

# Ukuqonda inzalo

UKWAZI UKUQONDA IZIMALI ZAKHO

**Ukukwazi ukuqonda inzalo kungelinye lamathuluzi ongaba nawo okukusiza ukwazi ukulondoloza izamba ezinkulu zemali, wenze izinqumo ezingcono ngokuthi uzoyiboleka kuphi imali, nokuthi uzothenga kuphi.**

**Buza ngaso sonke isikhathi** ukuthi malini inzalo yemali oyibolekayo, noma ngabe ivela kumashonisa, kumbolekisi wemali obhalisiwe, noma ebhange. Buza umuntu oboleka kuye futhi umcele abhale phansi. Kufanele umethembe lowo muntu ukuthi wenza ngokuthembeka.

**Bheka nakwezinye izindawo futhi uthole** okuthile okuphrintiwe kubabolekisi okungenani aba-3, kodwa bangcono abangaphezu kwalokho uma kunokwenzeka.

- Buza kuqala ukuthi uyayidinga yini, bese uyanquma ukuthi yikuphi phakathi kokukhonaokuzokulungela kangcono.
- Buza imibuzo eminingi. Zibuze ukuthi kungani. Yazizimibuzo okudingeka uyibuze obolekisiyo.

Isibonelo samazinga nzalo evela kubabolekisi abane abahlukene

|                           | 1                 | 2                          | 3                                   | 4                        |
|---------------------------|-------------------|----------------------------|-------------------------------------|--------------------------|
|                           | IBHANGE I-XYZ     | KWA-PATRICK'S PAWN BROKERS | IMALI EBOLEKISAYO EXHASWA INKAMPANI | KWA-IMMEDIATE CASH LOANS |
| Inani elibolekwayo        | R12 000.00        | R12 000.00                 | R12 000.00                          | R12 000.00               |
| Izinga lenzalo            | 20.75% per year   | 40% per month              | 21% per year                        | 30% per month            |
| Inzalo ezinyangeni ezi-3  | R622.50           | R14 400.00                 | R630.00                             | R10 800.00               |
| IMALI EZOKHOKHWA ISIVONKE | <b>R12 622.50</b> | <b>R26 400.00</b>          | <b>R12 630.00</b>                   | <b>R22 800.00</b>        |



*Zibuze, yimuphi kulaba ababolekisiyo ozoboleka kuye, futhi KUNGANI?*

## Ukuthenga izinto ngesikweletu noma ngesitolimende

Kuyethusa ukubona ukuthi ingakanani inzalo esiyikhokhayo uma siboleka imali, kodwa wake wacabanga ngokuthi ingakanani inzalo oyikhokhayo uma uthenga into ethile ngesikweletu?

Ngezinye izikhathi leyo nzalo ingaphezu kokuboleka imali yokuyithenga. Kuyashaqisa ukuqhathanisa inani lokuthenga ngesikweletu nalelo lokuthenga ngemali. Sizokwenza ukuqhathanisa ukuze sibonise ukuthi kungani kudingeka sibale inani lokugcina lento esiyithengayo ngaphambi kokusayina isivumelwano sokuthenga ngesikweletu.



## Uma sesicabange ngayo yonke imibuzo futhi sikudinga ukuyithenga:

**Bheka nakwezinye izindawo futhi uthole** okuthile okuphrintiwe ezitolo okungenani ezi-3 kuya kwezi-5.

- Buza inani eliphelele le mali okuzodingeka siyikhokhe.
- Thola okuphrintiwe okubonisa zonke izindleko.
- Get a printout of all of the costs.
- Funda ngokucophelela isivumelwano noma inkontileka, noma uthole umuntu emndenini ozokuchazela sona. Unelungelo lokucela esibhalwe ngolimi lwakho futhi ngamagama alula.
- Zinike isikhathi sokwenza isinqumo.
- Khetha indawo engcono kakhulu ozothenga kuyo.

Nakhu ukuqhathanisa amanani ahlukahlukene ongawathola ngokuthenga iThelevishini eyisikrini eyisicaba ezitolo ezi-5 obungazi ukuthi zisemgaqweni owodwa ngosuku olufanayo.

**Amanani okuthenga ithelevishini ngemali noma okukhokha ezinyangeni eziyi-12 nezingama-24:**

1

2

3

4

5

|                              | ISITOL 1  | ISITOL 2  | ISITOL 3  | ISITOL 4  | ISITOL 5  |
|------------------------------|-----------|-----------|-----------|-----------|-----------|
| <b>Ngemali</b>               | R2 999.00 | R1 999.00 | R2 299.00 | R1 999.95 | R1 999.00 |
| <b>Izinyanga eziyi-12</b>    | R5 701.00 | R2 530.44 | R4 500.00 | R2 803.31 | R2 520.00 |
| <b>Izinyanga ezingama-24</b> | R7 594.99 | R3 123.26 | R5 916.00 | R3 584.60 | R3 108.00 |



**Bheka umehluko ophawulekayo phakathi kwenani le-TV eliphansi kunawo wonke, elingu-R1 999.00 uma uthenga ngemali, nalelo elibiza kunawo wonke elingu-R7 594.99 ngezinyanga ezingama-24. Kunomehluko ka-R5 595.99! Ungathenga cishe ama-TV ama-4 ngaleyo mali.**