INFORMATION SCHEDULE

Purchaser	Individual	Joint	Company	Trust
Will this purchase be?	Cash	Mortgage Bond	Both	
Do you have R100,000 capital?	Yes		No	
Full names as per Identity Document	1.			
	2.			
Identity Number / Passport Number	1.			
	2.			
Country of Residence	1.			
	2.			
Physical Address of purchaser(s)	1.			
	2.			
Contact Cell Phone number(s)	1.			
	2.			
Contact e-mail address(es)	1.			
	2.			
Marital Status	Single	Divorced	Married	
			Traditio / Muslim Rites / AN / CO	
	Foreign Marriage (Specify country)			
Purchaser Employment Status	Employed		Contract Worker	
	Self-Employed		Unemployed	
IF SELF-EMPLOYED				
Latest 2 years signed financials	Yes	No		
Latest Management Accounts not older than 2 months	Yes	No		
Accountant Details:	Name:			
	Cell:			
	Email:			
IF TRUST/COMPANY				
Trust/Company name				
Registration number				
Is the Trust/Company trading	Yes	No		
Latest 2 years signed financial Statements	Yes	No		
Latest Management Accounts not older than 2 months	Yes	No		
Accountant Details:	Name:			
	Cell:			
	Email:			

(Hereinafter referred to as the "Purchaser")

OFFER TO RESERVE AN IMMOVABLE PROPERTY

A. **WHEREAS** the Purchaser is desirous to purchase a Unit/s in the proposed Sectional Title Scheme/s and the Seller/s is/are prepared to grant the Purchaser the right to purchase the Unit stipulated herein:

NAME OF DEVELOPMENT	UNIT NUMBER	RESERVATION DEPOSIT AMOUNT
1.		R
2.		R
3.		R
4.		R
5.		R
6.		R
7.		R
8.		R
9.		R
10.		R

NOW THEREFORE the Purchaser agrees to the following terms and conditions:

1 RESERVATION OF PROPERTY

1.1 The PURCHASER(S) hereby acknowledge(s) that the reservation of the property(s) is/are subject to the PURCHASER(S) signing and presenting the SELLER with a complete Offer to Purchase and that this Reservation Offer to Purchase Immovable property, will not be deemed to be the official documentation to secure the purchase(s). Further terms and conditions of the sale willbe as depicted within the official Agreement of Sale entered between the Seller and Purchaser.

2 PAYMENT OF RESERVATION DEPOSIT

2.1 In consideration for such right, the Purchaser(s) agree(s) to pay the amount(s) as stipulated in the table in A (“the reservation deposit”) within **3 (three) days** of signature hereof, into the trust account of the Seller’s appointed Transferring Attorneys.

2.2 The Purchaser undertakes to provide IGrow Wealth Investments (Pty) Ltd with payment confirmation(s), clearly stating the **name of the PURCHASER, unit number and development name**.

3 AGREEMENT OF SALE

3.1 IGrow Wealth Investments (Pty) Ltd ("the Property Practitioner") will provide the Purchaser with a copy of the Agreement of Sale together with all supporting documentation for consideration.

3.2 Should the Purchaser, having duly considered the provisions of the Agreement of Sale and supporting documentation, wish to enter into an Agreement of Sale to purchase a Unit/s in the Scheme/s, the Purchaser shall be required to approach the Seller, through the Property Practitioner.

3.3 The Purchaser acknowledges that he/she must sign the Agreement of Sale(s) and present it to the Property Practitioner, together with all documentation requested by the appointed Mortgage Bond Originator without any amendments or rectifications to present to the SELLER(s) within **5 (five) business days** from the date of receipt of the Agreement of Sale(s).

3.4 Should the Purchaser not be able to provide the documentation mentioned in 3.3 above within the specified period, and requires an extension of time, the Purchaser undertakes to advise the appointed bond consultant accordingly.

