



Property Finance Application

Please complete sections:	
New Home Loan Switch Unbonded Property Building Loan	1,2,3,4,5,6,7,8,12,13 (When applying as a Juristic Entity, please complete section 11) (When applying for a Building Loan, please complete section 10)
Pension Backed Loan	1,2,3,4,5,6,9,12,13

Please complete the following form and email it, together with supporting documents, to Hlapps@fnb.co.za

Section 1 - Application Details (please tick where applicable)			
Applicant type	Individual Close Corporation	Joint Company	Multiple Trust
	If application is in the name of a legal entity please indicate number of applicants		
Application Type	New Home Loan Pension Backed Loan	Switch	Unbonded Property
	If Pension Backed Application, please select one of the following options: Deposit /fees for a Home loan Building Property Renovations to a Property Buying Land / Property		
Future Use	Do you require an additional amount to be registered for Future Use?		
Section 2 - Personal Details			
	Primary Applicant		Co-Applicant / Spouse
Title			
First names(s)			
Surname			
ID/Passport no.			
Country of Birth		City	
Race	African Asian Coloured White		African Asian Coloured White
Continue to complete the following personal details only where they have changed			
S A Citizen	Yes If no,specify nationality		Yes If no,specify nationality
SA Resident	Yes No		Yes No
Residency	Temporary Permanent		Temporary Permanent
Marital Status	Single Married Divorced Widowed		Single Married Divorced Widowed
If married, how?	ANC COP Traditional		ANC COP Traditional
Under debt review or administration order	Yes No		Yes No
Declared Insolvent/ Sequestrated	Yes No If yes, date:		Yes No If yes, date:
Telephone no (w/h)			
Cellphone			
Alternative telephone no of relative not living with you			
Email Address			
Section 3 - Tax Declaration - Applicant			
Where do you pay tax?	South Africa	South African Tax Number	
Other	Where other, specify details below		

Section 3 continued - Tax Declaration - Applicant			
Specify Country of tax obligation outside of South Africa	Tax Identification number outside of South Africa	Resident – No tax number ISSUED*. Unable to provide Tax number, indicate reason below	Resident – No tax number PRESENT**. Unable to provide Tax number, indicate reason below

Tax Declaration - -Co-Applicant			
Where do you pay tax?	South Africa	South African Tax Number	
Other	Where other, specify details below		
Specify Country of tax obligation outside of South Africa	Tax Identification number outside of South Africa	Resident – No tax number ISSUED*. Unable to provide Tax number, indicate reason below	Resident – No tax number PRESENT**. Unable to provide Tax number, indicate reason below

*Issued – meaning that the governing body has not provided you with a tax number as yet
 **Present – meaning that you have a tax number, but are not in possession of it at the time of this application

Section 4 - Employment details						
	Primary Applicant			Co-Applicant / Spouse		
Employment status	Employed	Self-employed	Other	Employed	Self-employed	Other
Employment sector						
Occupation						
Type of employment	Permanent	Temporary	Contract	Permanent	Temporary	Contract
Length of service	Years	Period of own business		Years	Period of own business	
Type of income	Salary	Wages	other	Salary	Wages	other
Name of employer						
Employer telephone no						

Section 5 - Party responsible for Payment (it is mandatory to complete the below fields)	
Bank name	
Bank account no	
Account type (Cheque/savings etc)	
Branch name	
Branch code	
Bank account holder Name and surname	
Bank account holder ID no	
Cell phone no	

Section 6 - Financial details				
	Primary Applicant		Co-Applicant / Spouse	
Gross income (cost to company)				
Commission				
Other (specify)				
Other (specify)				
Total Gross				
Nett income (amount deposited into your bank account)				
Monthly expenses				
Vehicle (HP/Lease)				
Mortgage (Bond/Rent)				
Will this Bond/Rent fall away after registration of this bond?	Yes	No	Yes	No

