



# Home Loan Application

**Confidential**

CSA Ref

Please complete in **block letters** and tick (✓) the applicable box.

\*Complete separate addendum for each additional party/surety to this application form.

## A Purpose of application

Purchase an existing home  Build a new home  Transfer loan from another institution: Ordinary  Building

Further Advance (for building improvement)  Further Advance (ordinary)  Re-advance  Existing loan account no (applicable only to further advances and re-advances)

## B In whose name will the property be registered?

\*Complete separate addendum for each additional party/surety to this application form.

Individual  \*Joint (more than one name)  \*CC  \*Trust  \*Company  Association (including churches and clubs)

In whose name will the property be registered?

VAT registration No  Type of business

Is the company/Trust/CC registered?  Yes  No

Registration No  Trading  Yes  No

## C Personal details of Main Participant/Director/Member/Trustee/Partner

Title  Surname

Full names (as per ID)

Date of birth (dd/mm/ccyy)  Gender  Male  Female  ID type  ID book  Passport

If passport, country issued

ID/Passport No  Nationality  SA  \*Other (specify)

\*When selecting other, specific description in mandatory.

Country of permanent residence

Complete if temporary SA resident: Temporary SA resident permit no

Permit expiry date (dd/mm/ccyy)

Race  Black  Coloured  Indian  White  \*Other (specify)

Married  ANC with accrual  ANC without accrual  COP  Customary law  Single  Divorced  Separated  Widowed  \*Other (specify)

Residential status  Owner  Tenant  Boarder  Do you receive a Social Grant?  Yes  No

Present postal address   
  
Postal code

Present residential/business street address   
  
Postal code

Telephone (H)

Telephone (W)

Cell

Email address

Fax (W)

Current address since (dd/mm/ccyy)

Are you currently under debt counselling in terms of the National Credit Act, 2005?  Yes  No

If "Yes", name of the debt counsellor  Contact details of the debt counsellor

Has a debt re-arrangement order ever been issued in terms of the National Credit Act, 2005?  Yes  No

Have you ever been insolvent or placed under administration order?  Yes  No

If "Yes", state date of rehabilitation (dd/mm/ccyy)

Home language 

English	Afrikaans	Tswana	Zulu	North Sotho	South Sotho	Xhosa	Venda	Ndebele
Tsonga Swazi *Other (specify)								

In which language do you prefer your correspondence?  English  Afrikaans

Preferred communication channel during application process  SMS  Email  Telephone

Post-matric qualifications  Yes  No

If "Yes", select

01 Certificate 24 months	02 Diploma 1 year	03 Diploma 2 years	04 Diploma 3 years
05 Degree 3 or more years	06 Post-graduate Diploma 1/2 years	07 Honours	08 Masters
09 Doctorate	10 Other		

**C1 Employment details**

Employment status 

Full-time employed	Self-employed	Home Executive	Student	Unemployed
Pensioner/Retired		Part-time employed		Temporary employed

Employment sector 

Agriculture	Catering and entertainment	Civil service	Construction	Education	Finance	
Health	Industrial	Legal Profession	Media	Nature Resource	Armed Forces	
Science/Computing		Security	Selling	Transportation	Welfare	Other (specify)

Source of income for loan repayment 

Salary	Pension	Investments	Proceeds from policy	Proceeds from retirement annuity
Donation/Gift		Inheritance	Social Grant	Other (please specify)
Income tax no				

Name and address of present employer/own business

Postal code

Present occupation  Present employment/own business since (dd/mm/ccyy)

Do you belong to a Housing scheme?  Yes  No Employee no (Absa employees only)

**C2 Financial details**

Will an existing home loan be cancelled?  Yes  No Do you have a non-Absa cheque account?  Yes  No

Name of institution

**A Account details**

Into what account is your income paid? Cheque  Savings  Is income paid into another account?  Yes  No

Account number  Branch code

Do you have a cheque account?  Yes  No Do you have a credit card?  Yes  No

Have you applied for debt counselling or been placed under a debt review in terms of Section 86 of the National Credit Act 2005?  Yes  No

Have you been declared insolvent or placed under administration order in the last 10 (ten) years?  Yes  No

**B Personal income**

Monthly gross income (before deductions)	Self
Gross monthly salary/income	R
Commission	R
Overtime	R
Maintenance	R
Rental income	R
Other (specify)	R
	R
<b>Total gross income(s)</b>	R

**C Personal expenses**

Salary deductions	Self
Income tax (e.g. monthly tax deduction/monthly provisional tax payment)	R
Unemployment Insurance Fund	R
Pension	R
Medical aid	R
Other (specify)	R
	R
<b>Total of all payslip items</b>	<b>R</b>

