



SWAN HOME LOAN PROPOSAL

Financing of the project | Up to 90%

Variable interest rate per annum on your loan | As from 4.5% per annum

Term of loan

- Maximum 25 years
- Up to retirement age of 65 years old*

Loan repayment

- Monthly loan repayment on the full loan amount approved
- Or Monthly Interest repayment on the loan amount disbursed in tranches from start to the end of the project (Maximum 2 years)

Administrative fees

- 1% of loan amount with a maximum of MUR 30,000
- Existing clients of Swan Life Ltd gets a discount of 25% on administrative fees

In house legal fees | Free of charge

Valuation fees | MUR 7,500

Registration fees | As levied by the Government of Mauritius

Notary fees | As per Notary's fees and charges

Life Insurance cover for your loan

- Death cover including Total Permanent Disability available up to 70 years – subject to Terms and conditions of the Life Underwriting (Up to 15% discount on published rates)

Building Insurance cover for your loan (where applicable) | Discounted rates

Security for the loan

- Fixed charge on the apartment being financed ifo Swan Life Ltd
- GFA to be endorsed ifo of Swan Life Ltd
- > Credit decisioning within 72 hours
- > Entry fees will be exceptionally waived on investment plans with Swan Wealth Managers Ltd
- > Discount on brokerage fees with Swan Securities Ltd
- > The loan repayment will be through monthly direct debit from your bank account.
- > No penalty on prepayment of loan
- > Self-employed clients (Professionals) can have repay their loans until they reach 70 years old with death cover & Total Permanent disability cover subject to Terms and conditions of the Life Underwriting
- > Clients having investment instruments can use these investments as collateral for the purchase of the property (Investment Backed Loans - conditions apply)

06.04.2020 - This offer is valid for a period of 12 months

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