

LOAN REFERENCE NUMBER:

MERCHANT / CONSULTANT DETAILS

Merchant/Consultant name Merchant number
 Merchant/Consultant fax Merchant / Consultant tel
 (code and number) (code and number)
 Employee Employee Merchant ID number/Consultant
 surname initials employee number

TYPE OF LOAN

Auto Account Classic Loan Classic Value
 Home Account Essential Home Account Prestige Premier Loan

PERSONAL DETAILS

Surname First name(s) Title (Mr/Mrs/Miss/Dr, etc)
 Identity number Gender Male Female SA resident Yes No
 Date of birth (ddmmyyyy) SA Passport number
 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 Foreign Separated Other
 What is your preferred language? English Afrikaans Sepedi Sesotho Setswana 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
 Contact details Tel (w) Tel (h) Cell
 Email address Fax

ADDRESS DETAILS

Residential address Postal address
 Postcode
 Period at this address (years) Period at previous address (years)
 Do you own property? Yes No

MARKETING COMMUNICATION

- Would you like our Group* to inform you of exciting new products and special offers that could be made available to you? Yes No
- Our Group* has partnerships and arrangements with other organisations, which means that you could become eligible for some amazing opportunities. Would you like us to ensure that these opportunities are presented to you by such partners or organisations? Yes No
- Our Group* aims for product and service excellence and your valued opinion is needed for us to achieve this goal. Would you like to voice your opinion through research companies contracted by our Group*? Yes No
- We wish to communicate with you through a channel of your choice. Please indicate which channels you would prefer us to use.
 All Email SMS Direct mail Telephone Other (Please specify)

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

EMPLOYMENT DETAILS

Income Category Self-employed Commission earner Casual worker Pensioner Unemployed
 Permanent Contract worker
 Present employer: Occupation
 Employed since Employer's contact number
 Employee number Address of present employer

METHOD OF COMMUNICATION

How would you like to receive correspondence from the bank? Email Postal Address Fax Physical address

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

Surname First name(s) Title (Mr/Mrs/Miss/Dr, etc)
 Identity number
 Contact details Tel (w) Tel (h) Cell Email address

Residential address Postal address

..... Postcode Postcode

Is your spouse under an administration order? Yes No

Has your spouse ever been declared insolvent? Yes No

If yes, state the date of insolvency

Date of rehabilitation, if applicable Is your spouse under curatorship? Yes No

Is your spouse currently under or has he/she applied for debt counselling? Yes No

LOAN DETAILS

Type of request New loan Further Loan

Amount requested R

Loan term (months) 6 (Auto and Home only) 12 18 (Auto and Home only) 24 36

48 (Auto and Premier only) 60 (Premier only)

AFFORDABILITY DETAILS

MONTHLY INCOME		MONTHLY EXPENDITURE	
Basic/Gross monthly basic salary	R	Home loan	R
Net monthly salary	R	Vehicle loan	R
Overtime	R	Instalment loans	R
Commission	R	Revolving credit repayments	R
Permanent allowances	R	Telephone/Cellphone(s)	R
TOTAL of all other income	R	Household	R
Drawings income from business	R	TOTAL of all other loans	R
Spouse's net monthly salary	R	TOTAL of all other expenses	R
Number of income earners in your household		
Number of people living in your household		

ASSESSMENT DETAILS

Are you a minor (under 21)? Yes No

Are you currently under administration order? Yes No

Are you under curatorship? Yes No

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

Do you have any dispute in process with a Credit Bureau? Yes No

Have you been declared insolvent? Yes No

If yes, state of insolvency Date rehabilitated

CREDIT LIFE INSURANCE

It is a condition of the loan agreement that you have or take out an insurance policy which covers you in the event of death, retrenchment and disability. You are required to select one of the following (Please indicate your choice by selecting A or B):

A) Nedbank will arrange the credit life insurance policy on **OR** B) I will arrange the required credit life insurance policy my behalf

DISBURSEMENT DETAILS

The loan will be disbursed, subject to the terms and conditions of this agreement, into the account specified below.

Amount to be disbursed R Account no

Bank Branch Branch code

REPAYMENT DETAILS

I/we hereby authorise the bank to issue and deliver payment instructions for collection of all amounts due and payable by me against my/our below mentioned account at my/our below mentioned bank, on condition that the sum of such payment instructions will never exceed my/our obligations as specified in the agreement to be entered into with the bank, a copy of which will be furnished to me ("the agreement")

Bank Account number Name of branch

Branch code Type of account Current Savings

Frequency of payment Weekly Monthly

CONFIRMATION

I/we hereby warrant that I/we have answered all your questions and request for information fully and truthfully as part of this assessment process

I/we hereby confirm that I/we have fully disclosed my/our debt re-payment history.

Signed at on / /

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

By applicant By guardian (If applicable)

(signature) (signature)

Witness 1 Witness 2

(signature) (signature)

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.