



SUMMER 2016

Home Diaries



Keith Hutchinson
 Managing Executive:
 Retail Secured Lending
 Nedbank Home Loans

KEITH'S VIEW

The festive season is upon us, and we have made home loan payments easier than ever this December.

To keep our clients in a healthy financial position we're aligning December's home loan debit orders with the salary dates of selected companies. You will be notified if this applies to you and you will have the option to opt out.

If you are taking out a new loan, Nedbank has extended its online application offering to give you even more flexibility. And if you are planning to cancel your bond, give us 90 days' notice to avoid unnecessary termination fees.

Finally, while you are enjoying the festivities, remember to be money-wise too. We will give you some time-tested tips to stay afloat and keep safe.

On behalf of everyone at Nedbank Home Loans I wish you and your loved ones a restful holiday.

IN THE SPOTLIGHT

A seamless and integrated **online solution** for all your home loan needs



New enhancements to the home loans **online application** for all home loan types.

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DID YOU KNOW ...

Selling your home or planning to cancel your bond?



Thinking of cancelling your bond? Find out how ...

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NEWS TO USE

Making home loan payments **easy** this December

Helping you to meet your home loan repayments this festive season.



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HOME LOAN INSIDER

Be **money-wise** this festive season



The festive season comes with additional expenses. We have tips that will help you to **spend your money wisely** ...

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Apply online for a **home loan** and the attorney will come to you.

Apply online nedbank.co.za/homeloans



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IN THE SPOTLIGHT

A seamless and integrated online solution for all your home loan needs

Our home loan **online application** solution has been well received with many clients highlighting its convenience and ease of use. In the spirit of continuous improvement we have added even more features to improve your online home-buying journey.

We have enhanced our suite of **online application offerings** with the following additional loan types:

- Building loans to help you finance the construction of your home or additions and improvements to it.
- Loans for vacant land purchases.
- Development loans – a building loan in a development such as a golf or lifestyle estate.
- Loans to buy out a codebtor.



You can now apply online for **any** type of home loan, **anywhere, anytime**, which means a more convenient experience for you. Apply online for your next home loan and get **bond approval within hours**. Visit nedbank.co.za/homeloans for more information.

DID YOU KNOW ...

Are you selling your home or planning to cancel your bond?

Should you wish to cancel your bond, we recommend that you give us **90 days' notice** to avoid early-termination fees. Please call the Nedbank Contact Centre on 0860 555 111 to give us notice to cancel your bond. An attorney on the Nedbank panel will attend to the cancellation process.

This also includes cancelling your bond at the deeds office, which will have attorney cost implications for you.



Home loan fees – annual pricing review

In line with our annual pricing review, cash and cheque deposit fees will increase from 1 January 2017. This might be a good opportunity to consider changing your home loan payment method to a debit order, allowing you to save on bank fees. A **detailed fee schedule** is available at nedbank.co.za/homeloans. For more information call the Nedbank Contact Centre on 0860 555 111 or visit any Nedbank branch.



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NEWS TO USE

Making home loan payments easy this December

Due to the number of public holidays in December and the additional expenses that usually come with the festive season, Nedbank has taken the initiative to help you meet your home loan debit order payment and contractual obligations to **avoid** you falling into **arrears**. Home loan debit orders will therefore be aligned with the salary dates of different companies and previous salary information.

This means that the December debit orders of selected clients will be **processed sooner**, making it easier for them to meet their loan repayments. It will also eliminate unnecessary interest charges and penalty fees for returned debits on their transactional accounts.

Affected clients will be:

- **notified** before the revised debit order date; and
- given the opportunity to **make arrangements** to meet debit order obligations.

Affected clients' January 2017 debit orders will revert back to their **original debit order date**.

December						2016
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Pay your home loan with a debit order and boost your credit record

Did you know that paying your home loan with a debit order can **positively** affect your credit record and will help you save on additional fees, such as interest charged on late payments, cash and deposit fees?

A payment order will ensure that your home loan repayment is paid on the agreed date and you will not incur any additional fees. A debit order payment is also Nedbank's **preferred method of paying** for a home loan account, which is why we always advise our clients to agree to a debit order payment when a home loan is granted.

Should you run into financial difficulty, it is important to talk to us so we can work together to **find a solution** instead of stopping your debit order payments.



You can get more information on our website about the options available to you. Simply visit **nedbank.co.za**, go to the Home Loans page (from the homepage, choose 'Loans' and then 'Home Loans') and view the following tabs on the left: 'Manage Your Loan' or 'Payment Problems', or call us on **0860 553 573** so we can discuss the various options available.



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HOME LOAN INSIDER

Be money-wise this festive season

The festive season comes with many opportunities to spend money on things we usually would not spend money on, making it easy to **overspend**. Here are three easy ways to help you take good care of your finances during the holidays:

- Make your bond your first priority:** Make sure that you have enough money in your account to cover your bond repayment before you spend money on holiday treats.
- Make the best of your bonus:** If you are fortunate enough to receive an annual bonus, make it count by depositing some of it – or even all of it – into your bond account. The money you will save in interest will be one of the best gifts you could ever give yourself.
- Make back-to-school easier:** Put some money aside in December to help you take care of your children's school and university expenses come January 2017.

Going away in December? Take care of your home first

It is so much easier to enjoy your long-awaited December holiday when you have peace of mind knowing your home is taken care of too. Here are some tips:

- Make sure your maintenance is up to date:** Take care of any maintenance issues that could be a cause for concern while you are gone, for example fixing a gutter could prevent a leaking roof during a summer downpour. Leaving behind a neat garden will create the illusion that someone is home. If you will be away for longer than two weeks, consider asking someone to mow the lawn.
- Burglar-proof your home:** Make sure that your home's security system is in good working order. If you haven't yet invested in an alarm system, now might be a good time to do so. Also ensure that physical barriers to prevent entry to your home, such as security gates and burglar bars, are in good working order.
- Take care of your mail:** If you receive mail at a mailbox at your home, ask a neighbour to collect your mail – an overflowing mailbox is a giveaway that you are not at home.
- Save electricity while you are gone:** There's no need to keep on the geyser when no one is home, so switch it off and save electricity and money. The same goes for any other electrical appliances that do not need to be on while you're away, like your television, stove or even your fridge. Just remember to clean out your fridge before switching it off!
- Check your short-term insurance:** Review your household insurance and make sure that all your belongings – especially those you recently got – are properly covered under your policy. If you take some of your valuables with you on holiday, for example your laptop or expensive jewellery, make sure that these items will still be covered.
- Lock up:** Before driving off to your holiday destination, make sure that all windows are properly latched and that all doors and gates are locked.

Talk to us
Call us on 0860 555 111, visit any Nedbank or go to nedbank.co.za/homeloans.
For Personal Relationship Banking call 0860 555 222.

nedbank.co.za/homeloans

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