



CONSULTANT / RELATION IN-HOUSE
 AGENCY / LEAD PROVIDER AGENT
 DEVELOPMENT NETWORK/GROUP

(please tick (✓) all applicable boxes)

BANK OF SUBMISSION ABSA STD NED FNB FNB HF HIP OTHER

SECTION A - TYPE OF APPLICANT

Are you or your spouse a Bank Employee? Yes No If Yes, state which Bank

Individual *Joint Multiple CC PTY Trust

*Are applicants members of the same household? Yes No Bond to be registered in the name of

In which language do you prefer your correspondence? English Afrikaans

SECTION B - TYPE OF LOAN

New Ordinary Loan New Building Loan Switch Unbonded Property Further Loan

Further loan - existing loan account number Estimated Market Value R

In the event of the applicant/s requesting a 100% Mortgage Bond and subsequently being offered a lesser amount by the Bank.

Is the applicant/s able to raise the necessary funds to cover the shortfall to enable the Purchase Agreement of Sale to proceed? Yes No

If Yes, Please provide details of source of such funds:

SECTION B1 - DETAILS OF LOAN | FURTHER LOAN | BUILDING LOAN

Purchase price of property R Date of purchase

Deposit R

Amount of loan / Further loan R Reason for further loan Building Home Improvements Other

Are transfer and/or bond registration costs included in the purchase price? Yes No

Total loan amount requested R Initiation Fee Option Add to principal debt Direct payment from client

Bond amount to be registered R Loan Term 20 25 30 Other Acc paid by Debit Order Salary Deduction

BUILDING LOAN ONLY: Contractor: Tel. Code No. Cell

Land Price R Contract Price R Expected Completion Date (Building plans to be attached)

SECTION C - PROPERTY DETAILS | DESCRIPTION

New Development: Pre-Approval Ref No.:

Type: Cluster Dwelling Sectional Title Unit Duet Sectional Vacant Land Domestic Small Holding Residential

Land Size m² Ptn Erf Street name & number

Suburb/Township City Province Postal Code

Cluster/Complex Name Flat Number Unit Number Garage/Parking bay No.

Primary Residence Usage First Time Home Buyer Self Secondary Residence Usage Tenant Holiday Home

Managing Agent Tel. Code No.

SECTION C1 – ASSESSMENT ARRANGEMENTS (who may the assessor contact to arrange a property assessment?)

Contact Tel. Code No. Cell

SECTION C2 – DETAILS OF REGISTERED OWNER/SELLER

Is this property in your name Yes No "If NO" Please complete below Seller Tel. Code No.

Full names of seller ID No of seller or Co, CC, Trust reg No.

Transfer attorney Tel:

Bond attorney Tel:

SECTION D – COMPANY DETAILS – Complete when application type is CC / PTY / Trust

Company Name Type of Business

Company Address City Province

Member Percentage Number Of Trustees

VAT No Has Company been registered? Yes No

Registration No. Registration Date. Financial Year End

Company Tel No. Company Fax No.

SECTION D1 – PERSONAL DETAILS OF MAIN APPLICANT

Surname First Names

Title Mr Mrs Miss/Ms Prof Dr Rev Other Gender Male Female

Ethnic Group White Black Coloured Asian Asian Other Dependants (excl. spouse) No. of people in household

ID Type ID book Passport Other Nationality SA Other(specify)

ID No. Are you a permanent resident? Yes No

If a non-SA citizen, Passport no. Country passport was issued Country of perm res

Date Passport was issued Passport expiry date Perm Res No.

Type of Permit Permit No. Country Issued Permit Issue Date Permit expiry date

RSA Tax Number Tax Obligations outside RSA Yes No City of Birth Do you smoke? Yes No

Tel. (H) Code No. Email

Fax Code No. Cell

Present Residential/Business street address Suburb Postcode

Present Residential address since Postal Address(if different to residential)

Current Residential status Owner Tenant Boarder Living with parents Existing Property Sold To be sold Let To be let

Home Language English Afrikaans Tswana Zulu North Sotho South Sotho Xhosa Venda Ndebele Tsonga Swazi

Marital Status Married Single Divorced Separated Widow/Widower ANC with Acc ANC without Acc C.O.P Traditional/Custom

SECTION D2 – BANKING / FINANCIAL DETAILS OF MAIN APPLICANT (X Please indicate the default account that the bank will use.)

