

Home Loan Application - New Home Loan

Please complete the following form and fax it, together with the supporting documents, to **0860 74 88 87** or email it to **HLApps@fnb.co.za**

A. – Application details														
Applicant type	Individual <input type="checkbox"/>			Joint <input type="checkbox"/>			Multiple <input type="checkbox"/>			Close Corporation <input type="checkbox"/>				
	Company <input type="checkbox"/>			Trust <input type="checkbox"/>										
Application type	New Home Loan <input type="checkbox"/>						Switch <input type="checkbox"/>							
Have you had a home loan with FNB before? Yes <input type="checkbox"/> No <input type="checkbox"/>														
Previous home loan account number	3													
B. – Personal details Applicant							Co-applicant / Spouse							
	Primary Applicant <input type="checkbox"/>						Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/>							
Title	Mr. <input type="checkbox"/>	Mrs. <input type="checkbox"/>	Miss. <input type="checkbox"/>	Ms. <input type="checkbox"/>	Dr. <input type="checkbox"/>	Prof. <input type="checkbox"/>	Mr. <input type="checkbox"/>	Mrs. <input type="checkbox"/>	Miss. <input type="checkbox"/>	Ms. <input type="checkbox"/>	Dr. <input type="checkbox"/>	Prof. <input type="checkbox"/>		
First name(s)														
Surname														
Date of birth (ddmmyyyy)							Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>					
Country of birth														
ID/Passport no.														
Are you a first time home buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>						Yes <input type="checkbox"/> No <input type="checkbox"/>							
S A Resident	Yes <input type="checkbox"/> No <input type="checkbox"/>		Residency:- Temporary <input type="checkbox"/> Permanent <input type="checkbox"/>				Yes <input type="checkbox"/> No <input type="checkbox"/>		Residency:- Temporary <input type="checkbox"/> Permanent <input type="checkbox"/>					
S A Citizen	Yes <input type="checkbox"/> No <input type="checkbox"/>		If no, specify nationality:				Yes <input type="checkbox"/> No <input type="checkbox"/>		If no, specify nationality:					
Race	African <input type="checkbox"/>		Asian <input type="checkbox"/>		Coloured <input type="checkbox"/>		White <input type="checkbox"/>		African <input type="checkbox"/>		Asian <input type="checkbox"/>		Coloured <input type="checkbox"/>	
Marital status	Single <input type="checkbox"/>		Married <input type="checkbox"/>		Divorced <input type="checkbox"/>		Widowed <input type="checkbox"/>		Single <input type="checkbox"/>		Married <input type="checkbox"/>		Divorced <input type="checkbox"/>	
	If married, how?		ANC <input type="checkbox"/>		COP <input type="checkbox"/>		Traditional <input type="checkbox"/>		If married, how?		ANC <input type="checkbox"/>		COP <input type="checkbox"/>	
	Country of marriage						Country of marriage							
Declared Insolvent / Sequestered	Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, date:				Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, date:					
Rehabilitated?	Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, date:				Yes <input type="checkbox"/> No <input type="checkbox"/>		If yes, date:					
Physical address (current)														
Suburb				Code						Code				
Town/City				Province						Province				
Postal address														
Suburb				Code						Code				
Town/City				Province						Province				
Telephone no. (w)	()						()							
Telephone no. (h)	()						()							
Cellphone	()						()							
Email address														
Statements will be emailed to the Primary Applicant's address. However, should you prefer your statements to be posted, this can be arranged after registration or payout of this bond.														

C. – Employment details		Applicant		Co-applicant / Spouse		
Employment status	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Other:			Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Other:		
Employment sector						
Occupation						
Type of employment	Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/>			Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/>		
Length of service	Months		Period of own business		Months	
Type of income	Salary <input type="checkbox"/> Wages <input type="checkbox"/> Other:			Salary <input type="checkbox"/> Wages <input type="checkbox"/> Other:		
Name of employer						
Employer address (street)						
Suburb		Code			Code	
Town/City						
Employer telephone no.	()			()		
Previous employer						
Previous length of service	(Months)			(Months)		
D. – Banking details		Applicant		Co-applicant / Spouse		
Account holder						
Bank name						
Account no.						
Account type						
Branch name						
Branch code						
E. – Financial details		Applicant		Co-applicant / Spouse		
Gross income (cost to company)	R			R		
Commission	R			R		
Other (specify)	R			R		
Other (specify)	R			R		
Total Gross	R			R		
Net Income (amount deposited into your bank account)	R			R		
Monthly Expenses						
Instalment Debt	R			R		
Vehicle (HP/Lease)	R			R		
Mortgage (Bond/Rent)	R			R		
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"/>		
Personal Loan	R			R		
Medical Aid Contribution (if not deducted from salary)	R			R		
Telephone & Cell	R			R		
Other (specify)	R			R		
Obligation as Surety	R			R		
Child/Spouse Maintenance	R			R		
Total Instalments	R			R		

Financial details...(continued)

Revolving Monthly Payments	Outstanding Balance	Minimum Repayment	Outstanding Balance	Minimum Repayment
Credit Cards	R	R	R	R
Retail Cards	R	R	R	R
Overdraft	R	R	R	R
Other Revolving Debt	R	R	R	R
Total Minimum Repayments	R	R	R	R
Living Expenses				
Housekeeping (groceries etc.)	R		R	
Water & Lights	R		R	
Levy / Rates & Taxes	R		R	
Fuel & Vehicle Maintenance	R		R	
Insurance Car & Household	R		R	
Life Assurance Policies	R		R	
Education School/University	R		R	
Total Living Expenses	R		R	
Total Expenditure	R		R	
Total Net Income	R		R	
Less Total Expenditure	R		R	
Surplus/Shortfall	R		R	

