



**Pension Backed Loan Application**

Please complete the following form together with the supporting documentation and email it to [pensionlendingdoc@fnb.co.za](mailto:pensionlendingdoc@fnb.co.za)  
Should you have any queries, please contact us on Tel: 087 730 1144

Fields marked with (\*) is mandatory to complete

1. Application Details *						
Applicant Type	Individual <input type="checkbox"/>					Joint (Community of Property /Customary Marriages) <input type="checkbox"/>
Application Type	New <input type="checkbox"/>					Further Loan (Top-Up) <input type="checkbox"/>
Use of Funds	Home Loan Deposit/Shortfall					<input type="checkbox"/>
	Building a property					<input type="checkbox"/>
	Renovations to a Property					<input type="checkbox"/>
	Buying Land/Property (including communal land)					<input type="checkbox"/>
	Bond Registration costs, Transfer Duty costs and/or Attorney Fees					<input type="checkbox"/>
	Buying alternative energy and energy saving solutions (needs to be fixture/fitted solution)					<input type="checkbox"/>
	Settling of existing Home Loan or a portion thereof					<input type="checkbox"/>
Is this your first time buying a home?	Yes <input type="checkbox"/>					No <input type="checkbox"/>
2. Loan Details *						
Total Loan Amount Required						
Requested Loan Term	60 months <input type="checkbox"/>	120 months <input type="checkbox"/>	180 months <input type="checkbox"/>	240 months <input type="checkbox"/>	Other <input type="checkbox"/>	Retirement Age <input type="checkbox"/>
	If "other" please specify requested loan term in months			months		
3. Pension/Provident /Retirement Fund Details *						
Name of Fund						
4. Credit Status of Applicant						
Are you under / have you applied for administration by the court?	Applicant			Co-Applicant (Spouse)		
	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Are you currently under /in the process of applying for debt review?	Applicant			Co-Applicant (Spouse)		
	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Have you been declared insolvent /sequestrated ?	Applicant			Co-Applicant (Spouse)		
	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Have you been declared rehabilitated ?	Applicant			Co-Applicant (Spouse)		
	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	



5. Personal Details *	Applicant		Co-applicant (Spouse)					
Title	Mr. <input type="checkbox"/> Dr. <input type="checkbox"/>	Mrs. <input type="checkbox"/> Prof. <input type="checkbox"/>	Miss <input type="checkbox"/> Other <input type="checkbox"/>	Ms. <input type="checkbox"/>	Mr. <input type="checkbox"/> Dr. <input type="checkbox"/>	Mrs. <input type="checkbox"/> Prof. <input type="checkbox"/>	Miss <input type="checkbox"/> Other <input type="checkbox"/>	Ms. <input type="checkbox"/>
First name								
Surname								
Identity Number								
Country of Birth								
City of Birth								
Ethnic Group	African	<input type="checkbox"/>	African	<input type="checkbox"/>				
	White	<input type="checkbox"/>	White	<input type="checkbox"/>				
	Coloured	<input type="checkbox"/>	Coloured	<input type="checkbox"/>				
	Indian	<input type="checkbox"/>	Indian	<input type="checkbox"/>				
	Asian	<input type="checkbox"/>	Asian	<input type="checkbox"/>				
	Other (Specify)	<input type="checkbox"/>	Other (Specify)	<input type="checkbox"/>				
Marital Status	Single	<input type="checkbox"/>	Married <input type="checkbox"/>					
	Married	<input type="checkbox"/>						
Residential Status <small>(for the property where the funds will be utilized)</small>	Owner	<input type="checkbox"/>	Owner	<input type="checkbox"/>				
	Tenant	<input type="checkbox"/>	Tenant	<input type="checkbox"/>				
Physical Address (Current)	Street address		Street address					
	Suburb		Suburb					
	Town/City		Town/City					
	Province		Province					
	Code		Code					
Postal Address (Current)								
Same as above <input type="checkbox"/>								
Physical address where the funds will be used:  Same as above <input type="checkbox"/>	Street address		Street address					
	Suburb		Suburb					
	Town/City		Town/City					
	Province		Province					
	Code		Code					
Telephone no. (W)								



