

## **Demi Roodt**

E-Mail : [demi@ibosa.co.za](mailto:demi@ibosa.co.za)

**083 953 5788**

F: 012 349 9869

T: 012 346 4773



### **In order for a successful application the following documents are required:**

#### **Salary earner:**

- Clear copies of applicants latest paid date payslips for three months.
  - Should the applicants earn overtime, Commission or irregular income, six months latest payslips will be required
  - Should the applicants earn weekly or bi-weekly, the total of payslips should total to three months.
- Clear copies of applicants latest bank statements where income is paid into. Bank statements should reflect latest three months income paid. If statements are obtained over the counter, they should be clearly stamped by the branch. Requirement for Nedbank submission that all Bank statements need to be stamped. Originals via the post as well. Bank statements should not be older than two weeks from date of submission.
  - Bank statements should equal to the dates of payslips.

#### **Self Employed:**

- Clear copy of Registering documents of CC, Trust or PTY.
- Letter from a registered Accountant/Auditor. The wording: "I hereby confirm that (the applicant) receive monthly/annual drawings of R?" on a Company letterhead and signed by an Accountant/Auditor with a practice number associated with SAICA/SAIPA. Stated amount should correspond with personal bank statements.
- Latest three years IT 34.
- Clear copies of six months personal bank statements. If statements are obtained over the counter, they should be clearly stamped by the branch. Bank statements should not be older than two weeks from date of submission.
- Clear copies of six months Business bank statements. If statements are obtained over the counter, they should be clearly stamped by the branch. Bank statements should not be older than two weeks from date of submission.
- Year on year financial statements at least two years. Fully signed and dated by both client and Accountant/Auditor with a practice number associated with SAICA/SAIPA.
- If the latest reporting period on the financial statements is older than six months, up to date Management statements will be required.

#### **General:**

- Clear copy of all applicants ID's.
- Fully completed dated and signed Offer to Purchase by all parties. Seller and Purchaser. Details of seller also required on Annexure to Offer to Purchase.
- Fully completed dated and signed IBO Application form.

**These are standard documentation and additional documentation may be called for at credit discretion.**

**All documentation is as per NCA requirements.**



**IBO HEAD OFFICE**  
 105 Club Avenue  
 WATERKLOOF HEIGHTS  
 0181

**DETAILS REQUIRED FOR HOME LOAN APPLICATION: Joint application**

**VERY IMPORTANT - PLEASE COMPLETE EACH QUESTION!**

For office use:

CONSULTANT NAME:		SOURCE:	
CONSULTANT PHONE NUMBER:			

**MAIN APPLICANT DETAILS:**

SURNAME:					
FULL NAMES (As per ID):					
TITLE:					
IDENTITY NUMBER:					
ETHNIC GROUP:	Asian	Black	Coloured	White	Other
NATIONALITY:					
IF A NON SA CITIZEN PASSPORT NUMBER: refer to addendum as well		COUNTRY		EXPIRY DATE	
ARE YOU A PERMANENT RESIDENT?	Yes		No		
COUNTRY OF PERMANENT RESIDENCE:		NUMBER:			
GENDER:	Male		Female		
LANGUAGE PREFERENCE:	Afrikaans		English		
MARITAL STATUS:	Single	ANC-With	ANC-Without	COP	Divorced
NUMBER OF DEPENDANTS:					
	PRESENT PHYSICAL ADDRESS:			PRESENT POSTAL ADDRESS:	
PERIOD AT PRESENT ADDRESS:					
RESIDENTIAL STATUS:	Owner	Tenant	Boarder	Living With Parents	
CONTACT PHONE NUMBERS:	WORK:		HOME:		
	FAX:		CELL:		
E-MAIL ADDRESS:					

