

INFORMATION FORM - 1 or 2 Applicants



PERSONAL DETAILS

APPLICANT 1

Surname _____

First Name(s) _____

Title Mr. Mrs. Miss Ms. Dr. Prof. Rev.

Gender Male / Female

Marital Status Single Married ANC Married COP
 Divorced Widowed

Ethnic Group Asian African Coloured White

No. of Dependants _____

Residency Status SA Citizen Permanent Resident
 Temporary Resident Foreign National

ID Type RSA ID Passport

ID No. / Passport No. _____

Date Passport Issued DD/MM/CCYY

Date Passport Expires DD/MM/CCYY

Permanent Resident Country _____

Country Permit Issued _____

Type of Permit Study Permit Work Permit OTHER

Are you a first time home buyer Yes / No

Date Work Contract Issued DD/MM/CCYY

Date Work Contract Expires DD/MM/CCYY

Date Temp Permit Issued DD/MM/CCYY

Date Temp Permit Expires DD/MM/CCYY

Tax Obligation outside of RSA? Yes / No

Nationality _____

Foreign Tax Number _____

Country Tax Code was issued _____

SARS Tax Number _____

If No Tax Number is Available Please State Reason _____

Home Language _____

City of Birth _____ Country of Birth _____

Country of Marriage _____

Date of Birth DD/MM/CCYY

Have you smoked any form of tobacco in the last year Yes / No

Do you have a tertiary qualification Yes / No

If yes, what is the highest level _____

Are you a public official in a position of authority? Yes / No

Are you related to or associated with a public official in a position of authority? Yes / No

If Yes answer the following questions, What is the nature of the relationship or association? (Tick box)

Spouse or Partner Son or Daughter Parent
 Sibling Business Partner Close associate

Name and Surname of the public official in a position of authority that you are related or associated to?

Name _____ Surname _____

SOLVENCY DETAILS

APPLICANT 1

Have you been declared insolvent? Yes / No

Have you been rehabilitated? Yes / No

Have you ever had a dispute with the credit bureau? Yes / No

PERSONAL DETAILS

APPLICANT 2

Surname _____

First Name(s) _____

Title Mr. Mrs. Miss Ms. Dr. Prof. Rev.

Gender Male / Female

Marital Status Single Married ANC Married COP
 Divorced Widowed

Ethnic Group Asian African Coloured White

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Date Work Contract Expires DD/MM/CCYY

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Date of Birth DD/MM/CCYY

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SOLVENCY DETAILS

APPLICANT 2

Have you been declared insolvent? Yes / No

Have you been rehabilitated? Yes / No

Have you ever had a dispute with the credit bureau? Yes / No

Initial

SOLVENCY DETAILS CONT

APPLICANT 1

Do you currently have a debt arrangement in place? Yes / No
 Have you ever been under an administration order? Yes / No
 Are you currently under an administration order (Garnishee order)? Yes / No
 Are you currently under debt review / in debt counselling? Yes / No
 Have you ever had a judgement? Yes / No

CONTACT DETAILS

APPLICANT 1

Home Tel. No. _____
 Cellphone No. _____
 Work Tel. No. _____
 Email Address _____
 Physical Address _____
 Suburb _____
 City _____ Postal Code _____
 Province _____
 Country _____
 Residential Status Border Living with Parents
 Tenant Owner Other
 Occupied Since DD/MM/CCYY
 Preferred Method of Contact SMS Email Post

EMPLOYMENT DETAILS

APPLICANT 1

Occupational Status Contract Worker Full-time Employee
 Home Executive Part-time Employee
 Self-employed (Non-professional) Self-employed (Professional)
 Temp Employed Unemployed
 Occupational Level Unskilled Worker Semi-skilled Worker
 Skilled Worker Junior Position
 Supervisor Management
 Senior Management
 Source of Income Salary Government Grant
 Inheritance Investments
 Pension Policy Retirement Annuity
 Donation / Gift Other
 Salary Frequency Daily Weekly Bi-weekly
 Monthly Other
 Application coincide with job change Yes / No
 Employer Name _____
 Employment Sector _____
* For e.g. finance, legal and sales
 Employer Physical Address _____
 Suburb _____
 City _____ Postal Code _____
 Province _____ Country _____
 Employee Number _____
 Start Date DD/MM/CCYY
 Occupation _____
 Who is your previous employer _____
* Applicable if employed for less than 3 years at current employer
 Previous Period Employed _____ Years _____ Months

