



Mark/Select applicable block(s) and complete where necessary.

Purpose of loan **First loan** If first, select: Property purchase New development Switch Unbonded property
 Further loan If further, select: Improvement Debt consolidation Lifestyle/Other
 Readvance If readvance, select: Improvement Debt consolidation Lifestyle/Other
 Other If other, select: Building loan Endorsement (COP*) Endorsement 57 (ANC**/Sale of half share)

Are you a first-time homebuyer? Yes No If further loan, do you wish to retain available transfer scope? Yes No

Purchase price R Loan amount required R Amount to be registered R

Rate type Variable rate Fixed rate (if available) **Select fixed-rate term** 1 year 2 years 3 years 4 years 5 years

Preferred term 240 months Other (months) **Payment method** Debit order Salary stop order

Initiation fee Applicant may pay the fee upfront at the time of signing the legal documents at the attorney's offices. (Nedbank's recommended option.) Applicant may add the fee to the loan amount and repay the fee over the full period of the loan. This option means the client will pay interest on the fee at the quoted interest rate. (Subject to credit policy.)

* Community of property ** Antenuptial contract

PROPERTY DETAILS

Property title Freehold Sectional title Leasehold

Property usage Primary residence Secondary residence Investment Business/Commercial

Property type description House Flat Cluster Vacant land Townhouse Smallholding Other

Erf no Portion no Suburb

Complex name Unit no Section no

Street no Street name Extension

City/Town Postcode

Structure Brick Timber Other **Roof** Tile Thatch Other

Does the property being purchased have a lapa? Yes No If 'Yes', is it within 10 m of the house? Yes No If 'Yes', is it greater than 10% of m² of the house? Yes No

MAIN APPLICANT

Existing home loan account numbers (if applicable)

Applicant type Natural Inter vivos trust Family trust Private company Close corporation Foreign company (please supply a certified copy of the certificate of incorporation)

Other (please specify)

Non-profit company Foreign company (please supply a certified copy of the certificate of incorporation) Other

If a company, is the company a ring-fenced company? Yes No

If a private company, is the company a wholly owned subsidiary of a listed company? Yes No

Country of incorporation Principal place of business

Name in which property is/will be registered Juristic entity registration no (if applicable)

Business contact person (if applicable) Juristic entity date of registration (if applicable)

Main applicant Title First name(s) Surname

Marital status Single Married Divorced Widowed Other

If married, marriage type In COP* Out of COP*, excluding accrual Out of COP*, including accrual (* Community of property)

Under customary law Under foreign law (specify)

Gender Male Female **Preferred language** English Afrikaans

Nationality Country of residence

Do you have multiple nationalities? Yes No If 'Yes', please specify nationality/nationalities

Country of birth If not an RSA citizen, do you have a work permit? Yes No

If 'Yes', please specify expiry date

Date of birth ID/Passport no Permanent residence no

Race (for statistical purposes) Black Coloured Indian White Other

Current residential address

Postcode

Period at current address Years Months Period at previous address Years Months

Current postal address

Postcode

Future residential address

Postcode Date new address becomes valid

Future postal address

Postcode

Contact details

Cell Work tel

Fax Home tel

Email

e-Statements Do you wish to receive your home loan statements and letters by email? Yes No

Alternative contact person Name Tel Relationship

Employment details Self-employed? Yes No Occupation

Employment type Permanent Contractor Working abroad

Source of funds Salary earner Self-employed Director Pensioner Maintenance Court order

Member of a close corporation Commission Other

If 'Other', please provide details for other source of funds

Employer type Listed company Private company Close corporation Public sector Non-profit organisation Partnership

Sole proprietor Other

Employment sector (Eg agricultural, finance, mining. Please provide full details.)

Present employer Employment period Years Months

Employee no Commission earner? Yes No

Previous employer Employment period Years Months

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE – MAIN APPLICANT

ASSETS (Specify, if applicable, details of assets, ie purchase price, current value, erf number, address and suburb.)

Fixed property	R
Vehicles	R
Current account	R
Investments	R
Other	R
Total assets	R

Note: If insufficient space, please provide signed supporting annexure.

