

**To apply for finance, please complete the application form and email it to [homesolutions@oldmutual.com](mailto:homesolutions@oldmutual.com).  
A consultant will contact you at your convenience to complete the process.**

**If you want to chat first, speak to a Home Finance expert directly: 0860 00 03 66**

The Application Form is structured as follows:

Section	Details required	Page
A	Type of Application	2
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C	Details of Company/Trust	3
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**All applicants should complete A, B, D1, E1 and E2.**

- If you are applying as a TRUST or a COMPANY, also complete Section C
- If this is a JOINT application (you and another party applying together), also complete Section D2
- If you want to apply for a TRADITIONAL or NON-TRADITIONAL home loan, also complete Section F
- If you want to apply for a PERSONAL LOAN to cover a shortfall in your finance package, also complete Annexure A
- If you belong to a PENSION FUND and want to apply for a PENSION-BACKED HOUSING LOAN, also complete Annexure B

**SECTION A TYPE OF APPLICATION**

Are you or your partner bank employees? YES  NO  If "YES", of which bank

Individual  Joint  Multiple  CC  PTY  Trust

If joint applicants, do you live in the same house? YES  NO

Loan/bond to be registered in name of

**SECTION B DETAILS OF PROPERTY**
**PROPERTY DESCRIPTION**

First-time buy YES  NO

Property usage: Main home  Second home  Rental  Holiday home

Property type: Dwelling  Sectional title  Duet sectional  Complex/cluster  Vacant land   
 Residential small holding  Other

Land size:  m<sup>2</sup> Erf/plot no.

If complex/cluster, name

Block/section no.  Flat/unit/apartment no.  Garage/parking no.  If new development, pre-approval ref no.

Street address

Postcode

Suburb  Town/City

**PROPERTY CONTACTS**

Managing agent/seller  Phone no.

Who will liaise with the property assessor: Main applicant  Co-applicant  Other

Phone no.  Cell no.

Is the property in your name? YES  NO  If "NO", name of registered seller

Seller ID/registration no.  Phone no.

Transfer attorney  Phone no.

Bond attorney  Phone no.

**PROTECTING YOUR ASSETS**

Many loan providers require you to have life insurance, can we provide you with a quotation? YES  NO

If "YES", choose benefit option: Death  Death and disability

If already insured, company  Policy no.  Cover amount

**SECTION C DETAILS OF COMPANY/TRUST**

Name  Type: CC  PTY  Trust

Member percentage  Number of trustees

Street address

Postcode

Suburb  Town/city

Province

Phone no.  Fax no.

VAT no.  Fiscal year end

Registration YES  NO  If "YES", registration no.     /

## SECTION D1 DETAILS OF MAIN APPLICANT

### PERSONAL DETAILS

Title  First names

Surname  Initials  Gender: M  F

Ethnicity: African  Coloured  White  Indian  Other

Home language: English  Afrikaans  Tswana  Zulu  North Sotho  South Sotho  Xhosa   
Venda  Ndebele  Tsonga  Siswati

Marital status: Married  Single  Divorced  Separated  Widowed

If married: Antenuptial with accrual  Antenuptial without accrual  Community of property  Traditional/Custom   
Other

Date of birth

ID/passport no.

If passport no. used: Nationality  Country of issue

Status of residence: Full citizen  Permanent resident  Temporary resident  Non-resident

If temporary resident: Country of residence

Permit no.  Permit expiry date

Do you have tax obligations outside RSA? YES  NO  City of birth

Highest qualification: Matric  Certificate  Diploma  Degree  Honours  Doctorate  Masters

### CONTACT DETAILS

Home phone no.  Work phone no.

Cellphone no.  Fax no.

Email address

### Residential address

Street address

Postcode

Suburb  Town/City

Resident at the above address since

**Postal address**  Same as residential address  Same as domicile address

If different from your domicile or alternate residential address, please fill in the details below.

