



Home loan application - for further lending

Please complete the following form together with the supporting documentation and email it to HLApps@fnb.co.za

1. Loan details								
Home loan account number	3000022041278							
Total loan amount required	250 000.00							
Solar energy loan amount required (limited to 15% of property value and a minimum of R50 000)	0.00							
2. Personal details								
Applicant					Co-Applicant			
Full name/Surname:	Dewald Mathys Potgieter							
Identity number:	9005085114080							
Contact number:	072 418 6867							
Email address:	dewald@blackhound.co.za							
Marital Status	Single ☒	Married ☐	Divorced ☐	Widowed ☐				
If married, how?	ANC Accrual ☐	ANC No Accrual ☐	COP ☐	Traditional ☐	ANC Accrual ☐	ANC No Accrual ☐	COP ☐	Traditional ☐
Country of Marriage	N/A							
SA Resident	Yes ☒ No ☐		Residency - Temporary ☐ Permanent ☐		Yes ☐ No ☐		Residency - Temporary ☐ Permanent ☐	
Tax Declaration Applicant								
Where do you pay tax?	South Africa ☒ Other ☐				SA Tax Number 3866455151 Where Other, specify details below			
	Specify country of tax obligation outside of South Africa		Tax Identification number outside of South Africa		Resident - no tax number ISSUED ☐ Resident - no tax number PRESENT ☐ Unable to provide tax number, indicate reason below			
Tax Declaration Co-Applicant								
Where do you pay tax?	South Africa ☐ Other ☐				SA Tax Number Where Other, specify details below			
	Specify country of tax obligation outside of South Africa		Tax Identification number outside of South Africa		Resident - no tax number ISSUED ☐ Resident - no tax number PRESENT ☐ Unable to provide tax number, indicate reason below			
3. Financial details								
Applicant					Co-Applicant			
Gross Income	41 479.12							
Net income	33 000.00							
Credit commitments (Debt commitments must exclude the current bond)	0.00							
Other living expenses	18 345.12							
Disposable income	14 654.88							



4. Declaration and consent

Declarations

- 4.1. I/We the undersigned certify that all the information provided to the Financier is true and correct, and that I/we have not withheld any information which would affect the decision of the Financier.
- 4.2. I/We hold no other citizenships and residencies and will inform the Financier in writing within 30 days of the change of status.
- 4.3. I hereby confirm that:
- 4.3.1. the income and expenses declared are my own and I do not rely on the financial means and prospects of my spouse or any other person in my immediate family or household in order to meet my financial obligations (this does not apply where I have completed the household declaration as part of the application process);
- 4.3.2. the Financier is entitled to consider only my financial means, prospects and obligations and not that of any other person in my immediate family or household obligations (this does not apply where I have completed the household declaration as part of the application process); and
- 4.3.3. if I have been found to be wilfully dishonest and untruthful regarding the above declarations, such finding will constitute a complete defence against any reckless lending allegation that may be made against the Financier.
- 4.4. I/We acknowledge that providing the Financier with incorrect or false information may result in me/us being denied the protection offered by the National Credit Act, No. 34 of 2005 if applicable.
- 4.5. I/We hereby confirm that the information provided regarding the controlling persons is true and correct and I/we will inform the Financier in writing of any change of this status within 30 business days of the change of status.
- 4.6. I/We acknowledge that the payout of funds can not be processed until all the account holders have been identified in terms of FICA requirements.

Individuals /Joints /Multiples

- 4.7. In the past 90 days, I/We and my/our respective joint estate/s, where applicable, have not disputed or requested and will not dispute or request changes to my/our credit profile held with credit bureaus.
- 4.8. I/We and my/our respective joint estate/s, where applicable, certify that I/We:
- 4.8.1 Have not and do not intend to apply for debt review.
- 4.8.2 Am/are not currently under debt review.
- 4.8.3 Have not applied for or do not intend to apply for administration, provisional or final sequestration and that no provisional or final sequestration order has been granted against me/us and my/our respective joint estate/s, where applicable.
- 4.8.4 Have not been placed under administration, provisional or final sequestration.
- 4.8.5 Will not apply for or obtain further credit, with FirstRand Bank Ltd or any other credit provider, between this credit application and the conclusion of the credit agreement, and / or up to the date of registration of the bond.

