

All fields are mandatory, unless otherwise indicated.

ID number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Applicant's details

Title	Initials	Surname								
First name										
Gender	☐ Male ☐ Female									
Date of Birth	<table border="1"> <tr> <td>Y</td><td>Y</td><td>Y</td><td>Y</td><td>M</td><td>M</td><td>D</td><td>D</td> </tr> </table>		Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D			
Are you a South African citizen	☐ Yes ☐ No									
Country of citizenship	Country origin/birth									
Country of residence	Nationality	Passport issuing country								
Passport expiry date	<table border="1"> <tr> <td>Y</td><td>Y</td><td>Y</td><td>Y</td><td>M</td><td>M</td><td>D</td><td>D</td> </tr> </table>		Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D			
Permit issue date	<table border="1"> <tr> <td>Y</td><td>Y</td><td>Y</td><td>Y</td><td>M</td><td>M</td><td>D</td><td>D</td> </tr> </table>		Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D			
Permit/Visa type	Permit number									
Home language	Communication language ☐ English ☐ Afrikaans									
Ethnic background	☐ African ☐ Asian ☐ Coloured ☐ White ☐ Unknown ☐ Not applicable									
Marital status	☐ Single ☐ Married ☐ Divorced ☐ Widowed									
Type of marriage	☐ Married (In community of property) ☐ Married (Customary) ☐ Married (Antenuptial contract)									
*If you are married in community of property, your spouse must give consent in terms of the Matrimonial Property Act 88 of 1984 before you enter into this agreement.										
☐ I confirm that the consent is held										

Contact details

Contact method	Country code	Number
Contact method	Country code	Number
Email address		

Residential Address in South Africa (proof of address required)

Residential address			
Suburb	City	Country	Postal code
Postal address (if different from residential address)			
Suburb	City	Country	Postal code

Domicile address (the place where you stay most often)

Residential address			
Suburb	City	Country	Postal code
Address for letters ☐ Residential ☐ Postal ☐ Email			
Preferred contact time ☐ Anytime ☐ Daytime ☐ Evening			
Delivery method for all legal notices including notices in terms of section 129 of the NCA ☐ Hand delivery ☐ Registered mail			
Next of kin		Next of kin's contact number	

TAX

(In terms of South African law you must give us all your registered tax information, whether in South Africa or other countries. If you have more than two income tax returns, please refer to form 00172132.)

Country	Income Tax Number
Country	Income Tax Number

Initials

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Data protection

- a** You give consent for us to collect your Personal Information from you and, where lawful and reasonable, from public sources for credit, fraud prevention and compliance purposes as well as the purposes set out below.
- b** You confirm that, if you give us personal Information about or on behalf of other persons (including account signatories, shareholders, principal executive officers, trustees and beneficiaries), you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the Processing of their Personal Information, specifically any cross-border transfer of Personal Information to and from the country where the products or services are provided, and (c) receive any privacy notices on their behalf.
- c** You give consent for us to Process your Personal Information:
- for the purpose of providing products and services to you in terms of this Agreement as well as any other products and services for which you may apply.
 - for the purpose of carrying out statistical and other analyses in order to identify potential markets and trends and evaluate and improve our business (this includes improving existing and developing new products and services).
 - in countries outside the country where the products or services are provided. (These countries may not have the same data protection laws as the country where the products or services are provided. Where we can, we will ask the receiving party to agree to our privacy policies.)
 - by sharing your Personal Information with the Bank's third-party service providers and insurers, locally and outside the country where the products or services are provided. We ask people who provide services to the Bank, including insurers, to agree to the Bank's privacy policies if they need access to any Personal Information to fulfil their obligations.
 - within the Group.
- d** You give consent for us to disclose your Personal Information to Collateral Providers.
- e** You will find our Processing practices in the Group's and our privacy statements. These statements are available on the Group's websites or on request.
- f** If you are unsure about your tax and legal position because your Personal Information is Processed in countries other than where you live or conduct business, you should get independent advice.

Authorisation for deductions

I hereby authorise my Employer to deduct directly from my salary in order to pay Standard Bank every month the amount I owe to Standard Bank for a loan the Bank granted to me.

- 1 I acknowledge that the amount to be deducted by my Employer will be according to the notification that Standard Bank will give to my Employer's pay office every month.
- 2 I indemnify my Employer against any liability for any instalment paid in terms of this authorisation as well as any instalment not deducted and paid due to circumstances beyond my Employer's control.
- 3 This authorisation will remain valid and enforceable until my Employer is informed by Standard Bank that the full amount under the Home Loan has been paid.

Employment details

Company name

Site address

Employee number

Employment start date

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

Telephone number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Fund details

I pledge to the Fund the pension benefits I am entitled to under the rules of the Fund for any amount the Fund may be liable for under the suretyship given to the Bank for my loan.

(i) Name of fund

Fund/Industry member number

(ii) Name of Fund

Fund/Industry member number

Use of funds declaration

- I confirm that, if this loan is granted, it will be used for housing purposes only, that is:
 - To repay an existing loan granted to me for the purpose of buying property owned by my spouse or me, or
 - To buy an existing home or vacant land on which to build a home, or
 - To build, maintain, repair or alter a home owned by my spouse or me.
- I confirm, in all cases, that the property described above and relating to this application is or will be occupied by my dependants or me as our primary residence.

