

FIND THE WAY
TO **YOUR HOME**



FNB

How can we help you?

FNB Namibia's Home Loans division offers different options for individuals to borrow money.

FNB approves a Home Loan when the monthly repayment does not exceed 30% of a single or joint income. This ensures that you have sufficient remaining funds each month to pay for other expenses.

The repayment term of the loan, or the period of time it takes to pay back the Home Loan, is tailored around your age and repayment capabilities.

Should you have any queries, please contact FNB Home Loans on (061) 299 2222 or visit any FNB branch nationwide.

Note: In terms of the Banking Code of Conduct, the Bank must ensure that a client is only granted a loan they can afford to repay.



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Bring it

In order to speed up your home loan application, please ensure you have the following documents when applying:



SALARIED CLIENTS

- Contract (Deed of sale, Offer to purchase)
- Identity Document or Valid passport
- Work permit/permanent residence for foreign nationals
- Marriage Certificate (if applicable)
- ANC contract (if applicable)
- Final divorce order (if applicable)
- Government Subsidy Booklet or Qualification letter from Employer
- Latest Payslip / 6 months' payslips if salary varies monthly
- 6 months' payslips for commission earners
- Balance sheets of all applicants (if married COP joint and if married ANC separate)
- Income and Expenditure of all
- 6 months bank statements if salary is not paid to an FNB Namibia account

SELF-EMPLOYED CLIENTS

- Contract (Deed of sale, Offer to purchase)
- Identity Document or Valid Passport
- Work permit/permanent residence for foreign nationals
- Marriage Certificate (if applicable)
- ANC contract (if applicable)
- Final divorce order (if applicable)
- Annual Financial Statement for the past 2 financial years and managements accounts if financial year end is older than six months on date of application
- Cash flow forecast
- Certificate of Good Standing from Receiver of Revenue
- 6 months bank statements if business account is not held with FNB Namibia
- Any other related Documents (if business is registered as Company)

CLOSE CORPORATION

- Contract (Deed of sale, Offer to purchase)
- Identity Document or Valid passport
- Work permit/permanent residence for foreign nationals
- Marriage Certificate (if applicable)
- ANC contract (if applicable)
- Final divorce order (if applicable)
- Founding Statement and Certificate of incorporation (of property you intend to buy)
- Annual Financial Statement for the past 2 financial years and managements accounts if financial year end is old than six months on date of application
- Cash flow forecast
- Proof of ownership
- Certificate of Good Standing from Receiver of Revenue
- 6 months bank statements if business account is not held with FNB Namibia

COMPANY

- Contract (Deed of sale, Offer to purchase)
- Identity Document or Valid passport
- Work permit/permanent residence for foreign nationals
- Marriage Certificate (if applicable)
- ANC contract (if applicable)
- Final divorce order (if applicable)
- Annual Financial Statement for the past 2 financial years and managements accounts if financial year end is old than six months on date of application
- Cash flow forecast
- Resolution authorizing transaction, loan and signatures
- Certificate of Good Standing from Receiver of Revenue
- 6 months bank statements if business account is not held with FNB Namibia
- Any other Company related documents

TRUST

- Contract (Deed of sale, Offer to purchase)
- Identity Document or Valid passport
- Work permit/permanent residence for foreign nationals
- Marriage Certificate (if applicable)
- ANC contract (if applicable)
- Final divorce order (if applicable)
- Work permit/permanent residence for foreign nationals
- Deed of Trust
- Trust Certificate
- Annual Financial Statement for the past 2 financial years and managements accounts if financial year end is old than six months on date of application
- Cash flow forecast
- Certificate of Good Standing from Receiver of Revenue
- 6 months bank statements if business account is not held with FNB Namibia

ADDITIONAL DOCUMENTATION FOR A BUILDING LOAN / FURTHER BOND

- Approved building plans
- Specification list/quotation
- Building contract
- Bill of Quantities
- Municipality account

Take charge

MOVE HOME, **NOT YOUR HOME LOAN**

Make the right move with FNB Home Loans. Once you are an FNB Home Loans customer, there's no reason to move.

1 **TRADITIONAL HOME LOANS**



Make it your own

Our Traditional Home Loan provides basic finance for the acquisition of established residential property. It can be combined with a range of options and facilities to personalise the Home Loan to suit a customer's specific needs.