Postal address

Suburb  Town/City

**Domicile address - Only to be completed if you are a foreign national.** (The place where you stay most often.)

Residential address  Number

Suburb  Town/City  Country

Erf number (Optional)  Township (Optional)  Postcode

Building name (optional)  Floor (optional)  Room (optional)

## EMPLOYMENT DETAILS

Employment status: Full-time  Part-time  Contract  Self-employed  Temporary  Student  Retired

Home executive  Unemployed

Employment Sector: Agriculture  Security  Civil service  IT  Transportation  Welfare  Science

Industrial  Education  Construction  Finance  Media  Nature reserve  Sales

Legal  Health  Hospitality  Military  Marketing  Other

Occupation

Current employer  Employee no.

Occupation level: Senior management  Management  Supervisor  Skilled worker  Semi-skilled worker

Unskilled worker  Junior

Date employed

Company street address

Postcode

Suburb  Town/City

Phone no.  Fax no.

Email address

Previous employer  Length of previous employment years  months

## BANKING DETAILS

ACCOUNT TYPE	BANK/ FINANCIAL INSTITUTION	BRANCH	ACCOUNT NO.	BALANCE	ACCOUNT HOLDER
<input type="checkbox"/> Cheque					
<input type="checkbox"/> Cheque					
<input type="checkbox"/> Mortgage					
<input type="checkbox"/> Savings					
<input type="checkbox"/> Credit card					

## SECTION D2 DETAILS OF CO-APPLICANT/SURETY

### PERSONAL DETAILS

Title  First names

Surname  Initials  Gender M  F

Ethnicity: African  Coloured  White  Indian  Other

Home language: English  Afrikaans  Tswana  Zulu  North Sotho  South Sotho  Xhosa

Venda  Ndebele  Tsonga  Siswati

Marital status: Married  Single  Divorced  Separated  Widowed

If married: Antenuptial with accrual  Antenuptial without accrual  Community of property  Traditional/Custom

Other

Date of birth

ID/passport no.

If passport no. used: Nationality  Country of issue

Status of residence: Full citizen  Permanent resident  Temporary resident  Non-resident

If temporary resident: Country of residence

Permit no.  Permit expiry date

Do you have tax obligations outside RSA? YES  NO  City of birth

Highest qualification: Matric  Certificate  Diploma  Degree  Honours  Doctorate  Masters

**CONTACT DETAILS**

Home phone no.  Work phone no.

Cellphone no.  Fax no.

Street address

Postcode

Suburb  Town/City

Resident at the above address since

Postal address

Postcode

Suburb  Town/City

**EMPLOYMENT DETAILS**

Employment status: Full-time  Part-time  Contract  Self-employed  Temporary  Student  Retired

Home executive  Unemployed

Employment Sector: Agriculture  Security  Civil service  IT  Transportation  Welfare  Science

Industrial  Education  Construction  Finance  Media  Nature reserve  Sales

Legal  Health  Hospitality  Military  Marketing  Other

Occupation

Current employer  Employee no.

Occupation level: Senior management  Management  Supervisor  Skilled worker  Semi-skilled worker

Unskilled worker  Junior

Date employed

Company street address

Postcode

Suburb  Town/City

Phone no.  Fax no.

Email address

Previous employer  Length of previous employment years  months

**BANKING DETAILS**

ACCOUNT TYPE	BANK/ FINANCIAL INSTITUTION	BRANCH	ACCOUNT NO.	BALANCE	ACCOUNT HOLDER
<input type="checkbox"/> Cheque					
<input type="checkbox"/> Cheque					
<input type="checkbox"/> Mortgage					
<input type="checkbox"/> Savings					
<input type="checkbox"/> Credit card					

## SECTION EI MONTHLY INCOME AND DEDUCTIONS

SOURCES OF INCOME	MAIN APPLICANT	CO-APPLICANT/SURETY	OTHER APPLICANT
Gross month salary, as on payslip			
Housing subsidy			
Commission			
Overtime			
Investment income			
Rental income			
Alimony/maintenance received			
Car/travel allowance			
Other, specify			
Other, specify			
Other, specify			
<b>Gross income</b>	<b>R</b>	<b>R</b>	<b>R</b>

