ADVICECUBE ADMINISTRATION
PENSION-BACKED HOME LOAN SPECIALISTS

AdviceCube Administration (Pty) Ltd
Reg No: 2018/619679/07
Registered Credit Service Provider
Reg No: NCRCP17644
PO Box 61, Douglasdale, 2165, South Africa
Tel: +27 (0)861 732 688

# Pension/Provident-Backed Home Loan (PBHL) – Application

**Kindly submit your application together with the following documentation:**

| Document | Received |
|---|---|
| Identity Document | |
| Latest 3 months payslips | |
| Latest 3 calendar months bank statements | |
| Proof of residential address (not older than 3 months) | |
| Building quotation / invoice or Offer to Purchase / Bond settlement letter | |
| Proof of home ownership | |
| Marriage certificate (if applicable) | |

| | | | |
|---|---|---|---|
| Employer | | Fund | |

| Applicant personal details (Compulsory) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Title | | | | First names | | | | | |
| Surname | | | | Initials | | | | | |
| Date of birth | | | | Gender | | | | | |
| Identity number | | | | Marital status | Single ☐ Married ☐ Divorced ☐ Widowed ☐ | | | | |
| Do you have a disability | Yes ☐ No ☐ | | | | | | | | |
| Race (for statistical purposes) | African | | Coloured | | Indian | | White | | Other | |

| Contact details (Compulsory) | | | |
|---|---|---|---|
| Cellphone number 1 (compulsory) | | Cellphone number 2 | |
| Work telephone number | | Home telephone number | |
| Email address (compulsory) | | | |

| Employment details (Compulsory) | | | |
|---|---|---|---|
| Employee number | | Occupation | |
| Employment status | | | |

| Next of kin details (Compulsory) | | | | | |
|---|---|---|---|---|---|
| Full name | | Relationship | | Contact number | |
| Address | | | | | |

| Residential address (Compulsory) | | | |
|---|---|---|---|
| Address line 1 | | | |
| Address line 2 | | | |
| Address line 3 | | | |
| Address line 4 | | Postal code | |

| | |
|---|---|
| Client's initials | |

ADVICECUBE ADMINISTRATION
PENSION-BACKED HOME LOAN SPECIALISTS

AdviceCube Administration (Pty) Ltd
Reg No: 2018/619679/07
Registered Credit Service Provider
Reg No: NCRCP17644
PO Box 61, Douglasdale, 2165, South Africa
Tel: +27 (0)861 732 688

| Postal address (Compulsory) | | | |
|---|---|---|---|
| Is the postal address the same as the Residential address | | Yes | No |
| Address line 1 | | | |
| Address line 2 | | | |
| Address line 3 | | | |
| Address line 4 | | Postal code | |

| Details of property being purchased/renovated (Compulsory) | | | |
|---|---|---|---|
| Is the address of the property being purchased/renovated the same as the Residential address | | Yes | No |
| Are you currently residing at the property being renovated or will you be residing at the property being purchased (where applicable) | | Yes | No |
| Address line 1 | | | |
| Address line 2 | | | |
| Address line 3 | | | |
| Address line 4 | | Postal code | |

| Credit Life Insurance (Compulsory) | | | | |
|---|---|---|---|---|
| Do you have existing cover | Yes | No | | |
| If No, would you like us to quote you for Credit Life | Yes | No | | |
| If No, provide the name of your current Credit Life insurer | | Policy number of the current Credit Life policy | | |

| Loan details | | | | | | | |
|---|---|---|---|---|---|---|---|
| Loan amount requested | | Loan period | | | | | |
| Must we settle an existing PBHL | Yes | No | Name of the existing PBHL provider | | | | |
| Purpose of loan | Property deposit | | Property purchase | | Renovations / Enhancements | | |
| | Other (Provide details): | | | | | | |
| | Settlement of Home Loan | Yes | No | If settling – Existing Home Loan Account No. | | | |

| Loan disbursement details | | | |
|---|---|---|---|
| Bank name | | Account number | |
| Account Type | | Account holder's name | |

