



Standard Bank

# Home Loans

2024 pricing



## Home is where peace of mind is.

Trust Standard Bank to make the journey to finding and securing your own home a smooth and seamless one. We understand that owning a home can be complex but we're here to simplify it with relevant and comprehensive Home Loan solutions that will help you find, fund, maintain and protect your home.

For 2024, we are please announce our Home Loan fees remain unchanged, so you can enjoy your homeownership experience for the same affordable fees.

## GET THE BEST OUT OF YOUR HOME LOAN



**LookSee** equips homeowners with effective tools and resources to better manage and service their homes. LookSee.co.za offers a wide variety of advice and tools from property valuations to solar solutions and money saving tips.



Tap into our **AccessBond** facility to cover unexpected expenses such as home maintenance or improvements. There's no need to take out a personal loan therefore making it easy to manage your money.



Take advantage of our **Tiered Interest Rates** to reduce your home loan repayments as you pay off your home loan.

## Struggling to meet your monthly loan repayments?

Your financial wellbeing is important to us. We're here to support you, offering personalised debt relief solutions that can help you reduce your monthly loan repayments.

Give us a call on:  
**0860 111 400**

or visit:

[www.standardbank.co.za/southafrica/personal/products-and-services/customer-solutions/debt-care-centre](https://www.standardbank.co.za/southafrica/personal/products-and-services/customer-solutions/debt-care-centre)

# Save money and time with **SELF-SERVICE BANKING**

Skip the lines, branch visits and phone calls; manage your home loan and take control of your mortgage wherever you are.



Visit  
**[onlinebanking.standardbank.co.za](https://onlinebanking.standardbank.co.za)**  
to access online banking



Dial **\*120\*2345#** for cellphone  
banking



Download our **Banking App**



# INSURE WHAT'S IMPORTANT TO YOU.



For **car, home and contents insurance**, contact Standard Bank Insurance Brokers on **0860 123 999**.



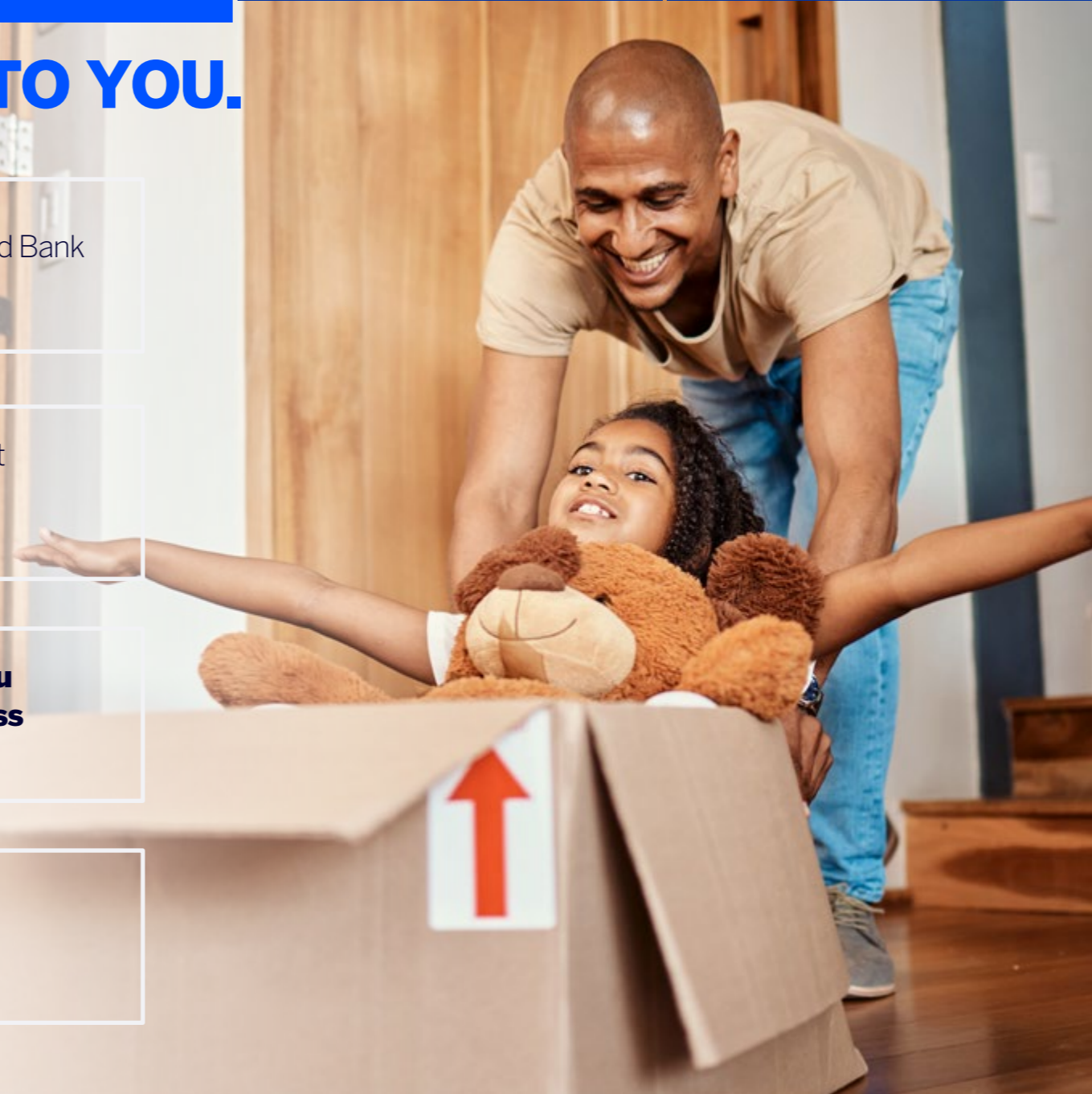
**Protect your debt with Credit Life**, a protection plan that covers vehicles, credit cards and personal loans. Contact Standard Bank Insurance Brokers on **0860 123 999**.



