



## BOND APPLICATION FORM

The following documents must be submitted together with this application:

**Note:** In all of the below situations it is required a copy of the ID document / valid Passports of the all relevant parties involved.

### **Salaried persons:**

#### **Proof of Income – Main Applicant and Co-Applicant:**

- Fixed monthly salary: - Latest 3 months pay slips (not older than date of application)
- Variable monthly salary - 6 latest consecutive month's pay slips
- Weekly wages: - Latest 4 weekly pay slips
- Fortnightly payers: - Latest consecutive pay slips
  
- Latest 3 months banks statements (stamped by the bank)
- ID
- Proof of address
- TAX number

#### **Self-employed applicants** (Banks' requirements vary here – below are the standard requirements)

- Latest 2 years business financials Or Management accounts (**signed**)
- Latest 3 months personal bank statements (stamped by the bank)
- Latest 6 months business bank statements (stamped by the bank)
- Letter confirming monthly drawings (from bookkeeper/accountant)
- List of personal assets & liabilities (signed and dated)
- Proof of residence (personal)
- Letter from accountant confirming that the entity is solvent
- List of personal assets & liabilities
- Proof of residence of business
- Copy of Company's documents ( CK1 / CM1)
- IT 34 (SARS)

#### **Company:**

- Latest 2 years business financials Or Management accounts (signed)
- Latest 3 months personal bank statements (stamped by the bank)
- Latest 6 months business bank statements (stamped by the bank)
- Letter confirming monthly drawings (from bookkeeper/accountant)
- Letter from accountant confirming that the entity is solvent
- List of personal assets & liabilities (on page .....of this application form)
- Proof of residence of business
- Copy of Company's documents ( CK1 / CM1)

#### **Trust:**

- Copy of Trust Deed and Letter of Authority
- Letter from the accountant confirming that the Trust is solvent.

**Temporary resident:**

- Copy of valid passport
- Temporary residence permit with the remaining term being at least 3 years

**Other:**

- Signed OTP (offer to purchase)
- Completed Bond Application forms

**Note: Please fill in this application in black ink and in upper case for better legibility**

**Property details for which application is for:**

Seller name: \_\_ Illumati (Pty) Ltd.

Seller contact person and number: \_\_ Irina Dias - 011 784 0165

Seller email: \_\_ [irinadias@domitodevelopments.com](mailto:irinadias@domitodevelopments.com)

**Applicant type:**

|            |             |                   |          |
|------------|-------------|-------------------|----------|
| Individual | Joint       | Company           | Multiple |
| Trust      | Association | Close Corporation |          |

Are you first time home buyer? \_\_\_\_\_

In whose name will the property be registered? \_\_\_\_\_

Is the property being bought for: a) Living in \_\_\_\_\_ b) Investment purposes \_\_\_\_\_

**In the case of a business:**

Company name: \_\_\_\_\_

Company Registration number: \_\_\_\_\_

VAT Registration number: \_\_\_\_\_ Type of business: \_\_\_\_\_

Directors/Members/Trustees/Partners

1- Full names: \_\_\_\_\_

ID . / Passport Number: \_\_\_\_\_ Nationality: \_\_\_\_\_

Postal address: \_\_\_\_\_

\_\_\_\_\_

Physical address: \_\_\_\_\_

\_\_\_\_\_ Tax number: \_\_\_\_\_

Email : \_\_\_\_\_

**Main applicant personal details:**

Title: \_\_\_\_\_ Gender: \_\_\_\_\_ Nationality: \_\_\_\_\_ Initials: \_\_\_\_\_

Name and Surname (as per ID/Passport):

\_\_\_\_\_

Preferred name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

No. of dependents: \_\_\_\_\_ Ethnic group: \_\_\_\_\_ Home language: \_\_\_\_\_

ID Type: \_\_\_\_\_ ID/Passport No. \_\_\_\_\_ Expiry date: \_\_\_\_\_

SA Citizen: \_\_Yes / \_\_No Permanent SA resident: \_\_Yes / \_\_No TAX number: \_\_\_\_\_

Marital status: (please tick the applicable)

ANC with accruals / ANC without accruals / COP / Customary Law / Single / Divorced / Separated /Widowed

Do you receive a social grant? \_\_\_\_\_

Country of Citizenship: \_\_\_\_\_

Complete if you are a temporary SA resident:

Temporary SA Resident Permit Number: \_\_\_\_\_ Expiry date: \_\_\_\_\_

Work/Student permit: \_\_\_\_\_ Permit expiry date: \_\_\_\_\_

Current residential address: \_\_\_\_\_

\_\_\_\_\_

Number of years at current address: \_\_\_\_\_ Are you a: Tenant / Owner / Other (specify) \_\_\_\_\_

