

LIST OF DOCUMENTS TO BE PRESENTED AS PART OF YOUR LOAN APPLICATION

FINANCIAL INFORMATION

1. **Income Statement*** (Use our template or your own to calculate your monthly Disposable Income).
2. **Balance Sheet*** (Use our template or your own to calculate your Net Asset Value).
3. **Last 3 months Bank Statements***
4. **Last available Payslip / Proof of Income***
5. Should income be earned from a business: Details of the business | Shareholding | Latest set of management accounts | Latest set of financial statements
6. Should income be earned from an investment: Details of the investment | Financial statements indicating net monthly surplus
7. Should income be earned from a rental property: Details of the rental property | Details of any bond over the rental property | Financial statements indicating net monthly surplus
8. Other information which may assist us complete the credit assessment and better understand your financial position and monthly disposable income.

TAX / SARS INFORMATION

1. **Estimate of total tax payable for the current Year***
2. Latest available Income Tax Return
3. Latest available IRP5 or similar document
4. If available, SARS Tax clearance certificate (please ask your accountant or payroll administrator to assist you generate this certificate from your e-filing profile)
5. Other information which may assist us complete the credit assessment and better understand your tax position.
6. Other information which may assist us complete the credit assessment.

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1. **Copy of ID**
2. **Copy of Proof of Address**
3. **Document confirming SARS Income Tax Registration number**
4. **Document confirming banking details**