

# Individual Application for Finance

## Applicant Type:

Individual Applicant  Sole Proprietor  Surety/Co-Debtor   
ID/Passport No. \_\_\_\_\_  
Citizenship: SA  Other  (if not SA resident, state country of Residence)  
Country of Residence \_\_\_\_\_ Permit Type \_\_\_\_\_  
Permit No. \_\_\_\_\_ PermitExpDate \_\_\_ / \_\_\_ / \_\_\_ dd/mm/yy  
Country Issued \_\_\_\_\_  
Issue Date \_\_\_ / \_\_\_ / \_\_\_ dd/mm/yy Expiry Date \_\_\_ / \_\_\_ / \_\_\_ dd/mm/yy  
Surety ID No. (if applic) \_\_\_\_\_

**Transaction Type:** Instalment Sale  Lease  Rental   
**Lang Pref:** E  A  Other  **Ethnic Group:** A  B  C  W

## Applicant's Details:

Title \_\_\_\_\_ Initials \_\_\_\_\_  
Surname \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_  
Gender: M  F  Graduate? Y  N   
Trading as/ Name \_\_\_\_\_  
Tax no. \_\_\_\_\_ VAT No. \_\_\_\_\_  
Home Tel No. (\_\_\_\_) \_\_\_\_\_ Cell No. \_\_\_\_\_  
E-mail Address \_\_\_\_\_  
**Home Address:** (Yrs \_\_\_ Mnths \_\_\_)  
Suburb \_\_\_\_\_ Postal Code \_\_\_\_\_

**Postal Address:** (If Different from Residential)  
Suburb \_\_\_\_\_ Postal Code \_\_\_\_\_  
**Previous Home Address:** (Yrs \_\_\_ Mnths \_\_\_)  
Suburb \_\_\_\_\_ Postal code \_\_\_\_\_

**Employment Details:** (Yrs \_\_\_ Mnths \_\_\_)  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Suburb \_\_\_\_\_ Postal code \_\_\_\_\_  
Bus Tel No. (\_\_\_\_) \_\_\_\_\_ Fax No. (\_\_\_\_) \_\_\_\_\_  
Type of industry \_\_\_\_\_ Employee No. \_\_\_\_\_  
Emp Cont No. (\_\_\_\_) \_\_\_\_\_ Occupation \_\_\_\_\_  
**Previous Employment Details:** (Yrs \_\_\_ Mnths \_\_\_)  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Suburb \_\_\_\_\_ Postal code \_\_\_\_\_  
Emp Cont No. (\_\_\_\_) \_\_\_\_\_ Occupation \_\_\_\_\_

## Home Ownership:

Do you own your Property? Y  N   
(if yes) In your name?  In your Spouses?  Both?   
Property type: House  Townhouse  Flat   
Erf No \_\_\_\_\_ Suburb \_\_\_\_\_  
Bond/Rental Payment per month R \_\_\_\_\_  
Bond amount Outstanding R \_\_\_\_\_  
Purchase Price R \_\_\_\_\_  
Current Value R \_\_\_\_\_  
If a Flexi/access bond, total facility granted? R \_\_\_\_\_  
Bond holder Name \_\_\_\_\_

**Know Your Client (KYC):** Face to Face On-Site   
Face to Face Off-Site  Remote-Other

**Dealer code** \_\_\_\_\_  
Originating Branch \_\_\_\_\_ Input Branch \_\_\_\_\_  
Credit Provider Introducing Branch \_\_\_\_\_  
**Marketer's Code** \_\_\_\_\_  
Marketers Name \_\_\_\_\_  
Marketers Id No. \_\_\_\_\_ Fax No. (\_\_\_\_) \_\_\_\_\_  
Lead Provider \_\_\_\_\_  
Lead Provider ID No. \_\_\_\_\_

**Marital Details:** S  M  D  W  No. of Dependants \_\_\_\_\_  
Date Married \_\_\_ / \_\_\_ / \_\_\_ dd/mm/yy ANC  COP  Other

**Spouses Details:** First Name \_\_\_\_\_  
Surname \_\_\_\_\_ Income R \_\_\_\_\_  
Spouses ID No./DOB \_\_\_\_\_

**Spouses Employer Name:** \_\_\_\_\_  
**Spouse Employers Address:** \_\_\_\_\_  
Suburb \_\_\_\_\_ Postal code \_\_\_\_\_

**Relative's details:** (Nearest Relative in SA not living with you)  
Relationship \_\_\_\_\_ Relative's Tel No. (\_\_\_\_) \_\_\_\_\_  
Surname \_\_\_\_\_  
First Name \_\_\_\_\_

**Relative's address:** \_\_\_\_\_  
Suburb \_\_\_\_\_ Postal code \_\_\_\_\_

**Landlord's Details:** (Name & Address of Landlord where goods will be kept)  
**Landlord's Name:** \_\_\_\_\_  
**Landlord's Address:** \_\_\_\_\_  
Suburb \_\_\_\_\_ Postal code \_\_\_\_\_

## Banking details:

Account Type: Cheque  Savings  Transmission   
Bank Name \_\_\_\_\_ Branch code \_\_\_\_\_  
Account No \_\_\_\_\_  
Account Holder Name \_\_\_\_\_  
(if applic) Overdraft Bal R \_\_\_\_\_, \_\_\_\_\_ Limit R \_\_\_\_\_, \_\_\_\_\_  
Credit Card Company \_\_\_\_\_  
Credit Card Number \_\_\_\_\_  
Cr.Facility Bal: Straight R \_\_\_\_\_, \_\_\_\_\_ Budget R \_\_\_\_\_, \_\_\_\_\_  
Cr.Facility Limit: Straight R \_\_\_\_\_, \_\_\_\_\_ Budget R \_\_\_\_\_, \_\_\_\_\_

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

Branch No. \_\_\_\_\_  
Account No. \_\_\_\_\_  
Account Name \_\_\_\_\_  
Instalment Amount per month 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?