Current postal address: \_\_\_\_\_

\_\_\_\_\_ Postal code: \_\_\_\_\_

Future physical address: \_\_\_\_\_

\_\_\_\_\_ Postal Code: \_\_\_\_\_

Contact numbers:

Tel: (H) \_\_\_\_\_ (W) \_\_\_\_\_ cell: \_\_\_\_\_

Email:(please write it in caps) \_\_\_\_\_

Preferred method of contact: \_\_\_\_\_

Highest education qualifications: \_\_\_\_\_

Legal notice delivery method (tick applicable) \_\_\_\_\_ Hand Delivered \_\_\_\_\_ Registered Mail

Legal notice delivery address (if different from residential address) \_\_\_\_\_

**Next of kin (alternative contact details for main applicant):**

Title: \_\_\_\_\_ Name & Surname: \_\_\_\_\_

Initials: \_\_\_\_\_ Relationship to applicant: \_\_\_\_\_

Tel: \_\_\_\_\_ Mobile: \_\_\_\_\_

**Main applicant employment details:**

**Employment status:**

|                |           |            |                   |
|----------------|-----------|------------|-------------------|
| Full time      | Part-time | Temporary  | Self-employed     |
| Home executive | Student   | Unemployed | Pensioner/Retired |
| Contract       |           |            |                   |

**Source of income:**

|             |                  |                |                    |
|-------------|------------------|----------------|--------------------|
| Salary      | Government grant | Investments    | Retirement annuity |
| Inheritance | Donation/Gift    | Pension policy | Other              |

Salary frequency: Daily \_\_\_\_ ; Weekly \_\_\_\_ ; Bi-weekly \_\_\_\_ ; Monthly \_\_\_\_ ; Other \_\_\_\_

**If Self-employed**, how long? \_\_\_\_\_

Occupation/ Profession: \_\_\_\_\_ Occupation Industry: \_\_\_\_\_

Employer / Company name: \_\_\_\_\_

Employer / Company Physical address: \_\_\_\_\_

Employer email: \_\_\_\_\_

Period with current employer: \_\_\_\_\_

Employee number: \_\_\_\_\_

Previous employer name (if less than 3 years): \_\_\_\_\_

Previous employer address: \_\_\_\_\_

Period at previous employer: \_\_\_\_\_

**Main applicant financial details:**

Have you ever been insolvent? Y\_\_\_\_ N \_\_\_\_      Have you ever been under administration? Y\_\_\_ N\_\_\_

If yes, have you been rehabilitated? \_\_\_\_\_      Date of rehabilitation? \_\_\_\_\_

Any bureau listings that you are disputing? \_\_\_\_\_

Details of adverse credit bureau records / default judgements and proof of payment/ settlement:

\_\_\_\_\_

Any outstanding credit applications? \_\_\_\_\_

Are you presently under any debt counselling in terms of the national credit act 2005? \_\_\_\_\_

If yes, name the debt counselor: \_\_\_\_\_

Contacts of debt counselor: \_\_\_\_\_      For the amount of: \_\_\_\_\_

**Main applicant Income and Expenditure:**

Gross fixed monthly income : \_\_\_\_\_

Commission (if applicable) : \_\_\_\_\_

Overtime (if applicable) : \_\_\_\_\_

Rental from properties (if applicable) : \_\_\_\_\_

Subsidies (if applicable) : \_\_\_\_\_

Maintenance : \_\_\_\_\_

Fringe Benefits / Allowances : \_\_\_\_\_

**Total Income(A)** : \_\_\_\_\_

**Expenses (Fixed Debt Repayments)**

Existing bond repayments : \_\_\_\_\_

Primary / Investments properties : \_\_\_\_\_

Rent : \_\_\_\_\_

Asset finance / Vehicle finance : \_\_\_\_\_

Credit cards : \_\_\_\_\_

Overdraft : \_\_\_\_\_

Personal Loans : \_\_\_\_\_

Retail accounts : \_\_\_\_\_  
 Revolving credit repayment : \_\_\_\_\_  
 Committed savings : \_\_\_\_\_  
 Other installments (cell phones, internet etc) : \_\_\_\_\_  
**Total fixed debt repayments (B)** : \_\_\_\_\_

**Household expenses:**

Applicant's standard salary deduction : \_\_\_\_\_  
 Food / groceries : \_\_\_\_\_  
 Medical Expenses : \_\_\_\_\_  
 Water / Lights/ sewage : \_\_\_\_\_  
 Municipal rates & taxes : \_\_\_\_\_  
 Transport / Petrol costs : \_\_\_\_\_  
 Insurances – Short term/ life / funeral : \_\_\_\_\_  
 Domestic worker/ gardener : \_\_\_\_\_  
 Telephone landline : \_\_\_\_\_  
 Education fees : \_\_\_\_\_  
 Child support maintenance : \_\_\_\_\_  
 Other (specify) : \_\_\_\_\_

