Home Loan Interview Form

New Loan ☐   Further Loan ☐   Pre-qualification ☐

Section A: Personal details	Primary Applicant	Co-applicant ■ Surety ■
Title	[ ] Gender Male ☐ Female ☐	[ ] Gender Male ☐ Female ☐
First Name/s		
Surname		
Date of birth (dd/mm/yyyy)		
ID Type		
Refugee ID card number		
(dd/mm/yyyy) If passport, country of issue		
SA Citizen	Yes ☐ No ☐	Yes ☐ No ☐
Nationality		
City of birth		
Country of birth		
SA Permanent resident	Yes ☐ No ☐	Yes ☐ No ☐
Are you a temporary resident of SA?	Yes ☐ No ☐	Yes ☐ No ☐
Permit type	Permanent ☐ Study ☐ Work ☐ Other ☐	Permanent ☐ Study ☐ Work ☐ Other ☐
Permit number	[ ] Permit Expiry Date (dd/mm/yyyy) [ ]	[ ] Permit Expiry Date (dd/mm/yyyy) [ ]
Marital status	Married COP ☐ Single ☐ Married ANC With accrual ☐ Divorced ☐ Married ANC Without accrual ☐ Other ☐	Married COP ☐ Single ☐ Married ANC With accrual ☐ Divorced ☐ Married ANC Without accrual ☐ Other ☐
If married ANC, register in both names	Yes ☐ No ☐ No. of dependants	Yes ☐ No ☐ No. of dependants
If married, country of marriage	[ ] [ ]	[ ] [ ]
Ethnic Group We are required to request this in terms of the Home Loan and Mortgages Disclosure Act, 2000.	Asian ☐ Black ☐ Coloured ☐ Indian ☐ White ☐	Asian ☐ Black ☐ Coloured ☐ Indian ☐ White ☐
SA Income tax number		
If tax number unavailable	No tax number available ☐ No tax number issued ☐	No tax number available ☐ No tax number issued ☐
Do you file any tax returns outside of SA?	Yes ☐ No ☐	Yes ☐ No ☐
If so, country and tax number	[ ] [ ]	[ ] [ ]
Current residential status	Owner ☐ Tenant ☐ Other ☐	Owner ☐ Tenant ☐ Other ☐
Are you a first time home buyer?	Yes ☐ No ☐	Yes ☐ No ☐
Will this property be your main residence?	Yes ☐ No ☐	Yes ☐ No ☐
Highest level of education		
Do you currently smoke, or have you smoked in the last 12 months any form of tobacco or e-cigarettes?	Yes ☐ No ☐	Yes ☐ No ☐

	Primary Applicant	Co-applicant / Surety
Are you a public official in a position of authority?	Yes ☐ No ☐	Yes ☐ No ☐
Are you related to or associated with a public official in a position of authority?	Yes ☐ No ☐	Yes ☐ No ☐
What is the nature of the relationship or association?		
Name and surname of public official in a position of authority that you are related or associated with.		

Section B: Contact Details

	Primary Applicant	Co-applicant / Surety
Home number		
Cellphone number		
Work number		
E-mail address		
Fax number		
Home language		
Language for correspondence		

Residential Address

	Primary Applicant	Co-applicant / Surety
		Same as primary applicant Yes ☐ No ☐
Street		
Suburb		
City / Postal code		
Country		
Length at current address	Years ☐ Months ☐	Years ☐ Months ☐

Postal Address

	Primary Applicant	Co-applicant / Surety
Same as residential address?	Yes ☐ No ☐	Yes ☐ No ☐
Street / PO Box		
Suburb		
City / Postal code		
Country		
Legal notice delivery method	Hand delivered ☐ Registered mail ☐	

Contact and Address Details for Future Legal Correspondence (Only to be completed if different to postal address)

Street / PO Box	
Suburb	
City / Postal code	
Country	

Section C: Employment Details   Primary Applicant   Co-applicant / Surety

Occupation Status (Primary Applicant)		Occupation Status (Co-applicant / Surety)	
☐ Full-time employed	☐ Part-time employed	☐ Full-time employed	☐ Part-time employed
☐ Self-employed	☐ Temporary employed	☐ Self-employed	☐ Temporary employed
☐ Home Executive	☐ Unemployed	☐ Home Executive	☐ Unemployed
☐ Pensioner		☐ Pensioner	

