

# Investec Private Home Loan for first-time home buyers



## FACTSHEET

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Buying your first home is a significant investment. If you're looking to purchase property for the first time, get the flexible finance you need. We tailor a home loan to meet your unique requirements. And your Private Banker will guide you through the process – step by step.

**Apply for an Investec Private Bank Home Loan today.**

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## Contact us

If you have any questions or need more information, you are welcome to contact your Private Banker or the 24/7 global Client Support Centre



0860 110 161 or +27 11 286 9663



[investec.com](https://www.investec.com)



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## Exclusive features of Investec Private Home Loan for first-time buyers\*

- You'll get up to 100% home loan with no deposit at a competitive rate
- You can finance bond registration and transfer costs into your loan\*\*
- Your credit assessment is based on you and not on a scorecard
- You'll pay no monthly service fee if you set up a debit order and pay your loan from your Private Bank Account
- You'll qualify for a discount on bond registration costs
- You can choose payment terms of up to 30 years
- When you apply for Investec Life's Mortgage Protection Cover, your cover and premiums will auto-adjust to your outstanding home loan balance, saving you up to 35% on premiums.
- You have flexible access to capital or extra funds
- You can use Investec Online to access funds or make payments
- You'll receive 24/7/365 support from our global Client Support Centre

\* Subject to credit

\*\* Included: Transfer fees, Conveyancing fees, Deeds office registration fees and up to R5 000 to cover miscellaneous costs

Our Investec Private Home Loan responds to your life stage and lifestyle, so you can put extra funds in when you can – and access capital or funds when you need it.

## Access facility

Get access to additional funds without having to apply for credit\*.

Every repayment you make into your home loan is made up of a capital portion (the repayment of the actual amount borrowed) and an interest portion (the interest charged on the amount borrowed). You can access the capital portion of your home loan repayments every year for the first five years (at the same rate as your existing home loan).\* However, you will need to request your Private Banker to activate the benefit for you every year.

\* Subject to meeting qualifying criteria

## Access any additional funds

If you pay more than your monthly minimum, you will save on interest.

If you pay extra into your loan, you can reduce your monthly payments, pay it off sooner or keep those extra funds available if you need it.

## Investec Life – Protect now, pay later

Exclusive to Private Banking clients, Investec Life's Mortgage Protection Cover gives you the comfort of knowing that should you pass away, we'll automatically settle your outstanding Investec Private Home Loan.

Your cover and premiums auto-adjust to your outstanding private home loan balance, saving you up to 35% on premiums. You'll also earn 1% back in Investec Rewards points on every premium.

To apply, log into Investec Online, look for the 'Protect' tab on the main menu and click on 'Life insurance'. You can also speak to an Investec Life adviser on +27 11 291 3934 or 0860 443 443.

## Aon South Africa

When buying a home, you must have homeowner's insurance on your property. We carefully chose Aon South Africa as the insurance broking partner to Investec Private Banking.

Aon will help protect your asset and your belongings and make sure you're not under insured as a homeowner.

Aon's personal insurance solutions for homes, vehicles and other assets, include:

- **A preferential alarm warranty** – If the alarm was not activated or malfunctioned, the cover is still valid. An additional excess may apply.
- **Waiver of the average condition**, so you'll never be underinsured on your building
- **Home and Roadside assist services**

For more information contact Aon South Africa on 0860 746 466 or email [investecsales@aon.co.za](mailto:investecsales@aon.co.za)



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