

# APPLICATION FORM - Main Applicant

BetterBond, a division of BetterLife Origination Services Proprietary Limited ("BetterBond"), together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively "we" or "us"), offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently. BetterBond accordingly offers the following services (i) bond pre-qualification applications; (ii) credit checks; (iii) home loan applications to various credit providers' including your nominated banks; (iv) insurance brokering services in relation to life (such as, but not limited to, life insurance) and non-life cover (such as, but not limited to, building and home contents insurance); (v) services regarding estate planning and wills; (vi) personal loan services regarding assistance for transfer and bond costs; and (vii) other services that relate to the purchase of your home and/or fulfilling bond grant conditions (collectively "Services").

By signing this form in the space provided below, you appoint BetterBond and the BetterHome Group to render the Services to you and appoint BetterBond as your sole agent and on your behalf to submit an application to various financial institutions (including credit providers, banks, insurers and registered financial services providers) for home loans and/or insurance cover and/or other products relating to the Services. You agree to BetterBond's Terms and Conditions available at <https://www.betterbond.co.za>.

## PERSONAL DETAILS

Title	Mr	Mrs	Ms	Miss	Dr	Prof	Rev	Adv
First Names								
Surname								
ID/Passport No.								
E-Mail Address								
Cellphone No								
ID Type	SA ID Book / Card		Passport		Refugee ID			
Date of Birth								
Gender								
Passport Expiry Date								
Country Passport Issued								
Permanent Residence Country								
Marital Status	Single	Married ANC	Married COP	Divorced	Widowed	Other		
City of Birth								
Number of Dependants								
Country of Marriage								
Ethnic Group	African	Asian	Coloured	White				
Highest Education (Matric, Diploma, Degree etc.)								
Nationality								
Type of Residence	SA Citizen	Permanent Resident	Temporary Resident	Foreigner				
Country of Birth								
Home Language								
Are you a First Time Home Buyer?	Yes	No						
Have you smoked any form of tobacco in the last year?	Yes	No						
SARS Tax Number								
Reason if no SARS Tax No?	No Tax number issued		No tax number present					
Do you have a tax obligation outside of South Africa?	Yes	No						
If Yes, Foreign tax number								
Country Tax no. issued								

## PERMIT DETAILS

Type of Permit	Work	Study	Spouse	Permanent Residence
Permit No				
Permit Issue Date				
Permit Expiry Date				
Date Work Contract Issued				
Date Work Contract Expires				

<sup>1</sup>BetterBond currently submits applications to ABSA, First National Bank, Nedbank, Standard Bank, Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Genfin and RMB Private Bank, however, this list is not exhaustive and new credit providers may be added to this list from time to time.

**PUBLIC OFFICIAL DETAILS**

Are you a Public Official in a position of authority?      Yes      No

Are you related to or associated with a Public Official in a position of authority?      Yes      No

If Yes, what is the nature of your relationship or association?

☐ Parent     
 ☐ Sibling     
 ☐ Son/Daughter     
 ☐ Business Partner     
 ☐ Close Associate     
 ☐ Spouse or Partner

Name and Surname of the Public Official in a position of authority you are related to or associated with:

Name \_\_\_\_\_ Surname \_\_\_\_\_

**CONTACT DETAILS**

Work Phone No \_\_\_\_\_

Cellphone No. \_\_\_\_\_

**Physical Address** \_\_\_\_\_ Suburb \_\_\_\_\_

Town/City \_\_\_\_\_ Postal Code \_\_\_\_\_

Province \_\_\_\_\_ Country \_\_\_\_\_

**Postal Address (if different)** \_\_\_\_\_ Suburb \_\_\_\_\_

Town/City \_\_\_\_\_ Postal Code \_\_\_\_\_

Province \_\_\_\_\_ Country \_\_\_\_\_

Current Residential Status      ☐ Owner      ☐ Tenant      ☐ Boarder      ☐ Living with Parents      ☐ Other

