

MORTGAGE SCHEMES IN SOUTH AFRICA



PRODUCT	RATE THEREAFTER (MARGIN OVER 1 MONTH EURIBOR)	MAX LTV	REPAYMENT METHOD	MINIMUM LOAN	MAXIMUM LOAN	REDEMPTION PENALTY
10.50% STANDARD VARIABLE RATE	N/A	80%*	REPAYMENT	RAND 500,000	NONE	NONE

(CORRECT AT 13/12/10)

PLEASE NOTE:

- A maximum term may apply
- Term must end by applicants 75th birthday
- All loans in Euros only
- *LTV reduces to 40% for non South African nationals

This information should only be used as a guide. All product specification will depend on individual financial circumstances.