



300 On Kent Avenue, Randburg, 2194  
PO Box 2865 Randburg, 2125



MR SFISO VICTOR, NYATHIKAZI  
10 NESTDENE GARDENS  
NEWLANDS WEST  
4037

ACCOUNT QUERIES  
Share Call: 0860 110 805  
Fax Number: 086 649 6485  
Email: query@jdg.co.za

PRODUCT COMPLAINTS  
Share Call: 0800 203 666  
Email: pricenpridecustomercare@jdg.co.za

Customer Number: 0101150705

Payments Up To  
this Date Included 07/09/2015

**Statement of Account for period: 08/06/2015 to 07/09/2015**

| Account Number      | Loan Amount | Annual Interest Rate % | Monthly Instalment Amount | 1st Payment Due | Last Payment Due | Number Of Installments Overdue | Original Term |
|---------------------|-------------|------------------------|---------------------------|-----------------|------------------|--------------------------------|---------------|
| 0006365290102343657 | 24 259.50   | 22.65%                 | 1 067.81                  | 01/08/2015      | 01/07/2017       | 0                              | 24            |

**Transactional History:**

| Date       | Transactions            | Transaction Amount |          | Settlement Balance |
|------------|-------------------------|--------------------|----------|--------------------|
|            |                         | Debit              | Credit   |                    |
|            | Opening Balance         |                    |          | 0.00               |
| 29/06/2015 | LOAN ACTIVATION         | 17 132.85          |          |                    |
| 07/07/2015 | BILLED FINANCE CHARGES  | 95.68              |          |                    |
| 07/07/2015 | # MONTHLY FEE           | 37.20              |          |                    |
| 07/07/2015 | GOODS INSURANCE - BASIC | 72.66              |          |                    |
| 07/07/2015 | LIFE INSURANCE - BASIC  | 43.82              |          |                    |
| 01/08/2015 | UNPAID NAEDO (NOT BS)   | 1 049.00           |          |                    |
| 01/08/2015 | NAEDO PAYMENT (NOT BS)  |                    | 1 049.00 |                    |
| 07/08/2015 | # MONTHLY FEE           | 57.00              |          |                    |
| 07/08/2015 | BILLED FINANCE CHARGES  | 331.42             |          |                    |
| 07/08/2015 | GOODS INSURANCE - BASIC | 72.66              |          |                    |
| 07/08/2015 | LIFE INSURANCE - BASIC  | 43.82              |          |                    |
| 07/09/2015 | BILLED FINANCE CHARGES  | 337.79             |          |                    |
| 07/09/2015 | GOODS INSURANCE - BASIC | 72.66              |          |                    |
| 07/09/2015 | # MONTHLY FEE           | 57.00              |          |                    |
| 07/09/2015 | LIFE INSURANCE - BASIC  | 43.82              |          |                    |
|            | Closing Balance         |                    |          | 18 398.38          |

**Total Amount of R 3 183.63 is due on or before the 1<sup>st</sup> of October 2015**

**SUMMARY OF ACCOUNT**

| Account Number      | Settlement Balance | 30 Days  | 60 Days | 90 Days + | Total Arrears | Current Payment Due | Total Amount Due |
|---------------------|--------------------|----------|---------|-----------|---------------|---------------------|------------------|
| 0006365290102343657 | 18 398.38          | 2 115.82 | 0.00    | 0.00      | 2 115.82      | 1 067.81            | 3 183.63         |
| Summary Total       | 18 398.38          | 2 115.82 | 0.00    | 0.00      | 2 115.82      | 1 067.81            | 3 183.63         |

The following account payment options are available: Cash payment at any of our stores, Debit order, Electronic funds transfer or Direct bank deposit. (Please use account holders Identity number as payment reference).

Notice is given in terms of Section 104(2) of the National Credit Act, that the service fee on your account may be increased in terms of your credit agreement read with Regulation 44 of the National Credit Act to the maximum permissible fee. As per Regulation 19 of the NCA we hereby give you 20 business days' notice of our intention to submit adverse information to a Credit bureau such as the classification of payment behaviour and/or enforcement action.

Kindly take notice that if your account is in arrears you may refer the Credit Agreement to a debt counselor, alternative dispute resolution agent, Consumer court or ombudsman with jurisdiction to resolve any dispute under the Agreement, or develop and agree on a plan to bring payments under the Agreement up to date. Should you fail to pay the arrear amount within 10 business days, JDG Trading (Pty) Ltd reserves the right to claim the full outstanding balance from you or to cancel the abovementioned Credit Agreement.

**JD Insurance:**

Please note that if your account is in arrears, any insurance claim with JDG Insurance may be rejected. It is therefore advisable to bring your account up to date within 15 days; the failure therefore may result in an unsuccessful outcome in the event of a potential claim.