

APPLICATION FORM - Main Applicant

MortgageMax, a division of BetterLife Origination Services Proprietary Limited ("MortgageMax") and its MortgageMax Licensee¹ together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively "we" or "us"), offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently. MortgageMax accordingly offers the following services: (i) bond pre-qualification applications; (ii) credit checks; (iii) home loan applications to various credit providers² including your nominated banks; (iv) insurance brokering services in relation to life (such as, but not limited to, life insurance) and estate planning and wills, (v) insurance brokering services in relation to non-life cover (such as, but not limited to, building and home contents insurance); (vi) personal loan services regarding assistance for transfer and bond costs; and (vii) other services that relate to the purchase of your home and/or fulfilling bond grant conditions (collectively "Services").

By signing this form in the space provided below, you appoint MortgageMax and the BetterHome Group to render the selected Services to you and appoint MortgageMax as your sole agent and on your behalf to submit an application to various financial institutions (including credit providers, banks, insurers and registered financial services providers) for home loans and/or insurance cover and/or other products relating to the Services. You agree to MortgageMax's Terms and Conditions available at <https://www.mortgagemax.co.za>.

PERSONAL DETAILS

Title	Mr	Mrs	Ms	Miss	Dr	Prof	Rev	Adv
First Names	_____							
Surname	_____							
ID/Passport No.	_____							
E-Mail Address	_____							
ID Type	SA ID Book / Card	Passport	Refugee ID					
Date of Birth	_____							
Gender	_____							
Passport Expiry Date (if applicable)	_____							
Country Passport Issued (if applicable)	_____							
Permanent Residence Country	_____							
Marital Status	Single	Married ANC (with Accrual)	Married ANC (without Accrual)	Married COP	Divorced			
	Widowed	Other	_____					
City of Birth	_____							
Number of Dependants	_____							
Country of Marriage	_____							
Ethnic Group	African	Asian	Coloured	White				
Highest Education (Matric, Diploma, Degree etc.)	_____							
Nationality	_____							
Type of Residence	SA Citizen	Permanent Resident	Temporary Resident	Foreigner				
Country of Birth	_____							
Home Language	_____							
Are you a First Time Home Buyer?	Yes	No						
Have you smoked any form of tobacco in the last year?	Yes	No						
SARS Tax Number	_____							
Reason if no SARS Tax No?	No Tax number issued	No tax number present						
Do you have a tax obligation outside of South Africa?	Yes	No						
If Yes, Foreign tax number	_____							
Country Tax no. issued	_____							

PERMIT DETAILS

Type of Permit	Work	Study	Spouse	Permanent Residence
Permit No	_____			
Permit Issue Date	_____			
Permit Expiry Date	_____			
Date Work Contract Issued	_____			
Date Work Contract Expires	_____			

¹ The MortgageMax Licensee means the person or business that you have engaged to render the selected Services to you and which has concluded a licensing agreement with MortgageMax in terms of which the MortgageMax Licensee undertakes to utilise services, systems and/or the platform provided by or on behalf of MortgageMax to render the Services to you.

² MortgageMax currently submits applications to ABSA, First National Bank, Nedbank, Standard Bank, Investec, Ithala, HIP (Housing Investment Partners), Sentinel, Auto Assist, Genfin and RMB Private Bank, however this list is not exhaustive and new credit providers may be added to this list from time to time.

PUBLIC OFFICIAL DETAILS

Are you a Public Official in a position of authority? Yes No

Are you related to or associated with a Public Official in a position of authority? Yes No

If Yes, what is the nature of your relationship or association?

