

SUMMER 2018 Home Diaries



nedbank.co.za/homeloans



IN THE SPOTLIGHT

How to avoid debt in the long run. How to get up to R15 000 cash back and the new features added to our Nedbank Money app™.

[More](#)



DID YOU KNOW ...

How to get your free property report when hunting for a home, and gain peace of mind knowing your December/January home loan payments are taken care of.

[More](#)



NEWS TO USE

#NedbankBucketList competition, homeowner's cover and home loan payment fees.

[More](#)



HANDY TIPS

How to save money while staying cool, tips on protecting your money and how to get in touch with us.

[More](#)



GREG'S VIEW

Greg Salter
Managing Executive:
Nedbank Home Loans

Beating the heat and thinking of things to do over the festive season are surely top of mind for most of us this summer. To help you focus on spending quality time with friends and family we've compiled handy info to make this your best summer yet.

Our 'In the spotlight' section helps you play it cool by managing your finances over the long term and shows you how to get up to R15 000 cash back when financing your new home. You can also make your summer a breeze with the latest features on the Nedbank Money app.

Our 'Did you know' section gives you more information on our latest offer that will help you make an informed decision when buying a home. Also get tips on how best to take care of your holiday home loan payments.

In 'News to use' we feature our latest Nedbank competition to help you live life to the fullest. We explain how you can gain peace of mind with the right insurance for your home and show you where to find the latest on payment fees.

We also share some handy tips on how to beat the heat this summer without increasing your electricity bill.

see money differently

NEDBANK

IN THE SPOTLIGHT

Staying out of debt is more important than ever

With rising expenses and the resultant rising cost of living, we're all feeling the heat in the current economy. Luckily there are ways to make sure the warmer weather is the only kind of heat you need to worry about this summer.

Debt can easily and quickly grow, forcing us to live beyond our means, and that's why we're keeping you informed on how to stay out of debt in the long run:

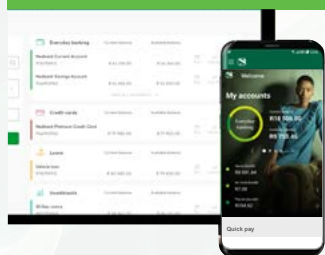
- 1 Limit your expenses** – higher living expenses can easily pressure you to make financial sacrifices in areas such as healthcare and retirement, but you can avoid this by budgeting according to what you actually need. Rather cut on the luxuries.
- 2 Build savings you can rely on when unexpected expenses arise** – even a small amount put away every month will ensure you can't use it for daily expenses. Consider having your savings automatically deducted from your account as soon as your salary is paid.

- 3 Use your home loan account to save** – just like with a normal savings account you can put any extra money you have into your home loan account with the added bonus of helping reduce the overall interest you pay on your home loan. You can also access these extra funds whenever you need to.
- 4 Avoid unnecessary expenses and fees** – read the agreements and terms and conditions for your financial accounts so you're aware of the associated fees.
- 5 Don't raise your budget** – the ability to stay out of debt is not necessarily associated with your income, but more about your ability to avoid spending. Take your increase, bonus or tax refund and put it directly into an account where you could earn interest.

We understand the difficulties clients may be facing, and that is why we have various customised solutions available to help you protect and keep your homes.

If you are facing financial difficulty, we are here to help. Visit [Nedbank Home Loans](#) to find the right solution for you or click [here](#) to view the video.

NEW FUNCTIONALITY ON THE NEDBANK MONEY APP™!



Easily manage your home loan, anywhere, anytime.

Wherever the warmer weather may take you, you can easily manage your home loan anywhere, anytime, through **online banking or the Nedbank Money app™**. Some of the latest features now available include:

Online banking

Balance and transaction listing

Building loan payout

Viewing of debit order information

Document request
(Title deed, loan agreement, subsidy letter, registration letter and bond paidup letter)

Statement request

Settlement request

Cancellation of home loan (and placement of notice)

Nedbank Money app™

Balance and transaction listing

Viewing of debit order information

Document request
(Title deed, loan agreement, subsidy letter, registration letter and bond paidup letter)

Statement request

Settlement request



With the Nedbank Money app™ by your side **your summer will be a breeze** as you'll be able to **scan QR codes** across South Africa to pay, **freeze and unfreeze** your cards should they get lost, view your **Greenbacks balance** on the go, **quick pay** beneficiaries for those must-have holiday items, **and so much more.**



GET UP TO
R15 000
CASH BACK*

How to qualify:

- 1 Use the **Instant Bond Indicator** to find out how much you could qualify for.
- 2 **Apply online** and take up a home loan.
- 3 **Open and move your salary** to a Nedbank transactional account, as the cash will be paid into your Nedbank account.

