INDIVIDUAL APPLICATION FOR PROPERTY



Applicant Type									
Applicant Details									
Title:	Initials:		First Name:				Surname:		
	illiciats.				Dagar		surname:		
Middle Name:			Gender: Race:			T			
Date Of Birth:			Country of Birth:			Nationality:			
SA Identity Number:							Income Tax	Num	DET:
Residential Address:			Nk	· · · · · · · · · · · · · · · · · · ·	D I.				
Nature of Residence:	Number of Years at current Residence:								
Unit/Flat Number:	Complex/Flat Name:								
Street Name and Number:			Suburb/Township:			Talle			
Town/City: Province: Postal Code:									
Postal Address (If differ	ent from resider	itial add	1						
PO Box Number:			Suburb/Tow				Town/City:		
Province:			Postal Code:	Postal Code:					
Contact Details:							Ι		
Telephone (Home):	Telephone (Home):			Telephone (Work):			CellPhone:		
Facsimile:		Email A	Address:					Н	low best can we contact you?
T 1: 11 (5)			Please Supply	us with the	latest fina	ncial stateme	nts of your	busin	ess
Trading Name of Busines	ss if Sole Propriet	or:							
Business Address:									
Vat Registration Number									
Relatives Details (Closest relative in SA not living with you):									
Relationship:			Contact Nun	nber:					
First Name:			Surname:						
Profile Information									
			1						
Maritial Status:			Maritial Cont	tract Type:			Date Marrie	ed Unc	ler SA Law:
Maritial Status: Number of Dependants:			Maritial Cont	tract Type:			Date Marrie	ed Unc	der SA Law:
				tract Type:			Date Marrie	ed Unc	der SA Law:
Number of Dependants:				tract Type:			Date Marrie		ler SA Law:
Number of Dependants: Spouse Details:			Ages:					ne:	der SA Law:
Number of Dependants: Spouse Details: First Name:	A ID not available	2):	Ages:				Middle Nam	ne:	der SA Law:
Number of Dependants: Spouse Details: First Name: Date of Birth:			Ages: Suname: Country of B	irth:	e?	2. Do you ho	Middle Nam Nationality:	ne:	ler SA Law:
Number of Dependants: Spouse Details: First Name: Date of Birth: SA Passport Number(IF S	a political party (or hold a	Ages: Suname: Country of B	irth: f public office	e?		Middle Nam Nationality: ld any positi	ne: :	
Number of Dependants: Spouse Details: First Name: Date of Birth: SA Passport Number(IF S 1. Are you a member of	a political party o	or hold a	Suname: Country of B	irth: f public office osure?			Middle Nam Nationality: ld any positi	ne: :	local or foreign government?
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Transaction Details - Property						
Reason for Finance:	Type of Property:					
Title Deed Description:						
·						
Street Address:						
Suburb/Township: Township:	wn/City:	Province:		Postal Code:		
District Municiplaity:	1	ocal Municipality:				
Seller:	-	Гelephone Number:				
Is seller in any way related to the applicant, applicant sharel	holders, directors, m	embers, trustees of a trust or ber	eficiary of a trust	t?		
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	n of Finance:		
	!·	mance Amount.	Term	Torrinance.		
Source of Funds at initial deposit:						
Expected source of funds during business relationship:	I					
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 add	itional security for the credit red	luest:	Value		
Туре				value		
Any further information relevant to your application should be	oe attached					
Marketing Options						
A. I would like to be included in any Telemarketing Campaign	ı.					
B. I would like to be included in any Marketing List that you r						
C. I would like to be included in any mass distribution of Ema	~					
D. I would like to be informed about the services or products	of any other compar	ly associated with Al Baraka Bank	and such compar	ny may		
contact me directly.						
E. How would you like to receive your statements. Please confi	rm 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.						
	tructuring or alleviat	ion				
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. 8. 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						
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.						
			Date:			
Signature of Applicant						
Signature of Spouse			Date:			



