## Get access to cash through a Nedbank Home Loan ReAdvace or your NedRevolve facility.

In the event of your income being impacted by Covid-19 we can offer you various options to assist in alleviating the strain on your finances.

Note that every relief programme still charges interest, fees and insurance to your account and therefore, it remains in your best financial interest to continue meeting your monthly home loan payment obligations, if you have the means to.

If your income has been temporarily impacted (reduced or no income) due to Covid-19, you can defer your monthly home loan payment for three months, or pay only 50% of your instalment for three months. Neither option will impact your current credit profile.

Please send an email to <u>hlcovid19@nedbank.co.za</u> with the following information:

- Your full names.
- Your bond account number.
- The reason for your temporary income reduction.
- The debt relief option you have chosen (1) a payment holiday for three months or (2) paying only 50% of the instalment for three months.

To catch up on missed payments, we will automatically restructure your loan after the deferment period has expired by extending the term in order to keep your instalment unchanged.

If your income has been impacted permanently (e.g. retrenchment or small-business closure), please reply with the following information so that one of our skilled debt relief agents can call you to tailor-make a plan for you:

- Your full names.
- Your bond account number.
- The reason for your permanent income reduction.

You could also call our dedicated Covid-19 debt relief contact centre number 0860 110 702, between 08:00 and 18:00, Monday to Friday, or from 08:00 to 13:00 on Saturday.

For more information on how Nedbank can assist you during this time please go to our website <u>www.Nedbank.co.za</u>.