



All fields are mandatory, unless otherwise indicated. ID number Applicant's details Title Initials Surname First name Male **Female** Gender ID/Passport Date of Birth number No No Yes Are you a South African citizen Are you a permanent resident Country origin/birth Country of citizenship Country of residence Nationality Passport issuing country Permit number Passport expiry date Permit issue date Permit expiry date Permit/Visa type Home language Afrikaans English Communication language African Asian Coloured White Unknown Not applicable Ethnic background Single Married Divorced Widowed Number of dependants Marital status Married (In community of property) Married (Customary) Married (Antenuptial contract) Type of marriage \*If you are married in community of property, your spouse must give consent in terms of the Matrimonial Property Act 88 of 1984 before you enter into this agreement. I confirm that the consent is held **Contact details** Contact method Country code Number Contact method Country code Number **Email address** Residential Address in South Africa (proof of address required) Residential address Suburb Postal code City Country Postal address (if different from residential address) City Country Postal code Domicile address (the place where you stay most often) Residential address Suburb City Country Postal code Residential Postal Email Address for letters Preferred contact time Anytime Daytime Evening Delivery method for all legal notices including notices in terms of section 129 of the NCA Hand delivery Registered mail Next of kin Next of kin's contact number **TAX** (In terms of South African law you must give us all your registered tax information, whether in South Africa or other countries. If you have more than two income tax returns, please refer to form 00172132.) Income Tax Number Country Country Income Tax Number

ID number								
n from you and, where less set out below.	lawful and	d reasona	able, fron	n public	sources	s for cre	dit, fra	aud
or on behalf of other per norised to: (a) give us the ss-border transfer of Pers on their behalf.	he Persoi	nal Inforn	nation: (t	) conse	ent on th	neir beh	alf to t	the
ո:								
in terms of this Agreeme	ent as wel	ll as any	other pro	ducts ar	nd servi	ces for v	vhich y	/ou

## **Data protection**

- You give consent for us to collect your Personal Information prevention and compliance purposes as well as the purposes
- You confirm that, if you give us personal Information about of executive officers, trustees and beneficiaries), you are authorocessing of their Personal Information, specifically any crossor services are provided, and (c) receive any privacy notices
- You give consent for us to Process your Personal Information
  - · for the purpose of providing products and services to you may apply.
  - for the purpose of carrying out statistical and other analyses in order to identify potential markets and trends and evaluate and improve our business (this includes improving existing and developing new products and services).
  - in countries outside the country where the products or services are provided. (These countries may not have the same data protection laws as the country where the products or services are provided. Where we can, we will ask the receiving party to agree to our privacy policies.)
  - by sharing your Personal Information with the Bank's third-party service providers and insurers, locally and outside the country where the products or services are provided. We ask people who provide services to the Bank, including insurers, to agree to the Bank's privacy policies if they need access to any Personal Information to fulfil their obligations.
  - · within the Group.
- You give consent for us to disclose your Personal Information to Collateral Providers.
- You will find our Processing practices in the Group's and our privacy statements. These statements are available on the Group's websites or on request.
- If you are unsure about your tax and legal position because your Personal Information is Processed in countries other than where you live or conduct business, you should get independent advice.

## **Authorisation for deductions**

I hereby authorise my Employer to deduct directly from my salary in order to pay Standard Bank every month the amount I owe to Standard Bank for a loan the Bank granted to me.

- I acknowledge that the amount to be deducted by my Employer will be according to the notification that Standard Bank will give to my Employer's pay office every month.
- I indemnify my Employer against any liability for any instalment paid in terms of this authorisation as well as any instalment not deducted and paid due to circumstances beyond my Employer's control.
- This authorisation will remain valid and enforceable until my Employer is informed by Standard Bank that the full amount under the Home Loan has been paid.

Employment details							
Company name							
Site address							
Employee number	Employment start date						
Telephone number							
Fund details							
I pledge to the Fund the pension benefits I am entitled to under the rul given to the Bank for my loan.	es of the Fund for any amount the Fund may be liable for under the suretyship						
i) Name of fund Fund/Industry member number							
(ii) Name of Fund	Fund/Industry member number						
Use of funds declaration							
<ul> <li>To repay an existing loan granted to me for the purpose of buyir</li> <li>To buy an existing home or vacant land on which to build a hom</li> <li>To build, maintain, repair or alter a home owned by my spouse of</li> <li>I confirm, in all cases, that the property described above and relaprimary residence.</li> </ul>	e, or						
Property details/home ownership							
Purpose of the loan  Renovation Purchasing land Buying a new house Depositing on property Building a new home  Property address  City/Town/District							
*Please attach proof of the above							
Details of loan applied for (including details of the existing loan, if applicable)							
New loan amount <b>R</b> +existing loan bal	ance R = new total loan R						
Existing loan account number							
Preferred monthly repayment amount <b>R</b>	Preferred loan term (months or years)						

