



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.

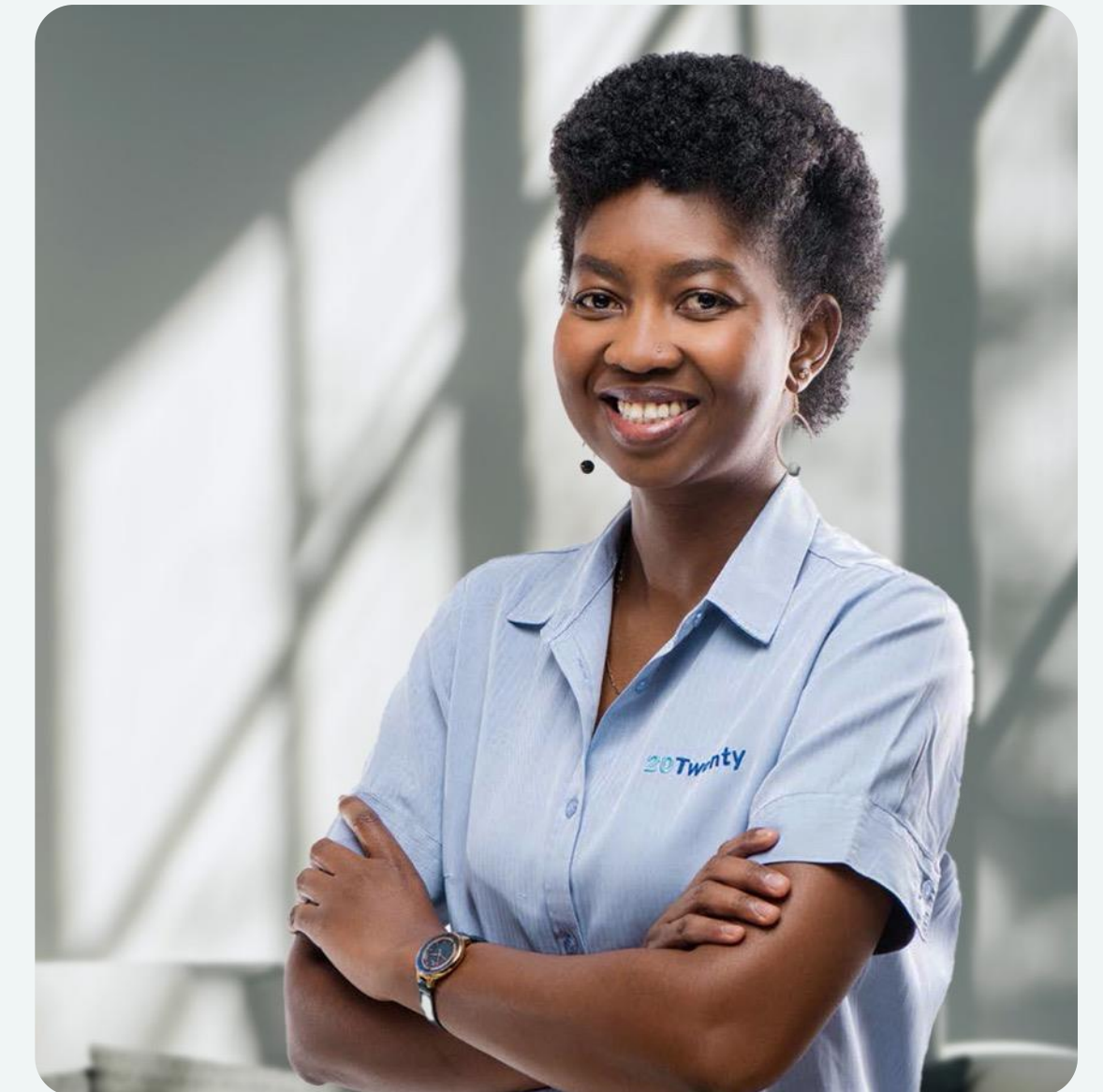


FINANCIAL ADMINISTRATOR

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

20Twenty home loan features



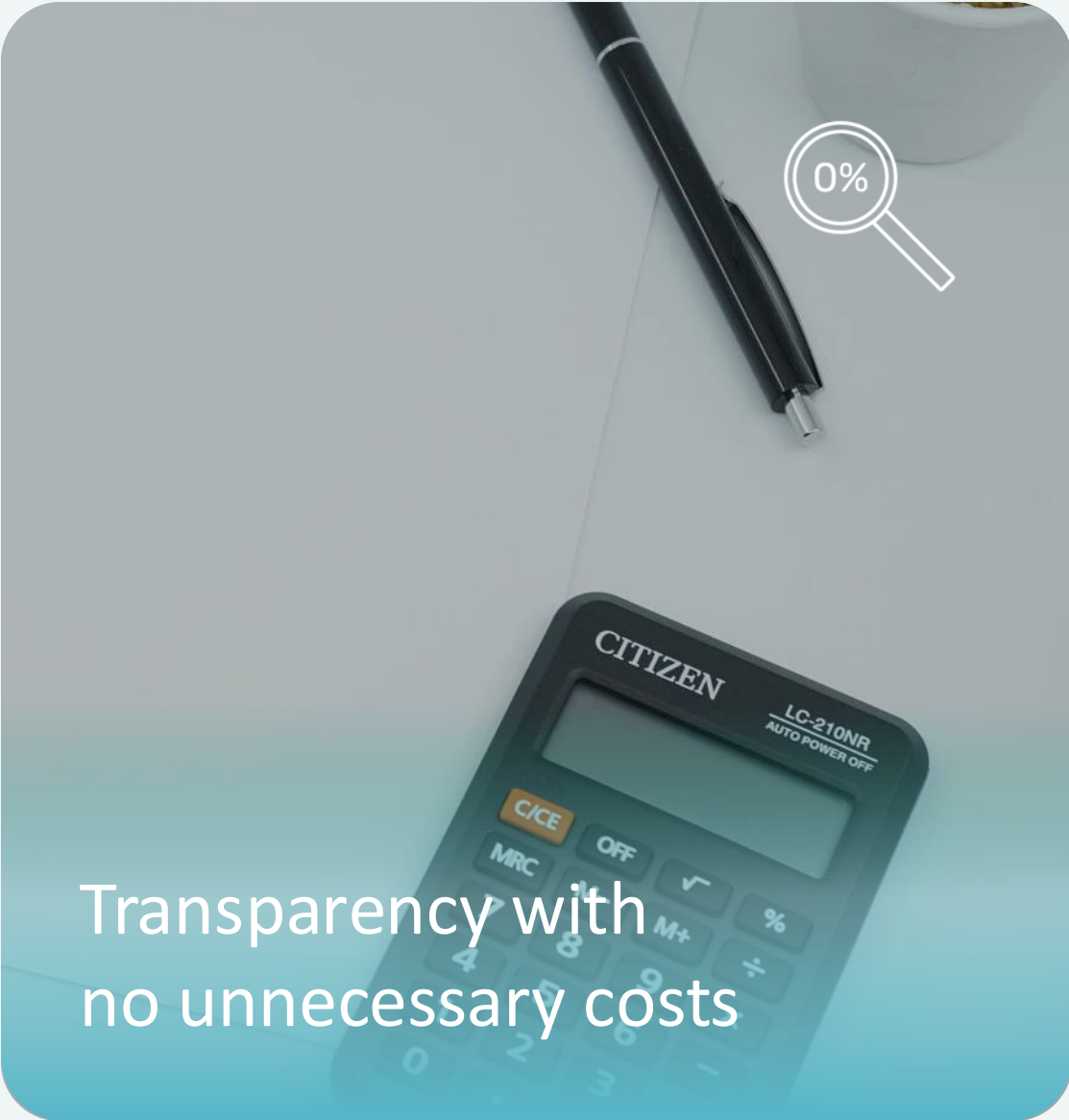
Salary-linked repayments

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



Shorter Repayment Term

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



Transparency with no unnecessary costs

No management fees and no monthly admin fees.



