

SPRING 2018 Home Diaries



nedbank.co.za/homeloans

IN THE SPOTLIGHT

How to get up to R15 000 cash back with a home loan from Nedbank. New features to help you manage your home loan.

[More](#)



DID YOU KNOW ...

Get two FREE property reports to help you make an informed decision when buying a home.

[More](#)



NEWS TO USE

You could SAVE up to 30% on your next flights.

[More](#)



HANDY TIPS

Tips on buying your next home. Give your garden a fresh look. How to increase the value of your home.

[More](#)



GREG'S VIEW

Greg Salter
Managing Executive:
Nedbank Home Loans

Spring is here! Now is the time for spring cleaning, new beginnings and fresh approaches as we unburden ourselves from extra layers of bedding and clothing.

If you need a fresh approach to home loans, look no further than 'In the spotlight' to see what Nedbank Home Loans can offer you. Managing your home loan has never been easier – see the latest features available on online banking and the Nedbank Money app™.

Our latest offer gives you two free property reports to help you make an informed decision when buying your next home.

In 'News to use' we have tips to maintain your home, and we give you an overview of the property market in the current economy.

You can also read more about how our staffmembers built strength, stability and self-reliance for families in need.

see money differently

NEDBANK

IN THE SPOTLIGHT

GET UP TO
R15 000 CASH
BACK

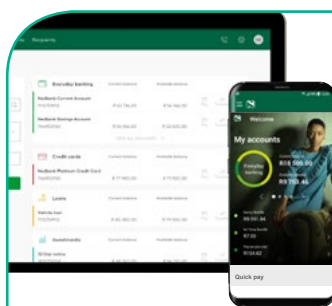
How to qualify:

- 1 Use the **Instant Bond Indicator** to get a pre-approval of how much you qualify for.
- 2 **Apply online** for your home loan.
- 3 **Open and move your salary** to a Nedbank transactional account, as the cash will be paid into your Nedbank account.

PLUS, enjoy these **additional benefits when you apply online**:

- A **30% discount** on attorney bond registration fees.
- **Bond approval** within hours.
- An attorney who **will come to you**.

Visit Nedbank **Home Loans** for more information or to apply online.



EASILY MANAGE YOUR HOME LOAN

Whether through **online banking** or the **Nedbank Money app™**, you can easily manage your home loan, anywhere, anytime.

Online banking

Feature	Release date
Balance and transaction listing.	Now available.
Building loan payout	Now available.
Viewing of debit order information.	Now available.
Document request (Title deed, loan agreement, subsidy letter, registration letter and bond paidup letter).	Now available.
Statement request.	Now available.
Settlement request.	Now available.
Cancellation of home loan (and place notice).	Coming soon.

Nedbank Money app

Feature	Release date
Balance and transaction listing.	Now available.
Viewing of debit order information.	Coming soon.
Document request (Title deed, loan agreement, subsidy letter, registration letter and bond paidup letter).	Coming soon.
Statement request.	Coming soon.
Settlement request.	Coming soon.

Manage your home loan anywhere, anytime – visit nedbank.co.za/homeloans or **download the Nedbank Money app** today!



Why you should consider Nedbank Home Loans

If the thought of buying a new home is sending shivers down your spine, it's time for a **fresh approach**. At Nedbank we believe that the first person who should benefit from buying a new home is the one buying it. We are here to help you through the process to make it less daunting.

Plus, when you apply online for a Nedbank Home Loan you will get:

- **1% cash back*** on the value of your loan to use as you please – you can buy new furniture or add it to your bond repayments. It's up to you.
- **bond approval within hours** – apply online, anywhere, anytime. Upload your supporting documents and get approval in a matter of hours. It's hassle-free and convenient.
- **30% attorney discount*** – get 30% discount on your attorney bond registration fees when you apply online and buy something special for your new home.

Like Mrs Pillay said: 'I've applied to all the banks and **Nedbank was by far the best**. They were fastest to answer, advised me of the process and I loved that I had one person helping me from

beginning to end.' We would like to help you too in making your home buying journey a seamless process, just like Mr Stander: 'This was an **amazing experience from start to finish**. I have been frustrated with my previous bank for a number of years, and this gave me a reason to leave. I thought all banks are the same – until I tried Nedbank.'

Are you ready for your new beginning?
Click [here](#) to see how much you can afford!