PLUS, enjoy these **additional benefits when you apply online:**

- **50% discount** on attorney bond registration fees.
- **Bond approval** within hours.
- An attorney who **will come to you.**

Visit Nedbank [Home Loans](#) for more information or to apply online.

* Please note: Terms and conditions apply. Cash back is capped at R15 000 and is subject to certain exclusions and your salary being paid into a Nedbank transactional account.

HOME

IN THE SPOTLIGHT

DID YOU KNOW

NEWS TO USE

HANDY TIPS

DID YOU KNOW ...



Get your free property report

We believe that a house is more than walls and a roof – it's where you make lasting memories and a place you can call home.

At Nedbank we understand that being informed when purchasing a home will help you make a better decision. This property report provides useful information that will help you make an informed decision before signing on the dotted line.

If you are interested in buying a home and want more information about:

- the estimated property valuation;
- average sale prices in the area;
- age of property owners in the area; and
- key amenities, such as schools, public transport and shops in the area ...

please visit www.nedbank.co.za/homeloans to get two free property reports.

To qualify for a free property report you must:

- 1 be in the market to buy a home;
- 2 use the Instant Bond Indicator; and
- 3 get a positive result on both your credit and affordability check, as this gives you the confidence to shop for your new home.

How to get the free property report after using the Instant Bond Indicator:

Simply send an email to hlsales@nedbank.co.za with the description of the property you are interested in buying, and provide us with the following details:

- house/complex street number;
- unit number (if applicable);
- street name;
- suburb/township name; and
- province.

Another way we help you make an informed decision on purchasing a home.

Apply for a home loan from anywhere, anytime.

Our new and improved online application channel:

- is now simpler and easier to understand;
- saves you time, as we reduced the amount of required information;
- lets you know how much you could qualify for through the Instant Bond Indicator (IBI); and
- is fully compatible with iOS, Android and other mobile devices.

Ready to apply?

Click [here](#) or visit www.nedbank.co.za/homeloans.

Has your salary payment date changed?

An incorrect debit order date can mean unnecessary costs. Call us on **0860 555 111** to align your debit order due date with your salary payment date.

Have your details changed?

We may need to contact you from time to time to keep you informed. Call us on **0860 555 111** or visit your nearest Nedbank branch to update your contact details.



HOME

IN THE SPOTLIGHT

DID YOU KNOW

NEWS TO USE

HANDY TIPS

Holiday home loan payments

You can have peace of mind over the December/January holiday season knowing your home loan payment is taken care of.

December

Client's debit orders will be aligned with their December salary dates and be given the opportunity to provide a preferred date for payment.

January

Paying your home loan first gives you one less thing to worry about amidst the back-to-school rush.

Getting a bonus

If you receive a bonus remember that you can save on interest by paying a little extra into your home loan account.

Paying early

Should you make a payment prior to your salary debit order date, please call us on **0860 553 573** to ensure that your payment is allocated to your Nedbank home loan account.

NEWS TO USE



Live life to the fullest with a Nedbank cheque or credit card #NEDBANKBUCKETLIST

Living life to the fullest means experiencing **all that life has to offer**. From getting your adrenaline pumping 10 000 feet off the ground to savouring exotic flavours in new places, life is always exciting when you have something to strive for. Some call them **goals**, some call them **dreams** and others know them as **aspirations**. We call it your **#NedbankBucketList**.

A **Nedbank credit or cheque card** can take you to **new heights** and help you get **one step closer** to the **things you work so hard for**. Take the first step to completing your **#NedbankBucketList** today.

Don't have a Nedbank cheque or credit card? It's **really easy** to get one. Visit nedbank.co.za/bucketlist.

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From 9 October 2018 to 31 March 2019 we could be making your #NedbankBucketList experience a reality.

Simply use your card at least **five times a month**, tweet your dream experience with **#NedbankBucketList** and stand a chance to **win one of six bucket list experiences** worth R50 000 each.

