

First-Time Buyers Guide to Home Loan Options

We apply to multiple banks, including your own, to secure the best deal for your first home.
Bond Gallery Home Loans negotiates on your behalf, saving you time and money.

			 NEDBANK	 Standard Bank	 Investec
Home loan of up to	110%*	110%*	109%*	108%*	100%* (Plus all transfer and bond registration costs)
Max purchase price (to qualify for cost inclusive loan)	R3.6M	<R700k: 110% ≥R700k to R3.85m: 107%	R5.0M (Maximum Loan Amount)	R2.2M (Maximum Loan Amount)	Will be considered on a case by case basis
Compulsory number of first-time buyers applicants	1 applicant	1 applicant	1 applicant	1 applicant	Primary applicant
Max home loan term	20 years	30 years	30 years	30 years	30 years
Additional interest rate discount (Conditional to switching bank accounts)	0.35% with an absa cheque account 0.50% on an absa private banking account	0.25%	0.50%	Based on your credit risk profile	Will be considered on a case by case basis
Discount on bond registration costs	50%	50%	50%	50%	Up to 40%

*T's & C's and bank-specific criteria apply