

The perfect home loan, perfectly tailored for you.



FACTSHEET

Whether you are buying your first home as an individual or a family, investing in a second property to rent out or enjoy as a holiday home, we have a lending solution that is just right for you.

We offer bespoke service, flexible finance and a deep understanding of your unique needs to deliver a distinctive home loan experience.

- **Young professionals under the age of 30** – choose an interest-only repayment option for the first two years of the loan
- **No penalties for early settlement** – reduce your monthly repayment amount, or settle your loan sooner, by paying in additional funds.

*Subject to credit

**Includes transfer fees, conveyancing fees, Deeds Office registration fees and up to R5 000 to cover miscellaneous costs

Why an Investec Private Home Loan?

- **A loan based on you, the individual** – credit assessment is based on you and not on a scorecard*
- **Competitive interest rates** – our home loans and building bonds offer you highly attractive interest rates
- **Do not wait for the perfect property** – rapid approval in principle on the loan, with confirmation on the valuation of the property
- **Finance for every kind of property** – purchase an existing home, off-plan or from scratch with a building bond for a primary, or rental and investment property
- **A Private Banker with you at every step** – from application to registration
- **Zero deposit** – 100% finance on first-time home loans with no deposit
- **Finance bond registration and transfer costs** – finance these costs into your loan**
- **Flexible payment terms** – a 20-year term or 30-year home loan term to suit your affordability of monthly repayments
- **No monthly administration fee** – if you pay your loan by debit order from your Private Bank Account
- **Convenient access to funds** – access the capital portion of your repayments once a year for the first five years and immediate access to any additional funds paid into your home loan



Insure your assets with Aon South Africa

Investec has partnered with Aon South Africa, a leading provider of private insurance broking with unparalleled expertise in dealing with individuals with significant and often complex asset portfolios.

Aon South Africa offers seamless, tailor-made insurance and risk solutions to more than 25% of the top 200 South African public companies, thousands of privately owned businesses and many more private individuals. Aon's approach is defined by one-on-one support, guidance and a dedicated partnership. It offers a wide range of household and motor vehicle insurance products.

Benefits include:

- 24-hour home and roadside assistance
- A flat excess structure
- All Risk Cover (no need to specify personal moveable belongings like cell phones, tablets or jewellery etc)
- Waiver of the average condition on building cover.

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



Protect your investment

Your house is more than an asset. It is the place where memories are made, so it is 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 will be paid off in full. Your premium automatically adjusts every month as you pay off your home loan (save up to 35% on your premiums).

If you have any questions, call Investec Life on +27 11 291 3934 or 0860 443 443.



Investec Rewards

As an Investec Private Bank Account holder, we reward you the more you bank, borrow, save, invest and insure with us.

Earn Rewards points on the average monthly capital balance in your home loan or building bond. You can contribute to your Rewards partnership score on up to two home loans or building bonds.

If you take out an Investec Life product, such as Mortgage Protection Cover, and pay your monthly premium by debit order from your Private Bank Account, you will earn Rewards points. If you have an Aon Pinion insurance product and pay it by debit order from your Private Bank Account, you will also earn Rewards points.

Keep in mind, you can contribute to your Rewards score when you have an Investec Life or Aon Pinion policy.

For more on Investec Rewards, log into Investec Online for your Rewards dashboard and estimator.



Manage your home loan

Digital at your fingertips – convenient online access through Investec Online, make additional deposits, access available funds in advance or pay beneficiaries directly from your home loan facility.

A Private Banker – your banker is available if you have any questions or concerns before or after you have purchased your property.

24/7 support – our global Client Support Centre can support you with any of your transactional needs.

Contact us

If you have any questions or need more information, you are welcome to contact your Private Banker or our global Client Support Centre.



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