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.

- Latest 3 months, which can be sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa,

Nedbank and Standard Bank Customers.

	Full-Time Employment		Building Loan – Self Employed
			• • • • • • • • • • • • • • • • • • • •
	Completed application form		• • • • • • • • • • • • • • • • • • • •
Ш	Offer to purchase		Signed and dated personal statement of assets and liabilities
	Copy of ID - smartcard must be front and back		Signed and dated personal statement of income and expenses
	Payslips	Ц	Copy of ID – smart card must be front and back
	 latest payslip for fixed income 		=
_	 latest 6 months for variable income 		 Personal Bank statements – Latest 3 months, which can be sourced through the IDX (Electronic Bank Statement System for
Ш	Bank statements		ABSA, Nedbank and Standard Bank Customers.
	- Require Bank Statements - Latest 3 months, which can be		- Business Bank Statements - Latest 6 months business bank
	sourced with customer consent through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank		statements (cannot be drawn using the IDX)
	Customers.		Last 2 years audited and signed Financials
П	Employment contract – if less than 3 months in		(Not older than 6 months from last reporting period)
	current employment		Up to date signed Management Accounts
			(If financials are older than 6 months)
	Self Employed		Auditors letter of income
			Auditors letter to confirm shareholding percentage
	Completed Application Form		(If business is a (PTY) LTD)
	Offer to Purchase		
	Signed and dated personal statement of assets and liabilities		
	Signed and dated personal statement of income and expenses		Builders NHBRC (National Home Builders Registration Council) certificate
	Copy of ID – smart card must be front and back		
	Bank Statements		submission stage
	- Personal Bank statements - Require Bank Statements - Latest 3		Schedule of Finishes
	months, which can be sourced with customer consent through		Building Tender/Quote
	the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers		5
	- Business Bank Statements - Latest 6 months business bank		Building Loan – Full Time Employed
	statements (cannot be drawn using the IDX)		Completed Application Form
Ш	Last 2 years audited and signed Financials (Not older than 6 months from last reporting period)		Copy of ID - smart card must be front and back
	Up to date signed Management Accounts		Payslips
Ш	(If financials are older than 6 months)		- Latest payslip for fixed income
П	Auditors letter of income		- Latest 6 months for variable income
	Auditors letter to confirm shareholding percentage		Bank Statements
	(If business is a (PTY) LTD)		 Require bank statements- Latest 3 months, which can be sourced through the IDX (Electronic Bank Statement System for ABSA,
			Nedbank and Standard Bank Customers.
	Temporary Resident living in South Africa		Employment Contract
	Completed Application Form		– if less than 3 months in current employment
	Completed Application Form		Offer to Purchase for the land
	Offer to purchase		Building Contract
	Copy of passport		
	Copy of work permit/work visa Valid signed employment contract, in business English		certificate
	Payslips		Building Plans – do not need to be approved at submission stage
Ш			Schedule of Finishes
	 latest payslip for fixed income latest 6 months for variable income 		Building Tender/Quote
	Bank statements		CC/Pty or Trust Employed
	- Require Bank Statements on your South African Bank Account -		
	Latest 3 months, which can be sourced with customer consent		Completed Application Form
	through the IDX (Electronic Bank Statement System) for Absa, Nedbank and Standard Bank Customers		Offer to Purchase Copy of Trust document & letter of authority
	Neabank and Standard Bank Costoniers		- If the Trust, CC or Pty is trading, we need 2 years signed financials
	SA Citizen living abroad		as well as management accounts (up to date management accounts required if the financials are older than 6 months from
	Completed application form		financial year end)
			Copy of ID of each Trustee's/Member/Director's - smart card must be
	Offer to purchase Copy of ID - smartcard must be front and back		front and back - If the trustees/members/directors are employed or self-employed,
	Copy of ID - smartcard must be front and back Copy of passport		please refer to the above additional documentation
	Copy of work permit/work visa		Company / CC registration document
	Valid signed employment contract, in business English		Company / CC / Trust Resolution signed by all Directors / Members /
	Payslips		Trustees
Ш	- latest payslip for fixed income		Solvency certificate required if entity is non-trading (FNB also
	- latest 6 months for variable income		requires a Company / CC / Trust Declaration of Income if non-trading Company / CC / Trust Bank statements – latest 3 months
	Bank statements (latest 6 months) showing corresponding salary		The state of the s
	deposits in your international bank account		
	Bank Statements required on your South African Bank Account		