Juristics

- 4.9. In the past 90 days we have not disputed or requested changes to our credit profile held with credit bureaus.
- 4.10. We will not obtain further credit between this credit application and the conclusion of the credit agreement.
- 4.11. We are not under business rescue (or similar proceedings) and there are no business rescue proceedings (or similar proceedings) pending against us.
- 4.12. We have not been deregistered and we are not in the process of deregistration.
- 4.13. We have not commenced, and we are not a party to, any litigation, arbitration, or administrative proceedings.
- 4.14. We or another person have not applied for our provisional or final liquidation, and we or another person have not taken steps towards our winding-up (whether voluntary or by court order) and we are not subject to any order of court (whether provisional or final) for winding-up or liquidation.
- 4.15. We have not been terminated by operation of law (applicable to Trusts).
- 4.16. We (and our sureties) do not have any judgement against us that could affect our credit profile and the conditions under which credit was granted to us.
- 4.17. We have not sold most of our assets since applying for this credit.
- 4.18. We have not provided any of our assets (including future assets) as security for anyone else since applying for this credit.
- 4.19. We have not had any change in shareholding since applying for this credit (applicable to private companies).
- 4.20. We have not had a change of control or management of the business since applying for this credit and no such change in control is pending. I/we will inform the Lender in writing of any change of this status within 30 business days of the change of status.

Consents

- 4.21. "Solutions" means any banking, insurance, investment, telecommunications or other products, goods, services, benefits, policies, rentals and rewards you select with the FirstRand group of companies and/or the Financier.
- 4.22. By signing this application form, you consent to the processing of credit bureaux, qualification and fraud information which is necessary to establish a relationship with you for transact, insure, telecommunication, credit, invest, rental and other value-added Solutions (relevant to the specific Solution application).

Mandatory Consents

Important : Please note that if you withhold or withdraw this consent, it will impact your application for or ongoing use of this Solution. Refer to our FirstRand Group and/or the Financier's Customer Privacy Notice (available on our websites) for the process on how to withdraw this consent or contact us. You can manage your consent, including withdrawing marketing consent, at any time by accessing "My Profile" on our app or "Business profile" on our website for juristic entities.

- 4.23. I/We consent that the Financier and/or FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice on our websites) may obtain and use my information from:

A. Credit Bureaux to:

Conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of this transact, telecommunication, invest, rental and/or other value-added Solutions (whichever is applicable to this application);



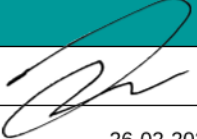
B. And **third -party qualification data providers** to:
 Conduct an assessment to determine my/our eligibility for and the appropriateness of the supply of this Solution applied for;
 C. And may obtain, use and share information about me with the South African Fraud Prevention Services for financial crime detection, prevention and prosecution purposes or if the FirstRand Group and/or Financier reasonably believes that I/we have provided any false and/or misleading information and/or documents to it.

General Consents
 4.24. I/We consent to the Financier sending confidential information to the email address supplied herein;
 4.25. I/We consent and authorise the Financier pursuant to this application to contact my/our current or prospective employer(s) to confirm my/our continued employment.

Consent to InContact notifications
 4.26. I hereby consent to the Financier registering me for FNB's InContact service, which will enable me to receive notifications from FNB on this account.
 Yes ☒ No ☐

4. Lender

The "Lender" shall mean any of the following entities:
 FirstRand Bank Limited Registration Number 1929/001225/06
 FNB Mortgage Loans (RF) Ltd Registration Number 2015/325839/06
 Lehae Programme (RF) Ltd Registration Number 2021/460475/06

Applicant	Co-Applicant
Signature: 	Signature: 
Date (dd/mm/yyyy): 26-02-2026	Date (dd/mm/yyyy):