

Soomaali Somali

Ka fogow siriqda amaahda

- Haddii aad doonaysid inaad qaadatid amaah, ku wareeg amaah-bixiyeyaasha si aad u haleeshid sicirka ugu jaban.
- Akhri dhammaan daabacaadda farta yar-yar inta aadan saxiixin heshiiska
- Xisaab wadajirka lacagta aad bixin doontid oo ha isku koobin keliya inta lagaa rabo toddobaadkiiba
- Hubi in lacagta aad dib-u-bixinaysid ay noqoto mid ay miisaaniyaddaadu awooddo

Dulsaar dhan 0% wuxuu noqon karaa mid faa'ido leh, ha yeeshee waa marka aad deenta ku guddid muddadii lagu qabtay.

Boqolleyda dulsaar sannadeedka APR

Amaahda noocan ah waxay koobaysaa dulsaarka iyo khrajyo kale sida samaynta qorshaha canshuuraha deen-qaataha ku waajibta. Dhammaan amaah-bixiyayaashu waa in ay kuu sheegaan boqolleyda dulsaar-sannadeedka (APR) si ay kuugu suurtageliyaan inaad is-barbar dhigtid inta ay amaahda kuugu kaceyso.

Bixinta caymiska ka-hortagga

- Ceymiskani wuxuu noqon karaa mid aad qaali u ah oo marar badan aan ku dabooli karin marka aad u baahato.
- Hubi in aad tahay qof xaq u yeelan kara caymiskaas oo awoodi kara inuu dacwad oogto markuu doono.

Kaararka dukaanka (Store Cards)

Yaaney ku sirin xayeysiinta leh 'waxaa lagaa dhimayaa boqolkiiba toban (10%) haddii aad maanta gadatid kaarka badeecadda sicirkeeda la dhimay'. Habkani wuxuu noqon karaa mid wax-ku-ool ah haddii aad awooddid inaad bixisid qiimaha badeecadda oo dhan. Haddii kale, dulsaarka ku fuulaya wuxuu u rogayaa iibsashadaada mid aad qaali u ah.

Kredit Kaards (Credit cards)

Haddii ad 'Credit Card' ku iibsatid badeeco joogta £1,000. qiimaha boqolleyda dulsaar sannadeedkuna yahay 17.9%, kulana heshiisid deen-bixiyaha inaad bishiiba gudaysid 2% oo ah inta ugu yar ee bil kasta in la baxsho ay tahay, dib u bixinta amaahda waxay ku qaadanaysaa amaah-qaataha in ka badan 25 sannadood, taasina waa hab aad iyo aad u kharaj badan.

Amaah iyo keyd la awoodi karo

Ururka Amaah-wadaagga London

Mararka qaarkood aad ayay u adag tahay inaad heshid amaah aad awoodi kartid guddideeda, ama xataa in aad banki ka furatid xisaab. Ururka Amaah-wadaagga London oo in ka badan 27 sannadood ka hawlgalayay Degmada wuxuu awoodaa in uu siiyo qof kasta oo ku nool ama ka shaqeeya Southwark ama Lambeth hab beddel u noqon kara habka amaah-qaadashada ee qiimihiisu aadka u sarreyo, xataa haddii qofkaasi uu yahay qof cayr (benefits) keliya qaata.

Haddii aad deen ka qaadatid amaah-bixiye deriskaaga ah, waxaa aad suurtagal u ah inaad deen dhan £500 ka bixisid, sanad guddihsa, dulsaar gaaraya £410, taasoo micnaheedu yahay inaad ku qaan baxdid £910.

Intaa in la eg haddii aad ka amaahatid Ururka Amaah-wadaagga London, faa'idada sannadka lagaa qaadi doono waa£67.3 keliya oo waxaa kuu dhaqaalaysmaya £340.

Ma doonaysaa xisaab banki (a bank account)

Lahaanshaha xisaab banki waxaa ka dhalan kara in wax lacag ah kaaga soo haraan kharajyada biyaha, korontada, iwm, ama waxay kaa caawini kartaa in si joogto ah iyo waqtiyadooda aad isaga bixisid kharajyo kale sida ijaarka guriga iyo canshuurta 'Council tax'. Xisaabta socota (Current Account) ee Ururka Amaah-wadaagga London waxay kuu oggolaanaysaa inaad lacagahaaga maamulatid adigoo adeegsanaya “Cash Machine Network”.

Kaalay oo booqo mid ka mid ah Laamaheenna

79 Denmark Hill, Camberwell, London SE5 8RS

18 Pilgrimage Street, London SE1 4LL

221 Rye Lane, Peckham, SE15 4TP

10 Acre Lane, London SW2 5SG

www.creditunion.co.uk