



Tick (✓) applicable block(s) and complete where necessary

Indicate: New Loan Pre-Approval Take Over

FOR BANK USE ONLY: COMPULSORY APPLICATION REFERENCE NUMBER

Existing client information details (CIS) to be attached and confirmed by client(s) DCAR Number _____
 Employee Number _____ Lead _____ Date (ddmmyyyy) _____
 Branch of Choice _____ Name of External Sales Consultant / Branch Staff Member _____
 Tel Number _____ Estate Agent Name _____

APPLICANT

Existing Home Loan Account Number _____ Gender: Male Female

State in whose name(s) the mortgage property is registered / to be registered _____

Title: Mr Mrs Miss Dr Prof Other - Specify: _____

Surname _____

First Name(s) _____

Date of Birth _____

Marital Status Single Married ANC Married ICOP Divorced Widowed
 Tribal Marriage Co-habitants Separated ANC Separated ICOP

Are you a Namibian citizen? Yes No

If No, specify nationality _____ Number of dependents _____

Do you hold a Namibian permanent residence permit? Yes No

If No, specify country of residence _____

Permanent Residence Nr _____ Identity/Passport Number (Non-residents only)* _____

**Certified copy of passport required*

Have you ever been declared insolvent? Yes No

If Yes, state: Date Insolvent _____ Date Rehabilitated _____

Present Postal Address _____

New Address to which correspondence is to be sent _____

Physical Address _____

Period at this address (years) _____

Date when your new address becomes valid _____

E-Mail _____

Telephone Numbers (w) _____ (h) _____
 Fax _____ Cell _____

Occupation _____

Employer _____ Employee Number _____

Period of Employment _____ Years Does the applicant coincide with a job change? Yes No

Commission Earner? Yes No If Yes, specify number of years at previous job _____

Self-employed? Yes No Name of previous employer _____

SPOUSE

CO-APPLICANT

SURETY

Gender: Male

Female

Title Mr Mrs Miss Dr Prof Other - Specify _____

Surname _____

First Name(s) _____

Date of Birth _____

Marital Status

Single

Married ANC

Married ICOP

Divorced

Widowed

Tribal

Co-habitants

Separated ANC

Separated ICOP

Marriage

Are you a Namibian citizen?

Yes

No

If No, specify nationality _____

Do you hold a Namibian permanent residence permit?

Yes

No

If No, specify country of residence _____

Permanent Residence Nr _____

Identity/Passport Number
(Non-residents only)* _____

**Certified copy of passport required*

Physical Address _____

E-Mail _____

Telephone Numbers

(w) _____

(h) _____

Fax _____

Cell _____

Have you ever been declared insolvent?

Yes

No

If Yes, state:

Date Insolvent _____

Date Rehabilitated _____

Occupation _____

Employer _____

Employee Number _____

Period of Employment _____

Years

Does the applicant coincide with a job change?

Yes

No

Commission Earner?

Yes

No

If Yes, specify number of years at previous job _____

Self-employed?

Yes

No

Name of previous employer _____

EXISTING ACCOUNTS

APPLICANT

TYPE OF ACCOUNT	NAME OF INSTITUTION	BRANCH	ACCOUNT NUMBER	DATE OPEND	BALANCE
Cheque					
Credit Card					
Savings/Investments					

SPOUSE / CO-APPLICANT / SURETY

TYPE OF ACCOUNT	NAME OF INSTITUTION	BRANCH	ACCOUNT NUMBER	DATE OPEND	BALANCE
Cheque					
Credit Card					
Savings/Investments					

INCOME AND EXPENDITURE

INCOME

Gross Basic Salary (including bonus)	N\$	
Fringe Benefits	N\$	
Other Income (<i>specify</i>)	N\$	
Total Income	N\$	
Less Deductions (pension fund, VAT, etc)	N\$	
Net Salary		N\$
Gross Salary of Spouse / Co-applicant	N\$	
Less Deductions (pension fund, VAT, etc)	N\$	
Net Salary of Spouse / Co-applicant		N\$
Other Income (<i>specify</i>)		N\$
Total Net Income		N\$

EXPENDITURE

House	Bond (if purchase of a new property is involved, quote future repayment)	N\$
	Rates, taxes, water and lights	N\$
	Insurance on House/Vehicles	N\$
Vehicle Instalment / Lease	Instalment Sale/Lease	N\$
	Petrol and maintenance	N\$
Insurance	Life/Endowments/Annuities	N\$
Other instalments/ maintenance payments, etc.	Parking/Armed Response/M-Net	N\$
Housekeeping	Groceries and clothing	N\$
	Domestic Wages	N\$
	Education/Creché/Day Care/Child Support	N\$
	Entertainment	N\$
	Other Accounts (Telephone/Cell & Land Line)	N\$
Total Expenditure		N\$
Net Surplus Income		N\$

