

# FNB Home Finance Annual Pricing Guide

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1 July 2020 – 30 June 2021



*Terms and conditions apply.*

**First National Bank** A division of FirstRand Bank Limited.  
An Authorised Financial Services and Credit Provider (NCRCP20).

# Home Finance

## Monthly service fee

New customers	R69.00
Existing customers	No change in fee*

\* Existing customers that enter into a new agreement will be charged a monthly service fee of R69 once approved.

## New home loans

Once-off Initiation fee	R 6 037.50
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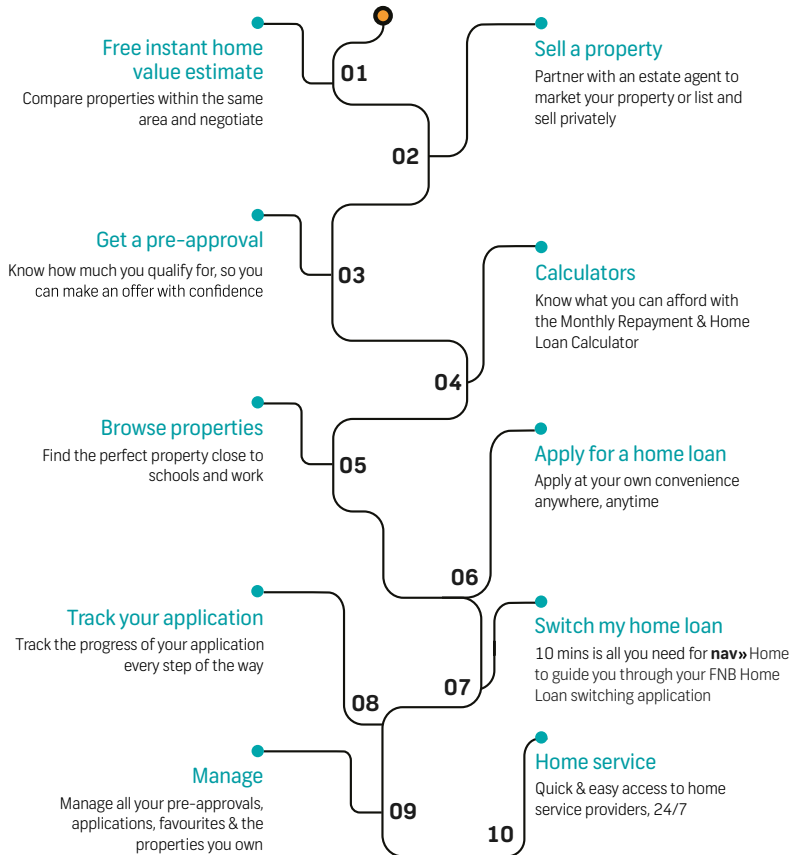
These fees are in accordance with the National Credit Act 34 of 2005 as applicable to your Home Loan agreement.

The fees quoted are VAT inclusive.

**Please note:** The monthly service fee applicable to your home loan will be charged irrespective of the balance outstanding and will only cease when the bond is cancelled at the deeds office.

# nav» Home

Navigate your way to your dream home via **nav»** Home



FNB customers will receive the following benefits when applying using **nav»** Home:

- 50% back in eBucks on the basic first home loan repayment.
- Discount on attorney registration fees.
- Personalised interest rate.

download  **FNB App**

**T's and C's apply**

# Pension Backed Loan from FNB

A Pension Backed Loan from FNB allows you to buy, renovate or even build the home of your dreams. A home is probably one of the biggest investments you will make. Fortunately, you can share the experience with professionals who can make the journey easier for you.

This is why we offer a solution such as our FNB Pension Backed Loan which allows you to own that property of your dreams whilst using your Pension as security.

## What is the FNB Pension Backed Loan?

The Pension Backed Loan issued by FNB is secured against the member's fund value. You may qualify for the loan if you are a member of the fund and there is an agreement in place between FNB, the Fund, Fund Administrator and the employer.

Although it is allowed, not all pension funds provide this benefit, which would need to form part of the pension fund rules, so you would need to confirm this with your employer first.



**T's and C's apply**

**Get the best possible rate with a Pensioned Backed Loan. We Make special arrangements with your fund, so you can get the benefit.**

Our affordable rates:

- ① Linked interest rate\*
- ② Monthly service fee\*
- ③ Risk benefit cover\*
- ④ Once off initiation fee

Contact: **087 736 6000** or email **PensionBackedLoans@fnb.co.za** for more information.

\*as negotiated with your fund.

# Contact us

Contact us for more information and property solutions to suit your needs on:

**Housing Finance:**

087 736 6000

[hf.newbusiness@fnb.co.za](mailto:hf.newbusiness@fnb.co.za)

**Home Loans:**

087 730 1144

[homeloans@fnb.co.za](mailto:homeloans@fnb.co.za)