



Consolidation Loan Application Form

Referring Branch Details (if applicable)

v12

DURBANVILLE STRAND OTHER

Referring Broker & Agent Details (if applicable)

Broker / Agent Trading Name: _____ BROKER / AGENT CODE: **T A G**

Broker / Agent Name: _____

Documents Required

- THIS Loan Application Form FULLY completed & Signed
- Latest ORIGINAL Payslip *Stamped and Signed by HR Officer*
- 3 Month *over the counter* Bank Statement, up to date and stamped on EACH page (last 3 salaries must reflect on it)
Unfortunately no Internet bank statements OR ATM Statements allowed
- FICA VERIFICATION**
- Clear Colour Copy of Green Bar Coded South African Identity Document or Valid Temporary ID Document
- Proof of Residence - *must be an account / utility bill that gets posted to your physical address, not older than 2 months*
- Marriage Certificate (if married COP) & Copy of Spouse ID Document
- Settlement Letters not older than 5 days from your creditors

Kindly forward the abovementioned documents to 086 572 6290 or email it to finance@theanthonygroup.co.za

Loan Criteria

<u>Term Loan</u>	<u>Pay Day Loan</u>
<ul style="list-style-type: none"> • Over the age of 21 • Salary must be paid Electronically into your bank account - NO INTERNET BANKING • Must be at least 3 months permanently Employed - Monthly ONLY • Contract Workers - contract must have end date 	<ul style="list-style-type: none"> • Over the age of 21 • Salary must be paid Electronically into your bank account - NO INTERNET BANKING • Must be at least 9 months permanently Employed • NO Contract Workers, Personnel Agency Employees

General Criteria

- Commission Earners:
 - >> Must have basic salary
 - >> Supply Last 3 Payslips
 - Proof of Address
 - List of Monthly Expenses - Please complete at bottom of this form
- **Not be:** >> Under Administration >> Liquidation >> Sequestration >> Insolvent >> Under Debt Review

Loan Details

Loan Amount requested R Loan Term Required 1 3 6 12 18 24 36 48 60 months

Please answer the following questions PLEASE TICK THE CORRECT ANSWER

Have you applied for a loan at an other financial institution or Loan Broker? Y N If Yes, please supply details below.

Company/Loan Broker 1 _____ Company/Loan Broker 2 _____

Company/Loan Broker 3 _____ Company/Loan Broker 4 _____

Do you have current loans at the moment? Y N If Yes, please supply details below.

Company / Institution 1 _____ Company / Institution 2 _____

Company / Institution 3 _____ Company / Institution 4 _____

Please note that applying at more than one Financial Institution for a Personal Loan might lower your ITC Emperica Score and have a negative impact on your result.

Number of people living in your household? Number of income earners in your household?

We offer the following products as well:

PAYDAY LOANS	CONSOLIDATION LOANS	HOMELoANS	INSURANCE	BOND SWITCHES
BRIDGING FINANCE - PROPERTY	EQUITY LOANS	CELLULAR DEALS	VEHICLE FINANCE	
BRIDGING FINANCE - PENSION	MEDICAL AIDs	BUSINESS OPPORTUNITIES	DEBT CONSOLIDATION	

PLEASE VISIT OUR WEBSITE, www.theanthonygroup.co.za FOR MORE INFORMATION ON PRODUCTS AND SERVICES THAT WE OFFER

Consolidation Loan Application Form

Personal Quick Check Details												
Title	Language		Ethnic Group:			White	Coloured	Black	Asian			
Surname	First Name											
Second name	ID Number											
Home Tel Number	Cellphone Number											
Work Tel Number	Email Address											
Marital Indicator	Never Married	Married	Divorced	Widowed	Single	Tribal						
How Married?	Antenuptial Contract	Community of Property	Customary Law* (prior to 15/11/2000)	Number of Dependents								
*We will contact your spouse to confirm agreement with this application (Processing of application dependant on complete spouse details)												
Are you under Administration, Sequestration, Liquidation or Debt Counselling?	Y	N	Can we include Credit Life Cover?	Y	N	No - Policy to be ceded						
Do you have any Judgements against your name?	Y	N	Are you Blacklisted?	Y	N							

Address Details												
Residential Address	Postal Address											
Line 2	Line 2											
Suburb	Suburb											
City	City											
Postal Code	Postal Code											
Type of Dwelling	House	Flat	Town House/Cluster	Hostel	Shack / Informal	Ownership	Owned	Rented	Boarding			

Marketing Information													
Finance Purpose	Housing Related	Home Improvement	Debt Consolidation	Education	Medical Condition	Funeral	Holiday	Other					
May we place your details on marketing lists of TAG Financial Services or any other company associated with us?	Yes					No							
My preferred method of communication is	SMS	Email	Post	Tel	Should you not qualify for any Loan Amount - may we contact you regarding Debt Review?	Yes							No
How did you hear about us?	Loan	Flyer	Direct Marketing	Referral	Word of mouth								

