

# Documents needed for a bond application

At BetterBond, we submit your application to multiple banks - including your own - on your behalf, and at no cost to you.

## Full-Time Employment

- ☐ Completed application form
- ☐ Offer to purchase
- ☐ Copy of ID - smartcard must be front and back
- ☐ Payslips
  - latest payslip for fixed income
  - latest 6 months for variable income
- ☐ Bank statements
  - Require Bank Statements - Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers.
- ☐ Employment contract – if less than 3 months in current employment

## Self Employed

- ☐ Completed Application Form
- ☐ Offer to Purchase
- ☐ Signed and dated personal statement of assets and liabilities
- ☐ Signed and dated personal statement of income and expenses
- ☐ Copy of ID – smart card must be front and back
- ☐ Bank Statements
  - Personal Bank statements – Require Bank Statements – Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers
  - Business Bank Statements - Latest 6 months business bank statements (cannot be drawn using the IDX)
- ☐ Last 2 years audited and signed Financials (Not older than 6 months from last reporting period)
- ☐ Up to date signed Management Accounts (If financials are older than 6 months)
- ☐ Auditors letter of income
- ☐ Auditors letter to confirm shareholding percentage (If business is a (PTY) LTD)

## Temporary Resident living in South Africa

- ☐ Completed Application Form
- ☐ Offer to purchase
- ☐ Copy of passport
- ☐ Copy of work permit/work visa
- ☐ Valid signed employment contract, in business English
- ☐ Payslips
  - latest payslip for fixed income
  - latest 6 months for variable income
- ☐ Bank statements
  - Require Bank Statements on your South African Bank Account – Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers

## SA Citizen living abroad

- ☐ Completed application form
- ☐ Offer to purchase
- ☐ Copy of ID - smartcard must be front and back
- ☐ Copy of passport
- ☐ Copy of work permit/work visa
- ☐ Valid signed employment contract, in business English
- ☐ Payslips
  - latest payslip for fixed income
  - latest 6 months for variable income
- ☐ Bank statements (latest 6 months) showing corresponding salary deposits in your international bank account
- ☐ Bank Statements required on your South African Bank Account – Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers.

## Building Loan – Self Employed

- ☐ Completed Application Form
- ☐ Signed and dated personal statement of assets and liabilities
- ☐ Signed and dated personal statement of income and expenses
- ☐ Copy of ID – smart card must be front and back
- ☐ Bank Statements
  - Personal Bank statements – Latest 3 months, which can be sourced through the IDX (Electronic Bank Statement System) for ABSA, Nedbank and Standard Bank Customers.
  - Business Bank Statements - Latest 6 months business bank statements (cannot be drawn using the IDX)
- ☐ Last 2 years audited and signed Financials (Not older than 6 months from last reporting period)
- ☐ Up to date signed Management Accounts (If financials are older than 6 months)
- ☐ Auditors letter of income
- ☐ Auditors letter to confirm shareholding percentage (If business is a (PTY) LTD)
- ☐ Offer to Purchase for the land
- ☐ Building Contract
- ☐ Builders NHBRC (National Home Builders Registration Council) certificate
- ☐ Building Plans – do not need to be approved at submission stage
- ☐ Schedule of Finishes
- ☐ Building Tender/Quote

## Building Loan – Full Time Employed

- ☐ Completed Application Form
- ☐ Copy of ID – smart card must be front and back
- ☐ Payslips
  - Latest payslip for fixed income
  - Latest 6 months for variable income
- ☐ Bank Statements
  - Require bank statements- Latest 3 months, which can be sourced through the IDX (Electronic Bank Statement System) for ABSA, Nedbank and Standard Bank Customers.
- ☐ Employment Contract – if less than 3 months in current employment
- ☐ Offer to Purchase for the land
- ☐ Building Contract
- ☐ Builders NHBRC (National Home Builders Registration Council) certificate
- ☐ Building Plans – do not need to be approved at submission stage
- ☐ Schedule of Finishes
- ☐ Building Tender/Quote

## CC/PTY or Trust Employed

- ☐ Completed Application Form
- ☐ Offer to Purchase
- ☐ Copy of Trust document & letter of authority
  - If the Trust, CC or Pty is trading, we need 2 years signed financials as well as management accounts (up to date management accounts required if the financials are older than 6 months from financial year end)
- ☐ Copy of ID of each Trustee's/Member/Director's - smart card must be front and back
  - If the trustees/members/directors are employed or self-employed, please refer to the above additional documentation
- ☐ Company / CC registration document
- ☐ Company / CC / Trust Resolution signed by all Directors / Members / Trustees
- ☐ Solvency certificate required if entity is non-trading (FNB also requires a Company / CC / Trust Declaration of Income if non-trading)
- ☐ Company / CC / Trust Bank statements – latest 3 months