



Home Loan Application

Confidential

CASA Ref

Please complete in **block letters** and tick (✓) the applicable box.

*Complete separate addendum for each additional party/surety to this application form.

A Purpose of application

<input type="checkbox"/> Purchase an existing home	<input type="checkbox"/> Build a new home	Transfer loan from another institution:	<input type="checkbox"/> Ordinary	<input type="checkbox"/> Building
<input type="checkbox"/> Further Advance (for building improvement)	<input type="checkbox"/> Further Advance (ordinary)	<input type="checkbox"/> Re-advance	<input type="checkbox"/> Existing loan account no (applicable only to further advances and re-advances)	

B In whose name will the property be registered?

***Complete separate addendum for each additional party/surety to this application form.**

<input type="checkbox"/> Individual	<input type="checkbox"/> *Joint (more than one name)	<input type="checkbox"/> *CC	<input type="checkbox"/> *Trust	<input type="checkbox"/> *Company	<input type="checkbox"/> Association (including Churches and clubs)
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In whose name will the property be registered?

VAT registration No Type of business

Is the company/Trust/CC registered in South Africa? ☐ Yes ☐ No Trading ☐ Yes ☐ No

Other countries (outside SA)

Registration No

C Personal details of Main Participant/Director/Member/Trustee/Partner

Title Surname

Full names (as per ID)

Date of birth (dd/mm/ccyy) Gender ☐ Male ☐ Female ID type ☐ ID book ☐ Passport

If passport, country issued

ID/Passport No Nationality ☐ SA ☐ *Other (specify)

**When selecting other, specific description in mandatory.*

Country of permanent residence

Complete if temporary SA resident: Temporary SA resident permit no

Permit expiry date (dd/mm/ccyy)

Race ☐ Black ☐ Coloured ☐ Indian ☐ White ☐ *Other (specify)

Married	<input type="checkbox"/> ANC with accrual	<input type="checkbox"/> ANC without accrual	<input type="checkbox"/> COP	<input type="checkbox"/> Customary law	<input type="checkbox"/> Single	<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated
	<input type="checkbox"/> Widowed	<input type="checkbox"/> *Other (specify) <input type="text"/>					

Residential status ☐ Owner ☐ Tenant ☐ Boarder Do you receive a Social Grant? ☐ Yes ☐ No

Present postal address

Postal code

Present residential/business street address

Postal code

Telephone (H)

Email address

Telephone (W)

Fax (W)

Cellphone

Current address since (dd/mm/ccyy)

Are you currently under debt counselling in terms of the National Credit Act, 2005? ☐ Yes ☐ No

If "Yes", name of the debt counsellor Contact details of the debt counsellor

Has a debt re-arrangement order ever been issued in terms of the National Credit Act, 2005? ☐ Yes ☐ No

Have you ever been insolvent or placed under administration order? ☐ Yes ☐ No

If "Yes", state date of rehabilitation (dd/mm/ccyy)

Home language

English	Afrikaans	Tswana	Zulu	North Sotho	South Sotho	Xhosa	Venda	Ndebele
Tsonga	Swazi	*Other (specify)						

In which language do you prefer your correspondence? ☐ English ☐ Afrikaans

Preferred communication channel during application process

SMS	Email	Telephone
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Post-matric qualifications ☐ Yes ☐ No

If "Yes", select

<input type="checkbox"/>	01 Certificate 24 months	<input type="checkbox"/>	02 Diploma 1 year	<input type="checkbox"/>	03 Diploma 2 years	<input type="checkbox"/>	04 Diploma 3 years
<input type="checkbox"/>	05 Degree 3 or more years	<input type="checkbox"/>	06 Post-graduate Diploma 1/2 years	<input type="checkbox"/>	07 Honours	<input type="checkbox"/>	08 Masters
<input type="checkbox"/>	09 Doctorate	<input type="checkbox"/>	10 Other	<input type="checkbox"/>			

C1 Employment details

Employment status

Full-time employed	Self-employed	Home Executive	Student	Unemployed
Pensioner/Retired	Part-time employed	Temporary employed		

Employment sector

Agriculture	Catering and entertainment	Civil service	Construction	Education	Finance
Health	Industrial	Legal Profession	Media	Nature resource	Armed forces
Science/Computing	Security	Selling	Transportation	Welfare	*Other (specify)

Source of income for loan repayment

Salary	Pension	Investments	Proceeds from policy	Proceeds from retirement annuity
Donation/Gift	Inheritance	Social Grant	*Other (please specify)	
Income tax no				

Name and address of present employer/own business

Postal code

Present occupation Present employment/own business since (dd/mm/ccyy)

Do you belong to a Housing scheme? ☐ Yes ☐ No Employee no (Absa employees only)

C2 Financial details

Will an existing home loan be cancelled? ☐ Yes ☐ No Do you have a non-Absa cheque account? ☐ Yes ☐ No

Name of institution

A Account details

Into what account is your income paid? ☐ Cheque ☐ Savings Is income paid into another account? ☐ Yes ☐ No

Account number Branch code

Do you have a cheque account? ☐ Yes ☐ No Do you have a credit card? ☐ Yes ☐ No

Have you applied for debt counselling or been placed under a debt review in terms of Section 86 of the National Credit Act 2005? ☐ Yes ☐ No

Have you been declared insolvent or placed under administration order in the last 10 (ten) years? ☐ Yes ☐ No

