

BOND OFFERINGS FROM BANKS FOR 1ST TIME HOME BUYER

						
Home loan of up to	110%*	110%*	100%* & Uncapped on Transfer Costs	109%*	100%* + Transfer Assist	108%*
Maximum purchase price	R3,6 mil	<R700K up to 110% >=R700K <=R3,85m up to 107%	Uncapped	R5 mil	Up to R3,5 mil	R2,2 mil
Mandatory mini number of first-time homebuyer applicants	One applicant	One applicant	One applicant	One applicant	One applicant	One applicant
Maximum home loan term	20 years	30 years	30 years	30 years	30 or 23 years for Lowest Instalment Option (Edge)	30 years
Conditional interest rate discount	0,35%	0,25%	Based on Credit Risk Profile	0,25%	Tailored to Payment Method & Employment Sector	Based on Credit Risk Profile
Discount on bond and registration costs	50%	50%	40%	50%	50%	50%

Ready to **explore your home loan options?**

*T&Cs and lender-specific criteria apply. Updated 29 June 2026.