

APPLICATION FORM

PLEASE NOTE: All bold fields are compulsory and must be completed.

FOR INTERNAL USE ONLY

Business _____ Consultant _____
Lead Agent _____ Lead Agency _____
Administrator _____ Date Received DD / MM / CCYY
Bank of Submission ABSA FNB Nedbank Standard Bank Investec RMB HIP
Manual Bank(s) of Submission _____

APPLICATION DETAILS

Loan Type New Loan Switch from other institution Further Loan Further Building Loan
Application Type Individual Joint Multiple Applicants Public Company Private Company Trust
 Closed Corporation Incorporated Company Estate Late Client Club Sole Proprietor Schools
 Partnership Non Profit Organisation and Friendly Societies State Owned Company
Suretyship Yes / No
Transfer Attorney _____ Transfer Attorney Tel. No. _____
Bond Attorney _____ Bond Attorney Tel. No. _____

COMPANY DETAILS – Complete when application type is Private Company / CC / Trust / Public Company

Company Name _____ Correspondence Language: _____
Registration Number: _____ Registration Date: _____
Country of Registration: _____ Business Nature: _____
Physical Address: _____ Postal Address: _____
Suburb _____ Suburb _____
City _____ Postal Code _____ City _____ Postal Code _____
Province _____ Province _____
Country _____ Country _____
Postal Address same as Physical? Yes / No
Company Tel. No. _____ Company Fax No. _____
Financial Year End: _____ Enterprise TurnOver: _____

SENIOR CONTROLLER

ID Type Book of Life / ID Passport ID No. / Passport No. _____
Title Mr. Mrs. Miss Ms. Dr. Prof. Rev. Gender Male Female
Home Language _____ Surname _____
First Name(s) _____ Country of Birth _____
Date of Birth _____
 SA Citizen Permanent/Resident / Temporary Resident Working in SA
Occupational Status Contract Worker Full-time Employee Home Executive Part-time Employee
 Retired / Pensioner Self-employed (Non-professional) Self-employed (Professional)
 Student / Scholar Temp Employed Unemployed
Occupation Level Unskilled Worker Semi-skilled Worker Skilled Worker Junior Position Supervisor
 Management Senior Management
Home Phone No _____ Cellphone No _____
Email Address _____
Preferred Method of Contact SMS Email Post
Residential Status Border Living with Parents Tenant Owner Other
Residential Address Occupation Date _____
Physical Address _____ Postal Address (If different to Physical) _____
Suburb _____ Suburb _____
City _____ Postal Code _____ City _____ Postal Code _____
Province _____ Province _____
Country _____ Country _____

PERSONAL DETAILS – Main Applicant

Surname _____ First Name(s) _____

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

Ethnic Group Asian Black Coloured White No. of Dependants _____

ID Type Book of Life / ID Passport SA Citizen Yes / No

ID No. / Passport No. _____ Permanent SA Resident Yes / No

Date Passport Expires DD / MM / C C Y Y Date Passport Issued DD / MM / C C Y Y

Permanent Resident Country _____ Country Permit Issued _____

Type of Permit Study Permit Work Permit _____ Are you a first time home buyer Yes / No

Date Work Contract Issued DD / MM / C C Y Y Date Work Contract Expires DD / MM / C C Y Y

Date Temp Permit Issued DD / MM / C C Y Y Date Permit Issued DD / MM / C C Y Y

Tax Obligation outside of RSA? Yes / No Nationality _____

Is the Applicant a Senior Controller? Yes / No City of Birth _____

Home Language _____ Country of Birth _____

Date of Birth DD / MM / C C Y Y Gender Male Female

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

Highest Qualification School Leaver – Pre Grade 10 School Leaver – Grade 10 School Leaver – Grade 12 Certificate 24 Months
 Diploma 1 Year Diploma 2 Years Diploma 3 Years Degree 3 & 3+ Years
 Post Graduate Diploma 12 Months Honours Doctorate Masters Incomplete

Marital Status Single Married Separated Divorced Widow(er)

Marital Contract ANC with Accrual ANC without Accrual Community of Property None

CONTACT DETAILS – Main Applicant

Home Tel. No. _____ Cellphone No. _____

Work Tel. No. _____ Fax No. _____

Email Address _____

Physical Address _____ Postal Address (If different to Physical) _____

Suburb _____ Suburb _____

City _____ Postal Code _____ City _____ Postal Code _____

Province _____ Province _____

Country _____ Country _____

Residential Status Border Living with Parents Tenant Owner Other

Occupied Since DD / MM / C C Y Y

Preferred Method of Contact SMS Email Post Correspondence Language Afrikaans English