Section 6 continued - Financial details		
Personal Loan		
Medical aid contribution(if not deducted from salary)		
Telephone & Cell		
Other (specify)		
Obligations as Surety		
Child / Spouse Maintenance		
Total Instalments		
Revolving monthly payments		
Credit cards		
Retail cards		
Overdraft		
Other revolving debt		
Total minimum repayments		
Living expenses		
Housekeeping (groceries,garden service and domestic etc)		
Water & Lights		
Levy / Rates & Taxes		
Fuel & vehicle maintenance		
Insurance car & household		
Life assurance policies		
Education		
School/University		
Total Living Expenses		
Total Expenditure		
Total Nett Income		
Less Total Expenditure		
Surplus / Shortfall		
Household size : Number of people dependant on this income: Adults Children		
Section 7 - Home Loan details		
Purchase price		Future Use amount required
Total amount required (excluding Future Use)		Loan term(years) i.e.10,15 or 20 years
Section 8 - Details of property to be bonded		
Property type	Freehold property	Sectional Title Small holding Vacant land
Property right options	Full title (Freehold)	Cession (Leasehold)
Property use	Primary residence?	
Stand no		Portion no
Physical address		
Town/City	Suburb	Code
Province		
Complex name		Unit no
Contact person (to gain access to property for valuation)		Telephone / Cell
Sellers / Current owners' name		
Transferring attorneys details		
Section 9 - Pension Backed Loan Application only		
	Primary Applicant	Co-Applicant Spouse
Pension Backed Loan amount required		
Building address same as current residential address	Yes No	Yes No
Postal address		
Retirement date		
Name of retirement fund		

Section 9 continued - Pension Backed Loan Application only

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
- Unemployment or unable to earn an income

The benefits are dependant 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
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I choose to cede my own insurance policy:	Yes	No
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Section 10 - Building Loan Details

Contract price	Land price
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Cost per square metre

Contractor's details

Contractor Name

Company registration number

Contractor Cellphone	Contractor Work Telephone no
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Contractors contact name

Contractors email

Is the contractor NHBRC registered?	Yes	No	Registration no.
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Section 11 - Company / Close Corporation / Trust details

This section should only be completed if the property is to be registered in the name of a Company, CC or Trust. See 'Supporting documents' section for documents which must be submitted with this application.

Registered name

Registration no	VAT registration no
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Business Address

All Director(s)/Member(s)/Trustee(s)/Shareholder(s) are required to complete the Personal Details section of the application form.

Close Corporation

All Member(s) are required to complete the ultimate beneficial owner juristic structure below:

Full Name	ID no:	%Holding	Full Name	ID no:	%Holding

I/we as the applicant/s hereby certify that the following individual(s)/trust(s)/juristic(s) receive the majority financial benefit from the Close Corporation:

Full Name	Id no/Registration no:

Trust

All Trust Beneficiaries/Trustees and Founders are required to complete the ultimate beneficial owner juristic structure below:

Full Name of Trustee(s)	ID no:	Full Name of Beneficiary(ies)	ID no:

Full Name of Founder(s)	ID no:

Section 11 continued - Company / Close Corporation / Trust details

I/we as the applicant/s hereby certify that the following individual(s)/trust(s)/juristic(s) receive the majority financial benefit from the Trust:

Full Name	Id no/Registration no:

Company

All Shareholder(s) are required to complete the ultimate beneficial owner juristic structure below:

Full Name	ID no:	%Holding	Full Name	ID no:	%Holding

I/we as the applicant/s hereby certify that the following individual(s)/trust(s)/juristic(s) receive the majority financial benefit from the Company:

Full Name	Id no/Registration no:

Section 12 - Supporting Documentation

NB In all instances, copies of all relevant parties Identity Documents are required.

