

To apply for finance, please complete the application form and email it to HomeSolutions@oldmutual.com. A consultant will contact you at your convenience to complete the process.

If you want to chat first, speak to a Home Finance expert directly: 0860 000 366

The Application Form is structured as follows:

Section	Details required	Page
A	Type of Application	2
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Don't wait for these things before contacting us but you will eventually need the following Supporting Documentation. The sooner you get them to us, the sooner we can promote your application to the banks.

Documentation (per application)	Please tick (✓)
PERSONAL	
Proof of income: Last 3 months' payslips with proof of payment into bank account OR Last 6 months' payslips if receiving allowances, commissions or varied income	
Proof of banking: Last 3 months' bank statements, stamped by bank Last 6 months' bank statements, stamped by bank, if receiving allowances, commissions or varied income Note: Internet statement will not be accepted	
Proof of residential address – latest utility bill	
Copy of Identity Document(s)	
Copy of marriage certificate and antenuptial agreement/court order (if applicable)	
Certified copy of barcoded permanent residence permit or work permit (if not a SA citizen)	
Rental contracts in respect of rental income for affordability assessment	
PROPERTY	
Fully completed and signed Offer to Purchase	
Proof of property ownership (if applying for building loan)	
Building quote (if applying for a building loan)	

Additional finance options:

ANNEXURE A: Personal Loans

ANNEXURE B: Pension-backed Loans



SECTION A TYPE OF APPLICATION

Are you or your partner bank employees YES NO If yes, for which bank

Individual Joint Multiple CC PTY Trust

If joint applicants, do you live in the same house YES NO

Loan/bond to be registered in name of

SECTION B DETAILS OF PROPERTY

PROPERTY DESCRIPTION

First-time buy YES NO

Property usage: Main home Second home Rental Holiday home

Property type: Dwelling Sectional title Duet sectional Complex/cluster Vacant land

Residential small holding Other

Land size: m² Erf/plot no.

If complex/cluster, name

Block/section no. Flat/unit/apartment no. Garage/parking no.

If new development, pre-approval ref no.

Street address

Postcode

Suburb Town/City

PROPERTY CONTACTS

Managing agent/seller Phone no.

Who will liaise with the property assessor: Main applicant Co-applicant Other

Phone no. Cell no.

Is the property in your name YES NO If no, name of registered seller

Seller ID/registration no. Phone no.

Transfer attorney Phone no.

Bond attorney Phone no.

PROTECTING YOUR ASSETS

Many loan providers require you to have life insurance, can we provide you with a quotation YES NO

If yes, choose benefit option: Death Death and disability

If already insured, company Policy no. Cover amount

SECTION C DETAILS OF COMPANY/TRUST

Name Type: CC PTY Trust

Member percentage Number of trustees

Street address

Postcode

Suburb Town/city

Province

Phone no. Fax no.

VAT no.

Fiscal year end Registration YES NO

If yes, registration no. /

SECTION D1 DETAILS OF MAIN APPLICANT**PERSONAL DETAILS**

Title First names

Surname Initials Gender: M F

Ethnicity: African Coloured White Indian Other

Home language: English Afrikaans Tswana Zulu North Sotho South Sotho Xhosa

Venda Ndebele Tsonga Siswati

Marital status: Married Single Divorced Separated Widowed

If married: Antenuptial with accrual Antenuptial without accrual Community of property Traditional/Custom

Other

Date of birth

ID/passport no.

If passport no. used: Nationality Country of issue

Status of residence: Full citizen Permanent resident Temporary resident Non-resident

If temporary resident: Country of residence

Permit no. Permit expiry date

Tax obligations outside RSA YES NO City of birth

Highest qualification: Matric Certificate Diploma Degree Honours Doctorate Masters

CONTACT DETAILS

Home phone no. Work phone no.

Cellphone no. Fax no.

