

Agent/Originator  Code  Contact No

## 1. Personal Particulars and Employment Details

<b>Borrower's Details</b>		Title	Mr.	Me.	Initials	<input type="text"/>	<input type="text"/>	<input type="text"/>	<b>Spouse's Details</b>		Title	Mr.	Me.	Initials	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Full name		<input type="text"/>							Full name		<input type="text"/>							
Surname		<input type="text"/>							Surname		<input type="text"/>							
Marital	Single	ANC	COP	Customary	Language	Afr	Eng	Nationality	SA	Other	No of Dependants	<input type="text"/>						
Birth date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
ID Type	ID	Passport	Temp. ID	Other														
ID No	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Gender	Male	Female	Occupation	<input type="text"/>														
Employer	<input type="text"/>																	
HR Officer	Name and Surname			Tel	( )													
Employer Address	Physical Street Address																	
	Physical Street Address													Code				
Employment start date	dd/mm/yy		Empl./Clock nr.	<input type="text"/>														
Are you a	Contract Worker	Permanent	Temporary															
Period of previous Employment	<input type="text"/>			Payment Date	<input type="text"/>			day of	Month	Week	Fortnightly							
If less than 2 years, period at previous employer	<input type="text"/>			Are you a	Tenant	Owner	Other											
Have you ever been:	Insolvent?	Yes	No	Under legal administration?	Yes	No	Have a Garnishee Order?	Yes	No									
If so, have you been rehabilitated?	Yes	No	If yes, when	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Tel (w)	( )	Home	( )	Cell	<input type="text"/>			Tel (w)	( )	Home	( )	Cell	<input type="text"/>					
Residential Address	<input type="text"/>																	
Postal Address	<input type="text"/>													Code				<input type="text"/>

## 2. Particulars of Loan Applied for and Property Detail

Loan Amount applied for  R  OR Do maximum pre-qualification  Collateral available  R

Erf No  Portion  OR Unit No  In Township/Scheme  Ext

Type of Ownership Full Title  OR Sectional  Building loan or existing house

## 3. Collateral Detail

Provident/Pension Fund  Name Of Fund  Collateral  Deposit  Purchase collateral

## 4. Next of Kin Detail

Title  Mr.  Me.  Surname  Name  Initials

Relationship  Occupation

Date of Birth   |  |  |  |  |  |  | Tel.(H) | Code |  | Tel.(W) | Code |  || Residential Address |  | | | | | | | | | | | | | | | | |

I / we, the undersigned, confirm that the above information is true and correct and that if any information is found untrue, I / we could be disqualified from obtaining a loan.

Signature of Borrower

Signature of Spouse (where applicable)

Date

## 5. Bank Detail

Account Holder	<input type="text"/>	Account No	<input type="text"/>		
Bank	<input type="text"/>	Type of Account	Cheque	Savings	Transmission
Branch Name	<input type="text"/>	Branch Code	<input type="text"/>		

I/we hereby authorise and instruct with my/our signing of this application, my/our employer(s) or banker (as the case may be), to deduct the instalment and costs levied for the processing of this loan Application, from my salary/wage/bank account (as the case may be) and to pay to Greenstart Home Loans (Pty) Ltd such monthly instalment. After commencement of the deductions, my employer/ banker shall continue to deduct the instalment for as long as I am an employee of the employer/client of the banker or until the loan is repaid in full, whichever is the sooner.  
I am aware and understand that this instruction may only be cancelled if Greenstart agrees in writing to the cancellation hereof.

## 6. Declaration

### 1. Documents Required for Pre-approval

- 1.1 A copy of the Borrower's Identity document;
- 1.2 the Borrower's most recent original payslip/wage slip and bank statement;

### 2. Qualifying Criteria

- 2.1 You must be permanently employed;
- 2.2 You must have 2 years of service at your present employer, or 1 year for public servants, alternatively 2 years at your previous employer and 1 year at your present employer;
- 2.3 You must be a minimum of 21 (twenty one) years of age;
- 2.4 At the date of the last instalment, the applicant's age may not exceed 60 years.
- 2.5 No loan shall be approved in respect of un-rehabilitated insolvent or persons under garnishee or administration;
- 2.6 Instalments may not exceed the percentage(as stated in the standard lending criteria), of your gross income;
- 2.7 Security must be provided according to product specifications;
- 2.8 Your employer must allow instalment recovery by salary deductions.
- 2.9 You must have an active bank account into which your salary/wage is paid.

