

APPLICATION DETAILS

Loan Type	<input type="text"/>
Loan Reason	<input type="text"/>
Application Type	Private Company
Number of Applicants	4

LOAN DETAILS

Deposit Amount	<input type="text"/>	Registration Amount	<input type="text"/>
Purchase Price	<input type="text"/>	Monthly Instalment Method	<input type="text"/>
Repayment Day	<input type="text"/>		
Repayment Source of Funds	Salary/ Wages		
Add More Source of Funds	<input type="button" value="Remove"/> <input type="button" value="Add"/>		
Collateral Offered	<input type="text"/>	Collateral Type	<input type="text"/>
Collateral Amount	<input type="text"/>		
Interest Rate Option	Variable		
Initiation Fee Payment	<input type="text"/>		
Apply For Access Flexi Bond	No	Flexi Reserve Further Option	<input type="text"/>
Include Costs	No	Bond Costs	R 0.00
Debt Consolidation	No	Debt Consolidation Option	<input type="text"/>

COMPANY DETAILS - Complete when application type is Private Company/CC/Trust/Public Company

Company Name	<input type="text"/>	Registration Number	<input type="text"/>
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REGISTERED PHYSICAL ADDRESS

Registered Address Line 1	<input type="text"/>	Registered Address Line 2	<input type="text"/>
Suburb	<input type="text"/>	City	<input type="text"/>
Province	<input type="text"/>	Postal Code	<input type="text"/>
Country	South Africa		
Duplicate Registered Address	Yes <input type="radio"/> No <input type="radio"/>		

HEAD OFFICE PHYSICAL ADDRESS

H/O Address Line 1	<input type="text"/>	H/O Address Line 2	<input type="text"/>
Suburb	<input type="text"/>	City	<input type="text"/>
Province	<input type="text"/>	Postal Code	<input type="text"/>

Country	South Africa		
CONTACT ADDRESS			
Physical Address Line 1		Physical Address Line 2	
Suburb		City	
Province		Postal Code	
Country	South Africa		
Postal Address Same as Physical	Yes <input type="radio"/> No <input type="radio"/>		
Registration Date		Business Nature	
Date of Memorandum Incorporation		Memorandum of Incorporation Type	
Financial Year End		Enterprise Turn Over	
Company Fax No		Company Tel No	
Correspondence Language		Source of Income	

Statement Approval

The banks occasionally collaborates with the other financial institutions with the aim of providing a better service to the customers. In these dealings, the banks diligently guards all personal and financial information relating to customers. In keeping with this commitment, we need your consent to: Retrieve: Obtain your bank statement(s) from other financial institutions that you may have specified in an application form. Supply: Provide your bank statement(s) to other financial institutions that may request them.”

(Please ensure that you sign the IDX Consent document and send to the consultant)

Do you consent to the above? Yes No

PERSONAL DETAILS - MAIN APPLICANT

Name		Surname	
Title		Gender	
Date of Birth		Tax Obligations Outside Sa	
ID Type		Type of Residence	SA Citizen
ID Number			
Suretyship		Marital Status	
Number Of Dependents		Ethnic Group	
Highest Qualification		Home Language	
Nationality	South Africa	Country of Birth	South Africa
Is First Time Buyer		Smoked in Last Year	
On Social Grant		Will Be Main Residence	
City Of Birth		Country Of Marriage	South Africa

CONTACT DETAILS - MAIN APPLICANT

Phone Number		Cell Number	
Work Phone Number		Email Address	
Fax Number			

ADDRESS DETAILS - MAIN APPLICANT

Physical Address Line 1	<input type="text"/>	Physical Address Line 2	<input type="text"/>
Suburb	<input type="text"/>	City/Town	<input type="text"/>
Postal Code	<input type="text"/>	Province	<input type="text"/>
Country	South Africa	Postal Same as Physical	Yes
Residential Status	<input type="text"/>	Occupied Since	<input type="text"/>
Contact Method	<input type="text"/>	Preferred Language	<input type="text"/>

