iQ BUFFALO THORN

UNIQON

OFFER TO PURCHASE SECTIONAL TITLE UNIT NO: ……………………………………………………..

I/We, the undersigned, PURCHASER(S), offer to purchase the mentioned property from the SELLER on the terms and conditions as set out in this offer as a binding agreement:

	DETAILS OF PURCHASER / 1ST APPLICANT	DETAILS OF 2ND APPLICANT/SPOUSE/SURETOR
Surname:	…………………………………………………………….	…………………………………………………………………….
Full Names:	…………………………………………………………….	…………………………………………………………………….
	…………………………………………………………….	…………………………………………………………………….
ID no:	…………………………………………………………….	…………………………………………………………………….
Date of Birth:	…………………………………………………………….	…………………………………………………………………….
Marital Status:	…………………………………………………………….	……………………………………………………………………
Type of Marriage:	ANC / COP / OTHER	ANC / COP / OTHER
if OTHER, specify:	…………………………………………………..	…………………………………………………………………….
Tax no:	…………………………………………………………….	………………………………………………………………………
Occupation:	……………………………………………………………..	………………………………………………………………………
Employer:	…………………………………………………………….	………………………………………………………………………
Period of Service:	……………………………………………………………	……………………………………………………………………….
Postal Address:	…………………………………………………………….	……………………………………………………………………….
(also Domicilium)	…………………………………………………………….	……………………………………………………………………….

Contact Details:

Cell:	……………………………………………………..	Cell:	………………………………………………………….
Fax:	……………………………………………………..	Fax:	………………………………………………………….
E-mail:	……………………………………………………..	E-mail:	………………………………………………………….
Office:	……………………………………………………..	Office:	………………………………………………………….

DETAILS OF COMPANY / CLOSE CORPORATION / TRUST:

Name: ………

Reg no: ……………………………………… VAT no:……………………… Tax no: ……………………………………………

Name of Auditor: ……………………………………………………………………….. Tel no: ……………………………………………

Bank name: ……………………………………………………………………………….. Account no: ………………………………….

Entity Domicilium: …….

(Hereinafter referred to as THE PURCHASER)

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The PURCHASER takes note of the fact that the SELLER (as described more fully hereunder) will submit, or will have already submitted an application for the approval of the development scheme with regard to the PROPERTY (as described in more fully hereunder) in accordance with the Sectional Plan as required by the Sectional Title Act, Act 95/1986, as amended (hereinafter referred to as THE ACT), and hereby offers to purchase the following unit in the scheme known as iQ Buffalo Thorn on the Property and building/s situated on ERF 787, SIX FOUNTAINS EXT 10.

UNIT

(a) PROPOSED SECTION/UNIT NO: ………………………………………………………
(b) UNIT TYPE: ………………………………………………………
(c) PARKING BAY / GARAGE NO: ………………………………………………………. (Which forms part of the unit)

(d) An undivided share in the common property in the scheme apportioned to the said proposed Section in accordance with the participation quota as endorsed on the said proposed Sectional Plan.

(Hereinafter referred to as THE PROPERTY)

UNIQON DEVELOPERS (PTY) LTD

REG NO: 1997/021737/07
VAT NO: 467 020 7440

Plot 17, Catherine Street
Shere Agricultural Holdings
Pretoria East

Herein represented by HENDRIK JOHANNES JACOBUS BENDEMAN / SAREL FRANCOIS DU TOIT, duly authorised thereto by virtue of a Resolution.

(Hereinafter referred to as THE SELLER)

1. PURCHASE PRICE

1.1. The Purchase Price is the amount of R …………………………………………… VAT inclusive at 15%, payable as follows:

1.1.1. R30 000.00 (Thirty Thousand Rand Only) as an administration deposit upon first signature hereof. This deposit is payable over and above the purchase price and will thus not be deemed as a payment towards the said purchase price.

1.1.1.1. The deposit is payable to COUZYN, HERTZOG & HORAK ATTORNEYS, (Brooklyn), which amount shall be held in Trust pending registration of transfer.

1.1.1.2. Banking details for payment of the deposit is:
COUZYN HERTZOG & HORAK ATTORNEYS
FIRST NATIONAL BANK
ACC: 622 0572 5825
BRANCH: 251345
REF: iQBT ________________ (unit number)

1.1.1.3. The proof of payment must be attached hereto, before the SELLER will accept this offer.

1.1.1.4. This is a refundable deposit, except where the Purchaser is in breach of Par 2, OR if the Purchaser was in <u>any way</u> untruthful OR if the Purchaser delays the registration process in <u>any manner</u> OR in the event of any outstanding monies due to the SELLER, per this agreement.

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1.1.1.5. The Seller reserves the right to then deem the deposit in 1.1.1 above, as an administration fee / recoupment of monies if the Purchaser's actions are deemed to be in accordance with Par 1.1.1.4 above.

Signature by PURCHASER as confirmation	**X…………………………………………………X**

1.1.2. <u>In the event of a **CASH PURCHASE**</u>:

1.1.2.1. A 10% Deposit of the Purchase Price is payable no later than **7 (SEVEN)** days after signature hereof by the SELLER.

1.1.2.2. The Balance of the Purchase Price (without retention) in the amount of R ……………………………………………. in cash against registration of the property into the name of the PURCHASER, which amount is to be secured by way of acceptable Bank Guarantees or EFT payment not later than **35 (THIRTY-FIVE)** days from the date of signing by the SELLER. The said guarantees shall be payable, free of exchange, at BROOKLYN, PRETORIA to the SELLER and/or his nominees against registration of the transfer.

1.1.2.3. Both par 1.1.2.1 & 1.1.2.2 are suspensive conditions. Should these conditions be unfulfilled after the period stated, <u>this agreement shall automatically and immediately without notice lapse.</u> Any occupational rent and / or any other monies shall immediately be due and payable. Any deposit paid will become non-refundable at the Seller's discretion, using Par 1.1.1.4 as guideline.

Signature by PURCHASER as confirmation	**X …………………………………………… X**

1.1.3. <u>In the event of a **MORTGAGE BOND**</u>:

1.1.3.1. R ………………………………………………. as a cash deposit within 14 (fourteen) days after the acceptance of Final Grant, payable to COUZYN, HERTZOG & HORAK ATTORNEYS, (Brooklyn), which amount shall be held in Trust pending registration of transfer and shall be invested at the Attorneys banker in terms of Clause 1.3 hereof.

1.1.3.2. This offer and the acceptance thereof is subject to the suspensive condition that the PURCHASER be able to obtain final written proof of approval of a mortgage bond over the property in the amount of R ………………………………………………. not later than **30 (THIRTY)** days after signature hereof by the SELLER. If the Purchaser obtains a loan for less than the stated amount herein, the balance of the purchase price must be paid over to the transfer attorney within 14 (FOURTEEN) days from date of Final Grant. This is a suspensive condition.

1.1.3.3. Should these conditions be unfulfilled after the period stated, <u>this agreement shall automatically and immediately without notice lapse.</u> Any occupation rent and / or any other monies shall immediately be due and payable. Any deposit paid will become non-refundable at the Seller's discretion, using par 1.1.1.4 as guideline.

Signature by PURCHASER as confirmation	**X …………………………………………… X**

1.2. Transfer of the PROPERTY shall only be effected by the Attorneys COUZYN HERTZOG & HORAK, (Brooklyn) once the full purchase price has been paid or once it has been secured by guarantees in terms of Clause 1.1.3 hereof.

1.3. Any payment in terms of this Agreement, with exception of the amount payable in terms of Paragraph 1.1.1 above, shall be invested on call, in terms of the Legal Practice Act, Act 28 of 2014, to the advantage of the PURCHASER up to date of registration of transfer. All interest, with exception of 5% of the interest which accrues on such investment, which must be paid over to the Legal Practitioners Fidelity Fund as well the prescribed administration fee for making of the investment, shall be for the benefit of the PURCHASER. The PURCHASER however authorizes the Transferring Attorney to retain and pay over to the SELLER the amount from the interest accrued equal to any occupational rent or other charges / expenses due and payable by the PURCHASER to the SELLER on date of registration.

2. BOND APPLICATION

2.1. (a) Only the SELLER and/or his nominated agents can and will immediately apply for the mortgage bond finance.

(b) The PURCHASER hereby authorizes irrevocably, the SELLER and his nominated agents to lodge such application for finance as well as to sign the necessary documentation on behalf of the PURCHASER.

(c) The PURCHASER undertakes to provide, on request, all information required by the financiers within 10 days from SELLER signature hereof.

(d) In the event that the PURCHASER makes use of a Private banker / Personal Banker, the SELLER will initiate the transaction with the Purchaser's Financial institution. Thereafter the PURCHASER can communicate with his / her banker directly.

Purchaser's Private Banker details are:
Name: ……………………………………………..
Tel Nr: ……………………………………………..
Email: ……………………………………………..

(e) Should the PURCHASER make use of his own bond originator, not adhere to "d" above or perform the bond application himself / herself, then an amount of R15,000.00 (FIFTEEN THOUSAND RAND) exclusive of Vat will be payable over and above the original purchase price. The above mentioned amount will be payable on or before registration with the SELLERS transferring attorneys or must be added to the original purchase price as per Clause 1.1 on signature of this Agreement.

