



PERSONAL DETAILS													
Applicant					Co-Applicant								
Title (please tick <input type="checkbox"/> where applicable)	Mr.	Mrs.	Miss	Ms	Title (please tick <input type="checkbox"/> where applicable)	Mr.	Mrs.	Miss	Ms				
First names					First names								
Surname					Surname								
ID number					ID number								
Marital status	Single	Divorced	Married		Widowed	Marital status	Single	Divorced	Married				
			COP	ANC					COP	ANC			
Race	African	White	Coloured	Indian	Other (specify)	Race	African	White	Coloured	Indian	Other (specify)		
Language (please tick <input type="checkbox"/> where applicable)	English		Afrikaans		Other (specify)	Language	English		Afrikaans		Other (specify)		
Communication Method	Tel	Fax	Sms	Post	Email address	Other (specify)	Communication Method	Tel	Fax	Sms	Post	Email address	Other (specify)
Tel number (work)	()				Tel number (work)	()							
Tel number (Home)	()				Tel number (Home)	()							
Cell number					Cell number								
Email address					Email address								
Physical address					Physical address								
Postal address	CODE				Postal address	CODE							
Educational level ((please tick <input type="checkbox"/> where applicable)	Incomplete		Lower than grade 10		Grade 10	Grade 12	Diploma		Graduate	Post Graduate			
Employer Details					Employer Details								
Who do you work for?					Who do you work for?								
Employee number					Employee number								
Current position					Current position								
Employment status (please tick <input type="checkbox"/> where applicable)	Permanent	Self employed		Other	Employment status (please tick <input type="checkbox"/> where applicable)	Permanent	Self employed		Other				
How long?					How long?								
Employer's address	CODE				Employer's address	CODE							
Employer's tel. number	()				Employer's tel. number	()							
Previous employer (If current shorter than 2 years)					Previous employer (If current shorter than 2 years)								
Previous employment term					Previous employment term								
PROPERTY DETAILS													
Application Type (please tick <input type="checkbox"/> where applicable)	Smart Bond home loan				Smart Bond building loan		Switching from another institution						
Type of property (please tick <input type="checkbox"/> where applicable)	House				Sectional title/Flat		Vacant land		Other (specify)				
Erf/Stand number													
Street name and number													
Suburb	Town					Province							

Existing bond details on this property if already registered in your name		Name of bank	
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Home Loan Required		Building Loan Details	
Existing FNB Client (please tick ✓ where applicable)	Y	N	Account Number
Purchase price		Price of land	R
Loan amount needed	R	Price of building cost	R
		Total price	R
		Loan amount needed	R
Deposit	R		
Guarantee (e.g. Employer guarantee)	R		

BANKING DETAILS

Smart Bond Re-Advance / Further Advance

Banking Details			
Name of Bank		Account Name	
Account Number		Branch Code	

Switching Bond Details			
Institution name		Bond holder's name	
Bond account no.		Account balance	R

Valuation Details					
Contact person		Telephone number		Cell number	

Channel							
Direct		Estate Agent		Mortgage Originator		Branch	Other (specify)

INCOME AND EXPENDITURE STATEMENT

Income - Applicant		Income - Co-Applicant	
Gross basic monthly income	R	Gross basic monthly income	R
Gross overtime	R	Gross overtime	R
Gross subsidy	R	Gross subsidy	R
Gross commission	R	Gross commission	R
Net income (As on Pay slip)	R	Net income (As on Pay slip)	R
Net rental income	R	Net rental income	R
Net other income (specify)	R	Net other income (specify)	R
Total net income	R	Total net income	R
Expenses - Applicant		Expenses - Co-Applicant	
Personal loan	R	Personal loan	R
Car instalment	R	Car instalment	R
Bond instalment	R	Bond instalment	R
Card, Overdraft, and Revolving payments (specify)	R	Card, Overdraft, and Revolving payments (specify)	R
Total other monthly instalments (specify)	R	Total other monthly instalments (specify)	R
Declared living expenses (specify)	R	Declared living expenses (specify)	R
Total expenses	R	Total expenses	R
Total income less Total expenditure	R	Total income less Total expenditure	R

