

Hierdie vorm is ook in Afrikaans beskikbaar, vorm no. 00143996

Surname	Title (Mr, Mrs, Miss or other)
Full names	
<input type="checkbox"/> New student loan <input type="checkbox"/> Increase existing student loan	
Student Loan account number	Date (YYYY-MM-DD)
	Branch

There is a world of exciting possibilities out there. You simply have to grab hold of them. After all, you've got the world at your feet – your time is now!

So, take that first step to becoming the force that's going to shake up the world and get down to your nearest Standard Bank branch and apply for your student loan.

Let us take care of your major study expenses at a competitive interest rate.

With your student loan you will also receive a Standard Bank transaction account such as a current account with a debit card. Together we will choose the account that best suits your needs.

Who may apply?

For us to consider your loan application you need to be studying towards a certificate, a graduate or postgraduate degree or diploma at an accredited tertiary institution. If you are going into your first year, you need to have a matric certificate. You need to have passed your previous year of study, if you are going into your second or subsequent years.

What can I use the money from my student loan for?

Fees, books and accommodation. Loans for accommodation will only be granted to full-time students not living with their parents.

Will I get a preferential interest rate?

Yes, if you have an active transaction account at Standard Bank you qualify for preferential rates according to your qualification and your year of study.

When do I need to start repaying my student loan?

If you are a full-time student, you will need to start repaying the loan on completion of your studies. However, during your time of study, you will be required to pay the monthly interest. The interest may be debited to your or your surety's bank account.

Grace periods for capital repayments are granted to students who have to complete articles, internships or community service.

Part-time students are required to repay their loans while they are studying.

Monthly capital repayments must be paid by debit order.

You will need to start repaying your loan immediately, if you fail to complete your studies.

How long do I get to pay back my loan?

The loan repayments will be calculated as a factor and will be based on the amount borrowed. The factor used to calculate these repayments will be discussed with you at the time repayments commence.

Once the loan is in repayment mode the monthly repayments remain unchanged. If you are a part-time student the monthly repayment will change whenever you increase the limit on your loan while studying.

One or more of the following will affect the repayment period of the loan:

- Paying more than the minimum monthly instalment
- Fluctuations in the interest rate

How do I access my loan account?

The money will be paid into your Standard Bank transaction account or your student loan account from where you can transfer funds to your transaction account.

You may ask to have your student loan account linked to your AutoBank card.

This will allow you to transfer funds between your loan account and your transaction account using an AutoBank, or through Internet and telephone banking.

Do I need insurance cover for my loan?

It is recommended that a personal loan protection plan be taken to repay any outstanding debt on the loan in the case of death, dread disease or disability.

What else do I need to know?

We would like to know how you are progressing with your studies and would therefore like to see your marks and proof of your qualifications by 31 March every year or within three months of completing your current academic year of study. This will enable you to take full advantage of any preferential interest rates that you are entitled to.

Student loans are granted for a specific year of study and you will have to re-apply for each year of registration.

How do I apply for a student loan?

Firstly you need to fill in a student loan application form and take it to any Standard Bank branch or student bureau.

If you are a full-time student or a minor you will need to have someone who is acceptable to the bank to sign as surety.

If you are a minor your parent or guardian will need to co-sign the loan. Your guardian will need to provide us with a copy of their identity document.

In addition to the application form you and your surety will need to provide us with the following:

	Full-time student	Surety	Part-time student
Identity document	√	√	√
Spouse's identity document, if married in community of property		√	
Parent or guardian's identity document, if student is a minor	√		√
Latest result	√		√
Proof of registration	√		√
Proof of costs, for example, fees and accommodation	√		√
Proof of tax number, if applicable	√		√
Proof of residential address	√		√
Proof of income, for example, a salary slip		√	√
Balance sheet and income and expenditure statement		√	√
Three months' bank statements (only if part-time student or surety doesn't have a transaction account with us)		√	√

For more information

- Call us on 0860 123 456
- Visit www.standardbank.co.za
- Pop into your nearest Standard Bank branch or student bureau.
- e-mail us at: information@standardbank.co.za

Part A**Student's details**

Surname _____		Title (Mr, Mrs, Miss or other) _____	
Full names _____		Identity number <input type="text"/>	
Date of birth (YYYY-MM-DD) _____	Home telephone number _____	Work telephone number _____	
Cellphone number _____		e-mail address _____	
Residential address _____			
_____			Postal code <input type="text"/>
Postal address _____			Postal code <input type="text"/>

Your marital status

Single
 Divorced
 Married in community of property
 Married out of community of property
 Other (Specify) _____
 Number of dependants

Your banking account details

Bank name _____	Branch name _____	Transaction account number <input type="text"/>
If you do not have a transaction account at Standard Bank, one will be opened for you.		
Do you have any other bank accounts including other loan accounts? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, provide details		
Bank _____	Bank _____	
Branch name _____	Branch name _____	
Account type _____	Account type _____	
Account number <input type="text"/>	Account number <input type="text"/>	
Loan limit _____	Loan limit _____	
Monthly repayment _____	Monthly repayment _____	
Outstanding balance _____	Outstanding balance _____	

