

Application process by visiting the HR Office:



scan the QR code below to start your application.



Application process by submitting application via the online platform [Kuleni website](#)



Member downloads benefit statement on GIPF portal or visits HR Office to request qualifying amount.



Member submits pay slip and benefit statement via online, which is Kuleni Website, for the pre-approval where Kuleni determines and advises member on affordability having regard to the 1/3 deduction rule.



If the pre-approval is successful, Member completes the Application Form which incorporates loan agreement, Pledge of pension Benefits & Salary Stop Order Forms. And Member provides all relevant personal documents (p.25 of Manual ) and upload the application on online (Kuleni website).



If approved, kuleni issues an approval letter to the member.



Kuleni advises if application is approved/declined and advises the member through email.



Kuleni arrange with the HR offices to obtain authorized signature from the Employer. Or confirmation from HR on letterhead.



Kuleni assesses the Application Pack in terms of its credit policy, check if all documents are completed.



Member starts with renovations or a house purchased Is paid for on transfer date.



A Confirmation of Deduction letter must be sent to HR offices before payouts



Kuleni does progress inspections before payout.



HR deducts instalments and pay to the GIPF PBHL Scheme.



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