



## Application Type (please tick where applicable)

Deposit for a Home Loan

Building a Property

Renovations to a Property

Buying Land/Property

## Section 1

## Particulars of the Applicants (please tick where applicable)

## Applicant

Are you under/ have applied for Administration by the Court? Yes No

Have you applied for or been declared Insolvent? Yes No

Title: Mr. Mrs. Miss. Ms Other (Specify)

Surname: Full name(s):

ID Type: RSA Other ID Number:

Country of Birth: Maiden Name:

Town of Birth:

Date of Birth: Known As:

Gender Male Female

Registered Tax/SITE: Yes No Registration Tax number:

Registration Tax Identification Number outside of South Africa:

No tax number issued by governing body, indicate reason:

No tax number present, indicate reason:

Preferred Language:\* English Afrikaans Zulu Sesotho Tsonga Other (Specify)

Ethnic Group:\* African White Coloured Indian Other (Specify)

Educational Level:\* None Junior Primary Secondary Matric Post Graduate

Marital Status: Single Married Divorced Widowed

Type of Marital Regime: COP ANC Out of COP

Residential Status: Owner Tenant

Retirement Date:

\*Note: Educational level, language and ethnic group information is required to assist the Government in monitoring lending practices in terms of the Home Loans and Mortgage Disclosure Act. 2000.



## Particulars of the Applicants (please tick where applicable)

## Co-Applicant

Are you under/ have applied for Administration by the Court? Yes No

Have you applied for or been declared Insolvent? Yes No

Title: Mr. Mrs. Miss. Ms Other (Specify)

Surname: Full name(s):

ID Type: RSA Other ID Number:

Country of Birth: Maiden Name:

Town of Birth:

Date of Birth: Known As:

Gender Male Female

Registered Tax/SITE: Yes No Registration Tax number:

Registration Tax Identification Number outside of South Africa:

No tax number issued by governing body, indicate reason:

No tax number present, indicate reason:

Preferred Language:\* English Afrikaans Zulu Sesotho Tsonga Other (Specify)

Ethnic Group:\* African White Coloured Indian Other (Specify)

Educational Level:\* None Junior Primary Secondary Matric Post Graduate

Marital Status: Single Married Divorced Widowed

Type of Marital Regime: COP ANC Out of COP

Residential Status: Owner Tenant

Retirement Date:

**\*Note:** Educational level, language and ethnic group information is required to assist the Government in monitoring lending practices in terms of the Home Loans and Mortgage Disclosure Act. 2000.



### Current Residential Address

**Applicant**

Street Name &amp; Number:

Suburb:

City:

Postal Address:

**Co-Applicant**

Street Name &amp; Number:

Suburb:

City:

Postal Address:

### Address where funds will be used

**Applicant**

Building Address same as current residential address:

Yes

No

Postal Address:

**Co-Applicant**

Building Address same as current residential address:

Yes

No

Postal Address:

### Contact Details

**Applicant**

Cellphone Number:

Home Telephone Number:

Email Address:

Work Telephone Number:

Preferred Contact Time\*:

08:00-12:00

12:00-14:00

4:00-17:00

17:00-18:00

Fax Number:

**Co-Applicant**

Cellphone Number:

Home Telephone Number:

Email Address:

Work Telephone Number:

Preferred Contact Time\*:

08:00-12:00

12:00-14:00

4:00-17:00

17:00-18:00

Fax Number:

\*PLEASE NOTE a consultant will make an effort to contact you during your preferred time.