Your employment details if applicable

Full-time
 Part-time
Are you self-employed? Yes No
If yes, for how long? (YY-MM) _____
Nature of business _____

Name of employer _____

Period with present employer (YY-MM) _____ Occupation _____ Income tax registration number (if applicable) _____

Name of previous employer if less than three years with present employer _____

Details of planned studies

Name of institution _____	Course studied _____	Student no. _____
<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time	Year of study (eg 1st year, 2nd year) _____	Expected completion date (YYYY-MM) _____
<input type="checkbox"/> Undergraduate <input type="checkbox"/> Postgraduate		Final year <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Degree <input type="checkbox"/> Diploma <input type="checkbox"/> Certificate <input type="checkbox"/> Honours <input type="checkbox"/> Masters <input type="checkbox"/> Doctorate		
Have you changed courses? <input type="checkbox"/> Yes <input type="checkbox"/> No	State year changed _____	Accommodation costs required <input type="checkbox"/> Yes <input type="checkbox"/> No

Loan requirements for forthcoming year of study

Amount applied for R _____	Balance on existing loan if applicable R _____	Total amount of student loan R _____
----------------------------	--	--------------------------------------

Part B**Surety's details (if student is studying full-time or is a minor)**

Surname _____		Title (Mr, Mrs, Miss or other) _____	
Full names _____		Identity number <input type="text"/>	
Date of birth (YYYY-MM-DD) _____	Home telephone number _____	Work telephone number _____	
Cellphone number _____		email address _____	
Residential address _____			Postal code <input type="text"/>

Postal address _____			Postal code <input type="text"/>

Marital status of the surety

Single
 Divorced
 Married in community of property
 Married out of community of property
 Other (specify) _____
 Number of dependants

Have you ever been declared insolvent?
 Yes
 No
 Rehabilitation date if applicable (YYYY-MM-DD) _____
 Are you bound by any suretyship agreements?
 Yes
 No

If yes, specify amount and details of suretyship **R** _____ on account of _____

Banking account details of the surety

Transactional account type _____
 Transaction account number

Bank name _____
 Branch name _____

Do you have any other accounts at Standard Bank?
 Yes
 No
 If yes, provide details _____

Branch name _____
 Account type _____
 Account number

Branch name _____
 Account type _____
 Account number

Employment details

Full-time
 Part-time
 Are you self-employed?
 Yes
 No
 If yes, for how long? (YY-MM) _____
 Nature of business _____

Name of employer _____

Period with present employer (YY-MM) _____
 Occupation _____

Name of previous employer if less than three years with present employer _____

Part C**Interest payments and disposal of capital**

Please indicate who will be responsible for paying the interest
 Student (must have a Standard Bank account)
 Surety

If the chosen party's account is a current account held at the same branch as the student loan account, the interest must be debited to that transaction account. However, if the transaction account is held at another Standard Bank branch or another bank or is a savings account, the interest must be debited to the loan account and a debit order will be required to service the interest.

If the loan is approved, please pay the funds into the student's transaction account which is held at Standard Bank.
 Yes
 No

Please link my loan account to my transaction account with Standard Bank
 Yes
 No

Part D**Permission to market products and services**

As part of our service, companies in our group may provide you with information on products and services offered by them, that we believe will benefit you. In order to do this these companies will need your details from us. Please let us know if this suits you.
 Yes
 No

We sometimes research our market to help us improve our products and services. The research companies we use follow strict codes of conduct and treat customers' information confidentially. Please let us know if you are willing to be contacted for research purposes.
 Yes
 No

We sometimes tell our customers about other companies' products and services. We do so only if we believe that the information may be of interest to you. Your contact details remain confidential and are not given to these companies unless you indicate that you are interested in the offer. Please let us know if this suits you.
 Yes
 No

Part E**Additional information**

Please give details of any relevant information that might affect our decision on this loan and the suretyship.

Declaration and consent

- I declare that to the best of my knowledge and belief, the particulars set out in this application are true and correct, and that no additional information which might affect the decision of the bank has been withheld.
- I consent to the bank making enquiries about my credit record with any credit reference agency and any other party to confirm the information provided by me.
- I, the student, further consent to the bank carrying out identity and fraud prevention checks and sharing information relating to this application through the South African Fraud Prevention Service.
- I accept the terms and conditions for student loans (form number 00145813)

Signatures

Date (YYYY-MM-DD) _____
 Student _____
 Parent/guardian (if student is a minor) _____

Date (YYYY-MM-DD) _____
 Surety _____
 Spouse of surety (if married in community of property) _____

Parent/guardians details if applicable

Full names _____
 Title (Mr, Mrs, Miss, other) _____

Residential address _____
 Postal code

Bank use only

Customer consultant's name _____
 Account support officer/ account analyst's name _____

Date granted (YYYY-MM-DD) _____