

## What is a Green Home Loan

- A Green Home Loan is a loan for a property that is EDGE certified.
- EDGE stands for Excellence in Design for Greater Efficiencies which is a green building standard and an international green building certification system. EDGE focuses on energy, water and embodied energy in materials. The internationally recognized certification system makes it fast and easy to verify the resource efficiency of a project.
- An EDGE Certificate means a certificate issued by the Green Building Council of South Africa, certifying that the property has been Edge Certified.

### 1. Benefit/Offer

Customers who purchase their properties in an EDGE certified development approved by Standard Bank may qualify for the following benefits:

- 1.1 A Green Home Loan concession of -0.25% on their variable interest rate;
- 1.2 A rebate of up to 1.5% of the Home Loan amount applied for, up to a maximum amount of R55 000, awarded as follows:
  - 1.2.1 **Initial Reward:** If the developer provides a preliminary EDGE certificate to Standard Bank, the customer will receive 0.75% of the home loan amount, within 60 days of receipt of the preliminary EDGE certificate;
  - 1.2.2 **Additional Reward:** If the developer provides the final EDGE certificate to Standard Bank, the customer will receive an additional 0.75% of the home loan amount, within 60 days of receipt of the final EDGE certificate.

**Note:** if the home loan account is in arrears at the time of receipt of either certificate, the payment will be made into the customer's home loan account and not into their debit order account.
- 1.3 The amount of the initial reward and additional reward may not exceed R27,500 each.
- 1.4 The rewards will be paid directly into the customer's nominated debit order account.
- 1.5 Standard Bank approved EDGE Developments are developments that Standard Bank has approved according to Standard Bank's criteria to participate in the Loan Rebate proposition.
- 1.6 The offer is effective from 1 March 2025 and ends on 31 January 2028.
- 1.7 The applications must be submitted and approved between 1 March 2025 and 31 January 2028.
- 1.8 Standard Bank will not be liable for any rebate payments where the Preliminary and/or Final EDGE Certificate is submitted after 31 January 2028.
- 1.9 Payment of the initial and additional rewards is subject to funds allocated to this campaign being available. Customers will be paid on a first come first serve basis based on receipt of the preliminary and final EDGE certificates to Standard Bank's satisfaction.

### 2. Eligibility criteria

- 2.1 Individuals (i.e. natural persons only, and not businesses) who purchase a residential property directly from a developer with a value below R 5,000,000 (five million rand). Property means a town house, high rise apartment or a standalone property.

2.2 The Green Home Loan Rebate proposition will only apply to EDGE Developments that meet the Standard Bank EDGE Certification requirements and have been approved by Standard Bank to participate in the proposition.

2.3 The home loan application must relate to the purchase of a residential property purchased directly from a Standard Bank approved developer, in a Standard Bank approved EDGE Development.

### 3. Exclusions

3.1 Residential properties that do not fall within a Standard Bank approved EDGE Development.

3.2 Properties with a value of R5 000 000 (five million rand) and higher.

3.3 Further advances, where the concession was granted previously.

3.4 Resale of a property from one owner to another (not purchased directly from the developer).

3.5 A refinanced or restructured home loan.

### 4. General

4.1 For purposes of this campaign, the customer consents to Standard Bank collecting and processing personal information and sharing it with service providers and other third parties. Protecting the privacy, confidentiality and security of a customer's personal information is very important to Standard Bank. A customer may access our privacy statement on:

<https://www.standardbank.co.za/southafrica/personal/about-us/legal/privacy-statement> for more information on: how Standard Bank process a customer's personal information, a customer's privacy rights and how the law protects a customer. If you do not agree, please do not participate in the offer.

4.2 Standard Bank reserves the right to immediately withdraw and/or amend the terms and conditions of this offer from time to time, should it be deemed necessary in Standard Bank's sole and absolute discretion. If this happens, a customer will not have any claim against Standard Bank.

4.3 All home loan applications are subject to Standard Bank's product terms and conditions, credit assessment and affordability assessment criteria.

4.4 Standard Bank is not responsible for any loss or damage which a customer or any third party may suffer because they participated in the campaign.

4.5 Standard Bank is not responsible if a Customer is not able to take up the offer and/or the Developer fails to timeously submit the preliminary and/or final EDGE certificate for any reason, including an interruption in services or a technological failure.

4.6 If there is a dispute in respect of the terms of the offer, Standard Bank's decision is final and binding and no correspondence will be entered into.