

APPLICATION FORM - Main Applicant

BetterBond, a division of BetterLife Origination Services Proprietary Limited ("BetterBond"), together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively "we" or "us"), offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently. BetterBond accordingly offers the following services (i) bond pre-qualification applications; (ii) credit checks; (iii) home loan applications to various credit providers' including your nominated banks; (iv) insurance brokering services in relation to life (such as, but not limited to, life insurance) and non-life cover (such as, but not limited to, building and home contents insurance); (v) services regarding estate planning and wills; (vi) personal loan services regarding assistance for transfer and bond costs; and (vii) other services that relate to the purchase of your home and/or fulfilling bond grant conditions (collectively "Services").

By signing this form in the space provided below, you appoint BetterBond and the BetterHome Group to render the Services to you and appoint BetterBond as your sole agent and on your behalf to submit an application to various financial institutions (including credit providers, banks, insurers and registered financial services providers) for home loans and/or insurance cover and/or other products relating to the Services. You agree to BetterBond's Terms and Conditions available at <https://www.betterbond.co.za>.

PERSONAL DETAILS

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐ Prof ☐ Rev ☐ Adv

First Names _____

Surname _____

ID/Passport No. _____

E-Mail Address _____

Cellphone No _____

ID Type ☐ SA ID Book / Card ☐ Passport ☐ Refugee ID

Date of Birth _____

Gender _____

Passport Expiry Date _____

Country Passport Issued _____

Permanent Residence Country _____

Marital Status ☐ Single ☐ Married ANC (with Accrual) ☐ Married ANC (without Accrual) ☐ Married COP ☐ Divorced
☐ Widowed Other _____

City of Birth _____

Number of Dependants _____

Country of Marriage _____

Ethnic Group ☐ African ☐ Asian ☐ Coloured ☐ White

Highest Education (Matric, Diploma, Degree etc.) _____

Nationality _____

Type of Residence ☐ SA Citizen ☐ Permanent Resident ☐ Temporary Resident ☐ Foreigner

Country of Birth _____

Home Language _____

Are you a First Time Home Buyer? ☐ Yes ☐ No

Have you smoked any form of tobacco in the last year? ☐ Yes ☐ No

SARS Tax Number _____

Reason if no SARS Tax No? ☐ No Tax number issued ☐ No tax number present

Do you have a tax obligation outside of South Africa? ☐ Yes ☐ No

If Yes, Foreign tax number _____

Country Tax no. issued _____

PERMIT DETAILS

Type of Permit ☐ Work ☐ Study ☐ Spouse ☐ Permanent Residence

Permit No _____

Permit Issue Date _____

Permit Expiry Date _____

Date Work Contract Issued _____

Date Work Contract Expires _____

¹BetterBond currently submits applications to ABSA, First National Bank, Nedbank, Standard Bank, Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Genfin and RMB Private Bank, however, this list is not exhaustive and new credit providers may be added to this list from time to time.

PUBLIC OFFICIAL DETAILS

Are you a Public Official in a position of authority? ☐ Yes ☐ NoAre you related to or associated with a Public Official in a position of authority? ☐ Yes ☐ No

If Yes, what is the nature of your relationship or association?

☐ Parent ☐ Sibling ☐ Son/Daughter ☐ Business Partner ☐ Close Associate ☐ Spouse or Partner

Name and Surname of the Public Official in a position of authority you are related to or associated with:

Name _____ Surname _____

CONTACT DETAILS

Work Phone No _____

Cellphone No. _____

Physical Address _____ Suburb _____

Town/City _____ Postal Code _____

Province _____ Country _____

Postal Address (if different) _____ Suburb _____

Town/City _____ Postal Code _____

Province _____ Country _____

Current Residential Status ☐ Owner ☐ Tenant ☐ Boarder ☐ Living with Parents ☐ Other

Occupation Date at Current Address _____

Preferred Method of Communication ☐ SMS ☐ E-Mail

EMPLOYMENT DETAILS

Employment Status ☐ Full Time Employee ☐ Part Time Employee ☐ Self-Employed Professional ☐ Temp. Employed
☐ Self-Employed Non-Professional ☐ Contract Worker ☐ Retired/Pensioner ☐ Home Executive
☐ Unemployed**Occupation Level** ☐ Skilled Worker ☐ Management ☐ Semi-Skilled ☐ Senior Management ☐ Supervisor
☐ Junior Position ☐ Unskilled Worker**Employment Sector** (E.g. Health, Legal, etc.) _____

Occupation _____

Source of Income ☐ Salary/Wages ☐ Commission ☐ Pension ☐ Maintenance ☐ Retirement Annuity**Salary Frequency** ☐ Monthly ☐ Weekly ☐ NoneDo you work in South Africa? ☐ Yes ☐ No

Employee No. _____

Employment Period _____ Years _____ Months

Is this your first job? ☐ Yes ☐ No

PREVIOUS EMPLOYMENT (APPLICABLE IF EMPLOYED FOR LESS THAN 3 YEARS AT CURRENT EMPLOYER AND IT IS NOT YOUR FIRST JOB)

