

INDIVIDUAL APPLICATION FOR PROPERTY

Applicant Type			
Applicant Details			
Title:	Initials:	First Name:	Surname:
Middle Name:	Gender:	Race:	
Date Of Birth:	Country of Birth:	Nationality:	
SA Identity Number:		Income Tax Number:	
Residential Address:			
Nature of Residence:	Number of Years at current Residence:		
Unit/Flat Number:	Complex/Flat Name:		
Street Name and Number:		Suburb/Township:	
Town/City:	Province:	Postal Code:	
Postal Address (If different from residential address)			
PO Box Number:	Suburb/Township:	Town/City:	
Province:	Postal Code:		
Contact Details:			
Telephone (Home):	Telephone (Work):	CellPhone:	
Facsimile:	Email Address:	How best can we contact you?	
Please Supply us with the latest financial statements of your business			
Trading Name of Business if Sole Proprietor:			
Business Address:			
Vat Registration Number:			
Relatives Details (Closest relative in SA not living with you):			
Relationship:	Contact Number:		
First Name:	Surname:		
Profile Information			
Marital Status:	Marital Contract Type:	Date Married Under SA Law:	
Number of Dependents:	Ages:		
Spouse Details:			
First Name:	Surname:	Middle Name:	
Date of Birth:	Country of Birth:	Nationality:	
SA Passport Number(IF SA ID not available):			
1. Are you a member of a political party or hold any position of public office?		2. Do you hold any position in local or foreign government?	
3. Does your occupation require you to file a public asset disclosure?		4. Are you a family member or close associate to any person mentioned above?	
If the answer to any of these questions is "yes", Please complete Questionnaire			
Employment Details			
Educational Qualifications:		Type of Industry:	
Occupation Type:	Occupation:	Business Activity:	
Name of Employer:		Period Of employment:	
Address of Employer:		Telephone:	
Monthly Remuneration(please Supply proof of current monthly remuneration and any additional income)			
Previous Employer:		Telephone:	
Period of Employment with previous Employer:			
Banking Details			
Name of Institute:	Branch Name:	Branch Code:	
Type of Account:	Name of Account Holder:		
Account number:	Date Account Opened:		
Home Ownership Details			
Do you own Property?	If yes:	Please Specify:	
If Renting Please Provide Landlords Details		Contact Name:	Contact Number:

Transaction Details - Property

Reason for Finance:		Type of Property:	
Title Deed Description:			
Street Address:			
Suburb/Township:		Town/City:	Province:
District Municipality:		Local Municipality:	
Seller:		Telephone Number:	
Is seller in any way related to the applicant, applicant shareholders, directors, members, trustees of a trust or beneficiary of a trust?			
If YES please provide Details:			
Description			
Area of Land (m ²):		Buildings (m ²):	
Seller's Agent:		Expiry Date of Offer/Option:	
Purchase Price:	Deposit:	Finance Amount:	Term of Finance:
Source of Funds at initial deposit:			
Expected source of funds during business relationship:			
Gross Monthly Rental Income:		Gross Monthly Expenses:	
Name of Transferring Attorney:		Contact Number for Transferring Attorney:	

Insurance Details:

Existing Insurance Company/Broker Name:	
Contact Person:	Contact Number:

Security:

Please furnish details in respect of assets or guarantor which you can offer as additional security for the credit request:

Type	Value

Any further information relevant to your application should be attached

Marketing Options

- A. I would like to be included in any Telemarketing Campaign.
- B. I would like to be included in any Marketing List that you may distribute.
- C. I would like to be included in any mass distribution of Emails or SMS messages.
- D. I would like to be informed about the services or products of any other company associated with Al Baraka Bank and such company may contact me directly.
- E. How would you like to receive your statements. Please confirm email address.

