



MortgageMax

The future of home loans

APPLICATION DETAILS

Loan Type	<input type="text" value="New Loan"/>
Loan Reason	<input type="text" value="Buy an existing home"/>
Application Type	<input type="text" value="Individual"/>

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	<input type="text" value="Salary/ Wages"/>		
Add More Source of Funds	<input type="button" value="Remove"/> <input type="button" value="Add"/>		
Collateral Offered	<input type="text" value="No"/>	Collateral Type	<input type="text"/>
Collateral Amount	<input type="text"/>		
Interest Rate Option	<input type="text" value="Variable"/>		
Initiation Fee Payment	<input type="text" value="Debit loan account"/>		
Apply For Access Flexi Bond	<input type="text" value="Yes"/>	Flexi Reserve Further Option	<input type="text" value="Change existing/apply for facility"/>
Include Costs	<input type="text" value="No"/>	Bond Costs	<input type="text" value="R 0.00"/>
Debt Consolidation	<input type="text" value="No"/>	Debt Consolidation Option	<input type="text"/>

PERSONAL DETAILS - MAIN APPLICANT

Senior Controller Applicant Type	<input type="text" value="Applicant And Senior Controller"/>		
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" value="No"/>
Income Tax Number	<input type="text"/>	Country Of Tax Code	<input type="text" value="South Africa"/>
No Tax Number Reason	<input type="text"/>		
Add Income Tax Detail	<input type="button" value="Remove"/> <input type="button" value="Add"/>		
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	<input type="text" value="South Africa"/>	Country of Birth	<input type="text" value="South Africa"/>

Is First Time Buyer	<input type="text"/>	Smoked in Last Year	<input type="text"/>
On Social Grant	No	Will Be Main Residence	<input type="text"/>
City Of Birth	<input type="text"/>	Country Of Marriage	<input type="text"/>

PUBLIC OFFICIAL DETAILS - MAIN APPLICANT

Is Public Official	<input type="text"/>		
Related To Public Official	<input type="text"/>	Nature Of Public Official Relationship	<input type="text"/>
Public Official Name	<input type="text"/>	Public Official Surname	<input type="text"/>

CONTACT DETAILS - MAIN APPLICANT

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 - 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 checked="" type="radio"/> No <input type="radio"/>			

IF EMPLOYED FOR LESS THAN 3 YEARS PLEASE COMPLETE THE FOLLOWING

Previous Employer	<input type="text"/>	Previous Employer Occupation Nature	<input type="text"/>
Previous Employer Employed (years)	<input type="text"/>	Previous Employer Employed (Months)	<input type="text"/>

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"/>

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"/>
<input type="text" value="Other: (Specify)"/>			
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="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 - 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="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"/>						

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"/>
<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"/>
<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"/>
<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"/>

Total Assets	<input type="text"/>	Less Liabilities:	<input type="text"/>	Net Asset Value	<input type="text" value="R 0.00"/>
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GRAND TOTALS

Income	<input type="text" value="R 0.00"/>	Deductions	<input type="text"/>	Expenses	<input type="text"/>	Liabilities	<input type="text"/>	Nett	<input type="text" value="R 0.00"/>
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DECLARATION - MAIN APPLICANT

MortgageMax, a division of BetterLife Origination Services Proprietary Limited and its MortgageMax Licensee¹ together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively "MortgageMax", "we" or "us"), offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently. We accordingly offer the following services: (i) bond pre-qualification applications; (ii) credit checks; (iii) home loan applications to various credit providers² including your nominated banks; (iv) insurance brokering services in relation to various insurance products, including, amongst others, life, funeral, building and home contents insurance; (v) services regarding estate planning and wills, and (vi) personal loan services regarding assistance for transfer and bond costs; and (vii) other services that relate to the purchase of your home and/or fulfilling bond grant conditions (collectively "Services"). By signing this form in the space provided below, you appoint MortgageMax and the BetterHome Group to render the selected Services to you and appoint MortgageMax as your sole agent and on your behalf to submit an application to various financial institutions (including credit providers, banks, insurers and registered financial services providers) for home loans and/or insurance cover and/or other products relating to the Services. You agree to our Terms and Conditions available at <https://www.mortgagemax.co.za>.

Declarations: I, the Applicant, declare and confirm that -

- I am not an unrehabilitated insolvent and I have not applied for nor am I under debt rescue;
- I hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form. I will inform the relevant financial institution in writing of any changes to this status within 30 days to the change of status;
- I warrant that all information (irrespective of the format) supplied by me is to the best of my knowledge and belief true and correct in all material respects. I am not aware of any other information which would, if it were to become known to the financial institution, affect the consideration of my application in any way;
- the Bond Consultant that has assisted me has explained (i) the advantages of paying a deposit on the property that I intend on purchasing; (ii) that there are costs involved in taking transfer of the property; and (iii) that he/she will earn commission on the registration of the bond that will be registered over the property;
- the Services provided require personal information being shared on various electronic platforms, including but not limited to contacting me/us via a phone call, WhatsApp, Email, SMS or any other digital means;

The services provided by MortgageMax are not intended to be financial, tax or legal advice and should not be construed as such. MortgageMax, and the service partners are not financial planners, financial brokers or tax advisors. My personal financial situation is unique and therefore before making any decisions utilising the information obtained from MortgageMax, I shall obtain advice from an accountant or other financial advisor who is fully aware of my individual circumstances and never take up a home loan that will stretch my repayment capacity to its maximum.

Consents

In order to render the selected Services to you, we will process your personal information in accordance with the purpose for which it has been collected. For more information about how we protect personal information please see the privacy policy available at <https://www.mortgagemax.co.za>. By signing this form, you consent to MortgageMax processing your personal information in order to render the aforementioned services to you which includes, inter alia -

- sharing your full name and other personal information, including but not limited to the Offer to Purchase, with us and our service providers for purposes of rendering the Services to you;
- collecting your personal information (including your payslips, bank statements, payment profile and identity verification information) from third parties including your financial institution, your employer(s), credit bureau, your bankers, telecommunication providers, retailers, insurers, your spouse, any co-applicant, educational institutions, any academic verification agencies and any governmental authority or other third party that processes information on behalf of any governmental authority;
- obtaining your credit report from a credit bureau and to provide that report to a financial institution as part of the credit application, provide you with advice or assistance with managing your credit and/or challenging the accuracy of information stored by the bureau. You have been made aware that you are entitled to one free report per year from any registered credit bureau;
- sharing your personal information with various third parties and service providers to MortgageMax including, but not limited to credit

bureaux, insurers, credit providers and financial institutions and their respective affiliates, personal loan platform providers and any other person who requires your personal information in order for us to render or in connection with us rendering the Services or offer related banking products to you after your approval of the financial institution's offer to finance your immovable property

- storing your personal information including storage on cloud facilities that may be located outside of South Africa. We will ensure that appropriate measures are put in place to protect your information in accordance with the standards that are no less onerous than those imposed by South African laws; and sharing, retaining and further processing your personal information for research and statistical purposes.

¹ The MortgageMax Licensee means the person or business that you have engaged to render the selected Services to you and which has concluded a licensing agreement with MortgageMax in terms of which the MortgageMax Licensee undertakes to utilise services, systems and/or the platform provided by or on behalf of MortgageMax to render the Services to you.

² MortgageMax currently submits applications to ABSA, First National Bank, Nedbank, Standard Bank, Investec, HIP (Housing Investment Partners), Sentinel, Auto Assist, Genfin and RMB Private Bank, however this list is not exhaustive and new credit providers may be added to this list from time to time.

FOR OFFICE USE ONLY

If the Applicant/s specifically requested that he/she/they not be contacted in relation to certain product/s set out in the application form, please select, by ticking the relevant box below, which of the following products they do not wish to be contacted about:-

<input type="checkbox"/>	Life insurance products (such as life insurance and funeral insurance)
<input type="checkbox"/>	Non-life insurance products (such as building and home contents insurance)
<input type="checkbox"/>	Personal Loans

Validate & Sign Form

Show Administration Sections