



Lending solutions

Flexible solutions for your everyday and more complex financing needs.



What we offer

Everyday lending solutions

Meet both your short-term and long-term needs, from financing big-ticket purchases such as a property to meeting your short-term cash flow needs.

Specialised lending solutions

We cater for your more complex, structured finance needs with a unique, personalised and flexible consolidated loan facility for aviation, investment and more complex finance requirements.

Personal advice is critical to choosing the right solution and personalising it to your needs.

To make an informed decision about which solutions are appropriate for you and how to structure these in a way that will meet your needs in the best way possible, it's important to get expert, personal advice. Your private banker would be happy to advise you.

see money differently

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**NEDBANK
PRIVATE WEALTH**



Everyday lending solutions



Home loans

Long-term finance to buy, repair or build your dream home.

An access loan secured by a range of acceptable securities:

- Maximum repayment term: 240 months (two years).
- The loan must be paid in full by the time you reach age 65 years (ie the maximum repayment term is also dependent on your age).
- A choice between amortising and fixed repayments.
- Ability to access surplus money in your account.



Vehicle and asset finance

Flexible vehicle and asset finance solutions.

We can tailor the following aspects of your finance solution to meet your needs:

- The term of the solution.
- The type of credit facility – instalment sale agreement, lease agreement or financial rental agreement.
- Repayment terms to meet your income stream – interest only, interest capitalisation, bullet payments, periodic payments (quarterly, biannual or annual), capital repayments or other combinations.
- Structuring any deal to meet your tax income liability and refinance requirements.



Cash management solutions

A range of deposit and cash management solutions with easy digital access.

- Call accounts
- Fixed and notice deposits
- Money market investment accounts

We offer convenient digital access through online banking or our mobile app:

- Access these solutions 24 hours a day
- Load notices to access any fixed deposit.
- Open a new investment online for a more competitive interest rate.



Specialised lending solutions



Structured lending

Innovative and flexible solutions to match your individual requirements.

This is a consolidated loan access facility secured by a range of acceptable securities. In collaboration with you we will establish the most suitable combination of rate, term and repayment structures, subject to serviceability and security requirements.

Other product features:

- The option to select the legal entity for the facility that suits the transaction and your financial circumstances best.
- A comprehensive solution-based lending package as opposed to the traditional product-based lending approach.
- Access to development finance aligned with environmental and social responsibility.
- Ability to access surplus money in your account.



Aviation finance

Expert advice and specialist solutions for your aircraft and insurance requirements.

We have partnered with industry specialists to meet your individual aviation needs, from insurance to registration of aviation bonds.

Our offering and features include:

- Instalment sales
- Fixed rates and/or prime-linked rates
- Structured repayments

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