

APPLICATION FORM - DUAL APPLICANTS

PERSONAL DETAILS

APPLICANT 1

Surname _____

First Name(s) _____

Title Mr. Mrs. Miss Ms. Dr. Prof. Rev.

Gender Male / Female

Marital Status Single Married ANC Married COP
 Divorced Widowed Other

Ethnic Group Asian African Coloured White

No. of Dependants _____

Residency Status SA Citizen Permanent Resident
 Temporary Resident Foreign National

ID Type RSA ID Passport

ID No. / Passport No. _____

Date Passport Issued _____

Date Passport Expires _____

Permanent Resident Country _____

Country Permit Issued _____

Type of Permit Study Permit Work Permit _____

Are you a first time home buyer Yes / No

Date Work Contract Issued _____

Date Work Contract Expires _____

Date Temp Permit Issued _____

Date Temp Permit Expires _____

Tax Obligation outside of RSA? Yes / No

Nationality _____

Foreign Tax Number _____

Country Tax Code was issued _____

SARS Tax Number _____

If No Tax Number is Available Please State Reason _____

Home Language _____

City of Birth _____ Country of Birth _____

Country of Marriage _____

Date of Birth _____

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

Do you have a tertiary qualification Yes / No

If yes, what is the highest level _____

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

If Yes answer the following questions, What is the nature of the relationship or association? (Tick box)

Spouse or Partner Son or Daughter Parent
 Sibling Business Partner Close associate

Name and Surname of the public official in a position of authority that you are related or associated to?

Name _____ Surname _____

SOLVENCY DETAILS

APPLICANT 1

Have you been declared insolvent? Yes / No

Have you been rehabilitated? Yes / No

Have you ever had a dispute with the credit bureau? Yes / No

PERSONAL DETAILS

APPLICANT 2

Surname _____

First Name(s) _____

Title Mr. Mrs. Miss Ms. Dr. Prof. Rev.

Gender Male / Female

Marital Status Single Married ANC Married COP
 Divorced Widowed Other

Ethnic Group Asian African Coloured White

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Name _____ Surname _____

SOLVENCY DETAILS

APPLICANT 2

Have you been declared insolvent? Yes / No

Have you been rehabilitated? Yes / No

Have you ever had a dispute with the credit bureau? Yes / No

SOLVENCY DETAILS CONT

APPLICANT 1

Do you currently have a debt arrangement in place? Yes / No
 Have you ever been under an administration order? Yes / No
 Are you currently under an administration order (Garnishee order)? Yes / No
 Are you currently under debt review / in debt counselling? Yes / No
 Have you ever had a judgement? Yes / No

CONTACT DETAILS

APPLICANT 1

Home Tel. No. _____
 Cellphone No. _____
 Work Tel. No. _____
 Email Address _____
 Physical Address _____
 Suburb _____
 City _____ Postal Code _____
 Province _____
 Country _____
 Residential Status Border Living with Parents
 Tenant Owner Other
 Occupied Since _____
 Preferred Method of Contact SMS Email Post

EMPLOYMENT DETAILS

APPLICANT 1

Occupational Status Contract Worker Full-time Employee
 Home Executive Part-time Employee
 Self-employed (Non-professional) Self-employed (Professional)
 Temp Employed Unemployed
 Occupational Level Unskilled Worker Semi-skilled Worker
 Skilled Worker Junior Position
 Supervisor Management
 Senior Management
 Source of Income Salary Government Grant
 Inheritance Investments
 Pension Policy Retirement Annuity
 Donation / Gift Other
 Salary Frequency Daily Weekly Bi-weekly
 Monthly Other
 Application coincide with job change Yes / No
 Employer Name _____
 Employment Sector _____
* For e.g. finance, legal and sales
 Employer Physical Address _____
 Suburb _____
 City _____ Postal Code _____
 Province _____ Country _____
 Employee Number _____
 Start Date _____
 Occupation _____
 Who is your previous employer _____
* Applicable if employed for less than 3 years at current employer
 Previous Period Employed _____ Years _____ Months

SOLVENCY DETAILS CONT

APPLICANT 2

Do you currently have a debt arrangement in place? Yes / No
 Have you ever been under an administration order? Yes / No
 Are you currently under an administration order (Garnishee order)? Yes / No
 Are you currently under debt review / in debt counselling? Yes / No
 Have you ever had a judgement? Yes / No

