



Pension Backed Lending Application Form

Please complete the following form together with the supporting documentation and email it to pensionlendingdoc@fnb.co.za
Should you have any queries, please contact us on Tel: 087 730 1144

All fields marked with an asterisk (*) are mandatory

1. Application Details*			
Applicant Type	Individual <input type="checkbox"/> Joint <input type="checkbox"/>	Application Type	New Loan <input type="checkbox"/> Top- Up Loan (Further Lending) <input type="checkbox"/>
Use of Funds	Buying a property/land <input type="checkbox"/> Building a property <input type="checkbox"/> Home Loan Deposit/Shortfall or Bond Registration costs, Transfer Duty costs and/or Attorney Fees <input type="checkbox"/>	Renovations or buying alternative energy or water solutions <input type="checkbox"/> Settling Existing Home Loan or portion thereof <input type="checkbox"/>	
2. Loan Details *(if this is a Top-Up Loan the outstanding balance of your FNB Pension Backed Loan needs to be included)			
Total Loan amount Required			
Loan Term	60 Months <input type="checkbox"/> 120 Months <input type="checkbox"/> 240 Months <input type="checkbox"/> Retirement Age <input type="checkbox"/> Other (between 12 -240 months)		
3. Pension /Provident /Retirement Fund Details *			
Name of Fund			
4. Employment Details*		Main Applicant	Co-Applicant Spouse
Name of Employer			
Employee Number			
Length of Service (in months)			
Employment Status	Employed <input type="checkbox"/>	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed <input type="checkbox"/>	
Type of Income	Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly	Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/>	
Retirement Date			N/A
HR Details (Main Applicant)			
HR Name			
HR Phone Number		HR Email	
5. Personal Details*		Main Applicant	Co-Applicant Spouse
Title*	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Other	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Other	
Full Name and Surname*			
Identity Number*			
Country of Birth*			
City of Birth*			
Ethnic Group*	African <input type="checkbox"/> White <input type="checkbox"/> Coloured <input type="checkbox"/> Indian <input type="checkbox"/> Asian <input type="checkbox"/> Other (Specify)	African <input type="checkbox"/> White <input type="checkbox"/> Coloured <input type="checkbox"/> Indian <input type="checkbox"/> Asian <input type="checkbox"/> Other (Specify)	
Marital Status*	Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> (If married select type of marriage) COP <input type="checkbox"/> ANC <input type="checkbox"/> Customary <input type="checkbox"/>	Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> (If married select type of marriage) COP <input type="checkbox"/> ANC <input type="checkbox"/> Customary <input type="checkbox"/>	
Telephone (work)			
Cellphone			
Email			
Physical Address (Current)*			
Street Address			
Suburb			
Town/City			
Province		Code	



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Postal Address Same as above <input type="checkbox"/>			
Physical Address *(Where the Funds will be used) Same as above <input type="checkbox"/>			
Street Address			
Surburb			
Town/City			
Province		Code	
6. Tax Information and Declaration	Main Applicant		Co-Applicant
Where do you pay tax			
South African Tax Number	South Africa <input type="checkbox"/> Other (Specify details below if other selected) <input type="checkbox"/>		South Africa <input type="checkbox"/> Other (Specify details below if other selected) <input type="checkbox"/>
Specify country of tax obligation outside of South Africa			
Tax Identification number outside of South Africa	Resident -No tax number issued <input type="checkbox"/>		Resident -No tax number issued <input type="checkbox"/>
	Resident- No Tax number present <input type="checkbox"/>		Resident- No Tax number present <input type="checkbox"/>
	* Issued: meaning that the governing body has not provided you with a Tax Number. * Present: meaning that you have a Tax Number, however, you are not in possession of it at the time of completing the application.		
Unable to provide tax number please indicate reason			
7. Credit Status of Applicant	Main Applicant		Co-Applicant
Are you under/ have you applied for administration by the court?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you currently under/in the process of applying for debt review?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been declared insolvent/sequestered?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been declared rehabilitated?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
8. Financial Details *	Main Applicant	Co-Applicant	Total
Gross Income			
(A) Net Income			
(B) Credit Commitments (All Debt Commitments excluding deductions on payslip)			
(C) Other Living Expenses			
Disposable Income (A-B-C)			
9. Main Applicant Banking Details (Where the funds are going to be paid into) For payments to an FNB account, only provide bank account number			
FNB Banked	Yes <input type="checkbox"/> No <input type="checkbox"/>		Bank Name
Account Name			Account Number
Account Type	Cheque <input type="checkbox"/> Savings <input type="checkbox"/>		Branch Code



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10. Consumer Protection Plan*

The Customer Protection Plan protects our loved ones in the event that one of the following instances occurs:

- Death
- Temporary disability.
- Permanent disability and/or
- Unemployed or unable to earn an income

*CPP maybe mandatory based on the agreement between FNB and your respective Pension Fund. In this case you would either need to take up FNB's CPP or cede your own insurance cover. (Please note that if you choose to cede your own insurance cover, it would need to meet FNB's requirements to be acceptable if mandatory).

*CPP may not be applicable to certain Pension Funds in this case you will not be able to select the below options.

