

# INDIVIDUAL APPLICATION FOR FINANCE

**Please note the following documentation must accompany your completed application form!!**

\*Clear copy of ID   \*Clear copy of Driver's License   \*Proof of residential address (not older than 3 months)  
\*Latest 3 months payslips   \*Latest 3 months Bank Statements

## APPLICANT TYPE

Individual Applicant ☐   Sole Proprietor ☐   Surety/CoDebtor ☐  
ID / Passport No. \_\_\_\_\_  
Citizenship SA ☐ Other ☐ (If non SA resident, state country of Res) \_\_\_\_\_ Country of Residence \_\_\_\_\_  
Transaction Type: Instalment Sale ☐ Lease ☐ Rental ☐  
LangPref: E ☐ A ☐   Ethnic Group A ☐ B ☐ C ☐ W ☐

## APPLICANTS DETAILS

Title \_\_\_\_\_ Initials \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_  
Surname: \_\_\_\_\_ Gender M ☐ F ☐ Graduate Y ☐ N ☐  
Trading as / Name \_\_\_\_\_ Tax Nr \_\_\_\_\_ VAT No \_\_\_\_\_  
Home Tel \_\_\_\_\_ Cell No \_\_\_\_\_  
Email Address \_\_\_\_\_  
Home Address: (Yrs \_\_\_\_\_ Mnths \_\_\_\_\_) \_\_\_\_\_ Suburb \_\_\_\_\_ Code \_\_\_\_\_  
Postal Address: (Yrs \_\_\_\_\_ Mnths \_\_\_\_\_) \_\_\_\_\_ Suburb \_\_\_\_\_ Code \_\_\_\_\_  
Previous Addr (Yrs \_\_\_\_\_ Mnths \_\_\_\_\_) \_\_\_\_\_ Suburb \_\_\_\_\_ Code \_\_\_\_\_

## EMPLOYMENT DETAILS

Company Name \_\_\_\_\_ (Yrs \_\_\_\_\_ Mnth \_\_\_\_\_)  
Address \_\_\_\_\_ Suburb \_\_\_\_\_ Code \_\_\_\_\_  
Work No \_\_\_\_\_ Fax No \_\_\_\_\_  
Type of Industry \_\_\_\_\_ Occupation \_\_\_\_\_  
Previous Employment Details \_\_\_\_\_ (Yrs \_\_\_\_\_ Mnth \_\_\_\_\_)  
Company Name \_\_\_\_\_ Occupation \_\_\_\_\_  
Address \_\_\_\_\_ Suburb \_\_\_\_\_ Code \_\_\_\_\_

## HOME OWNERSHIP

Do you own your property Y ☐ N ☐ In your Name ☐ In Spouse's ☐ Both ☐  
Bond/Rental Payment per month R \_\_\_\_\_ Bond Amount Outstanding R \_\_\_\_\_  
Current Value R \_\_\_\_\_ Bondholder Name \_\_\_\_\_

## MARITAL DETAILS:

S ☐ M ☐ D ☐ W ☐ ANC ☐ COP ☐ OTHER ☐ Date Married \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Spouse Name \_\_\_\_\_ Surname \_\_\_\_\_  
Spouse ID No \_\_\_\_\_ Spouse Tel No \_\_\_\_\_

## RELATIVE DETAILS (Nearest Relative in SA not living with you)

Relationship \_\_\_\_\_ Relative Tel No \_\_\_\_\_  
First Name \_\_\_\_\_ Surname \_\_\_\_\_  
Relative Address \_\_\_\_\_ Suburb \_\_\_\_\_ Code \_\_\_\_\_

## BANKING DETAILS

Account Type Cheque ☐ Savings ☐ Transmission ☐  
Bank Name \_\_\_\_\_ Branch Code \_\_\_\_\_  
Account No \_\_\_\_\_ Account Holder \_\_\_\_\_  
Overdraft Bal R \_\_\_\_\_ Limit R \_\_\_\_\_  
Credit Card Company \_\_\_\_\_

## EXISTING & / OR A PREVIOUS ACCOUNT WITH CREDIT PROVIDER - (vehicle finance etc. )

Account Name \_\_\_\_\_ Account Nr \_\_\_\_\_  
Instalment Amount per Month R \_\_\_\_\_ Current ☐ Paid up ☐ To be settled ☐

TRANSACTION DETAILS (For Office Use)									
Goods Description _____									
Year Model _____		Current KM _____		M&M Code _____		Period of Contract _____		Mnths _____	
Balloon Payment _____		% R _____		Purpose of goods: Business <input type="checkbox"/>		Private <input type="checkbox"/>		Taxi <input type="checkbox"/> Commerce <input type="checkbox"/>	
APPLICANTS FINANCIAL DETAILS									
Proposed Rate _____		%		Fixed <input type="checkbox"/>		Linked <input type="checkbox"/>			
Selling Price _____		R _____							
Extras _____		R _____		Dealer VAPS _____		R _____			
		R _____				R _____			
		R _____				R _____			
License and Registration Costs _____		R _____		Delivery Fee _____		R _____			
Less Deposit _____		R _____		Source of Deposit _____					
Total _____		R _____							
APPLICANTS INCOME AND EXPENSES					SPOUSE INCOME AND EXPENSES (If married in COP)				
Gross Remuneration _____		R _____		Gross Remuneration _____		R _____			
Monthly Commission _____		R _____		Monthly Commission _____		R _____			
Car Allowance included in Gross _____		R _____		Car Allowance included in Gross _____		R _____			
Net Take-home Pay _____		R _____		Net Take-home Pay _____		R _____			
Income other than Salary/Wages _____		R _____		Income other than Salary/Wages _____		R _____			
Source of Income _____				Source of Income _____					
Total Monthly Income _____		R _____		Total Monthly Income _____		R _____			
EXPENSES PER MONTH					EXPENSES PER MONTH				
Bond Payment / Rent _____		R _____		Bond Payment / Rent _____		R _____			
Rates, Water & Electricity _____		R _____		Rates, Water & Electricity _____		R _____			
Vehicle Instalments (excl to be settled) _____		R _____		Vehicle Instalments (excl to be settled) _____		R _____			
Personal Loan Repayments _____		R _____		Personal Loan Repayments _____		R _____			
Credit Card Repayments _____		R _____		Credit Card Repayments _____		R _____			
Furniture Accounts _____		R _____		Furniture Accounts _____		R _____			
Clothing Accounts _____		R _____		Clothing Accounts _____		R _____			
Overdraft Repayments _____		R _____		Overdraft Repayments _____		R _____			
Policy / Insurance Repayments _____		R _____		Policy / Insurance Repayments _____		R _____			
Telephone Payments _____		R _____		Telephone Payments _____		R _____			
Transport Costs _____		R _____		Transport Costs _____		R _____			
Food & Entertainment _____		R _____		Food & Entertainment _____		R _____			
Educational Costs _____		R _____		Educational Costs _____		R _____			
Maintenance _____		R _____		Maintenance _____		R _____			
Household Expenses _____		R _____		Household Expenses _____		R _____			
Other _____		R _____		Other _____		R _____			
Total Monthly Expenses _____		R _____		Total Monthly Expenses _____		R _____			
Applicants' Disposable Income _____		R _____		Spouses' Disposable Income _____		R _____			
Date Remuneration Received _____ / _____ / _____ Are you currently liable as: Surety <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-debtor <input type="checkbox"/>									
Specify Details: _____									
VALUE ADDED PRODUCTS - Applicant might be interested in									
Credit Life <input type="checkbox"/>		Cover Plus <input type="checkbox"/>		Service & Maintenance <input type="checkbox"/>		Extended Warranty <input type="checkbox"/>			
Insurance: _____		I have my own <input type="checkbox"/>		Tel Nr: _____		Interested in a quote <input type="checkbox"/>			
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									
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.									
I Hereby give consent to the Credit Provider to make enquiries about mycredit record with any of credit agency and to obtain whatever information on my they might require to process the credit application and / or application for insurance. I hereby declare that all of the above information is true and correct									
Signature of Applicant _____ Date _____									