**EMPLOYMENT DETAILS:**

ARE YOU SELF EMPLOYED?	Yes		No		
ARE YOU A COMMISSION/OVERTIME EARNER?	Yes		No		
OCCUPATION:					
OCCUPATION LEVEL:	Senior Management	Management	Supervisor	Skilled Worker	
	Semi-skilled worker	Unskilled worker	Junior		
NAME OF EMPLOYER:	PRESENT EMPLOYER:			PREVIOUS EMPLOYER:	
PERIOD WITH EMPLOYER:					
PHYSICAL WORK ADDRESS:					
CODE:					
QUALIFICATIONS:	Yes	No	SPECIFY		
HAVE YOU EVER BEEN DECLARED INSOLVENT:	Yes		No		
IF YES: DATE REHABILITATED:					

**BANKING DETAILS:**

ACCOUNT TYPE	INSTITUTION	BRANCH NAME	ACC NUMBER	ACC HOLDER	CURRENT BALANCE
CHEQUE					
TRANS / SAVINGS					
CREDIT CARD 1					
HOW WILL THE INTSTALMENT BE MADE?	DEBIT ORDER		WHICH ACCOUNT NUMBER:		
	SALARY STOP ORDER				

**INCOME AND EXPENDITURES:**

INCOME:	
Basic Salary	
Gross Housing Subsidy	
Commission	
Overtime	
Income after Deductions	
<b>Other Income</b>	
Dividend Income	
Rental Income	
Other 1:	
Other 2:	
<b>Fringe Benefits</b>	
Car Allowance	
Other 1:	
<b>Total income:</b>	

EXPENSES:	
Bond Repayments / Rental	
Other Loan Instalments	
Credit Card Minimum Payment	
Water and Lights	
Rates and Taxes	
Insurance – Short Time	
Insurance - Life	
Petrol / Vehicle Maintenance	
Clothing	
TV / Rental / MNET/ Telephone	
Vehicle Instalment	
Second Vehicle	
Other Salary deductions	
Pension	
Medical Aid	
PAYE Contribution	
UIF	
Food / Groceries / Liquor / Cigarettes	
Repair and Maintenance – Household	
Domestic Wages	
Education	
Entertainment / Sport / Subscriptions	
Alimony / Maintenance	
Monthly Asset Finance	
Cell phone	
Levies	
Investments (Unit / Trust & Endowments)	
<b>Total Expenses:</b>	
<b>Total Income: R</b>	<b>- Total Expenses: R</b>
	<b>= Affordability R</b>

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**ASSETS AND LIABILITIES:**

<b>ASSETS</b>					
<b>Fixed Property</b>	ERF No:	District Suburb	Purchase Date	Purchased Amount	Present Value
<b>Vehicle</b>	Model	Year	Purchase Date	Purchased Amount	Present Value
<b>Furniture / Fitting</b>					
<b>Life Assurance Policies</b>	<b>COMPANY</b>				
<b>Investments</b>	<b>COMPANY</b>				
<b>LIABILITIES</b>					
<b>Mortgage Bonds</b>	ERF No:	Name of Bond Holder	Bond Acc No	Amount Owng	
<b>HP / Instalment Agreement</b>	Type of Loan	Date Repayable	Instalment Amount	Amount Owng	
<b>Owing to Financial Institution</b>	Type of Loan	Date Repayable	Instalment Amount	Amount Owng	

**MAIN APPLICANT DECLARATION:****INDEPENDENT BOND ORIGINATORS CONSENT DECLARATION:**

Telemarketing ? Yes  
 Marketing List Sales Yes  
 Mass SMS or E-Mailing: Yes  
 Preferred delivery mechanism: Mail / E-Mail / SMS / All

I warrant that all the information I supplied is to the best of my knowledge and belief, true and correct in all material respects and 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 hereby appoint Independent Bond Originators as my sole agent to obtain mortgage loan finance for this property on my behalf.

I agree that the Bank can provide any information pertaining to the Loan applied for, sharing positive and negative information to Independent Bond Originator during the application process.

I hereby authorise the Bank to have access to my credit bureau records, and to furnish or to disclose any information arising from any agreement entered into with the Bank to any such credit bureaus.

