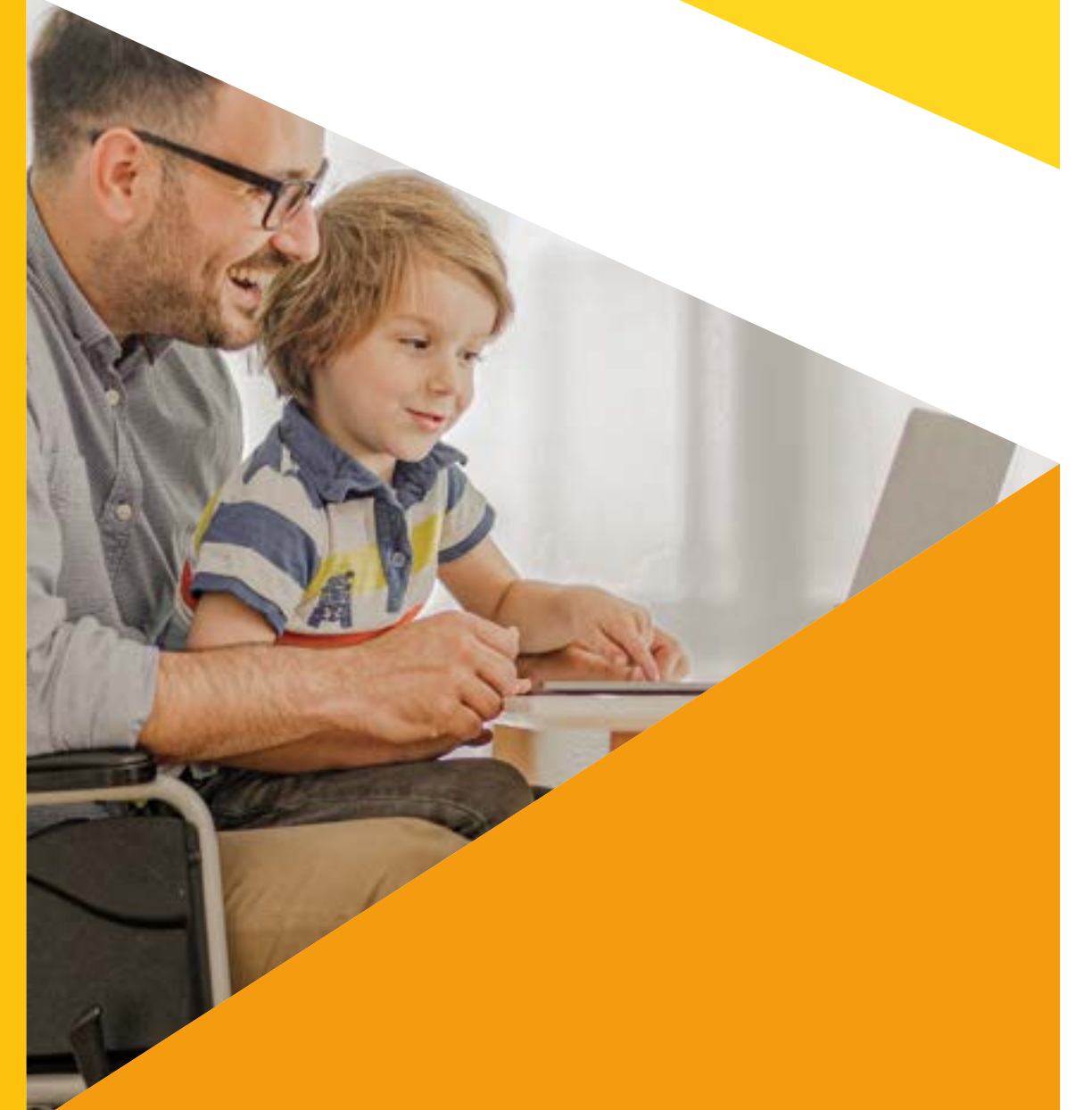




SA Home Loans



**YOUR GUIDE TO**  
**HOW IT WORKS**  
**ON YOUR JOURNEY WITH US**

# WELCOME

## IMPORTANT INFORMATION REGARDING YOUR HOME LOAN

We are delighted that you have accepted our home loan offer. We will now begin the process of instructing the conveyancing attorney to assist with drawing up the paperwork for your signature and the registering of your home loan with the Deeds Office. Once it has been registered, you will start your repayments on your home loan.

