



In terms of FICA 38 of 2001 you are required to identify yourself and provide us with documents that will enable us to verify your personal and/or business details, failing which we will be unable by law to enter into a business relationship with you.

### FOR OFFICE USE ONLY

Application reference no \_\_\_\_\_ Dealer code \_\_\_\_\_

NCA determinations \_\_\_\_\_ (Only for bank/dealer use)

Credit transaction  Large >= R250 000  Intermediate > R15 000 & < R250 000  Small <= R15 000

How did you come to know about this product?  Advertisement  Other \_\_\_\_\_

### PERSONAL DETAILS (Please complete in BLOCK LETTERS. Tick (✓) applicable block(s) and complete where necessary.)

SURNAME \_\_\_\_\_ FIRST name(s) \_\_\_\_\_ Title (Mr/Mrs/Miss/Dr, etc) \_\_\_\_\_

Identity/Passport/Temporary resident number \_\_\_\_\_ Date of birth (ddmmyyyy) \_\_\_\_\_

What is your preferred language?  English  Afrikaans  Sotho  Xhosa  
 Zulu

If for some reason it is not possible for Nedbank to communicate with you in your preferred language, which other language would you prefer?  English  Afrikaans

Gender  Male  Female Race (for statistical purposes)  Black  Coloured  Indian  White

Marital status  Single  Married OCOP (incl accrual system)  Married OCOP (excl accrual system)  COP  Divorced  
 Widowed  Customary-law marriage  Foreign marriage  Civil union

Residential type  SA citizen  Non-SA resident  Temporary SA resident  Permanent SA resident

Contact details Tel (w) \_\_\_\_\_ Tel (h) \_\_\_\_\_ Cell \_\_\_\_\_ Email address \_\_\_\_\_

Preferred contact no  Home  Work  Cell

Are you an emancipated minor?  Yes  No If no, are you assisted by your guardian  Yes  No Are you under an administrative order?  Yes  No

Have you ever been declared insolvent?  Yes  No If yes, state the date of insolvency \_\_\_\_\_ Date of rehabilitation, if applicable \_\_\_\_\_

Do you have a curator bonis?  Yes  No

### ADDRESS DETAILS

Residential address \_\_\_\_\_ Postal address \_\_\_\_\_

Postcode \_\_\_\_\_ Postcode \_\_\_\_\_

Period at this address (years) \_\_\_\_\_ Period at previous address (years) \_\_\_\_\_

Property ownership  Living with partner  Living with parents  Owner of property  Rent property

### EMPLOYMENT DETAILS

Type of employment  Self-employed  Commission earner  Casual worker  Contract worker  Pensioner  
 Unemployed  Salary earner

Present employer \_\_\_\_\_ Occupation \_\_\_\_\_

Employed since \_\_\_\_\_ Number of years at previous employer \_\_\_\_\_

Current gross annual income \_\_\_\_\_ Estimated future revenue from business \_\_\_\_\_

Employee number \_\_\_\_\_ Address of present employer \_\_\_\_\_

### SPOUSE DETAILS (please complete if married in community of property)

SURNAME \_\_\_\_\_ FIRST name(s) \_\_\_\_\_ Title (Mr/Mrs/Miss/Dr) \_\_\_\_\_

Identity number \_\_\_\_\_

Contact details Tel (w) \_\_\_\_\_ Tel (h) \_\_\_\_\_ Cell \_\_\_\_\_ Email address \_\_\_\_\_

Residential address \_\_\_\_\_ Postal address \_\_\_\_\_

Postcode \_\_\_\_\_ Postcode \_\_\_\_\_

Are you under an administration order?  Yes  No Have you ever been declared insolvent?  Yes  No If yes, state the date of insolvency \_\_\_\_\_

Date of rehabilitation, if applicable \_\_\_\_\_ Do you have a curator bonis?  Yes  No

### COMMUNICATION

1 Our group\* continually strives to provide the best bundle of products and services to suit your new and evolving needs. We would like to be able to inform you of exciting new products and special offers so that you can make the best choices regarding your financial needs. Would you like to be informed?  Yes  No

2 Our group\* sometimes partners with other organisations in an attempt to arrange exclusive deals for our clients' benefit. We would like our partners to present these to you so that you do not miss out on amazing opportunities that could be relevant to your evolving needs. Would you like us to ensure that these opportunities are presented to you?  Yes  No

3 Our group\* aims for product and service excellence. However, your valued opinion is needed in order for us to achieve this goal. We contract reputable research organisations to convert our clients' input into relevant suggestions for improvement. Would you like to voice your opinion?  Yes  No

4 Please tick which channels you would prefer us to use when communicating the above to you:  
 All  Email  SMS  Direct mail  Telephone  Other

\*Group refers to Nedbank Group Limited and all its subsidiaries and associates, as well as Old Mutual plc and all its subsidiaries and associates.

**VEHICLE OR ASSET DETAILS**

Supplier ..... Total cost R .....  
 Contact person ..... Tel no ..... Total extras R .....  
 Merchandise description ..... Deposit/Trade-in R .....  
 OR vehicle make and model ..... Net amount R .....  
 New  Used Year ..... Distance (km) ..... Reg no ..... Balloon payment R .....

Specify extras	Cost	Specify extras	Cost
.....	R .....	.....	R .....
.....	R .....	.....	R .....
.....	R .....	.....	R .....

Product:  Lease agreement  Instalment agreement .....  
 Repayment period (maximum) ..... Repayment date .....  
 Repayment structure (specify details) .....