Account Type	X	Institution	Branch	Acc.No	Balance	Acc.Holder
Cheque(1)	<input type="checkbox"/>					
Cheque(2)	<input type="checkbox"/>					
Mortgage(1)	<input type="checkbox"/>					
Trans/Savings	<input type="checkbox"/>					
Credit Card	<input type="checkbox"/>					

SECTION D3 – EMPLOYMENT DETAILS OF MAIN APPLICANT

Full-time Employed
 Self-Employed (professional)
 Self-Employed (non-professional)
 Home Executive
 Student
 Unemployed
 Pensioner/Retired
 Part-time Employed
 Temporary Employed

Employment Sector
 Agriculture
 Security
 Civil Service
 I.T
 Transportation
 Welfare
 Science
 Industrial
 Education
 Construction
 Finance
 Media
 Nature Reserve
 Sales
 Legal Profession
 Health
 Catering & Ent.
 Military
 Other

Occupational level
 Senior Management
 Management
 Supervisor
 Skilled worker
 Semi-skilled worker
 Unskilled worker
 Junior Position

Highest Qualification
 School leaver
 Diploma
 Degree
 Masters
 Doctorate

Name of present employer/own business (trading as)

Address of present employer **Province** **Postcode**

Employee Number **Present occupation** **Present employee since**

Company Tel **Code** **No.** **Fax** **Code** **No.**

Frequency of income
 Monthly
 Weekly
 Other

Previous Employer **Years at previous employer**

SECTION E – DETAILS OF SPOUSE | CO-APPLICANT(S) | PARTNER | SURETY

Are you signing as Surety for this application?
 Yes
 No

Surname **First Names**

Title
 Mr
 Mrs
 Miss/Ms
 Prof
 Dr
 Rev
 Other **Gender**
 Male
 Female

Ethnic Group
 White
 Black
 Coloured
 Asian
Dependants (excl. spouse) **No. of people in household**

ID Type
 ID book
 Passport
 Other **Nationality**
 SA
 Other(specify)

ID No. **Are you a permanent resident?**
 Yes
 No

If a non-SA citizen, Passport no. **Country Passport was issued** **Country of Perm Res**

Date Passport was issued **Passport expiry date** **Perm Res No.**

Type of Permit **Permit No.** **Country Issued** **Permit Issue Date** **Permit expiry date**

RSA Tax Number **Tax Obligations outside RSA**
 Yes
 No
City of Birth **Do you smoke?**
 Yes
 No

Tel. (H) Code No. Email

Fax Code No. Cell

Present Residential/
Business street address Suburb Postcode

Present Residential
address since Postal Address(if different to
residential)

Current Residential status Owner Tenant Boarder Living with parents Existing Property Sold To be sold Let To be let

Home Language English Afrikaans Tswana Zulu North Sotho South Sotho Xhosa Venda Ndebele Tsonga Swazi

Marital Status Married Single Divorced Separated Widow/Widower ANC with Acc ANC without Acc C.O.P Traditional/Custom

SECTION E1 – BANKING / FINANCIAL DETAILS OF SPOUSE | CO-APPLICANT(S) | PARTNER | SURETY

Account Type	X	Institution	Branch	Acc.No	Balance	Acc.Holder
Cheque(1)	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cheque(2)	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mortgage(1)	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Trans/Savings	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

SECTION E2 – EMPLOYMENT DETAILS OF SPOUSE | CO-APPLICANT(S) | PARTNER | SURETY

Occupational Status Full-time Employed Self-Employed (professional) Self-Employed (non-professional) Home Executive

Student Unemployed Pensioner/Retired Part-time Employed Temporary Employed

Employment Sector Agriculture Security Civil Service I.T Transportation Welfare Science Industrial Education Construction

Finance Media Nature Reserve Sales Legal Profession Health Catering & Ent. Military Other

Occupational level Senior Management Management Supervisor Skilled worker

Semi-skilled worker Unskilled worker Junior Position

Highest Qualification School leaver Diploma Degree Masters Doctorate

Name of present employer/own business (trading as)

Address of present employer Province Postcode

Employee Number Present occupation Present employee since

Company Tel Code No. Fax Code No.

Frequency of income Monthly Weekly Other

Previous Employer Years at previous employer

SECTION F – INCOME AND EXPENDITURE: MAIN APPLICANT | SPOUSE | CO-APPLICANT (*Use Tab Key to move to next field)

Monthly Income

	Main Applicant	Spouse/Co-applicant	3 rd Applicant(if applicable)
Monthly Basic Salary/Remuneration			
Housing Subsidy/Allowance			
Commission –last 6 months average			
Overtime – last 6 months average			
Other Income			
Maintenance/Alimony (Received)			
Dividend/Investment Income			
Rental Income Received			
Fringe Benefits			
Car/Travel Allowance			
Other (Specify)			
GROSS INCOME			
Salary Deductions			
Pensions			
Medical Aid			
PAYE Contribution/Tax/Site			
UIF			
INCOME AFTER DEDUCTIONS			
TOTAL NETT INCOME OF ALL APPLICANT(S)	R		