SOLVENCY DETAILS CONT

APPLICANT 2

Do you currently have a debt arrangement in place? Yes / No
 Have you ever been under an administration order? Yes / No
 Are you currently under an administration order (Garnishee order)? Yes / No
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CONTACT DETAILS

APPLICANT 2

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EMPLOYMENT DETAILS

APPLICANT 2

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 Home Executive Part-time Employee
 Self-employed (Non-professional) Self-employed (Professional)
 Temp Employed Unemployed
 Occupational Level Unskilled Worker Semi-skilled Worker
 Skilled Worker Junior Position
 Supervisor Management
 Senior Management
 Source of Income Salary Government Grant
 Inheritance Investments
 Pension Policy Retirement Annuity
 Donation / Gift Other
 Salary Frequency Daily Weekly Bi-weekly
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 Employer Name _____
 Employment Sector _____
* For e.g. finance, legal and sales
 Employer Physical Address _____
 Suburb _____
 City _____ Postal Code _____
 Province _____ Country _____
 Employee Number _____
 Start Date DD/MM/CCYY
 Occupation _____
 Who is your previous employer _____
* Applicable if employed for less than 3 years at current employer
 Previous Period Employed _____ Years _____ Months



MONTHLY INCOME & EXPENSES

APPLICANT 1

INCOME	MONTHLY TOTALS
Basic Salary / Wage	_____
Average Commissions	_____
Investments	_____
Interest Income	_____
Rental Income	_____
Housing Subsidy	_____
Average Overtime	_____
Monthly Car Allowance	_____
Travel Allowance	_____
Income from Sureties	_____
Maintenance / Alimony Income	_____
Future Rental Income	_____
Other	_____
TOTAL INCOME	_____

LIVING EXPENSES	MONTHLY TOTALS
Assurance (Life, Retirement Annuities)	_____
Domestic Wages	_____
Donations	_____
Education	_____
Groceries	_____
Insurance and Funeral Policies	_____
M-Net, DSTV and TV License	_____
Maintenance / Alimony	_____
Petrol and Transport Costs	_____
Security	_____
Medical - <i>If not payslip deduction</i>	_____
Rental - <i>Don't include should this amount fall away if bond is approved?</i>	_____
Water and Lights	_____
Cellphone / Telephone and ISP - <i>If pre-paid</i>	_____
Other - <i>Please specify with description</i>	_____
Other - <i>Please specify with description</i>	_____
TOTAL EXPENSES	_____

DEDUCTIONS	MONTHLY TOTALS
Income Tax – PAYE / SITE	_____
Pension	_____
U.I.F	_____
Medical Aid *If Salary deduction	_____
Other Deductions	_____
SUB-TOTAL DEDUCTIONS	_____

EXPENSES (CONTRACTUAL)

Cellphone / Telephone and ISP (If on contract)

Description _____	Monthly _____
Description _____	Monthly _____
Description _____	Monthly _____

Signature _____

Date _____

APPLICANT 2

INCOME	MONTHLY TOTALS
Basic Salary / Wage	_____
Average Commissions	_____
Investments	_____
Interest Income	_____
Rental Income	_____
Housing Subsidy	_____
Average Overtime	_____
Monthly Car Allowance	_____
Travel Allowance	_____
Income from Sureties	_____
Maintenance / Alimony Income	_____
Future Rental Income	_____
Other	_____
TOTAL INCOME	_____

LIVING EXPENSES	MONTHLY TOTALS
Assurance (Life, Retirement Annuities)	_____
Domestic Wages	_____
Donations	_____
Education	_____
Groceries	_____
Insurance and Funeral Policies	_____
M-Net, DSTV and TV License	_____
Maintenance / Alimony	_____
Petrol and Transport Costs	_____
Security	_____
Medical - <i>If not payslip deduction</i>	_____
Rental - <i>Don't include should this amount fall away if bond is approved?</i>	_____
Water and Lights	_____
Cellphone / Telephone and ISP - <i>If pre-paid</i>	_____
Other - <i>Please specify with description</i>	_____
Other - <i>Please specify with description</i>	_____
TOTAL EXPENSES	_____

DEDUCTIONS	MONTHLY TOTALS
Income Tax – PAYE / SITE	_____
Pension	_____
U.I.F	_____
Medical Aid *If Salary deduction	_____
Other Deductions	_____
SUB-TOTAL DEDUCTIONS	_____

EXPENSES (CONTRACTUAL)

Cellphone / Telephone and ISP (If on contract)

Description _____	Monthly _____
Description _____	Monthly _____
Description _____	Monthly _____

Signature _____

Date _____

Initial

MONTHLY INCOME & EXPENSES CONT

APPLICANT 1

EXPENSES (CONTRACTUAL) CONT.