2 **EASY BOND**



Buying made easy

EasyBond is designed specifically for the first time homeowner, with an array of benefits. We understand that getting your first home is a big decision and that's why we offer the EasyBond with NO deposit required - that's right, we'll give a 105% Bond which means your transfer or registration fees are already included in the Bond amount. Choose the EasyBond building bond to utilize the full benefits.

3 **BUILDING LOAN**



Building from scratch

A building loan provides finance to acquire vacant land and simultaneously build a new home. Once the home is built, the building bond reverts to a normal Home Loan.

4 **FLEXI PREPAID**



On the way to financial freedom

The Flexi Prepaid Home Loan option allows you to make additional deposits via any online channel to your bond. This option allows you to reduce your bond period, thereby paying your home loan off quicker.

5 **RE-ADVANCE**



Access available funds

A Re-advance facility provides existing customers access to the funds that make up the difference between their original registered Home Loan amount and the outstanding balance. It's simpler than registering an additional bond and the funds are readily available.

6 **FIXED INTEREST RATE OPTION**



Curb rising interest rates

This Home Loan repayment option is ideal for those with a Home Loan of N\$100,000 or more. When interest rates are rising, this option offers stability, as the rates will be fixed for a particular period.

7 **UPFRONT BOND**



Buying power at your fingertips

An Upfront Bond is a pre-approval certificate that displays the amount of finance, which has been approved in principle by the Bank, which the customer qualifies for. You also have peace of mind regarding how much you can realistically afford. Once you have the pre-approval certificate, you can more easily negotiate pricing with estate agents and the like. The Upfront Bond will be valid for a period of 12 weeks.

8 **FUTURE USE**



Save time on future access of funds

FutureUse is a progressive Home Loan solution that allows you to register a bond greater than the Home Loan amount you require, creating a surplus amount that you can access at a later stage. FutureUse takes into consideration the hectic pace of life today and the fact that your needs change from one moment to the next. By planning ahead, you can use the available value in your home to your best advantage.

What can I **afford to buy**?



BUDGETING

Budgeting is a way of working out your income and what you can afford to spend (expenditure) each month.

To budget is to list your monthly income and expenses. Also include any outstanding payments to ensure a proper indication of monthly expenses.

Additional expenses to budget for when thinking of buying a home:

- Monthly Home Loan repayments
- Home owners insurance
- Life insurance
- Household contents insurance (short term insurance)
- Municipal services and electricity
- Municipal rates and taxes
- Maintenance on your home (e.g. building, external & internal painting, garden, etc.)
- Other expenses (e.g. maintenance of household appliances such as a washing machine, stove, etc.)

FNB Home Loan consultants will gladly assist you in understanding how to set up a budget.

DRAWING UP A BUDGET

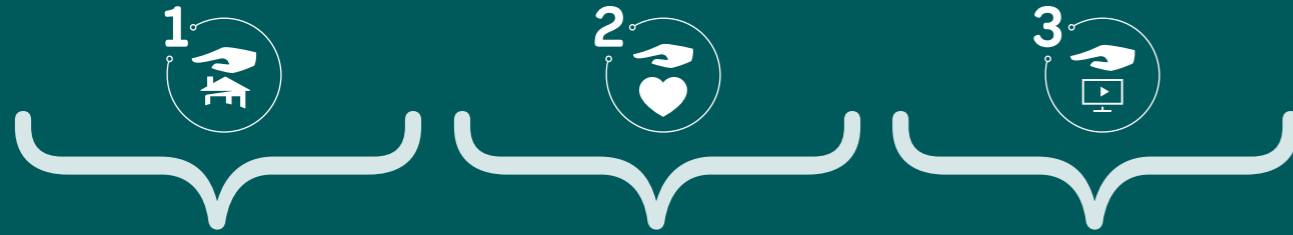
FNB Home Loan consultants will gladly assist you in understanding how to set up a budget to determine how much you can afford



INSURANCE

When you apply for an FNB Home Loan, you will be required to obtain:

- Home owners insurance (compulsory)
- Life insurance (compulsory)
- Household contents insurance (optional)



Home Owners Insurance (compulsory)

This covers the structure of your home against fire, lightning, rain, storms etc. but not the land on which the home is built.

