



**Documents
required** for
the application
of a new home
loan.

Salaried applicants

- Latest 3 months payslips (income to be verified against bank account)
- If in receipt of allowances or variable pay (i.e. commission or overtime), then 6 months latest payslips are required
- Detailed income and expenditure statement, signed by applicant(s)
- Latest 3 month bank statements, stamped by the bank - not Internet statements
- Statement of assets and liabilities
- If applicant is not an SA citizen, copy of passport, residence and work permits
- Rental contracts in respect of rental income to be used in affordability assessment
- Identity document(s)

Self-employed applicants

(Including sole proprietors and small businesses)

- Comparative financials covering a trading period of 2 years
- Letter from auditor confirming personal income
- Up-to-date, signed management account no older than 2 months are required
- Cash flow forecast for ensuing 12 months
- Personal statement of assets and liabilities
- Personal bank statements: 3 months
- Business bank statements: 6 months
- Company/CC/trust - statutory documents
- Identity document(s) of directors/members/trustees