Declarations and Warranties

- I confirm that:-
- A. I am not a minor.
 - B. I have never been declared mentally unfit by a court.
 - C. I am not subject to an Administration Order.
 - D. I do not have any current application pending for debt restructuring or alleviation.
 - E. I do not have any current debt re-arrangement.
 - F. I have not previously applied for a debt re-arrangement.
 - G. I am not under sequestration.
 - H. I do not have applications pending for credit, nor open quotations as envisaged in section 92 of the National Credit Act.

If any of the above are incorrect, state which and give details:

1. I warrant that all information given to Albaraka Bank Limited ("the Bank") by me in terms of this application or otherwise is true, accurate and complete in every aspect and I agree that such information shall constitute prima facie proof of the facts contained therein. I undertake to notify the Bank of any changes to the information provided by me.
2. I acknowledge that the Bank will rely on the information provided by me in order to perform a credit assessment as required in terms of the National Credit Act 2005.
3. I consent to the Bank verifying the information contained in this application and/or any other information furnished by me.
4. I consent to the Bank furnishing any information and/or documentation in relation to any accounts, including my compliance with the conditions thereof, to any entity within the Al Baraka Banking Group, any bank, surety and any credit bureau and the National Credit Regulator as required by law.
5. I hereby declare and warrant that I have complied with all applicable legislation and regulations governing all my activities and I shall continue to ensure compliance with all such legislation and regulations.
6. I recognise and understand that the Bank is an accountable institution for the purpose of the Financial Intelligence Centre Act 38 of 2001 (FICA) and the regulations issued in terms thereof and, accordingly, I agree to provide such information or documentation as the Bank may require.
7. If my application is successful, I agree that the facility granted to me by the Bank will only be available to me once I have signed the relevant agreement and once all conditions of the agreement have been fulfilled.
8. I promise, if my Murabaha application is successful, to purchase the goods described in the invoice from the Bank after the first sale is concluded.
9. By signature hereto, I consent to the Bank using my confidential personal information which may be protected by data protection legislation, for any lawful reason, or for any other lawful purpose prescribed or permitted by law to process this Application.

Signature of Applicant	Date:
Signature of Spouse	Date:

APPLICANT:					DATE:
Marital Status:		Contract Type:			
ASSETS					
FIXED PROPERTY					R
Suburb	Stand Number	Street Name	Type of Dwelling	Date Purchased	
OTHER MOVEABLE ASSETS(Eg.Vehicles, Furniture)					
INVESTMENTS/LISTED SHARES/SHARES IN LISTED COMPANIES/LOAN ACCOUNTS IN PRIVATE COMPANIES/MEMBERS INTEREST IN CLOSE CORPORATIONS/LOAN ACCOUNTS IN CLOSE CORPORATIONS/UNIT TRUSTS					
Type of Investment/Share			Where held		
BANK BALANCES					
Type(Eg.Savings, Fixed Deposit, Current Account, Etc)			Financial Institution		
LIFE/RETIREMENT POLICIES					
Name of Company	Cover(RA,Life,Etc)	Amount	Maturity Date	SURRENDER VALUE	
TOTAL ASSETS					
LIABILITIES					
					R
FIXED PROPERTY					OUTSTANDING BALANCE
Suburb	Stand Number	Street Name	Bond Holder/Seller	Monthly Repayments	
INSTALLMENT SALES (HPS/LEASES)					
Finance Co	Types of Assets		Monthly Repayments	Final Repayment Date	
BANK OVERDRAFTS/LOANS/ACCOUNTS/CREDIT CARD ACCOUNTS					
Type of Facility	Institution		Monthly Instalments	Credit Facility	
CONTINGENT LIABILITIES (Eg. Guarantees, Suretyships, Notarial Bonds) State Beneficiary and Institute					
TOTAL LIABILITIES					
Net Asset Value					

If insufficient space provided, kindly submit additional information as attachments.

I hereby declare that this is a full, true and correct statement of my position and my assets are not encumbered other than as stated above.

SIGNATURES:

DATED AT : THIS DAY OF 20