9U01

FIJI NATIONAL PROVIDENT FUND

securing your future

URBAN HOUSING APPLICATION (FULLY OR PARTLY FINANCED BY FNPF)

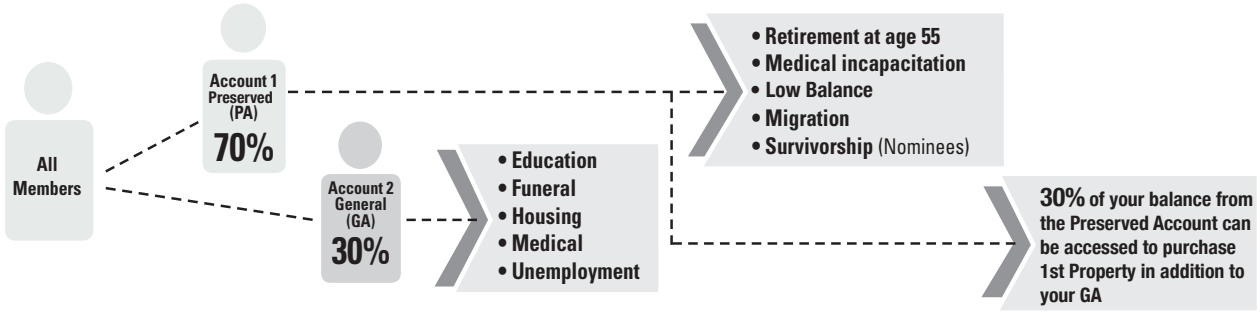
Please complete using black or blue ink pen using BLOCK letters. Print "X" to mark boxes where applicable and ensure that the form is complete before submission. The use of correction fluid/tape is not allowed. You are required to sign beside any amendments made in the form.

It is an offence under the Fiji National Provident Fund Act, 2011 to make any false statement or to produce any document which is false.

EXPLANATORY NOTES:

1. Any Early Withdrawal will reduce your future Withdrawal Entitlement and your retirement funds upon reaching the qualifying age of 55 years or upon full withdrawal.
2. Members will not be allowed any further housing transfers if they have unaccounted housing withdrawal amounts.

Grounds of Withdrawals

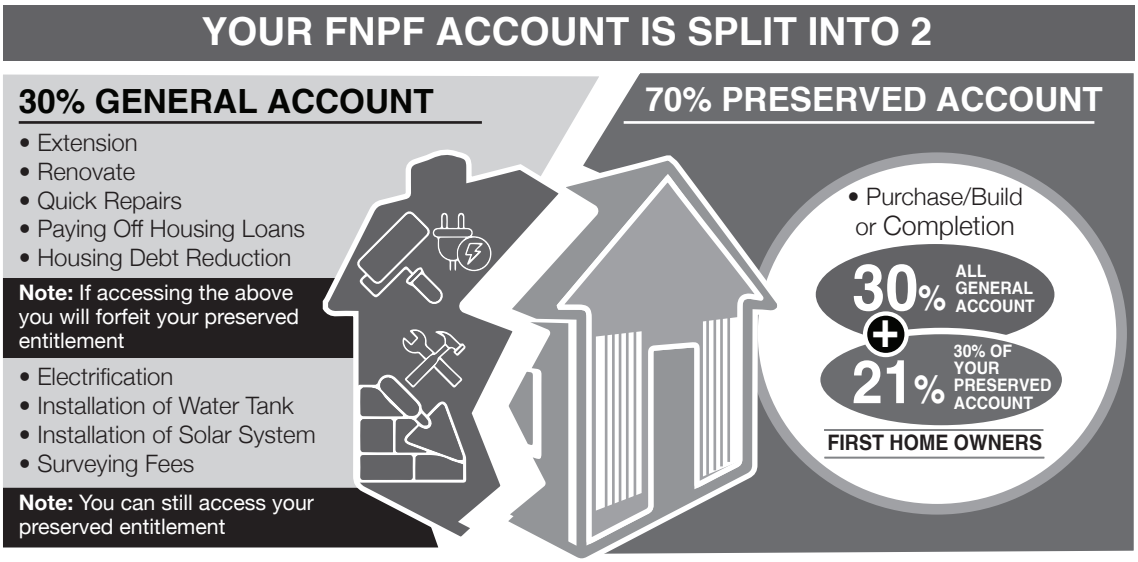


WHO CAN APPLY FOR ASSISTANCE?

1. Members can only access their Preserved Account if it is a first FNPF housing transfer to either purchase a vacant land, an existing house or to build a house in Fiji for current or future occupancy for the member and family.
2. Assistance for Extensions, Renovations and Quick Repairs purposes are restricted to General Account Balance only.
3. Having accessed Housing Assistance under the purpose mentioned in 2) above will automatically disqualify you from accessing your 30% of Preserved Account Balance as mentioned in part 1) above
4. Members are entitled to any subsequent transfer provided they have sufficient funds in their General Account.
5. A Member who has withdrawn for Electrification or Installation of Solar System or Water Tank can access the 30% of his/her Preserved Account Balance subject to this being their *first* FNPF housing transfer to either purchase a vacant land, an existing house or to build a house in Fiji for current or future occupancy for the member and his/her family.
6. The amount that can be accessed by the member is the sum of up to 100% of their General Account Balance and up to 30% of their Preserved Account Balance on the date of withdrawal.
7. A Member who has previously withdrawn an amount less than $5,000 for housing assistance prior to 1st November 2014 is entitled to access the 30% of their Preserved Account Balance.
8. If the Member had taken previous housing assistance and misused the funds, he/she is required to provide acquittals or repay the last transferred amount before any future housing withdrawal can be permitted by the Fund.
9. Members can be assisted to any of the mentioned purposes, for property either on Residential or Agricultural land that is registered to a Member. We do not assist for commercial or business loan purposes.
10. The Fund will assist for agricultural property provided the land is a freehold or has a lease of at least 10 years at the time of seeking assistance from the Fund
11. Members are required to survey land and obtain a proper registered title before applying for building/ completion or any home improvement. Furthermore, members are required to obtain approved building plan before applying for building/completion.
12. The Fund does not assist for sub-division of land nor re definition of boundary.

FNPF APPROVED LENDERS													
1	Bank of South Pacific	3	Bank of Baroda	5	Home Finance Company	7	WESTPAC Banking Corporation	9	Reserve Bank of Fiji	11	Housing Authority	13	Merchant Finance Pte Ltd
2	Australia & New Zealand Bank	4	BRED Bank	6	Fiji Development Bank	8	Fiji Teachers Union CTCS	10	Mataivalu Savings	12	Sugar Cane Growers Fund		

Housing Eligibility



QUALIFYING CONDITIONS:

1. The Applicant is the legal owner of the property of a registered title/lease;
2. A Member can access a minimum of $1,000 to $5,000 for quick repairs and may re-apply after 3 years;
3. A Member can access above $5,000 for structural renovation and/or approved extension works
4. Members should have a Minimum Housing Eligibility of $15,000 or more for construction of a residential home.
5. Members may apply to reduce their home loan with an approved lender provided the amount requested and general entitlement will reduce the outstanding debt by at least 10%.

HOUSING PROPERTY & VENDOR REQUIREMENT

Withdrawal Application to Purchase will require Applicant to submit the following:

1. Vendors Birth certificate
2. Vendor's TIN Letter or FRCS/FNPF Joint card
3. Company TIN Letter
4. Company contact person details and Physical Address

WHO NEEDS TO COMPLETE THIS FORM?

This form will need to be completed by a Member seeking housing assistance to either purchase, build, survey, extend, renovate, do quick repair, install solar system, carry out electrical wiring works, install water tank, reduce home loan or pay off home loan balance.

WHAT DOCUMENTS WILL I NEED TO SUBMIT WITH THIS APPLICATION?

The Member will need to fill out the 9U01 Application Form and submit with the relevant requirements listed on pages 7-9. The member must also submit a certified copy of his/her birth certificate printed after year 2000. If you have recently made changes to your name, please submit latest birth certificate extracted post September 2021.

WHERE CAN I LODGE MY APPLICATION?

