

Umhlahandlela - Umhlalaphansi Wangaphambi Kwesikhathi

IZIMALI EZISINGATHWA YI-GTC



Joyina uNomfundo njengoba ekuqondisa ohambweni lwakho oluya ekunethezekeni ngokwezimali nezinketho ezahlukahlukeni ozithola lapho uthatha umhlalaphansi wangaphambi kwesikhathi.

Nangu UNomfundo



Kungekudala uNom uzofinyelela eminyakeni evamile yokuthatha umhlalaphansi efuwa umqashi wakhe futhi ulangazelela ukuchitha isikhathi esithe xaxa nomndeni wakhe.



NjengoNom, ungayithola imininingwane yotshalomali yakho nge-portal ye-GTC.

Inani lotshalomali yakho lingehla lenyuke nsuku zonke, ngenxa yezimo zemakethe yotshalomali.

Kuzo zonke izinketho zakho zomhlalaphansi, kufanele ufune izeluleko zezezimali kumeluleki ogunyaziwe.

QALA

Kungekudala uNom uzothatha umhlalaphansi futhi ulangazelela ukuchitha isikhathi esithe xaxa nomndeni wakhe.

Amagama azokusiza kuloluhambo lwakho

Ukutshala Imali Yempesheni: Ukuthengwa okuphoqelelwe kwemali ezongena lapho usuthathe umhlalaphansi, kusetshenziswa okungenani izingxenye ezimbili kwezintathu zemali esesikhwameni sakho engakabi ngeyakho ngokugcwele, kuye nangentela ezokhokhwa nangemithetho ekhona.

Imali esesikhwameni sakho: Ingqikithi yemali esesikhwameni sakho somhlalaphansi, kungaba eyempesheni noma eyephrovidenti.

Uma kwenzeka imali esesikhwameni sakho iba ngaphansi kwama-**R247 500**, yonke leyo mali ingathathwa njengokheshi, lapho uthatha umhlalaphansi.

Noma isiphi **isamba semali esiwukheshi** sikhokhiswa intela.

USuku-T: Umhla ka-1 Mashi 2021 uwusuku olusemthethweni lokwehlukaniswa kwephrovidenti yakho ibe yimali okungeyakho ngokugcwele nemali okungakabi ngeyakho ngokugcwele. Izimali zempesheni sezivele zona zitshalelwe impesheni.

Inzuzo etholakele: Imali esesikhwameni sakho seProvident Fund ngesikhathi se T-Day, kanye nokukhula kwesikhathi esizayo kungathathwa kungukheshi lapho usuthatha umhlalaphansi.

Imali okungakabi ngeyakho ngokugcwele: Imali yakho yephrovidenti esazotshalelwa impesheni. Ihlanganisa izimali ezifakwe kusukela ngoSuku-T-Day kuqhubeke.

Isimo somhlomulo wakho onikwe igunya kuwo, nalowo onganikiwe igunya kuwo, sizogcinwa uma imali yakho usuyidlulisela esikhwameni esisha.

USuku-T luthinta imali okungeyakho ngokugcwele nemali okungakabi ngeyakho ngokugcwele kuzo zonke izinketho ezilandelayo, kumalungu angaphansi kweminyaka engama-55 ngoSuku-T nawo wonke amalungu amasha kusukela lapho.

Inketho yokuhlehlisa umhlalaphansi

Ungayigcina yonke imali yokho esikhwameni uma ungayidingi ngokushesha.

Imali yakho esesikhwameni izohlala itshalwe kwiphothifoliyo yakho yamanje yotshalomali, noma ungakhetha iphothifoliyo ehluke kuso isikhwama esifanayo.

Izinzuzo

- Ayikho imiphumela yentela.
- Ayikho imali eyengeziwe yokukhokhela izindleko zokuyisingatha.
- Azikho izindleko ezikhokhelwa kusengaphambili.
- Awuphoqwa ukuba uhoxise utshalomali.
- Amanani aqhubekeayo okuncintisana ezikhungweni.

