

HOME LOAN APPLICATION FORM



PERSONAL & CONTACT DETAILS (APPLICANT 1)

Surname: _____ Given Name(s): _____ ID / Passport Number: _____
Email Address: _____ Cellphone Number: _____

GENDER

Male | Female

RESIDENCY STATUS

SA Citizen Permanent Resident Temporary Resident Foreign National
 SA Citizen Working Abroad

MARITAL STATUS

Unmarried Married ANC Married COP Divorced Separated Foreign Marriage
 Muslim Marriage Country of Marriage: _____

RESIDENTIAL STATUS

Boarder Living with Parents Tenant Owner Other Occupied since: _____

Physical Address: _____ Country of Birth: _____
Suburb: _____ Nationality: _____
City: _____ Postal Code: _____ Ethnic Group: Asian African Coloured White
Province: _____ Indian Foreigner
Country: _____ Home Language: _____
Tax obligation outside of South Africa?: Yes / No Do you have a tertiary qualification Yes / No
Are you a first time home buyer? Yes / No If yes, what is the highest level _____
Foreign Tax Number: _____ Are you related to or associated with a public official
SARS Tax Number: _____ in a position of authority? Yes / No
Work Tel. No: _____ Are you selling your existing property? Yes / No

EMPLOYMENT DETAILS

Occupation: _____ Start Date: _____
Employer Name: _____ Employer Landline: _____
Employer Physical Address: _____
Suburb: _____ City: _____ Postal Code: _____
Province: _____ Country: _____
Previous Period Employed: _____ Years _____ Months Who was your previous employer? _____
(if less than 3 years ago)

OCCUPATIONAL STATUS

Contract Worker Full - Time Employee Between Jobs Part - Time Employee
 Self - Employed Temp Employed Unemployed / Home Executive

OCCUPATIONAL LEVEL

Unskilled Worker Semi - Skilled Worker Skilled Worker Junior Position
 Supervisor Management Senior Management

SALARY FREQUENCY Daily Weekly Fortnightly Monthly Other:

HOME LOAN APPLICATION FORM



PERSONAL & CONTACT DETAILS (APPLICANT 2)

Surname: _____ Given Name(s): _____ ID / Passport Number: _____
Email Address: _____ Cellphone Number: _____

GENDER

Male | Female

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SA Citizen Permanent Resident Temporary Resident Foreign National
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HOME LOAN APPLICATION FORM



(APPLICANT 1)

(APPLICANT 2)

INCOME	MONTHLY TOTALS
Basic Salary / Wage	
Average Commissions	
Interest Income	
Rental Income	
Housing Subsidy	
Average Overtime	
Monthly Car Allowance / Travel	
Cash Allowance	
Maintenance / Alimony	
Future Rental Income	
Pension Income	
Other - <i>Please specify with description</i>	

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Rental Income	
Housing Subsidy	
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Maintenance / Alimony	
Future Rental Income	
Pension Income	
Other - <i>Please specify with description</i>	

LIVING EXPENSES	MONTHLY TOTALS
<i>*Do not include contractual expenses such as mortgage loan repayments, credit cards or personal loans. This information can be collected from your Credit Report.</i>	
Assurance (Life, Retirement Annuities)	
Domestic Wages	
Donations	
Education	
Groceries	
Insurance and Funeral Policies	
M-Net, DSTV and TV License	
Maintenance / Alimony	
Petrol and Transport Costs	
Security	
Medical - <i>If not payslip deduction</i>	
Rental - <i>Don't include should this amount fall away if bond is approved</i>	
Water and Lights	
Cellphone / Telephone and ISP - <i>If pre-paid</i>	
Other - <i>Please specify with description</i>	

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Other - <i>Please specify with description</i>	

DEDUCTIONS	MONTHLY TOTALS
Income Tax - PAYE/SITE	
Pension	
U.I.F	
Medical Aid - <i>*If Salary deduction</i>	
Other Deductions	

