



## Pension Backed Loan Application

Please complete the following form together with the supporting documentation and email it, to [pensionlendingdoc@fnb.co.za](mailto:pensionlendingdoc@fnb.co.za)

1. Application Details										
Applicant Type	Individual Joint (Community of Property / Traditional Marriages)									
Application Type	New Further Loan (Top-Up)									
Use of Funds	Deposit for a Home Loan Building a property Renovations to a Property Buying Land/Property Bond Registration/ Transfer Duty costs Buying alternative energy and energy saving solutions Settling of existing Home Loan or a portion thereof									
2. Credit Status of Applicant		Applicant				Co-Applicant (Spouse)				
Are you under / have you applied for administration by the court?	Yes	No			Yes	No				
	If yes, Date				If yes, Date					
Are you currently under /in the process of applying for debt review?	Yes	No			Yes	No				
	If yes, Date				If yes, Date					
Have you been declared insolvent /sequestrated ?	Yes	No			Yes	No				
	If yes, Date				If yes, Date					
Have you been declared rehabilitated ?	Yes	No			Yes	No				
	If yes, Date				If yes, Date					
3. Personal Details		Applicant				Co-applicant (Spouse)				
Title	Mr.	Mrs.	Miss	Ms.	Dr.	Mr.	Mrs.	Miss	Ms.	Dr.
	Prof.	Other				Prof.	Other			
First name(s)										
Surname										
Identity Number										
Country of Birth										
City of Birth										

<b>Ethnic Group</b> (for historical , statistical and research purposes , in compliance with home loan and mortgage disclosure Act 63 of 2000 requirements )	African Asian	White Other (Specify)	Coloured	Indian	African Other (Specify)	White	Coloured	Indian	Asian			
<b>Marital Status</b>	Single		Married		Single		Married					
<b>If married , how?</b>	In Community of Property Out of Community Customarily				In Community of Property Out of Community Customarily							
<b>Residential Status</b>	Owner		Tenant			Owner		Tenant				
<b>Physical Address (Current)</b> Street Address												
<b>Suburb</b>				Code:						Code:		
<b>Town/City</b>				Province:						Province:		
<b>Postal Address (Current)</b> Same as above												
<b>Suburb</b>				Code:						Code:		
<b>Town/City</b>				Province:						Province:		
<b>Physical address where the funds will be used:</b> Same as above	Street address				Street address							
	Suburb				Suburb							
	Town/City				Town/City							
	Province				Province							
	Code				Code							
<b>Telephone no. (W)</b>												
<b>Telephone no. (H)</b>												
<b>Cellphone</b>												
<b>Email</b>												
<b>4. Tax Information /Declaration</b>	<b>Applicant</b>				<b>Co-applicant (Spouse)</b>							
<b>Where do you pay tax?</b>	South Africa Other				South Africa Other							
<b>South African Tax Number</b>												
<b>If other selected , specify details below</b>												
<b>Specify country of tax obligation outside of South Africa</b>	<b>Tax Identification number outside of South Africa</b>				<b>Tax Identification number outside of South Africa</b>							
<b>If you are a South African resident but do not have your tax number , please provide the reason under the relevant box</b>	Resident – No tax number PRESENT** Unable to provide Tax number, indicate reason below				Resident – No tax number ISSUED** Unable to provide Tax number, indicate reason below							

*Issued: meaning that the governing body has not provided you with a Tax Number.					
**Present: meaning that you have a Tax Number, however, you are not in possession of it at the time of completing the application.					
<b>5. Employment Details</b>		<b>Applicant</b>		<b>Co-applicant (Spouse)</b>	
<b>Employment Status</b>	Employed Self-employed Other		Employed Self-employed Other		
<b>Employment Sector</b>					
<b>Occupation</b>					
<b>Type of Employment</b>	Permanent Temporary Contract		Permanent Temporary Contract		
<b>Length of Service</b>	Months		Months		Period of operation of the business
<b>Type of Income</b>	Monthly Weekly Daily Fortnightly		Monthly Weekly Daily Fortnightly		
<b>Name of the Employer</b>					
<b>Employee Number</b>					
<b>Human Resource Representative</b>	Name		Name		
	Contact Details		Contact Details		
<b>Employer address</b>	Street address		Street address		
	Suburb		Suburb		
	Town/City		Town/City		
	Province		Province		
	Code		Code		
<b>Employer telephone no.</b>					
<b>Previous Employer</b>					
<b>Retirement Date</b>					
<b>6. Financial Information</b>		<b>Applicant</b>		<b>Co-applicant (Spouse)</b>	
<b>Gross Income (Cost to Company)</b>	R		R		
<b>Commission</b>	R		R		
<b>Overtime</b>	R		R		
<b>Total Gross Income</b>	R		R		
<b>Net Income (Amount deposited into your account after deductions)</b>	R		R		
<b>Rental Income (If applicable)</b>	R		R		
<b>Additional Income (Please specify)</b>	R		R		

