

## APPLICATION FORM - DUAL APPLICANTS



### PERSONAL DETAILS

#### APPLICANT 1

Surname \_\_\_\_\_  
First Name(s) \_\_\_\_\_  
Title ☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Dr. ☐ Prof. ☐ Rev.  
Gender ☐ Male / ☐ Female  
Marital Status ☐ Single ☐ Married ANC ☐ Married COP  
☐ Divorced ☐ Widowed ☐ Other  
Ethnic Group ☐ Asian ☐ African ☐ Coloured ☐ White  
No. of Dependants \_\_\_\_\_  
Residency Status ☐ SA Citizen ☐ Permanent Resident  
☐ Temporary Resident ☐ Foreign National  
ID Type ☐ RSA ID ☐ Passport  
ID No. / Passport No. \_\_\_\_\_  
Date Passport Issued \_\_\_\_\_  
Date Passport Expires \_\_\_\_\_  
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 \_\_\_\_\_  
Date Work Contract Expires \_\_\_\_\_  
Date Temp Permit Issued \_\_\_\_\_  
Date Temp Permit Expires \_\_\_\_\_  
Tax Obligation outside of RSA? ☐ Yes / ☐ No  
Nationality \_\_\_\_\_  
Foreign Tax Number \_\_\_\_\_  
Country Tax Code was issued \_\_\_\_\_  
SARS Tax Number \_\_\_\_\_  
If No Tax Number is Available Please State Reason \_\_\_\_\_

Home Language \_\_\_\_\_  
City of Birth \_\_\_\_\_ Country of Birth \_\_\_\_\_  
Country of Marriage \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Have you smoked any form of tobacco in the last year ☐ Yes / ☐ No  
Do you have a tertiary qualification ☐ Yes / ☐ No  
If yes, what is the highest level \_\_\_\_\_  
Are you a public official in a position of authority? ☐ Yes / ☐ No  
Are you related to or associated with a public official in a position of authority? ☐ Yes / ☐ No  
If Yes answer the following questions, What is the nature of the relationship or association? (Tick box)  
☐ Spouse or Partner ☐ Son or Daughter ☐ Parent  
☐ Sibling ☐ Business Partner ☐ Close associate  
Name and Surname of the public official in a position of authority that you are related or associated to?  
Name \_\_\_\_\_ Surname \_\_\_\_\_

### SOLVENCY DETAILS

#### APPLICANT 1

Have you been declared insolvent? ☐ Yes / ☐ No  
Have you been rehabilitated? ☐ Yes / ☐ No  
Have you ever had a dispute with the credit bureau? ☐ Yes / ☐ No

### PERSONAL DETAILS

#### APPLICANT 2

Surname \_\_\_\_\_  
First Name(s) \_\_\_\_\_  
Title ☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Dr. ☐ Prof. ☐ Rev.  
Gender ☐ Male / ☐ Female  
Marital Status ☐ Single ☐ Married ANC ☐ Married COP  
☐ Divorced ☐ Widowed ☐ Other  
Ethnic Group ☐ Asian ☐ African ☐ Coloured ☐ White  
No. of Dependants \_\_\_\_\_  
Residency Status ☐ SA Citizen ☐ Permanent Resident  
☐ Temporary Resident ☐ Foreign National  
ID Type ☐ RSA ID ☐ Passport  
ID No. / Passport No. \_\_\_\_\_  
Date Passport Issued \_\_\_\_\_  
Date Passport Expires \_\_\_\_\_  
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 \_\_\_\_\_  
Date Work Contract Expires \_\_\_\_\_  
Date Temp Permit Issued \_\_\_\_\_  
Date Temp Permit Expires \_\_\_\_\_  
Tax Obligation outside of RSA? ☐ Yes / ☐ No  
Nationality \_\_\_\_\_  
Foreign Tax Number \_\_\_\_\_  
Country Tax Code was issued \_\_\_\_\_  
SARS Tax Number \_\_\_\_\_  
If No Tax Number is Available Please State Reason \_\_\_\_\_