Occupation Date at Current Address \_\_\_\_\_

Preferred Method of Communication      ☐ SMS      ☐ E-Mail**EMPLOYMENT DETAILS**
**Employment Status**     
 ☐ Full Time Employee     
 ☐ Part Time Employee     
 ☐ Self-Employed Professional     
 ☐ Temp. Employed  
☐ Self-Employed Non-Professional     
☐ Contract Worker     
☐ Retired/Pensioner     
☐ Home Executive  
☐ Unemployed

**Occupation Level**     
☐ Skilled Worker     
☐ Management     
☐ Semi-Skilled     
☐ Senior Management     
☐ Supervisor  
☐ Junior Position     
☐ Unskilled Worker
**Employment Sector** (E.g. Health, Legal, etc.) \_\_\_\_\_

Occupation \_\_\_\_\_

**Source of Income**      ☐ Salary/Wages      ☐ Commission      ☐ Pension      ☐ Maintenance      ☐ Retirement Annuity**Salary Frequency**      ☐ Monthly      ☐ Weekly      ☐ None

Do you work in South Africa?      Yes      No      Employee No \_\_\_\_\_

Employment Period \_\_\_\_\_ Years \_\_\_\_\_ Months      Is this your first job?      Yes      No

**PREVIOUS EMPLOYMENT (APPLICABLE IF EMPLOYED FOR LESS THAN 3 YEARS AT CURRENT EMPLOYER AND IT IS NOT YOUR FIRST JOB)**

Previous Employer Name \_\_\_\_\_

Previous Occupation \_\_\_\_\_

Employment Period \_\_\_\_\_ Years \_\_\_\_\_ Months

**CURRENT EMPLOYMENT**

Employer Name \_\_\_\_\_

Employer Physical address \_\_\_\_\_ Suburb \_\_\_\_\_

Town/City \_\_\_\_\_ Postal Code \_\_\_\_\_

Province \_\_\_\_\_ Country \_\_\_\_\_

**SOLVENCY DETAILS**

Have you been declared Insolvent?      Yes      No

If Yes, Date of Insolvency \_\_\_\_\_

Have you been Rehabilitated?      Yes      No

If Yes, Date of Rehabilitation \_\_\_\_\_

Have you ever had a dispute with the Credit Bureau?      Yes      No

Have you ever had a Judgement?      Yes      No

Have you ever been under Administration order?      Yes      No

Are you currently under Administration Order (Garnishing Order)?      Yes      No

Are you currently under Debt Review/in Debt Counselling?      Yes      No

Do you currently have a debt arrangement in place?      Yes      No

ACCOUNTS - RETAIL ACCOUNTS (STORE CARDS/ACCOUNTS)

Store Name	Outstanding Balance	Monthly Instalment

BANK ACCOUNT DETAIL - TRANSACTIONAL ACCOUNTS

Bank	Branch Name	Account Type	Cheque	Savings
Account Holder	Account No.	Primary Acc	Yes	No
		Business Acc	Yes	No
Bank	Branch Name	Account Type	Cheque	Savings
Account Holder	Account No.	Primary Acc	Yes	No
		Business Acc	Yes	No
Bank	Branch Name	Account Type	Cheque	Savings
Account Holder	Account No.	Primary Acc	Yes	No
		Business Acc	Yes	No
Bank	Branch Name	Account Type	Cheque	Savings
Account Holder	Account No.	Primary Acc	Yes	No
		Business Acc	Yes	No

CREDIT ACCOUNTS

Bank	Branch Name	Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder	Account No.	Balance Owing	Instalment	Settle	Yes	No	
Bank	Branch Name	Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder	Account No.	Balance Owing	Instalment	Settle	Yes	No	
Bank	Branch Name	Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder	Account No.	Balance Owing	Instalment	Settle	Yes	No	
Bank	Branch Name	Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder	Account No.	Balance Owing	Instalment	Settle	Yes	No	
Bank	Branch Name	Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder	Account No.	Balance Owing	Instalment	Settle	Yes	No	