(f) Contact person: Demi Nel / 083 953 5788 / demi@ibosa.co.za

2.2. The PURCHASER confirms that he will be able to afford the monthly repayment of the said loan.

2.3. To comply with the suspensive condition for a mortgage bond, the Final Grant by the financier must be unconditional and lodged with the nominated transferring Attorney.

2.4. The SELLER reserves the right to market the unit up to date of delivery of guarantees or acceptance by the Purchaser of a final grant as contemplated in Clauses 1.1.2.2 & 1.1.3.2 above. The Purchaser understands that the delivery of guarantees as mentioned herein is of the utmost importance in finalizing the agreement between the Parties.

Signature by PURCHASER as confirmation	**X ………………………………………… X**

3. POSSESSION AND OCCUPATION

3.1. POSSESSION:
Possession will be given to the PURCHASER on date of registration from which date all benefits and risks of ownership in respect of the PROPERTY shall pass to the PURCHASER.

3.2. OCCUPATION:
Occupation will be given to the PURCHASER as specified below. Occupation will only be allowed once all the suspensive conditions have been met.

3.2.1. The PURCHASER will occupy the PROPERTY in his / her **personal capacity**:

YES / NO (Please encircle)

3.2.2. If the answer above is NO, the PROPERTY will be leased as envisaged below, per Clause 3.3

3.2.3. If the answer above is YES, the following is agreed between the Parties:

3.2.3.1. If a **Lease Agreement has been signed** by the Landlord, prior the date of signature hereof, the PURCHASER will only be allowed occupation in his / her personal capacity once the current Lease Agreement (as per Clause 3.3) has lapsed. This agreement must be accompanied by a signed Occupational Rental Agreement, with commencement date being the first day after the current lease as per Clause 3.3 has lapsed. (Refer to Annexure A).

OR

3.2.3.2. If a **Lease Agreement has not been signed** by the Landlord, prior the date of signature hereof, the PURCHASER must complete and sign an Occupational Rental Agreement for a period of at least 6 (SIX) months, starting on either the first day of the next calendar month or on date of occupation, being ………………………………., whichever is applicable after signature hereof. (Refer to Annexure A).

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Signature by PURCHASER as confirmation	**X ………………………………………………… X**

3.3. LEASE OF PROPERTY / OWNER OCCUPATION

The PURCHASER acknowledges that he is aware of the following Lease Agreement and Letting Agreement currently in place for the property which will automatically be ceded to the PURCHASER on registration of the property:

Tenant Name ……
(Lease Agreement/Annexure A)

Rental Period ……

Rental Amount ……

Rental Agent ……

Letting Agent commission payable per month ……………………………………………………………………

Signature by PURCHASER as confirmation	**X ………………………………………………… X**

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Within 30 days from the date of registration of this unit, the SELLER will pay the rental deposit and the pro-rata rental (if any) to the Letting Agent.

The PURCHASER acknowledges that on cession of this Lease Agreement he / she will be liable for the payment of the Letting Agent's commission and that he / she will negotiate his / her own agreement with such Letting Agent with specific references to the Lessee and / or commission payable. The SELLER will email the PURCHASER with related information.

3.4. The PURCHASER further undertakes that if occupation is taken before registration of transfer, he shall in no manner detract from the value of the PROPERTY. This specifically includes all structural changes to the PROPERTY, which is NOT allowed.

3.5. The SELLER shall not be held liable by the PURCHASER if occupation is not given to the PURCHASER due to delays beyond the SELLER'S control, which includes the following:

3.5.1. Delays caused by rain;
3.5.2. Delays caused by labour unrest;
3.5.3. Delays caused by vis major; (e.g. Natural Disasters / Situations beyond our control)
3.5.4. Delays caused by not achieving the pre-sales as required by the financiers;

In such circumstances, the PURCHASER shall accept occupation on such date as the SELLER is able to give the PURCHASER occupation.

3.6. The PURCHASER shall have no claim against the SELLER for failure to give occupation due to delays mentioned in Clause 3.5

3.7. In the event of a dispute arising in connection with the question whether the unit has been sufficiently completed for occupation purposes, the parties hereby agree to accept the ruling of the Architects, whose ruling shall be final and binding upon the parties. The PURCHASER undertakes to notify the SELLER within 7 days from date of occupation whether a dispute regarding the completion of the unit for occupation purposes, will arise.

3.8. The PURCHASER undertakes to notify the SELLER within 1 (one) month from date of occupation of any defects to the property. The SELLER undertakes to rectify such defects within a reasonable time. The determination of the defects as well as the rectification thereof shall be done according to normal building practices.

3.9. The SELLER guarantees that they will rectify any defect of a patent or a latent nature, in respect of the sub structure, super structure and roof structure for a period of 5 years from date of occupation, as set out in the NHBRC regulations.

3.10. The SELLER shall endeavour to transfer the unit as soon as possible after the occupation date as stated in this agreement.

4. EXISTING CONDITIONS OF TITLE

This sale is effected subject to the terms and conditions set out in or to be endorsed upon the Sectional Plans, and in the Rules which are to be registered or as they are already registered in respect of the scheme as envisaged in terms of Section 35 of the Act, as well as existing conditions of title.

5. LEVIES

The PURCHASER is obliged to pay levies and other costs due and payable to the BODY CORPORATE from date on which the Body Corporate comes into existence, which levies shall be determined according to the provisions of the Act. In the event of the PURCHASER taking occupation after the coming into existence of the Body Corporate, he shall be liable for the levies and other costs due and payable from date of registration of transfer into his name.

The levies will be calculated by the Managing Agent in terms of the participation quotas as calculated and set out on the Sectional Title plan by the Land Surveyors and approved by the Land Surveyors General Plan. The PURCHASER shall be bound by that.

The estimated levies as provided by the Sales Agent is only an estimate and guide. It is subject to revision by the final calculation of the Managing Agent and approval by the Trustees (Body Corporate).

Levies will also be due and payable, in the event that an exclusive use parking bay is allocated per this Agreement.

6. ATTACHMENTS

6.1. The parties agree that the following fixtures are included in the sale: Gas Hob & electric stove, floor covering, built- in cupboards and light fittings.

6.2. The SELLER shall install the Gas Hob & Electric stove on the date of occupation to prevent theft thereof.

7. AGENT COMMISSION

7.1. The SELLER shall be liable to pay agent's commission, as per the Commission Agreement once the PROPERTY is registered into the name of the PURCHASER.

7.2. The PURCHASER confirms that he was introduced to the SELLER and the property by ……………………………………………………………….. of the firm ………………………………………………….. who is the effective cause of this agreement.

7.3. If the Purchaser for whatever reason dealt with more than one agency or agent and failed to disclose such to the agent in par 7.2 above, then the Purchaser will be liable to pay any forthcoming commission claims.

7.4. The agent in par 7.2 will notify the SELLER without delay, should he/she be notified in terms of par 7.3 **before** the SELLER signs this agreement. Failure to do so will result in the agent/agency in par 7.2 also being liable to forthcoming commission claims.

7.5. In the event of the sale being cancelled because of breach hereof by the Purchaser, the Agent shall be entitled, but not obliged to claim such commission from the Purchaser.

7.6. No commission will be paid to the agency in par 7.2 if the commission agreement is not attached to this agreement.

Signature by PURCHASER & AGENT as confirmation	**X …………………………………………….**

8. VOETSTOOTS

The PROPERTY is sold:

8.1. Voetstoots in accordance with the Sectional Plan and the participation quota endorsed thereon with the opening of the Sectional Title Register, or as they are endorsed already, and any amendments or adjustments thereto from time to time in accordance with the terms of the Act and without any warranties express or implied, the SELLER shall not be liable for any patent or latent defects. Should the extent of the Section or of the PROPERTY differ from that which is contained in the title deed or sectional plan or any amendment thereto, the SELLER shall not be liable for any shortfall or be entitled to any compensation for any surplus.

8.2. Subject to all the conditions and Regulations of the Act.

8.3. The PURCHASER acknowledges that this is not a construction contract and that he is purchasing a completed unit. The PURCHASER shall not have the right to interfere in any way with the building operations of the SELLER'S employees. He shall also have no right to retention. This Clause is also applicable in the case of the bank holding back any retention amount out of its own accord or on request of the PURCHASER.

8.4. The SELLER undertakes to erect the unit according to the general building standards as set by Financial Institutions. The unit is be registered with the NHBRC.

8.5. Should a dispute arise or be declared, such dispute shall be resolved by an Arbitrator appointed by the Developer. The costs in respect thereof shall be borne by the unsuccessful party. Pending the outcome of the dispute, the PURCHASER shall be obliged to pay the outstanding amount to the Conveyancers who shall hold it in trust.

9. COST

9.1. The SELLER shall pay all transfer fees including VAT, transfer duty (if applicable), stamp duty and all costs directly or indirectly related to the transfer of the property on demand. The SELLER shall not be liable to pay the initiation and valuation fees charged by the banks.

9.2. The PURCHASER is obliged to show up at the Offices of the Conveyancers handling the transfer within 7 days after being requested to do so, in order to sign the transfer documents.

9.2.1. If the PURCHASER fails to sign all the documents required by the transferring Attorney within the 7-day period, he shall be held liable and hereby undertakes to pay interest calculated at a rate of Prime plus 5% per annum calculated on the full purchase price for the period over and above the said 7 days.

9.2.2. In the event that the conveyancing attorney must courier these documents to the PURCHASER, the cost involved herein will be recouped from the PURCHASER by the SELLER, by utilising the deposit paid per Clause 1.1.1.