Home Language \_\_\_\_\_  
City of Birth \_\_\_\_\_ Country of Birth \_\_\_\_\_  
Country of Marriage \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Have you smoked any form of tobacco in the last year ☐ Yes / ☐ No  
Do you have a tertiary qualification ☐ Yes / ☐ No  
If yes, what is the highest level \_\_\_\_\_  
Are you a public official in a position of authority? ☐ Yes / ☐ No  
Are you related to or associated with a public official in a position of authority? ☐ Yes / ☐ No  
If Yes answer the following questions, What is the nature of the relationship or association? (Tick box)  
☐ Spouse or Partner ☐ Son or Daughter ☐ Parent  
☐ Sibling ☐ Business Partner ☐ Close associate  
Name and Surname of the public official in a position of authority that you are related or associated to?  
Name \_\_\_\_\_ Surname \_\_\_\_\_

### SOLVENCY DETAILS

#### APPLICANT 2

Have you been declared insolvent? ☐ Yes / ☐ No  
Have you been rehabilitated? ☐ Yes / ☐ No  
Have you ever had a dispute with the credit bureau? ☐ Yes / ☐ No

**SOLVENCY DETAILS CONT****APPLICANT 1**

Do you currently have a debt arrangement in place? ☐ Yes / ☐ No

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

Have you ever had a judgement? ☐ Yes / ☐ No

**CONTACT DETAILS****APPLICANT 1**

Home Tel. No. \_\_\_\_\_

Cellphone No. \_\_\_\_\_

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

Email Address \_\_\_\_\_

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

Suburb \_\_\_\_\_

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

Province \_\_\_\_\_

Country \_\_\_\_\_

Residential Status ☐ Border ☐ Living with Parents  
☐ Tenant ☐ Owner ☐ Other

Occupied Since \_\_\_\_\_

Preferred Method of Contact ☐ SMS ☐ Email ☐ Post

**EMPLOYMENT DETAILS****APPLICANT 1**

Occupational Status ☐ Contract Worker ☐ Full-time Employee  
☐ Home Executive ☐ Part-time Employee  
☐ Self-employed (Non-professional) ☐ Self-employed (Professional)

Occupational Level ☐ Temp Employed ☐ Unemployed  
☐ 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

Application coincide with job change ☐ Yes / ☐ No

Employer Name \_\_\_\_\_

Employment Sector \_\_\_\_\_  
\* For e.g. finance, legal and sales

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

Suburb \_\_\_\_\_

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

Province \_\_\_\_\_ Country \_\_\_\_\_

Employee Number \_\_\_\_\_

Start Date \_\_\_\_\_

Occupation \_\_\_\_\_

Who is your previous employer \_\_\_\_\_  
\* Applicable if employed for less than 3 years at current employer

Previous Period Employed \_\_\_\_\_ Years \_\_\_\_\_ Months

**SOLVENCY DETAILS CONT****APPLICANT 2**

Do you currently have a debt arrangement in place? ☐ Yes / ☐ No

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

Have you ever had a judgement? ☐ Yes / ☐ No

**CONTACT DETAILS****APPLICANT 2**

Home Tel. No. \_\_\_\_\_

Cellphone No. \_\_\_\_\_

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

Email Address \_\_\_\_\_

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

Suburb \_\_\_\_\_

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

Province \_\_\_\_\_

Country \_\_\_\_\_

Residential Status ☐ Border ☐ Living with Parents  
☐ Tenant ☐ Owner ☐ Other

Occupied Since \_\_\_\_\_

Preferred Method of Contact ☐ SMS ☐ Email ☐ Post

**EMPLOYMENT DETAILS****APPLICANT 2**

Occupational Status ☐ Contract Worker ☐ Full-time Employee  
☐ Home Executive ☐ Part-time Employee  
☐ Self-employed (Non-professional) ☐ Self-employed (Professional)

Occupational Level ☐ Temp Employed ☐ Unemployed  
☐ 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

Application coincide with job change ☐ Yes / ☐ No

Employer Name \_\_\_\_\_

Employment Sector \_\_\_\_\_  
\* For e.g. finance, legal and sales

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

Suburb \_\_\_\_\_

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

Province \_\_\_\_\_ Country \_\_\_\_\_

Employee Number \_\_\_\_\_

Start Date \_\_\_\_\_

Occupation \_\_\_\_\_

Who is your previous employer \_\_\_\_\_  
\* Applicable if employed for less than 3 years at current employer