Monthly expenses	Self
Groceries	R
Rates, taxes and electricity	R
Domestic workers' wages, gardener wages etc.	R
Telephone and cellphone	R
Insurance policies	R
Educational fees	R
Transport/Petrol cost	R
Entertainment	R
Security	R
Other (specify)	R
<b>Total monthly sundry expenses</b>	<b>R</b>

Fixed debt repayments	Self
Total monthly rent/Home loan repayment	R
Amount of rent/Home loan/Other repayments that will stop once this loan is activated	R
Asset finance/Vehicle repayments	R
Loan/Overdraft repayments	R
Credit card repayments	R
Retail account payments	R
Other fixed debt repayment (specify)	R
<b>Total of all fixed debt repayments</b>	<b>R</b>

**D Details of loan**

To calculate your further loan amount, please note that any FlexiReserve balance is removed and you need to apply for the full amount that you wish paid out.

Amount of loan/further loan **R**

Bond amount to be registered **R**  Term of loan  years

Monthly repayment day (dd/mm/ccyy)

Do you require a new MultiPlan account?  Yes  No If "Yes", complete the MultiPlan application form and attach.

If "No", for further advances which account must be debited?

Building loans only: improvements/contact price **R**

Name of contractor  Telephone  Cell

**E Details of property**

**Property type:**  \*House  Sectional title unit  Vacant land  \*Residential/Small holding

\*Do you want a quote on Absa Property Insurance  Yes  No **Note: Property Insurance is a compulsory requirement for the loan.**

Street name and number

Suburb  City  Township

Erf number  Portion no

Complex name  Property to be occupied by  Self  Tenants  Unoccupied  Not applicable

Flat number  Unit number  Market value/Purchase price (new loans) **R**

Transferring attorney's name  Telephone no

If a bond to be registered, where do you want to sign your legal documents? Province  Suburb/Town/City

**E1 Valuation arrangements (Who may the valuer contact to arrange for a property valuation for security purposes?)**

Contact name  Telephone  Cell   
Alternative contact details

**F \*FlexiReserve facility**

I/We require the ability to draw available funds from my/our Home Loan and am/are aware that any withdrawals may increase my/our repayments, as the repayment is calculated over the remaining term

**Please select the preferred option:**

- Advance payments only (payments made over and above the required repayments).  
 No, I/we do not want access to the available funds.

\*Certain employer agreements exclude this feature.

**G Getting and giving bank statement(s)**

Absa occasionally works with other financial institutions to provide a better service to clients.

In these dealings, Absa will ensure that all personal and financial information about clients are kept strictly confidential.

In keeping with this commitment, we need your permission to:

<input type="checkbox"/> Get your bank statement(s) from other financial institutions that you may have specified in this application	Yes	No
<input type="checkbox"/> Give your bank statement(s) to other financial institutions that may request them.	Yes	No

**H Notes**

We are required to request the above information to assist the Government in monitoring lending practices in terms of the Home Loan and Mortgage Disclosure Act, 2000. Marketing and communication consents will be formalised when signing your loan documents.

**I Declarations**

I/We acknowledge that the information supplied by me/us shall constitute the basis on which my/our application is to be considered and that all such information is of material importance and directly relevant to the consideration of my/our application.

I/We warrant that all the information I/we supplied is to the best of my/our knowledge and belief true and correct in all material respects and I am/we are not aware of any other information which, should it become known to you, would affect the consideration of my/our application in any way.

**I/We acknowledge that I/we will be liable for any fees and wasted costs incurred by you and attorney(s) in the event of me/us withdrawing from the loan granted.**

**The purchase price is solely for the purchase of the fixed property and includes none of the following costs:**

- **amounts to be repaid to me by the seller of the estate agent or to be paid on my behalf by either of these parties;**
- **cost of movables/furnishings;**
- **legal transfer or bond registration costs;**
- **deposit or contribution thereof; and**
- **any other amounts.**

I/We declare and warrant that:

- I/we have fully and truthfully disclosed my/our income and expenditure to you prior to signing this application;
- I/we have disclosed whether I am/we are currently under debt counselling or subject to debt review;
- I/we have disclosed to you all other applications for credit to any third party whether processed or not at the date of this application; and
- entering into this agreement will not cause me/us to become overindebted as contemplated in the National Credit Act.

I/We have been given an adequate opportunity to read and understand the declaration and I am/we are aware of the terms printed in bold.

\_\_\_\_\_  
Signature (applicant)

Date (dd/mm/ccyy)

Office use only

**Code for**

Originator

Estate agency

Estate agent

Broker

Tel

Cell

Name and employee no of Absa official

**Name of**

Originator

Estate agency

Estate agent

Broker

Campaign ID

Bond originator/  
Broker/  
Estate agent's stamp