	MAIN APPLICANT	CO-APPLICANT/SURETY	OTHER APPLICANT
Pension			
Medical aid			
PAYE contribution			
UIF			
Other, specify			
Other, specify			
Other, specify			
<b>Total deductions</b>	<b>R</b>	<b>R</b>	<b>R</b>

<b>Net income</b>	<b>R</b>	<b>R</b>	<b>R</b>
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Household size:

Number of dependents on this income: Adults  Children

**SECTION E2 MONTHLY EXPENSES**

	MAIN APPLICANT	CO-APPLICANT/SURETY	OTHER APPLICANT
Mortgage (Bond/Rent)			
Will this Bond/Rent fall away after registration of this bond?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Personal loan/Overdraft instalments			
Life insurance			
Short-term insurance			
Funeral plan			
Retirement annuity			
Regular investments			
Medical aid fees/bills			
Vehicle finance instalments			
Other asset finance			
Fuel/other transport costs			
Parking			
Credit card minimum payment			
Retail accounts minimum payment			
Bank charges			
Cellphone/landline			
Water and lights			
Rates and taxes			
Levies			
Groceries			
Domestic worker			
Garden service			
Security			
School/University expenses			
Alimony/Maintenance expenses			
Membership subscriptions			
Entertainment			
Other, specify			
Other, specify			
Other, specify			
<b>Total expenses</b>	<b>R</b>	<b>R</b>	<b>R</b>
<b>Total net income</b>	<b>R</b>	<b>R</b>	<b>R</b>
<b>Surplus/Shortfall</b>	<b>R</b>	<b>R</b>	<b>R</b>

I certify that the above information is true and correct.

**MAIN APPLICANT**

Name

Signature  Date

**CO-APPLICANT/SURETY**

Name

Signature  Date

**OTHER APPLICANT**

Name

Signature  Date

## SECTION F ASSETS AND LIABILITIES

### ASSETS

FIXED PROPERTY																		
ERF/PLOT NO.	SUBURB				PURCHASE DATE				PURCHASE AMOUNT	CURRENT VALUE								
					D	D	M	M	C	C	Y	Y						
					D	D	M	M	C	C	Y	Y						
					D	D	M	M	C	C	Y	Y						
					D	D	M	M	C	C	Y	Y						

VEHICLES																		
MAKE/MODEL		YEAR				PURCHASE DATE				PURCHASE AMOUNT	CURRENT VALUE							
		C	C	Y	Y	D	D	M	M	C	C	Y	Y					
		C	C	Y	Y	D	D	M	M	C	C	Y	Y					
		C	C	Y	Y	D	D	M	M	C	C	Y	Y					

FURNITURE AND FITTINGS												
Current value												

LIFE INSURANCE																	
COMPANY	POLICY NUMBER				ISSUE DATE				CURRENT AMOUNT	SURRENDER VALUE							
					D	D	M	M	C	C	Y	Y					
					D	D	M	M	C	C	Y	Y					
					D	D	M	M	C	C	Y	Y					
					D	D	M	M	C	C	Y	Y					

INVESTMENTS														
TYPE	COMPANY							CURRENT VALUE						

### LIABILITIES

MORTGAGE																	
ERF/PLOT NO.	INSTITUTION				ACCOUNT NUMBER				OWED AMOUNT	INSTALMENT AMOUNT							

VEHICLE FINANCE OWED																	
MAKE/MODEL	INSTITUTION				PURCHASE DATE				CURRENT VALUE	BALANCE OWED							
					D	D	M	M	C	C	Y	Y					
					D	D	M	M	C	C	Y	Y					
					D	D	M	M	C	C	Y	Y					