CONTACT DETAILS

APPLICANT 2

Home Tel. No. _____
 Cellphone No. _____
 Work Tel. No. _____
 Email Address _____
 Physical Address _____
 Suburb _____
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 Country _____
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 Tenant Owner Other
 Occupied Since _____
 Preferred Method of Contact SMS Email Post

EMPLOYMENT DETAILS

APPLICANT 2

Occupational Status Contract Worker Full-time Employee
 Home Executive Part-time Employee
 Self-employed (Non-professional) Self-employed (Professional)
 Temp Employed Unemployed
 Occupational Level Unskilled Worker Semi-skilled Worker
 Skilled Worker Junior Position
 Supervisor Management
 Senior Management
 Source of Income Salary Government Grant
 Inheritance Investments
 Pension Policy Retirement Annuity
 Donation / Gift Other
 Salary Frequency Daily Weekly Bi-weekly
 Monthly Other
 Application coincide with job change Yes / No
 Employer Name _____
 Employment Sector _____
* For e.g. finance, legal and sales
 Employer Physical Address _____
 Suburb _____
 City _____ Postal Code _____
 Province _____ Country _____
 Employee Number _____
 Start Date _____
 Occupation _____
 Who is your previous employer _____
* Applicable if employed for less than 3 years at current employer
 Previous Period Employed _____ Years _____ Months

MONTHLY INCOME & EXPENSES

APPLICANT 1

INCOME	MONTHLY TOTALS
Basic Salary / Wage	_____
Average Commissions	_____
Investments	_____
Interest Income	_____
Rental Income	_____
Housing Subsidy	_____
Average Overtime	_____
Monthly Car Allowance	_____
Travel Allowance	_____
Income from Sureties	_____
Maintenance / Alimony	_____
Income Future Rental Income	_____
Other	_____
TOTAL INCOME	_____

LIVING EXPENSES	MONTHLY TOTALS
Assurance (Life, Retirement Annuities)	_____
Domestic Wages	_____
Donations	_____
Education	_____
Groceries	_____
Insurance and Funeral Policies	_____
M-Net, DSTV and TV License	_____
Maintenance / Alimony	_____
Petrol and Transport Costs	_____
Security	_____
Medical - <i>If not payslip deduction</i>	_____
Rental - <i>Don't include should this amount fall away if bond is approved?</i>	_____
Water and Lights	_____
Cellphone / Telephone and ISP - <i>If pre-paid</i>	_____
Other - <i>Please specify with description</i>	_____
Other - <i>Please specify with description</i>	_____
TOTAL EXPENSES	_____

DEDUCTIONS	MONTHLY TOTALS
Income Tax – PAYE / SITE	_____
Pension	_____
U.I.F	_____
Medical Aid *If Salary deduction	_____
Other Deductions	_____
SUB-TOTAL DEDUCTIONS	_____

EXPENSES (CONTRACTUAL)

Cellphone / Telephone and ISP (If on contract)

Description _____	Monthly _____
Description _____	Monthly _____
Description _____	Monthly _____

Signature _____

Date _____

APPLICANT 2

INCOME	MONTHLY TOTALS
Basic Salary / Wage	_____
Average Commissions	_____
Investments	_____
Interest Income	_____
Rental Income	_____
Housing Subsidy	_____
Average Overtime	_____
Monthly Car Allowance	_____
Travel Allowance	_____
Income from Sureties	_____
Maintenance / Alimony	_____
Income Future Rental Income	_____
Other	_____
TOTAL INCOME	_____

LIVING EXPENSES	MONTHLY TOTALS
Assurance (Life, Retirement Annuities)	_____
Domestic Wages	_____
Donations	_____
Education	_____
Groceries	_____
Insurance and Funeral Policies	_____
M-Net, DSTV and TV License	_____
Maintenance / Alimony	_____
Petrol and Transport Costs	_____
Security	_____
Medical - <i>If not payslip deduction</i>	_____
Rental - <i>Don't include should this amount fall away if bond is approved?</i>	_____
Water and Lights	_____
Cellphone / Telephone and ISP - <i>If pre-paid</i>	_____
Other - <i>Please specify with description</i>	_____
Other - <i>Please specify with description</i>	_____
TOTAL EXPENSES	_____

DEDUCTIONS	MONTHLY TOTALS
Income Tax – PAYE / SITE	_____
Pension	_____
U.I.F	_____
Medical Aid *If Salary deduction	_____
Other Deductions	_____
SUB-TOTAL DEDUCTIONS	_____

EXPENSES (CONTRACTUAL)

Cellphone / Telephone and ISP (If on contract)

Description _____	Monthly _____
Description _____	Monthly _____
Description _____	Monthly _____

Signature _____

Date _____

MONTHLY INCOME & EXPENSES CONT

APPLICANT 1

EXPENSES (CONTRACTUAL) CONT.