Disclaimer / Consents / Declaration

1. Valuation

- 1.1. I/We acknowledge that a valuation must be performed for the purpose of establishing whether the fixed property to be mortgaged offers sufficient security for the loan applied for.
- 1.2. If the lender instructs the valuation then:
- 1.2.1. No warranties are implied nor may be inferred from the valuation;
- 1.2.2. Neither the lender nor the valuer is under any obligation to me/us or any other person for the accuracy of the valuation or the stated condition of the property;
- 1.2.3. The valuation and the associated report are the property of the lender which is under no obligation whatsoever to disclose either of these to you and no undertaking is given that a physical inspection will be performed.
- 1.3. I/We accept that if I/we wish to ascertain the value of the property or to access the structural integrity of the property or otherwise the condition, I/we shall immediately inform the Bank that I/we intend to engage the services of a valuer at my/our own expense.
- 1.4. The Bank will not be obliged to accept such valuation but if the valuer is a member of the Council of Valuers that will be a persuasive factor.

2. Data Privacy

- I/We have provided the information required in the application and other sources willingly for the purposes of obtaining the facility applied for.

3. Credit Record(s)

- 3.1. I/We acknowledge that the Bank will access my/our records with the credit reference agencies for the purpose of assessing this application.
- 3.2. I/We consent and authorize the Bank to obtain from and transmit to the Credit Bureau all data relating to your credit profile.

4. Information Sharing

- I/We consent to the lender providing information to credit reference agencies in the future regarding my/our conduct in satisfying my/our obligation under the facility applied for above.

5. Declaration

- 5.1. I/We the undersigned certify the following to the best our knowledge that all the information provided to the lender is true and correct, and that no information which would affect the decision of the lender to grant the facility, has been withheld.
- 5.2. I/We acknowledge that providing the lender with incorrect or false information may result in me / us being denied the protection offered by the National Credit Act, No. 34 of 2005.
- 5.3. I/None of us are under debt review or an administration order issued by a competent Court in the Republic of South Africa for management of my / our continuing debt obligation.

6. Marketing Consent

- 6.1. I agree that FNB may send me the marketing material from time to time Yes No
- 6.2. I give consent to receive marketing information and that my / our details and address may be used by or on behalf of FNB, to offer and send me / us information on services and products from:
- 6.2.1 Business units and divisions within FirstRand Bank
- | | | | | |
|----------------------------|-----|--------------------------|----|--------------------------|
| 6.2.1.1 Credit Related | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 6.2.1.2 Non-Credit Related | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
- 6.2.2 External companies to FirstRand Bank

Applicants signature _____ /
Date

Co-Applicant's Signature _____ /
Date

Kindly fax this application form together with your most recent proof of income to (011) 388-4270

If you are switching your bond from another institution to FNB, kindly attach a copy of your latest rates and taxes account as well as a 6 months statement of your current bond.

First National Bank – a division of FirstRand Bank Limited. An Authorised Financial Services Provider. Reg. No. 1929/1225/06.



Smart Bond

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To qualify you need:

- To be a South African citizen and formally or self-employed
- To provide proof of your Salary/Income*
- No judgements of over R1000 against you in the last 12 months
- Your property should be acceptable for home loan purposes
- Your loan instalment must not be more than 30% of monthly income before deductions because your net income should cover:
 - Current expenses and other monthly debt instalments
 - New bond instalment
 - New expense relating to the new house you have bought

To apply please provide:

- A valid Identity Document*
- Latest salary advice/pay slip*
- Six months' bank statements if you are self-employed and not banking with FNB
- Details of the property you are buying

How do I qualify?

- To find out how much you qualify for SMS your income to 31644

To apply or for more information phone 0860 644 644 or visit your nearest FNB Branch.

Ask about Smart Bond and find out how we can help

* For you and your partner if applicable

Terms and conditions apply.



How can we help you?