

**APPLICATION FORM****Client Details**

Surname \_\_\_\_\_ First name \_\_\_\_\_  
 Initials \_\_\_\_\_ Title \_\_\_\_\_ Ethnic group \_\_\_\_\_  
 Gender \_\_\_\_\_ Language \_\_\_\_\_ Home language \_\_\_\_\_

Marital status  Co-habitants  Divorced  Separated  Married  Single  
 Tribal marriage  Widowed  
 Married status  ANC  ANC with Accrual  COP  Other

No. of dependants \_\_\_\_\_ Maiden name \_\_\_\_\_  
 Date of birth \_\_\_\_\_ Education level \_\_\_\_\_

Are you a South African citizen? Yes  No  Nationality \_\_\_\_\_  
 If not SA citizen, are you a permanent resident?  Yes  No Country of permanent residence \_\_\_\_\_

Permanent residence permit issue date \_\_\_\_\_ Permit no. \_\_\_\_\_

Type of identification SA ID Book  SA passport  Other  Other passport

ID number \_\_\_\_\_  
 Passport number \_\_\_\_\_ Date passport issued \_\_\_\_\_  
 Country passport issued in \_\_\_\_\_ Passport expiry date \_\_\_\_\_

Physical address \_\_\_\_\_  
 Suburb \_\_\_\_\_ City \_\_\_\_\_ Postal code \_\_\_\_\_

Postal address \_\_\_\_\_  
 Suburb \_\_\_\_\_ City \_\_\_\_\_ Postal code \_\_\_\_\_

Lived at current address since (year) \_\_\_\_\_ Household Size \_\_\_\_\_  
 Residential Status  Boarder  Caravan  With parents  Owner  Rented flat  Tenant

Tel No. Home ( ) \_\_\_\_\_ Tel No. Work ( ) \_\_\_\_\_  
 Fax ( ) \_\_\_\_\_ Cell \_\_\_\_\_ E-mail \_\_\_\_\_

Preferred Contact Method  Phone  SMS  Phone  Email

Are you under debt review or in debt counselling  Yes  No

Debt Counsellor Name \_\_\_\_\_ Debt Counsellor Number \_\_\_\_\_

Income tax number \_\_\_\_\_ Do you smoke?  Yes  No

Have you ever been declared insolvent  Yes  No If Yes, date rehabilitated \_\_\_\_\_

**Employment Details**

Occupational status \_\_\_\_\_ Occupation/Business \_\_\_\_\_

Name of employer \_\_\_\_\_ Employment sector \_\_\_\_\_

Occupational level \_\_\_\_\_

Employer address \_\_\_\_\_

Suburb \_\_\_\_\_ City \_\_\_\_\_ Postal code \_\_\_\_\_

Start date at current employer? Day \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

Source of income \_\_\_\_\_ Employer no. \_\_\_\_\_

For how long has the applicant's business, or that of his employer, been operating? \_\_\_\_\_

Previous employer's name \_\_\_\_\_ Period with previous employer Years \_\_\_\_\_ Months \_\_\_\_\_

Does the applicant own the company that he works for?  Yes  No

Does the purchase coincide with job change?  Yes  No

Banking Details					
Account Type	Bank	Branch Name	Acc Holder Name	Account No	Balance

Monthly Income		Expenses	
Description	Amount	Description	Amount
Net Income after Deductions	R _____	Bond Repayments	R _____
Gross Salary	R _____	HP/Loans Instalments	R _____
Housing Allowance	R _____	Credit Cards	R _____
Commissions	R _____	Water & Lights	R _____
Overtime	R _____	Rates & Taxes	R _____
Investments	R _____	Insurance - Short Term	R _____
Rental	R _____	Insurance - Life	R _____
Fringe Benefits	R _____	PAYE	R _____
Other (Specify)	R _____	Pension	R _____
<b>TOTAL INCOME</b>	R _____	Petrol/Vehicle Maintenance	R _____
		Clothing	R _____
		Telephone	R _____
		TV Rental/MNET/DSTV	R _____
		Medical Aid	R _____
		Food/Groceries	R _____
		Education	R _____
		Entertainment/Sport	R _____
		Other (Specify)	R _____
		<b>TOTAL EXPENSES</b>	R _____

