

Your guide to

How it works

on your journey with us

OWN THE LIFE YOU WANT

SA HOME LOANS

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.

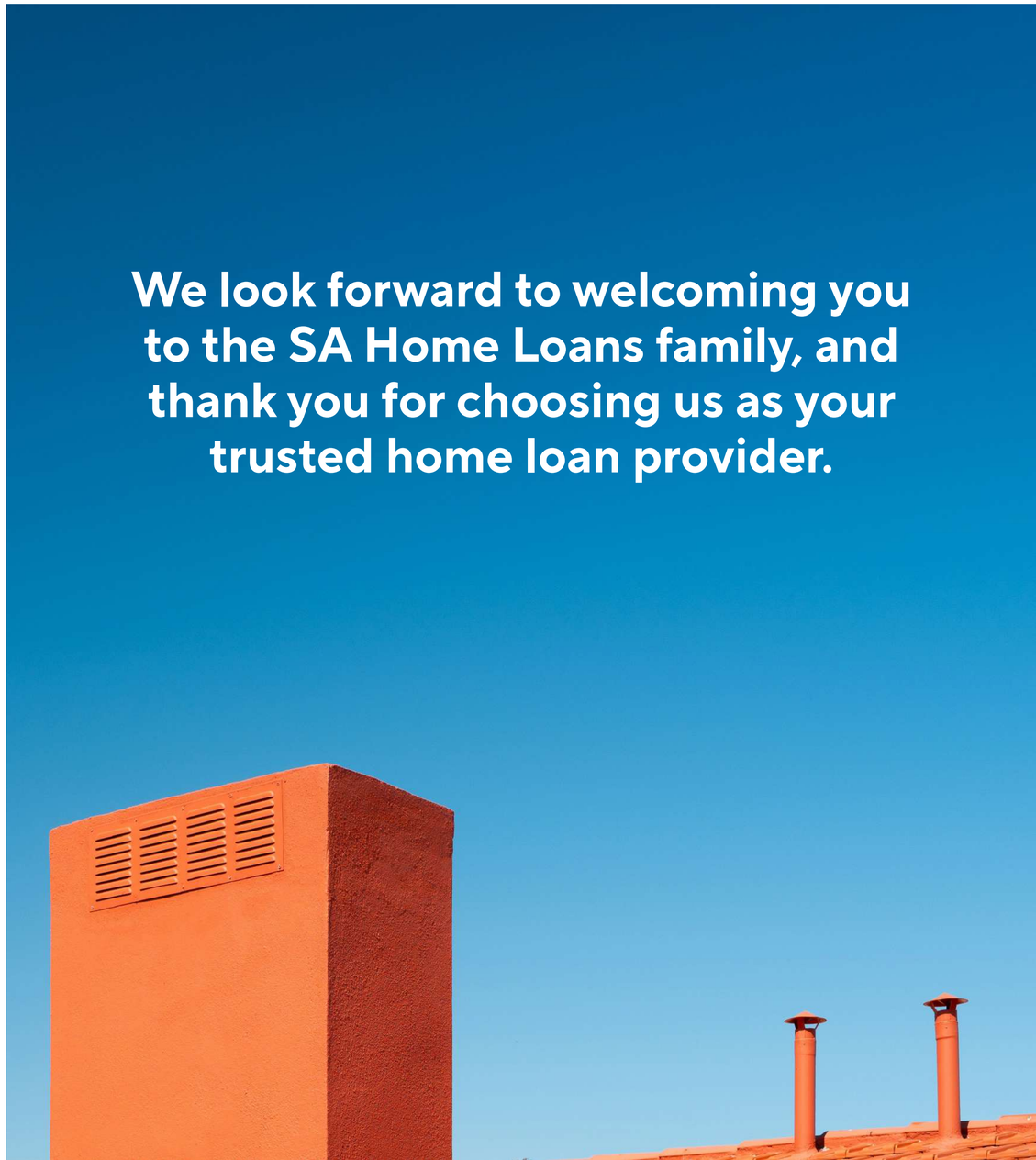
It is important that your credit health does not deteriorate during this period; otherwise, your home loan could be withdrawn prior to registration.

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

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.