Occupational Level (Primary Applicant)			Occupational level (Co-applicant / Surety)		
☐ Senior Management	☐ Skilled worker	☐ Junior position	☐ Senior Management	☐ Skilled worker	☐ Junior position
☐ Management	☐ Semi-skilled		☐ Management	☐ Semi-skilled	
☐ Supervisor	☐ Unskilled		☐ Supervisor	☐ Unskilled	

Employment Details (Employed Only)

Primary Applicant		Co-applicant / Surety	
Nature of occupation		Nature of occupation	
Company registration no		Company registration no	
Employee number		Employee number	
Employment Period	Years ___ Months ___	Employment Period	Years ___ Months ___
Street		Street	
Suburb		Suburb	
City		City	
Country		Country	
Postal code		Postal code	
Percentage of income derived from own business (if any)		Percentage of income derived from own business (if any)	
Are you a shareholder of your employer's business?	Yes ☐ No ☐	Are you a shareholder of your employer's business?	Yes ☐ No ☐
Percentage shareholding (if yes)		Percentage shareholding (if yes)	
Do you work in South Africa?	Yes ☐ No ☐	Do you work in South Africa?	Yes ☐ No ☐
Does this purchase coincide with a job change?	Yes ☐ No ☐	Does this purchase coincide with a job change?	Yes ☐ No ☐
Were you previously employed?	Yes ☐ No ☐	Were you previously employed?	Yes ☐ No ☐

Previous Employment Details (Two Most Recent) Primary Applicant   Co-applicant / Surety

Primary Applicant		Co-applicant / Surety	
Previous employer			
Duration	Years ___ Months ___		Years ___ Months ___
Previous employer			
Duration	Years ___ Months ___		Years ___ Months ___

Section D: Credit History

	Primary Applicant	Co-applicant / Surety
Are you currently under Administration?	Yes ☐ No ☐	Yes ☐ No ☐
Were you ever under Administration?	Yes ☐ No ☐	Yes ☐ No ☐
Has a judgement ever been taken against you?	Yes ☐ No ☐	Yes ☐ No ☐
Are you currently under debt review?	Yes ☐ No ☐	Yes ☐ No ☐
Debt counsellor name		
Debt counsellor phone number		
Are you currently under any debt re-arrangement?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever been declared insolvent?	Yes ☐ No ☐	Yes ☐ No ☐
Date of insolvency (dd/mm/yyyy)		
If rehabilitated, date (dd/mm/yyyy)		
Are you aware of any adverse credit listings?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, specify		
Are you currently in a credit bureau dispute?	Yes ☐ No ☐	Yes ☐ No ☐

Existing Suretyships

	Primary Applicant	Co-applicant / Surety
Are you bound by any surety agreements?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, specify amount*		
Are you currently paying this account?	Yes ☐ No ☐	Yes ☐ No ☐
Monthly Instalment		
Details of suretyship		
Will you be settling this account/debt?	Yes ☐ No ☐	Yes ☐ No ☐
New Instalment (only capture if Instalment / payment will be reduced)		
Surety in favour of		

* If bound by multiple surety agreements then combine the values.

Section E: Loan and Debit Order Details

		Home Loan Instalment Debit Order Details	
Erf number / Section number			
Street / Complex		Bank Name	
Suburb		Bank Account No.	
	R	Preferred debit order date	
Amount to be registered	R	**ABSA Further Loans for Solar:**	
Do you require an additional amount to be registered for solar energy?	Yes ☐ No ☐	Solar loan term (2-7 years)	
Solar energy loan amount required	R	Solar panels included	Yes ☐ No ☐

Monthly Income

Monthly Income	Primary Applicant	Co-applicant / Surety		Primary Applicant	Co-applicant / Surety
Gross salary	R	R	Entertainment allowance	R	R
Average commission	R	R	Income from sureties	R	R
Investment income	R	R	Housing subsidy	R	R
Rental income	R	R	Maintenance/ alimony	R	R
Car allowance	R	R	Average overtime (past 6 months)	R	R
Travel allowance	R	R			

