

HOME LOAN APPLICATION

Please complete in BLOCK LETTERS and tick the applicable box.

CONSULTANT: _____

AGENCY: _____

3rd PARTY: _____

4th PARTY: _____

SECTION A - IN WHOSE NAME WILL THE PROPERTY BE REGISTERED?																
Individual		*Joint & Several		CC		Trust		Company		(please tick the applicable box)						
*Are applicants members of the same household?								YES	NO	If not individual give name to be registered in						
VAT Registration						Income Tax No.										
If Company/Trust/CC has it been registered								YES	NO	Registration No		Type of Business				
In which language do you prefer your correspondence?								English		Afrikaans						
SECTION B - PERSONAL DETAILS OF MAIN APPLICANT / DIRECTOR / MEMBER / TRUSTEE / PARTNER																
Surname																
Full Names												Initials				
Title																
Mr	Mrs	Miss/Ms	Prof	Dr	Rev	Other (specify)										
ID / Passport No.				Nationality				SA	Other (specify)							
Telephone (H)		Code		Number												
Fax		Code		Number						Cell						
Present Residential/business street address				(if different) Present postal address												
Postcode				Postcode												
Present residential address since				D	D	M	M	C	C	Y	Y	Residential status		Owner	Tenant	Boarder
Home Language		English	Afrikaans	Tswana	Zulu	North Sotho	South Sotho	Ethnic Group				White	Black	Colored	Asian	
Marital Status		Married	Single	Divorced	Separated	Widow/Widower	Dependents (excl spouse)									
		ANC with Acc	ANC without Acc	C.O.P	Traditional/Custom											
SECTION B1 - BANKING / FINANCIAL DETAILS OF MAIN APPLICANT (x Please indicate the default account that the bank will use)																
Existing Property		None	Sold	To be sold	Let	To be let	(Please tick the applicable box)									
Account Type		X	Institution	Branch	Acc. No	Balance	Acc. Holder									
Cheque (1)																
Cheque (2)																
Mortgage (1)																
Mortgage (2)																
Vehicles																
Trans/Savings																
Credit Card																
Other																
SECTION B2 - EMPLOYMENT DETAILS OF MAIN APPLICANT																
Occupational Status		Full-time employed		Self-Employed		Self-employed (non-professional)		Housewife								
		Student	Unemployed	Pensioner/Retired		Part-time employed		Temporary employed		Scholar						
Employment Sector		Agriculture		Catering & Entertainment		Civil Service		Construction		Education		Finance		Health		
		Industrial		Legal Profession		Media		Nature Resource		Armed Forces		Transport		Security		
		Selling		Science/Computing		Welfare		Other (specify):								
Occupational level (employees only)		Senior management				Management				Supervisor		Skilled Worker				
		Semi-skilled worker				Unskilled Worker				Junior Position						
Source of Income		Investments		Salary		Matured Policy		Donations		Retirement annuity						
		Pension payout		Inheritance		Other (specify)										

Name of present employer/own business (trading as):																
Address of present employer (physical address):																
										Postcode						
Present Occupation							Present employment since									
							D	D	M	M	C	C	Y	Y		
Previous Employer							Years at previous employer									
Company Tel No.		Code		Number												
Fax		Code		Number		Frequency of Income			Monthly	Weekly	Other					
Do you belong to a Group Scheme?										Yes	No					
Have you been insolvent or placed under administration order?										Yes	No	If Yes, Date rhabilitated				
SECTION C - PURPOSE OF APPLICATION																
O New Ordinary Loan			B New Building Loan			FAO Further Advance Ordinary			FAB Further Advance - Building							
First Time Home Loan		If further advance - existing account number to be debited														
Home loan to be cancelled		Name of institution					Acc Nr									
		Outstanding balance														
SECTION C1 - DETAILS OF LOAN / FURTHER LOAN APPLIED FOR																
Purchase price of property		R		Date of purchase			D	D	M	M	C	C	Y	Y	Current realistic market value (only take over or unbonded property)	
**Amount of loan/Further loan		R		Reason for further loan												
*Legal transfer or bond registration costs		R														
*Other amounts (specify)		R														
Total loan amount requested		R														
Bond amount to be registered		R							Term of loan			years				
Indicate preferred initial rate option		Variable rate		Fixed Rate		Other (specify):			Term of fixed rate (if applicable)			M	M			
Installment frequency		Monthly		Quarterly		Half yearly		Yearly		Day of month installment to be paid			D	D		
Account to be paid by		Debit order		Salary deduction		Other (specify)										
BUILDING LOAN ONLY			Contract Price		R					Building plans to be attached						
Name of contractor:				Telephone		Code		Number		Cell						
* REFER TO DECLARATION ON PAGE 4																
** EXCLUDING COSTS OR ANY OTHER AMOUNTS																
SECTION D - PROPERTY DESCRIPTION																
Erf number/Property description:						Size of land			m2/ha							
Portion:						City:			Township/District:							
Street name & number:																
Property to be occupied by		Self	Tenants	Dwelling unit		Sectional Title		Duet Sectional		Vacant land - Domestic		Residential				
Cluster/complex Name																
Flat number						Unit Number										
Exclusive use number						Garage/Parking bay No.										
Managing Agent						Tel. No.										
SECTION D1 - ASSESSMENT ARRANGEMENTS (who may the assessor contract to arrange a property assessment?)																
Contact Owner			Tel. No.		Code		Number		Cell							
OR Agent			Tel. No.		Code		Number		Cell							
SECTION D2 - DETAILS OF REGISTERED OWNER																
Is this property registered in your name?										Yes	No	Seller Tel No.				
If "NO"	Full names of seller								ID No of seller							
	Seller's bond held at:		Bank				Branch			Bond Acc Nr.						
	Seller's date of birth		D	D	M	M	C	C	Y	Y	Or Co, CC, Trust Reg No.					
	Transferring attorney					Telephone		Code		Number						
	Bond Attorney					Telephone		Code		Number						