Should anything damage the structure of your home, the insurance company will pay out the value of the damage to enable you to rebuild or repair the home. What is important to know is that it remains your responsibility to make sure that your home is always fully insured. If the home is damaged due to your own negligence, deliberate action or poor quality building work, the insurance company will not pay out.

Life Insurance (compulsory)

This covers your and your partner's life for the outstanding amount still owed on your Home Loan.

A life insurance policy is required when you / and your partner (joint) buy your own home. This will ensure that, in the case of your death, the insurance company will pay out the amount insured, which should cover the outstanding balance of your Home Loan, and leave your partner / family free from the obligation of keeping up with the monthly Home Loan instalments. You also have the option of taking out life insurance for your partner. By doing this, you are both covered in the event of early death. Take care that you do not miss paying even one monthly insurance premium, because the insurance company will then not pay out any claim.

Household Contents Insurance (optional short-term insurance)

This covers the contents of your home.

Should a fire destroy your home, for example, it means that the home owners insurance company will pay for the rebuilding of the structure of your home, but not for the furniture, curtains, TV etc. that were inside the home. Therefore, if you wish to insure the contents of your home you will have to take out an additional insurance policy known as a householders insurance policy. You must arrange this on your own.

ADDITIONAL EXPENSES



Municipal Rates & Taxes

Once you have moved into your new home, you will have to start paying rates and taxes, which are used for:

- Building and maintaining roads
- Providing sewerage services and treatment
- Removing rubbish
- Installation and maintenance of street lights/traffic lights

The cost of these services are a pre-set monthly amount from the municipality or town council, which normally increases on a yearly basis.

Municipal Services and Electricity

In addition, you will have to pay for services such as water and electricity. The amount will depend on how much water and electricity your household uses on a monthly basis.

Maintenance on Your Home

Repairs, replacements and breakages are common practices once you are the owner of a home. Add a reasonable amount per month to cover these unexpected extra expenses to your budget.



WHAT IS AN FNB HOME LOAN?

It is a loan financed by FNB Home Loans to assist you with financing when you want to purchase an existing home or to build your own home.

Pre-approval

WHAT IS AN FNB UPFRONT BOND?

The FNB Upfront Bond is a pre-approval certificate that displays the amount of finance which has been approved, in principle, by the Bank. It spells out the exact price range in which you can look for a house.

It is good to know that an FNB Upfront Bond speeds up the application process. It is valid for 12 weeks and is renewable if you have not yet found your ideal home.

Application process:

Documentation required when applying for an Upfront Bond:

- Your Identity Document/Passport
- Proof of income (most recent pay slip)
- A Marriage Certificate (if married in community of property or a copy of your Anti-nuptial Contract)
- 6 months bank statements if you do not have a bank account with FNB
- Financial and management statements of business if you are self-employed
- Government Subsidy Booklet
- Housing Allowance letter from Employer

Benefits to owning your own property:

- You do not pay rent to someone else
- You have a secure place for yourself and your family to live
- Your life insurance is a guarantee that your family will be secure
- You may sell the property when you want to, and may even be able to make a profit
- Nobody can remove you from your home, unless you do not pay your regular monthly instalments to the Bank on your Home Loan

You will require an FNB Home Loan to make the purchase should you not have the funds to pay cash for your new home.



Buying



HOW DO YOU CHOOSE A HOME?

Now that you:

- Understand your budget, including additional costs,
- Understand what an FNB Home Loan is and how it will work,
- and are equipped with an FNB Upfront Bond, which proves that FNB has pre-qualified you for a Home Loan;

You are ready to move to the home you have been dreaming about!

BUYING AN EXISTING PROPERTY

How do you decide on an area to live in? Buying a home of your own is a serious decision. To help you decide, focus on:

- Suburb preference
- Distance from workplace, schools, amenities, shops etc.
- Transport facilities
- Level of services from the Municipality



1 Area Preference

Architecture, age of the buildings, established gardens, safety and security, proximity and good neighbours are important when making a choice of where to buy. A combination of these factors will influence the return on your investment.



2 Distance from Workplace, Schools, Amenities, Shops, etc.

Consider the distance you need to travel from your workplace and family's activities.