	Primary Applicant		Co-applicant / Surety	
Other income description		R		R
Other income description		R		R
Total income		R	**Total income**	R

Monthly Deductions

Monthly Deductions	Primary Applicant	Co-applicant / Surety		Primary Applicant	Co-applicant / Surety
Tax (PAYE/SITE)	R	R	UIF	R	R
Pension	R	R	Medical Aid	R	R

	Primary Applicant		Co-applicant / Surety	
Other deductions description		R		R
Other deductions description		R		R
Total deductions	R	**Income after deductions** R	R	R

Monthly Expenses

Monthly Expenses	Primary Applicant	Co-applicant / Surety		Primary Applicant	Co-applicant / Surety
Rental (only if ongoing)	R	R	Transport, petrol and car maintenance	R	R
Maintenance / Alimony	R	R	Education	R	R
Rates and taxes / Levies	R	R	Medical (excl. medical aid salary deductions)	R	R
Water and electricity	R	R	Cellphone / internet (if not on contract)	R	R
Assurance (life, retirement annuities, insurance and funeral policies)	R	R	M-Net, DSTV and TV	R	R
Groceries	R	R	Security	R	R

	Primary Applicant		Co-applicant / Surety	
Other expenses description		R	Other expenses	R
Other expenses description		R	Other expenses	R

Total expenses		**Net surplus income / deficit**		**Total expenses**		**Net surplus income / deficit**	

Signed Primary applicant

Signed Co-applicant / Surety

Date (dd/mm/yyyy)

Date (dd/mm/yyyy)

Section G: Primary Transactional Bank Account Details And Contractual Expenses

	Primary Applicant	Co-applicant / Surety	
Bank / Financial Institution		Bank / Financial Institution	
Account type (only cheque or savings)		Account type (only cheque or savings)	
Account holder name		Account holder name	
Is this account in the name of the Legal Entity?	Yes ☐ No ☐	Is this account in the name of the Legal Entity?	Yes ☐ No ☐
Business bank account?	Yes ☐ No ☐	Business bank account?	Yes ☐ No ☐
Account number		Account number	
Balance Debit (-) Credit (+)		Balance Debit (-) Credit (+)	

For FNB, RMB and Standard Bank Primary Banked Customers Only: Your Bank has requested the opportunity to consider your home loan application first for a period of time. I consent to this arrangement:

Yes ☐ No ☐   Yes ☐ No ☐

Home Loans

	Primary Applicant		Co-applicant / Surety	
	Account 1	Account 2	Account 1	Account 2
Bank / Financial Institution				
Account holder name				
Account Number				
Outstanding balance				
Monthly installment/ Minimum payment				
Are you selling the existing property?	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
New installment (if reduced)				

Other Bank / Finance Account Details (eg. credit cards, vehicle finance, personal loans) - Primary Applicant

Bank / Financial Institution	Account type	Current Balance	Monthly Payment	Will this account be settled?	Is this a Business account?	Is this a Legal Entity account?
				Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐

Co-applicant / Surety

Bank / Financial Institution	Account type	Current Balance	Monthly Payment	Will this account be settled?	Is this a Business account?	Is this a Legal Entity account?
				Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐

Retail Accounts

Name of Retail Store	Current Balance	Monthly Payment	Will this account be settled?	Name of Retail Store	Current Balance	Monthly Payment	Will this account be settled?
			Yes ☐ No ☐				Yes ☐ No ☐
			Yes ☐ No ☐				Yes ☐ No ☐
			Yes ☐ No ☐				Yes ☐ No ☐
			Yes ☐ No ☐				Yes ☐ No ☐
			Yes ☐ No ☐				Yes ☐ No ☐

Primary Applicant | Co-applicant / Surety

Section H: Assets & Liabilities

	Primary Applicant			Co-applicant / Surety	
	Market Value	Liabilities		Market Value	Liabilities
Fixed property	R ___	R ___		R ___	R ___
Vehicles	R ___	R ___		R ___	R ___
Investments	R ___	R ___		R ___	R ___
Furniture & fittings	R ___	R ___		R ___	R ___

