



# Lending solutions

Flexible solutions for your everyday and more complex financing needs.



## What we offer

### Everyday lending solutions

Meet both your short-term and long-term needs, from financing big-ticket purchases such as a property to meeting your short-term cash flow needs.

### Specialised lending solutions

We cater for your more complex, structured finance needs with a unique, personalised and flexible consolidated loan facility for aviation, investment and more complex finance requirements.

**Personal advice is critical to choosing the right solution and personalising it to your needs.**

To make an informed decision about which solutions are appropriate for you and how to structure these in a way that will meet your needs in the best way possible, it's important to get expert, personal advice. Your private banker would be happy to advise you.

see money differently

**NEDBANK**  
PRIVATE WEALTH



## Everyday lending solutions



### Home loans

Long-term finance to buy, repair or build your dream home.

An access loan secured by a range of acceptable securities:

- Maximum repayment term: 360 months (30 years).
- The loan must be paid in full by the time you reach age 65 years (ie the maximum repayment term is also dependent on your age).
- A choice between amortising and fixed repayments.
- Ability to access surplus money in your account.



### Vehicle and asset finance

Flexible vehicle and asset finance solutions.

We can tailor the following aspects of your finance solution to meet your needs:

- The term of the solution.
- The type of credit facility – instalment sale agreement, lease agreement or financial rental agreement.
- Repayment terms to meet your income stream – interest only, interest capitalisation, bullet payments, periodic payments (quarterly, biannual or annual), capital repayments or other combinations.
- Structuring any deal to meet your tax income liability and refinance requirements.



### Cash management solutions

A range of deposit and cash management solutions with easy digital access.

- Call accounts
- Fixed and notice deposits
- Money market investment accounts

We offer convenient digital access through online banking or our mobile app:

- Access these solutions 24 hours a day
- Load notices to access any fixed deposit.
- Open a new investment online for a more competitive interest rate.



## Specialised lending solutions



### Structured lending

**Innovative and flexible solutions to match your individual requirements.**

This is a consolidated loan access facility secured by a range of acceptable securities. In collaboration with you we will establish the most suitable combination of rate, term and repayment structures, subject to serviceability and security requirements.

Other product features:

- The option to select the legal entity for the facility that suits the transaction and your financial circumstances best.
- A comprehensive solution-based lending package as opposed to the traditional product-based lending approach.
- Access to development finance aligned with environmental and social responsibility.
- Ability to access surplus money in your account.



### Aviation finance

**Expert advice and specialist solutions for your aircraft and insurance requirements.**

We have partnered with industry specialists to meet your individual aviation needs, from insurance to registration of aviation bonds.

Our offering and features include:

- Instalment sales
- Fixed rates and/or prime-linked rates
- Structured repayments

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