

# Residential Building Loan



Traditional values. Innovative ideas.

## Building a legacy

Whether you require finance to build a new or improve and upgrade your current home, the RMB Private Bank's Building Loan can be adapted to suit your needs and objectives.

### FLEXIBILITY HELPS YOU ATTAIN YOUR PROPERTY INVESTMENT GOALS

Our Building Loan incorporates a range of flexible features to allow for your unique circumstances and objectives in acquiring or growing property as part of your legacy. For instance, the loan will enable you to:

- Build your home according to your specifications using a NHBRC registered builder
- Buy in selected new residential developments with a choice of design, price and finishes to suit your needs (excluding Sectional Title units)
- Build, alter, personalise and increase the value of your property if you have just bought a property and do not have funds at your disposal

You can also take advantage of our Home Owners Comprehensive Insurance through our preferred providers, alleviating the annual policy renewal requirements on your facility.

### PLEASE NOTE:

- Building Loans will not be granted on real right portions in any development, share block and timeshare
- Interest is charged on the outstanding balance rather than the total loan amount
- RMB Private Bank will control payout of progress payments as per your instructions
- To qualify, you must be 18 years or older and have adequate income
- We are only able to fund building loans where the improvements are required to be enrolled with the NHBRC. The NHBRC enrollment certificate is required for new structures inclusive of second dwellings and exclusive of additions and alterations

### CONTACT US

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