Description	Market Value	Liabilities	Description	Market Value	Liabilities
Other assets / liabilities			Other assets / liabilities		
___	R ___	R ___	___	R ___	R ___
___	R ___	R ___	___	R ___	R ___
___	R ___	R ___	___	R ___	R ___
___	R ___	R ___	___	R ___	R ___

Total Assets / Liabilities	Total Liabilities	Net Asset Value	Total Assets / Liabilities	Total Liabilities	Net Asset Value
Total Assets R ___	R ___	R ___	Total Assets R ___	R ___	R ___

Section I: Declarations and Consents

I/We, the undersigned,

a) Consent to evo making an application for home loan finance on my/our behalf.

b) Consent to an insurance representative calling me/us to advise on my/our mandatory buildings insurance and my/our mortgage protection requirements related to my/our home loan application once it is granted.

c) Acknowledge that personal, financial and other information is furnished to evo for the purposes of making an application for home loan finance and are aware that I/we are required to furnish all such information truthfully and fully.

d) Consent to evo receiving all communication from the bank/s (including the quotation) pertaining to my/our home loan application. I/we consent to evo sharing the bank/s decision on my/our home loan application with the estate agent and issuing the estate agent with a copy of the bank/s quotation.

e) Consent to the bank/s only contacting me/us after evo has notified the bank of my/our acceptance of the bank's quotation.

f) Consent to evo & third parties, including banks and insurers, making enquiries to credit bureaux when assessing my/our home loan application for finance and related buildings and bond protection insurance.

g) Hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form and I/we will inform the lender in writing of any change of this status within 30 days of the change of status.

h) Consent to Standard Bank, ABSA and Nedbank electronically retrieving my/our bank statements.

i) Do hereby appoint evo as my/our lawful representative and agent to process my/our personal information to obtain a copy of my/our personal credit report/s ("PCR") from a registered credit bureau, including via a registered reseller provider. I/We consent to the credit bureau and/or other registered provider releasing a copy of my/our PCR to evo to review solely for the purpose of providing me/us with advice or assistance with managing my/our credit.

j) Consent that the bank may obtain and use my/our information from third-party qualification data providers to conduct an assessment to determine my/our eligibility for, and the appropriateness of, the home loan.

k) Give consent to the bank to process my/our personal information to do fraud checks, as well as checks and reporting to the South African Fraud Prevention Services.

l) I/We irrevocably consent that Nedbank and First National Bank may request my/our salary advices from my/our employer(s) or any third party.   Yes ☐   No ☐

m) Consent, after my mortgage bond is registered, to receiving estate planning advice of a free Will and to explore any changed insurance requirements. I/we are aware that I/we can opt out at any time.
Primary Applicant   Yes ☐   No ☐   Secondary Applicant   Yes ☐   No ☐

n) Consent to the bank and its affiliates to use my/our information provided herein to apply for other banking products on my/our behalf after my/our acceptance of the bank's offer of finance

First Home Finance Qualifying Applicants Only

o) Consent to evo making application to the NHFC on my/our behalf for First Home Finance and for evo to receive all communications from the NHFC pertaining to my/our First Home Finance application, including the final outcome of my/our application. I/We understand the purposes for which my/our personal information is required and for which it will be used by evo and the NHFC.

Section J: Data Privacy

Your data privacy is important to us

While we will not share your personal information with anyone, we don't want you to miss out on the latest information and our products and services that would interest you. Remember, you can opt out at any time.

Primary Applicant:
- Yes please, I'd like to be kept up to date on your offers and services ☐
- No thanks, I don't want to hear about your offers and services ☐

Secondary Applicant:
- Yes please, I'd like to be kept up to date on your offers and services ☐
- No thanks, I don't want to hear about your offers and services ☐

Signed _____   Primary applicant

Signed _____   Co-applicant / Surety

Date _____ (dd/mm/yyyy)

Date _____ (dd/mm/yyyy)