**TERM LOAN DETAILS**

Amount of loan required (rands) ..... Term (months) ..... Security offered (Specify) .....

**PROPERTY DETAILS FOR NEDBOND**

Property description, erf/stand no ..... Physical/Street address of property .....  
 Estate agent .....  
 Contact name ..... Purchase price R .....  
 Tel ..... Term .....  
 Seller's name ..... Seller's tel .....  
 Who will occupy the property? ..... Property to be registered in the name of .....

**INITIATION FEE**

Do you wish to pay the initiation fee upfront, or do you wish to include the initiation fee in the loan?  Upfront  Include in loan

**INSURANCE**

If credit life insurance is a credit requirement, please indicate whether you are interested in a quote  Yes  No  
 Short-term insurance is a requirement for an instalment agreement/lease agreement/NedBond. The granting of this loan is therefore conditional upon your compliance with our insurance requirements.

**INCOME AND EXPENDITURE**

INCOME		Deductions	
Gross monthly basic salary	R .....	PAYE	R .....
Travel/Car allowance	R .....	UIF	R .....
Housing subsidy/allowance	R .....	Medical aid	R .....
Medical aid allowance	R .....	Pension/Provident fund	R .....
<b>Reimbursements</b>		Group insurance	R .....
Petrol	R .....	Industry council contributions	R .....
Cellphone/Telephone	R .....	Union fees	R .....
Other	R .....	<b>Total deductions</b>	<b>R .....</b>
<b>Commission</b>		<b>Net income</b>	<b>R .....</b>
Month 1	R .....	<b>EXPENDITURE (Household)</b>	
Month 2	R .....	Total property rental expenses	R .....
Month 3	R .....	Rates, taxes, water and electricity	R .....
Overtime	R .....	Groceries and clothing	R .....
Sick pay	R .....	Domestic wages	R .....
Leave pay	R .....	Telephone and cellphone(s)	R .....
Bonus	R .....	Entertainment and DSTV	R .....
<b>Other income</b>		Fuel and maintenance	R .....
Maintenance	R .....	Short-term insurance	R .....
<b>Additional income</b>		Life insurance and annuities	R .....
Net pension	R .....	Investments and savings	R .....
Net disability grant	R .....	Education and school fees	R .....
Other	R .....	Medical expenses (excluding medical aid contribution)	R .....
Gross property rental income	R .....	Other	R .....
		<b>Total expenditure</b>	<b>R .....</b>
<b>Gross income</b>	<b>R .....</b>	<b>Surplus/Deficit</b>	<b>R .....</b>
		<b>=(Gross income - deductions - expenditure)</b>	

**CONTRACTUAL LONG-TERM LIABILITIES**

Contractual long-term liabilities as per Nedbank Group current records

	Credit provider	Account number	Amount outstanding	Monthly instalment
Vehicle finance			R	R
			R	R
Home loan			R	R
			R	R

Additional Long-term liabilities (not listed above)				
Total vehicle finance debt			R	
Total home loan debt			R	
How much vehicle finance debt will you be settling as a result of this application?			R	
How much home loan debt will you be settling as a result of this application?			R	
Total monthly instalment			R	
Approximate disposable income after contractual liabilities			R	
Short-term liabilities	Account number	Total limit	Amount outstanding	Monthly instalment
Total overdraft limits including other		R	R	R
Total credit card limit (total liability)		R	R	R
Personal loans		R	R	R
Student Loans		R	R	R
Clothing accounts – total monthly liability		R	R	R
Furniture accounts – total monthly liability		R	R	R
Other loans		R	R	R
Other liabilities				
Have you signed surety for any debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No		Specify amount	R
Total monthly liability amount	R			

STATEMENT OF ASSETS						
Fixed property						
Suburb	Stand number	Type (eg house)	Registered owner	Price paid	Current balance	Market value
MOVEABLE ASSETS (eg vehicles, furniture)					Market value	
					R	
					R	
					R	
INVESTMENT/SHARES (in listed and private institutions)					Market value	
Type of investment	Institution held with					
					R	
					R	
					R	
LIFE/ RETIRMENT POLICIES						
Name of assurance company	Cover (eg life, RA, endowment)	Amount of cover	Maturity date	Surrender value		
		R			R	
		R			R	
		R			R	

**CREDIT AND PAYMENT HISTORY**

Are you currently under or have you ever applied for debt review?  Yes  No

Do you have any dispute in process with a credit bureau?  Yes  No

Do you have a rearrangement agreement in place with any credit provider as a result of any debt counselling?  Yes  No

If married COP, is your spouse currently under or has he/she ever applied for debt review?  Yes  No

**BANK ACCOUNT DETAILS (for debit order purposes)**

Clearing code ..... Bank name ..... Branch name .....

Branch code ..... Account number ..... Type of account  Current  Savings

**DECLARATION**

- I/We hereby warrant that I/we have fully and truthfully answered all your questions and responded to requests for information as part of this assessment process. I/We hereby confirm that I/we have fully disclosed my/our debt repayment history.
- I/We consent to the bank making enquiries about my/our credit record with credit reference agencies for the purpose of assessing this application or updating my information in future. I/We further consent to the bank sharing information about how I/we manage this credit agreement with such agencies, who may in turn share this information with other credit providers.
- I/We consent to identity and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Services.

Signed at ..... on ..... / ..... / .....

(place) (day) (month) (year)

**By applicant** ..... **Spouse (if married in community of property)** .....

(signature) (signature)

**Assisted/Consented to by legal guardian (if unemancipated minor)** ..... **If under administration, consent by administrator** .....

(signature) (signature)