I confirm that I am not currently under debt review and am not subject to any debt rearrangement orders.

I hereby authorise Independent Bond Originators to supply my details to their exclusive business partners to enable them to provide me with tailored quotes for products to suit my circumstances. My details will not be shared with any other external parties.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**CO-APPLICANT/SPOUSE/SURETY DETAILS:**

APPLICABLE:	Co-Applicant		Spouse		Surety	
SURNAME:						
FULL NAMES (As per ID):						
TITLE:						
IDENTITY NUMBER:						
ETHNIC GROUP:	Asian	Black	Coloured	White	Other	
NATIONALITY:						
IF A NON SA CITIZEN PASSPORT NUMBER: refer to addendum as well	COUNTRY:		EXPIRY DATE:			
ARE YOU A PERMANENT RESIDENT?	Yes			No		
COUNTRY OF PERMANENT RESIDENCE:	NUMBER:					
GENDER:	Male			Female		
LANGUAGE PREFERENCE:	Afrikaans			English		
MARITAL STATUS:	Single	ANC-With	ANC-Without	COP	Divorced	
NUMBER OF DEPENDANTS:						
	PRESENT PHYSICAL ADDRESS:			PRESENT POSTAL ADDRESS:		
PERIOD AT PRESENT ADDRESS:						
RESIDENTIAL STATUS:	Owner	Tenant	Boarder	Living With Parents		
CONTACT PHONE NUMBERS:	WORK:			HOME:		
	FAX:			CELL:		
E-MAIL ADDRESS:						

**EMPLOYMENT DETAILS:**

ARE YOU SELF EMPLOYED?	Yes		No	
ARE YOU A COMMISSION/OVERTIME EARNER?	Yes		No	
OCCUPATION:				
OCCUPATION LEVEL:	Senior Management	Management	Supervisor	Skilled Worker
	Semi-skilled worker	Unskilled worker	Junior	
	PRESENT EMPLOYER:		PREVIOUS EMPLOYER:	
NAME OF EMPLOYER:				
PERIOD WITH EMPLOYER:				
PHYSICAL WORK ADDRESS:				
CODE:				
QUALIFICATIONS:	Yes	No	SPECIFY	
HAVE YOU EVER BEEN DECLARED INSOLVENT:	Yes		No	
IF YES: DATE REHABILITATED:				

**BANKING DETAILS:**

ACCOUNT TYPE	INSTITUTION	BRANCH NAME	ACC NUMBER	ACC HOLDER	CURRENT BALANCE
CHEQUE					
TRANS / SAVINGS					
CREDIT CARD 1					

**INCOME AND EXPENDITURES:**

INCOME:	
Basic Salary	
Gross Housing Subsidy	
Commission	
Overtime	
Income after Deductions	
<b>Other Income</b>	
Dividend Income	
Rental Income	
Other 1:	
Other 2:	
<b>Fringe Benefits</b>	
Car Allowance	
Other 1:	
<b>Total Income:</b>	

EXPENSES:	
Bond Repayments / Rental	
Other Loan Instalments	
Credit Card Minimum Payment	
Water and Lights	
Rates and Taxes	
Insurance – Short Time	
Insurance - Life	
Petrol / Vehicle Maintenance	
Clothing	
TV / Rental / MNET / Telephone	
Vehicle Instalment	
Second Vehicle	
Other Salary deductions	
Pension	
Medical Aid	
PAYE Contribution	
UIF	
Food / Groceries / Liquor / Cigarettes	
Domestic Wages	
Education	
Entertainment / Sport / Subscriptions	
Alimony / Maintenance	
Cell phone	
Levies	
Investments (Unit / Trust & Endowments)	
<b>Total Expenses:</b>	
<b>Total Income: R</b>	<b>- Total Expenses: R</b>
	<b>= Affordability R</b>

