



Nedbank Home Loans 50% Attorney Discount Offer – Terms and Conditions

- 1 As part of the online offering to new and existing Nedbank Home Loans clients who apply for a bond online, Nedbank is offering a 50% discount on the bond attorney registration fees.
- 2 If you are successful in your online application and you wish to proceed, you will be required to conclude a loan agreement with Nedbank which will encapsulate the further terms and conditions of the loan
- 3 New and existing Nedbank Home Loans clients who meet the following requirements may be eligible to receive the 50% discount on the bond attorney registration fee:
 - 3.1 Existing home loans clients who apply online for a bond on a second property online, without cancelling their existing bond.
 - 3.2 Clients who have applied for finance with Nedbank home loans for their new home through the following home loan direct channels:
 - the home loan online application channel;
 - the Nedbank Contact Centre;
 - Nedbank Retail Relationship Banking.
- 4 The following persons are unfortunately not eligible to receive the 50% bond attorney discount:
 - 4.1 Clients who have applied for finance with Nedbank home loans for their new home through any of the following home loan direct channels:
 - the branch network;
 - a Nedbank Home Loans sales consultant;
 - 4.2 Clients of Nedbank Private Wealth and Nedbank Business Banking;
 - 4.3 Clients who are self-employed;
 - 4.4 Clients who have applied for the following types of properties:
 - 4.4.1 a Nedbank-owned property or
 - 4.4.2 a Nedbank assisted sale property
 - 4.5 All juristic persons, including companies, close corporations, partnerships or other legal entities that are recognised by law;
 - 4.6 Clients who have submitted their applications through the mortgage origination channel;
 - 4.7 Clients who are applying for a further loan; or
 - 4.8 Clients who are applying for a readvance.
- 5 Additional benefits to be enjoyed by successful applicants who apply online include the following:
 - 5.1.1 Receiving bond approval within hours of submitting the online application;
 - 5.1.2 Having the bond registration attorney complete the paperwork at the client's premises.
- 6 Fees excluded from the 50% attorney discount
- 7 The discount applies to the amount the bond registration attorneys charge as their fee.



- The following fees are excluded: Deeds office fees;
- SARS transfer duty;
- Postage and stamp duty etc.

8 General

- 8.1 All clients who apply online are bound by these terms and conditions.
- 8.2 Nedbank reserves the right to add to and/or waive any of the terms and conditions hereof and/or alternatively to cancel this offer at any stage at its discretion at its discretion
- 8.3 Clients who do not proceed with the registration of a new Nedbank home loan will not be eligible for 50% attorney discount, and shall be liable for any wasted cost suffered by Nedbank and /or the Bond registration attorney should the client not finalise the registration process of the new home loan for whatever reason.
- 8.4 Clients who apply through any source other than those stated herein or alternatively through a third party will not be eligible for the 50% bond registration attorney discount.
- 8.5 Clients remain liable for fees payable in terms of the legislation, such as the property transfer fees. These fees will not be paid by Nedbank.
- 8.6 The 50% attorney discount is not transferrable.

9 Further information

For further information about the campaign:

- send an email to hlsales@nedbank.co.za; or
- call the Nedbank Home Loans Contact Centre on 0860 911 007.