

VEMA 24

POWER OF ATTORNEY & CONSENT

By applying for any and/or all loans through **Vema 24**, you hereby expressly nominate, constitute, and appoint **Vema 24 (Pty) Ltd**, together with any of its authorised partners, agents, or representatives, to act on your behalf for the following purposes:

1. Credit Enquiries

To request, obtain, and verify your personal information and/or credit profile from any and all credit bureaus, financial institutions, or relevant third parties, in order to assess your credit status, advise on credit acquisition, and/or provide assistance with debt relief processes.

2. Dealings with Creditors

To communicate and negotiate with any and all of your creditors as if you were personally present, including but not limited to:

- Obtaining statements and balances due
- Engaging in repayment discussions
- Negotiating settlements
- Taking any lawful actions required to facilitate such engagements

3. Credit Status Updates

To update, amend, or correct your credit status with any and/or all credit bureaus as may be necessary.

By submitting a loan application on this platform, you confirm that you fully understand and accept this Power of Attorney and provide your consent for **Vema 24** to exercise the powers listed above on your behalf.