

RMB PRIVATE BANK HOME AND
STRUCTURED LENDING SOLUTIONS

INSIGHTFUL ADVICE-LED SOLUTIONS FOR YOU AND YOUR FAMILY

1 July 2023 - 30 June 2024

Traditional values, innovative ideas.

Terms, conditions and product rules apply

RMB PRIVATE BANK A division of FirstRand Bank Limited. An authorised financial services provider (FSP 624) and credit provider (NCRCP20).



PRIVATE BANKING

RMB Private Bank Home and Structured Lending Solutions

Annual Pricing Guide 2023

From 1 July 2023 to 30 June 2024

PRICING STRUCTURE

Clients with credit agreements concluded prior to 1 June 2007, with a facility size of R500 000 or less

Monthly Service Fee	R5.75*
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Monthly Service Fee applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016

Monthly Service Fee	R57.50*
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NCA clients with credit agreements concluded since 6 May 2016

Monthly Service Fee	R69
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Clients that fall within the ambit of the NCA

Once-off initiation fee on mortgage agreements	R6 037.50
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Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	Up to R1 207.50
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The fees quoted are VAT inclusive.

The monthly service fee applicable to your home loan will be charged irrespective of the balance outstanding and will only cease when the bond is cancelled at the deeds office.

**Existing customers that enter into a new credit agreement will be charged a monthly service fee of R69.*

NCA means National Credit Act 34 of 2005

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NON-NCA FEES

Juristic entities (not falling within the ambit of the National Credit Act 34 of 2005) ('NCA').

Juristic person as defined in the NCA, includes a partnership, association or other body of persons, corporate or unincorporated, or a trust if:

- (a) there are three or more individual trustees; or
- (b) the trustee is itself a juristic person

PRICING STRUCTURE

Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)

Monthly Service Fee	R260*
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Non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017

Monthly Service Fee	R210**
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Clients that do not fall within the ambit of the NCA

A once-off initiation fee will be charged on all mortgage agreements	R11 700***
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An initiation fee will be charged on all refinancing of mortgage agreements	R6 950
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A discretionary structuring fee may be charged on mortgage agreements (this is applicable to Single Facility and Structured Loans)

A structuring fee will be charged on all new and refinanced unsecured and secured credit facilities (this is only applicable to Securities Based Lending)

Non-NCA Juristic clients

Unpaid debit order fee – Single Facility® and Structured Loan	R200
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The fees quoted are VAT inclusive.

The monthly service fee applicable to your home loan will be charged irrespective of the balance outstanding and will only cease when the bond is cancelled at the deeds office.

* *Existing customers on a monthly service fee of R240 or R245 will be charged a monthly service fee of R260 with effect from 1 July 2023.*

Only applicable to Single Facility®, Structured Loans and Securities Based Lending, not applicable to Wealth Home Loans.

* *Wealth Home Loans customers on a monthly service fee of R240 or R245 that enter into a new credit agreement from 1 July 2023 will be charged a monthly service of R260.*

* *New customers that enter into a new credit agreement will be charged a monthly service fee of R260.*

** *Existing customers on a monthly service fee of R190 will be charged a monthly service fee of R210 with effect from 1 July 2023.*

*** *Fee not applicable to Securities Based Lending.*

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PRODUCT OVERVIEW

HOME LOAN

Home loan solution created for your personal needs.

REWARDS AND BENEFITS

- Up to 0.25% interest rate discount if you meet the main banked criteria*
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the RMB Private Bank internal sales channels)**
- Transfer additional funds into your home loan account to save on interest
- Convenient access to additional funds available in your home loan account
- Earn eBucks points towards your reward level ***

SINGLE FACILITY®

Convenient single account made up of your home loan and transactional account.

REWARDS AND BENEFITS

- Up to 0.25% interest rate discount if you meet the main banked criteria*
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the RMB Private Bank internal sales channels)**
- No monthly lending fee on the transact bundle pricing option****
- Earn eBucks points towards your reward level ***
- Personalised interest rate
- Immediate access to available funds in your account
- Consolidate debt into a single account
- Finance one or multiple properties

We are also proud to offer you Islamic Residential Property Finance with similar value adds, rewards, benefits and pricing as an RMB Private Bank customer. For more information contact the Islamic Suite on 087 578 6786.

