

Documents needed for bond applications

At BetterBond, we submit your application to multiple banks – including your own – on your behalf, and at no cost to you.

For all bond applications, you'll need:

- ☐ Home loan application form: completed and signed
- ☐ Offer to purchase: for property or land
- ☐ Copy of ID: front and back of smart ID card and / or passport
- ☐ South African personal bank statements: latest 3 months, which can be sourced with customer consent through the IDX (electronic bank statement system) for Absa, Nedbank and Standard Bank customers

You'll need these additional documents for the following applications:

Full-time employment

- ☐ Payslips:
 - latest payslip for fixed income
 - latest 6 months for variable income
- ☐ Employment contract: if less than 3 months in current employment

Self employed

- ☐ Personal statement of assets and liabilities: dated and signed
- ☐ Personal statement of income and expenses: dated and signed
- ☐ ITA34: SARS summary of tax year – only required by some banks
- ☐ Business bank statements: latest 6 months statements (can't be drawn using IDX)
- ☐ Financials: last 3 years, audited and signed (not older than 6 months from last reporting period)
- ☐ Management accounts: up to date and signed (if financials are older than 6 months)
- ☐ Auditor's letter of income
- ☐ Auditor's letter to confirm shareholding percentage: if business is a (PTY) Ltd

Temporary resident living in South Africa

- ☐ Copy of work permit or visa
- ☐ Employment contract: valid, signed and in business English
- ☐ Payslips:
 - latest payslip for fixed income
 - latest 6 months for variable income

SA citizen living abroad

- ☐ Copy of work permit or visa
- ☐ Employment contract: valid, signed and in business English
- ☐ Payslips: latest 6 months payslips irrespective of fixed or variable
- ☐ International bank account statements: latest 6 months showing corresponding salary deposits

Building loan: self employed

- ☐ Personal statement of assets and liabilities: dated and signed
- ☐ Personal statement of income and expenses: dated and signed
- ☐ Business bank account statements: latest 6 months statements (can't be drawn using IDX)
- ☐ Financials: last 3 years, audited and signed (not older than 6 months from last reporting period)
- ☐ Management accounts: up to date and signed (if financials are older than 6 months)
- ☐ Auditor's letter of income
- ☐ Auditor's letter to confirm shareholding percentage: if business is a (PTY) Ltd
- ☐ Building contract
- ☐ Builders NHBRC: National Home Builders Registration Council certificate
- ☐ Building plans: doesn't need to be approved at submission stage
- ☐ Schedule of finishes
- ☐ Building tender or quote

Building loan: full-time employed

- ☐ Payslips:
 - latest payslip for fixed income
 - latest 6 months for variable income
- ☐ Employment contract: if less than 3 months in current employment
- ☐ Building contract
- ☐ Builders NHBRC: National Home Builders Registration Council certificate
- ☐ Building plans: doesn't need to be approved at submission stage
- ☐ Schedule of finishes
- ☐ Building tender or quote