## Section 2

### Income

#### Applicant

Monthly Gross Income: R

Monthly net Income: R

Salary Frequency: Weekly

Fortnightly Monthly

Overdraft Monthly Repayment: R

#### Co-Applicant

Monthly Gross Income: R

Monthly net Income: R

Salary Frequency: Weekly

Fortnightly Monthly

Overdraft Monthly Repayment: R

### Expenses

#### Applicant

Housekeeping (groceries etc) R

Water &amp; Electricity: R

Levy/ Rates &amp; Taxes: R

Fuel &amp; Vehicle maintenance: R

Insurance Car &amp; Household: R

Life Policies: R

Education: R

School/ University: R

Other:

#### Co-Applicant

Housekeeping (groceries etc) R

Water &amp; Electricity: R

Levy/ Rates &amp; Taxes: R

Fuel &amp; Vehicle maintenance: R

Insurance Car &amp; Household: R

Life Policies: R

Education: R

School/ University: R

Other:

**Section 3****Particulars of Employer** (please tick where applicable)**Applicant**

Employee Name:

Employee Number:

Job Title:

Site/Division:

Employment Contract Type: Permanent

Temporary

Commission

Contractor

HR Consultant Name(s) and Surname:

**Co-Applicant**

Employee Name:

Employee Number:

Job Title:

Site/Division:

Employment Contract Type: Permanent

Temporary

Commission

Contractor

HR Consultant Name(s) and Surname:

**Section 4****Particulars of Fund**

Name of Fund:

**Section 5****Particulars of the Loan**

Loan Amount Required:

Loan Term (Months):

**Section 6****Banking Details** (please tick where applicable)**Applicant**

Existing FNB Customer:

Yes

No

**Applicant**

Name of Bank:

Account Name:

Account Number:

Branch Code:

Type of Account:      Cheque/Current

Savings

Transmission

**Co-Applicant**

Name of Bank:

Account Name:

Account Number:

Branch Code:

Type of Account:      Cheque/Current

Savings

Transmission

**PLEASE NOTE** that the loan, if approved, will be paid out in this income account.

**Section 7****Spouse's Details**

Surname:

First Name(s):

Work Telephone Number:

Cellphone Number:

**Friend**

Surname:

First Name(s):

Work Telephone Number:

Cellphone Number:

**Customer Protection Plan (CPP) (if applicable)**

**The Customer Protection Plan protects our loved ones in the event that one of the following instances occur:**

- Death
- Temporary disability
- Permanent disability
- Unemployed or unable to earn an income

**These benefits are dependent on the agreement between FNB and your employer. Please confirm which benefits are applicable to you with your HR representative.**

I choose FNB's Customer Protection Plan:      Yes

No

I choose to cede my own insurance policy:      Yes

No

Kindly send your completed application form together with the following documents:

**Please note – if married in community of property (COP) all documentation is required for both parties**

- Certified South African green bar coded identity document or Smart ID Card (front and back)\* / Copy of Marriage Certificate
- Latest payslips (4 consecutive for weekly paid, 2 consecutive fortnightly paid, 1 for monthly paid)\*
- Valid Building quotation or Offer to Purchase (not older than 1 month)
- Latest proof of residence (not older than three months)
- Latest 3 months stamped bank statement (if not banking with FNB)\*
- A settlement letter if an existing pension backed housing loan with another institution is being switched or if you want to settle your bond
- Latest fund benefit statement

**Kindly email the completed form and above-mentioned supporting documents to [smarthousingplandocs@fnb.co.za](mailto:smarthousingplandocs@fnb.co.za)**

**For any queries please contact our Help Desk on 087 736 6000**

## Section 8

### 1. Credit Record(s)

- 1.1 I/We consent and authorise the Lender to obtain from and transmit to the credit bureaus all data relating to my/our credit profile and verify my/our income with a third party service provider, in order for the Lender to perform its credit assessment relating to this application:
- |     |    |
|-----|----|
| Yes | No |
|-----|----|

### 2. Declaration

- 2.1 Where I do have personal email address, or cannot otherwise receive my loan documentation (containing my personal - loan information), I consent to the bank emailing my loan documentation to the email address reflected on this Loan Application Form. It is my understanding that the email address will be that of my employer and that I will collect my loan documentation from my employer:
- |     |    |
|-----|----|
| Yes | No |
|-----|----|
- 2.2 I/We have provided the information required in this application and supporting documents willingly for the purposes of assessing my/our application.
- 2.3 All the information provided by me/us to the Lender is true and correct and I/we have not withheld any information which would adversely affect the decision of the Lender to grant the loan amount.
- 2.4 By 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.
- 2.5 I/We have not applied for debt review in terms of the National Credit Act 34 of 2005 and I am/we are not subject to an existing administration order issued by a competent court for the management of my/our debts.
- 2.6 I am required to pay tax in a country other than RSA:
- |     |    |
|-----|----|
| Yes | No |
|-----|----|
- 2.7 I am required in terms of applicable foreign law to pay tax in \_\_\_\_\_ (name of foreign country) and that my tax registration number is \_\_\_\_\_.

