

ADDING VALUE TO YOUR BUSINESS

MortgageMax BRANDING

Promoting a brand to create enough awareness in the market can often be a difficult task, not to mention costly.

We can support you in building your business and sourcing clients through leveraging off the MortgageMax brand and network.

We offer you access to the following support and supplies that will allow you to focus on what is important:

- Business cards
- Free MortgageMax email addresses
- Assist in strategically advertising your MortgageMax business
- Availability of MortgageMax promotional items

Contact us for more information

BUSINESS SUPPORT OFFERING

By becoming a part of the MortgageMax brand you benefit from an array of value added offerings and services which have been specifically designed to assist you and your business in supporting your clients during the home buying process.

When partnering with MortgageMax you will have the support you need to grow your bond origination business:

- Free system and induction training offered to you and your staff
- Automated weekly commission payments
- Regular training sessions with banks on industry related matters
- Business updates – centralised mailing is sent out on any new developments in the industry or bank policy changes
- Business Support Unit in the MortgageMax office to assist in deal escalations
- Quality Control Centre (QCC) – internal control centre to monitor the quality of applications submitted to the banks

SHARE INCENTIVE

At MortgageMax we believe in building long term business relationships and we take pride in sustaining these relationships through mutually beneficial business solutions.

MortgageMax rewards its business partners with an additional incentive commission.

The incentive commission is earned on registered business and is paid towards an investment fund in which the member/ business partner earns shares.

Contact us to find out more about this Share Incentive that can help you grow your business.

Share options vest from year 4. Business partners that participate in the additional incentive commission are required to sign a contract for a 5 year period.

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MORTGAGE PROTECTION

BetterLife Mortgage Protection – Purchasing a home is probably one of the biggest investments your client will ever make. This is why it is so important to ensure that your client's family doesn't lose their home should something happen to him/her.

Provide your clients with peace of mind knowing that their loved ones will not have to struggle when the unforeseen happens.

This policy ensures that your clients are protected in the event of their death, disability, dread disease or retrenchment. The BetterLife Mortgage Protection Plan offers your clients that all-important cover for their bond, up to R1.5 million.

This policy offers the following benefits for the main insured or second insured (co-applicant of the bond):

- **Death Cover** – this benefit pays out a lump sum in the event of death.
- **Optional Permanent Disability** – lump sum payment to settle the bond in the event of total and permanent disability.
- **Optional Temporary Disability** – monthly sum equivalent to the loan instalment for up to nine months in the event of temporary disability, protecting against income loss.
- **Optional Dread Disease** – lump sum payment on diagnosis of a dread disease from our predefined list.
- **Optional Retrenchment** – monthly sum equivalent to the loan instalment for a maximum of six monthly payments during any five year period.

BetterLife is an authorised financial services provider. FSP No. 24015.

Underwritten by Old Mutual Alternative Risk Transfer Ltd. Terms and Conditions apply

SHORT-TERM INSURANCE

MortgageMax's associated company, BetterLife Distribution Services, offers an array of insurance products, whether it is cover for your building structure, your home contents or even your car – through you can cater for your clients' specific insurance needs:

- **Home Owner's Cover** (also known as Building Insurance) - Our policy covers the physical structure of the home and its associated out-buildings. The home will be covered in the event of a fire, theft or storm.
- **Home Contents Insurance** - This policy covers all the items inside the house that can be removed, including furniture, clothing, television sets and desktop computers (for laptops, please see 'portable possessions' insurance).
- **Motor Vehicle Insurance** - This policy provides insurance for all standard vehicles. Cover options include a comprehensive policy, a fire-and-theft-only policy and a third-party only policy, depending on your clients' needs.
- **Portable Possessions Insurance** - Sunglasses, iPads, iPods, laptops and anything that you carry when you leave the house is considered a 'portable possession' and thus needs to be protected by a portable possessions insurance policy (also known as 'specified' or 'all risk' insurance).
- **4x4 Vehicle Insurance** - 4x4s are exposed to different risks than a regular vehicle. This policy is specifically designed for the particularly adventurous person with added cover for 4x4 accessories and spare wheels, to name a few.
- **Motorcycle Insurance** - From classic little two-strokes to big old Harleys, we understand that every motorcycle is different, which is why it needs its own, tailored insurance solution.
- **Watercraft Policy** - This policy will cover theft, loss or damages for a variety of boats, including yachts, catamarans, dinghies, motor boats, rubber ducks and jet skis etc.

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BetterLife, Insurance the BetterWay, is provided, administered and underwritten by Auto & General Insurance Company Ltd. (Reg No. 1973/016880/06) an authorised financial services provider (FSP No. 16354)

PERSONAL LOANS

MortgageMax has teamed up with Direct Axis to assist your customers in applying for a personal loan. This value-added service could allow your customers access to any additional funding which may be required to secure their new home or for any other home-related or other expenses.

How it works:

- Loans between 24 – 72 months
- Qualify for a personal loan between R4 000 up to R150 000.
- Fixed interest rate for the full term of the loan.
- The interest rate applied will be determined according to a customer's personal circumstances and financial profile.
- No penalties on early settlement.
- Only individuals can apply for a personal loan.
- A personal loan is an unsecured loan

Our requirements:

- To apply for a personal loan an individual has to be 18 years of age.
- A clear copy of applicant's South African Identity Document
- A South African bank account into which the customer's salary is paid, as well as the last 3 months' payslips or bank statements as proof of income
- Clear credit references and a regular monthly income of at least R5 000
- Proof of residence (not older than 3 months)

Why choose Mortgage Max?

- We are committed to the highest standards and business principles
- Direct Axis SA (Pty) Ltd is an Authorised Financial Services Provider who promotes responsible lending and will consider a customer's affordability before a personal loan is approved