

Documents needed for a bond application

At BetterBond, we submit your application to multiple banks - including your own - on your behalf, and at no cost to you.

Full-Time Employment

- ☐ Completed application form
- ☐ Offer to purchase
- ☐ Copy of ID - smartcard must be front and back
- ☐ Payslips
 - latest payslip for fixed income
 - latest 6 months for variable income
- ☐ Bank statements
 - Require Bank Statements - Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers.
- ☐ Employment contract - if less than 3 months in current employment

Self Employed

- ☐ Completed Application Form
- ☐ Offer to Purchase
- ☐ Signed and dated personal statement of assets and liabilities
- ☐ Signed and dated personal statement of income and expenses
- ☐ Copy of ID - smart card must be front and back
- ☐ Bank Statements
 - Personal Bank statements - Require Bank Statements - Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers
 - Business Bank Statements - Latest 6 months business bank statements (cannot be drawn using the IDX)
- ☐ Last 2 years audited and signed Financials (Not older than 6 months from last reporting period)
- ☐ Up to date signed Management Accounts (If financials are older than 6 months)
- ☐ Auditors letter of income
- ☐ Auditors letter to confirm shareholding percentage (If business is a (PTY) LTD)

Temporary Resident living in South Africa

- ☐ Completed Application Form
- ☐ Offer to purchase
- ☐ Copy of passport
- ☐ Copy of work permit/work visa
- ☐ Valid signed employment contract, in business English
- ☐ Payslips
 - latest payslip for fixed income
 - latest 6 months for variable income
- ☐ Bank statements
 - Require Bank Statements on your South African Bank Account - Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers

SA Citizen living abroad

- ☐ Completed application form
- ☐ Offer to purchase
- ☐ Copy of ID - smartcard must be front and back
- ☐ Copy of passport
- ☐ Copy of work permit/work visa
- ☐ Valid signed employment contract, in business English
- ☐ Payslips
 - latest payslip for fixed income
 - latest 6 months for variable income

- ☐ Bank statements (latest 6 months) showing corresponding salary deposits in your international bank account.
- ☐ Bank Statements required on your South African Bank Account - Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers.

Building Loan - Self Employed

- ☐ Completed Application Form
- ☐ Signed and dated personal statement of assets and liabilities
- ☐ Signed and dated personal statement of income and expenses
- ☐ Copy of ID - smart card must be front and back
- ☐ Bank Statements
 - Personal Bank statements - Latest 3 months, which can be sourced through the IDX (Electronic Bank Statement System) for ABSA, Nedbank and Standard Bank Customers.
 - Business Bank Statements - Latest 6 months business bank statements (cannot be drawn using the IDX)
- ☐ Last 2 years audited and signed Financials (Not older than 6 months from last reporting period)
- ☐ Up to date signed Management Accounts (If financials are older than 6 months)
- ☐ Auditors letter of income
- ☐ Auditors letter to confirm shareholding percentage (If business is a (PTY) LTD)
- ☐ Offer to Purchase for the land
- ☐ Building Contract
- ☐ Builders NHBRC (National Home Builders Registration Council) certificate
- ☐ Building Plans - do not need to be approved at submission stage
- ☐ Schedule of Finishes
- ☐ Building Tender/Quote

Building Loan - Full Time Employed

- ☐ Completed Application Form
- ☐ Copy of ID - smart card must be front and back
- ☐ Payslips
 - Latest payslip for fixed income
 - Latest 6 months for variable income
- ☐ Bank Statements
 - Require bank statements- Latest 3 months, which can be sourced through the IDX (Electronic Bank Statement System) for ABSA, Nedbank and Standard Bank Customers.
- ☐ Employment Contract
 - if less than 3 months in current employment
- ☐ Offer to Purchase for the land
- ☐ Building Contract
- ☐ Builders NHBRC (National Home Builders Registration Council) certificate
- ☐ Building Plans - do not need to be approved at submission stage
- ☐ Schedule of Finishes
- ☐ Building Tender/Quote

Name & Surname

Cell No

Email