SECTION E 1 - INCOME / EXPENDITURE OF MAIN APPLICANT												SECTION E 2 - INCOME / EXPENDITURE OF SPOUSE / CO-APPLICANT(S) / PARTNER											
MONTHLY INCOME												MONTHLY INCOME											
Basic Salary						R						Basic Salary						R					
Housing Subsidy						R						Housing Subsidy						R					
Car Allowance						R						Car Allowance						R					
Average commission						R						Average commission						R					
Average overtime						R						Average overtime						R					
Rental Income						R						Rental Income						R					
Other income (specify)						R						Other income (specify)						R					
GROSS INCOME						R						GROSS INCOME						R					
Les: Pension						R						Les: Pension						R					
Medical Aid						R						Medical Aid						R					
Tax						R						Tax						R					
UIF						R						UIF						R					
NET INCOME						R						NET INCOME						R					
SECTION F - DETAILS OF SPOUSE / CO-APPLICANT(S) / PARTNER / SURETY (spouse details required even if not a co-applicant)																							
Spouse		Co-applicant		Partner		Surety		(please tick the applicable box)															
Surname												First Names											
Type of identification		ID Book		Passport		Other		ID/Passport number															
Income Tax No						Nationality						SA		Other (specify)		Country of perm residence							
Date of birth		D	D	M	M	C	C	Y	Y	Marital status		Married	Single	Divorced	Seperated	Widow/Widower							
If married, state whether		ANC with Acc				ANC without ACC				C.O.P.				Traditional/Custom				Number of dependents (excl spouse)					
Home Telephone No.		Code		Number						Cell													
Residential Address (if different from Main applicant):																		Postcode					
Residential Status		Owner		Tenant		Boarder		Present Residential Since						D	D	M	M	C	C	Y	Y		
SECTION F1 - BANKING DETAILS OF SPOUSE / CO-APPLICANT(S) / PARTNER / SURETY (X please indicate the default account that the bank will use.)																							
Existing Property		None		Sold		To be sold		Let		To be let		(Please tick the applicable box)											
Account Type		X	Institution		Branch		Acc. No		Balance		Acc. Holder												
Cheque (1)																							
Cheque (2)																							
Mortgage (1)																							
Mortgage (2)																							
Vehicles																							
Trans/Savings																							
Credit Card																							
Other																							
SECTION F2 - EMPLOYMENT DETAILS OF SPOUSE / CO-APPLICANT(S) / PARTNER / SURETY																							
Occupational Status		Full-time employed				Self-Employed				Self-employed (non-professional)				Housewife									
		Student		Unemployed		Pensioner/Retired		Part-time employed		Temporary employed		Scholar											
Employment Sector		Agriculture		Catering & Entertainment		Civil Service		Construction		Education		Finance		Health									
		Industrial		Legal Profession		Media		Nature Resource		Armed Forces		Transport		Security									
		Selling		Science/Computing		Welfare		Other (specify):															
Occupational level (employees only)		Senior management				Management				Supervisor				Skilled Worker									
		Semi-skilled worker				Unskilled Worker				Junior Position													
Source of Income		Investments				Salary				Matured Policy				Donations				Retirement annuity					
		Pension payout				Inheritance				Other (specify)													
Employer telephone No.		Code		Number						Cell													
Name & address of present employer/own business:																		Postcode					
Present occupation		Employee number						Present empl Since		D	D	M	M	C	C	Y	Y						
Previous employer		Years at previous employer																					

SECTION G - DECLARATION

The Bank being a member of the Banking council of South Africa wishes to inform you that all information regarding your personal financial matters is treated as strictly confidential. To enable the Bank to offer you a full range of services and products suited to your needs, we require your consent to utilise your personal information within the Group and to communicate to you on an on-going basis.

If yes, please tick the option of your choice

I/We hereby consent to the above

I/We hereby withhold consent and fully understand the implications and ramifications of my/our decision and will not hold relevant Financial institution responsible for financial advice and offers that I/We have not received.

The purchase price is solely for the purchase of the fixed property and includes none of the following costs:

- * Amounts to be repaid to me by the seller or estate agent or to be paid on my behalf by either of these parties.
- * Cost of movables / furnishings
- * Legal transfer or bond registration costs
- * Deposit or contribution thereof
- * Any other amounts

I/We hereby authorize the Bank to furnish or to disclose any information arising from any agreement entered into with Bank to any credit Bureau

I/We declare that to the best of my/our knowledge and belief the particulars set out in this application are true and correct and that no information which might affect the decision of the Bank has been withheld.

I/We acknowledge that I/We shall be liable for any fees and wasted costs incurred by the Bank and attorney(s) in the event of me/us withdrawing from the loan granted.

I/We acknowledge that some of the information furnished by me/us in this form in the course of granting the loan or the registration of any bond in connection herewith, may be disclosed to persons who are not in the employ of the Bank whose services will be utilised by the Bank and I/We therefore consent to the Bank disclosing such information to any such persons.

Signature _____
Main Applicant

Signature _____
Spouse/Co App/Partner/Surety
(Delete whichever is not applicable)

Date _____