

INFORMATION SCHEDULE

| | | | | | |
|--|---------------------------------------|-----------------------------|-----------------|--------------------------|-----|
| Purchaser | Individual | Joint | Company | Trust | |
| Will this purchase be? | Cash | Mortgage Bond | Both | | |
| Do you have R100,000 capital? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | | | |
| 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 | | |
| | | | Traditional | Muslim Rites | ANC |
| | Foreign Marriage (Specify country) | | | | |
| Purchaser Employment Status | Employed | <input type="checkbox"/> | Contract Worker | <input type="checkbox"/> | |
| | Self-Employed | <input type="checkbox"/> | Unemployed | <input type="checkbox"/> | |
| <u>IF SELF-EMPLOYED</u> | | | | | |
| Latest 2 years signed financials | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> | |
| Latest Management Accounts not older than 2 months | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> | |
| Accountant Details: | Name: | | | | |
| | Cell: | | | | |
| | Email: | | | | |
| <u>IF TRUST/COMPANY</u> | | | | | |
| Trust/Company name | | | | | |
| Registration number | | | | | |
| Is the Trust/Company trading | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> | |
| Latest 2 years signed financial Statements | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> | |
| Latest Management Accounts not older than 2 months | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> | |
| 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 will be 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 within **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 <input type="checkbox"/> | NO <input type="checkbox"/> |
| I am aware of and understands my rights to the cooling-off period after Direct Marketing. (Refer to Clause 4) | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| I confirm that the property was not introduced to me by means of Direct Marketing. | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| The PURCHASER is a juristic person (Company, Close Corporation, Trust, Partnership, etc.) | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 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 <input type="checkbox"/> | NO <input type="checkbox"/> |
| I am acquiring the property for the following use: | Primary Residence <input type="checkbox"/> | Buy to let (<i>Investment</i>) <input type="checkbox"/> |

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 <input type="checkbox"/> | NO <input type="checkbox"/> |
| Are you, or anyone connected to the purchasing entity, related, or associated to a public official in a position of authority? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| | Spouse/Partner | <input type="checkbox"/> |

| | | |
|---|------------------------------|-----------------------------|
| If your answer is "YES" to the above question, what is the nature of the relationship or association? | Child | <input type="checkbox"/> |
| | Sibling | <input type="checkbox"/> |
| | Business Partner | <input type="checkbox"/> |
| | If Other Specify | <input type="checkbox"/> |
| NATURE OF BUSINESS RELATIONSHIP | | |
| Have you entered a business relationship with IGrow before? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 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



IGROW WEALTH HOMELOANS

CONSENT FORM - EXPERIAN CREDIT & POPI ACT

I, the undersigned: _____
[Insert consumer's full name and surname]

Identity Number: _____

Mobile: _____

Email: _____

Physical Address: _____

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

IGrow Wealth Homeloans and BetterLife Origination Services Proprietary Limited ('MortgageMax' or 'you') (a subsidiary of BetterLife Group Limited) cares about your privacy and information security. For more information about how MortgageMax protects your personal information please see their privacy policy.

You will only process my personal information in accordance with this consent and for the purpose for which you collected it.

I agree to provide you with certain personal information when I communicate with you by email, SMS (or any other electronic means) or telephone and make use of your home loan pre-qualification service and/or to do a credit check through a registered credit bureau to obtain my credit report.

I agree and give my consent to you to process my personal information for the purposes relating to obtaining my credit report through you and agree that you may share this information for this purpose with a registered credit providers as well as your service providers in order to enable them to process my personal information to determine whether I qualify for a home loan, including but not limited to do credit checks, fraud checks, checks with and reporting to the South African Fraud Prevention Service.

Signature _____ Date _____

Name of the Signatory _____

CONSENT – EXPERIAN CREDIT CHECK

I appoint IGrow Wealth Homeloans and BetterLife Origination Services Proprietary Limited ("MortgageMax" / "My Representative") to be my lawful representative and agent in my name, place and stead, to obtain a copy of my personal credit report ("PCR") from a Registered Credit Bureau, to be used solely for the following purposes – (a) providing me with advice or assistance with managing my credit, by having reference to the consent of my PCR; (b) challenging the accuracy of information contained on my PCR; and (c) investigating information held on me by the registered credit bureau.

I consent to the Registered Credit Bureau releasing a copy of my PCR in PDF or XML format to my Representative and to my Representative having sight of the content of my PCR for the above purpose. Furthermore, I consent to my Representative providing all personal information provided by me to in relation of accessing my PCR to the registered credit bureau for purpose of updating my credit record.