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			ID number													
nitiation fee																
The applicant has declined the offer to make payment separately. The initiation fee will be capitalised on the principal debt.																
The applicant has accepted the offer to make payment separately.  The payment will be made into the Home Loans bucket account on preapproval of the loan.																
Optional credit life insurance																
Will you require credit life cover Yes No																
Type of insurance																
Death cover Death and Disability cover Death, Disability and Dread disease cover No cover required																
Terms and conditions apply																
Death cover – R1.57 for every R1 000 (one thousand rand) or part thereof with a maximum of R300 000 (three hundred thousand rand)  Death and Disability cover – R2.50 for every R1 000 (one thousand rand) or part thereof with a maximum of R300 000 (three hundred thousand rand)  Death, Disability and Dreaded Disease cover – R3.47 for every R1 000 (one thousand rand) or part thereof with a maximum of R300 000 (three hundred thousand rand)								_ ′								
Applicant's declarations																
1 Is there any legal action pending against you or your spouse? Yes No																
2 Are you under an administration order? Yes No																
3 I confirm that I am legally competen	3 I confirm that I am legally competent to sign a credit agreement.															
4 As far as I know, these details are to			•													
I pledge to the Fund the pension benefits I am entitled to under the Fund as security for any amount the Fund may be liable for under the suretyship given to the Bank for my loan.							nip									
Financial Assessment (Income a	nd Expenditure	e Statement)														
Total monthly income	Applicant	Spouse	Perso	Personal Expenses						App	olican	nt	Spo	use		
Gross income (as per payslip)	R	R	Rates, water and electricity						R							
Commissions and overtime	R	R	Rental/Home lo	Rental/Home loan												
(average over the past three months)	ns) R R Insurance premiums R R															
Other sources of income (rental, transport, etc.)	IR IR IGNOCATION IR IR															
Total income R R Transport (petrol, bus fares and parking) R R																
Payroll deductions			Credit Bureau													
Tax	R	R	Personal loans						R				R			
UIF R R Telephone and cellphone R R																
Pension R R Motor vehicles R R																
ledical Aid R R Retails accounts R R																
	Other R R															
	Total expenses R R															
Surplus/Deficit																
Comments																
I give consent for a joint application  I give the Bank permission to perform credit checks on me at any credit reference agency to consider this application and update my information.																
5 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		, , , , , , , , , , , , , , , , , , ,	2 2 2 2 2 3 1 3 7 10	22.70.0		٠,	1- P-1					,			-	
			-													
Spouse's signature																

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	ID number						
Permissions							
<ul> <li>I give the Bank permission to:</li> <li>a Perform credit checks on me at any credit reference agency to consider this application and to update my information in future.</li> <li>b Share information with credit agencies about the management of my loan agreement. Such credit agencies may also share the information with other credit providers.</li> <li>c Share the information about my application with my employer, the Fund and the Fund administrator.</li> <li>d Carry out identity and fraud prevention checks on me and share the information provided in this application with the Southern African Fraud Prevention Service.</li> </ul>							
Bank details							
Bank name	_ Branch code						
Account type	_ Account number						
Prominent Influential Persons (PIPs)							
Prominent Influential Persons (PIPs) are individuals entrusted with promin Examples are heads of state or heads of governments, important political This term also includes immediate family members and close associates. Are you a public official in a position of authority?	nent public functions either domestically or by a foreign country.  party officials, military officials or senior executives of state-owned corporations.  Yes  No						
Are you related to or associated with a public official in a position of auth	nority? Yes No						
What is the nature of the relationship or association?  Business p  Sibling	oartner Close associate Parent Son/Daughter Spouse/Partner						
Please provide full name and surname of relative or associate							
Marketing consent							
I give consent for:     Standard Bank to communicate other companies' products, service If I respond positively to the communication, any such company ma	· PAS I IND						
Standard Bank to contact me for research purposes.  Yes  No							
Standard Bank to market its products, services and special offers to me.  Yes No							
Standard Bank to share my personal information within the Group for marketing purposes and for the Group to then market its products, services and specials offers to me.  Yes No							
I confirm that I am legally competent to sign a credit agreement. As far as I know, these details are true and correct, and I have not withheld any extra information that could affect the Bank's decision.							
Initials and Surname	ID number						
Main applicant signature	Date Y Y Y M M D D						
Copies of the following documents must be submitted with	this application:						
South African ID or passport document Three consecutive payslips (if you earn commission – last six consecutive payslips) Proof of usage of funds e.g. offer to purchase	Latest retirement fund member benefit statement  Proof of residence (not older than three months)  Three-month bank statement						

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