*CPP may be optional based on the agreement between FNB and your respective Pension Fund. In this case you can opt to select the options below or not take it up.

*CPP is only applicable to the main applicant.

*No group policies will be accepted.

Options to choose from

FNB's Customer Protection Plan Cede my Own Insurance Policy

11. Declarations and Consents*

Declarations

13.1 I/We the undersigned certify that all the information provided to FirstRand Bank Limited Registration Number 1929/001225/06 its order, successors in title or assigns ("the Lender") is true and correct, and that I/we have not withheld any information which would affect the decision of the Lender.

13.2 I/We acknowledge that providing the Lender with incorrect or false information may result in me/us being denied the protection offered by the National Credit Act, No. 34 of 2005 if applicable.

13.3 I/we hereby confirm that the information provided is up to date correct and complete, including information about my/our residency and citizenship for tax purposes and I/we will inform the Lender in writing of any change of this status immediately of the change of status.

13.4 I hereby confirm that:

13.4.1. The income and expenses declared are my own and I do not rely on the financial means and prospects of my spouse or any other person in my immediate family or household in order to meet my financial obligations (this does not apply where I have completed the household declaration as part of the application process);

13.4.2. The Lender is entitled to consider only my financial means, prospects and obligations and not that of any other person in my immediate family or household obligations (this does not apply where I have completed the household declaration as part of the application process); and

13.8.3 If I have been found to be willfully dishonest and untruthful regarding the above declarations, such finding will constitute a complete defense against any reckless lending allegation that may be made against the Lender.

13.5 I/We acknowledge that the payout of funds cannot be processed until all the account holders have been identified in terms of FICA requirements.

13.6 I/We hereby indemnify the FirstRand Banking Group/Lender and all of its divisions, directors, agents and employees from any responsibility and/or liability for any claim damage, injury or loss of whatever nature, howsoever caused, that I/we may sustain as a result of inaccurate or incomplete information contained herein.

13.7 In the past 90 days, I/We and my/our respective joint estate/s, where applicable, will not dispute or request and have not disputed or requested changes to my/our credit profile held with credit bureaus.

13.8 I/We, and my/our respective joint estate/s, where applicable, certify that:

13.8.1. I/we have not and do not intend to apply for debt review.

13.8.2. I/we have not and do not intend to apply for provisional or final sequestration.

13.8.3. I/we and my/our respective joint estate/s, where applicable, are not under an existing administration order and certify that I/we and my/our respective joint estate/s or another person, where applicable, do/does not intend to apply for an administration order. I/We and my/our respective joint estate/s where applicable, further certify that no provisional or final sequestration order has been granted against me/us and my/our respective joint estate/s, where applicable.

13.8.4. I/We confirm as at date of signature of this Application that I/we have not and will not apply for nor have I/we entered into and will not enter into any other loan agreement/s with FirstRand Bank Ltd or any other credit provider from the date this application, up to the date of payout of the funds.

Consents

Please note that if you withhold or withdraw this consent, it will impact your application for or ongoing use of this Solution. Refer to our FirstRand Group Customer Privacy Notice (available on our websites) for the process on how to withdraw this consent or contact us. You can manage your consent, including withdrawing marketing consent, at any time by accessing "My Profile" on our app or "Business profile" on our website for juristic entities.

"Solutions" means any banking, insurance, investment, telecommunications or other products, goods, services, benefits, policies, rentals and rewards you select with the FirstRand group of companies and/or the Lender.

13.9 I/We consent that the Lender may obtain and use my/our information from:

13.9.1 Third-party qualification data providers to conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of the loan applied for; and

13.9.2 May obtain, use and share information about me/us with the South African Fraud Prevention Services for financial crime detection, prevention and prosecution purposes or if the Lender reasonably believes that I/we have provided any false and/or misleading information and/or documents to it.

13.10 I/we consent that the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice on our websites) may obtain and use my information as follows:

13.10.1 By signing this application form, you consent to the processing of credit bureaux, qualification and fraud information which is necessary to establish a relationship with you for transact, insure, telecommunication, credit, invest, rental and other value-added Solutions (relevant to the specific Solution application) and

13.10.2 Third-party qualification data providers to: Conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of this Solution applied for.

13.11 I/We consent that the Lender may obtain and share information about me/us with the payroll systems utilised by my/our employer(s) in order to retrieve copies of my/our payslips to verify the financial information provided by me/us to the Lender.

General Consents:

13.13 I/We consent to the Lender sending confidential information to the email address supplied herein;

13.14 I/We consent and authorise the Lender pursuant to this application to contact my/our current or prospective employer(s) to confirm my/our continued employment.