Credit Cards

Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____

Loans - Personal, Student etc.

Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____

Retail Accounts - Clothing, Store Cards

Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____

Other

Description _____
Monthly _____ Outstanding Balance _____

ASSET AND LIABILITY DETAILS

APPLICANT 1

Mortgage Bonds / Existing Property

Description _____
Monthly _____ Value _____
Outstanding Balance _____
Will this property be sold if this bond is approved? Yes / No
Institution _____
Description _____
Monthly _____ Value _____
Outstanding Balance _____
Will this property be sold if this bond is approved? Yes / No
Institution _____
Description _____
Monthly _____ Value _____
Outstanding Balance _____
Will this property be sold if this bond is approved? Yes / No
Institution _____

Vehicles

Description _____
Monthly _____ Value _____
Outstanding Balance _____ Institution _____

Signature _____

Date _____

APPLICANT 2

EXPENSES (CONTRACTUAL) CONT.

Credit Cards

Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____

Loans - Personal, Student etc.

Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____

Retail Accounts - Clothing, Store Cards

Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____
Description _____
Monthly _____ Outstanding Balance _____

Other

Description _____
Monthly _____ Outstanding Balance _____

ASSET AND LIABILITY DETAILS

APPLICANT 2

Mortgage Bonds / Existing Property

Description _____
Monthly _____ Value _____
Outstanding Balance _____
Will this property be sold if this bond is approved? Yes / No
Institution _____
Description _____
Monthly _____ Value _____
Outstanding Balance _____
Will this property be sold if this bond is approved? Yes / No
Institution _____
Description _____
Monthly _____ Value _____
Outstanding Balance _____
Will this property be sold if this bond is approved? Yes / No
Institution _____

Vehicles

Description _____
Monthly _____ Value _____
Outstanding Balance _____ Institution _____

Signature _____

Date _____

ASSET AND LIABILITY DETAILS CONT.

APPLICANT 1

Vehicles CONT.

Description _____

Monthly _____ Value _____

Outstanding Balance _____ Institution _____

Description _____

Monthly _____ Value _____

Outstanding Balance _____ Institution _____

Investments (Unit Trusts, Endowments)

Description _____

Monthly _____ Value _____

Institution _____

Description _____

Monthly _____ Value _____

Institution _____

Description _____

Monthly _____ Value _____

Institution _____

Overdraft

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Other

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

TOTAL ASSETS _____ TOTAL LIABILITIES _____

NET ASSET VALUE _____

Signature _____

Date _____

ASSET AND LIABILITY DETAILS CONT.

APPLICANT 2

Vehicles CONT.

Description _____

Monthly _____ Value _____

Outstanding Balance _____ Institution _____

Description _____

Monthly _____ Value _____

Outstanding Balance _____ Institution _____

Investments (Unit Trusts, Endowments)

Description _____

Monthly _____ Value _____

Institution _____

Description _____

Monthly _____ Value _____

Institution _____

Description _____

Monthly _____ Value _____

Institution _____

Overdraft

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Other

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

Description _____

Outstanding Balance _____

TOTAL ASSETS _____ TOTAL LIABILITIES _____

NET ASSET VALUE _____

Signature _____

Date _____

BANK ACCOUNT DETAILS

APPLICANT 1

Institution 1. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No
 Institution 2. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No
 Institution 3. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No

BANK ACCOUNT DETAILS

APPLICANT 2

Institution 1. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No
 Institution 2. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No
 Institution 3. _____ Business Yes / No
 Branch _____
 Account Type _____
 Account Holder _____
 Account No. _____
 Balance _____
 Primary Yes / No

DECLARATION

I hereby appoint BetterLife Origination Services (Pty) Ltd ("MortgageMax") as my sole agent and on my behalf to submit to all Financial Institutions in line with the requirements as discussed, in order to obtain mortgage loan finance for the property specified on this application form.