Parent Sibling Son/Daughter Business Partner Close Associate Spouse or Partner

Name and Surname of the Public Official in a position of authority you are related to or associated with:

Name _____ Surname _____

CONTACT DETAILS

Work Phone No _____ Cellphone No. _____

Physical Address

Suburb _____

Town/City _____ Postal Code _____

Province _____ Country _____

Postal Address (if different) _____

Suburb _____

Town/City _____ Postal Code _____

Province _____ Country _____

Current Residential Status Owner Tenant Boarder Living with Parents Other

Occupation Date at Current Address _____

Preferred Method of Communication SMS E-Mail

EMPLOYMENT DETAILS

Employment Status Full Time Employee Part Time Employee Self-Employed Professional Temp. Employed
 Self-Employed Non-Professional Contract Worker Retired/Pensioner Home Executive
 Unemployed

Occupation Level Skilled Worker Management Semi-Skilled Senior Management Supervisor
 Junior Position Unskilled Worker
Employment Sector (E.g. Health, Legal, etc.) _____

Occupation _____

Source of Income Salary/Wages Commission Pension Maintenance Retirement Annuity**Salary Frequency** Monthly Weekly None

Do you work in South Africa? Yes No Employee No _____

Employment Period _____ Years _____ Months Is this your first job? Yes No

PREVIOUS EMPLOYMENT (APPLICABLE IF EMPLOYED FOR LESS THAN 3 YEARS AT CURRENT EMPLOYER AND IT IS NOT YOUR FIRST JOB)

Previous Employer Name _____

Previous Occupation _____

Employment Period _____ Years _____ Months

CURRENT EMPLOYMENT

Employer Name _____

Employer Physical address _____

Suburb _____ Town/City _____ Postal Code _____

Province _____ Country _____

SOLVENCY DETAILS

Have you been declared Insolvent? Yes No If Yes, Date of Insolvency _____

Have you been Rehabilitated? Yes No If Yes, Date of Rehabilitation _____

Have you ever had a dispute with the Credit Bureau? Yes No

Have you ever had a Judgement? Yes No

Have you ever been under Administration order? Yes No

Are you currently under Administration Order (Garnishing Order)? Yes No

Are you currently under Debt Review/in Debt Counselling? Yes No

Do you currently have a debt arrangement in place? Yes No

ACCOUNTS - RETAIL ACCOUNTS (STORE CARDS/ACCOUNTS)

Store Name	Outstanding Balance	Monthly Instalment
_____	_____	_____
_____	_____	_____
_____	_____	_____

BANK ACCOUNT DETAIL - TRANSACTIONAL ACCOUNTS

Bank _____	Branch Name _____	Account Type	Cheque	Savings
Account Holder _____	Account No. _____	Primary Acc	Yes	No
		Business Acc	Yes	No
Bank _____	Branch Name _____	Account Type	Cheque	Savings
Account Holder _____	Account No. _____	Primary Acc	Yes	No
		Business Acc	Yes	No
Bank _____	Branch Name _____	Account Type	Cheque	Savings
Account Holder _____	Account No. _____	Primary Acc	Yes	No
		Business Acc	Yes	No
Bank _____	Branch Name _____	Account Type	Cheque	Savings
Account Holder _____	Account No. _____	Primary Acc	Yes	No
		Business Acc	Yes	No

CREDIT ACCOUNTS

Bank _____	Branch Name _____				
Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle	Yes	No	
Bank _____	Branch Name _____				
Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle	Yes	No	
Bank _____	Branch Name _____				
Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle	Yes	No	
Bank _____	Branch Name _____				
Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle	Yes	No	
Bank _____	Branch Name _____				
Account Type	Credit Card	Mortgage Loan	Personal Loan	Instalment Sale Agreement	Other
Account Holder _____	Account No. _____				
Balance Owing _____	Instalment _____	Settle	Yes	No	

