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**To:** All First Home Finance Subsidy Origination Partners

## **FIRST HOME FINANCE GUIDELINES – USE OF LOGOS AND CO-BRANDING**

### **Purpose**

This document provides guidelines for the use of NHFC and First Home Finance Trademarks, including logos, emblems, colours, and marketing slogans by all NHFC and/or First Home Finance Origination Partners and any parties associated with them who are involved, directly or indirectly, with the Subsidy Programme.

### **Background**

The First Home Finance Programme is now implemented various non-mortgage housing finance facilities, such as:

- Pension and provident backed housing loans;
- Cooperative- or community-based schemes;
- Employer Assisted Housing Schemes;
- Unsecured housing loans/Incremental housing loans; and,
- Housing finance facilities other than loans (e.g., instalment sale agreement and rent-to- own agreement).

Trademarks are a critical component of a company's branding and are protected as intellectual property (IP) under trademark law, specifically the Trademarks Act No. 194 of 1993 and under common law. Trademarks, including a brand name, a slogan or a logo are protected to prevent **unauthorised** use.



State-owned entities, such as the NHFC and/or First Home Finance, also have their logos protected under trademark law and common law to prevent misuse or misrepresentation.

### **Use of NHFC Logos, Emblems, and Colours**

No origination partner and/or any party associated with them may use NHFC and/or First Home Finance logos, emblems, slogans, brand names and/or colours for co-branding of marketing materials and/or collateral **without explicit written permission**.

Permission will be granted for specific purposes only, and all co-branded materials featuring the NHFC's logo, emblem, or colours must be submitted for approval prior to use.

### **Use of NHFC and/or First Home Finance Logos, Emblems, Slogans, and Colours.**

Origination partner and/or any party associated with them who wish to co-brand with the NHFC or First Home Finance logo may do so under the following conditions:

- The First Home Finance logo must not be the most prominent or primary logo on any marketing materials and/or collateral, including but not limited to banners, gazebos, and backdrops.
- The Partner's logo must always be accompanied by the phrase "an origination partner of First Home Finance" on all co-branded materials and/or collateral.
- All co-branded materials must be reviewed and approved by First Home Finance prior to distribution.

### **Wording on any marketing materials**

The origination partner must submit any form of marketing materials as proposal to the NHFC/First Home Finance for approval before publishing to the public. This proposal must include the full wording and the type of marketing material for consideration.

No marketing and/or collateral materials, co-branded or not, should use terms like "free house." The Subsidy Programme is designed to assist households with income and should be used alongside other sources, such as unsecured housing loans, pension-backed lending, or personal savings. The positioning of the Programme as a subsidy for a free house defeats other objectives of the Programme such as leveraging private sector finance, including applicants' savings, into the affordable housing market.

While the policy allows for the First Home Finance subsidy to be used independently from any form of finance, it is important to for this option is not be confused as a replacement or competing product to the BNG housing. Therefore, we would like to see households in all levels within the income bracket of First Home Finance being assisted to access Programme subsidies.

Additionally, the full qualifying criteria for First Home Finance, including full income bracket, must be clearly stated on all materials as they appear in the First Home Finance Policy to ensure consistency of information, regardless of the source.

### **Use of Pictures**

Origination partners must ensure they do not infringe on ownership rights when using any pictures alongside the First Home Finance logo.

Regards,



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Jabulani Fakazi  
**Grant Facilitation Executive**