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**ASSETS AND LIABILITIES:**

<b>ASSETS</b>					
<b>Fixed Property</b>	ERF No:	District Suburb	Purchase Date	Purchased Amount	Present Value
<b>Vehicle</b>	Model	Year	Purchase Date	Purchased Amount	Present Value
<b>Furniture / Fitting</b>					
<b>Life Assurance Policies</b>	<b>COMPANY</b>				
<b>Investments</b>	<b>COMPANY</b>				
<b>LIABILITIES</b>					
<b>Mortgage Bonds</b>	ERF No:	Name of Bond Holder	Bond Acc No	Amount Owing	
<b>HP / Instalment Agreement</b>	Type of Loan	Date Repayable	Instalment Amount	Amount Owing	
<b>Owing to Financial Institution</b>	Type of Loan	Date Repayable	Instalment Amount	Amount Owing	

**CO-APPLICANT/SPOUSE/SURETY DECLARATION:**

**INDEPENDENT BOND ORIGINATORS CONSENT DECLARATION:**

Telemarketing ? Yes  
 Marketing List Sales Yes  
 Mass SMS or E-Mailing: Yes  
 Preferred delivery mechanism: Mail / E-Mail / SMS / All

I warrant that all the information I supplied is to the best of my knowledge and belief, true and correct in all material respects and 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 hereby appoint Independent Bond Originators as my sole agent to obtain mortgage loan finance for this property on my behalf.

I agree that the Bank can provide any information pertaining to the Loan applied for, sharing positive and negative information to Independent Bond Originator during the application process.

I hereby authorise the Bank to have access to my credit bureau records, and to furnish or to disclose any information arising from any agreement entered into with the Bank to any such credit bureaus.

I confirm that I am not currently under debt review and am not subject to any debt rearrangement orders.

I hereby authorise Independent Bond Originators to supply my details to their exclusive business partners to enable them to provide me with tailored quotes for products to suit my circumstances. My details will not be shared with any other external parties.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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 0181

## ADDENDUM TO THE APPLICATION

Due to the new Foreign Account Tax Compliance Act ( FATCA ), the Bank is now required to report on the below regarding individual applicants:

**MAIN APPLICANT :**

- Tax Obligations outside of RSA? YES / NO
- NO: RSA TAX Number: \_\_\_\_\_
- YES: TIN Number: \_\_\_\_\_ Relevant Jurisdiction: \_\_\_\_\_
- City of Birth \_\_\_\_\_
- Country of marriage \_\_\_\_\_

**Declaration,**

I 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 changes of this status within 30 days of the status.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**CO-APPLICANT/SPOUSE/SURETY :**

- Tax Obligations outside of RSA? YES / NO
- NO: RSA TAX Number: \_\_\_\_\_
- YES: TIN Number: \_\_\_\_\_ Relevant Jurisdiction: \_\_\_\_\_
- City of Birth \_\_\_\_\_
- Country of marriage \_\_\_\_\_

**Declaration,**

I 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 changes of this status within 30 days of the status.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



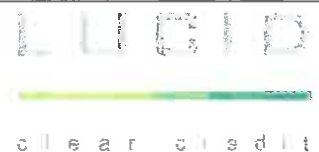


**AFFORDABILITY ASSESSMENT AUTHORITY & CONSENT**  
 In terms of section 81(2) of the National Credit Act 34 of 2005

PERSONAL INFORMATION (Single Applicant)	
Full Names	
Surname	
Identity Number	
Physical Address	
Postal Code	
Postal Address	
Postal Code	
Mobile / Cell Phone	
Telephone Home	
Telephone Work	
Email	

INCOME & EXPENSES (Single Applicant)	
Monthly Gross Salary	
Total Monthly Salary Deductions	
Monthly Nett Income	
Monthly Other Income	
Total Monthly Expenses (excluding credit instalments)	

PERSONAL INFORMATION (Spouse/Joint)	
Full Names	
Surname	
Identity Number	
Physical Address (if different to above)	
Postal Code	
Postal Address (if different to above)	
Postal Code	