**LIABILITIES CONTINUED**

PERSONAL LOANS/RETAIL STORE CARDS/OTHER	
INSTITUTION	BALANCE OWED

I certify that the above information is true and correct YES  NO

**MAIN APPLICANT**

Name

Signature  Date

**CO-APPLICANT/SURETY**

Name

Signature  Date

**OTHER APPLICANT**

Name

Signature  Date

## SECTION G LOAN DETAILS

### TYPE OF LOAN

Ordinary home loan  Building loan  Further loan  Unbonded property loan  Loan switch  Other

If further loan, account no.  Estimated market value

Bank of submission: Nedbank  Standard Bank  ABSA  First National Bank  First National Bank Home Loans

RMB  Investec  Housing Investment Partners  SA Homeloans (Affordable Housing)

If a full loan cannot be provided, will there be funds available to cover the shortfall? YES  NO

If yes, what is the source of the funds

### DETAILS OF LOAN

Purchase price of property  Date of purchase 

D	D	M	M	Y	Y	Y	Y
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Deposit  Amount of loan/further loan

If further loan, reason: Building  Home improvements  Other

Transfer and/or bond registration costs included in the purchase price? YES  NO  Total amount requested

Initiation fee option: Add to principal debt  Direct payment from client

Bond amount to be registered  Preferred loan term  months

Account paid by: Debit order  Salary deduction

If a building loan: Contractor

Work phone no.  Cellphone no.

Land price  Contract price  Completion date 

D	D	M	M	Y	Y	Y	Y
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## SECTION H CONSENT AND DECLARATIONS

### CREDIT INFORMATION

Do you have surety/guarantee for any other debt

YES  NO

If "YES", institution surety/guarantee amount

Have you been declared insolvent?

YES  NO

If "YES", when

Rehabilitated

Are you involved in any current credit bureau disputes?

YES  NO

If "YES", details

Are you currently insolvent/under individual management/debt review/curatorship

YES  NO

If "YES", details

Rely on non-applicant for repayments

YES  NO

If "YES", their monthly contribution

### FNB TAX DECLARATION

I/We hold no other citizenships and residencies for local and international tax purposes, other than those disclosed in this application form and will inform the lender in writing of any change of this status within 30 days of the change of status.

### HOUSING INVESTMENT PARTNERS (PTY) LTD ONLY

HR officer  Phone no.

Payroll deduction allowed?

YES  NO

Recognised for performance?

YES  NO

Month of increase

### CONSENT

The applicant(s) is hereby made aware that the financial services provider(s) will need to conduct a credit bureau enquiry on the applicant(s) herein to determine the applicant(s) creditworthiness in support of the application. The applicant(s) hereby irrevocably gives consent to the financial services provider(s) to conduct such credit enquiry.

YES  NO

The applicant(s) hereby gives consent to the financial services provider(s) to share all information both positive and negative pertaining to this application with Old Mutual Home Solutions during the application process.

YES  NO

The applicant(s) hereby gives consent to the financial services provider making contact with the applicant(s) for marketing purposes.

YES  NO

### PURCHASER DECLARATION

I/We hereby declare that to the best of my/our knowledge that the information provided to the financial services provider(s) in respect of this application is true and accurate.

Main applicant: Signature  Date

Co-applicant/Surety: Signature  Date

### PROTECTION OF PERSONAL INFORMATION ACT (POPIA) NOTICE

The Old Mutual Group would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs. Please SMS your ID number to **30994** if you would prefer not to receive such information and/or financial services.

We may use your information or obtain information about you for the following purposes:

- Underwriting
- Assessment and processing of claims
- Credit searches and/or verification of personal information
- Claims checks (ASISA Life and Claims Register)
- Fraud prevention and detection
- Market research and statistical analysis
- Audit and record keeping purposes
- Compliance with legal and regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.

### OLD MUTUAL HOME SOLUTIONS WARRANTY

Old Mutual Home Solutions warrants that this application and supporting documentation is submitted by the loan provider on behalf of the applicant(s) with the applicant(s) knowledge and consent. The loan provider warrants that the applicant(s) have chosen the mortgage loan provider's address for delivery of the quotation to the applicant(s). If signed on the applicant(s) behalf, the loan provider warrants that it has been duly authorised by the applicant(s) for this purpose. The loan provider 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.

