

FINWELL FINANCIAL SERVICES

ABOUT FINWELL FINANCIAL SERVICES?

Our core focus is to provide organisations with employees housing benefits and financial wellness solutions that will improve the financial health of their employees, and also to assist in dealing with their over-indebtedness. Our programme will reduce employee financial stress, assist in managing their personal finances, be informed about financial matters in order to effectively have an outlook into the future.

OUR CORE SERVICES

- Homeownership Programmes (Including SA Home Loans and Ooba Home loans housing finance products)
- Debt Mediation
- Credit Repair (Blacklisted Clients)
- Financial Coach
- Budget assist Debt Counselling
- Tax advise
- Wills Trust and Savings

WHAT IS THE RELATIONSHIP BETWEEN FINWELL, PSA, Ooba AND SA HOME LOANS?

FINWELL's mandate is to assist PSA members to apply and qualify for Ooba and SA Home Loans products. PSA members can apply for the

1. Housing Access Loan-HAL (Between R60 000 and R300 000) to Buy, Build or Renovate their houses
2. SA Home Loan, Ooba Home loan Bond/Mortgage Bond (R300 000 +) to Buy only.

This is a FREE service to PSA Members- Finwell does not charge PSA members a fee to process their applications to SA Home Loan and Ooba Home loan for pre-approvals, pre-qualifying amount and for full applications.

Should it happen that PSA Member do not meet minimum requirements for the above products due to blacklisting or low credit score, FINWELL can further assist the member with the credit repair services and then resubmit to SA Home Loan and Ooba Home loan after the repair.

*The services of credit repair are charged at a nominal fee, discounted for PSA Members.

WHICH GOVERNMENT EMPLOYEES QUALIFIES FOR SAHL AND Ooba HL PRODUCTS?

For the SA Home Loan Bond: All Government Employees qualify to apply

For Housing Access Loan-HAL: Only National and Provincial Government Employees and other Parastatals (SARS) qualify to apply.

Municipal employees do not qualify for HAL