**** Consent to Electronically obtain Account Statements from *Financial Institutions:** For the purpose of assessing your credit/finance application your consent is needed to obtain your bank statement(s) directly from Absa, Nedbank and Standard Bank. The financial institutions involved will exchange no further information than your bank statements and these will be safeguarded and not used for any other purposes. Bank account statements obtained will also be limited to the period necessary to assess the credit/finance application. Your signature below confirms you have provided the required consent for retrieval of your bank statements for purposes of this application and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the credit provider will contact MortgageMax to source a separate form for the account statements.

APPLICANT 1

(tick the appropriate box)

I consent I do not consent

APPLICANT 2

(tick the appropriate box)

I consent I do not consent

**** Consent to financial institutions to verify academic qualifications:** For purpose of verifying my academic qualifications (if applicable), I understand that my consent is needed to allow the financial institutions to proceed with the required verification checks by using third-party qualification agencies. I agree that the Financial Institution may obtain and use my information from third-party qualification data providers to conduct an assessment to determine my eligibility for, and the appropriateness of, the home loan.

APPLICANT 1

(tick the appropriate box)

I consent I do not consent

APPLICANT 2

(tick the appropriate box)

I consent I do not consent

The advantages of putting down a deposit when financing a home has been discussed with me. I/we hold no other citizenships and residencies for local and international tax purposes, other than those disclosed in this application form and will inform the lender in writing of any change of this status within 30 days of the change of status.

I warrant that all the information I supplied is to the best of my knowledge and believe it to be true and correct in all material respects. I am not aware of any other information which, should it become known to the Financial Institution, would affect the consideration of my application in any way.

I agree that the Financial Institution may provide any information pertaining to the Loan applied for to MortgageMax during the application process. I hereby authorise the Financial Institution to have access to my credit bureau records and to furnish and/or to disclose any information arising from any agreement entered into with the Financial Institution to any such credit bureaus.

****** I/We further irrevocably consent that the Bank can request my/our payslips for auditing purposes from my/our employer or any third party.

APPLICANT 1

(tick the appropriate box)

I consent I do not consent

APPLICANT 2

(tick the appropriate box)

I consent I do not consent

APPLICANT 1

Name _____
 Date _____
 Signature _____

APPLICANT 2

Name _____
 Date _____
 Signature _____

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

_____ [Name of MortgageMax Business Partner] and BetterLife Origination Services Proprietary Limited ('MortgageMax' or 'you') (a subsidiary of BetterLife Group Limited) cares about your privacy and information security. For more information about how MortgageMax protects your personal information please see their privacy policy.

You will only process my personal information in accordance with this consent and for the purpose for which you collected it.

I agree to provide you with certain personal information when I communicate with you by email, SMS (or any other electronic means) or telephone and make use of your home loan pre-qualification service, do a credit check through a credit bureau report, when I apply for a home loan and/or when I elect to make use of the BetterSure insurance brokerage service.

I acknowledge that:

- appropriate advice can only be provided after full disclosure of my relevant personal information for purposes of evaluating and advising me in respect of my home loan application and on suitable financial products in line with my objectives;
- you require relevant personal information to assist me with my pre-qualification and/or home loan application and/or to accept, issue and service insurance policies that I may apply for;
- I agree to be informed about the outcome of my pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

I agree and give my consent to you to process my personal information for the purposes relating to any pre-qualification and/or home loan application made by you and agree that you may share this information for this purpose with companies within your *group, *financial institutions, registered credit providers as well as your service providers in order to enable them to process my personal information to determine whether I qualify for a home loan, including but not limited to do credit checks, fraud checks, checks with and reporting to the South African Fraud Prevention Service.

** I agree and give my consent to MortgageMax to share any reasonable information concerning the home loan application process, including but not limited to sharing a copy of the home loan grant with *Third Party.

APPLICANT 1

(tick the appropriate box)

I consent I do not consent

APPLICANT 2

(tick the appropriate box)

I consent I do not consent

** I agree that a representative of MortgageMax and/or *BetterSure may contact me regarding insurance products required in respect of my home loan application.