Mobile / Cell Phone											
Telephone Home (If different to above)											
Telephone Work											
Email											
<b>INCOME &amp; EXPENSES (Spouse/Joint)</b>											
Monthly Gross Salary											
Total Monthly Salary Deductions											
Monthly Nett Income											
Monthly Other Income											
Total Monthly Expenses (excluding credit instalments)											

<b>DECLARATION BY APPLICANT/S</b>
<p>i/We do hereby nominate, constitute and appoint LUCID Legal Business Services (Pty) Ltd (2003/016694/07) ("LUCID") with Power of Substitution to be my/our true and lawful Agent in my/our name, place and stead, to represent me/us and deal with any matter and sign all documents necessary, to obtain my/our consumer credit information, finance application and financial information, from all credit bureaus and relevant third parties and to make the aforementioned information available to me/us and IBO, for the purpose of the latter performing an affordability and pre-qualification finance assessment on me/us. I agree to LUCID contacting me/us to provide me/us with a copy of my/our affordability, financial and risk assessment reports and a consultation to assist me/us in qualifying for finance or qualifying for better borrowing terms or improving my/our affordability and risk. I accept that LUCID will retain all my/our information, received in terms of this authority and I consent to its use thereof, for any processing purpose within the normal course of its business, as may be determined, from time to time, at its sole discretion. I understand that I may revoke this authorization, in writing to LUCID, at any time and unless revoked, it shall remain in force and effect.</p>

Date	
Full Name	
Signature	
Date	
Full Name	
Signature	



clear credit



**DECLARATION BY REPRESENTATIVE (Witness)**

I hereby confirm that:

1. The sole purpose for which I (on behalf of IBO) am obtaining the Applicant/s information from the LUCID System, is to conduct an affordability and pre-qualification finance assessment;
2. I shall protect the confidentiality of the Applicant/s information, received from the LUCID System, and disclose same only to the Applicant/s and limit the disclosure and use thereof to the prescribed purpose set out in 1 above;
3. I have taken reasonable care to verify that the information contained in this agreement, as provided by the Applicant/s, is to the best of my knowledge true and accurate;
4. I confirm having clarified LUCID's relationship and role in this transaction, to the Applicant/s and obtained their informed consent, as set out herein;
5. I have verified the Applicant/s identity by validating their identity Document/Driver's License/Passport and I will upload a copy thereof to the LUCID System; and
6. This Authority & Consent agreement has been presented to and accepted and signed by the aforementioned Applicant/s, in person and in my presence and I will upload a copy hereof to the LUCID System.

<b>Full Names (Representative/Witness)</b>										
<b>Surname</b>										
<b>Mobile / Cell Phone</b>										
<b>Telephone Work</b>										
<b>Email</b>										
<b>Date</b>										
<b>Signature</b>										



**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/Universal number| \_\_\_\_\_

Account number \_\_\_\_\_

**Account 2:**

Name of bank/institution \_\_\_\_\_

Account type/ description \_\_\_\_\_

Branch name \_\_\_\_\_ | Branch/Universal number| \_\_\_\_\_

Account number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**If account is in the name of a legal entity:**

Name of signatory/ies \_\_\_\_\_

Capacity of signatory/ies \_\_\_\_\_

**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.

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**Account 1:**

Name of bank/institution \_\_\_\_\_

Account type/ description \_\_\_\_\_

Branch name \_\_\_\_\_ | Branch/Universal number| \_\_\_\_\_

Account number \_\_\_\_\_

**Account 2:**

Name of bank/institution \_\_\_\_\_

Account type/ description \_\_\_\_\_

Branch name \_\_\_\_\_ | Branch/Universal number| \_\_\_\_\_

Account number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**If account is in the name of a legal entity:**

Name of signatory/ies \_\_\_\_\_

Capacity of signatory/ies \_\_\_\_\_

**STANDARD DECLARATION  
NATURAL PERSONS**

**LEGAL AND GENERAL INFORMATION**

While Nedbank Group Limited and all its subsidiaries and associates and its cessionaries, delegates or successors in title (collectively 'Nedbank') are constantly striving to provide a service that is intended to make your banking as easy and convenient as possible, all South African banks are legally obliged to verify, including identity verification with statutory bodies, and retain information received from you.