* Please refer to the website rmbprivatebank.com to access the main banked rules which reflect the main banked criteria.

** The eBucks benefit on new home loan applications is calculated at 50% of your first successful home loan repayment and is capped at eB61 000. Terms, Conditions and Product rules apply.

*** Where reference is made to earn eBucks, please note that terms, conditions and earn rules apply.

**** Applicable to Single Facility® individuals and joint bond holders. Not applicable to juristic account holders. To qualify for the waiving of the Single Facility® monthly lending fee, the Single Facility® account holder must be the owner of the property/properties that have been provided as security for the facility ("the mortgagor") and must have selected the RMB Private Bank Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® account holder must either have a RMB Private Bank Current Account or RMB Private Bank spouse or partner account. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.

Terms, conditions and product rules apply.

FEES

RMB PRIVATE BANK SINGLE FACILITY TRANSACTIONAL FEES

RMB Private Bank Current Account/Single Facility Bundled pricing*	R575
RMB Private Bank Current Account for your spouse or partner**	R287.50
Pay-As-You-Use (PAYU) pricing option***	R130

- * Applicable to Single Facility® individuals and joint bond holders. Not applicable to juristic account holders. To qualify for the waiving of the Single Facility® monthly lending fee, the Single Facility® account holder must be the owner of the property/properties that have been provided as security for the facility ("the mortgagor") and must have selected the RMB Private Clients/RMB Private Wealth Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® account holder must either have a RMB Private Clients/RMB Private Wealth Current Account or RMB Private Clients/RMB Private Wealth spouse or partner account. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.
- * In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active RMB Private Bank Cheque account, RMB Private Bank Fusion account or a RMB Private Bank Single Facility® of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive the future monthly service fee. This benefit does not apply to trusts and other juristic entities.
- * To qualify for the waiver of the Secured Revolving Facility monthly service fee, the RMB Private Bank Cheque account or the RMB Private Bank Fusion account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.
- ** Only one spouse per main account holder. The RMB Private Bank Fusion account must be linked to a main account or standard pricing will apply.
- *** The Pay-As-You-Use pricing option is only available on Single Facility®. On this pricing option you are charged a monthly service fee and for each transaction at the applicable fee.

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PRODUCT OVERVIEW

STRUCTURED LOAN

An individual account for your property portfolio and assets such as cash, listed shares, unit trusts and local cash investments.

REWARDS AND BENEFITS

- Up to 0.25% interest rate discount if you meet the main banked criteria*
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the RMB Private Bank internal sales channels)**
- Personalised interest rate
- Multiple repayment options
- Immediate access to available funds in your Structured loan account
- Consolidate debt into a single account
- Finance one or multiple properties
- Earn eBucks points towards your reward level ***

* Please refer to the website rmbprivatebank.com to access the main banked rules which reflect the main banked criteria.

** The eBucks benefit on new home loan applications is calculated at 50% of your first successful home loan repayment and is capped at eB61 000. Terms, Conditions and Product rules apply.

*** Where reference is made to earn eBucks, please note that terms, conditions and earn rules apply.

**** In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active RMB Private Bank Cheque account, RMB Private Bank Fusion account or a RMB Private Bank Single Facility® of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank may at its sole discretion, elect to waive the future monthly service fee. This benefit does not apply to trusts and other juristic entities.

***** To qualify for the waiver of the Secured Revolving Facility monthly service fee, the RMB Private Bank Cheque account or the RMB Private Bank Fusion account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.

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SECURITIES BASED LENDING

Securities based lending solutions from RMB Private Bank allow you to use your investments as security to access funds, at interest rates as low as prime minus 1%, without liquidating your growing investment portfolio. We offer a Term Loan and a Secured Revolving Facility.

REWARDS AND BENEFITS

- Up to 0.25% interest rate discount if you meet the main banked criteria*
- Convenient access to funds on RMB Private Bank's digital banking platforms
- Inexpensive access to funds without liquidating your investment portfolio
- Continue to enjoy returns and capital growth on your investment portfolio
- The ability to choose the lending solution that best suits your needs
- Flexible financing and structuring options, including repayment, amount and term
- Earn eBucks points towards your reward level ***
- No monthly service fee on the transact bundle pricing option****

SOLAR ENERGY LOAN

Applying for financing for solar energy solutions to power your home with efficient energy stability has become a necessity to ensure reliable power supply, better control of your finances and managing your bills.

