



Individual application for finance

Applicant type

Individual Applicant Sole proprietor

Identity/Passport number:

Date of Birth _____

South African citizen Other (If not South African resident, state country of residence) _____

Country of Birth	Permit/passport expiry date (YYYY-MM-DD)	Permit Type
_____	_____	Surety Identity Number (if applicable)
_____	_____	_____

Agreement Type Instalment Sale Lease Rental

Language preference English Afrikaans Other

Ethnic group Asian Black Coloured White

Applicant details

Title: _____ Initials: _____ Surname _____ First Name: _____

Middle Name _____ Gender Male Female Graduate Yes No

Trading as _____

Tax number: _____ VAT number: _____ Home telephone nr: _____

Cellphone nr: _____ Email address: _____ Business Tel nr _____

Fax nr: _____

Home address

Suburb _____ Postal code _____ Period residing at property (YY-MM) _____

Postal address (if different from residential address)

Suburb _____ Postal code _____

Previous Home Address (Yrs _____ Mnths) _____

Suburb _____ Postal code _____

Pre-screen questions

*Are you currently under debt review Yes No

*Are you currently under sequestration Yes No Rehabioitated

Insolvency Details

*Are you currently under an administration order Yes No

* Any Cort Judgements? Yes No Rescinded

Judgement Details

Employment details

Name _____

Address _____

Suburb _____

Business Telephone nr _____ Fax Number _____ Employer contact number _____

Employee number _____

Type of Industry _____

Occupation _____ Period at employer _____

Previous Employment Details:(Yrs _____ Mnths _____) _____

Name _____ Address _____

Suburb _____ Postal code _____ EmpCont No. _____

Occupation _____

Home ownership

Do you own property Yes No

If yes: Bond free Bonded In your name In your spouse's

Both Other

Suburb _____ Homeloan held with _____

Bond/Rental payment per month R _____ Bond amount outstanding R _____

Current Value R _____ Purchase price R _____

If a flexi/access bond, total facility granted R _____ Bond holders name _____

Personal Details

Marital Details Single ANC COP pre 1984

COP after 1984 Divorced Widowed

Traditional Other

Date married _____ Number of dependants _____

Spouse's details If other please specify _____

Surname _____ First name _____

Gross monthly income R _____ Spouse's Identity No: _____

Spouse's employer name _____

Spouse's employers address _____

Suburb _____ Postal code _____

Relative's details (Nearest relative in SA not living with you)**Relative 1**

Relationship _____ Relative's telephone number _____

Surname _____ Email Address _____

Relative's address _____

Suburb _____ Postal code _____

Relative 2

Relationship _____ Relative's telephone number _____

Surname _____ Email Address _____

Relative's address _____

Suburb _____ Postal code _____

Landlord's details (Name & address of landlord where goods will be kept) if applicable

Landlord's name

Landlord address

Suburb

Postal code

Banking detailsAccount type Cheque Savings Transmission

Bank name

Branch name

Branch code

Account holder name

Account number

Credit card company

Credit card number

Cr.Facility Bal: Straight R

Budget R

Cr.Facility Limit: Straight R

Budget R

Number of years at bank:

Overdraft Facility:

Existing & / or a previous Account with this Credit Provider:

Branch No

Account No

Instalment amount per month

Account Name

R

Number of Instalments

Current? Paid up? To be settled? **Existing accounts with other Credit Provider?**

Name of company

Account No

Instalment amount per month

R

Current? Paid up? To be settled?

Name of company

Account No

Instalment amount per month

R

Current? Paid up? To be settled? **Transaction details**

Asset details

Year model

Salesman

Dealer name

Dealer

telephone number

Dealer

fax number

M & M code

Period of contract (months)

Special requirements

Balloon payment

%

R

Residual value

%

R

Purpose of

goods

Business

Private

Taxi

Trading as

Payment

Monthly

Bi-annually

Quarterly

Annual

Payment

mode

Advance

Arrears

Cash

Debit-Order

Applicant's Financial Details (Asset)		Comprehensive Vehicle Insurance	
Proposed rate %	<input type="checkbox"/> Fixed <input type="checkbox"/> Linked	Comprehensive vehicle for proposed assets	<input type="checkbox"/> Yes <input type="checkbox"/> No
Selling price (VAT inclusive)	R _____	Policy number	<input type="checkbox"/> Monthly <input type="checkbox"/> Annual
Extras description	R _____	Existing insurance company name	_____
	R _____		_____
	R _____	Telephone number	_____
Total of extras	R _____	Broker name	_____
Delivery fee	R _____	Telephone number	_____
Initial fueling charges	R _____		
License and registration costs	R _____		
Initiation fee to be financed	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Less deposit/ Initial rent	R _____		
Source of deposit	_____		
Total	R _____		
Applicant's income details			
Gross Remuneration	R _____	Transport costs	R _____
Monthly commission	R _____	Food and Entertainment	R _____
Car Allowance included in Gross	R _____	Education Costs	R _____
Net Take-home Pay	R _____	Maintenance	R _____
Income other than Salary/Wages	R _____	Household expenses	R _____
Source of income	_____	Other	R _____
Total monthly income	R _____	Total Monthly Expenses	R _____
Applicant's expenses per month:		Applicant's Disposable income:	R _____
Bond payment / Rent	R _____	Date remuneration received:	_____
Rates, Water and Electricity	R _____	Are you currently liable as:	Surety <input type="checkbox"/> Guarantor <input type="checkbox"/>
Vehicle Instalments (excluding those to be settled)	R _____		Co-debtor <input type="checkbox"/>
Personal Loan Repayments	R _____	Specify details:	_____
Credit Card Repayments	R _____		_____
Furniture Accounts	R _____		_____
Clothing Accounts	R _____		_____
Overdraft repayments	R _____		_____
Policy/Insurance Repayments	R _____		_____
Telephone Payment	R _____		_____
Accountant Information			
Name of accountant:	_____	Contact person:	_____
Number of years at accountant:	_____	Contact nr:	_____
Address of accountant:	_____	Postal code:	_____

I confirm that -

- A) I am not a minor
- B) I have never been declared mentally unfit by a court.
- C) I am not subject to an Administration Order.
- D) I do not have any current application pending for debt restructuring or alleviation.
- E) I do not have any current debt re-arrangement in existence.
- F) I have not previously applied for a debt re-arrangement.
- G) I am not under sequestration.
- H) I do not have applications pending for credit, nor open quotations as envisaged in section 92 of the National Credit Act.

If any of the above is incorrect, state which and give details:

May we contact you to inform you of our other products and services which may include special offers, upgrades and or new products Yes No

May we contact you to inform you about products and services that third parties offer. Yes No

May we or a company contracted to us, contact you for research purposes. Yes No

May we include you in any mass distribution of e-mails or sms messages. Yes No

I understand that I will be liable for a monthly service fee.

I consent to this Credit Provider reporting the conclusion of any credit agreement with me to the National Loans Register in compliance with this Credit Provider's obligation under the National Credit Act.

I hereby declare that the information provided by me is true and correct.

I consent to identify and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Service.

If you are married in community of property you are required to obtain the written consent of your spouse, in terms of the Matrimonial Property Act of 1984, before entering this Agreement.

I confirm that the required consent is held; or

I confirm that the required consent is not held

Signature of applicant _____

Date (YYYY-MM-DD) _____