Kuwo wonke amalungu esikhwama, izinketho ezi-5 ezilandelayo zikuvulekele lapho usuthatha umhlalaphansi.

QHUBEKA

Transfeyela esikhwameni sempesheni yomhlalaphansi

Uma ungayidingi imali yakho ngokushesha, ungayitransfeyela esikhwameni sempesheni yomhlalaphansi.

Ungaqhubeka uyifaka imali kulesi sikhwama, uma uthanda.

- ByLapho uthatha umhlalaphansi, noma iyiphi imali okungeyakho ngokugcwele etransfeyelwe empesheni yomhlalaphansi ivela esikhwameni sephrovidenti, ingathathwa njengesamba semali ewukheshi.
- Imali esele isuke izotshalelwa impesheni.
- Imali Izimali ezitransfeyelwe esikhwameni sempesheni somhlalaphansi azinakukhishwa uze ube neminyaka yobudala engama-55, ngaphandle kwalapho uthuthela kwelinye izwe ngokusemthethweni.

QHUBEKA

ITHEBULA LENTELA YOMHLALAPHANSI

R1 - R550 000
Akunantela

R550 001 – R770 000
18% yemali engaphezulu R550 000

R770 001 – R1 155 000
R39 600 + 27% yemali engaphezulu R770 000

R1 155 001 +
R143 550 + 36% yemali engaphezulu R1 155 000

Khumbula, noma iziphi izimali ezakhishwa phambilini zizobhekwa lapho kusetshenziswa ithebula lentela yomhlalaphansi.

Kuzobhekwa nezinye izimali eziwukheshi zomhlalaphansi.

Transfeyela esikhwameni sokulondoloza osithandayo

- Ayikho enye imali evunyelwe ukufakwa esikhwameni sokulondoloza.
- Awuvunyelwe ukukhipha noma iyiphi imali Phakathi nesikhathi ohlehlise ngaso umhlalaphansi.

Isikhwama sempesheni

Noma iyiphi imali okungeyakho ngokugcwele etransfeyelwe esikhwameni sempesheni ingakhishwa iwukheshi.

Imali esele isuke izotshalelwa impesheni.

Amalungu ayengaphezulu kweminyaka engama-55 ngoSuku-T aye ahlala kulesi sikhwama esifanayo

- Ungathatha u-100% wemali esesikhwameni sakho iwukheshi.
- Ungathenga impesheni ngayo yonke noma ngengxenywe yemali yakho.

Ayikho imali engenayo edingekayo

- Umhlalaphansi ohlehlisiwe.
- Isikhwama sokulondoloza.
- Impesheni yomhlalaphansi.

Imali engenayo edingekayo

- Ukutshala imali yempesheni kudala imali engenayo.
- Bheka amanye amaphepha achaza 'Izinketho zempesheni'

Qaphela

Cabanga ngentela ekukhishweni kwemali.

Inketho yokuqhubeka

Ungase ube nenketho yokuthatha ipholisi yakho yokuphila yeqembu ekhona, ngokwakho siqu kuye ngemigomo nemibandela yenkampani yomshwalense. Yonke, noma ingxenywe yale mali ungayithathela umshwalense.

Sicela ukhululekile ukuxhumana neGTC njengabasingathi bemali yakho noma umeluleki wezezimali ogunyaziwe, ukuze uthole ikhotheshini kulokhu.

Isikhwama sephrovidenti

Isinqumo esikhulu

Indima kameluleki wezezimali ogunyaziwe isemqoka ekuqinisekiseni ukuthi uthatha isinqumo unolwazi ngomhlalaphansi wakho.

Izinqumo ozenza lapho uthatha umhlalaphansi azinakubuyiselwa emuva!

Ukuthatha kwakho umhlalaphansi kuyinto enkulu futhi kuyisinqumo esibaluleke kakhulu ngokwezimali ekuphileni kwakho, esinezinkinga ezinkulu okufanele uzibheke emikhiqizweni ongayithola.

I-GTC, njengomsingathi wemali yakho, ingakunikeza lonke ulwazi oludingayo ekwenzeni lezi zinqumo eziqinisekile.

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