



Please complete the application form accurately in black ink. Indicate by writing in full or placing a tick (mark) in a box corresponding with your answer.

Application Type

Individual Joint Member on Disability

NB: A joint application is only permitted if applicants are married in community of property and are active GIPF members. Each applicant in a joint application should complete his/her own application form.

Main Applicant Personal Details

Title Mr Mrs Miss Ms Other

Surname:

First Name:

Middle Name:

ID\Passport No:

Nationality:

Gender: Male Female

Email:

Tax Reg No:

Mobile No:

Alternative No:

Physical Address:

Location:

Town:

Postal Address:

Residence: Own Parents

Rent Employer

Marital Status

Single Married Divorced Widowed

NB: If Married Provide Marriage Certificate, if divorced provide divorce decree.

In Community Of Property Out Of Community Of Property Customary

Number Of Dependents: Children Other Total

Spouse Personal Details

Title Mr Mrs Miss Ms Other

Surname:

First Name:

Middle Name:

ID\Passport No:

Nationality:

Email:

Mobile No:

Alternative No:

Physical Address:

Location:

Town:

Next Of Kin

First Name: Surname:
 Relationship: Mobile No:
 Physical Address:

Employment Details

Employer Name:

 Job Title: Workstation:
 HR Officer Name:
 HR Telephone: HR Email:
 Physical Address: Employee No.:

 Employed Since: MM YYYY Years To Retirement:

Banking Details (Salary Account)

Bank Name: Branch Code:
 Account No.: Account Type: Savings Cheque

Loan Purpose

Purchasing Existing House Purchase of Land & Construction Additions/Alterations
 Construction Only Redeeming Existing Home Loan Combination of Pension Backed & Asset Backed

Property Details

Purpose (Use): Main Residence Second Residence
 Erf No/UPI: Street Name:
 Location/Suburb/Village: Town/City/Constituency:
 Region:
 Proof of Ownership: Title Deed Allocation Letter Communal Land Certificate
 Deed of Sale Leasehold Certificate Other (Specify)
 Who is occupying the property or will occupy the property?
 Expiry date or remaining term of land leasehold agreement (if applicable)?
 Who is the owner of the property?
 What is the Land Proclamation Status? Proclaimed Unproclaimed

Declaration and Acceptance of Loan Terms and Conditions

- I hereby request a housing loan in terms of Section 19(5) of the Pension Funds Act, the Rules of the Fund, and the agreement between the GIPF, my Employer and the Administrator.
- I confirm that the property concerned is for residential use only, and that I, my spouse or dependants already occupy it or will do so in the near future.
- I declare that this loan will be used only for housing purposes as permitted under the Pension Funds Act.
- I confirm that I will not use the loan to buy movable assets (e.g., vehicles, furniture, equipment) or to settle personal or business loans.
- I consent to the Administrator, or its appointed service providers verifying that the loan has been used for housing purposes.
- I commit to repaying the full outstanding loan if my employment ends, my membership of the GIPF ceases, my Employer withdraws from GIPF, or the loan cannot be transferred to another retirement fund.
- I freely pledge my pension fund benefits as security for this loan and authorise GIPF to deduct the outstanding loan and any costs directly from my pension credit if I default or when my membership ends.
- I authorise my Employer to deduct the agreed monthly instalments from my salary and pay them to the Administrator. This instruction is irrevocable until the loan is fully settled.
- I understand that if I fail to pay instalments, arrears will attract interest, and I will remain liable for the full balance.
- If the property is sold, or if a leasehold/customary land right is revoked, I must immediately notify the Administrator and repay the outstanding loan.
- I understand that if I default on this loan or misuse the funds for purposes other than housing, I will not be eligible for any future loans.
- I am aware that administration fees are payable on this loan.
- I acknowledge that repayments may change if the interest rate changes. If rates rise or falls, my instalment will increase or decrease accordingly, and my Employer will be instructed to adjust my payroll deduction.
- I understand that all loan payments will be made directly to the contractor, supplier, or service provider and not to me personally.
- I accept full responsibility for supervising the contractor or service provider to ensure that the work is completed properly and the funds are used only for the intended housing purpose.
- I further acknowledge that the Administrator and my Employer are not responsible for any disputes, poor workmanship, or claims arising from agreements with builders, contractors, or suppliers.
- I indemnify the Administrator and my Employer against any losses arising from my failure to comply with the loan terms.
- I confirm that all information I have provided is true and correct.

Signature: I certify that everything I/we have stated in this application is correct and by signing below I/we commit to answer any questions that your officers may ask regarding the application. A spouse/co-applicant signature is required if the application is a joint application.

Applicant's Name:

Signature:

Date:

DD - MM - YYYY

Official Use Only**Checklist**

<input type="checkbox"/> Certified copy of ID (& Spouse ID if married).	<input type="checkbox"/> Proof of Residence (Title Deed, Customary Land Right Certificate, Municipal Bill or Lease Agreement)
<input type="checkbox"/> Copy of Latest Salary Pay Slip.	<input type="checkbox"/> Tax Certificate.
<input type="checkbox"/> Certified copy of Marriage Certificate (if married) or Divorce Decree (if Divorced).	<input type="checkbox"/> Purchase Agreement/Deed of Sale/Reservation Letter.
<input type="checkbox"/> Proof of Government Subsidy Scheme/Letter of confirmation from employer.	<input type="checkbox"/> Proof of Land Ownership/Allocation Letter.
<input type="checkbox"/> Bank Statement 3 Months (Salary Account).	<input type="checkbox"/> Pension Fund Statement.

Note: Below documents are only required if there is construction.

<input type="checkbox"/> Construction/Renovation Quotations x 3 (Signed by client & contractor).
<input type="checkbox"/> Building Agreement, Building Plans A4/A3 Size & Building permit (if Building/Renovations).

RECEIVED BY..... DATE

FILE NO:.....

LOAN STATUS

Approved

Declined

By..... Signature.....

Date.....

Remarks

.....
.....

Address

Office: 124 John Meinert Street,
Windhoek West, Windhoek,
Namibia

Contact Details

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