Telephone no. (H)				
Cellphone *				
Email				
<b>6. Tax Information /Declaration *</b>	<b>Applicant</b>		<b>Co-applicant (Spouse)</b>	
Where do you pay tax?	South Africa	<input type="checkbox"/>	South Africa	<input type="checkbox"/>
	Other	<input type="checkbox"/>	Other	<input type="checkbox"/>
South African Tax Number				
If other selected , specify details below	<b>Applicant</b>		<b>Co-applicant (Spouse)</b>	
Tax Identification number outside of South Africa				
Resident –No tax number ISSUED*. Unable to provide Tax number , indicate reason				
Resident –No tax number PRESENT** Unable to provide Tax number , indicate reason				
*Issued: meaning that the governing body has not provided you with a Tax Number.				
**Present: meaning that you have a Tax Number, however, you are not in possession of it at the time of completing the application.				
<b>7. Employment Details *</b>	<b>Applicant</b>		<b>Co-applicant (Spouse)</b>	
Employment Status	Employed	<input type="checkbox"/>	Employed/ Self Employed	<input type="checkbox"/>
	Other	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Employment Sector				
Occupation				
Type of Employment	Permanent	<input type="checkbox"/>	Permanent	<input type="checkbox"/>
	Temporary	<input type="checkbox"/>	Temporary	<input type="checkbox"/>
	Contract	<input type="checkbox"/>	Contract	<input type="checkbox"/>
Length of Service (In months)			N/A	
Type of Income	Monthly	<input type="checkbox"/>	Monthly	<input type="checkbox"/>
	Weekly	<input type="checkbox"/>	Weekly	<input type="checkbox"/>
	Fortnightly	<input type="checkbox"/>	Fortnightly	<input type="checkbox"/>
Name of the Employer *				
Employee Number			N/A	
Retirement Date			N/A	
<b>8. Financial Information *</b>	<b>Applicant</b>		<b>Co-applicant (Spouse)</b>	
Gross Income (Cost to Company)				
Commission				
Overtime				



<b>Total Gross Income</b>		
<b>Net Income</b> (Amount deposited into your account after deductions)		
<b>Rental Income</b> (if applicable)		
<b>Additional Income</b> (Please specify below)		
<b>Additional Income</b> (Please specify below)		
<b>Total Income</b>		
<b>Monthly Expenses</b>		
<b>Vehicle (HP/Lease)</b>		
<b>Mortgage (Bond/Rent)</b>		
<b>Medical Aid</b> (if it is not part of your deductions on your payslips)		
<b>Telephone and Cell</b>		
<b>Internet (Fiber, or ADSL)</b>		
<b>Obligation as Surety</b>		
<b>Child and/or Spouse Maintenance / allowance</b>		
<b>Other</b> (Please specify below)		
<b>Monthly Financial Installments</b>  (Please input the minimum amount as per the agreement)	Minimum Repayment	Minimum Repayment
<b>Credit Cards</b>		
<b>Retail (Store) Cards</b>		
<b>Overdraft</b>		
<b>Revolving Facility</b>		



Personal Loan		
Other Revolving Debt		
Living Expenses		
Housekeeping <small>(Groceries, garden services, domestic services etc.)</small>		
Water and Lights		
Levies, Rates, and/or Taxes		
Fuel and Vehicle Maintenance		
Insurance <small>(Car and Household)</small>		
Life Assurance Policies		
Education School and/or University		
Total Expenditure <small>(Sum of the Monthly Expenses, Monthly Financial Installments and Living Expenses)</small>		
Total Income (Page 4)		
Less Total Expenditure <small>(As above)</small>		
Surplus /Shortfall		
<b>9. Banking Details *</b> <small>(Where the funds are going to be deposited into)</small>	<b>Applicant</b>	<b>Co-applicant (Spouse)</b>
FNB Banked	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
	No <input type="checkbox"/>	No <input type="checkbox"/>
Bank Name		
Account Name		
Account Number		
Account Type	Current <input type="checkbox"/>	Current <input type="checkbox"/>
	Savings <input type="checkbox"/>	Savings <input type="checkbox"/>
Branch Code		



**10. Consumer Protection Plan (CPP)**

The Customer Protection Plan protects our loved ones in the event that one of the following instances occurs:

- Death
- Temporary disability.
- Permanent disability and/or
- Unemployed or unable to earn an income

\*CPP may be **mandatory** based on the agreement between FNB and your respective Pension Fund. In this case you would either need to take up FNB's CPP or cede your own insurance cover.

