momentum
corporate

Documents required to apply for a Momentum pension-backed home loan

To buy a new property or a deposit on a new house

1. A certified copy of your ID (the front and back if you have an ID card).
2. Your last three months' bank statements (last 6 months if you are a commission earner).
3. Latest payslip (latest six payslips if you are a commission earner).
4. Proof of residence (not older than 3 months).
5. Offer to purchase signed by both the buyer and seller.
6. Home loan/bond approval letter from the bank.
7. Ante-nuptial contract if married out of community of property and applying as a single applicant.
8. If married in community of property, please include a certified copy of your spouse's ID, their last three months' bank statements, and their latest payslip.

For renovations or home improvements

1. A certified copy of your ID (the front and back if you have an ID card).
2. Your last three months' bank statements (last 6 months if you are a commission earner).
3. Latest payslip (latest six payslips if you are a commission earner).
4. Proof of residence (not older than 3 months).
5. Latest municipal rates statement.
6. Official building/renovation quotation from an approved contractor showing cost of materials and labour. The quotation must be addressed to you and have the property details on it.
7. If the property is owned through a customary right of use provision, then a Tribal Council authority letter must be provided.
8. Ante-nuptial contract if married out of community of property and applying as a single applicant.
9. If married in community of property, please include a certified copy of your spouse's ID, their last three months' bank statements, and their latest payslip.

To settle an existing home loan (bond)

1. A certified copy of your ID (the front and back if you have an ID card).
2. Your last three months' bank statements (last 6 months if you are a commission earner).
3. Latest payslip (latest six payslips if you are a commission earner).
4. Proof of residence (not older than 3 months).
5. Latest municipal rates statement.
6. Settlement quotation from the bank/service provider where the bond must be settled in part or in full.
7. Ante-nuptial contract if married out of community of property and applying as a single applicant.
8. If married in community of property, please include a certified copy of your spouse's ID, their last three months' bank statements, and their latest payslip.

To pay bond registration and/or transfer costs

1. A certified copy of your ID (the front and back if you have an ID card).
2. Your last three months' bank statements (last 6 months if you are a commission earner).
3. Latest payslip (latest six payslips if you are a commission earner).
4. Proof of residence (not older than 3 months).
5. Attorney's bond transfer and/or registration costs invoice.
6. Home loan/bond approval letter from the bank.
7. Offer to purchase signed by both the buyer and seller.
8. Ante-nuptial contract if married out of community of property and applying as a single applicant.
9. If married in community of property, please include a certified copy of your spouse's ID, their last three months' bank statements, and their latest payslip.

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08/2025