Previous Employer Name _____

Previous Occupation _____

Employment Period _____ Years _____ Months

CURRENT EMPLOYMENT

Employer Name _____

Employer Physical address _____ Suburb _____

Town/City _____ Postal Code _____

Province _____ Country _____

SOLVENCY DETAILS

Have you been declared Insolvent? ☐ Yes ☐ No

If Yes, Date of Insolvency _____

Have you been Rehabilitated? ☐ Yes ☐ No

If Yes, Date of Rehabilitation _____

Have you ever had a dispute with the Credit Bureau? ☐ Yes ☐ NoHave you ever had a Judgement? ☐ Yes ☐ NoHave you ever been under Administration order? ☐ Yes ☐ NoAre you currently under Administration Order (Garnishing Order)? ☐ Yes ☐ NoAre you currently under Debt Review/in Debt Counselling? ☐ Yes ☐ NoDo you currently have a debt arrangement in place? ☐ Yes ☐ No

ACCOUNTS - RETAIL ACCOUNTS (STORE CARDS/ACCOUNTS)

Store Name	Outstanding Balance	Monthly Instalment

BANK ACCOUNT DETAIL - TRANSACTIONAL ACCOUNTS

Bank	Branch Name	Account Type	☐ Cheque	☐ Savings
Account Holder	Account No.	Primary Acc	☐ Yes	☐ No
		Business Acc	☐ Yes	☐ No
Bank	Branch Name	Account Type	☐ Cheque	☐ Savings
Account Holder	Account No.	Primary Acc	☐ Yes	☐ No
		Business Acc	☐ Yes	☐ No
Bank	Branch Name	Account Type	☐ Cheque	☐ Savings
Account Holder	Account No.	Primary Acc	☐ Yes	☐ No
		Business Acc	☐ Yes	☐ No
Bank	Branch Name	Account Type	☐ Cheque	☐ Savings
Account Holder	Account No.	Primary Acc	☐ Yes	☐ No
		Business Acc	☐ Yes	☐ No

CREDIT ACCOUNTS

Bank	Branch Name	Account Type	☐ Credit Card	☐ Mortgage Loan	☐ Personal Loan	☐ Instalment Sale Agreement	☐ Other
Account Holder	Account No.	Balance Owing	Instalment	Settle	☐ Yes	☐ No	
Bank	Branch Name	Account Type	☐ Credit Card	☐ Mortgage Loan	☐ Personal Loan	☐ Instalment Sale Agreement	☐ Other
Account Holder	Account No.	Balance Owing	Instalment	Settle	☐ Yes	☐ No	
Bank	Branch Name	Account Type	☐ Credit Card	☐ Mortgage Loan	☐ Personal Loan	☐ Instalment Sale Agreement	☐ Other
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Bank	Branch Name	Account Type	☐ Credit Card	☐ Mortgage Loan	☐ Personal Loan	☐ Instalment Sale Agreement	☐ Other
Account Holder	Account No.	Balance Owing	Instalment	Settle	☐ Yes	☐ No	

INCOME & EXPENSES - INCOME

Basic Salary/Wage (Gross)	
Cash Allowance	
Average Commission	
Interest Income	
Rental Income	
Housing Subsidy	
Average Overtime	
Car Allowance	
Travel Allowance	
Maintenance	
Future Rental Income	
Self-Employed Income	
Other (Specify)	
Total Income	

SALARY DEDUCTIONS

Income Tax (PAYE/SITE)	
Pension	
UIF	
Medical Aid	
Other (Specify)	
Total Deductions	

LIVING EXPENSES

Assurance (Life & Retirement Annuities)	
Cellphone	
Domestic Wages	
Education	
Groceries	
Insurance & Funeral Policies	
DSTV, Netflix, Showmax etc.	
Maintenance	
Medical (If not a salary deduction)	
Petrol & Transport	
Rates & Taxes/Levies	
Rental (Exclude if this payment will fall away)	
Security	
Telephone & ISP/WiFi	
Water & Lights	
Other (Specify)	
Total Expenses	

Signature _____ Date _____

ASSETS & LIABILITIES - PROPERTIES

Mortgage Institution	Property Value	Property Description	Outstanding Balance

ASSETS & LIABILITIES - VEHICLES

Finance Institution	Vehicle Value	Vehicle Description	Outstanding Balance

ASSETS & LIABILITIES - CREDIT CARDS

Institution	Outstanding Balance

ASSETS & LIABILITIES - LOANS (PERSONAL, STUDENT ETC.)

