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Visit your nearest BSP branch



BSP

BANK SOUTH PACIFIC

Home Loan

Buy or build your new home



Why put off buying your own home?

Make it happen with a BSP Home Loan.

There are many reasons why people want to get a home loan. Whether it's buying your first home, renovating, or even refinancing, you can fulfil all your dreams with a BSP Home Loan.

Our staff will guide you carefully to help you work out how much you can borrow and what your repayments will be.

Buying your first home:

Buying your first home is a major milestone and a positive step to your future. It means that you want to stop paying rent and get into your own house as soon as possible. It's a long term financial and emotional security for you and your family.

Renovating / extending your home:

Need a new look to your home or you feel the need to extend? Whatever your reasons are, we'll find a solution to help you reach your dreams.

Refinance that fits:

If you have a home loan somewhere else and for whatever reason you are not happy there, we can make it easy for you to switch to us. At BSP, we understand that refinance is more than just a loan - it's a step toward securing your financial future. We'll build a solution that supports your unique goals.

Where to apply?

You can speak to a Personal Lending Officer or a Branch Manager at your nearest local BSP Branch.

What do I need to bring with me?

- ✓ Complete an application form;
- ✓ Letter of confirmation of employment & remuneration from current employer;
- ✓ Letter of offer from the customer confirming the purchase price and copy of the state lease;
- ✓ Letter of acceptance from the vendor;
- ✓ Evidence of 25% equity contribution by the customer;
- ✓ Superannuation ID and copy of the latest statement;
- ✓ Copy of Driver's Licence;

- ✓ 3 x Latest payslips;
- ✓ Salary Deduction Authority;
- ✓ Confirmation of ownership of major assets advised e.g; copy of state lease, cop of vehicle registration, must be provided with your application.

How to apply:

You can apply at your nearest BSP branch for a Home Loan.

Fees and Charges:

Standard bank fees and charges upon application.

