

Supporting documentation



SA Home Loans

Kindly note that SA Home Loans, as an accountable institution, has obligations in terms of FICA and we will not be able to proceed with registering your bond until these obligations have been fulfilled.

Natural persons

South African Citizen and Resident	Foreign National
Green bar-coded identity document or identity card (smart card, both sides are to be provided.)	Valid Passport
Valid proof of residential address (see annexure for acceptable documents)	Valid Asylum Seeker or Refugee Permit
Proof of source of income (eg most recent payslip)	Valid Visa/Permit
Marriage Certificate and Antenuptial Contract (if applicable)	Marriage Certificate and Antenuptial Contract (if applicable)
	Valid proof of residential address (see annexure for acceptable documents)
	Proof of source of income (eg most recent payslip)

Legal Entity

Trust	Partnership
Letter of Authority issued by Master of the High Court	Partnership Agreement
Trust Deed (and amendments if applicable)	Proof of business physical address reflecting the name of the Partnership and the business address. (Not older than 3 months) If no Partnership Agreement exists, a letter signed by all partners confirming that: <ul style="list-style-type: none"> • No partnership agreement exists • Operating name of partnership • Purpose of partnership • Address of partnership • Purpose of the partnership; and • Physical addresses of all partners.
Resolution or such document specifying who is authorised to act on behalf of the Trust.	A resolution or such document specifying who is authorised to act on behalf of the Partnership.
Identity document(s), proof of residential address and contact particulars of: <ul style="list-style-type: none"> • Trustees • Beneficiaries • Founder • Person(s) authorised to act on behalf of the Trust. • Persons holding 5% or more of voting rights (if applicable) 	Identity document(s), proof of residential address and contact particulars of: <ul style="list-style-type: none"> • Natural persons who are partners (including en commandite and silent partners) • Natural persons who exercise executive authority over the Partnership • Person(s) who are authorised to act on behalf of the Partnership
Company	Close Corporation
Company registration documents.	Registration documents (founding statement or certificate of incorporation and amended founding statement (if applicable))
Proof of business physical address reflecting the name of the company and the business address. (Not older than 3 months)	Proof of business physical address reflecting the name of the Close Corporation and the business address. (Not older than 3 months)
Mandate or resolution specifying who is authorised to act on behalf of the company.	Resolution specifying who is authorised to act on behalf of the Close Corporation.
Identity documents, proof of residential address and contact particulars of: <ul style="list-style-type: none"> • Authorised signatories • Person(s) managing the company • Individuals holding 5% or more of the voting rights in the company, or alternatively the controlling vote • Person who exercises executive control over the company eg CEO 	Identity document(s), written confirmation of the residential address and contact particulars of: <ul style="list-style-type: none"> • The member(s) • Authorised signatories of the Close Corporation. • Person who exercises executive control of the CC (if not a member).
Confirmation of shareholding – this may be a shareholders register, letter from the Company Secretary or Auditor, company structure etc	
The same requirements for legal persons holding 5% or more shareholding, or alternatively the controlling vote	
Written confirmation of residential addresses and contact particulars of legal persons holdings 5% or more of the voting rights in the company	
Proof of source of wealth – Written confirmation by company's accountant or auditor	

**Please ensure that the information provided is clear and legible.*

Acceptable documentation to be used as proof of address:

Municipal rates and taxes invoice a utility bill reflecting the name and residential address of the person (not older than three months).

A bank statement, not older than three months, from his/her bank reflecting the name and residential address of the person:

A recent lease or rental agreement reflecting the name and residential address of the person reflecting the name and residential address of the person (not older than three months).

Mortgage statement from another institution reflecting the name and residential address of the person (not older than three months).

Telephone or cellular account reflecting the name and residential address of the person (not older than three months).

Valid television licence reflecting the name and residential address of the person.

Recent long-term or short-term insurance policy document issued by an insurance company and reflecting the name and residential address of the person.

Recent motor vehicle license documentation reflecting the name and residential address of the person; or a statement of account issued by a retail store that reflects the residential address of the person (not older than three months).

Affidavit by a person who lives with the client, confirming that the client co - habits or resides with this person at the same address. This affidavit must contain the following information:

1. Name, residential address, identity number of both the client and the deponent of the affidavit.
2. Relationship between the client and the deponent of the affidavit (e.g., husband, wife, sister, employer); and
3. Confirmation of the client's residential address.

The following documentation is to accompany the above affidavit:

1. Clear ID copy of the deponent / individual making the declaration.
2. Proof of address of the deponent (see above list for acceptable proof of address)- not older than 3 months.