3 Transport Facilities

Availability of public transport nearby your choice of home is important.



4 Level of Services

The level of Municipal services will be visible: Are the streets tarred, are there parks and open public spaces developed yet? Does the local municipality render a good service to the neighbourhood? What are the monthly municipal charges for services in the particular area? By doing this you will know exactly how much you should include in your budget for services, rates, taxes and electricity.

OFFER TO PURCHASE

When you have decided as to which home you would like to purchase / build, you will be required to sign an "Offer to Purchase" with the seller or estate agent.

Once you have been pre-qualified for an FNB Home Loan and have signed an "Offer to Purchase", you will not be allowed to change your mind and start looking for another home. After you have offered to purchase an existing home or have signed a building contract, you will need to take the contract to the Bank to finalise your application for a Home Loan.

THE BANK WILL MAINLY LOOK AT THE FOLLOWING:

Loan criteria:

- Your monthly income and expenditure
- Period of employment
- Record of payment
- Judgements against you (e.g. ITC – Information Trust Corporation). This is also applicable to your partner if you are applying for a Home Loan on a joint income basis.

FNB Home Loans will then determine if you can afford to repay a Home Loan with interest. When the Home Loan is approved, a valuation will be completed. FNB Home Loans will inform you that certain costs will become payable for the registration of the bond.

Financial requirements for an FNB Home Loan:

- Deposits
- Subsidies
- Collateral
- Paying a bigger deposit

WHAT IS A DEPOSIT?

A deposit is money you need to pay up front, should you not qualify for a 100% Home Loan.

In a case where the valuation is not high enough to warrant a 100% loan, e.g. only 80% of the loan might be approved,

some employers who have a staff Home Loan scheme with the Bank, provide a 20% collateral security, in the form of a written guarantee, to assist their staff to obtain a 100% loan from the Bank.

By paying a deposit you confirm to FNB Home Loans that you are serious about buying a home and about borrowing money from the Bank.

Note: Do not pay deposits to estate agents, sales agents, builders or developers. The Bank will notify you when to pay the deposit to an attorney once you have applied for a Home Loan. If the valuation of the property you want to buy should be higher than what you qualify for on your FNB Upfront Bond, you will be required to pay a deposit.

FNB Home Loans will advance up to 100% of the purchase price or valuation, whichever is the lowest. This means that if the valuation is higher than the purchase price, and you can afford the monthly repayment, FNB Home Loans will grant a 100% loan, subject to normal FNB criteria being met.

This will cover all costs and no deposit will be necessary.

CAN YOU PAY A BIGGER DEPOSIT?

Should your answer be yes, this will be to your benefit. You will save yourself a lot of money as you will be required to borrow less money from the Bank, e.g. if the price of the house is N\$50,000 and you have a N\$15,000 deposit, you will only have to borrow N\$35,000 from the Bank. Remember, you only pay interest on the amount you borrow.

WHAT IS COLLATERAL?

Collateral means security.

If it happens that the selling price of the property you want to buy is higher than the amount of the loan you qualify for (even with a deposit), we may ask if you can obtain additional collateral (security) for the loan, or whether you can increase your deposit. Otherwise you may have to buy a house that is more affordable for you to repay. Many companies have staff

Home Loan schemes and they might be able to assist you with a guarantee for the amount you require.

WHAT IS A GOVERNMENT SUBSIDY FOR EMPLOYEES?

Government subsidies are available to Government employees and are calculated according to their salary scale at the interest rate they qualify for. The government will pay the bigger part of the monthly instalment, and the employee will have to pay the balance. Remember that the monthly subsidy is subject to fringe benefit tax.

ADDITIONAL HOME LOAN BOND COSTS

What other costs must you make provision for?

There are additional once-off costs you will have to pay when purchasing a home:

Other Bank costs:

- Initiation Fee
- Valuation Fee
- Administration Fee

Legal Fees, which include:

- Transfer Fees
- Bond Registration Costs
- VAT/Transfer Duty
- Electronic Fee

Other once-off expenses, which include:

- Deposits for electricity and water
- Telephone connections, should you require a telephone
- Relocation expenses to move from your existing home to your new home

WHAT ARE INITIATION, VALUATION AND ADMINISTRATION FEES?

