

OLD MUTUAL

**BECAUSE BACK HOME
IS WHERE YOU GET
BACKED THE BEST**

OLD MUTUAL HOME LOANS

Bring it home & get **MORE** home for **LESS**



DO GREAT THINGS EVERY DAY

IN ASSOCIATION WITH



SUPERCHARGE YOUR DREAM HOME PLANS TODAY

TABLE OF CONTENTS

ABOUT OLD MUTUAL HOME LOANS

GREAT NEWS FOR EMPLOYEES

7 REASONS TO BRING IT HOME

REASON 1: SUPERFUND PENSION GUARANTEE

REASON 2: FLEXIBLE TERMS

REASON 3: STAFF DISCOUNT

REASON 4: EARN OLD MUTUAL REWARDS POINTS

REASON 5: DISCOUNTED ATTORNEY AND BOND REGISTRATION FEES

REASON 6: ACCESS FURTHER LENDING

REASON 7: EASY APPLICATION PROCESS

WHAT DO I NEED TO APPLY

APPLY NOW TO OWN YOUR DREAM HOME

03

04

05

06

08

09

10

11

12

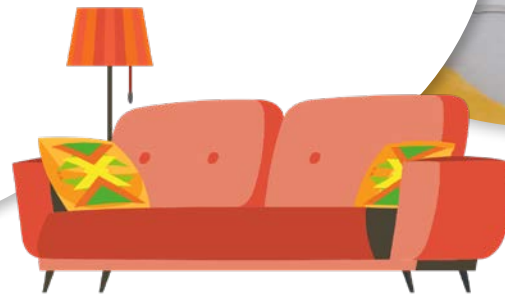
13

14

15



OLD MUTUAL AND SA HOME LOANS - COMBINING FORCES TO BRING YOU HOME



OLD MUTUAL
HOME LOANS

IN ASSOCIATION WITH



We've partnered with South Africa's largest non-bank mortgage provider, SA Home Loans, to give you, our customer, a loan service experience that's backed by expert advice and personalised customer care. Giving you the power to own the home of your dreams, is our shared vision.



GREAT NEWS!



As a valued member of our Old Mutual family of employees, when you bring your home loan “home” to us, we bring you more benefits, along with our best deal possible.

From exclusive employee discounts to flexible terms, there’s no better way to make your dream home even more affordable.



7 REASONS TO BRING IT HOME

1

LEAN ON YOUR OLD MUTUAL SUPERFUND INVESTMENT TO SECURE A BETTER DEAL

2

CHOOSE THE **TERM THAT SUITS** YOU BEST

3

GET A 0.50% **EMPLOYEE DISCOUNT** ON YOUR INTEREST RATE

4

EARN OLD MUTUAL REWARDS POINTS BASED ON YOUR MONTHLY REPAYMENT

5

GET A **DISCOUNT** ON YOUR UPFRONT ATTORNEY AND BOND REGISTRATION FEES

6

ACCESS **FURTHER LENDING** WHEN YOU NEED IT MOST*

7

EASILY APPLY AND TRACK YOUR APPLICATION ONLINE

*Subject to an affordability assessment

OLD MUTUAL SUPERFUND

1
LEAN ON YOUR
OLD MUTUAL SUPERFUND
INVESTMENT TO SECURE
A BETTER DEAL

Your Old Mutual SuperFund investment is already working hard, every day, to grow your future wealth. Now, by using it as a Pension Guarantee to back your home loan, let it do even greater things for you.



BENEFITS OF USING THE PENSION GUARANTEE:

- You could get a lower interest rate
- You could lower the deposit requirement
- Your retirement investment stays invested and the balance protected



WE DO ALL THE “HOME” WORK FOR YOU:

- It's a super-simple application process
- All you need is your latest Old Mutual SuperFund investment balance and member number then relax while we do the rest

See page 7 for more information and answers to “what if” questions.

HOW IT WORKS

You provide a guarantee to Old Mutual, and this guarantee can be exercised if you default on your home loan. With this guarantee, we're able to give you a higher credit rating which also allows us to give you a better deal.



VALUE OF YOUR PENSION GUARANTEE

The value of your guarantee is based on your age. The guarantee can be between 25% and 70% of your after-tax fund value*.

*A tax rate of 36% is used to determine your after-tax fund value.

OLD MUTUAL SUPERFUND

ANSWERS TO YOUR WHAT-IFS



WHAT IF YOU'RE NO LONGER EMPLOYED AT OLD MUTUAL?

If for any reason, you're no longer employed at Old Mutual, you can move to the SuperFund Preserver option, which means there'll be no change to your home loan. However, if you choose to move your retirement savings to any other provider, you have the option to either secure alternative finance, or we'll reprice your home loan. Only as a last resort will we exercise our guarantee and recover an amount from your retirement savings. Keeping your pension and dream home safe remains our top priority.



