

Home Loans



RMB
PRIVATE BANK

Traditional values. Innovative ideas

Watch your new home take shape

THE HOME LOAN THAT WORKS FOR YOU.

The RMB Private Bank Home Loan designed to provide you with finance for your dream home, holiday home or investment property. Whether in your personal name or in the name of your business we have structured our home loan product to provide a range of simple to complex solutions to best serve your needs as a client of RMB Private Bank. After all, buying a home is a significant investment and you want to maximise your return on investment.

WHAT BENEFITS CAN I EXPECT?

- Flexi Option – a financial management facility giving you easy, convenient access to additional funds in your home loan account through online banking, 24 hours a day
- Variable or fixed interest rates – the choice is yours, with our variable rate linked to Prime
- Automatic linking to online banking – manage and transfer funds into and out of your home loan account at any time through online banking, provided you have an RMB Private Bank Cheque Account
- Discount on attorney fees

WHAT PROPERTY CAN I PURCHASE?

Any residential property, whether freehold or sectional title, will be considered. Smallholdings of up to 8.5ha in an urban or peri-urban area and vacant stands in residential areas also qualify.

HOW CAN I BETTER LEVERAGE MY HOME LOAN?

Your Home Loan Account must be settled via debit order every month and you are able to pay more than the required monthly instalment. Any additional amount reduces the amount owed and can help you save significantly in interest and settle your home loan faster. Additional payments can be made via online banking, the RMB Private Bank Banking App on your smart device, cellphone banking and telephone banking.

WHAT DO I NEED TO APPLY FOR A HOME LOAN?

The RMB Private Bank Home Loan is available to any entity and natural persons over the age of 18 with a regular or fixed income and a clear

credit record. To ensure a hassle-free application, please complete the Application Form and provide us with the offer to purchase, valid South African ID or passport, proof of current residential address, proof of income and financial information (statement of assets and liabilities, business financial statements and bank statements).

WHAT OTHER REWARDS CAN I ENJOY?

As an RMB Private Bank Cheque Account holder, you'll also enjoy the following benefits when you take up our home loan:

- Convenient quarterly emailed statements
- eBucks – your home loan earns you extra points towards your reward tiers, so you can earn up to 15% back in fuel and grocery purchases or get up to 40% off a variety of products and services using your eBucks through eBucks channels
- Free access to online, cellphone and telephone banking as well as the RMB Private Bank Banking App on your smart device
- inContact – free SMS and email notifications of Flexi transactions on your Home Loan Account

WHAT IF I WANT TO TRANSFER MY EXISTING BOND FROM ANOTHER INSTITUTION?

We will streamline the process as much as possible for you to transfer your existing bond to RMB Private Bank. Please be aware that you may be liable for an early termination fee with the existing institution as well as bond cancellation attorney fees.

CONTACT US FOR MORE INFORMATION

As an RMB Private Bank client, you can use a channel that best suits your needs in order to apply for this innovative and customised solution:

- Call your Private Banker directly
- Contact the Service Suite on 087 575 9411 available 24 hours a day 7 days a week
- Visit www.rmbprivatebank.com