Email address

Street address

Postcode

Suburb Town/City

Resident at the above address since

Postal address

Postcode

Suburb Town/City

EMPLOYMENT DETAILS

Employment status: Full-time Part-time Contract Self-employed Temporary Student Retired
 Home executive Unemployed

Employment Sector: Agriculture Security Civil service IT Transportation Welfare Science
 Industrial Education Construction Finance Media Nature reserve Sales
 Legal Health Hospitality Military Marketing Other

Occupation

Current employer Employee no.

Occupation level: Senior management Management Supervisor Skilled worker Semi-skilled worker
 Unskilled worker Junior

Date employed

Company street address
 Postcode

Suburb Town/City

Phone no. Fax no.

Email address

Previous employer Length of previous employment years months

BANKING DETAILS

ACCOUNT TYPE	BANK/ FINANCIAL INSTITUTION	BRANCH	ACCOUNT NO.	BALANCE	ACCOUNT HOLDER
<input type="checkbox"/> Cheque					
<input type="checkbox"/> Cheque					
<input type="checkbox"/> Mortgage					
<input type="checkbox"/> Savings					
<input type="checkbox"/> Credit card					

SECTION D2 DETAILS OF CO-APPLICANT/SURETY

PERSONAL DETAILS

Title First names

Surname Initials Gender M F

Ethnicity: African Coloured White Indian Other

Home language: English Afrikaans Tswana Zulu North Sotho South Sotho Xhosa
 Venda Ndebele Tsonga Siswati

Marital status: Married Single Divorced Separated Widowed

If married: Antenuptial with accrual Antenuptial without accrual Community of property Traditional/Custom
 Other

Date of birth

ID/passport no.

If passport no. used: Nationality Country of issue

Status of residence: Full citizen Permanent resident Temporary resident Non-resident

If temporary resident: Country of residence
 Permit no. Permit expiry date

Tax obligations outside RSA YES NO City of birth

Highest qualification: Matric Certificate Diploma Degree Honours Doctorate Masters

CONTACT DETAILS

Home phone no. Work phone no.

Cellphone no. Fax no.

Street address

Postcode

Suburb Town/City

Resident at the above address since

Postal address

Postcode

Suburb Town/City

EMPLOYMENT DETAILS

Employment status: Full-time Part-time Contract Self-employed Temporary Student Retired

Home executive Unemployed

Employment Sector: Agriculture Security Civil service IT Transportation Welfare Science

Industrial Education Construction Finance Media Nature reserve Sales

Legal Health Hospitality Military Marketing Other

Occupation

Current employer Employee no.

Occupation level: Senior management Management Supervisor Skilled worker Semi-skilled worker

Unskilled worker Junior

Date employed

Company street address

Postcode

Suburb Town/City

Phone no. Fax no.

Email address

Previous employer Length of previous employment years months

BANKING DETAILS

ACCOUNT TYPE	BANK/ FINANCIAL INSTITUTION	BRANCH	ACCOUNT NO.	BALANCE	ACCOUNT HOLDER
<input type="checkbox"/> Cheque					
<input type="checkbox"/> Cheque					
<input type="checkbox"/> Mortgage					
<input type="checkbox"/> Savings					
<input type="checkbox"/> Credit card					

SECTION E1 MONTHLY INCOME AND DEDUCTIONS

	MAIN APPLICANT	CO-APPLICANT/SURETY	OTHER APPLICANT
Gross month salary, as on payslip			
Housing subsidy			
Commission			
Overtime			
Investment income			
Rental income			
Alimony/maintenance received			
Car/travel allowance			
Other, specify			
Other, specify			
Other, specify			
Gross income	R	R	R

	MAIN APPLICANT	CO-APPLICANT/SURETY	OTHER APPLICANT
Pension			
Medical aid			
PAYE contribution			
UIF			
Other, specify			
Other, specify			
Other, specify			
Total deductions	R	R	R

Net income	R	R	R
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Household size:

Number of dependents on this income: Adults Children

SECTION E2 MONTHLY EXPENSES

	MAIN APPLICANT	CO-APPLICANT/SURETY	OTHER APPLICANT
Mortgage (Bond/Rent)			
Will this Bond/Rent fall away after registration of this bond?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Personal loan/Overdraft instalments			
Life insurance			
Short-term insurance			
Funeral plan			
Retirement annuity			
Regular investments			
Medical aid fees/bills			
Vehicle finance instalments			
Other asset finance			
Fuel/other transport costs			
Parking			
Credit card minimum payment			
Retail accounts minimum payment			
Bank charges			
Cellphone/landline			
Water and lights			
Rates and taxes			
Levies			
Groceries			
Domestic worker			
Garden service			
Security			
School/University expenses			
Alimony/Maintenance expenses			
Membership subscriptions			
Entertainment			
Other, specify			
Other, specify			
Other, specify			
Total expenses	R	R	R
Total net income	R	R	R
Surplus/Shortfall	R	R	R

I certify that the above information is true and correct YES NO

MAIN APPLICANT

Name

Signature Date

CO-APPLICANT/SURETY

Name

Signature Date

OTHER APPLICANT

Name

Signature Date

SECTION F ASSETS AND LIABILITIES

ASSETS

FIXED PROPERTY														
ERF/PLOT NO.	SUBURB				PURCHASE DATE				PURCHASE AMOUNT	CURRENT VALUE				
					D	D	M	M	C	C	Y	Y		
					D	D	M	M	C	C	Y	Y		
					D	D	M	M	C	C	Y	Y		
					D	D	M	M	C	C	Y	Y		

VEHICLES														
MAKE/MODEL	YEAR				PURCHASE DATE				PURCHASE AMOUNT	CURRENT VALUE				
	C	C	Y	Y	D	D	M	M	C	C	Y	Y		
	C	C	Y	Y	D	D	M	M	C	C	Y	Y		
	C	C	Y	Y	D	D	M	M	C	C	Y	Y		

FURNITURE AND FITTINGS													
Current value													

LIFE INSURANCE														
COMPANY	POLICY NUMBER				ISSUE DATE				CURRENT AMOUNT	SURRENDER VALUE				
					D	D	M	M	C	C	Y	Y		
					D	D	M	M	C	C	Y	Y		
					D	D	M	M	C	C	Y	Y		
					D	D	M	M	C	C	Y	Y		

INVESTMENTS													
TYPE	COMPANY								CURRENT VALUE				

LIABILITIES

MORTGAGE													
ERF/PLOT NO.	INSTITUTION				ACCOUNT NUMBER				OWED AMOUNT	INSTALMENT AMOUNT			

VEHICLE FINANCE OWED														
MAKE/MODEL	INSTITUTION				PURCHASE DATE				CURRENT VALUE	BALANCE OWED				
					D	D	M	M	C	C	Y	Y		
					D	D	M	M	C	C	Y	Y		
					D	D	M	M	C	C	Y	Y		

LIABILITIES CONTINUED

PERSONAL LOANS/RETAIL STORE CARDS/OTHER	
INSTITUTION	BALANCE OWED

I certify that the above information is true and correct YES NO

MAIN APPLICANT

Name

Signature

Date

CO-APPLICANT/SURETY

Name

Signature

Date

OTHER APPLICANT

Name

Signature

Date

SECTION G LOAN DETAILS

TYPE OF LOAN

Ordinary home loan Building loan Further loan Unbonded property loan Loan switch Other

If further loan, account no. Estimated market value

Bank of submission: Nedbank Standard Bank ABSA First National Bank First National Bank Home Loans
RMB Investec Housing Investment Partners SA Homeloans (Affordable Housing)

If a full loan cannot be provided will there be funds available to cover the shortfall YES NO

If yes, what is the source of the funds

DETAILS OF LOAN

Purchase price of property Date of purchase

Deposit Amount of loan/further loan

If further loan, reason: Building Home improvements Other

Transfer and/or bond registration costs included in the purchase price YES NO Total amount requested

Initiation fee option: Add to principal debt Direct payment from client

Bond amount to be registered Preferred loan term months

Account paid by: Debit order Salary deduction

If a building loan: Contractor

Work phone no. Cell phone no.

