

**RFS Home Loans (Pty) Ltd**

Retirement Fund Solutions

passionately tomorrow

Reg no. 2005/006823/07
Vat no. 4570237638Montana Pavilion, Block A
33 Silvergrass Street
Magalieskruin
0182P.O Box 2832
Montana Park
0159Tel: 012 523 5555
Fax: 012 5235560
e-mail: admin@rfshomeloans.co.zaA Registered Credit Provider.
National Credit Regulator no. NCRCP 1427
An Authorised Financial Service Provider
FSP no. 46316**NATIONAL FUND FOR MUNICIPAL WORKERS**

Reg no. 35064

APPLICANT INFORMATION					
FULL NAMES:					
ID NUMBER:		CELLPHONE NUMBER 1:			
MUNICIPALITY NAME:		CELLPHONE NUMBER 2:			
EMPLOYEE NUMBER:		POSTAL ADDRESS:			
INCOME TAX NUMBER:					
OCCUPATION:		CODE:			
LANGUAGE:		EMAIL ADDRESS:			
GENDER:	FEMALE <input type="checkbox"/>	MALE <input type="checkbox"/>	PROPERTY VALUE:		
ETHNIC GROUP (For statistical purposes):	BLACK <input type="checkbox"/>	COLOURED <input type="checkbox"/>	INDIAN <input type="checkbox"/>	WHITE <input type="checkbox"/>	
MARITAL STATUS:					
OCOP INCL ACCRUAL SYSTEM <input type="checkbox"/>	SINGLE <input type="checkbox"/>		CIVIL UNION <input type="checkbox"/>		
OCOP ECCL ACCRUAL SYSTEM <input type="checkbox"/>	DIVORCED <input type="checkbox"/>		FOREIGN MARRIAGE <input type="checkbox"/>		
IN COMMUNITY OF PROPERTY <input type="checkbox"/>	WIDOW <input type="checkbox"/>		CUSTOMARY LAW MARRIAGE <input type="checkbox"/>		

PHYSICAL ADDRESS	
OWNER OF PROPERTY:	
STAND NUMBER:	
STREET ADDRESS:	
CODE:	

(A) PURCHASE OF PROPERTY		
LOAN REQUIRED AS DEPOSIT	YES	NO
FULL / PARTIAL PAYMENT OF PURCHASE PRICE	FULL	PARTIAL
PAYMENT OF TRANSFER COSTS	YES	NO

To be completed when buying a property

(B) FULL OR PARTIAL BOND SETTLEMENT		To be completed when settling an existing bond	
FULL SETTLEMENT:			
PARTIAL SETTLEMENT:			
OUTSTANDING BOND AMOUNT:	R		

(C) IMPROVEMENT TO PROPERTY / BUILDING	To be completed when improvements / repairs are to be made
SPECIFY NATURE OF IMPROVEMENTS / WORK TO BE DONE:	



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PERSONAL BANKING DETAILS

NAME OF ACCOUNT HOLDER:	
BANK:	
ACCOUNT NUMBER:	
BRANCH CODE:	
TYPE OF ACCOUNT:	

RFS HOME LOANS APPLICATION DETAILS

DO YOU HAVE AN EXISTING LOAN?	
NEW LOAN AMOUNT:	
TERM OF NEW LOAN IN YEARS:	
(Minimum loan amount of R 2500.00; maximum amount according to fund rules)	

STATEMENT DELIVERY METHOD (Please indicate preferred method of correspondence)

Email

Post

INCOME AND EXPENDITURE

MONTHLY EXPENDITURE		MONTHLY INCOME	
CAR FINANCES AND LEASES	R	BASIC SALARY	R
CELLULAR EXPENSES	R	HOUSING ALLOWANCE	R
CLOTHING / RETAIL ACCOUNT	R	RENTAL INCOME	R
CREDIT CARD	R	OTHER INCOME	R
FURNITURE ACCOUNT	R		
HOUSING RENTAL / EXISTING BOND	R	TOTAL INCOME	R
PERSONAL LOANS	R		
SCHOOL / UNIVERSITY FEES	R	INCOME AND EXPENDITURE TOTALS	
TRANSPORT COST	R	TOTAL MONTHLY INCOME	R
WATER & ELECTRICITY + RATES	R	TOTAL MONTHLY EXPENDITURE	R
LIVING EXPENSES	R		
		DISPOSABLE INCOME	R
TOTAL EXPENSES	R		
COMMENT ON INCOME AND EXPENSES:			



**POLITICALLY EXPOSED PERSONS (PEPs) AND PROMINENT INFLUENTIAL PERSONS (PIPs)**

The Financial Intelligence Centre Act requires that we know if you are a Politically Exposed or Prominent Influential Person as explained in the Act.