You can lodge your application at any of our FNPF office nearest to you or email your application to **Information@fnpf.com.fj**

HOUSING REPLENISHING AND REPAYMENT

1. Members who have accessed 51% of the current balance for first housing transfer will be required to replenish their preserved account. Any future contributions received in respect of the Member must be credited to the Member's preserved entitlement for 5 years or until the amount so credited equals the amount withdrawn from the preserved account.
2. Members who had accessed preserved account for COVID Housing Assistance will be required to replenish their preserved account. Any future contributions received in respect of the Member must be credited to the Member's preserved entitlement for 5 years or until the amount so credited equals the amount withdrawn from the preserved account. Any additional contribution will need to replenish the drawn Preserved amount before the General account.
3. Members can repay into their account the amount that was withdrawn for housing assistance.

SECTION A – 51% HOUSING ENTITLEMENT INDEMNITY

I fully understand that this withdrawal will affect my future entitlement to withdraw from Preserved Account.
I agree and authorise the Fund to proceed with this application.

Sign by Primary Aplicant:

Sign by Secondary Aplicant:

FNPF Staff

Name & Signature:

SECTION B – WITHDRAWAL TYPE

1. Fully Financed by FNPF (Complete Section A to Section F and Section I to Section K)
Indicate the purpose of withdrawal:

☐ Purchase Land ☐ Purchase House ☐ Estate (FPTCL) ☐ Build/Complete ☐ Extension ☐ Renovation
☐ Quick Repair ☐ Surveying ☐ Solar System ☐ Electrification ☐ Water Tank

2. Partly Financed by an FNPF Approved Lender (Complete Section A to Section E; Section G,H and K)
Indicate the purpose of withdrawal:

☐ Purchase Land ☐ Purchase House ☐ Build/Complete ☐ Reduce Home Loan ☐ Payoff Home Loan

SECTION C – PERSONAL DETAILS

PRIMARY APPLICANT

1. FNPF ID: 2. TIN No: - - -

3. Full Name (as on Birth Certificate):

4. Birth Registration Number: 5. Date of Birth (DD/MM/YY): / /

6. Gender: F M 7. Relationship to other applicants

8. Current Employer:

9. Phone Contact: Home b) Work c) Mobile

10. Email: 11. a) Postal Address:

b) Residential Address:

12. Preferred Communication - ☐ Mobile ☐ Email ☐ Postal 13. ☐ Opt for Marketing Emails **[Y or N]**

INDEMNITY – the Fund will not be liable for disclosure of information on any of the preferred communication medium.

SECONDARY APPLICANT

1. FNPF ID: 2. TIN No: - - -

3. Full Name (as on Birth Certificate):

4. Birth Registration Number: 5. Date of Birth (DD/MM/YY): / /

6. Gender: F M 7. Relationship

8. Current Employer:

9. Phone Contact: Home b) Work c) Mobile

10. Email: 11. a) Postal Address:

b) Residential Address:

12. Preferred Communication - ☐ Mobile ☐ Email ☐ Postal 13. ☐ Opt for Marketing Emails **[Y or N]**

INDEMNITY – the Fund will not be liable for disclosure of information on any of the preferred communication medium.

SECTION D - PROPERTY DETAILS

1. Land Type: 2. Lease/Title No:

3. LOT No: 4. DP/SO/NLC No:

5. Street / Road: 6. Subdivision: 7. Town/ City:

SECTION E – REQUEST AMOUNT

Primary Applicant : $ Secondary Applicant : $

SECTION F – FINANCE DETAILS (Fully financed by FNPF)

1. PURCHASE:

Land/Property Price: $ Vendors Name:

Cash Contribution: $

Valuer Name:

Market Value: $ Date of Valuation(DD/MM/YY): / /

2. SURVEYING:

Surveyor Quotation amount: $ Cash Contribution (if any): $

Name of Surveyor: Surveyor Duration:

Survey Quotation Date (DD/MM/YY): / /

3. BUILDING/RENOVATION/EXTENSION/QUICK REPAIR/SOLAR/WATER TANK/ELECTRIFICATION

a) SELF BUILT *OR*		**b) CONTRACTOR**	
Material Cost:	$	General Contractor Amount:	$
Labour Cost:	$	Cash Contribution (if any):	$
Transport Cost:	$	Contractors Name:	
Total Project Cost:	$	Contractors Office Address:	
Cash Contribution (if any):	$	Contractors Office Contact:	

4. BREAKDOWN OF PROJECT COST (Submit additional sheet if need be)

STAGE	SCOPE OF WORK	MATERIAL COST	LABOUR COST	TRANSPORTATION COST	TOTAL COST FOR STAGE(S)
1					
2					
3					
4					
5					
Total Costing		$	$	$	$

Note: Projects more than $30,000, member will be required to submit a Quantity Surveyors or Civil Engineer's Report.