3.5 **The Purchaser appoints IGrow Home Loans (Pty) Ltd as Mortgage bond originator if the Agreement of Sale is subject to mortgage finance.**

INITIAL __________

4 DIRECT MARKETING AND COOLING OFF

4.1 Should this Reservation Offer have been concluded because of direct marketing as provided for in terms of the Consumer Protection Act 68 of 2008 (the "Act"), the Purchaser may rescind this agreement by notice to the Seller within 5 (five) business days of the conclusion of this agreement. Upon receipt of such written notice, the Seller agrees to refund the Purchaser the full consideration withi**n 15 business days**.

4.2 The PURCHASER hereby confirms that he/she was introduced to the property by IGrow Wealth Investments (Pty) Ltd, (Tel: 0219792501).

4.3 Should the Purchaser approach the Seller to enter into an agreement of sale, the Purchaser will be required to acknowledge that such Agreement of Sale will not be concluded because of direct Marketing in terms of the Act.

5 REFUNDING OF RESERVATION DEPOSIT

5.1 The PURCHASER is aware that the Reservation Deposit, if applicable, is a refundable deposit, **ONLY IF** the suspensive condition, stipulated in the Agreement of Sale, relating to securing a mortgage bond not being met, being that the bond application is declined by all applicable banks or as per the terms outlaid in the Agreement of Sale, despite the Purchasers full co-operation throughout the application process.

5.2 If an Agreement of Sale has not been concluded or a sale is cancelled, and a refund of the reservation deposit is due and payable to the Purchaser, the PURCHASER is made aware that such refund could take up to 15 business days to effect from date of signature of the refund documentation. This is because IGrow Wealth Investments (Pty) Ltd does not hold the funds of clients as it is paid to the Transferring Attorney's trust account and control over the release of the funds from the trust account are not within IGrow Wealth Investments (Pty) Ltd control.

6 PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013 (POPIA)

6.1 IGrow Wealth Investments (Pty) Ltd is required to collect and process the personal information of the parties herein to give effect to any of the parties' rights and obligations that flow from this agreement. The parties agree that their personal information may be processed by IGrow Wealth Investments (Pty) Ltd and further processed and shared with any professional parties involved in the transaction, including but not limited to conveyancing attorneys, bond attorneys, banks, mortgage originators and/or their business partners and municipalities. IGrow Wealth Investments (Pty) Ltd will process the personal information of the parties for the duration of the transaction as may be required and will retain the personal information as required by law.

7 PURCHASER ACKNOWLEDGEMENT QUESTIONS:

7.1 CONFIRMATION BY THE PURCHASER IN TERMS OF THE CONSUMER PROTECTION ACT, 2014 ("CPA")

The PURCHASER confirms that:

I have read this Reservation Agreement and understands the contents thereof.	YES ☐	NO ☐
I am aware of and understands my rights to the cooling-off period after Direct Marketing. (Refer to Clause 4)	YES ☐	NO ☐
I confirm that the property was not introduced to me by means of Direct Marketing.	YES ☐	NO ☐
The PURCHASER is a juristic person (Company, Close Corporation, Trust, Partnership, etc.)	YES ☐	NO ☐
If the PURCHASER is a juristic person, that the annual turnover or asset value of the entity is not more than R2 000 000.00 (Two Million Rand), as on the Signature Date. (Not applicable if PURCHASER is a natural person)	YES ☐	NO ☐
I am acquiring the property for the following use:	Primary Residence ☐	Buy to let (*Investment*) ☐

7.2 CONFIRMATION BY THE PURCHASER IN TERMS OF THE FINANCIAL INTELLIGENCE CENTRE AMENDMENT ACT ("FICAA")

The PURCHASER confirms that:

PIP (Prominent Influential Person)		
Are you, or anyone connected to the purchasing entity, a public official in a position of authority?	YES ☐	NO ☐
Are you, or anyone connected to the purchasing entity, related, or associated to a public official in a position of authority?	YES ☐	NO ☐
	Spouse/Partner	☐

