI EZIZAVENGE

Lena ke yintlawulo yanyanga zonke oyihlawulela imali mboleko yekhaya lakho. Ezi zavenge zakuquka inzala yanyanga zonke kule mali mboleko kananjalo nentwana eya kwimali eyinkunzi, kunye nezinye iindleko zenyanga nemirhumo ye inshorensi.

## AMALUNGISELELO ENZALA YETHUTYANA

Isebenza kuphela xa “kutshintshwa i-bond”. Xa sele ivunyiwe i-bond yakho, i-SA Home Loans ifaka isicelo samanani okuvala isikweleti sakho apho sikhoyo. La manani afumaneka ngokudibanisa ixabiso lemali mboleko elishiyekileyo nenzala yenyanga ezi 3. Lento siyibiza ngokuba “yinzala yethutyana”. La malungiselelo afunwa zibhanki ukuze zizikhusele xa kungakho ukunqongophala kulomali ishiyekileyo xa sekubhaliswa ne SA Home Loans. Xa kubhalisiwe, sihlawula zonke iindleko zokucima isikweleti sakho kulowo uboleke kuye, yena oyakuthi akubuyisele yonke loo nzala yethutyana iphelele, xa ngaba i-akhawunti yakho ibiqhutywa ngendlela eyonelisayo.

## UMYINGE WENZALA

Umyinge wenzala wonyaka onikwa lowo uboleka imali. Inzala ibalwa kwimali ekhoyo mihla le yemali mboleko ze idityaniswa yonke ngenyanga.

## I-JIBAR

I-Johannesburg Interbank Agreed Rate ngumyinge wedipozithi yenyanga ezi 3. Ngumyinge wesimo sezimali semakethi zase Mzantsi Afrika oqulunqwa liqela leebhanki zalapha nezaphesheya, ze imiselwe mihla le. Lo myinge kufikelelwe kuwo usisixa yaye ubizwa njengomyinge we 3 Month JIBAR Rate. Lo myinge uyapapashwa mihla le ngo 11h00 yi Reuters kwikhasi le SAFEX.

## I-LOAN TO VALUE (LTV)

Ixabiso lemali mboleko yendlu, okanye imali umthengi anqwenela ukuyiboleka, ivakaliswa ngepesenti yexabiso lalondlu emakethini.

## IXABISO LENDLU EMAKETHINI

Ixabiso umthengi ozimiseleyo novumelekileyo ngezimali angalihlawula umthengisi olamkelayo, xa ngaba lendlu iye yathengiswa kaknobom emakethini ithuba elithile.

## IMALI MBOLEKO YENDLU

Imali mboleko enikwe umthengi apho kumiswe ngendlu leyo ukuze kufumaneka imali. Le mali mboleko ibhaliswa kwi Deeds Office kumiswa nge Title Deed yalondlu.

## UMBOLEKISI MALI

Umbolekisi (umniki sikweliti), iye ibe yibhanki, okhupha okanye obolekisa ngemali emise ngendlu leyo ithengwayo.

## MORTGAGOR

Umboleki (unesikweliti) oboleka kumbolekisi mali ngokumisa ngendlu yakhe njengesiqinisekiso sokubhatala.

## UMBOLEKI MALI

Obolekiweyo (onesikweliti) nguye oboleka imali kumbolekisi ebambisa ngendlu leyo kulo aboleka yuye imali njengesikhuseli setyala.

## i-NPV

i-Net Present Value (NPV) lixabiso lemali yengomso elibalwa ngokwemiqathango yangoku.

## IMPAHLA ESISIGXINA

Impahla engenakugququlwa lula ibe yimali ezinkozo.

## UXWEBHU LOMDLA WOKUTHENGA (I-OFFER TO PURCHASE)

Olu luxwebhu olugunyazisiweyo (olubhaliweyo) lomdla obonakaliswa ngumthengi wokuthenga ikhaya elithengiswayo. Oku kuye kuqulunqwe ngoncedo lwe arhente yezindlu – ze lutyikitye ngabo bonke abachaphazelekayo. Isoloko inxesha eliqingqiweyo yaye ‘ingayeyakwangoko’ (xa kuthengwa ngemali ezinkozo) okanye “enemiqathango” (xa kuzakufakwa isicelo semali ye bond okanye ukuthengiswa kwelinye ikhaya).