WHAT IF YOU DEFAULT ON YOUR HOME LOAN?

As per our home loan default processes, we'll work with you to restructure your loan, but should you continue to miss payments, we reserve the right to sell your property, and as a last resort, recover any outstanding balance from your pension balance.

USE YOUR OLD MUTUAL
SUPERFUND INVESTMENT AS
A PENSION GUARANTEE FOR
YOUR HOME LOAN

Call us on 0860 664 663 or email us
at info@oldmutualhomeloans.co.za

2

CHOOSE THE TERM THAT SUITS YOU BEST



Tailor your own home loan with a term that best suits your budget - with options of 20 or 25 years, or years remaining until your 70th birthday.

With a shorter loan term, you'll pay more every month, but your home will cost less over the long term. When you extend your loan term, you'll pay less every month and have more budget breathing room, but your home will cost you more over the long term.



3

CLAIM YOUR 0.50% STAFF DISCOUNT



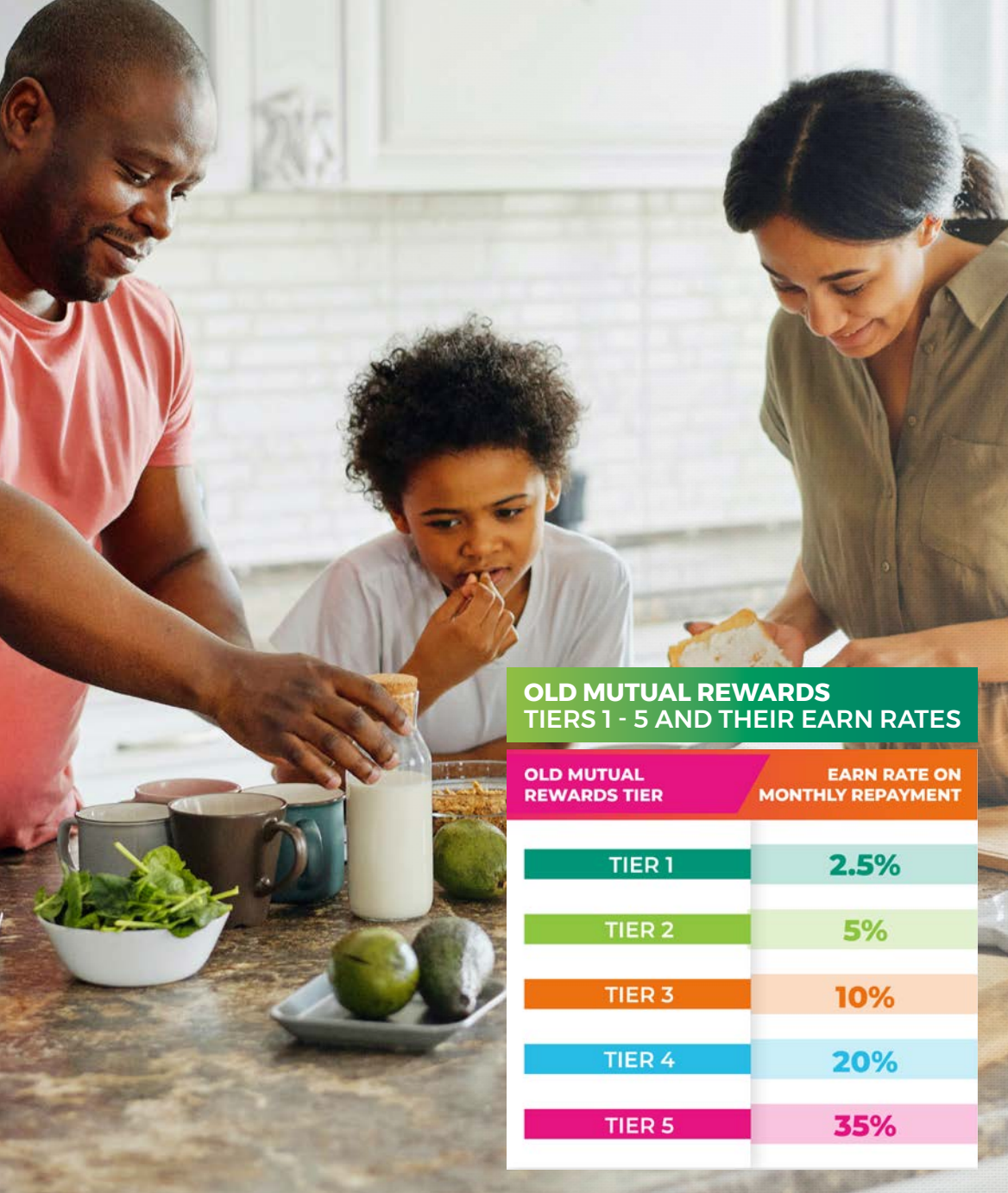
Simply for being a member of the Old Mutual family of employees who has opted to deduct your monthly repayment directly from payroll, you get a 0.50% discount off the interest rate on your Old Mutual Home Loan.