Assets & Liabilities					
ASSETS	DESCRIPTION	AMOUNT	LIABILITIES	DESCRIPTION	AMOUNT
Fixed Property		R	Home loan		R
Vehicle		R	HP Facility		R
Current Acc		R	Overdraft		R
Investment		R	Retail Account		R
Other (Specify)		R	Other (Specify)		R
Other (Specify)		R	Other (Specify)		R
<b>Total</b>		R	<b>Total</b>		R



Co-Applicant Banking Details					
Account Type	Bank	Branch Name	Acc Holder Name	Account No	Balance

Co-Applicant Monthly Income		Co-Applicant Expenses	
Description	Amount	Description	Amount
Net Income after Deductions	R _____	Bond Repayments	R _____
Gross Salary	R _____	HP/Loans Instalments	R _____
Housing Allowance	R _____	Credit Cards	R _____
Commissions	R _____	Water & Lights	R _____
Overtime	R _____	Rates & Taxes	R _____
Investments	R _____	Insurance - Short Term	R _____
Rental	R _____	Insurance - Life	R _____
Fringe Benefits	R _____	PAYE	R _____
Other (Specify)	R _____	Pension	R _____
<b>TOTAL INCOME</b>	R _____	Petrol/Vehicle Maintenance	R _____
		Clothing	R _____
		Telephone	R _____
		TV Rental/MNET/DSTV	R _____
		Medical Aid	R _____
		Food/Groceries	R _____
		Education	R _____
		Entertainment/Sport	R _____
		Other (Specify)	R _____
		<b>TOTAL EXPENSES</b>	R _____

Co-Applicant Assets & Liabilities					
ASSETS	DESCRIPTION	AMOUNT	LIABILITIES	DESCRIPTION	AMOUNT
Fixed Property		R	Home loan		R
Vehicle		R	HP Facility		R
Current Acc		R	Overdraft		R
Investment		R	Retail Account		R
Other (Specify)		R	Other (Specify)		R
Other (Specify)		R	Other (Specify)		R
<b>Total</b>		R	<b>Total</b>		R



## Application Details

### Source of Business

Sales centre	_____	Consultant	_____
3 <sup>rd</sup> Party agent	_____	Agent's name	_____
Lead source	_____	Development	_____
Transferring attorney	_____	Registration attorney	_____
Application type	_____	Name in which bond is to be registered	_____
Rental amount to be replaced by loan instalment	_____		
Are all participants part of a single household?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is your spouse a participant?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is your spouse's income required to qualify?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Will surety be signed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If property registered in applicants name, state year of purchase	_____		
Are you on a company housing scheme?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Housing scheme _____

## Company Details

Name of Company/Trust/CC	_____		
Registration number	_____	Primary business	_____
Business type	_____	Date entity registered	_____
Economic sector	_____	Monthly revenue	_____
Financial year-end	_____	Does the business conduct trading	<input type="checkbox"/> Yes <input type="checkbox"/> No
Company's VAT registration number	_____		
Postal Address	_____		
Suburb	_____	City	_____
		Postal Code	_____

## Loan Details

Is this the first time you are purchasing a property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Do you have an existing home loan account?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Purpose of Dwelling	<input type="checkbox"/> Owner/Occupied	<input type="checkbox"/> Renting out	<input type="checkbox"/> Holiday home	<input type="checkbox"/> Other	
	<input type="checkbox"/> Second residence	<input type="checkbox"/> Vacant			
Purpose of loan	<input type="checkbox"/> Buy	<input type="checkbox"/> Build	<input type="checkbox"/> Other	<input type="checkbox"/> Improvements	
Purchase price	_____	Purchase date	_____	Loan amount required	_____
Registration amount	_____		Period to be repaid	_____	
Rate option variable	<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed	Period of fixed rate	_____	
Rate required	_____		Rate concession	_____	LTV _____
How will instalments be made?	<input type="checkbox"/> Debit order	<input type="checkbox"/> Salary stop order			
Instalments to be paid using this account (specify)	_____				
Initiation Fee Payment Option	<input type="checkbox"/> Add to Principle Debts	<input type="checkbox"/> Direct Payment from Client			
	<input type="checkbox"/> From Proceeds of the Loan	<input type="checkbox"/> Waiver (Bank Waivers Fee)			

