



20Twenty

Financial Solutions

Employer
Handbook



Our purpose



20Twenty is more than a home loan — it's a financial path designed to give homeowners options.

We empower individuals by providing access to housing finance, faster ownership through salary-linked repayments, and facilitating the reduction of the total cost of ownership.

Sales & Lending



HEAD OF LENDING

Magda Talbot MBA (USB)

Employer and customer relationship and communication ensuring reduced housing debt risk profile.

magda@20twenty.solutions



BUSINESS ANALYST: LENDING

Harald Scheel

Employer/ Client liaison. Business processes and turn around efficiencies. Analytics and reporting.

harald@20twenty.solutions

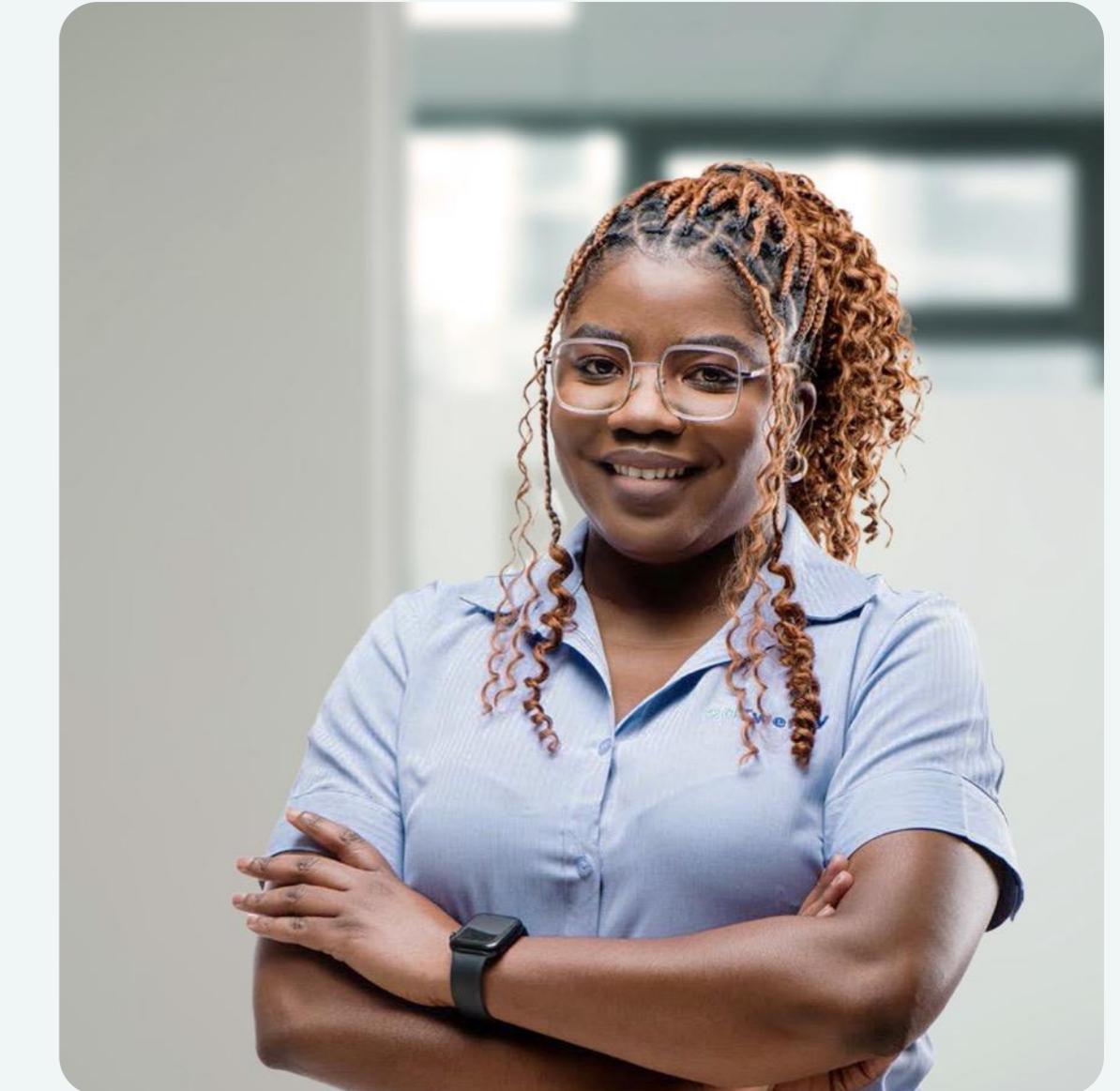


SALES CONSULTANT

Elvida Hanekom

Structuring of deals to suit client's need. Credit proposal preparation and customer communication.

