

BEFORE you start your application, please call **Old Mutual** on **0860 455 455** or email **rfmembers@oldmutual.com** to request your **QUOTATION: HOUSING SURETY** certificate.
You are not able to complete your loan application without this document.

GENERAL INSTRUCTIONS

- Complete all sections of the form using black or blue ink.
- Write in BLOCK LETTERS.
- Tick boxes, where applicable.

APPLICATION FORM INSTRUCTIONS

1. Section 1 – Applicant Details: **Member Ref. No.** – see Old Mutual Quotation, **Member Reference Number**
2. Section 2 – Home Loan Details: **Requested Loan Amount** must be **equal to or less than Allowable Benefit Amount** – refer to Old Mutual Quotation
3. Section 6 – Property Details: Refers to the **property to which loan monies will be applied**
4. **Complete all sections** of the Application Form
5. **Submit all required supporting documents** along with your application

SUPPORTING DOCUMENTS

1. ALL APPLICANTS

PERSONAL DOCUMENTS	
ID document photo page copy (legible) - <input type="checkbox"/>	Latest payslip copy (not older than 3 months) - <input type="checkbox"/>
Bank Statement copy (not older than 3 months) - <input type="checkbox"/>	Quotation: Housing Security <input type="checkbox"/>
Proof of residence (e.g. rates statement, electricity account, utility statement) <input type="checkbox"/>	

MY LOAN IS FOR	SO I MUST SUBMIT
A bond / mortgage for a new home	Accepted Offer to Purchase – OR - <input type="checkbox"/>
	Deed of Sale – OR - <input type="checkbox"/>
	Bond Statement – AND - <input type="checkbox"/>
	Transfer Attorney’s Invoice <input type="checkbox"/>
Building a new home OR renovating / improving / making addition to existing home	Confirmation of land ownership – OR - <input type="checkbox"/>
	Property title right statement <input type="checkbox"/>
	AND – Registered Builder’s Contract <input type="checkbox"/>
	AND – Building Material Quotes <input type="checkbox"/>
Paying off another Pension-Backed Home Loan	Latest statement of account from current lender <input type="checkbox"/>
	AND – 6-month transaction statement from current lender <input type="checkbox"/>

2. MARRIED/DIVORCED/WIDOWED APPLICANTS – under South African law, you are automatically married in community of property (married COP) unless you have signed an ante-nuptial contract (married ANC).

Marriage certificate copy	<input type="checkbox"/>	Ante-nuptial contract copy (if married ANC)	<input type="checkbox"/>
Traditional marriage certificate of registration	<input type="checkbox"/>	Spouse ID document copy (if married COP)	<input type="checkbox"/>
Divorce certificate	<input type="checkbox"/>	Death Certificate	<input type="checkbox"/>

After you have completed the **Application Form** and collected **all required supporting documents**, please submit them to the Administrator or the Fund (see contact details below).

ADMINISTRATOR	FUND
Fairheads Financial Services	SACCAWU National Provident Fund
Email: loans@fairheadsfinancialservices.com	Email: homeloans@snpf.co.za
Fax: 021-410-8022	Fax: 0865-722082
Telephone: 0860-555-021	Telephone: 011-706-6123

IMPORTANT CONTACT DETAILS

Please note the following important contact details

- 1 **National Credit Regulator: 0860-627 627 or 0860 NCR NCR**
- 2 **The National Consumer Tribunal: 0860 627 627**
- 3 **The Ombudsman Responsible for Banks: 0860 800 900**
- 4 **Credit Bureau: 0861-482-482 or 0861-128-364**

CREDIT PROVIDER DETAILS	LOAN ADMINISTRATOR DETAILS
<p>SACCAWU National Provident Fund</p> <p>Curator: Antony Louis Mostert Principal Officer: Mbusi Manyoni</p> <p>The Braes, First Floor, Moraine House, 193 Bryanston Drive Bryanston 2021</p> <p>P O Box 1850, Johannesburg 2000</p> <p>Tel: 011 706 6123 Fax: 011 706 6243</p> <p>Pension Fund Registration Number: 12/8/31217/1</p> <p>SACCAWU National Provident Fund is registered with the National Credit Regulator (NCR) as a credit provider</p> <p>NCR Registration Number: - NCRCP9369</p>	<p>Fairheads Financial Services</p> <p>Email: loans@fairheadsfinancialservices.com</p> <p>Telephone: 0860-555-021 Fax: 021-410-8022</p> <p>Fairheads Financial Services is a registered Financial Services Provider</p> <p>FSP Registered Company Name: Fairheads Financial Services (Pty) Ltd</p> <p>Company Registration Number: 2015/183513/07</p> <p>FSP Number: 48435</p>