

Umhlahlandlela – Ukuthatha umhlalaphansi ngaphambi kwesikhathi

ZIMALI EZISINGATHWA KWA-GTC

Hlangana noNomfundo njengoba ekuqondisa ohambweni lwakho oluya ekunethezekeni ngokwezimali nokunye ongakhetha kukho uma uthatha umhlalaphansi.

Hlangana Nomfundo

UNom uneminyaka engama-29 ubudala, urenta ifulethi, useyaqeda ukukhokhele imoto yakhe.

UNom unesikhwama somhlalaphansi asithole lapho esebenza khona, esisingethwe Kwa-GTC, asikhokhela nyanga zonke.

QALA

UNom emcimbini uhlangana nabantu ayejwayelene nabo kudala, kuthi omunye wabo amthembase umsebenzi, oholela ngokuthe xaxa, kuhlange nezimpelelonto.

uNom uyayeka lapho esebenza khona futhi kuyamjabulisa ukuthola ukuthi ubeseqongelele imali ebonakalayo impela esikhwameni sakhe somhlalaphansi futhi ubheka ukuthi yini angayenza ngalolu tshalomali, ngokuqhubeka necebo lakhe lokonga isikhathi eside.

Inani lokuzalanisa imali yakho lingehla noma lenyuke usuku nosuku, ngenxa yezimo zemakethe yokuzalanisa izimali.

Amagama azokusiza kuloluhambo lwakho

Ukutshala Imali Yempesheni: Ukuthengwa okuphoqeletwe 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 Day: Umhla ka-1 Mashi 2021 uwusuku olusemthethweni lokwehlukaniwa 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 kuqhubeka.

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

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

UKUKHETHA KOKUQALA
1

Yilondoloze esikhwameni yonke imali yakho

Ezimweni eziningi uzoba nokukhetha ukuhlala imali yakho itshaliwe esigabeni lapho imali ibivele itshalwe khona.

- Akuvunyelwe ukuyikhipha kancane kancane imali.
 - Ayikho imiphumela yentela
 - Ayikho imali eyengeziwe yokukhokhela izindleko zokuyisingatha.
 - Awuphoqwa ukuba uhoxise utshalomali.
 - Amanani aqhubekayo okuncintisana ezikhungweni.
- Lokhu kubhekiswa njengomhlomulo 'ekhokhelwe'.

UKUKHETHA KWESIBILI
2

Transfeyela esikhwameni somhlalaphansi somqashi wakho omusha

- Ayikho imiphumela yentela.
- Ayikho imali ekhokhwayo.
- Kufanele uthole futhi uqhathanise izindleko zesikhwama sakho esisha.

Qhubeka

Dlulisela esikhwameni sempesheni yokulondoloza noma sephrovidenti, noma esikhwameni semali yomhlalaphansi

Isikhwama sokulondoloza

- Imali ingakhishwa yonke noma ingxenye yayo.
- Kuvunyelwe ukuyikhipha kube kanye kuphela imali ngaphambi komhlalaphansi.
- Uma ukhipha ingxenye, awuvunyelwe ukukhipha imali esele ngolunye usuku, ngaphambi komhlalaphansi, ngaphandle uma uthuthela kwelinye izwe ngokusemthethweni.
- Ingxenye yemali ikhokhiswa intela ngokwezigaba zentela yemali ekhishwayo.
- **Akuvunyelwe** ukufaka imali esikhathini esizayo.

Isikhwama semali yomhlalaphansi

- Izimali ezidluliselwe lapha azinakutholakala kuze kube umhlalaphansi noma iminyaka yobudala engu-55, ngaphandle kwalapho uthuthela kwelinye izwe ngokusemthethweni.
- **Kuvunyelwe** ukufaka imali esikhathini esizayo.

Qhubeka

IZIGABA ZENTELA EMALINI EKHISHWAYO

R1 - R27 500

Ayanantela

R27 501 - R726 000

18% Intela

R726 001 - R1089 000

27% Intela

R1089 001 nangaphezulu

36% Intela

Khumbula!

