

LENDING SOLUTIONS



PRIVATE BANKING

Seamless services for larger property acquisitions.

SECURED FINANCING TO EXPAND YOUR INVESTMENT PORTFOLIO

At RMB Private Bank, we look at every aspect of your financial needs through our Solutionist Thinking lens. Creating a foundation for lasting wealth is achievable when you have a banking partner that understands the challenges you face and how to overcome them.

Traditional values. Innovative ideas.

RMB PRIVATE BANK a division of FirstRand Bank Limited FSP 624 and NCRCP20.

Our Structured Loan is highly adaptable, allowing our expert advisors to help you find a solution that works for you.

STRUCTURED LOAN VS HOME LOAN

A Structured Loan provides secured finance for larger property acquisitions and investments. It offers you access to capital for other opportunities by allowing you to borrow against mixed collateral, which could include a combination of:

- Property
- Shares
- Cash
- Other investments.

FLEXIBLE REPAYMENTS

Your specialised team can help you select the best repayment option for your needs, consisting of:

- Regular monthly payments on the full loan amount (regular and non-regular amortising)
- Interest-only payments
- Interest roll up payments
- A combination of the above.

CONVENIENT, FLEXIBLE AND COST-EFFECTIVE

Used correctly, the Structured Loan offers considerable savings, especially if the return on investment is higher than the interest rate on the loan.

The Structured Loan is most suited to:

Purchase multiple properties to build a rental portfolio

The property finance will be consolidated under one loan with one monthly service fee and interest rate, making it easier to manage your investments and your debit balance.

Secure a business venture or investment

In cases where a business loan will not provide enough funding, you could use your paid-off property as collateral for a Structured Loan. As this loan is secured, you receive a lower interest rate than with a conventional business loan.

Build your home

Enjoy peace of mind and a simplified process when it comes to designing or renovating your home the way you want.

ADDITIONAL BENEFITS

Your Private Banker will work with our Fiduciary, Lending, Wealth Management and Foreign Exchange specialists to advise on how to best structure the loan to suit your requirements.

1. Uniquely Structured loan

Tailored finance structure that will suite your unique financing needs.

2. Save on interest

Consolidate debt into a single account and rate.

- Short, medium and long-term finance options to suit your needs, with a maximum term of 20 years
- A choice of fixed, variable interest rates, with interest calculated on your debit balance.

3. Make transfers from your loan account by using the digital channels on your linked RMB Private Bank transactional account⁴ such as: Online Banking, Telephone Banking, Cellphone Banking and the RMB Private Bank App.

4. InContact messaging that alerts you to any activity transpiring on your account.

5. The opportunity to earn points towards your eBucks rewards level. You could get up to 40% off selected items in the eBucks shop, on local and international flights, as well as on domestic car hire when you book through eBucks Lifestyle.

CONTACT US

As an RMB Private Bank client, you can use a channel that best suits your needs in order to apply for this innovative and customised solution:

- Call your Private Banker directly
- Contact the Service Suite on 087 575 9411 available 24 hours a day 7 days a week
- Visit www.rmbprivatebank.com
- As an RMB Private Bank client, you can chat securely and directly to a support banker in the RMB Private Bank Service Suite using Secure Chat on the RMB Private Bank App.

PRIVATE BANKING

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