Previous Period Employed \_\_\_\_\_ Years \_\_\_\_\_ Months

**MONTHLY INCOME & EXPENSES****APPLICANT 1**

<b>INCOME</b>	<b>MONTHLY TOTALS</b>
Basic Salary / Wage	_____
Average Commissions	_____
Investments	_____
Interest Income	_____
Rental Income	_____
Housing Subsidy	_____
Average Overtime	_____
Monthly Car Allowance	_____
Travel Allowance	_____
Income from Sureties	_____
Maintenance / Alimony	_____
Income Future Rental Income	_____
Other	_____
<b>TOTAL INCOME</b>	_____

<b>LIVING EXPENSES</b>	<b>MONTHLY TOTALS</b>
Assurance (Life, Retirement Annuities)	_____
Domestic Wages	_____
Donations	_____
Education	_____
Groceries	_____
Insurance and Funeral Policies	_____
M-Net, DSTV and TV License	_____
Maintenance / Alimony	_____
Petrol and Transport Costs	_____
Security	_____
Medical - <i>If not payslip deduction</i>	_____
Rental - <i>Don't include should this amount fall away if bond is approved?</i>	_____
Water and Lights	_____
Cellphone / Telephone and ISP - <i>If pre-paid</i>	_____
Other - <i>Please specify with description</i>	_____
Other - <i>Please specify with description</i>	_____
<b>TOTAL EXPENSES</b>	_____

<b>DEDUCTIONS</b>	<b>MONTHLY TOTALS</b>
Income Tax – PAYE / SITE	_____
Pension	_____
U.I.F	_____
Medical Aid <i>*If Salary deduction</i>	_____
Other Deductions	_____
<b>SUB-TOTAL DEDUCTIONS</b>	_____

**EXPENSES (CONTRACTUAL)****Cellphone / Telephone and ISP (If on contract)**

Description	_____	Monthly	_____
Description	_____	Monthly	_____
Description	_____	Monthly	_____

Signature \_\_\_\_\_

Date \_\_\_\_\_

**MONTHLY INCOME & EXPENSES****APPLICANT 2**

<b>INCOME</b>	<b>MONTHLY TOTALS</b>
Basic Salary / Wage	_____
Average Commissions	_____
Investments	_____
Interest Income	_____
Rental Income	_____
Housing Subsidy	_____
Average Overtime	_____
Monthly Car Allowance	_____
Travel Allowance	_____
Income from Sureties	_____
Maintenance / Alimony	_____
Income Future Rental Income	_____
Other	_____
<b>TOTAL INCOME</b>	_____

<b>LIVING EXPENSES</b>	<b>MONTHLY TOTALS</b>
Assurance (Life, Retirement Annuities)	_____
Domestic Wages	_____
Donations	_____
Education	_____
Groceries	_____
Insurance and Funeral Policies	_____
M-Net, DSTV and TV License	_____
Maintenance / Alimony	_____
Petrol and Transport Costs	_____
Security	_____
Medical - <i>If not payslip deduction</i>	_____
Rental - <i>Don't include should this amount fall away if bond is approved?</i>	_____
Water and Lights	_____
Cellphone / Telephone and ISP - <i>If pre-paid</i>	_____
Other - <i>Please specify with description</i>	_____
Other - <i>Please specify with description</i>	_____
<b>TOTAL EXPENSES</b>	_____

<b>DEDUCTIONS</b>	<b>MONTHLY TOTALS</b>
Income Tax – PAYE / SITE	_____
Pension	_____
U.I.F	_____
Medical Aid <i>*If Salary deduction</i>	_____
Other Deductions	_____
<b>SUB-TOTAL DEDUCTIONS</b>	_____

**EXPENSES (CONTRACTUAL)****Cellphone / Telephone and ISP (If on contract)**

Description	_____	Monthly	_____
Description	_____	Monthly	_____
Description	_____	Monthly	_____

