Standard Bank Fundisa Fund

Ukonga imali yemfundo ephakamileyo

Standard Bank

Yintoni i Fundisa?

Isibonelelo semali i Standard Bank Fundisa lutyalo mali eluvumela ukuba abatyali mali bonge imali yokufunda kwabantwana base Mzantsi Afrika kumaziko emfundo aphakamileyo. Olutyalo mali luvumela ukuba wongele nokuba ngowuphi umntwana nokuba akangowakho.Ukuze uxhamle kwesisibonelelo mali kufuneka ube uphantsi kwe College Zoluntu nhe Dyunivesi eziphantsi karhulumente ezinenqubo(nemanyano) ebizwa ngoba yi National Student Financial Aid Scheme (NASFAS) – lemali isetyenziselwa imibandela enokwenza nemfundo ephakamileyo qha.

Ngemizamo yokukhuthaza abemi boMzantsi Afrika ukuba batyale imali yemfundo yabantwana babo, U Rhulumente uvumelene neenkampani zeetrasti ukuba kwiminyaka emithathu ephela ngenyanga ka Novemba womnyaka ka 2011, boxhasa inkqubo engumboniso nomzekelo obona isigaba sokuqala se projekti.

Abatyali mali abakhuthi baze kuqala kwesisibonelelo mali se Fundisa bayakuzibona bekwindyweba yokufumana uchatha mali kwityesi zabo zebanka Kwakhona njengoba besitshilo ngaphambili ukuba abo bayakuba ngabokuqala ukuthatha inxaxheba Kolulwangiwo mali inyakuba ngabo kanjalo abakuqala ukufuma uchatha mali koluluhlu lokuqala le Fundisa Fund.

Into eqaqambe ne khetheke ngayo l Fundisa yindyweba yo chatha mali ezuzwa ngumnini akhawunti nyaka na nyaka. Lo chatha mali usetyenziswa njengenkuthazo nomvuzo kubanini zi akhawunti, khon'ukuze baqhubeke nokonga kelengxowa mali.

Isebenza njani le Fundisa?

Abatyali mali kufuneka ,ubuncinci, bene akawunti yokonga imali baze bavumelane ne Banka leyo ngezavenge zemali eyakhuthi itsalwe kubo rhoqo ngenyanga.

Ebuncinaneni imali eyakuthi itsalwe ngamashumi amane eerandi (R40.) ngenyanga okanye nasiphi na isixa mali etyaliweyo kwisithuba seenyanga ezilishumi nambini ukuqala kwinyanga ka Okthobha kuphele ngoSeptemba wonyaka. Wofumana uchatha mali olulinganiselwe nje ngee pesenti ezimashumi natlanu (25%) zomrhumo wakho, kodwa ayingekhe idlule kumakhulu amathandathu eerandi (R600.)

Aba chatha mali bakhethekileyo babalwa ekupheleni koSeptember rhoqo ngonyaka Baze babhatwale okanye bafakwe kwi akawunti zabatyali mali ekupheleni kuka Januari wonyaka olandelayo.

Ithini intlawulo ebizwayo?

Ekuqaleni akunantlawulo oyikhuphayo ngaphandle Kokuba ubuncediswe ngumcebisi mali obhaliswe ngokoku semthethweni kutyalo mali lwakho. Kwimeko yomcebisi zimali ungabhatala uyokutsho kwi 3% (ingekafakwa irhafu yexabiso) kutyalo mali lwakho.

Kanti ngonyaka intlawulo engu 1,25% (ingekafakwa irhafu yexabiso) uyakuthatyatwa kumvuzo wakho kutyalo mali lwakho. iiBanka nazo zingakutsalela intlawulo kwigalelo lakho lwenyanga xa kufuneka njalo

South
Africa

Africa

Usebenza njani lochatha mali ukhethekileyo?

Uyakunikwa uchatha mali ekhethekileyo elingana iipesenti ezimashumi mabini nantlanu (25%) ebalelwa kimali oyongileleyo ngonyaka, ngomntwana ngamnye, mali leyo engekhe kumakhulu amathandathu eerandi (R600).

Umzekelo: ukuba wonga I R40 ngenyanga ukuyakwi nyanga ezilishumi elinambini (12), Uyakuba wonge I R480 kwaye uyakufuna lochatha mali oyi R120 (u 25% wale R480) ngalo nyaka.

Ukuba wonga I R200 ngenyanga unyaka wonke, okanye isixa mali esiyi R2 400 ngonyaka, yakuzifumanela u 25% walo R2 400 oyi R600 okwangumyinge oyena uphezulu (ngamtwana ngamnye).

Uchatha mali oquka unyaka wonke uyakhuthi uwufumana xa kuthe kanti kusenemali kwingxowa mali ebekelwe lochatha mali.

Ngubani onokutyala imali kwaye ngubani omakaxhamle kule Fundisa?

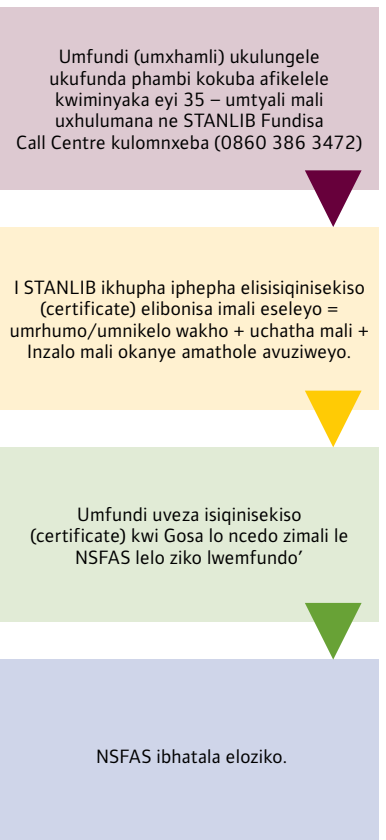
Nabani na angatyala imali kwesisibonelelo mali se Standard Bank, Kodwa ngabantwana abangamebi nenzalelwane zoMzantsi Afrika qha abafanele ukuxhamla.

Abaxhamli kufanele ukuba babengaphantsi kweminyaka eyi 35 ukuze bafumane uchatha mali okhethekileyo kananjalo kufuneka kubekanti bayafunda phambi koba bafikelele kwiminyaka eyi 35 ukuze bafumane lochatha.

Ndilusebenzisa njani ulwangiwo mali lwami?

Le mali okolugcino ingasetyenziswa kwi College zoluntu ne Dyunivesi ezaziwayo nezisebenzisana nombutho I National Student Financial Aid Scheme eyaziwa nge (NSFAS) ngamafutshane. Uthotho lwalamaziko aphakamileyo emfundo lufumaneka, ngesicelo, kwi ziko I STANLIB Collective Investments.

Ezizilandelayo zizigaba ezikwenzela lula:



Ndingenza njani xa ndifuna ukutyala imali ?

Gcwalisa amaphepha esicelo ngokupheleleyo kulo naliphi na isebe le Standard Bank okanye usebenzise internent ukufumana iphepha lesicelo se STANLIB website ku www.stanlib.com .

Kungenjalo, tsalela umnxeba iziko le STANLIB kulomnxeba 0860 FUNDISA (386 3472) ukuze bakuthumele if feksi.

Iincwadi ezifunekayo, yi kopi yezazisi sakho(ID), isiqinisekiso sokuzalwa (birth certificate) komntwana lowo ufanele ukuxhamla.

Sakuphumelela isicelo sakho emveni kokuphononongwa, yotsalwa ke lo mali ovemelene ngayo nebhanka yakho, rhoqo ngenyanga.

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