Ukufikeleleka

Kuyacebiswa ukuba ubale ukufikeleleka kwakho phambi kokuba ufake isicelo semali mboleko yekhala okanye ukukhangela iproperty yokuthenga. Uyakudinga ukuba nombono ofanelekileyo we propati onokufikelela kuyo, kwaye nobukhulu betyala oyakuthi ukwazi ufaka isicelo salo uphinde ukwazi ukulilawula ebudeni balo ityala lakho.

Ngaphambi kokujonga ipropati yokuthenga okanye ukufaka isicelo semali mboleko yendlu, kuyacetyiswa ukuba uqinisekise ukufikeleleka kwakho. Kuya kufuneka ube nombono olungileyo weepropathi onokuthi uzifumane, kunye nobukhulu bemali mboleko yekhaya oya kukwazi ukuyifaka isicelo kunye nokulawula, kubomi bemali mboleko yakho yasekhaya. Kuya kufuneka ube nombono wendlu onokuthi uzifumanele yona, kunye nobukhulu bemali mboleko yekhaya oya kukwazi ukuyifaka isicelo kunye nokulawula, kubomi bemali mboleko yakho yasekhaya.

Njengamthengindlu olindelekileyo, ungasebenzisa izixhobo zokubala ukufikeleleka kwakho ezifumaneka kwi-intanethi ukuqhuba izibalo kunye nokufumanisa ubungakanani betyala lekhaya onokufikelela kuyo. Unga fumanisa kwanemali onokufikelela ukuyihlawula kwikhaya elitsha ngokuthathela ingqalelo mvuzo yakho kunye nayo nayiphi na idiphozithi onobe unayo.

Xa ulungisela ukuthenga ikhaya, kubalulekile ukuba uyazi ufikeleleko lwakho ngaphambi kokuba uqalise ukukhangela ipropathi. Esona sixa-mali siphezulu semali-mboleko yendlu onokuyifumana kumnikezeli wetyala sibalwa ngokusebenzisa isibali sokufikeleleka kwebhondi usebenzisa umvuzo wakho wenyanga. Ukufaneleka kwakho kwimali-mboleko yendlu kudla ngokumiselwa ngokujonga:

- **Umvuzo opheleyo wenyanga:** Lo ngumvuzo wakho uwonke phambi kokuba utsalwe eyerhafu, eyoncedo lwezonyango, kunye neyomhlalaphantsi.
- **Umvuzo otsaliweyo wenyanga:** Lo ngumvuzo oshiyeka emveni kokuba imali itsalwe ngumqeshi.
- **Iindleko zizonke:** Ezi ziintlawulo zakho zenyanga zonke ezifana nokuhlawula imoto, iindleko ze-intanethi, iindleko zesathelayithi kamabonakude.
- **Izinga lenzala:** Eli lidla ngokumiselwa kwizinga lwemalimboleko lokuqala. Ngokuxhomekeka kwemigangatho yamaziko obolekisomali, ungafumana izinga leendleko eliphezulu okanye eliphantsi kunele zinga lwemalimboleko lokuqala.
- **Ixesha lokuhlawula:** Eli linani leminyaka oyakulithatha ukuhlawula imali-mboleko yakho.

Xa uthenga ikhaya, kubalulekile ukwazi ixabiso lwemali ozakuyidinga ukuze uhlawule ityala lakho nyanga nanyanga. Isixhobo esiluncedo sokufumanisa ukuba yimalini onokukwazi ukuyiboleka kunye nokuba yimalini Ozakuyihlawula ngenyanga, iindleko ozakuzihlawula kunye nemali iyonke ozokuthi uyihlawule, ezi zibalwa ngokuthi:

- **Ixabiso lokuthenga:** Eli lixabiso lekhaya onomdla wokulithenga. Ubukhulu bexabiso lokuthenga, bubukhulu bemali onokuyihlawula ngenyanga.
- **iDiposithi:** Lena yimali oyakuthi udinge ukuyihlawula ukuze ukhusele uthengo lokhaya lwakho lebhongo. Nangona amanye amaziko emalimboleko yekhaya uyikhupha iphelele imali exabisa ikhaya, ngamanye amaxa kuya kudingeke ukuba ubene shumi lwepesenti yexabiso lekhaya ofuna ukulithenga eyakubayi deposithi.
- **Ixesha lokuhlawula:** Bubude bethuba olikhethayo lokuhlawula ityala lakho liphelele. Uninzi lwee bhonds ludla ngokuba yiminyana engamashumo amabini, kodwa uyakwazi ukuzikhethela ithuba elifutshane okanye elinde lokuhlawula.
- **Izinga leendleko:** Eli lizinga leendleko zemalimboleko yokuthenga ikhaya elikhethwa liziko lwemamboleko elikuboleke imali yokuthenga indlu. Izinga elikhethwa liziko lwemalimboleko lixhomekeka kwii meko ezahlukileyo.

Ngokwemigaqo ye South African National Credit Act, imali oyihlawulayo ngenyanga kwityala lakho akumelanga ukuba iqabele ngapha kwamashumi amathathu epesenti omvuzo wakho opheleleyo ngenyanga, kwaye akumelanga ibengaphezulu kune ntsalela eshiyekileyo yomvuzo wakho ngenyanga. Loonto ithetha ukuthi amaziko ezemalimboleko awakwazi ukunika ityala lokuthenga ikhaya ukuba awufikeleli kulo.

Amaziko emalimboleko anyanzelekile ukuba aqinisekise ukuba uyashiyeka nemali eyaneleyo ukwenzela ukuba ukwazi ukuhlawula iindleko zobomi emva koba uhlawule isixa sakho senyanga kwityala lakho lekhaya. Ngoko kuyacebiswa ukuba ukhangele imo yakho yezamatyala kwaye ubale nokufikelela kwakho kwityala phami kokuba ufake isicelo soncedo lwemali yokuthenga indlu.

Hlala ukhumbula ukuba ngelixa isixhobo sokubala ukufikeleleka kwetyala lekhaya siluncedo ekufumaniseni ixabiso lwemali onokuthi ukuyiboleka kunye nokuba yimalini onokuyihlawula ngenyanga, ayiqinisekisi ukuba isicelo sakho soncedo sokufumana imali yokuthenga ikhaya, loonto ayiqinisekisi ukuba siyakwamkelwa isicelo sakho, ixhomekeke kumaziko emmalimboleko ukuba uyalifumana okanye awulifumani ityala.