



**THE PARTIES TO THE AGREEMENT**

<b>"THE FUND"</b>	<b>"THE BORROWER"</b>	<b>"THE EMPLOYER"</b>
<b>DOMICILIUM: "THE FUND"</b>	<b>DOMICILIUM: "THE BORROWER"</b>	<b>DOMICILIUM: "THE EMPLOYER"</b>

**PERSONAL INFORMATION: "THE BORROWER"**

Identity Number	Date of Birth			
<input style="width: 100%;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
Employer Number	Contact Number			
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>			

**BANKING DETAILS (FOR DIRECT TRANSFERS)**

Name of Account Holder	
<input style="width: 100%;" type="text"/>	
Name of Bank	Account Number
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Branch Code	Name of Branch
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**"THE LOAN"**

"The Loan" (Amount of this Loan)	R	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	Date of Commencement of New Total Monthly Installment
Previous Loans Taken	R	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
Total Loans Taken	R	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	Purpose of Loan
Monthly Installment (In Respect of this Loan)	R	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 100%;" type="text"/>
Monthly Installment (In Respect of Existing Loans)	R	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	Street Address of Property of Loan
New Total Monthly Installment	R	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 100%;" type="text"/>
								Postal Code
								<input style="width: 20px;" type="text"/>
								<input style="width: 20px;" type="text"/>
								Are you (or your spouse) the legal owner of the above-mentioned property?
								<input style="width: 20px;" type="text"/>
								<input style="width: 20px;" type="text"/>
								Do you or any of your dependants currently occupy, or intend to occupy, the above-mentioned property?
								<input style="width: 20px;" type="text"/>
								<input style="width: 20px;" type="text"/>

## INTEREST

The specified rate of interest at the time of taking this loan is specified below. This interest is payable to your home loan share account. This application is subject to the rules and conditions of the home loan agreement. The specified rate of interest may change from time to time and is subject to a minimum as prescribed by the Minister of Finance or to such higher percentage as determined by the Trustees.

## FEES

A home loan inception fee plus an ongoing home loan management fee will be charged in accordance with the amounts specified below. The home loan management fee may change from time to time subject to a 3-month notice period.

### Fees at the Time of Taking This Loan

INCEPTION FEE		MONTHLY FEE		TERM		INTEREST RATE	
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#### FOR AND ON BEHALF OF THE FUND

Signature

D	D	M	M	Y	Y	Y	Y
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Date

Witness

#### THE BORROWER

Signature

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date

Witness

#### FOR AND ON BEHALF OF THE EMPLOYER

Signature

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date

Witness