



how can we help you?

make housing affordable

Woolworths Group Retirement Fund



The Smart Housing Plan Loan is a "pension backed loan" issued by FNB and secured against the Member's fund value. You may qualify for the loan if you are a member of the Woolworths Group Retirement Fund by virtue of your employment with Woolworths, as there is an agreement in place between FNB, the Fund, Fund Administrator and Employer.

What can I use the loan for?

In terms of the Pension Fund Act, the loan can only be used for housing by the member and/or spouse or dependent, mainly to:

- Buy land
- Purchase a home
- Build a new home
- Renovate a home



Note

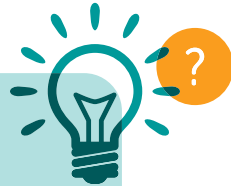
- The home must be the primary residence of the applicant or their dependent/s.
- The property must be within the borders of South Africa.

Woolworths Group Retirement Fund

Get the **best** possible rate with an FNB Smart Housing Plan. We make special arrangements with your fund, so you can get the benefit.

Why consider FNB's Smart Housing Plan?

It's all about affordability. Whether you want to purchase a piece of land, renovate your current home or even build a new one, FNB's Smart Housing Plan can help turn your dream into a reality, in the most cost-effective way.



Our affordable rates



Linked Interest Rate

Prime minus 1.05%

Monthly Service Fee

R22.80 per month (VAT incl.)

Customer Protection Plan

Optional per member

- R2.49 per R1000 per month with Gap Cover
- R2.10 per R1000 per month without Gap Cover

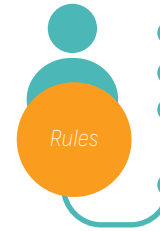
Inspection Services

R627.00 per approved Pension Backed Loan (VAT incl.)
(Fees are subject to annual review)



To apply or for more information, please contact our Call Centre on 086 076 2278 or send email to smarthousingplandocsct@fnb.co.za

Smart Housing Plan Loan's rules



- You must be over the age of 18 years.
- The minimum amount you can apply for is R5 000.
- The maximum amount is 80% of your fund value after tax.
- The maximum loan term is 240 months (20 years).

Optional Customer Protection Plan



Members receive cover in the following instances, cover is for the full loan amount and excludes arrears:

- **Death** - Settles outstanding balance at time of death.
- **Permanent disability** - Settles outstanding balance as at the time of permanent disability.
- **Dread disease** - Settles outstanding balance in the event of a dread disease claim.
- **Temporary disability** - Six months' instalments paid.
- **Retrenchment** - Six months' instalments paid.

Documents Required:

- Completed loan application form.
- Certified South African green bar identity document or Smart ID Card.
- Latest salary payslips (4 consecutive for weekly, 2 consecutive for fortnightly paid, 1 for monthly paid).
- Valid Building quotation or Offer to purchase (not older than 1 month).
- Latest proof of residence (not older than 2 months).
- Latest 3 months' stamped bank statement (if not banking with FNB).
- Risk Benefit statement on People Soft.

