

Kwenta ibhajethi – ungagcini ngekuphupha ngako, kuhlele.

Incwajana yekwati kusebentisa timali

Kwenta ibhajethi yindlela nelikhono lekubhala phansi imali yetfu lesiyitfolako kanye netindleko bese sihlela kutsi sitayisebentisa njani imali yetfu.

Ibhajethi isiniketa sitfombe sekutsi siyisebentisa kanjani imali yetfu futsi ilithulisi lesingalisebentisa kute lisisite sishintje indlela lesisebentisa ngayo imali yetfu.

Kufanele siyente njalo ngembi kwekutfola liholo letfu bese sifaka nobe ngubani lokungenteka adzinge imali kitsi kuleso sikhatsi sebhajethi. TSEMBEKA ngaso sonkhe sikhatsi, ngephandle kwaloko angeke ikusite.

Kulawula imali yetfu kucala ngetinyatselo letimbalwa letincane

Ncuma kutsi tindleko tingetulu kweluhlobo lunye yini. Nangabe sitfola kwekunetseteka, sitfola indlela lelula kakhulu yekonga nekulawula emabhajethi etfu, nasi sibonelo:

- F** **Letingaguquguquki:** Tindleko lotihlelele nalotati ngembi kwesikhatsi Tihlale tilinani lelifanako njalo ngenyanga, sikhatsi lesitsite.
- R** **Leshintjashintjako:** Tindleko lekufanele tibhadalwe njalo ngenyanga kepha linani lato liyehlukahluka inyanga nenyanga.
- U** **Letingalindzelekile / letingahleliwe:** Tindleko letingakahlwale, lebewungakalindzeli kutsi utibhadale.
- L** **Tekunetseteka:** Tindleko taletinye tintfo longatifuna kepha longatidzingi.

Kucondza tinhlobo letihlukene TETINDLEKO kungasiniketa sitfombe lesincono sekutsi ishona kuphi yonkhe imali yetfu nekutsi kukuphi lasinganciphisa khona. Leli lithulusi lelibaluleke kakhulu lekushintja indlela lesisebentisa nalesicondza ngayo imali yetfu. Kungasisita sente tincumo letincono kakhulu, kusisite nangabe sisetikweletini, nobe kwente imali yetfu yente imali lenyenti. Tonkhe TINHLOBO TETINDLEKO tibhalwe ngentasi. Kudzingeka sikhumbule ukutsi lena yindlela lelusito kakhulu yekusineketa emandla ekuncuma.

Kubalulekile kubhala yonkhe imali loyitfolako nato tonkhe tindleko inyanga ngayinye. Nangabe sewutibhale tonkhe tindleko takho, ncuma kutsi ngayinye ingena kuluphi luhlobo lwetindleko, bese ufaka LUHLOBO eluhlwini lolungesekudla sebhajethi lokufanele ulugcwalise ekhasini lelilandzelako.

	LUHLOBO	CABANGA NGALOKU?
Igrosa	R L	Ingabe loku kwekunetseteka sib. emakhekhe nobe sinatfo lesibandzako lesikubhasikidi?
Timpahla	R L	Ingabe uyakudzinga, nobe ungakutsenga esitolo lesishiphile?
Tekutijabulisa	L	Ngaletinye tikhatsi kuyadzingeka sitijabulise kepha hhayi ngaso sonkhe sikhatsi.
Kubhadala sikweleti	U L F	Ufuna kuyibolekela ini lemali zisuka nje, ngisho nobe ibhadalwa Ngetindleko Letingagucugucuki?
Ifoni	R F L	Ungatfumela yini i-SMS?
Tindleko Tekwelashwa	R	I-Medical Aid ayihlali njalo ibhadala yonkhe intfo.
Irenti / i-Bond	F	Irenti / i-Bond
Emanti Nagesi	R L	Ungawusebentisa yini gesi we-prepaid bese ukala linani lofuna kulisebentisa inyanga ngayinye? Loku kutakukhumbuta kutsi ucishe emalambu nemagiza.
Tekutfutsa	R L	Ungahamba ngetinyawo yini?