HOME

IN THE SPOTLIGHT

DID YOU KNOW

NEWS TO USE

HANDY TIPS

* Terms and conditions apply.

DID YOU KNOW ...



Hunting for a new home? Get free property reports.

At Nedbank we understand that being informed when buying a home will help you make a better decision. If you are interested in buying a home and want more information about:

- previous ownership;
- estimated property valuation;
- average sale prices in the area;
- age of property owners in the area; and
- key amenities, such as schools, public transport and shops in the area;

then make sure you qualify – it's easy!

To qualify for your two free property reports you must:

- Be in the market to buy a home.
- Use the Nedbank Instant Bond Indicator.
- Get a positive result on both your credit and affordability checks.
- Send an email to hlsales@nedbank.co.za with the following details about the property you intend to buy:
 - Street number
 - Street name
 - Complex name and unit number (if applicable)
 - Suburb/township name
 - Province

Has your salary payment date changed?

An incorrect debit order date can cause you to have unnecessary costs. Call us on **0860 555 111** to align your debit order due date with your salary payment date.

.....

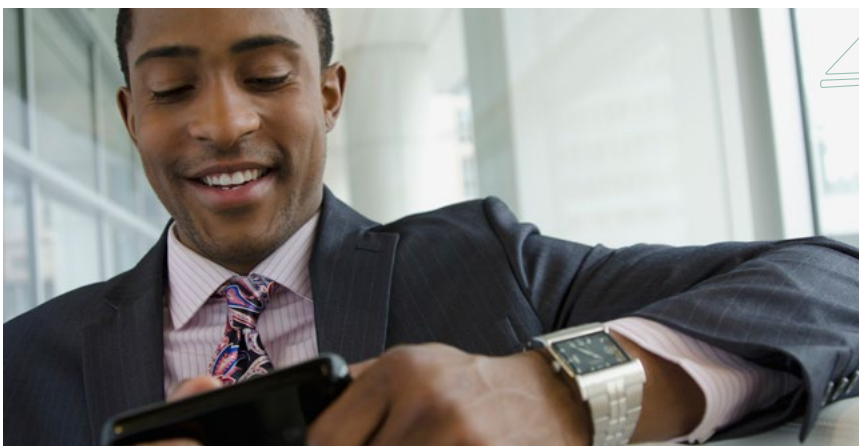
Have your details changed?

We may need to contact you from time to time to keep you informed. Call us on **0860 555 111** or visit your nearest Nedbank branch to update your contact details.

.....



Buying a home?
View our available [properties](#).



Our new and improved online application channel:

- is now simple and easy to understand;
- saves you time, as we reduced the amount of required information;
- gives you a pre-approval instantly; and
- is fully compatible with iOS, Android and other mobile devices.

Ready to apply?

Click [here](#) or visit www.nedbank.co.za/homeloans now.



HOME

IN THE SPOTLIGHT

DID YOU KNOW

NEWS TO USE

HANDY TIPS

NEWS TO USE



Save between 10% and 30% on flights

Nedbank's travel offers are the **simplest and most affordable** route to your dream destination. We have partnered with **leading airlines** such as Emirates, Virgin Atlantic, Ethiopian Airways, Etihad Airways and Kulula holidays to offer you a range of **discounted travel offers**.

Nedbank's travel offers include:

- Monks Cowl, Drakensberg – only R699,00 per person for two nights;
- Sunset Beach Resort, Phuket – only R1 720,00 per person for five nights; and
- Africa Pride 15 on Orange Hotel, Cape Town – only R2 978,00 per person for two nights.

Click [here](#) to book your next trip now!

Alternatively, you can **call** us on **087 232 3421** or **email** us at **info@nedbanktravelloffers.co.za**.

T&Cs apply. Subject to availability.



Insights into the current property market

It's worth noting that household balance sheets have improved significantly over the past decade. Households have managed to reduce their debt to just short of **72% of disposable income**, returning to levels last recorded in early 2006 after hitting a peak of 87,8% in early 2008.

The decision by government to investigate the possibility of changing **section 25 of the Constitution** to allow expropriation without compensation to accelerate land reform and achieve greater racial equality in land ownership, is probably **weighing on potential investors**. Apart from these concerns, cost pressures also increased in early 2018, with higher **indirect tax rates and the rising cost of fuel** and other essentials hurting household disposable income and purchasing power.

