



Momentum Pension-Backed Home Loans

Putting their funds to work, with
Momentum Pension-backed
home loans



At FundsAtWork, we understand that your employees' dreams don't wait for retirement. Whether it's buying their first home, upgrading for growing families, adding solar panels to beat loadshedding, or finally building that backyard oasis with a pool, homeownership isn't just about where they live—it's about how they live.

That's where Momentum Pension-Backed Home Loans (PBHL) come in.

Through their membership in the FundsAtWork Umbrella Pension or Provident Fund, your employees can access a pension-backed home loan.

This is a built-in employee benefit that allows them to use a portion of their retirement savings as collateral for a home loan, without reducing the value of their nest egg. PBHL is administered by Momentum Lending through Momentum Group, one of South Africa's most trusted financial services providers.

The facility is a **smarter**, more **flexible** way to help your people bring their home goals to life, today. **PBHL is a better alternative to traditional lending** because it does away with:

● **High credit score requirements**

● **Large deposits**

● **Complex approval processes**

To qualify, employees need to be permanently employed for at least six months. They must meet **affordability** and **credit criteria, have no existing PBHL with another provider, and not be under debt review.**

*Momentum Lending reserves final approval discretion.

Why choose PBHL by Momentum Lending for your employees



Competitive rates

They have access to interest rates of up to prime minus 1,00%, helping your people save more in the long run.



Settle early, stress-free

Employees can pay off their loans sooner with no penalties.



Apply for more after 6 months

After six successful repayment months, members can access a second loan, if affordability criteria are met.



No extra property costs

There are no bond registration or valuation fees, meaning more of the loan goes into their home, not into admin.



Stable budgets

If interest rates change, monthly repayments don't. Instead, we adjust the loan term—so employees' take-home pay stays consistent.



We support their financial journey

If an employee doesn't qualify now, we don't walk away. With access to Retirement Benefit Counsellors (RBCs) and the Employee Assistance Programme (EAP), they receive the tools to strengthen their financial health and then try again.



Why choose PBHL by Momentum Lending for you as an employer

Stronger Employee Value Proposition (EVP)

PBHL shows your employees that you're invested in their growth—not just for the future, but for their lives right now. It's a benefit that can drive satisfaction, loyalty and retention.

No extra admin for you

Loan repayments are seamlessly integrated into your payroll, managed fully through the credit provider and Momentum Lending—no disruption to your HR processes.

Trusted by employers across South Africa

FundsAtWork PBHL supports over 23,000 members.

How it works in 4 easy steps



Step 1

Employer signs an agreement with Momentum.



Step 2

Employee requests a loan estimate.