EMPLOYMENT DETAILS – Main Applicant

Occupational Status Contract Worker Full-time Employee Home Executive Part-time Employee
 Retired / Pensioner Self-employed (Non-professional) Self-employed (Professional)
 Student / Scholar Temp Employed Unemployed

Occupation Level Unskilled Worker Semi-skilled Worker Skilled Worker Junior Position Supervisor
 Management Senior Management

Employment Sector Agriculture Armed Forces Catering & Entertainment Civil Service Communication
 Construction Education Finance Health Industrial I.T. Legal Profession
 Media Nature Reserves Sales & Marketing Science Security Transportation
 Welfare Other

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 _____ How long has your employer been operating? _____(Years)

Employer Address _____

Suburb _____ City _____ Postal Code _____

Province _____ Country _____

Employee Number _____ Start Date _____ D D / M M / C C Y Y

Occupation _____

PREVIOUS EMPLOYER DETAILS – Main Applicant

Field is required if applicant is employed for less than 3 years at current employer

Previous Employer _____ Previous Period Employed: _____Years _____Months

SOLVENCY DETAILS – Main ApplicantHave you been declared insolvent? Yes / No

Date of insolvency _____ D D / M M / C C Y Y

Have you been rehabilitated? Yes / No

Date of rehabilitation _____ D D / M M / C C Y Y

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

Credit Bureau Dispute Details _____

Consolidation amount _____

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

Debt Counsellor Name _____ Debt Counsellor Number _____

RETAIL ACCOUNTS – Main Applicant

1 Description _____	Balance _____		
Monthly _____	Settle <input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction <input type="checkbox"/> Yes / <input type="checkbox"/> No	
2 Description _____	Balance _____		
Monthly _____	Settle <input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction <input type="checkbox"/> Yes / <input type="checkbox"/> No	
3 Description _____	Balance _____		
Monthly _____	Settle <input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction <input type="checkbox"/> Yes / <input type="checkbox"/> No	

BANK DETAILS – Main Applicant

1	Institution _____	Business	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Branch _____
	Account Type _____			Account Holder _____
	Account No. _____			Balance _____
	Monthly _____	Settle	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction _____ Primary <input type="checkbox"/> Yes / <input type="checkbox"/> No
2	Institution _____	Business	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Branch _____
	Account Type _____			Account Holder _____
	Account No. _____			Balance _____
	Monthly _____	Settle	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction _____ Primary <input type="checkbox"/> Yes / <input type="checkbox"/> No
3	Institution _____	Business	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Branch _____
	Account Type _____			Account Holder _____
	Account No. _____			Balance _____
	Monthly _____	Settle	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction _____ Primary <input type="checkbox"/> Yes / <input type="checkbox"/> No
4	Institution _____	Business	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Branch _____
	Account Type _____			Account Holder _____
	Account No. _____			Balance _____
	Monthly _____	Settle	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction _____ Primary <input type="checkbox"/> Yes / <input type="checkbox"/> No

Monthly Income & Expenses – Main Applicant

Monthly Income		Other Monthly Expenses Amount	
Basic Salary / Wage	_____	Assurance (Life, Retirement Annuities)	_____
Cash Allowance	_____	Cellphone	_____
Average Commissions	_____	Clothing	_____
Investments	_____	Domestic Wages	_____
Interest Income	_____	Donations	_____
Rental Income	_____	Education	_____
Housing Subsidy	_____	Entertainment	_____
Average Overtime	_____	Groceries	_____
Monthly Car Allowance	_____	Home Maintenance / Garden Service	_____
Travel Allowance	_____	Insurance and Funeral Policies	_____
Entertainment	_____	Investments (Unit Trusts, Endowments)	_____
Income from Sureties	_____	Levies	_____
Maintenance / Alimony Income	_____	M-Net, DSTV and TV License	_____
Future Rental Income	_____	Maintenance / Alimony	_____
Other – specify _____	_____	Medical	_____
<i>Total Income</i>	_____	Petrol and Car Maintenance	_____
		Property Rental Expenses	_____
Salary Deductions Amount		Rates and Taxes	_____
Income Tax – PAYE / SITE	_____	Rental	_____
Pension	_____	Security	_____
U.I.F	_____	Telephone and ISP	_____
Medical Aid	_____	Timeshare	_____
Other Deductions	_____	Water and Lights	_____
<i>Sub-total Deductions</i>	_____	Other	_____
		Total Expenses	_____

Total Income _____ **Total Expenses** _____ **Surplus / Shortage** _____

ASSET DETAILS – Main Applicant

FIXED PROPERTY - Legal Property Description, Stand No, Suburb

Description _____	Amount Owing _____	Present Value _____
Description _____	Amount Owing _____	Present Value _____
Description _____	Amount Owing _____	Present Value _____