| Marketing consent | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Do you give permission to be included in the following:** | | | | | | | **Yes** | **No** |
| 1. Receiving marketing information (by post, telephone, email and SMS) about our products and services | | | | | | | | |
| AdviceCube Administration (Pty) Ltd can contact me in the following ways (You can select one or more) | SMS | | Email | | Post | | Telephone | |

| Client's initials | |
|---|---|

ADVICECUBE ADMINISTRATION
PENSION-BACKED HOME LOAN SPECIALISTS

AdviceCube Administration (Pty) Ltd
Reg No: 2018/619679/07
Registered Credit Service Provider
Reg No: NCRCP17644
PO Box 61, Douglasdale, 2165, South Africa
Tel: +27 (0)861 732 688

| Additional information (Compulsory) | | | |
|---|---|---|---|
| **Have you:** | | **Yes** | **No** |
| 1. | Have you applied for debt review or do you have an administrative order or an order for provisional or final sequestration against your sole/joint estate? | | |
| 2. | Are you currently undergoing Debt Counselling? | | |
| | If yes, kindly state the date you applied for Debt Counselling **Date:** | | |
| 3. | Is your spouse currently undergoing Debt Counselling? (for community of property only) | | |
| | If yes, kindly state the date you applied for Debt Counselling **Date:** | | |
| Please note that if you, or your spouse (if you are married in community of property) we cannot process your application. | | | |
| 4. | Have you previously been declared insolvent / sequestrated? | | |
| | If yes, kindly state the date **Date:** | | |
| 5. | Have you been rehabilitated? | | |
| | If yes, kindly state the date **Date:** | | |

| Income and expenses declaration | |
|---|---|
| **Monthly income** | |
| Average Basic Salary over the last 3 months | |
| Total Deductions from the latest payslip | |
| **Total income** | |
| **Monthly expenses** | |
| Groceries | |
| Water & Electricity | |
| Rates & Taxes / Levies | |
| Telephone / Cellphone / Airtime | |
| Transport / Fuel | |
| Entertainment | |
| Educations Fees | |
| Child / Spouse Maintenance | |
| Insurance Policies | |
| Other Household | |
| Rent | |
| Bank Charges | |
| Personal Loans | |
| Home Loans (Bond) | |
| Credit Card | |
| Furniture Accounts | |
| Clothing Accounts | |
| Overdraft | |
| Loans via Payroll Deduction / Other Loans | |
| Vehicle Finance Instalment | |
| Any other costs | |
| **Total Expenses** | |
| **Net Disposable Income** | |

| Client's initials | |
|---|---|

ADVICECUBE ADMINISTRATION
PENSION-BACKED HOME LOAN SPECIALISTS

AdviceCube Administration (Pty) Ltd
Reg No: 2018/619679/07
Registered Credit Service Provider
Reg No: NCRCP17644
PO Box 61, Douglasdale, 2165, South Africa
Tel: +27 (0)861 732 688

| Other credit applications (Compulsory) | | |
|---|---|---|
| | **Yes** | **No** |
| Do you have any other pending applications or planning to apply for credit with any other provider: | | |

If yes, please list below:

| Date | Provider | Amount |
|---|---|---|
| | | |
| | | |

**Pension/Provident-Backed Home Loan (PBHL)**

1. I acknowledge that the information supplied by me shall constitute the basis on which my application is to be considered and that all such information is of material importance and directly relevant to the consideration of my application.
2. I warrant that all information I supplied is to the best of my knowledge and belief true and correct in all material respects. I am not aware of any other information which would negatively impact my application.
3. I declare that the proceeds of the loan for which I am applying will be used for housing purposes.
4. I declare that:
   4.1 I am the lawful owner of the property for which this loan is being applied for; or
   4.2 My spouse and I are lawful owners of the property for which this loan is being applied for.
5. AdviceCube Administration or the Fund or any of its nominees reserve the right to inspect my premises to ensure that the loan is in fact being utilised for housing purposes.
6. I consent to AdviceCube Administration (Pty) Ltd, the Fund and/or the fund administrator as well as my employer sharing any of my personal and financial information among them as may be required to process and implement this loan that I have applied for.
7. I declare that and warrant that:
   7.1 I have fully and truthfully disclosed my income and expenditure to you prior to signing this application.
   7.2 I am not under debt counselling or subject to debt review;
   7.3 I have disclosed to you all other applications for credit that I have made to other credit providers, whether they have been processed or not as per the date below.

