

# Structured Loan



Traditional values. Innovative ideas.

## Turn your possibilities into a reality

The RMB Private Bank Structured Loan provides highly customised solutions to match your needs and help you create a lasting financial legacy.

If you require funding to purchase an additional residential property, multiple properties to build a rental portfolio or to leverage the equity in your property for capital for other investments, the RMB Private Bank Structured Loan is ideal.

### GET SECURED FINANCING FOR EXPANDING YOUR PROPERTY PORTFOLIO AND MORE

The Structured Loan differs primarily from a Home Loan in that it provides secured finance for larger property acquisitions and investments.

A key benefit is that you are able to **borrow against mixed collateral** such as a combination of property and a share portfolio, cash, or an investment portfolio in order to obtain capital for other opportunities.

This product is also unique in its **structuring of repayment options**, with a choice of regular amortising; non-amortising; interest only; interest roll up or a structured deal comprising of a combination of these, which can be selected with the help of your Private Banker to best suit your unique requirements.

Used correctly, the Structured Loan can generate considerable savings especially if the return on the investment is higher than the interest rate on the loan.

The Structured Loan is best-suited if you would like to invest in ventures such as:

- **The purchase of multiple properties to build a rental portfolio.** The property finance will be consolidated under one loan, with one monthly service fee and interest rate, making it easier to manage your investments and your debit balance.
- **A business venture or investment.** As a business loan usually doesn't provide adequate funding, you could use your paid property as collateral for a Structured Loan. As this loan is secured, you receive a lower interest rate than with a conventional business loan

### ENJOY CONVENIENCE, FLEXIBILITY AND COST-EFFECTIVENESS

The Structured Loan also offers you the following benefits:

- The guidance of a team of specialists: your Private Banker will work with our Fiduciary, Lending, Wealth Management and Foreign Exchange specialists to advise how to best structure the loan to suit your requirements
- Short, medium and long-term finance options to suit your needs, with a maximum term of 20 years
- A choice of fixed, variable or tiered interest rates, with interest calculated on your debit balance
- Access to the capital that you have already paid on your loan
- The ability to make transfers to your loan account from your linked RMB Private Bank transactional account digital channels such as Online Banking profile, allowing you to transact through Online Banking, Telephone Banking, Cellphone Banking and the RMB Private Bank App
- InContact messaging that alerts you of all activity on your account
- 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
- Additional dedicated service for your day-to-day banking requirements through the Service Suite, available 24 hours a day

### CONTACT US

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