

DOCUMENTATION REQUIREMENTS

If you're an employed individual

- Proof of income: your latest salary advice. If you earn commission or overtime, please provide the latest 3 salary advices (for both applications if applicable).
- Latest 3 months personal bank statements (for both applicants if applicable).
- Personal Assets & Liabilities Statement for loan amounts over R1 500 000.
- Copy of your ID document (for both applicants if applicable).
- Copy of Marriage Certificate or ANC Contract (if applicable).
- Copy of the Purchase Agreement.*
- Latest 3 months bond statements.**
- Latest rates/Levy Statement/Utility account statement.**

Note

* Only required for clients that are applying for a New Purchase loan from SA Home Loans.

** Only required for clients that are switching their existing home loans with SA Home Loans.

If you are a self employed individual

- Proof of income: Letter of Drawings from an Accountant (for all applicants if applicable).
- Latest 6 months personal bank statements (for all applicants if applicable).
- Personal Assets & Liabilities Statement.
- Latest 6 months business account bank statements.
- Latest 2 years' Annual Financial Statements.
- Where Annual Financial Statements are older than 6 months to date, Current Management Accounts not older than 2 months signed by the applicant and accountant must be provided in addition to the Annual Financial Statements.
- Copy of your ID document (for all applicants if applicable).
- Copy of Marriage Certificate or ANC Contract.
- Copy of Registration Documents or Trust Deed.
- Copy of Purchase Agreement.*
- 12 months bond statements.**
- Latest rates/Levy Statement/Utility account statement.**

Note

* Only required for clients that are applying for a New Purchase loan from SA Home Loans.

** Only required for clients that are switching their existing home loans to SA Home Loans.