



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

DOCUMENTS REQUIRED FOR A PENSION-BACKED HOME LOAN

PRIMARY APPLICANT

The following supporting documents are required for a Pension-backed Home Loan application:

- A certified copy of your green bar-coded I.D. or Smart I.D. card (both front and back of the card must be certified).
- Your latest 3 months' payslips.
- Your latest 3 months' bank statements, reflecting your latest 3 salary deposits (not required if your salary is paid into an FNB account).
- A valid proof of address, in your name and no older than 2 months. Proof of address from within the FirstRand Group and Wesbank or doctor's and hospital accounts are not accepted.
- A transferring attorney's invoice or building quote (this must always be in line with the loan amount), or an offer to purchase and bond approval.
- Your latest Woolworths Group Retirement Fund Benefit Statement.
- If you are married 'ANC' or Out of Community of Property, a copy of the antenuptial contract will be required.

CO-APPLICANT (IF YOU ARE MARRIED IN COMMUNITY OF PROPERTY)

The following documents are required if you are married in Community of Property (including Traditional, Muslim and Tribal Rites).

- A certified copy of the co-applicant's green bar-coded I.D. or Smart I.D. Card (both front and back of the card must be certified).
- Your marriage certificate.
- The co-applicant's latest 3 months' payslips.
- The co-applicant's latest 3 months' bank statements, reflecting the latest 3 salary deposits (not required if your salary is paid into an FNB account).
- A valid proof of address, in the co-applicant's name and no older than 2 months. Proof of address from within the FirstRand Group and Wesbank, or doctors' and hospital accounts are not accepted.

- Please note that when applying, FNB requires your **living/cash expenses amount**, for both the applicant and co-applicant, (for example, food, entertainment, school fees, etc.).
- **If the co-applicant is not working**, please complete the "unemployed" portion of section 2 on the application form.
- In terms of the Pension Fund Act you or your spouse **need to be the owner of the property or in the process of purchasing the property**.
- Before applying, it is the primary applicant's responsibility to ensure he or she has sufficient funds to stand guarantee for the Pension-backed Home Loan. Pension-backed Home Loans **are subject to an affordability assessment** in terms of the National Credit Act and FNB's Credit Policy.
- The turn-around time for an outcome is 5 to 7 business days. This excludes weekends and public holidays.
For any enquiries, please call the FNB call centre on 0877 366 000.

The following documents are required if you want the loan to cover your transfer and bond registration costs:

- A valid, signed offer to purchase.
- A valid bond approval.
- The transferring attorney's invoice and registration costs in line with the loan amount.

The FNB Pension-backed Home Loan is assessed in line with the National Credit Act.