**(Please note that if you choose to cede your own insurance cover, it would need to meet FNB's requirements to be acceptable if mandatory).**

\*CPP may **not be applicable** to certain Pension Funds in this case you will not be required to select the below options.

\*CPP may be **optional** based on the agreement between FNB and your respective Pension Fund. In this case you can opt to select the options below or not take it up.

\*CPP is only applicable to the main applicant.

\*No group policies will be accepted.

I choose	FNB's Customer Protection Plan	<input type="checkbox"/>
	To cede my own insurance policy	<input type="checkbox"/>

**11. Supporting documentation that must accompany this application**

- In all instances, certified copies of all relevant parties Identity Documents and proof of addresses are required.
- In all instances (apart from where the Applicant banks with FNB), the latest month bank statements will be required for salaried applicants, and 6 months bank statements will be required from self-employed and commission-earning customers (Please note that internet transaction history will not be acceptable).
- The statements must be for the account into which the Applicant(s) income is deposited, and these must accompany the application. In addition, the relevant supporting documentation as stated below is also required.

If the applicant is	Then we require
A salary earner	<ul style="list-style-type: none"> <li>• Your latest payslip– (it must be the recent month's payslip)</li> <li>• If the income is variable and/or includes overtime, incentives reimbursements etc., we require the latest 3 months' payslips and 3 months bank statement reflecting the salary deposits. <i>(For non-FNB main banked)</i></li> <li>• If "other" income is declared, e.g. Rental income then proof of this income must be provided i.e. Latest 3 months bank statements are required for non-FNB banked customers</li> </ul>
A commission / overtime earner	<ul style="list-style-type: none"> <li>• Latest 3 months' payslips, reflecting the commission. <i>(For non-FNB main banked)</i></li> <li>• Latest payslip can be submitted if it will reflect your year-to-date overtime/commission for at least 3 months. <i>(For non-FNB main banked)</i></li> <li>• Latest 3 months bank statements reflecting the salary deposits. <i>(For non-FNB main banked)</i></li> </ul>
Weekly earner	<ul style="list-style-type: none"> <li>• Latest 12 payslips for every week for the past 3 months. <i>(If it is variable for non-FNB main banked)</i></li> <li>• Latest 4 payslips for every week for the past month <i>(If it is variable for non-FNB main banked)</i></li> </ul>
Paid fortnightly / Twice a week	<ul style="list-style-type: none"> <li>• All payslips covering the latest 3 months, plus latest 3 months bank statements. <i>(If it is variable for non-FNB main banked)</i></li> <li>• All payslips covering the latest month, plus latest months bank statement. <i>(If it is variable for non-FNB main banked)</i></li> </ul>

If the applicant's Income is	Then we require
Rental <i>(Receiving rental as a right in terms of a rental or lease agreement)</i>	<ul style="list-style-type: none"> <li>• Valid and signed rental or lease agreement. <i>(Latest 3 months bank statements are required for non-FNB banked customers)</i></li> <li>• NOTE: Rental must be deposited into a transactional account.</li> </ul>
Maintenance	<ul style="list-style-type: none"> <li>• Court endorsed divorce decree/ maintenance order/ settlement agreement detailing the particular maintenance payment.</li> </ul>
Applicable to the Co-Applicant only: Self-employed	<ul style="list-style-type: none"> <li>• Shareholder in a Company with 19% or less shareholding:</li> <li>• Auditor's letter confirming shareholding percentage</li> <li>• Latest Payslips</li> </ul> <p>Self-employed shareholder in a Company with more than 19% shareholding OR a member of a Close Corporation</p> <ul style="list-style-type: none"> <li>• Accountant's letter confirming percentage shareholding of business and value of income derived from business (only applicable to Company)</li> <li>• Signed and dated personal assets and liabilities, not older than 9 months</li> <li>• Signed and dated personal income &amp; expenditure statement</li> <li>• Signed up-to-date year-end financial statements covering the last 3 years (2 sets of comparative statements) and up-to-date management accounts if year-end financials are older than 9 months</li> </ul>