In all instances (apart from where the Applicant banks with FNB), the latest three months bank statements will be required for salaried applicants, and 6 months bank statements will be required for self-employed and commission earning customers (internet transaction history will not be accepted). The statements must be of the account into which the Applicant(s) income is deposited, and these must accompany the application. In addition, the relevant supporting documentation as stated below is also required

Relevant Building Loan documents required	<ul style="list-style-type: none"> • Building Contract / Offer to purchase • Schedule of finishes from the builder • Quotation / tender, with a full breakdown of costs, from the builder • Builder's NHBRC registration certificate • Draft building plan (Architect's plan in .pdf format)
If the applicant is:-	Then we require:-
A salary earner	Your latest payslip - it must be the most recent month If you meet all of the criteria below, you do not need to submit a payslip:- where the salary is paid into an FNB current account; where the amount is the same for the last 3 consecutive months and where the customer has banked with FNB for at least the latest 12 months If the income is variable and/or includes overtime, incentives reimbursements etc, we require the last 6 months pay slips ; if "other" income is declared, e.g. Rental income then proof of this income must be provided i.e. lease agreements etc.
A commission / Over time	Last 6 (consecutive) months payslips, reflecting the commission, are required Last 3 months bank statements
Weekly earner	Payslip for every week for the past 3 months
Paid fortnightly / Twice a week	All payslips covering the last 6 months , plus last 3 months bank statements
Pensioner	Letter from your company stating you are a pension earner and the monthly pension amount Annuity letter from relevant insurance company
Incentive / Bonus (monthly)	Latest 12 months bank statements and 12 months payslips reflecting the income
Rental	Signed rental or lease agreement NOTE: Rental must be deposited into an FNB transactional account
Maintenance	Complete Divorce Decree/Court Order detailing the maintenance payments is required The latest 3 months bank statements where maintenance is deposited
Contract Workers	Signed employment contract of a tenure of at least 2 years
Newly employed (less than 3 months)	First payslip is required Employment contract

Section 12 continued - Supporting Documentation

<p>Self employed / A Company / A Close Corporation / A Trust</p>	<p>Shareholder in a Company with 19% or less shareholding: Auditor's letter confirming shareholding percentage Latest Payslip Self-employed shareholder in a Company with more than 19% shareholding OR a member of a Close Corporation Accountant's letter confirming percentage shareholding of business and value of income derived from business (only applicable to Company) Signed and dated personal assets and liabilities, not older than 9 months Signed and dated personal income & expenditure statement Signed up-to-date year-end financial statements covering the last 2 years and up-to-date management accounts if year-end financials are older than 9 months Year-end financials, prepared/signed by an accredited accountant/financial officer/auditor and signed by the customer/applicants Last 6 months business bank statements Last 3 months personal bank statements if salary is the same every month, else last 6 months required The Bank may request latest SARS ITA34</p>
<p>In addition to the above, the following documentation, relevant to the applicant type, is required</p>	
<p>Individual / Joint / Multiple customer</p>	<p>ID document of each applicant Note:- If married COP or if the home loan will be in more than 1 name, ensure that you submit all the necessary documents for each applicant</p>
<p>SA Citizen working abroad</p>	<p>ID Document Last 6 months bank statements from the country you bank with Last 6 month's payslips Employment contract</p>
<p>Foreign National</p>	<p>Valid passport Latest payslip Must have banked with FNB for a minimum of 12 months Work permit which must be valid for a minimum of 3 years</p>
<p>Non-resident</p>	<p>Valid passport Last 6 months payslips (no self-employed applicants) Last 6 months bank statements</p>
<p>A Company</p>	<p>Certificate of Incorporation (Form CM1) - for Companies registered before May 2011 Registration Certificate (Form COR14.3) - for Companies registered after 1 May 2011 Company's latest financial statements All financial information of each Director / Shareholder - see Source of income Last 6 months bank statements of the Company Note:- Personal assets and liabilities statement is required for all Directors</p>
<p>A Close Corporation (non-trading)</p>	<p>CK1 and CK2 document (if there have recently been changes in membership) The CC's latest financial statements All financial information of each Member - see Source of income Last 6 months bank statements of the Close Corporation Note:- Personal assets and liabilities statement is required for each Member, even if the income is from a salary</p>
<p>A Trust</p>	<p>Trust Deed (the Lender will not process the application where the Trust is not yet formed) Trust's letter of authority Trust's latest financial statements All financial information of each Trustee - see Source of income Letter from accountant showing non vested interest of Trustees Last 6 months bank statements of the Trust Trust Income Declaration Note:- Personal assets and liabilities statement is required for each Trustee, even if the income is from a salary</p>
<p>A Sole Proprietor</p>	<p>As per self-employed except that trading results (balance sheet and profit & loss statement) do not have to be prepared by a registered accountant or auditor Note:- The Lender may request the latest SARS ITA34</p>