**INCOME & EXPENSES - INCOME**

Basic Salary/Wage (Gross)	
Cash Allowance	
Average Commission	
Interest Income	
Rental Income	
Housing Subsidy	
Average Overtime	
Car Allowance	
Travel Allowance	
Maintenance	
Future Rental Income	
Self-Employed Income	
Other (Specify)	
<b>Total Income</b>	

**SALARY DEDUCTIONS**

Income Tax (PAYE/SITE)	
Pension	
UIF	
Medical Aid	
Other (Specify)	
<b>Total Deductions</b>	

**LIVING EXPENSES**

Assurance (Life & Retirement Annuities)	
Cellphone	
Domestic Wages	
Education	
Groceries	
Insurance & Funeral Policies	
DSTV, Netflix, Showmax etc.	
Maintenance	
Medical (If not a salary deduction)	
Petrol & Transport	
Rates & Taxes/Levies	
Rental (Exclude if this payment will fall away)	
Security	
Telephone & ISP/WiFi	
Water & Lights	
Other (Specify)	
<b>Total Expenses</b>	

Signature  Date

ASSETS & LIABILITIES - PROPERTIES

Mortgage Institution	Property Value	Property Description	Outstanding Balance

ASSETS & LIABILITIES - VEHICLES

Finance Institution	Vehicle Value	Vehicle Description	Outstanding Balance

ASSETS & LIABILITIES - CREDIT CARDS

Institution	Outstanding Balance

ASSETS & LIABILITIES - LOANS (PERSONAL, STUDENT ETC.)

Institution	Outstanding Balance

ASSETS & LIABILITIES - INVESTMENTS

Institution	Current Value

ASSETS & LIABILITIES - OTHER ASSETS & LIABILITIES

Institution	Current Value / Outstanding Balance

Total Assets

Total Liabilities

Nett Asset

Signature 

Date 12/06/2024

**LOAN DETAILS**

Bond to be Registered ino \_\_\_\_\_

Deposit (If applicable) \_\_\_\_\_ Debit Order Day \_\_\_\_\_

Include Costs Yes No

Initiation Fee Payment Option Debit Loan Account Direct Payment

First Home Finance Required? Yes No

Solar Finance Required? Yes No Solar Finance Amount Required<sup>2</sup> \_\_\_\_\_

Registration Amount \_\_\_\_\_

Source of Funds Salary/Wages Commission Pension Retirement Annuity

**LOAN AMOUNT REQUIRED****LOAN TERM (MAXIMUM 30 YEARS)**

ABSA	_____	_____
FNB / RMB	_____	_____
Nedbank	_____	_____
SBSA	_____	_____
Investec	_____	_____
HiP / Old Mutual	_____	_____
Ithala	_____	_____
Sentinel	_____	_____
SBSA Commercial	_____	_____
Paragon	_____	_____

**BUILDING LOAN DETAILS**

Contractor Name \_\_\_\_\_

Contractor Phone No. \_\_\_\_\_ Contractor Cell No. \_\_\_\_\_

Contract Price \_\_\_\_\_ Land Price \_\_\_\_\_ NHBRC Reg. No. \_\_\_\_\_

Expected Completion Date \_\_\_\_\_

**SELLER & VALUATION DETAILS**

Seller Name \_\_\_\_\_

Seller ID Type SA ID Passport Registration No.

Seller ID/Passport/Registration No. \_\_\_\_\_ Seller Contact No. \_\_\_\_\_

Valuation Contact Name \_\_\_\_\_ Valuation Contact No. \_\_\_\_\_

**PROPERTY DETAILS**

Purchase Date (Date Buyer signed OTP) \_\_\_\_\_ Purchase Price \_\_\_\_\_

Property Type Dwelling Sectional Title Duet Sectional Title Vacant Land Small Holding

Property Use Business Holiday Home Owner Occupied Rented out Vacant Land

Date of OTP Signed (Date Seller signed OTP) \_\_\_\_\_ Is this part of a new development? Yes No