If your answer is "YES" to the above question, what is the nature of the relationship or association?	Child	☐
	Sibling	☐
	Business Partner	☐
	If Other Specify	☐
NATURE OF BUSINESS RELATIONSHIP		
Have you entered a business relationship with IGrow before?	Yes ☐	No ☐
Source of Funds (SOF) How funds were deposited (i.e.:EFT, Cash, Cheque, Guarantee) if other please specify		
Source of Wealth (SOW) What made the client wealthy (i.e.: Inheritance, Pension, Sale of Shares, etc.) if other please specify		
Source of Income (SOI) Clients' employment Status (i.e.: Retired, Salary, Self-Employed, Unemployed, Student, etc.) if other please specify		
Standard Occupation Codes (SOC) Clients' occupation (i.e., Attorney, Accountant, Doctor,etc.) if other please specify		
Activity Jurisdiction i.e Country where the client does most of its business/employment activities South Africa (unless specified otherwise) if other please specify		

Signed at____________________on this_______day of___________________20_____

____

Purchaser

____

Purchaser 2 *(if applicable)*

PROPERTY PRACTITIONER NAME: IGROW WEALTH INVESTMENTS (PTY) LTD

CONTACT NUMBER: 021 979 2501

E-MAIL: info@igrow.co.za

APPLICATION FORM - Pre-Qualification

IGROW WEALTH
HOMELOANS

CONSENT FORM – PROCESSING OF PERSONAL INFORMATION

I, the undersigned.

Full Name & Surname ....

Identity Number ....

Cellphone No. ....

Email address ....

Marital Status ○ Single ○ Married ANC (with Accrual) ○ Married ANC (without Accrual) ○ Married COP ○ Divorced ○ Widowed ○ Other ....

IGrow Wealth Homeloans submitting through, MortgageMax, a division of BetterLife Origination Services Proprietary Limited ("MortgageMax") and its MortgageMax Licensee1 together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively "we" or "us") offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently.

By signing this form in the space provided below, you appoint MortgageMax and the BetterHome Group to be your lawful representative and agent in your name, place and stead, to obtain a copy of your personal credit report ("PCR") from a Registered Credit Bureau. You agree to MortgageMax's Terms and Conditions available at https://www.mortgagemax.co.za.

IN ORDER TO OBTAIN THE PCR, YOU AUTHORISE YOUR REPRESENTATIVE -

a) To contact, request and obtain credit information (for the avoidance of doubt this includes any and all information held on your profile including payment profile information) from a Registered Credit Bureau to verify your identity, perform an assessment of your behaviour, profile, payment patterns, indebtedness, whereabouts, and creditworthiness or any other related purposes in any format (including in pdf, xml or raw data string) available from a Registered Credit Bureau;

b) make any reasonable enquiries to verify and research any details provided by you to MortgageMax;

c) to access the information in any format, including online, batch and raw xml string and you consent that the enquiry should not be displayed on your credit profile if the enquiry was not performed for credit application purposes;

d) to submit your information, including payment profile and default information and any other relevant information, to a Registered Credit Bureau and to allow the Registered Credit Bureau to release the information for lawful purposes to MortgageMax and where applicable, relevant third party.

You are aware that you are entitled to one free PCR per year from any registered credit bureau and that you can obtain your free PCR by contacting the credit bureau directly, either telephonically, by way of email, fax or attending the office of the credit bureau in person. You are aware that you have the right to challenge the accuracy of any information contained in your PCR directly with a credit bureau.

Attached to this is a copy of your Identity Document. You confirm that the information furnished herein to the registered credit bureau is true and correct. You agree and give consent to MortgageMax to share a copy of your PCR with a third party, where applicable, if proceeding once the pre-qualification has been completed.

Applicant 1

Name ....

Signature ....

Date ....

[1] *The MortgageMax Licensee means the person or business that you have engaged to render the selected Services to you and which has concluded a icensing agreement with MortgageMax in terms of which the MortgageMax Licensee undertakes to utilise services, systems and/or the platform provided by or on behalf of MortgageMax to render the Services to you.*