

APPLICATION FOR VEHICLE FINANCE

Goods description
Dealer (TBA)
Total Invoice Value

PERSONAL DETAILS

SA citizen residing in SA Foreign national residing in SA
Title (e.g. Mr) Surname
Identity no
Full Names Initials
Place of birth Nationality
Ethnic group
Marital status
If married, how married?

ADDRESS AND CONTACT INFORMATION

Home address

Postcode
Period at address
Telephone (h) Tel (w)
Cell Email
Do you have tax obligations, tax liabilities or tax residencies outside SA?

SPOUSE AND NEXT OF KIN INFORMATION

Spouse name Spouse identity no
Next of kin Relationship
Address

Telephone

EMPLOYER DETAILS

Current employer

No of years with employer

Industry type

Occupation

Salary date

BANKING DETAILS

Bank name

Branch name

Branch code

Name of accountholder

Account no

Type of account:

MONTHLY INCOME AND EXPENSES

Applicant income details

Basic salary _____

Car allowance _____

Commission/Incentives _____

Overtime _____

Other _____

Total salary _____

Household expense details

Bond payment _____

Rates, water and electricity _____

Vehicle instalments (excl.those to be settled) _____

Personal-loan repayments _____

Credit card payments _____

Furniture accounts	_____
Clothing accounts	_____
Overdraft payments	_____
Policy/Insurance premiums	_____
Telephone payments	_____
Transport costs	_____
Food and entertainment	_____
Education costs	_____
Maintenance	_____
Property rent	_____
Other	_____
Total monthly household expenses	_____
Total monthly disposable income (Total income less total expenses)	_____

EXPLICIT CONSENT

- I give my express consent to you to make enquiries about my record with any credit agency. I also give you consent to share my payment behaviour with any credit agency.

Yes	No
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- I give my express consent to you to request my payslips from my employer, for the purpose of applying for vehicle finance.

Yes	No
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- I give my express consent to you to get bank statements for the bank account(s) detailed below, for the purpose of applying for vehicle finance.

Yes	No
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ELECTRONIC BANK STATEMENT DETAILS

Bank name Branch name	_____
Name of accountholder Branch code	_____
Account no Account type	_____

GENERAL INFORMATION

Your privacy is very important to us and we will use all reasonable efforts in order to ensure that any information, including personal information provided by you, or which is collected from you or from third parties is processed, transferred and stored in a secure manner.

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

PRIVACY CONSENT

I give consent to process my personal information in relation to my applications for financial products and/or services, subject to privacy policies and within the parameters of applicable laws. The processing will include without limitation conducting affordability assessments, credit scorings and any other profile building, that can assist to appropriately allocate a product or service offering that is suited to your needs.

Applicant initials

I also give the right to:

1. collect my personal information from a third parties when reasonably necessary and/or if it is impracticable to collect the data directly from me;
2. share my personal information with third parties if necessary, to provide financial products or services to me;
3. process my personal information for purposes of complying with any legislative or regulatory requirements;
4. transfer and/process my personal information outside the Republic of South Africa, where necessary, on condition that such transfer and/or processing is subject to applicable laws binding corporate rules or binding agreement;
5. process my special personal information (such as race, ethnic origin, biometric information or alleged criminal behaviour), only where necessary and subject to Privacy Policy and applicable laws.

YOUR RIGHTS

You have the right to:

1. request confirmation free of charge, whether or not we hold your personal information;
2. request the record or a description of your personal information held;
3. request information about all third parties who have, or have had, access to your personal information; and
4. to correct or delete your personal information.
5. withdraw your consent at any time by providing notice;
6. object to your personal information to be held;
7. lay a complaint at the Information Regulator regarding your personal information in terms of the Protection of Personal Information Act.

CONFIRMATION

- i. You have been explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the contents and that I am completing it of my own free will.

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

iii. We may undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services.

iv. All consents provided in this document, will survive any contractual relationship that I have, unless I withdraw such consent in accordance with the various methods of communication provided.

I hereby declare that:

i. I have never been declared mentally unfit by a South African court.

ii. I am not subject to administrator order.

iii. I do not have any current application pending for debt restructuring or alleviation;

iv. I have not applied for any debt re-arrangement.

v. I am not under sequestration; and

vi. I do not have applications for credit pending, nor open quotations as envisaged in section 92 of the National Credit Act, 34 of 2005.

I hereby declare that all of the above information is true and correct.

Applicant's signature _____ Date _____.