You'll be amazed at how such a seemingly small discount translates into a significant cost-saving over the total term of your loan. Chat to one of our home loan advisers to work out your exact saving.

HERE'S AN EXAMPLE:

Benita, a Client Relations Consultant, is buying a **R2 000 000** home over a loan term of **20 years**. She was quoted an interest rate of **10%**, but after her **0.50% staff discount**, her applied interest rate is **9.5%**. This takes her monthly instalment of **R16 200** down to **R15 600**, saving her **R600 per month** and **R144 000 over the 20-year term** of her loan.





OLD MUTUAL REWARDS TIERS 1 - 5 AND THEIR EARN RATES

OLD MUTUAL REWARDS TIER	EARN RATE ON MONTHLY REPAYMENT
TIER 1	2.5%
TIER 2	5%
TIER 3	10%
TIER 4	20%
TIER 5	35%

4

EARN OLD MUTUAL REWARDS POINTS BASED ON YOUR MONTHLY REPAYMENT



Yes. We're even going to reward you for paying back your home loan every month, by rewarding you in Old Mutual Rewards Points, which you can turn into cash.

This is how it works - the earn rate based on your Old Mutual Rewards tier is multiplied by your monthly repayment amount, and then converted into Old Mutual Rewards points.

GET MORE VALUE BASED ON YOUR OLD MUTUAL REWARDS TIER

Interest on a long-term loan, like your home loan, can substantially increase the final cost of owning your home. That's why, based on your Old Mutual Rewards tier, we're giving you a further reward to reduce the cost of owning your dream home. The higher your tier, the more you are rewarded - earn up to 35% of your monthly repayment in Old Mutual Rewards points.

5

%

GET A DISCOUNT ON YOUR UPFRONT ATTORNEY AND BOND REGISTRATION FEES

With an Old Mutual approved bond registration attorney, you can save up to 40% on the bond registration costs on your new home loan, or up to 50% when you switch from another provider to Old Mutual.*

* This discount is limited to the costs of the bond registration attorney only and excludes any transfer fees and costs owed to SARS, or any cancellation attorney fees an existing bond provider may levy when a new home loan is transferred to Old Mutual.

6

ACCESS
FURTHER
LENDING WHEN
YOU NEED
IT MOST



YOUR OLD MUTUAL HOME LOAN GIVES YOU 3 WAYS TO GET EXTRA FINANCE:



REDRAW FACILITY

You can re-borrow any amount you have already paid over and above your required instalments (provided the result is not a full repayment of the outstanding loan amount).



FURTHER ADVANCE

You can tap into the equity amount in your home loan that's available to you, up to your existing registered bond amount.



A FURTHER LOAN

You can take up a loan amount over and above your current registered bond amount if you need to.



7

EASILY APPLY
AND TRACK YOUR
APPLICATION
ONLINE



APPLY TO OWN YOUR DREAM HOME, RIGHT NOW

You'll be pleasantly surprised by how simple it is to build your own Old Mutual Home Loan based on the many options and benefits explained in this brochure.

Let us guide you through every step you need to take, and give you an answer in principle in practically no time at all. We will also keep you updated on the progress of your application, every step of the way.



WHAT DO I NEED TO APPLY?

MINIMUM REQUIREMENTS



- You want to buy (for new loans) or you own (for switching or refinancing) property in South Africa.
- You are a permanent employee of an entity of the Old Mutual Group for a minimum of 6 months.
- You must have a minimum combined gross household income of R27 200 per month. This can include the gross income of another applicant who is not an Old Mutual employee.
- The property value must be R650 000 at a minimum and have a loan value of R450 000.

If you do not meet the minimum requirements, look out for an upcoming proposition.

DOCUMENTS REQUIRED



The documentation required to submit a Home Loan application varies, depending on your employment type or marital status. Head on over to our application site via the “Apply Now” button and view our **“How It Works”** page for an exhaustive list of all the documentation required to apply.



DO A GREAT THING
FOR YOURSELF AND
YOUR FAMILY TODAY.
APPLY TO OWN
YOUR DREAM HOME,
RIGHT NOW.



APPLY NOW

www.oldmutualhomeloans.co.za

CALL US TODAY

0860 664 663

FEEL FREE TO EMAIL US

info@oldmutualhomeloans.co.za



Old Mutual Life Assurance Company (South Africa) Limited, Registration Number 1999/004643/06 is a licensed FSP, Life Insurer and Registered Credit Provider (NCRCP15875).

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