Credit Cards

Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____

Loans - Personal, Student etc.

Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____

Retail Accounts - Clothing, Store Cards

Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____

Other

Description _____
 Monthly _____ Outstanding Balance _____

ASSET AND LIABILITY DETAILS

APPLICANT 1

Mortgage Bonds / Existing Property

Description _____
 Monthly _____ Value _____
 Outstanding Balance _____
 Will this property be sold if this bond is approved? Yes / No
 Institution _____
 Description _____
 Monthly _____ Value _____
 Outstanding Balance _____
 Will this property be sold if this bond is approved? Yes / No
 Institution _____
 Description _____
 Monthly _____ Value _____
 Outstanding Balance _____
 Will this property be sold if this bond is approved? Yes / No
 Institution _____

Vehicles

Description _____
 Monthly _____ Value _____
 Outstanding Balance _____ Institution _____

Signature _____

Date _____

MONTHLY INCOME & EXPENSES CONT

APPLICANT 2

EXPENSES (CONTRACTUAL) CONT.

Credit Cards

Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____

Loans - Personal, Student etc.

Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____

Retail Accounts - Clothing, Store Cards

Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____
 Description _____
 Monthly _____ Outstanding Balance _____

Other

Description _____
 Monthly _____ Outstanding Balance _____

ASSET AND LIABILITY DETAILS

APPLICANT 2

Mortgage Bonds / Existing Property

Description _____
 Monthly _____ Value _____
 Outstanding Balance _____
 Will this property be sold if this bond is approved? Yes / No
 Institution _____
 Description _____
 Monthly _____ Value _____
 Outstanding Balance _____
 Will this property be sold if this bond is approved? Yes / No
 Institution _____
 Description _____
 Monthly _____ Value _____
 Outstanding Balance _____
 Will this property be sold if this bond is approved? Yes / No
 Institution _____

Vehicles

Description _____
 Monthly _____ Value _____
 Outstanding Balance _____ Institution _____

Signature _____

Date _____



ASSET AND LIABILITY DETAILS CONT.

APPLICANT 1

Vehicles CONT.

Description _____

Monthly _____ Value _____

Outstanding Balance _____ Institution _____

Description _____

Monthly _____ Value _____

Outstanding Balance _____ Institution _____

Investments (Unit Trusts, Endowments)

Description _____

Monthly _____ Value _____

Institution _____

Description _____

Monthly _____ Value _____

Institution _____

Description _____

Monthly _____ Value _____

Institution _____

Overdraft

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Other

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

TOTAL ASSETS _____ **TOTAL LIABILITIES** _____

NET ASSET VALUE _____

Signature _____

Date _____

APPLICANT 2

Vehicles CONT.

Description _____

Monthly _____ Value _____

Outstanding Balance _____ Institution _____

Description _____

Monthly _____ Value _____

Outstanding Balance _____ Institution _____

Investments (Unit Trusts, Endowments)

Description _____

Monthly _____ Value _____

Institution _____

Description _____

Monthly _____ Value _____

Institution _____

Description _____

Monthly _____ Value _____

Institution _____

Overdraft

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Other

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Description _____

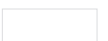
Outstanding Balance _____

TOTAL ASSETS _____ **TOTAL LIABILITIES** _____

NET ASSET VALUE _____

Signature _____

Date _____



BANK ACCOUNT DETAILS

APPLICANT 1

Institution 1. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No

Institution 2. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No

Institution 3. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No

APPLICANT 2

Institution 1. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No

Institution 2. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No

Institution 3. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No

LOAN DETAILS

Initiation Fee Payment Add to Principal Debts Client Payment

Loan Details by Bank

	Loan Amount / Extn. Amount	Loan term (Months)
ABSA		
FNB		
Nedbank		
Standard Bank		
Investec		
RMB		
HIP		
Mercantile Bank		

Registration Amount _____ Rate Type Fixed Variable
 Instalment Method Debit Order Salary Stop Order
 Source of Deposit _____ Repayment Day _____
 Legal Notice Method Registered Mail Hand Delivered
 Deposit Cash Component Amount _____

