

## Pension-supported Housing Loan/Employee-guaranteed Housing Loan (Application Form)

Pension-supported Housing Loan	Employee-guaranteed Housing Loan	CSA Ref
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KINDLY SUBMIT YOUR APPLICATION TOGETHER WITH THE FOLLOWING SUPPORTING DOCUMENTATION				CONTACT DETAILS			
Latest Payslip				Gauteng 011 350 1705/1747/6354 pshl.gsales@absa.co.za			
Valid acceptable Identity Document (eg certified copy of green bar-coded Identity Document)				Gauteng North 012 303 2270 or 012 310 7664/698 pshl.northsales@absa.co.za			
Valid, acceptable verification document confirming residential address (eg utility bill not older than 3 months)				Cape Regions: 021 405 7878/7783/7935 pshl.capesales@absa.co.za			
Building quote/Proof of purchase				KZN and Free State: 031 366 9277/9198 pshl.kznsales@absa.co.za			
Company		Scheme code		Funds			
Use Assessment	YES	NO	Not sure	If YES, Company name			

PERSONAL CONTACT DETAILS															
Title		Full names						Initials							
Surname															
Applicant's race	African	Coloured	White	Indian	Other (Please specify)										
ID type	ID book	Passport	Complete if Passport		Nationality	Country passport issued									
ID No/Passport number							Gender	Male	Female						
Date of birth	D	D	M	M	C	C	Y	Y							
Marital status, contract <small>(*Complete attached consent document)</small>	Single		*Cop		Married ANC with Accrual			Married ANC without Accrual							
	Divorced	Other	Separated		Widow/Widower			Number of dependants							
Place of Residence	SA	Non-resident		Temporary Resident			Resident of Namibia, Lesotho, Swaziland								
Complete if Temporary Resident	Temporary Resident Permit number				Permit expiry date			D	D	M	M	C	C	Y	Y
Correspondence Language	English		Afrikaans												
Post Matric Qualification	YES	NO	If YES, type of Post Matric Qualification												
	Certificate 24 months			Diploma 1 year			Diploma 2 years								
	Diploma 3 years			Degree 3 and 3 years +			Post Graduate Diploma 12 months								
	Honours			Doctorate			Masters			None					
Do you receive a Social grant?	YES	NO	Ever Declared insolvent?					YES	NO						

PROPERTY DETAILS											
Property address (if different to residential address)											
Suburb						Town/City					
Stand No				Portion No				Unit No			

CONTACT DETAILS											
Residential address											
Postcode				Suburb				Town/City			
Postal address											
Postcode				Suburb				Town/City			
Telephone number (Home)						Telephone number (Work)					
Cellphone number						E-mail address					
Fax	Preferred method of communication				E-mail	Mail	SMS	Telephone			

**EMPLOYMENT DETAILS**

Employment status	Full-time	Temporary	Contract	Occupation
Employee number	Fund membership number	Union number		

**LOAN DETAILS**

Existing PSHL Loan	YES	NO	UNSURE	Takeover	YES	NO
Existing account number				Existing PSHL balance	R	
New loan amount	R			Total loan amount	R	
Application loan term in months				Monthly repayment	R	
Purpose of loan	Deposit on Property	Purchase land	Purchase of Property	Renovations/Enhancements		

**CREDIT ASSURANCE DETAILS**

Credit Life Assurance required?	YES	NO	If YES
Absa Life Assurance Company		Absa Life Scheme code	

**ELECTRONIC DISBURSEMENT DETAILS**

Electronic Disbursement required?	YES	NO	Number of Electronic Disbursement Beneficiaries
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**BENEFICIARY DETAILS (Account loan to be paid into)**

	Beneficiary 1	Beneficiary 2	Beneficiary 3
Name of Bank			
Credit account number			
Account type			
Branch			
Branch clearing code			
Accountholder's name			
Amount	R	R	R

**CLIENT AFFORDABILITY DETAILS**

Net salary: As per Payslip	R	Other transport costs	R
Other Income: Please specify	R	Short-term Insurance premium	R
	R	Life Insurance	R
	R	Funeral policies	R
	R	Groceries	R
<b>Total Income</b>	R	Clothing	R

**EXPENSES**

Mortgage/Rent	R	Pre-school/School/University	R
Loan/Overdraft	R	Tuition fees	R
Credit card/Retail accounts	R	Telephone	R
Asset Finance/Lease repayment	R	Cell	R
Other (please specify)	R	Membership subscription	R
Lights and water	R	Personal loans	R
Rates and Taxes	R	In store accounts	R
Domestic Worker	R	Bank charges	R
Gardening Services	R	Medical Bills	R
Security services	R	Medical Aid	R
Vehicle instalment	R	Other (please specify)	R
Fuel	R	<b>Total Expenses</b>	R
Parking	R	<b>Net Income</b>	

