

You can complete and sign this form online. Ask your consultant for an online link.

New Loan  Further Loan  Qualified Buyer's Certificate

**Section A: Personal details** Primary Applicant  Co-applicant  Surety

	Primary Applicant	Co-applicant	Surety
Title	<input type="text"/>	<input type="text"/>	
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>	
First Name/s	<input type="text"/>	<input type="text"/>	
Surname	<input type="text"/>	<input type="text"/>	
Date of birth (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>	
ID Type	<input type="text"/>	<input type="text"/>	
Refugee ID card number	<input type="text"/>	<input type="text"/>	
(dd/mm/yyyy)	<input type="text"/>	<input type="text"/>	
If passport, country of issue	<input type="text"/>	<input type="text"/>	
SA Citizen	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Nationality	<input type="text"/>	<input type="text"/>	
City of birth	<input type="text"/>	<input type="text"/>	
Country of birth	<input type="text"/>	<input type="text"/>	
SA Permanent resident	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you a temporary resident of SA?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Permit type	Permanent <input type="checkbox"/> Study <input type="checkbox"/> Work <input type="checkbox"/> Other <input type="checkbox"/>	Permanent <input type="checkbox"/> Study <input type="checkbox"/> Work <input type="checkbox"/> Other <input type="checkbox"/>	
Permit number	<input type="text"/> Permit Expiry Date (dd/mm/yyyy) <input type="text"/>	<input type="text"/> Permit Expiry Date (dd/mm/yyyy) <input type="text"/>	
Marital status	Single <input type="checkbox"/> Married COP <input type="checkbox"/> Divorced <input type="checkbox"/> Married ANC <input type="checkbox"/> Other <input type="checkbox"/>	Single <input type="checkbox"/> Married COP <input type="checkbox"/> Divorced <input type="checkbox"/> Married ANC <input type="checkbox"/> Other <input type="checkbox"/>	
If married ANC, register in both names	Yes <input type="checkbox"/> No <input type="checkbox"/> No. of dependants <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> No. of dependants <input type="text"/>	
If married, country of marriage	<input type="text"/>	<input type="text"/>	
Ethnic Group <small>We are required to request this in terms of the Home Loan and Mortgages Disclosure Act, 2000.</small>	Asian <input type="checkbox"/> Black <input type="checkbox"/> Coloured <input type="checkbox"/> White <input type="checkbox"/>	Asian <input type="checkbox"/> Black <input type="checkbox"/> Coloured <input type="checkbox"/> White <input type="checkbox"/>	
SA Income tax number	<input type="text"/>	<input type="text"/>	
If tax number unavailable	No tax number available <input type="checkbox"/> No tax number issued <input type="checkbox"/>	No tax number available <input type="checkbox"/> No tax number issued <input type="checkbox"/>	
Do you file any tax returns outside of SA?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If so, country and tax number	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	
Current residential status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>	
Are you a first time home buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Will this property be your main residence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Highest level of education	<input type="text"/>	<input type="text"/>	
Do you currently smoke, or have you smoked in the last 12 months any form of tobacco or e-cigarettes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	



**Section C: Employment Details**

**Primary Applicant**

**Co-applicant / Surety**

**Occupation Status**

- Full-time employed
- Self-employed
- Home Executive
- Pensioner
- Part-time employed
- Temporary employed
- Unemployed

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- Full-time employed
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- Part-time employed
- Temporary employed
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**Occupational Level**

- Senior Management
- Management
- Supervisor
- Skilled worker
- Semi-skilled
- Unskilled
- Junior position

**Occupational level**

- Senior Management
- Management
- Supervisor
- Skilled worker
- Semi-skilled
- Unskilled
- Junior position

**Employment Details (Employed Only)**

Nature of occupation

Company registration no

Employee number

Employment Period      Years       Months

Street

Suburb

City

Country

Postal code

Percentage of income derived from own business (if any)

Are you a shareholder of your employer's business?      Yes       No

Percentage shareholding (if yes)

Do you work in South Africa?      Yes       No

Does this purchase coincide with a job change?      Yes       No

Were you previously employed?      Yes       No

Nature of occupation

Company registration no

Employee number

Employment Period      Years       Months

Street

Suburb

City

Country

Postal code

Percentage of income derived from own business (if any)

Are you a shareholder of your employer's business?      Yes       No

Percentage shareholding (if yes)

Do you work in South Africa?      Yes       No

Does this purchase coincide with a job change?      Yes       No

Were you previously employed?      Yes       No

**Previous Employment Details (Two Most Recent) Primary Applicant**

**Co-applicant / Surety**

Previous employer

Duration      Years       Months

Previous employer

Duration      Years       Months

Years       Months

Years       Months

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

Existing Suretyships	Primary Applicant	Co-applicant / Surety
Are you bound by any surety agreements?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, specify amount*	<input type="text"/>	<input type="text"/>
Are you currently paying this account?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Monthly Instalment	<input type="text"/>	<input type="text"/>
Details of suretyship	<input type="text"/>	<input type="text"/>
Will you be settling this account/debt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
New Instalment (only capture if Instalment / payment will be reduced)	<input type="text"/>	<input type="text"/>
Surety in favour of	<input type="text"/>	<input type="text"/>
* If bound by multiple surety agreements then combine the values.		

