



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

Confidential

| | | | | | |
|--|-----|----------------------------------|----------|------------------------------|--|
| Pension Powered Home Loans | | Employer-guaranteed Loan | | CSA Ref | |
| 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 |

| BENEFITARY 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 | | | |
|------------------------------|--------|-------------------|----------|
| | 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: _____