Signature by PURCHASER as confirmation	**X ……………………………………………… X**

9.3. If the Conveyancing Attorneys do not handle the registration of the mortgage bond, the PURCHASER shall be personally liable for the mortgage bond registration costs.

9.4. The SELLER shall be liable to pay the Mortgage Bond Registration Costs only if the Mortgage Bond was registered through the SELLER'S nominated conveyancer.

9.5. In the event of the SELLER issuing summons against the PURCHASER, the PURCHASER shall be liable to pay the legal costs of the SELLER on the scale of Attorney and Client, which shall include Tracing Fees. The PURCHASER shall also be liable for collection commission on amounts collected, which commission shall be 25% of the amount together with VAT thereon.

10. CANCELLATION CLAUSE

If the PURCHASER fails to:

10.1. Make any payments punctually on due date; or

10.2. Comply punctually with any other provision of this agreement; and should remain in such default 7 (SEVEN) days after despatch by either the SELLER or its nominated Attorneys of written notice (by email or hand delivered), demanding proper performance, the SELLER shall be entitled without any further notice:

10.2.1. To Claim the full purchase price (or the balance thereof) in terms of this Agreement together with interest of prime plus 5% per annum as from the date of the PURCHASER'S DEFAULT, without prejudice to any claim for damages which he may have against the PURCHASER; or alternatively,

10.2.2. To cancel this agreement. In the event of cancellation for whatever reason the SELLER shall be entitled to resume immediate possession of the property and to eject the PURCHASER and/or persons occupying it. Should the sale be cancelled in terms of this Clause, the PURCHASER shall forfeit all payments to the SELLER in terms of this agreement as liquidated damages. Alternatively, the SELLER shall be entitled to claim damages from the PURCHASER in lieu of the liquidated damages referred to above.

10.3. Should the SELLER or his authorized agent hand over a written notice, in respect of which an acknowledgement of receipt is obtained, claiming compliance of his obligations in terms of this agreement within 7 (SEVEN) days after receiving same, the provisions of Clause 10.2 will apply mutatis mutandis.

10.4. Should this contract be cancelled by agreement, the PURCHASER shall remain liable for the costs incurred which costs cannot be recovered from a subsequent PURCHASER. The PURCHASER shall also be liable for occupational interest for the period during which the property is unoccupied. The deposit or a part thereof shall be used for such purpose.

10.5. Should the sale be cancelled after complying with Clause 1.1.3 herein due to the failure of the PURCHASER in carrying out any of the obligations hereunder, the PURCHASER shall be liable to the SELLER for payment on demand of a cancellation fee of 5% of the selling price, plus interest on the purchase price, plus wasted costs, plus attorney fees, plus Agents Commission from date of cancellation, up to and including date of payment.

Signature by PURCHASER as confirmation	**X ………………………………………… X**

11. JURISDICTION

The parties hereby consent to the jurisdiction of the High Court for any action arising from the Deed of Sale, the cancellation thereof or the occupation of the PROPERTY.

12. SEVERAL PARTIES

Should there be more than one PURCHASER to this agreement, such PURCHASERS shall be jointly and severally liable for the due observance of all the terms and conditions of this agreement.

13. STATUTORY RESTRICTIONS

The SELLER warrants that Section 10 of the Sectional Title Act is not applicable to the transaction.

14. PERSONAL LIABILITY

If the PURCHASER is acting as a Trustee for a Trust, Director or Shareholder of a Company or a member of a CC, he shall be personally liable, together with the PURCHASER and binds himself personally as surety and co-principal debtor in solidum for the proper fulfilment of all obligations of the Company / Close Corporation or trust.

15. DOMICILIUM AND ADDRESS FOR NOTICES

15.1. Address for court notices (issued by the court)
The PURCHASER hereby chooses as Domicilium citandi et executandi for the service of all notices and or processes which may follow directly or indirectly from this agreement at the address as stated on the pre-amble hereto.

15.2. Postal / Fax address for correspondences and notices
The PURCHASER hereby chooses, for all correspondence and notices that may follow directly or indirectly from this agreement the email as stated on the pre-amble hereto.

15.3. The SELLER hereby chooses as its Domicilium citandi et executandi for the delivery of all notices and processes which may follow directly or indirectly from this agreement, the following address:

ATT:	HJJ BENDEMAN
	PLOT 17 , CATHERINE STREET
	SHERE AGRICULTURAL HOLDINGS
	PRETORIA EAST
TEL:	012 809 0262/3
FAX:	012 809 0184
EMAIL:	info@uniqon.co.za

All notices to be delivered by hand and receipt thereof must be acknowledged.

16. THE RIGHT TO EXTENSION / PHASE DEVELOPMENT

The PURCHASER acknowledges the fact that:

16.1. The intention of the SELLER is to develop a Sectional Title Scheme in more than one phase on the property and that the SELLER shall impose conditions in accordance with Section 25 (1) of the Act. This clause acts as a revealing of the PURCHASER'S right in this regard as well as his right in accordance with Section 25(14) of the Act. In as far as consent may be needed, the PURCHASER hereby consents thereto, and this agreement is regarded as such consent; The PURCHASER acknowledges the fact that:

16.2. The unit hereby sold forms part of a Sectional Title Development Scheme consisting of residential units and carports and / or covered parking bays. It is the intention of the SELLER to extend the scheme with additional units under construction, extending the scheme to 15 units in total;

16.3. Application can be made to the Local Authority for further erection of buildings in respect of the different phases.

16.4. The PURCHASER shall have no right to any exclusive use areas other than allocated to the unit in terms of the Sectional Plan (should any such area be allocated).

16.5. The SELLER has the right to:

16.5.1. Determine the sequence of construction of the buildings in the following phases;

16.5.2. Elect not to proceed with any of the successive phases of the scheme at any stage;

16.5.3. Reduce the total units in the following phases, (if he chooses to) to which the PURCHASER hereby agrees;

16.5.4. Change or amend the Site Plan at his own discretion should circumstances necessitate it;

16.5.5. Amend the numbers of the units envisaged herein;

16.5.6. Amend the design or any structure of any building forming part of subsequent phases at his own discretion. If so, needed by the Deeds Office or otherwise, the SELLER will obtain the necessary authorization.

16.6. If any consent or document by the Surveyor General or the Registrar of Deeds be necessary in order to implement the right to extension coupled with the phase development, the PURCHASER consents thereto and this agreement becomes an irrevocable power of Attorney to the SELLER to sign such documents on behalf of the PURCHASER (if applicable).

16.7. Should any part of the property be expropriated by any state institution before the date on which the last unit has been transferred, only the SELLER shall be entitled to the compensation for the expropriation and the scheme shall be laid out on the remaining portion of the property.

17. MANAGING AGENTS AND INSURANCE COMPANY

17.1. iQ Property Management will act as the Managing Agent for a period of 5 years after the date of institution of the juristic person (Body Corporate).

17.2. The SELLER will appoint the Insurance Company and agent. These will insure the buildings and common Property for a period of 5 years after the date of registration of the last unit as per 16.2 above.

18. ALTERATIONS

The PURCHASER shall at no stage have the right to change the external appearance of the PROPERTY without the written consent of the Body Corporate and such consent can only be obtained after date of registration of transfer.

19. GENERAL

19.1. In the event of a part of this agreement being found invalid in such a manner that the remaining portion can be seen as a coherent and valid contract on its own, such latter part shall be accepted as a valid and binding contract between the parties;

19.2. If the description of the PROPERTY is incorrect or incomplete, the contract shall not be invalid, for such reason but the description of the property according to the Title Deed, shall be accepted by the parties as the correct property description;

19.3. Any annexure to this agreement shall be deemed to form part of this agreement for all purposes and any deficiency therein shall not materially affect the validity of this agreement.

20. This offer is irrevocable for 14 (fourteen) days from date of signing by the PURCHASER and shall be binding on its acceptance thereof, irrespective whether notice thereof has been given to the PURCHASER.

21. The parties acknowledge that as a result of changes in the Transfer Duty Act or VAT Act no Transfer Duty receipts / exemption will be issued by SARS unless the parties' tax affairs are in order. The PURCHASER herewith undertakes to ensure that his / her tax affairs are in order. The PURCHASER hereby authorizes the SELLER to obtain a tax clearance certificate in this regard and hereby undertakes to complete and sign the necessary documentation, (if requested) in order to obtain same on date of signature of this agreement. Cost for obtaining such will be for the Purchaser/s account.

Should the SELLER not be able to obtain such SARS clearance within 30 days from date of signature of this agreement, or should it transpire at any later stage before transfer that such a clearance cannot be obtained; the SELLER shall be entitled, but not obliged, to cancel this agreement in his sole and absolute discretion. The SELLER hereby undertakes to keep any information in this regard confidential.

22. The PURCHASER confirms that he has read this agreement and understands the contents hereof.

23. The SELLER will transfer the property to the PURCHASER. In the event of the re-sale by the PURCHASER, this second transaction will only be able to be effected after the registration of the first transfer in the Deeds Office. Under no circumstances will re-sales be registered simultaneously with the first transfer.

24. If the PURCHASER is a legal person (Company or Close Corporation) or a trust, the PURCHASER warrants or guarantees that the said legal person or trust is already in existence and does have the capacity to contract at date of signature.

25. The SELLER will not accept this agreement, should this purchase be subject to the sale of another property. Should the Purchaser refrain from informing the SELLER that this is the case, the SELLER may cancel this agreement with immediate affect and all monies paid becomes non-refundable.

