# APPLICATION FOR A PERSONAL LOAN – INDIVIDUAL

NEDBANK
Ltd Reg No 1951/000009/06

Date ..... Loan reference no ..... Is FICA required? ☐ Yes ☐ No

**MERCHANT/CONSULTANT**

Name ..... No ..... ID no ..... Telephone no .....
Employee surname ..... Initials ..... Fax no .....

**CLIENT DETAILS**

Are you currently under administration order? ☐ Yes ☐ No
Are you currently under or have you applied for debt counselling? ☐ Yes ☐ No
Are you under curatorship? ☐ 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 date of insolvency ..... Date rehabilitated .....
Surname ..... First name(s) ..... Title (Mr/Mrs/Miss/Dr, etc) .....
ID/SA passport no ..... SA resident? ☐ Yes ☐ No Gender ☐ Male ☐ Female Date of birth *(ddmmyyyy)* .....
Race (for statistical purposes) ☐ Black ☐ Coloured ☐ Indian ☐ White
Marital status ☐ Single ☐ Married OCOP (incl accrual system) ☐ Married OCOP (excl accrual system) ☐ COP ☐ Divorced ☐ Widowed
Contact details Tel (w) ..... Tel (h) ..... Cell ..... Email .....
Residential address ..... Postcode .....
Postal address ..... Postcode .....
Period at this address (years) ..... Period at previous address (years) ..... Do you own property? ☐ Yes ☐ No
Income category ☐ Self-employed ☐ Commission earner ☐ Casual worker ☐ Permanent ☐ Contract worker ☐ Pensioner ☐ Unemployed
Present employer ..... Occupation ..... Employed since ..... Employee no .....
Address of employer ..... Contact no ..... Salary date .....
**TYPE OF LOAN** ☐ Auto account ☐ Personal loan ☐ Home account Loan term ..... Amount .....
**PURPOSE OF LOAN** ☐ Housing ☐ Furniture ☐ Small business ☐ Education ☐ Debt consolidation ☐ Services
☐ Death/Funeral ☐ Medical ☐ Income loss ☐ Loss (Theft/Fire) ☐ Other (specify) .....
What is your preferred language? ☐ English ☐ Afrikaans ☐ Sotho ☐ 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

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

Is your spouse currently under administration order? ☐ Yes ☐ No
Is your spouse currently under or has he/she applied for debt counselling? ☐ Yes ☐ No
Is your spouse under curatorship? ☐ Yes ☐ No
Does your spouse have any dispute in process with a credit bureau? ☐ Yes ☐ No
Has your spouse been declared insolvent? ☐ Yes ☐ No
If yes, state date of insolvency ..... Date rehabilitated .....
Surname ..... First name(s) ..... Title (Mr/Mrs/Miss/Dr, etc) .....
ID/SA passport no ..... SA resident? ☐ Yes ☐ No Gender ☐ Male ☐ Female Date of birth *(ddmmyyyy)* .....
Contact details Tel (w) ..... Tel (h) ..... Cell ..... Email .....
Residential/Postal address ..... Postcode .....

**ADDITIONAL CONTACT DETAILS** ***(Relative or friend not living with you.)***

Relationship ..... Surname ..... First name ..... Tel (h) .....
Tel (w) ..... Employer name ..... Department .....
Physical address ..... Postcode .....

**MARKETING COMMUNICATION**

1 May we/our group* inform you of new products and special offers? ☐ Yes ☐ No
2 May our partners and affiliate organisations inform you of their products and opportunities? ☐ Yes ☐ No
3 Would you like to voice your opinion through research companies contracted by our group*? ☐ Yes ☐ No
4 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 its subsidiaries and associates, as well as Old Mutual plc and all its subsidiaries and associates.

| INCOME | | DEBT REPAYMENTS | | LIVING EXPENSES | |
|---|---|---|---|---|---|
| Gross monthly basic salary | R | Home loans | R | Rates, water and electricity | R |
| Total permanent allowances | R | Vehicle loans | R | Telephones and cellphones | R |
| Commission (lowest of 3 months) | R | Personal loans | R | Rent and accommodation | R |
| Overtime (lowest of 3 months) | R | Instalment loans | R | Education and school fees | R |
| Payslip – net monthly income | R | Revolving/Credit card | R | Transport and petrol | R |
| Total of other income | R | Total debt repayments | R | Groceries, food and clothing | R |
| Drawings income from business | R | | | Insurance, savings and investments | R |
| Number of people living in your household | | | | Other expenses | R |
| Number of income earners in your household | | | | Total living expenses | R |

**CREDIT LIFE INSURANCE** It is a condition of the loan agreement that you have or take out an insurance policy that 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 my behalf **OR** B ☐ I will arrange the required credit life insurance policy

**DISBURSEMENT DETAILS** ***(Not applicable to auto account loans. Applicable to home account loans with split disbursements.)***
The loan will be disbursed, subject to the terms and conditions of this agreement, into the account specified below. Amount .....
Bank ..... Account no ..... Branch ..... Branch code .....
Is this a Mzansi account? ☐ Yes ☐ No (If yes, please note that a Mzansi account can ONLY hold up to R15 000,00)

**REPAYMENT DETAILS**
The debit order to be deducted on the following account: Bank ..... Account no .....
Branch ..... Branch code ..... Type of account ☐ Current ☐ Savings Frequency of payment ☐ Weekly ☐ Monthly

**CONFIRMATION** – ***I acknowledge that I fully and truthfully answered all your questions, responded to requests for information and disclosed all relevant information to conduct a proper credit assessment.***
Signed at ..... *(place)* on ..... / ..... / ..... *(day) (month) (year)*

**Applicant signature** ..... **Witness signature** .....

We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services.
We are an authorised financial services provider. We are a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCP16).