LIABILITIES

	Amount owing	Facility limit	Credit provider	If this debt is to be settled from proceeds of the loan, please specify amount to be settled.	Current monthly payment
Mortgage	R	R			R
Car loan	R	R			R
Overdraft	R	R			R
Retail accounts	R	R			R
Other	R	R			R
Other	R	R			R
Other	R	R			R
Other	R	R			R
Subtotal	R	R		Total liabilities	R

AVERAGE MONTHLY INCOME			
Gross basic salary		R	
Fringe benefits/Allowances		R	
Other salary income (eg commission)		R	
	Total gross income	R	
Deductions (eg pension fund, tax)	(less)	R	
	Net salary	R	
Rental income		R	
Other income (specify)		R	
	Total net income	R	A

AVERAGE MONTHLY EXPENDITURE			
All contractual debt	Total monthly payment from LIABILITIES section above	R	
House	Rent	R	
	Rates and taxes	R	
	Water and electricity	R	
	Maintenance (eg house, garden services)	R	
Vehicle	Petrol and maintenance	R	
Insurance	House, car and life	R	
Living expenses	Groceries	R	
	Domestic wages	R	
	Education	R	
	Entertainment	R	
All other expenses	(eg telephone, cellphone, TV subscription)	R	
	Total expenditure	R	B
	Net surplus income = (A – B)	R	

If applicable, will this loan replace your existing bond repayments or rent? Yes No If 'Yes', please specify amount R

Additional information Please specify total number of household dependants

Do you have any home loan applications in progress on other properties? Yes No
If 'Yes', please specify: Loan amount R Purchase price R Bank/Institution name

Status (eg application, approved, declined)

Have you applied for credit in the last 60 days (other than this application)? Yes No

If 'Yes', please specify:

Credit type (eg credit card, vehicle finance) Loan/Facility amount R

Status (eg application, approved, declined) Bank/Institution name

Have you signed surety/guarantee for any other debt? Yes No

If 'Yes', please specify:

Credit type (eg home loan) Surety/Guarantee amount R Bank/Institution name

Have you ever been declared insolvent? Yes No If 'Yes', state: Date insolvent Date rehabilitated

Do you have any disputes with the credit bureaus? Yes No If 'Yes', please provide details

Are you currently insolvent/under judicial management/debt review/curatorship? Yes No If 'Yes', please provide details

Will you be relying on any non-applicant to contribute to the bond repayments? Yes No If 'Yes', please specify monthly contribution R

What is the source of funds for payment of the deposit and transfer costs? Savings Sale proceeds Personal loan Family/Friend Developer Other

Does the purchase price on this property include any benefits that will accrue to the purchaser (eg developer cash back)? Yes No

If 'Yes', please give details

Do you have any relationship with the seller of the property? Yes No If 'Yes', please provide details

Primary transactional account banking details

Type of account Savings Current Bank name Branch name

Account holder's name Branch code Bank account no

COAPPLICANT/SURETY (if applicable)Type Coapplicant Surety**Coapplicant/
Surety name**

Title First name(s)

Surname

Country of birth If not an RSA citizen, do you have a work permit? Yes No

If 'Yes', please specify expiry date

Marital status Single Married Divorced Widowed OtherIf married, marriage type In COP* Out of COP*, excluding accrual Out of COP*, including accrual (* Community of property) Under customary law Under foreign law (specify)**Gender** Male Female **Preferred language** English Afrikaans

Nationality Country of residence

Do you have multiple nationalities? Yes No If 'Yes', please specify nationality/nationalities

Date of birth ID/Passport no Permanent residence no

Race (for statistical purposes) Black Coloured Indian White Other**Current residential address**

Postcode

Period at current address Years Months Period at previous address Years Months

Current postal address

Postcode

Future residential address

Postcode Date new address becomes valid

Future postal address

Postcode

Contact details Cell

Work tel

Fax

Home tel

Email address

Alternative contact person Name Tel Relationship**Employment details** Self-employed? Yes No Occupation**Employment type** Permanent Contractor Working abroadSource of funds Salary earner Self-employed Director Pensioner Maintenance Court order Member of a close corporation Commission Other

If 'Other', please provide details for other source of funds

Employer type Listed company Private company Close corporation Public sector Non-profit organisation Partnership Sole proprietor Other**Employment sector** (Eg agricultural, finance, mining. Please provide full details.)**Present employer** Employment period Years MonthsEmployee no Commission earner? Yes No**Previous employer** Employment period Years Months

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE – COAPPLICANT/SURETY (if applicable)

ASSETS (Specify, if applicable, details of assets, ie purchase price, current value, erf number, address and suburb.)

Fixed property	R
Vehicles	R
Current account	R
Investments	R
Other	R
Total assets	R

Note: If insufficient space, please provide signed supporting annexure.

LIABILITIES

	Amount owing	Facility limit	Credit provider	If this debt is to be settled from proceeds of the loan, please specify amount to be settled.	Current monthly payment
Mortgage	R	R			R
Car loan	R	R			R
Overdraft	R	R			R
Retail accounts	R	R			R
Other	R	R			R
Other	R	R			R
Other	R	R			R
Other	R	R			R
Subtotal	R	R		Total liabilities	R

AVERAGE MONTHLY INCOME

Gross basic salary	R
Fringe benefits/Allowances	R
Other salary income (eg commission)	R
Total gross income	R
Deductions (eg pension fund, tax)	(less) R
Rental income	R
Net salary	R
Other income (specify)	R
Total net income	R A

AVERAGE MONTHLY EXPENDITURE

All contractual debt	Total monthly payment from LIABILITIES section above	R
House	Rent	R
	Rates and taxes	R
	Water and electricity	R
	Maintenance (eg house, garden services)	R
Vehicle	Petrol and maintenance	R
Insurance	House, car and life	R
Living expenses	Groceries	R
	Domestic wages	R
	Education	R
	Entertainment	R
All other expenses	(eg telephone, cellphone, TV subscription)	R
Total expenditure	R	B
Net surplus income = (A – B)		R

If applicable, will this loan replace your existing bond repayments or rent? Yes No If 'Yes', please specify amount R

Additional information Please specify total number of household dependants

Do you have any home loan applications in progress on other properties? Yes No

If 'Yes', please specify:

Loan amount R Purchase price R Bank/Institution name

Status (eg application, approved, declined)

Have you applied for credit in the last 60 days (other than this application)? Yes No

If 'Yes', please specify:

Credit type (eg credit card, vehicle finance) Loan/Facility amount R

Status (eg application, approved, declined) Bank/Institution name

Have you signed surety/guarantee for any other debt? Yes No

If 'Yes', please specify:

Credit type (eg home loan) Surety/Guarantee amount ..R.....

Bank/Institution name

Have you ever been declared insolvent? Yes No If 'Yes', state: Date insolvent Date rehabilitated

Do you have any disputes with the credit bureaus? Yes No If 'Yes', please provide details

Are you currently insolvent/under judicial management/debt review/curatorship? Yes No If 'Yes', please provide details

Will you be relying on any non-applicant to contribute to the bond repayments? Yes No If 'Yes', please specify monthly contribution ..R.....

What is the source of funds for payment of the deposit and transfer costs? Savings Sale proceeds Personal loan Family/Friend Developer Other

Does the purchase price on this property include any benefits that will accrue to the purchaser (eg developer cash back)? Yes No

If 'Yes', please provide details

Do you have any relationship with the seller of the property? Yes No If 'Yes', please provide details

Primary transactional account banking details of coapplicant/surety

Type of account Savings Current Bank name Branch name

Account holders name Branch code Bank account no

BUILDING OR DEVELOPMENT LOAN DETAILS

Land price ..R..... Amount owing on land ..R..... Building contract price ..R.....

Contractor details: First name Surname

Tel Cell NHBRC registration no

HOMEOWNER'S COVER (not applicable to vacant land or sectional title properties)

It is a condition of the loan agreement that you have or take out property insurance. You may choose to get your own external insurance or take a Nedbank insurance policy. (Please indicate your choice by selecting the relevant option.)

Nedbank insurance

External insurance

If external, please specify the insurer name

CREDIT LIFE COVER (Not applicable to Readvance)

It is highly recommended to have life cover insurance to secure your bond settlement in the event of your death. Please choose one of the following options.

Nedgroup Life insurance

External insurance

No insurance

SELLER DETAILS

First name Surname ID no

Bond institution Account no Tel

PROPERTY VALUATION (Please give details of person who is to be contacted to gain access for a property valuation to be conducted.)

First name Surname

Designation (seller, estate agent, applicant) Tel Cell no

TRANSFERRING ATTORNEY

Name Contact person Tel

Warranty by originator (if applicable):

The originator warrants that this application and supporting documentation are submitted by the originator on behalf of the applicant(s) with the knowledge and consent of the applicant(s). The originator warrants that the applicant(s) has/have chosen the mortgage originator's address for delivery of the quotation to the applicant(s). If the documents are signed on behalf of the applicant(s), the originator warrants that it has been duly authorised by the applicant(s) for this purpose. The originator further warrants, to the best of its knowledge, that the documentation/information submitted by the applicant(s) in support of the application is not fraudulent, incorrect or misleading.

Company name Contact person Tel

Signed by or for and on behalf of the originator

FOR BANK USE ONLY Existing client information details (CIS) to be attached and confirmed by client(s)		CIS no	Date
Relationship manager/DCAR no	Employee no	Branch name	Branch code
Domicile branch	Name of external sales consultant/branch staffmember		
Contact email address		
Vendor no	Contact tel	

**STANDARD DECLARATION
RETAIL AND BUSINESS BANKING
NATURAL PERSONS**

LEGAL AND GENERAL INFORMATION

Nedbank Group Limited and all its subsidiaries, associates, cessionaries, delegates or successors in title (collectively 'Nedbank' or 'we') are constantly striving to provide a service that makes your banking as easy and convenient as possible. To provide you with financial services that continuously meet your needs and expectations, we may require personal information from you to enable us, among other things, to provide you with the financial services you require. Your privacy is very important to us and we will take all reasonable measures to ensure that any information, including personal information (such as your name, physical address, email address, identification number and telephone or fax number) that you give us or that we collect from you or from third parties is processed, transferred and stored in a secure manner.

Apart from the information you give in your application, we may require additional documentation and information from you.

Where the words 'I', 'me', 'my', 'you' and 'your' are used, these also refer to entities other than natural persons if entities are represented in this document.

PRIVACY CONSENT

I give my consent to Nedbank to process my personal information (as defined in section 1 of the Protection of Personal Information Act, as may be amended from time to time), including fingerprints, biometric personal identification details, photographs and identity verification, for purposes of providing financial services and for detecting and preventing fraud and money laundering, and to send my personal information to third parties to provide a service to me, and also to send my information to foreign countries, when necessary, by electronic or other means for processing. I understand that these countries may not have specific data privacy laws, and where that is the case, Nedbank will enter into appropriate confidentiality agreements with service providers in these foreign countries.

FURTHER PROCESSING

- 1 Nedbank may search, update or place my records at credit reference bureaus and government agencies to verify my identity, assess my ability to get credit or to give collateral of any kind, including guarantees or suretyships.
- 2 Nedbank may, on request from another credit provider with whom I have applied for credit, give my personal information, including my credit reference data, to the credit provider, and also make any enquiries that the bank deems necessary to confirm the details on this form for marketing purposes and to assess my creditworthiness, design and offer financial services or related products that may be of interest to me and to undertake its credit validation models.
- 3 Nedbank may use my personal information for debt enforcement, including but not limited to recovery, collection, repayment, surrender, enforcement and cession of debts.
- 4 I confirm that I have fully disclosed my debt repayment history.

COMMUNICATION AND MARKETING

- 1 I would like Nedbank to inform me of new Nedbank products and special offers. Yes No
- 2 I would like Nedbank to present exclusive offers from other organisations to me. Yes No
- 3 Nedbank may request reputable research organisations to contact me. Yes No
- 4 My preferred method of communication is as follows: Email SMS Direct mail Telephone All
- 5 Nedbank may use a method of communication other than what I prefer as well as my personal information to market its products to me, including electronic marketing and telesales, until I give an instruction to the contrary. Yes No

CONFIRMATION

- 1 Nedbank has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand its contents and that I am completing it of my own free will.
- 2 I warrant that I have fully answered all questions and responded to requests for information truthfully as part of the assessment process, and that I am not aware of any other information that may affect this application negatively.
- 3 Nedbank may undertake identity and fraud prevention checks and share information relating to this application with the South African Fraud Prevention Services.
- 4 All consents that I give in this document will survive any contractual relationship that I have with Nedbank, unless I withdraw consent according to the various communication methods that Nedbank provides.

Signatures

Signed at on
(Place) (Day) (Month) (Year)

Applicant Spouse (if married in community of property)
who attests to the above who attests to the above

Legal guardian (if unemancipated minor) Surety, guarantor or co-applicant
who attests to the above who attests to the above

Signature of administrator (if under administration)

**STANDARD DECLARATION
RETAIL AND BUSINESS BANKING
NATURAL PERSONS**

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