Signature \_\_\_\_\_

Date \_\_\_\_\_

**MONTHLY INCOME & EXPENSES CONT****APPLICANT 1****EXPENSES (CONTRACTUAL) CONT.****Credit Cards**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

**Loans - Personal, Student etc.**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

**Retail Accounts - Clothing, Store Cards**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

**Other**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

**ASSET AND LIABILITY DETAILS****APPLICANT 1****Mortgage Bonds / Existing Property**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Will this property be sold if this bond is approved? ☐ Yes / ☐ No

Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Will this property be sold if this bond is approved? ☐ Yes / ☐ No

Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Will this property be sold if this bond is approved? ☐ Yes / ☐ No

Institution \_\_\_\_\_

**Vehicles**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_ Institution \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**MONTHLY INCOME & EXPENSES CONT****APPLICANT 2****EXPENSES (CONTRACTUAL) CONT.****Credit Cards**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

**Loans - Personal, Student etc.**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

**Retail Accounts - Clothing, Store Cards**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

**Other**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Outstanding Balance \_\_\_\_\_

**ASSET AND LIABILITY DETAILS****APPLICANT 2****Mortgage Bonds / Existing Property**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Will this property be sold if this bond is approved? ☐ Yes / ☐ No

Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Will this property be sold if this bond is approved? ☐ Yes / ☐ No

Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Will this property be sold if this bond is approved? ☐ Yes / ☐ No

Institution \_\_\_\_\_

**Vehicles**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_ Institution \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**ASSET AND LIABILITY DETAILS CONT.****APPLICANT 1****Vehicles CONT.**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_ Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_ Institution \_\_\_\_\_

**Investments (Unit Trusts, Endowments)**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Institution \_\_\_\_\_

**Overdraft**

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

**Other**

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

**TOTAL ASSETS** \_\_\_\_\_ **TOTAL LIABILITIES** \_\_\_\_\_**NET ASSET VALUE** \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**ASSET AND LIABILITY DETAILS CONT.****APPLICANT 2****Vehicles CONT.**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_ Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Outstanding Balance \_\_\_\_\_ Institution \_\_\_\_\_

**Investments (Unit Trusts, Endowments)**

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Institution \_\_\_\_\_

Description \_\_\_\_\_

Monthly \_\_\_\_\_ Value \_\_\_\_\_

Institution \_\_\_\_\_

**Overdraft**

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

**Other**

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

Description \_\_\_\_\_

Outstanding Balance \_\_\_\_\_

**TOTAL ASSETS** \_\_\_\_\_ **TOTAL LIABILITIES** \_\_\_\_\_**NET ASSET VALUE** \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**BANK ACCOUNT DETAILS****APPLICANT 1**

Institution 1. \_\_\_\_\_ Business ☐ Yes / ☐ No  
 Branch \_\_\_\_\_  
 Account Type \_\_\_\_\_  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Primary ☐ Yes / ☐ No  
 Institution 2. \_\_\_\_\_ Business ☐ Yes / ☐ No  
 Branch \_\_\_\_\_  
 Account Type \_\_\_\_\_  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Primary ☐ Yes / ☐ No  
 Institution 3. \_\_\_\_\_ Business ☐ Yes / ☐ No  
 Branch \_\_\_\_\_  
 Account Type \_\_\_\_\_  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Primary ☐ Yes / ☐ No

**BANK ACCOUNT DETAILS****APPLICANT 2**

Institution 1. \_\_\_\_\_ Business ☐ Yes / ☐ No  
 Branch \_\_\_\_\_  
 Account Type \_\_\_\_\_  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Primary ☐ Yes / ☐ No  
 Institution 2. \_\_\_\_\_ Business ☐ Yes / ☐ No  
 Branch \_\_\_\_\_  
 Account Type \_\_\_\_\_  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Primary ☐ Yes / ☐ No  
 Institution 3. \_\_\_\_\_ Business ☐ Yes / ☐ No  
 Branch \_\_\_\_\_  
 Account Type \_\_\_\_\_  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance \_\_\_\_\_  
 Primary ☐ Yes / ☐ No

**DECLARATION**

I hereby appoint BetterLife Origination Services (Pty) Ltd ("MortgageMax") 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 on this application form.

