



CONTENTS

REVISED
FEES FOR
2016

HOMELoAN
INSIDER

NEWS
TO USE

CHANGE
ON YOUR
STATEMENT
EMAIL

TALK TO
US

Home Diaries

SUMMER 2015



KEITH'S VIEW

The scent of the summer holidays is in the air. Is anyone else counting down the days to the holiday season? As we wind down for the year and look forward to taking a break from the hustle and bustle, it is a good idea to have certain ducks in a row.

We want you to relax and forget about the stresses of work, so we will give you some tips to get your house in order ahead of time. Let us make an awesome holiday happen - because you deserve one!

In the Spotlight are some tips for a carefree holiday and a reminder about our Instant Bond Indicator. This handy tool will help you to find out if you qualify for extra funds just in time for the festive season.

In **Home Loan Insider** we tell you about new functionality for joint bondholders, early debit orders for December, putting your bonus to good use and salary stop orders.

News to Use covers buying prepaid electricity through digital channels, doing an annual insurance review and revised fees for 2016.

In **Money Talks** we give you the numbers on the property market and what we expect for the rest of the year going into the new year.

Remember to stock up on sunblock and enjoy the summer sun. We wish our Christian clients a wonderful Christmas - enjoy celebrating with your loved ones.

All the best from the Home Loans Team.

Keith Hutchinson

Managing Executive
Retail Secured Lending
Nedbank Home Loans



IN THE SPOTLIGHT

PREPARING FOR A CAREFREE HOLIDAY

If you are going away for the holidays, you do not want to worry about what is happening back home. It is a good idea to prepare financially so that all your expenses are catered for beforehand and you can focus entirely on enjoying quality time with your family and friends.

Here are some tips on how to safeguard your home and in some cases also save on costs:

- Ensure your burglar alarm is in good working order.
- Notify your armed-response company that you will be away and ensure that they have alternative emergency contact numbers if you will not be reachable.
- Install visible security measures to ward off potential burglars.
- Use a timer or day/night sensor to switch lights on and off.
- Check that all doors, windows and gates are securely locked.
- Secure valuable items in a safe or safety deposit box or leave them with someone you trust.
- Tell your neighbours that you are going away so that they can keep a watchful eye over your home.
- Do not pack your car for a journey in public view.
- Stop newspaper deliveries.
- Ask someone to collect your post.
- Unplug major appliances (except for the fridge and freezer, unless you empty the contents).
- Be selective about what you communicate on social media.





REVISED FEES FOR 2016

In line with our strategy to deliver great-value banking for all, some of our home loan fees will change with effect from 1 January 2016.

A detailed fees schedule is available at nedbank.co.za/homeloans¹.

Alternatively, call the Nedbank Contact Centre on 0860 555 111 or visit any Nedbank branch for more information.

*If you do not want to click on a link, please type the following address in your browser (without the asterisks):
nedbank.co.za/homeloans.*





HOME LOAN INSIDER

LINKING INTERNET BANKING PROFILES TO A JOINT BOND

Joint bondholders now have the functionality to link their joint bond to both of their internet banking profiles. How to link profiles:

- All bondholders listed on the bond must visit a Nedbank branch with their identification documents.
- Request a banker to link your bond to either or both of your profiles.
- Sign the document pack authorising the banker to link the profile(s) to the bond.

Please note that we are unable to link sureties' internet banking profiles to a joint bond.

EARLIER DEBIT ORDER FOR SELECTED CLIENTS

Nedbank Home Loans will debit some clients earlier than usual in December 2015, matching the debit order date to their earlier salary pay dates as their employers close over the festive period. The earlier debit order serves to address concerns clients may experience in having to make provision for their home loan instalment at a later date.

Affected clients will be contacted directly and receive prior notification by SMS and will have the option to be included or excluded from this arrangement.

Debit orders will revert to the original captured debit order date in January 2016.



HOME LOAN INSIDER

PUTTING YOUR BONUS TO GOOD USE

If you are expecting a bonus or a 13th cheque, why not make an additional payment into your home loan account? This will assist your financial wellbeing as you will pay off your bond sooner and save on interest. It also means you have something to put away for a rainy day, should you need to access it.

CHECK YOUR SALARY STOP ORDER AMOUNT

If you are paying your home loan instalment with a salary stop order, we advise you to check that the amount is sufficient to cover the full instalment. Increases in the interest rate, administrative fee and homeowners' insurance premiums will impact your home loan instalment amount. Paying less than the required instalment means your bond will fall into arrears, which may lead to your credit bureau records being negatively affected.

