



**IBO HEAD OFFICE**  
29 Firwood Avenue  
Hazelwood  
Pretoria  
0081

**DETAILS REQUIRED FOR HOME LOAN APPLICATION: Joint application**

**VERY IMPORTANT - PLEASE COMPLETE EACH QUESTION!**

For office use:

CONSULTANT NAME:		SOURCE:	
CONSULTANT PHONE NUMBER:			

**MAIN APPLICANT DETAILS:**

SURNAME:					
FULL NAMES (As per ID):					
TITLE:					
IDENTITY NUMBER:					
ETHNIC GROUP:	Asian	Black	Coloured	White	Other
NATIONALITY:					
IF A NON SA CITIZEN PASSPORT NUMBER: refer to addendum as well		COUNTRY		EXPIRY DATE	
ARE YOU A PERMANENT RESIDENT?	Yes		No		
COUNTRY OF PERMANENT RESIDENCE:			NUMBER:		
GENDER:	Male		Female		
LANGUAGE PREFERENCE:	Afrikaans		English		
MARITAL STATUS:	Single	ANC-With	ANC-Without	COP	Divorced
NUMBER OF DEPENDANTS:					
	PRESENT PHYSICAL ADDRESS:			PRESENT POSTAL ADDRESS:	
PERIOD AT PRESENT ADDRESS:					
RESIDENTIAL STATUS:	Owner	Tenant	Boarder	Living With Parents	
CONTACT PHONE NUMBERS:	WORK:			HOME:	
	FAX:			CELL:	
E-MAIL ADDRESS:					

**EMPLOYMENT DETAILS:**

ARE YOU SELF EMPLOYED?	Yes		No	
ARE YOU A COMMISSION/OVERTIME EARNER?	Yes		No	
OCCUPATION:				
OCCUPATION LEVEL:	Senior Management	Management	Supervisor	Skilled Worker
	Semi-skilled worker	Unskilled worker	Junior	
	PRESENT EMPLOYER:		PREVIOUS EMPLOYER:	
NAME OF EMPLOYER:				
PERIOD WITH EMPLOYER:				
PHYSICAL WORK ADDRESS:				
CODE:				
QUALIFICATIONS:	Yes	No	SPECIFY	
HAVE YOU EVER BEEN DECLARED INSOLVENT:	Yes		No	
IF YES: DATE REHABILITATED:				

**BANKING DETAILS:**

ACCOUNT TYPE	INSTITUTION	BRANCH NAME	ACC NUMBER	ACC HOLDER	CURRENT BALANCE
CHEQUE					
TRANS / SAVINGS					
CREDIT CARD 1					
HOW WILL THE INTSTALMENT BE MADE?		DEBIT ORDER	WHICH ACCOUNT NUMBER:		
		SALARY STOP ORDER			

**INCOME AND EXPENDITURES:**

<b>INCOME:</b>	
Basic Salary	
Gross Housing Subsidy	
Commission	
Overtime	
Income after Deductions	
<b>Other Income</b>	
Dividend Income	
Rental Income	
Other 1:	
Other 2:	
<b>Fringe Benefits</b>	
Car Allowance	
Other 1:	
<b>Total Income:</b>	

<b>EXPENSES:</b>	
Bond Repayments / Rental	
Other Loan Instalments	
Credit Card Minimum Payment	
Water and Lights	
Rates and Taxes	
Insurance – Short Time	
Insurance - Life	
Petrol / Vehicle Maintenance	
Clothing	
TV / Rental / MNET/ Telephone	
Vehicle Instalment	
Second Vehicle	
Other Salary deductions	
Pension	
Medical Aid	
PAYE Contribution	
UIF	
Food / Groceries / Liquor / Cigarettes	
Repair and Maintenance – Household	
Domestic Wages	
Education	
Entertainment / Sport / Subscriptions	
Alimony / Maintenance	
Monthly Asset Finance	
Cell phone	
Levies	
Investments (Unit / Trust & Endowments)	
<b>Total Expenses:</b>	
<b>Total Income: R</b>	<b>- Total Expenses: R</b>
	<b>= Affordability R</b>