**\*\* Consent to Electronically obtain Account Statements from \*Financial Institutions:** For the purpose of assessing your credit/finance application your consent is needed to obtain your bank statement(s) directly from Absa, Nedbank and Standard Bank. The financial institutions involved will exchange no further information than your bank statements 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 credit/finance application. Your signature below confirms you have provided the required consent for retrieval of your bank statements for purposes of this application and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the credit provider will contact MortgageMax to source a separate form for the account statements.

**APPLICANT 1**

(tick the appropriate box)

I consent ☐ I do not consent ☐**APPLICANT 2**

(tick the appropriate box)

I consent ☐ I do not consent ☐

**\*\* Consent to financial institutions to verify academic qualifications:** For purpose of verifying my academic qualifications (if applicable), I understand that my consent is needed to allow the financial institutions to proceed with the required verification checks by using third-party qualification agencies. I agree that the Financial Institution may obtain and use my information from third-party qualification data providers to conduct an assessment to determine my eligibility for, and the appropriateness of, the home loan.

**APPLICANT 1**

(tick the appropriate box)

I consent ☐ I do not consent ☐**APPLICANT 2**

(tick the appropriate box)

I consent ☐ I do not consent ☐

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 it to be true and correct in all material respects. I am not aware of any other information which, should it become known to the Financial Institution, would affect the consideration of my application in any way.

I agree that the Financial Institution may provide any information pertaining to the Loan applied for to MortgageMax during the application process. I hereby authorise the Financial Institution 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 Financial Institution to any such credit bureaus.

**\*\* I/We further irrevocably consent that the Bank can request my/our payslips for auditing purposes from my/our employer or any third party.**

**APPLICANT 1**

(tick the appropriate box)

I consent ☐ I do not consent ☐**APPLICANT 2**

(tick the appropriate box)

I consent ☐ I do not consent ☐**APPLICANT 1**

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

**APPLICANT 2**

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

## CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

**Phoenix Bonds (Pty) Ltd and BetterLife Origination Services Proprietary Limited ('MortgageMax' or 'you') (a subsidiary of BetterLife Group Limited) cares about your privacy and information security. For more information about how MortgageMax protects your personal information please see their privacy policy.**

You will only process my personal information in accordance with this consent and for the purpose for which you collected it.

I agree to provide you with certain personal information when I communicate with you by email, SMS (or any other electronic means) or telephone and make use of your home loan pre-qualification service, do a credit check through a credit bureau report, when I apply for a home loan and/or when I elect to make use of the BetterSure insurance brokerage service.

I acknowledge that:

- appropriate advice can only be provided after full disclosure of my relevant personal information for purposes of evaluating and advising me in respect of my home loan application and on suitable financial products in line with my objectives;
- you require relevant personal information to assist me with my pre-qualification and/or home loan application and/or to accept, issue and service insurance policies that I may apply for;
- I agree to be informed about the outcome of my pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

I agree and give my consent to you to process my personal information for the purposes relating to any pre-qualification and/or home loan application made by you and agree that you may share this information for this purpose with companies within your \*group, \*financial institutions, registered credit providers as well as your service providers in order to enable them to process my personal information to determine whether I qualify for a home loan, including but not limited to do credit checks, fraud checks, checks with and reporting to the South African Fraud Prevention Service.

**\*\*** I agree and give my consent to MortgageMax to share any reasonable information concerning the home loan application process, including but not limited to sharing a copy of the home loan grant with \*Third Party.

### APPLICANT 1

(tick the appropriate box)

I consent ☐ I do not consent ☐

### APPLICANT 2

(tick the appropriate box)

I consent ☐ I do not consent ☐

I agree that a representative of MortgageMax and/or \*BetterSure may contact me regarding insurance products required in respect of my home loan application.

**\*\*** I consent that MortgageMax may share my full name and contact number with \*DirectAxis is for purposes of receiving further information regarding other financial products and services that may be of interest to me, focusing on Personal Loans. I acknowledge that I have the right to opt-out of such future communications.

