

ID No.

PRIMARY APPLICANT DETAILS

Surname											Title			
First Name											Initials			
Address											Code			
P.O Box											Code			
Home No			Qualification	School		Diploma		Degree		Other				
Fax No			Pref Language	English		Afri		Sotho		Other				
Cell No			Dependents	One		Two		Three		Other				
Work No			Marital Status	Single		ANC		Divorce		Other				
Your Bank			Account Type	Savings		Cheque		Current		Other				
Branch Name			Account Number											
Birth Date			SA Citizen?	Yes		No		Other						

EMPLOYMENT DETAILS

Work Address											Code			
Employer Name											Since			
Work No			Occupation											
Fax No			Monthly Income	Gross				Net						
Prev Employer											Duration			

PROPERTY DETAILS

Property Type	House		Full Title		Sectional Title		Vacant Land		Stack Simplex		Other (specify)			
Complex Name						Sectional Number								
Street Address											Code			
Suburb											Stand No			
Sellers Name							Seller Tel Number							
Bonded to							Agent Tel							
Who should the assessor contact to arrange property valuation?														

LOAN DETAILS

Type of Application	Individual	Joint /Spouse	Company/Trust/CC	Name				Registration No				
Type of Loan	Buy Home	Building Loan	Improvements	Vacant Land	Other (specify)							
Apply for Access Bond	Yes	No	Fixed Rate	Yes	No	Variable Rate	Yes	No	Need quote for Life Insurance?	Yes	No	
Do you have an exiting Home Loan?	Yes	No	Bonded to				Home Loan Account Number					
Is this loan supported by collateral?	Yes	No	If Yes, type of collateral?				Suretyship by whom					

PRIMARY APPLICATION CONSENT

I/We consent to Kredibond & Banks making enquiries about my/our credit record(s) with any credit reference agency or other party to confirm any or all the information provided by me/us. I/We further consent to the bank carrying out identity and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Service. Please fax this application to Kredibond – 0866 706 216

Applicant Signature

Date

E-mail Address

Primary Applicant Name	
------------------------	--

MONTHLY EXPENSES

PLEASE COMPLETE THIS SECTION

Monthly Bond Repayments / Rental Payment			
HP / Loan Installment			
Monthly Credit Card Expenses			
Monthly Water & Electricity			
Rates & Taxes			
Insurance Short Term			
Monthly Life Insurance Premiums			
Monthly Petrol Expenses			
Clothing Accounts			
Telephone / Cell phone			
Vehicle Installment			
Maintenance			
Pension			
PAYE			
UIF			
Groceries			
Domestic Wages / Gardening Services			
Education / Study Loan / School fee / Other			

ASSETS DETAILS

Fixed Property Value			
Vehicle : Make / Model / Value			
Investments Value			
Other			

LIABILITIES DETAILS

Fixed Property Outstanding Amount			
Vehicle Outstanding Amount			
Overdraft Amount			
Other			

DECLARATION AND CONCENT

I/We acknowledge that I/we shall be liable for the administration fees and wasted costs incurred by the bank or it's attorneys in the event of me/us withdrawing my/our loan request any time after it has been granted. I/We declare that to the best of my/our knowledge and belief, the particulars set out in this application are true and correct, and that no additional information which might affect the decision of the bank has been withheld. I/We consent to Kredibond & Banks making enquiries about my/our credit record(s) with any credit reference agency or other party to confirm any or all the information provided by me/us. I/We further consent to the bank carrying out identity and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Service. Please fax this application to Kredibond – 0866 706 216

Applicant (1) Signature	Date	E-mail Address
Applicant (2) Signature	Date	E-mail Address
Applicant (3) Signature	Date	E-mail Address

KREDIBOND TERMS

The bank requires the Bond Registration attorney to recover the following bank costs on the behalf of the financial institution from the client. These fee's are not part of bond registration fee's but will be billed by the bond registration attorney. Please remember these amounts listed below are not part of the attorney bond registration fee and therefore it is for the clients account.

1. Bank Valuation Fee (For estimate contact our call centre)
2. Bank Initiation Fee
3. Insurance certificate (Only applicable if sectional title complex unit) Cost R250
4. Audited financial statement of the body corporate (Only applicable if sectional title complex unit)

KREDIBOND CONDITIONS

5. Only home loans granted above R 350 000 will benefit from the free bond registration. Loans below R350 000 will receive a partial saving only.
6. Must make use of one of KrediBond panel bond attorneys. (All accredited)
7. Must obtain a granted home loan through KrediBond from Absa, Fnb, Nedbank, StandardBank and Old Mutual.
8. This offer is only valid for residential properties & vacant stands (Zoned as residential area). This offer is not valid for commercial properties or farms.
9. KrediBond reserves the right to change these terms and conditions without prior notice given.

BOND SWITCHES – SPECIAL CONDITIONS

*Please note when Switching financial institutions:
 Unfortunately only a 50% of the bond attorney fee discount can be offered when switching your home loan.

APPLICANT(S) CONSENT

I/We acknowledge that I/we shall be liable for the administration fees and wasted costs incurred by the bank or it's attorneys in the event of me/us withdrawing my/our loan request any time after it has been granted. I/Wee declare that to the best of my/our knowledge and belief, the particulars set out in this application are true and correct, and that no additional information which might affect the decision of the bank has been withheld.

I/We consent to Kredibond & Banks making enquiries about my/our credit record(s) with any credit reference agency or other party to confirm any or all the information provided by me/us. I/We further consent to the bank carrying out identity and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Service. Please fax this application to Kredibond – 0866 706 216

Applicant Signature

Date

Secondary Signature

Date

Third Signature

Date