SECTION G – MORTGAGED RESIDENTIAL PROPERTY LOAN ACCOUNT DETAILS

Home Loan Account Name:

Home Loan Account number:

SECTION H – LENDER / BANKS SIGNING OFF

Land/Property Price:	$		
Cost of Building to be erected:	$	Variable Interest Rate:	
Cost of Extension/Renovation:	$	Repayment Period:	
Amount of Original Loan:	$	Date of Original Loan:	
Amount of Existing Housing Loan:	$	Date of Existing Housing Loan:	
Amount Non- Housing Loan:	$	Monthly Repayment Amount:	$
Legal & Documentation Fees:	$		
Others:	$	Vendors Name:	
Total Project Cost:	$	Valuer Name:	
Cash Contribution (if any):	$		
Government Assistance (if any):	$	Market Value:	$
Total Amount Requested:	$	Date of Valuation: / /	
Net Loan:	$		

I, the undersigned hereby certify that the Members have secured a loan and are applying for a housing transfer payable to the Approved Lender under the provisions of Schedule 3 Section 58 of the FNPF Act 2011 (Act No. 52), the Amended Act No.77, 2012 and Housing Finance Assistance Regulations, gazetted on 17th September 2013.

I further certify that the description of the land as given on this form is correct and that the title or lease is or will be in the name of the applicant/s and joint owner (if applicable) and that the transfer will be used in respect of the described property for an approved purposes as defined in the FNPF Act.

Official Stamp/
Common Seal of
Approved Lender

Signed (for Approved Lender) _____

Name: _____

Designation: _____

Date: _____

Signature of Witness:_____

Name: _____

Phone contact of Witness: _____

Date: _____

SECTION I – LOCAL BANKING DETAILS

PRIMARY:

Account Name:

Bank Name: Account No:

SECONDARY:

Account Name:

Bank Name: Account No:

SECTION J – SKETCH MAP OF LOCATION (Indicate significant landmark e.g .Church, Shop, School)

SECTION K – MEMBER INDEMNITY, PAYMENT AND DECLARATION AUTHORITY

I understand and agree that:

a) My application is subject to the provisions of Schedule 3 and Section 58 of the FNPF Act 2011 (Act No. 52), the Amended Act No.77, 2012 and Housing Finance Assistance Regulations, gazetted on 17th September 2013 and all such terms and conditions that may be imposed from time to time.

b) I have read, understood and answered all the questions. The particulars provided by me are true and correct.

c) I hereby indemnify the FNPF Board from any liability whatsoever, including any loss of benefits that may arise or for any such other event or acts of a third party which may occur in the interim period or thereafter of approving my application.

d) This authority may be exercised if my application is approved and I hereby apply and authorize for payment to be made to the institute and that it will be deemed a proper discharge by FNPF of funds held in my account.

e) The funds are to be utilized only for the purpose it was approved. If the funds are utilized outside the approved purpose, the Fund reserves the right to hold further withdrawals. Any misuse of funds may result in prosecution.

f) Any withdrawal will reduce my retirement funds and affect my entitlement for any future withdrawals.

g) Funds in respect to purchasing of a property will be released upon receipt of the Interim Certificate stating that the transfer and mortgage documents (if applicable) are all in order and upon registration will constitute a good and valid security.

h) That I will liaise directly with my Lender and Solicitor in regards to the registration of the transfer under my name and mortgage document (if applicable) at the Registrar of Titles Office after the funds are released. I will also forward a copy of the lodgment slip for FNPF's record.

i) I understand that I am responsible for the confidentiality of information received through the preferred communication medium. I hereby indemnify the Fund from any liability whatsoever, including the loss of privileged information received through the preferred communication medium.