Izigaba zentela zizaqongelelana.

Isibonelo, uma usebenzisa imali yakho eyizi-R27 500 engakhokhiswa intela lapho wesula emsebenzini, ngeke uphinde ukuthole lokhu kudonswa esikhathini esizayo lapho wesula emsebenzini komunye umqashi.

Noma iyiphi imali ethathiwe nayo izabalwa lapho kunqunywa intela emalini yakho yomhlalaphansi kusetshenziswa izigaba zentela yomhlalaphansi.

Isaziso
esibalulekile

NgoSuku lwe-T Day, izimali zephrovidenti ziyacazwa zifakwe kwi-akhawunti okungeyakho ngokugcwele nakwi-akhawunti okungakabi ngeyakho ngokugcwele.

Amalungu angaphansi kwa-55 ubudala ngo-Suku-T Day: Izibonelelo zakho ezingagunyaziwe zimelwe ukugunyazwa.

Amalungu angaphezu kwama-55 ubudala ngoSuku-T: Akuphoqelekile ukucazwa kwemali uma ungasishintshi isikhwama sephrovidenti, ungayikhipha yonke imali lapho uthatha umhlalaphansi.

Uma ushintsha isikhwama, imali entsha oyifakayo isuke isazogunyazwa.

UKUKHETHA
KWESINE
4

Thatha inani lenzuzo yakho ngokheshi bese ugcine okusele ngokukudlulisa

- Ingxenye oyikhokhelweyo izodonselwa intela lapho uyeka ukusebenza.
- Ingxenye yenzuzo ezodluliswa ayikhokhiswa intela.

UKUKHETHA
KWESIHLANU
5

Imali engukheshi
Thatha imali yesikhwama sakho iwukheshi

Intela iyakhula futhi ithinta imali yakho engakhokhiswa intela lapho usuthatha umhlalaphansi.

Kukho konke ukukhetha kwakho ukuphuma, kufanele ufune izeluleko zezimali ezigunyaziwe.

Izinzuzo zokulondoloza imali yakho esikhwameni, noma esikhwameni somqashi wakho omusha.

Imali ihlala itshalwe egameni lakho.

Ayikhokhiswa Intela Enzuzweni.

Ayikho Intela Yezabelo.

Izikali zemali ezisebenza esikhwameni seqembu lomhlalaphansi ngokuvamile ziphansi kunezikhwama zomhlalaphansi zomuntu ngamunye.

Izinzuzo zobungozi

Ungakhetha ukuthatha zinzuzo zakho ezikhona zezingcuphe - ezingabandakanya ikhava yokuphila, ikhava yokukhubazeka nekhava yokugula okubucayi - uzimele wena siqu. Kunemigomo nemibandela.

Bheka umhlanhlandlela wezinzuzo zengozi ezinamathelisiweyo.

Yonke, noma ingxenye yale mali ungayithathela umshwalensi, ngaphandle kokuhlolwa impilo ngokwezokwelapha.

Sicela ukhululeke ukuxhumana ne-GTC njengabasingathi bezimali zakho, noma umeluleki wezezimali ogunyaziwe ukuze uthole ikhotheshini yalokhu.

Ngokolwazi olunikeziwe, kunconywa ukuba ubhekisise ngokucophelela ukukhetha onakho ngaphambi kokuthatha isinqumo mayelana nezimali zakho zesikhwama somhlalaphansi.

Njengoba ubona, ukukhetha okungcono kakhulu kokonga imali yesikhwama somhlalaphansi; imvamisa kuba ukugcina imali yakho ingaphakathi kwesikhwama, noma ukuyidlulisela esikhwameni somhlalaphansi somqashi wakho omusha.

I-GTC, njengomsingathi wemali yakho, ingakuhlizeka ngalo lonke ulwazi oludingayo ukuze wenze lezi zinqumo ezibalulekile maqondana nemali yakho.

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Uyanxuswa ukuba ufune izeluleko zezezimali kubantu abagunyaziw maqondana nalokhu.