26. Although the marketing material provided to agents pertaining to finishes, features and levies involved in this purchase is as accurate as possible, the Seller reserves the right to make adjustments thereto due to either practicalities on site whilst busy with construction or in the interest of product enhancement.

Signature by PURCHASER as confirmation	**X .... X**

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27. LOCALITY AND SIZE

The PURCHASER acknowledges that he is aware of the location, size, finishes, boundaries and condition of the Property.

28. ENTIRE AGREEMENT

28.1. The SELLER is not bound by and is not responsible for any representations other than those set out in this agreement;

28.2. No indulgence or waiver on part of the Seller shall detract from this agreement or prejudice the SELLER'S rights hereunder;

28.3. The PURCHASER acknowledges that he has acquainted himself with all the relevant facts which may have influenced the conclusion of this agreement, including but not limited to any representations made by any estate agent, and that the SELLER shall not be liable for any failure to disclose any matter that falls within his knowledge. If the Purchaser does not confirm directly with the Seller any facts which might have influenced him to enter into this agreement, including but not limited to representations made by any estate agent, it is accepted that he is satisfied that such facts are correct and will have no claim of whatsoever nature against the Seller if any unverified representation proves to be incorrect after registration of the property.

28.4. This is the full and final contract between the parties. No amendment or variation of this agreement shall be of any force or effect unless it is reduced to writing and signed by both parties hereto.

29. By signing this agreement, the PURCHASER(S) herewith authorize the SELLER or his nominee's to do a credit check including an ITC report.

Signature by PURCHASER as confirmation	**X .... X**

KL

KL

30. Special Conditions:

____

____

____

SIGNED AT ___________________________ ON THIS ___________ DAY OF _______________________ 20 ______

____

1. PURCHASER

____

1. WITNESS

____

2. PURCHASER

____

2. WITNESS

ACCEPTED BY THE SELLER AT ____________________ ON THIS _______DAY OF ______________________ 20 ____

____

1. WITNESS

____

SELLER

____

2. WITNESS

K

Proof of Payment (Deposit)

COMMISSION AGREEMENT – iQ BUFFALO THORN

UNIT NUMBER: _________

Uniqon Developers (Pty) Ltd

Reg No: 1997/021737/07

Vat No: 467 020 7440

The SELLER (Uniqon Developers (Pty) Ltd) in terms of clause 7.1 of the Offer to Purchase hereby instructs the Transferring attorneys COUZYN, HERTZOG & HORAK (Brooklyn) to pay the amount of:

R ……………………………… (…………………………………………………………………………………) excl VAT

R ……………………………… (…………………………………………………………………………………) VAT

R ……………………………… (…………………………………………………………………………………) incl VAT

A Agents Commission on all the individual units sold in above mentioned Development, by the undersigned Agent, to:

AGENCY NAME: _______________________________ VAT NO: ______________________________

BANKING DETAILS:

BANK: _______________________________ ACC NO: ______________________________

BRANCH: _______________________________ BRANCH CODE: ________________________

AGENT NAME: _______________________________ TEL: ______________________________

Commission shall only be due and payable on date of Registration and only after receipt of a Tax Invoice.

It is agreed and “recorded” that it will be part of the Agent’s normal duties to obtain all relevant information, and to assist and monitor the application for Finance and the Transfer of the Property.

The agent’s attention is drawn to the whole par 2 of the offer to purchase.

The Seller shall have the right to cancel any Agreement of Sale for whatever reason that he may feel fit and reasonable and the Agent will have no claim for commission in such regard.

The commission payable to the Agency (and or Agent) may be reduced with any amount due and payable to the SELLER (Developer)

Signed at __________________________ on this _____________ day of _______________________ 20 _____

___________________________________ ___________________________________

SELLER ON BEHALF OF AGENCY

ANNEXURE A

OCCUPATIONAL RENTAL AGREEMENT

1. The Purchaser of unit no _________ at ___________________________hereby agrees to rent the said unit from the Seller as follows:

   1.1 Occupation date: _______________
   1.2 Termination date: _______________
   1.3 Occupational rent to the value of R ________________ payable before the 1st of each month from Date of Occupation (1.1) until Registration.
   1.4 Payable to: **iQ Real Estate**
   Bank: ABSA, Trust Account
   Account No: 41-0437-2036
   Branch: 632-005
   Ref No: ___________ (First three letters of complex name + unit number)

2. This agreement will automatically lapse upon transfer of this unit to the Purchaser. The Seller will refund, all Pro Rata Rental monies due to the Purchaser within 14 days from date of registration
3. The purchaser will not be allowed access to this unit unless:
   - All suspensive conditions contained in the Offer to Purchase have been met and,
   - The First month's occupational rent has been paid.
4. The Seller will be allowed access into the unit to perform periodic inspections. The Seller must arrange this with the Purchaser in advance.
5. The Seller reserves the right to, withhold any monies due to the Seller, using the deposit paid per paragraph 1.1.1 of the attached Offer to Purchase. Such monies may include but are not limited to: Occupational rent and Damages to the unit.
6. Should the occupational rent not be paid as stipulated above, the seller may take legal action against the purchaser for collection of the outstanding occupational rent, all legal costs will be for the purchasers account, including collection commission and all related expenses, VAT and tracing costs, any cost in regard to any Notice given will be R750.00 and interest charged at 18% p/a.

Signed by the Purchaser at _______________________ on this ___ day of _______________ 20___

___________________________ ___________________________
Purchaser Witness

Signed by the LESSOR at _______________________ on this ___ day of _______________ 20___

___________________________ ___________________________
WITNESS LESSOR

K

ADDENDUM TO SALES AGREEMENT

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT:

This addendum entered into by the Purchaser/s and the Seller/s only amplifies the Principal Agreement with regards to the below provisions in order to comply with the Protection of Personal Information Act, 4 of 2013.

PROPERTY DISCRIPTION : ______________________________

____

SELLER : Uniqon Developers (PTY) LTD

JOINT SELLER: ______________________________

(Full names & surname)

PURCHASER : ______________________________

JOINT PURCHASER: ______________________________

(Full names & surname)

The Seller/s and the Purchaser/s (hereinafter collectively referred to as **"the parties"**) mentioned above have entered into an agreement of sale of immovable property and understand that, for the transaction to proceed their personal information has to be shared with certain third parties. The parties therefore now hereby enter into this addendum in order to grant such consent.

The parties hereby expressly grant permission that their personal information contained in the agreement of sale and its annexures be shared with the mortgage bond originators or any other financial institutions for the purpose of obtaining a mortgage bond, the appointed conveyancing attorneys, the South African Revenue Services, the Financial Intelligence Centre, local municipalities, relevant body corporates or home owners associations, the offices of the Registrar of Deeds and the Master of the High Court, or any other third party for the purposes of finalising the transaction as contemplated in the agreement of sale.

SIGNED by the **PURCHASER/S** at ______________________ on ______________________

The Purchaser/s hereby also **consent** to the retaining of their personal information by the Huizemark Plus Group for the purposes of future business and/or marketing.

AS WITNESS	PURCHASER	JOINT PURCHASER

SIGNED by the **SELLER/S** at ______________________ on ______________________

The Seller/s hereby also **consent** to the retaining of their personal information by the Huizemark Plus Group for the purposes of future business and/or marketing.

AS WITNESS	SELLER	JOINT SELLER

huizemark
you're home

AGENT’S PROFESSIONAL FEE ANNEXURE TO OFFER TO PURCHASE

DEVELOPMENT:	IQ Buffalo Thorn
PROPERTY OR UNIT DISCRIPTION:	
SELLER/DEVELOPER:	UNIQON DEVELOPERS (PTY) LTD
PURCHASER:	
JOINT PURCHASER:	
AGENT:	Huizemark Pretoria represented by ___________________________

The above-mentioned purchaser/s hereby acknowledge that he/she/they have been informed of the following:

1. The purchase price of the sale of the property mentioned above includes the Agent’s professional fee of R113,000.00 vat included/ R116,000.00 vat included.

2. Should the offer to purchase agreement be cancelled (at any time after all the suspensive conditions have been fulfilled) either:
   2.1. by the Purchaser/s; or
   2.2. by the Seller as a result of the Purchaser/s’ breach of the agreement.
   then the Purchaser/s shall remain liable for the payment of the Agent’s professional fee.

3. In the event of cancellation as per clause 2 above, the Agent’s professional fee shall be payable:
   3.1. As a first charge against any deposit amount already received by the relevant conveyancer in their trust account, or
   3.2. If no deposit has been paid by the Purchaser/s, the Purchaser/s shall be requested to make payment directly to the Agent.

4. Should the Agent have to hand over the matter to its attorneys for the collection of the Agent’s professional fee, the Purchaser/s will be liable for the costs thereof on an attorney and client scale.

5. The contact details of the Purchaser/s as contained in the offer to purchase will be used for the delivery of any communication, notices, or proceedings in terms of this Agent’s professional fee addendum.