Employment Details												
Employment Status	Perm	Temp	Contract	Sector/Industry	Current Employer							
Employment Type	Self Employed	Domestic	Company	Student	Address							
Period Employed	Years	Months	Salary Frequency	M	F	W						
Department	Occupation											
HR Contact Number	Employee Number											
Salary Pay Date	No of Employees	Type of Company	Government	Public Company	Private Company							
Previous Employer	Previous Period Employed		Years	Months								

Banking Details - where your salary gets deposited PLEASE NOTE THAT ONLY SOUTH AFRICAN BANKS ARE ACCEPTED												
Name of Bank	Branch Name											
Account Holder	Branch Code											
Bank Account Number	Is this income verifiable on your bank statement?											
Type of Account	Cheque	Transmission	Savings / Debit									

Your Life Partner / Spouse Details												
Title	Surname		First Name									
Second Name	Gender		M	F	ID No							
Gross Salary	R	Net Salary	R	Other Income	R							
Employer Name	Work Tel:		Cell Number:									

Relative / Friend details - NOT living with you PLEASE NOTE THAT A LANDLINE IS REQUIRED												
Friend / Relative 1												
Title	Surname	Forename	Relationship									
Work Number	Home Number	Cell Number										
Physical Address	Employer Name											
Friend / Relative 2												
Title	Surname	Forename	Relationship									
Work Number	Home Number	Cell Number										
Physical Address	Employer Name											

Income and Expenses Sheet of Applicant

INCOME

Applicant Expenses

Spouse / Partner Expenses

PAYSLIP:

Total Gross Monthly Income (as per payslip)

R	A
---	---

R	D
---	---

Total Deductions as per payslip

R	B
---	---

R	E
---	---

NET Income as per Payslip (Amount paid to your bank account)

R	C = (A - B)
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R	F = (D - E)
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ADDITIONAL INCOME: *please specify*

R	G
R	H
R	I

R	K
R	L
R	M

SUB TOTAL ADDITIONAL INCOME

R	J=(G+H+I)
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R	N=(K+L+M)
---	-----------

TOTAL INCOME

R	O=J+N
---	-------

EXPENSES *(Current Monthly expenses excluding expenses deducted on Payslip)*

All Personal & Micro Loans *(Total Monthly Payment)*

R	
---	--

R	
---	--

Revolving Credit Payments

R	
---	--

R	
---	--

Credit Card Payments *(Total Monthly Payment)*

R	
---	--

R	
---	--

Car Instalment

R	
---	--

R	
---	--

Second Car Instalment

R	
---	--

R	
---	--

Cellphone Contract Payments

R	
---	--

R	
---	--

Telkom Payments

R	
---	--

R	
---	--

Furniture Accounts *(Total Monthly Instalment)*

R	
---	--

R	
---	--

Clothing Accounts *(Total Monthly Payment)*

R	
---	--

R	
---	--

ESSENTIAL LIVING EXPENSES

Essential Living Expenses are those items that forms part of all expenses required to maintain your current lifestyle an are an absolute neccessity, being paid for via Cash, Internet Transfers, Credit Card, debit orders and stop orders and do not reflect on the Credit Bureau.

- Monthly Rental / Home Loan Instalment

R	
---	--

R	
---	--

- Water, Lights, Rates & Taxes

R	
---	--

R	
---	--

- Education, School & Daycare Fees

R	
---	--

R	
---	--

- Life Insurance & Investments

R	
---	--

R	
---	--

- Airtime (Excl Contracts)

R	
---	--

R	
---	--

- Groceries / Food

R	
---	--

R	
---	--

- Transport, Fuel & Petrol

R	
---	--

R	
---	--

- Clothing (Excl. Store Accounts)

R	
---	--

R	
---	--

- Bank Charges

R	
---	--

R	
---	--

- Alimony / Maintenance (Ex-Spouse or Children)

R	
---	--

R	
---	--

- Any other essential expenses not mentioned above

R	
---	--

R	
---	--

OTHER EXPENSES

- TV / Rental / Mnet / DSTV

R	
---	--

R	
---	--

- Repairs / Maintenance

R	
---	--

R	
---	--

- Domestic Wages

R	
---	--

R	
---	--

- Entertainment Expenses

R	
---	--

R	
---	--

- Security

R	
---	--

R	
---	--

- Other Expenses

R	
---	--

R	
---	--

SUB TOTAL EXPENSES

R	P
---	---

R	Q
---	---

TOTAL EXPENSES

R	R=(P+Q)
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TOTAL MONTHLY DISPOSABLE INCOME

R	S=O-R
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*** Please be advised that the information you have provided will be used to conduct an affordability assessment in conjunction with the Credit Bureau Information as well as your Bank Statement.**

Acknowledgement, Consent and Authorisation by Applicant

TO BE READ AND UNDERSTOOD BY THE LOAN APPLICANT BEFORE SIGNING

The applicant hereby certifies that the information submitted by him/her in this application for finance is true and correct.

The applicant hereby authorises and agrees that TAG Financial Services when assessing application and at any time during the existence of a finance account may:

- Make any reasonable enquiries to confirm the details provided in this application
- Access the files of any credit bureau, third party or any other relevant database to obtain my credit records which may be relevant to this application

Signature of Applicant

Date

Signature of Spouse *(If married COP)*

Date