EMPLOYMENT DETAILS - MAIN APPLICANT

Employment Status	<input type="text"/>	Occupation Level	<input type="text"/>
Employment Sector	<input type="text"/>	Occupation Nature	<input type="text"/>
Source of Income	Salary/ Wages	Salary Frequency	<input type="text"/>
Changing Jobs	<input type="text"/>	Do You Work In South Africa	<input type="text"/>
Employer Name	<input type="text"/>	Is This Your First Job	<input type="text"/>
Employer Address	<input type="text"/>	Suburb	<input type="text"/>
City	<input type="text"/>	Postal Code	<input type="text"/>
Province	<input type="text"/>	Country	South Africa
Business Nature	Other Service Activities	Years Employer Operating	<input type="text"/>
Employee Number	<input type="text"/>		
Length at Current Employment (Years)	<input type="text"/>	Length at Current Employment (Months)	<input type="text"/>
Is Your Current Employment Under 3 Years Yes <input type="radio"/> No <input type="radio"/>			

SOLVENCY DETAILS - MAIN APPLICANT

Have you been declared insolvent?	<input type="radio"/> Yes	<input type="radio"/> No
Have you been rehabilitated?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a dispute with a credit bureau?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a judgement?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever been under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
Are you currently under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
Are you currently under debt review?	<input type="radio"/> Yes	<input type="radio"/> No
Do you currently have a debt arrangement in place?	<input type="radio"/> Yes	<input type="radio"/> No

BANK DETAILS

Institution / Bank	Branch	Account Holder	Account Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number	Current Balance on Statement	Business	Primary
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Remove

Add

Statement Approval

The banks occasionally collaborates with the other financial institutions with the aim of providing a better service to the customers. In these dealings, the banks diligently guards all personal and financial information relating to customers. In keeping with this commitment, we need your consent to:

Retrieve: Obtain your bank statement(s) from other financial institutions that you may have specified in an application form.

Supply: Provide your bank statement(s) to other financial institutions that may request them.

(Please ensure that you sign the IDX Consent document and send to the consultant)

Do you consent to the above? Yes No

MONTHLY INCOME - MAIN APPLICANT**SALARY AND COMMISSION INCOME**

(Please note the Consultant Check section will be completed after the application is submitted if any amendments are picked up)

Basic Wage/Salary	<input type="text"/>	Consultant Check	<input type="text"/>
Housing Subsidy	<input type="text"/>	Consultant Check	<input type="text"/>
Monthly Car Allowance	<input type="text"/>	Consultant Check	<input type="text"/>
Travel Allowance	<input type="text"/>	Consultant Check	<input type="text"/>
Cash Allowance	<input type="text"/>	Consultant Check	<input type="text"/>
Average Commissions	<input type="text"/>	Consultant Check	<input type="text"/>
Average Overtime	<input type="text"/>	Consultant Check	<input type="text"/>
Other: (Specify)	<input type="text"/>		
Other Income Value	<input type="text"/>	Consultant Check	<input type="text"/>
TOTAL GROSS SALARY	<input type="text"/>	TOTAL CHECK	<input type="text"/>

OTHER MONTHLY INCOME

Rental Income (Derived from Assets & Liabilities)	<input type="text"/>	Consultant Check	<input type="text"/>
Future Rental Income	<input type="text"/>	Consultant Check	<input type="text"/>
Investments	<input type="text"/>	Consultant Check	<input type="text"/>
Income from Sureties	<input type="text"/>	Consultant Check	<input type="text"/>
Maintenance/Alimony	<input type="text"/>	Consultant Check	<input type="text"/>
Entertainment	<input type="text"/>	Consultant Check	<input type="text"/>
Interest Income	<input type="text"/>	Consultant Check	<input type="text"/>
TOTAL OTHER INCOME	<input type="text"/>	TOTAL OTHER	<input type="text"/>

SALARY DEDUCTION

UIF	<input type="text"/>	Consultant Check	<input type="text"/>
Tax - PAYE/SITE	<input type="text"/>	Consultant Check	<input type="text"/>
Pension	<input type="text"/>	Consultant Check	<input type="text"/>
Medical Aid	<input type="text"/>	Consultant Check	<input type="text"/>
Other: (Specify)	<input type="text"/>		