	<ul style="list-style-type: none"> <li>Year-end financials, prepared/signed by an accredited accountant/financial officer/auditor and signed by the customer/applicants</li> <li>Last 6 months business bank statements. <i>(For non-FNB main banked)</i></li> <li>Last 3 months personal bank statements if salary is the same every month, else last 6 months required <i>(For non-FNB main banked)</i></li> <li>The Bank may request latest SARS ITA34</li> </ul>		
<p>In addition to the above, the following documentation, relevant to the applicant type, is required</p>			
Individual / Joint	<ul style="list-style-type: none"> <li>ID document of each applicant</li> </ul> <p><i>Note: - If married COP, ensure that you submit all the necessary documents for both applicant and co-applicant</i></p>		
<p>Documentation required upon this completed application form</p>			
Use of Funds	Supporting Documentation		
	KYC <i>(please ensure copies are certified)</i>	Financial Information	Additional
Renovations to a Property  Or  Buying alternative energy and energy saving solutions (needs to be fixture/fitted solution)	<ul style="list-style-type: none"> <li>ID</li> <li>Proof of address (Utilities bill)</li> </ul> <p><i>(No doctors/hospital bill or FirstRand Group statements will be accepted)</i></p>	<ul style="list-style-type: none"> <li>Latest payslips</li> <li>Latest bank statement – fixed income <i>(if non-FNB banked)</i></li> <li>3 latest bank statement – variable income <i>(if non-FNB banked)</i></li> </ul>	<ul style="list-style-type: none"> <li>Valid quotation on a letterhead inclusive of the <u>labour</u> and materials.</li> <li>Where the land is Communal Land, a letter from the Chief on a letterhead indicating                             <ul style="list-style-type: none"> <li>The client's full name,</li> <li>I.D. Number and</li> <li>Portion of the land the client has been granted.</li> </ul> </li> </ul>
Home Loan Deposit/Shortfall  Or  Bond Registration costs, Transfer Duty costs and/or Attorney Fees	<ul style="list-style-type: none"> <li>ID</li> <li>Proof of address</li> </ul> <p><i>(No doctors/hospital bill or FirstRand Group statements will be accepted)</i></p>	<ul style="list-style-type: none"> <li>Latest payslips</li> <li>Latest bank statement – fixed income <i>(if non-FNB banked)</i></li> <li>3 latest bank statement – variable income <i>(if non-FNB banked)</i></li> </ul>	<ul style="list-style-type: none"> <li>Valid offer to purchase which needs to be signed by both buyer and seller.</li> <li>The Bond Approval letter</li> <li>Valid pro-forma invoice from the transfer attorney.</li> </ul> <p><i>(Your bank of choice will be acceptable)</i>  <b>Note: Either one needs to indicate the deposit/shortfall for the home loan.</b></p>
Building a property	<ul style="list-style-type: none"> <li>ID</li> <li>Proof of address</li> </ul> <p><i>(No doctors/hospital bill or FirstRand Group statements will be accepted)</i></p>	<ul style="list-style-type: none"> <li>Latest payslips</li> <li>Latest bank statement – fixed income <i>(if non-FNB banked)</i></li> <li>3 latest bank statement – variable income <i>(if non-FNB banked)</i></li> </ul>	<ul style="list-style-type: none"> <li>Proof of Building Quotations,</li> <li>Proof of Land Ownership <i>(where the property is being built)</i></li> <li>Where the land is Communal Land, a letter from the Chief on a letterhead indicating                             <ul style="list-style-type: none"> <li>The client's full name,</li> <li>I.D. Number and</li> <li>Portion of the land the client has been granted</li> </ul> </li> </ul>
Buying Land/Property (including communal land)	<ul style="list-style-type: none"> <li>ID</li> <li>Proof of address</li> </ul> <p><i>(No doctors/hospital bill or FirstRand Group statements will be accepted)</i></p>	<ul style="list-style-type: none"> <li>Latest payslips</li> <li>Latest bank statement – fixed income <i>(if non-FNB banked)</i></li> <li>3 latest bank statement – variable income <i>(if non-FNB banked)</i></li> </ul>	<ul style="list-style-type: none"> <li>Valid signed Offer to Purchase.</li> <li>Signed by both buyer and seller.</li> <li>Where the land is Communal Land, a letter from the Chief on a letterhead indicating                             <ul style="list-style-type: none"> <li>The client's full name,</li> <li>I.D. Number and</li> <li>Portion of the land the client has been granted.</li> </ul> </li> </ul>