Primary Applicant

Signature of Member (As in FNPF Records)

Date:

Signature of Witness:

Name and phone contact of Witness:

Left thumb print of Member

Secondary Applicant

Signature of Member (As in FNPF Records)

Date:

Signature of Witness:

Name and phone contact of Witness:

Left thumb print of Member

Housing Assistance	Documents Required
Purchasing a Property (Vacant Land or House) Partly Financed by an Approved Lender or from FNPF Directly	• Certified Copy of Title/ Lease from Registrar of Titles or Stamped copy of Unregistered Lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • Copy of Valuation report of the property from any Fiji Registered Valuer and should not be over 5 years (applicable to fully financed). • A signed copy of the Lenders offer with Acceptance page (applicable to Partly Financed). • Copy of valid Sales and Purchase Agreement or Sale Note. • Vendors Birth certificate and Vendors TIN number
Reduce/Pay-Off Home Loan (Partly Financed by an Approved Lender)	• A copy of the title showing the latest transaction certified by the Registrar of Titles. The certification should not be more than 1 month old. • A copy of the lender's offer and the member's signed acceptance letter for all lending. • A current statement of the housing loan account (applicable for reducing home loan). • The settlement figure letter showing the breakdown of the housing and non-housing loan for paying of cases (applicable for Paying-off housing loan only). **Note- the settlement amount may vary depending on the date this application is paid and upon banks confirmation of total clearance amount.** • Members authority letter to FNPF to obtain the daily settlement figure amount. • Members may apply to reduce their home loan with an approved lender provided the amount requested will reduce the outstanding debt by at least 10%.
Purchase Unregistered Leases from TLTB or Lands Department and for Payment of Surveying Fees	• Draft/Stamped copy of the Agreement for Lease/Instrument of Tenancy/Approval Notice for Lease. • Copy of the offer letter showing breakdown of fees. • Latest statement of account. • Copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Latest personal bank statement
Purchase Unregistered Lease from a Vendor and for Payment of Surveying Fees	• Stamped copy of the Unregistered Lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • Consent to sell from TLTB or Lands Department. • Copy of valid Sales and Purc hase Agreement or Sale Note. • Copy of Valuation report from any Fiji Registered Valuer and should not be over 5 years (applicable to fully financed). • Vendors Birth certificate and Vendors TIN number • Copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Latest personal bank statement.
Purchase Unregistered Lease from TLTB or Lands Department, Payment of Surveying Fees and Build a House	• Draft/Stamped copy of Agreement for Lease/Instrument of Tenancy/Approval Notice for Lease. • A copy of the offer letter showing breakdown of fees. • A latest statement of account showing the outstanding lease balance (if applicable) • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Copy of plan approved by relevant local authority. • Registered Quantity Surveyors estimate or Civil engineers report for project costing $30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage **OR** **If Self Built:** 1 quotation for building materials up to completion stage from a reputable hardware supplier **AND** 1 quotation for labour. • Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand. • 4 or more colored photos of the house showing the entire house from different sides including surroundings and areas that needs repair. • Latest personal bank statement.
Purchase Unregistered lease from a Vendor , Surveying and Build a House	• Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • Consent to sell from TLTB or Lands Department. • Copy of the valuation report of the property from any Fiji Registered Valuer and should not be over 5 years (applicable to fully financed). • A signed copy of the Lenders offer with Acceptance page (applicable to Partly Financed). • Copy of valid Sales and Purchase Agreement or Sale Note from the vendor. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Vendors Birth certificate and Vendors TIN number • Copy of plan approved by relevant local authority. • Registered Quantity Surveyors estimate or Civil engineers report for project costing above $30,000 • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR **If Self Built:** 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. • Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand. • 4 or more colored photos of the house showing the entire house from different sides including surroundings and areas that needs repair. • Latest Personal Bank statement.

