
Bond Application: Checklist
National Credit Act Minimum Documentation Required

1. Natural Person

A. Salary Earners (excluding commission/overtime earners)

- Copy of Identity document – clear, readable and no dark copies accepted
- Latest salary advice
- Maintenance/Pension/Investments – proof required if taken in consideration for loan
- 3 Months most recent bank statements. If internet statements it needs to be authenticated (each page bank stamped) by the Bank.
- List of assets and liabilities (each applicant individually)
- Completed application form to be signed by client for correctness and consent.

B. Commission/Overtime earners

- All of above in section A plus the following
- 6 months most recent salary slips which is clear and readable
- 6 months most recent bank statements

C. Self Employed Person

- All of above in section A excluding salary slip
- Auditors letter confirming monthly drawing
- Financial statements (IRP5 or Management accounts if financial statements not available)
- 3 months most recent bank statements (6 months if available)

2. Closed Corporation/ Trust/ Proprietary Limited Company

- Documentation as per natural person for All Members
- 3 months latest business bank statements (6 months if available and no internet statements)
- Latest financial statements for Trust or CC (excluding own if self-employed)
- CK1 & CK2 documentation/ Deed of Trust
- Letter of Authority if only one of multiple members/directors apply

To ensure that your application is handled in a fast and efficient manner it would be appreciated if you can assist our bond originators in submitting the required documentation as stipulated in this document

Thank you

Cobus van der Merwe