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**ASSETS AND LIABILITIES:**

<b>ASSETS</b>					
<b>Fixed Property</b>	ERF No:	District Suburb	Purchase Date	Purchased Amount	Present Value
<b>Vehicle</b>	Model	Year	Purchase Date	Purchased Amount	Present Value
<b>Furniture / Fitting</b>					
<b>Life Assurance Policies</b>	<b>COMPANY</b>				
<b>Investments</b>	<b>COMPANY</b>				
<b>LIABILITIES</b>					
<b>Mortgage Bonds</b>	ERF No:	Name of Bond Holder	Bond Acc No	Amount Owng	
<b>HP / Instalment Agreement</b>	Type of Loan	Date Repayable	Instalment Amount	Amount Owng	
<b>Owing to Financial Institution</b>	Type of Loan	Date Repayable	Instalment Amount	Amount Owng	

**MAIN APPLICANT DECLARATION:****INDEPENDENT BOND ORIGINATORS CONSENT DECLARATION:**

Telemarketing ? Yes  
 Marketing List Sales Yes  
 Mass SMS or E-Mailing: Yes  
 Preferred delivery mechanism: Mail / E-Mail / SMS / All

I warrant that all the information I supplied is to the best of my knowledge and belief, true and correct in all material respects and I am not aware of any other information which, should it become known to the Bank, would affect the consideration of my application in any way.

I hereby appoint Independent Bond Originators as my sole agent to obtain mortgage loan finance for this property on my behalf.

I agree that the Bank can provide any information pertaining to the Loan applied for, sharing positive and negative information to Independent Bond Originator during the application process.

I hereby authorise the Bank to have access to my credit bureau records, and to furnish or to disclose any information arising from any agreement entered into with the Bank to any such credit bureaus.

I confirm that I am not currently under debt review and am not subject to any debt rearrangement orders.

I hereby authorise Independent Bond Originators to supply my details to their exclusive business partners to enable them to provide me with tailored quotes for products to suit my circumstances. My details will not be shared with any other external parties.

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, First National Bank, a division of FirstRand Bank Ltd, Nedbank Ltd and Standard Bank 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 [Source name] 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 for your account(s) held at other financial institutions (as specified below). The financial institutions involved will exchange no further information 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/Universal number \_\_\_\_\_

Account number \_\_\_\_\_

**Account 2:**

Name of bank/institution \_\_\_\_\_

Account type/ description \_\_\_\_\_

Branch name \_\_\_\_\_ Branch/Universal number \_\_\_\_\_

Account number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**If account is in the name of a legal entity:**

Name of signatory/ies \_\_\_\_\_

Capacity of signatory/ies \_\_\_\_\_

## CO-APPLICANT/SPOUSE/SURETY DETAILS:

<b>APPLICABLE:</b>	Co-Applicant	Spouse	Surety		
<b>SURNAME:</b>					
<b>FULL NAMES (As per ID):</b>					
<b>TITLE:</b>					
<b>IDENTITY NUMBER:</b>					
<b>ETHNIC GROUP:</b>	Asian	Black	Coloured	White	Other
<b>NATIONALITY:</b>					
<b>IF A NON SA CITIZEN PASSPORT NUMBER: refer to addendum as well</b>		<b>COUNTRY:</b>		<b>EXPIRY DATE:</b>	
<b>ARE YOU A PERMANENT RESIDENT?</b>	Yes		No		
<b>COUNTRY OF PERMANENT RESIDENCE:</b>			<b>NUMBER:</b>		
<b>GENDER:</b>	Male		Female		
<b>LANGUAGE PREFERENCE:</b>	Afrikaans		English		
<b>MARITAL STATUS:</b>	Single	ANC-With	ANC-Without	COP	Divorced
<b>NUMBER OF DEPENDANTS:</b>					
	<b>PRESENT PHYSICAL ADDRESS:</b>			<b>PRESENT POSTAL ADDRESS:</b>	
<b>PERIOD AT PRESENT ADDRESS:</b>					
<b>RESIDENTIAL STATUS:</b>	Owner	Tenant	Boarder	Living With Parents	
<b>CONTACT PHONE NUMBERS:</b>	<b>WORK:</b>			<b>HOME:</b>	
	<b>FAX:</b>			<b>CELL:</b>	
<b>E-MAIL ADDRESS:</b>					