Initiation Fee

This is an once-off fee that is applicable to every new Home Loan granted. It is charged for setting up and processing a Home Loan.

Valuation Fee

FNB Home Loans needs to send out a property valuator / assessor to establish whether the property is adequate security for the Home Loan. The payment for this service will be included in the Home Loan. This must be done before FNB Home Loans can consider your Home Loan application.

Administration Fee

A minimal fee charged per month for the duration of the Home Loan, for maintenance & administration done on the Home Loan account.

Home Loans of N\$100,000 and less are exempted from the monthly administration fee.

WHAT ARE LEGAL FEES?

Transfer Fees

When you buy a home of your own, the Deeds Office is required to transfer the property onto your name. The transfer fees are payable to the lawyer appointed, by the seller, to prepare the relevant documentation.

Bond Registration Costs

You also have to pay a registration fee to register a mortgage bond over your property. FNB insists that you register a mortgage bond because this serves as security for the loan the Bank makes available to you. The mortgage bond gives FNB Home Loans the right to apply to the court to sell your property if you fail to pay the monthly instalments on your Home Loan.

The registration fee is also paid to the lawyer.

VAT / TRANSFER DUTY

Transfer duty is tax paid to the Receiver of Revenue whenever a transfer of land ownership is registered.



NOTE

Home Loans of N\$100,000 and less are exempted from the monthly administration fee.

Building your home



WHAT IS A **BUILDING CONTRACT**?

A building contract is a written agreement in which you ask a builder to build a home for you according to the plan and specifications you have signed. This contract will make you responsible for payment to the builder. The building contract should also specify which extras and finishes you have chosen for your new home. If you do not understand any part of the contract do not sign any documents without knowing what it is you are signing for. Ask the builder for references to contact the relevant people.



CONTRACTS

When building with a contractor, there is no agreement between the builder and FNB Home Loans. The contract is between the builder and you. Therefore, you must make sure that the property is built according to the plans that you have signed.



FNB BUILDING LOAN (HOME)

Documentation required when applying for a Building Loan from FNB Home Loans, signed by both you and the builder:

- A Signed Building Agreement
- Approved Home Plans
- Specification List
- A Tender Document
- Waiver of Builders Lien
- All Risk Policy
- Bill of Quantities

If you are unsure of how to obtain any of the above mentioned documents, ask any of the FNB Home Loan Consultants to assist you.





The builder can be paid in one of two ways:



1 The builder can complete the home and then ask for payment. In this case you will have to obtain a Completion Certificate (from the town council / municipality), sign a Progress Payment and write a letter of satisfaction, which states that you are satisfied with the work the builder has done. This certificate gives FNB Home Loans the right to pay the builder on your behalf; or



2 The builder may choose to be paid for each completed stage of the building process (normally there are 3 progress payments plus 1 final payment). This means that each time the builder has completed a section of the home, you must sign a Progress Payment Request form which implies that you are satisfied with the quality of the building work up to that stage. Once signed, this form gives FNB Home Loans the right to pay the builder a portion of the loan, calculated according to the progress of the work done to date.

It is very important that you check every stage of the building process, make sure that the work done corresponds to the plans, and that you're satisfied with the quality of the work.

Valuation - Building Inspection when constructing a property

With each request for progress payment a Valuator will be assigned to perform an inspection on construction progress of your property and provide a report thereof. This report will recommend the amount to be paid based on progress. Payments are done as indicated on the request of progress payment form completed by yourself and the builder.

The building loan allows for four (4) progress payment requests, which are included in the initiation fees when you apply for a building loan. You will be charged a fee for any request for progress payment exceeding the original four (4) requests for progress payments.

When your property is completed, and you sign your last request for progress payment, a letter of satisfaction and the municipality completion certificate must be provided.



Financial obligations towards FNB

WHAT IF YOU ARE NOT SATISFIED WITH THE WORK THE BUILDER HAS DONE?

FNB will not pay the builder if you do not give them the permission to do so. Payments are made on your behalf through the progress payment request. Only when the builder brings the signed progress payment, letter of satisfaction and completion certificate to FNB Home Loans, will FNB Home Loans make the final payment to the builder.