elvida@20twenty.solutions



SALES CONSULTANT

Selma Aina Endjala

Structuring of deals to suit client's need. Credit proposal preparation and customer communication.

selma@20twenty.solutions

Administration

Our team of dedicated experts are here to support you every step of the way.



MANAGER:
FINANCIAL ADMINISTRATION
Maritza Koch

Managing and overseeing the company's financial administration processes.



FINANCIAL ADMINISTRATOR
Jana Jacobs

Loan book administration.
Insurance & Securities.
Attorney Conveyance process

jana@20twenty.solutions

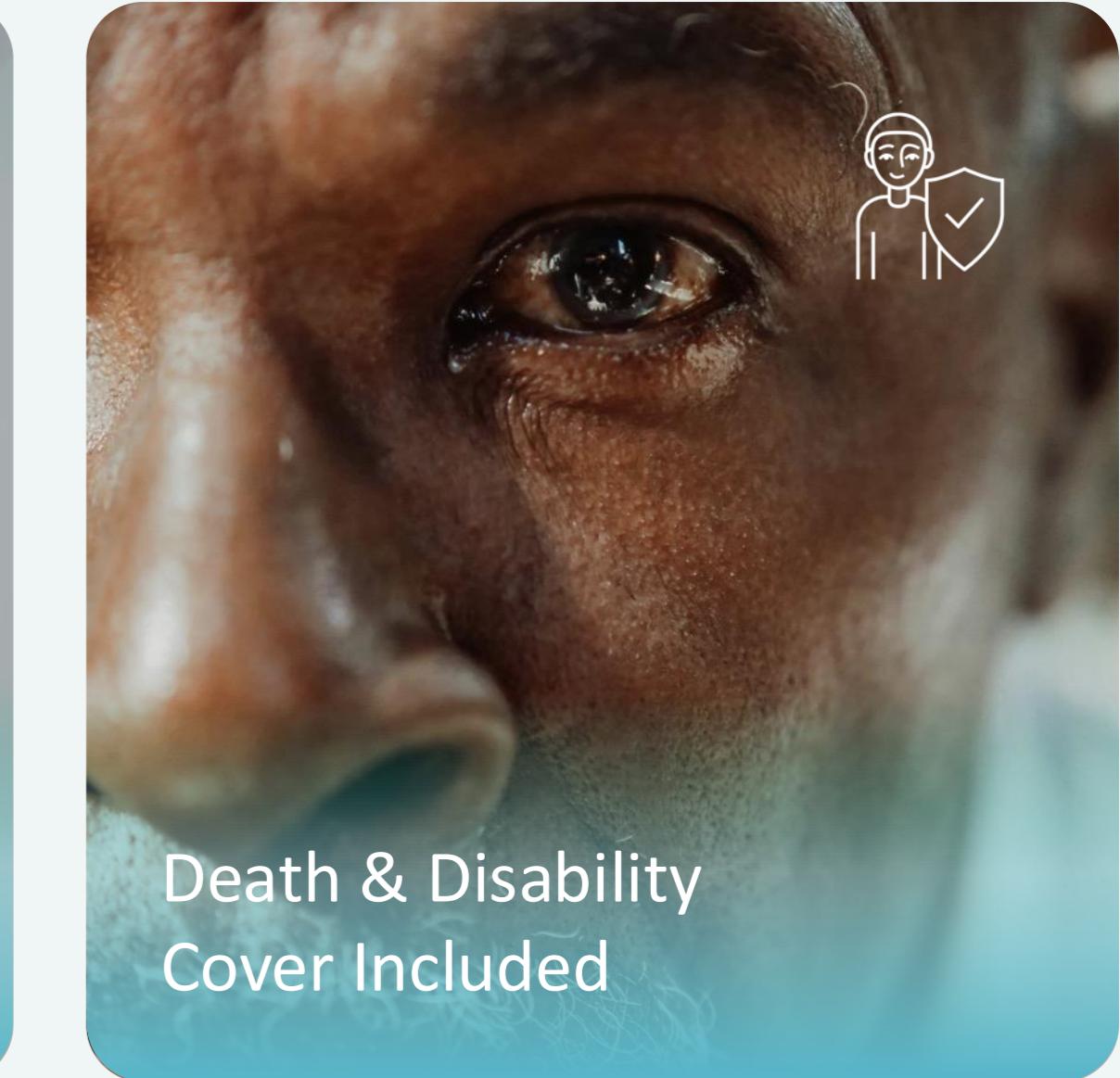
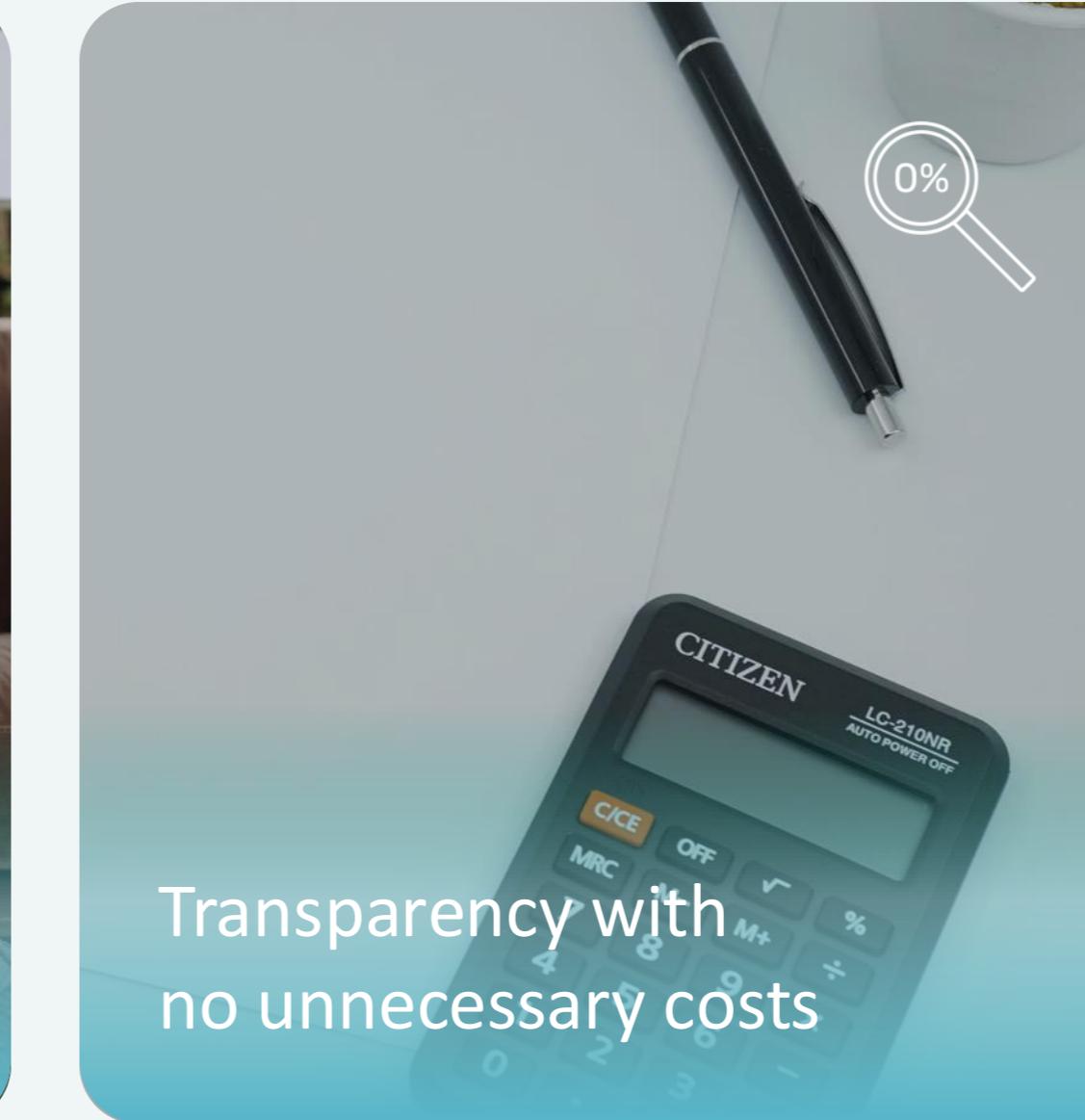
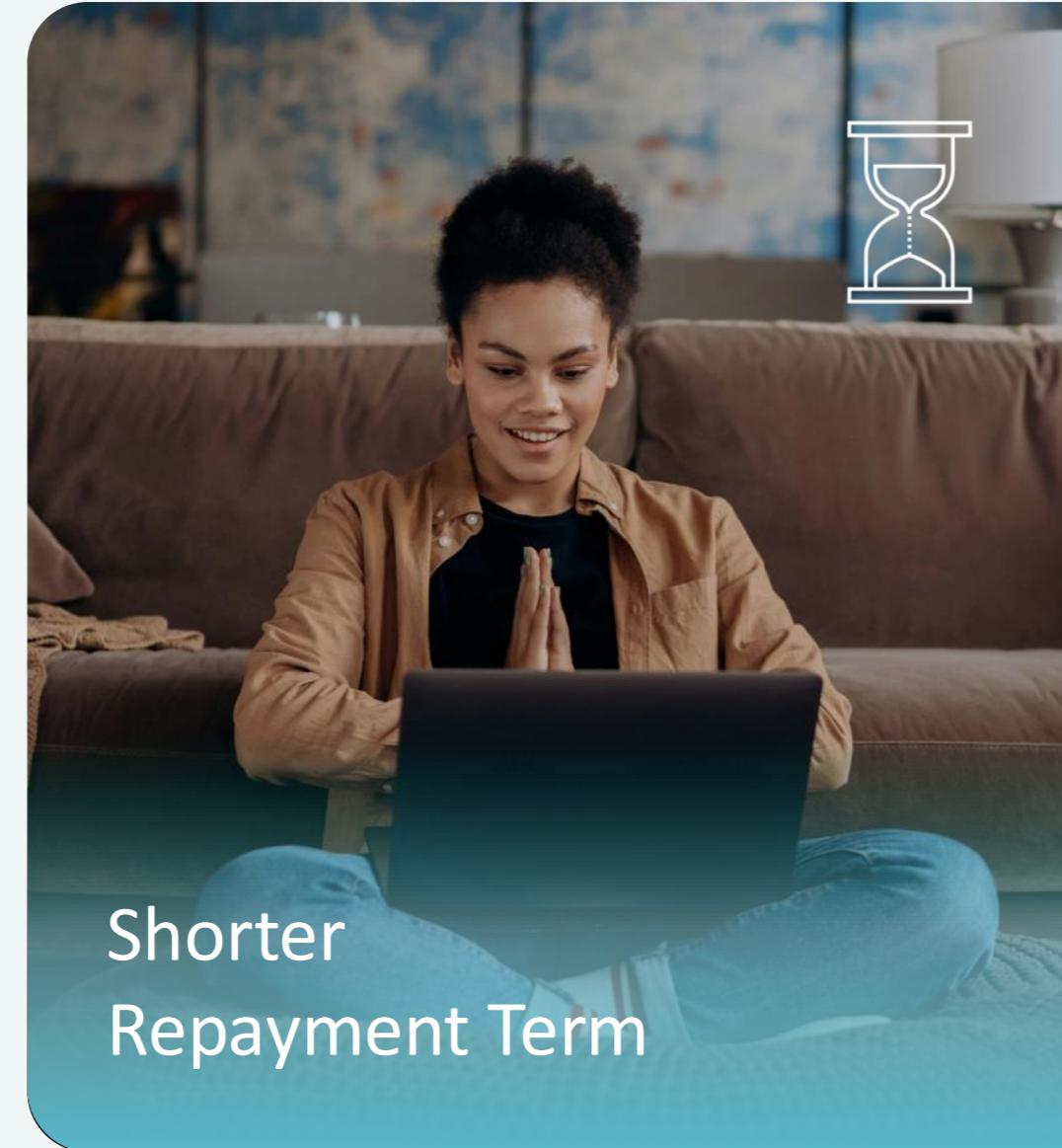