Housing Assistance	Documents Required
Purchasing land directly from TLTB or Lands Department	• Draft copy of the unregistered Crown lease or iTaukei lease OR • Draft copy of the Agreement for Lease/ Instrument of Tenancy/Approval Notice for Lease (if applicable). • Copy of offer letter showing the breakdown of fees. • Latest statement of account on outstanding balance (if applicable).
Payment of Surveying Fees & Build a House	• Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • Copy of plan approved by relevant local authority. • Registered Quantity Surveyors estimate or Civil engineers report for project costing $30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage **OR** **If Self Built:** 1 quotation for building materials up to completion stage from a reputable hardware supplier **AND** 1 quotation for labour. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • A copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment. • Evidence of own contribution towards the project (optional) e.g. personal Bank Statement, work done from own source, materials at hand. • 4 or more colored photos of the house showing the entire house from different sides including surroundings and areas that needs repair. • Latest personal Bank statement.
Payment of Surveying Fees only	• Stamped copy of lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • A stamped copy of the transfer document under the member's name (if applicable). • A copy of the approved survey instructions form will be required to be submitted with the acquittals of first surveying progressive payment. • 1 quotation from preferred registered surveyor clearly showing the breakdown of work in stages with associated cost (full land title survey). • Latest personal bank statement
Payment of fees for acquiring property under Estate	• A copy of the title showing the latest transaction certified by the Registrar of Titles should not be more than 30 working days. • A certified copy of the Probate. • A certified copy of the Deed of Family Arrangement • A copy of the unstamped transfer document. • Invoice stating breakdown of fees and confirmation letter that title is in their custody
Building a House Partly Financed by an Approved Lender	• Certified Copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • Signed copy of lenders Offer with Acceptance page and previous offer letters (if any)
Building a House Directly Through FNPF	• Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • Copy of building plan approved by relevant local authority • Registered Quantity Surveyors estimate or Civil engineers report for project costing $30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR **If Self Built:** 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. *(Note: Preferable a registered licensed builder who can read your plan and build according to plan so that it is structurally safe).* • 4 or more colored photos of the house showing the entire house from different sides including surroundings and areas that needs repair. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials at hand. • Latest personal bank statement.
Quick Repairs	• Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR **If Self Built:** 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. • 4 or more colored photos of the house showing the entire house from different sides including surroundings and areas that needs repair. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement

Housing Assistance	Documents Required
Extension or Renovating House Directly Through FNPF	• Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • Copy of extension plan approved by relevant local authority • Registered Quantity Surveyors estimate or Civil engineers report for project costing $30,000 and above. • 1 quotation from a reputable registered General Contractor showing the breakdown of the project in stages with associated cost (schedule of payment) up to completion stage OR **If Self Built:** 1 quotation for building materials up to completion stage from a reputable hardware supplier AND 1 quotation for labour. *(Note: Preferable a registered licensed builder who can read your plan and build according to plan so that it is structurally safe).* • An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable). • 4 or more colored photos of the house showing the entire house from different sides including surroundings and areas that needs renovation or will be extended. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement
Electrification	• Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days • Copy of FEA approved permit (if applicable) • 1 quotation from a registered electrical contractor or certified electrician. • 1 quotation for materials from a hardware/electrical supplier if not included in the contractor quotation. • An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable). • 4 or more colored photos of the house showing the entire house from different sides including inside the house and surroundings. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement.
Installation of Solar System	• Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • Copy of FEA approved permit (if applicable) • **1 quotation from a registered licensed solar contractor subject to verification by Department of Energy. Subcontractors will be required to submit their License.** • 1 quotation for materials from a solar supplier if not included in the contractor quotation. • An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable). • 4 or more colored photos of the house showing the entire house from different sides including surroundings and area where solar will be installed. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement.
Installation of Water Tank	• Certified copy of Title/Lease from Registrar of Titles or Stamped copy of unregistered lease together with the latest transfer to be obtained from TLTB or Lands Department. The search should not be more than 30 working days. • 1 quotation for water tank and materials. • 1 quotation for labour. • An original or certified full extract of birth & marriage certificate printed after year 2000 (if applicable). • 4 or more colored photos of the house showing the entire house from different sides including surroundings and area where water tank will be installed. • Evidence of own contribution towards the project (optional) e.g. personal bank statement, work done from own source, materials on site. • Latest personal bank statement.
Progressive Payments	1. Cash sale receipts for materials under your name equivalent to the funds paid out to you and as per the approved allocation for material, labor and transport. The date of the receipt must be on or after the date you receive the funds. **We will not accept pre- dated receipts and we do not reimburse funds but will be counted as your own contribution towards the project.** 2. 4 or more colored photos showing the entire house from different sides including surroundings and areas showing progress of work. a) If the above requirements are not received within 3 months from the last payment date, your application will be cancelled. A letter explaining the reason for delay together with the relevant document(s) stated in 1 & 2 above will be required to reactivate the application. b) If the above documents are not received within 1 year from the last payment date, your application will be terminated. You will be required to fully repay the last unaccounted transfer sum before any housing withdrawal can be permitted by the Fund.