Settling of existing Home Loan or a portion thereof	<ul style="list-style-type: none"> <li>ID</li> <li>Proof of address (Utilities bill)</li> </ul>	<ul style="list-style-type: none"> <li>Latest payslips</li> <li>Latest bank statement – fixed income (<i>if non-FNB banked</i>)</li> <li>3 latest bank statement – variable income (<i>if non-FNB banked</i>)</li> </ul>	<ul style="list-style-type: none"> <li>Latest bond account statement or</li> <li>Valid settlement letter.</li> </ul>
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**12. Declaration and Consent**

**Declarations**

- 12.1 I/We the undersigned certify that all the information provided to FirstRand Bank Limited Registration Number 1929/001225/06 its order, successors in title or assigns ("the Lender") is true and correct, and that I/we have not withheld any information which would affect the decision of the Lender.
- 12.2 I/We acknowledge that providing the Lender with incorrect or false information may result in me/us being denied the protection offered by the National Credit Act, No. 34 of 2005 if applicable.
- 12.3 I/we hereby confirm that the information provided is up to date correct and complete, including information about my/our residency and citizenship for tax purposes and I/we will inform the Lender in writing of any change of this status immediately of the change of status.
- 12.4 I hereby confirm that:
- 12.4.1 The income and expenses declared are my own and I do not rely on the financial means and prospects of my spouse or any other person in my immediate family or household in order to meet my financial obligations (this does not apply where I have completed the household declaration as part of the application process);
  - 12.4.2 The Lender is entitled to consider only my financial means, prospects and obligations and not that of any other person in my immediate family or household obligations (this does not apply where I have completed the household declaration as part of the application process); and
  - 12.4.3 If I have been found to be willfully dishonest and untruthful regarding the above declarations, such finding will constitute a complete defense against any reckless lending allegation that may be made against the Lender.
- 12.5 I/We acknowledge that the payout of funds cannot be processed until all the account holders have been identified in terms of FICA requirements.
- 12.6 I/We hereby indemnify the FirstRand Banking Group/Lender and all of its divisions, directors, agents and employees from any responsibility and/or liability for any claim damage, injury or loss of whatever nature, howsoever caused, that I/we may sustain as a result of inaccurate or incomplete information contained herein.
- 12.7 In the past 90 days, I/We and my/our respective joint estate/s, where applicable, will not dispute or request and have not disputed or requested changes to my/our credit profile held with credit bureaus.
- 12.8 I/We, and my/our respective joint estate/s, where applicable, certify that:
- 12.8.1. I/we have not and do not intend to apply for debt review.
  - 12.8.2. I/we have not and do not intend to apply for provisional or final sequestration.
  - 12.8.3. I/we and my/our respective joint estate/s, where applicable, are not under an existing administration order and certify that I/we and my/our respective joint estate/s or another person, where applicable, do/does not intend to apply for an administration order. I/We and my/our respective joint estate/s where applicable, further certify that no provisional or final sequestration order has been granted against me/us and my/our respective joint estate/s, where applicable.
  - 12.8.4. I/We confirm as at date of signature of this Application that I/we have not and will not apply for nor have I/we entered into and will not enter into any other loan agreement/s with FirstRand Bank Ltd or any other credit provider from the date this application, up to the date of payout of the funds.