Once you qualify for a Home / Building Loan, your responsibilities towards FNB Home Loans are:

- Monthly instalments
- Repayment term
- Interest

WHAT DO YOU AGREE TO WHEN YOU SIGN THE MORTGAGE BOND?

A mortgage bond is a promise to FNB Home Loans that you will repay your Home / Building Loan instalment every month and, if you do not, you give FNB permission to apply to the court to sell your home, including the land, so that they may try to get their money back. Remember, if you find yourself in financial difficulties, you can sell your property, including land and improvements, to repay the loan.

WHAT IS A MONTHLY INSTALMENT?

It is the interest plus a portion of the money you have borrowed from the Bank. The amount you have borrowed is called the capital amount. Therefore your monthly instalment includes the interest plus a portion of the capital amount.

You must remember that for the first few years of a Home Loan, each monthly instalment includes a high proportion of interest. In other words, the more you can repay on your Home Loan in the first few years, the more money you will save in the long-term.

Do not skip one instalment on your Home Loan. You have to pay the minimum required instalment every month for the full period (term) of the loan. It is important that the instalment is paid by the due date each month. If you pay late, FNB Home Loans will charge you extra interest for the month that it was late.

FNB HOME LOAN REPAYMENT PERIOD

Your financial position, age and the deposit you pay (if any) will be the deciding factors of how long the repayment term will be.

The term of the loan is determined by the amount you can afford to pay. The higher the monthly instalment paid, the shorter the repayment period. You will save yourself a lot of money if you repay the loan in a shorter period of time. Therefore it is always wise to pay more on your monthly instalments if you can afford to. A Home Loan repayment period varies from 5 - 30 years.

WHAT IS INTEREST?

Interest is the monthly fee that the Bank charges for lending money. Interest rates change from time to time. If the interest rate increases, your monthly instalment will also increase.

WHAT HAPPENS IF YOU CANNOT PAY YOUR MONTHLY INSTALMENT?

Procedures that need to be followed:

- Talk to us
- Legal procedures
- Selling the home

FIRST COME AND TALK TO FNB

Sometimes people find themselves in trouble and they cannot repay their monthly instalment. If this should happen to you, come and discuss it with FNB immediately. By doing this, you give FNB the chance to understand the problem as FNB Home Loans may be able to help you. Do not try to hide the problem from the Bank.

Should you not approach FNB Home Loans, the following legal procedures will follow:

- If you do not approach FNB Home Loans, we will try to contact you either at work or at home by telephone.
- If FNB Home Loans cannot get hold of you, we will send you a Reminder Letter which will ask you to repay the instalment immediately.
- If you do not respond to this letter, a Letter of Demand will be sent to you.
- If you do not respond to the Letter of Demand, a Final Warning letter will be sent.
- If you still do not respond to this final letter, FNB Home Loans will instruct our lawyers to send you a letter demanding payment. The cost of the lawyers letter will be added to the total amount that you owe.

If you still do not approach the Bank to arrange for payment after you have received the lawyer's letter demanding payment, FNB Home Loans will apply to the court to sell your home.

WHAT DO YOU NEED TO KNOW ABOUT EXTENSIONS AND ALTERATIONS TO YOUR HOME?

You need to plan carefully to expand existing buildings and you are required to inform FNB Home Loans. You must also inform the municipality of your intention to do so, as they must agree to this. It is always a good idea to keep a copy of the plan of your home in a safe place. By doing this you will have an original plan of your home and, should you wish to build onto it, this will make it easier to have the additional plans drawn up.

You are welcome to discuss the alterations or extensions with FNB Home Loans. Remember that alterations and/or extensions will add value to your property, and therefore you will have to increase the cover of your Home Owners Insurance. Should you not ask FNB to increase your insurance cover, you will not be paid out in full should you lodge a claim.



Selling the home

Remember, with home ownership you ensure your own future.

WHAT IS RESALE VALUE AND HOW DOES IT WORK?

Perhaps at this stage you want to move to a bigger and better home. The better you look after your home, and the more you pay off on your Home Loan, the easier it will be to sell the home and to obtain another loan.

