

# FINANCE HOUSING LOAN APPLICATION FORM



Leader in People Benefits in Africa

**Company Contact Person Details ( If application is submitted via HR)**

Company Contact Person Name	Company Contact Person Tel Number
Company Contact Person Email Address	

**Applicant Details**

First names	Title	Citizenship
Surname	Identity Number	
Gender Male <input type="checkbox"/> Female <input type="checkbox"/>	Home Language	Email Address
Cell phone	Tel (W)	Tel (H) or alternate
Residential Address		Postal Code
Postal Address		
	Postal code	Address for Notices and Letters Residential <input type="checkbox"/> Postal <input type="checkbox"/>
Bank Name	Branch Name	
Bank Account Number	Branch code	

**Marital Status:**

Indicate your marital status with a tick	Single <input type="checkbox"/>	Divorced <input type="checkbox"/>	Widowed <input type="checkbox"/>	Married (COP) <input type="checkbox"/>	Married (ANC) <input type="checkbox"/>	Customary Marriage <input type="checkbox"/>
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If you are married in Community of Property (COP) you are required to obtain the written consent of your spouse, in terms of the Matrimonial Property Act of 1984, before entering into this agreement, provided that this application is successful.

**Spouse Consent**

I, the undersigned do hereby grant consent to my spouse (above mentioned applicant) to enter into a Credit Agreement with NBC Finance for the purpose of obtaining an NBC Housing Loan as offered by NBC Finance. I further declare that I am fully aware;

- a) of the risks associated with a NBC Housing Loan;
- b) that the after tax fund credit due to my spouse in terms of the rules of the Provident Fund of which my spouse is a member will be used as collateral against any debt owed by my spouse to NBC Finance (“the collateral”);
- c) that in the event that the collateral is used to settle the loan, the benefit due and payable to my spouse in terms of the rules of the Provident Fund, will be reduced accordingly.

Spouse Full Name: \_\_\_\_\_ Spouse ID:

Signature of Spouse: \_\_\_\_\_ Date:

Witness 1 Signature: \_\_\_\_\_

Witness 2 Signature: \_\_\_\_\_

**Property Details**

Purpose for borrowing (Please tick one )	Improve/Repair <input type="checkbox"/>	Build a Home <input type="checkbox"/>	Buy a Home <input type="checkbox"/>	Buy Land <input type="checkbox"/>	Other Housing Purpose <input type="checkbox"/>
Property Address					Postal Code
If there is a Bond over the property, to whom is it bonded (e.g. bank)					
If buying property: Seller/Agent Name			Seller/Agent Contact Number		

**Employment Details**

Company Name	Occupation
Site Name	Employee No. <span style="float: right;">Years Employed</span>

**Income & Expenses**

Monthly Income/ Wages	R	Accommodation	R	Transport	R
Food	R	Education	R	Water & Electricity	R
Maintenance	R	Total Expenses	R	Surplus Available	R

**Fund Membership**

Name of Fund	Fund Membership Number
Withdrawal Benefit Amount	R <span style="float: right;">Retirement Age</span>

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### Credit Life Insurance

Death  Death and Disability  No Cover

NOTE: Certain retirement funds prescribe that their member must enter into a credit life agreement.

### Loan Details

New Loan Amount	R	+ Existing Loan Balance	R	= New Total Loan	R
Preferred repayment amount	R	Preferred Loan Term	Years	Months	Existing Account No

### Applicant Consents

1. I consent to NBC Finance making enquiries about my credit records with any credit reference agencies for the purpose of assessing this credit application or updating my information in future. I also consent to NBC Finance sharing information with such agencies about how I manage this loan agreement during the life of the agreement that may arise out of this application. Such agencies may in turn share this information with other credit providers.
2. I further consent to NBC Finance sharing information of my loan application with my employer, fund and fund administrator.
3. I consent to NBC Finance carrying out identity and fraud prevention checks and sharing information relating to information provided by me with the South African Fraud Prevention Service ("SAFPS") and providing details to the SAFP of any conduct on my accounts that gives NBC Finance reasonable cause to suspect that accounts are being used for improper purposes and understand and agree that the records of this suspicion will then be available to other members of the SAFP if they carry out credit or other checks on my name.
4. If my application is successful, I consent to NBC Finance sending me statements every three months instead of monthly.
5. I declare that I will not apply for further debt during the application process.

### Applicant's Declaration

6. I confirm that the loan I am applying for will, if granted, be used for housing purposes only meaning:
  - a) To repay an existing loan granted to me in respect of the purchase of property owned by me or my spouse.
  - b) To purchase an existing home or vacant land on which to build a home.
  - c) To build, maintain, repair or alter a home owned by my spouse or me.
7. The property described above and relating to this application is or will be occupied by me or my dependents as my/their primary residence.
8. I undertake to provide details of any legal action against or by me that could influence my application for a loan.
9. Is there legal action pending against you or your spouse? Yes  No
10. Are you in arrears with any existing debt? Yes  No
11. Are you currently under debt review? Yes  No
12. Do you have any credit bureau listing under challenge? Yes  No
13. I confirm that I am legally competent to enter into a credit agreement.
14. I understand that I can refer any further questions I may have to NBC Finance at any time.
15. I declare that to the best of my knowledge and belief that the particulars set out in this application are true and correct and that no additional information which may affect the decision of NBC Finance has been withheld.

### Marketing Consent

16. May we contact you about our other products and services which may include special offers, upgrades and new products? Yes  No
17. May we contact you to inform you about products and services that NBC Finance offers? Yes  No
18. May we contact you to inform you about products and services that third parties offer? Yes  No
19. Which of the following methods of communication would you prefer we use to contact you? Telephone  SMS  Email  Mail
20. May we, or a company contracted to us, contact you for research purpose? Yes  No

Signed at (Place): \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Witness Signature: \_\_\_\_\_

Copies of the following documents must be submitted together with this application:

- Identity document (certified)
- Latest three-month bank statements (consecutive months – bearing a bank stamp on each page)
- FICA Document - proof of residence, depicting applicants name and address (not older than 90 days)
- Latest payslip or salary advice (if commission based, provide for the last 6 months). Copies to be stamped by payroll
- Proof of ownership (title deed, home loan statement, tribal letter) or complete and sign the NBC Finance Declaration of Ownership Form
- Intended use of funds. Eg. quotation (this should be equal to the loan amount applied for) or signed offer to purchase if buying property, stand or land
- If married in Community of Property, spouse to complete the spousal consent declaration on page 1 of this application and provide the following:
  - Identity document (certified)
  - Marriage certificate (certified)

**Note that we will require originals of these documents should your application be successful**