**Consents**

***Please note that if you withhold or withdraw this consent, it will impact your application for or ongoing use of this Solution. Refer to our FirstRand Group Customer Privacy Notice (available on our websites) for the process on how to withdraw this consent or contact us. You can manage your consent, including withdrawing marketing consent, at any time by accessing "My Profile" on our app or "Business profile" on our website for juristic entities.***

"Solutions" means any banking, insurance, investment, telecommunications or other products, goods, services, benefits, policies, rentals and rewards you select with the FirstRand group of companies and/or the Lender.





12.11 I/We consent that the Lender may obtain and use my/our information from:

- 12.11.1 Third-party qualification data providers to conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of the loan applied for; and
- 12.11.2 May obtain, use and share information about me/us with the South African Fraud Prevention Services for financial crime detection, prevention and prosecution purposes or if the Lender reasonably believes that I/we have provided any false and/or misleading information and/or documents to it.

12.12 I/we consent that the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice on our websites) may obtain and use my information as follows:

- 12.12.1 By signing this application form, you consent to the processing of credit bureaux, qualification and fraud information which is necessary to establish a relationship with you for transact, insure, telecommunication, credit, invest, rental and other value-added Solutions (relevant to the specific Solution application) and
- 12.12.2 Third-party qualification data providers to: Conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of this Solution applied for.

12.13 I/We consent that the Lender may obtain and share information about me/us with the payroll systems utilised by my/our employer(s) in order to retrieve copies of my/our payslips to verify the financial information provided by me/us to the Lender.

12.14 I/We consent to the Lender sending confidential information to the email address supplied herein.

**General Consents:**

12.15 I/We consent to the Lender sending confidential information to the email address supplied herein;

12.16. I/We consent and authorise the Lender pursuant to this application to contact my/our current or prospective employer(s) to confirm my/our continued employment.

12.17 The Customer can maintain his/her consent preferences by making use of the group’s unassisted service channels, e.g. using a group app or website, or through an assisted interaction. The Customer is referred to the FirstRand Privacy Notice for more information regarding FirstRand Group’s privacy practices

**Consent to inContact notifications :**

12.18 I hereby consent to be registered for inContact, a value-added service which notifies me/us of any activity on my/our account shortly after it happens so that I/we will know if there are unauthorised transactions on my/our account. This is so I/we can immediately take steps to prevent them and minimise my/our loss by contacting the Bank. Because of this, if I/we decide not to use inContact I/we agree that the Bank can hold me/us responsible for those unauthorised transactions on my/our account. The default times for InContact are between 07h00 and 20h00 and the Bank will notify me/us of any transactions above R100.01. (You can amend these default times and transaction amounts by contacting the Bank.)

Yes  No

**13. NCA Opt-Out Requirements**

13.1 I/We wish to be excluded from credit marketing by telephone.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
13.2 I/we wish to be excluded from credit marketing by mass SMS.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
13.3 I/we wish to be excluded from credit marketing by mass email.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
13.4 I/we wish to be excluded from marketing or customer lists that are sold or shared.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
13.5 I/we wish to be excluded from pre-approved annual credit limit increases.* <small><i>This option is only applicable if the Solution you are applying for is a credit facility like an overdraft, credit card, Fusion, Single Facility, Structured Loan, Securities Based Loan or Revolving Loan/Facility.</i></small>	Yes <input type="checkbox"/>	No <input type="checkbox"/>



14. Additional Offerings	
Do you want to switch your Home Loan to FNB?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you interested in taking out a Home Loan with FNB?	Yes <input type="checkbox"/> No <input type="checkbox"/>
15. Signature Clause	
I/We confirm that I/We have read, understood and agree to be bound by the terms and conditions relating to this Pension Backed Loan application. If married in Community of Property (this includes Traditional and Muslim Rights)	
Applicant	Co-Applicant
Customer - Full Name/Surname	Customer - Full Name/Surname
Signature	Signature
Date (dd/mm/yyyy)	Date (dd/mm/yyyy)