INCOME & EXPENSES - INCOME

Basic Salary/Wage (*Gross*) _____

Cash Allowance _____

Average Commission _____

Interest Income _____

Rental Income _____

Housing Subsidy _____

Average Overtime _____

Car Allowance _____

Travel Allowance _____

Maintenance _____

Future Rental Income _____

Self-Employed Income _____

Other (*Specify*) _____

Total Income _____

SALARY DEDUCTIONS

Income Tax (*PAYE/SITE*) _____

Pension _____

UIF _____

Medical Aid _____

Other (*Specify*) _____

Total Deductions _____

LIVING EXPENSES

Assurance (*Life & Retirement Annuities*) _____

Cellphone _____

Domestic Wages _____

Education _____

Groceries _____

Insurance & Funeral Policies _____

DSTV, Netflix, Showmax etc. _____

Maintenance _____

Medical (*If not a salary deduction*) _____

Petrol & Transport _____

Rates & Taxes/Levies _____

Rental (*Exclude if this payment will fall away*) _____

Security _____

Telephone & ISP/WiFi _____

Water & Lights _____

Other (*Specify*) _____

Total Expenses _____

Signature _____ Date _____

ASSETS & LIABILITIES - PROPERTIES

Mortgage Institution	Property Value	Property Description	Outstanding Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

ASSETS & LIABILITIES - VEHICLES

Finance Institution	Vehicle Value	Vehicle Description	Outstanding Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

ASSETS & LIABILITIES - CREDIT CARDS

Institution	Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

ASSETS & LIABILITIES - LOANS (PERSONAL, STUDENT ETC.)

Institution	Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

ASSETS & LIABILITIES - INVESTMENTS

Institution	Current Value
_____	_____
_____	_____
_____	_____
_____	_____

ASSETS & LIABILITIES - OTHER ASSETS & LIABILITIES

Institution	Current Value / Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

Total Assets _____
 Total Liabilities _____
 Nett Asset _____

Signature _____ Date _____

LOAN DETAILS

Bond to be Registered ino _____
 Deposit (If applicable) _____ Debit Order Day _____
 Include Costs Yes No
 Initiation Fee Payment Option Debit Loan Account Direct Payment
 First Home Finance Required? Yes No
 Solar Finance Required? Yes No Solar Finance Amount Required³ _____
 Registration Amount _____
 Source of Funds Salary/Wages Commission Pension Retirement Annuity

LOAN AMOUNT REQUIRED **LOAN TERM (MAXIMUM 30 YEARS)**

ABSA	_____	_____
FNB / RMB	_____	_____
Nedbank	_____	_____
SBSA	_____	_____
Investec	_____	_____
HiP / Old Mutual	_____	_____
Ithala	_____	_____
Sentinel	_____	_____
SBSA Commercial	_____	_____
Paragon	_____	_____

BUILDING LOAN DETAILS

Contractor Name _____
 Contractor Phone No. _____ Contractor Cell No. _____
 Contract Price _____ Land Price _____ NHBRC Reg. No. _____
 Expected Completion Date _____

SELLER & VALUATION DETAILS

Seller Name _____
 Seller ID Type SA ID Passport Registration No.
 Seller ID/Passport/Registration No _____ Seller Contact No. _____
 Valuation Contact Name _____ Valuation Contact No. _____

PROPERTY DETAILS

Purchase Date (Date Buyer signed OTP) _____ Purchase Price _____
 Property Type Dwelling Sectional Title Duet Sectional Title Vacant Land Small Holding
 Property Use Business Holiday Home Owner Occupied Rented out Vacant Land
 Date of OTP Signed (Date Seller signed OTP) _____ Is this part of a new development? Yes No
 Date OTP Expires _____ If Yes, Development name _____
 Erf No. _____ Street No. _____ Street Name _____
 Suburb _____ Town/City _____ Province _____
 Portion of _____ Portion of Portion _____ Sub Portion _____
 Remainder of Portion _____

SECTIONAL TITLE DETAILS

Complex Name _____ Unit (Door) No _____ Section No. _____
 Parking Bay No _____ Parking Bay Section No. _____
 Managing Agent _____ Managing Agent Contact No. _____

³Solar Finance Amount – FNB/RMB – Minimum of R50 000 and Maximum 15% of the purchase price. Nedbank – 10% of the purchase price to a maximum of R300 000

