



Application Type (please tick where applicable)

Deposit for a Home Loan Building a Property Renovations to a Property Buying Land/Property

Particulars of the Applicants (please tick where applicable)

Applicant

Are you under/ have applied for Administration by the Court? Yes No

Have you applied for or been declared Insolvent? Yes No

Title: Mr. Mrs. Miss Ms Other (Specify)

Surname: Full name(s):

ID Type: RSA Other ID Number:

Country of Birth: Maiden Name:

Town of Birth:

Date of Birth: Known As:

Gender Male Female

Registered Tax/SITE: Yes No Registration Tax number:

Registration Tax Identification Number outside of South Africa:

No tax number issued by governing body, indicate reason:

No tax number present, indicate reason:

Preferred Language:* English Afrikaans Zulu Sesotho Tsonga Other (Specify)

Ethnic Group:* African White Coloured Indian Other (Specify)

Educational Level:* None Junior Primary Secondary Matric Post Graduate

Marital Status: Single Married Divorced Widowed

Type of Marital Regime: COP ANC Out of COP

Residential Status: Owner Tenant

Retirement Date:

*Note: Educational level, language and ethnic group information is required to assist the Government in monitoring lending practices in terms of the Home Loans and Mortgage Disclosure Act. 2000.



Particulars of the Applicants (please tick where applicable)

Co-Applicant

Are you under/ have applied for Administration by the Court? Yes No

Have you applied for or been declared Insolvent? Yes No

Title: Mr. Mrs. Miss. Ms Other (Specify)

Surname: Full name(s):

ID Type: RSA Other ID Number:

Country of Birth: Maiden Name:
Town of Birth:

Date of Birth: Known As:

Gender Male Female

Registered Tax/SITE: Yes No Registration Tax number:

Registration Tax Identification Number outside of South Africa:

No tax number issued by governing body, indicate reason:

No tax number present, indicate reason:

Preferred Language:* English Afrikaans Zulu Sesotho Tsonga Other (Specify)

Ethnic Group:* African White Coloured Indian Other (Specify)

Educational Level:* None Junior Primary Secondary Matric Post Graduate

Marital Status: Single Married Divorced Widowed

Type of Marital Regime: COP ANC Out of COP

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Retirement Date:

*Note: Educational level, language and ethnic group information is required to assist the Government in monitoring lending practices in terms of the Home Loans and Mortgage Disclosure Act. 2000.



Current Residential Address

Applicant

Street Name & Number: Suburb:

City: Postal Address:

Co-Applicant

Street Name & Number: Suburb:

City: Postal Address:

Address where funds will be used

Applicant

Building Address same as current residential address: Yes No

Postal Address:

Co-Applicant

Building Address same as current residential address: Yes No

Postal Address:

Contact Details

Applicant

Cellphone Number: Home Telephone Number:

Email Address: Work Telephone Number:

Preferred Contact Time*: 08:00-12:00 12:00-14:00 4:00-17:00 17:00-18:00

Fax Number:

Co-Applicant

Cellphone Number: Home Telephone Number:

Email Address: Work Telephone Number:

Preferred Contact Time*: 08:00-12:00 12:00-14:00 4:00-17:00 17:00-18:00

Fax Number:

*PLEASE NOTE a consultant will make an effort to contact you during your preferred time.

First National Bank - a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Reg. No. 1929/001225/06.



Income

Applicant

Monthly Gross Income: R

Monthly net Income: R

Salary Frequency: Weekly

Fortnightly

Monthly

Overdraft Monthly Repayment: R

Co-Applicant

Monthly Gross Income: R

Monthly net Income: R

Salary Frequency: Weekly

Fortnightly

Monthly

Overdraft Monthly Repayment: R

Expenses

Applicant

Housekeeping (groceries etc) R

Water & Electricity: R

Levy/ Rates & Taxes: R

Fuel & Vehicle maintenance: R

Insurance Car & Household: R

Life Policies: R

Education: R

School/ University: R

Other:

