Isicelo semalimboleko

Uma usuwutholile umuzi oyiphupho lakho, wasayina nesiphakamiso sokuthenga, futhi semukelwa ngodayisayo, kusho ukuthi sekufanele ufake isicelo semalimboleko yomuzi. Isikhathi esithathwayo kucutshungulwa isicelo sakho semalimboleko, ngaphambi kokuphuma kwesinqumo, sincike ezintweni ezimbalwa ezithinta umthengi kanye nomhlinzeki wemalimboleko yezindlu.

Lena yinqubo okufanele uyilindele ngesikhathi umhlinzeki wemalimboleko yezindlu ecubungula isicelo sakho:

- Kuzodingeka unikeze umhlinzeki wemalimbolekiwe yomuzi lawa maphepha alandelayo:
  - Ifomu lesicelo elinemininingwane yakho siqu
  - Ubufakazi bokuthi ungubani (proof of identity)
  - Ubufakazi bakamuva bemali engenayo – lokhu kuzohluka phakathi komuntu oqashiwe nomuntu ozisebenzayo
  - Isitatimende sasebhange sezinyanga ezintathu zakamuva
  - Ikhophi yesivumelwano esisemthethweni sokudayiselana

  Qaphela: Lokhu okungenhla kuwuhlu olungaphelele lwezidingo ezingafunwa wumhlinzeki wemalimboleko yomuzi uma ehlola isicelo. Lungase lwehluke kancane, kuya ngomhlinzeki wemalimboleko.

- Umhlinzeki wemalimboleko yomuzi uzocubungula isicelo sakho nangokubhekisisa indawo kanye nentengo yendlu emakethe, aphinde abheke nephakethe lakho kanye nesimo sakho sezikweletu.

- Uyobe usuthintwa nguyena umhlinzeki wemalimboleko ukuze akwazise ngesinqumo sakhe sokuthi uzimisele ukukunikeza imalimboleko. Bese kuba wukuthi kusafanele aqale ayihlole naye indlu ukuze abheke futhi agculiseke ukuthi isesimweni esikahle yini, nokuthi intengo okudayiswa ngayo iyahambisana yini nentengo yayo efanele emakethe.
- Umhlinzeki wemalimboleko uthumela umhloli wezindlu ayoyibheka indlu. Uma konke kuhambe kahle, kube sekulungiswa amaphepha esivumelwano semalimboleko, esichaza imigomo nemibandela yemalimboleko yomuzi, kanye nezinga lenzalo okufanele ikhokhwe.

Izinga lenzalo ozolikalelwa lizoncika ekutheni umhlinzeki wemalimboleko yezindlu usibuka kanjani isimo sakho semali nokuthi ubona ubungozi obungakanani ekukunikezeni imalimboleko, kanye nezinye izimo ezithinta imakethe. Ukukhipha idiphozithi enkulu kanye namaphuzu amahle esimo sakho sezikweletu kungakubeka ethubeni elihle lokuba ukhokhiswe inzalo yemalimboleko engenkulu kakhulu.

Izinga lenzalo yemalimboleko kungaba ngeliguquguqukayo (variable rate) noma ngelimileyo (fixed rate). Izinga lenzalo eliguquguqukayo lisho ukuthi izokhuphuka futhi yehle kuya kuya ngomnyakazo owenzeka ezimakethe. Izinga lenzalo elingaguquki lihlala linjalo kungakhathalekile ukuthi mnyakazo muni owenzeka ezimakethe.

Kodwa ngemva kokuba ibhondi yakho isibhalisiwe, unethuba lokucela ibhange ukuthi lisishintshe isimo sezinga lenzalo yemalimboleko.

Izinto ezinomthelela ekuphasisweni kwesicelo sakho semalimboleko zibandakanya:

- **Amaphuzu ngesimo sakho sezikweletu:** Lokhu kuyinto ebaluleke kakhulu etshela umhlinzeki wemalimboleko yezindlu ukuthi kungaba yingozi engakanani ukukweboleka imali. Uma amaphuzu akho emancane, zama ukwenza okuthile ukuba enyuke ukuze uzoba sethubeni elingcono lokuthola imalimboleko.
- **Ubukhulu bediphozithi oyikhokhayo:** Abahlinzeki bemalimboleko yendlu bakubona njengomuntu ongenabungozi obutheni uma ukwazi ukukhokha idiphozithi enkulu yomuzi osuke uwuthenga. Ukukhokha imali enkulu yediphozithi kwandisa amathuba okuyithola imalimboleko. Nakuba idiphozithi isiza, kodwa ukungabi nayo akusho ukuthi ngeke samukelwe isicelo sakho semalimboleko.
- **Inani lendlu:** Uma intengo yendlu ingaphansi kwesamba osebolekayo, kungenzeka umhlinzeki wemalimboleko angavumi ukukweboleka imali. Okanye angase anqume ukukweboleka imali encane.

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