Contact us on **0860 553 573** to check your current home loan instalment amount. If an adjustment needs to be made, you will have to make the necessary arrangements to update the stop order, such as asking your HR department to do so.





NEWS TO USE

With Nedbank, you can do more than just your banking. We offer you the convenience of purchasing prepaid electricity anytime, anywhere, using any smart device.

To purchase prepaid electricity log on to the **Nedbank App Suite™**, internet banking or SMS Banking (*120*001#) and register your meter.

Tshwane residents are now also able to purchase prepaid electricity.

To determine if we support your municipality log on to internet banking and go to the Prepaid Services menu and select Electricity Purchases.

For more information call us on **0860 555 111** or view our demo² to see how easy it is to purchase prepaid electricity using our digital channels.

If you do not want to click on a link, please type the following address in your browser (without the asterisks):

www.nedbank.co.za/demos/index.html



NEWS TO USE

OUR ANNUAL INSURANCE CHECK

1. Car insurance

- Ensure that your car remains roadworthy, because if it is not and you are involved in an accident, you may not be covered.
- If any of your circumstances have changed, you need to tell your insurer as soon as possible to ensure that you are covered in the event of a claim.

For example:

- Have you bought a new car?
- Have you sold your car and did you notify the company that fitted your tracking device?
- Have you moved house (as parking in a different neighbourhood impacts your premium)?

2. Home contents and valuables insurance

- If you completed an inventory of your possessions a few years back, chances are that things have since changed, for example:
 - Have you bought a new laptop?
 - Have you been given a piece of jewellery as a gift?
- Valuable items such as these often need to be specified under the all-risks section of your policy.
- Look at your bigger appliances such as TVs, fridges and washing machines and check how much it would cost to replace them with new ones if they were damaged or stolen.

3. Buildings insurance

- You may think that this is one type of insurance policy that does not change, but perhaps you have done some major renovations, such as building another storey on your existing house. This will add significant value to your property and in such cases the insured value of your property or buildings may need to be increased to cover the new value.



NEWS TO USE

4. Life insurance and funeral insurance

- Have you recently married? Had a child? Got divorced?
- As you go through the various stages of your life, you may need to change your life insurance or funeral insurance to ensure that it still gives enough financial protection to the people you love. You may want to update your beneficiaries or increase or decrease your cover, so that when the time comes to claim, the process goes smoothly and the people you love can benefit as you had planned.

Taking a fresh look at your insurance cover once a year is essential if you want to protect your interests and be financially responsible.

Update your policy with us today at nedbankinsurance.co.za

If you do not want to click on a link, please type the following address in your browser (without the asterisks): [*nedbankinsurance.co.za*](https://nedbankinsurance.co.za).

MAKE

BUYING PREPAID ELECTRICITY

HAPPEN

Nedbank leads the way. Tshwane residents can now buy prepaid electricity anytime anywhere. Simply dial *120*001# or use internet banking or Nedbank app.





CHANGES ON YOUR STATEMENT EMAIL

In an effort to prevent possible fraudulent activity on your home loan account, Nedbank Home Loans has taken additional measures to safeguard your account from any unauthorised and fraudulent activity. Below are the changes you need to be aware of:

- The salutation in the body of the email will now include your initials and surname instead of just 'Dear Client'. Therefore, should you receive any email relating to your home loan that does not have your initials and surname as part of the salutation, do not open the attachment as it may put your home loan account at risk of fraudulent activity. To check if the communication is indeed from Nedbank Home Loans, you can contact us on 0860 555 111.
- The subject line of the email will now read as follows:



CHANGES ON YOUR STATEMENT EMAIL

- **Nedbank home loan letter**

Nedbank home loan letter - <date> - <Your name> - <partial account number>

Example:

Nedbank home loan letter - 20150930 - Mr LM Vorster - 80008XXXXXXXX

- **Nedbank home loan account statement**

Nedbank home loan account statement - <date> - <Your name> - <partial account number>

Example:

Nedbank home loan account statement - 20150930 - Mr LM Vorster - 80008XXXXXXXX

- **Nedbank home loan registration letter**

Nedbank home loan registration letter - <date> - <Your name> - <partial account number>

Example:

Nedbank home loan registration letter - 20150930 - Mr LM Vorster - 80008XXXXXXXX

Should you have any questions relating to this communication, please do not hesitate to contact us on **0860 555 111**.





TALK TO US

Call us on **0860 555 111**, visit any Nedbank branch or go to nedbank.co.za/homeloans.

For Personal Relationship Banking call **0860 555 222**.

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