### 3. Sequestration

- |  |     |    |
|--|-----|----|
| 3.1 I/We have not applied for, nor currently under debt review or an existing administration order for the management of my/our debts: | Yes | No |
| 3.2 I/We do not have any provisional or final sequestration orders against me/us:  | Yes | No |

### 4. Personal Information

- |   |     |    |
|---|-----|----|
| 4.1 I/We consent to the Lender processing (collecting, receipting, recording, collating, retrieving, linking, using, storing, dissemination by means of transmission, distribution or making available in any other form or otherwise dealing with) his or her personal information for the purposes of providing services and products within FirstRand Bank Limited and its subsidiaries:       | Yes | No |
| 4.2 I/We consent to the Lender transmitting all personal information provided by the Customer to OUTsurance Insurance Company Limited, OUTsurance Life Insurance Company Limited - A Member of the Rand Merchant Insurance Holdings (RMI) Group (FSP 896), FNB Life, a division of Momentum Group Limited and/or any other insurer, for purposes of offering insurance products to the Customer*: | Yes | No |
| 4.3 I/We have permission to give any personal information of the third parties to the lender and I/We indemnify the Lender against any all losses by or claims made against it as a result of not having the required permission:   | Yes | No |

### 5. Marketing Consent

- |  |     |    |
|--|-----|----|
| 5.1 The FirstRand Group requests your consent so that we can inform you about our beneficial products and services. You may request us to stop marketing to you at any time. The FirstRand Privacy Policy available at <a href="http://www.fnb.co.za">www.fnb.co.za</a> informs you how we use your information. |     |    |
| 5.2 I/We agree that FirstRand Bank Limited can communicate with and market products and services to me/us:   | Yes | No |
| 5.3 Where I/We have not already provided specific consent: I/We agree that the remainder of the FirstRand Group, including its approved partners can communicate with the market products and services to me/us:   | Yes | No |
| 5.4 Preferred communication method: The Lender may contact me/us by:   |     |    |
| Post      Please specify   | Yes | No |
| SMS      Please specify  | Yes | No |
| MMS      Please specify  | Yes | No |
| Email      Please specify  | Yes | No |
| Telephone      Please specify  | Yes | No |
| Cellphone      Please specify  | Yes | No |

I/We confirm that I/We have read, understood and agree to be bound by the terms and conditions relating to this Pension Backed Loan application.  
If married in Community of Property (this includes Traditional and Muslim Rights); the below documentation is required for your spouse as the co-applicant.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Tel: 087 736 6000 or email: [smarthousingplandocs@fnb.co.za](mailto:smarthousingplandocs@fnb.co.za)**





### Documents required for a Pension Backed Loan application

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Applicant name:

#### Applicant

Supporting documentation:	Tick if attached	Completed application form:	Tick if attached
Recently certified copy of applicants I.D. document:	Tick if attached	Latest payslip:	Tick if attached
3-month bank statement reflecting latest 3 salary deposits:	Tick if attached	Breakdown of cash expenses:	Tick if attached
Proof of address in applicants name no older than 2 months:	Tick if attached	Valid quotation or offer to purchase:	Tick if attached

#### Co-Applicant

Spouse's supporting documentation if married in COP (this includes Traditional and Muslim Rights):			Tick if attached
Completed on application form:	Tick if attached		
Recently certified copy of applicants I.D. document:	Tick if attached	Latest payslip:	Tick if attached
3-month bank statement reflecting latest 3 salary deposits:	Tick if attached		
Certified copy of marriage certificate:	Tick if attached	Breakdown of cash expenses:	Tick if attached