

Home Loan Application - New Home Loan

Please complete the following form and fax it, together with the supporting documents, to **0860 74 88 87** or email it to **HLApps@fnb.co.za**

A. – Application details												
Applicant type	Individual <input type="checkbox"/>			Joint <input type="checkbox"/>			Multiple <input type="checkbox"/>			Close Corporation <input type="checkbox"/>		
	Company <input type="checkbox"/>			Trust <input type="checkbox"/>								
Application Type	New Home Loan <input type="checkbox"/>						Switch <input type="checkbox"/>					
Future Use	Do you require an additional amount to be registered for Future Use? Yes <input type="checkbox"/> No <input type="checkbox"/>											
Have you ever owned a home before?	Yes <input type="checkbox"/> No <input type="checkbox"/>			If Yes, are you an existing FNB bond holder? Yes <input type="checkbox"/> No <input type="checkbox"/>								
If Yes, FNB account number												
B. – Personal details Applicant						Co-applicant / Spouse						
	Primary Applicant <input type="checkbox"/>						Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/>					
Title	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/>						Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/>					
First name(s)												
Surname												
ID/Passport no.												
Country of birth							City					
Are you a first time home buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>						Yes <input type="checkbox"/> No <input type="checkbox"/>					
S A Citizen	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, specify nationality						Yes <input type="checkbox"/> No <input type="checkbox"/> If no, specify nationality					
S A Resident	Yes <input type="checkbox"/> No <input type="checkbox"/>			Residency:- Temporary <input type="checkbox"/> Permanent <input type="checkbox"/>			Yes <input type="checkbox"/> No <input type="checkbox"/>			Residency:- Temporary <input type="checkbox"/> Permanent <input type="checkbox"/>		
Race	African <input type="checkbox"/>			Asian <input type="checkbox"/>			Coloured <input type="checkbox"/>			White <input type="checkbox"/>		
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>						Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>					
	If married, how?		ANC Accrual <input type="checkbox"/>		ANC without Accrual <input type="checkbox"/>		If married, how?		ANC Accrual <input type="checkbox"/>		ANC without Accrual <input type="checkbox"/>	
			COP <input type="checkbox"/>		Traditional <input type="checkbox"/>				COP <input type="checkbox"/>		Traditional <input type="checkbox"/>	
	Country of marriage									Country of marriage		
Declared Insolvent / Sequestered	Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, date:					Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, date:		
Rehabilitated?	Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, date:					Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, date:		
Physical address (current)												
Suburb					Code						Code	
Town/City					Province						Province	
Postal address												
Suburb					Code						Code	
Town/City					Province						Province	
Telephone no. (w)	()						()					
Telephone no. (h)	()						()					
Cellphone	()						()					
Email address												
Statements will be emailed to the Primary Applicant's address. However, should you prefer your statements to be posted, this can be arranged after registration or payout of this bond.												
C. – Tax Declaration - Applicant												
S A Tax Number												
Do you pay tax or have a tax obligation in any other country in addition to South Africa?	Yes <input type="checkbox"/>						No <input type="checkbox"/>					

Tax Declaration....(continued)

Specify Country of tax obligation outside of South Africa	Tax Identification number outside of South Africa	Resident – No tax number ISSUED*. Unable to provide Tax number, indicate reason below	Resident – No tax number PRESENT**. Unable to provide Tax number, indicate reason below

Tax Declaration - Co - Applicant

S A Tax Number			
Do you pay tax or have a tax obligation in any other country in addition to South Africa?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Specify Country of tax obligation outside of South Africa	Tax Identification number outside of South Africa	Resident – No tax number ISSUED*. Unable to provide Tax number, indicate reason below	Resident – No tax number PRESENT** Unable to provide Tax number, indicate reason below

*Issued – meaning that the governing body has not provided you with a tax number as yet

**Present – meaning that you have a tax number, but are not in possession of it at the time of this application

D. – Employment details		Applicant	Co-applicant / Spouse
Employment status	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Other:		Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Other:
Employment sector			
Occupation			
Type of employment	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/>		Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/>
Length of service	Months	Period of own business	Months
Type of income	Salary <input type="checkbox"/> Wages <input type="checkbox"/> Other:		Salary <input type="checkbox"/> Wages <input type="checkbox"/> Other:
Name of employer			
Employer address (street)			
Suburb	Code		Code
Town/City			
Employer telephone no.	()		()
Previous employer			
Previous length of service	(Months)		(Months)

E. – Banking details		Applicant	Co-Applicant / Spouse
Account holder			
Bank name			
Account no.			
Account type			
Branch name			
Branch code			

F. – Financial details		Applicant	Co-applicant / Spouse
Gross income (cost to company)	R		R
Commission	R		R
Other (specify)	R		R
Other (specify)	R		R
Total Gross	R		R
Nett Income (amount deposited into your bank account)	R		R
Monthly Expenses			
Vehicle (HP/Lease)	R		R
Mortgage (Bond/Rent)	R		R
Will this Bond/Rent fall away after registration of this bond?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Financial details...(continued)