RMB Private Bank now offers so much more when it comes to financing solar energy solutions. You can now apply for a solar energy loan to be added onto your Home Loan, Structured Loan or Single Facility® application.

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SOLAR ENERGY LOAN

HOW IT WORKS?

- When purchasing a new property, utilizing funds in an existing property or when switching a property from another institution, you can also apply for a solar energy loan to be added onto your application
- We will value your property at a higher amount to cater for the future installation of a solar energy system and will register a higher mortgage bond
- If you have an existing home loan, Single Facility® or Structured Loan and have equity in your property or access to a future use bond, then no new bond will need to be registered, however you will need to undergo a credit assessment and property valuation
- You must purchase your solar energy solution from an accredited service provider, as per the RMB accreditation criteria, in order to qualify for the solar energy loan

Important RMB Private Bank accreditation includes:

The South African Photovoltaic Industry Association's (SAPVIA) PV GreenCard, and/or The Association for Renewable Energy practitioners' (AREP) P4 Certificate.

The provider you ultimately choose should also be able to provide you with a Certificate of Compliance (CoC) from a registered electrician after installation, and the electrician should be able to show you their Department of Labour registration certificate. These certificates are important for insurance purposes. As a final check, ask each prospective provider about their after-sales and technical support and maintenance costs.

REWARDS AND BENEFITS

You will also enjoy discounts of up to 20% of the retail price of the product when purchasing from the bank's preferred suppliers on the eBucks Shop.

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PENSION BACKED LOANS

A pension backed loan allows you to buy, renovate or build the home of your dreams or even improve your home through alternative energy and energy saving solutions. A home is probably one of the biggest investments you will make. Fortunately, you can share the experience with professionals who can make the journey easier for you.

This is why we offer a solution such as our Pension Backed Loan which allows you to own that property of your dreams whilst using your pension as security.

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PENSION BACKED LOAN

WHAT IS THE PENSION BACKED LOAN?

The pension backed loan is secured against the member's fund value. You may qualify for the loan if you are a member of the Fund and there is an agreement in place between the bank, the Fund, the Fund Administrator and the employer.

Although it is allowed not all pension funds provide this benefit, the benefit would need to form part of the pension fund rules, so you would need to confirm this with your employer first.

REWARDS AND BENEFITS

Earn eBucks points towards your reward level **

Get the best possible rate with a Pensioned Backed Loan. We make special arrangements with your fund, so you can get the benefit.

OUR AFFORDABLE RATES:

1. Linked interest rate*
2. Monthly service fee*
3. Risk benefit cover*
4. Once off initiation fee*

FOR MORE INFORMATION :

Contact: 087 730 1144/55

Email: PensionBackedloans@fnb.co.za

SMS: SMS 'Home' to 30752 at no cost to you and we will call you back.

* As negotiated with your fund. Terms, conditions and rules apply.

** Where reference is made to earn eBucks, please note that terms, conditions and earn rules apply.

ADHOC PROPERTY VALUATION

Engage a professionally registered valuer at a rate and get a valuation certificate. Make sure that the price is right whether you are buying or selling. Even if you would just like to check how much insurance cover you need or to determine how much value your renovations could add.

Adhoc valuation fee	R2 100*
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NAVIGATION STEPS ON THE RMB PRIVATE BANK APP

1. Sign into the RMB Private Bank App
2. Select nav-igate life
3. Select nav» Home
4. Select Value estimate
5. Select Request Valuation
6. Consent to share details with the valuer and press continue
7. Customer will be contacted to arrange access

You can also get a free instant value estimate and get an idea of the property value in the area that you are interested in.

NAVIGATION STEPS ON THE RMB PRIVATE BANK APP

1. Sign into the RMB Private Bank App
2. Select nav-igate life
3. Select nav» Home
4. Select Value estimate
5. Select 'For a property' or 'For an area' and follow the commands

* The fee quoted is VAT inclusive. This fee is not governed by the National Credit Act 34 of 2005.

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CONTACT US FOR MORE INFORMATION

How we can assist you to grow and preserve your wealth, speak to your Private Advisor or contact the RMB Private Bank Suite on 087 575 9411. You can also chat to us via SecureChat.

Visit our website: rmbprivatebank.com

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