

Kucondza intalo

KUFUNDZISWA KWEMUNTFU SICU NGETETIMALI

Kukwati kucondza intalo kungulelinye lithulisi lelikahle kakhulu longaba nalo lelingakuvumela kutsi wonge imali lenkhulu, wente tincumo letikahle ngekutsi utoyiboleka kuphi imali, nekutsi utotsenga kuphi.

Buta njalo kutsi malini intalo yemali loyibolekako, kungakhatsaliseki kutsi uyiboleka kumashonisa, noba kubabolekisi bemali lababhalisiwe, nobe ebhange. Buta umuntfu loboleka kuye bese umcela akubhalele phansi. Kufanele uciniseke kutsi betsembekile.

- Buta nakuletinye tindzawo futsi utfole intfo lebhaliwe kubabolekisi lokungenani labangu-3, kepha bangaba ngetulu nakungenteka.
- Kwekucala tibute kutsi uyayidzinga yini, bese uncuma ukutsi nguyiphi lengaba kahle kuwe.
- Buta imibuto leminyenti. Tibute kutsi kungani. Yati imibuto lokufanele uyibute umbolekisi.

Sibonelo semaphesenti entsela kulabane lababolekisi labehlukene

	1	2	3	4
	I-THE XYZ BANK	I-PATRIC'S PAWN BROKERS	IMALI LEBOLEKWAKO LECHASWE YINKAMPANI	IMALI LEBOLEKWAKO LOYITFOLA NGASO LESO SIKHATSI
Linani lemali lebolekwayo	R12 000.00	R12 000.00	R12 000.00	R12 000.00
Linani lentalo	20.75% per year	40% per month	21% per year	30% per month
Intalo yetinyanga letingetulu kwa-3	R622.50	R14 400.00	R630.00	R10 800.00
YONKHE IMALI LETOBHADALWA	R12 622.50	R26 400.00	R12 630.00	R22 800.00



Tibute, ngumuphi umbolekisi lofuna kuboleka kuye, nekutsi KUNGANI?

Kutsenga tintfo utibhadale tikuwe nobe ngesitolimente

Kuyetfusa kubona kutsi malini lesiyibhadalako nangabe siboleka imali, kepha ucabangile yini ngekutsi ingakanani intalo loyibhadalako nangabe utsenga lokutsite ukubhadale sekukuwe?

Ngaletinye tikhatsi intalo ingetulu kwekuboleka imali yekuyitsenga leyontfo. Kuyetfusa kucatsanisa imali yekutsenga into uyibhadale ikuwe nekuyitsenga ngakheshi. Sitokwenta kucatsanisa lokutsite kute sibonise kutsi kungani kudzingeka sibuke imali yekugcina yemkhicito ngembi kwekusayisa sivumelwano sekutsenga ubhadale sekukuwe.



Nangabe sicabange ngayo yonkhe imibuto futsi kudzingeka siyitsenge:

- Phuma ungena etitolo futsi utfole lokungenani emanani asetitolo letingu-3 kuya ku-5.
- Buta yonkhe imali lokutodzingeka uyibhadale.
- Tfole ikhophi yato tonkhe tindleko.
- Fundza ngekuqophelela sivumelwano nobe inkontileka, nobe utfole lotsite emndenini kutsi akuchazele. Unelilungelo lekuyicela ngelulwimi lwakho nangemagama lalula.
- Tsatsa sikhatsi kute wente suncumo.
- Khetsa indzawo lekahle longatsenga kuyo.

Nayi indlela leyehlukile yekucatsanisa imali longayitfoli nawutsenga i-TV lenesikrini lesicaba etitolo letisihlanu lotati letisesitaladini lesifanako ngelilanga lelifanako.

Linani lamabonakudze nawuwutsenga ngakheshi nobe nawutowubhadala tinyanga letingetulu kwaletingu-12 netinyanga letingu-24:

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2

3

4

5

	SITOLO 1	SITOLO 2	SITOLO 3	SITOLO 4	SITOLO 5
Ngakhesh	R2 999.00	R1 999.00	R2 299.00	R1 999.95	R1 999.00
Tinyanga letingu-12	R5 701.00	R2 530.44	R4 500.00	R2 803.31	R2 520.00
Tinyanga letingu-24	R7 594.99	R3 123.26	R5 916.00	R3 584.60	R3 108.00



Buka umehluko lomkhulu emkhatsini welinani le-TV leliphile, lokungu-R1 999.00 ngakheshi, kanye naledurako lokungu-R7 594.99 ngetinyanga letingetu kwa-24. Umehluko yimali lengu-R5 595.99! Ungacishe utsenge ema-TV langu-4 ngaleyo mali.