



PASSIONATELY TOMORROW

# RFS HOME LOANS (PTY) LTD

Juristic Representative of RFS Administrators (Pty) Ltd 44151  
A Registered Credit Provider. National Credit Regulator no. NCRCP1427



## APPLICATION FOR HOUSING LOAN (Please complete with Black pen)

NAME OF FUND (please select)

NFMW  
Reg no. 35064

☐

NPFMW  
Reg no. 35469

☐

### BORROWER'S PARTICULARS

Full Names

Postal Address

Cellular Number

Work Number

Fax Number

Gender

Male

Female

ID Number

Occupation

E-mail address

Employee number

Membership number

Income Tax number

Ethnic Group: For statistical purposes and

our commitment to the Financial Services Charter

Black

☐

Coloured

☐

Indian

☐

White

☐

Market value of property

R

Language Preference: English

☐

Afrikaans

☐

isiZulu

☐

Sesotho

☐

Marital Status:

Single

☐

OCOP

☐

OCOP

☐

COP

☐

Divorced

☐

Widow

☐

Customary Law Marriage

☐

Foreign Marriage

☐

Civil Union

☐

Incl  
Accrual system

### (A) PURCHASE OF PROPERTY

\*

### (B) PARTIAL OR FULL SETTLEMENT

\*

\* To be completed when buying a property.

☐

Documents required (mark the relevant block and attach documents)

Offer to purchase or Proof of registration

☐

Loan required as deposit

☐

Partial or full payment of purchase price

☐

\* To be completed when settling an existing Bond.

☐

Mark the applicable block :

FULL

PARTIAL

Documents required (mark the relevant block and attach documents)

Bond Statement

☐

Outstanding bond amount

### (C) IMPROVEMENT TO PROPERTY

\*

\* To be completed when improvements / repairs are to be made.

Documents required (mark the relevant block and attach documents)

Quotes or cost estimates to make improvements / renovations

☐

### Specify nature of improvements / repairs

(If this space is not sufficient, specify on additional page)

### PARTICULARS OF PROPERTY

Owner of property

Stand number

Street Address

Code:

## PERSONAL BANKING DETAILS

Name of account holder

Bank

Account number

Branch code

Type of account:

Cheque

☐

Savings

☐

ATTACH PROOF OF BANK ACCOUNT OR CHEQUE

## INCOME AND EXPENDITURE

Monthly salary (Bonus Excluded)

R

Monthly allowances

Motor Allowances

R

Other Allowances

R

Monthly housing subsidy

R

**Total**

**R**

Attach latest payslip

Deductions

Taxes

Unemployment Insurance Fund

R

Pension

R

Medical aid

R

Insurance

R

Court orders

R

Other (specify)

R

Monthly expenses

Home loans

R

Furniture retail / accounts

R

Clothing retail / accounts

R

Personal loans

R

Credit card

R

Cellular expenses

R

School / University fees

R

Business loans

R

Car finances and leases /  
Transport Cost

R

Sureties signed

R

Water & Electricity + Rates

R

Living Expenses (Daily expenses:  
Groceries, petrol, etc.)

R

**Total**

R

Amount of Loan

R

Loan period

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

**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 has 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 **Life cover scheme is available for all members who apply for a housing loan. 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	R0.29
	41	50 years	R0.41
	51	55 years	R0.61
	56	60 years	R0.87
	61	65 years	R1.51
	66	70 years	R1.81

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 5007 or email: [morris@rfsolutions.co.za](mailto:morris@rfsolutions.co.za). Kindly note that a copy of the Master policy for this product is available upon request.

Date \_\_\_\_\_ Signature of Borrower \_\_\_\_\_ 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 7<sup>th</sup> of each month.

Authorised signature

Date

Capacity

Full name

Official Stamp

Contact details

**Montana Pavilion Block A, 33 Silvergrass Street, Magalieskruin X75, 0182**  
**P O Box 2832, MONTANA PARK, 0159 Tel: 012 523 5555 Fax: 012 523 5560**  
**E-mail: [info@rfsolutions.co.za](mailto:info@rfsolutions.co.za) An Authorised Financial Services Provider. FSP no. 3210**  
**Directors: CJ du Plooy, AL Coetzee**