DECLARATIONS I/WE DECLARE AND CONFIRM THAT -

- I am not an unrehabilitated insolvent and I have not applied for nor am I under debt rescue;
- I hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form. I will inform the relevant financial institution in writing of any changes to this status within 30 days to the change of status;
- I warrant that all information (irrespective of the format) supplied by me is to the best of my knowledge and belief true and correct in all material respects. I am not aware of any other information which would, if it were to become known to the financial institution, affect the consideration of my application in any way;
- The Bond Consultant that has assisted me has explained the advantages of paying a deposit on the property I intend on purchasing and has also explained that there are costs involved in taking transfer of the property
- The Services provided require personal information being shared on any adequate platform including but not limited to contacting me via a phone call, WhatsApp, Email, SMS or any other digital means;

The services provided by MortgageMax and the BetterHome Group are not intended to be financial, tax or legal advice and should not be construed as such. MortgageMax, the BetterHome Group and their respective service partners are not financial planners, financial brokers or tax advisors. My personal financial situation is unique and therefore before making any decisions utilising the information obtained from MortgageMax and the BetterHome Group, I shall obtain advice from an accountant or other financial advisor who is fully aware of my individual circumstances and never take up a home loan that will stretch my repayment capacity to its maximum.

CONSENTS

In order to render the selected Services to you, we will process your personal information in accordance with the purpose for which it has been collected. For more information about how we protect personal information please see the privacy policy available at <https://www.mortgagemax.co.za>. By signing this form, you consent to the MortgageMax Licensee, MortgageMax and the BetterHome Group processing your personal information in order to render the aforementioned services to you which includes, inter alia –

- Sharing your full name and other personal information, including but not limited to the Offer to Purchase, with us and our service providers for purposes of rendering the Services to you;
- Collecting your personal information (including your payslips, bank statements and identity verification information) from third parties including your financial institution, your employer(s), credit bureau, your bankers, your spouse, any co-applicant, educational institutions, any academic verification agencies and any governmental authority or other third party that processes information on behalf of any governmental authority;
- Obtaining your credit report from a credit bureau and to provide that report to a financial institution as part of the credit application, provide you with advice or assistance with managing your credit and/or challenging the accuracy of information stored by the bureau. You have been made aware that you are entitled to one free report per year from any registered credit bureau;
- Sharing your personal information with various third parties including, inter alia, members of the BetterHome Group, service providers to the BetterHome Group, including but not limited to credit bureaux, credit providers and financial institutions and their respective affiliates, and any other person who requires your personal information in order for us to render or in connection with us rendering the Services or offer related banking products to you after your approval of the financial institution's offer to finance your immovable property
- Storing your personal information including storage on cloud facilities that may be located outside of South Africa. We will ensure that appropriate measures are put in place to protect your information in accordance with the standards that are no less onerous than those imposed by South African laws; and
- Sharing, retaining and further processing your personal information for research and statistical purposes

I hereby consent to MortgageMax sharing my personal information with **BetterSure Financial Consultants (Pty) Ltd (FSP24015) ("BetterSure")**. This consent is granted for the purpose of receiving additional information pertaining to **Life Insurance** financial products, and services in relation to **Estate Planning and Wills** specifically tailored to my bond application requirements and associated needs. I acknowledge that I have the right to opt-out of such future communications.

Applicant 1 (tick the appropriate box)
 I consent I do not consent

I hereby consent to MortgageMax sharing my personal information with **BetterSure**. This consent is granted for the purpose of receiving additional information pertaining to **Building and Home Contents Insurance** financial products and services, specifically tailored to my bond application requirements and associated needs. I acknowledge that I have the right to opt-out of such future communications.

Applicant 1 (tick the appropriate box)
 I consent I do not consent

I hereby consent to MortgageMax sharing my personal information with **Monify (Pty) Ltd**. This consent is granted for purposes of receiving competitive personal loan options from credit providers to access funding that may be required in connection with purchasing a new home (such as transfer fees, moving costs and the like). I acknowledge that I have the right to opt-out of such future communications.

Applicant 1 (tick the appropriate box)
 I consent I do not consent

Applicant _____
 Signature _____ Date _____