

**Very Important** - Documentation must be **fully compliant**: anything missing or incorrectly certified will not be accepted and will inevitably lead to delays. Supply scanned copies of all required documents as indicated by bubbles below.

- CLEAR Certification stamps from SAPS or stating ‘Commissioner of Oaths’ (**NOT FROM**: Post Office, Metro Police, or Traffic Services).
- Surety Amount should be obtained from the CRF Call Centre on 0861 CRFUND (273 863).
- **For COCT, Applications** can now be made by supplying documents electronically. See Notes on page 2.
- See website [www.crfund.co.za](http://www.crfund.co.za) ->Members->Benefit Choices->Home Loans, for more information.

All applicable bubbles need to be ticked in appropriate column <input checked="" type="checkbox"/>	Member	Spouse, if Married		Notes
		IN CoP	ANC/ OCoP	
<b>Preliminary:</b> You can only apply if: <ul style="list-style-type: none"> <li>➤ NOT under DEBT REVIEW, ADMINISTRATION, or INSOLVENT</li> <li>➤ Loan amount is within available Surety (Unless providing evidence of where shortfall is to come from, e.g. savings account)</li> <li>➤ NOT buying a second property (unless selling existing property)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Requirements:</b> <b>CERTIFIED COPY</b> of Proof of Address ( <b>copy it, then CERTIFY the copy</b> ) NOT OLDER than 2 MONTHS <ul style="list-style-type: none"> <li>➤ Acceptable: Utility Account; Medical Aid; Clothing Account; Traffic Fine; Non-FNB Bank stamped statement</li> <li>➤ Unacceptable: FNB statements (or of any FirstRand Group bank e.g. WesBank), or Doctors account</li> </ul>	<input type="checkbox"/>			<b>REPEAT: make a copy and CERTIFY the copy, even if original is emailed. Non-FNB Bank stamped statements will suffice. (FICA requirements).</b>
<b>CERTIFIED</b> copy of RSA ID - (ID cards must show <b>both</b> sides) stamp NOT OLDER than 1 MONTH	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>LIVING EXPENSES:</b> breakdown to cover: Food, Transport, Rates, Water, Electricity, Entertainment, & Other household expenses	<input type="checkbox"/>	<input type="checkbox"/>		
<b>IF MARRIED:</b> <b>CERTIFIED</b> copy of marriage cert., or of marital contract		<input type="checkbox"/>	<input type="checkbox"/>	
<b>IF Divorced:</b> <b>CERTIFIED</b> copy of the divorce decree	<input type="checkbox"/>			
<b>PAYSLIPS:</b> LATEST 3 CONSECUTIVE (and for spouse if married In CoP)	<input type="checkbox"/>	<input type="checkbox"/>		
<b>BANK STATEMENTS:</b> showing <b>3 most recent</b> salaries (unless FNB clients, who only need their account number)	<input type="checkbox"/>	<input type="checkbox"/>		
<b>IF PURCHASING</b> property: <ul style="list-style-type: none"> <li>➤ Copy of Signed Offer to Purchase</li> <li>➤ Bank Bond Approval (unless purchase is fully covered by this loan)</li> <li>➤ Attorney Quotes: Bond Reg. / Transfer Fees (on letterhead)</li> </ul>	<input type="checkbox"/>			
<b>IF BUILDING or RENOVATING:</b> <ul style="list-style-type: none"> <li>➤ Provide proof of <b>ownership</b> of the property, i.e. either:                             <ul style="list-style-type: none"> <li>○ Bond Deduction shown on payslip, or</li> <li>○ Copy of the Title Deed, or</li> <li>○ Recent Bond Statement</li> </ul> </li> <li>➤ Quote(s) NOT OLDER than 1 MONTH showing the <b>members name as customer</b>, from a REGISTERED builder or building material supplier</li> </ul>	<input type="checkbox"/>			
<b>IF BUILDING A HOUSE IN “HOMELAND” EASTERN CAPE:</b> a LETTER of Land Ownership, signed and stamped by THE CHIEF	<input type="checkbox"/>			

Member Name: \_\_\_\_\_ Date: \_\_\_\_\_

Checked by: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_:\_\_\_\_ Sent to FNB by: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_:\_\_\_\_ =sent proof

**Member to be aware:** that FNB will perform **Credit** and **Affordability** checks:

- **If FNB accepts** the application, a **Contract** will be emailed directly to the member:
  - Contract (10 pages) - print, check carefully and INITIAL (& spouse if Married InCoP) at the foot of each page.
  - Front Page: Complete details; Address, Email, Cell No., Work No., any Fax.
  - PLEDGE page: sign & date in the presence of a witness, who also signs.
  - AFFIDAVIT page: sign & date in front of SAPS officer or a Commissioner of Oaths, who STAMPS and signs to witness signature.
  - SIGNATURE/DECLARATION page:
    - sign & date; spouse must also sign if Married InCoP.
  - Scan & email completed contract (12 pages) back to FNB (see Emailing notes below).
  - The application process typically takes 5 to 10 working days.
  - If you have had no prior dealings with FNB, you will be asked to visit an FNB branch with ID and a proof of address – FNB will create a profile for you. Spouse may also need to attend if KYC (Know Your Customer) record is not held. Note that the loan will not be paid over until this is done.
- **If FNB declines** the application, an SMS will be sent to notify.
- **FNB call centre 087 736 6000**
  - Call if you do not hear anything, say within 5 working days, to check on progress.
  - Or, if you wish to know the reason for a decline (Affordability or Credit).

**Notes:**

- **Emailing for COCT members:**
  - Complete **Applications** must be emailed to the Fund. Preferably, for readability, complete the form electronically, but print the final page, sign, date it (+ spouse if Married in CoP) Then scan and email the whole document, plus all required documents to **FNBLOANS@CRFUND.CO.ZA**
  - **Contracts** must be emailed back to FNB back using the same FNB address as received from.
- **Applications cannot be made:**
  - Directly to FNB - This is to ensure that the application complies to strict FNB requirements.
  - By visiting the CRF offices in person.
- **Anyone not having own email:**
  - All members **must** obtain an email address of a trusted person who can help with printing and scanning etc.
- **Other eligible municipalities:** Check with HR if your municipality has an agreement with FNB for pension backed loans. HR should ensure that applications comply to FNB requirements.
- **How the loans work:** It is important to understand that the loan does not come from the CRF, it comes from the bank, FNB. Regardless of your surety in the fund, FNB carry out independent checks on creditworthiness and affordability. All lenders are audited to verify that they are lending responsibly, and if FNB deem that the additional loan payment would stretch the finances beyond a reasonable point, they will decline the application.
- **Claiming extra income for rent of rooms:** FNB require the following information:
  - 6 months of bank statements showing rental income(s),
  - Current rental lease agreements showing names, dates, and amounts paid.
- **Surety Amount:** Be aware that a given surety may reduce by the time your application is processed – try not to bank on the full surety amount – leave some leeway.