Land price Contract price Completion date

CREDIT INFORMATION

Do you have surety/guarantee for any other debt YES NO If yes, institution Surety/Guarantee amount

Declared insolvent YES NO If yes, when Rehabilitated

Current credit bureau disputes YES NO If yes, details

Currently insolvent/under individual management/debt review/curatorship YES NO

If yes, details

Rely on non-applicant for repayments YES NO If yes, their monthly contribution

FNB TAX DECLARATION
I/we hold no other citizenships and residencies for local and international tax purposes, other than those disclosed in this application form and will inform the lender in writing of any change of this status within 30 days of the change of status.

HOUSING INVESTMENT PARTNERS (PTY) LTD ONLY

HR officer Phone no.

Payroll deduction allowed YES NO Recognised for performance YES NO Month of increase

CONSENT

The applicant(s) is hereby made aware that the financial services provider(s) will need to conduct a credit bureau enquiry on the applicant(s) herein to determine the applicant(s) creditworthiness in support of the application. The applicant(s) hereby irrevocably gives consent to the financial services provider(s) to conduct such credit enquiry. YES NO

The applicant(s) hereby gives consent to the financial services provider(s) to share all information both positive and negative pertaining to this application with Old Mutual Home Solutions during the application process. YES NO

The applicant(s) hereby gives consent to the financial services provider making contact with the applicant(s) for marketing purposes. YES NO

PURCHASER DECLARATION

I/We hereby declare that to the best of my/our knowledge that the information provided to the financial services provider(s) in respect of this application is true and accurate.

Main applicant: Signature Date

Co-applicant/Surety: Signature Date

PROTECTION OF PERSONAL INFORMATION (PPI) NOTICE

The Old Mutual Group would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that are suitable to your financial needs. Please SMS your ID number to 45600 if you do not want to receive such financial services.

We may use your information or obtain information about you for the following purposes:

- Underwriting
- Claims checks (ASISA Life & Claims Register)
- Audit & record keeping purposes
- Credit searches and/or verification
- Sharing with service providers we engage to process information on our behalf
- Assessment and processing of claims
- Fraud prevention and detection
- To comply with legal & regulatory requirements
- Market research and statistical analysis
- Verifying your identity

You may access the information that we hold about you and ask us to correct any errors or delete the information. To view our full privacy notice and to exercise preferences, visit our website on www.oldmutual.co.za.

OLD MUTUAL HOME SOLUTIONS WARRANTY

Old Mutual Home Solutions warrants that this application and supporting documentation is submitted by the loan provider on behalf of the applicant(s) with the applicant(s) knowledge and consent. The loan provider warrants that the applicant(s) have chosen the mortgage loan provider's address for delivery of the quotation to the applicant(s). If signed on the applicant(s) behalf, the loan provider warrants that it has been duly authorised by the applicant(s) for this purpose. The loan provider further warrants, to the best of its knowledge, that the documentation / information submitted by the applicant(s) in support of the application is not fraudulent, incorrect or misleading.

Old Mutual Home Solutions in association with Multinet Mortgages. Registration no. 1997/012881/23

Signed on behalf of Old Mutual Home Solutions

Name

Signature

ANNEXURE A PERSONAL LOAN – OLD MUTUAL FINANCE

Loan amount Preferred monthly payment Loan length months
Consolidate debt YES NO Repayment method: Debit order Salary stop order

FURTHER DETAILS OF EMPLOYER

Payroll contact Work phone no.

