

Top Tips for Home Loans



Save up and try to pay off any outstanding loans before taking out a mortgage.



After defining what you 'can' afford, think about what you 'want to' afford. There's more to life than paying off a mortgage, right?



Once you have calculated how much you can afford, don't forget to include home ownership costs such as insurance, property taxes and maintenance.



Contemplate how your life might change over the next decade or so and ask yourself the question 'what if?' It will probably lead you to build in additional emergency buffers, just in case... you need them!



Think about how you want to repay the mortgage, how flexible your interest rate should be, and what level of protection you may require.



Compare offers from different providers and seek a proper explanation of any small print, fees and other charges.

Disclaimer: The suggestions made here are provided for informational purposes only and are not intended as financial advice. Individual circumstances vary. You should consider seeking professional advice regarding your own particular circumstances. Be sure to carefully read all of the written material regarding the product you are considering and make sure you understand its terms and requirements. No rights may be derived from these suggestions.