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Momentum pension-backed home loan

Application form

Before completing this form please make sure that:

- you have read your member guide;
- you have read your benefit statement and you know which benefits you have;

If you have any queries regarding Pension Backed Home Loans email momentumhomeloans@momentum.co.za

Reason for loan	Supporting documentation										
	ID / Passport	Proof of residence	Payslips	3 months' bank statement	Offer to purchase	Settlement quote	Costs invoice	Building quote	Home loan approval letter	Municipal rates account	
Bond costs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		
Buying property / property deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>		
Building / renovations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>		<input type="checkbox"/>	
Settling of an existing home loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>				<input type="checkbox"/>	

Section 1: Employer and Fund details

Name of Fund	Pension Fund <input type="checkbox"/>	Provident Fund <input type="checkbox"/>
Employer's name	<input type="text"/>	
Employee number	<input type="text"/>	
Employment type	<input type="checkbox"/> Salaried	<input type="checkbox"/> Commission <input type="checkbox"/> Contract
Salary frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly

Section 2a: Main applicant details

Title	<input type="text"/>	Initial/s	<input type="text"/>
First name	<input type="text"/>		
Surname	<input type="text"/>		
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
RSA ID	Yes <input type="checkbox"/>	No <input type="checkbox"/>	ID number <input type="text"/>
Residential address	<input type="text"/>		
	<input type="text"/>		Postal code <input type="text"/>
Postal - Same as residential	Y <input type="checkbox"/>	N <input type="checkbox"/>	<input type="text"/>
	<input type="text"/>		
Telephone - work	<input type="text"/>	Cellphone number	<input type="text"/>
Email address	<input type="text"/>		
Marital status	Married <input type="checkbox"/>	Single <input type="checkbox"/>	Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>
If married in Community of Property or Customarily, have you received consent from your spouse to apply for this loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not applicable <input type="checkbox"/>
Marital type (if married)	Comm of Property <input type="checkbox"/>	Antenuptial <input type="checkbox"/>	Customary <input type="checkbox"/>
Ethnic group	African <input type="checkbox"/>	White <input type="checkbox"/>	Coloured <input type="checkbox"/> Indian <input type="checkbox"/> Other <input type="checkbox"/>
Preferred communication method	Email <input type="checkbox"/>	Post <input type="checkbox"/>	
Home language	<input type="text"/>		
SARS income tax number	<input type="text"/>		

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Section 2b: Co-applicant details (compulsory only if applying as a joint application)

Title	<input type="text"/>	Initial/s	<input type="text"/>
First name	<input type="text"/>		
Surname	<input type="text"/>		
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
RSA ID	Yes <input type="checkbox"/>	No <input type="checkbox"/>	ID number <input type="text"/>
Residential address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		Postal code <input type="text"/>
Postal - Same as residential	Y <input type="checkbox"/>	N <input type="checkbox"/>	<input type="text"/>
	<input type="text"/>		
	<input type="text"/>		Postal code <input type="text"/>
Telephone - work	<input type="text"/>		Cellphone number <input type="text"/>
Email address	<input type="text"/>		
Marital status	Married <input type="checkbox"/>	Single <input type="checkbox"/>	Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>
Marital type (if married)	Community of property <input type="checkbox"/>	Antenuptial contract <input type="checkbox"/>	Customary <input type="checkbox"/>
Ethnic group	African <input type="checkbox"/>	White <input type="checkbox"/>	Coloured <input type="checkbox"/> Indian <input type="checkbox"/> Other <input type="checkbox"/>
Preferred communication method	Email <input type="checkbox"/>	Post <input type="checkbox"/>	
Home language	<input type="text"/>		
SARS income tax number	<input type="text"/>		

Section 3: Main applicant and co-applicant (if applicable) declarations and consent

Please complete this section as it is required by the National Credit Act: Definitions for credit declarations

If 'yes' to the above, have you received consent from your spouse to apply for this loan?

Yes ☐ No ☐

Are you under debt review?

Yes ☐ No ☐

Have you been declared insolvent?

Yes ☐ No ☐

Are there any administration orders against you?

Yes ☐ No ☐

Have you currently submitted disputes against any information with the credit bureaus?

Yes ☐ No ☐

Do you give Momentum permission to conduct a credit check?

Yes ☐ No ☐

Do you give Momentum permission to access your Pension/Provident Fund information?

Yes ☐ No ☐

Are you a Foreign Prominent Influential Person (FPIP)?

Yes ☐ No ☐

Are you a Politically Exposed Person (PEP)?

Yes ☐ No ☐

Do you form part of the executive management structure of your employer?

Yes ☐ No ☐

Do you manage or oversee the financial affairs of your employer?

Yes ☐ No ☐

Are you a Foreign National?

Yes ☐ No ☐

Are you currently in the process of a divorce, or have you finalised a divorce within the past year?

Yes ☐ No ☐

If "yes" to the above, please ensure that Section 9 and 10 at the end of the application form is completed and signed by your spouse.

Yes ☐ No ☐

Do you consent to Momentum Insure contacting you directly (via telephone, SMS, email or other communication channels) to explain, discuss, or provide the obligation-free household insurance quote once your application has been approved?

