



Dibana noNomfundo njengoko ekukhokela kuhambo lwakho oluya kwintlalontle yezezimali kunye nokhetho olwahlukeneyo olufumanekayo kuwe xa uthatha umhlala phantsi.

Dibana noNomfundo



UNom kungekudala uzakufikelela kubudala obuqhelekileyo bokuthatha umhlala phantsi ngokomqeshi wakhe kwaye ujonge phambili ekuchitheni ixesha elingakumbi nentsapho zakhe.



Njengo Nom, ungafikelela kwingcazelo yotyalo mali lwakho ngokusebenzisa ipothali yolawulo lwe-GTC.

Ixabiso lotyalo mali lwakho lunganyuka lusehla mihla le, ngenxa yeemeko zentyalo mali.

Kulo lonke ukhetho lwakho lomhlala phantsi, umele ufune ingcebiso yezezimali egunyazisiweyo.

QALA

UNom unengxowamali yomhlala phantsi yasemsebenzini wakhe – elawulwa yi-GTC, ehlawulelwa nyanga nganye.

Amagama aza kukunceda kuhambo lwakho

Utyalomali olusisinqinisekiso: Ukuthengwa okunyanzelekileyo komrhlo 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 yomhlala phantsi, 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. Yingxowa mali zepenshini sele ziphantsi koqinisekiso lwempesheni

Inzuzo egunyazisiwe: Kumvuzo wakho wobonelelo wosuku T Day, kunye neyongezwe ngaloo mhla, inokutsalwa ikheshi xa uthatha umhlalaphantsi. Igalelo lexesha elizayo, 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 engagunyaziswanga: Imali ekwingxowa mali yakho yesibonelelo exhomekeke kutshintsho. Oku kubandakanya igalelo elivela kwi T-Day ukuya phambili. Yamalungu engxowa-mali yesibonelelo angaphansi kweminyaka engama 55 kwi T-Day.

I-T-Day ichaphazela ukugunyaziswa nokungagunyaziswa kwemali yakho ekwingxowa mali kulo lonke olukhetho lulandelayo, kumalungu angaphantsi kweminyaka engama-55 kwi T-Day kunye nawo onke amalungu amatsha emva koko

Amathuba otyalo-mali lomhlalaphantsi

Ungayigcina yonke imali onayo kwingxowa mali ukuba akudingi ukufikelela kwimali yakho kwangoko.

Imali yakho ekwingxowa mali izakuhlala ityalwe kwipotfoliyo yakho ekhoyo yotyalo mali, okanye unokukhetha ipotfoliyo eyahlukileyo ekwakwingxowa mali enye.

Izinto eziluncedo

- Akukho ziphumo zerhafu.
- Akukho zintlawulo zolawulo zongezelekileyo.
- Akukho zindleko zangaphambili.
- Akukho kunyanzeleliswa kokurhoxiswa kotyalo-mali
- Kukho amaxabiso eziko aqhubeka ekukhuphiswano.

Kumalungu onke engxowa-mali, olu khetho lulandelayo luyafumaneka kuwe xa uthatha umhlala phantsi.

QHUBEKA

Ukudlulisela imali kwingxowa-mali ye-annuity

Ukuba akudingi kufikelela kwimali yakho ngoko nangoko, usenokuyidlulisela imali yakho kwingxowa-mali yomhlala-phantsi ye-annuity.

Usenokuqhubeka ufaka imali kule ngxowa-mali, ukuba unqwenela njalo.

Xa Xa usidla umhlala-phantsi nayiphina imali efakiweyo edluliselwa kwi-annuity yomhlala-phantsi evela kwimali ye-provident, isenokuthathwa njengemali oyithatha isisixa.

Imali eseleyo izakutyalwa kwipenshini.

Imali ezigqithiselwe kwingxowa-mali yomhlala-phantsi we-annuity azinakukwazi ukufikelelwa de ube neminyaka engu-55 ubudala, ngaphandle kwemfuduko esesikweni.

Ukutshintshela kwingxowa-mali yolondolozo

Ukutshintshela kwingxowa-mali yolondolozo ekhethwe nguwe

- Akukho kufakwa kwemali okungakumbi okuvumelekileyo kwingxowa-mali yolondolozo.
- Akuvumelekanga ukutsala nayiphina imali ebudeni beli xesha kubhekiselwe kwixesha lokudla umhlala-phantsi.

Ingxowa-mali yempesheni

Nakuphina ukudlulisela okubekiweyo kwingxowa-mali yomhlala-phantsi inokutsalwa izinkozo.

Imali eseleyo izakutyalwa kwipenshini

Akukho ngeniso ifunekayo

- Ukugcinwa komhlala phantsi.
- Ingxowa-mali yolondolozo.
- Umvuzo womhlala-phantsi oqinisekisiweyo.

Ingeniso efunekayo

Intlawulo yaminayaka le ikudalela ingeniso.

Bhekisela kokufakelweyo ku **'khetho lwe-Annuity'**

Ulumke

Ingaba umele ucinga ngerhafu xa utsala imali esisixa?

Ukhetho lokuqhubeka

Usenokuba nokhetho lokuthathela kuwe ipolisi yobomi yeqela wena siqu kuxhomnekeka kwi-T&C's zomboneleli lweinshorensi. Yonke, okanye inxalenye yale mali iyafakeka kwi-inshorensi.

Nceda uzive ukhululekile ukuqhagamshelana ne-GTC njengomlawuli okanye umcebisi ngezimali ovunyiweyo, ukwenzela ikowuti ephathelele oku.

QHUBEKA

IINOMBOLA ZOKUQOKELELWA KWERHAFU

R1 - R550 000

Ayinarhafu

R550 001 - R770 000

18% yemali engentla R550 000

R770 001 - R1 155 000

R39 600 + 27% yemali engentla R770 000

R1 155 001 +

R143 550 + 36% yemali engentla R1 155 000

Khumbula, nakuphina ukutsalwa kwemali kwangaphambili kuya kuqwalaselwa xa ufaka isicelo somhlala phantsi kwisicangca serhafu.

Nezinye izimali ezisixa zomhlala-phantsi ziza kuqwalaselwa.

Indlela engumnqamlezo

Indima yomcebisi ngezimali ovunyiweyo ibalulekile ukuqinisekisa ukuba wenza isigqibo esicingisisekileyo ukwenzela umhlala-phantsi wakho.

Izigqibo ozenzayo xa usidla umhlala-phantsi azinako ukubuyisela emva!

Umhlala-phantsi wakho linyathelo elikhulu kwaye yindlela engumnqamlezo ebeluleke gqitha kwezezimali ebomini bakho, kwaye kukho imiba enzulu emele iqwalaselwa kwimveliso efumanekayo kuwe.

I-GTC, njengomlawuli wakho, ingakwazi ukubonelela ngayo yonke inkcazelo oyifunayo ukwenza ezi zigqibo zibalulekileyo ngokuphathelele le ngxowa-mali. 010 597 6920 / clientservicing@gtc.co.za

Umgaoqo-nkqubo wabucala wakwa-GTC unokujongwa apha <https://gtc.click/Group-Privacy-Policy>