Old Mutual Home Solutions in association with Multinet Mortgages. Registration no. CK1997/012881/23

Signed on behalf of Old Mutual Home Solutions by:

Name  Signature

## ANNEXURE A PERSONAL LOAN - OLD MUTUAL FINANCE

Loan amount  Preferred monthly payment  Loan length  months  
Consolidate debt YES  NO  Repayment method: Debit order  Salary stop order

### FURTHER DETAILS OF EMPLOYER

Payroll contact  Work phone no.

### BANKING DETAILS OF MAIN APPLICANT

Do you have a bank account? YES  NO  If "YES", date account opened

Is it an Mzansi account? YES  NO  Is your salary paid into this account? YES  NO

Bank/financial institution

Branch  Branch code

Account no.  Account type: Cheque  Savings

Account holder  Will the loan be paid into this account? YES  NO

### PROTECTING YOUR ASSETS

Do you have credit life insurance? YES  NO  If "NO", obtain insurance through: Old Mutual Finance  Own policy

### CONSENT

I consent to Old Mutual Finance making enquires about my credit record with a credit reference agency and any other party to confirm any or all of the information provided by me. YES  NO

I further consent to Old Mutual Finance carrying out identity and fraud checks and sharing information relating to this application through the South African Fraud Prevention Service or similar organisation. YES  NO

### PURCHASER DECLARATION

I/We hereby declare that the above information is both true and correct and that it, amongst others, will be used to determine whether I/we can afford the deduction of the loan applied for. This application is subject to final approval and may be accepted or rejected by Old Mutual Finance at its sole discretion. YES  NO

Signed at  on

Client's signature

Branch  Consultant  Staff no.



Initials and surname \_\_\_\_\_ Identity number

### MARKETING CONSENT

As part of our service, we would like to give you information on products and services that any company within the Standard Bank Group ("Group") offers which we believe may benefit you. Because your personal information is confidential, we need your consent to share it with the Group.

I consent to:

1. Standard Bank\* communicating external companies' products, services and special offers to me. If I respond positively to the communication, that company may contact me YES  NO
2. Standard Bank contacting me for research purposes. (The research companies we use follow strict codes of conduct and treat customer information confidentially.) YES  NO
3. Standard Bank marketing their products, services and special offers to me YES  NO
4. Standard Bank sharing my personal information within the Group for marketing purposes and the Group then marketing its products, services and special offers to me YES  NO

\*Standard Bank means "The Standard Bank of South Africa Limited. Registration number: 1962/00738/06. An authorised Credit Provider (NCRCP15)".

### PROMINENT INFLUENTIAL PERSONS (PIPS)

Prominent Influential Persons (PIPs) are individuals entrusted with prominent public functions either domestically or by a foreign country. Examples are heads of state or heads of governments, important political party officials, military officials or senior executives of state owned corporations. This term also includes immediate family members and close associates.

Are you a public official in a position of authority? YES  NO

Are you related to or associated with a public official in a position of authority? YES  NO

What is the nature of the relationship or association?  Business partner  Close associate  Parent  
 Sibling  Son/Daughter  Spouse/Partner

Please provide full name and surname of relative or associate

### FRAUD

I hereby give Standard Bank permission to carry out identity and fraud checks on me and to share the information provided in this application with the South African Fraud Prevention Service. YES  NO

### APPLICATION PERMISSION

I give permission to the Bank to:

1. Perform credit checks on me at any credit reference agency to consider this application and to update my information in future.
2. Share information about the management of my loan agreement with credit agencies. Such credit agencies may also share the information with other credit providers.
3. Share the information about my application with my employer, fund and fund administrator.

