



Client Identity Verification: Natural Person (South African or Foreign)

Details of Person whose identity is being verified.

Surname: _____

Full names: _____

ID Number: _____

Nationality: _____

Tax Number: _____

Contact Number: _____

Home Address: _____

I verified the details above by comparing them with:

- The Clients RSA identity document: **YES / NO**
- The Client passport, issued by (name of country):

If the client is not South African Citizen or permanent resident, verify his/her passport number instead:
(Only if applicable) _____

I or Agent Has verified the clients Home address:

- Visiting the client at the address **YES / NO** Address: _____
- OTHER (Supply details): _____

If the client is represented or assisted as a Business relationship or transaction by another natural person,
(A) Fill in the other person's name below, and (B) – Complete a separate Client Identity Verification
from Him/Her.

1. Name of representative (If Applicable): _____

2. The client's verification was verified by me (Name and Surname of Agent or other.): _____

(Verification done By Agent): _____

Client Signature: _____

Date: _____

The Completed Form must be kept for Five years. Will be handed to appropriate person for safe keeping. Proof of address and Identity Document will be used as verification. (As well as Listings, offer to purchases, listing mandate, listing rental mandate agreement.)

Bond Gallery Home Loan Interview Form and Power of Attorney



Declarations - In terms of section 81(2) of the National Credit Act 34 of 2005
POWER OF ATTORNEY FOR REQUESTING AND OBTAINING PERSONAL CREDIT RECORD

	Primary Applicant	Co-applicant /Surety
First Names		
Surname		
ID or Passport Number		
Cellphone No		
E-mail Address		
Residential Address		

DECLARATION BY APPLICANT/S

I / We, the undersigned do hereby appoint **SARIE PIENAAR** ("my Representative at EVO- BOND GALLERY")
I/We, the undersigned,
a) Consent to **BOND GALLERY** facilitating an application for home loan finance on my/our behalf.
b) **BOND GALLERY** is a home loan originator and will be facilitating home loan application on the applicant's behalf. The applicant has authorised **BOND GALLERY** to proceed with such application;
c) Acknowledge that personal, financial and other information is furnished to **BOND GALLERY** for the purposes of a pre-qualification and apply for home loan finance and are aware that I/we are required to furnish all such information truthfully and fully.
d) Consent to **BOND GALLERY** receiving all communication from the bank/s (including the quotation) pertaining to my/our home loan application.
I/We consent to **BOND GALLERY** issuing the estate agent with a copy of the quotation and pre-qualification results.
e) Consent to **BOND GALLERY** & banks, making enquiries to credit bureau when assessing my/our pre-qualification and home loan application for finance.
f) Hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form and will inform the lender in writing of any change of this status within 30 days of the change of status.
g) Consent to Standard Bank, ABSA and Nedbank electronically retrieving my/our bank statements.
h) Do hereby appoint **BOND GALLERY** to be my/our lawful representative and agent to obtain a copy of my/our personal credit report/s ("PCR") from Experian South Africa (Pty) Ltd. I/We consent to Experian releasing a copy of my/our PCR to **BOND GALLERY** and for **BOND GALLERY** to have sight of the content of my/our PCR solely for the purpose of providing me/us with advice or assistance with managing my/our credit.
i) I/We irrevocably consent that Nedbank and First National Bank may request my/our salary advices from my/our employer(s) or any third party
j) I/We, the undersigned, consent that the bank may obtain and use my/our information from third-party qualification data provider to conduct an assessment to determine my eligibility for, and the appropriateness of, the home loan.
k) I/We, the undersigned, hereby give consent to the bank to process my personal information to do fraud checks, as well as checks and reporting to the South African Fraud Prevention Services.

I/we consent to all of the above ☐ I/we do not consent ☐

l) Consent to your associated insurance representative calling me/ us to advise on my/our mandatory buildings insurance and my/our mortgage protection requirements related to my/our home loan application once it is granted

I/we consent to all of the above ☐ I/we do not consent ☐

Your data privacy is important to us
m) While we will not share your personal information with anyone, we don't want you to miss out on the latest information and our products and service that would interest you.
Remember, you can opt out at any time.

	Primary Applicant:		Secondary Applicant:	
Yes please, I'd like to be kept up to date on your offers and services	Yes ☐	No ☐	Yes ☐	No ☐
No thanks, I don't want to hear about your offers and services	Yes ☐	No ☐	Yes ☐	No ☐

Experian Info (Office use only)

Experian report number		Experian report number	
Experian score		Experian score	

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

Signed	Signed	Date

Documentation Required for a bond application

Salaried Applicants	Self Employed (Sole Traders, CC's, Pty)
Latest 3 month salary slips / Latest 6 Months Weekly payslips	Copy of all members ID's
Commission / overtime 6 months Salary slips	Salary slips / proof of Income / Confirmation of drawings by Accountant
Latest 3 month Bank Statements (non - internet) bank stamped	3 Months personal bank statements / 6 to 12 Month Business Bank statements
Clear copy of ID	Signed Assets and Liabilities and Balance Sheet
Non Resident Clients Working in SA - Proof of deposit up to 50%	12 Month project Cashflow forecast (sole traders)
Latest 3 month salary slips / Commission / overtime 6 months Salary slips	Up to date Management accounts not older than 3 months
3 Months personal non internet bank statements	2 Years audited and signed financials
Employment contract	Signed Income and Expenses Personal and Business
Valid work permit & Temporary Residence permit	2 Years ITA 34

Consent form - Third Party

I, the undersigned: _____
[Insert consumer's full name and surname]

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

I consent to _____ [Estate Agency] sharing my Offer to Purchase and other personal information with **BOND GALLERY** 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.

BOND GALLERY cares about your privacy and information security. For more information about how BOND GALLERY protects your personal information please see their privacy policy.

► <https://www.bondgallery.co.za/privacy-statement/>

I agree to provide certain personal information when I 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 apply for a home loan.

I acknowledge that:

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

I agree and give my consent to you to process my personal information for the purposes relating to any pre-qualification and/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 agree and give my consent to BOND GALLERY 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.

(tick the appropriate box)

I consent ☐ **I do not consent** ☐

The services provided by BOND GALLERY are not intended to be financial, tax or legal advice and should not be construed as such. BOND GALLERY 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 and never take up a home loan that will stretch your repayment capacity to its maximum.

Signature _____

Name of the Signatory _____ Date _____

*"Financial Institutions" means ABSA Bank, First National Bank, Nedbank, Standard Bank, where necessary Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Sa Homes.

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