Institution	Outstanding Balance

ASSETS & LIABILITIES - INVESTMENTS

Institution	Current Value

ASSETS & LIABILITIES - OTHER ASSETS & LIABILITIES

Institution	Current Value / Outstanding Balance

Total Assets

Total Liabilities

Nett Asset

Signature

Date

LOAN DETAILS

Bond to be Registered ino _____

Deposit (If applicable) _____ Debit Order Day _____

Include Costs ☐ Yes ☐ No

Initiation Fee Payment Option ☐ Debit Loan Account ☐ Direct Payment

First Home Finance Required? ☐ Yes ☐ No

Solar Finance Required? ☐ Yes ☐ No Solar Finance Amount Required² _____

Registration Amount _____

Source of Funds ☐ Salary/Wages ☐ Commission ☐ Pension ☐ Retirement Annuity

LOAN AMOUNT REQUIRED

LOAN TERM (MAXIMUM 30 YEARS)

ABSA	_____	_____
FNB / RMB	_____	_____
Nedbank	_____	_____
SBSA	_____	_____
Investec	_____	_____
HiP / Old Mutual	_____	_____
Ithala	_____	_____
Sentinel	_____	_____
SBSA Commercial	_____	_____
Paragon	_____	_____

BUILDING LOAN DETAILS

Contractor Name _____

Contractor Phone No. _____ Contractor Cell No. _____

Contract Price _____ Land Price _____ NHBRC Reg. No. _____

Expected Completion Date _____

SELLER & VALUATION DETAILS

Seller Name _____

Seller ID Type ☐ SA ID ☐ Passport ☐ Registration No.

Seller ID/Passport/Registration No _____ Seller Contact No. _____

Valuation Contact Name _____ Valuation Contact No. _____

PROPERTY DETAILS

Purchase Date (Date Buyer signed OTP) _____ Purchase Price _____

Property Type ☐ Dwelling ☐ Sectional Title ☐ Duet Sectional Title ☐ Vacant Land ☐ Small Holding

Property Use ☐ Business ☐ Holiday Home ☐ Owner Occupied ☐ Rented out ☐ Vacant Land

Date of OTP Signed (Date Seller signed OTP) _____ Is this part of a new development? ☐ Yes ☐ No

Date OTP Expires _____ If Yes, Development name _____

Erf No. _____ Street No. _____ Street Name _____

Suburb _____ Town/City _____ Province _____

Portion No. _____ Portion of Portion _____ Sub Portion _____

Remainder of Portion _____

SECTIONAL TITLE DETAILS

Complex Name _____ Unit (Door) No _____ Section No. _____

Parking Bay No _____ Parking Bay Section No. _____

Managing Agent _____ Managing Agent Contact No. _____

²Solar Finance Amount – FNB/RMB – Minimum of R50 000 and Maximum 15% of the purchase price. Nedbank – 10% of the purchase price to a maximum of R300 000

DECLARATIONS I/WE DECLARE AND CONFIRM THAT -

- I am not an unrehabilitated insolvent and I have not applied for nor am I under debt rescue;
- I hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form. I will inform the relevant financial institution in writing of any changes to this status within 30 days of the change of status;
- I warrant that all information (irrespective of the format) supplied by me is to the best of my knowledge and belief true and correct in all material respects. I am not aware of any other information which would, if it were to become known to the financial institution, affect the consideration of my application in any way;
- The Bond Consultant that has assisted me has explained the advantages of paying a deposit on the property I intend on purchasing and has also explained that there are costs involved in taking transfer of the property;
- The Services provided require personal information being shared on any adequate platform including but not limited to contacting me via a phone call, WhatsApp, Email, SMS or any other digital means;

The services provided by BetterBond and the BetterHome Group are not intended to be financial, tax or legal advice and should not be construed as such. BetterBond, the BetterHome Group and their respective service partners are not financial planners, financial brokers or tax advisors. My personal financial situation is unique and therefore before making any decisions utilising the information obtained from BetterBond and the BetterHome Group, I shall obtain advice from an accountant or other financial advisor who is fully aware of my individual circumstances and never take up a home loan that will stretch my repayment capacity to its maximum.

CONSENTS

In order to render the Services to you, we will process your personal information in accordance with the purpose for which it has been collected. For more information about how we protect personal information please see the privacy policy available at <https://www.betterbond.co.za>. By signing this form, you consent to BetterBond and the BetterHome Group processing your personal information in order to render the aforementioned services to you which includes, inter alia –

- Sharing your full name and other personal information, including but not limited to the Offer to Purchase, with us and our service providers for purposes of rendering the Services to you;
- Collecting your personal information (including your payslips, bank statements and identity verification information) from third parties including your financial institution, your employer(s), credit bureau, your bankers, your spouse, any co-applicant, educational institutions, any academic verification agencies and any governmental authority or other third party that processes information on behalf of any governmental authority;
- Obtaining your credit report from a credit bureau and to provide that report to a financial institution as part of the credit application, provide you with advice or assistance with managing your credit and/or challenging the accuracy of information stored by the bureau. You have been made aware that you are entitled to one free report per year from any registered credit bureau;
- Sharing your personal information with various third parties including, inter alia, members of the BetterHome Group, service providers to the BetterHome Group, including but not limited to credit bureaux, insurers, credit providers and financial institutions and their respective affiliates, Monify (in relation to personal loans); and any other person who requires your personal information in order for us to render or in connection with us rendering the Services or offer related banking products to you after your approval of the financial institution's offer to finance your immovable property;
- Storing your personal information including storage on cloud facilities that may be located outside of South Africa. We will ensure that appropriate measures are put in place to protect your information in accordance with the standards that are no less onerous than those imposed by South African laws; and
- Sharing, retaining and further processing your personal information for research and statistical purposes.

Applicant _____

Signature _____

Date _____