

Earn Old Mutual Rewards points on home loans

OLD MUTUAL
HOME LOANS



So much more than just a home loan

ABOUT OLD MUTUAL REWARDS

Old Mutual Rewards is a financial wellness programme designed to partner with its members on their journey towards financial freedom. The programme provides financial educational tools and courses that empower members to achieve their long-term goals with rewards along the way. It assigns Rewards points with a monetary equivalent for engagement with the programme, and for using Old Mutual's products and solutions.

OLD MUTUAL REWARDS POINTS ON HOME LOANS

The main home loan applicant will receive points after every successful home loan repayment.

WHO IS ELIGIBLE?

- Only the main home loan applicant will receive points.
- The main home loan applicant must be a registered member of the Old Mutual Rewards Programme

HOW WILL THE REWARDS REBATE BE CALCULATED?

- Points will be earned based on a customer's contractually agreed monthly repayment. Ad-hoc repayments over and above the contractual repayment or into a further lending vehicle such as a redraw facility will not contribute to points.
- A customer's earn rate will be determined monthly, based on their Old Mutual Rewards tier (see table). A customer may move between various tiers throughout the span of their home loan, which can result in changes to their earn rate.

- To calculate the points earned in any month, use the illustrative example provided below:

Earn Rate X Contractual Monthly Repayment = Points earned				
Rewards Tier	Number of financial needs met	Rewards earn rate	Number of points earned on a R10 000 repayment	Rand value of points earned on a R10 000 repayment
TIER 1	0 - 1	2.5%	250	R25
TIER 2	2 - 3	5%	500	R50
TIER 3	4	10%	1000	R100
TIER 4	5 or assets > R25m	20%	2000	R200
TIER 5	6+ or assets > R50m	35%	3 500	R350

WHEN ARE POINTS ALLOCATED?

Points will be allocated in the month following a successful home loan repayment.

Points will be allocated to a member's Old Mutual Rewards account. Members can simply log on to their Old Mutual Rewards account to view their points balance, and their transaction history.

HOW CAN POINTS BE USED?

Customers will be able to spend their points (10 points = R1) in the following ways:

- Transferring into their Old Mutual Money Account
- Purchasing vouchers to spend at any of the Old Mutual Rewards partners
- Purchasing airtime, data or SMS bundles
- Donating to a charity

CONTACT INFO

For Rewards Programme information:

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For Home Loan information:

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The Old Mutual Rewards Programme is administered by Old Mutual Rewards (Pty) Ltd, a company in The Old Mutual Group. All rewards points will be provided by Old Mutual Rewards (Pty) Ltd subject to the terms and conditions of the Old Mutual Rewards Programme, which terms and conditions can be found on the Old Mutual Rewards.



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