DATE	
PLACE	
PURCHASER	
JOINT PURCHASER	
WITNESS	

BENEFITS OF THIS ANNEXURE ACCEPTED ON BEHALF OF THE AGENT:

DATE	
PLACE	
FOR AND ON BEHALF OF THE AGENT	

K

Dear Client

Re: COMPLIANCE WITH THE FINANCIAL INTELLEGINCE CENTRE ACT (ACT 38 OF 2001), AS AMENDED BY THE FINANCIAL INTELLIGENCE CENTRE AMENDED ACT (ACT 1 OF 2017)

The **FINANCIAL INTELLIGENCE CENTRE ACT (FICA)**, designed to counter money laundering, has been promulgated. Estate Agents have been designated as accountable institutions in terms of the ACT.
As an accountable institution, we may not establish a business relationship, or conclude a single transaction, with you, our client, unless:

1. We take the steps prescribed by the ACT to establish and verify the identity of such client.
2. We take the prescribed steps to identify the source of any funding (other than bank loans) required to conclude the transaction.
3. We keep a record of the details so obtained and verified for 5 years after the conclusion of the business relationship or single transaction, as the case may be.

The attached questionnaire which we ask you to complete and sign will ensure that both you and us comply with our obligations under the Act.

Whilst it may seem that these questions do constitute unwarranted intrusion into your affairs, we ask that you do complete the questionnaire fully, and we give our undertaking that the information supplied will not be divulged to any unauthorised person or instance.

Should the required information not be obtained and verified, we shall be in contravention of our legal obligations under the Act. Similarly, should any other Estate Agent that you deal with not comply with the Act, that person or Estate Agency will be in contravention of their legal obligations under the Act. Anyone concluding a transaction with you without having satisfied such legal obligations would face the possibility of an extremely hefty fine, a term of imprisonment, or both.

Our property consultant is registered with the ESTATE AGENCY AFFAIRS BOARD, (a copy of the relevant Fidelity Fund Certificate is available on request) and is also bound by Act 112 of 1976 (The Estate Agency Affairs Act) and/or The Property Practitioners Act 22 of 2019 (which ever applies), to safeguard the interests and confidentiality of clients at all times.

Thank you for your co-operation.

Yours faithfully,

Managing Director
HUIZEMARK PLUS GROUP

Purchaser/lessee FICA questionnaire - Natural persons

To be completed by the client (person completing the questionnaire) dealing with the Huizemark Plus Group

1. Full name & surname (ie the person completing this Questionnaire)? ______________________________

2. Are you a South African citizen / permanent resident? Yes ☐ No ☐

3. Are you dealing with the Huizemark Plus Group on behalf of another person (ie a Principal)? Yes ☐ No ☐
   If yes, Principal's full name: ______________________________

4. If you are dealing with the Huizemark Plus Group on behalf of a Principal, please indicate your authority to do so?
   Authorisation letter ☐ Power of attorney ☐ Other similar instrument ☐

5. Will, following your completion of this Questionnaire, someone else deal with the Huizemark Plus Group on your behalf (ie a Representative)? Yes ☐ No ☐
   If yes, what is that Representative's full name? ______________________________

6. What is the source of that Representative's authority to deal with the Huizemark Plus Group on your behalf?
   Authorisation letter ☐ Power of attorney ☐ Other similar instrument ☐

7. Describe the type of service you seek from the Huizemark Plus Group, and the purpose for which that service is sought.
   ____

8. Is this a single Transaction (once-off) or Business Relationship (more than one Transaction over a certain period of time)?
   Single Transaction ☐ Business Relationship ☐

9. How will any payments owed to the Huizemark Plus Group under the Business Relationship be financed?
   ____

10. Will any payments involve a payment by you or your Representative of R25 000 or more in cash? (ie paper money, coins or traveller's cheques)? Yes ☐ No ☐

11. Do you now, or have you in the past 12 months, occupied, any of the following positions in any country other than South Africa? If "yes", please indicate the position that you occupy(ied) Yes ☐ No ☐

    Head of state ☐ Member of the royal family ☐ Senior executive of a state-owned entity ☐ Senior judicial officer ☐
    Cabinet member ☐ High rank in the military ☐ Senior member of political party ☐

12. If you responded "yes" to the previous question, please indicate the source of your wealth.
    ____

13. Do you now occupy, or have you in the past 12 months occupied, any of the following positions in South Africa? If "yes", please indicate that position that you occupy(ied). Yes ☐ No ☐

    - ☐ President or deputy president of South Africa
    - ☐ Leader of a political party
    - ☐ Cabinet minister or deputy minister
    - ☐ Member of a royal family
    - ☐ Premier of a province
    - ☐ Senior traditional leader
    - ☐ MEC of a province
    - ☐ Judge
    - ☐ Mayor of a municipality
    - ☐ Manager or CFO of a municipality
    - ☐ Chairperson, CEO, accounting authority, CFO or chief investment officer of a public entity
    - ☐ Head, accounting officer or CFO of a national or provincial department
    - ☐ Ambassador, high commissioner or other senior representative of a foreign country based in South Africa
    - ☐ Chairperson of board of directors, chairperson of audit committee, executive officer or CFO of a company doing more than the gazetted amount worth of business with the government

14. If you responded "yes" to the previous question, please indicate the source of your wealth.
    ____

Note: Even if you are acting on behalf of a Principal, you are still the Client for purposes of FICA and this Questionnaire.

Full name of officer administering questionnaire: ______________________________ K

Signature: ______________________________ Date: ___/___/20___

Joint Purchaser/lessee FICA questionnaire - Natural persons

To be completed by the client (person completing the questionnaire) dealing with the Huizemark Plus Group

1. Full name & surname (ie the person completing this Questionnaire)? ______________________________

2. Are you a South African citizen / permanent resident? Yes ☐ No ☐

3. Are you dealing with the Huizemark Plus Group on behalf of another person (ie a Principal)? Yes ☐ No ☐
   If yes, Principal's full name: ______________________________

4. If you are dealing with the Huizemark Plus Group on behalf of a Principal, please indicate your authority to do so?
   Authorisation letter ☐ Power of attorney ☐ Other similar instrument ☐

5. Will, following your completion of this Questionnaire, someone else deal with the Huizemark Plus Group on your behalf (ie a Representative)? Yes ☐ No ☐
   If yes, what is that Representative's full name? ______________________________

6. What is the source of that Representative's authority to deal with the Huizemark Plus Group on your behalf?
   Authorisation letter ☐ Power of attorney ☐ Other similar instrument ☐

7. Describe the type of service you seek from the Huizemark Plus Group, and the purpose for which that service is sought.
   ____

8. Is this a single Transaction (once-off) or Business Relationship (more than one Transaction over a certain period of time)?
   Single Transaction ☐ Business Relationship ☐

9. How will any payments owed to the Huizemark Plus Group under the Business Relationship be financed?
   ____

10. Will any payments involve a payment by you or your Representative of R25 000 or more in cash? (ie paper money, coins or traveller's cheques)? Yes ☐ No ☐

11. Do you now, or have you in the past 12 months, occupied, any of the following positions in any country other than South Africa? If "yes", please indicate the position that you occupy(ied) Yes ☐ No ☐

    Head of state ☐ Member of the royal family ☐ Senior executive of a state-owned entity ☐ Senior judicial officer ☐
    Cabinet member ☐ High rank in the military ☐ Senior member of political party ☐

12. If you responded "yes" to the previous question, please indicate the source of your wealth.
    ____

13. Do you now occupy, or have you in the past 12 months occupied, any of the following positions in South Africa? If "yes", please indicate that position that you occupy(ied). Yes ☐ No ☐

    - ☐ President or deputy president of South Africa
    - ☐ Leader of a political party
    - ☐ Cabinet minister or deputy minister
    - ☐ Member of a royal family
    - ☐ Premier of a province
    - ☐ Senior traditional leader
    - ☐ MEC of a province
    - ☐ Judge
    - ☐ Mayor of a municipality
    - ☐ Manager or CFO of a municipality
    - ☐ Chairperson, CEO, accounting authority, CFO or chief investment officer of a public entity
    - ☐ Head, accounting officer or CFO of a national or provincial department
    - ☐ Ambassador, high commissioner or other senior representative of a foreign country based in South Africa
    - ☐ Chairperson of board of directors, chairperson of audit committee, executive officer or CFO of a company doing more than the gazetted amount worth of business with the government

14. If you responded "yes" to the previous question, please indicate the source of your wealth.
    ____

Note: Even if you are acting on behalf of a Principal, you are still the Client for purposes of FICA and this Questionnaire.

Full name of officer administering questionnaire: ______________________________

Signature: ______________________________ Date: ___/____/20___

BOND

APPLICATION

PACK

Single and Joint Applications

huizemark
you're home

In order for a successful application the following documents are required:

Salary earner:

- Clear copies of applicants latest paid date payslips for three months.
  - Should the applicants earn overtime, Commission or irregular income, six months latest payslips will be required
  - Should the applicants earn weekly or bi-weekly, the total of payslips should total to three months.
- Clear copies of applicants latest bank statements where income is paid into. Bank statements should reflect latest three months income paid. If statements are obtained over the counter, they should be clearly stamped by the branch. Requirement for Nedbank submission that all Bank statements need to be stamped. Originals via the post as well. Bank statements should not be older than two weeks from date of submission.
  - Bank statements should equal to the dates of payslips.

