



I Isicelo semali-mboleko

Ukufaka isicelo semali mboleko yendlu linyathelo elilandelayo emva kokuba ufumene indlu yamaphupha akho kwaye usayine isithembiso sokuthenga, esamkelwe ngumthengisi. Ixesha lokuvunywa kwesicelo semali-mboleko yendlu limiselwa liqela lezinto ezichaphazela umthengi kunye nomboneleli wemali-mboleko yekhaya.

Le yinqubo ekufuneka uyilindele xa umboneleli wemali-mboleko yekhaya eqhuba isicelo sakho semali mboleko:

- Kuya kufuneka unike umboneleli-mali-mboleko wekhaya ngala maxwebhu angezantsi alandelayo, abaya kuthi baqinisekise ukuba onke afanelekile:
 - Ifomu yesicelo eneenkcukacha zakho zobuqu
 - Ubungqina bokuchongwa
 - Ubungqina bomvuzo bakutshanje – oku kuya kwahluka phakathi kwabafaki-zicelo abaqeshiweyo nabaziqeshileyo
 - Iingxelo zebanka zeenyanga ezintathu zakutshanje
 - Ukhuphelo lwesivumelwano sentengiso

Qaphela: Oku kungasentla luhlu olungaphelelanga lweemfuno xa umboneleli wemali-mboleko yekhaya evavanya isicelo. Isenokwahluka kancinane ukusuka komnye umboneleli wemali-mboleko yekhaya ukuya komnye.

- Indawo kunye nexabiso lemarike yezindlu, kunye nokufikeleleka kwakho kunye nempilo yamatyala, konke kuya kuthathelwa ingqalelo ngumboneleli wemali mboleko yasekhaya xa ehlola isicelo sakho.
- Umboneleli wemali-mboleko yekhaya uya kuthi emva koko aqhagamshelane nawe ukuze akwazise ukuba bagqibe ekubeni basivume isicelo “ngomgaqo.” Umboneleli wemali-mboleko yekhaya kufuneka avavanye ipropati ukuze aqinisekise ukuba ikwimo entle kwaye ixabiso lentengiso lihambelana nexabiso layo lemarike phambi kokuba avume imali-mboleko.
- Umxabisizindlu uqeshwa ngumbolekisi wemali-mboleko yekhaya ukuba ahlole ipropati. Umnikezeli wemali-mboleko yekhaya

uya kuqulunqa isivumelwano esibhaliweyo esichaza imimiselo kunye neemeko zemboleko, kubandakanywa izinga lenzala eliza kuhlawuliswa, ukuba uvavanyo luphumelele.

Uvavanyo lomboneleli wakho wemali-mboleko yekhaya uxhomekeka kwinqanaba lobungozi bakho betyala, kunye nokutshintsha kwemarike kuya kuqikelela izinga lenzala olihlawulayo. Unokufumana inzala engcono kumboneleli wemali-mboleko yekhaya ukuba unediphozithi enkulu kunye nekhredithi eyomeleleyo.

Amxabiso enzala anokuhlululwa ngezinga elimisiweyo okanye eliguquguqukayo. Izinga lenzala eliguquguqukayo lithetha ukuba izinga lenzala kwimali mboleko yakho yekhaya liya kunyuka kwaye liwele kunye nemarike, ngelixa izinga lenzala elimisiweyo lihlala lifana kungakhathaliseki imikhosi yemarike yexesha ekuvunyelwene ngalo. Emva kokuba ibhondi yakho ibhalisiwe, unokhetho lokucela ibhanki ukuba ilungise izinga lakho lenzala.

Ezi ziguquguqukayo zilandelayo zichaphazela ukuba imali mboleko yendlu yakho ivunyiwe:

- **Amanqaku akho okuthenga ngetyala:** Le yeyona nto ibalulekileyo ekumiseleni izinga lakho lobungozi kumboneleli wemali mboleko yekhaya. Kufuneka ucinge ngokuzama ukuphakamisa amanqaku akho okuthenga ngetyala ukuze wandise amathuba akho okuvunywa.
- **Isixa-mali sediphozithi:** Ukuba uyakwazi ukwenza intlawulo ephantsi kwindlu yakho, amaziko abolekisa ngemali yekhaya akubona njengengonzi yetyala encinci. Amathuba akho okufumana imali-mboleko yendlu yakho evunyiweyo yonyuso kunye nemali oyifakayo. Ngaphandle kwento yokuba iidiphozithi ziluncedo, aziyomfuneko ekuvunyweni kwemali mboleko yekhaya.
- **Uqingqo-xabiso lwendlu:** Umnikezeli wemali-mboleko yekhaya akanakusivuma isicelo sakho ukuba ixabiso lepropati lingaphantsi kwesixa-mali semali-mboleko oyicelayo. Kwelinye icala, banokugunyazisa isixa esincinci.