FNB Home Loans

1 Enterprise Road
Fairland, 2170

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Johannesburg, 2000

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Mr D Potgieter

16 March 2025

Dear Mr D Potgieter

Home loan - conditional pre-approval

At FNB Home Loans, we strive to provide customers with solutions that make their lives easier. This pre-approval serves to confirm that FirstRand Bank Ltd through FNB Home Loans (the Lender) has in principle undertaken to pre-approve home loan finance as follows:

Pre-approval reference number	201/005133/03/2025
Customer name	Dewald Potgieter
ID Number	9005085114080
Home loan finance up to the amount of	R1 391 250,00
Applicant's area of preference on which this pre-approval has been issued	SUBURB
Valid up to and including	16 June 2025

This pre-approval is granted on the following terms:

1. It is valid for a maximum of 90 calendar days from date of issue where after this pre-approval automatically expires.
2. It is not a guarantee of any nature.
3. It is subject to interest rate fluctuations and the applicant's credit position remaining unchanged.
4. It is subject to a property assessment and the property meeting the Lender's requirements.
5. A full credit assessment must still be undertaken on all the applicants with all required supporting documentation having been submitted in terms of the Lender’s policies and practices.
6. This pre-approval takes into account all existing credit agreements which may include existing home loan finance.
7. On submission of the application, this pre-approval must accompany the Offer to Purchase for new purchases.

8. The Lender reserves the right to withdraw this pre-approval at any time should it deem it necessary and appropriate.
9. The pre-approval is based on the applicant's area of preference. To extend the property search into another area, the applicant would need to obtain a pre-approval for that specific area.
10. We recommend making a deposit to lower the amount the applicant needs to borrow. If the applicant can pay a deposit, they may qualify for a better interest rate.
11. The conditional pre-approval is specifically issued to the applicant and is not transferable.
12. In terms of affordability kindly note that only one pre-approval certificate is valid at any given point in time.

We trust that this certificate will enable house hunting with confidence.

Yours sincerely,

FNB