## EMPLOYMENT DETAILS:

<b>ARE YOU SELF EMPLOYED?</b>	Yes		No	
<b>ARE YOU A COMMISSION/OVERTIME EARNER?</b>	Yes		No	
<b>OCCUPATION:</b>				
<b>OCCUPATION LEVEL:</b>	Senior Management	Management	Supervisor	Skilled Worker
	Semi-skilled worker	Unskilled worker	Junior	
	<b>PRESENT EMPLOYER:</b>		<b>PREVIOUS EMPLOYER:</b>	
<b>NAME OF EMPLOYER:</b>				
<b>PERIOD WITH EMPLOYER:</b>				
<b>PHYSICAL WORK ADDRESS:</b>				
<b>CODE:</b>				
<b>QUALIFICATIONS:</b>	Yes	No	SPECIFY	
<b>HAVE YOU EVER BEEN DECLARED INSOLVENT:</b>	Yes		No	
<b>IF YES: DATE REHABILITATED:</b>				

**BANKING DETAILS:**

ACCOUNT TYPE	INSTITUTION	BRANCH NAME	ACC NUMBER	ACC HOLDER	CURRENT BALANCE
CHEQUE					
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**INCOME AND EXPENDITURES:**

<b>INCOME:</b>	
Basic Salary	
Gross Housing Subsidy	
Commission	
Overtime	
Income after Deductions	
<b>Other Income</b>	
Dividend Income	
Rental Income	
Other 1:	
Other 2:	
<b>Fringe Benefits</b>	
Car Allowance	
Other 1:	
<b>Total Income:</b>	

<b>EXPENSES:</b>	
Bond Repayments / Rental	
Other Loan Instalments	
Credit Card Minimum Payment	
Water and Lights	
Rates and Taxes	
Insurance – Short Time	
Insurance - Life	
Petrol / Vehicle Maintenance	
Clothing	
TV / Rental / MNET / Telephone	
Vehicle Instalment	
Second Vehicle	
Other Salary deductions	
Pension	
Medical Aid	
PAYE Contribution	
UIF	
Food / Groceries / Liquor / Cigarettes	
Domestic Wages	
Education	
Entertainment / Sport / Subscriptions	
Alimony / Maintenance	
Cell phone	
Levies	
Investments (Unit / Trust & Endowments)	
<b>Total Expenses:</b>	
<b>Total Income: R</b>	<b>- Total Expenses: R = Affordability R</b>

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**ASSETS AND LIABILITIES:**

<b>ASSETS</b>					
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<b>Furniture / Fitting</b>					
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<b>LIABILITIES</b>					
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<b>Owing to Financial Institution</b>	Type of Loan	Date Repayable	Instalment Amount	Amount Owing	

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Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Account type/ description \_\_\_\_\_

Branch name \_\_\_\_\_ Branch/Universal number \_\_\_\_\_

Account number \_\_\_\_\_

**Account 2:**

Name of bank/institution \_\_\_\_\_

Account type/ description \_\_\_\_\_

Branch name \_\_\_\_\_ Branch/Universal number \_\_\_\_\_

Account number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**If account is in the name of a legal entity:**

Name of signatory/ies \_\_\_\_\_

Capacity of signatory/ies \_\_\_\_\_





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 0081

## ADDENDUM TO THE APPLICATION

Due to the new Foreign Account Tax Compliance Act ( FATCA ), the Bank is now required to report on the below regarding individual applicants:

### MAIN APPLICANT :

- Tax Obligations outside of RSA? YES / NO

NO: RSA TAX Number: \_\_\_\_\_

YES: TIN Number: \_\_\_\_\_ Relevant Jurisdiction: \_\_\_\_\_

- City of Birth \_\_\_\_\_
- Country of marriage \_\_\_\_\_

### Questions for: The Financial Intelligence Centre (FIC)

1.1 Are you a public official in a position of authority? (Yes/No);

1.2 Are you related to or associated to a public official in a position of authority? (Yes/No);

If the answer to question 2 is yes:

1.2.1 What is the nature of the relationship or association?

- Spouse/Partner
- Son/Daughter
- Parent
- Sibling
- Business Partner
- Close Associate

1.2.2 Name of the public official: \_\_\_\_\_

1.2.3 Surname of the public official: \_\_\_\_\_

### **Declaration,**

I 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 changes of this status within 30 days of the status.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**CO-APPLICANT/SPOUSE/SURETY:**

- Tax Obligations outside of RSA? YES / NO

**NO: RSA TAX Number:** \_\_\_\_\_

**YES: TIN Number:** \_\_\_\_\_ **Relevant Jurisdiction:** \_\_\_\_\_

- City of Birth \_\_\_\_\_
- Country of marriage \_\_\_\_\_

**Questions for: The Financial Intelligence Centre (FIC)**

1.1 Are you a public official in a position of authority? (Yes/No);

1.2 Are you related to or associated to a public official in a position of authority? (Yes/No);

If the answer to question 2 is **yes**:

1.2.1 What is the nature of the relationship or association?

- Spouse/Partner
- Son/Daughter
- Parent
- Sibling
- Business Partner
- Close Associate

1.2.2 Name of the public official: \_\_\_\_\_

1.2.3 Surname of the public official: \_\_\_\_\_

**Declaration,**

I 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 changes of this status within 30 days of the status.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Related to the questions above: FIC**

<b>(a)</b>	President or Deputy President
<b>(b)</b>	Government minister or deputy minister
<b>(c)</b>	Premier of a province
<b>(d)</b>	Member of the Executive Council of a province
<b>(e)</b>	Duly elected executive mayor of a municipality
<b>(f)</b>	Leader of a duly registered political party
<b>(g)</b>	Head, accounting officer or chief financial officer of a national or provincial department or government component, as defined
<b>(h)</b>	Duly appointed municipal manager of a municipality or a duly designated chief financial officer
<b>(i)</b>	Chairperson of the controlling body, chief executive officer, natural person who is the accounting authority, chief financial officer or chief investment officer of a public entity, as listed
<b>(j)</b>	Chairperson of the controlling body, chief executive officer, chief financial officer or chief investment officer of a municipal entity, as defined
<b>(k)</b>	Constitutional court judge or any other judge, as defined
<b>(l)</b>	Ambassador, high commissioner, or other senior representative of a foreign government based in the RSA; or
<b>(m)</b>	Officer of the South African National Defence Force above the rank of major general



## AFFORDABILITY ASSESSMENT AUTHORITY & CONSENT

In terms of section 81(2) of the National Credit Act 34 of 2005

PERSONAL INFORMATION (Main Applicant)							
Full Names					Surname		
Identity Number							
Physical Address							
						Post Code	
Postal Address						Post Code	
Cell		Tel. (H)		Tel. (W)		Email	
INCOME & EXPENSES (Main Applicant)							
Monthly Gross Salary				Monthly Salary Deductions		Monthly Nett Income	
Monthly Other Income				Monthly Expenses (excluding credit instalments)			

PERSONAL INFORMATION (Spouse/Joint)							
Full Names					Surname		
Identity Number							
Physical Address							
						Post Code	
Postal Address						Post Code	
Cell		Tel. (H)		Tel. (W)		Email	
INCOME & EXPENSES (Spouse/Joint)							
Monthly Gross Salary				Monthly Salary Deductions		Monthly Nett Income	
Monthly Other Income				Monthly Expenses (excluding credit instalments)			

