Declaration by Applicant('s)

I/We confirm having authorised and mandated LoanLink Broker Services (Pty) Ltd and/or any of its franchises or licensee to apply on my/our behalf for a home loan in respect of the property described in this application.

I/We confirm that the purchase price stated above reflects the true purchase price of the property with any additional costs specified. I/We further confirm that all the information provided is true and accurate. I/We further acknowledge that the information supplied shall constitute the basis on which the application is considered and that all information is of material importance and directly relevant to the consideration of my/our application. It is understood that the lender is required to request certain information to assist in monitoring lending practices in terms of the Home Loan and Mortgage Disclosure Act, 2000.

I/We confirm the I/we am/are not insolvent at present, subject to an administration arrangement or have not applied for or concluded arrangements for debt relief as provided by Section 86 of the National Credit Act. I/We further confirm that that I/we are not currently involved in a dispute with a Credit Bureau and understand that in the event of a dispute the Bank will not be able to assess the application until that dispute has been resolved.

I/We authorise LoanLink Broker Services (Pty) Ltd and/or any of its franchises or licensees and/or the bank(s) to which the application was submitted to verify the information contained in the application and to enquire on the various credit bureaus on my/our creditability.

I/We further consent to officers of the bank and/or LoanLink Broker Services (Pty) Ltd or any of its franchises or its licensees disclosing and discussing any matters or information concerning this application which may relate to me personally or to my/our personal or commercial credit standing or financial position or the proposed mortgage security. I/We acknowledge that those discussions may include reasons for not approving the application or only giving a qualified or conditional approval. It is understood that all correspondence or copies thereof addressed to me/us in connection with the approval of this application will be forwarded by the bank concerned to LoanLink Broker Services (Pty) Ltd and/or its franchise and/or licensee. I/We further agree that the bank may pass my/our confidential information, where necessary, to specific service providers that deliver services related to this credit agreement.

I/We acknowledge being made aware of the fact that upon the registration of any loan that results from this application, a commission fee will be payable by the bank involved to LoanLink Broker Services (Pty) Ltd and/or its franchises or licensee as compensation for the preparation of the application, presentation to the bank and the subsequent activities involved in processing the application until drawdown of the loan.

I/We understand that should an offer or quote be made by a bank in respect of this application, it will need to be accepted by me/us in writing. Provision of any such offer to LoanLink Broker Services (Pty) Ltd and/or its franchise or licensee will be accepted as if it had been provided to me/us personally. I/Wee understand that we shall be liable for any fees and wasted costs incurred by the Bank and Attorney(s) in the event of me/us withdrawing from the accepted loan.

I/We acknowledge that LoanLink Broker Services (Pty) Ltd and/or its franchise or licensee are not an agent of any bank to whom the application may be submitted. I/We further confirm that we have not relied upon any statement or representation made LoanLink Broker Services (Pty) Ltd and/or its franchise or licensee concerning any banks products and that the bank('s) cannot be held responsible for any statement or representation that may have been made by LoanLink Broker Services (Pty) Ltd and/or its franchise or licensee.

The Bank(s) are committed to comply with national and international law, rules and regulations and policies regarding the combating of criminal activities, money laundering and terrorist financing. All applications and all information concerning customers are therefore subject to verification, processing and screening and the Bank may be obliged to decline certain applications. While the bank will advise the client of any prohibitions or limitations on affected applications, the bank or its officers or associates shall not be liable for any damages or losses of any nature as a consequence of these obligations.

I/We agree that the Bank may use my/our contact details provided to provide product information on:

a) products offered by the bank, including special offer, upgrades and/or new products	YES	NO
b) offered by subsidiaries of the bank or other companies	YES	NO
c) may the bank, or a company contracted by the bank, contact you for research purposes	YES	NO
d) can the bank share information with other bank subsidiaries for non-marketing purposes	YES	NO

Dated this day of 200

……..	……	…….	…….
Applicants signature	Applicants signature	Applicants signature	Applicants signature
Applicants full names	Applicants full names	Applicants full names	Applicants full names

I confirm having made the applicants who have signed the application above aware of the contents and that me/she/they appear to have understood them.

……
Full name of consultant

……	…….
Consultants Signature	Consultants Identity Number