### 3. I declare that

- 3.1 All the information in this loan application is true and correct, I comply with the qualifying criteria and I am in a position to afford the loan.
- 3.2 I have not been sequestrated in the last 10 years, I am not under administration, nor have I applied for the administration of my estate in terms of the provisions of the Magistrates Court Act, (Act 32 of 1944).
- 3.3 I am a permanent resident of South Africa.
- 3.4 I specifically authorise Greenstart to access any information available to assess this Application, and also give Greenstart permission to register details of my conduct in respect of my account with any credit bureau or any third party, and I waive any claims I may have against Greenstart in respect of such disclosures.
- 3.5 Greenstart is free to decline or approve this Application for any reason whatsoever.
- 3.6 The sole purpose of this loan is for housing purposes.
- 3.7 As security for this loan I grant the stop order/ debit order instruction in section 5 above and realise that Greenstart relies on this stop order /debit order instruction as security for the repayment of the loan granted to me, without which I would not qualify for the Loan

## 7. Specific Clauses

### 1. Definitions

In this Loan Application, unless inconsistent with the context:

- 1.1 "Borrower" means the applicant reflected on the Application and with whom the Lender may conclude a Loan Agreement;
- 1.2 "Lender" means Greenstart Home Loans (Pty) Ltd (Registration Number 2000/017942/07), trading as Greenstart;
- 1.3 "Loan Agreement" means the agreement to be entered into between the Lender and the Borrower.

### 2. Repayments

The Lender is irrevocably authorised to arrange with the Borrower's employer for the deduction of the Borrower's instalments payable under the Loan Agreement from the Borrower's remuneration or for the application of a debit order against the Borrower's account, as specified in the Application, in accordance with the applicable repayment arrangement. This authority will also apply to any future employer of the Borrower or to any other bank or branch to which the Borrower may move his or her account.

### 3. Security, insurance and indemnity

The Lender hereby reserves the right to require that the Borrower, as security for his or her obligations hereunder, register a mortgage/continuing covering bond over the Property in favour of the Lender or its nominee. Such right shall be exercised by the Lender on 30 (thirty) days notice to the Borrower. The Borrower acknowledges further that the Borrower shall, upon demand by the Lender, sign all documentation and do all things necessary to give effect to the registration of the bond as contemplated above.

4. The Lender shall be entitled to cede its rights, title and interest herein to any party or entity nominated by the Lender and further that the applicant by signature hereto consents to such cession and assignment of rights, which declaration is fundamentally the basis upon which Greenstart Home Loans (Pty) Ltd (the Lender) accepts and will consider and ultimately grant a loan to the Borrower on the terms and conditions hereinafter.

## 8. Declaration of Debt and Expenses

### Monthly Debt Commitments

	Applicant	Co-Applicant (if applicable)
Micro or Personal Loan repayments	R	R
Credit Card Instalment	R	R
Furniture repayments	R	R
Clothing account repayments	R	R
Other repayments on debt	R	R
<b>Sub-Total: a</b>	<b>R</b>	<b>R</b>

### Household Expenses

	Applicant	Co-Applicant (if applicable)
Travelling Cost	R	R
Food and Groceries	R	R
School fees	R	R
Medical Expenses	R	R
Municipal Expenses	R	R
Telephone and cell phone	R	R
Rent	R	R
Other	R	R
<b>Sub-Total: b</b>	<b>R</b>	<b>R</b>

### FOR OFFICE USE ONLY

#### Gross Income

	Applicant	Co-Applicant	TOTAL
Basic Salary	R	R	
Fixed allowances	R	R	
Other (average of 6 months)	R	R	
Actual Gross Household Income:	R	R	<b>R</b>

#### Total Existing Debt Commitment (a)

Total Existing Debt Commitment (a)	R	R	<b>R</b>
All Other Payslip Deductions	R	R	<b>R</b>
Total Household Expenses (b)	R	R	<b>R</b>

#### NOTES

\_\_\_\_\_

\_\_\_\_\_

Pre-Approval done by: \_\_\_\_\_ Date: \_\_\_\_\_

Total Monthly Commitments : (a)  + (b)  =

SIGNED AT \_\_\_\_\_ ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 20\_\_\_\_\_.

I / we, the undersigned, understand and agree to all the above. If any information is found untrue, I / we could be disqualified from obtaining a loan.

Signature of Borrower

Signature of Spouse (where applicable)

Signature of Originator