Other	<input type="text"/>	Consultant Check	<input type="checkbox"/>
TOTAL SALARY DEDUCTIONS	<input type="text"/>	TOTAL CONSULTANT	<input type="text"/>

MONTHLY EXPENSES - MAIN APPLICANT

MONTHLY EXPENSES			
Expense Type	Amount	Can Fall Away	Consultant Check
Assurance (Life, Retirement Annuities)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Clothing (If not included in retail deductions)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Donations	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Rental	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Rates & Taxes	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Levies	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Water & Lights	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Petrol and Car Maintenance	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Property Rental Expenses	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Insurance and Funeral Policies	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Groceries	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Education	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Entertainment	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Cellphone	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Telephone and ISP	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
MNET, DSTV / TV Licence	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Domestic Wages	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Home Maintenance / Garden Services	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Investments (Unit Trusts, Endowments)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Maintenance / Alimony	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Medical (If not included in salary deductions)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Security	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Timeshare	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Other: Specify	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
TOTAL EXPENSES	<input type="text"/>	TOTAL CONSULTANT	<input type="text"/>

INCOME AND EXPENSES TOTALS

Income	<input type="text"/>	Deductions	<input type="text"/>	Expenses	<input type="text"/>	Nett	<input type="text"/>
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Consultant Check Comment

ASSETS AND LIABILITY DETAILS - MAIN APPLICANT
FIXED PROPERTY

Description	Purchase Date	Purchase Amount	Valuation	Rental Income
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Finance Institution	Account Number	Loan Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

VEHICLES

Make & Model	Finance Institution	Account Number	Valuation	Loan Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

INVESTMENTS & OTHER ASSETS

Asset Type	Description	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>

RETAIL ACCOUNTS

Description	Balance	Instalments	Settle	Reduction
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

OTHER LIABILITIES

Type	Description	Finance Institution	Account Number	Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

TOTALS

Total Assets Less Liabilities: Net Asset Value

GRAND TOTALS

Income Deductions Expenses Liabilities Nett

NEXT APPLICANT
PERSONAL DETAILS - CO-APPLICANT 1

Name	<input type="text"/>	Surname	<input type="text"/>
Title	<input type="text"/>	Gender	<input type="text"/>
Date of Birth	<input type="text"/>	Tax Obligations Outside	<input type="text"/>
ID Type	<input type="text"/>	Type of Residence	<input type="text" value="SA Citizen"/>

ID Number	<input type="text"/>		
Suretyship	<input type="text"/>	Marital Status	<input type="text"/>
Number Of Dependents	<input type="text"/>	Ethnic Group	<input type="text"/>
Highest Qualification	<input type="text"/>	Home Language	<input type="text"/>
Nationality	South Africa	Country of Birth	South Africa
Is First Time Buyer	<input type="text"/>	Smoked in Last Year	<input type="text"/>
On Social Grant	<input type="text"/>	Will Be Main Residence	<input type="text"/>
City Of Birth	<input type="text"/>	Country Of Marriage	South Africa

CONTACT DETAILS - CO-APPLICANT 1

Phone Number	<input type="text"/>	Cell Number	<input type="text"/>
Work Phone Number	<input type="text"/>	Email Address	<input type="text"/>
Fax Number	<input type="text"/>		

ADDRESS DETAILS - CO-APPLICANT 1

Physical Address Line 1	<input type="text"/>	Physical Address Line 2	<input type="text"/>
Suburb	<input type="text"/>	City/Town	<input type="text"/>
Postal Code	<input type="text"/>	Province	<input type="text"/>
Country	South Africa	Postal Same as Physical	Yes
Residential Status	<input type="text"/>	Occupied Since	<input type="text"/>
Contact Method	<input type="text"/>	Preferred Language	<input type="text"/>

EMPLOYMENT DETAILS - CO-APPLICANT 1

Employment Status	<input type="text"/>	Occupation Level	<input type="text"/>
Employment Sector	<input type="text"/>	Occupation Nature	<input type="text"/>
Source of Income	Salary/ Wages	Salary Frequency	<input type="text"/>
Changing Jobs	<input type="text"/>	Do You Work In South Africa	<input type="text"/>
Employer Name	<input type="text"/>	Is This Your First Job	<input type="text"/>
Employer Address	<input type="text"/>	Suburb	<input type="text"/>
City	<input type="text"/>	Postal Code	<input type="text"/>
Province	<input type="text"/>	Country	South Africa
Business Nature	Other Service Activities	Years Employer Operating	<input type="text"/>
Employee Number	<input type="text"/>		
Length at Current Employment (Years)	<input type="text"/>	Length at Current Employment (Months)	<input type="text"/>

Is Your Current Employment Under 3 Years Yes No

SOLVENCY DETAILS - CO-APPLICANT 1

Have you been declared insolvent?	<input type="radio"/> Yes	<input type="radio"/> No
Have you been rehabilitated?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a dispute with a credit bureau?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a judgement?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever been under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
Are you currently under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
Are you currently under debt review?	<input type="radio"/> Yes	<input type="radio"/> No
Do you currently have a debt arrangement in place?	<input type="radio"/> Yes	<input type="radio"/> No

BANK DETAILS

Institution / Bank	Branch	Account Holder	Account Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number	Current Balance on Statement	Business	Primary
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Statement Approval

The banks occasionally collaborates with the other financial institutions with the aim of providing a better service to the customers. In these dealings, the banks diligently guards all personal and financial information relating to customers. In keeping with this commitment, we need your consent to:
 Retrieve: Obtain your bank statement(s) from other financial institutions that you may have specified in an application form.
 Supply: Provide your bank statement(s) to other financial institutions that may request them.

(Please ensure that you sign the IDX Consent document and send to the consultant)

Do you consent to the above? Yes No

MONTHLY INCOME - CO-APPLICANT 1

SALARY AND COMMISSION INCOME

(Please note the Consultant Check section will be completed after the application is submitted if any amendments are picked up)

Basic Wage/Salary	<input type="text"/>	Consultant Check	<input type="text"/>
Housing Subsidy	<input type="text"/>	Consultant Check	<input type="text"/>
Monthly Car Allowance	<input type="text"/>	Consultant Check	<input type="text"/>
Travel Allowance	<input type="text"/>	Consultant Check	<input type="text"/>
Cash Allowance	<input type="text"/>	Consultant Check	<input type="text"/>
Average Commissions	<input type="text"/>	Consultant Check	<input type="text"/>
Average Overtime	<input type="text"/>	Consultant Check	<input type="text"/>
Other: (Specify)	<input type="text"/>		
Other Income Value	<input type="text"/>	Consultant Check	<input type="text"/>
TOTAL GROSS SALARY	<input type="text"/>	TOTAL CHECK	<input type="text"/>

OTHER MONTHLY INCOME

Rental Income (Derived from Assets & Liabilities)	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Future Rental Income	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Investments	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Income from Sureties	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Maintenance/Alimony	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Entertainment	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Interest Income	<input type="text"/>	Consultant Check	<input type="checkbox"/>
TOTAL OTHER INCOME	<input type="text"/>	TOTAL OTHER	<input type="text"/>

SALARY DEDUCTION

UIF	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Tax - PAYE/SITE	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Pension	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Medical Aid	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Other: (Specify)	<input type="text"/>		
Other	<input type="text"/>	Consultant Check	<input type="checkbox"/>
TOTAL SALARY DEDUCTIONS	<input type="text"/>	TOTAL CONSULTANT	<input type="text"/>

MONTHLY EXPENSES - CO-APPLICANT 1

MONTHLY EXPENSES

Expense Type	Amount	Can Fall Away	Consultant Check
Assurance (Life, Retirement Annuities)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Clothing (If not included in retail deductions)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Donations	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Rental	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Rates & Taxes	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Levies	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Water & Lights	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Petrol and Car Maintenance	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Property Rental Expenses	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Insurance and Funeral Policies	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Groceries	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Education	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Entertainment	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Cellphone	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Telephone and ISP	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>

MNET, DSTV / TV Licence	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Domestic Wages	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Home Maintenance / Garden Services	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Investments (Unit Trusts, Endowments)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Maintenance / Alimony	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Medical (If not included in salary deductions)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Security	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Timeshare	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Other: Specify	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
TOTAL EXPENSES	<input type="text"/>	TOTAL CONSULTANT	<input type="text"/>

INCOME AND EXPENSES TOTALS

Income	<input type="text"/>	Deductions	<input type="text"/>	Expenses	<input type="text"/>	Nett	<input type="text"/>
Consultant Check Comment	<input type="text"/>						

ASSET & LIABILITY DETAILS - CO-APPLICANT 1

FIXED PROPERTY

Description	Purchase Date	Purchase Amount	Valuation	Rental Income
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Finance Institution	Account Number	Loan Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

VEHICLES

Make & Model	Finance Institution	Account Number	Valuation	Loan Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

INVESTMENTS & OTHER ASSETS

Asset Type	Description	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>

RETAIL ACCOUNTS

Description	Balance	Instalments	Settle	Reduction
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

OTHER LIABILITIES

Type	Description	Finance Institution	Account Number	Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Remove

Add

TOTALS

Total Assets Less Net Asset Value

GRAND TOTALS

Income Deduction Expenses Liabilitie Nett

NEXT APPLICANT

PERSONAL DETAILS - CO-APPLICANT 2

Name	<input type="text"/>	Surname	<input type="text"/>
Title	<input type="text"/>	Gender	<input type="text"/>
Date of Birth	<input type="text"/>	Tax Obligations Outside Sa	<input type="text"/>
ID Type	<input type="text"/>	Type of Residence	SA Citizen
ID Number	<input type="text"/>		
Suretyship	<input type="text"/>	Marital Status	<input type="text"/>
Number Of Dependents	<input type="text"/>	Ethnic Group	<input type="text"/>
Highest Qualification	<input type="text"/>	Home Language	<input type="text"/>
Nationality	South Africa	Country of Birth	South Africa
Is First Time Buyer	<input type="text"/>	Smoked in Last Year	<input type="text"/>
On Social Grant	<input type="text"/>	Will Be Main Residence	<input type="text"/>
City Of Birth	<input type="text"/>	Country Of Marriage	South Africa

CONTACT DETAILS - CO-APPLICANT 2

Phone Number	<input type="text"/>	Cell Number	<input type="text"/>
Work Phone Number	<input type="text"/>	Email Address	<input type="text"/>
Fax Number	<input type="text"/>		

ADDRESS DETAILS - CO-APPLICANT 2

Physical Address Line 1	<input type="text"/>	Physical Address Line 2	<input type="text"/>
Suburb	<input type="text"/>	City/Town	<input type="text"/>
Postal Code	<input type="text"/>	Province	<input type="text"/>
Country	South Africa	Postal Same as Physical	Yes
Residential Status	<input type="text"/>	Occupied Since	<input type="text"/>
Contact Method	<input type="text"/>	Preferred Language	<input type="text"/>

EMPLOYMENT DETAILS - CO-APPLICANT 2

Employment Status	<input type="text"/>	Occupation Level	<input type="text"/>
Employment Sector	<input type="text"/>	Occupation Nature	<input type="text"/>
Source of Income	Salary/ Wages	Salary Frequency	<input type="text"/>
Changing Jobs	<input type="text"/>	Do You Work In South Africa	<input type="text"/>
Employer Name	<input type="text"/>	Is This Your First Job	<input type="text"/>
Employer Address	<input type="text"/>	Suburb	<input type="text"/>
City	<input type="text"/>	Postal Code	<input type="text"/>
Province	<input type="text"/>	Country	South Africa
Business Nature	Other Service Activities	Years Employer Operating	<input type="text"/>
Employee Number	<input type="text"/>		
Length at Current Employment (Years)	<input type="text"/>	Length at Current Employment (Months)	<input type="text"/>

Is Your Current Employment Under 3 Years Yes No

SOLVENCY DETAILS - CO-APPLICANT 2

Have you been declared insolvent?	<input type="radio"/> Yes	<input type="radio"/> No
Have you been rehabilitated?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a dispute with a credit bureau?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a judgement?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever been under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
Are you currently under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
Are you currently under debt review?	<input type="radio"/> Yes	<input type="radio"/> No
Do you currently have a debt arrangement in place?	<input type="radio"/> Yes	<input type="radio"/> No

BANK DETAILS

Institution / Bank	Branch	Account Holder	Account Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Statement Approval

<input type="text"/>	<input type="text"/>
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The banks occasionally collaborates with the other financial institutions with the aim of providing a better service to the customers. In these dealings, the banks diligently guards all personal and financial information relating to customers. In keeping with this commitment, we need your consent to:
 Retrieve: Obtain your bank statement(s) from other financial institutions that you may have specified in an application form.
 Supply: Provide your bank statement(s) to other financial institutions that may request them.

(Please ensure that you sign the IDX Consent document and send to the consultant)

Do you consent to the above? Yes No

MONTHLY INCOME - CO-APPLICANT 2

SALARY AND COMMISSION INCOME

(Please note the Consultant Check section will be completed after the application is submitted if any amendments are picked up)

Basic Wage/Salary	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Housing Subsidy	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Monthly Car Allowance	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Travel Allowance	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Cash Allowance	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Average Commissions	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Average Overtime	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Other: (Specify)			
Other Income Value	<input type="text"/>	Consultant Check	<input type="checkbox"/>
TOTAL GROSS SALARY	<input type="text"/>	TOTAL CHECK	<input type="text"/>

OTHER MONTHLY INCOME

Rental Income (Derived from Assets & Liabilities)	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Future Rental Income	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Investments	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Income from Sureties	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Maintenance/Alimony	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Entertainment	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Interest Income	<input type="text"/>	Consultant Check	<input type="checkbox"/>
TOTAL OTHER INCOME	<input type="text"/>	TOTAL OTHER	<input type="text"/>

SALARY DEDUCTION

UIF	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Tax - PAYE/SITE	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Pension	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Medical Aid	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Other: (Specify)			
Other	<input type="text"/>	Consultant Check	<input type="checkbox"/>
TOTAL SALARY DEDUCTIONS	<input type="text"/>	TOTAL CONSULTANT	<input type="text"/>

MONTHLY EXPENSES - CO-APPLICANT 2

MONTHLY EXPENSES

Expense Type	Amount	Can Fall Away	Consultant Check
Assurance (Life, Retirement Annuities)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Clothing (If not included in retail deductions)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Donations	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>

Rental	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Rates & Taxes	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Levies	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Water & Lights	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Petrol and Car Maintenance	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Property Rental Expenses	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Insurance and Funeral Policies	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Groceries	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Education	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Entertainment	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Cellphone	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Telephone and ISP	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
MNET, DSTV / TV Licence	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Domestic Wages	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Home Maintenance / Garden Services	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Investments (Unit Trusts, Endowments)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Maintenance / Alimony	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Medical (If not included in salary deductions)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Security	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Timeshare	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
Other: Specify	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
TOTAL EXPENSES	<input type="text"/>	TOTAL CONSULTANT	<input type="text"/>

INCOME AND EXPENSES TOTALS

Income	<input type="text"/>	Deductions	<input type="text"/>	Expenses	<input type="text"/>	Nett	<input type="text"/>
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Consultant Check Comment

ASSET & LIABILITY DETAILS - CO-APPLICANT 2

FIXED PROPERTY				
Description	Purchase Date	Purchase Amount	Valuation	Rental Income
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Finance Institution	Account Number	Loan Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

VEHICLES

Make & Model	Finance Institution	Account Number	Valuation	Loan Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

INVESTMENTS & OTHER ASSETS

Asset Type	Description	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>

RETAIL ACCOUNTS

Description	Balance	Instalments	Settle	Reduction
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

OTHER LIABILITIES

Type	Description	Finance Institution	Account Number	Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

TOTALS

Total Assets Less Net Asset Value

GRAND TOTALS

Income Deduction Expenses Liabilitie Nett

NEXT APPLICANT

PERSONAL DETAILS - CO-APPLICANT 3

Name	<input type="text"/>	Surname	<input type="text"/>
Title	<input type="text"/>	Gender	<input type="text"/>
Date of Birth	<input type="text"/>	Tax Obligations Outside	<input type="text"/>
ID Type	<input type="text"/>	Type of Residence	SA Citizen
ID Number	<input type="text"/>		
Suretyship	<input type="text"/>	Marital	<input type="text"/>
Number Of Dependents	<input type="text"/>	Ethnic Group	<input type="text"/>
Highest Qualification	<input type="text"/>	Home Language	<input type="text"/>
Nationalit	South	Country of Birth	South
Is First Time Buyer	<input type="text"/>	Smoked in Last	<input type="text"/>
On Social	<input type="text"/>	Will Be Main Residence	<input type="text"/>
City Of Birth	<input type="text"/>	Country Of Marriage	South

CONTACT DETAILS - CO-APPLICANT 3

Phone Number	<input type="text"/>	Cell Number	<input type="text"/>
Work Phone Number	<input type="text"/>	Email Address	<input type="text"/>
Fax Number	<input type="text"/>		

ADDRESS DETAILS - CO-APPLICANT 3

Physical Address Line 1	<input type="text"/>	Physical Address Line 2	<input type="text"/>
Suburb	<input type="text"/>	City/Town	<input type="text"/>
Postal Code	<input type="text"/>	Province	<input type="text"/>
Country	South Africa	Postal Same as Physical	Yes
Residential Status	<input type="text"/>	Occupied Since	<input type="text"/>
Contact Method	<input type="text"/>	Preferred Language	<input type="text"/>

EMPLOYMENT DETAILS - CO-APPLICANT 3

Employment Status	<input type="text"/>	Occupation Level	<input type="text"/>
Employment Sector	<input type="text"/>	Occupation Nature	<input type="text"/>
Source of Income	Salary/ Wages	Salary Frequency	<input type="text"/>
Changing Jobs	<input type="text"/>	Do You Work In South Africa	<input type="text"/>
Employer Name	<input type="text"/>	Is This Your First Job	<input type="text"/>
Employer Address	<input type="text"/>	Suburb	<input type="text"/>
City	<input type="text"/>	Postal Code	<input type="text"/>
Province	<input type="text"/>	Country	South Africa
Business Nature	Other Service Activities	Years Employer Operating	<input type="text"/>
Employee Number	<input type="text"/>		
Length at Current Employment (Years)	<input type="text"/>	Length at Current Employment (Months)	<input type="text"/>

Is Your Current Employment Under 3 Years Yes No

SOLVENCY DETAILS - CO-APPLICANT 3

Have you been declared insolvent?	<input type="radio"/> Yes	<input type="radio"/> No
Have you been rehabilitated?	<input type="radio"/> Yes	<input type="radio"/> No
Have you ever had a dispute with a credit bureau?	<input type="radio"/> Yes	<input type="radio"/> No
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Have you ever been under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
Are you currently under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
Are you currently under debt review?	<input type="radio"/> Yes	<input type="radio"/> No
Do you currently have a debt arrangement in place?	<input type="radio"/> Yes	<input type="radio"/> No

BANK DETAILS

Institution / Bank	Branch	Account Holder	Account Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number	Current Balance on Statement	Business	Primary
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			<input type="button" value="Remove"/> <input type="button" value="Add"/>

Statement Approval

The banks occasionally collaborates with the other financial institutions with the aim of providing a better service to the customers. In these dealings, the banks diligently guards all personal and financial information relating to customers. In keeping with this commitment, we need your consent to:
 Retrieve: Obtain your bank statement(s) from other financial institutions that you may have specified in an application form.
 Supply: Provide your bank statement(s) to other financial institutions that may request them.