Property details/home ownership**Purpose of the loan**

☐ Renovation
 ☐ Purchasing land
 ☐ Buying a new house
 ☐ Depositing on property
 ☐ Building a new home

Property address

City/Town/District

Please attach proof of the above*Details of loan applied for (including details of the existing loan, if applicable)**

New loan amount R

+existing loan balance R

= new total loan R

Existing loan account number

Preferred monthly repayment amount R

Preferred loan term (months or years)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Initiation fee

- ☐ The applicant has declined the offer to make payment separately.
The initiation fee will be capitalised on the principal debt.
- ☐ The applicant has accepted the offer to make payment separately.
The payment will be made into the Home Loans bucket account on preapproval of the loan.

Optional credit life insurance

Will you require credit life cover ☐ Yes ☐ No

Type of insurance

- ☐ Death cover ☐ Death and Disability cover ☐ Death, Disability and Dread disease cover ☐ No cover required

Terms and conditions apply

Death cover – R1.57 for every R1 000 (one thousand rand) or part thereof with a maximum of R300 000 (three hundred thousand rand)
 Death and Disability cover – R2.50 for every R1 000 (one thousand rand) or part thereof with a maximum of R300 000 (three hundred thousand rand)
 Death, Disability and Dreaded Disease cover – R3.47 for every R1 000 (one thousand rand) or part thereof with a maximum of R300 000 (three hundred thousand rand)

Applicant's declarations

- 1 Is there any legal action pending against you or your spouse? ☐ Yes ☐ No
- 2 Are you under an administration order? ☐ Yes ☐ No
- 3 I confirm that I am legally competent to sign a credit agreement.
- 4 As far as I know, these details are true and correct and I have not withheld any extra information that could affect the Bank's decision.
- 5 I pledge to the Fund the pension benefits I am entitled to under the Fund as security for any amount the Fund may be liable for under the suretyship given to the Bank for my loan.

Financial Assessment (Income and Expenditure Statement)

Total monthly income	Applicant	Spouse	Personal Expenses	Applicant	Spouse
Gross income (as per payslip)	R	R	Rates, water and electricity	R	R
Commissions and overtime	R	R	Rental/Home loan	R	R
(average over the past three months)	R	R	Insurance premiums	R	R
Other sources of income (rental, transport, etc.)	R	R	Groceries	R	R
Total income	R	R	Transport (petrol, bus fares and parking)	R	R
Payroll deductions			Credit Bureau		
Tax	R	R	Personal loans	R	R
UIF	R	R	Telephone and cellphone	R	R
Pension	R	R	Motor vehicles	R	R
Medical Aid	R	R	Retails accounts	R	R
			Other	R	R
			Total expenses	R	R
Surplus/Deficit	R				

Comments

☐ I give consent for a joint application

I give the Bank permission to perform credit checks on me at any credit reference agency to consider this application and update my information.

Spouse's signature

ID number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Permissions

I give the Bank permission to:

- a** Perform credit checks on me at any credit reference agency to consider this application and to update my information in future.
- b** Share information with credit agencies about the management of my loan agreement. Such credit agencies may also share the information with other credit providers.
- c** Share the information about my application with my employer, the Fund and the Fund administrator.
- d** Carry out identity and fraud prevention checks on me and share the information provided in this application with the Southern African Fraud Prevention Service.

Bank details

Bank name

Branch code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Account type

Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Prominent Influential Persons (PIPs)

Prominent Influential Persons (PIPs) are individuals entrusted with prominent public functions either domestically or by a foreign country. Examples are heads of state or heads of governments, important political party officials, military officials or senior executives of state-owned corporations. This term also includes immediate family members and close associates.

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

What is the nature of the relationship or association?

☐ Business partner☐ Close associate☐ Parent☐ Sibling☐ Son/Daughter☐ Spouse/Partner

Please provide full name and surname of relative or associate

Marketing consent

I give consent for:

- Standard Bank to communicate other companies' products, services and special offers to me. If I respond positively to the communication, any such company may contact me.
- Standard Bank to contact me for research purposes.
- Standard Bank to market its products, services and special offers to me.
- Standard Bank to share my personal information within the Group for marketing purposes and for the Group to then market its products, services and special offers to me.

☐ Yes ☐ No☐ Yes ☐ No☐ Yes ☐ No☐ Yes ☐ No

I confirm that I am legally competent to sign a credit agreement.

As far as I know, these details are true and correct, and I have not withheld any extra information that could affect the Bank's decision.

Initials and Surname

ID number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Main applicant signature

Date

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

Copies of the following documents must be submitted with this application:

- | | |
|--|---|
| ☐ South African ID or passport document | ☐ Latest retirement fund member benefit statement |
| ☐ Three consecutive payslips (if you earn commission – last six consecutive payslips) | ☐ Proof of residence (not older than three months) |
| ☐ Proof of usage of funds e.g. offer to purchase | ☐ Three-month bank statement |