

# Own your piece of paradise with **BRED HOME LOAN**



## RESIDENTIAL HOME LOANS

Fixed interest rates for 12 months

**4%**

Variable Interest Rate

**6.25%**

Equity From as low as

**10%**



REFINANCE



PURCHASE



NEW  
CONSTRUCTION

Get in touch with a  
**BRED Personal Banker**  
today.

*\*Turn-around time is subject to satisfactory submission of all requirements and documentation for loan assessment. The Bank reserves the right to request additional documents beyond those listed above for loan assessment and approval purposes. Terms and conditions will apply*



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Aligning Energies

**SALARY AND STATEMENTS**







- ✓ Payslips (3 most recent)
- ✓ Employment Confirmation (recent employment letter or employment contract)

**Account Statements**

- ✓ Salary and Savings account (s) - 12 months
- ✓ Loan statement (s) for all existing loans including Credit Card Statement & Overdraft Facility Statement - 12 months
- ✓ Hire Purchase statement - 6 months


**NEW PURCHASE**

## Property &amp; equity details

-  Clear copy of lease/title
-  Sales and Purchase Agreement or Sale Note (whichever is applicable)
-  Valid Engineers Certificate (if engineer's certificate has expired, a quotation is required if renovation works will be included in the loan amount)
-  An existing valuation report can be provided for assessment purpose. A new report may be required on acceptance of the loan offer.
-  Tenancy agreement if flat is on rent
-  Evidence of equity (FNPF statement and/or bank statement) – Residents






**CONSTRUCTION**

## Land &amp; Construction details

-  Clear copy of lease/title
-  Sales and Purchase Agreement or Sale Note (whichever is applicable)
-  3 builders quotation
-  Draft or Approved Plan
-  An existing valuation report can be provided for assessment purpose. A new report may be required on acceptance of the loan offer.
-  Evidence of equity (FNPF statement and/or bank statement) – Residents
-  Rental Appraisal (if the flat will be rented out)

**REFINANCING**

## Property details

-  Clear copy of lease/title
-  Valid Engineers Certificate (if engineer's certificate has expired, a quotation is required if renovation works will be included in the loan amount)
-  An existing valuation report can be provided for assessment purpose. A new report may be required on acceptance of the loan offer.
-  All risk Reinstatement /Replacement value insurance cover
-  Tenancy agreement (if rental income is considered in the credit assessment)

**NB: For non-resident borrowings, refer to the RBF Exchange Control Guidelines.**

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