

**Pension Powered Home Loans/Employer-guaranteed Loan (Application Form)**
**CONFIDENTIAL**

Pension Powered Home Loans		Employer-guaranteed Loan		CSA Ref											
KINDLY SUBMIT YOUR APPLICATION TOGETHER WITH THE FOLLOWING SUPPORTING DOCUMENTATION												CONTACT DETAILS			
Latest payslip												Gauteng: pphl.gpsales@absa.co.za			
Valid acceptable Identity Document (eg certified copy of green bar-coded Identity Document)												Gauteng North: pphl.northsales@absa.co.za			
Valid, acceptable verification document confirming residential address (eg utility bill not older than 3 months)												Cape Regions: pphl.capesales@absa.co.za			
Copy of your marriage certificate, antenuptial contract (ANC) or court order, where applicable.												KZN and Free State: pphl.kznsales@absa.co.za			
Proof of ownership		Building quote/Proof of purchase										All regions: pphl.sales@absa.co.za			
Employer						Scheme code				Fund name					
Use assessment		YES	NO	Not sure		If YES, company name									

PERSONAL CONTACT DETAILS																	
Title		First names										Initials					
Surname																	
Applicant's race		African	Coloured	White	Indian	Other (please specify)											
ID type		ID book	Passport	Complete if passport		Nationality		Country passport issued									
ID no/Passport number										Gender		Male	Female				
Date of birth		D	D	M	M	C	C	Y	Y	Number of dependants							
Place of residence		SA		Non-resident		Temporary resident		Resident of Namibia, Lesotho, Swaziland									
Complete if temporary resident		Temporary resident permit number				Permit expiry date				D	D	M	M	C	C	Y	Y
Correspondence Language		English		Afrikaans													
Postmatric qualification		YES	NO	If YES, type of postmatric qualification													
		Certificate 24 months				Diploma 1 year				Diploma 2 years							
		Diploma 3 years				Degree 3 and 3 years +				Postgraduate diploma 12 months							
		Honours				Doctorate				Masters				None			
Do you receive a social grant?		YES	NO					Ever declared insolvent?				YES	NO				

PROPERTY DETAILS																			
Property address																			
														Postcode					
Suburb												Town/City							
Stand no						Portion no						Unit no							

CONTACT DETAILS																					
Residential address																					
Postcode					Suburb												Town/City				
Postal address																					
Postcode					Suburb												Town/City				
Telephone number (Home)														Telephone number (Work)							
Cellphone number														Fax							
E-mail address																					

EMPLOYMENT DETAILS									
Employment status	Full-time		Temporary		Contract		Occupation		
Employee number			Fund membership number				Union number		
LOAN DETAILS									
Existing PPHL Loan	YES	NO	UNSURE		(Please note that we will confirm if there is an existing account. If so we will use that account to add the additional funds.)				
Preferred minimum payment (to be confirmed)							R		
New loan amount – new loan amount/Additional funds required							R		
Application loan terms in months – Preferred loan term in months (term will be adjusted according to scheme rules, interest, retirement age and maximum allowed term)									
Purpose of loan	Deposit on property			Purchase land			Purchase of property		Renovations/Enhancements
CREDIT ASSURANCE DETAILS									
Credit Life Assurance required?	YES	NO	(If your fund requires you to have credit life insurance, it is compulsory but you can choose the insurer.)						
Do you want insurance through Absa Life Assurance Company?			YES	NO			Absa Life Scheme code		
If No credit life with Absa, name of the “other company”									
Policy number									
ELECTRONIC DISBURSEMENT DETAILS									
Electronic disbursement required?	YES	NO	Number of electronic disbursement beneficiaries						
BENEFICIARY DETAILS (Account loan to be paid into and proof of bank details attached)									
	Beneficiary 1			Beneficiary 2			Beneficiary 3		
Name of bank									
Credit account number									
Account type									
Branch									
Branch clearing code									
Accountholder’s name									
Amount	R			R			R		
AFFORDABILITY DETAILS									
	Client	Spouse (only COP)	Combined			Client	Spouse (only COP)	Combined	
Net salary: As per payslip	R				Other transport costs	R			
Other income: (please specify and attach proof thereof)	R				Short-term insurance premium	R			
	R				Life insurance	R			
	R				Funeral policies	R			
	R				Groceries	R			
Total Income	R				Clothing	R			
EXPENSES									
Mortgage/Rent	R				Pre-school/School/University	R			
Loan/Overdraft	R				Tuition fees	R			
Credit card/Retail accounts	R				Telephone	R			
Asset Finance/Lease repayment	R				Cell	R			
Other (please specify)	R				Membership subscription	R			
Lights and water	R				Personal loans	R			
Rates and taxes	R				In-store accounts	R			
Domestic worker	R				Bank charges	R			
Gardening services	R				Medical bills	R			
Security services	R				Medical aid	R			
Vehicle instalment	R				Other (please specify)	R			
Fuel	R				Total expenses	R			
Parking	R				Net income				

- 1 I/We acknowledge that the information given by me/us will form the basis on which my/our application is to be considered and that all such information is of material importance and directly relevant to the consideration of my/our application.
- 2 I/We warrant that all information I/we gave is to the best of my/our knowledge and belief true and correct in all material respects and I am/we are not aware of any other information which, should it become known to you, would affect the consideration of my/our application in any way.
- 3 I/We declare that the proceeds of the loan for which I am/we are applying will be used for housing purposes as described if the loan is subject to the Pension Funds Act, 24 of 1956 or any replacement legislation.
- 4 I/We declare that the property is/will be my/our primary residence that is/will be occupied by me and/or my spouse and/or my dependant(s).
- 5 I/We declare that:
  - 5.1 I am/we are the lawful owner;
  - 5.2 my spouse and I are lawful owners;
  - 5.3 my spouse is the lawful owner;of the property for which the proceeds of the loan will be used.
- 6 I/We acknowledge that Absa or my/our fund or any of its nominees reserves the right to inspect our premises to ensure that the loan is in fact being used for housing purposes.
- 7 I/We consent to the Absa Group, my fund and/or its fund administrator as well as my employer sharing any of my personal and financial information among them as may be required to proceed and implement this loan that I have applied for.
- 8 I/We declare and warrant that:
  - 8.1 I/We have fully and truthfully disclosed my/our income and expenditure to you prior to signing this application;
  - 8.2 I am/we are not under debt counselling or subject to debt review;
  - 8.3 I/We have disclosed to you all other applications for credit that I/we have made to other credit providers, whether they have been processed or not at the date of this application;
  - 8.4 entering into this agreement will not cause me/us to become over-indebted as set out in the National Credit Act.

Signed at \_\_\_\_\_ on \_\_\_\_\_

\_\_\_\_\_  
Applicant's signature

Signed at \_\_\_\_\_ on \_\_\_\_\_

\_\_\_\_\_  
Spouse's signature (Only COP, if applicable)

\_\_\_\_\_  
Spouses's first names and surname

\_\_\_\_\_  
Spouse's ID number

\_\_\_\_\_  
Signature on behalf of employer (if applicable)