Yes ☐ No ☐

Section 4: Property details

Please provide the property details for which the loan will be used:

Same as residential address	Y <input type="checkbox"/>	N <input type="checkbox"/>	<input type="text"/>
	<input type="text"/>		
	<input type="text"/>		Postal code <input type="text"/>

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Section 5: Loan details

Please provide information about your loan requirements

Loan term required (in months) (minimum loan term 60 months, maximum loan term 240 months)

Please note that the maximum loan term cannot exceed your retirement age chosen by your employer

Loan amount required R (minimum R30 000 and maximum R2 000 000)

The amount of a housing loan guarantee provided by the Fund will be capped to a maximum of 60% of a member's total retirement savings (retirement, vested and saving components) as at date of application.

***This maximum may be lower depending on your fund or employer.**

Section 6: Bank account details for the loan payout

Name of account holder (applicant)	<input type="text"/>												
Bank name	<input type="text"/>												
Type of account	Current/Cheque <input type="checkbox"/>	Savings <input type="checkbox"/>	Transmission <input type="checkbox"/>										
Account number	<input type="text"/>												
Branch	<input type="text"/>	Branch code	<input type="text"/>										
Member's signature	<input type="text"/>		Date <table border="1"> <tr> <td>D</td><td>D</td><td>-</td><td>M</td><td>M</td><td>-</td><td>2</td><td>0</td><td>Y</td><td>Y</td> </tr> </table>	D	D	-	M	M	-	2	0	Y	Y
D	D	-	M	M	-	2	0	Y	Y				

Section 7: Income and expenses

Income	Member + co-applicant	Expenses	Member + co-applicant
Gross salary		Accommodation/rental	
Rental income		Utilities ie. Rates and taxes, electricity etc.	
Commission/overtime		Food	
Other income		Transport	
Investments		Education	
		Medical aid	
Total income		Child support	
Less salary deductions		Domestic	
		Insurance	
Net income (a)		Security	
		Telephone	
		TV	
		Home loans	
		Car	
		Credit card	
		Personal loans	
		Retail accounts	
		Other	
		Total expenses (b)	
Disposable income (c) = (a) – (b)			

Signed at

Main applicant sign	<input type="text"/>	Date <table border="1"> <tr> <td>D</td><td>D</td><td>-</td><td>M</td><td>M</td><td>-</td><td>2</td><td>0</td><td>Y</td><td>Y</td> </tr> </table>	D	D	-	M	M	-	2	0	Y	Y
D	D	-	M	M	-	2	0	Y	Y			
Co-applicant sign	<input type="text"/>	Date <table border="1"> <tr> <td>D</td><td>D</td><td>-</td><td>M</td><td>M</td><td>-</td><td>2</td><td>0</td><td>Y</td><td>Y</td> </tr> </table>	D	D	-	M	M	-	2	0	Y	Y
D	D	-	M	M	-	2	0	Y	Y			

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Section 8: Declaration by applicants

I/We (full names)

declare that:

- All particulars furnished in this form are true and correct;
- I am aware of the effect the pension-backed home loan will have on my take-home pay.
- I will use the loan for the purposes outlined in my reason for the loan.
- The property stipulated in section 4 of this application is my primary residence;
- If I have "opted out" of the investment portfolio that the scheme's advisory body defaulted, I have done so understanding the impact of my decision;
- I will not hold the trustees of the Fund responsible for the performance of the portfolio/s in which I have selected to invest.

Signed at

Main applicant signature

Date - - 2 0

Co-applicant signature

Date - - 2 0

Email this completed form to Pension Backed Home Loans at momentumhomeloans@momentum.co.za

Section 9: Non-member spouse details

Title Initial(s) First name(s)

Surname

Date of birth - -

ID/passport number

Passport country of origin

Cellphone number

Email address

Section 10: Non-member spouse choice

I (full names)

☐ consent to the member being granted a housing loan guarantee by the Fund.

☐ do not consent to the member being granted a housing loan guarantee by the Fund until such time as the Fund is in receipt of our final divorce order.

I agree that the Fund and its administrator, Momentum Corporate, may process all information that I provide on this form. I understand that the information will be processed in line with the Protection of Personal Information Act, 2013 and the Fund and its administrator, Momentum Corporate, strict policies on protecting the confidentiality of my personal information.

[Click here](#) to read the Fund's full Privacy Notice.

Signed at

Name

Signature

Date - - 2 0

Notes:

1. Momentum will not be liable for any losses you incur if the information you supply is unclear, illegible or incorrect in any way.
2. We recommend that you contact your financial adviser before you make any decisions for the pension-backed home loan.
3. The turnaround time for applications to be completed is 10 working days from when all required documents are received.
4. Should the applicable funds be used to purchase a house or vacant land, then the main member or the member's spouse must be the buyer on the Offer To Purchase. In the event that the funds are to be used for home improvements or for settlement of an existing home loan, then the main member or the member's spouse must be the registered owner of the property in question.

When you sign this form by inserting a digital signature it confirms that the information provided is true and correct.

Options to sign the form:

1. Print out the form, sign and scan it and send it back via email to momentumhomeloans@momentum.co.za.
2. Place your scanned signature in the signature block.

How to use a scanned signature:

- Select the 'comments' tab from your menu in Adobe.
- Select the 'add stamp' icon.
- Select custom stamps.
- Create custom stamps.
- You can now browse and upload your signature to save it as a custom stamp under 'sign here' in Adobe.
- You can now go back to your 'stamps' icon and select 'sign here' and select your saved signature.
- Place it in the document and save the document.
- Store your scanned signature in a safe place on your computer.

When you want to print the form to complete by hand you can turn off the field highlights by selecting the "highlight existing fields" on the top right hand corner of your screen.