

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	Number of dependants
Address for letters <input type="checkbox"/> Residential <input type="checkbox"/> Postal <input type="checkbox"/> Email	
Delivery method for all legal notices including notices in terms of Section 129 of the NCA <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Registered mail	
Next of kin name	Next of kin contact number
Bank details	
Bank name	Branch name
Account number	Branch code
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	
Property address	
City/Town/District	
*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
Employee number	Telephone number (work)
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

Initials and Surname _____

ID

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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 _____		

Personal information

All fields are mandatory, unless otherwise indicated.

Standard Bank internal use New customer Amend existing customer information Date completed (YYYY-MM-DD)

Personal information			
Title	Surname	Surname suffix	
Initials	First name	Middle name(s)	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	*Ethnic background	
Marital status	Type of marriage (For example customary marriage)		
Marriage date (optional) (YYYY-MM-DD)	Date of birth (YYYY-MM-DD)		
<input type="checkbox"/> Minor <input type="checkbox"/> Emancipated minor (if you are younger than 18 years old)	Preferred communication language		
Contact details			
*Contact method	Country or country code	Number	Start date (YYYY-MM-DD)
*Contact method	Country or country code	Number	Start date (YYYY-MM-DD)
Email address			
Of the above contacts methods, how would you prefer to be contacted?			
Preferred contact time	<input type="checkbox"/> Anytime	<input type="checkbox"/> Daytime	<input type="checkbox"/> Evening
Identification			
*Identity type	Number	Issuing country	
Expiry date (YYYY-MM-DD) If you have a refugee permit document; asylum permit document or if the eleventh (11th) digit of your national identity number is "2".			
Do you have multiple citizenship? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please fill in the details below			
*Identity type	Number	Issuing country	
Expiry date (YYYY-MM-DD) If you have a refugee permit document; asylum permit document or if the eleventh (11th) digit of your national identity number is "2".			
*Identity type	Number	Issuing country	
Expiry date (YYYY-MM-DD) If you have a refugee permit document; asylum permit document or if the eleventh (11th) digit of your national identity number is "2".			
*Identity type	Number	Issuing country	
Expiry date (YYYY-MM-DD) If you have a refugee permit document; asylum permit document or if the eleventh (11th) digit of your national identity number is "2".			
*Identity type	Number	Issuing country	
Expiry date (YYYY-MM-DD) If you have a refugee permit document; asylum permit document or if the eleventh (11th) digit of your national identity number is "2".			
Visa/permit information (Fill in this section if it applies to you)			
Visa or permit type	Number		
Issue date (YYYY-MM-DD)	Expiry date (YYYY-MM-DD)		
Residence			
Nationality	Country of residence		
Country of birth	Country of citizenship		
Were you ever a South African citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No			

*Please refer to the Customer information reference guide form 00159676 for options.

Initials

Personal information (Continued)**Residential address****Residential address in South Africa** (Proof of address required)

Residential address	Number
Suburb	City
Country	
Erf number (optional)	Township (optional)
	Postal code

If you are a foreign national, please fill in this section**Domicile address** (The place where you stay most often)

Residential address	Number
Suburb	City
Country	
Erf number (optional)	Township (optional)
	Postal code
Building name (optional)	Floor (optional)
	Room (optional)

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.

Address	Suburb	City
Country		Postal code

Source of funds

(South African legislation requires that you declare all sources of income; if more than three, please refer to the addendum form 00172132).

*Source of funds	Amount
*Source of funds	Amount
*Source of funds	Amount

Tax

(Tax numbers) (In terms of South African law you must give us all your registered tax information, whether in South Africa or other countries. If you have more than two income tax numbers, please refer to the addendum form 00172132).

Country	Income tax number
Country	Income tax number

Employment/occupation

Employed Yes No If you are unemployed, please give a reason(s)

Unemployment start date (YYYY-MM-DD)

*Employment status	*Industry	*Designation
Employment start date (YYYY-MM-DD)	Employer	
Address	Number	Suburb
City	Country	Postal code

If you are a student, please complete the following section (if applicable)

Name of institution where you study

Course qualification *Study type

When did you start the course (YYYY-MM-DD)? Expected end date (YYYY-MM-DD)

Year of study (1st, 2nd, 3rd, etc.) Renewal date (YYYY-MM-DD)

Standard Bank employee

Employee number

*Please refer to the Customer information reference guide form 00159676 for options.

Initials

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

Consent

Fraud

I hereby give Standard Bank permission to carry out identity and fraud prevention checks on me and to share the information provided in this application with the South African Fraud Prevention Service.

Yes No

Marketing

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:

- Standard Bank communicating other companies' products, services and special offers to me. If I respond positively to the communication, that company may contact me.
- Standard Bank contacting me for research purposes. (The research companies we use follow strict codes of conduct and treat customer information confidentially.)
- Standard Bank marketing their products, services and special offers to me.
- 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

Yes No

Yes No

Yes No

Signature

I acknowledge that some information on this form is needed in order for Standard Bank to comply with legislation applicable within the Republic of South Africa. If there is not enough space to give all the mandatory information, I will give this information to my nearest Standard Bank branch or call the Customer Contact Centre on **0860 123 000**. It is my responsibility to let Standard Bank know if any of the information on this form changes.

Customer signature

Date (YYYY-MM-DD)

Standard Bank internal use

Controlling centre

Know Your Customer (KYC)

Has the customer complied with KYC requirements?

Yes No

KYC requirements

- Proof of residential address
- Proof of identification
- Proof of visa/South African permit (if applicable)

If not, or if the details differ from the existing bank records, please ask for these documents

Proof of South African and/or foreign residence

Proof of identification

Proof of visa/South Africa permit (if applicable)

Bank representative (if applicable)

Name

Signature

Personnel number