Section E: Loan and Debit Order Details		
Erf number / Section number	<input type="text"/>	Home Loan Instalment Debit Order Details
Street / Complex	<input type="text"/>	Bank Name <input type="text"/>
Suburb	<input type="text"/>	Bank Account No. <input type="text"/>
	R <input type="text"/>	Preferred debit order date <input type="text"/>
Amount to be registered	R <input type="text"/>	

**Section F: Monthly Income, Deductions and Expenses**

Monthly Income	Primary Applicant	Co-applicant / Surety	Primary Applicant	Co-applicant / Surety
Gross salary	R <input type="text"/>	R <input type="text"/>	Entertainment allowance	R <input type="text"/>
Average commission	R <input type="text"/>	R <input type="text"/>	Income from sureties	R <input type="text"/>
Investment income	R <input type="text"/>	R <input type="text"/>	Housing subsidy	R <input type="text"/>
Rental income	R <input type="text"/>	R <input type="text"/>	Maintenance/ alimony	R <input type="text"/>
Car allowance	R <input type="text"/>	R <input type="text"/>	Average overtime (past 6 months)	R <input type="text"/>
Travel allowance	R <input type="text"/>	R <input type="text"/>		
Other income description		R <input type="text"/>	Co-applicant / Surety	
Other income description		R <input type="text"/>	R <input type="text"/>	
<b>Total income</b>		R <input type="text"/>	<b>Total income</b>	
		R <input type="text"/>	R <input type="text"/>	

Monthly Deductions	Primary Applicant	Co-applicant / Surety	Primary Applicant	Co-applicant / Surety
Tax (PAYE/SITE)	R <input type="text"/>	R <input type="text"/>	UIF	R <input type="text"/>
Pension	R <input type="text"/>	R <input type="text"/>	Medical Aid	R <input type="text"/>
Other deductions description		R <input type="text"/>	Co-applicant / Surety	
Other deductions description		R <input type="text"/>	R <input type="text"/>	
<b>Total deductions</b>		R <input type="text"/>	<b>Total deductions</b>	
		R <input type="text"/>	R <input type="text"/>	
		<b>Income after deductions</b>		
		R <input type="text"/>	R <input type="text"/>	

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

<b>Total expenses</b>	<input type="text"/>	<b>Net surplus income / deficit</b>	<input type="text"/>	<b>Total expenses</b>	<input type="text"/>	<b>Net surplus income / deficit</b>	<input type="text"/>
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Signed Primary applicant	<input type="text"/>	Signed Co-applicant / Surety	<input type="text"/>
Date (dd/mm/yyyy)	<input type="text"/>	Date (dd/mm/yyyy)	<input type="text"/>

**Section G: Primary Transactional Bank Account Details And Contractual Expenses**

**Primary Applicant**

**Co-applicant / Surety**

Bank / Financial Institution

Branch

Account type (only cheque or savings)

Account holder name

Is this account in the name of the Legal Entity? Yes  No

Business bank account? Yes  No

Account number

Balance Debit (-) Credit (+)

Bank / Financial Institution

Branch

Account type (only cheque or savings)

Account holder name

Is this account in the name of the Legal Entity? Yes  No

business bank account? Yes  No

Account number

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

**Home Loans**

**Primary Applicant**

**Co-applicant / Surety**

	Account 1	Account 2
Bank / Financial Institution	<input type="text"/>	<input type="text"/>
Branch	<input type="text"/>	<input type="text"/>
Account holder name	<input type="text"/>	<input type="text"/>
Outstanding balance	<input type="text"/>	<input type="text"/>
Monthly installment/ Minimum payment	<input type="text"/>	<input type="text"/>
Are you selling the existing property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
New installment (if reduced)	<input type="text"/>	<input type="text"/>

	Account 1	Account 2
Bank / Financial Institution	<input type="text"/>	<input type="text"/>
Branch	<input type="text"/>	<input type="text"/>
Account holder name	<input type="text"/>	<input type="text"/>
Outstanding balance	<input type="text"/>	<input type="text"/>
Monthly installment/ Minimum payment	<input type="text"/>	<input type="text"/>
Are you selling the existing property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
New installment (if reduced)	<input type="text"/>	<input type="text"/>