Household size: Number of people dependent on this income: **Adults** **Children****F. – Loan details**

Purchase price	R		
Amount required	R	Loan term (years) Maximum 20 years	

G. – Details of the Property to be bonded

Property type	Freehold property <input type="checkbox"/>	Sectional title <input type="checkbox"/>	Small holding <input type="checkbox"/>	Vacant land <input type="checkbox"/>
Purchase price (if applicable)	R			
Property use	Primary residence? Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Stand/Erf no.		Portion no.		
Physical address (street)				
Town/City		Suburb		Code
Province		GPS co-ordinates		
Complex name				
Section Number(s)		Unit no		
Contact person (to gain access to property for valuation)				
Cellphone	()	Telephone no.	()	
Registered bond holder's name				
Transferring Attorney details				
Registration Attorney details				

H. – Company / Close Corporation / Trust details

Registered name			
Registration no.		VAT registration no.	
Country of establishment			

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

I. – Supporting documentation that must accompany this application

NB In all instances, copies of all relevant parties Identity Documents or Passports 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.

Supporting documentation...(continued)

If you are applying for a:-	Then we require the following together with the relevant fully completed application form:-
First bond	<ul style="list-style-type: none"> • Offer to Purchase
Switch from another bank	<ul style="list-style-type: none"> • Latest 6 months home loan statements
Building loan	<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)
One Account	<ul style="list-style-type: none"> • Offer to purchase (for every new purchase)
Further loan	<ul style="list-style-type: none"> • As per the relevant category
If the applicant is:-	Then we require:-
A salary earner	<ul style="list-style-type: none"> •
A commission / Over time	<ul style="list-style-type: none"> • Last six (consecutive) months payslips, reflecting the commission, are required. • Last 3 months bank statements.
Weekly earner	<ul style="list-style-type: none"> • Payslip for every week for the past 3 months.
Paid fortnightly / Twice a week	<ul style="list-style-type: none"> • All payslips covering the last 3 months.
Pensioner	<ul style="list-style-type: none"> • Letter from your company stating you are a pension earner and the monthly pension amount. • Annuity letter from relevant insurance company.
Incentive / Bonus	<ul style="list-style-type: none"> • 12 months latest payslips.
Rental	<ul style="list-style-type: none"> • Signed rental or lease agreement. <p>NOTE: Rental must be deposited into an FNB transactional account.</p>
Maintenance	<ul style="list-style-type: none"> • We do not take maintenance into account.
Newly employed (less than 3 months)	<ul style="list-style-type: none"> • First payslip is required otherwise we are unable to process the application. • Employment contract.
Self employed / A Company / A Close Corporation / A Trust	<p>Shareholder in a Company with 19% or less shareholding:</p> <ul style="list-style-type: none"> • Auditor's letter confirming shareholding percentage • Latest Payslip <p>Self-employed shareholder in a Company with 19% or more shareholding OR a member of a Close Corporation</p> <ul style="list-style-type: none"> • 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 3 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 Lender may request latest 3 years Tax Returns - ITA34 (No IRP5 accepted)
In addition to the above, the following documentation, relevant to the applicant type, is required.	
Individual / Joint / Multiple customer	<ul style="list-style-type: none"> • ID document of each applicant <p>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>
SA Citizen working abroad	<ul style="list-style-type: none"> • ID Document • Last 6 months bank statements from the country you bank with. • Last 6 month's payslips • Employment contract
Foreign National	<ul style="list-style-type: none"> • 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
Non-resident	<ul style="list-style-type: none"> • Valid passport • Last 6 months payslips (regardless of which country you worked) (no self-employed applicants) • Last 6 months bank statements (regardless of in which country you banked)
A Company	<ul style="list-style-type: none"> • Company's latest financial statements • All financial information of each Director / Shareholder - see Source of income <p>Note:- Personal assets and liabilities statement is required for all Directors</p>
A Close Corporation (non-trading)	<ul style="list-style-type: none"> • 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 <p>Note:- Personal assets and liabilities statement is required for each Member, even if the income is from a salary</p>
A Trust	<ul style="list-style-type: none"> • 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

Supporting documentation...(continued)

	<ul style="list-style-type: none"> All financial information of each Trustee - see Source of income Letter from accountant showing non vested interest of Trustees. <p>Note:- Personal assets and liabilities statement is required for each Trustee, even if the income is from a salary</p>
A Sole Proprietor	<ul style="list-style-type: none"> 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 <p>Note:- The Lender may request the latest SARS ITA34 if no proper trading results are available</p>

J. Declaration and Consent

1. Declaration

- 1.1. 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") ("the Lender") is true and correct, and that I/we have not withheld any information which would affect the decision of the Lender.
- 1.2. 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.
- 1.3. I/We certify that I/we am/are not under debt review or an administration order.
- 1.4. 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.
- 1.5. 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).

2. Consent

- 2.1. 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.
- 2.2. I/We consent to the Lender sending confidential information to the email address supplied herein;
- 2.3. I/We consent and authorise the Lender pursuant to this application to:
 - 2.3.1. obtain from any credit bureau all personal information relating to my/our credit profile
 - 2.3.2. transmit all personal information provided by me/us relating to this application to OUTsurance Insurance Company Limited, for the purpose of offering insurance products to me/us, relating to this application. and
 - 2.3.3. 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.
 - 2.3.4. contact my current or prospective employer to confirm my/our continued employment.

K. Signature Clause

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

(If not married by way of a duly registered Antenuptial Contract in terms of the laws of South Africa, then both spouses must sign).

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.

(If not married by way of a duly registered Antenuptial Contract in terms of the laws of South Africa, then both spouses must sign).

Surety - Full Name/Surname		Surety - Full Name/Surname
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					