Apart from the information you will provide in your application, Nedbank may therefore require additional documentation and information from you.

Where the words 'I', 'me', 'my', 'you' and 'your' are used, these also refer to entities other than natural persons in the event that such entities are represented in this document.

**PRIVACY CONSENT**

I provide my express consent to Nedbank to process my personal information as defined in legislation, including fingerprints, biometric personal identification details, photographs and identity verification in terms of the Financial Intelligence Centre Act of 2001, for purposes of providing financial services and preventing fraud and money laundering, and to send my personal information to third parties in order to provide a service to me, and also to send such information to foreign countries, when necessary, by electronic or other means for processing. I understand that such countries may not have specific data privacy laws.

**FURTHER PROCESSING**

- 1 Nedbank may search, update or place my records at credit reference bureaus and government agencies in order to verify my identity, assess my ability to obtain credit or to provide collateral of any kind, including guarantees or suretyships, and may, on request from another credit provider with whom I have applied for credit, provide my personal information, including my credit reference data, to such credit provider and also make any enquiries that it deems necessary to confirm the details on this form for marketing purposes and to assess my creditworthiness.
- 2 Nedbank may use my personal information for debt enforcement, including but not limited to recovery, collection, repayment, surrender, enforcement and cession of debts
- 3 I confirm that I have fully disclosed my debt repayment history.

**COMMUNICATION AND MARKETING**

- 1 In order to assist me to achieve my financial goals Nedbank may contact me from time to time with information that meets my needs.  Yes  No
- 2 I would like Nedbank to present exclusive offers from other organisations to me.  Yes  No
- 3 Nedbank may request reputable research organisations to contact me.  Yes  No
- 4 My preferred method of communication is as follows:  Email  SMS  Direct mail  Telephone  All
- 5 Nedbank may use a method of communication other than that preferred by me as well as my personal information to market its products to me, including electronic marketing and telesales, until I give an instruction to the contrary.  Yes  No

**CONFIRMATION**

- 1 Nedbank has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the contents thereof and that I am completing it of my own free will.
- 2 Nedbank may undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services.
- 3 I warrant that I have fully answered all questions and responded to requests for information truthfully as part of the assessment process, and that I am not aware of any other information that may affect this application negatively.
- 4 All consents provided in this document will survive any contractual relationship that I have with Nedbank, unless I provide written notice to Nedbank that I have cancelled such consents.

**FURTHER TERMS IN RESPECT OF HOME LOAN APPLICATIONS**

In addition to the above declaration terms, I undertake that Nedbank may further:

- 1 furnish my personal information to Nedgroup Life Assurance Company Ltd (Nedgroup life) and/or Nedgroup Insurance Company Ltd (Nedgroup Insurance) or any of their outsourced vendors/ delegates for the purposes of obtaining or servicing insurance policies (if applicable in the circumstances to this application);
- 2 report or release my personal information including my credit bureau records to any other person to the extent permitted or required by the National Credit Act, other national or provincial legislation, or an order of court or the National Consumer Tribunal established by the National Credit Act; and
- 3 undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services.
- 4 obtain my salary information from my employer, including a copy of my salary slip.
- 5 obtain my proof of residence information, including a copy of the relevant document.

**Warranties and confirmations**

- 1 I warrant that I have fully disclosed my/our current financial position to Nedbank.
- 2 I confirm that approval of this application is conditional upon my/our compliance with Nedbank's credit requirements in respect of both property and life insurance.

**Signatures**

Signed at ..... on ..... / ..... / .....  
(place) (day) (month) (year)

Main applicant .....

Spouse (if married in community of property) .....

