Overdraft insurance is not a credit requirement, but optional insurance is available.
Please indicate whether you are interested in a quote.

INCOME		
Gross monthly basic salary	R	10 000
Estimated future revenue from business (if sole proprietor)	R	
Travel/Car allowance	R	
Housing subsidy/allowance	R	
Medical aid allowance	R	
Reimbursements		
Fuel	R	850.00
Cellphone/Telephone	R	599.00
Other	R	
Commission		
Month 1	R	
Month 2	R	
Month 3	R	
Overtime	R	
Sick leave pay	R	
Leave pay	R	
Bonus	R	
Other income		
Maintenance	R	
Additional income		
Net pension	R	
Net disability grant	R	
Other (specify)	R	
Gross property rental income	R	
Total income	R	11 449.00
Deductions:		
PAYE	R	
UIF	R	
Medical aid	R	2000.00
Pension/Provident fund	R	
Group insurance	R	
Industry council contributions	R	
Union fees	R	
Total deductions	R	2000.00
Net salary	R	9 449.00
Total income	R	11 449.00
Less TOTAL EXPENDITURE	R	4 466.54
Surplus/Deficit	R	6 982.43

EXPENDITURE (Household)		
Total property rental expenses	R	
Rates, taxes, water and electricity	R	
Groceries and clothing	R	
Domestic wages	R	1 000.00
Telephone and cellphone(s)	R	658.00
Entertainment and DStv	R	
Fuel and maintenance	R	850.00
Short-term insurance	R	967.31
Life insurance and annuities	R	751.23
Investments and savings	R	
Education and school fees	R	
Medical expenses (excluding medical aid contribution)	R	
Other	R	240.00
Total expenditure	R	4 466.54

CONTRACTUAL LIABILITIES **Long-term liabilities**		
	Amount outstanding	Monthly instalment
Nedbank vehicle finance	R 89 470.00	R 2 788.41
Nedbank home loan*	R	R

Additional long-term liabilities (excluding Nedbank)	
Total vehicle debt	R 89 470.00
Total home loan debt*	R
How much of your vehicle debt will you be settling as a result of this application?	R 0.00
How much of your home loan will you be settling as a result of this application?	R
Total monthly instalment	R 2 788.41
Approximate disposable income after contractual liabilities	R 8 660.59

* Where the declared amount is less than the monthly home loan instalment reflected in the credit bureau data/home loan agreement, I warrant that the amount is my contribution to the monthly instalment and that my spouse/the other party or parties to the joint home loan is/are responsible for the remaining part of the instalment.

REVOLVING LIABILITIES
Short-term liabilities

	Total limit	**Amount outstanding**	**Monthly instalment**
Total overdraft limit at other banks	R	R	R
Total credit card limit at other banks	R 75 999	R 0.00	R 0.00
Total personal loans at other banks	R	R	R
Total student loans	R	R	R
Clothing accounts – total monthly liability	R 10 800.00	R 0.00	R 0.00
Furniture accounts – total monthly liability	R	R	R
Other loans	R	R	R
Other liabilities			
Have you signed surety for any debt?	☐ Yes	☐ No	Specify amount **R**

PAYMENT HISTORY

Are you currently under or have you applied for debt review?	☐ Yes	☒ No	Do you have any arrangement/agreement in place with a credit provider as a result of debt counselling?	☐ Yes	☒ No
Do you have any dispute in progress with a credit bureau?	☐ Yes	☒ No	Do you have a *curator bonis*?	☐ Yes	☒ No
Are you under administration?	☐ Yes	☒ No	If married in community of property, is your spouse currently under debt review or has he/she ever applied for debt review?	☐ Yes	☒ No

LEGAL AND GENERAL INFORMATION

While Nedbank Group Limited and all its subsidiaries and associates and its cessionaries, delegatees or successors in title (collectively 'Nedbank') are constantly striving to provide a service that is intended to make your banking as easy and convenient as possible, all South African banks are legally obliged to verify, including identity verification with statutory bodies, and retain information received from you.

Apart from the information you will provide in your application, Nedbank may therefore require additional documentation and information from you.

Where the words 'I', 'me', 'my', 'you' and 'your' are used, these also refer to entities other than natural persons in the event that such entities are represented in this document.

PRIVACY CONSENT

I provide Nedbank with my express consent to process my personal information as defined in legislation, including fingerprints, biometric personal identification details, photographs and identity verification in terms of the Financial Intelligence Centre Act of 2001, for purposes of providing financial services and preventing fraud and money laundering, and to send my personal information to third parties to provide me with a service, and also to send such information to foreign countries, when necessary, by electronic or other means for processing. I understand that such countries may not have specific data privacy laws.

FURTHER PROCESSING

1 Nedbank may search, update or place my records at credit reference bureaus and government agencies to verify my identity, assess my ability to obtain credit or to provide collateral of any kind, including guarantees or suretyships, and may, on request from another credit provider with whom I have applied for credit, give my personal information, including my credit reference data, to such credit provider and also make any enquiries that it deems necessary to confirm the details on this form for marketing purposes and to assess my creditworthiness.
2 Nedbank may use my personal information for debt enforcement, including recovery, collection, repayment, surrender, enforcement and cession of debts.
3 I confirm that I have fully disclosed my debt repayment history.

COMMUNICATION AND MARKETING

1	In order to assist me to achieve my financial goals, Nedbank may contact me from time to time with information that meets my needs.	☒ Yes	☐ No
2	I would like Nedbank to present exclusive offers from other organisations to me.	☐ Yes	☒ No
3	Nedbank may request reputable research organisations to contact me.	☐ Yes	☒ No
4	My preferred method of communication is as follows: ☒ Email ☒ SMS ☐ Direct mail	☒ Telephone	☐ All

5	Nedbank may use a method of communication other than that preferred by me as well as my personal information to market its products to me, including electronic marketing and telesales, until I give an instruction to the contrary.	☐ Yes	☐ No

CONFIRMATION

1 Nedbank has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the contents thereof and that I am completing it of my own free will.

2 I warrant that I have fully and truthfully answered all questions and responded to requests for information as part of the assessment process, and that I am not aware of any other information that may affect this application negatively.

3 Nedbank may undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Service.

4 All consents provided in this document will survive any contractual relationship that I have with Nedbank, unless I provide Nedbank with written notice that I have cancelled such consents.

Signed at Port Elizabeth (Gqeberha) (Place) on 19 / 10 / 2022 (Day / Month / Year)

Applicant .... Signature

Witness .... Signature

In terms of FICA, 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.