APPLICANT 1

(tick the appropriate box)

I consent I do not consent

APPLICANT 2

(tick the appropriate box)

I consent I do not consent

** I consent that MortgageMax may share my full name and contact number with *DirectAxis is for purposes of receiving further information regarding other financial products and services that may be of interest to me, focusing on Personal Loans. I acknowledge that I have the right to opt-out of such future communications.

APPLICANT 1

(tick the appropriate box)

I consent I do not consent

APPLICANT 2

(tick the appropriate box)

I consent I do not consent

** I consent that MortgageMax may share my full name and contact number with *Capital Legacy for purposes of receiving further information regarding other financial products and services that may be of interest to me, focusing on Estate Planning. I acknowledge that I have the right to opt-out of such future communications.

APPLICANT 1

(tick the appropriate box)

I consent I do not consent

APPLICANT 2

(tick the appropriate box)

I consent I do not consent

The services provided by MortgageMax are not intended to be financial, tax or legal advice and should not be construed as such. MortgageMax and their service partners are not financial planners, brokers or tax advisers. Your personal financial situation is unique, and it is your responsibility, given your financial and other individual circumstances, to use any information and advice obtained through these services appropriately and responsibly when implementing your decisions. Before making any financial decisions or implementing any financial strategy, you should obtain advice from your accountant or other financial advisor who are fully aware of your individual circumstances and never take up a home loan that will stretch your repayment capacity to its maximum.

APPLICANT 1

Name _____

Date _____

Signature _____

APPLICANT 2

Name _____

Date _____

Signature _____

CONSENT FORM – CREDIT CHECK

I appoint **BetterLife Origination Services Proprietary Limited (“MortgageMax”/“My Representative”)** to be my lawful representative and agent in my name, place and stead, to obtain a copy of my personal credit report (“PCR”) from a registered credit bureau to be used solely for the following purposes: (a) providing me with advice or assistance with managing my credit, by having reference to the content of my PCR; (b) challenging the accuracy of information contained in my PCR; and (c) investigating information held on me by the registered credit bureau.

I consent to the registered credit bureau releasing a copy of my PCR in PDF or XML format to my Representative and to my Representative having sight of the content of my PCR for the above purposes. Furthermore, I consent to my Representative providing all personal information provided by me in relation to the accessing of my PCR to the registered credit bureau for purpose of updating my credit record.

My Representative may request my PCR from the registered credit bureau on condition that they undertake: (a) not to host, resell, on-sell or make my PCR available to any third party or agent, or use my PCR to compile any other databases; (b) not to amend or add any information on my PCR or deal with my PCR in contravention of any applicable laws; (c) to take all reasonable security measures to prevent unauthorised access to the information contained on my PCR; (d) to destroy my PCR upon my request or immediately after it has served the purpose for which it was obtained on my behalf; (e) to keep record of any persons who has access to my PCR for as long as it's in my Representative's possession, before it is destroyed.

I am aware that I am entitled to one free PCR per year from any registered credit bureau and that I can obtain my free PCR by contacting the registered credit bureau directly, either telephonically, by way of email, fax or attending on the office of the registered credit bureau in person. I am aware that I have the right to challenge the accuracy of any information contained in my PCR directly with a registered credit bureau. Attached to this is a copy of my Identity Document. I confirm that the information furnished herein to the registered credit bureau is true and correct.

****** I agree and explicitly give consent to MortgageMax to share a copy of my PCR with the *third party.

APPLICANT 1

(tick the appropriate box)

I consent I do not consent

APPLICANT 2

(tick the appropriate box)

I consent I do not consent

APPLICANT 1

Name _____

Date _____

Signature _____

APPLICANT 2

Name _____

Date _____

Signature _____

*“Financial Institutions” means ABSA Bank, First National Bank, NedBank, Standard Bank, where necessary Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Business Fuel.

*“Group” means BetterLife Group Ltd and its subsidiaries, including internal systems e.g. LMS, DealMaker and SwitchX which is used to process the personal information and to submit to the financial institutions.

*“Third party” means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing attorney and/or any third party including but not limited to the lead provider dealing with a property that I am interested in purchasing.

*BetterSure (BetterLife Distribution Services (Pty) Ltd t/a BetterSure Financial Consultants FSP24015) is a wholly owned subsidiary of BetterLife Group Limited

*“DirectAxis” means Direct Axis SA (Pty) Ltd, registration number 1995/006077/07.

*“Capital Legacy” means Capital Legacy (Pty) Ltd, registration number 1995/009479/07.