

# Documents Required for Your Home Loan Application

## Full Time Salaried / Employed:

- Fully completed signed and dated application form
  - Copy of ID/Passport / Both sides of ID Card
  - 3 months latest payslips (variable income earners: 6 months)
  - 3 months latest bank statements (non-internet) (variable income earners: 6 months)
  - Latest lease agreement for any declared rental income and completed rental schedule (\*request)
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## Full Time Salaried / Employed Abroad:

- Fully completed signed and dated application form
  - Copy of ID / Both sides of ID Card / Foreign or RSA Passport / Work permit allowing you to work abroad
  - Salary Advice / Payslip for the last 6 months
  - Copy of Full Contract of Employment
  - 6 Months latest personal bank statements showing salary deposits
  - If applicable: Latest updated signed lease agreements for declared rental income and completed rental schedule (\*request)
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## Self-Employed:

For example: you derive an income from a Sole Proprietor Business, Close Corporation, PTY or Trust

- Fully completed signed and dated application form
  - Copy of ID/Passport / Both sides of ID Card
  - Accountants letter confirming income
  - 6 months latest personal bank statements (non-internet)
  - 6 months latest business bank statements (non-internet)
  - 2 years latest comparative audited financial statements (signed and dated)
  - Management accounts if latest financials provided are older than 6 months
  - Latest 2 years Tax Returns, ITa34
  - Latest lease agreement for any declared rental income and completed rental schedule (\*request)
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## Purchasing in the name of a legal entity, Pty / CC / Trust

- Copy of Trust Deed and Masters Letter of Authority OR Company documents for CC / PTY
- Copy of resolution
- ID copies of all trustees and beneficiaries or members or directors
- Latest 2 years audited annual financial statements for the purchasing entity & to be signed & dated
- Management accounts if latest financials provided are older than 6 months
- 6 months latest business bank statements (non-internet) for the purchasing entity
- If entity is newly formed or holds no assets, letter confirming solvency from accountant
- Trust: trust addendum
- PTY: letter from auditor to confirm all shareholders and their %

We can accept bank statements emailed or posted to you, they do not need to be bank stamped. If you are unable to provide certain information please make contact so we can discuss alternatives to this list.

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