Politically Exposed Persons (PEPs) and Prominent Influential Persons are individuals entrusted with prominent public functions either domestically or by a foreign country. Examples are heads of state or governments, important political party officials, high ranking military officials, member of a royal family, municipal manager, or senior executives of state-owned corporations. This term also includes immediate family members and close associates.

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

What is the nature of the relationship or association? ☐ Business Partner ☐ Close associate ☐ Parent
☐ Sibling ☐ Son/Daughter ☐ Spouse/Partner

Please provide full name and surname of relative or associate. _____

TERMS OF LOAN APPLICATION

I, the Borrower, hereby accept the terms of the Loan as set out in this application and:

1. Warrant that all the information supplied by me is true and correct.
2. Warrant that the loan is to be used for housing purposes only, as contemplated in section 19(5)(a) of the Pension Funds Act, No 24 of 1956. (Available on request)
3. Confirm that the contents of this application have been explained to me by my Employer and I understand the meaning of the application.
4. Confirm that I understand and agree that the Lender may change the number and/or the amount of the instalments due to ensure repayment in full of the loan and interest.
5. Warrant that the loan does not exceed the lesser of my withdrawal benefits, net of income tax, from the Fund or the Fair Value of the immovable property concerned.
6. Warrant that I am not liable to the Fund in respect of a loan or guarantee granted or furnished in respect of any other immovable property.
7. Warrant that, as at the signature of this document, no other cession and pledge of my withdrawal benefits have been given.
8. Consent that a credit bureau check may be done, and my details be shared with the relevant credit bureaus.
9. Accept that incomplete applications will expire after 30 days and should I wish to continue I will have to submit a new application within three months, complete with new supporting documentation.
10. Confirm that the property is / will be occupied by me or my dependants.

Life cover scheme is available for all members who apply for a housing loan. Participation in the scheme is not compulsory. The premium will be calculated at the inception date and will be based on the outstanding balance of the loan and your age and will be revised annually at Fund Anniversary. The monthly premium per R1000-00 cover is as follows:

AGE AT NEXT BIRTHDAY UNDER		
	40 YEARS	R 0.46
41	50 YEARS	R 0.66
51	55 YEARS	R 0.97
56	60 YEARS	R 1.40
61	65 YEARS	R 2.43
66	70 YEARS	R 2.91



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I WANT TO PARTICIPATE IN THE LIFE COVER SCHEME:

YES	NO
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If YES – I hereby declare that I am aware of the fact that a full needs analysis of my financial position has not been undertaken and that I must carefully consider whether the product on its own is appropriate considering my objectives, financial position and needs.

Should you require further information or advice on this product you can contact Morris Mgidi, Manager: Home Loans, Tel: +27 12 523 5302 or email: morris@rfshomeloans.co.za.

Kindly note that a copy of the Master policy for this product is available upon request.

I hereby declare that all information completed by me on this application form is true and correct and

I understand and agree to the terms as stated on this application form.

DATE _____ SIGNATURE OF BORROWER _____

DATE _____ SIGNATURE OF WITNESS _____

DECLARATION BY EMPLOYER

ON BEHALF OF THE EMPLOYER, I HEREBY DECLARE THAT:

1. The information regarding the Applicant/Member is correct as indicated on the application form.
2. The Applicant/Member is a permanent employee; and
3. The full instalment amount, including the administration fee and insurance premium (if applicable) will be recovered from the Applicant/Member's salary by means of a salary deduction and paid over to RFS Home Loans (Pty) Ltd before the 7th of each month.

NAME AND SURNAME: _____

CAPACITY: _____

TEL NUMBER: _____

EMAIL: _____

AUTHORISED SIGNATURE: _____

DATE: _____

SALARIES CONTACT DETAILS: _____

OFFICIAL STAMP

