

## Application for a Redraw

SAHL Logo

**Application Details:**

Requested Loan Amount:

R100,000

What will you use this loan for?

Home Improvements

**Comment [TF1]:** Do not populate this – leave blank**Comment [TF2]:** Do not populate this – leave blank**Signature:**Mr Vusi Tsikoane: \_\_\_\_\_  
ID: 7002095216090Mrs Neo Tsikoane: \_\_\_\_\_  
ID: 7002095216090**Comment [TF3]:** Need to add role for each signatory**Disbursement Bank Account:**

In the event of your application being approved, please provide the banking details of an applicant on this loan. This is where we will deposit your funds.

Bank:

Branch Code:

Account Name:

Account No:

Select Account Type:

Current X

Savings

Transmission

**Building Insurance:**

We require proof of building insurance (Home Owners Cover) . Alternatively, SA Home Loans can provide Bond Protection:

Select: I want to apply for Bond Protection with SA Home Loans

<b>Miss Neo Tsikoane, ID Number: 7510031055081</b>		<b>Please update if changed:</b>	
<b>Contact Details</b>			
Home No:	051-4014900		
Work Tel Number:			
Cell Number:	0827579166		
Email Address	ntsikoane2@gmail.com		
<b>Residential Address:</b>			
27433/b Vista Park			
Bloemfontein			
Free State, 9301			
South Africa			
<b>Declarations:</b>			
Have you ever been declared insolvent?	YES	NO	Date Rehabilitated: _____
Have you ever been under an administrative order?	YES	NO	Date Order Rescinded _____
Are you currently under debt counselling or debt review?	YES	NO	

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<b>Mr Vusi Tsikoane, ID Number: 7510031055081</b>	<b>Please update if changed:</b>
<b>Contact Details</b> Home No: 051-4014900 Work Tel Number: Cell Number: 0827579166 Email Address: ntsikoane2@gmail.com	
<b>Residential Address:</b> 27433/b Vista Park Bloemfontein Free State, 9301 South Africa	
<b>Declarations:</b> Have you ever been declared insolvent? YES NO Date Rehabilitated: ----- Have you ever been under an administrative order? YES NO Date Order Rescinded ----- Are you currently under debt counselling or debt review? YES NO	



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## Terms and Conditions

### I hereby acknowledge and warrant that:

1. All information given by me is true, accurate and correct. I have reviewed the information and confirm the correctness thereof.
2. I have provided all information which is directly relevant and material to my application.
3. I have the legal capacity to enter into an agreement unassisted as I am a major.
4. I consent to SA Home Loans (Proprietary) Limited ("SA Home Loans") performing a credit reference check. Further, I consent to SA Home Loans providing credit reference agencies with regular updates with regard to the conduct of my account. This will include failure to maintain the obligations as agreed with SA Home Loans. Furthermore, I consent to the credit reference agencies making this information available to other credit providers.
5. In order to process my application I agree that SA Home Loans may need to perform other checks in order to verify the information provided, and I consent to SA Home Loans performing all checks which it deems necessary.
6. I am not aware of any other information which could adversely affect my application.
7. I consent to SA Home Loans carrying out identity and fraud prevention checks and sharing information relating to this application with the South African Fraud Prevention Service.
8. In the event of my financial situation in terms of affordability changing from date of signature of my application with SA Home Loans, I will inform SA Home Loans in writing.
9. I am able to afford the repayments of the home loan finance I am seeking.
10. I / We are aware that this application is subject to the standard terms and conditions of the SA Home Loans and all its credit criteria applicable to home loan finance.
11. A valuation of my property may be necessary. I hereby appoint SA Home Loans to act as my agent, authorised to:
  1. Instruct a valuer to perform a property valuation;
  2. Incur the cost of the valuation for my account;
  3. Recover the cost of the valuation from the disbursement of my loan, and I indemnify SA Home Loans against all loss resulting from an instruction in terms of this clause, and if SA Home Loans fails to recover the costs of the valuation from my loan, I undertake to pay any such cost of the valuation directly to SA Home Loans.
12. Should a valuation be carried out on my property which results in the replacement value increasing, the SAHL HOC premium will automatically be increased in line with the new replacement value. In the case where the cover is provided by an external HOC Policy, you will be required to increase the cover accordingly.

Conditions applicable should you have an existing SAHL Life Bond Protection Plan Policy Should you access additional funds on your loan, the premium applicable to your SAHL Life Bond Protection Plan Policy will be increased in line with the additional funds accessed by you. Please also take note of the following sections of the terms and conditions of the policy:

### 13. Exclusions

SAHL Life will not be obliged to make payment in respect of any claim arising from any condition or event arising directly or indirectly from or traceable to:

#### 13.4 Pre-Existing Conditions If a Life Assured

- 13.4.1 dies within 24 months of commencement of the policy
  - 13.4.2 becomes disabled at any time during the duration of the policy due to any condition, physical defect, illness, bodily injury or disability which the insured was aware of and/or received medical advice or treatment for prior to the commencement date or date of any reinstatement, no claim will be paid and all premiums paid will be forfeited.
- In the event of any increase in the amount of any benefit this condition shall also apply to the increase with effect from the date of the increase.

### 11. Alterations to the policy

11.3 All alterations to the policy will be subject to the following:

- 11.3.1 All exclusions and pre-existing clauses shall apply to any increase in the sum assured and the Instalment Protector Benefit with effect from the date of such increase.
- 11.3.3 Where the sum assured is increased or a life assured added to the policy a pro-rate premium will be charged for the balance of the policy year.

Conditions applicable should you have an existing Regent Life Policy:

Should you require an increase in your life cover to match your full outstanding bond balance, please contact Regent Life on telephone number: 011 8795000

### Signature:

Mr Vusi Tsikoane: \_\_\_\_\_ Date: \_\_\_\_\_  
ID: 7002095216099

Miss Neo Tsikoane: \_\_\_\_\_ Date: \_\_\_\_\_  
ID: 7002095216099

## Important Information About Your Application

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### Supporting Documents:

Property Documentation	Checklist
If you do not intend to apply for Homeowners Cover from SA Home Loans, please provide: <ul style="list-style-type: none"> <li>• Current building insurance policy document</li> </ul>	

Additional documentation required if your bond is held in the name of a Trust	Checklist
A resolution giving permission for this loan, signed by all trustees	

### Submit Your Application:

Please note: should this application not be sent to us within 90 days, a new updated application form will be required

Email your application to: [fl@sahomeloans.com](mailto:fl@sahomeloans.com)

Fax your application to: 0865526888

### Contact Us:

Please quote your account number when submitting an enquiry.

Email: [fl@sahomeloans.com](mailto:fl@sahomeloans.com)

Telephone: 031 571 3150