Click [here](#) for competition **terms and conditions**.

Nedbank Homeowner's Cover

The right homeowner's cover provides **peace of mind** and comfort should there be an emergency or disaster at your home. The last thing any of us need this summer is the burden of having to worry about a burst or leaking geyser and the associated expense.

Nedbank Homeowner's Cover offers a variety of benefits, both during and after the lifespan of your home loan.

Note: Always make sure that you don't have the same type of insurance cover from different insurers at the same time.

[Get a quote](#)



Home loan payment fees

From **1 January 2018** cash and cheque deposit **fees have increased**. A detailed pricing guide is available at www.nedbank.co.za/homeloans.

Reducing our carbon footprint

Nedbank Home Loans is committed to the environment, and reducing our carbon footprint is something we strive towards. We will soon start communicating the status of your account by email or SMS. We'll be in touch to confirm your preferred way of communication.

Habitat for Humanity

Earlier this year our staff volunteers became master builders as part of the 100 homes for 100 families project. In association with Habitat for Humanity and the Nelson Mandela foundation, we recently witnessed life-changing moments when handing over the keys to the new owners. We are immensely proud of the difference we are making in their lives.



Charity Golf Day

On the 23rd of October we held a charity golf day at the Eagle Canyon Golf Estate to help raise funds for Habitat for Humanity. The funds raised will be used to build more homes for families in need.

HOME

IN THE SPOTLIGHT

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NEWS TO USE

HANDY TIPS



HANDY TIPS

How to save money while staying cool

In the warm summer months it's tempting to simply turn on the air conditioner, but we thought you might like these tips for staying cool without increasing your electricity bill.

- 1 Keep your blinds or curtains closed.** Blackout curtains work the best, but even keeping your blinds or curtains closed during the day can drastically reduce the temperature in the room.
- 2 Use the cooler night air.** Open your windows at night to fill your home with fresh and cooler air.
- 3 Fake chilled air.** Place a bowl of ice at a slight angle in front of your desktop fan. The cool air it blows from here will quickly refresh you.
- 4 Swap your sheets.** While wool and flannel sheets are ideal for winter, in summer you need to use cotton sheets to help keep your body temperature down.
- 5 Set your ceiling fan to rotate counter-clockwise.** This will create a windchill breeze effect that will lower the temperature in the room.
- 6 Cool down from the inside.** Sipping on cold drinks regularly can help keep you cool. Pressing a cold wet cloth against your wrists, forehead or neck can also work wonders.
- 7 Switch on the extractor fans.** If you have an extractor fan in your bathroom, you can use it to suck hot air out of the room. Another handy extractor fan sits above your stove in the kitchen.
- 8 Sleep low.** If possible, especially if you have tiled or wooden flooring, put your mattress on the floor as it is cooler closer to the floor.
- 9 Use LED lights.** Older-technology globes tend to emit a lot of heat and use more energy. If ever you needed a reason to switch to energy-efficient light bulbs, this is it.
- 10 Cook outdoors.** It goes without saying that heavy cooking indoors will increase the temperature in your home, so why not consider using that outdoor furniture and appliances more often?

Tips for protecting your money

-  **Swipe your card** to pay for purchases instead of withdrawing cash – it's safer.
-  **Select a unique PIN** and keep it a secret. Never use obvious information, such as your telephone number, date of birth or address for your PIN.
-  **Memorise your PIN.** Never share it with anyone and do not write it down or store it on your cellphone, not even in a disguised format.
-  **Change your PIN** immediately if you suspect that someone, including a friend or family member, knows it.
-  **Be aware of your surroundings** when using an ATM or when paying for your goods.
-  If you are uncomfortable while transacting at an ATM, **cancel the transaction** and use a different machine.
-  **Never share your one-time password (OTP)** over the phone or accept an Approve-it™ message on your cellphone if you have not initiated a transaction online.
-  Be particularly wary of emails or telephone calls asking you to share your PIN/OTP or card details for security or login purposes. **Never tell anyone your PIN or OTP.**
-  **Be aware of online fraud scams.** Nedbank will never ask for login details, such as your PIN or password.

Let us know about your Nedbank experience

Website: TalkToUs

Helpline: +27 860 444 000

Email: clientfeedback@nedbank.co.za
Monday to Friday: 08:00 to 17:00
Saturday: 08:00 to 12:00

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