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Other Deductions	

GROSS INCOME: _____	ACCOUNTS: _____ (REFER ITC)
NET INCOME: _____	DISPOSABLE: _____

Initial

HOME LOAN APPLICATION FORM



(APPLICANT 1)

Bank 1

Name of Bank
Account Holder / Name
Account Number
Branch

Bank Account Type

<input type="checkbox"/> Personal <input type="checkbox"/> Business

Bank 2

Name of Bank
Account Holder / Name
Account Number
Branch

Bank Account Type

<input type="checkbox"/> Personal <input type="checkbox"/> Business

Bank 3

Name of Bank
Account Holder / Name
Account Number
Branch

Bank Account Type

<input type="checkbox"/> Personal <input type="checkbox"/> Business

(APPLICANT 2)

Bank 1

Name of Bank
Account Holder / Name
Account Number
Branch

Bank Account Type

<input type="checkbox"/> Personal <input type="checkbox"/> Business

Bank 2

Name of Bank
Account Holder / Name
Account Number
Branch

Bank Account Type

<input type="checkbox"/> Personal <input type="checkbox"/> Business

Bank 3

Name of Bank
Account Holder / Name
Account Number
Branch

Bank Account Type

<input type="checkbox"/> Personal <input type="checkbox"/> Business

Have you been declared insolvent?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been rehabilitated?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a dispute with the Credit Bureau?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently have a debt arrangement in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been under an administration order?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently under an administration order (Garnishee Order)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently under debt review / in debt counselling?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a judgement?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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HOME LOAN APPLICATION FORM



CONSENT FORM (APPLICANT 1)

I hereby appoint Phoenix Bonds as my sole agent and on my behalf to submit to all Financial Institutions in line with the requirements as discussed. In order to obtain mortgage loan finance for the property specified as per the Sales Agreement. I warrant that all the information I supplied is to the best of my knowledge and believe it to be true and correct in all material respects.

CONSENT TO VERIFY INFORMATION PROVIDED

I give consent to the financial institutions to:

- Electronically obtain bank statements from my ABSA/Nedbank/Standard Bank account.
- Verify academic qualifications.
- Request my payslip for auditing purposes from my employer and/or confirm with employment.
- Have access to my credit bureau data for the purposes of assessing my loan application.

I consent

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

- Appropriate advice can only be provided after full disclosure of my relevant personal information.
- You will use my personal information for purposes of evaluating and advising me on a home loan application and other relevant financial products.
- I hereby consent that my personal information can be shared with the bank's appointed bond registration attorney upon my acceptance of a home loan offer.

I consent to the processing of my personal information by Phoenix Bonds for purposes relating to any pre-qualification and/or home loan application and agree that this information may be shared with companies your *Group and financial institutions that will be applied to on my behalf and any other relevant parties in the property transfer process.

I consent

CONSENT FORMS - CREDIT CHECK

I appoint Phoenix Bonds to be my lawful representative, to obtain a copy of my personal credit report ("PCR") from a registered credit bureau to be used for the following purposes:

- providing me with advice / assistance with my credit.
- challenging the information contained in my PCR, and
- investigating information held by the registered credit bureau.

I consent to the registered credit bureau releasing a copy of my PCR to my Representative.

I consent

I hereby acknowledge that all the above is true and correct.

Name of Signatory	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	Signature <input type="text"/>

Financial Institutions means ABSA, FNB, Nedbank, Standard Bank, RMB, Investec, HIP, BA Home Loans, Paragon

Initial

HOME LOAN APPLICATION FORM



CONSENT FORM (APPLICANT 2)

I hereby appoint Phoenix Bonds as my sole agent and on my behalf to submit to all Financial Institutions in line with the requirements as discussed. In order to obtain mortgage loan finance for the property specified as per the Sales Agreement. I warrant that all the information I supplied is to the best of my knowledge and believe it to be true and correct in all material respects.

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