Individual Applicant  Sole Proprietor  Surety/Co-Debtor

ID/Passport No. \_\_\_\_\_

**Transaction Details:**

Goods Description \_\_\_\_\_  
Year model \_\_\_\_\_ Salesman \_\_\_\_\_  
Dealer Name \_\_\_\_\_ Dealer Tel No. (\_\_\_\_) \_\_\_\_\_  
Scheme Code \_\_\_\_\_ Buying Code \_\_\_\_\_  
M&M Code \_\_\_\_\_ Period of Contact (Mnths) \_\_\_\_\_  
Special Requirements \_\_\_\_\_  
Balloon Payment \_\_\_\_\_% R \_\_\_\_\_  
Residual Value \_\_\_\_\_% R \_\_\_\_\_  
**Purpose of goods:** Business  Private  Taxi  Commerce   
**Payment frequency:** Month  Bi-Ann  Quart  Annual   
**Payment Mode:** Advance  Arrears  Cash  Debit Order

**Applicant's Income Details:**

Gross remuneration R \_\_\_\_\_  
Monthly Commission R \_\_\_\_\_  
Car Allowance included in Gross R \_\_\_\_\_  
Net Take-home Pay R \_\_\_\_\_  
Income other than salary/wages R \_\_\_\_\_  
Source of income \_\_\_\_\_

**Total Monthly Income R \_\_\_\_\_**

**Applicant's Expenses per month:**

Bond Payment/Rent R \_\_\_\_\_  
Rates, Water & Electricity R \_\_\_\_\_  
Vehicle Instalments (excluding those to be settled) R \_\_\_\_\_  
Personal loan repayments R \_\_\_\_\_  
Credit Card repayments R \_\_\_\_\_  
Furniture accounts R \_\_\_\_\_  
Clothing accounts R \_\_\_\_\_  
Overdraft Repayments R \_\_\_\_\_  
Policy/Insurance repayments R \_\_\_\_\_  
Telephone Payments R \_\_\_\_\_  
Transport costs R \_\_\_\_\_  
Food & Entertainment R \_\_\_\_\_  
Education costs R \_\_\_\_\_  
Maintenance R \_\_\_\_\_  
Household Expenses R \_\_\_\_\_  
Other R \_\_\_\_\_

**Total Monthly Expenses R \_\_\_\_\_**

**Applicant's Disposable Income R \_\_\_\_\_**

Date remuneration received: \_\_ / \_\_ / \_\_ dd/mm/yy  
Are you currently liable for: Surety  Guarantor  Co-Debtor   
Specify Details: \_\_\_\_\_

**Applicant's Financial Details:**

Proposed Rate \_\_\_\_\_% Fixed  Linked   
Selling Price (VAT inclusive) R \_\_\_\_\_  
Extras Description \_\_\_\_\_ R \_\_\_\_\_  
\_\_\_\_\_ R \_\_\_\_\_  
\_\_\_\_\_ R \_\_\_\_\_  
\_\_\_\_\_ R \_\_\_\_\_  
**Total Extras R \_\_\_\_\_**  
Sealers VAPS Description \_\_\_\_\_ R \_\_\_\_\_  
\_\_\_\_\_ R \_\_\_\_\_  
\_\_\_\_\_ R \_\_\_\_\_  
Delivery Fee R \_\_\_\_\_  
Initial Fueling Charges R \_\_\_\_\_  
License and Registration costs R \_\_\_\_\_  
Initiation Fee to be Financed? Y  N   
Less Deposit/Initial Rental R \_\_\_\_\_  
Source of Deposit \_\_\_\_\_  
**Total R \_\_\_\_\_**

**Insurance-Bank VAPS**

**InSale/Lease-Inside Act**

Credit Life Monthly   
Cover Plus Monthly   
Extended Warranty Term   
Other \_\_\_\_\_

Credit Life  
Cover Plus  
Motor Comprehensive  
Courtesy Car

**Rental – Outside Act**

Monthly  Annual  Term   
Monthly  Annual  Term   
Monthly  Annual

Service & Maintenance Term   
Extended Warranty Term   
Other \_\_\_\_\_

**Comprehensive Vehicle Insurance?** Y  N  Policy No. \_\_\_\_\_ Monthly  Annual

Existing Ins. Co Name \_\_\_\_\_ Tel No. (\_\_\_\_) \_\_\_\_\_ Broker Name \_\_\_\_\_ Tel No. (\_\_\_\_) \_\_\_\_\_

I confirm that:

- A. I am not a minor.
- B. I have never been declared mentally unfit by a court.
- C. I am not a 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 are incorrect, state which and give details: \_\_\_\_\_

- I. I would like to be included in any telemarketing Campaign Y  N
- J. I would like to be included in any Marketing listing that you may sell or distribute. Y  N
- K. I would like to be included in any mass distribution of emails or SMS messages. Y  N

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 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.

Signature of Applicant \_\_\_\_\_

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ dd/mm/yy