

Call Today: **(758) 455-7127**  
or schedule an appointment via email:  
[campaigns@1stnationalbankslu.com](mailto:campaigns@1stnationalbankslu.com)

# It's Time To Switch!



Own A Home,  
Not A Mortgage.



P.O. Box 168, #21 Bridge Street, Castries, St. Lucia. Tel: 1 (758) 455-7000  
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Switching your mortgage is easy with 1<sup>st</sup> National Bank. Take advantage of our affordable interest rates,

convenient payment plans and become mortgage-free faster and easier.

## Benefits

- Affordable monthly instalments
- Quick turnaround time
- Tax benefits
- Asset ownership
- Automatic Credit Card (*limit up to EC \$10,000.00*)
- Automatic International Visa-branded Debit Card
- Cultivate savings habit (*Sinking Fund*)
- Smart Banking facilities (*MoBanking, Online Banking, 24hr ATM service*)
- Zero% Negotiation Fees

## Requirements

- Land Register
- Survey Plan/Map Sheet
- Valuation of Property (*by a Bank-approved valuer*)
- Signed Offer Letter or Sale Agreement
- Government issued ID (*valid*)
- Job Letter (*current*)
- Proof of address (*Utility Bill, Credit Card Statement from other financial institution*)
- 3 recent Salary Slips

## Terms and Conditions

- **Interest Rate as low as 4.5%**
- **100% Financing** (*with adequate equity*)<sup>1</sup>
- **Fast Approval** (*with all documentation*)
- **Zero Negotiation Fees**
- **Repayment Plan in line with retirement age**<sup>2</sup>
- **Payment of Legal Fees** (*max \$10,000.00*)<sup>3</sup>

<sup>1</sup>Equity financing (*debt consolidation, home improvement, mortgages, vehicles, student loans and personal loans*) is applicable under this campaign at the same interest rate of 4.5%

<sup>2</sup>The term of the loan is based on the age of the customer in line with retirement up to age 65.

<sup>3</sup>1<sup>st</sup> National Bank will pay Legal Fees up to a maximum EC\$10,000.00, on behalf of the customer. The penalty amount can be added to the loan amount. Penalties for early closure is 6 months of interest plus legal fees which the Bank paid on behalf of the customer when the mortgage was switched. (*This applies if the customer pays off the mortgage loan before 5 years.*)