Self Employed:

- Clear copy of Registering documents of CC. Trust or PTY.
- Letter from a registered Accountant/Auditor. The wording: "I hereby confirm that (the applicant) receive monthly/annual drawings of R?" on a Company letterhead and signed by an Accountant/Auditor with a practice number associated with SAICA/SAIPA. Stated amount should correspond with personal bank statements.
- Latest three years IT 34.
- Clear copies of six months personal bank statements. If statements are obtained over the counter, they should be clearly stamped by the branch. Bank statements should not be older than two weeks from date of submission.
- Clear copies of six months Business bank statements. If statements are obtained over the counter, they should be clearly stamped by the branch. Bank statements should not be older than two weeks from date of submission.
- Year on year financial statements at least two years. Fully signed and dated by both client and Accountant/Auditor with a practice number associated with SAICA/SAIPA.
- If the latest reporting period on the financial statements is older than six months, up to date Management statements will be required.

General:

- Clear copy of all applicants ID's.
- Fully completed dated and signed Offer to Purchase by all parties. Seller and Purchaser. Details of seller also required on Annexure to Offer to Purchase.
- Fully completed dated and signed IBO Application form.

These are standard documentation and additional documentation may be called for at credit discretion.

All documentation is as per NCA requirements.

Consent form - Estate Agent

I/We, the undersigned: ____ &

____

[Insert consumer's full names and surname]

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

I/We consent to the **Huizemark Plus Group** sharingmy/our Offer to Purchase and other personal information with EELD Consultants (Pty) Ltd, Bond Support Services (Pty) Ltd, Dimension Financial Services Group (Pty) Ltd, e Home Loans (Pty) Ltd ("the IBO Group") **and MortgageMax (BetterLife Origination Services (Pty) Ltd)** for purposes of a pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

The IBO Group (or "you") cares about your privacy and information security.

I/We agree to provide you with certain personal information when I/We communicate with you by email, SMS (or any other electronic means) or telephone and make use of your home loan pre-qualification service, do a credit check through a credit bureau report, when I/we apply for a home loan and/or when I/we elect to make use of the BetterSure insurance brokerageservice.

I/we acknowledge that:

- appropriate advice can only be provided after full disclosure of my/our relevant personal information for purposes of evaluating and advising me/us in respect of my/our home loan application and on suitable financial products in line with my/our objectives.
- you require relevant personal information to assist me/us with my/our pre-qualification and/or home loan application and/or to accept, issue and service insurance policies that I/we may apply for.
- I/we agree to be informed about the outcome of my/our pre-qualification and/or home loan application and/or in respect ofany other relevant financial products that I/we may be interested in.

I/we agree and give my consent to you to process my/our personal information for the purposes relating to any pre-qualificationand/or home loan application made by you and agree that you may share this information for this purpose with companies within your *group, *financial institutions, registered credit providers as well as your service providers.

I/we agree and give my/our consent to the IBO Group to share any reasonable information concerning the home loan application process, including but not limited to sharing a copy of the home loan grant with the *Third party:

The services provided by the IBO Group are not intended to be financial, tax or legal advice and should not be construed as such. The IBO Group and their service partners are not financial planners, brokers or tax advisers. Your personal financial situation is unique, and it is your responsibility, given your financial and other individual circumstances, to use any information and advice obtained through these services appropriately and responsibly when implementing your decisions. Before making any financial decisions or implementing any financial strategy, you should obtain advice from your accountant or other financial advisor who are fully aware of your individual circumstances.

Signature ______________________	Signature ______________________
Name of the Signatory______________________	Name of the Signatory______________________
Date______________________	Date______________________

*"Financial Institutions" means ABSA Bank, First National Bank, NedBank, Standard Bank, where necessary Investec, Ithala, HiP (HousingInvestment Partners),SAHL (SA Home Loans), Sentinel, Auto Assist, Business Fuel.

*" IBO Group" means EELD Consultants (Pty) Ltd, Bond Support Services (Pty) Ltd, Dimension Financial Services Group (Pty) Ltd and e Home Loans (Pty) and its subsidiaries, including internal systems e.g. LMS and Comcorp which is used toprocess the personal information and to submit to the financial institutions.

*"Third party" means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing and/or any third party including but not limited to the lead provider dealing with a property that I/we am/are interested in purchasing

Dimension Home Loans
Your Home Loan Specialist

independent bond originators

IBO HEAD OFFICE
29 Firwood Avenue
Hazelwood
Pretoria
0081

DETAILS REQUIRED FOR HOME LOAN APPLICATION: Joint application

VERY IMPORTANT - PLEASE COMPLETE EACH QUESTION!

For office use:

CONSULTANT NAME:		SOURCE:	
CONSULTANT PHONE NUMBER:			

MAIN APPLICANT DETAILS:

SURNAME:						
FULL NAMES (As per ID):						
TITLE:						
IDENTITY NUMBER:						
ETHNIC GROUP:	Asian	Black	Coloured	White	Other	
NATIONALITY:						
IF A NON SA CITIZEN PASSPORT NUMBER: refer to addendum as well		COUNTRY		EXPIRY DATE		
ARE YOU A PERMANENT RESIDENT?	Yes	No				
COUNTRY OF PERMANENT RESIDENCE:		NUMBER:				
GENDER:	Male	Female				
LANGUAGE PREFERENCE:	Afrikaans	English				
MARITAL STATUS:	Single	ANC-With	ANC-Without	COP	Divorced	
NUMBER OF DEPENDANTS:						
	PRESENT PHYSICAL ADDRESS:	PRESENT POSTAL ADDRESS:				
PERIOD AT PRESENT ADDRESS:						
RESIDENTIAL STATUS:	Owner	Tenant	Boarder	Living With Parents		
CONTACT PHONE NUMBERS:	WORK:		HOME:			
	FAX:		CELL:			
E-MAIL ADDRESS:						

EMPLOYMENT DETAILS:

ARE YOU SELF EMPLOYED?	Yes	No		
ARE YOU A COMMISSION/OVERTIME EARNER?	Yes	No		
OCCUPATION:				
OCCUPATION LEVEL:	Senior Management	Management	Supervisor	Skilled Worker
	Semi-skilled worker	Unskilled worker	Junior	
	PRESENT EMPLOYER:	PREVIOUS EMPLOYER:		
NAME OF EMPLOYER:				
PERIOD WITH EMPLOYER:				
PHYSICAL WORK ADDRESS:				
CODE:				
QUALIFICATIONS:	Yes	No	SPECIFY	
HAVE YOU EVER BEEN DECLARED INSOLVENT:	Yes	No		
IF YES: DATE REHABILITATED:				

BANKING DETAILS:

ACCOUNT TYPE	INSTITUTION	BRANCH NAME	ACC NUMBER	ACC HOLDER	CURRENT BALANCE
CHEQUE					
TRANS / SAVINGS					
CREDIT CARD 1					

HOW WILL THE INTSTALMENT BE MADE?	DEBIT ORDER	WHICH ACCOUNT NUMBER:	
	SALARY STOP ORDER		

INCOME AND EXPENDITURES:

INCOME:	
Basic Salary	
Gross Housing Subsidy	
Commission	
Overtime	
Income after Deductions	
Other Income	
Dividend Income	
Rental Income	
Other 1:	
Other 2:	
Fringe Benefits	
Car Allowance	
Other 1:	
Total Income:	

EXPENSES:	
Bond Repayments / Rental	
Other Loan Instalments	
Credit Card Minimum Payment	
Water and Lights	
Rates and Taxes	
Insurance – Short Time	
Insurance - Life	
Petrol / Vehicle Maintenance	
Clothing	
TV / Rental / MNET/ Telephone	
Vehicle Instalment	
Second Vehicle	
Other Salary deductions	
Pension	
Medical Aid	
PAYE Contribution	
UIF	
Food / Groceries / Liquor / Cigarettes	
Repair and Maintenance – Household	
Domestic Wages	
Education	
Entertainment / Sport / Subscriptions	
Alimony / Maintenance	
Monthly Asset Finance	
Cell phone	
Levies	
Investments (Unit / Trust & Endowments)	
Total Expenses:	

Total Income: R **- Total Expenses: R** **= Affordability R**

Client Signature: ______________________ **Date:** ______________________

ASSETS AND LIABILITIES:

ASSETS					
Fixed Property	ERF No:	District Suburb	Purchase Date	Purchased Amount	Present Value
Vehicle	Model	Year	Purchase Date	Purchased Amount	Present Value
Furniture / Fitting					
Life Assurance Policies	**COMPANY**				
Investments	**COMPANY**				

LIABILITIES				
Mortgage Bonds	ERF No:	Name of Bond Holder	Bond Acc No	Amount Owing
HP / Instalment Agreement	Type of Loan	Date Repayable	Instalment Amount	Amount Owing
Owing to Financial Institution	Type of Loan	Date Repayable	Instalment Amount	Amount Owing

MAIN APPLICANT DECLARATION:

INDEPENDENT BOND ORIGINATORS CONSENT DECLARATION:

Telemarketing ? Yes
Marketing List Sales Yes
Mass SMS or E-Mailing: Yes
Preferred delivery mechanism: Mail / E-Mail / SMS / All

I warrant that all the information I supplied is to the best of my knowledge and belief, true and correct in all material respects and I am not aware of any other information which, should it become known to the Bank, would affect the consideration of my application in any way.

I hereby appoint Independent Bond Originators 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 Independent Bond Originator 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 confirm that I am not currently under debt review and am not subject to any debt rearrangement orders.

I hereby authorise Independent Bond Originators 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 external parties.