- 1 I/We acknowledge that the information supplied by me/us shall constitute the basis on which my/our application is to be considered and that all such information is of material importance and directly relevant to the consideration of my/our application.
- 2 I/We warrant that all information I/we supplied is to the best of my/our knowledge and belief true and correct in all material respect and I/we is/are not aware of any other information which, should it become known to the Bank, would affect the consideration of my/our application in any way.
- 3 I/We agree that the Bank may make inquiries to confirm any information provided by me/us and that the Bank may obtain information from any credit bureau when assessing my/our application or at any time during the existence of my/our account. The Bank may disclose the existence of my/our account to any credit bureau, sharing positive and negative information about my/our account.
- 4 Absa Bank Ltd ('Absa') is committed to complying with national and international law, rules and regulations and policies regarding the combating of criminal activities, money laundering and terrorist financing. All applications and all information concerning the customer, are therefore subject to verification, processing and screening and Absa may be obliged to decline certain applications. In addition, upon the acceptance of an application, all information, instructions and transactions for and on behalf of the customer will be subject to continuous screening which may prohibit, limit or delay the execution thereof and which may oblige Absa to terminate its relationship with the customer. To the extent permissible, Absa shall advise the customer of any prohibitions or limitations on such applications, instructions or transactions. Absa, or its respective affiliates, employees, officers, and directors, shall not be liable for any special, punitive, indirect, or consequential losses or damages, including, without limitation, loss of profits or any anticipated savings.
- 5 I declare that the proceeds of the loan for which I am applying will be used for housing purposes as described in section 19(5) of the Pension Funds Act, 24 of 1956 or any replacement legislation.  
I declare that the property is/will be occupied by me and/or my spouse and/or my/our dependant(s).  
I declare that
  - I am the lawful owner
  - I and my spouse are lawful owners
  - my spouse is the lawful owner
 of the property for which the proceeds of the loan will be used.

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

I further warrant that I am currently under Debt Counselling.

#### Customer Communications and Consent

The Absa Group diligently guards all personal and financial information relating to our customers. Your dealings with us are held in the strictest confidence and your privacy as an Absa customer is one of our highest priorities. At Absa, we do not sell or distribute any of our customer lists to third parties, unless we are required to do so by law.

In keeping with this commitment, we need your consent to send you information on the Absa Group's range of products and services as well as any special promotions from us, or promotions on behalf of other carefully selected parties, which we believe would add value to your finances or lifestyle. We might also contact you to conduct research in order for us to improve our products and services to you.

If you would like us to communicate with you in this regard from time to time, please complete the form below:

#### Creditworthiness information

Absa is occasionally approached by credit providers or third parties who are attempting to evaluate your creditworthiness when you apply for credit or wish to enter into a credit agreement with such a party. We can't give them this information without your permission to do so.

I **give** Absa permission to provide information relating to my credit score or creditworthiness to third parties who may request this information.

I **do not** give Absa permission to provide information relating to my credit score or creditworthiness to any third parties who may request this information.

#### Absa Marketing Consent

YES, I **do want** the Absa Group to utilise my/our confidential information within the Group and to communicate with me/us from time to time regarding products, services, research and special offers that they believe will be of interest.

I am/we are happy to receive such communication via the following communication methods *(Please tick whichever apply)*:

Mail     Telephone     SMS     E-mail

NO, I **do not** want to receive any communication from the Absa Group on products, services or special offers and understand that this means that I/we will not be kept informed of products and services that may be of value to me/us. I/We will therefore not hold the Absa Group liable for any opportunities I/we may miss as a result of this decision.

Signed at \_\_\_\_\_ on \_\_\_\_\_

Applicant's Signature

Signed at \_\_\_\_\_ on \_\_\_\_\_

Signature on behalf of Employer (if applicable)

## CONSENT

In so far as my consent is required in terms of the provisions of the Matrimonial Property Act, 1984 (Act No 88 of 1984) for the conclusion of a Credit Agreement for this Pension-supported Housing loan on Absa Bank Limited's normal/standard terms and conditions by my spouse.

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*(full name and ID No of applicant)*

to whom I am married in community of property, I,

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*(full name and ID No of spouse)*

hereby give such consent and acknowledge the liability of our joint estate in this regard.

Signed at \_\_\_\_\_ on \_\_\_\_\_

Signature

WITNESSES

1

\_\_\_\_\_  
*(Signature)*

\_\_\_\_\_  
*(Initials and surname in block letters)*

\_\_\_\_\_  
*(ID No)*

2

\_\_\_\_\_  
*(Signature)*

\_\_\_\_\_  
*(Initials and surname in block letters)*

\_\_\_\_\_  
*(ID No)*