### APPLICANT 1

(tick the appropriate box)

I consent ☐ I do not consent ☐

### APPLICANT 2

(tick the appropriate box)

I consent ☐ I do not consent ☐

**\*\*** I consent that MortgageMax may share my full name and contact number with \*Capital Legacy for purposes of receiving further information regarding other financial products and services that may be of interest to me, focusing on Estate Planning. I acknowledge that I have the right to opt-out of such future communications.

### APPLICANT 1

(tick the appropriate box)

I consent ☐ I do not consent ☐

### APPLICANT 2

(tick the appropriate box)

I consent ☐ I do not consent ☐

The services provided by MortgageMax are not intended to be financial, tax or legal advice and should not be construed as such. MortgageMax and their service partners are not financial planners, brokers or tax advisers. Your personal financial situation is unique, and it is your responsibility, given your financial and other individual circumstances, to use any information and advice obtained through these services appropriately and responsibly when implementing your decisions. Before making any financial decisions or implementing any financial strategy, you should obtain advice from your accountant or other financial advisor who are fully aware of your individual circumstances and never take up a home loan that will stretch your repayment capacity to its maximum.

### APPLICANT 1

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

### APPLICANT 2

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_



**CONSENT FORM – CREDIT CHECK**

I appoint **BetterLife Origination Services Proprietary Limited ("MortgageMax"/"My Representative")** to be my lawful representative and agent in my name, place and stead, to obtain a copy of my personal credit report ("PCR") from a registered credit bureau to be used solely for the following purposes: (a) providing me with advice or assistance with managing my credit, by having reference to the content of my PCR; (b) challenging the accuracy of information contained in my PCR; and (c) investigating information held on me by the registered credit bureau.

I consent to the registered credit bureau releasing a copy of my PCR in PDF or XML format to my Representative and to my Representative having sight of the content of my PCR for the above purposes. Furthermore, I consent to my Representative providing all personal information provided by me in relation to the accessing of my PCR to the registered credit bureau for purpose of updating my credit record.

My Representative may request my PCR from the registered credit bureau on condition that they undertake: (a) not to host, resell, on-sell or make my PCR available to any third party or agent, or use my PCR to compile any other databases; (b) not to amend or add any information on my PCR or deal with my PCR in contravention of any applicable laws; (c) to take all reasonable security measures to prevent unauthorised access to the information contained on my PCR; (d) to destroy my PCR upon my request or immediately after it has served the purpose for which it was obtained on my behalf; (e) to keep record of any persons who has access to my PCR for as long as it's in my Representative's possession, before it is destroyed.

I am aware that I am entitled to one free PCR per year from any registered credit bureau and that I can obtain my free PCR by contacting the registered credit bureau directly, either telephonically, by way of email, fax or attending on the office of the registered credit bureau in person. I am aware that I have the right to challenge the accuracy of any information contained in my PCR directly with a registered credit bureau. Attached to this is a copy of my Identity Document. I confirm that the information furnished herein to the registered credit bureau is true and correct.

**\*\*** I agree and explicitly give consent to MortgageMax to share a copy of my PCR with the \*third party.

**APPLICANT 1**

(tick the appropriate box)

I consent ☐ I do not consent ☐

**APPLICANT 2**

(tick the appropriate box)

I consent ☐ I do not consent ☐

**APPLICANT 1**

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

**APPLICANT 2**

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

\*"Financial Institutions" means ABSA Bank, First National Bank, NedBank, Standard Bank, where necessary Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Business Fuel.

\*"Group" means BetterLife Group Ltd and its subsidiaries, including internal systems e.g. LMS, DealMaker and SwitchX which is used to process the personal information and to submit to the financial institutions.

\*"Third party" means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing attorney and/or any third party including but not limited to the lead provider dealing with a property that I am interested in purchasing.

\*BetterSure (BetterLife Distribution Services (Pty) Ltd t/a BetterSure Financial Consultants FSP24015) is a wholly owned subsidiary of BetterLife Group Limited

\*"DirectAxis" means Direct Axis SA (Pty) Ltd, registration number 1995/006077/07.

\*"Capital Legacy" means Capital Legacy (Pty) Ltd, registration number 1995/009479/07.