Name: ____

Signature: ______________________ Date: ______________________

CO-APPLICANT/SPOUSE/SURETY DETAILS:

APPLICABLE:	Co-Applicant		Spouse		Surety
SURNAME:					
FULL NAMES (As per ID):					
TITLE:					
IDENTITY NUMBER:					
ETHNIC GROUP:	Asian	Black	Coloured	White	Other
NATIONALITY:					
IF A NON SA CITIZEN PASSPORT NUMBER: refer to addendum as well		**COUNTRY:**		**EXPIRY DATE:**	
ARE YOU A PERMANENT RESIDENT?	Yes		No		
COUNTRY OF PERMANENT RESIDENCE:		**NUMBER:**			
GENDER:	Male		Female		
LANGUAGE PREFERENCE:	Afrikaans		English		
MARITAL STATUS:	Single	ANC-With	ANC-Without	COP	Divorced
NUMBER OF DEPENDANTS:					
	PRESENT PHYSICAL ADDRESS:		**PRESENT POSTAL ADDRESS:**		
PERIOD AT PRESENT ADDRESS:					
RESIDENTIAL STATUS:	Owner	Tenant	Boarder	Living With Parents	
CONTACT PHONE NUMBERS:	**WORK:**		**HOME:**		
	FAX:		**CELL:**		
E-MAIL ADDRESS:					

EMPLOYMENT DETAILS:

ARE YOU SELF EMPLOYED?	Yes		No	
ARE YOU A COMMISSION/OVERTIME EARNER?	Yes		No	
OCCUPATION:				
OCCUPATION LEVEL:	Senior Management	Management	Supervisor	Skilled Worker
	Semi-skilled worker	Unskilled worker	Junior	
	PRESENT EMPLOYER:		**PREVIOUS EMPLOYER:**	
NAME OF EMPLOYER:				
PERIOD WITH EMPLOYER:				
PHYSICAL WORK ADDRESS:				
CODE:				
QUALIFICATIONS:	Yes	No	SPECIFY	
HAVE YOU EVER BEEN DECLARED INSOLVENT:	Yes		No	
IF YES: DATE REHABILITATED:				

BANKING DETAILS:

ACCOUNT TYPE	INSTITUTION	BRANCH NAME	ACC NUMBER	ACC HOLDER	CURRENT BALANCE
CHEQUE					
TRANS / SAVINGS					
CREDIT CARD 1					

INCOME AND EXPENDITURES:

INCOME:	
Basic Salary	
Gross Housing Subsidy	
Commission	
Overtime	
Income after Deductions	
Other Income	
Dividend Income	
Rental Income	
Other 1:	
Other 2:	
Fringe Benefits	
Car Allowance	
Other 1:	
Total Income:	

EXPENSES:	
Bond Repayments / Rental	
Other Loan Instalments	
Credit Card Minimum Payment	
Water and Lights	
Rates and Taxes	
Insurance – Short Time	
Insurance - Life	
Petrol / Vehicle Maintenance	
Clothing	
TV / Rental / MNET / Telephone	
Vehicle Instalment	
Second Vehicle	
Other Salary deductions	
Pension	
Medical Aid	
PAYE Contribution	
UIF	
Food / Groceries / Liquor / Cigarettes	
Domestic Wages	
Education	
Entertainment / Sport / Subscriptions	
Alimony / Maintenance	
Cell phone	
Levies	
Investments (Unit / Trust & Endowments)	
Total Expenses:	

Total Income: R **- Total Expenses: R** **= Affordability R**

Client Signature: ______________________ **Date:** ______________________

ASSETS AND LIABILITIES:

ASSETS					
Fixed Property	ERF No:	District Suburb	Purchase Date	Purchased Amount	Present Value
Vehicle	Model	Year	Purchase Date	Purchased Amount	Present Value
Furniture / Fitting					
Life Assurance Policies	**COMPANY**				
Investments	**COMPANY**				

LIABILITIES				
Mortgage Bonds	ERF No:	Name of Bond Holder	Bond Acc No	Amount Owing
HP / Instalment Agreement	Type of Loan	Date Repayable	Instalment Amount	Amount Owing
Owing to Financial Institution	Type of Loan	Date Repayable	Instalment Amount	Amount Owing

CO-APPLICANT/SPOUSE/SURETY DECLARATION:

INDEPENDENT BOND ORIGINATORS CONSENT DECLARATION:

Telemarketing ? Yes
Marketing List Sales Yes
Mass SMS or E-Mailing: Yes
Preferred delivery mechanism: Mail / E-Mail / SMS / All

I warrant that all the information I supplied is to the best of my knowledge and belief, true and correct in all material respects and I am not aware of any other information which, should it become known to the Bank, would affect the consideration of my application in any way.

I hereby appoint Independent Bond Originators 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 Independent Bond Originator 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 confirm that I am not currently under debt review and am not subject to any debt rearrangement orders.

I hereby authorise Independent Bond Originators 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 external parties.

Name: ______________________________

Signature: ____________________ Date: ____________________

independent bond originators

IBO HEAD OFFICE
29 Firwood Avenue
Hazelwood
Pretoria
0081

ADDENDUM TO THE APPLICATION

Due to the new Foreign Account Tax Compliance Act (FATCA), the Bank is now required to report on the below regarding individual applicants:

MAIN APPLICANT :

- Tax Obligations outside of RSA? YES / NO

NO: RSA TAX Number:________________

YES: TIN Number:____________________ **Relevant Jurisdiction:**___________________

- City of Birth ____________________________

- Country of marriage __________________________

Questions for: The Financial Intelligence Centre (FIC)

1.1 Are you a public official in a position of authority? (Yes/No);

1.2 Are you related to or associated to a public official in a position of authority? (Yes/No);

If the answer to question 2 is **yes**:

1.2.1 What is the nature of the relationship or association?
- Spouse/Partner
- Son/Daughter
- Parent
- Sibling
- Business Partner
- Close Associate

1.2.2 Name of the public official: _________________________________

1.2.3 Surname of the public official: _______________________________

Declaration,

I hold no other citizenships and residencies for local and international tax purposes other than those disclosed in this application form and will inform the lender in writing of any changes of this status within 30 days of the status.

Name: ____

Signature: ______________________________ Date: ______________________________

CO-APPLICANT/SPOUSE/SURETY:

- Tax Obligations outside of RSA? YES / NO

NO: RSA TAX Number: ______________

YES: TIN Number: ____________________ **Relevant Jurisdiction:** ____________________

- City of Birth ____________________
- Country of marriage ____________________

Questions for: The Financial Intelligence Centre (FIC)

1.1 Are you a public official in a position of authority? (Yes/No);

1.2 Are you related to or associated to a public official in a position of authority? (Yes/No);

If the answer to question 2 is **yes**:

1.2.1 What is the nature of the relationship or association?
- Spouse/Partner
- Son/Daughter
- Parent
- Sibling
- Business Partner
- Close Associate

1.2.2 Name of the public official: ____________________

1.2.3 Surname of the public official: ____________________

Declaration,

I hold no other citizenships and residencies for local and international tax purposes other than those disclosed in this application form and will inform the lender in writing of any changes of this status within 30 days of the status.

Name: ____

Signature: ____________________ Date: ____________________

Related to the questions above: FIC

(a)	President or Deputy President
(b)	Government minister or deputy minister
(c)	Premier of a province
(d)	Member of the Executive Council of a province
(e)	Duly elected executive mayor of a municipality
(f)	Leader of a duly registered political party
(g)	Head, accounting officer or chief financial officer of a national or provincial department or government component, as defined
(h)	Duly appointed municipal manager of a municipality or a duly designated chief financial officer
(i)	Chairperson of the controlling body, chief executive officer, natural person who is the accounting authority, chief financial officer or chief investment officer of a public entity, as listed
(j)	Chairperson of the controlling body, chief executive officer, chief financial officer or chief investment officer of a municipal entity, as defined
(k)	Constitutional court judge or any other judge, as defined
(l)	Ambassador, high commissioner, or other senior representative of a foreign government based in the RSA; or
(m)	Officer of the South African National Defence Force above the rank of major general

The Financial Intelligence Centre Amendment Act has broadened and enhanced the elements of client due diligence and therefore the following is now mandatory:

1. Additional due diligence for juristic persons and trusts by identifying the beneficial owners.
2. Declaration by customers on whether they are **Politically Influential Persons** or if they are related to a **Politically Influential Person.**

Prominent Influential Person (PIP's)
Prominent Influential Persons (PIPs) are individuals entrusted with prominent public functions either domestically or by a foreign country.
Examples are heads of state or heads of governments, important political party officials, military officials or senior executives of state-owned corporations.
This term also includes immediate family members and close associates.

Definitions

PIP -Domestic (Prominent Influential Persons)

Prominent persons – A PIP is an individual who holds or has held – in the last twelve (12) months - a specified position or function within the Republic of South Africa (RSA) for a period exceeding six (6) months. This includes acting positions. Those specified positions or functions are categorised as:

(1) A prominent public function; or
(2) A senior position in a company providing goods or services to an organ of state, where the annual transactional value of the goods, services or both in excess of an amount determined;
(3) By the Minister of Finance; or
(4) A senior position held at an international organisation based in the Republic of South Africa.

FPPO – Foreign Prominent Public Official
A FPPO is an individual who holds or has held – in the last twelve (12) months - a *prominent public function* in any foreign country for a period exceeding six (6) months.

This includes acting positions.
A FPPO 'prominent public function' includes:
- Head of State or head of a country or government
- Member of a foreign royal family
- Government minister or equivalent senior politician or leader of a political party
- Senior judicial official
- Senior executive of a state-owned corporation; or
- High-ranking member of the military.

