

Applicant details	
Title	Surname
First names	
Identity/passport number	Identity type <input type="checkbox"/> Passport <input type="checkbox"/> Identity number
Are you a permanent South African resident <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a South African citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Home language	
Address for notices and letters	<input type="checkbox"/> Residential <input type="checkbox"/> Postal <input type="checkbox"/> Employer <input type="checkbox"/> Email
Email address	
Next of kin name	Next of kin contact number
Marital status	
<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Married	
Marital type	
Married (in community of property) <input type="checkbox"/> Yes <input type="checkbox"/> No Married (customary) <input type="checkbox"/> Yes <input type="checkbox"/> No Married (antenuptial contract) <input type="checkbox"/> Yes <input type="checkbox"/> No	
*If you are married in community of property, your spouse must give written consent in terms of the Matrimonial Property Act 88 of 1984 before you enter into this agreement.	
<input type="checkbox"/> I confirm that the required consent is held. <input type="checkbox"/> I give consent on a joint application.	
I give permission to the bank to perform credit check on me at any credit reference agency to consider this application and to update my information	
Spouse's signature	
Property details/home ownership	
Purpose of the loan	
<input type="checkbox"/> Renovation <input type="checkbox"/> Purchasing land <input type="checkbox"/> Buying a new house <input type="checkbox"/> Depositing on property <input type="checkbox"/> Building new home	
*Please attach proof of the above	
Details of loan applied for (including details of an existing loan, if applicable)	
New loan amount R _____ + existing loan balance R _____ = New total loan R _____	
Existing loan account number _____ Preferred loan term _____ Months or Years _____	
Employment details	
Company name	Site
Postal code	
Employer's contact details	
Occupation	Employee number
Fund membership details	
Name of fund	Fund member number
Normal retirement age	Withdrawal benefit amount R

Optional credit life insurance

1 Insurer Standard Bank Insurance Brokers (Pty)Limited
 2 A maximum sum insured is R300 000 per life assured
 3 the amount of the premium will depend on the option selected by you:

Death cover Death and disability cover Death, disability and dread disease No cover required

Terms and Conditions apply
 Death cover - R1.36 for every R1 000 (one thousand) or part thereof with a maximum of R300 000 (three hundred thousand)
 Death and Disability cover - R2.16 for every R1 000 (one thousand) or part thereof with a maximum of R300 000 (three hundred thousand)
 Death, Disability and Dreaded Disease cover - R3.00 for every R1 000 (one thousand) or part thereof with a maximum of R300 000 (three hundred thousand)

Application permission

I give permission to the Bank to:

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

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

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 home loan granted to me by the Bank.

- 1 I acknowledge that the amount to be deducted by my Employer will be the 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 Home Loan has been paid.

Signed at _____ on _____ 20__

Employee 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
- 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 pledge to the Fund the pension benefits I am entitled to under the rules of the Fund as security for any amount the Fund may be liable for under the suretyship given to the Bank for my loan.

Copies of the following documents must be submitted with this application

South African ID/passport document Latest retirement fund member benefit statement

3 consecutive payslips (if you earn commission - last 6 consecutive payslip) Proof of address (not older than 3 months)

Building plans or building quotations or offer to purchase

Consent to Electronically Obtain Account Statements.

I, _____ (full name of account holder) with
 Identity number _____ hereby agree and consent to:

- 1 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;
- 2 the financial institutions of this Association exchanging bank statements which will only be used for purposes of assessing my application with Standard Bank;
- 3 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;
- 4 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 (1)

Name of Bank/institution	
Account type/description	
Branch name	Branch number
Account name	Account number

Initials and surname _____

ID

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Section A

Financial assessment Income and expenditure statement		
Total monthly income	Applicant	Joint application
Gross monthly income (as per payslip)		
Commissions and overtime (average over past 3 months)		
Other income		
Total monthly income	a	
Total monthly expenditure (i) Payroll deduction		
Tax PAYE/SITE		
Pension		
UIF		
Medical aid		
(ii) Personal Expenses		
Electricity and water		
Rates and taxes/levies		
Rental/Home loan		
Insurance premiums		
Groceries		
Transport (petrol, bus fares and parking)		
(ii) Credit Bureau		
Personal loans		
Telephone and cellphone (including line rental)		
Motor vehicles		
Retail accounts (e.g. clothing, furniture)		
Other (specify)		
Total monthly expenses	b	
Comments		
Monthly surplus/deficit		
a less b	c	
Declaration		
I confirm that the information I have given is both true and correct.		
Applicant's signature _____ Date (YYYY-MM-DD) _____		
Witness _____		