**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?
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**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?
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Retail Accounts**

**Primary Applicant**

**Co-applicant / Surety**

Name of Retail Store	Current Balance	Monthly Payment	Will this account be settled?
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Name of Retail Store	Current Balance	Monthly Payment	Will this account be settled?
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section H: Assets & Liabilities			Primary Applicant			Co-applicant / Surety		
	Market Value	Liabilities		Market Value	Liabilities		Market Value	Liabilities
Fixed property	R <input type="text"/>	R <input type="text"/>		R <input type="text"/>	R <input type="text"/>		R <input type="text"/>	R <input type="text"/>
Vehicles	R <input type="text"/>	R <input type="text"/>		R <input type="text"/>	R <input type="text"/>		R <input type="text"/>	R <input type="text"/>
Investments	R <input type="text"/>	R <input type="text"/>		R <input type="text"/>	R <input type="text"/>		R <input type="text"/>	R <input type="text"/>
Furniture & fittings	R <input type="text"/>	R <input type="text"/>		R <input type="text"/>	R <input type="text"/>		R <input type="text"/>	R <input type="text"/>
Description	Market Value	Liabilities	Description	Market Value	Liabilities	Description	Market Value	Liabilities
Other assets / liabilities			Other assets / liabilities					
<input type="text"/>	R <input type="text"/>	R <input type="text"/>	<input type="text"/>	R <input type="text"/>	R <input type="text"/>	<input type="text"/>	R <input type="text"/>	R <input type="text"/>
<input type="text"/>	R <input type="text"/>	R <input type="text"/>	<input type="text"/>	R <input type="text"/>	R <input type="text"/>	<input type="text"/>	R <input type="text"/>	R <input type="text"/>
<input type="text"/>	R <input type="text"/>	R <input type="text"/>	<input type="text"/>	R <input type="text"/>	R <input type="text"/>	<input type="text"/>	R <input type="text"/>	R <input type="text"/>
<input type="text"/>	R <input type="text"/>	R <input type="text"/>	<input type="text"/>	R <input type="text"/>	R <input type="text"/>	<input type="text"/>	R <input type="text"/>	R <input type="text"/>
<b>Total Assets / Liabilities</b>	<b>Total Liabilities</b>	<b>Net Asset Value</b>	<b>Total Assets / Liabilities</b>	<b>Total Liabilities</b>	<b>Net Asset Value</b>	<b>Total Assets / Liabilities</b>	<b>Total Liabilities</b>	<b>Net Asset Value</b>
<b>Total Assets R</b> <input type="text"/>	R <input type="text"/>	R <input type="text"/>	<b>Total Assets R</b> <input type="text"/>	R <input type="text"/>	R <input type="text"/>	<b>Total Assets R</b> <input type="text"/>	R <input type="text"/>	R <input type="text"/>

**Section I: Declarations and Consents**

- I/We, the undersigned,
- Consent to ooba making an application for home loan finance on my/our behalf.
  - Consent to an ooba Insure 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.
  - Acknowledge that personal, financial and other information is furnished to ooba 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.
  - Consent to ooba receiving all communication from the bank/s (including the quotation) pertaining to my/our home loan application. I/we consent to ooba 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.
  - Consent to ooba sharing the outcome of my/our application for a Qualified Buyers Certificate (QBC) with the estate agent.
  - Consent to ooba & third parties, including banks, making enquiries to credit bureaux when assessing my/our home loan application for finance.
  - 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.
  - Consent to Standard Bank, ABSA and Nedbank electronically retrieving my/our bank statements.
  - Do hereby appoint ooba to be my/our lawful representative and agent to obtain a copy of my/our personal credit report/s ("PCR") from Experian South Africa (Pty) Ltd. I/We consent to Experian releasing a copy of my/our PCR to ooba and for ooba to have sight of the content of my/our PCR solely for the purpose of providing me/us with advice or assistance with managing my/our credit.
  - 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.
  - 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.
  - 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
  - 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. Yes  No
- Primary Applicant Yes  No  Secondary Applicant Yes  No

**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: 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
- 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

<p>Signed <input style="width: 100%; height: 40px;" type="text"/></p> <p>Primary applicant</p> <p>Date <input style="width: 100%; height: 20px;" type="text"/> (dd/mm/yyyy)</p>	<p>Signed <input style="width: 100%; height: 40px;" type="text"/></p> <p>Co-applicant / Surety</p> <p>Date <input style="width: 100%; height: 20px;" type="text"/> (dd/mm/yyyy)</p>
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