# APPLICATION FOR INSTALMENT FINANCE - PG1

| | | | | |
|---|---|---|---|---|
| GOODS DESCRIPTION | NEW / USED | MODEL | MAKE | M&M CODE ☐☐☐☐☐☐☐ |
| DEALER/SUPPLIER | | | | TEL NO. |
| F&I CONTACT PERSON | | SALES PERSON | | FAX NO. |
| CASH PRICE VAT INCL. | | VATABLE EXTRAS VAT INCL. | ☐ INSTALMENT ☐ LEASE ☐ RENTAL ☐ OTHER | |
| ADD COVER | | RADIO/TAPE | TERM | |
| LICENCE/REG | | NUMBER PLATES | RATE | |
| CREDIT LIFE | | WARRANTY | ☐ ADVANCE ☐ ARREARS | |
| DEPOSIT/TRADE IN | | OTHER | RESIDUAL | |
| FINANCABLE AMOUNT | R | OTHER | INSTALMENT R | |
| [illegible] | TITLE | SURNAME | | ID NO. |
| FULL NAMES | | | INITIALS | DEPENDANTS |
| ☐ MALE ☐ FEMALE | MARRIED ☐ ANC ☐ COP ☐ SINGLE ☐ WIDOWED | | | DATE MARRIED |
| HOME ADDRESS | | | | PERIOD |
| TEL(H) | TEL(W) | CELL | FAX | E-MAIL |
| POSTAL ADDRESS | | | | CODE |
| PREVIOUS ADDRESS | | | | PERIOD |
| SPOUSE NAMES | | | SPOUSE ID | |
| NEXT OF KIN | | | | RELATIONSHIP |
| ADDRESS | | | | TEL |
| [illegible] | BOND HOLDER | | | AMOUNT OUTSTANDING |
| PROPERTY VALUE | R | INSTALMENT | R /M | PURCHASE PRICE |
| DATE PURCHASED | | REGISTERED ☐ OWN NAME ☐ SPOUSE | | RENTING R |
| [illegible] | EMPLOYER | | | OCCUPATION |
| EMPLOYER ADDRESS | | | TEL | NO. OF YEARS |
| SALARY DATE | | PREVIOUS EMPLOYER | | NO. OF YEARS |
| SPOUSE EMPLOYER | | | | NO. OF YEARS |
| TEL | | | OCCUPATION | |
| [illegible] | OWN | SPOUSE | | |
| BASIC MONTHLY | | | OTHER | |
| [illegible] | BANK NAME | | BRANCH NAME | BRANCH CODE |
| NAME OF ACCOUNT HOLDER | | | ACCOUNT NO. | |
| ☐ CREDIT CARD | ☐ SAVINGS | ☐ TRANSMISSION | ☐ CURRENT | |

| [illegible] | BRANCH | ACCOUNT NO. | INSTALMENTS | PAID UP/CURRENT/TO BE SETTLED |
|---|---|---|---|---|
| | | | | |
| | | | | |

| | | | | |
|---|---|---|---|---|
| [illegible] | ☐ AFRICAN | ☐ COLOURED | ☐ INDIAN | ☐ WHITE |
| [illegible] | ☐ ENGLISH (PRIMARY) | | ☐ AFRIKAANS (FOR AN EXPLANATORY VERSION) | |
| | ☐ ZULU (FOR AN EXPLANATORY VERSION) | | ☐ SOTHO (FOR AN EXPLANATORY VERSION) | |

Signature _____ Date _____

## APPLICATION FOR INSTALMENT FINANCE - PG2

| | | | |
|---|---|---|---|
| APPLICANT INITIALS: | | SURNAME: | |
| ID NR: | | | |

**[illegible]**

| | | | |
|---|---|---|---|
| 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 HOUSEHOLD INCOME | R | | |

**[illegible]**

| | | | |
|---|---|---|---|
| BOND PAYMENT / RENT | R | RATES, WATER AND 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 PAYMENT | R |
| TRANSPORT COSTS | R | FOOD AND ENTERTAINMENT | R |
| EDUCATION COSTS | R | MAINTENANCE | R |
| HOUSEHOLD EXPENSES | R | OTHER | R |
| TOTAL MONTHLY HOUSEHOLD EXPENSES | R | | |
| HOUSEHOLD SURPLUS/DISPOSABLE INCOME | R | | |

| | | | |
|---|---|---|---|
| ARE YOU CURRENTLY LIABLE AS: | ☐ SURETY | ☐ GUARANTOR | ☐ CO-DEBTOR |
| SPECIFY DETAILS: | | | |
| IF YOU HAVE SIGNED SURETY OR CO-DEBTOR PLEASE INDICATE THE FULL AMOUNT OUTSTANDING | R | | |