ASSETS	SPECIFY	VALUE
Fixed Property (existing)		N\$
Vehicles (year, make & model)		N\$
Cash		N\$
Investments / Shares		N\$
Other (<i>specify</i>)		N\$
TOTAL		N\$

LIABILITIES	INSTITUTION	VALUE
Mortgage		N\$
HP Facility		N\$
Overdraft		N\$
Retail Accounts		N\$
Other (<i>specify</i>)		N\$
TOTAL		N\$

LOAN DETAILS

Purpose for which loan is required _____

Loan Required: Amount N\$ _____

Interest Rate _____ % p a _____

Period over which loan is to be repaid _____ Months

Monthly instalment (*discuss with bank*) _____

State how instalment will be paid Debit Order Salary Stop Order
 Other (*specify*) _____

Purchase Price of Mortgage Property N\$ _____

Date Purchased (*ddmmyyyy*) _____

Bond to be Registered (*discuss with bank*) N\$ _____ (*when applicable*)

Type of Loan (Product) (*discuss with bank*)
1. Standard Home Loan Product
2. Special Home Loan Product (*state*) _____

Name of Company Housing Loan Scheme (*if applicable*) _____

Collateral / Guarantee Amount N\$ _____

COMPLETE IF A BOND IN FAVOR OF A THIRD PARTY IS TO BE REGISTERED

Name of Bondholder _____

Amount of Bond N\$ _____ Monthly Instalment N\$ _____

IF FURTHER LOAN/RE-ADVANCE REQUIRED (Complete only if applying for a further loan/ re-advance)

Has this property been sold to anyone on terms under instalment sale? Yes No

If yes, give details and date of sale _____

MORTGAGE PROPERTY INFORMATION

Type of security (ie property description) Freehold Dwelling Vacant Land Sectional Title Unit Residential for Business use

Will the property be permanently occupied throughout the year? Yes No Other (*specify*) _____

Erf Number _____ Suburb/Township _____

Street Number _____ Street Name _____

City / Town _____

IF SECTIONAL TITLE

Has sectional title register been opened? Yes No

Name of Complex _____ Unit/Section Nr(s) _____

Flat Number(s) _____ Garage/ Parking Bay Number(s) _____

Outbuilding Number(s) _____

Body Corporate Managing Agent _____

Insurance Company _____

Insurance Cover for Unit N\$ _____

Seller's Name (if applicable) _____

Telephone Number (and dialing code) _____

Property Currently Bonded to _____

Branch _____ Account Number _____

Transferring Attorney's Name (if applicable) _____

Telephone Number (and dialing code) _____

Contact name(s) for bank's assessment of property _____

Telephone Number (and dialing code) _____

BUILDING LOAN DETAILS (if applicable)

NOTE: Please advise bank of your new address upon occupation of the dwelling.

The following documentation must be provided [tick (✓) if documents is attached]:

- | | | |
|---|---|--|
| <input type="checkbox"/> Copy of the building plan | <input type="checkbox"/> Signed copy of the building contract | <input type="checkbox"/> Signed copy of the schedule of finishes |
| <input type="checkbox"/> Signed copy of contractor's minimum building specifications and waiver of lien | <input type="checkbox"/> Contractor's all-risk insurance (including public liability) | |

Contract Price N\$ _____

Land Price N\$ _____

Amount owing on the land N\$ _____

*What funds do you have to commence building? N\$ _____

**Note: These funds must be expended and proof thereof produced before any payments will be made from this loan.*

Contractor's Name _____

Telephone Number (and dialing code) _____

Have you made provision for interim interest? (please discuss with bank) Yes No

Building commencement date _____ Estimated date of completion _____

Name of supervising architect (if applicable)* _____

Telephone Number (and dialing code) _____

CONSENT BY APPLICANT(S)

*I/We, the undersigned, hereby give consent to you to give information about me/us to other companies within your group for group marketing purposes.

"In order to enhance our existing relationship with you we may give certain information about you to other subsidiaries within our group for marketing purposes. We may also tell you about another company's services or products and, if you respond positively, you may be contacted directly by that company."

*DELETE IF YOU DON NOT CONSENT TO THE ABOVE.