BANKING DETAILS OF MAIN APPLICANT

Do you have a bank account YES NO If yes, date account opened

Is it an Mzansi account YES NO Is your salary paid into this account YES NO

Bank/financial institution

Branch Branch code

Account no. Account type: Cheque Savings

Account holder Will the loan be paid into this account YES NO

PROTECTING YOUR ASSETS

Do you have credit life insurance YES NO If no, obtain insurance through: Old Mutual Finance Own policy

CONSENT

I consent to Old Mutual Finance making enquires about my credit record with a credit reference agency and any other party to confirm any or all of the information provided by me. YES NO

I further consent to Old Mutual Finance carrying out identity and fraud checks and sharing information relating to this application through the South African Fraud Prevention Service or similar organisation. YES NO

PURCHASER DECLARATION

I/We hereby declare that the above information is both true and correct and that it, amongst others, will be used to determine whether I/we can afford the deduction of the loan applied for. This application is subject to final approval and may be accepted or rejected by Old Mutual Finance at its sole discretion. YES NO

Signed at on

Client signature

Branch Consultant Staff no.

ANNEXURE B PENSION BACKED LOAN

FURTHER DETAILS OF LOAN

Preferred loan term months Loan amount Preferred monthly payment
Loan purpose: Property deposit Land purchase Property purchase Renovations Additional purchase costs
Other

BENEFICIARY DETAILS, ACCOUNT(S) INTO WHICH LOAN WILL BE PAID

PRIMARY BENEFICIARY

Bank/financial institution
Branch Branch code
Account no. Account type: Cheque Savings
Account holder Amount payable

SECONDARY BENEFICIARY

Bank/financial institution
Branch Branch code
Account no. Account type: Cheque Savings
Account holder Amount payable

OTHER BENEFICIARY

Bank/financial institution
Branch Branch code
Account no. Account type: Cheque Savings
Account holder Amount payable

DETAILS OF MAIN APPLICANT NEXT OF KIN

Title First names
Surname Initials Gender M F
Relationship Home phone no.
Work phone no. Cell phone no.
Email address
Current street address

Suburb Town/City

PURCHASER DECLARATION

1. I/We acknowledge that the information given by me/us will form the basis on which my/our application is to be considered and that all such information is of material importance and directly relevant to the consideration of my/our application.
2. I/We warrant that all information I/we gave is to the best of my/our knowledge and belief true and correct in all material respects and I am/we are not aware of any other information which, should it become known to you, would affect the consideration of my/our application in any way.
3. I/We declare that the proceeds of the loan for which I am/we are applying will be used for housing purposes as described if the loan is subject to the Pension Funds Act, 24 of 1956 or any replacement legislation.
4. I/We declare that the property is/will be my/our primary residence that is/will be occupied by me and/or my spouse and/or my dependant(s).
5. I/We declare that:
 - a. I am/we are the lawful owner;
 - b. My spouse and I are lawful owners;
 - c. My spouse is the lawful owner;

Of the property for which the proceeds of the loan will be used.

6. I/We acknowledge that Standard Bank or my/our fund or any of its nominees reserves the right to inspect our premises to ensure that the loan is in fact being used for housing purposes.

7. I/We consent to the pension backed loan provider, my fund and/or its fund administrator as well as my employer sharing any of my personal and financial information among them as may be required to proceed and implement this loan that I have applied for.

8. I/We declare and warrant that:

- a. I/We have fully and truthfully disclosed my/our income and expenditure to you prior to signing this application;
- b. I am/we are not under debt counselling or subject to debt review;
- c. I/We have disclosed to you all other applications for credit that I/we have made to other credit providers, whether they have been processed or not at the date of this application;
- d. Entering into this agreement will not cause me/us to become over-indebted as set out in the National Credit Act.

Signed at on

D	D	M	M	Y	Y	Y	Y
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Main applicant signature

Signed at on

D	D	M	M	Y	Y	Y	Y
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Co-applicant/surety signature

Signed at on

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Signed on behalf of employer, if applicable

FOR OFFICE USE

Employer Fund name

Scheme Employee no. Fund member no.

Union no., if applicable CSA reference



Old Mutual is a Licensed Financial Services Provider