VEHICLES - Make, Model, Year

Description _____	Amount Owing _____	Present Value _____
Description _____	Amount Owing _____	Present Value _____
Description _____	Amount Owing _____	Present Value _____

INVESTMENTS - Description of Unit Trust, Shares etc

Description _____	Present Value _____
Description _____	Present Value _____
Description _____	Present Value _____

OTHER

Description _____	Present Value _____
Description _____	Present Value _____
Description _____	Present Value _____

(A) Total Assets _____**LIABILITY DETAILS – Main Applicant**

OVERDRAFT

Description _____	Amount Owing _____
Description _____	Amount Owing _____

OTHER

Description _____	Amount Owing _____
Description _____	Amount Owing _____

(B) Total Liabilities _____

(A) Total Assets _____	(B) Total Liabilities _____	Net Asset Value _____
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DECLARATION – Main Applicant

I hereby appoint the Originator as my sole agent and on my behalf to submit to all banks 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.

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 Bank, would affect the consideration of my application in any way. I agree that the Bank may provide any information pertaining to the Loan applied for to the Originator during the application process. I hereby authorise the Bank 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 Bank to any such credit bureaus.

Name _____	Date _____
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Signature _____

CONSENT FORM*Consent to electronically obtain account statements from financial institutions*

Name of account holder (you)* _____

*One account holder per consent form

Identity/Passport/Registration Number _____

Absa Bank Ltd, Nedbank Ltd and Standard Bank Ltd (the banks) work with each other and other financial institutions to fight, amongst other crimes, home loan application fraud. In these dealings, the banks ensure that all personal and financial information about clients are protected and kept strictly confidential.

For the purpose of assessing the home loan application that [Source name] will submit on your behalf to any or all of the banks in the name of _____, the banks need your consent to obtain your bank statement(s) directly for your account(s) held at other financial institutions (as specified below). The financial institutions involved will exchange no further information than the bank statements you have authorised 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 home loan application.

Your signature below confirms that the banks have your consent to obtain bank statement(s) on the following account(s) (that show your account transaction history) and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the banks will contact you to provide physical copies:

Account 1:

Name of bank/institution _____

Account type/ description _____

Branch name _____ Branch number/universal number _____

Account number _____

Account 2:

Name of bank/institution _____

Account type/ description _____

Branch name _____ Branch number/universal number _____

Account number _____

Signature _____ Date _____

If account is in the name of a legal entity:

Name of signatory/ies _____

Capacity of signatory/ies _____

LOAN DETAILSCost Included with Bond? Yes / NoInitiation Fee Payment Add to Principal Debts Client Payment From the Proceeds of a Loan Waiver (Bank Waivers Fee)

Bond Costs _____ Transfer Costs _____

Loan Details by Bank

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

Registration Amount _____

Rate Type Fixed VariableInstalment Method Debit Order Salary Stop Order

Repayment Day _____

Source of Deposit _____

Deposit Cash Component Amount _____

Legal Notice Type Registered Mail Hand Delivered**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 / NoExpected Date of Completion D D / M M / C C Y Y

NHBR 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 _____

Branch _____

Bond Account No. _____

Erf No. _____ Portion No. _____

Portion Details _____

Street No. _____ Street Name _____

Suburb _____

City _____ Postal Code _____

Province _____

Purchase Date D D / M M / C C Y Y

Purchase Amount _____

Ownership Type Freehold Leasehold Real RightProperty Usage Owner Occupied Holiday Home Rented Out Business VacantType of Property Cluster Duet Sectional Title Duet Full Title Dwelling Sectional Title Small Holding Vacant LandArea Type Land/Farm Business Park/Central/Business Hub/Hotel/Hospital Caravan Park/Golf Course/Zoo/Leisure Park/Stadium Military Base Housing Estate Industrial Park/Area/Plant/Commercial Airfield Mining Facilities Residential Suburb Small Holding/Farm

Is the property a Development? Yes / No

Farm Name _____

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. _____

Access control type None Sentry Boomed Gate Electronic Access**GEYSER DETAILS**Heat Source Electric Gas Heat Pump Induction Solar Panels Solar TubesGeysers Location Inside Roof Outside Roof**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. _____

PERSONAL DETAILS – Co-Applicant

Surname _____ First Name(s) _____

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

Ethnic Group Asian Black Coloured White No. of Dependants _____

ID Type Book of Life / ID Passport SA Citizen Yes / No

ID No. / Passport No. _____ Permanent SA Resident Yes / No

Date Passport Expires DD / MM / C C Y Y Date Passport Issued DD / MM / C C Y Y

Permanent Resident Country _____ Country Permit Issued _____

Type of Permit Study Permit Work Permit _____ Are you a first time home buyer Yes / No