Co-Applicant

Housekeeping (groceries etc) R

Water & Electricity: R

Levy/ Rates & Taxes: R

Fuel & Vehicle maintenance: R

Insurance Car & Household: R

Life Policies: R

Education: R

School/ University: R

Other:



Particulars of Employer (please tick where applicable)

Applicant

Employer Name: Employee Number:

Job Title: Site/Division:

Employment Contract Type: Permanent Temporary Commission Contractor

HR Consultant Name(s) and Surname:

Co-Applicant

Employer Name: Employee Number:

Job Title: Site/Division:

Employment Contract Type: Permanent Temporary Commission Contractor

HR Consultant Name(s) and Surname:

Particulars of Fund

Name of Fund:

Particulars of the Loan

Loan Amount Required: Loan Term (Months):

Banking Details (please tick where applicable)

Applicant

Existing FNB Customer: Yes No



Applicant

Name of Bank:

Account Name:

Account Number:

Branch Code:

Type of Account: Cheque/Current

Savings Transmission

Co-Applicant

Name of Bank:

Account Name:

Account Number:

Branch Code:

Type of Account: Cheque/Current

Savings Transmission

PLEASE NOTE that the loan, if approved, will be paid out in this income account.

Spouse's Details

Surname:

First Name(s):

Work Telephone Number:

Cellphone Number:

Friend

Surname:

First Name(s):

Work Telephone Number:

Cellphone Number:

Customer Protection Plan

The Customer Protection Plan protects our loved ones in the event that one of the following instances occur:

- Death
- Temporary disability
- Permanent disability
- Unemployed or unable to earn an income

These benefits are dependent on the agreement between FNB and your employer. Please confirm which benefits are applicable to you with your HR representative.

I choose FNB's Customer Protection Plan: Yes No

I choose to cede my own insurance policy: Yes No



Kindly send your completed application form together with the following documents:

Please note - if married in community of property (COP) all documentation is required for both parties

- Certified South African green bar coded identity document or Smart ID Card (front and back)* / Copy of Marriage Certificate
- Latest payslips (12 consecutive for weekly paid, 6 consecutively for fortnightly paid and 3 consecutive for monthly paid)*
- Valid Building quotation or Offer to Purchase (not older than 1 month)
- Latest proof of residence (not older than three months)
- Latest 3 months stamped bank statement (if not banking with FNB)*
- A settlement letter if an existing pension backed housing loan with another institution is being switched or if you want to settle your bond
- Latest fund benefit statement

Kindly email the completed form and above-mentioned supporting documents to smarthousingplandocs@fnb.co.za.

For any queries please contact our Help Desk on 087 736 6000.

1. Declaration

- 1.1 Where I do have personal email address, or cannot otherwise receive my loan documentation (containing my personal - loan information), I consent to the bank emailing my loan documentation to the email address reflected on this Loan Application Form. It is my understanding that the email address will be that of my employer and that I will collect my loan documentation from my employer: Yes No
- 1.2 I/We have provided the information required in this application and supporting documents willingly for the purposes of assessing my/our application.
- 1.3 All the information provided by me/us to the Lender is true and correct and I/we have not withheld any information which would adversely affect the decision of the Lender to grant the loan amount.
- 1.4 By 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.
- 1.5 I/We have not applied for debt review in terms of the National Credit Act 34 of 2005 and I am/we are not subject to an existing administration order issued by a competent court for the management of my/our debts.
- 1.6 I am required to pay tax in a country other than RSA: Yes No
- 1.7 I am required in terms of applicable foreign law to pay tax in _____ (name of foreign country) and that my tax registration number is _____.

2. Sequestration

2.1 I/We have not applied for, nor currently under debt review or an existing administration order for the management of my/our debts:

 Yes
 No

 Yes
 No

2.2 I/We do not have any provisional or final sequestration orders against me/us:

3. Personal Information

3.1 "Solutions" means any banking, insurance, investment, telecommunications or other products, goods, services, benefits, policies, rentals and rewards you select with the FirstRand group of companies.

