

## Step By Step Guide to Complete the Home Loan Application Form

For internal use-leave this portion.

### Application details:

Loan Type-what is the reason for the loan (buying a new house, wanting to build a house or refinancing a property you already own etc.)

Application Type-Who is applying for the loan (Individual, Joint, company/ trust etc.)

Surityship-not applicable as banks do not allow surety lending at this point in time

Transfer attorneys-seller will select this (you can leave this portion)

Registration attorneys-the banks will select this (you can leave this portion)

### Company detail:

Complete only if application type is Private Company / CC / Trust / Public Company

### Senior Controller:

Where the applicant/s are a legal entity (**excluding Trusts**), there may be one individual identified as the Manager of the non-individual entity. This individual is ultimately responsible for representing the company and will be referred to as the **Senior Controller**. This individual may or may not be part of the company's structure, and does not necessarily have signing authority on the company's account(s).

### Personal details – Main Applicant

Main applicant is usually the applicant with the biggest income. Please complete your personal detail.

### CONTACT DETAILS – Main Applicant

Please provide your personal contact details and preferred method of contact for the bank to contact you.

### EMPLOYMENT DETAILS – Main Applicant

Please complete your employment detail as per your employment contract.

### PREVIOUS EMPLOYER DETAILS – Main Applicant

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

### SOLVENCY DETAILS – Main Applicant

Please complete as accurate as possible for us to understand your unique situation

## RETAIL ACCOUNTS – Main Applicant

Any retail accounts such as Edgars, Foshini, Joshua Door (Do not duplicate any of the amounts captured under the **Retail or Bank Account** section in the Expenses or Liabilities.)

## BANK DETAILS – Main Applicant

Any accounts you have with any bank, cheque account, savings account, credit card, vehicle finance, home loan (Do not duplicate any of the amounts captured under the **Retail or Bank Account** section in the Expenses or Liabilities.)

## Monthly Income & Expenses – Main Applicant

Please complete this section truthfully but remember only include regular set expenses. You need to pay your groceries, fuel, education, insurances ect. We all have expenses that we choose to pay but have no obligation to pay. We need to show the banks affordability so ask yourself this question: When times are tuff, which of your expenses can you reduce or eliminate completely such as entertainment, savings, donations and gardener? Use the lowest possible amounts for these. If you do not know, rather ask 😊

## ASSET DETAILS – Main Applicant

Complete any assets and liabilities you have here and remember to add the values. Property, vehicles, furniture ect.

## DECLARATION – Main Applicant

If it is not signed and dated the banks cannot accept the information as true and accurate

## CONSENT FORM

This form gives Absa Bank Ltd, Nedbank Ltd and Standard Bank Ltd (the banks) permission to draw a portion of your bank statements from Absa Bank Ltd, Nedbank Ltd and Standard Bank Ltd (the banks) when we apply to banks where you do not hold your primary banking relationship, to verify the information you submitted. This is a mandatory form for Absa Bank Ltd, Nedbank Ltd and Standard Bank Ltd (the banks) banked customers. This form is not valid for business banking.

## LOAN DETAILS & PROPERTY DETAILS

If you are not sure leave this section blank, we can obtain most of this from the Offer to Purchase.