SECURITY DETAILS

Are you offering additional security? Yes / No

LIFE INSURANCE DETAILS

Do you have sufficient life cover to cover the value of this home loan? Yes / No



BUILDER DETAILS – Complete when loan type is building loan or new development

Developer Name _____ New Development Yes / No
 Contractor Name _____ Contractor Tel. No. _____
 Contractor Cellphone No. _____ Contract Amount _____
 Is Land Paid For? Yes / No Expected Date of Completion _____
 NHBRC Number _____

PROPERTY & SELLER DETAILS

Company Name _____ Company Registration No. _____
 Seller ID Number _____ Seller Name _____
 Seller Tel. No. _____ Seller Cellphone No. _____
 Is the property currently bonded? Yes / No Bondholder Institution _____
* Applicable if this is a further advance
 Branch _____ Bond Account No. _____
 Erf No. _____ Portion No. _____ Portion Details _____
 Street No. _____ Street Name _____
 Suburb _____ City _____ Postal Code _____
 Province _____ Purchase Date DD / MM / CCYY _____
 Purchase Amount _____ Ownership Type Freehold Leasehold Real Right
 Property Usage Owner Occupied Holiday Home Rented Out Business
 Vacant
 Type of Property Cluster Duet Sectional Title Duet Full Title Dwelling
 Sectional Title Small Holding
 Is the property a Development? Yes / No
 Land Area (m2) _____ Building Size (m2) _____
 Type of Roof Standard Thatch
 Who can be contacted for the Valuation of the property?
 Full Name _____ Tel. No. _____
 Cellphone No. _____

SECTIONAL TITLE DETAILS – COMPLETE WHEN TYPE OF PROPERTY IS CLUSTER OR SECTIONAL TITLE

Has Sectional Title Register Been Opened? Yes / No
 Complex Name _____
 Complex Street Name _____ Complex Suburb _____
 Complex No. _____ Sectional Title Unit No. (Plans) _____ Door No. _____
 Parking Bay No. _____ Garage Bay No. _____
 Managing Agent Details _____
 Managing Agent Tel. No. _____ Alternative Contact No. _____



DECLARATION

I hereby appoint the Originator as my sole agent and on my behalf to submit to all Financial Institutions in line with the requirements as discussed, in order to obtain mortgage loan finance for the property specified on this application form.

I hereby consent to the Originator using, storing and sharing my personal information (as set out on this form) with companies within its group and with registered credit providers as well as its service providers. I further agree to receive information about other products and services that the Originator thinks may be of interest to me. I acknowledge that I have the right to opt-out of such future communications.

Consent to Electronically obtain Account Statements from Financial Institutions: For the purpose of assessing your credit/finance application your consent is needed to obtain your bank statement(s) directly from Absa, Nedbank and Standard Bank. The financial institutions involved will exchange no further information than your bank statements and these will be safeguarded and not used for any other purposes. Bank account statements obtained will also be limited to the period necessary to assess the credit/finance application. Your signature below confirms you have provided the required consent for retrieval of your bank statements for purposes of this application and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the credit provider will contact the Mortgage Originator to source a separate form for the account statements.

Do you consent to this: Yes / No

The advantages of putting down a deposit when financing a home has been discussed with me.

I/we hold no other citizenships and residencies for local and international tax purposes, other than those disclosed in this application form and will inform the lender in writing of any change of this status within 30 days of the change of status.

I warrant that all the information I supplied is to the best of my knowledge and believe true and correct in all material respects. I am not aware of any other information which, should it become known to the Financial Institution, would affect the consideration of my application in any way. I agree that the Financial Institution may provide any information pertaining to the Loan applied for to the Originator during the application process. I hereby authorise the Financial Institution to have access to my credit bureau records and to furnish and/or to disclose any information arising from any agreement entered into with the Financial Institution to any such credit bureaus.

I/We further irrevocably consent that the Bank can request my/our payslips for auditing purposes from my/our employer or any third party

Do you consent to this: Yes / No

APPLICANT 1

Name _____
 Date _____
 Signature _____

APPLICANT 2

Name _____
 Date _____
 Signature _____

Attach the following documents per applicant:

PreQualification

- > ID Document
- > Latest Payslip

Application - Full Time Employment

- > ID Document
- > Latest Payslip
- > Latest 3 months bank statements.

Application - Self Employed

- > ID Document
- > Latest 3 month personal bank statements
- > Personal Assets and Liabilities
- > Personal Income and Expenses
- > Company Registration
- > Company Financial Statements for 2 years
- > Management Accounts FYE to date (if over 6 months)
- > Accountant Letter confirmation of Income
- > Latest 6 month business bank statements
- > SARS IT 34 for last 2 years.