B Personal income

Monthly gross income (before deductions)	Self
Gross monthly salary/income	R
Commission	R
Overtime	R
Maintenance	R
Rental income	R
Other (specify)	R
	R
Total gross income(s)	R

C **Personal expenses**

Salary deductions	Self
Income tax (e.g. monthly tax deduction/monthly provisional tax payment)	R
Unemployment Insurance Fund	R
Pension	R
Medical aid	R
Other (specify)	R
	R
Total of all payslip items	R

Monthly expenses	Self
Groceries	R
Rates, taxes and electricity	R
Domestic workers' wages, gardener wages etc.	R
Telephone and cellphone	R
Insurance policies	R
Educational fees	R
Transport/Petrol cost	R
Entertainment	R
Security	R
Other (specify)	R
Total monthly sundry expenses	R

Fixed debt repayments	Self
Total monthly rent/Home loan repayment	R
Amount of rent/Home loan/Other repayments that will stop once this loan is activated	R
Asset finance/Vehicle repayments	R
Loan/Overdraft repayments	R
Credit card repayments	R
Retail account payments	R
Other fixed debt repayment (specify)	R
Total of all fixed debt repayments	R

D **Details of loan**

To calculate your further loan amount, please note that any FlexiReserve balance is removed and you need to apply for the full amount that you wish paid out.

Amount of loan/further loan **R**

Bond amount to be registered **R** Term of loan years

Monthly repayment day (dd/mm/ccyy)

Do you require a new MultiPlan account? Yes No If "Yes", complete the MultiPlan application form and attach.

If "No", for further advances which account must be debited?

Building loans only: improvements/contact price **R**

Name of contractor Telephone Cellphone

E **Details of property**

Property type: *House Sectional title unit Vacant land *Residential/Small holding

*Do you want a quote on Absa Property Insurance Yes No **Note: Property Insurance is a compulsory requirement for the loan.**

Street name and number

Suburb City Township

Erf number Portion no

Complex name Property to be occupied by Self Tenants Unoccupied Not applicable

Flat number Unit number Market value/Purchase price (new loans) **R**

Transferring attorney's name Telephone no
 If a bond to be registered, where do you want to sign your legal documents? Province Suburb/Town/City

E1 Valuation arrangements (Who may the valuer contact to arrange for a property valuation for security purposes?)

Contact name Telephone Cellphone
 Alternative contact details

F *FlexiReserve facility

I/We require the ability to draw available funds from my/our Home Loan and am/are aware that any withdrawals may increase my/our repayments, as the repayment is calculated over the remaining term

Please select the preferred option:

- ☐ Advance payments only (payments made over and above the required repayments).
☐ No, I/we do not want access to the available funds.

*Certain employer agreements exclude this feature.

G Getting and giving bank statement(s)

Absa occasionally works with other financial institutions to provide a better service to clients.

In these dealings, Absa will ensure that all personal and financial information about clients are kept strictly confidential.

In keeping with this commitment, we need your permission to:

- | | | |
|---|-----|----|
| <input type="checkbox"/> Get your bank statement(s) from other financial institutions that you may have specified in this application form. | Yes | No |
| <input type="checkbox"/> Give your bank statement(s) to other financial institutions that may request them. | Yes | No |

H Notes

We are required to request the above information to assist the Government in monitoring lending practices in terms of the Home Loan and Mortgage Disclosure Act, 2000. Marketing and communication consents will be formalised when signing your loan documents.

I Declarations

I/We acknowledge that the information supplied by me/us will constitute the basis on which my/our application is to be considered and that all such information is of material importance and directly relevant to the consideration of my/our application.

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

I/We acknowledge that I/we will be liable for any fees and wasted costs incurred by you and attorney(s) in the event of me/us withdrawing from the loan granted.

The purchase price is solely for the purchase of the fixed property and includes none of the following costs:

- **amounts to be repaid to me by the seller of the estate agent or to be paid on my behalf by either of these parties;**
- **cost of movables/furnishings;**
- **legal transfer or bond registration costs;**
- **deposit or contribution thereof; and**
- **any other amounts.**

I/We declare and warrant that:

- I/we have fully and truthfully disclosed my/our income and expenditure to you prior to signing this application;
- I/we have disclosed whether I am/we are currently under debt counselling or subject to debt review;
- I/we have disclosed to you all other applications for credit to any third party whether processed or not at the date of this application; and
- entering into this agreement will not cause me/us to become overindebted as contemplated in the National Credit Act.

You confirm that Absa may use your personal data to provide you with the service or product that you are applying for. Your information will be treated in line with the Absa Privacy Statement. Please read the Absa Privacy Statement which is available on absa.co.za

I/We have been given an adequate opportunity to read and understand the declaration and I am/we are aware of the terms printed in bold.

 Signature (applicant)

Date (dd/mm/ccyy)

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Office use only

Code for

Originator	<input type="text"/>
Estate agency	<input type="text"/>
Estate agent	<input type="text"/>
Broker	<input type="text"/>
Telephone	<input type="text"/>
Cellphone	<input type="text"/>

Name and employee no of Absa official

Name of

Originator	<input type="text"/>
Estate agency	<input type="text"/>
Estate agent	<input type="text"/>
Broker	<input type="text"/>

Campaign ID

Bond
originator/
Broker/
Estate agent's
stamp