Additional Income <i>(Please specify)</i>	R	R				
Additional Income <i>(Please specify)</i>	R	R				
Total Income	R	R				
Monthly Expenses						
Vehicle (HP/Lease)	R	R				
Mortgage (Bond/Rent)	R	R				
Medical Aid <i>(If it is not part of your deductions on your payslips)</i>	R	R				
Telephone and Cell	R	R				
Internet (Fiber, or ADSL)	R	R				
Obligation as Surety	R	R				
Child and/or Spouse Maintenance / allowance	R	R				
Other <i>(Please specify)</i>	R	R				
Monthly Financial Installments	Minimum Repayment	Minimum Repayment				
Credit Cards	R	R				
Retail (Store) Cards	R	R				
Overdraft	R	R				
Revolving Facility	R	R				
Personal Loan	R	R				
Other Revolving Debt	R	R				
Living Expenses						
Housekeeping (Groceries, garden services, domestic services etc.)	R	R				
Water and Lights	R	R				
Levies, Rates, and/or Taxes	R	R				
Fuel and Vehicle Maintenance	R	R				
Insurance (Car and Household)	R	R				
Life Assurance Policies	R	R				
Education School and/or University	R	R				
Total Expenditure <i>(Sum of all expenses)</i>	R	R				
Total Income (Pg 5)						
Less Total Expenditure <i>(As above)</i>						
Surplus /Shortfall						
Household Size <i>(Please insert a number)</i>	Adults Minor/Children					
<b>7. Loan Details</b>						
Total Amount Required	R					
Requested Loan Term	12 months	60 months	120 months	180 months	240 months	Retirement Age
<b>8. Pension/Provident /Retirement Fund Details</b>						
Name of Fund						

9. Banking Details		Applicant	Co-applicant (Spouse)
FNB Banked	Yes No	Yes No	Yes No
Bank Name			
Account Name			
Account Number			
Account Type	Cheque/ Current Savings	Cheque/ Current Savings	
Branch Code			
10. Consumer Protection Plan (CPP)			
<p>The Customer Protection Plan protects our loved ones in the event that one of the following instances occurs:</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Temporary disability.</li> <li>• Permanent disability and/or</li> <li>• Unemployed or unable to earn an income</li> </ul> <p>These benefits are dependent on the agreement between FNB and your employer. Please confirm which benefits are applicable to you with your HR representative.</p>			
I choose FNB's Customer Protection Plan:			
I choose to cede my own insurance policy:			
11. Supporting documentation that must accompany this application			
<p>NB: In all instances, certified copies of all relevant parties Identity Documents are required.</p> <p>In all instances (apart from where the Applicant banks with FNB), the latest three months bank statements will be required for salaried applicants, and 6 months bank statements will be required from self-employed and commission-earning customers (Please note that internet transaction history will not be acceptable). The statements must be for the account into which the Applicant(s) income is deposited, and these must accompany the application. In addition, the relevant supporting documentation as stated below is also required.</p>			
Mandatory documentation required			
<ul style="list-style-type: none"> <li>• Identity Document (ID/Smart Card)</li> <li>• Proof of Residence (not older than 3 months)</li> <li>• Latest payslip (If non-FNB Banked customers and if there is other debt installments / expenses deducted from income by employer)</li> <li>• Latest Fund Benefit Statement</li> <li>• *Non-FNB Banked customers (latest bank statement reflecting the latest salary deposit for that period).</li> </ul>			
If the applicant is	Then we require		
A salary earner	<ul style="list-style-type: none"> <li>• Your latest payslip– (it must be the latest month)</li> <li>• If you meet all of the criteria below, you do not need to submit a payslip: - <ul style="list-style-type: none"> <li>• Where the salary is paid into an FNB current account.</li> <li>• Where the amount is the same for the last month and</li> <li>• Where the customer has banked with FNB for at least the last 6 months</li> </ul> </li> <li>• If the income is variable and/or includes overtime, incentives reimbursements etc, we require the latest 3 months' payslips and 3 months bank statement <i>(For non-FNB main banked)</i></li> <li>• If "other" income is declared, e.g. Rental income then proof of this income must be provided i.e. Latest 3 months bank statements are required for non-FNB banked customers</li> </ul>		
A commission / overtime earner	<ul style="list-style-type: none"> <li>• Latest 3 months' payslips, reflecting the commission. <i>(For non-FNB main banked)</i></li> <li>• Latest payslip can be submitted if it will reflect your year-to-date overtime/commission for at least 3 months. <i>(For non-FNB main banked)</i></li> <li>• Latest 3 months' bank statements. <i>(For non-FNB main banked)</i></li> </ul>		
Weekly earner	<ul style="list-style-type: none"> <li>• Latest 12 payslips for every week for the past 3 months. <i>(If it is variable for non-FNB main banked)</i></li> <li>• Latest 4 payslips for every week for the past month <i>(If it is variable for non-FNB main banked)</i></li> </ul>		
Paid fortnightly / Twice a week	<ul style="list-style-type: none"> <li>• All payslips covering the latest 3 months, plus latest 3 months bank statements. <i>(If it is variable for non-FNB main banked)</i></li> <li>• All payslips covering the latest month, plus latest months bank statement. <i>(If it is variable for non-FNB main banked)</i></li> </ul>		
Rental <i>(Receiving rental as a right in terms of a rental or lease agreement)</i>	<ul style="list-style-type: none"> <li>• Valid and signed rental or lease agreement. <i>(Latest 3 months bank statements are required for non-FNB banked customers)</i></li> <li>• NOTE: Rental must be deposited into a transactional account.</li> </ul>		
Maintenance	<ul style="list-style-type: none"> <li>• Court endorsed divorce decree/ maintenance order/ settlement agreement detailing the particular maintenance payment</li> </ul>		
Applicable to the Co-Applicant only:	<ul style="list-style-type: none"> <li>• Shareholder in a Company with 19% or less shareholding:</li> <li>• Auditor's letter confirming shareholding percentage</li> <li>• Latest Payslips</li> </ul>		