The home loan registration process is lengthy, and because of that, your personal financial circumstances might change during this period. Due to this fact, a final check will be done on your credit health just before your home loan is registered to ensure that you're still able to afford and service your home loan instalments.

It is important that your credit health does not deteriorate during this period; otherwise,

your home loan could be withdrawn prior to registration.

Kindly ensure that you follow the guidelines below:

- Make sure you pay all of your accounts on time and in full during this period.
- Avoid applying for or accepting additional credit until the registration of your home loan is complete, and you are able to afford additional debt obligations, such as:
  - New vehicle agreements
  - Short term personal loans like payday loans
  - New retail accounts
  - New cell phone accounts
  - New credit cards
  - Increasing credit limits on existing accounts

FOR THE NEXT STEPS OF YOUR HOME BUYING JOURNEY, [CLICK HERE](#)

We look forward to welcoming you to the SA Home Loans family, and thank you for choosing us as your trusted home loan provider.



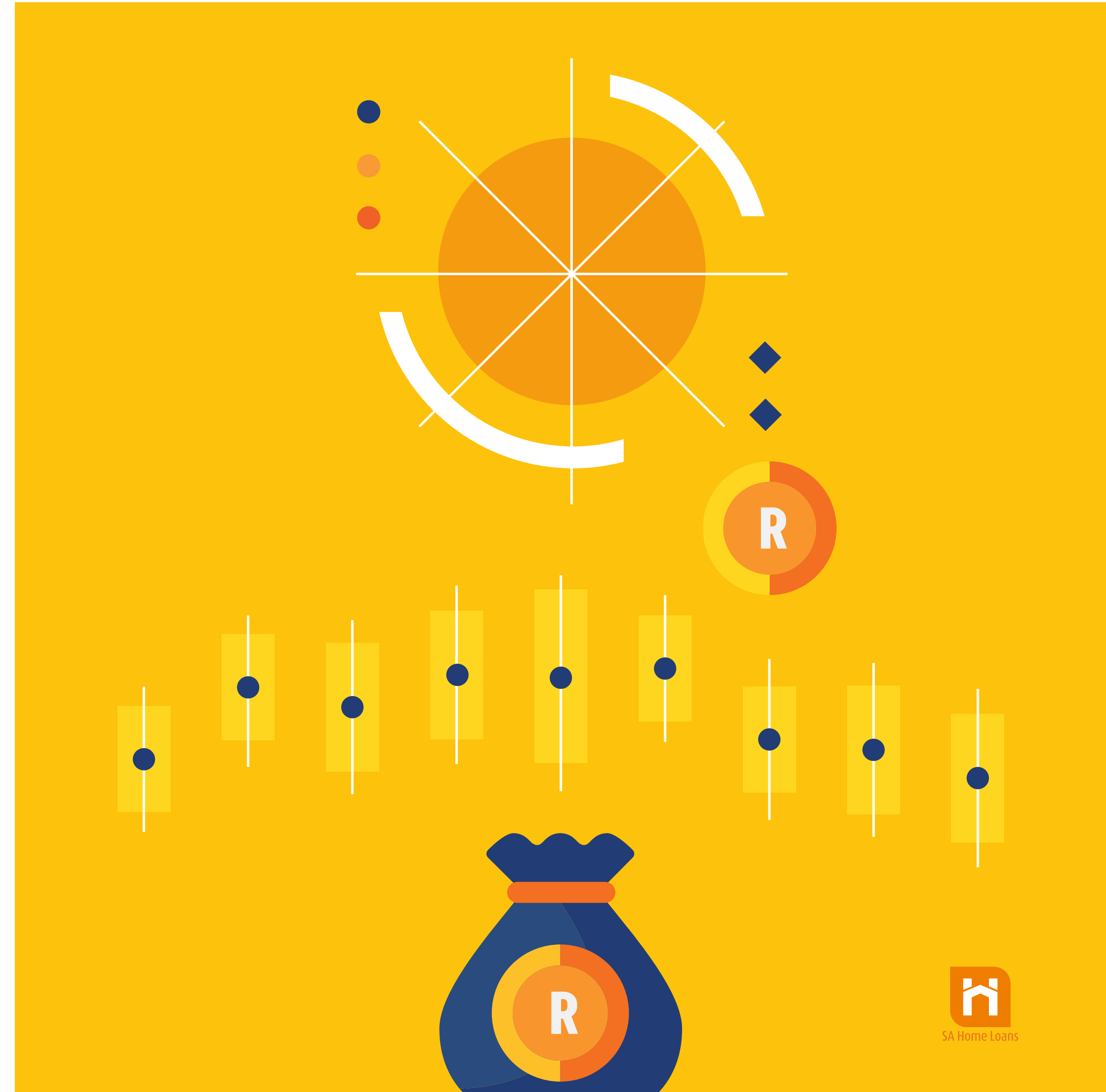
# NAVIGATING INTEREST RATES

## WE HAVE YOUR BEST INTEREST AT HEART

Our interest rates (linked to the JIBAR) are calculated based on your particular circumstances.

