

Pension Powered Home Loans/Employer-guaranteed Loan (application Form)

Confidential

Pension Powered Home Loans	Employer-guaranteed Loan	CSA Ref
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KINDLY SUBMIT YOUR APPLICATION TOGETHER WITH THE FOLLOWING SUPPORTING DOCUMENTATION				CONTACT DETAILS			
Latest Payslip				E-mail: Apply@YesLoans.co.za			
Valid acceptable Identity Document (e.g. certified copy of green bar-coded Identity Document)							
Valid, acceptable verification document confirming residential address (e.g. utility bill not older than 3 months)							
Copy of your marriage certificate, antenuptial contract (ANC) or court order, where applicable.							
Proof of ownership		Building quote/Proof of purchase					
Employer	Scheme code		Fund name				
Use assessment	Yes	no	Not sure	If Yes, company name			

Personal contact details																
Title	First names										Initials					
Surname																
Applicant's race	African	Coloured	White	Indian	Other (please specify)											
ID type	ID book	Passport	Complete if passport		Nationality	Country passport issued										
ID no/Passport number											Gender	Male	Female			
Date of birth	D	D	M	M	C	C	Y	Y	Number of dependents							
Place of residence	SA		Non-resident		Temporary resident			Resident of Namibia, Lesotho, Swaziland								
Complete if temporary resident	Temporary resident permit number				Permit expiry date			D	D	M	M	C	C	Y	Y	
Correspondence Language	English		Afrikaans													
Post matric qualification	YES		NO		If yes, type of Post matric qualification											
	Certificate 24 months				Diploma 1 year				Diploma 2 years							
	Diploma 3 years				Degree 3 and 3 years +				Postgraduate diploma 12 months							
	Honours				Doctorate				Masters				None			
Do you receive a social grant?	YES		NO		Ever declared insolvent?				YES		NO					

PROPERTY DETAILS																	
Property address																	
														Postcode			
Suburb								Town/City									
Stand no				Portion no				unit no									

CONTACT DETAILS															
Residential address															
Postcode				Suburb				Town/City							
Postal address															
Postcode				Suburb				Town/City							
Telephone number (Home)								Telephone number (Work)							
Cellphone number								Fax							
E-mail address															

EMPLOYMENT DETAILS									
Employment status	Full-time		temporary		Contract		Occupation		
Employee number				Fund membership number			union number		
LOAN DETAILS									
Existing PPHL LOAN	yes	no	unsure	(Please note that we will confirm if there is an existing account. If so we will use that account to add the additional funds.)					
Preferred minimum payment (to be confirmed)							R		
New loan amount – new loan amount/Additional funds required							R		
Application loan terms in months – Preferred loan term in months (term will be adjusted according to scheme rules, interest, retirement age and maximum allowed term)									
Purpose of loan	Deposit on property			Purchase land		Purchase of property		Renovations/Enhancements	
ELECTRONIC DISBURSEMENT DETAILS									
Electronic disbursement required?	yes	no	Number of electronic disbursement beneficiaries						
BENEFICIARY DETAILS (Account loan to be paid into and proof of bank details attached)									
	Beneficiary 1			Beneficiary 2			Beneficiary 3		
Name of bank									
Credit account number									
Account type									
Branch									
Branch clearing code									
Accountholder's name									
Amount	R			R			R		
AFFORDABILITY DETAILS									
	Client	Spouse (only COP)	combined						
net salary: as per payslip	R								
other income: (please specify and attach proof thereof)	R								
	R								
	R								
total income	R								
EXPENSES									
Mortgage/Rent	R								
Loan/Overdraft	R								
Credit card/Retail accounts	R								
Asset Finance/Lease repayment	R								
Other (please specify)	R								
Lights and water	R								
Rates and taxes	R								
Domestic worker	R								
Gardening services	R								
security services	R								
Vehicle installment	R								
Fuel	R								
Parking	R								
						client	spouse (only coP)	combined	
Other transport costs	R								
short-term insurance premium	R								
life insurance	R								
Funeral policies	R								
Groceries	R								
Clothing	R								
Pre-school/school/university	R								
tuition fees	R								
telephone	R								
Cell	R								
Membership subscription	R								
Personal loans	R								
In-store accounts	R								
bank charges	R								
Medical bills	R								
Medical aid	R								
Other (please specify)	R								
Total expenses	R								
Net income									

- 1 I/We acknowledge that the information given by me/us will form the basis on which my/our application is to be considered and that all such information is of material importance and directly relevant to the consideration of my/our application.
- 2 I/We warrant that all information I/we gave it to the best of my/our knowledge and belief true and correct in all material respects and I am/we are not aware of any other information which, should it become known to you, would affect the consideration of my/our application in any way.
- 3 I/We declare that the proceeds of the loan for which I am/we are applying will be used for housing purposes as described if the loan is subject to the Pension Funds Act, 24 of 1956 or any replacement legislation.
- 4 I/We declare that the property is/will be my/our primary residence that is/will be occupied by me and/or my spouse and/or my dependent(s).
- 5 I/We declare that:
 - 5.1 I am/we are the lawful owner;
 - 5.2 My spouse and I are lawful owners;
 - 5.3 My spouse is the lawful owner; of the property for which the proceeds of the loan will be used.
- 6 I/We acknowledge that Yes Loans or my/our fund or any of its nominees reserves the right to inspect our premises to ensure that the loan is in fact being used for housing purposes.
- 7 I/We consent to Yes Loans, my fund and/or its fund administrator as well as my employer sharing any of my personal and financial information among them as may be required to proceed and implement this loan that I have applied for.
- 8 I/We declare and warrant that:
 - 8.1 I/We have fully and truthfully disclosed my/our income and expenditure to you prior to signing this application;
 - 8.2 I am/we are not under debt counseling or subject to debt review;
 - 8.3 I/We have disclosed to you all other applications for credit that I/we have made to other credit providers, whether they have been processed or not at the date of this application;
 - 8.4 entering into this agreement will not cause me/us to become over-indebted as set out in the National Credit Act.

Signed at

on

Applicant's signature

FOR OFFICE USE ONLY

Approved or Declined _____

If Approved then:

(a) Loan Amount Granted _____ Control Manager's Signature _____

(b) Repayment period Granted _____ Print Name in Full: _____

Interest percentage _____

Date: _____