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From Lindiwe Miyambu

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African Bank makes home ownership possible for you

Hello African Bankers!

In March this year, we launched our first phase of African Bank's Home Ownership Programme, in partnership with My Bond Fitness (MBF). We were very excited that over 2000 African Bankers registered with the view to realise their dream of one day owning a property.

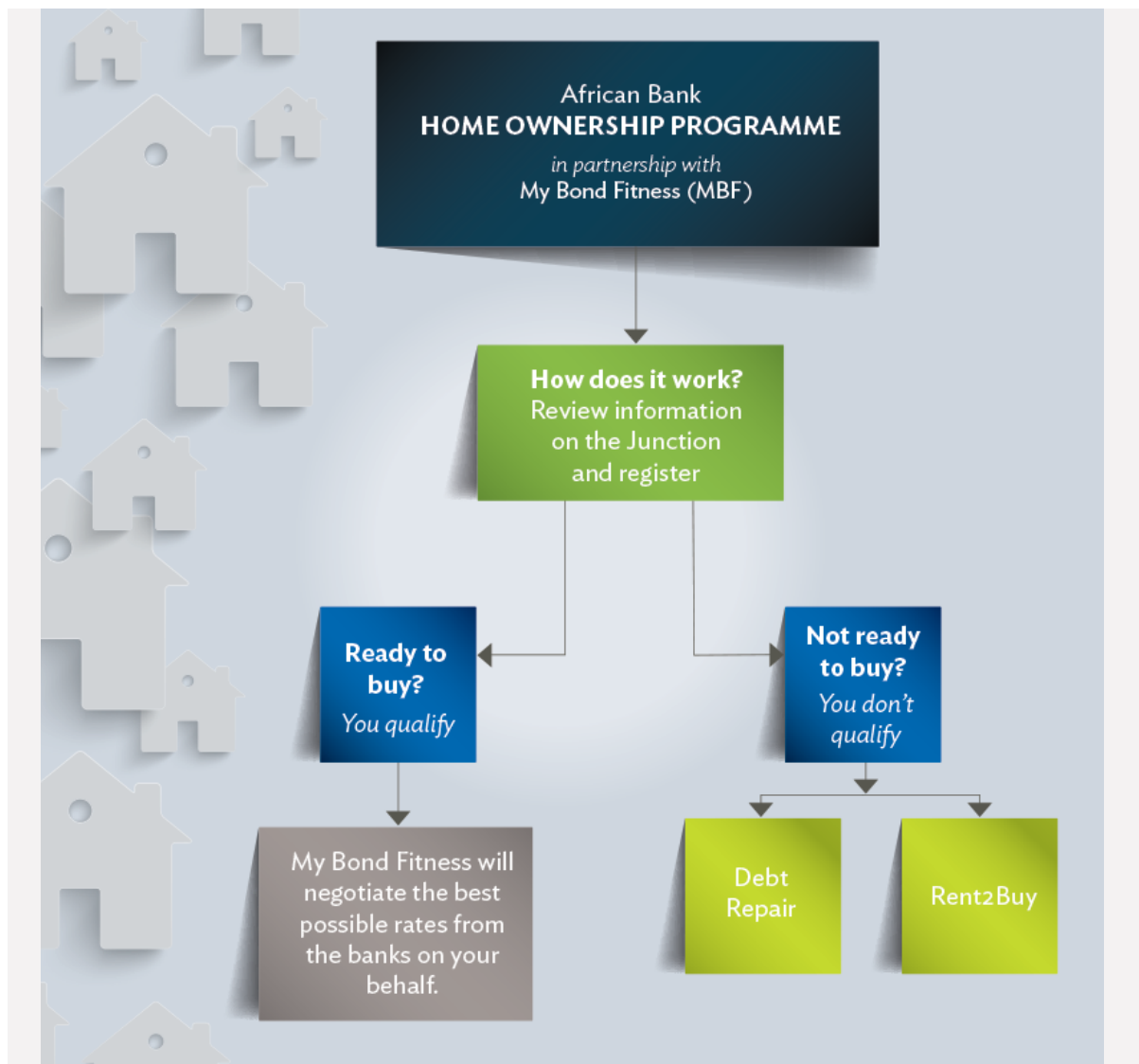
Findings from My Bond Fitness

The most common challenges facing African Bankers who did not qualify are:

- Too much debt
- Lack of affordability
- Little of knowledge about how to go about purchasing your own home

If these reasons are familiar to you, we have alternative solutions to help place you in the buyer's seat.

This image shows the options available to you from My Bond Fitness



What are my options?

The second phase of the programme will focus on these alternative solutions:

- How to tackle your debt and reduce your debt exposure to improve your affordability
- Provide an alternative programme called Rent2Buy to help you get your foot in the door to own your own property
- How to gain access and use the subsidies available for qualifying first time home buyers
- How to prepare yourself for the best home loan application and show you how you can avoid paying 30% more for a home loan (MBF will guide the buyer through the process)

Need to sort out your debt and or affordability first?

If you're struggling financially, do not be discouraged, contact MBF to find out how they can help you. There are some financial implications for those in need of debt repair help. [Click here](#) to view a video which gives some guidelines and costs involved.

For support and more information contact Debt Repair via email assistAB@mybudgetfitness.co.za or you can sign in online by clicking [here](#).

More about Rent2Buy

If you want to get your foot in the door and want to sign up with the national Rent2Buy database, please click [here](#) to find out more and sign up.

If you're ready to buy, here are your options

For those with a good credit profile, sufficient income and affordability to qualify for a home loan, please contact MBF who will help you negotiate the best possible interest rate with the Banks. To subscribe and find out how, please [click here](#).

What you need to know

Confidentiality is guaranteed. Your participation in the **African Bank Home Ownership Programme is voluntary** and done directly with the **My Bond Fitness team**. No personal information will be made known to any other party until you are ready to buy a property and then only with your approval.

Our objective is to make the **possibility of home ownership for all African Bankers a realistic goal**, in line with your purchase power and affordability. We believe that My Bond Fitness (MBF) can deliver value and improve the lives of African Bankers.

HC partnering with you. We are you!

Lindiwe