Surety, guarantor or coapplicant .....

**Version: SD2 HL2**



## SA HOME LOANS CREDIT CHECK FORM

In order for SA Home Loans to process your home loan application, we need to conduct a credit check. The purpose of the credit check is to assess your credit and payments profile, and the information will be used solely for this purpose. The information contained in your credit report will be kept confidential.

Please complete the fields below and return with a copy of your Identity Document/s.

Loan Purpose  Switch  Refinance  New Purchase

Employment Status  Employed  Self-Employed

### CONSENT TO CONDUCT CREDIT CHECKS

I/We, the undersigned, give consent that SA Home Loans may conduct credit inquiries in respect of my/our credit profile as may be necessary with a credit bureau of its choice.

#### PERSONAL DETAILS

#### FIRST APPLICANT

#### SECOND APPLICANT

Full Name \_\_\_\_\_

\_\_\_\_\_

Marital Status  Single  Divorced   
 Married - ANC  Married - COP

Single  Divorced   
 Married - ANC  Married - COP

Identity No. \_\_\_\_\_

\_\_\_\_\_

E-mail Address \_\_\_\_\_

\_\_\_\_\_

Telephone (H) \_\_\_\_\_

\_\_\_\_\_

Telephone (W) \_\_\_\_\_

\_\_\_\_\_

Cell No. \_\_\_\_\_

\_\_\_\_\_

Residential Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Employer \_\_\_\_\_

\_\_\_\_\_

Start Date with Employer \_\_\_\_\_

\_\_\_\_\_

Gross Monthly Income \_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_

Signature \_\_\_\_\_

\_\_\_\_\_

# LOAN DETAILS

## METHOD OF PAYMENT

NOTE: All debit orders will be effected on your salary payment date, except for salary payments received on the 29th to the 31st of the month which will be effected on the 1st of the following month.

The following are the only acceptable payment methods:

Payment Method  Debit Order  Subsidy Stop Order

Record Salary Payment Date

Bank

Branch

Account Type  Current  Savings

Account Name

Account No

## MARKETING DETAILS

Where did you hear about SA Home Loans?  Flyer  Radio  Referral  Newspaper  TV  Magazine  Online  Other

Marketing Options: Please indicate how you would like to receive marketing material:

Telemarketing  Y  N  Consumer Lists  Y  N  Marketing  Y  N  Email  Y  N  SMS  Y  N

## APPLICATION DECLARATIONS

I hereby acknowledge and declare that:

- All information given by me/us is true, accurate and correct. I/We have reviewed the information and confirm the correctness thereof.
- SA Home Loans (Proprietary) Limited reserves the right to withdraw or review the credit decision at any time prior to registration in the event that any incorrect, false or adverse information is detected.
- I/We have provided all information that is directly relevant and material to my/our application.
- I/We have the legal capacity to enter into an agreement unassisted as a major.
- I/We consent to SA Home Loans (Proprietary) Limited ("SA Home Loans") verifying information and performing credit reference checks. Further, I/we consent to SA Home Loans providing credit reference agencies with regular updates with regard to the conduct of my/our account. This will include failure to maintain my/our obligations as agreed with SA Home Loans. Furthermore, I/we consent to such credit reference agencies making this information available to other credit providers.
- I/We am/are not under debt review, and no debt review order has been issued to assist me/us with my/our finances. In the event of me/us going under debt review and my/our circumstances changing from date of my/our signature of my/our SA Home Loans application and at any time during the term of my/our loan, I/we will inform SA Home Loans in writing.
- I/We am/are not aware of any other information which could adversely affect my/our application.
- I/We consent to SA Home Loans carrying out identity and fraud prevention checks and sharing information relating to this application with the South African Fraud Prevention Service.
- In the event of my/our financial situation changing, such that my/our ability to pay the total monthly payment to SA Home Loans is adversely affected, I/we will inform SA Home Loans in writing.
- I/We am/are able to afford the repayments of the home loan finance I/we am/are seeking.
- I/We am/are aware that this application is subject to the standard terms and conditions of SA Home Loans and all its credit criteria applicable to home loan finance.
- I/We further understand that I/we am/are required to have and maintain in full force Home Owner's Insurance Cover over the property for the full replacement value of the property. I/We confirm that SA Home Loans is authorised, but not obliged, to arrange the necessary cover with SA Home Loans Insurance Company if I/we do not provide SA Home Loans with proof that the necessary insurance is in place prior to registration of the loan.
- I/We have declared whether I/we have been a principal member or a majority owner of any commercial business in the past five years.
- My domicilium address selected above will apply to all loan accounts with SA Home Loans Group and will apply from date of first advance under this loan.
- I/We consent to SA Home Loans sharing information with the surety should a surety be added to the home loan account.