## Builder Details

Name of builder	_____	Telephone number	( ) _____
Contract amount	_____	Land price	_____
Is the contractor NHBRC registered?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Completion date	_____	Day	_____
		Month	_____
		Year	_____



### Deposit Details

Do you have a deposit and/or collateral?  Yes  No

Cash R \_\_\_\_\_ Collateral security R \_\_\_\_\_ Security bonds R \_\_\_\_\_

Suretyship R \_\_\_\_\_ Other R \_\_\_\_\_ Total deposit R \_\_\_\_\_

### Loan Cost Details

Does the purchase price include the additional costs  Yes  No

Cost of movables/furnishing of \_\_\_\_\_ Legal transfer of Bond Registration Cost of \_\_\_\_\_

Deposit or contribution of \_\_\_\_\_ Other amount \_\_\_\_\_

Other details (specify) \_\_\_\_\_ Total costs \_\_\_\_\_

### Seller Information

Seller's name \_\_\_\_\_ Seller's Tel No. (\_\_\_\_) \_\_\_\_\_

Date of birth \_\_\_\_\_ ID number \_\_\_\_\_

### Property Detail

Address \_\_\_\_\_

Suburb \_\_\_\_\_ City \_\_\_\_\_ Postal code \_\_\_\_\_

Province \_\_\_\_\_ Erf Description \_\_\_\_\_

Type of Property \_\_\_\_\_ Area of land \_\_\_\_\_ m<sup>2</sup>

Is the property currently bonded?  Yes  No

### Contact for Valuation

Contact type  Applicant  Agent  Seller  Tenant

Name & surname \_\_\_\_\_

Cell \_\_\_\_\_ Phone number (\_\_\_\_) \_\_\_\_\_

### Sectional Title

Is the sectional title register open?  Yes  No Section number \_\_\_\_\_ Unit number \_\_\_\_\_

Complex name \_\_\_\_\_ Parking bay no. \_\_\_\_\_ Garage bay no. \_\_\_\_\_

Managing Agent Name \_\_\_\_\_ Telephone number (\_\_\_\_) \_\_\_\_\_

Body Corporate Address \_\_\_\_\_

Suburb \_\_\_\_\_ City \_\_\_\_\_ Postal code \_\_\_\_\_

Insurance Details

Policy number \_\_\_\_\_ Insurer name \_\_\_\_\_ Insurer Tel No. (\_\_\_\_) \_\_\_\_\_

### Life Policy

Do you have an existing Life Policy to cover the new property?  Yes  No



**Specific Questions - ABSA**

Preferred ABSA branch \_\_\_\_\_ Branch code \_\_\_\_\_

Non ABSA Mortgage loan account to be settled (if applicable) \_\_\_\_\_

Signing Province \_\_\_\_\_ Signing Region \_\_\_\_\_

Are you an ABSA staff member?  Yes  No

**Specific Questions - FNB**

Preferred branch (name) \_\_\_\_\_

Product type \_\_\_\_\_

**Specific Questions - Nedbank**

Preferred branch (name) \_\_\_\_\_ Processing Region \_\_\_\_\_

Payment Holiday  Yes  No

**Specific Questions – Standard Bank**

Standard Bank domicile branch \_\_\_\_\_

What Standard Bank package does the client have?

Achiever Plan  Med Elite  None  Ordinary  Pre-Affluent  Prestige Plan  Pro-Elite

**123 Bond Consent Declaration**

I/We, the purchaser, hereby irrevocably appoint 123 Bond as my sole agent to obtain mortgage loan finance from one or more of the registered banks (“the Bank”) in South Africa for this property on my behalf.

I/We 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/We agree that the Bank can provide any information pertaining to the Loan applied for, sharing positive and negative information to 123 Bond during the application process.

I/We hereby authorize 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 bureaux.

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

I/We hereby authorise 123 Bond to supply my details to their exclusive business partners to enable them to provide me with tailored quotes for bond related products to suit my circumstances. My details will not be divulged to any other external parties other than referred to above, without the express consent of me/ourselves.

Name \_\_\_\_\_

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