PRE-QUALIFICATION FORM



PERSONAL & CONTACT DETAILS >>>					
Surname	First Name(s)				
Email Address					
Gender Male Female SA Citizen Permanent Resident Temporary Resident Foreign National					
Marital Status					
Single Married ANC Married COP Divorced Widowed Engaged Other					
Are you a first time home buyer Yes / No					
EMPLOYMENT DETAILS >>	>				
Occupation					
Occupational Status					
Contract Worker Self-employed (Non-professional)	Full-time Employee				
MONTHLY INCOME & EXPENSES >>>					
INCOME	MONTHLY TOTALS LIVING EXPENSES MONTHLY	TOTALS			
-					
Basic Salary / Wage	* Do not include contractual expenses such as mortgage loan repaym				
Basic Salary / Wage Average Commissions	cards or personal loans . This information can be collected from yo				
	cards or personal loans . This information can be collected from yo Report.				
Average Commissions	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities)				
Average Commissions Interest Income	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities) Domestic Wages				
Average Commissions Interest Income Rental Income	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities) Domestic Wages Donations				
Average Commissions Interest Income Rental Income Housing Subsidy	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities) Domestic Wages Donations Education				
Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities) Domestic Wages Donations Education Groceries				
Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime Monthly Car Allowance Travel	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities) Domestic Wages Donations Education Groceries Insurance and Funeral Policies				
Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime Monthly Car Allowance Travel Cash Allowance	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities) Domestic Wages Donations Education Groceries Insurance and Funeral Policies M-Net, DSTV and TV License				
Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime Monthly Car Allowance Travel Cash Allowance Maintenance / Alimony	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities) Domestic Wages Donations Education Groceries Insurance and Funeral Policies				
Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime Monthly Car Allowance Travel Cash Allowance Maintenance / Alimony Income Future Rental Income	cards or personal loans . This information can be collected from yo Report. Assurance (Life, Retirement Annuities) Domestic Wages Donations Education Groceries Insurance and Funeral Policies M-Net, DSTV and TV License Maintenance / Alimony				
Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime Monthly Car Allowance Travel Cash Allowance Maintenance / Alimony Income Future Rental Income Pension Income Other - Please specify with description	cards or personal loans . This information can be collected from yo Report. 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 - If not payslip deduction				
Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime Monthly Car Allowance Travel Cash Allowance Maintenance / Alimony Income Future Rental Income Pension Income	cards or personal loans. This information can be collected from yo Report. 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 - If not payelip deduction Rental - Don't include should this amount fall away Rental - Don't include should this amount fall away				
Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime Monthly Car Allowance Travel Cash Allowance Maintenance / Alimony Income Future Rental Income Pension Income Other - Please specify with description	cards or personal loans. This information can be collected from yo Report. 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 - If not payslip deduction Rental - Don't include should this amount fall away Water and Lights				
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Average Commissions Interest Income Rental Income Housing Subsidy Average Overtime Monthly Car Allowance Travel Cash Allowance Maintenance / Alimony Income Future Rental Income Pension Income Other - Please specify with description DEDUCTIONS Income Tax - PAYE / SITE Pension U.I.F Medical Aid *If Salary deduction	cards or personal loans . This information can be collected from yo Report. 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 - If not payalip deduction Rental - Interpretation of the pre-paid Water and Lights Cellphone / Telephone and ISP - If pre-paid				
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PRE-QUALIFICATION FORM



CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT >>>-

—<<< Phoenix Bonds cares about your privacy and information security. >>>-

I agree to provide personal information by email, SMS (or any other electronic means) or telephone in usage to perform credit checks through a credit bureau report, when applying for a home loan and/orinsurance brokerage services.

I acknowledge that

- 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; and
- 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.

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/or financial institutions we will apply with on your behalf.

Name of Signatory:		
Date:	Signature:	

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 to my Representative providing personal information to the registered credit bureau.

My Representative may undertake: (a) not to host, resell, on-sell or make my PCR available to any third party, or use any other databases; (b) not to amend/add 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 my PCR; (d) to destroy my PCR upon my request or immediately after it has served the purpose; (e) to keep record of any persons who has access to my PCR in my Representative's possession.

Attached to this is a copy of my Identity Document.

I confirm that the in	formation furnished herein is true and correct.	
Name of Signatory		
Date:	Signature:	

*Group means Phoenix Bonds (Pty) Ltd (the mortgage origination Licensee), Betterlife Group Ltd and its subsidiaries (the mortgage origination Licensor).