**Main Applicant Assets and Liabilities**

**Assets** (specify if applicable, details of assets – i.e. purchase price, current value, erf number, address, suburb)

Fixed properties:

Vehicles: \_\_\_\_\_

Current assets: \_\_\_\_\_

Investments: \_\_\_\_\_

Other: \_\_\_\_\_

**Liabilities:**

Is this debt settled from proceeds of the loan?/ Amount owing/ Facility amount/ Credit provider/

Mortgage: \_\_\_\_\_

Car loan: \_\_\_\_\_

Overdraft: \_\_\_\_\_

Retail accounts: \_\_\_\_\_

Total contractual debt : \_\_\_\_\_

Will this loan replace your existing bond repayments or rent? Yes / No

If yes, please specify amount: \_\_\_\_\_

**Additional Information required:**

Do you have any other home loan application in progress on other properties? \_\_\_\_\_

If yes, please specify \_\_\_\_\_

Purchase price \_\_\_\_\_ Status of application: Approved / Declined

Have you applied for credit in the last 60 days (other than this application) \_\_\_\_\_

If yes, specify type of credit (credit card/ Vehicle finance/ Personal loan/ Overdraft \_\_\_\_\_

Status: Application/ Approved/ Declined

Bank/ Institution: \_\_\_\_\_

**Consent:**

I \_\_\_\_\_ the applicant, consent to and authorize the bond granting institutions to:

- a) Contact, request and obtain information at any time and from any credit provider (or potential credit provider) or registered credit bureau in order to assess the behavior, profile, payment patterns, indebtedness, whereabouts and creditworthiness of the applicant/s; and
- b) Provide information about the behavior, profile, payment patterns, indebtedness, whereabouts and creditworthiness of the applicant/s to any registered credit bureau or to any credit provider (or potential credit provider) seeking a trade reference regarding the applicant's dealings.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Declaration:**

I/ We confirm that the above is true. I / We declare that: I/ We have disclosed to the lender/ bank all relevant information relating to existing credit agreements, suretyships and current credit applications submitted to any other credit provider. And I hereby certify that the Income and Expenditure indicated above is a true and correct statement of my financial situation inclusive of the loan hereby granted. The

applicant/s completing this questionnaire is hereby reminded that in terms of section 81(1) of the National Credit Act when applying for a credit agreement, and while that credit agreement is being considered by the credit provider, the applicant/s must fully and truthfully answer any requests for information made by the credit provider as part of the assessment and hereby confirms the correctness of the above mentioned information.

Misrepresentation of facts will be dealt with in terms of the applicable law.

Main Applicant's Signature \_\_\_\_\_

Signed at \_\_\_\_\_ on \_\_\_\_\_ of \_\_\_\_\_ 20 \_\_\_\_\_

**Bank Account Details for Future Debit Order:**

Account holder: \_\_\_\_\_

Bank: \_\_\_\_\_

Branch: \_\_\_\_\_

Branch code: \_\_\_\_\_

Type of account: \_\_\_\_\_

Account No.: \_\_\_\_\_

Debit order run day: \_\_\_\_\_

Authorization signature: \_\_\_\_\_

\*\*\*\*\*

**Co-applicant personal details:**

Title: \_\_\_\_\_ Gender: \_\_\_\_\_ Nationality: \_\_\_\_\_ Initials: \_\_\_\_\_

Name and Surname (as per ID/Passport):  
\_\_\_\_\_

Preferred name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

No. of dependents: \_\_\_\_\_ Ethnic group: \_\_\_\_\_ Home language: \_\_\_\_\_

ID Type: \_\_\_\_\_ ID/Passport No. \_\_\_\_\_ Expiry date: \_\_\_\_\_



SA Citizen: \_\_Yes / \_\_No Permanent SA resident: \_\_Yes / \_\_No TAX number: \_\_\_\_\_

Marital status: (please tick the applicable)

ANC with accruals / ANC without accruals / COP / Customary Law / Single / Divorced / Separated /Widowed

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Temporary SA Resident Permit Number: \_\_\_\_\_ Expiry date: \_\_\_\_\_

Work/Student permit: \_\_\_\_\_ Permit expiry date: \_\_\_\_\_

Current residential address: \_\_\_\_\_

Number of years at current address: \_\_\_\_\_ Are you a: Tenant / Owner / Other (specify) \_\_\_\_\_

