

Application number

Please use this application number as your reference for all correspondence to the Bank, failure to do so may result in delays in the processing of your application. Below is a checklist of minimum documents required by Standard Bank, in order to evaluate and process your application. Please email the required documents, using this checklist as your coversheet, to NewHomeLoansJHB@standardbank.co.za (JHB/PTA), NewHomeLoansDBN@standardbank.co.za (DBN/CPT) or fax it to **0861111143** (JHB/PTA) **0861111799** (DBN/CPT).

Applicant documentation			
Document name	Applicable to	Document description	Required for an approval in principle
Employed individuals			
Salary advice	Fixed monthly income earners	• Most recent salary advice, not more than 2 months old	Yes
	Variable monthly income earners	• 6 (six) most recent months' salary advices	Yes
	Fixed weekly and fortnightly income earners	• 4 (four) most recent salary advices	Yes
	Variable weekly and fortnightly income earners	• 24 (twenty four) most recent salary advices	Yes
Bank statements	Non-Standard Bank account holders	• A Document Exchange Association consent that allows us to obtain your bank statements on your behalf (for ABSA and Nedbank customers) or • 3 (three) latest consecutive month's statements of the bank account into which your net salary, inclusive of commissions and overtime, is deposited.	Yes
Self-employed individuals			
Business financial statements	All self-employed applicants	• Latest 2 (two) years' business financials - For a Company - signed off by your Auditor (annual financials) - For a Close Corporation - signed off by a Registered Accountant (certified financials) • If the latest 2 (two) years' business financials are not available and for Sole Proprietors, the latest Management Accounts are required.	Yes
Bank statements	Non-Standard Bank account holders	• A Document Exchange Association consent that allows us to obtain your bank statements on your behalf (for ABSA and Nedbank customers) or • 3 (three) latest consecutive month's statements of the bank account into which your net salary, inclusive of commissions and overtime, is deposited.	Yes
Statement of personal assets and liabilities	All self-employed applicants	• Must not be older than 6 (six) months from date of application and must be signed and dated	Yes
Trusts			
Trust deed	All applications in the name of a Trust	• The trust deed is the document in terms of which the Trust is established. It outlines the terms of agreement for a Trust by setting out the rules for what can and cannot be done in a Trust.	No
Letter of Authority		• Letter of authority is letter from the Master of High court with information on who the trustees are and giving the trustees the authority to act within the interests of the trust	No
Switch from other financial institution			
Home loan statements	Applications to switch a home loan from another financial institution	• 12 (twelve) most recent consecutive home loan statements showing all transactions.	No
Property documentation			
Legal description	For all new home loan applications	• The legal description of the property being purchased as it is registered in the Deeds Office (not the physical street address)	No
Seller's ID number		• The Identity Number of the seller of the property being purchased	No
Building loans			
Building plans and quotes	All building loan applications	• The approved and stamped building plan which shows room number and sizes • The building quotation displaying the detailed pricing, the size of the vacant land and size of the building on land	No
Building contract		• The building contract that is signed by you and your builder and includes the contract price	No
Builder's NHBC Certificate		• The valid certificate showing that the builder is approved by the National Home Builders Registration Council (NHBC)	No
Schedule of finishes		• A document clearly indicating the material used and the costs for erecting the building	No
Business mortgage			
Zoning certificate	All business mortgage applications	• A municipal certificate approving the rezoning of the property	No
Business plan		• A business plan indicating the use/purpose of the property	No
Cash flow forecast		• A document that shows your expected future cash flow from the business on the property	No
Sectional title			
Body corporate financial statements	For sectional title complexes with more than 10 units	• The statements that present the financial state of affairs of the body corporate for a specific period that includes the Auditor's report, balance sheet, income statements, cash flow statements and notes. You are able to obtain this information from the Estate Agent or the Seller.	No
Letter of awareness	For sectional title complexes with between 2-10 units	• This is a Standard Bank letter that is signed by yourself whereby you give the Bank consent to proceed with your application in a sectional title complex. • The letter is to make you aware that the Bank has not had sight of the body corporate financial statements and advises you to obtain a copy of the financial statements so that you familiarize yourself with the financial position of the Body Corporate.	No