ASSISTANT ACCOUNTANT
Kauna Hachilala

Disbursement reconciliation.
Instalment administration.
Salary deduction files and annual increases

kauna@20twenty.solutions

20 Twenty home loan features



Fixed percentage to your salary, pegs your monthly instalments and protecting your disposable income and making it highly predictable.

Shorter repayment term with a maximum of 15 years, means you not only save on interests but gets you owning your home sooner.

No management fees and no monthly admin fees.

Get Death & Disability Cover @ 50% included in the product at no additional cost.

How we work with companies to empower future homeowners

1. Employer Approval & Onboarding

- Approval of **20Twenty** product for employees
- Payroll deduction agreement signed

2. Staff Opportunity Presentation

20Twenty delivers a product presentation to the company's full staff compliment

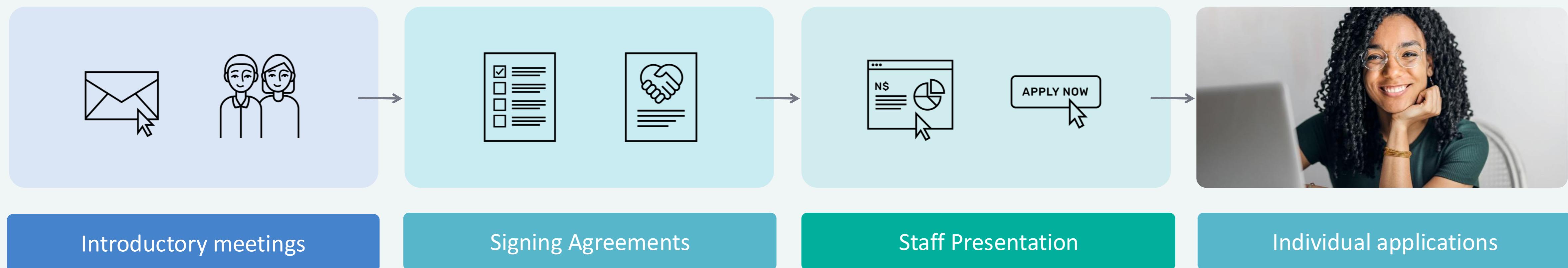
3. Individual Applications

- Complete application
- Give consent
- Upload documents

4. Client Onboarding

- Qualifying applicants will receive link to continue with the application process

Onboarding an Employer



- Employer sends email request to Head of Lending for **20Twenty** presentation
- Presentation to HR/ Finance/ Legal or EXCO / Leadership

20Twenty will share:

- Employer Deduction Agreement
- FIC Letter
- Employer onboarding form

- **20Twenty** presentation to entire staff
- Onboarding link shared with HR to further distribute for home loan applications to start

20Twenty individual loan application process to commence with interested staff members

Monthly Processing



Admin / HR Introduction Meeting

- **20Twenty** admin team introduction to employer HR team
- Explanation of monthly procedures

Monthly payment process

- Home loan instalment schedule to be shared with employer according to company payroll deadline.
- Employer to apply deduction and pay over instalments according to correct SPV
- **20Twenty** to repay Investors & provide monthly reporting

Additional admin required

Inform **20Twenty**:

- Any ad-hoc / yearly salary adjustments
- Promotions
- Retirement / Retrenchment
- Resignation
- Confirm employee Gross Income amounts

Payment must be done, latest, 2 days before month end.

Late payment will accumulate interest on the individual loans, which the employer will be liable for.

Important reminder!

Inform **20Twenty** of any staff movements

Important Contractual Points

A brief overview
on salary deduction
facility guidance
& mortgage loan
agreements applicable
to direct employees,
subsidiaries, etc.

Obligations of **20Twenty**

- Employee qualification & affordability
- Monthly mortgage loan deduction schedule
- Relevant bank account details
- Maintaining of instalment% of gross salary of employees/**20Twenty** clients

20Twenty & Employer indemnities

- Commencement & duration
- Review & suspension of agreement
- Breach, correspondence & notices, dispute resolution
- General points

Timing on payment

- Payroll deduction (eg. 25) > make payment to Portfolio (latest 2 days before end of month)

