

Documents needed for a BOND APPLICATION

Bondmakers will provide you with a better and easier way to finance your dream home. Let us handle your home loan application. We will not only assist you with your application, but will also help you secure the best possible deal!

Please note: if you are married in community of property, it is required to provide your spouse's details for any of the below mentioned options.

Employed Applicants

- ✔ Offer to Purchase.
- ✔ Copy of ID.
- ✔ Payslips – latest 3 months for consistent income. 6 month's for commission or overtime. 4 weeks for weekly wage earners.
- ✔ Employment contract – if less than 3 months in current employment.
- ✔ 3 month's non-internet bank statements (from the beginning of a calendar month to date).

Self-employed Applicants

- ✔ Copy of ID.
- ✔ Offer to Purchase.
- ✔ Drawing letter from accountant.
- ✔ 3 years signed financials and up to date management accounts.
- ✔ ITA34 for latest 3 years.
- ✔ Personal assets and liabilities.
- ✔ 6 month's non-internet personal and business bank statements.

Building Loans

- ✔ Building contract - quote.
- ✔ Plans.
- ✔ Schedule of finishes.
- ✔ Offer to Purchase.
- ✔ NHBRC certificate.

CC/Pty or Trust

- ✔ Copy of trust document & letter of authority.
- ✔ 2 years signed financials.
- ✔ If the members, or trustees are employed or self-employed, please refer to the above additional requirement.

SA Citizen working and living abroad or temporary resident living and working in SA

- ✔ Copy of ID and passport.
- ✔ Copy of work permit.
- ✔ Copy of employment contract.
- ✔ Latest 6 month's salary slips and 6 month's non-internet bank statements.
- ✔ Proof of residency.

PERSONAL DETAILS OF APPLICANT

Main Applicant Co Applicant

Title	Surname	First Names	
ID No.	Gender	Ethnic Group	Dependants (excl. spouse) <input type="checkbox"/> No. of people in household <input type="checkbox"/> Do you smoke? <input type="checkbox"/> Yes <input type="checkbox"/> No
Nationality	RSA Tax No.	Tax obligations outside RSA <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, see page 2 Are you a permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No If not RSA Citizen, complete page 2
Country of Birth	Tel. (H)	Cell	Email
Residential address	Suburb	Postcode	Address since
Postal Address	Current Residential status	Existing Property <input type="checkbox"/> Sold <input type="checkbox"/> To Be Sold <input type="checkbox"/> Let <input type="checkbox"/> To Be Let	
Home Language	Marital Status	Marital Contract	Country of marriage
Occupation	Employment Status	Occupational level	Employment Sector
Name of present employer/ own	Employee Number	Frequency of income	
Address of present employer	Province	Postcode	Employed since
Tel. (W)	Highest Qualification	Previous Employer	Years at previous employer

BANKING / FINANCIAL DETAILS OF APPLICANT

Account Type	Institution	Branch	Account No.	Balance	Account Holder

INCOME AND EXPENDITURE

Monthly Income		Monthly Living Expenses	
Monthly Salary/Remuneration	Assurance – Life	Armed Response/Vehicle Security	
Housing Subsidy	Levies	Short Term Insurance	
Commission	Existing Mortgage Instalments	Credit Card Minimum Payment	
Overtime	Rates and Taxes	Retail Card Minimum Payment	
Rental Income Received	Water and Lights	Personal Loan Instalments	
Car/Travel Allowance	Cell Phone	Vehicle Finance Instalments	
Other (Specify)	Child Maintenance/Alimony	Petrol and Vehicle Maintenance	
Total Income	Domestic Wages	Other Expenses	
Salary Deductions	Education		
Pensions	Entertainment		
Medical Aid	Groceries (Food/Liquor)		
PAYE Contribution/Tax/Site	Investments	Will the current Rent/Mortgage payment be cancelled <input type="checkbox"/> Yes <input type="checkbox"/> No	
UIF	Property Rental Expenses		
Other	Medical Aid Contributions/Expenses		
Income After Deductions		Total Expenses	
		Total After Expenses	

Declaration

I confirm that the information furnished in this application and declaration is true and correct and I undertake to inform the bank of any facts or circumstances that could prejudice the Lender's right and I will immediately advise the Lender if any of my information changes.

I certify that I am not under debt review, an administration order, have ever been declared insolvent or signed surety.

I hold no other citizenships and residencies for local or international tax purposes other than disclosed in this application and will inform the lender in writing of any change of this status within 30 days. (Where applicable complete the Tax obligation information required on page 2)

Consent

For purposes of processing this home loan application, the applicant hereby gives consent to Bondmakers and/or Bank / Lender / Financial Institution to:

1. obtain from any registered credit bureau all personal information, credit history and data relating to my credit profile to determine my creditworthiness and submit to any registered credit bureau all personal information relating to this application;
2. request my bank statements from any financial institution; Yes No
3. request my payslip from my employer; Yes No
4. forward my contact information to an independent insurance company with the intention of offering me insurance products related to this application; Yes No
5. forward my contract information to an independent wills and estate planning company with the intention of offering drafting services related to my will and estate; Yes No
6. where applicable, verify my educational qualifications through information obtained from third-party qualification data providers; Yes No
7. provide me with direct electronic marketing offers related to this application, which may include further loans, financial products on offer for this home loan in the event of it being successful; Yes No
8. share all personal information, as specified above, and gathered in respect of this application with the Estate Agent, Bond Attorney and Banking Switch Operator responsible;
9. process my special personal information, including my ethnic group, biometric information, and health information for research and statistical purposes;
10. transfer my data cross border to a third party for purpose of hosting the data;
11. process my personal information to perform fraud checks, as well as to report any suspected fraud linked to my Identity Number to the South African Fraud Prevention Services;
12. retain my personal information for as long as is reasonably necessary and legally required in terms of the business processes related to this service.

