



PASSIONATELY TOMORROW

# RFS HOME LOANS (PTY) LTD

An Authorised Financial Services Provider, FSP no. 46316  
A Registered Credit Provider. National Credit Regulator no. NCRCP1427



NAME OF FUND (please select)

NFMW Reg no. 35064

NPFMW Reg no. 35469

## APPLICANT INFORMATION

(Please complete with a black pen)

Full Names: \_\_\_\_\_

Postal Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Code: \_\_\_\_\_

Cell Number 1: \_\_\_\_\_ Occupation: \_\_\_\_\_

Cell Number 2: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Fax Number: \_\_\_\_\_ Employee number: \_\_\_\_\_

ID Number: \_\_\_\_\_ Income Tax Number: \_\_\_\_\_

Gender: Male  Female  Property Value: \_\_\_\_\_

**Ethnic Group:**  
\*For statistical purposes

Black  Indian   
 Coloured  White

**Language Preference:**  
\* For communication purposes

English  IsiZulu   
 Afrikaans  Sesotho

**Marital Status:**

OCOP Incl Accrual system  Single  Civil Union   
 OCOP Eccl Accrual system  Divorced  Foreign Marriage   
 COP  Widow  Customary Law Marriage

**(A) PURCHASE OF PROPERTY**  
 To be completed when buying a property

(Mark the applicable block)

Loan required as deposit	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Full/Partial payment of purchase price	Full <input type="checkbox"/>	Partial <input type="checkbox"/>
Payment of transfer costs	Yes <input type="checkbox"/>	No <input type="checkbox"/>

**PARTICULARS OF RESIDENTIAL PROPERTY**

Owner of property: \_\_\_\_\_

Stand Number: \_\_\_\_\_

Street Address: \_\_\_\_\_  
 \_\_\_\_\_ Code: \_\_\_\_\_

**(B) FULL OR PARTIAL BOND SETTLEMENT**  
 To be completed when settling an existing bond

(Mark the applicable block)

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  
 \_\_\_\_\_

STATEMENTS DELIVERY METHOD (Please indicate preferred method of correspondence)	Email <input type="checkbox"/>	Post <input type="checkbox"/>
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### PERSONAL BANKING DETAILS

Name of account holder: \_\_\_\_\_

Bank: \_\_\_\_\_

Account number: \_\_\_\_\_

Branch code: \_\_\_\_\_

Type of account: 

Cheque:	Savings:	Other account:

### INCOME AND EXPENDITURE

Monthly Expenditure		Monthly Income	
Car finances and leases	R	Basic salary (Bonus excluded)	R
Cellular expenses	R	Housing allowance	R
Clothing retail / accounts	R	Rental Income	R
Credit card	R	Other Income	R
Furniture retail / accounts	R		
Housing Rental	R	Total Income	R
Personal loans	R		
School / University fees	R	<b>INCOME AND EXPENDITURE TOTALS</b>	
Transport Cost	R	Total Monthly Income	R
Water & Electricity + Rates	R	Total Monthly Expenditure	R
Living Expenses (Daily expenses: Groceries, petrol, etc.)	R		
Total expenses	R	Disposable Income	R

**Comment on Income and Expenses:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### RFS HOME LOAN APPLICATION DETAILS

Do you have an existing loan? 

Yes	No
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New loan amount 

R
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 Term of new loan in years 

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(Minimum Loan amount of R2500-00; maximum amount according to the Fund rules)

## TERMS OF LOAN AGREEMENT

***I, the Borrower, hereby accept the terms of the Loan as set out in this agreement 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 agreement have been explained to me by my Employer and I understand the meaning of the agreement.
- 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.
- 9 Accept that incomplete applications will expire after 30 days and should I wish to continue I will have to submit a new application, complete with 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	R0,40
	41	50 years	R0,57
	51	55 years	R0,85
	56	60 years	R1,22
	61	65 years	R2.11
	66	70 years	R2.53

I want to participate in the life cover scheme:  Yes  No

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](mailto: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 of the said Municipality; 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.

\_\_\_\_\_  
Authorised signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Capacity

\_\_\_\_\_  
Full name



\_\_\_\_\_  
Contact Email

\_\_\_\_\_  
Contact Number

\_\_\_\_\_  
Salaries department contact details

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