

# APPLICATION FORM - Main Applicant

MortgageMAX, a division of BetterLife Origination Services Proprietary Limited and MortgageMAX Licensees<sup>1</sup> 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. MortgageMAX accordingly offer the following services: (i) bond pre-qualification applications; (ii) credit checks; (iii) home loan applications to various credit providers<sup>2</sup> 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 MortgageMAX and the BetterHome Group to render the Services to you and appoint MortgageMAX as your sole agent and on your behalf to submit an application to various financial institutions relating to the Services. You agree to our Terms and Conditions available at <https://www.MortgageMAX.co.za>.

When MortgageMAX submits your application to financial institutions for the purpose of assessing your home loan, such financial institution will only be granted consent to process your personal information for this specific purpose, and may not use it for marketing, solicitation, or promotion of any other products or services, in accordance with the Protection of Personal Information Act ("POPIA").

## PERSONAL DETAILS

Title	Mr	Mrs	Ms	Miss	Dr	Prof	Rev	Adv	
First Names	_____								
Surname	_____								
ID/Passport No.	_____								
E-Mail Address	_____								
ID Type	SA ID Book / Card	Passport	Refugee ID						
Cellphone No	_____			Date of Birth	_____				
Gender	_____								
Passport Expiry Date (if applicable)	_____								
Country Passport Issued (if applicable)	_____								
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	Indian				
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	_____			

<sup>1</sup> The MortgageMax Licensee means the person or business that you have engaged to render the selected Services to you and which has concluded a licensing agreement with MortgageMax in terms of which the MortgageMax Licensee undertakes to utilise services, systems and/or the platform provided by or on behalf of MortgageMax to render the Services to you.

<sup>2</sup> MortgageMax currently submits applications to the following credit providers being ABSA, First National Bank, Nedbank, Standard Bank, Investec, HiP (Housing Investment Partners), Sentinel, 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 No

Are 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 \_\_\_\_\_

**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 None

Do 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 No

Have you ever had a Judgement? Yes No

Have you ever been under Administration order? Yes No

Are you currently under Administration Order (Garnishing Order)? Yes No

Are you currently under Debt Review/in Debt Counselling? Yes No

Do 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**

<b>Bank</b> _____	Branch Name _____	Account Type _____	Cheque _____	Savings _____
Account Holder _____	Account No. _____	Primary Acc _____	Yes _____	No _____
		Business Acc _____	Yes _____	No _____
<b>Bank</b> _____	Branch Name _____	Account Type _____	Cheque _____	Savings _____
Account Holder _____	Account No. _____	Primary Acc _____	Yes _____	No _____
		Business Acc _____	Yes _____	No _____
<b>Bank</b> _____	Branch Name _____	Account Type _____	Cheque _____	Savings _____
Account Holder _____	Account No. _____	Primary Acc _____	Yes _____	No _____
		Business Acc _____	Yes _____	No _____
<b>Bank</b> _____	Branch Name _____	Account Type _____	Cheque _____	Savings _____
Account Holder _____	Account No. _____	Primary Acc _____	Yes _____	No _____
		Business Acc _____	Yes _____	No _____

**CREDIT ACCOUNTS**

<b>Bank</b> _____	Branch Name _____				
Account Type _____	Credit Card _____	Mortgage Loan _____	Personal Loan _____	Instalment Sale Agreement _____	Other _____
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle _____	Yes _____	No _____	
<b>Bank</b> _____	Branch Name _____				
Account Type _____	Credit Card _____	Mortgage Loan _____	Personal Loan _____	Instalment Sale Agreement _____	Other _____
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle _____	Yes _____	No _____	
<b>Bank</b> _____	Branch Name _____				
Account Type _____	Credit Card _____	Mortgage Loan _____	Personal Loan _____	Instalment Sale Agreement _____	Other _____
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle _____	Yes _____	No _____	
<b>Bank</b> _____	Branch Name _____				
Account Type _____	Credit Card _____	Mortgage Loan _____	Personal Loan _____	Instalment Sale Agreement _____	Other _____
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle _____	Yes _____	No _____	
<b>Bank</b> _____	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 Required<sup>3</sup> \_\_\_\_\_  
 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	_____	_____
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. \_\_\_\_\_

<sup>3</sup>Solar 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 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 Licensee that has assisted me has explained (i) the advantages of paying a deposit on the property that I intend on purchasing; (ii) that there are costs involved in taking transfer of the property; and (iii) that he/she will earn commission on the registration of the bond that will be registered over the property;
- the Services provided require personal information being shared on various electronic platforms including but not limited to contacting me via a phone call, WhatsApp, Email, SMS or any other digital means;

**CONSENT TO PROCESS PERSONAL INFORMATION**

In order to render the Services to you, we will process your personal information and special personal information (where applicable) 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.mortgageMAX.co.za>.

By signing this form, you consent to MortgageMAX processing your personal information in order to render the aforementioned services to you which includes, inter alia –

- using your personal information to render Services to you, including sharing information and Offer to Purchase with our Service Providers;
- collecting your personal information (such as your payslips, bank statements, payment history and identity verification information) from third parties including your banks(s), your employer(s), credit bureau, telecommunication providers, retailers, insurers, 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 sharing it with credit providers for your home loan application, and assisting you with credit management or correcting inaccurate information. 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 members of the BetterHome Group, its Service Providers and other relevant parties such as financial institutions, personal loan service platforms, insurers and any other person who requires your personal information in order for us to render or in connection with us rendering the Services to you for your approval of the credit provider'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
- using your personal information for research and statistical purposes.

Applicant \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**FOR OFFICE USE ONLY**

If the Applicant specifically requested the he/she **NOT be contacted** in relation to certain product/s set out in the application form, please select, by ticking the relevant box below, which of the following products they do not wish to be contacted about:-

Life insurance products (such as life insurance and funeral insurance)

Non-life insurance products (such as building and home contents insurance)

Personal Loans