

how can we help you?

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



\* Terms and conditions apply

**FNB**  
First National Bank

## LA Retirement Fund - Application process for employees of the City of Cape Town

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.

### 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 have a South African bar coded Identification document
- A maximum of 60% of your Member share value within the Fund may be used as surety for a Smart Housing Plan loan through FNB

### How to apply

- Contact Michelle Maart on 087 335 6029 for assistance
- The application form can be obtained from the Fund's website ([www.laretirementfund.co.za](http://www.laretirementfund.co.za))
- All completed application forms and supporting documentation can be emailed to [smarthousingplandocsct@fnb.co.za](mailto:smarthousingplandocsct@fnb.co.za)