Hundred homes for hundred families

Nedbank staff members are part of an initiative to build strength, stability and self-reliance through shelter. Working with Habitat for Humanity SA in celebration of Nelson Mandela's centenary year, our staff members assisted with building homes from 16 to 20 July to change the lives of many families in need. Here's some feedback from the families:



'Thifhelimbilu's lifelong dream has been to live under the same roof with her children.'

– The Nemaungani family

'I am out of words – all I can say is thank you for restoring our dignity.'

– The Bili family

'My family is excited, and I am excited that we've been selected.'

– The Sebetse family

'We are profoundly grateful.'

– The Bila family

'Even though we have waited a long time for a better life, we have never lost hope ...'

– The Lekgetho family

Remember!

Insure your home against unforeseen damage, theft or natural disasters with Nedbank Insurance – integrated insurance for your family and business from a bank you can trust. For more information call Nedbank Insurance on **0860 104 526** or visit our website at www.nedbank.co.za/insurance to get a quote.

Let us know about your Nedbank experience

Website: [TalkToUs](#)
Email: clientfeedback@nedbank.co.za

HOME

IN THE SPOTLIGHT

DID YOU KNOW

NEWS TO USE

HANDY TIPS



HANDY TIPS

Hunting for another home?

Whether you are looking for a buy-to-let investment or a holiday home, the following tips can help you make the right decision. Knowing what you can afford is critical to making the right choice.

- **Why are you buying?** Nobody can predict the future, but you can choose to own a home according to your needs. If you plan on being single for the next few years, you may not need a home big enough for a family of four.
- **Look at other areas.** Use property portals to search online for available properties in nearby areas. It may be slightly different to what you had in mind, but it may work out cheaper in the long run.
- **Buy for less than what you can afford.** There's no need to start at the maximum. When you buy for less than what you can afford, you will have peace of mind in knowing that you will have a financial buffer for every month.
- **Worried about it being an investment?** If you buy for less than you can afford and use the extra money to do maintenance or upgrades to your home, you will always have steady growth.
- **Taking the plunge.** Don't fuss too much about that great deal that 'may' come into the market. Instead, give yourself a time limit to do your homework, search for a suitable property, and then make an offer.

Maintaining your home to make sure its value grows

One of the most common reasons for rejected claims in the short-term insurance industry is 'lack of maintenance'. The following tips will ensure the value of your home continues to increase and that you aren't caught off guard by expensive repairs:

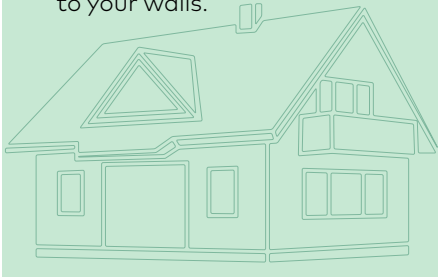
- **Clean out your gutters** and downpipes at least once a month to prevent drainage problems.
- **Check all your taps and pipes** for leaks once a year. Besides costing you monthly, leaking water can cause serious damage to surrounding areas.
- **Have your roof inspected** for cracks, loose tiles or screws, as well as wear and tear.
- Don't forget to **backwash and filter** your swimming pool regularly.
- Make sure that **cracks and bubbles** aren't forming on painted walls. The sooner you identify them, the quicker you can prevent further damage to your walls.



What you can do to freshen up your garden

We all have our own style when it comes to gardening, but even the greenest fingers among us can do with a garden refresh from time to time. Whether you are starting a new garden or have had your garden for years, here's a quick list of things to consider when sprucing up your garden.

- **A new beginning.** Consider the effort it will require and whether you want a garden with flowers, herbs, decorations or perhaps even a zen garden. Do research and choose a garden style that you like most.
- **Location, location, location.** Potplants, ornaments and other garden decorations can easily be moved around to create a fresh look. Try moving a few things around before you decide.
- **Resoil to revive.** Some areas of your garden may need a fresh layer of soil or compost to revive plants, herbs or flowers that may have taken a beating during winter.
- **A good trimming.** Let your creativity take over and trim those hedges and bushes into a new shape or just trim tree branches to create a more uplifted look.
- **Water is life.** Most gardens require water so why not make it a feature? There are a variety of affordable ponds and water features that could give your garden that extra edge it needs.



- HOME
- IN THE SPOTLIGHT
- DID YOU KNOW
- NEWS TO USE
- HANDY TIPS