Step 3

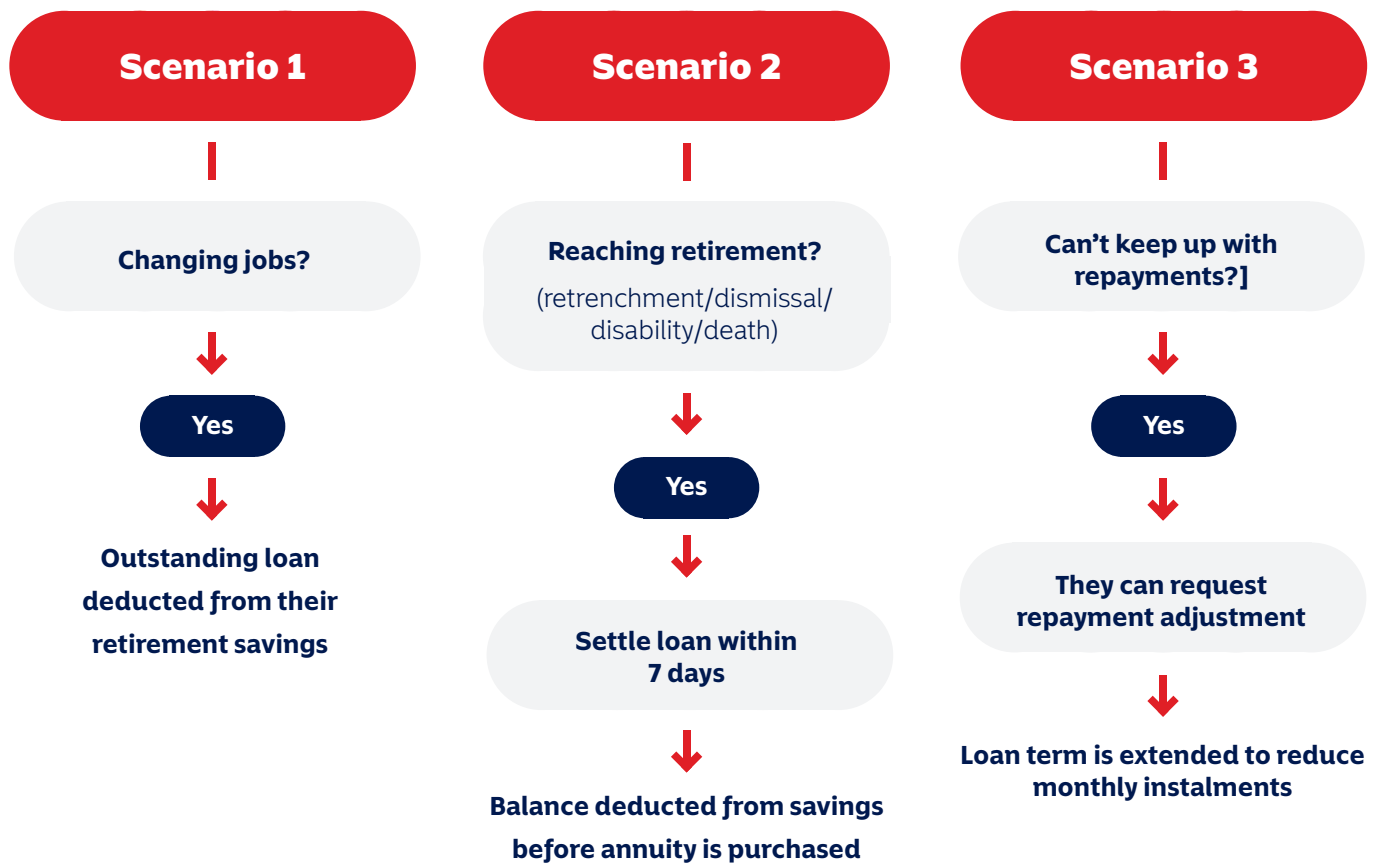
Employee completes application with required documents.



Step 4

Once approved, the loan is paid directly into their bank account.

If an employees life changes, we've got a plan for them.



How much can employees borrow from Momentum Lending

Loan Feature	Details
Minimum loan amount	R30 000.00
Maximum loan amount	Up to 60% of total retirement savings (retirement, vested, and savings components)
Loan term	12-240 months (or up to retirement age)

*Note: Employees must check their benefit statement to see if they are invested in a smooth bonus or guaranteed portfolio, as this may impact their retirement savings. After three months of repayments, members may apply for an additional loan, subject to affordability and available retirement savings.

Service Costs Overview

Fee Type	Amount	Details
Monthly Administration Fee (Momentum Lending)	R21,85 (incl. VAT)	Covers loan servicing and management.
Monthly FundsAtWork Fee	R17,00 (incl. VAT)	Manages the surety (e.g., moving retirement savings between portfolios).
Once-Off Initiation Fee	R550,00	Payable at approval; can be added to the loan amount.
Asset Management Fee (Housing Loan Default CPI+ portfolios)	1,25% p.a.	Consult fund fact sheets or your financial adviser for details.

*All processes comply with the National Credit Act

Whether they're buying, building, or upgrading, they're not just saving for tomorrow, but also putting their retirement fund to work today.

Client engagement

Members will receive quarterly home loan statements and rate change communications.

Contact us

Talk to a Momentum Specialist: MomentumHomeLoans@momentum.co.za



momentum.co.za



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