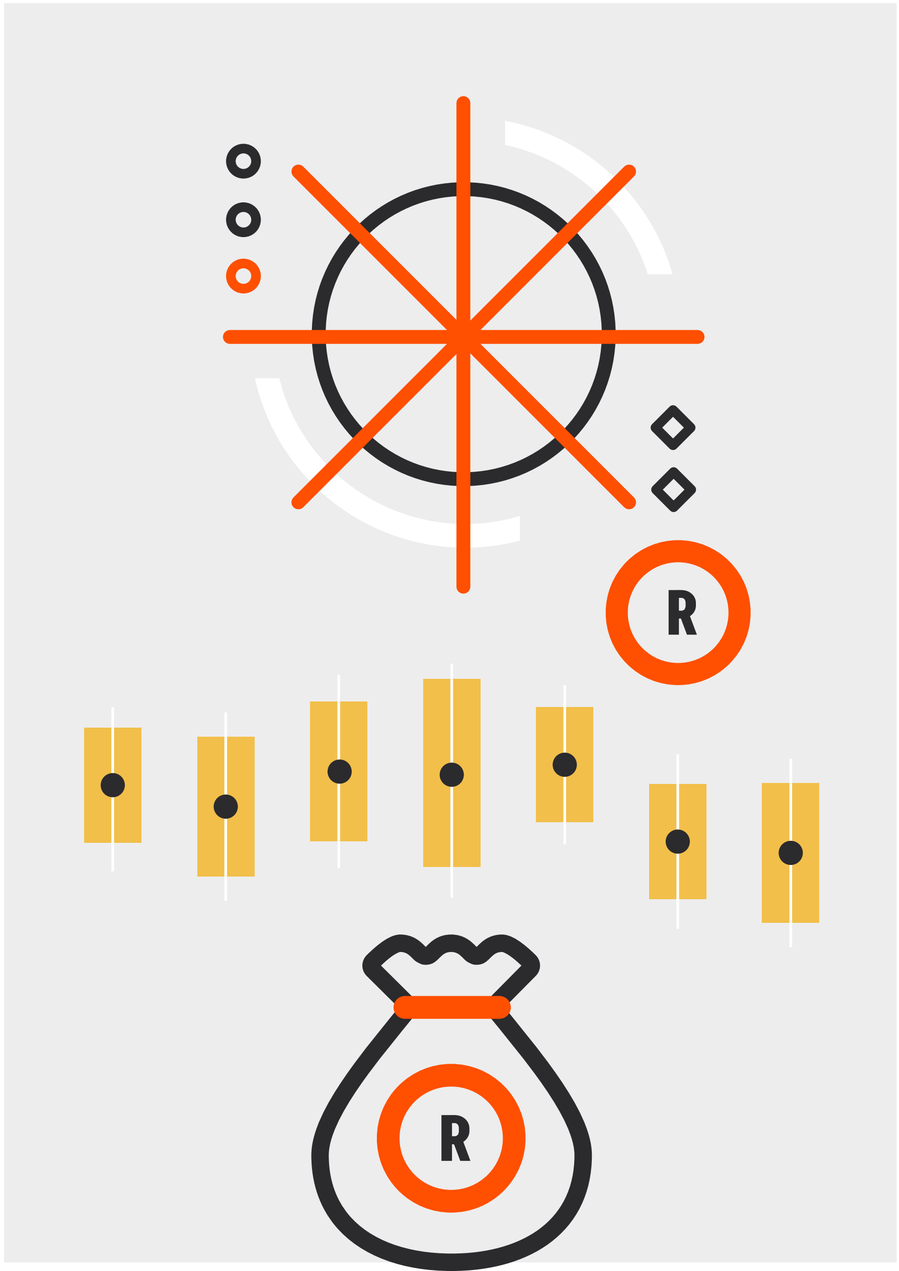
We look forward to welcoming you to the SA Home Loans family, and thank you for choosing us as your trusted home loan provider.



Navigating interest rates

We have your BEST interest at heart

Our interest rates for new business (linked to the Repo rate) are calculated based on your particular circumstances and are uniquely designed to keep more money in your pocket.



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SA HOME LOANS

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.