Our lending rates are reset on a quarterly basis, on predetermined dates as set out in the loan agreement. The benefit to you is that your interest rate will not move at the same time as the Prime Rate but only at the predetermined quarterly reset dates.

**Uniquely designed to keep more money in your pocket.**



# EXPLORING OUR LENDING OPTIONS

## SA HOME LOANS OFFERS YOU SO MUCH MORE

Bonding with us has a multitude of benefits, all designed to meet your specific financial needs.

### 1 REDRAW

This allows you to apply for any funds that you have paid in excess of the required instalment.



### 2 FURTHER ADVANCE

This option gives you the opportunity to apply for funds available up to the registered bond amount.



### 3 FURTHER LOANS

This allows you to apply for funds that exceed the original registered bond amount. These loans can take up to 6 to 8 weeks to be registered at the Deeds Office.



### 4 PERSONAL LOANS

This product can offer up to R100 000 paid to you within 24 hours of application. The term of the loan can be tailored to suit your budget, with a fixed rate.



#### Personal Lending Solutions:

T: 0861 000 376 E: [PersonalLoans@sahomeloans.com](mailto:PersonalLoans@sahomeloans.com)

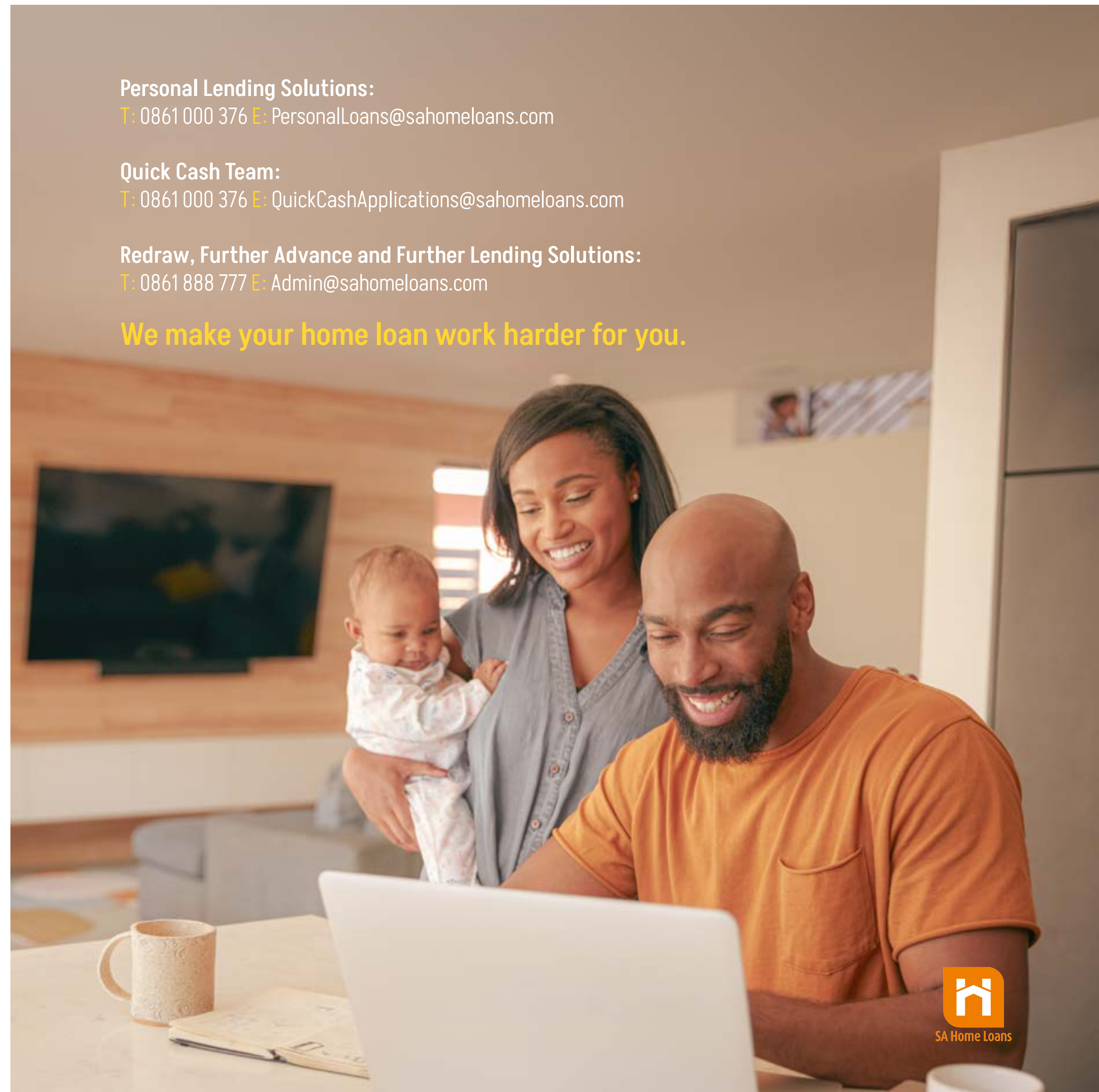
#### Quick Cash Team:

T: 0861 000 376 E: [QuickCashApplications@sahomeloans.com](mailto:QuickCashApplications@sahomeloans.com)

#### Redraw, Further Advance and Further Lending Solutions:

T: 0861 888 777 E: [Admin@sahomeloans.com](mailto:Admin@sahomeloans.com)

**We make your home loan work harder for you.**



# PROTECT YOUR HOME

## AND YOUR FAMILY'S FINANCIAL FUTURE AGAINST UNFORESEEN EVENTS IN LIFE

The SAHL Bond Protection Plan is a credit life policy designed to meet the requirements of the Credit Life Insurance Regulations, 2017, prescribed by the National Credit Act 34 of 2005 (as amended), to ensure that your home is protected if you pass away, become disabled or retrenched.

### DEATH BENEFITS

In the event of the death of a Life Assured, the outstanding home loan balance will be settled, subject to the policy terms, conditions, exclusions and the applicable maximum sum assured.



### OCCUPATIONAL DISABILITY BENEFIT

#### TEMPORARY OCCUPATIONAL DISABILITY BENEFIT:

If a Life Assured is prevented, due to illness or injury, to perform the duties of their own occupation for a period of more than 90 consecutive days (the waiting period), this benefit will pay the monthly home loan instalments on their behalf up to a maximum period of 24 months.\*

#### PERMANENT OCCUPATIONAL DISABILITY BENEFIT:

If a Life Assured is permanently prevented, due to illness or injury, to perform the duties of their own occupation for a period of more than 90 consecutive days (the waiting period), this benefit will settle the outstanding home loan balance subject to the applicable maximum sum assured of the policy.



### RETRENCHMENT BENEFIT

This benefit is only available if life cover was made a condition of your home loan. In the event of Retrenchment, this benefit covers the Life Assured's monthly home loan instalments for up to 12 months.\*



\* The maximum instalment payable will be equal to the relevant monthly instalment of an outstanding home loan balance subject to the maximum sum assured of the policy.

Terms and Conditions apply to all SA Home Loans products described in this brochure. See website for further details. SA Home Loans is a Registered Credit Provider and an Authorised Financial Services Provider. Licence Number: 2428.