Name

Signature:

Date:  -  -

Name

Signature:

Date:  -  -

Name

Signature:

Date:  -  -

Name

Signature:

Date:  -  -



A FRESH APPROACH TO HOME FINANCE SA Home Loans



# STATEMENT OF INCOME AND EXPENDITURE

NB: THIS PAGE NEEDS TO BE COMPLETED AND SIGNED IN THE CLIENT'S OWN HANDWRITING

## MONTHLY INCOME AND EXPENDITURE STATEMENT (ONLY REQUIRED ONCE PER HOUSEHOLD)

No. of dependants

Contributing dependants

### APPLICANT'S INCOME

INCOME	MONTHLY
Basic Gross Salary/Drawings	R <input type="text"/>
Commission/Overtime	R <input type="text"/>
Net Rental	R <input type="text"/>
Investments	R <input type="text"/>
Other Income 1	R <input type="text"/>
Other Income 2	R <input type="text"/>
Gross Income	R <input type="text"/>
Less Payroll Deductions	R <input type="text"/>
Net Income	R <input type="text"/>

DETAILS OF OTHER INCOME 1:

\_\_\_\_\_

\_\_\_\_\_

DETAILS OF OTHER INCOME 2:

\_\_\_\_\_

\_\_\_\_\_

### HOUSEHOLD EXPENSES

NECESSARY EXPENSES	MONTHLY
Accommodation exp/Rental	R <input type="text"/>
<i>Does the new home loan instalment replace the accommodation exp/rental stated above</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Transport	R <input type="text"/>
Food	R <input type="text"/>
Education	R <input type="text"/>
Medical	R <input type="text"/>
Utilities	R <input type="text"/>
Child Support	R <input type="text"/>
Monthly Total	R <input type="text"/>

PAYMENT OBLIGATIONS

	MONTHLY
Other Bond/s	R <input type="text"/>
Vehicle	R <input type="text"/>
Credit Card/s	R <input type="text"/>
Personal Loan/s	R <input type="text"/>
Retail Accounts	R <input type="text"/>
Other Debt Expenses	R <input type="text"/>
Committed Savings	R <input type="text"/>
SAHL Bond	R <input type="text"/>
HOC	R <input type="text"/>
Monthly Total	R <input type="text"/>

OTHER EXPENSES

	MONTHLY
Domestic Salary	R <input type="text"/>
Insurance Policy/ies	R <input type="text"/>
Security	R <input type="text"/>
Telephone/TV	R <input type="text"/>
Other	R <input type="text"/>
Monthly Total	R <input type="text"/>

TOTAL INCOME	R <input type="text"/>
LESS TOTAL MONTHLY EXPENSE	R <input type="text"/>
LESS PROPOSED DEBT CONSOLIDATION	R <input type="text"/>
DEFICIT/SURPLUS (A) - (B) = (C)	R <input type="text"/>

I/we confirm:  
 1. that this income and expenditure statement has been completed by me/us or under my/our instruction; and  
 2. that the information reflected is true, complete and accurate.

Signature Applicant 1 \_\_\_\_\_

Signature Applicant 2 \_\_\_\_\_



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