

Home Loan



Traditional values. Innovative ideas.

Building your **legacy starts at home**

RMB Private Bank offers you specialist lending expertise and services to help you meet your unique wealth needs and aspirations. Our range of flexible lending products can be shaped to your advantage, taking account of your particular requirements, desired funding amount and objectives.

We specialise in providing finance for your dream home, holiday home, investment property or rental portfolio through our range of tailor-made lending solutions providing you with finance at a competitive interest rate, with convenient payment options, maximising your return on investment.

BENEFIT FROM FLEXIBILITY, CONVENIENCE AND MORE

Property is a great investment and the RMB Private Bank Home Loan provides you with the finance you need for any residential property, whether freehold or sectional title, as well as for vacant stands and smallholdings of up to 8.5ha.

You will benefit from the following features:

- Flexi Option, a financial management facility giving you convenient access to additional funds in your Home Loan Account through Online Banking, 24 hours a day
- Automatic link to Online Banking, allowing you to conveniently manage and transfer funds into and out of your Home Loan account at any time, provided you have an RMB Private Bank Cheque Account
- A choice of variable or fixed interest rates, with the variable rate linked to Prime
- The opportunity to earn points towards your eBucks rewards level. You could also get up to 40% off selected items in the eBucks Shop and on selected local and international flights, as well as on domestic car hire when you book through eBucks Lifestyle
- By paying additional funds into your home loan account, you'll save interest. You are able to make these or any other additional payments through Online, Cellphone and Telephone Banking or the RMB Private Bank App on your smart device
- You can also take advantage of our Home Owners Comprehensive Insurance through our preferred providers, alleviating the annual policy renewal requirements on your facility

HOW TO APPLY

The RMB Private Bank Home Loan is available to any person / entity with a regular or fixed income and a clear credit record.

As a valued customer your Private Banker can facilitate the Home Loan application process and will assist with completing and compiling the required documents. These will include: your offer to purchase; a valid South African ID or passport; proof of current residential address; proof of income and any other relevant financial information (statement of assets and liabilities; business financial statements and bank statements).

SWITCH YOUR HOME LOAN

If you wish to transfer your existing bond to RMB Private Bank, we will streamline the process for you.

- Discounted attorney fees. RMB Private Bank will pay your switching costs (registration / attorney fees up to the original bond amount)

CONTACT US

Your Private Banker can assist you with an application for a Home Loan or with more information on this facility, alternatively you can contact the RMB Private Bank Service Suite on 087 575 9411.