

## PERSONAL &amp; CONTACT DETAILS &gt;&gt;&gt;

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

Country of Marriage \_\_\_\_\_

## Residential status

☐ Boarder | ☐ Living with Parents | ☐ Tenant | ☐ Owner | ☐ Other | Occupied Since \_\_\_\_\_

Physical Address \_\_\_\_\_

Suburb \_\_\_\_\_

City \_\_\_\_\_ Postal Code \_\_\_\_\_

Province \_\_\_\_\_

Country \_\_\_\_\_

Tax Obligation outside of RSA? ☐ Yes / ☐ NoAre you a first time home buyer ☐ Yes / ☐ No

Foreign Tax Number \_\_\_\_\_

SARS Tax Number \_\_\_\_\_

Work Tel. No. \_\_\_\_\_

Country of Birth \_\_\_\_\_

City of Birth \_\_\_\_\_

Nationality \_\_\_\_\_

Ethnic Group ☐ Asian ☐ African ☐ Coloured ☐ White

Home Language \_\_\_\_\_

Do you have a tertiary qualification ☐ Yes / ☐ No

If yes, what is the highest level \_\_\_\_\_

Are you related to or associated with a public official in a position of authority? ☐ Yes / ☐ No

## EMPLOYMENT DETAILS &gt;&gt;&gt;

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 Worker | ☐ Semi-skilled Worker | ☐ Skilled Worker | ☐ Junior Position  
☐ Supervisor | ☐ Management | ☐ 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

## MONTHLY INCOME &amp; EXPENSES &gt;&gt;&gt;

INCOME	MONTHLY TOTALS	LIVING EXPENSES	MONTHLY TOTALS
Basic Salary / Wage		* Do not include contractual expenses such as mortgage loan repayments, credit cards or personal loans . This information can be collected from your Credit Report.	
Average Commissions		Assurance (Life, Retirement Annuities)	
Interest Income		Domestic Wages	
Rental Income		Donations	
Housing Subsidy		Education	
Average Overtime		Groceries	
Monthly Car Allowance Travel		Insurance and Funeral Policies	
Cash Allowance		M-Net, DSTV and TV License	
Maintenance / Alimony		Maintenance / Alimony	
Income Future Rental Income		Petrol and Transport Costs	
Pension Income		Security	
Other - Please specify with description		Medical - <small>If not payslip deduction</small>	
		Rental - <small>Don't include should this amount fall away if bond is approved.</small>	
		Water and Lights	
		Cellphone / Telephone and ISP - <small>If pre-paid</small>	
		Other - Please specify with description	

  

DEDUCTIONS	MONTHLY TOTALS
Income Tax – PAYE / SITE	
Pension	
U.I.F	
Medical Aid <small>*If Salary deduction</small>	
Other Deductions	

## SOLVENCY DETAILS &gt;&gt;&gt;

Have you been declared insolvent?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Have you ever been under an administration order?	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Have you been rehabilitated?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Are you currently under an administration order (Garnishee order)?	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Have you ever had a dispute with the credit bureau?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Are you currently under debt review / in debt counselling?	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Do you currently have a debt arrangement in place?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Have you ever had a judgement?	<input type="checkbox"/> Yes / <input type="checkbox"/> No

## BANKING DETAILS &gt;&gt;&gt;

	Bank 1	Bank 2	Bank 3
Name of Bank			
Account Holder/ Name			
Account Number			
Branch			
Bank Account Type	<input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Personal <input type="checkbox"/> Business

I hereby appoint **Phoenix Bonds** 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 and 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/ Nedbank/ 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 loan offer.

I consent to the processing of my personal information by **Phoenix Bonds** 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 on my behalf and any other relevant parties in the property transfer process.

☒ I consent

### CONSENT FORM - CREDIT CHECK >>>

I appoint **Phoenix Bonds** 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: