

APPLICATION FORM

PLEASE NOTE: All bold fields are compulsory and must be completed.

FOR INTERNAL USE ONLY

Business _____ Consultant _____
Lead Agent _____ Lead Agency _____
Administrator _____ Date Received _____
Bank of Submission ABSA FNB Nedbank Standard Bank Investec RMB HIP Sentinel Homes Ithala

APPLICATION DETAILS

Loan Type New Loan Further Loan Further Building Loan
Loan Reason Buy existing home Building a new home Buy vacant land
 Bond existing home unbonded Further advance ordinary Further advance building
Application Type Individual Joint Multiple Applicants Public Company Private Company Trust
 Closed Corporation Incorporated Company Estate Late Client Club Sole Proprietor
 Schools Partnership Non Profit Organisation and Friendly Societies State Owned Company
Suretyship Yes / No
Transfer Attorney _____ Transfer Attorney Tel. No. _____
Bond Attorney _____ Bond Attorney Tel. No. _____

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

Company Name _____ Correspondence Language: _____
Registration Number: _____ Registration Date: _____
Country of Registration _____ Business Nature: _____
Physical Address: _____ Postal Address: _____
Suburb _____ Suburb _____
City _____ Postal Code _____ City _____ Postal Code _____
Province _____ Province _____
Country _____ Country _____
Postal Address same as Physical? Yes / No
Company Tel. No. _____ Company Fax No. _____
Financial Year End: _____ Enterprise TurnOver: _____

SENIOR CONTROLLER

ID Type Book of Life / ID Passport ID No. / Passport No. _____
Title Mr. Mrs. Miss Ms Dr. Prof. Rev.
Home Language _____ Gender Male Female
First Name(s) _____ Surname _____
Date of Birth _____ DD / MM / CCYY Country of Birth _____
 SA Citizen Permanent Resident Temporary Resident Working in SA
Occupational Status Contract Worker Full-time Employee Home Executive Part-time Employee
 Retired / Pensioner Self-employed (Non-professional) Self-employed (Professional)
 Student / Scholar Temp Employed Unemployed
Occupation Level Unskilled Worker Semi-skilled Worker Skilled Worker Junior Position
 Supervisor Management Senior Management
Home Phone No _____ Cellphone No _____
Email Address _____ Preferred Method of Contact SMS Email Post
Residential Status Boarder Living with Parents Tenant Owner Other
Residential Address Occupation Date _____
Physical Address: _____ Postal Address: _____
Suburb _____ Suburb _____
City _____ Postal Code _____ City _____ Postal Code _____
Province _____ Province _____
Country _____ Country _____

PERSONAL DETAILS - MAIN APPLICANT

Title Mr. Mrs. Miss Ms. Dr. Prof. Rev.

First Name(s) _____ Surname _____

ID Type Book of Life / RSA ID Passport ID No. / Passport No. _____

Ethnic Group Asian Black Coloured White No. of Dependants _____

SA Citizen Yes / No Permanent SA Resident Yes / No

Date Passport Expires DD/MM/CCYY Date Passport Issued DD/MM/CCYY

Permanent Resident Country _____ Country Permit Issued _____

Type of Permit Study Permit Work Permit _____ Are you a first time home buyer Yes / No

Date Work Contract Issued DD/MM/CCYY Date Work Contract Expires DD/MM/CCYY

Date Temp Permit Issued DD/MM/CCYY Date Permit Expires DD/MM/CCYY

Marital Status Divorced Married ANC Married COP Other Single Widowed

SARS Tax Number _____

Tax Obligation outside of RSA? Yes / No Nationality _____

Foreign Tax Number _____ Country Tax Code was Issued _____

If No Tax Number is Available Please State Reason _____

Home Language _____ City of Birth _____

Country of Birth _____ Country of Marriage _____

Date of Birth DD/MM/CCYY Gender Male Female

Have you smoked any form of tobacco in the last year? Yes / No

Highest Qualification School Leaver - Pre Grade 10 School Leaver - Grade 10 School Leaver - Grade 12 Certificate 24 Months
 Diploma 1 Year Diploma 2 Years Diploma 3 Years Degree 3 & 3+ years
 Post Graduate Diploma 12 Months Honours Doctorate Masters Incomplete

PUBLIC OFFICIAL DETAILS - MAIN APPLICANT

Are you a public official in a position of authority? Yes / No

Are you related to or associated with a public official in a position of authority? Yes / No

If Yes, answer the following question. What is the nature of the relationship or association? (Tick box)

Spouse or Partner Son or Daughter Parent Sibling Business Partner Close associate

Name and Surname of the public official in a position of authority that you are related or associated to?

Name _____ Surname _____

CONTACT DETAILS - MAIN APPLICANT

Work Tel. No. _____ Cellphone No. _____

Email Address _____

Physical Address _____ Postal Address (If different to Physical) _____

Suburb _____ Suburb _____

City _____ Postal Code _____ City _____ Postal Code _____

Province _____ Province _____

Country _____ Country _____

Residential Status Boarder Living with Parents Other Owner Tenant

Occupied Since DD/MM/CCYY

Preferred Method of Contact SMS Email Post

Correspondence Language English

EMPLOYMENT DETAILS - MAIN APPLICANT

Employment Status Contract Worker Full-time Employee Home Executive Part-time Employee
 Retired / Pensioner Self-employed (Non-professional) Self-employed (Professional)
 Student / Scholar Temp Employed Unemployed

Occupational Level Junior Position Management None Semi-skilled Worker
 Senior Management Skilled Worker Supervisor Unskilled Worker

Employment Sector Agriculture Armed Forces Catering & Entertainment
 Civil Service Construction Education Finance
 Health Industry Legal Profession Media
 Nature Resource Other Science/Computing Security
 Selling Transportation Welfare

Source of Income Salary/Wages Allowance Asset Disposal Bonus Commission
 Donation/Gift Inheritance Insurance Claims Investment Maintenance
 Pension Prize Winnings Proceeds from own Business
 Retirement Annuity Social Grant

Salary Frequency Monthly None Weekly

Do you work in SA? Yes / No

Is it Applicant's first job? Yes / No

Application coincide with job change Yes / No

Employer Name _____ How long has your employer been operating? _____(Years)

Employer Physical Address _____

Suburb _____ City _____ Postal Code _____

Province _____ Country _____

Employee Number _____ Start Date _____ DD / MM / CCYY

Occupation _____

PREVIOUS EMPLOYER DETAILS - MAIN APPLICANT

Field is required if applicant is employed for less than 3 years at current employer

Previous Employer _____ Previous Employer Occupation Nature _____

Previous Period Employed: _____ Years _____ Months

SOLVENCY DETAILS - MAIN APPLICANT

Have you been declared insolvent? Yes / No Date of insolvency _____ DD / MM / CCYY

Have you been rehabilitated? Yes / No Date of rehabilitation _____ DD / MM / CCYY

Have you ever had a dispute with the credit bureau? Yes / No Have you ever had a judgement? Yes / No

Credit Bureau Dispute Details _____

Consolidation amount _____

Have you ever been under an administration order? Yes / No

Are you currently under an administration order (Garnishee order)? Yes / No

Are you currently under debt review / in debt counselling? Yes / No

Do you currently have a debt arrangement in place? Yes / No

Debt Counsellor Name _____ Debt Counsellor Number _____

RETAIL ACCOUNTS - MAIN APPLICANT

1 Description _____ Balance _____
 Monthly _____ Settle Yes / No Reduction Yes / No

2 Description _____ Balance _____
 Monthly _____ Settle Yes / No Reduction Yes / No

3 Description _____ Balance _____
 Monthly _____ Settle Yes / No Reduction Yes / No

BANK ACCOUNT DETAILS - MAIN APPLICANT

1 Institution _____ Business Yes / No Branch _____
 Account Type _____ Account Holder _____
 Account No. _____ Balance _____
 Monthly _____ Settle Yes / No Reduction _____ Primary Yes / No

2 Institution _____ Business Yes / No Branch _____
 Account Type _____ Account Holder _____
 Account No. _____ Balance _____
 Monthly _____ Settle Yes / No Reduction _____ Primary Yes / No

3 Institution _____ Business Yes / No Branch _____
 Account Type _____ Account Holder _____
 Account No. _____ Balance _____
 Monthly _____ Settle Yes / No Reduction _____ Primary Yes / No

4 Institution _____ Business Yes / No Branch _____
 Account Type _____ Account Holder _____
 Account No. _____ Balance _____
 Monthly _____ Settle Yes / No Reduction _____ Primary Yes / No

5 Institution _____ Business Yes / No Branch _____
 Account Type _____ Account Holder _____
 Account No. _____ Balance _____
 Monthly _____ Settle Yes / No Reduction _____ Primary Yes / No

DECLARATION - MAIN APPLICANT

I hereby appoint BetterLife Origination Services (Pty) Ltd ("MortgageMax") as my sole agent and on my behalf to submit to all Financial Institutions in line with the requirements as discussed, in order to obtain mortgage loan finance for the property specified on this application form.

Consent to Electronically obtain Account Statements from *Financial Institutions: For the purpose of assessing your credit/finance application your consent is needed to obtain your bank statement(s) directly from Absa, Nedbank and Standard Bank. The financial institutions involved will exchange no further information than your bank statements and these will be safeguarded and not used for any other purposes. Bank account statements obtained will also be limited to the period necessary to assess the credit/finance application. Your signature below confirms you have provided the required consent for retrieval of your bank statements for purposes of this application and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the credit provider will contact MortgageMax to source a separate form for the account statements.

(tick the appropriate box)

I consent I do not consent

Consent to financial institutions to verify academic qualifications: For purpose of verifying my academic qualifications (if applicable), I understand that my consent is needed to allow the financial institutions to proceed with the required verification checks by using third-party qualification agencies. I agree that the Financial Institution may obtain and use my information from third-party qualification data providers to conduct an assessment to determine my eligibility for, and the appropriateness of, the home loan.

(tick the appropriate box)

I consent I do not consent

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 it to be true and correct in all material respects. I am not aware of any other information which, should it become known to the Financial Institution, would affect the consideration of my application in any way.

I agree that the Financial Institution may provide any information pertaining to the Loan applied for to MortgageMax during the application process. I hereby authorise the Financial Institution 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 Financial Institution to any such credit bureaus.

I/We further irrevocably consent that the Bank can request my/our payslips for auditing purposes from my/our employer or any third party.

(tick the appropriate box)

I consent I do not consent

Signature _____ Name _____

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

_____ **[Name of MortgageMax Business Partner] and BetterLife Origination Services Proprietary Limited ('MortgageMax' or 'you') (a subsidiary of BetterLife Group Limited) cares about your privacy and information security. For more information about how MortgageMax protects your personal information please see their privacy policy.**

You will only process my personal information in accordance with this consent and for the purpose for which you collected it.

I agree to provide you with certain personal information when I communicate with you by email, SMS (or any other electronic means) or telephone and make use of your home loan pre-qualification service, do a credit check through a credit bureau report, when I apply for a home loan and/or when I elect to make use of the BetterSure insurance brokerage service.

I acknowledge that:

- appropriate advice can only be provided after full disclosure of my relevant personal information for purposes of evaluating and advising me in respect of my home loan application and on suitable financial products in line with my objectives;
- you require relevant personal information to assist me with my pre-qualification and/or home loan application and/or to accept, issue and service insurance policies that I may apply for;
- I agree to be informed about the outcome of my pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

I agree and give my consent to you to process my personal information for the purposes relating to any pre-qualification and/or home loan application made by you and agree that you may share this information for this purpose with companies within your *group, *financial institutions, registered credit providers as well as your service providers in order to enable them to process my personal information to determine whether I qualify for a home loan, including but not limited to do credit checks, fraud checks, checks with and reporting to the South African Fraud Prevention Service.

I agree and give my consent to MortgageMax to share any reasonable information concerning the home loan application process, including but not limited to sharing a copy of the home loan grant with *Third Party.

(tick the appropriate box)

I consent I do not consent

I agree that a representative of MortgageMax and/or *BetterSure may contact me regarding insurance products required in respect of my home loan application.

I consent that MortgageMax may share my full name and contact number with *DirectAxis is for purposes of receiving further information regarding other financial products and services that may be of interest to me, focusing on Personal Loans. I acknowledge that I have the right to opt-out of such future communications.

(tick the appropriate box)

I consent I do not consent

I consent that MortgageMax may share my full name and contact number with *Capital Legacy for purposes of receiving further information regarding other financial products and services that may be of interest to me, focusing on Estate Planning. I acknowledge that I have the right to opt-out of such future communications.

(tick the appropriate box)

I consent I do not consent

The services provided by MortgageMax are not intended to be financial, tax or legal advice and should not be construed as such. MortgageMax and their service partners are not financial planners, brokers or tax advisers. Your personal financial situation is unique, and it is your responsibility, given your financial and other individual circumstances, to use any information and advice obtained through these services appropriately and responsibly when implementing your decisions. Before making any financial decisions or implementing any financial strategy, you should obtain advice from your accountant or other financial advisor who are fully aware of your individual circumstances and never take up a home loan that will stretch your repayment capacity to its maximum.

Signature _____

Name of the Signatory _____ Date _____

CONSENT – CREDIT CHECK

I appoint **BetterLife Origination Services Proprietary Limited (“MortgageMax”/“My Representative”)** to be my lawful representative and agent in my name, place and stead, to obtain a copy of my personal credit report (“PCR”) from a registered credit bureau to be used solely for the following purposes: (a) providing me with advice or assistance with managing my credit, by having reference to the content of my PCR; (b) challenging the accuracy of information contained in my PCR; and (c) investigating information held on me by the registered credit bureau.

I consent to the registered credit bureau releasing a copy of my PCR in PDF or XML format to my Representative and to my Representative having sight of the content of my PCR for the above purposes. Furthermore, I consent to my Representative providing all personal information provided by me in relation to the accessing of my PCR to the registered credit bureau for purpose of updating my credit record.

My Representative may request my PCR from the registered credit bureau on condition that they undertake: (a) not to host, resell, on-sell or make my PCR available to any third party or agent, or use my PCR to compile any other databases; (b) not to amend or add any information on my PCR or deal with my PCR in contravention of any applicable laws; (c) to take all reasonable security measures to prevent unauthorised access to the information contained on my PCR; (d) to destroy my PCR upon my request or immediately after it has served the purpose for which it was obtained on my behalf; (e) to keep record of any persons who has access to my PCR for as long as it's in my Representative's possession, before it is destroyed.

I am aware that I am entitled to one free PCR per year from any registered credit bureau and that I can obtain my free PCR by contacting the registered credit bureau directly, either telephonically, by way of email, fax or attending on the office of the registered credit bureau in person. I am aware that I have the right to challenge the accuracy of any information contained in my PCR directly with a registered credit bureau. Attached to this is a copy of my Identity Document. I confirm that the information furnished herein to the registered credit bureau is true and correct.

I agree and explicitly give consent to MortgageMax to share a copy of my PCR with the property developer (being the seller of the property that I am interested in purchasing).

tick the appropriate box)

I consent I do not consent

Signature _____

Name of the Signatory _____ Date _____

**“Financial Institutions” means ABSA Bank, First National Bank, NedBank, Standard Bank, where necessary Investec, Ithala, HIP (Housing Investment Partners), Sentinel, Auto Assist, Business Fuel.

**“Group” means BetterLife Group Ltd and its subsidiaries, including internal systems e.g. LMS, DealMaker and SwitchX which is used to process the personal information and to submit to the financial institutions.

**“Third party” means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing attorney and/or any third party including but not limited to the lead provider dealing with a property that I am interested in purchasing.

*BetterSure (BetterLife Distribution Services (Pty) Ltd t/a BetterSure Financial Consultants FSP24015) is a wholly owned subsidiary of BetterLife Group Limited

**DirectAxis” means Direct Axis SA (Pty) Ltd, registration number 1995/006077/07.

**“Capital Legacy” means Capital Legacy (Pty) Ltd, registration number 1995/009479/07.

MONTHLY INCOME & EXPENSES - MAIN APPLICANT

Monthly Income

Basic Salary / Wage _____
 Cash Allowance _____
 Average Commissions _____
 Investments _____
 Interest Income _____
 Rental Income _____
 Housing Subsidy _____
 Average Overtime _____
 Monthly Car Allowance _____
 Travel Allowance _____
 Entertainment _____
 Income from Sureties _____
 Maintenance / Alimony Income _____
 Future Rental Income _____
 Self-Employed Income _____
 Other - Specify _____
Total Income _____

Other Monthly Expenses Amount

Assurance (Life, Retirement Annuities) _____
 Cellphone _____
 Clothing _____
 Domestic Wages _____
 Donations _____
 Education _____
 Entertainment _____
 Groceries _____
 Home Maintenance / Garden Service _____
 Insurance and Funeral Policies _____
 Investments (Unit Trusts, Endowments) _____
 Levies _____
 M-Net, DSTV and TV License _____
 Maintenance / Alimony _____
 Medical _____
 Petrol and Car Maintenance _____
 Property Rental Expenses _____
 Rates and Taxes _____
 Rental _____
 Security _____
 Telephone and ISP _____
 Timeshare _____
 Water and Lights _____
 Other - Specify _____
Total Expenses _____

Salary Deductions Amount

Tax - PAYE / SITE _____
 Pension _____
 U.I.F _____
 Medical Aid _____
 Other Deductions - Specify _____
Sub-total Deductions _____

Total Income _____ **Total Expenses** _____ **Surplus / Shortage** _____

ASSET DETAILS - MAIN APPLICANT

FIXED PROPERTY - Legal Property description, Stand No, Suburb

Description _____ Amount Owing _____ Present Value _____
 Description _____ Amount Owing _____ Present Value _____
 Description _____ Amount Owing _____ Present Value _____

VEHICLES - Make, Model, Year

Description _____ Amount Owing _____ Present Value _____
 Description _____ Amount Owing _____ Present Value _____
 Description _____ Amount Owing _____ Present Value _____

INVESTMENTS - Description of Unit Trust, Shares etc

Description _____ Present Value _____
 Description _____ Present Value _____
 Description _____ Present Value _____

OTHER

Description _____ Present Value _____
 Description _____ Present Value _____
 Description _____ Present Value _____

(A) Total Assets _____

Signature _____ Date _____

LIABILITY DETAILS - MAIN APPLICANT

OVERDRAFT

Description _____ Amount Owing _____

Description _____ Amount Owing _____

OTHER

Description _____ Amount Owing _____

Description _____ Amount Owing _____

(B) Total Liabilities _____

(A) Total Assets _____ **(B) Total Liabilities** _____ **Net Asset Value** _____

Signature _____ Date _____

LOAN DETAILS

Bond Registered in Name of _____
 Deposit Amount _____ Rate Type Fixed Variable
 Instalment Method Debit Order Salary Stop Order Repayment Day _____
 Instalment Fee Payment Debit Loan Account Direct Payment from Client
 Cost Included with Bond? Yes / No Registration Amount _____

SECURITY DETAILS

Are you offering additional security? Yes / No

SECURITY DETAILS

Do you have sufficient life cover to cover the value of this home loan? Yes / No

LOAN DETAILS BY BANK

	Loan Amount / Extn. Amount	Loan term (Months)
ABSA		
FNB		
Nedbank		
Standard Bank		
Investec		
RMB		
Sentinel Homes		
Ithala		

BUILDER DETAILS – Complete when loan type is building loan or new development

Developer Name _____ New Development Yes / No
 Contractor Name _____ Contractor Tel. No. _____
 Contractor Cellphone No. _____ Contract Amount _____
 Land Price _____ NHBRC Number _____
 Expected Date of Completion _____ DD / MM / CCYY

PROPERTY & SELLER DETAILS

Seller Name _____ Seller ID Number _____
 Company Name _____ Company Registration No. _____
 Seller Tel. No. _____ Seller Cellphone No. _____

VALUATION CONTACT DETAILS

Full Name _____ Tel No _____
 Cellphone No. _____

