



Tel No: 021 371 0677

Toll Free (Landlines):0800 371 0677

## **Governments Criteria**

- South African citizen or in possession of a permanent residence permit
- Married or single with financial dependants, divorced with dependants (separation will not be considered)
- Combined income not to exceed R3500 (Gross Income) (husband and wife) per month
- 18 years or older
- Not have received a government subsidy before
- Never owned property before

## **Companies Criteria**

- Income must be between R3000 & R3500 (husband and wife's) same applies to single
- Good ITC (credit record) – both parties to be present when signing - Regular checks will be conducted.
- Self employed (cash only) and still qualify for government subsidy
- Formal (permanent employment) – No temporary employment
- Disposable income not less than R1000,00 (after deductions)
- Deposit of R5000,00

## **All Accompanying Documents**

- Id/Id's- if married both parties to be present
- Marriage certificate (both parties to be present when signing.)
- Divorced order (if applicable)
- Pay slip/s
- Children's birth certificates/financial dependants e.g. mom, brother, sister etc. and should not have owned property before
- Latest 3 Month bank statement to show income being paid into bank account
- Salary to be deposited into bank account by employer

## **Further Screening will be conducted on**

- Confirmation of employment via Labour Department
- Deed search via Provincial Government to confirm whether client has owned property or received a subsidy before.
- ITC screening via Trans Union