APPLICANT:			DATE:	
	SECTION A			
MONTHLY INCOME	SELF	SPOUSE		NOTES
NET SALARY(net of tax, pension, deductions)				
ALLOWANCES (specify)				
COMMISSIONS				
INCOME FROM INVESTMENTS				
RENTAL INCOME				
OTHER				
TOTAL INCOME				
MONTHLY EXPENDITURE				NOTES
RENT/LEVY				NOTES
ELECTRICITY & WATER				
RATES &TAXES				
MAID/GARDENER				
SECURITY SYSTEM				
TELEPHONE				
CELLPHONE ACCOUNT				
GROCERIES/BUTCHER/FRUITS/VEG				
DOCTOR/CHEMIST				
MEDICAL AID SUBSCRIPTION				
SCHOOL/UNIVERSITY FEES				
ENTERTAINMENT/DINING/ETC				
TV RENTAL/M-NET, ETC				
CREDIT AGREEMENT REPAYMENTS*				
TRANSPORT/PETROL/OTHER MEMBERSHIP FEES				
DONATIONS				
LIFE ASSURANCE PREMIUM				
INSURANCE PREMIUMS - SHORT-TERM				
MAINTENANCE/ALIMONY				
BUDGETED SAVINGS				
OTHER				
OTHER				
OTHER				
TOTAL EXPENDITURE Deficit or Surplus				
*DETAILS OF CREDIT AGREEMENT REPAYMENTS TO BE FURNISHE AGREEMENTS, LEASES, CREDIT CARDS AND OTHER CHARGE CARI		JDES REPAYMENTS ON	MORTGAGE BONDS,INS	TALMENT SALE
DETAILS OF CREDIT AGREEMENTS ENTERED INTO BY MYSELF:- (INCLUDE INFORMATION ON MORTGAGE BONDS, INSTALMENT SALE A	AGREEMENTS, LEASES, CI	REDIT CARDS, CHARGE C	CARDS FROM RETAILERS)	
CREDIT PROVIDER	TYPE OF FINANCE	ORIGINAL AMOUNT	PRESENT BALANCE OUTSTANDING	MONTHLY REPAYMENTS
TOTAL				
TOTAL HONTHLY PERMANENTS ABOVE HUST A	CDEE TO COEDIE : COE	HELIT DED WATER TO THE	ECTION A	
* TOTAL MONTHLY REPAYMENTS ABOVE MUST A	GREE TO CREDIT AGREE	MENT KEPAYMENTS IN S	ECTION A	
DETAILS OF SHADANTEES (SUBSTICITIES SIGNED BY 1995)			1	
DETAILS OF GUARANTEES/SURETYSHIPS SIGNED BY MYSELF:-	D.T. C.			DDECENT DAY
BENEFICIARY	DATE OF	INSTITUTION	DATE OF EXPIRY	PRESENT BALANCE
SEITE ISINII	SURETYSHIP		272 31 270 1101	OUTSTANDING
707.11				
TOTAL				
I hereby certify that all the informtaion provided herein is true and any credit agreement. DATED AT: THIS DAY OF	correct and all material 20	omission or misstateme		right to withdraw from TURES:

NOTE: SALARY ADVICE AND ALL OTHER SUPPORTING DOCUMENTS TO BE ATTACHED TO THIS SCHEDULE. (Latest 3 months salary advice, 3 months bank statements. For a Sole Proprietor: Annual Financial Statements, latest 3 months Bank Statements)



APPLICANT:				DATE:			
Marital Status: Contract Type:							
			ASSETS				
	Stand	FIXED PROPERTY		1	R		
Suburb	Number	Street Name	Type of Dwelling	Date Purchased			
OTHER MOVEABLE ASSETS(Eg.Ve	hicles, Furni						
		HARES/SHARES IN LISTED COMI LOSE CORPORATIONS/LOAN AG					
Type of In	vestment/Sh	nare	Where h	eld			
BANK BALANCES							
BANK BALANCES							
Type(Eg.Savings, Fixed Deposit,	Current Acc	ount, Etc)	Financial Ins	titution			
LIFE/RETIREMENT POLICIES		(0.1.1)			GUDDENDED VIII II		
Name of Company	C	over(RA,Life,Etc)	Amount Maturity Date		SURRENDER VALUE		
TOTAL ASSETS							
			LIABILITIES				
FIXED PROPERTY					R OUTSTANDING BALANCE		
Suburb	Stand	Street Name	Bond Holder/Seller	Monthly Repayments			
	Number			,			
INSTALLMENT SALES (HP'S/LEASE		-		le: 15			
Finance Co		Types of Assets	Monthly Repayments	Final Repayment Date			
BANK OVERDRAFTS/LOANS/ACCO	UNTS/CREDI	T CARD ACCOUNTS					
Type of Facility		Institution	Monthly Instalments	Credit Facility			
CONTINGENT LIABILITIES (Eg.Gu	arantees, Su	retyships, Notarial Bonds) Sta	ate Beneficiary and Institute	<u> </u>			
. 5		·	<u> </u>				
TOTAL LIAD! TITE							
TOTAL LIABILITIES							
		Net A	sset 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. DAY OF

SIGNATURES: