



Required **supporting documents**

Full time employed salaried applicants

- Clear copy of ID's- Smart Card ID's copy Front and Back.
- Latest 3 months consecutive payslips. Amount must be verifiable in bank account.
- Latest 3 months' original bank statements, or if copies, they must be stamped by the bank. Internet statements are not acceptable.
- If in receipt of allowances, commission or variable income, then 6 months' latest consecutive payslips are required.
- If in receipt of variable income, then 6 months' latest bank original bank statements, or if copies, they must be stamped by the bank. Internet statements are not acceptable.
- Detailed Income and Expenditure statement, signed by applicant(s).
- Statement of Assets and Liabilities, signed by applicant(s).
- Rental contracts in respect of any rental income which may be used in assessing affordability.
- Offer to Purchase (Fully completed and signed by both Seller and Buyer). A minimum of one witness required to verify and validate Seller and Buyer signatures.
- DEA Consent Form, signed by applicant/s.

Self-employed applicants

(Incl. sole proprietors & small businesses)

- Clear copies of Identity document(s) of Directors/Members/ Trustees- Smart Card ID's copy Front and Back.
- Company/CC/Trust – Copies of statutory documents.
- Letter from auditor/accountant confirming personal income.
- Latest IT34 as issued by SARS- 3 years (FNB).
- Latest 2 years audited business financial statements- comparable with 3rd year.
- If audited financials are more than 6 months old, then up-to-date, signed management accounts are required.
- Personal & business bank statements (covering latest 6 month period – all banks)- each page stamped by bank branch.
- Personal statement of Assets and Liabilities.
- Cash flow forecast for ensuing twelve months- ABSA.
- Offer to Purchase (Fully completed and signed by both Seller and Buyer). A minimum of one witness required to verify and validate Seller and Buyer signatures.