## I-SECURITISATION

Ukukhutshwa kweemali mboleko zamakhaya kwisimo sonothimba esichaseleyo, yaye kukukhutshwa izimiselo ngaxesha nye zezezimali ngenzala ephantsi kubatyali mali, kunaleyo ibiyakubizwa yibhanki xa iyiyi ekhupha imali. Ubungozi kubatyali mali kukungakhathalelwa yaye bayakwamkela ukwenza ingeniso encinane kutyalo mali lwabo.

## IINDLEKO ZENKONZO

Umniki sikweliti uye afune lemali kumthengi esenzela inkonzo yokuqulunqwa nyanga zonke nokuqwalaselwa kwesi sivumelwano sesikweliti phakathi kwabo. Ngokwemigaqo ye National Credit Act, ezi ndleko azinakugqitha kwi R50 kuquka ne VAT ngenyanga.

## UMMISELO WESIVUMELWANO SETHUTYANA

Eli lisoloty elikwisivumelwano sentengiselwano apho ukuzinza kwekontraki yesivumelwano kuxhomekeke kwinto ezakwenzeka (okanye engazukwenzeka) kwixa elizayo e.g. ukufunyanwa kwe bond, eyimali ethile, phambi komhla oqingqiweyo.

## TSHINTSHA I-BOND

I-bond obufudula unayo nelinye iziko lezezimali waze wayitshintshela kwi SA Home Loans.

## IXESHA ELIQUINGIWEYO

Ithuba (elidla ngokubizwa ngeenyanga) apho lowo ubolekayo ekhethe ukuhlawula imali mboleko yakhe yekhaya. Iba yiminyaka engama 20 (iinyanga ezingama 240). Izavenge zenyanga ziye zihambelane naloo mali ibolekiweyo, umyinge wenzala nethuba lokuhlululwa. E-SA Home Loans bonke abathengi banelungelo lokuhlululwa ii-bond zabo kwithuba elifutshane kunelo libekiweyo xa befuna ukwenza oko.

## I-TITLE DEED

Olu luxwebhu olusemthethweni olubhaliswe kwi Deeds Office, njengobungqina (uxwebhu) lobunini bomzi lowo kumnini obhalisiweyo welo khaya.



NGOKU  
SOWUKULUNGELE  
UKUZITHENGELA  
IKHAYA LAKHO

NDINOMDLA  
WOKUTHENGA INDLU

UKUFUMANA IKHAYA  
ELILUNGELE WENA

UKUFAKA UXWEBHU  
LOMDLA  
WOKUTHENGA

UXWEBHU LOMDLA  
LWAMKELWE

AMAXWEBHU  
AFUNEKAYO

INYATHELO  
NGALINYE LALE  
NKQUBO

UKUFUMANA  
LUKHULU KWI-BOND  
YAKHO

UKUWAQONDA  
AMAGAMA  
ASETYENZISWAYO

INKCUKACHA  
ZOQHAGAMSHELWANO

## INKCUKACHA ZOQHAGAMSHELWANO

Ukulungele ukufaka isicelo? Ungasifaka nge internet kwa [www.sahomeloans.com](http://www.sahomeloans.com) okanye utsalele kwa 0860 2 4 6 8 10 ukuzalisa isicelo kwi Sales Contact Centre yethu.

### 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**

### 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**

### LIMPOPO

Polokwane **015 287 7960**

[WWW.SAHOMELOANS.COM](http://WWW.SAHOMELOANS.COM)

Kukho imimiselo nemiqathango. Ngenkcukacha ezithe vetshe ngena ku [www.sahomeloans.com](http://www.sahomeloans.com). i-SA Home Loans Ngumbolekisi Mali Obhalisiweyo Inombolo Yobhaliso NCRCP1735.

