



Nedbank Home Loans 50% Attorney Discount Offer

Terms and Conditions

1 What is the 50% attorney fee discount?

As part of the online offer to new and existing Nedbank Home Loans clients who apply for a bond, Nedbank is offering a 50% discount on the bond attorney registration fee (attorney fee discount). This is the fee the bond registration attorneys charge to register your bond at the Deeds Office.

2 How to qualify

New and existing Nedbank Home Loans clients may qualify for the attorney fee discount provided they have applied to Nedbank for a home loan through any one of the following:

- 2.1 The Nedbank online home loan application
- 2.2 The Nedbank Contact Centre
- 2.3 Nedbank Retail Relationship Banking

3 The following people do not qualify for the attorney fee discount:

- 3.1 Clients who have applied to Nedbank for a home loan through any one of the following:
 - 3.1.1 The Nedbank branch network
 - 3.1.2 A Nedbank Home Loans sales consultant
 - 3.1.3 A mortgage origination channel
- 3.2 Nedbank Private Wealth clients.
- 3.3 Nedbank Business Banking clients.
- 3.4 Clients who are self-employed.
- 3.5 Clients who have applied for a home loan in respect of the following types of properties:
 - 3.5.1 a Nedbank-owned property
 - 3.5.2 a Nedbank-assisted Sales property
- 3.6 All juristic persons, including companies, close corporations, partnerships and other legal entities that are recognised by law.
- 3.7 Clients who are applying for a further loan.
- 3.8 Clients purchasing directly from a developer.

4 Benefits of online application

Additional benefits for clients who apply online are the following:

- 4.1 Receiving bond approval within hours of submitting the application.
- 4.2 Having the bond registration attorney visit you at your home or place of work to sign all loan related documents.
- 4.3 Qualifying for our 1% cashback offer.



5 Exclusions

The following fees are excluded from the attorney fee discount offer:

- 5.1 Deeds Office fees.
- 5.2 SARS transfer duty.
- 5.3 Postage, stamp duty and other delivery fees.

6 General

- 6.1 Nedbank reserves the right, at its sole discretion, to add to and/or waive any of these terms and conditions and/or to cancel this offer at any stage for whatever reason.
- 6.2 Clients who do not proceed with the registration of a new Nedbank home loan will not be eligible for attorney fee discount and will be liable for any wasted cost incurred by Nedbank and/or the bond registration attorney.
- 6.3 Clients remain liable for fees payable in terms of legislation, such as the property transfer fees. These fees will not be paid by Nedbank.
- 6.4 The attorney fee discount is not transferrable.

7 Further enquiries

For more information about the offer please email us at hlsales@nedbank.co.za or call the Nedbank Home Loans Contact Centre on 0860 911 007.