13.15 The Customer can maintain his/her consent preferences by making use of the group's unassisted service channels,



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e.g. using a group app or website, or through an assisted interaction. The Customer is referred to the FirstRand Privacy Notice for more information regarding FirstRand Group’s privacy practices

Consent to inContact notifications:

13.16 I hereby consent to be registered for inContact, a value-added service which notifies me/us of any activity on my/our account shortly after it happens so that I/we will know if there are unauthorised transactions on my/our account. This is so I/we can immediately take steps to prevent them and minimise my/our loss by contacting the Bank. Because of this, if I/we decide not to use inContact I/we agree that the Bank can hold me/us responsible for those unauthorised transactions on my/our account. The default times for InContact are between 07h00 and 20h00 and the Bank will notify me/us of any transactions above R100.01. (You can amend these default times and transaction amounts by contacting the Bank.) Yes No

14. NCA Opt-Out Requirements*

14.1 I/We wish to be excluded from credit marketing by telephone.	Yes <input type="checkbox"/> No <input type="checkbox"/>
14.2 I/we wish to be excluded from credit marketing by mass SMS.	Yes <input type="checkbox"/> No <input type="checkbox"/>
14.3 I/we wish to be excluded from credit marketing by mass email.	Yes <input type="checkbox"/> No <input type="checkbox"/>
14.4 I/we wish to be excluded from marketing or customer lists that are sold or shared.	Yes <input type="checkbox"/> No <input type="checkbox"/>

15. Signature Clauses*

I/We confirm that I/We have read, understood and agree to be bound by the terms and conditions relating to this Pension Backed Loan application. If married in Community of Property (this includes Traditional and Muslim Rights)

Customer Full Name and Surname:	Customer Full Name and Surname:
Signature:	Signature:
Date:	Date:

Please refer to the next page for the supporting documents required.



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Required Supporting Documentation			
Documents required (KYC and Financials Information)	Documentation	Main Applicant	Co-Applicant
If the client is married in - Community of Property - Traditional Marriage - Tribal Married <i>*Documentation required for both parties.</i>	Certified copy of South African Green Barcoded I.D or Certified copy of Smart I.D. Card (back and front)		
	Proof of address in your name no older than 3 months. <i>(No doctors/hospital bill or FirstRand Group statements will be accepted)</i>		
	Monthly: 3 months latest monthly payslip Weekly: 12 weeks latest weekly payslips/ Fortnightly: 6 latest payslips for bi-weekly		
	3 months Bank statements reflecting salary deposits (Non FNB Banked only) Divorced – Divorce decree required		
Documents Required for each use of the Funds	Required Documentation	Checklist	
Renovations to a Property or Buying alternative energy and energy saving solutions and water solutions (needs to be fixture/fitted solution)	<ul style="list-style-type: none"> Valid quotation on a letterhead inclusive of the labour and materials. Where the land is Communal Land, a letter from the Chief on a letterhead indicating <ul style="list-style-type: none"> The client's full name, I.D. Number and Portion of the land the client has been granted. 		
Home Loan Deposit/Shortfall or Bond Registration costs, Transfer Duty costs and/or Attorney Fees	<ul style="list-style-type: none"> Valid offer to purchase which needs to be signed by both buyer and seller. The Bond Approval letter Valid pro-forma invoice from the transfer attorney. Note: Either one needs to indicate the deposit/shortfall for the home loan.		
Settling of existing Home Loan or a portion thereof	<ul style="list-style-type: none"> Latest bond account statement or Valid settlement letter. 		
Building a property	<ul style="list-style-type: none"> Proof of Building Quotations, Proof of Land Ownership <i>(where the property is being built)</i> Where the land is Communal Land, a letter from the Chief on a letterhead indicating <ul style="list-style-type: none"> The client's full name, I.D. Number and Portion of the land the client has been granted 		
Buying Land/Property (including communal land) with the purpose of building a Home	<ul style="list-style-type: none"> Valid signed Offer to Purchase. Signed by both buyer and seller. Where the land is Communal Land, a letter from the Chief on a letterhead indicating <ul style="list-style-type: none"> The client's full name, I.D. Number and Portion of the land the client has been granted. 		
Additional Supporting Document			
If the applicant's income is	Then we require		
Rental <i>(Receiving rental as a right in terms of a rental or lease agreement)</i>	<ul style="list-style-type: none"> Valid and signed rental or lease agreement. <i>(Latest 3 months bank statements are required for non-FNB banked customers)</i> NOTE: Rental must be deposited into a transactional account.		
Maintenance	<ul style="list-style-type: none"> Court endorsed divorce decree/ maintenance order/ settlement agreement detailing the particular maintenance payment. 		
Applicable to the Co-Applicant only: Self-employed	<ul style="list-style-type: none"> Shareholder in a Company with 19% or less shareholding: Auditor's letter confirming shareholding percentage Latest Payslips Self-employed shareholder in a Company with more than 19% shareholding OR a member of a Close Corporation Accountant's letter confirming percentage shareholding of business and value of income derived from business (only applicable to Company) Signed and dated personal assets and liabilities, not older than 9 months Signed and dated personal income & expenditure statement Signed up-to-date year-end financial statements covering the last 3 years (2 sets of comparative statements) and up-to-date management accounts if year-end financials are older than 9 months Year-end financials, prepared/signed by an accredited accountant/financial officer/auditor and signed by the customer/applicants Last 6 months business bank statements. <i>(For non-FNB main banked)</i> Last 3 months personal bank statements if salary is the same every month, else last 6 months required <i>(For non-FNB main banked)</i> The Bank may request latest SARS ITA34 		