### AUTHORISATION FOR DEDUCTION

Authorisation for deduction of pension-backed lending instalments from my salary:

I authorise my Employer to deduct directly from my salary and pay directly to Standard Bank every month the amount owing by me to Standard Bank as repayment of a Pension-Backed Housing Loan granted to me by the Bank.

1. I acknowledge that the amount to be deducted by my Employer will be as the agreed amount given to my Employer's pay office by Standard Bank every month.
2. I indemnify my Employer from any liability for any instalment paid in terms of this authorisation as well as any instalment not deducted and paid due to circumstances beyond my Employer's control.
3. This authorisation will remain valid and enforceable until my Employer is informed by Standard Bank that the full amount under the Pension-Backed Housing Loan has been paid.

Signed at \_\_\_\_\_ on \_\_\_\_\_ 2017. Employee's signature \_\_\_\_\_

### APPLICANT'S DECLARATIONS

1. I confirm if this loan is granted it will be used for housing purposes only, meaning:
  - a) to repay an existing loan granted to me to buy property owned by me or my spouse; or
  - b) to buy an existing home or vacant land on which to build a home; or
  - c) to build, maintain, repair or alter a home owned by my spouse or me
2. I confirm in all cases, the property described above and relating to this application is or will be occupied by my dependants or me as our primary residence
3. I agree to provide details of any legal action by or against me that could influence my application for a loan
4. Is there legal action pending against you or your spouse? YES  NO
5. Are you in arrears (overdue) with any existing debt? YES  NO

Customer signature \_\_\_\_\_ Date \_\_\_\_\_

Initials and surname \_\_\_\_\_ Identity number

6. Are you currently under debt review? YES  NO
7. Do you have any credit bureau listing under challenge? YES  NO
8. I confirm I am legally competent to sign a credit agreement
9. I understand I can ask the Bank questions at any time
10. As far as I know, these details are true and correct and I have not withheld any extra information that could affect the Bank's decision
11. I cede to my Fund\* the pensions benefits I am entitled to under the rules of my Fund as security for any amount my Fund may be liable for under the suretyship given to the Bank for my loan. The details of how the security works will be explained to you by a Standard Bank employee. Should you, however, have any questions relating to the loan or the security, please contact the Standard Bank Pension-Backed Housing Loan Department on 0861 009 429 or PBL.callcentre@standardbank.co.za.

\*Fund means the pension fund that you belong to through your Employer.

The Standard Bank of South Africa Limited (SBSA) has appointed the Old Mutual Life Assurance Company (South Africa) Limited (Registration Number: 1999/004643/06) (Old Mutual), to act on its behalf and assist SBSA to carry out Applicants' instructions to submit application forms for Pension Backed Lending Loans in the Republic of South Africa. In terms of the agreement, SBSA will pay Old Mutual a commission for every Pension-Backed Housing Loan application approved by SBSA. Should you wish to know the amount of the current commission earned, please ask the Old Mutual consultant.

### CONSENT TO ELECTRONICALLY OBTAIN ACCOUNT STATEMENTS

I, \_\_\_\_\_ (full name of account holder) with

identity number  hereby agree and consent to:

- the Standard Bank of South Africa Limited ("Standard Bank") obtaining bank statements from any financial institution which is a member of the Document Exchange Association ("Association") which Standard Bank is a member of
- the financial institutions of this Association exchanging bank statements which will only be used for purposes of assessing my application with Standard Bank;
- the bank statements obtained from the financial institutions in the Association being held on record for a period not longer than they may be required for my application referred to in 2 above; and
- that should there be a problem in obtaining my bank statements from any of the financial institutions who form part of the Association, for any reason whatsoever, I will provide copies of the necessary bank statements to Standard Bank

**Standard Bank occasionally works with other financial institutions to provide a better service to clients. In these dealings we ensure that all personal and financial information about clients is kept strictly confidential.**

If "No", please state reason

### ACCOUNT DETAILS

Name of Bank/ Institution  Account type/ Description

Branch name  Branch code

Account name

Account number

Customer signature \_\_\_\_\_ Date \_\_\_\_\_