Signed by Applicant: _____

Date: _____

The originator warrants that this application and supporting documentation is submitted by the originator on behalf of the applicant with the applicant's knowledge and consent and that to the best of its knowledge, that the documentation/information submitted by the applicant in support of the application is not fraudulent, incorrect or misleading.

Signed on or behalf of Originator _____

Date: _____

BALANCE SHEET



ASSETS

Fixed Property

Erf No.	Suburb	Date of Purchase	Purchase Amount	Present Value

Vehicles

Make	Year	Date of Purchase	Purchase Amount	Present Value

Furniture & Fittings

Present Value

Life Assurance

Company	Policy Number	Date Issued	Current Value	Surrender Value

Investments

Type	Company	Present Value

LIABILITIES

Mortgages

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

Owing Under Vehicle Finance

Make/Model	Institution	Date of Purchase	Present Value	Outstanding Balance

Personal Loans / Retail Store Cards / Other

Institution	Amount Owng

Certified true & correct:

Applicant: Name: _____ Signature: _____ Date: _____

Consent to electronically obtain account statements from financial institutions

Name of account holder (you)* _____

**One account holder per consent form*

Identity/Passport/Registration Number _____

Absa Bank Ltd, Nedbank Ltd and Standard Bank of South Africa Ltd, (the banks), work with each other and other financial institutions to fight, amongst other crimes, home loan application fraud. In these dealings, the banks ensure that all personal and financial information about clients are protected and kept strictly confidential.

For the purpose of assessing the home loan application that BondMakers (Pty) Ltd will submit on your behalf to any or all of the banks in the name of _____, the banks need your consent to obtain your bank statement(s) directly from other financial institutions (as specified below). The financial institutions involved will exchange no further information other than the bank statements you have authorised and these will be safeguarded and not used for any other purposes. Bank account statements obtained will also be limited to the period necessary to assess the home loan application.

Your signature below confirms that the banks have your consent to obtain bank statement(s) on the following account(s) (that show your account transaction history) and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the banks will contact you to provide physical copies:

Account 1:

Name of bank/institution _____

Account type/ description _____

Branch name _____ | Branch number _____

Account number _____

Account 2:

Name of bank/institution _____

Account type/ description _____

Branch name _____ | Branch number _____

Account number _____

Signature _____ Date _____

If account is in the name of a legal entity:

Name of signatory/ies _____

Capacity of signatory/ies _____

PERSONAL DETAILS OF APPLICANT

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Car/Travel Allowance		Cell Phone	
Other (Specify)		Child Maintenance/Alimony	
Total Income		Domestic Wages	
Salary Deductions		Education	
Pensions		Entertainment	
Medical Aid		Groceries (Food/Liquor)	
PAYE Contribution/Tax/Site		Investments	
UIF		Property Rental Expenses	
Other		Medical Aid Contributions/Expenses	
Income After Deductions			
		Armed Response/Vehicle Security	
		Short Term Insurance	
		Credit Card Minimum Payment	
		Retail Card Minimum Payment	
		Personal Loan Instalments	
		Vehicle Finance Instalments	
		Petrol and Vehicle Maintenance	
		Other Expenses	
		Will the current Rent/Mortgage payment be cancelled <input type="checkbox"/> Yes <input type="checkbox"/> No	
		Total Expenses	
		Total After Expenses	

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I certify that I am not under debt review, an administration order, have ever been declared insolvent or signed surety.

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- request my bank statements from any financial institution; Yes No
- request my payslip from my employer; Yes No
- forward my contact information to an independent insurance company with the intention of offering me insurance products related to this application; Yes No
- forward my contract information to an independent wills and estate planning company with the intention of offering drafting services related to my will and estate; Yes No
- where applicable, verify my educational qualifications through information obtained from third-party qualification data providers; Yes No
- provide me with direct electronic marketing offers related to this application, which may include further loans, financial products on offer for this home loan in the event of it being successful; Yes No
- share all personal information, as specified above, and gathered in respect of this application with the Estate Agent, Bond Attorney and Banking Switch Operator responsible;
- process my special personal information, including my ethnic group, biometric information, and health information for research and statistical purposes;
- transfer my data cross border to a third party for purpose of hosting the data;
- process my personal information to perform fraud checks, as well as to report any suspected fraud linked to my Identity Number to the South African Fraud Prevention Services;
- retain my personal information for as long as is reasonably necessary and legally required in terms of the business processes related to this service.

Signed by Applicant: _____

Date: _____

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Account number _____

Account 2:

Name of bank/institution _____

Account type/ description _____

Branch name _____ | Branch number _____

Account number _____

Signature _____ Date _____

If account is in the name of a legal entity:

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