



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 advancers 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)
-------------------------------------	---	------------------------------	---------------------------------	-----------------------------------	---

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 is 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 ANC with accrual ANC without accrual COP Customary law Single Divorced Separated

Widowed *Other (specify)

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

Post-matric qualifications Yes No

If "Yes", select

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

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
	Health	Industrial	Legal Profession	Media	Nature resource
	Science/Computing	Security	Selling	Transportation	Armed forces
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

Bond amount to be registered

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

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)

Transferring attorney's name Telephone no

If a bond to be registered, where do you want to sign 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:

Get your bank statement(s) from other financial institutions that you may have specified in this application form.

Yes	No
-----	----

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.

Date (dd/mm/ccyy)

Signature (applicant)

Office use only

Code for

Originator
Estate agency
Estate agent
Broker
Telephone
Cellphone

Name of

Originator
Estate agency
Estate agent
Broker

Name and employee no of Absa official

Campaign ID

Bond
originator/
Broker/
Estate agent's
stamp