Death & Disability Cover Included

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

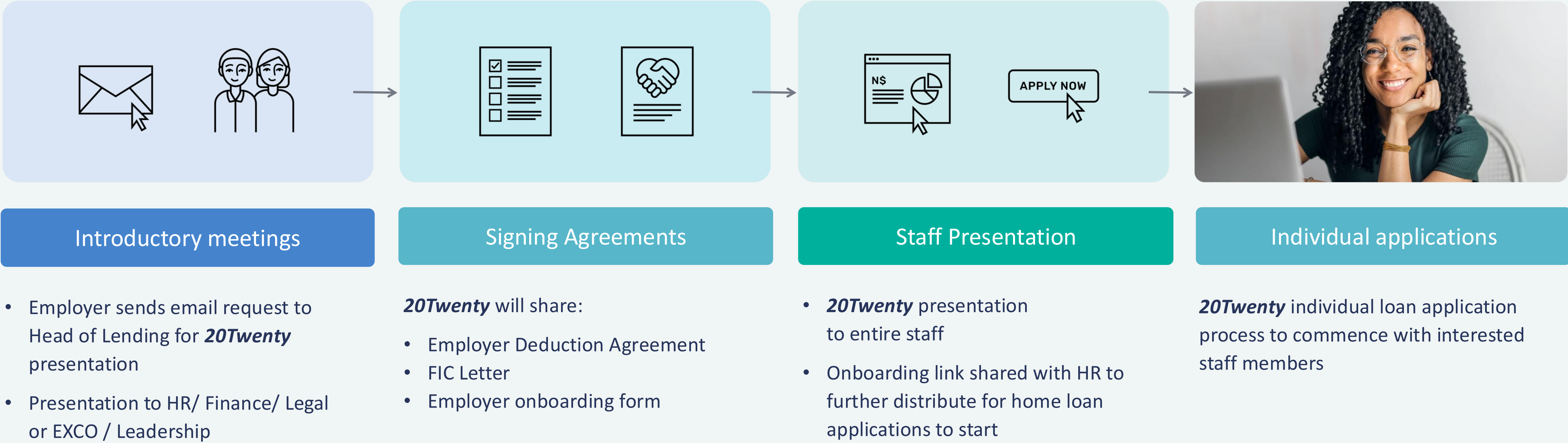
3. Individual Applications

- Complete application
- Give consent
- Upload documents

4. Client Onboarding

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

Onboarding an Employer



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

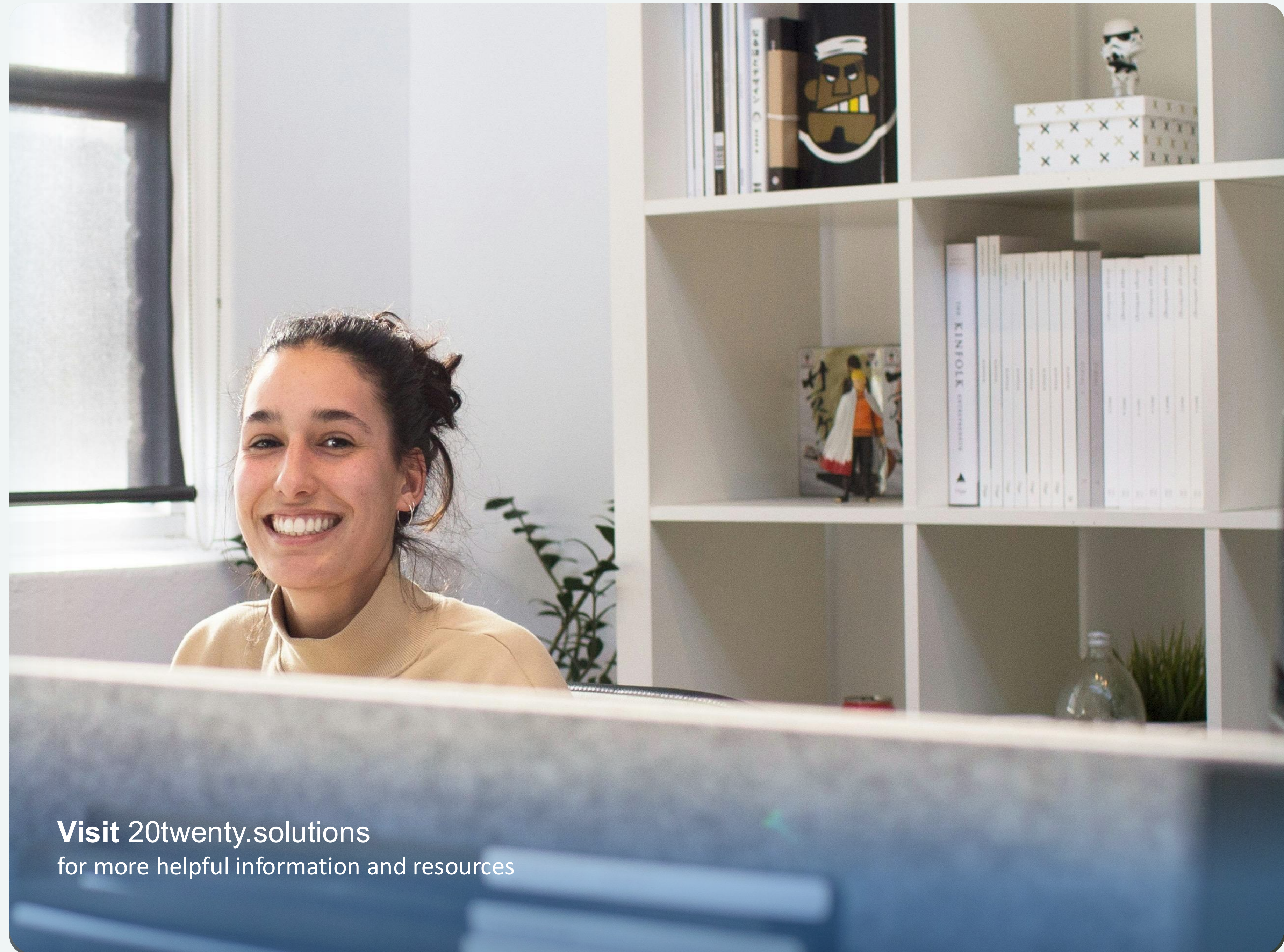
- Notify HR & Payroll of Salary deduction agreement
- Salary deduction facility implementation
- Transfer of funds by 25th to correct accounts
(if delays cause interest implications for the employee, the Employer will be liable for the interest amount)
- Communication to **20Twenty** with regards to 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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