Rights & obligations of the Employer

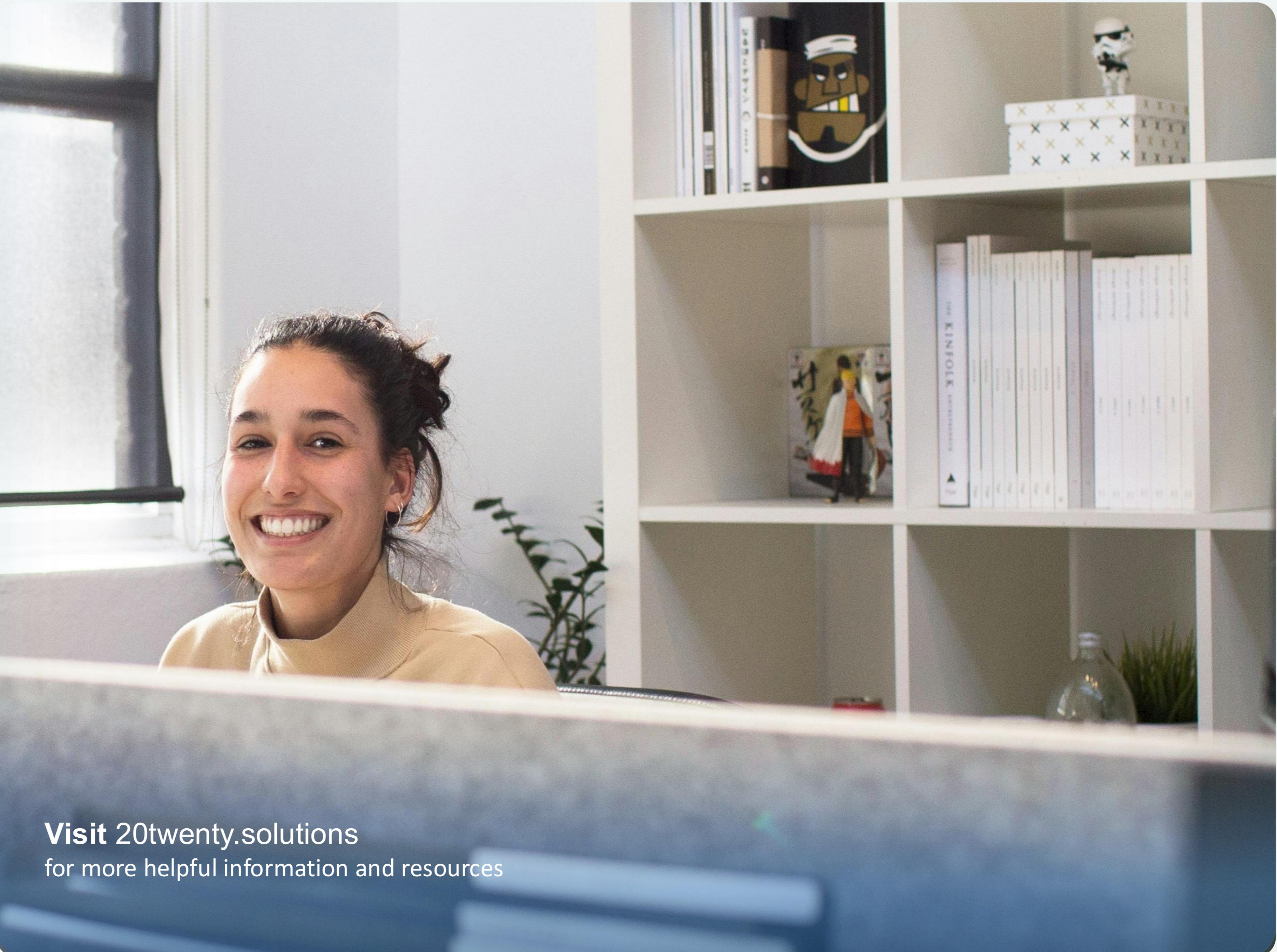
- Notify HR & Payroll of Salary deduction agreement
- Salary deduction facility implementation
- Transfer of funds by 25th to correct accounts
(if delays cause interest implications for the employee, the Employer will be liable for the interest amount)
- Communication to **20Twenty** with regards to annual salary adjustment of employees/**20Twenty** clients
- Written notice to **20Twenty** of all deaths, permanent or temporary disablements or abscondment
- In the event of the dismissal, retirement, resignation or retrenchment or other form of employment termination of an Employee who has taken up a Mortgage Loan with **20Twenty**



Ready to help
your employees
take their first
step towards
*owning their
home debt-free?*

Contact Us

+ 264 61 428 760
home@20twenty.solutions



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