Date Work Contract Issued DD / MM / C C Y Y Date Work Contract Expires DD / MM / C C Y Y

Date Temp Permit Issued DD / MM / C C Y Y Date Permit Issued DD / MM / C C Y Y

Tax Obligation outside of RSA? Yes / No Nationality _____

Is the Applicant a Senior Controller? Yes / No City of Birth _____

Home Language _____ Country of Birth _____

Date of Birth DD / MM / C C Y Y Gender Male Female

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

Highest Qualification School Leaver – Pre Grade 10 School Leaver – Grade 10 School Leaver – Grade 12 Certificate 24 Months
 Diploma 1 Year Diploma 2 Years Diploma 3 Years Degree 3 & 3+ Years
 Post Graduate Diploma 12 Months Honours Doctorate Masters Incomplete

Marital Status Single Married Separated Divorced Widow(er)

Marital Contract ANC with Accrual ANC without Accrual Community of Property None

CONTACT DETAILS – Co-Applicant

Home Tel. No. _____ Cellphone No. _____

Work Tel. No. _____ Fax No. _____

Email Address _____

Physical Address _____ Postal Address (If different to Physical) _____

Suburb _____ Suburb _____

City _____ Postal Code _____ City _____ Postal Code _____

Province _____ Province _____

Country _____ Country _____

Residential Status Border Living with Parents Tenant Owner Other

Occupied Since DD / MM / C C Y Y

Preferred Method of Contact SMS Email Post Correspondence Language Afrikaans English

EMPLOYMENT DETAILS – Co-Applicant

Occupational Status Contract Worker Full-time Employee Home Executive Part-time Employee
 Retired / Pensioner Self-employed (Non-professional) Self-employed (Professional)
 Student / Scholar Temp Employed Unemployed

Occupation Level Unskilled Worker Semi-skilled Worker Skilled Worker Junior Position Supervisor
 Management Senior Management

Employment Sector Agriculture Armed Forces Catering & Entertainment Civil Service Communication
 Construction Education Finance Health Industrial I.T. Legal Profession
 Media Nature Reserves Sales & Marketing Science Security Transportation
 Welfare Other

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 _____ How long has your employer been operating? _____(Years)
 Employer Address _____
 Suburb _____ City _____ Postal Code _____
 Province _____ Country _____
 Employee Number _____ Start Date _____ D D / M M / C C Y Y
 Occupation _____

PREVIOUS EMPLOYER DETAILS – Co-Applicant

Field is required if applicant is employed for less than 3 years at current employer

Previous Employer _____ Previous Period Employed: _____Years _____Months

SOLVENCY DETAILS – Co-Applicant

Have you been declared insolvent? Yes / No Date of insolvency _____ D D / M M / C C Y Y
 Have you been rehabilitated? Yes / No Date of rehabilitation _____ D D / M M / C C Y Y
 Have you ever had a dispute with the credit bureau? Yes / No Have you ever had a judgement? Yes / No
 Credit Bureau Dispute Details _____
 Consolidation amount _____
 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
 Do you currently have a debt arrangement in place? Yes / No
 Debt Counsellor Name _____ Debt Counsellor Number _____

RETAIL ACCOUNTS – Co-Applicant

1 Description _____	Balance _____		
Monthly _____	Settle <input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction <input type="checkbox"/> Yes / <input type="checkbox"/> No	
2 Description _____	Balance _____		
Monthly _____	Settle <input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction <input type="checkbox"/> Yes / <input type="checkbox"/> No	
3 Description _____	Balance _____		
Monthly _____	Settle <input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction <input type="checkbox"/> Yes / <input type="checkbox"/> No	

BANK DETAILS – Co-Applicant

1	Institution _____	Business	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Branch _____
	Account Type _____			Account Holder _____
	Account No. _____			Balance _____
	Monthly _____	Settle	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction _____ Primary <input type="checkbox"/> Yes / <input type="checkbox"/> No
2	Institution _____	Business	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Branch _____
	Account Type _____			Account Holder _____
	Account No. _____			Balance _____
	Monthly _____	Settle	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction _____ Primary <input type="checkbox"/> Yes / <input type="checkbox"/> No
3	Institution _____	Business	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Branch _____
	Account Type _____			Account Holder _____
	Account No. _____			Balance _____
	Monthly _____	Settle	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction _____ Primary <input type="checkbox"/> Yes / <input type="checkbox"/> No
4	Institution _____	Business	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Branch _____
	Account Type _____			Account Holder _____
	Account No. _____			Balance _____
	Monthly _____	Settle	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Reduction _____ Primary <input type="checkbox"/> Yes / <input type="checkbox"/> No

