

# Documents needed for a **bond application**

At BetterBond, we know that a **better bond** means a **better life** for you and your family, so we will provide you with a better and easier way to finance your **dream home**. We submit your application to multiple banks - including your own - on your behalf, and at no cost to you. Better, right?

We will require a completed application form, signed assets and liabilities and signed income and expense form with every bond application. Please note: If you are married in community of property, you are required to provide your spouse's details for any of the below mentioned options.



## **EMPLOYED APPLICANTS**

- Offer to Purchase
- Copy of ID - smartcard must be front and back
- Payslips
  - latest 3 months for fixed income
  - latest 6 months for variable income
- Bank statements
  - latest 3 months for fixed income
  - latest 6 months for variable income
- Employment contract - if less than 3 months in current employment



## **SA CITIZEN WORKING AND LIVING ABROAD OR TEMPORARY RESIDENT LIVING AND WORKING IN SA**

- Offer to Purchase
- Copy of ID - smartcard must be front and back, and Passport.
- Copy of visa
- Copy of permit
- Valid signed employment contract, in business English.
- Latest 6 months salary slips
- Bank statements (latest 6 months) showing corresponding salary deposits in your international bank account.
- Bank statements (latest 3 months) for your South African bank account.



## **SELF-EMPLOYED APPLICANTS**

- Offer to Purchase
- Copy of ID - smartcard must be front and back
- Auditor's letter - confirming personal income and shareholding percentage if a member of (Pty) Ltd.
- Signed financial statements (latest 2 years), if older than 6 months then supply up-to-date management accounts not older than two months.
- Personal assets and liabilities
- Personal Bank statements
  - latest 3 months for fixed income
  - latest 6 months for variable income
- Business Bank statements
  - latest 6 months
- ITA34 - The bank may request this as additional documents.



## **CC/PTY OR TRUST**

In addition, if you are applying on behalf of a trust, you will need to include the following:

- Copy of trust document & letter of authority
- 2 years signed financials If the members, or trustees are employed or self-employed, please refer to the above self-employed section for further requirements.
- Company registration details for a (Pty) Ltd. company.



## **BUILDING LOANS**

In addition to your other required documents, include the following when applying for a building loan.

- Building contract
- Building plans
- Schedule of finishes
- Offer to Purchase land
- NHBC certificate
- Building tender/ quote
- Waiver of Builders Lien
- Tender and building Specifications