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 give details: _____

| Declaration by client: | Y | N |
|---|---|---|
| I hereby grant the Credit Provider the right to communicate with me through any electronic/written media or verbally in order to make available to me, their product offering and to utilize my information for supporting products as communicated by one of the Credit Provider's Partners | ☐ | ☐ |
| I hereby grant the Credit Provider the right to increase my Credit Limit once every year to accommodate any Value Added Products needed and requested by me. | ☐ | ☐ |
| I authorise the Credit Provider to make enquiries about my credit record with any credit agency and to obtain whatever information on me they might require to process this application | ☐ | ☐ |
| I also authorize the Credit Provider to share my payment behaviour with any credit agency. | ☐ | ☐ |

Signature X _____ Date _____

**Consent to electronically obtain account statements from financial institutions**

**Name of account holder (you)*** |_____|

**One account holder per consent form*

**Identity/Passport/Registration Number** |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Absa Bank Ltd, FirstRand Bank Ltd and Nedbank Ltd and Standard Bank (the Banks) work with each other and other financial institutions to fight, amongst other crimes, finance application fraud. In these dealings, the Banks ensure that all personal and financial information about clients are protected and kept strictly confidential.

For the purpose of assessing the finance application that _____ will submit on your behalf to any or all of the Banks in the name of _____, the Banks need your consent to obtain your bank statement(s) directly from other financial institutions (as specified below). The Banks will exchange only the bank statements you have authorised and these will be safeguarded and not used for any other purposes other than the finance application for which you have consented. Bank account statements obtained will also be limited to the period necessary to assess the finance application.

Your signature below confirms that the Banks have your consent to obtain bank statement(s) on the following account(s) (that show your account transaction history) and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the Banks will contact you to provide physical copies.

**Account 1:**

Name of bank/institution |_____|

Account type/ description |_____|

Branch name |_____| Branch number |_____|

Account number |_____|

**Account 2:**

Name of bank/institution |_____|

Account type/ description |_____|

Branch name |_____| Branch number |_____|

Account number |_____|

Signature X_____ Date _____

**If account is in the name of a legal entity:**

Name of signatory/ies _____

Capacity of signatory/ies_____

A division of NEDBANK

# CONSENT TO ELECTRONICALLY OBTAIN PAYSLIPS FROM EMPLOYER PAYROLL PROVIDER

**Name of employee** .....

**Identity Number** | | | | | | | | | | | | | |

Nedbank (we) works with other financial institutions to fight, amongst other crimes, vehicle and asset finance application fraud. In these dealings, we ensure that all personal and financial information about clients are protected and kept strictly confidential.

For the purpose of assessing the vehicle and asset finance application in the name of ..... we need your consent to obtain your payslip(s) directly from your employer's payroll provider on condition that the information is available on the Secure-X website. The institutions involved will exchange no further information than the payslips you have authorised and these will be safeguarded and not used for any other purposes. Payslips obtained will also be limited to the period necessary to assess the vehicle and asset finance application.

Your signature below confirms we have consent to obtain the payslip(s) directly from your employer's payroll provider and if there is a problem with the electronic retrieval of some or all of the required payslips for any reason, we will contact you to provide physical copies.

..... Signature

..... Date

LUCID

CREDIT CHECK CONSENT & AUTHORITY

**For reference check purposes please complete & sign correctly**

Client 1: _____

Identity Number: _____

Address: _____

Client 2: _____

Identity Number: _____

Address: _____

Telephone no's: _____

**I/we, the undersigned, do hereby authorise & request LUCID Legal Business Services (Pty) Ltd with registration number 2003/016694/07 (referred to hereinafter as "LUCID"),LUCID to obtain Credit Bureau reports in my/our name/s. I/we, the undersigned, do further hereby appoint LUCID as my legal agent, entrusted with the authority to obtain my confidential credit report data on my/our behalf from one or more Credit Bureaus in South Africa and make same available to me/us upon request; to provide financial advice, offer me services that I may need and to further consult with me regarding the contents of said data display on the credit report/s to me/us telephonically. I/we understand that I/we may revoke this authorization & consent, in writing, at any time except for the information already released as a result of this authorization provided it is not after this document has been submitted. I/we further understand, that unless revoked this authorisation in writing, it will remain in force and effect.**

**I/we hereby certify that the following documentation has been attached hereto:**

1. **Valid Proof of Residential Address (E.g. Water & Lights Bill); and**
2. **A Copy of my/our Identity Document/s**

**Signature**_____ **Signature**_____

**Date**_____ **Date**_____

Consultant name: _____

Telephone: _____ Fax: _____