| Signed at | | Date | |
|---|---|---|---|
| Client's full name and surname | | Client's signature | |

| AdviceCube Representative's full name and surname | | AdviceCube Representative's signature | |
|---|---|---|---|

| Client's initials | |
|---|---|

ADVICECUBE ADMINISTRATION
PENSION-BACKED HOME LOAN SPECIALISTS

AdviceCube Administration (Pty) Ltd
Reg No: 2018/619679/07
Registered Credit Service Provider
Reg No: NCRCP17644
PO Box 61, Douglasdale, 2165, South Africa
Tel: +27 (0)861 732 688

**Pension/Provident-Backed Home Loan (PBHL) - Pledge cession undertaking**

I, the undersigned:

| | |
|---|---|
| First name/s | |
| Surname | |
| Identity number | |
| Do hereby confirm that I am a member of the | |

I have applied to AdviceCube Administration (Pty) Ltd (the credit provider) for a loan as contemplated in section 19(5) of the Pension Funds Act 24 of 1956.

The Fund has agreed to be bound as surety and co-principal debtor in favour of AdviceCube Administration (Pty) Ltd for due fulfilment of my obligations under the loan agreement should my application be approved.

Should the application be approved and a loan agreement be entered into between myself and AdviceCube Administration (Pty) Ltd, I agree that I will unconditionally pledge any benefits that may become due to me in terms of the rules of the Fund, to the Fund.

| | | | |
|---|---|---|---|
| Signed at | | Date | |
| Client's full name and surname | | Client's signature | |

| | |
|---|---|
| Client's initials | |

ADVICECUBE ADMINISTRATION
PENSION-BACKED HOME LOAN SPECIALISTS

AdviceCube Administration (Pty) Ltd
Reg No: 2018/619679/07
Registered Credit Service Provider
Reg No: NCRCP17644
PO Box 61, Douglasdale, 2165, South Africa
Tel: +27 (0)861 732 688

## Pension/Provident-Backed Home Loan (PBHL) - Marital status declaration and spousal consent

| | |
|---|---|
| First name/s | |
| Surname | |
| Identity number | |

A client wishing to enter into an agreement must confirm his/her marital status. Please indicate the marriage type that applies to you.

| | | |
|---|---|---|
| A | **Unmarried**<br>I confirm that I am unmarried. | |
| B | **Married out of community of property**<br>I confirm that I am married out of community of property and that I entered into an ANC (antenuptial contract), **which includes** the accrual system. I will notify the credit provider immediately if I change the way in which I am married or my marital status. | |
| C | **Married out of community of property**<br>I confirm that I am married out of community of property and that I entered into an ANC (antenuptial contract), **which excludes** the accrual system. I will notify the credit provider immediately if I change the way in which I am married or my marital status. | |
| D | **Married in community of property**<br>I confirm that I am married in community of property. | |

**Spousal consent**

| | |
|---|---|
| Spouse's First name/s | |
| Spouse's Surname | |
| Spouse's Identity number | |
| I, in my capacity as the spouse of the borrower, hereby confirm my consent to the borrower to enter into the above agreement with the credit provider. I understand that I am not entitled to withdraw this consent and will need to inform the credit provider of a change in marital status. | |

| | | | |
|---|---|---|---|
| Signed at | | Date | |
| Client's full name and surname | | Client's signature | |

| | | | |
|---|---|---|---|
| Spouse full name and surname | | Spouse signature | |

| | |
|---|---|
| Client's initials | |