Self-employed	<p>Self-employed shareholder in a Company with more than 19% shareholding OR a member of a Close Corporation</p> <ul style="list-style-type: none"> <li>• Accountant's letter confirming percentage shareholding of business and value of income derived from business (only applicable to Company)</li> <li>• Signed and dated personal assets and liabilities, not older than 9 months</li> <li>• Signed and dated personal income &amp; expenditure statement</li> <li>• Signed up-to-date year-end financial statements covering the last 3 years (2 sets of comparative statements) and up-to-date management accounts if year-end financials are older than 9 months</li> <li>• Year-end financials, prepared/signed by an accredited accountant/financial officer/auditor and signed by the customer/applicants</li> <li>• Last 6 months business bank statements. <i>(For non-FNB main banked)</i></li> <li>• Last 3 months personal bank statements if salary is the same every month, else last 6 months required <i>(For non-FNB main banked)</i></li> <li>• The Bank may request latest SARS ITA34</li> </ul>
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**In addition to the above, the following documentation , relevant to the applicant type, is required**

Individual / Joint	<ul style="list-style-type: none"> <li>• ID document of each applicant</li> </ul> <p><i>Note: - If married COP, ensure that you submit all the necessary documents for both applicant and co-applicant</i></p>
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**In addition to the above, the following documentation , relevant for the use of funds, is required**

Deposit for a Home Loan	<ul style="list-style-type: none"> <li>• Valid offer to purchase which needs to be signed by both buyer and seller and</li> <li>• The Bond Approval letter.</li> </ul> <p><i>Note: - Either one needs to indicate the deposit for the home loan</i></p>
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Building a property	<p>The customer will need to provide</p> <ul style="list-style-type: none"> <li>• Proof of Building Quotations, and</li> <li>• Proof of Land Ownership (Letter from the Chief on Letterhead and/or Tile Deed) they are building on.</li> </ul> <p>Where the land is Tribal Land, a letter from the Chief on a letterhead indicating <i>(If we do not already have it in our procession)</i></p> <ul style="list-style-type: none"> <li>▪ The client's full name,</li> <li>▪ I.D. Number and</li> <li>▪ Portion of the land the client has been granted.</li> </ul>
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Renovations to a Property/ Alternate Eco-Energy Fixtures	<ul style="list-style-type: none"> <li>• The customer will need to provide a valid quotation in line with the loan amount being applied for.</li> <li>• Only 1 Final accepted quote is required</li> </ul> <p>Where the land is Tribal Land, a letter from the Chief on a letterhead indicating <i>(If we do not already have it in our procession)</i></p> <ul style="list-style-type: none"> <li>▪ The client's full name,</li> <li>▪ I.D. Number and</li> <li>▪ Portion of the land the client has been granted.</li> </ul>
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Buying Land/Property	<p>Buying Land:</p> <ul style="list-style-type: none"> <li>• Valid signed Offer to Purchase</li> <li>• Where the land is Tribal Land, a letter from the Chief on a letterhead indicating <i>(If we do not already have it in our procession)</i></li> </ul> <ul style="list-style-type: none"> <li>▪ The client's full name,</li> <li>▪ I.D. Number and</li> <li>▪ Portion of the land the client has been granted.</li> </ul> <p>Buying Property (using the pension backed loan as the primary loan):</p> <ul style="list-style-type: none"> <li>• Valid offer to purchase which needs to be signed by both buyer and seller.</li> </ul>
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Bond Registration/ Transfer Duty costs	<ul style="list-style-type: none"> <li>• Provide proof of the bond approval,</li> <li>• Offer to purchase and</li> <li>• The attorney fee invoice relating to the Bond Registration/ Transfer Duty costs.</li> </ul>
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Settling of existing Home Loan or a portion thereof	<ul style="list-style-type: none"> <li>• Latest bond statement on a valid Letterhead</li> <li>• Settlement Letter of the Bond</li> </ul>
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**12. Declaration and Consent**

