

Integer Home Loan

The Integer Home Loan offers a comprehensive home loan solution, with complete online interaction between your Home Loan and a 'Transact Account' - that is your Integer bank account.

Lending criteria

- Up to 30-year term home loan
- Maximum loan of up to 100% of purchase price

Innovative Product Features

Skip-a-Month - Take a payment vacation

Integer's Skip-a-Month simply means that once in every 12 months you have the option to skip a month's payment. If you choose this option, your instalments are apportioned over 11 months rather than 12, allowing you a 'payment holiday'. You pick the month. Have extra cash for that back-to-school rush or money for a nest egg.

Capital Deferment - Pay an interest-only instalment

Pay less on your bond and more on your kids, home accessories or renovations. Integer's Capital Deferment means you pay interest only for the first two years. Once your deferment period is up, you pay the adjusted outstanding balance over the remaining term of your loan.

InterCash - Bridging finance available to switching clients

If your home has appreciated in value, you can access up to 80% of the available equity* without waiting for registration. Enjoy convenient access through your Transact Account, within 48 hours of signing at the attorneys. Unlike other bridge funding, InterCash is a facility that means you only pay interest on the amount you use.

InterCap - Insure your home loan interest rate

Think of it as 'rate insurance' for home owners. InterCap allows you to 'place a ceiling' on your home loan rate. This means that should the Prime rate increase, you only pay for your instalment as calculated up to the capped rate, which is your ceiling. You can choose from a range of interest rates and terms, from capping the full home loan amount, or just a portion of it.

*Available equity = the difference between the current market value of your property and the outstanding balance in your home loan.

Integer Pty (Ltd), Reg. no. 1988/000944/07, is a Registered Credit Provider (NCRCP870) and an Authorised Financial Services Provider (FSP8068).



Integer Debit Card and Transact Account

With your Integer Home Loan you will get an Integer Debit Card linked directly to your Bidvest Bank Limited Transact Account (your Integer bank account) and will have immediate access to a range of intelligent financial options.

Features of the Transact Account

- An Integer-branded VISA debit card*
- A credit facility equal to 1% of your home loan value but with low interest charged at your home loan rate
- Easy internet access by logging onto 'WebTransact', providing free online access
- Full transacting availability including internal transfers, debit orders, cash deposits, cheque deposits, point-of-sale transactions and ATM withdrawals
- Cash withdraws at selected Pick n Pay, Checkers and PEP stores
- Make deposits at any Absa Bank branch nationwide
- Earn interest on positive balances at Integer's quoted rate
- Enjoy free, immediate and unlimited transfers between your Home Loan account and your Transact Account
- Get a simple overview of your finances: all your accounts are linked – just one glance and you see the whole picture

The Salary Sweep

Be bond-free years sooner - without paying a rand extra!

Pay your salary into your Transact Account, then sweep it into your home loan. The simple advantage of keeping more of your monthly earnings in your home loan - for longer - means you can reduce your home loan interest and cut your bond repayment term.

When you need to spend your money, simply transfer funds back to your Transact Account via WebTransact. This clever money management is easy, convenient and can save you thousands in interest. Control what you pay, control what you save.

Contact Integer

Tel: 0861 466 334

Email: speak2us@integer.co.za

The Integer-branded VISA Debit card is issued by Bidvest Bank Limited. Terms and Conditions apply.