BO- Beneficial Owner - An individual who ultimately owns or controls more than 25% of a company's shares or voting rights, or who otherwise exercise control over the company or its management. Where such an interest is held through a trust, the trustee(s) or anyone who controls the trust will be registered as the beneficial owner(s).

Related Party- A person or a family member that is part/related to an entity (Has full ownership, joint ownership or significant influence over the entity).

Mortgage Max
The Future of Homeloans

Consent to electronically obtain account statements from financial institutions

Name of account holder (you)* |______________________________|

**One account holder per consent form*

Identity/Passport/Registration Number |__|__|__|__|__|__|__|__|__|__|__|__|__|

Absa Bank Ltd, Nedbank Ltd and Standard Bank Ltd (the banks) work with each other and other financial institutions to fight, amongst other crimes, home loan application fraud. In these dealings, the banks ensure that all personal and financial information about clients are protected and kept strictly confidential.

For the purpose of assessing the home loan application that [Source name] will submit on your behalf to any or all of the banks in the name of ______________________________, the banks need your consent to obtain your bank statement(s) directly for your account(s) held at other financial institutions (as specified below).The financial institutions involved will exchange no further information than the bank statements you have authorised and these will be safeguarded and not used for any other purposes. Bank account statements obtained will also be limited to the period necessary to assess the home loan application.

Your signature below confirms that the banks have your consent to obtain bank statement(s) on the following account(s) (that show your account transaction history)and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the banks will contact you to provide physical copies:

Account 1:

Name of bank/institution |______________________________|

Account type/ description |______________________________|

Branch name |______________| Branch/Universal number|__________|

Account number |______________________________|

Account 2:

Name of bank/institution |______________________________|

Account type/ description |______________________________|

Branch name |______________| Branch/Universal number|__________|

Account number |______________________________|

Signature ______________________ Date ______________

If account is in the name of a legal entity:

Name of signatory/ies ______________________________

Capacity of signatory/ies______________________________

Consent to electronically obtain account statements from financial institutions

Name of account holder (you)* |______________________________|

**One account holder per consent form*

Identity/Passport/Registration Number |_|_|_|_|_|_|_|_|_|_|_|_|_|

Absa Bank Ltd, Nedbank Ltd_and Standard Bank Ltd (the banks) work with each other and other financial institutions to fight, amongst other crimes, home loan application fraud. In these dealings, the banks_ensure that all personal and financial information about clients are protected and kept strictly confidential.

For the purpose of assessing_the_home loan application that [Source name] will submit on your behalf to any or all of the banks in the name of ______________________, the banks_need your consent to obtain_your bank statement(s) directly for your_account(s) held at other financial institutions (as specified below).The financial institutions involved will exchange no further information than the bank statements you have authorised and_these_will be safeguarded and not used for any other purposes. Bank account statements obtained will also be limited to the period necessary to assess_the home loan application.

Your signature below confirms that the banks_have your consent to_obtain_bank statement(s) on the following account(s) (that show your account transaction history)and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the banks_will contact you to provide physical copies:

Account 1:

Name of bank/institution |______________________________|

Account type/ description |______________________________|

Branch name |______________| Branch/Universal number|__________|

Account number |______________________________|

Account 2:

Name of bank/institution |______________________________|

Account type/ description |______________________________|

Branch name |______________| Branch/Universal number|__________|

Account number |______________________________|

Signature ______________________ Date ______________

If account is in the name of a legal entity:

Name of signatory/ies ______________________________

Capacity of signatory/ies______________________________

AFFORDABILITY ASSESSMENT AUTHORITY & CONSENT

In terms of section 81(2) of the National Credit Act 34 of 2005

PERSONAL INFORMATION (Main Applicant)							
Full Names				Surname			
Identity Number							
Physical Address							
					Post Code		
Postal Address					Post Code		
Cell		Tel. (H)		Tel. (W)		Email	

INCOME & EXPENSES (Main Applicant)					
Monthly Gross Salary		Monthly Salary Deductions		Monthly Nett Income	
Monthly Other Income		Monthly Expenses (excluding credit instalments)			

PERSONAL INFORMATION (Spouse/Joint)							
Full Names				Surname			
Identity Number							
Physical Address							
					Post Code		
Postal Address					Post Code		
Cell		Tel. (H)		Tel. (W)		Email	

INCOME & EXPENSES (Spouse/Joint)					
Monthly Gross Salary		Monthly Salary Deductions		Monthly Nett Income	
Monthly Other Income		Monthly Expenses (excluding credit instalments)			

DECLARATION BY APPLICANT/S

I/we hereby nominate, constitute and appoint LUCID Clear Credit (Pty) Ltd (2011/128765/07) ("LUCID") with Power of Substitution to be my true and lawful Agent in my name, place and stead, to represent me and deal with any matter and sign all documents necessary, to obtain my consumer credit information, deeds, CIPC, eNaTIS, finance application and financial information, from all credit bureaus and relevant third parties and to make the aforementioned information available to me/us, IBO SA & the Huizemark Plus Group, for the purpose of performing an affordability and pre-qualification finance assessment on me.

I/we agree to LUCID contacting me to provide me with a copy of my affordability & pre-qualification, financial and risk assessment reports and to consult with me to assist me in qualifying for finance or qualifying for better finance terms or improving my affordability and risk. I accept that LUCID will retain all my information, received in terms of this authority and I consent to its use thereof, within the normal course of its business, as may be determined, from time to time, at its sole discretion. For detailed information on LUCID's Privacy Policy, please go to www.scorefix.co.za

Your personal information will not be shared with third parties, however we may disclose your personal information to third parties who are involved in the marketing and/or provision of the aforementioned products or services to you, provided they comply with our Privacy T&Cs.

I/we understand that I may revoke this authorization, in writing to LUCID, at any time and unless revoked, it shall remain in force and effect.

Date	
Full Name (Single Applicant)	
Signature	

Date	
Full Name (Spouse/Joint)	
Signature	

THIS DOCUMENT IS THE PROPRIETARY PROPERTY OF LUCID CLEAR CREDIT (PTY) LTD AND IS PROTECTED BY COPYRIGHT – JULY 2021 ©

SA HOME LOANS APPLICATION DECLARATIONS

I hereby acknowledge and declare that:

1. I/We hereby provide my/our express consent to SA Home Loans and its group of companies and its service providers to:

   a. collect, process and retain my/our personal and/or special personal information as set forth in the application form attached/annexed to this declaration form including the supporting documents thereto ("Application Form") for the purposes of providing products to me/us or persons or entities related to me/us and/or maintaining such products, for the purposes of debt enforcement, insurance claim processes, deceased estates processes, searching of or updating credit bureau information, maintaining information for the purposes of marketing, (where permitted), for required administrative processes, including quality, risk, client or vendor management processes for statistical or research purposes, for business related purposes including the raising of funding, and transmission to other countries (for example for cloud storage).
   b. share the information set out in the Application Form with the department of Human Settlements and its Development Finance Institutions, for FLISP subsidy (where applicable); and
   c. share the information set forth in the Application Form with the surety should a surety be added to the home loan account.
   d. Verify the information set out in the Application Form;
   e. perform credit reference checks on me/us or persons or entities related to me/us;
   f. carry out identity and fraud prevention checks on me/us or persons or entities related to me/us; and
   g. share information relating to my home loan application with the South African Fraud Prevention Service.

2. I/We hereby warrant that:

   a. all the information set out in the Application Form is true, accurate and correct. I/We have reviewed the information and confirm the correctness thereof;
   b. I/we have provided all information that is directly relevant and material to my/our application for the home loan;
   c. I/we have the legal capacity to enter into an agreement unassisted as a major.

3. I/We hereby acknowledge that:

   a. SA Home Loans reserves the right to withdraw or review the credit decision at any time prior to registration of the mortgaged bond over the property specified in my/our Application Form in the event that any incorrect, false or adverse information is detected.
   b. My/our home loan application is subject to the standard terms and conditions of SA Home Loans and all its credit criteria applicable to home loan finance.

4. I/We further understand that in the event that the home loan is granted, I/we am/are required to have and maintain in full force Home Owner's Insurance Cover over the property for the full replacement value of the property. I/We confirm that SA Home Loans is authorised, but not obliged, to arrange the necessary cover with SA Home Loans Insurance Company if I/we do not provide SA Home Loans with proof that the necessary insurance is in place prior to registration of the loan.

5. Do you agree to SA Home Loans accessing your bank statements and payslips directly from the source of those documents for the purposes of assessing your application? Yes ☐ No ☐

Political Exposure

Legislation requires that we ask you a few questions about your political exposure. Would any of the applicants consider themselves to be any of the following?

A Domestic Prominent Influential Person (PIP) - meaning you hold a prominent political function such as a senior member of government or politician, senior government administrator, ambassador, head of a SOE, judge or similar — Yes ☐ No ☐

A Foreign Prominent Public Official (FPPO) – meaning you hold a prominent public position in a foreign country such as a member of a royal family, government official or senior politician, or leader of a political party — Yes ☐ No ☐

A close associate or family member of a PIP or FPPO, for example a family member of one, or have a personal or business relationship with one — Yes ☐ No ☐

Name		Signature:	
		Date:	d d - m m - y y y y
Name		Signature:	
		Date:	d d - m m - y y y y
Name		Signature:	
		Date:	d d - m m - y y y y
Name		Signature:	
		Date:	d d - m m - y y y y

BOND WITH US SA Home Loans