

Main Applicant

PERSONAL DETAILS - Main Applicant

Surname	<input type="text"/>	First Name(s)	<input type="text"/>
Title	<input type="text"/>	Ethnic Group	<input type="text"/>
ID No / Passport No	<input type="text"/>	No of Dependents	<input type="text"/>
Date Passport Issued	<input type="text"/>	Gender	<input type="text"/>
Date Passport Expires	<input type="text"/>	SA Citizen	<input type="checkbox"/> Yes <input type="checkbox"/> No
Country Passport issued	<input type="text"/>	Are you a smoker?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Work Permit No.	<input type="text"/>	Perm. Resident Country	<input type="text"/>
Correspondence Language	<input type="text"/>	Nationality	<input type="text"/>
Home Language	<input type="text"/>	Expiry Date	<input type="text"/>
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow/er	Highest Qualification	<input type="text"/>
Marital Contract	<input type="checkbox"/> ANC (with) <input type="checkbox"/> ANC (without) <input type="checkbox"/> COP <input type="checkbox"/> Other	Income Tax No.	<input type="text"/>
		Is Spouse a Co-Applicant?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		Do you receive a social grant?	<input type="checkbox"/> Yes <input type="checkbox"/> No

CONTACT DETAILS - Main Applicant

Home Tel. No.	<input type="text"/>	Cell Tel. No.	<input type="text"/>
Email Address	<input type="text"/>		
Physical Address	<input type="text"/>		
Suburb	<input type="text"/>	City	<input type="text"/>
Province	<input type="text"/>	Postal code	<input type="text"/>
Postal Address (if different to Physical)	<input type="text"/>		
Suburb	<input type="text"/>	City	<input type="text"/>
Province	<input type="text"/>	Postal code	<input type="text"/>
Residential Status	<input type="checkbox"/> Border <input type="checkbox"/> Living with parents <input type="checkbox"/> Owner <input type="checkbox"/> Tenant	Country	<input type="text"/>
		Length at current address	<input type="text"/>

EMPLOYMENT DETAILS - Main Applicant

Occupation Status	<input type="text"/>	Employer Name	<input type="text"/>
Occupation	<input type="text"/>	Occupation Level	<input type="text"/>
Work No.	<input type="text"/>	Fax No.	<input type="text"/>
Employer Address	<input type="text"/>		
Suburb	<input type="text"/>	City	<input type="text"/>
Province	<input type="text"/>	Postal code	<input type="text"/>
Employment Period	<input type="text"/>	Country	<input type="text"/>
Employment sector	<input type="text"/>	Employee No.	<input type="text"/>
Previous Employer Name	<input type="text"/>	Income frequency	<input type="text"/>
<small>Only mandatory if you've been with your current employer for less than 3 years</small>		Source of income	<input type="text"/>
		Previous Employment Period	<input type="text"/>

SOLVENCY DETAILS - Main Applicant

Are you currently under Administration?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you currently in a credit bureau dispute?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Were you ever under Administration?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you bound by any surety agreements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a judgement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, specify amount	<input type="text"/>
Are you currently under debt review?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you currently paying this account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently under any debt re-arrangement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly Installment	<input type="text"/>
Are you aware of any adverse credit listings?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Will you be settling this account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been declared Insolvent?	<input type="checkbox"/> Yes <input type="checkbox"/> No	New installment (only capture if payment will be reduced)	<input type="text"/>
Date of insolvency	<input type="text"/>	Details of Suretyship	<input type="text"/>
If rehabilitated, date	<input type="text"/>	Applicant Signature	<input type="text"/>



Main Applicant Income & Expenses

BANK ACCOUNTS AND CONTRACTUAL DEBT (Vehicle Finance, Existing Mortgage Loans, Personal Loans, Credit Card)							
Institution	Branch	Account Type	Account Holder	Account No.	Instalment	Balance	Settle

Applicant has consented that the bank/s can electronically retrieve his/her bank statements Yes No Total Contractual Instalments

Accounts (Retail accounts, Cell phone contracts, DSTV etc.)			
Description	Instalment	Balance	Settle
Total Account Instalments			

Monthly Income & Expenses - Main Applicant

Salary & Other Income	Amount
Gross Monthly Salary	
Average Commission / Overtime	
Investments / Interest Income	
Rental Income	
Housing Subsidy	
Monthly Car allowance	
Travel Allowance	
Entertainment	
Maintenance / Alimony	
Entertainment	
Other (Specify)	
Other (Specify)	
Total Gross Income (A)	

Monthly Expenses	Amount
Rental	
Investments (Unit Trusts, Endowments)	
Rates and Taxes	
Water and Lights	
Property Maintenance & Garden Services	
Petrol & Maintenance	
Insurance and funeral policies	
Assurance (Life, Retirement Annuities)	
Groceries	
Clothing (Cash purchases)	
Levies	
Domestic Wage	
Education	
Entertainment	
Security	
Medical	
Donations	
Cellphone (non-contractual)	
Telephone and Internet (ISP)	
Maintenance / Alimony	
Total Contractual instalments (total figure from bank account section)	
Total Account instalments (total figure from bank account section)	
Other (Specify)	
Other (Specify)	
Monthly Expenses	

Salary Deductions	Amount
Tax - PAYE / SITE	
Pension	
UIF	
Medical Aid	
Other (Specify)	
Other (Specify)	
Total Salary Deductions (B)	

Total Gross Income	
Total Deductions & expenses	

Net Surplus/Shortage (+/-)

ASSETS AND LIABILITIES

Assets	Description	Value
Fixed Property		
Vehicle		
Furniture and Fittings		
Other Assets		
Investments		
Cash on Hand		
TOTAL Assets		

Liabilities	Description	Balance
Mortgage Bonds		
Installment Sale/Lease Agreements		
Credit Cards		
Cheque Account		
Personal Accounts		
Other Liabilities		
TOTAL Liabilities		

DECLARATION - Main Applicant

I warrant that all the information I supplied is to the best of my knowledge and belief true and correct in all material respects. I am not aware of any other information which, should it become known to the Bank, would effect the consideration of my application in any way. I hereby appoint CapCubed as my sole agent to obtain mortgage loan finance for this property on my behalf. I agree that the Bank can provide any information pertaining to the Loan applied for, sharing positive and negative information to CapCubed during the application process. I hereby authorise the Bank to have access to my credit bureau records, and to furnish or to disclose any information arising from any agreement entered into with the Bank to any such credit bureaus. I hereby authorise CapCubed to supply my details to their exclusive business partners to enable them to provide me with tailored quotes for products to suit my circumstances. My details will not be shared with any other parties. I confirm that my solvency status as indicated above is correct to the best of my knowledge and I understand that CapCubed will deal with these matters with the strictest confidentiality.

I/we confirm that the notifications above have been read & understood.

		D	D	M	M	C	C	Y	Y
Applicant Name	Applicant Signature	Date							