Personal Loan	R	R
Medical Aid Contribution (if not deducted from salary)	R	R
Telephone & Cell	R	R
Other (specify)	R	R
Obligation as Surety	R	R
Child/Spouse Maintenance	R	R
Total Instalments	R	R
Revolving Monthly Payments	Minimum Repayment	Minimum Repayment
Credit Cards	R	R
Retail Cards	R	R
Overdraft	R	R
Other Revolving Debt	R	R
Total Minimum Repayments	R	R
Living Expenses		
Housekeeping (groceries, garden service and domestic etc)	R	R
Water & Lights	R	R
Levy / Rates & Taxes	R	R
Fuel & Vehicle Maintenance	R	R
Insurance Car & Household	R	R
Life Assurance Policies	R	R
Education School/University	R	R
Total Living Expenses	R	R
Total Expenditure	R	R
Total Nett Income	R	R
Less Total Expenditure	R	R
Surplus/Shortfall	R	R

 Household size: Number of people dependent on this income: **Adults** **Children**
G. – Loan details

Purchase price	R																			Future Use amount required	
Total Amount required	R																			Loan term (years) Maximum 20 years	

H. – Details of the Property to be bonded

Property type	Freehold property <input type="checkbox"/>	Sectional Title <input type="checkbox"/>	Small holding <input type="checkbox"/>	Vacant land <input type="checkbox"/>															
Property right options	Full Title (Freehold) <input type="checkbox"/>		Cession (Leasehold) <input type="checkbox"/>																
Purchase price (if applicable)	R																		
Property use	Primary residence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>																
Stand/Erf no.			Portion no.																
Physical address (street)																			
Town/City		Suburb		Code															
Province																			
Complex name		Unit no																	
Contact person (to gain access to property for valuation)																			
Cellphone	()	Telephone no.	()																
Registered bond holder's name																			
Transferring Attorney details																			
Registration Attorney details																			

I. - Details of existing bond account to be switched or converted

Institution name		Account holder's name	
Bond account no.		Registered Bond Amount	R <input type="text"/>

J. – Company / Close Corporation / Trust details

This section should only be completed if the property is to be registered in the name of a Company, CC or Trust. See 'Supporting documents' section for documents which must be submitted with this application.

Registered name			
Registration no.		VAT registration no.	
Business Address			
All Director(s)/Member(s)/Trustee(s)/Shareholder(s) are required to complete the Personal Details section of the application form.			
K. – Supporting documentation that must accompany this application			
NB In all instances, copies of all relevant parties Identity Documents or Passports are required. In all instances (apart from where the Applicant banks with FNB), the latest three months bank statements will be required for salaried applicants, and 6 months bank statements will be required for self-employed and commission earning customers (internet transaction history will not be accepted). The statements must be of the account into which the Applicant(s) income is deposited, and these must accompany the application. In addition, the relevant supporting documentation as stated below is also required.			
First bond	<ul style="list-style-type: none"> • Offer to Purchase 		
If the applicant is:-	Then we require:-		
A salary earner	<ul style="list-style-type: none"> • Your latest payslip - it must be the most recent month • If you meet all of the criteria below, you do not need to submit a payslip:- <ul style="list-style-type: none"> • where the salary is paid into an FNB current account; • where the amount is the same for the last 3 consecutive months and • where the customer has banked with FNB for at least the latest 12 months • If the income is variable and/or includes overtime, incentives reimbursements etc, we require the last 6 months pay slips; If "other" income is declared, e.g. Rental income then proof of this income must be provided i.e.lease agreements etc.		
A commission / Over time	<ul style="list-style-type: none"> • Last 6 (consecutive) months payslips, reflecting the commission, are required • Last 3 months bank statements 		
Weekly earner	<ul style="list-style-type: none"> • Payslip for every week for the past 3 months 		
Paid fortnightly / Twice a week	<ul style="list-style-type: none"> • All payslips covering the last 6 months, plus last 3 months bank statements 		
Pensioner	<ul style="list-style-type: none"> • Letter from your company stating you are a pension earner and the monthly pension amount • Annuity letter from relevant insurance company 		
Incentive / Bonus (monthly)	<ul style="list-style-type: none"> • Latest 12 months bank statements and 12 months payslips reflecting the income 		
Rental	<ul style="list-style-type: none"> • Signed rental or lease agreement NOTE: Rental must be deposited into an FNB transactional account		
Maintenance	<ul style="list-style-type: none"> • Complete Divorce Decree/Court Order detailing the maintenance payments is required • The latest 3 months bank statements where maintenance is deposited 		
Contract Workers	<ul style="list-style-type: none"> • Signed employment contract of a tenure of at least 2 years 		
Newly employed (less than 3 months)	<ul style="list-style-type: none"> • First payslip is required • Employment contract 		
Self employed / A Company / A Close Corporation / A Trust	<ul style="list-style-type: none"> • Shareholder in a Company with 19% or less shareholding: • Auditor's letter confirming shareholding percentage • Latest Payslip Self-employed shareholder in a Company with more than 19% shareholding OR a member of a Close Corporation <ul style="list-style-type: none"> • Accountant's letter confirming percentage shareholding of business and value of income derived from business (only applicable to Company) • Signed and dated personal assets and liabilities, not older than 9 months • Signed and dated personal income & expenditure statement • Signed up-to-date year-end financial statements covering the last 2 years and up-to-date management accounts if year-end financials are older than 9 months • Year-end financials, prepared/signed by an accredited accountant/financial officer/auditor and signed by the customer/applicants • Last 6 months business bank statements • Last 3 months personal bank statements if salary is the same every month, else last 6 months required • The Bank may request latest SARS ITA34 		
In addition to the above, the following documentation, relevant to the applicant type, is required			
Individual / Joint / Multiple customer	<ul style="list-style-type: none"> • ID document of each applicant Note:- If married COP or if the home loan will be in more than 1 name, ensure that you submit all the necessary documents for each applicant		
SA Citizen working abroad	<ul style="list-style-type: none"> • ID Document • Last 6 months bank statements from the country you bank with • Last 6 month's payslips • Employment contract 		
Foreign National	<ul style="list-style-type: none"> • Valid passport • Latest payslip • Must have banked with FNB for a minimum of 12 months • Work permit which must be valid for a minimum of 3 years 		
Non-resident	<ul style="list-style-type: none"> • Valid passport • Last 6 months payslips (no self-employed applicants) • Last 6 months bank statements 		
A Company	Certificate of Incorporation (Form CM1) - for Companies registered before May 2011 Registration Certificate (Form COR14.3) - for Companies registered after 1 May 2011 <ul style="list-style-type: none"> • Company's latest financial statements • All financial information of each Director / Shareholder - see Source of income 		

