

how can we help you?

get a great
interest rate
to own or
renovate
your home.



* Terms and conditions apply

FNB
First National Bank

UCT Retirement Fund

With the FNB Smart Housing Plan Loan, special arrangements are made with your fund, so you can get the lowest possible interest rate.

Why consider FNB's Smart Housing Plan Loan?

Whether you want to purchase a piece of land on which your home will be built or renovate your current home, taking out FNB's Smart Housing Plan Loan can help turn your dream into a reality, in an affordable way.

Our affordable rates

Linked interest rate – Prime less 1.25%
Monthly service fee – R11.40 incl VAT
Risk benefit cover – R0.53 per R1000 (Temporary Disability & Retrenchment)

The rules for the Smart Housing Plan Loan

- You must be between 18 and 65 years of age
- The minimum amount you can apply for is R5 000
- The maximum loan term is 240 months (20 years) or prior to retirement
- You must be employed for 12 months or longer
- You must have a South African bar coded Identification document