IBHAJETHI YENYANGA NENYANGA

IMALI LOYITFOLAKO	A	B	C
Inchazelo	Linani Lephumako	Linani Lengenako	Luhlobo
Liholo			
Liholo Lemlingani			
Irenti Yetindlu Leticashisako			
Imali Lengenako			
Yelutjalomali			
Labanye			
TINDLEKO TENYANGA NENYANGA			
Irenti			
Gesi / Igesi Nemanti			
Emapholisi Emshwalensi			
Igrosa			
Timpahla			
Tekutfutsa			
Imfundvo / Imali Yesikolwa			
Tekutijabulisa			
Lucingo Lwasendlini / Makhalekhikhini			
Emaganishi			
Imali Lebolekwe Ebhange			
Imali Lebolekwe Kumashonisa			
Tivumelwano Tekutsenga Ngesikweletu			
Ema-Akhawunti Etimpahla			
Emakhadi Esikweleti			
Tindleko Tekucasha			
I-Medical Aid / Tindleko Tekwelashwa			
TINGCIKITSI			
UMEHLUKO EMKHATSINI WEMALI LENGENAKO NETINDLEKO			
Luhla A – Luhla B			

- Tfola sikotela sekubeka imali bese ufaka khona yonkhe ishintji.
- Hlela luhambo lwakho lwekuyotsenga. Ungamane nje uye etitolo. Bani neluhla lwetintfo loyotitsenga futsi loku kutakuvimbela ekutseni utsenge tintfo longatidzingi.
- Khulumisana ngekwetsembeka nalabakuboleke imali nangabe ungeke ubhadale. Nakanjani batokulalela nangabe unalo luhlelo lwemali lolusebentako.
- Gwema nobe nguliphi likhadi lesikweleti ngaphandle nangabe ulidzingela intfo letsite lebalulekile, njengemathulusi.
- Ngelikhadi lesikweletu, bhadala njalo sitolimenti senyanga nenyanga lesifunekayo, futsi nangabe ungalisebentisi kuncono uyivale i-akhawunti.
- Tidzingo tintfo lesingeke siphile ngephandle kwato. Tibalulekile ekuphileni kwetfu kwamalanga onkhe. Lokufunayo tintfo lesingatsandza kuba nato kepha lesingaphila natingekho. Atindzingeki kute uphile.

Kudzingeka sati kutsi tindleko taluphi luhlobo bese sesishintja tindleko letinyenti ngekunekwenteka sitente tibe TINDLEKO LETINGAGUCUGUCUKI –tindleko letingashintji. Nangabe tiba tinengi tindleko LETINGAGUCUGUCUKI, kulapho singacala khona kulawula tindleko tetfu kakhulu kunekutsi sitivumele tisilawule.

Sibonelo: Nangabe una-R100 lokufanele uwusebentise efonini yakho, yenta sitsembiso sekutsi utosebentisa leli nani kuphela. Inyanga yekucala ingase ingahambi kahle, kungenteka uphelelwe i-airtime ngeliviki lesibili. Kepha madvute utofundza kutsi ungayinweba kanjani, njengekusebentisa R25 ngeliviki. Cabanga ngekutsi utokonga ini.

EMACEBISO EKWENTA IBHAJETHI longacabanga ngawo nawenta ibhajethi yakho njalo ngenyanga:

- Malini lengiyitfolako kanye netindleko tami kwanyalo? Lebhajethi yanyalo itokubonisa kutsi tindleko takho tingetulu kwemali loyitfolako.
- Yini lengingayishintja?
- Nangabe tindleko tetfu tingeci emalini lesiyitfolako, kudzingeka sente sincumo sekutsi kukuphi lasingenta khona lushintjo sinciphise tindleko tetfu. Nangabe sikulawula kahle kuphila ngemali lesiyitfolako kungaveta tindzawo lesingatibuka njengematfuba ekubeka imali nobe ekusebentisa kheshi ekutsengeni intfo lebalulekile.
- Hlela kuba njalo nesikhatsi elivikini nobe enyangeni sekubhala ibhajethi. Sente kube isikhatsi semndeni lapho nonkhe nitococisana ngetidzingo tenu nekutsi kuphila lokuvamile kuhamba njani.
- Ciniseka kutsi wonkhe umndeni uba nencenye. Kwenta bantfwana bakho, nangabe unabo, bacondze indlela yekuphatsa ngekuhlakanipha imali kutabaniketa emakhono labatowasebentisa esikhatsini lesitako. Akudzingeki ubatjele yonkhe imininingwane kepha bavumele bafundze.
- Khumbula kugcina emakhophi awo wonkhe emadokhumenti. Kugcina emakhophi ako konke lokubhale phansi lokumayelana netimali takho kubalulekile kute kungeke kube netintfo letikutfusako. Kuhlala ulawula emanani ekubhadala nekutsi lokubhadala kuphela nini kubalulekile, ngobe ngaletinye tikhatsi titolo tiloku tidvonsa imali yakho. Kuphindze kukusite ukhumbule emanani alamapholisi kanye nemalungelo nemitfwalo yakho. Luhlelo lwelifayile lelihlelekile, lelihlukanisiwe nalelibhaliwe, kwenta lamadokhumenti atfolakale kalula kakhudlwana. Kuneluhlu lwetintfo lekufanele utigcine ekhasini leliilandzelako.