Date OTP Expires \_\_\_\_\_ If Yes, Development name \_\_\_\_\_

Erf No. \_\_\_\_\_ Street No. \_\_\_\_\_ Street Name \_\_\_\_\_

Suburb \_\_\_\_\_ Town/City \_\_\_\_\_ Province \_\_\_\_\_

Portion No. \_\_\_\_\_ Portion of Portion \_\_\_\_\_ Sub Portion \_\_\_\_\_

Remainder of Portion \_\_\_\_\_

**SECTIONAL TITLE DETAILS**

Complex Name \_\_\_\_\_ Unit (Door) No \_\_\_\_\_ Section No. \_\_\_\_\_

Parking Bay No \_\_\_\_\_ Parking Bay Section No. \_\_\_\_\_

Managing Agent \_\_\_\_\_ Managing Agent Contact No. \_\_\_\_\_

<sup>2</sup>Solar Finance Amount – FNB/RMB – Minimum of R50 000 and Maximum 15% of the purchase price. Nedbank – 10% of the purchase price to a maximum of R300 000

**DECLARATIONS I/WE DECLARE AND CONFIRM THAT -**

- I am not an unrehabilitated insolvent and I have not applied for nor am I under debt rescue;
- I hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form. I will inform the relevant financial institution in writing of any changes to this status within 30 days of the change of status;
- I warrant that all information (irrespective of the format) supplied by me is to the best of my knowledge and belief true and correct in all material respects. I am not aware of any other information which would, if it were to become known to the financial institution, affect the consideration of my application in any way;
- The Bond Consultant that has assisted me has explained the advantages of paying a deposit on the property I intend on purchasing and has also explained that there are costs involved in taking transfer of the property;
- The Services provided require personal information being shared on any adequate platform including but not limited to contacting me via a phone call, WhatsApp, Email, SMS or any other digital means;

The services provided by BetterBond and the BetterHome Group are not intended to be financial, tax or legal advice and should not be construed as such. BetterBond, the BetterHome Group and their respective service partners are not financial planners, financial brokers or tax advisors. My personal financial situation is unique and therefore before making any decisions utilising the information obtained from BetterBond and the BetterHome Group, I shall obtain advice from an accountant or other financial advisor who is fully aware of my individual circumstances and never take up a home loan that will stretch my repayment capacity to its maximum.

**CONSENTS**

In order to render the Services to you, we will process your personal information in accordance with the purpose for which it has been collected. For more information about how we protect personal information please see the privacy policy available at <https://www.betterbond.co.za>. By signing this form, you consent to BetterBond and the BetterHome Group processing your personal information in order to render the aforementioned services to you which includes, inter alia –

- Sharing your full name and other personal information, including but not limited to the Offer to Purchase, with us and our service providers for purposes of rendering the Services to you;
- Collecting your personal information (including your payslips, bank statements and identity verification information) from third parties including your financial institution, your employer(s), credit bureau, your bankers, your spouse, any co-applicant, educational institutions, any academic verification agencies and any governmental authority or other third party that processes information on behalf of any governmental authority;
- Obtaining your credit report from a credit bureau and to provide that report to a financial institution as part of the credit application, provide you with advice or assistance with managing your credit and/or challenging the accuracy of information stored by the bureau. You have been made aware that you are entitled to one free report per year from any registered credit bureau;
- Sharing your personal information with various third parties including, inter alia, members of the BetterHome Group, service providers to the BetterHome Group, including but not limited to credit bureaux, insurers, credit providers and financial institutions and their respective affiliates, Monify (in relation to personal loans); and any other person who requires your personal information in order for us to render or in connection with us rendering the Services or offer related banking products to you after your approval of the financial institution's offer to finance your immovable property;
- Storing your personal information including storage on cloud facilities that may be located outside of South Africa. We will ensure that appropriate measures are put in place to protect your information in accordance with the standards that are no less onerous than those imposed by South African laws; and
- Sharing, retaining and further processing your personal information for research and statistical purposes.

Applicant Zama Jason Ndimande

Signature 

Date \_\_\_\_\_