Monthly Income & Expenses – Co-Applicant

Monthly Income		Other Monthly Expenses Amount	
Basic Salary / Wage	_____	Assurance (Life, Retirement Annuities)	_____
Cash Allowance	_____	Cellphone	_____
Average Commissions	_____	Clothing	_____
Investments	_____	Domestic Wages	_____
Interest Income	_____	Donations	_____
Rental Income	_____	Education	_____
Housing Subsidy	_____	Entertainment	_____
Average Overtime	_____	Groceries	_____
Monthly Car Allowance	_____	Home Maintenance / Garden Service	_____
Travel Allowance	_____	Insurance and Funeral Policies	_____
Entertainment	_____	Investments (Unit Trusts, Endowments)	_____
Income from Sureties	_____	Levies	_____
Maintenance / Alimony Income	_____	M-Net, DSTV and TV License	_____
Future Rental Income	_____	Maintenance / Alimony	_____
Other – specify	_____	Medical	_____
<i>Total Income</i>	_____	Petrol and Car Maintenance	_____
		Property Rental Expenses	_____
Salary Deductions Amount		Rates and Taxes	_____
Income Tax – PAYE / SITE	_____	Rental	_____
Pension	_____	Security	_____
U.I.F	_____	Telephone and ISP	_____
Medical Aid	_____	Timeshare	_____
Other Deductions	_____	Water and Lights	_____
<i>Sub-total Deductions</i>	_____	Other	_____
		Total Expenses	_____

Total Income _____ **Total Expenses** _____ **Surplus / Shortage** _____

ASSET DETAILS – Co-Applicant

FIXED PROPERTY - Legal Property Description, Stand No, Suburb

Description _____ Amount Owing _____ Present Value _____
 Description _____ Amount Owing _____ Present Value _____
 Description _____ Amount Owing _____ Present Value _____

VEHICLES - Make, Model, Year

Description _____ Amount Owing _____ Present Value _____
 Description _____ Amount Owing _____ Present Value _____
 Description _____ Amount Owing _____ Present Value _____

INVESTMENTS - Description of Unit Trust, Shares etc

Description _____ Present Value _____
 Description _____ Present Value _____
 Description _____ Present Value _____

OTHER

Description _____ Present Value _____
 Description _____ Present Value _____
 Description _____ Present Value _____

(A) Total Assets _____

LIABILITY DETAILS – Co-Applicant

OVERDRAFT

Description _____ Amount Owing _____
 Description _____ Amount Owing _____

OTHER

Description _____ Amount Owing _____
 Description _____ Amount Owing _____

(B) Total Liabilities _____

(A) Total Assets _____ **(B) Total Liabilities** _____ **Net Asset Value** _____

DECLARATION – Co-Applicant

I hereby appoint the Originator as my sole agent and on my behalf to submit to all banks 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.

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 Bank, would affect the consideration of my application in any way. I agree that the Bank may provide any information pertaining to the Loan applied for to the Originator during the application process. I hereby authorise the Bank 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 Bank to any such credit bureaus.

Name _____ Date _____

Signature _____

CONSENT FORM*Consent to electronically obtain account statements from financial institutions*

Name of account holder (you)* _____

*One account holder per consent form

Identity/Passport/Registration Number _____

Absa Bank Ltd, Nedbank Ltd and Standard Bank Ltd (the banks) work with each other and other financial institutions to fight, amongst other crimes, home loan application fraud. In these dealings, the banks ensure that all personal and financial information about clients are protected and kept strictly confidential.

For the purpose of assessing the home loan application that [Source name] will submit on your behalf to any or all of the banks in the name of _____, the banks need your consent to obtain your bank statement(s) directly for your account(s) held at other financial institutions (as specified below). The financial institutions involved will exchange no further information than the bank statements you have authorised 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 home loan application.

Your signature below confirms that the banks have your consent to obtain bank statement(s) on the following account(s) (that show your account transaction history) and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the banks will contact you to provide physical copies:

Account 1:

Name of bank/institution _____

Account type/ description _____

Branch name _____ Branch number/universal number _____

Account number _____

Account 2:

Name of bank/institution _____

Account type/ description _____

Branch name _____ Branch number/universal number _____

Account number _____

Signature _____ Date _____

If account is in the name of a legal entity:

Name of signatory/ies _____

Capacity of signatory/ies _____