

LENDING PRICING EFFECTIVE 01 APRIL 2018

INITIATION FEE	Current
	Home Loans
	Flat initiation fee of R5 250 (Plus VAT)
	Further/Additional Home Loan
	Flat initiation fee of R5 250 (Plus VAT)
	Bondsavers
	All Loans: NIL
	Rural Loans/PTO
	Flat initiation fee of R5 250 (Plus VAT)
	Pension-backed Loan
	R165+10% of the loan amount in excess of R1 000 to the maximum of R1 050. (Plus VAT)
	(Exclude negotiated through SLA)
	Building Loans Assessment Fee
	Flat initiation fee of R5 250 (Plus VAT)
	Lifestyle Personal Loan
R165+10% of the loan amount in excess of R1 000 to the maximum of R1 050 (Plus VAT)	
Vehicle Finance	
R165+10% of the loan amount in excess of R1 000 to the maximum of R1 050 (Plus VAT)	
Taxi Finance	
R165+10% of the loan amount in excess of R1 000 to the maximum of R1 050 (Plus VAT)	
Cash Loans	
R96.49 (Plus VAT)	
MONTHLY SERVICE FEES	Home Loans
	R50 (Plus VAT) Before 1 November 2017
	R60 (Plus VAT) From 1 November 2017
	Home Improvement Loans
	R50 (Plus VAT) Before 1 November 2017
	R60 (Plus VAT) From 1 November 2017
	(Exclude negotiated through SLA)
	Lifestyle Personal Loan
	R50 (Plus VAT) Before 1 November 2017
	R60 (Plus VAT) Before 1 November 2017
	Vehicle Finance
	R50 (Plus VAT) Before 1 November 2017
R60 (Plus VAT) From 1 November 2017	
Taxi Finance	
R50 (Plus VAT) Before 1 November 2017	
R60 (Plus VAT) Before 1 November 2017	
INTEREST RATE	Prime-linked and Risk-based Minimum of prime-2 and to a maximum allowable by NCA
EARLY REDEMPTION	Penalty interest charged if notice given is less than 90 days (i.e. 90 days less actual days notice given)

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