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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Personal Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Title: | | | | | | | Surname: | | | | | | | | | ID/Passport: | | | | | | | | | | | | | | | | | *Graduate:* | | | | | | | | Y | | N |
| Initials: | | | | | | | Full names: | | | | | | | | | Ethnic group: | | | | | Black | | White | | | | Asian | | | Coloured | | | | | *Language:* | | | | | | E | | A |
| Home No: | | | | | | Cell No: | | | | | | | | | | Work No: | | | | | | | | | | | Email: | | | | | | | | | | | | | | | | |
| Marital status: Date of Marriage: NO | | | | | | | | | | | | | Married ANC? | | | | Married COP? | | Single? | | | | | | Divorced? | | | | | | Widowed? | | | | | |  | | | | | | |
| Home Address: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Period: | | | | Y | | | 7 | | | M | |  | |
| Period at current home address less than 2 year, indicate previous address period: Year Months | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Postal Address: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employment Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employer’s Name: | | | | | | | | | | | | | | | | HR contact no: | | | | | | | | | | | | | | Occupation: | | | | | | | | | | | | | |
| Address: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Period: | | | | Y | | |  | | M | | |  | |
| Spouse’s Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spouse Name: | | | | | | | | | | | | | | | | Cell nr: | | | | | | | | | | | | | | ID: | | | | | | | | | | | | | |
| Relative’s Details for someone not living with you | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Relationship: | | | | | | | Phone: | | | | | | | | | Surname: | | | | | | | | | | | | | | First Name: | | | | | | | | | | | | | |
| Address: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Home Ownership | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Own Property? | Y |  | N | |  | In your Name? | | | | | |  | | In Your Spouse’s? | | | |  | | Both? | |  | | | | Bank: | | | | | | | | | | | | | | | | | |
| Bond/Rental p/m: | | | | | | | | | | | | | | | Purchase Price: | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bond Outstanding: | | | | | | | | | | | | | | | Current Value: | | | | | | | | | Date Purchased: | | | | | | | | | | | | | | | | | | | |
| If stated NO above please give description etc. living with parents, boarder: | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |
| Banking Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| *Account Type:* | | | | Cheque | | | | |  | | Savings | | |  | | Transmission | | | | |  | Account No: | | | | | | | | | | | | | | | | | | | | | |
| Bank Name: | | | | | | | | | | | | | | | | | | Account Holders Name: | | | | | | | | | | | | | | | | | | | | | | | | | |
| * + 1. **Income & Expenditure Details (Proof of all declared income will be required)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Salary Date: | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |
| **Total Basic Salary (including overtime and commission:** | | | | | | | | | | | | | | | | | | | | | | | | | | | | R | | | | | | | | | | | | | | | |
| Average overtime and commission, please specify: | | | | | | | | | | | | | | | | | | | | | | | | | | | | Overtime: R Comm: R | | | | | | | | | | | | | | | |
| * + 1. **Net Take Home Pay, after payroll deduction** | | | | | | | | | | | | | | | | | | | | | | | | | | | | R | | | | | | | | | | | | | | | |
| * + 1. + Other Income – specify source of other income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | | | | | | | | | | | | | * + 1. R | | | | | | | | | | | | | | | |
| * + 1. **Disposable Income (Net take home minus Total expenses)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | R | | | | | | | | | | | | | | | |
| Bond Payment/Rent | | | | | | | | | | R | | | | | | Rates, Water, Electricity | | | | | | | | | | | | | | | | R | | | | | | | | | | | |
| Personal Loan Repayments | | | | | | | | | | R | | | | | | Credit Card Repayments | | | | | | | | | | | | | | | | R | | | | | | | | | | | |
| Transport Costs Train/Taxi/Bus etc. | | | | | | | | | | R | | | | | | Telephone & Cell Phone Payments | | | | | | | | | | | | | | | | R | | | | | | | | | | | |
| Food and Entertainment | | | | | | | | | | R | | | | | | Education | | | | | | | | | | | | | | | | R | | | | | | | | | | | |
| Furniture Accounts | | | | | | | | | | R | | | | | | Clothing Accounts | | | | | | | | | | | | | | | | R | | | | | | | | | | | |
| Policy/Insurance Repayments | | | | | | | | | | R | | | | | | Overdraft Repayments | | | | | | | | | | | | | | | | R | | | | | | | | | | | |
| Maintenance | | | | | | | | | | R | | | | | | Household Expenses | | | | | | | | | | | | | | | | R | | | | | | | | | | | |
| Vehicle Inst (Excl. those to be settled) | | | | | | | | | | R | | | | | | Costs Other Expenses not Listed above | | | | | | | | | | | | | | | | R | | | | | | | | | | | |
| **\*\* Total Monthly Expenses** | | | | | | | | | | **R** | | | | | | Are you liable as: | | | | | | Surety | | | | |  | | Guarantor | | | | | | |  | | Co-Debtor | | | | |  |
| Specify Details of liability | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Have you, in the past 7 days, applied for or, in the next 7 days, are you intending to apply for any credit, account or other form of finance? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

**I confirm that:**

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

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

I hereby consent to this Credit Provider making enquiries regarding my credit history with any credit bureau.

I hereby consent to the request of income information for verification purposes.

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.

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Signature of Applicant Date