FNB HOME AND STRUCTURED LENDING SOLUTIONS

1 Enterprise Road,

Fairland, 2170

PO Box 1065

Johannesburg, 2000

Tel: 087 730 1100

Tel: 087 000 0000

<<debtor\_1>>

<<address>>

AND TO:

<<debtor\_2>>

<<address>>

Email: <<email>>

<<current\_date>>

Dear <<title>>

**RE: FIRSTRAND BANK LIMITED / <<matter\_name>>**

**Notice in terms of Section 72(1)(A) and Regulation 19(4) Of The National Credit Act 34 of 2005 (NCA)**

|  |  |
| --- | --- |
| **HOME LOAN AGREEMENT** | **<<account\_number>>** |
| **Current Instalment** | **R<<instalment\_amount>>** |
| **Arrears Amount** | **R<<arrears\_amount>>** |
| **Current Balance** | **R<<balance\_amount>>** |
| **Property Description** | **<<property\_description>>** |

We hereby give you notice of our intention to supply adverse information in respect of your default amount and the total outstanding balance to the credit bureaux upon expiry of 20 (twenty) business days from the date of delivery of this notice.

In terms of the NCA adverse information includes:

* classifications of customer behaviour, like “delinquent”, “default”, “slow paying”, “absconded” or “not contactable”;
* classifications of enforcement action taken by the credit provider against the customer, like “handed over for collection or recovery”, “legal action” or “write-off”; and
* negative listing of the your payment profile on the credit bureaux.

Sincerely

Alli Luqmaan

Legal Manager

(Electronically Signed)