



Pension-backed Housing Loans are a great benefit!

What are your options ?

An update to Pension-backed loan options

Dear Member

The UCTRF offers a pension-backed housing loan through FNB to qualifying members. FNB lends you an amount which will depend on your Accumulated Retirement Savings, and what you can afford.

The loan may only be used for any of the following – note the addition of the fourth point below:

1. Purchase a home for occupation by yourself and/or your dependant(s)
2. Purchase land and erect a dwelling for occupation by yourself and/or your dependant(s)
3. Make additions and alterations or repair a dwelling which is jointly owned by you and your spouse, and which is occupied by you and/or your dependant(s)
4. **Finance alternative energy solutions for a home, which is owned by you and your spouse, and which is occupied by you and/or your dependant(s).**

What alternative energy solutions can I finance with a Pension-backed loan?

You can finance the following alternative energy solutions from a solar provider:

- Solar UPS systems
- Domestic solar geysers

- Pool solar heating
- Inverter attached to electrical board
- Lithium batteries (This would usually be a hybrid system comprising of solar panels, an inverter to convert solar power to direct or alternating current, and batteries for energy storage.)

Find out more at <https://uctrf.co.za/uctrf/housing-loans>

The Trustees of the UCTRF

Enquiries

Please submit all comments or questions via [this form](#)

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