

# Exclusive Housing scheme offering to UCT Employees



- \* We offer up to 100% bonds ( meaning no deposit required) based on affordability and credit assessment
- \* Negotiated bond registration and cancellation fees
- \* Prime interest rate – 0.15%
- \* We facilitate employees to apply for the Government subsidy offered for first time home buyers earning between R3501 and R22000 per month, once the employee is approved the subsidy gets paid directly into the bond account which assist in making the repayments more affordable
- \* We assist employees with a homeownership program to guide them in being first time home owners
- \* If the employee should switch their transactional account to benefit from the scheme interest rate offered, a banker will contact them to assist in streamlining this process

**First National Bank**

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how can we help  
you?

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