Monthly Living Expenses

	Main Applicant	Spouse/Co-applicant	3 rd Applicant(if applicable)
Assurance Life (incl. retirement annuity & funeral plan)			
Levies			
Existing Mortgage Instalments			
Rates and Taxes			
Water and Lights			
Cellphone			
Child Maintenance/ Alimony			
Domestic Wages			
Education (Fees/Books/Accommodation)			
Entertainment (gym/restaurants/movies etc.)			
Groceries (Food/liquor)			
Investments , (Endowments/Unit trusts etc.)			
Medical Aid Payment/Expenses			
Other: (M Net / Dstv / Telkom / subscriptions etc.)			
Property Rental Expenses			
Security Armed Response /Vehicle Security			
Short Term Insurance: Vehicle, HOC/Contents			
Credit Card Minimum Payments			
Retail Card Minimum Payments (e.g. Edgars/Makro/Truworths)			
Other Monthly Expenses (HP Instalments etc.)			
Personal Loan Instalments			
Vehicle Finance Instalments			
Petrol and Vehicle Maintenance / Transport Costs			
TOTAL EXPENSES			
TOTAL EXPENSES OF ALL APPLICANT(S)	R		
TOTAL NETT INCOME LESS TOTAL EXPENSES EQUALS NETT DISPOSABLE INCOME			R

Certified True and Correct:

Main Applicant: Name: _____ Signature: _____ Date _____
Spouse/Co-Applicant: Name: _____ Signature: _____ Date _____

SECTION G – BALANCE SHEET

ASSETS

Fixed Property

Erf No.	Suburb	Date of Purchase	Purchase Amount	Present Value
			R	R
			R	R
			R	R
			R	R

Vehicles

Make	Year	Date of Purchase	Purchase Amount	Present Value
			R	R
			R	R
			R	R
			R	R

Furniture & Fittings

Present Value R

Life Assurance

Company	Policy Number	Date Issued	Current Value	Surrender Value
			R	R
			R	R
			R	R
			R	R

Investments

Type	Company	Present Value
		R
		R
		R
		R

LIABILITIES

Mortgages

Erf No.	Suburb	Institution	Account No.	Amount Owng	Installment Amount
				R	R
				R	R
				R	R
				R	R

Owing Under Vehicle Finance

Make/Model	Institution	Date of Purchase	Present Value	Outstanding Balance
			R	R
			R	R
			R	R
			R	R

Personal Loans / Retail Store Cards / Other

Institution	Amount Owng
	R
	R
	R
	R

Certified true & correct:

Main Applicant: Name: _____ Signature: _____ Date: _____
Spouse/Co-Applicant: Name: _____ Signature: _____ Date: _____

SECTION H – CREDIT INFORMATION

Have you signed surety/guarantee for any other debt? Yes No If Yes please specify credit type (e.g. Home Loan):

Surety/Guarantee amount: R Bank/Institution name:

Have you ever been declared insolvent? Yes No If yes, state date of insolvency Date Rehabilitated

Do you have any disputes with the credit bureau? Yes No If yes, please provide details

Are you currently insolvent/under judicial management/debt review/curatorship? Yes No If yes, please provide details

Will you be relying on any non applicant to continue the bond repayments? Yes No If yes, please supply monthly contribution R

NB. The applicant is hereby made aware that having equity in the property purchase will increase the likelihood of a positive outcome and may result in a better interest rate being applied.

SECTION I – 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.

SECTION J – CLIENT CONSENT

The applicant/s is hereby made aware that the Bank/ Financial Institution /3rd Party Lender will need to conduct a credit bureau enquiry on the applicant/s herein to determine the applicant/s creditworthiness in support of this application. The applicant/s hereby irrevocably gives consent to the Bank/ Financial Institution /3rd Party Lender to conduct such credit enquiry.

The applicant/s hereby gives consent to the Bank/ Financial Institution /3rd Party Lender to share all information both positive and negative pertaining to this application with the Mortgage Originator during the application process. Yes No

The applicant/s hereby gives consent to the Bank/ Financial Institution /3rd Party Lender making contact with the applicant/s for marketing purposes Yes No

Should this application be successful, the applicant/s understands that Credit Life and Home Owner Protection insurance covering both the mortgage bond and the property will be required. The applicant/s hereby gives consent to the necessary information being forwarded to an independent insurance company so that they may provide the applicant/s with comparative and competitive quotes for Mortgage and Home Owner Protection Cover. Yes No

SECTION K – WARRANTY BY ORIGINATOR

The originator warrants that this application and supporting documentation is submitted by the originator on behalf of the applicant/s with the applicant/s knowledge and consent.

The originator warrants that the applicant/s have chosen the mortgage originator’s address for delivery of the quotation to the applicant/s. If signed on the applicant/s behalf, the originator warrants that it has been duly authorised by the applicant/s for this purpose.

The originator 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.

Originator Name **MULTINET HOME LOANS** ID/Reg No. **CK2017/454186/07**

Signed on or behalf of Originator Name: _____ Signature: _____

SECTION L – DECLARATION BY PURCHASER

I/We hereby declare that to the best of my/our knowledge that the information provided to the bank in respect of this application is true, accurate and complete

Signed by Main Applicant: _____ Date: _____

Signed by Spouse | Co-applicant(s) | Surety(s): _____ Date: _____