(Please ensure that you sign the IDX Consent document and send to the consultant)

Do you consent to the above? Yes No

MONTHLY INCOME - CO-APPLICANT 3

SALARY AND COMMISSION INCOME

(Please note the Consultant Check section will be completed after the application is submitted if any amendments are picked up)

Basic Wage/Salary	<input type="text"/>	Consultant Check	<input type="text"/>
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Travel Allowance	<input type="text"/>	Consultant Check	<input type="text"/>
Cash Allowance	<input type="text"/>	Consultant Check	<input type="text"/>
Average Commissions	<input type="text"/>	Consultant Check	<input type="text"/>
Average Overtime	<input type="text"/>	Consultant Check	<input type="text"/>
Other: (Specify)	<input type="text"/>		
Other Income Value	<input type="text"/>	Consultant Check	<input type="text"/>
TOTAL GROSS SALARY	<input type="text"/>	TOTAL CHECK	<input type="text"/>

OTHER MONTHLY INCOME

Rental Income (Derived from Assets & Liabilities)	<input type="text"/>	Consultant Check	<input type="text"/>
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Maintenance/Alimony	<input type="text"/>	Consultant Check	<input type="text"/>
Entertainment	<input type="text"/>	Consultant Check	<input type="text"/>
Interest Income	<input type="text"/>	Consultant Check	<input type="text"/>
TOTAL OTHER INCOME	<input type="text"/>	TOTAL OTHER	<input type="text"/>

SALARY DEDUCTION

UIF	<input type="text"/>	Consultant Check	<input type="text"/>
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Tax - PAYE/SITE	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Pension	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Medical Aid	<input type="text"/>	Consultant Check	<input type="checkbox"/>
Other: (Specify)	<input type="text"/>		
Other	<input type="text"/>	Consultant Check	<input type="checkbox"/>
TOTAL SALARY DEDUCTIONS	<input type="text"/>	TOTAL CONSULTANT	<input type="text"/>

MONTHLY EXPENSES - CO-APPLICANT 3

MONTHLY EXPENSES

Expense Type	Amount	Can Fall Away	Consultant Check
Assurance (Life, Retirement Annuities)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Clothing (If not included in retail deductions)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Donations	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Rental	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Rates & Taxes	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Levies	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Water & Lights	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Petrol and Car Maintenance	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Property Rental Expenses	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Insurance and Funeral Policies	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Groceries	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Education	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Entertainment	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Cellphone	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Telephone and ISP	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
MNET, DSTV / TV Licence	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Domestic Wages	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Home Maintenance / Garden Services	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Investments (Unit Trusts, Endowments)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Maintenance / Alimony	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Medical (If not included in salary deductions)	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Security	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Timeshare	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
Other: Specify	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>
TOTAL EXPENSES	<input type="text"/>	TOTAL CONSULTANT	<input type="text"/>

INCOME AND EXPENSES TOTALS

Income Deductions Expenses Nett

Consultant Check Comment

ASSET & LIABILITY DETAILS - CO-APPLICANT 3

FIXED PROPERTY

Description	Purchase Date	Purchase Amount	Valuation	Rental Income
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Finance Institution	Account Number	Loan Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

VEHICLES

Make & Model	Finance Institution	Account Number	Valuation	Loan Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

INVESTMENTS & OTHER ASSETS

Asset Type	Description	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>

RETAIL ACCOUNTS

Description	Balance	Instalments	Settle	Reduction
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

OTHER LIABILITIES

Type	Description	Finance Institution	Account Number	Balance	Instalment	Settle
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

TOTALS

Total Assets Less Liabilities: Net Asset Value

GRAND TOTALS

Income Deductions Expenses Liabilities Nett

DECLARATION

I hereby appoint the Originator as my sole agent, in order to obtain mortgage loan finance for the property specified on this application form, on my behalf. I hereby consent to the Originator providing feedback to the estate agency concerned about the outcome of the mortgage loan finance application.

I hereby consent to the Originator using, storing and sharing my personal information (as set out on this form) with companies within its group and with registered credit providers as well as its service providers. I further agree to receive information about other products and services that the Originator thinks may be of interest to me. I acknowledge that I have the right to opt-out of such future communications.

The advantages of putting down a deposit when financing a home has been discussed with me.

I/we 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 change of this status within 30 days of the change of status.

I warrant that all the information I supplied is to the best of my knowledge and believe true and correct in all material respects. 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 agree that the Bank may provide any information pertaining to the Loan applied for to the Originator during the application process. I hereby authorise the Bank to have access to my credit bureau records and to furnish and/or to disclose any information arising from any agreement entered into with the Bank to any such credit bureaus.

Validate & Sign Form

Show Administration Sections