By signing this application form, you consent to the processing of credit bureaux, qualification and fraud information which is necessary to establish a relationship with you for transact, insure, telecommunication, credit, invest, rental and other value-added Solutions (relevant to the specific Solution application).

Mandatory Consents

IMPORTANT: Please note that if you withhold or withdraw this consent, it will impact your application for or ongoing use of this Solution. Refer to our FirstRand Group Customer Privacy Notice (available on our websites) for the process on how to withdraw this consent or contact us. You can manage your consent, including withdrawing marketing consent, at any time by accessing "My Profile" on our app or "Business profile" on our website for juristic entities.

I/we consent that the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice on our websites) may obtain and use my information from:

 Yes

 No

A. Credit Bureaux to:

Conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of this transact, telecommunication, invest, rental and/or other value-added Solutions (whichever is applicable to this application);

B. And third-party qualification data providers to:

Conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of this Solution applied for;

C. And may obtain, use and share information about me with the **South African Fraud Prevention Services** for financial crime detection, prevention and prosecution purposes or if the FirstRand Group reasonably believes that I/we have provided any false and/or misleading information and/or documents to it.

D. I/we consent that that the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice available on our websites) may obtain and share information about me/us with the payroll systems utilised by my/our employer(s) in order to retrieve copies of my/our payslips to verify the financial information provided by me/us to the FirstRand Group.

4. NCA Opt-Out Requirements

4.1 I/We wish to be excluded from credit marketing by telephone.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.2 I/we wish to be excluded from credit marketing by mass SMS.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.3 I/we wish to be excluded from credit marketing by mass email.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.4 I/we wish to be excluded from marketing or customer lists that are sold or shared.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.5 I/we wish to be excluded from pre-approved annual credit limit increases.* *This option is only applicable if the Solution you are applying for is a credit facility like an overdraft, credit card, Fusion, Single Facility, Structured Loan, Securities Based Loan or Revolving Loan/Facility.	Yes <input type="checkbox"/>	No <input type="checkbox"/>

I/We confirm that I/We have read, understood and agree to be bound by the terms and conditions relating to this Pension Backed Loan application. If married in Community of Property (this includes Traditional and Muslim Rights); the below documentation is required for your spouse as the co-applicant.
 Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

Tel: 087 736 6000 or email: smarthousingplandocs@fnb.co.za.



Documents required for a Pension Backed Loan application

Applicant name:

Applicant

- | | | | | | |
|---|------------------|--------------------------|---------------------------------------|------------------|--------------------------|
| Supporting documentation: | Tick if attached | <input type="checkbox"/> | Completed application form: | Tick if attached | <input type="checkbox"/> |
| Recently certified copy of applicants I.D. document: | Tick if attached | <input type="checkbox"/> | Latest payslip: | Tick if attached | <input type="checkbox"/> |
| 3-month bank statement reflecting latest 3 salary deposits: | Tick if attached | <input type="checkbox"/> | Breakdown of cash expenses: | Tick if attached | <input type="checkbox"/> |
| Proof of address in applicants name no older than 2 months: | Tick if attached | <input type="checkbox"/> | Valid quotation or offer to purchase: | Tick if attached | <input type="checkbox"/> |

Co-Applicant

- | | | | | | |
|--|------------------|--------------------------|--------------------------------|------------------|--------------------------|
| Spouse's supporting documentation if married in COP (this includes Traditional and Muslim Rights): | | | Completed on application form: | Tick if attached | <input type="checkbox"/> |
| Recently certified copy of applicants I.D. document: | Tick if attached | <input type="checkbox"/> | Latest payslip: | Tick if attached | <input type="checkbox"/> |
| 3-month bank statement reflecting latest 3 salary deposits: | Tick if attached | <input type="checkbox"/> | | | |
| Certified copy of marriage certificate: | Tick if attached | <input type="checkbox"/> | Breakdown of cash expenses: | Tick if attached | <input type="checkbox"/> |