



---

**Housing Solutions** when you need it most

0861 043 627 | [www.imasfinance.co.za](http://www.imasfinance.co.za) |       

iMasFinance Co-operative Limited is a registered credit provider | NCRCP 1332 and Iemas Insurance Brokers (Pty) Limited, an authorised financial services provider (FSP 47563), trading as iMas Insurance Brokers

Choose the best solution to own the home of your dreams



### Solution 1

Pension-backed Home Loan  
(Renovate your home)



### Solution 2

Bond with iMasFinance  
(Buy your home)

With a Pension-backed Home Loan, you can renovate your home and increase the value of your property. Embark on your home ownership journey together through Bond with iMasFinance.

## What is a Pension-backed Home Loan?

A Pension-backed Home Loan is a loan where your pension/provident fund is used as security to:



Buy vacant land



Build a new house



Renovate your home



Use a deposit/  
bond registration fees\*

*\*You must own the property and have primary residency*

## Important facts to know about a Pension-backed Home Loan

- A Pension-backed Home Loan is dependent on an agreement between both the employer and Retirement Fund to offer the product
- The loan must be settled by normal retirement age, as per Fund rules
- Repayments are made via salary deduction
- Failure to repay the loan or leave the Fund will result in your retirement savings being used to settle the loan

0861 043 627



[www.imasfinance.co.za](http://www.imasfinance.co.za)

iMasFinance Co-operative Limited is a registered credit provider | NCRCP 1332 and Iemas Insurance Brokers (Pty) Limited, an authorised financial services provider (FSP 47563), trading as iMas Insurance Brokers



## Bond with iMasFinance

Get your dream home with iMasFinance's home loan options! Enjoy competitive rates, a seamless application process, and expert support every step of the way. Start your journey today!

### Important facts to know

- Get you the best possible term and interest rate
- Advise you on your qualifying home loan amount
- Assist you with the application process
- Our service is at no cost

### Documents required

- Offer to Purchase
- Income Tax statement/IRP5 document
- Quotation for renovations
- I.D or smart card copy
- Proof of residential address e.g municipal or rates bill
- Your last three months' payslip or bank statements

### Rewards

iMasFinance is a Co-operative, giving you a share in our profits based on the products and services you have used throughout the year. Earning iMasRewards are subject to terms and conditions and active membership.\*

**iMasFinance has paid over R1 billion in rewards in the past 10 years.**

*\*Members of the Co-operative earn iMasRewards on the following products used:*

*Purchase Card, Vehicle Finance, Personal Lending. Insurance products: Motor, Household and Accessories and Business Insurance.*

*iMasFinance products and services offered are subject to contracts with employers and private members.*



0861 043 627



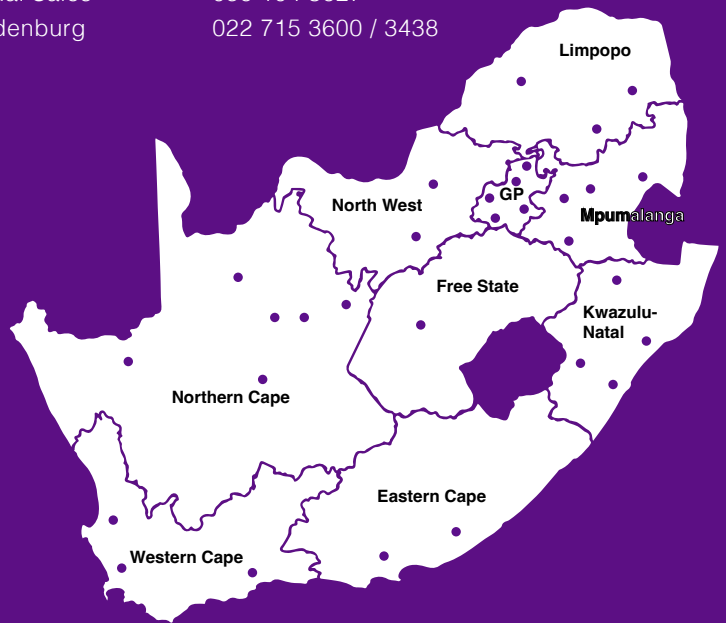
[www.imasfinance.co.za](http://www.imasfinance.co.za)

iMasFinance Co-operative Limited is a registered credit provider | NCRCP 1332 and Iemas Insurance Brokers (Pty) Limited, an authorised financial services provider (FSP 47563), trading as iMas Insurance Brokers



## Contact your nearest branch today to apply

|                  |                            |                |                     |
|------------------|----------------------------|----------------|---------------------|
| Aggeneys         | 054 983 2294               | Richards Bay   | 035 901 9480        |
| Bellville        | 021 915 5800               | Rustenburg     | 014 591 8500        |
| Bloemfontein     | 051 411 3700               | Secunda        | 017 620 6666        |
| Boksburg         | 011 776 4000               | Steelpoort     | 013 230 9671        |
| Carletonville    | 018 786 4311               | Vanderbijlpark | 016 930 1001 / 1000 |
| Durban           | 031 251 6000 / 6001        | Virtual Sales  | 086 104 3627        |
| East London      | 043 726 7006 / 6872 / 6831 | Vredenburg     | 022 715 3600 / 3438 |
| Emalaheni        | 013 655 7180               |                |                     |
| Head Office      | 012 674 7999               |                |                     |
| Kathu            | 053 723 2810               |                |                     |
| Klerksdorp       | 018 462 0131 / 1549 / 1061 |                |                     |
| Kuruman          | 053 712 0621 / 0676        |                |                     |
| Lephalale        | 014 763 9424               |                |                     |
| Mbombela         | 013 752 8344               |                |                     |
| Middelburg       | 013 244 1628               |                |                     |
| Mossel Bay       | 044 601 2888               |                |                     |
| Newcastle        | 034 329 8700 / 8719        |                |                     |
| Phalaborwa       | 015 781 3468               |                |                     |
| Pietermaritzburg | 033 264 6565               |                |                     |
| Polokwane        | 015 291 9680               |                |                     |
| Port Elizabeth   | 041 374 4333               |                |                     |
| Postmasburg      | 053 313 0313               |                |                     |



0861 043 627



[www.imasfinance.co.za](http://www.imasfinance.co.za)

iMasFinance Co-operative Limited is a registered credit provider | NCRCP 1332 and Iemas Insurance Brokers (Pty) Limited, an authorised financial services provider (FSP 47563), trading as iMas Insurance Brokers