DECLARATION BY APPLICANT/S	
<p>I/we hereby nominate, constitute and appoint LUCID Clear Credit (Pty) Ltd (2011/128765/07) ("LUCID") with Power of Substitution to be my true and lawful Agent in my name, place and stead, to represent me and deal with any matter and sign all documents necessary, to obtain my consumer credit information, deeds, CIPC, eNatIS, finance application and financial information, from all credit bureaus and relevant third parties and to make the aforementioned information available to me and <b>IBO Janine vd Merwe</b> for the purpose of performing an affordability and pre-qualification finance assessment on me.</p> <p>I/we agree to LUCID contacting me to provide me with a copy of my affordability &amp; pre-qualification, financial and risk assessment reports and to consult with me to assist me in qualifying for finance or qualifying for better finance terms or improving my affordability and risk. I accept that LUCID will retain all my information, received in terms of this authority and I consent to its use thereof, within the normal course of its business, as may be determined, from time to time, at its sole discretion. For detailed information on LUCID's Privacy Policy, please go to <a href="http://www.scorefix.co.za">www.scorefix.co.za</a></p> <p>Your personal information will not be shared with third parties, however we may disclose your personal information to third parties who are involved in the marketing and/or provision of the aforementioned products or services to you, provided they comply with our Privacy T&amp;Cs. I/we understand that I may revoke this authorization, in writing to LUCID, at any time and unless revoked, it shall remain in force and effect.</p>	

Date	
Full Name (Single Applicant)	
Signature	

Date	
Full Name (Spouse/Joint)	
Signature	

# Consent form - Estate Agent

I, the undersigned: \_\_\_\_\_  
[Insert consumer's full name and surname]

## CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

I consent to \_\_\_\_\_ [NAME OF THE ESTATE AGENCY/THIRD PARTY] sharing my Offer to Purchase and other personal information with EELD Consultants (Pty) Ltd, Bond Support Services (Pty) Ltd, Dimension Financial Services Group (Pty) Ltd, e Home Loans (Pty) Ltd ("the IBO Group") and **MortgageMax (BetterLife Origination Services (Pty) Ltd)** for purposes of a pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

**The IBO Group (or "you") cares about your privacy and information security.**

I agree to provide you with certain personal information when I communicate with you by email, SMS (or any other electronic means) or telephone and make use of your home loan pre-qualification service, do a credit check through a credit bureau report, when I apply for a home loan and/or when I elect to make use of the BetterSure insurance brokerage service.

I acknowledge that:

- appropriate advice can only be provided after full disclosure of my relevant personal information for purposes of evaluating and advising me in respect of my home loan application and on suitable financial products in line with my objectives;
- you require relevant personal information to assist me with my pre-qualification and/or home loan application and/or to accept, issue and service insurance policies that I may apply for;
- I agree to be informed about the outcome of my pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

I agree and give my consent to you to process my personal information for the purposes relating to any pre-qualification and/or home loan application made by you and agree that you may share this information for this purpose with companies within your \*group, \*financial institutions, registered credit providers as well as your service providers.

I agree and give my consent to the IBO Group to share any reasonable information concerning the home loan application process, including but not limited to sharing a copy of the home loan grant with the \*Third party:

The services provided by the IBO Group are not intended to be financial, tax or legal advice and should not be construed as such. The IBO Group and their service partners are not financial planners, brokers or tax advisers. Your personal financial situation is unique, and it is your responsibility, given your financial and other individual circumstances, to use any information and advice obtained through these services appropriately and responsibly when implementing your decisions. Before making any financial decisions or implementing any financial strategy, you should obtain advice from your accountant or other financial advisor who are fully aware of your individual circumstances.

Signature \_\_\_\_\_

Name of the Signatory \_\_\_\_\_ Date \_\_\_\_\_

\*"Financial Institutions" means ABSA Bank, First National Bank, NedBank, Standard Bank, where necessary Investec, Ithala, HiP (Housing Investment Partners), SAHL (SA Home Loans), Sentinel, Auto Assist, Business Fuel.

\*"IBO Group" means EELD Consultants (Pty) Ltd, Bond Support Services (Pty) Ltd, Dimension Financial Services Group (Pty) Ltd and e Home Loans (Pty) and its subsidiaries, including internal systems e.g. LMS and Comcorp which is used to process the personal information and to submit to the financial institutions.

\*"Third party" means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing and/or any third party including but not limited to the lead provider dealing with a property that I am interested in purchasing

