

Annexure "A" to the Home Loan Agreement

Credit Regulator No. NCRCP 5436



tennant
administration services

The parties to the Agreement

"the Fund"	"the Borrower"	"the Employer"
FedGroup Pension Fund	Little S	FedGroup (Pty) Ltd Financial Services
Domicilium : "the Fund"	Domicilium : "the Borrower"	Domicilium : "the Employer"
Block A, Suite 3 Hurlingham Office Park 59 Woodlands Drive Cnr Republic Road & William Nicol Drive Hurlingham Manor 2196		89 Bute Lane Sandown Exts Sandton Gauteng 2196

Personal Information - "the Borrower"

Identity Number	8509045246081	Date of Birth	04/09/1985
Employer Number		Telephone Number	
Payment Instructions			
Banking Details (for direct transfers)	Bank		Branch
	Branch Code		Account Holder
	Account Number		Account Type
			Cheque Account <input type="checkbox"/> or Savings Account <input type="checkbox"/>

"the Loan"

"the Loan" (Amount of this loan)	Previous loans taken	Total Loans Taken			
R 50 175.00	R 0.00	R 50 175.00			
Monthly Installment - in respect of this loan	Monthly Installment - in respect of existing loan/s	New Total Monthly Installment			
R 526.46	R 0.00	R 526.46			
Date of commencement of new total monthly installment	25/01/2015				
Purpose of loan					
Street address of property of loan					
Are you (or your spouse) the legal owner of the above-mentioned property	YES	NO	Do you or any of your dependants currently occupy, or intend to occupy, the above-mentioned property	YES	NO

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	R 175.00	Monthly Fee	R 9.00	Term	240	Interest Rate	11.25
For and on behalf of the Fund:	The Borrower				For and on behalf of the Employer:			
Date:	Date:				Date:			
Witness:	Witness:				Witness:			