

# VISIT 6: FINANCIAL INSTITUTIONS

## CITY SURVEY PROTOCOL

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PLEASE ENTER DATA IN THE FORMS BELOW. YOU MAY ENTER THE DATA IN MULTIPLE SESSIONS.  
NEW ENTRIES IN ANY FIELD REPLACE PREVIOUSLY ENTERED DATA. PLEASE ENTER COMPLETE  
UNITS FOR NUMERIC RESPONSES (INCLUDE ANY REQUIRED ZEROS).

QUESTIONS MARKED WITH A \* ARE REQUIRED.

**\* CITY NAME**

Pretoria

**FIRST NAME**

**FAMILY NAME**

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### B. INFORMATION ON REQUIREMENTS FOR OBTAINING A MORTGAGE LOAN

**6B(1) WHAT IS THE MINIMUM MONTHLY HOUSEHOLD INCOME REQUIRED TO QUALIFY FOR ANY HOUSING FINANCE? (IN LOCAL CURRENCY)**

**FIRST LENDER**

**SECOND LENDER**

**6B(2) WHAT IS THE MAXIMUM RATIO OF MONTHLY (OR ANNUAL) LOAN PAYMENTS (INTEREST AND PRINCIPAL) TO MONTHLY (OR ANNUAL) INCOME THAT THE BANK ALLOWS? (%)**

**FIRST LENDER**

**SECOND LENDER**

**6B(3) ARE HOUSING FINANCE LOANS GIVEN TO SELF-EMPLOYED INDIVIDUALS**

**FIRST LENDER**

- Yes  
 No

**SECOND LENDER**

- Yes  
 No

**6B(4) IS A CREDIT CHECK BY AN INDEPENDENT BUREAU NORMALLY CONDUCTED?**

**FIRST LENDER**

- Yes  
 No

**SECOND LENDER**

- Yes  
 No

**6B(5) IS A BACKGROUND CHECK REQUIRED?**

**FIRST LENDER**

- Yes
- No

**SECOND LENDER**

- Yes
- No

**6B(6) ARE PERSONAL GUARANTEES REQUIRED?**

**FIRST LENDER**

- Yes
- No

**SECOND LENDER**

- Yes
- No

**6B(7) IS THERE A REQUIREMENT TO OBTAIN LIFE INSURANCE?**

**FIRST LENDER**

- Yes
- No

**SECOND LENDER**

- Yes
- No

**6B(8) DOES THE APPLICANT NEED TO HAVE SAVED REGULARLY IN A SPECIFIC WAY BEFORE BEING ABLE TO OBTAIN A HOUSING LOAN, SUCH AS PARTICIPATE IN A GOVERNMENT SAVINGS SCHEME?**

**FIRST LENDER**

- Yes
- No

**SECOND LENDER**

- Yes
- No

**6B(9) WHAT IS THE MAXIMUM RATIO OF LOAN TO (APPRAISED/MARKET) HOUSE VALUE? (%)**

**FIRST LENDER**

**SECOND LENDER**

**6B(10) DOES THE HOUSE HAVE TO BE NEW TO OBTAIN FINANCING?**

**FIRST LENDER**

- Yes
- No

**SECOND LENDER**

Yes

No

**6B(11) ARE LOANS GIVEN ONLY ON HOUSES WITH FULL LEGAL TITLE?**

**FIRST LENDER**

Yes

No

**SECOND LENDER**

Yes

No

**6B(12) IS THERE A REQUIREMENT FOR AN OFFICIAL APPRAISAL OF THE VALUE OF THE HOUSE?**

**FIRST LENDER**

Yes

No

**SECOND LENDER**

Yes

No

**6B(13) DOES THE BANK REQUIRE THE APPLICANT TO OBTAIN HOUSE INSURANCE FOR FIRE AND CASUALTY?**

**FIRST LENDER**

Yes

No

**SECOND LENDER**

Yes

No

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### C. TERMS AND CONDITIONS OF MORTGAGE LOANS

#### 6C(1) WHAT IS THE MINIMUM LOAN AMOUNT, IF ANY? (IN LOCAL CURRENCY)

FIRST LENDER

SECOND LENDER

#### 6C(2) WHAT IS THE MAXIMUM LOAN AMOUNT, IF ANY? (IN LOCAL CURRENCY)

FIRST LENDER

SECOND LENDER

#### 6C(3) WHAT IS THE MINIMUM DOWN PAYMENT AS A SHARE OF THE LOAN AMOUNT? (%)

FIRST LENDER

SECOND LENDER

#### 6C(4) WHAT IS THE MAXIMUM LENGTH OF A MORTGAGE LOAN? (NUMBER OF YEARS)

FIRST LENDER

SECOND LENDER

#### 6C(5) FOR A MORTGAGE IN LOCAL CURRENCY WITH A FIXED INTEREST RATE, WHAT IS THE CURRENT INTEREST RATE PER ANNUM? (%)

FIRST LENDER

**SECOND LENDER**

**6C(6) FOR A MORTGAGE IN OTHER CURRENCY (SPECIFY) WITH A FIXED INTEREST RATE, WHAT IS THE OTHER (EFFECTIVE) INTEREST RATE PER ANNUM? (%)**

**FIRST LENDER**

**OTHER CURRENCY**

**PERCENTAGE**

**SECOND LENDER**

**OTHER CURRENCY**

**PERCENTAGE**

**6(C)7 FOR MORTGAGE IN LOCAL CURRENCY WITH AN INTEREST RATE INDEXED TO PRICE INFLATION, WHAT IS THE CURRENT INTEREST RATE PER ANNUM? (%)**

**FIRST LENDER**

**SECOND LENDER**

**6C(8) CAN LOANS BE OBTAINED WITH ADJUSTABLE INTEREST RATES?**

**FIRST LENDER**

- Yes
- No

**SECOND LENDER**

- Yes
- No

**6C(9) IF SO, WHAT IS THE CURRENT VARIABLE RATE ON LOANS IN LOCAL CURRENCY? (%)**

**FIRST LENDER**

**SECOND LENDER**

**6C(10) ARE THERE PENALTIES FOR PREPAYMENT?**

**FIRST LENDER**

- Yes
- No

**SECOND LENDER**

- Yes
- No

**6C(11) IS THERE A REQUIREMENT TO KEEP A COMPENSATORY DEPOSIT IN THE SAME BANK?**

**FIRST LENDER**

- Yes
- No

**SECOND LENDER**

- Yes
- No

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