



REQUIRED SUPPORTING DOCUMENTS for a new home loan application

For all foreign nationals, SA citizens working abroad, temporary residents and permanent residents the banks will require the following:

Passport | Employment contract | Residence permanent | Work permit

Full-time employed salaried applicants

- **Clear copy of IDs** - Smart Card IDs copy front & back.
- **Latest 3 months' consecutive payslips.** Amount must be verifiable in bank account.
- **DEA Consent Form**, signed by applicant(s).
- Latest 3 months' **original bank statements**, or if copies, they must be stamped by the bank. Internet statements are not acceptable.
- If in receipt of **allowances, commission or variable income**, then 6 months' latest consecutive payslips are required.
- If in receipt of **variable income**, then 6 months' latest original bank statements, or if copies, they must be stamped by the bank. Internet statements are not acceptable.
- Detailed **Income and Expenditure statement**, signed by applicant(s).
- **Statement of Assets and Liabilities**, signed by applicant(s).
- **Rental contracts** in respect of any rental income, which may be used in assessing affordability.
- **Offer to Purchase** (fully completed and signed by both Seller & Buyer). A minimum of one witness required to verify and validate Seller & Buyer signatures.

Self-employed applicants (Incl. sole proprietors & small businesses)

- Clear copies of **Identity Document(s)** of Directors/Members/Trustees - Smart Card IDs copy front and back.
- **Company/CC/Trust** - Copies of statutory documents (share certificate, etc).
- **Letter from auditor/accountant** confirming personal income.
- **Latest IT34** as issued by SARS - 3 years (FNB).
- Latest 2 years' **audited business financial statements**.
- If audited financials are more than 3 months old, then **up-to-date, signed management accounts** are required.
- **Personal and business bank statements** (covering latest 6 month period - all banks) - each stamped by bank branch.
- Personal statement of **Assets and Liabilities**.
- **Cash flow forecast** for ensuing twelve months - ABSA.
- **Offer to Purchase** (fully completed and signed by both Seller & Buyer). A minimum of one witness required to verify and validate Seller & Buyer signatures.