

1. PERSONAL CONTACT DETAIL

APPLICANT 1

Surname: _____

First Name(s) _____

Email Address _____

Cellphone No _____

Gender

Male Female

Residency Status

SA Citizen | Permanent Resident | Temporary Resident | Foreign National

Marital Status

Single | Married ANC | Married COP | Divorced | Widowed | Engaged | Other

Residential Status

Boarder | Living with Parents | Tenant | Owner | Other | Occupied since _____

Physical Address _____

Country of Birth _____

Suburb _____

City of Birth _____

City _____ Postal Code _____

Nationality _____

Province _____

Ethnic Group Asian I African I Coloured I White

Country _____

Home Language _____

Tax Obligations outside of RSA? Yes / No

Do you have a tertiary qualification? Yes / No

Are you a first time home buyer? Yes / No

If yes, what is the highest level _____

Foreign Tax Number _____

Are you related to or associated with a public

SARS Tax Number _____

official in a position of authority? Yes / No

Work Telephone Number _____

1. EMPLOYMENT DETAILS

Occupation _____ Start Date _____

Employer Name _____ Employer Landline _____

Employer Physical Address _____

Suburb _____ City _____ Postal Code _____

Province _____ Country _____

Previous Period Employed _____ Years _____ Months _____ Who is your previous employer? _____

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 level Semi-skilled Worker Management Skilled Worker Junior Position
 Supervisor 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

Initial

2. MONTHLY INCOME & EXPENSES

APPLICANT 1

Basic Salary / Wage _____
 Average Commissions _____
 Interest Income _____
 Rental Income _____
 Housing Subsidy _____
 Average Overtime _____
 Monthly Car Allowance _____
 Travel Allowance _____
 Maintenance / Alimony _____
 Income Future Rental Income _____
 Pension Income _____
 Other – Please specify with description _____

 Income Tax – PAYE / SITE _____
 Pension _____
 U.I.F _____
 Medical Aid *If salary deduction* _____
 Other deductions _____

*Do not include contractual expenses such as mortgage loan repayments, credit cards or personal loans. This information can be collected from your Credit Report. *

Assurance (Life, Retirement Annuities) _____
 Domestic Wages _____
 Donations _____
 Education _____
 Groceries _____
 Insurance & Funeral Policies _____
 M-Net, DSTV & TV License _____
 Maintenance Alimony _____
 Petrol & Transport costs _____
 Security _____
 Medical – If not payslip deducted _____
 Rental – Don't include should this amount fall away if bond is approved _____
 Water & Lights _____
 Cellphone / Telephone and ISP – If Prepaid _____
 Other – Please specify in description _____

3. SOLVENCY DETAILS

ANSWER THE FOLLOWING QUESTIONS

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
 Do you currently have a debt arrangement in place? Yes / No

ANSWER THE FOLLOWING QUESTIONS

Have you ever been under any administration order? Yes / No
 Are you currently under an administration order (Garnishee order)? Yes / No
 Are you currently under debt review / debt counselling? Yes / No
 Have you ever had a judgement? Yes / No

4. BANKING DETAILS

Name of Bank
 Account Holder / Name
 Account Number
 Branch

Bank Account Type

BANK 1

 Personal Business

BANK 2

 Personal Business

BANK 3

 Personal Business

Initial

1. PERSONAL CONTACT DETAIL

APPLICANT 2

Surname: _____

First Name(s) _____

Email Address _____

Cellphone No _____

Gender

Male Female

Residency Status

SA Citizen | Permanent Resident | Temporary Resident | Foreign National

Marital Status

Single | Married ANC | Married COP | Divorced | Widowed | Engaged | Other

Residential Status

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Source of Income

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 Pension Policy Retirement Annuity Donation / Gift Other

Salary Frequency Daily Weekly Bi-weekly Monthly Other

Initial

2. MONTHLY INCOME & EXPENSES

APPLICANT 2

Basic Salary / Wage _____
 Average Commissions _____
 Interest Income _____
 Rental Income _____
 Housing Subsidy _____
 Average Overtime _____
 Monthly Car Allowance _____
 Travel Allowance _____
 Maintenance / Alimony _____
 Income Future Rental Income _____
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 Branch _____

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BANK 1

Personal Business

BANK 2

Personal Business

BANK 3

Personal Business

Initial

ASSETS

Fixed Properties

Give particulars of each property separately stating whether freehold or leasehold and state if affected or fiduciary interests.

Description	Amount

Vehicles

State make, model and year of registration.

Furniture and fittings

--	--

Other assets

e.g. antiques, carpets, jewellery, stamp collections, coins etc.

	Company	Number	Date issued	Maturity date	Amount	If ceded to whom	Surrender value
Life assurance policies Surrender value of Life policies payable to the undersigned and not to any third party.							
Investments e.g. Private company etc							

	Company	Number Held	Market Value
Listed Shares Including Unit Trust investments			

Trading assets (applicable to firms only)	Stock in trade		
	Work in progress		
	Book debts (Do not include Factored Book Debts)		
	Bills receivable (Do not include discounted Bills Receivable)		

LIABILITIES

Liability for income tax	Description	

Other liabilities Other liabilities that will not show up on a South African credit bureau report		

Contingent liabilities As Guarantor, Surety otherwise		

YOUR SIGNATURE

I / We declare that this is a full, true and correct statement of my/our position and that my/our assets are not encumbered other than as stated above.

I / We agree that the bank may verify the information contained in this statement and may make any enquiries it considers necessary.

Your signature

as at date
(YYYY-MM-DD)

Initial

I hereby appoint _____ 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 as per the Sale Agreement. I warrant that all the information I supplied is to the best of my knowledge and believe it to be true or correct in all material respects.

CONSENT TO VERIFY INFORMATION PROVIDED

I give consent to the financial institutions to:

- Electronically obtain bank statements from my ABSA/ Netbank/ Standard Bank account. Verify
- academic qualifications: Request my payslip for auditing purposes from my employer and/ or
- confirm with employment; and Have access to my credit bureau data for the purposes of
- assessing my loan application.

I consent

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

- Appropriate advice can only be provided after full disclosure of my relevant personal information;
- You will use my personal information for purposes of evaluating and advising me on a home loan application and other relevant financial products (HOC, Life Insurance – if required); and
- I hereby consent that my personal information can be shared with the bank's appointed bond registration attorney upon my acceptance of a home offer.

I consent to processing of my personal information by _____ for purposes relating to any pre-qualification and/or home loan application and agree that this information may be shared with companies within your *Group and financial institutions that will be applied to be on my behalf and any other relevant parties in the property transfer process.

I consent

CONSENT FORM – CREDIT CHECK

I appoint _____ to be my lawful representative, to obtain a copy of my personal credit report ("PCR") from a registered Credit bureau to be used for the following purposes:

- Providing me with advice / assistance with my credit;
- Challenging the information contained in my PCR and;
- Investigating information held by the registered credit bureau.

I consent to the registered credit bureau releasing a copy of my PCR to my Representative.

I consent

I hereby acknowledge that all of the above is true and correct.

Name of Signatory: _____

Date: _____

Signature: _____

Initial