

Dear Client

We will guide you from A – Z when you acquire one or more of these stunning apartments.

The attached prerequisite documentation has been compiled in an attempt to streamline the process in such a manner that you not only would spend the absolute minimum time to complete but would enable us:

- **to draft your offer to purchase (OTP)**
- **to adhere to the Financial Compliance Centre Act 38 of 2001 (FICA).** The Financial Intelligence Centre Act (FICA) main purpose is the combating of money laundering activities. This Act perceives Estate Agencies as accountable institutions and estate agents are not allowed to engage in any financial transaction without verifying the legitimacy of the funds involved. **Threefold Property Group** is therefore obliged to collect and verify prescribed personal detail and report any suspicious transaction or irregularity to the Financial Intelligence Centre. This centre makes this information available to investigating authorities (such as SARS) in order to prevent and eliminate money laundering in the RSA and abroad
- to forward your personal information to our affiliated loan consultant enabling him/her to enroll your application at all participating banks, free of charge
- to forward all FICA related proofs and documentation to the attending bond registration and/or transfer attorneys (**KARIN HANEKOM ATTORNEYS**) to eliminate any frustration/irritation to be caused when various role players would request similar documentation

Attached herewith and/or on web site www.3fold.co.za you would find:

1. Confirmation of personal particulars
2. FICA quiz as well as
3. Credit Check Authority
4. Self-explanatory pre-qualification (used to prove affordability to the financial institutions) in excel format as well as
5. Bond application required documentation.

Kindly complete at your earliest convenience and forward to us at info@3fold.co.za. Upon receipt we will filter the required to the loan consultant who will then contact you to acknowledge receipt and to keep you in the loop regarding loan application progress etc.

VERY IMPORTANT: SARS – SOUTH AFRICAN REVENUE SERVICE

SARS has to be notified whenever immovable property is to be transferred onto the name of a purchaser and SARS will only consent to this registration should your personal tax affairs be intact. It is absolutely crucial to ensure that your tax affairs are sorted or else the Seller could hold you responsible for any loss caused by a delay of registration. We suggest you investigate for your own peace of mind.