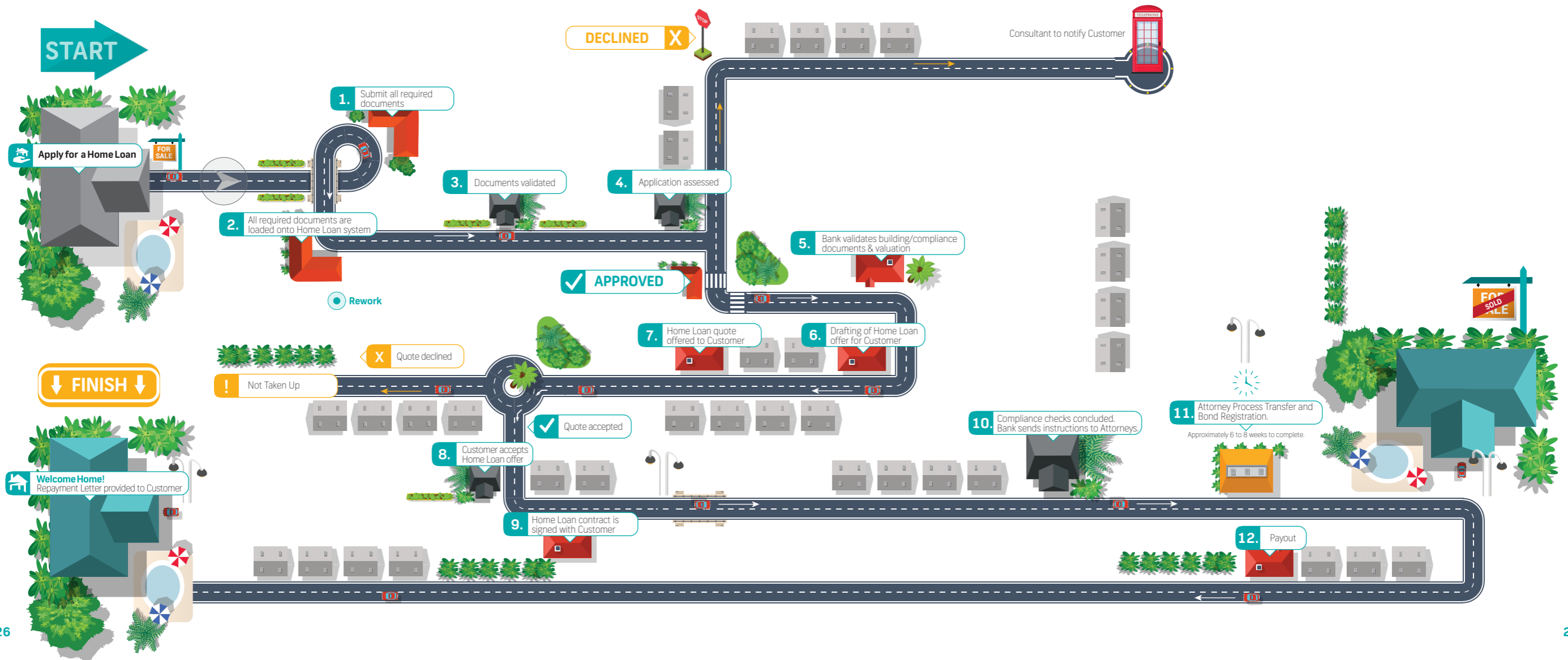
Resale value varies from home to home and from area to area. It depends on a number of factors, such as:


- The improvement to or deterioration of the neighbourhood
- Security in the area
- Employment opportunities nearby
- The average value of properties in the area
- Schools in the area
- Level of municipal services and other amenities
- Transport facilities
- The quality of improvements to, or deterioration of, your home

Once you have made a decision to buy your own home, it is important for you to care for and take responsibility to maintain it. Remember, the better you look after your property, the easier it might be to sell it one day. If you sell your home, your agreement with the buyer must be in writing. This will be an Offer to Purchase, as explained on page 10, and the new buyer will have to go through the steps explained in this book to buy your property.

The lawyer will always pay FNB Home Loans first and then pay the difference between the selling price of the home and the FNB Home Loan to you. This means that you do not have to repay the Home Loan in full before you sell.

JOURNEY TO BECOME A HOME OWNER ↓





Let us help you
**make your home
your own.**

Call Centre:

Tel: (061) 299 2222