Standard Bank direct life offers you the ability to **protect you and your family against death, disability, severe illness** and the inability to work. Contact us on **0860 225 533**



Get access to **Funeral Plan** and **Accident and Health policies**. Contact Standard Bank Insurance Brokers on **0860 123 999**.



# Home loan fees

## Initiation fees (Initiation fees are charged on all new loans and on the first further loan where the original loan was registered before 1 June 2007)

### Natural persons

R6 037.50

### Juristic entities (Juristic entities are defined as any Company, Close Corporation or Trust)

R13 110

## Monthly service fee (Including Safe Custody accounts)

### Usury accounts

Loans equal to or less than R500 000 and entered into before the introduction of the National Credit Act on 1 June 2007

R5,75

### Pre-NCA accounts

Loans greater than R500 000 and entered into before the introduction of National Credit Act on 1 June 2007

R57,50

### Liberator

Liberator facilities on accounts not governed by the National Credit Act

R340

### NCA accounts

Loans entered into between the 1 June 2007 and 6 May 2016, governed by the National Credit Act

R57,50

### NCAA accounts

Loans entered into after the 6 May 2016, governed by the National Credit Act

R69

### Juristic accounts

Juristic entities are defined as any Company, Close Corporation or Trust

R240

## 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 or on the Banking App for your convenience. 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.

**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 in the interest rate (excluding changes to Home Loan base rate)
- Change in original loan amount
- Adding or converting facilities
- Changes to the original loan term
- Voluntary account restructures (not Debt Review)
- Breaches in the existing agreement initiated by you resulting in a new agreement.

# Contact us



## General customer enquiries

South Africa: **0860 123 000**

Internet Banking: **[www.standardbank.co.za](http://www.standardbank.co.za)**

International: **+27 10 249 0423**

Cellphone Banking: **\*120\*2345#**

Email: **[information@standardbank.co.za](mailto:information@standardbank.co.za)**

## UCount Rewards

Call: **0860 UCOUNT (82 68 68)**

Email: **[enquiries@UCount.co.za](mailto:enquiries@UCount.co.za)**

## Debt Care Centre

South Africa: **0860 111 400**

Web: **[www.standardbank.co.za/southafrica/personal/products-and-services/customer-solutions/debt-care-centre](http://www.standardbank.co.za/southafrica/personal/products-and-services/customer-solutions/debt-care-centre)**

## Lost or stolen cards & fraud

South Africa: **0800 020 600**

International: **+27 10 249 0100**



**Standard Bank will never ask you for personal information over the phone or send you links that take you to a site where you are required to capture your Internet Banking details. Stay safe & stay alert.**



Standard Bank supports the Ombudsman for Banking Services. Sharecall number 0860 800 900

### 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, please contact your branch. Standard Bank subscribes to the Code of Banking Practice. Please ask your branch for details.

**Fees effective from the 1 January 2024 (Including VAT).**

\*\*Ts&Cs apply.