

Turn a house into your home

Apply for an Investec Private Home Loan. Investing in a residential property, paying off a home loan and making home improvements are sound financial decisions that can be very rewarding over the long-term. Investec supports your commitment to building and preserving your wealth by providing a home loan solution tailored to suit your needs.

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)



[@Investec](https://twitter.com/Investec)

As an Investec client, you can apply for an Investec Private Home Loan at competitive interest rates*.

It offers:

- **A tailored finance solution** to meet your unique requirements
- **Rapid approval in principle** and then final facility confirmation on valuation, with the ability to capitalise registration costs
- **Flexible repayment options** – should you make additional monthly or lump sum payments, you have the choice to either reduce your monthly repayment amount or keep your repayments at the same level, save on interest and settle your loan sooner
- **Access facility** – you can access the capital portion of your loan repayments every year for the first 59 months and, thereafter, on application
- **Access any additional funds** you have paid into your home loan (over and above your minimum repayment amount) throughout the term of your loan
- **Up to 27.5% saving** on attorney fees
- **No additional monthly financing administration fee** if you service your loan from your Private Bank Account
- **Easy, online access through Investec Online**, to make additional deposits, access available funds in advance or pay beneficiaries directly from your home loan
- **24/7/365 support** through our global Client Support Centre or your Private Banker Repayment schedule

* subject to credit

Protect your investment

Your house is more than an asset. It's the place where your family's memories are made, so it's vital to have short-term and long-term insurance in place from the start.

Mortgage Protection Cover

Investec Life's Mortgage Protection Cover protects your home and your family's future. Should you pass away, your home loan is paid off in full. Your premium adjusts automatically every month as you pay off your home loan, so you can save up to 35% on your premiums.

To apply, simply log into Investec Online, look out for the 'Protect' tab on the mega menu and click on "Life insurance". If you have any questions, simply call Investec Life on +27 11 291 3934 or 0860 443 443.

Aon South Africa

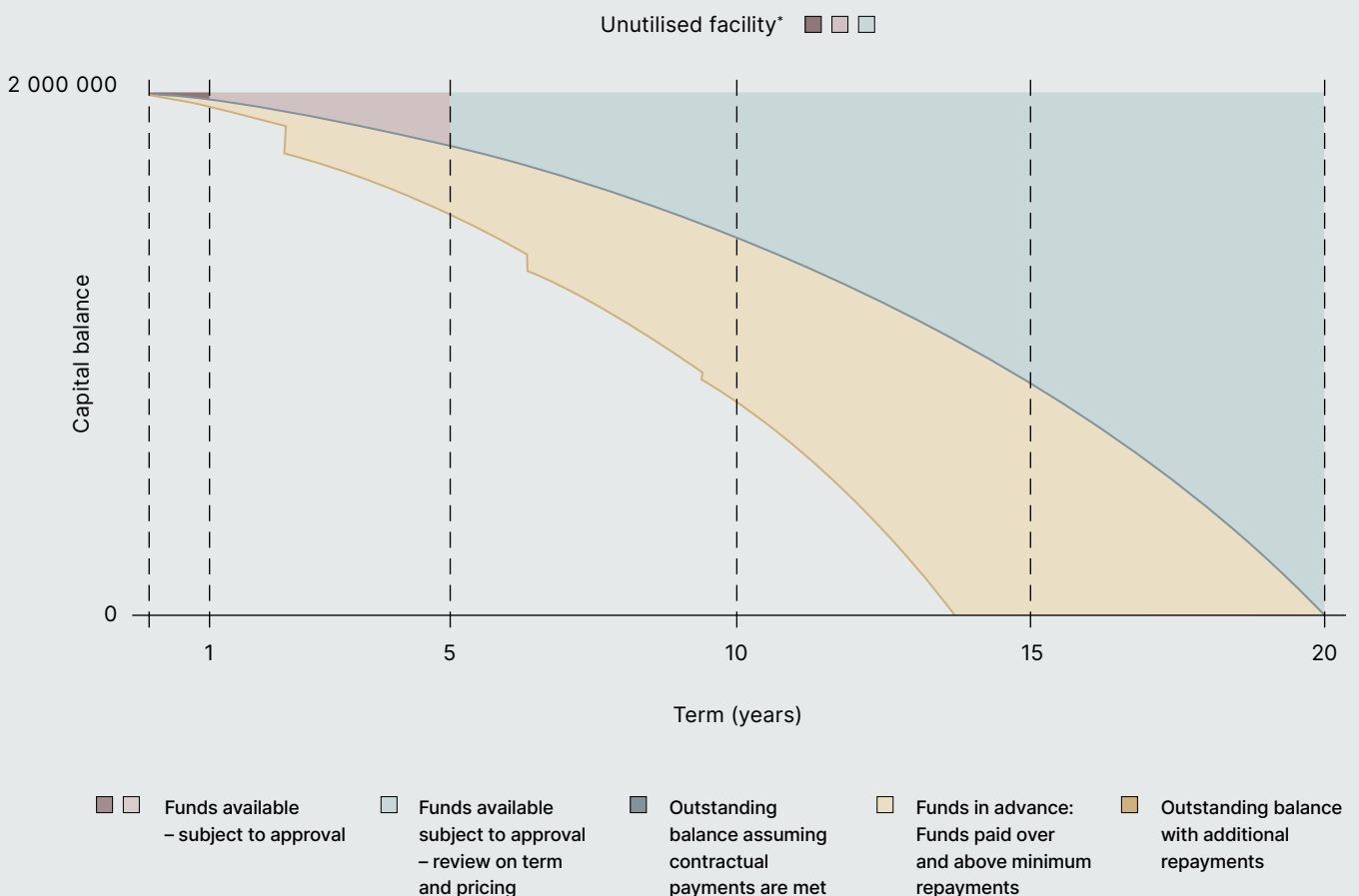
Aon South Africa is the insurance broking partner to Investec Private Banking. As the leading provider of high net worth private insurance broking solutions, we have designed a range of well-established unique insurance offerings for individuals and businesses. Our tried and tested products are arguably amongst the best and most comprehensive in the market today.

Our product benefits include:

- Waiver on the average condition on building cover – Investec bonded buildings will never be subject to under insurance, leaving you and the bank exposed.
- Assets all risk cover – A portion of the household contents sum insured extends to all risk cover, this means you don't have to specify personal belongings and the cover automatically extends to accidental damage.
- A preferential alarm warranty subject to an excess rather than cover exclusion.
- Aon has access to various specialist insurance products catering for anything from high-value vehicles to art, antiques and jewellery.
- 24-hour home and roadside assistance.

For more information contact Aon South Africa on 0860 746 466 or email investecsales@aon.co.za

Repayment schedule





Investec Private Banking, a division of Investec Bank Limited registration number 1969/004763/06.
Investec Private Banking is committed to the Code of Banking Practice as regulated by the Ombudsman for Banking Services. Copies of the Code and the [Ombudsman's details](#) are available on request or visit www.investec.com. A registered credit provider registration number NCRC9.

Investec Life Limited, a member of the Investec Group, is a registered Long-term Insurance Company (Reg.No. 1944/017130/06) and an authorised Financial Services Provider (FSP number 47702). Terms and conditions apply.

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