

LENDING PRICING EFFECTIVE 01 APRIL 2017

INITIATION FEE	Current Home Loans Flat initiation fee of R5 985 (VAT included) Bondsavers All Loans: NIL Rural Home Loan / PTO Flat initiation fee of R5 985 (VAT included) Pension Backed Loan R165+10% of the loan amount in excess of R1 000 to the maximum of R1 050 (Vat excluded) (Exclude negotiated through Service Level Agreements) Building Loans Flat initiation fee of R5 985 (VAT included) Vehicle Finance R165+10% of the loan amount in excess of R1 000 to the maximum of R1 050 (Vat excluded) Taxi Finance R165+10% of the loan amount in excess of R1 000 to the maximum of R1 050 (Vat excluded) MyCash Loan 10% of Loan Amount Cash Loans R110.00 (VAT included)
MONTHLY SERVICE FEES	Home Loans R57.00 (VAT included) Before 1 November 2016 R68.40 (VAT included) From 1 November 2016 Rural Home Loan / PTO Flat initiation fee of R5 985 (VAT included) Pension Backed Loan R57.00 (VAT included) Before 1 November 2016 R68.40 (VAT included) From 1 November 2016 (Exclude negotiated through Service Level Agreements) Lifestyle Personal Loan R57.00 (VAT included) Before 1 November 2016 R68.40 (VAT included) From 1 November 2016 Vehicle Finance R57.00 (VAT included) Before 1 November 2016 R68.40 (VAT included) From 1 November 2016 Taxi Finance R57.00 (VAT included) Before 1 November 2016 R68.40 (VAT included) From 1 November 2016
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

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