Supporting documentation...(continued)

	<ul style="list-style-type: none"> Last 6 months bank statements of the Company <p>Note:- Personal assets and liabilities statement is required for all Directors</p>
A Close Corporation (non-trading)	<ul style="list-style-type: none"> CK1 and CK2 document (if there have recently been changes in membership) The CC's latest financial statements All financial information of each Member - see Source of income Last 6 months bank statements of the Close Corporation <p>Note:- Personal assets and liabilities statement is required for each Member, even if the income is from a salary</p>
A Trust	<ul style="list-style-type: none"> Trust Deed (the Lender will not process the application where the Trust is not yet formed) Trust's letter of authority. Trust's latest financial statements All financial information of each Trustee - see Source of income Letter from accountant showing non vested interest of Trustees. Last 6 months bank statements of the Trust. Trust Income Declaration <p>Note:- Personal assets and liabilities statement is required for each Trustee, even if the income is from a salary</p>
A Sole Proprietor	<ul style="list-style-type: none"> As per self-employed except that trading results (balance sheet and profit & loss statement) do not have to be prepared by a registered accountant or auditor <p>Note:- The Lender may request the latest SARS ITA34</p>

L. Declaration and Consent**1. Declaration**

- 1.1. I/We the undersigned certify that all the information provided to FirstRand Bank Limited Registration Number 1929/001225/06 its order, successors in title or assigns ("the Lender") is true and correct, and that I/we have not withheld any information which would affect the decision of the Lender.
- 1.2. I/We hold no other citizenships and residencies and will inform the Lender in writing within 30 days of the change of status.
- 1.3. I/We acknowledge that providing the Lender with incorrect or false information may result in me/us being denied the protection offered by the National Credit Act, No. 34 of 2005 if applicable.
- 1.4. I/We certify that I/we am/are not under debt review or an administration order.
- 1.5. I/We acknowledge that the payout of funds can not be processed until all the account holders have been identified in terms of FICA requirements.
- 1.6. I/We will not have access to the Flexi Option with a set limit. The Flexi Option will only allow access to funds paid over and above the minimum monthly repayment amount (Prepaid amount).

2. Consent

- 2.1. I/We consent to the Lender processing (collecting, using, storing or otherwise dealing with) my/our personal information for the purposes of providing services and products.
- 2.2. I/We consent to the Lender sending confidential information to the email address supplied herein;
- 2.3. I/We consent and authorise the Lender pursuant to this application to:
 - 2.3.1. obtain from any credit bureau all personal information relating to my/our credit profile;
 - 2.3.2. transmit all relevant personal information provided by me/us to OUTsurance Insurance Company Limited, for the purpose of offering insurance products to me/us, relating to this application;
 - 2.3.3. transmit to any credit bureau all personal information relating to this application, the entering into and termination of any agreement as permitted in terms of the National Credit Act; and
 - 2.3.4. contact my current or prospective employer to confirm my/our continued employment.

M. Signature Clause

I/we confirm that I/we have read and understood this application.

Customer - Full Name/Surname		Customer - Full Name/Surname
Signature		Signature
Date (dd/mm/yyyy)		Date (dd/mm/yyyy)
Consent of Surety (if applicable) I/we confirm that I/we have read and understood this application.		
Surety - Full Name/Surname		Surety - Full Name/Surname
Signature		Signature
Date (dd/mm/yyyy)		Date (dd/mm/yyyy)
Companies, Close Corporations and Trusts (if applicable)		
For and on behalf of		

Signature clause...(continued)

in his/her capacity as					
pursuant to a Resolution dated the		day of		20	a certified copy is attached.
Address					
Registration number					