**Scenario #1: Natural Person with HOC and debit order payment**

* Supporting Documents will NOT display

**Scenario #2: Natural Person without HOC and debit order payment details**

**When user selects ‘I already have HOC’**

* HOC Section will display
* Supporting Documents will display request for current building insurance policy documents

**Scenario #3: Natural Person without HOC and debit order payment details**

**When user selects ‘I want to apply for HOC with SA Home Loans’**

* HOC Section will display
* Supporting Documents will NOT display request for current building insurance policy documents

**Scenario #4: Natural Person with HOC and NO debit order payment details**

* Supporting Documents will NOT display
* Banking details will display

**Scenario #5: Natural Person without HOC and NO debit order payment details**

* Banking details will display
* Supporting documents requesting ‘Current building insurance policy document’

**Scenario #6: Natural Person with HOC and debit order payment details and Bond Protection**

* Life Terms and Conditions Section Displayed

**Scenario #7: Natural Person with HOC and debit order payment details and NO Bond Protection**

**Scenario #8: Trust with HOC and debit order payment details and Bond Protection**

* Supporting documents requesting ‘A resolution giving permission signed by trustees’

**Scenario #9: Closed Corporation with HOC and debit order payment details and Bond Protection**

* Supporting documents requesting ‘A resolution giving permission signed by members’

**Scenario #10: Closed Coperation with HOC and debit order payment details and a signatory has Bond Protection**

* Life Terms and Conditions Section Displayed

Application Details Section

Signatories Section (PrePopulate)

* Main applicants with Legal Entity Type = natural person
* All suretors that have Legal Entity Type = natural person
* If main applicant juristic entity, then all suretors need to sign

Banking Details Section

When account paid by debit order

- “Funds can ONLY be paid into your debit order bank account”

When NOT paid by debit order

- “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.”

- Display disbursement bank account details

Home Owners Cover Section

When the loan is paid up with no HOC and the property title type is NOT Sectional Title

- Include the statement “We require proof of building insurance (Home Owners Cover). Alternatively SA Home Loans can provide Homeowners Cover:

+ I already have building insurance (Home Owners Cover)

+ I want to apply for Home Owners Cover with SA Home Loans

Suretor Personal Details Section

Contact Details (PrePopulate)

Home No, Work No, Cell No, Fax No, Email Address

Residential Address (PrePopulate)

Declarations

Terms and Conditions Section

Standard Terms and Conditions

When a Signatory has bond protection

Life Terms and Conditions Section is displayed

Signature box at end of section

Supporting Documents

When loan detail type == Paid Up with No HOC

“If you do not intend to apply for Home Owners Cover from SA Home Loans, please provide:”

* Current building insurance policy document

When main applicant a trust

“A resolution giving permission for this loan, signed by all trustees”

When main applicant a closed corporation or company

“A resolution giving permission for this loan, signed by all members”

When no supporting documents are required, then the section does not appear

Submit your application

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