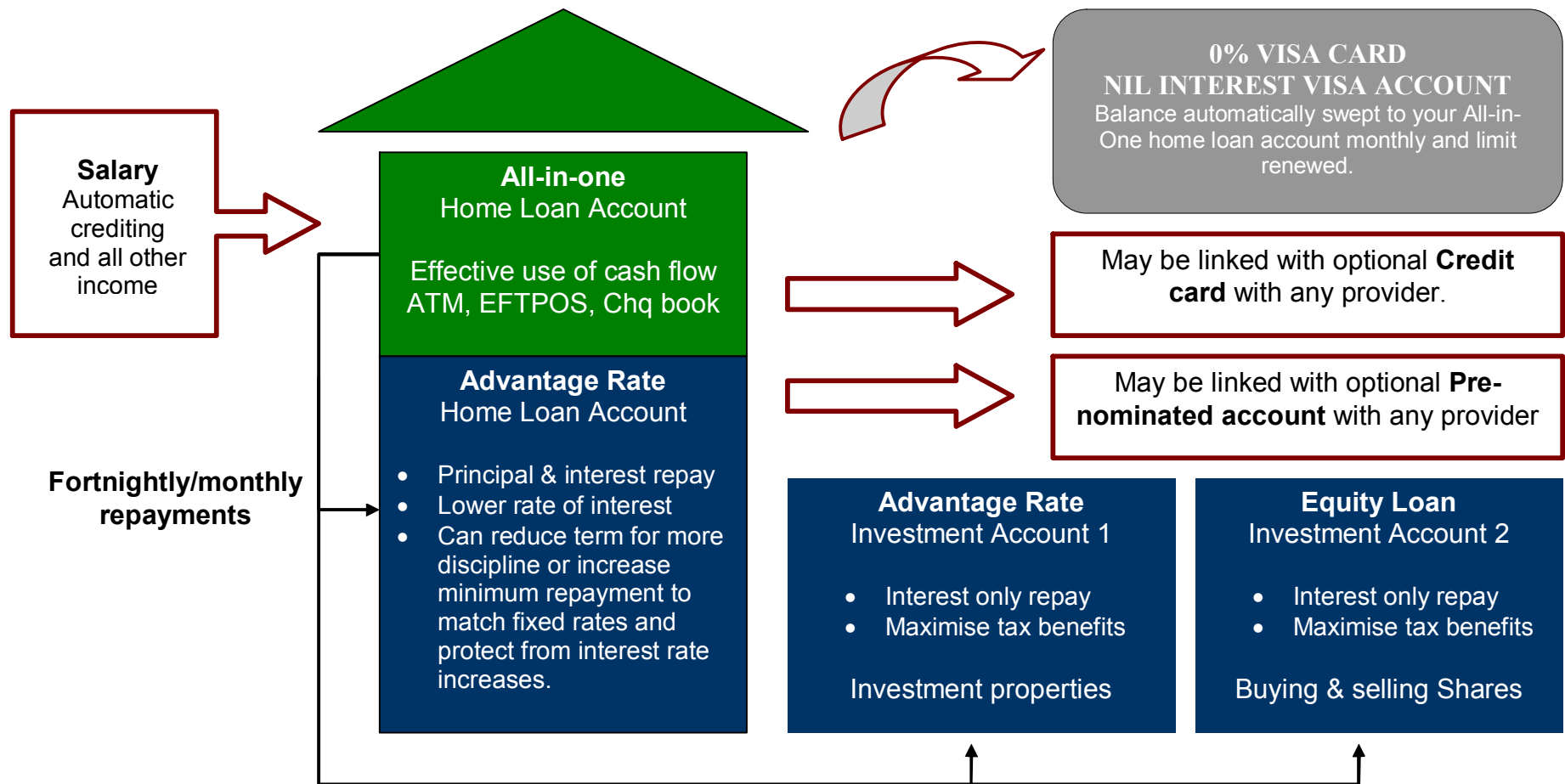


# Using our products



## Loan Structuring *To pay off your home loan sooner and position for wealth creation*



## Benefits of Nil Interest Visa and Loan Structuring



- **Nil Interest Cash**
- **No Credit Card Interest ever**
- **One card access to the All-in-one Line of Credit and the Credit Card Account**
- **No Annual fee**
- **Structuring combines the flexibility of the All-in-one account and the security of a Principal and Interest Loan**
- **Prevents over-spending yet retains flexibility**
- **Combined interest rate is very competitive**