

PERSONAL DETAILS OF APPLICANT

Main Applicant Co Applicant Spouse

Title Surname First Names

ID No. Gender Ethnic Group Dependants (excl. spouse) No. of people in household Do you smoke? Yes No

Nationality RSA Tax No. Tax obligations outside RSA Yes No If Yes, see page 2 Are you a permanent resident? Yes No If not RSA Citizen, complete page 2

Country of Birth Tel. (H) Cell Email

Residential address Suburb Postcode Address since

Postal Address Current Residential status Existing Property Sold To Be Sold Let To Be Let

Home Language Marital Status Marital Contract Country of marriage

Occupation Employment Status Occupational level Employment Sector

Name of present employer/ own Employee Number Frequency of income

Address of present employer Province Postcode Employed since

Tel. (W) Highest Qualification Previous Employer Years at previous employer

BANKING / FINANCIAL DETAILS OF APPLICANT

Account Type	Institution	Branch	Account No.	Balance	Account Holder

INCOME AND EXPENDITURE

Monthly Income		Monthly Living Expenses	
Monthly Salary/Remuneration	<input type="text"/>	Assurance – Life	<input type="text"/>
Housing Subsidy	<input type="text"/>	Levies	<input type="text"/>
Commission	<input type="text"/>	Existing Mortgage Instalments	<input type="text"/>
Overtime	<input type="text"/>	Rates and Taxes	<input type="text"/>
Rental Income Received	<input type="text"/>	Water and Lights	<input type="text"/>
Car/Travel Allowance	<input type="text"/>	Cell Phone	<input type="text"/>
Other (Specify)	<input type="text"/>	Child Maintenance/Alimony	<input type="text"/>
Total Income	<input type="text"/>	Domestic Wages	<input type="text"/>
Salary Deductions	<input type="text"/>	Education	<input type="text"/>
Pensions	<input type="text"/>	Entertainment	<input type="text"/>
Medical Aid	<input type="text"/>	Groceries (Food/Liquor)	<input type="text"/>
PAYE Contribution/Tax/Site	<input type="text"/>	Investments	<input type="text"/>
UIF	<input type="text"/>	Property Rental Expenses	<input type="text"/>
Other	<input type="text"/>	Medical Aid Contributions/Expenses	<input type="text"/>
Income After Deductions	<input type="text"/>	Armed Response/Vehicle Security	<input type="text"/>
		Short Term Insurance	<input type="text"/>
		Credit Card Minimum Payment	<input type="text"/>
		Retail Card Minimum Payment	<input type="text"/>
		Personal Loan Instalments	<input type="text"/>
		Vehicle Finance Instalments	<input type="text"/>
		Petrol and Vehicle Maintenance	<input type="text"/>
		Other Expenses	<input type="text"/>
		Will the current Rent/Mortgage payment be cancelled <input type="checkbox"/> Yes <input type="checkbox"/> No	
		Total Expenses	<input type="text"/>
		Total After Expenses	<input type="text"/>

Declaration and Consent

I confirm that the information furnished in this application and declaration is true and correct and that I am authorised to provide same on any other party's behalf for the purpose of this application. I undertake to inform the financial institution of any facts or circumstances that could prejudice the Lender's rights and I will immediately advise the Lender if any of my information changes. I certify that I am not under debt review, an administration order, have ever been declared insolvent, been sequestered, or signed surety. I confirm that I have been informed of the benefits related to the payment of a deposit on the purchase price of the property. I hold no other citizenships and residencies for local or international tax purposes other than disclosed in this application and will inform the lender in writing of any change of this status within 30 days. (Where applicable complete the Tax obligation information required on page 2)

For purposes of processing this home loan application, the applicant hereby gives consent to MultiNET and/or Bank / Lender / Financial Institution to:

- obtain from any registered credit bureau all personal information, credit history and data relating to my credit profile to determine my creditworthiness and submit to any registered credit bureau all personal information relating to this application;
- request my bank statements from any financial institution; Yes No
- request my payslip from my employer; Yes No
- forward my contact information to an independent insurance company with the intention of offering me insurance products related to this application; Yes No
- Do you or a close associate or a family member hold a prominent political function such as a senior member of government or politician, senior government administrator, ambassador, head of a SOE, judge or similar or do you hold a prominent public position in a foreign country such as a member of a royal family, government official or senior politician, or leader of a political party or you have a business relationship with one. Yes No
- where applicable, verify my educational qualifications through information obtained from third-party qualification data providers; Yes No
- provide me with direct electronic marketing offers related to this application, which may include further loans, financial products on offer for this home loan in the event of it being successful; Yes No
- share all personal information, as specified above, and gathered in respect of this application with the Estate Agent, Bond Attorney, Financial Switch Operator, department of Human Settlements and its Development Finance Institutions (where applicable);
- process my special personal information, including my ethnic group, biometric information, and health information for research and statistical purposes;
- transfer my data cross border to a third party for purpose of hosting the data, where we can, we will ask the third party to agree to our privacy policies;
- process my personal information to perform fraud checks, as well as to report any suspected fraud linked to my Identity Number to the South African Fraud Prevention Services;
- retain my personal information for as long as is reasonably necessary and legally required in terms of the business processes related to this service.

Signed by Applicant: _____

Date: _____

The originator warrants that this application and supporting documentation is submitted by the originator on behalf of the applicant with the applicant's knowledge and consent and that to the best of its knowledge, that the documentation/information submitted by the applicant in support of the application is not fraudulent, incorrect or misleading.

Signed on or behalf of Originator _____

Date: _____