

Umhlahlandlela – Ukuthatha umhlalaphansi

IZIMALI EZISINGATHWA YI-GTC



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

Hlangana noNomfundo



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 lwakho lingehla lenyuke nsuku zonke, ngenxa yezimo zemakethe yotshalomali.

Kukho konke ukukhetha kwakho umhlalaphansi, kufanele ufune izeluleko zezezimali ezigunyaziwe.

QALA

UNom unesikhwama somhlalaphansi asithole lapho esebenza khona – esisingethwe yi-GTC, esikhokhelwa nyanga zonke.

Amagama azokusiza kuloluhambo lwakho

Ukutshala Imali Yempesheni: Ukuthengwa okuphoqe lelelwe 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 ingukheshi, lapho uthatha umhlalaphansi.

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

USuku-T Day: 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. Ukunikelwa kwesikhathi esizayo kwezimali zeProvident Fund - kumalungu aneminyaka engu 55 ku T-Day kuzoba yingxenye yomhlomulo onikezwe wona, kufakazela ukuthi ilungu libamba iqhaza esikhwameni esifanayo seProvident Fund.

Imali okungakabi ngeyakho ngokugcwele: Imali yakho yephrovidenti esazotshalelwa impesheni. Ihlanganisa izimali ezifakwe kusukela ngoSuku-T-Day kuqhubeke, yamalungu esikhwama seProvident Fund angaphansi kweminyaka engama 55 ubudala nge T-Day.

USuku-T Day 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.

Amathuba okugcina imali yomhlalaphansi itshaliwe

Ungayigcina yonke imali yokho esikhwameni uma ungayidingi ngokushesha.

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

Izinto ongasizakala kuzo

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

Kuwo wonke amalungu esikhwama, izinketho 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.

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

Dlulisela esikhwameni sokulondoloza osithandayo

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- 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.

Ayikho imali engenayo edingekayo

- Umhlalaphansi ogciniwe.
- Umhlalaphansi olodolozile.
- Imali yomhlalaphansi eqinisekisiwe.

Imali engenayo edingekayo

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

Qaphela

Cabanga ngentela ekukhishweni kwemali.

Inketho yokuqhubeka

Ungase ube nokukhetha ukuthatha ipholisi yakho yokuphila yeqembu ekhona, ngokwakho siqu kuye ngemigomo nemibandela yenkampani yomshwalense. Yonke, noma ingxeny yale mali ungayithathela umshwalense.

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

QHUBEKA

AMANANI OKUQOQWA KWENTELA

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.

Indlela enqamlezileyo

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 ezibalulekile maqondana nesikhwama sakho. 010 597 6920 / clientservicing@gtc.co.za

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Isikhwama sephrovidenti