### ADVANTAGES OF THE SAHL BOND PROTECTION PLAN



- Paperless application. An accredited sales consultant will phone and explain the policy to you.
- Peace of mind knowing your home loan is secure.
- Policy premiums are conveniently managed through your home loan account.
- Valid claims under any of the benefits are directly paid to your home loan account.
- Up to four bondholders may be insured under the policy.
- The cover automatically adjusts when the loan balance increases due to further lending, up to the applicable maximum sum assured of the policy.
- No medical assessment is required, however, the cover is subject to certain exclusions which are telephonically explained to the potential policyholder prior to acceptance of the policy and are set out in the policy document, which is provided to all policyholders on acceptance of the policy.

**Availability of the abovementioned benefits are subject to your employment type, age, and the applicable loan condition.**

#### Bond Protection Cover:

For enquiries regarding our Bond Protection Plans.

T: 0861 401 401 E: LifeCover@sahomeloans.com

#### Life Cover Claims:

For death, disability or retrenchment benefit claims, and duplicate life policy document requests.

T: 031 571 3280 E: Life@sahomeloans.com

**We'll always have you covered.**



SAHL Investment Holdings (Pty) Ltd is the licensed controlling company of its insurance group and an authorised financial services provider (FSP No.2428). The Bond Protection Plan is provided by SAHL Life Assurance Company Limited. SAHL Life Assurance Company Limited is licensed to conduct life insurance business.



SA Home Loans

# GIVING YOU A SENSE OF SECURITY

## PROTECT YOUR HOUSE WITH HOMEOWNER'S COVER

The Homeowner's Cover protects you should the structure of your property suffer any damage due to an unfortunate event.

The premium paid for this cover is debited with your home loan repayment and paid directly to the SAHL Insurance Company.

---

The policy covers the following damage to your property:

- Fire damage
- Accidental damage to glass and sanitary ware
- Storm damage
- Burst geysers, etc

**Need to claim? Call the Homeowner's Cover Claim Centre:**

**T: 0861 103 740 | 24-hour Emergency Hotline**



**SA Home Loans ensures your well-being at all times.**



# REWARDING OUR LOYAL CLIENTS

## WHAT IF I WANT TO SELL MY HOME AND PURCHASE A NEW ONE?

Should you be in the market to sell and/or buy a new home, please remember to apply with us given our numerous returning client benefits.

If you wish to cancel your loan with SA Home Loans, kindly ensure that you contact the Client Services Helpdesk to allow us to record your intention to cancel. Please ensure that you give us 90 days' notice to avoid any Early Termination Charges.

The cancellation process takes between 2 – 3 months depending on the nature of the cancellation, and the expediency of the attorneys and Deeds Office.

So, whether you are cancelling because you're selling your house, switching your bond to another financial institution or because your bond is fully paid up, contact the Client Services Helpdesk for assistance and advice on the process to be followed.

### **Client Services Helpdesk:**

For existing client queries.

T: 0861 888 777 E: [Admin@sahomeloans.com](mailto:Admin@sahomeloans.com)

### **Contact Centre:**

For new home loan applications.

T: 0860 2 4 6 8 10

SA Home Loans - your partner throughout your home loan journey.



# WE ARE READY WHEN YOU ARE

No matter where you are in South Africa, there is an expert SA Home Loans Property Finance Consultant ready and waiting to help you make the switch.

Visit one of our branches or leave your details and we will call you back.

## EASTERN CAPE

East London 043 706 3500  
Port Elizabeth 041 398 3700

## FREE STATE

Bloemfontein 051 400 9100

## GAUTENG

SA Home Loans House 011 745 5000  
East Rand Mall 011 255 7070  
Mall at Reds 012 452 2860  
Town Square 011 279 4050  
East Rand 011 745 5000  
Greenstone Mall 011 745 5060  
Johannesburg Central 011 745 5000  
Johannesburg South 011 745 5000  
Pretoria 012 452 2800  
Vereeniging 016 932 1251  
West Rand 011 279 4000

## KWAZULU-NATAL

Durban (Hillcrest) 031 764 9240  
Durban (Umhlanga) 031 576 5901  
Richards Bay 035 789 0620  
Pietermaritzburg 033 347 5212

## LIMPOPO

Polokwane 015 590 7585

## MPUMALANGA

Witbank 013 692 7051  
Nelspruit 013 752 7103

## NORTH WEST

Rustenburg 014 597 0898

## WESTERN CAPE

Tyger Valley 021 514 8000  
Somerset West 021 850 0180  
George 044 803 8500