01 REDRAW

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

02 FURTHER ADVANCE

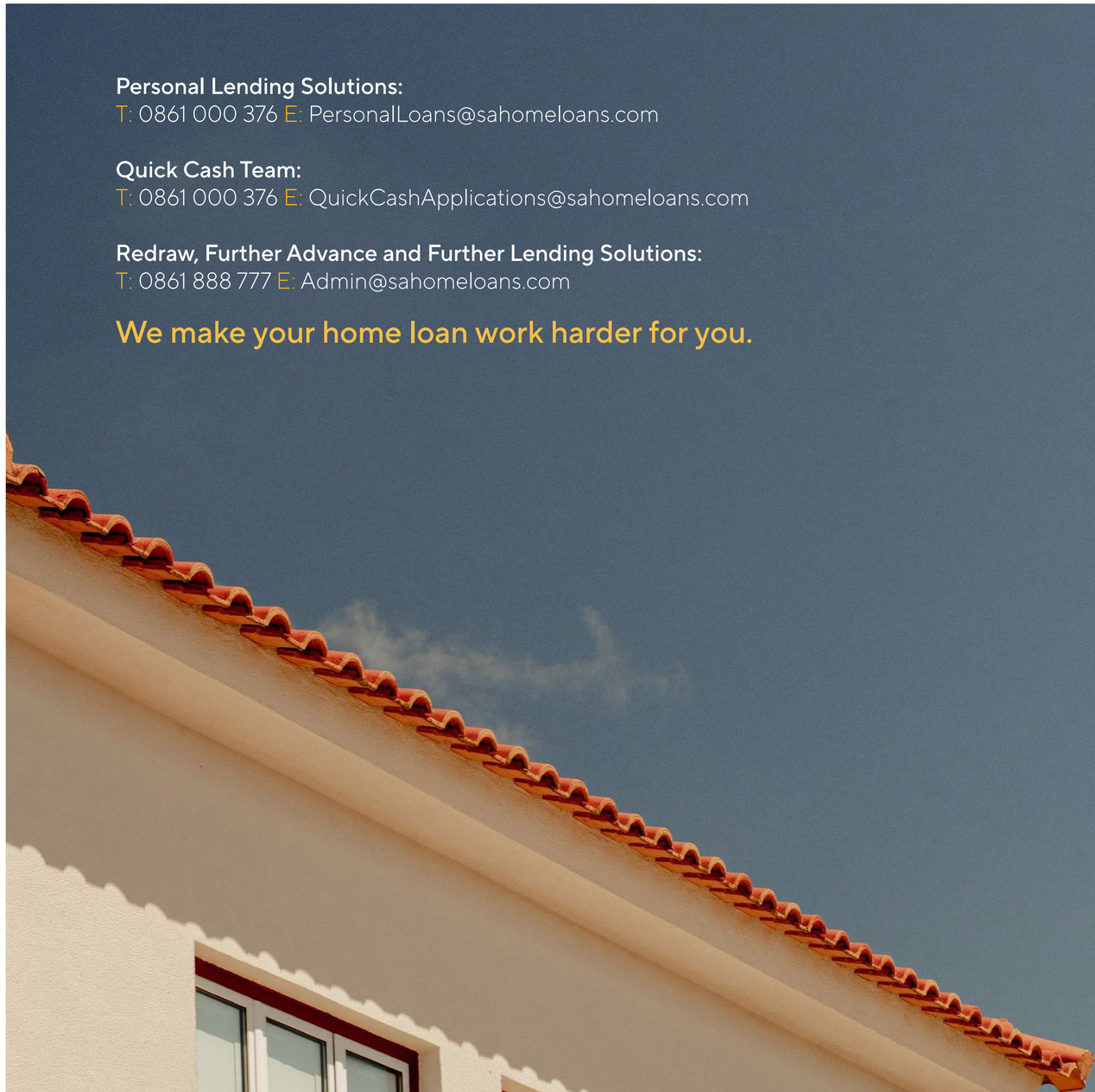
This option gives you the opportunity to apply for funds available up to the registered bond amount.

03 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.

04 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

Quick Cash Team:
T: 0861 000 376 E: QuickCashApplications@sahomeloans.com

Redraw, Further Advance and Further Lending Solutions:
T: 0861 888 777 E: Admin@sahomeloans.com

We make your home loan work harder for you.

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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.