Current postal address: \_\_\_\_\_

\_\_\_\_\_ Postal code: \_\_\_\_\_

Future physical address: \_\_\_\_\_

\_\_\_\_\_ Postal Code: \_\_\_\_\_

Contact numbers:

Tel: (H) \_\_\_\_\_ (W) \_\_\_\_\_ cell: \_\_\_\_\_

Email:(**please write it in caps**) \_\_\_\_\_

Preferred method of contact: \_\_\_\_\_

Highest education qualifications: \_\_\_\_\_

Legal notice delivery method (tick applicable) \_\_\_\_\_ Hand Delivered \_\_\_\_\_ Registered Mail

Legal notice delivery address (if different from residential address) \_\_\_\_\_

**Co Applicant - Next of kin (alternative contact details for applicant):**

Title: \_\_\_\_\_ Name & Surname: \_\_\_\_\_

Initials: \_\_\_\_\_ Relationship to applicant: \_\_\_\_\_

Tel: \_\_\_\_\_ Mobile: \_\_\_\_\_

**Co-applicant employment details:**

Employment status:

|                |           |            |                   |
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Employer / Company Physical address: \_\_\_\_\_

Employer email: \_\_\_\_\_

Period with current employer: \_\_\_\_\_

Employee number: \_\_\_\_\_

Previous employer name (if less than 3 years): \_\_\_\_\_

Previous employer address: \_\_\_\_\_

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**Co- applicant Financial details:**

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**Co-applicant Income and Expenditure:**

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Commission (if applicable) : \_\_\_\_\_  
Overtime (if applicable) : \_\_\_\_\_  
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Subsidies (if applicable) : \_\_\_\_\_  
Maintenance : \_\_\_\_\_  
Fringe Benefits / Allowances : \_\_\_\_\_  
Total Income(A) : \_\_\_\_\_

**Expenses (Fixed Debt Repayments)**

Existing bond repayments : \_\_\_\_\_  
Primary / Investments properties : \_\_\_\_\_  
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Food / groceries : \_\_\_\_\_  
Medical Expenses : \_\_\_\_\_  
Water / Lights/ sewage : \_\_\_\_\_  
Municipal rates & taxes : \_\_\_\_\_  
Transport / Petrol costs : \_\_\_\_\_

Insurances – Short term/ life / funeral : \_\_\_\_\_  
Domestic worker/ gardener : \_\_\_\_\_  
Telephone landline : \_\_\_\_\_  
Education fees : \_\_\_\_\_  
Child support maintenance : \_\_\_\_\_  
Other (specify) : \_\_\_\_\_

**Co-Applicant Assets and Liabilities**

Assets (specify if applicable, details of assets – i.e. purchase price, current value, erf number, address, suburb)

Fixed properties:

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If yes, please specify \_\_\_\_\_

Purchase price \_\_\_\_\_ Status of application: Approved / Declined

Have you applied for credit in the last 60 days (other than this application) \_\_\_\_\_

If yes, specify type of credit (credit card/ Vehicle finance/ Personal loan/ Overdraft \_\_\_\_\_

Status: Application/ Approved/ Declined

Bank/ Institution: \_\_\_\_\_

**Consent:**

I \_\_\_\_\_ the co-applicant, consent to and authorize the bond granting institutions to:

a) Contact, request and obtain information at any time and from any credit provider (or potential credit provider) or registered credit bureau in order to assess the behavior, profile, payment patterns, indebtedness, whereabouts and creditworthiness of the applicant/s; and

b) Provide information about the behavior, profile, payment patterns, indebtedness, whereabouts and creditworthiness of the applicant/s to any registered credit bureau or to any credit provider (or potential credit provider) seeking a trade reference regarding the applicant's dealings.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Declaration:**

I/ We confirm that the above is true. I / We declare that: I/ We have disclosed to the lender/ bank all relevant information relating to existing credit agreements, suretyships and current credit applications submitted to any other credit provider. And I hereby certify that the Income and Expenditure indicated above is a true and correct statement of my financial situation inclusive of the loan hereby granted. The applicant/s completing this questionnaire is hereby reminded that in terms of section 81(1) of the National Credit Act when applying for a credit agreement, and while that credit agreement is being considered by the credit provider, the applicant/s must fully and truthfully answer any requests for information made by the credit provider as part of the assessment and hereby confirms the correctness of the above mentioned information.

Misrepresentation of facts will be dealt with in terms of the applicable law.

Co- Applicant's Signature \_\_\_\_\_

Signed at \_\_\_\_\_ on \_\_\_\_\_ of \_\_\_\_\_ 20\_\_\_\_\_