**Declarations**

12.1 I/We the undersigned certify that all the information provided to FirstRand Bank Limited Registration Number 1929/001225/06 its order, successors in title or assigns ("the Lender") is true and correct, and that I/we have not withheld any information which would affect the decision of the Lender.

12.2 I hereby confirm that:

12.2.1 the income and expenses declared are my own and I do not rely on the financial means and prospects of my spouse or any other person

in my immediate family or household in order to meet my financial obligations (this does not apply where I have completed the household declaration as part of the application process);

12.2.2 the Bank is entitled to consider only my financial means, prospects and obligations and not that of any other person in my immediate family or household obligations (this does not apply where I have completed the household declaration as part of the application process); and

12.2.3 if I have been found to be willfully dishonest and untruthful regarding the above declarations, such finding will constitute a complete defence against any reckless lending allegation that may be made against the Bank.

12.2 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 if applicable.

12.3 I/We certify that I/we am/are not currently under debt review or in the process of applying for debt review.

12.4 I/we hereby confirm that the information provided is true and correct and I/we will inform the Lender in writing of any change of this status immediately of the change of status.

Yes No

### Consents

**Please note that if you withhold or withdraw this consent, it will impact your application for or ongoing use of this Solution. Refer to our FirstRand Group Customer Privacy Notice (available on our websites) for the process on how to withdraw this consent or contact us. You can manage your consent, including withdrawing marketing consent, at any time by accessing "My Profile" on our app or "Business profile" on our website for juristic entities.**

12.5 I/We consent that the Lender may obtain and use my/our information from:

12.5.1 Third-party qualification data providers to conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of the loan applied for; and

12.5.2 May obtain, use and share information about me/us with the South African Fraud Prevention Services for financial crime detection, prevention and prosecution purposes or if the Lender reasonably believes that I/we have provided any false and/or misleading information and/or documents to it.

12.6 I/we consent that the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice on our websites) may obtain and use my information from:

12.6.1 Credit Bureau to: Conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of this transaction, telecommunication, invest, rental and/or other value-added Solutions (whichever is applicable to this application) and

12.6.2 Third-party qualification data providers to: Conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of this Solution applied for.

12.7 I/We consent that the Lender may obtain and share information about me/us with the payroll systems utilised by my/our employer(s) in order to retrieve copies of my/our payslips to verify the financial information provided by me/us to the Lender.

12.8 I/We consent to the Lender sending confidential information to the email address supplied herein.

Yes No

### 13. NCA Opt-Out Requirements

	Yes	No
13.1 I/We wish to be excluded from credit marketing by telephone.		
13.2 I/we wish to be excluded from credit marketing by mass SMS.		
13.3 I/we wish to be excluded from credit marketing by mass email.		
13.4 I/we wish to be excluded from marketing or customer lists that are sold or shared.		
13.5 I/we wish to be excluded from pre-approved annual credit limit increases.* <i>This option is only applicable if the Solution you are applying for is a credit facility like an overdraft, credit card, Fusion, Single Facility, Structured Loan, Securities Based Loan or Revolving Loan/Facility.</i>		

#### 14. Signature Clause

I/We confirm that I/We have read, understood and agree to be bound by the terms and conditions relating to this Pension Backed Loan application. If married in Community of Property (this includes Traditional and Muslim Rights):

Applicant	Co-Applicant
Customer - Full Name/Surname	Customer - Full Name/Surname
Signature	Signature
<b>Date</b> (dd/mm/yyyy)	<b>Date</b> (dd/mm/yyyy)

Should you have any inquiries, please make contact using the below details

Tel: 087 730 1144/55

Email: [pensionlendingdoc@fnb.co.za](mailto:pensionlendingdoc@fnb.co.za)