Section 12 - Declaration and Consent

- 12.1 I/We the undersigned certify that all the information provided to FirstRand Bank Limited Registration Number 1929/001225/06 its order, successors in title or assigns ("the Lender") is true and correct, and that I/we have not withheld any information which would affect the decision of the Lender.
- 12.2 I/We hold no other citizenships and residencies and will inform the Lender in writing within 30 days of the change of status.
- 12.3 I/We acknowledge that 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 if applicable.
- 12.4 I/we hereby confirm that the information provided regarding the controlling persons is true and correct and I/we will inform the Lender in writing of any change of this status within 30 business days of the change of status.
- 12.5 I/We acknowledge that the payout of funds can not be processed until all the account holders have been identified in terms of FICA requirements.
- 12.6 I/We will not have access to the Flexi Option with a set limit. The Flexi Option will only allow access to funds paid over and above the minimum monthly repayment amount (Prepaid amount).
- 12.7 I/We consent to the Lender processing (collecting, using, storing or otherwise dealing with) my/our personal information for the purposes of providing services and products.
- 12.8 I/We consent to the Lender sending confidential information to the email address supplied herein;
- 12.9 I/We consent and authorise the Lender pursuant to this application to:
 - 12.9.1 obtain from any credit bureau all personal information relating to my/our credit profile;
 - 12.9.2 transmit all relevant personal information provided by me/us to FirstRand Short-term Insurance Limited, for the purpose of offering insurance products to me/us, relating to this application;
 - 12.9.3 transmit to any credit bureau all personal information relating to this application, the entering into and termination of any agreement as permitted in terms of the National Credit Act; and contact my current or prospective employer to confirm my/our continued employment.
 - 12.9.4 I/We consent to the Lender accessing the necessary payroll systems utilised by my/our employers to retrieve copies of my/our payslips to verify the financial information provided by me/us to the Lender.

Consent to Marketing

I hereby consent to First National Bank, a division of FirstRand Bank Limited Registration Number 1929/001225/06 its order, successors in title or assigns ("the Lender") sending me information about FRB's products and services.

The Lender requests your consent so that we can inform you about our beneficial products and services. You may request the Lender to stop marketing to you at any time. Our Privacy Policy is available at www.fnb.co.za and informs you how we use your information.

Yes No

Consent to Marketing - preferred choice of communications

I hereby consent to the Lender contacting me/us in respect of marketing information in the following manner:

SMS Yes No E-MAIL Yes No TEL Yes No CELL Yes No

Consent to inContact notifications

I hereby consent to the Lender registering me for FNB's inContact service, which will enable me to receive notifications from FNB Home Finance on this account

Yes No

Section 13 - Signature Clause

I/we confirm that I/we have read and understood this application.

Customer - Full Name/Surname		Customer - Full Name/Surname
Signature		Signature
Date (dd/mm/yyyy)		Date (dd/mm/yyyy)
Consent of Surety (if applicable) I/we confirm that I/we have read and understood this application.		
Surety - Full Name/Surname		Surety - Full Name/Surname

Section 13 continued - Signature Clause		
Signature		Signature
Date (dd/mm/yyyy)		Date (dd/mm/yyyy)
Companies, Close Corporations and Trusts (if applicable)		
For and on behalf of		
in his/her capacity as		
pursuant to a Resolution dated the		day of
		20
		a certified copy is attached.
Address		
Registration number		