

# Pricing as at January 2014

## Home Loans



## Initiation fees<sup>1</sup>

Natural persons	Juristic entities <sup>2</sup>
R5 700,00	R10 300,00

## Monthly service fee (Including Safe Custody accounts)

Usury accounts <sup>3</sup>	Pre-NCA accounts <sup>4</sup>	Pre-NCA liberator <sup>4</sup>	NCA accounts <sup>5</sup>	Juristic accounts <sup>2</sup>
R5,70	R49,00	R260,00	R57,00	R190,00

## Cash deposit fee<sup>6</sup> (AccessBond accounts only)

Base fee of R11 + 1,25% x cash deposit value	Example (Cash deposit of R3 000) Cash deposit service fee R11 + (R3 000 x 1,25%) = R48,50
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## Early termination interest

Should you wish to cancel your bond before the agreed contracted loan term, you are required to provide 90 days notice in writing. If the required notice has not been given or if it has expired you will be charged 90 days pro-rata interest based on your outstanding balance at the time of request for cancellation.

## Early termination of fixed rate agreement (Charged if fixed rate contract is terminated before expiry of fixed rate term).

1.5% of your outstanding balance at the time of cancellation on a pro-rata basis for the un-served fixed rate period.

<sup>1</sup>Initiation fees are charged on all new loans and on the first further loan where the original loan was registered before 1 June 2007.

<sup>2</sup>Juristic entities are defined as any Company, Close Corporation or Trust, including Foreign companies and Trust, applications from 3 September 2011.

<sup>3</sup>Usury Act is defined as loans equal to or less than R500 000 and entered into before the introduction of the National Credit Act on 1 June 2007.

<sup>4</sup>Loans greater than R500 000 and entered into before the introduction of National Credit Act on 1 June 2007.

<sup>5</sup>Loan entered into or after 1 June 2007 governed by the National Credit Act.

<sup>6</sup>The first cash deposit fee per month will no longer be free. All cash deposits will attract the cash deposit fee.

Any material change to an agreement entered into before the introduction of National Credit Act on 1 June 2007, will result in a change to your monthly service fee and your total monthly instalment due.

Material changes are defined as:

- Change to existing account holders and/or sureties, including members of a Partnership, Company, Close Corporation or Trusts
- Change in the interest rate (excluding changes to Home Loan base rate)
- Change in original loan amount
- Adding or converting facilities
- Changes to loan term
- Voluntary account restructures (not Debt Review)
- Breach in existing agreement, initiated by you resulting in a new agreement.

## Contact details

If you have any questions or need more information please call 0860 123 001. This brochure is not a comprehensive list of our prices, for further information visit us on [www.standardbank.co.za](http://www.standardbank.co.za) or contact your branch.

Note: Fees charged on grants are subject to change after our annual price review. Prices include VAT and are subject to change.

### Disclaimer

Our products and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your contract carefully. If you have any questions or need more information contact your branch. Standard Bank subscribes to the Code of Banking Practice. Please ask your branch for details.



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