CONSENT AND ACKNOWLEDGEMENTS

- 1. I/We declare that to the best of my/our knowledge and belief the particulars set out in this application are true and correct and that no information, which may affect the decision by the bank, has been withheld.
- 2. I/We hereby consent to the bank communicating with the relevant introducing agent and/or estate agent or any other person for the purpose of verifying the contents of this application or obtaining such additional information as the bank may require in regard to the property or this application. The bank is also authorised to advise the said introducing agent and/or estate agent of the outcome of this application.
- 3. I/We acknowledge and accept that for purposes of arranging life cover, it will be necessary for the bank to disclose to the insurer, and its employees, details of my/our loan and/or my/our indebtedness to the bank.
- 4. I/We acknowledge that I/we shall be liable for costs incurred by the bank or its attorneys in the event of me/us withdrawing from the loan granted, and hereby authorize the bank to recover such costs directly from my/our bank account,

number _____ held at the _____ branch of _____

- 5. The bank reserves the right to withdraw from the loan at any time prior to the registration of the mortgage bond or, if no mortgage bond will be registered, at any time prior to disbursement of the loan if, in the sole discretion of the bank, any information becomes known to the bank or there is a change in circumstances which may prejudice the rights or security of the bank or materially alter the risk factor relating to the loan. I/We acknowledge and agree that I/we will not under any circumstances have any claim of whatever nature against the bank in the event that the bank, for whatever reason, withdraws from the loan.

6. LIABILITY ARISING FROM INSPECTIONS

- 6.1 The bank will appoint a person, not necessarily a valuer or construction expert, to assess the property to determine whether it has sufficient value as security for the loan. The value placed on the property by the bank is for the bank's internal use only. This assessment is not intended to determine the market value of the property or the replacement cost of any improvements and does not involve an inspection of materials, finishes and workmanship. In addition, the value placed on the property by the bank does not have to be equal to or higher than the loan amount or the purchase price, and neither you nor any other person should rely on it for any purpose whatsoever.
- 6.2 It is therefore important that you satisfy yourself with regard to the market value of the property, the replacement cost of the improvements for insurance and other purposes, as well as the general quality and condition of all improvements, materials and workmanship. Furthermore, you are responsible and liable for all building supervision, if applicable.
- 6.3 For the abovementioned reasons the bank does not and cannot act as your agent in this regard and has no responsibility whatsoever to you arising from any value placed on the property by the bank for from the failure to undertake any inspection. The same holds good for any inspection in respect of a building loan. In the event that you rely on the bank's assessment or any inspection of the property, you will have no claim whatsoever against the bank arising therefrom.

Date _____ Signature(s) of applicant(s) _____

NOTE: In the event that this application is not signed by the borrower but is signed by any other person than the borrower, the application will be deemed to have been submitted by, or signed on behalf of, the borrower, as the case may be.

Agent's Stamp and Code

Estate Agent (if applicable) _____ Telephone Number (and dialing code) _____

FOR BANK USE ONLY

LOAN APPROVAL

Loan Account No.	_____	CIF Number	_____
Loan Account No.	_____	CIF Number	_____
Amount Applied For	N\$ _____	Bond to be Registered for	N\$ _____
Valuation	N\$ _____	<i>(Valuation must be attached to this application)</i>	
Total Loan to Valuation	_____ %		
Current Mortgage Bond Rate	_____ %	±	_____ % = _____ %
Term of Loan (months)	_____		
Insured Replacement Value	N\$ _____		
Product Type	_____		
Registering Attorney's Name	_____		

LOAN APPROVAL

(Takeover of existing bond)

MONTHLY REPAYMENT RATIO

Account Number	_____	Monthly loan payment	N\$ _____
Amount Owing	N\$ _____	Less Housing Subsidy	N\$ _____
Plus BNPO	N\$ _____	Total	N\$ _____
Total Takeover	N\$ _____	Total Monthly Income	N\$ _____
		Repayment to Income	_____ %

GRANTED SUBJECT TO THE FOLLOWING CONDITIONS

Additional Collateral _____
 (eg Life Insurance Cover) _____
(to be stated exactly and completely) _____
 Other Conditions _____

FEES TO BE PAID BY CLIENT

Administration	N\$ _____	Valuation	N\$ _____
Other	N\$ _____	Conveyancer's	_____
Retention Amount	N\$ _____	Subject To	_____

OTHER CREDIT FACILITIES WITH NEDBANK NAMIBIA

CATEGORY	INSTALMENTS	LIFETIME	COLLATERAL	LIMIT	UTILIZATION

REMARKS _____

LOAN APPROVAL

Total commitment of customer with Nedbank Namibia: Limits N\$ _____ Utilization N\$ _____
 Remarks _____
 Conditions _____

PRESENTATION TO RISK MANAGEMENT NECESSARY?

Yes No If No, please state: _____
 Within Agreed Standards Other Reasons: _____

APPROVED / DECLINED

On date (ddmmyyyy) _____
 By: _____
 Review (ddmmyyyy) _____