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Advantages of the SAHL bond protection plan

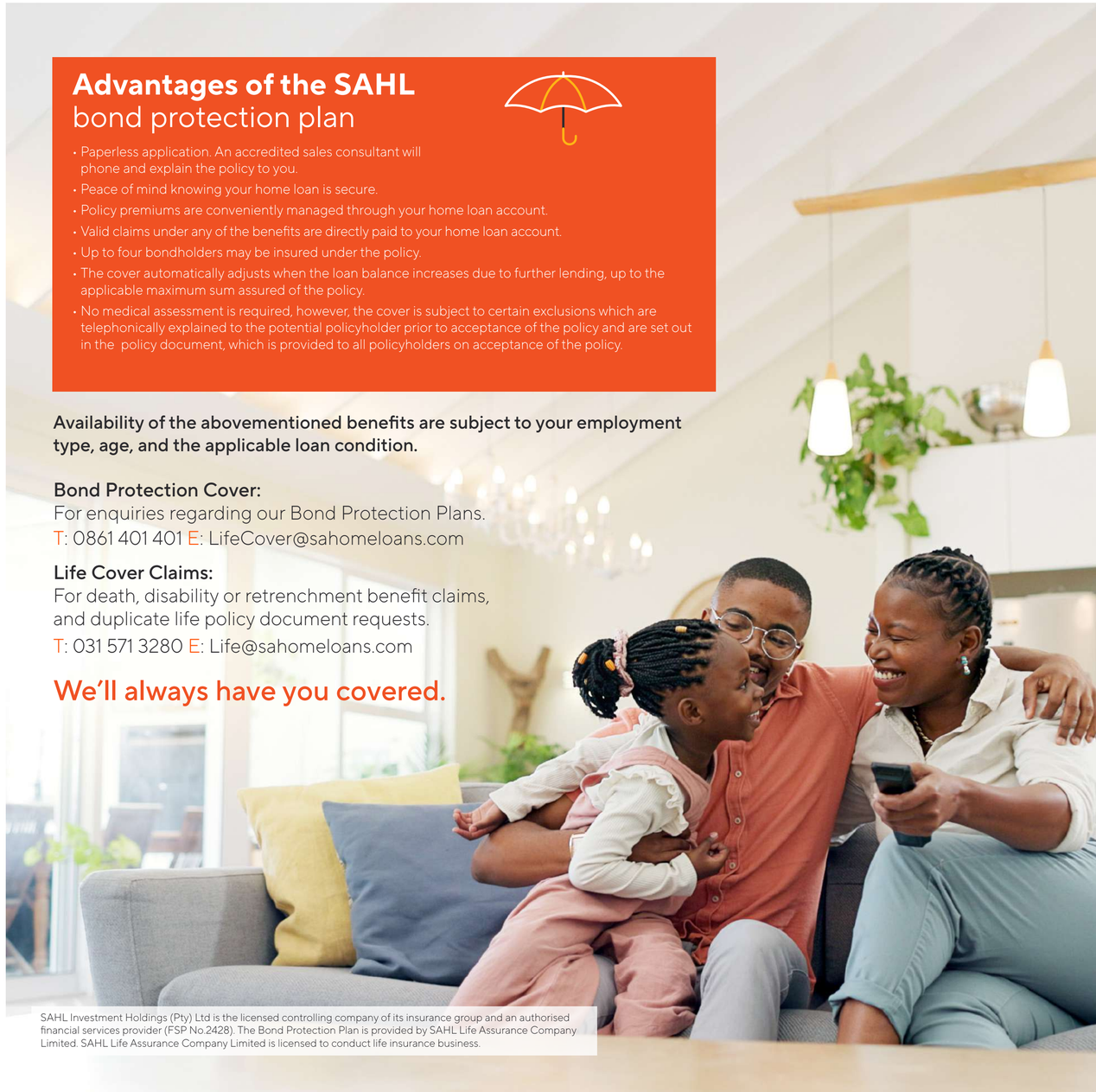
- Paperless application. An accredited sales consultant will phone and explain the policy to you.
- Peace of mind knowing your home loan is secure.
- Policy premiums are conveniently managed through your home loan account.
- Valid claims under any of the benefits are directly paid to your home loan account.
- 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.

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.



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SA HOME LOANS

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

Contact Centre:
For new home loan applications.
T: 0860 2 4 6 8 10

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



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We are ready **when you are**

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

East Rand	011 255 7000
East Rand Mall	011 255 7070
Johannesburg Central	011 745 5001
Mall at Reds	012 452 2860
Mall of the South	011 436 8840
Pretoria	012 452 2800
Town Square	011 279 4000
Vanderbijl Park	016 932 1251

KWAZULU-NATAL

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

LIMPOPO

Polokwane	015 590 7585

MPUMALANGA

Nelspruit	013 752 7103
Witbank	013 692 7051

NORTH WEST

Rustenburg	014 597 0838

WESTERN CAPE

George	044 803 8500
Kenilworth	021 514 8222
Somerset West	021 850 0180
Tyger Valley	021 514 8000



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