My Representative may request my PCR from the registered credit bureau on condition that they undertake: (a) not to host, resell, on-sell or make my PCR available to any third party or agent, or use my PCR to compile any other databases; (b) not to amend or add any information on my PCR or deal with my PCR in contravention of any applicable laws; (c) to take all reasonable security measures to prevent unauthorised access to the information contained on my PCR; (d) to destroy my PCR upon my request or immediately after it has served the purpose for which it was obtained on my behalf; (e) to keep record of any persons who has access to my PCR for as long as it's in my Representative's possession, before it is destroyed.

I am aware that I am entitled to one free PCR per year from any registered credit bureau and that I can obtain my free PCR by contacting the credit bureau directly, either telephonically, by way of email, fax or attending on the office of the credit bureau in person. I am aware that I have the right to challenge the accuracy of any information contained on my PCR directly with a credit bureau. Attached to this is a copy of my Identity Document. I confirm that the information furnished herein to the registered credit bureau is true and correct.

I agree and explicitly give consent to My Representative to share a copy of my PCR with the *third party. (tick the appropriate box)

I consent

I do not consent

Signature _____ Date _____

Name of the Signatory _____

**"Third party" means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing attorney and/or any third party including but not limited to the lead provider dealing with a property that I am interested in purchasing.



IGROW WEALTH

HOMELOANS

CONSENT FORM - BUSINESS PARTNER & PROPERTY PRACTITIONER

I, the undersigned: _____
[Insert consumer's full name and surname]

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT

I consent to **IGrow Wealth Homeloans** sharing my Offer to Purchase and other personal information with and **MortgageMax (BetterLife Origination Services Proprietary Limited)** for purposes of a pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

Mortgage Max (MortgageMax or "you") cares about your privacy and information security. For more information about how IGrow Wealth Homeloans and Mortgage Max protects your personal information please see their privacy policy.

I agree to provide you with certain personal information when I communicate with you by email, SMS (or any other electronic means) or telephone and make use of your home loan pre-qualification service, do a credit check through a credit bureau report, when I apply for a home loan and/or when I elect to make use of the BetterSure insurance brokerage service.

I acknowledge that:

- appropriate advice can only be provided after full disclosure of my relevant personal information for purposes of evaluating and advising me in respect of my home loan application and on suitable financial products in line with my objectives;
- you require relevant personal information to assist me with my pre-qualification and/or home loan application and/ or to accept, issue and service insurance policies that I may apply for;
- I agree to be informed about the outcome of my pre-qualification and/or home loan application and/or in respect of any other relevant financial products that I may be interested in.

I agree and give my consent to you to process my personal information for the purposes relating to any pre-qualification and/or home loan application made by you and agree that you may share this information for this purpose with companies within your *group, *financial institutions, registered credit providers as well as your service providers.

I agree and give my consent to **IGrow Wealth Homeloans** "you" to share any reasonable information concerning the home loan application process, including but not limited to sharing a copy of the home loan grant with *Third party:

BUSINESS PARTNER CONSENT

- I consent
- I do not consent
(tick the appropriate box)

PROPERTY PRACTITIONER CONSENT

- I consent
- I do not consent
(tick the appropriate box)

The services provided by **IGrow Wealth Homeloans and Mortgage Max** are not intended to be financial, tax or legal advice and should not be construed as such. **IGrow Wealth Homeloans and Mortgage Max** and their service partners are not financial planners, brokers or tax advisers. Your personal financial situation is unique, and it is your responsibility, given your financial and other individual circumstances, to use any information and advice obtained through these services appropriately and responsibly when implementing your decisions. Before making any financial decisions or implementing any financial strategy, you should obtain advice from your accountant or other financial advisor who are fully aware of your individual circumstances and never take up a home loan that will stretch your repayment capacity to its maximum.

Signature _____ Date _____

Name of the Signatory _____

**Financial Institutions" means ABSA Bank, First National Bank, NedBank, Standard Bank, where necessary Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Business Fuel.

**Group" means BetterLife Group Ltd and its subsidiaries, including internal systems e.g. LMS, DealMaker and SwitchX which is used to process the personal information and to submit to the financial institutions.

**Third party" means financial institution and/or its representatives, the estate agent, the property developer, the conveyancing attorney and/or any third party including but not limited to the lead provider dealing with a property that I am interested in purchasing