**CONSUMER CREDIT APPLICATION**

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| PRODUCT (select) | |
| VEHICLE ASSET FINANCE.  SOLAR ASSET FINANCE.  FINISHING TOUCH FINANCE   (Please tick box) | |
| BORROWER NAME AND ADDRESS | |
| First Name………………………………………………………………………… Middle Names………………………………………………………….……  Surname…………………………………………………………………….. (Alias)………………………………………….......................................... | ID Number. ……………..-…….  Passport: …………………….. Doc Attached   Staff Only Confirmed |
| Address: | |
| City: Province: Phone: Work:  Mobile: Ecocash  One Money  Innsbucks  Email:  Proof of Current Address Attached  Staff Only Confirmed | |
| Owned  Rented  (Please tick) Monthly payment or rent $  History at this Address  less the 1 year  1 year  3 years  5 years | |
| Landlord  Name:  Rental Agent/Company:  Address:  City: Province: : Phone: Mobile: Work: | |
| Previous Address:  City: Province: : Phone: Mobile: Work | |
| Owned  Rented  (Please tick) Monthly payment or rent $  History at this Address  less the 1 year  1 year  3 years  5 years | |
| Landlord Contact Details  Company Name: | |
| Landlord  Name:  Rental Agent/Company:  Address:  City: Province: : Phone: Mobile: Work: | |
| SINGLE MARRIED  SEPARATED  DIVORCED  CHILDREN  HOW MANY:…………………………………………………......  How Many Children are Under 18…………….............................  DO YOU LOOK AFTER RELATIVES  HOW MANY:………  IS YOUR SPOUSE EMPLOYED   Yes (complete section 2.a & 4 and/or 6.b)  No (complete 6.b) | |
| 1. **SPOUSE DETAILS** | |
| First Name………………………………………………………….. Middle Names………………………………………………………  Surname……………………………………………………………. (Alias)…………………………………………............................... | ID Number …………………………………  Passport No………………………………… Doc Attached  (Staff Only Confirmed |
| Address: | |
| City: Province: Phone: Work:  Mobile:  Email: Ecocash  One Money  Innsbucks  Proof of Address Attached  Staff Only Confirmed | |

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| Borrower Employment History |
| ARE YOU FORMALLY EMPLOYED  Yes  No (if no go to section 5) |
| Employer 1 (Company Name): Job Title: |
| Address:    SUBURB: CITY: PROVINCE: |
| Supervisor/HR Contact Details (email): Supervisor/HR Contact Details (Phone): |
| Salary (Net Monthly): $..................................  3 Months Payslip Attached  Staff Only Confirmed |
| Date From: Date To: |
| Employer 2 (Company Name): Job Title: |
| Address:    SUBURB: CITY: PROVINCE: |
| Supervisor/HR Contact Details (email): Supervisor/HR Contact Details (Phone): |
| Salary (Net Monthly): $.................................. |
| Date From: Date To: |
| Employer 3 (Company Name): Job Title: |
| Address:    SUBURB: CITY: PROVINCE: |
| Supervisor/HR Contact Details (email): Supervisor/HR Contact Details (Phone): |
| Salary (Net Monthly): $.................................. |
| Date From: Date To: |

**(only complete if spouse is employed)**

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| Spouse Employment History |
| Employer 1 (Company Name): Job Title: |
| Address:    SUBURB: CITY: PROVINCE: |
| Supervisor/HR Contact Details (email): Supervisor/HR Contact Details (Phone): |
| Salary (Net Monthly): $..................................  Payslip Attached  Staff Only Confirmed |
| Date From: Date To: |
| Employer 2 (Company Name): Job Title: |
| Address:    SUBURB: CITY: PROVINCE: |
| Supervisor/HR Contact Details (email): Supervisor/HR Contact Details (Phone): |
| Salary (Net Monthly): $..................................  Payslip Attached  Staff Only Confirmed |
| Date From: Date To: |
| Employer 3 (Company Name): Job Title: |
| Address:    SUBURB: CITY: PROVINCE: |
| Supervisor/HR Contact Details (email): Supervisor/HR Contact Details (Phone): |
| Salary (Net Monthly): $..................................  Payslip Attached  Staff Only Confirmed |
| Date From: Date To: |

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| Borrower Self Employed (Hustler Income) |
| Do you have a registered business Yes  No  (if yes go to section 6)  Do you have a side hustle/unregistered business or informal commercial activity (e.g. Tuck shop, spaza shop, stall)   Yes  No (if yes continue to section 5.a) |
| 1. Description of Business (Borrower) |
| BUSINESS 1  Business or Trading Name………………………………………………………………………………...  Describe Your Business…………………………………………………………………………………… |
| Is your business in multiple locations  Yes  No |
| Address:    SUBURB: CITY: PROVINCE: |
| Leased Premises  Own Premises   Lease Attached.  Title Deed Attached  Staff Only Confirmed  City Council Trading License Attached  Staff Only Confirmed   Rental Cost /Month $........................................ |
| Net income (Monthly) $.................................... Staff Only Proof of Income |
| Date From: Date To: |
| BUSINESS 2  Business or Trading Name………………………………………………………………………………...  Describe Your Business…………………………………………………………………………………… |
| Is your business in multiple locations  Yes  No |
| Address:    SUBURB: CITY: PROVINCE: |
| Leased Premises  Own Premises   Lease Attached.  Title Deed Attached  Staff Only Confirmed  City Council Trading License Attached  Staff Only Confirmed   Rental Cost /Month $........................................ |
| Net income (Monthly) $.................................... Staff Only Proof of Income |
| Date From: Date To: |

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| Spouse - Self Employed (Hustler Income) |
| BUSINESS 1  Business or Trading Name………………………………………………………………………………...  Describe Your Business…………………………………………………………………………………… |
| Is your business in multiple locations  Yes  No |
| Address:    SUBURB: CITY: PROVINCE: |
| Leased Premises  Own Premises   Lease Attached.  Title Deed Attached  Staff Only Confirmed  City Council Trading License Attached  Staff Only Confirmed   Rental Cost /Month $........................................ |
| Net income (Monthly) $.................................... Staff Only Proof of Income |
| Date From: Date To: |
| BUSINESS 2  Business or Trading Name………………………………………………………………………………...  Describe Your Business…………………………………………………………………………………… |
| Is your business in multiple locations  Yes  No |
| Address:    SUBURB: CITY: PROVINCE: |
| Leased Premises  Own Premises   Lease Attached.  Title Deed Attached  Staff Only Confirmed  City Council Trading License Attached  Staff Only Confirmed   Rental Cost /Month $........................................ |
| Net income (Monthly) $.................................... Staff Only Proof of Income |
| Date From: Date To: |

**Income and Balance Sheet (Monthly)**

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| --- | --- | --- | --- |
| 1. **Source of Income (Borrower)** | **Total** | **Expenses** | **Total** |
| Salary (Monthly Take Home) | $...................... | Loans (repayments) | $...................... |
| Hustle or Business Net Profit | $...................... | Own Business Expenses | $...................... |
| Bonuses & Commissions | $...................... | Accommodation (Rent) | $...................... |
| Income from Rental Property | $...................... | School Fees | $...................... |
| Investment Income | $...................... | Rates & Bills | $...................... |
| Other Income | $...................... | Other Debts | $...................... |
| **Monthly Total Income** | $...................... | **Total Expenses** | $...................... |
| **Monthly Net Income** | …………………………………………………………………………………… | | |

**Borrower**

|  |  |  |  |
| --- | --- | --- | --- |
| 1. **Asset** | **Value** | **Liabilities** | **Total** |
| 1. Property   Address…………………………… | $...................... | Loans (Bank………………………) | $...................... |
| 1. Property   Address…………………………… | $...................... | Loans (Bank………………………) | $...................... |
| 1. Stocks and Shares   Company …………………………  Company …………………………  Company …………………………  Company …………………………  Company ………………………… | $......................  $......................  $......................  $......................  $...................... | Retail Loans (Total Outstanding Balance)  TV Sales and Home  Edgars  Truworths  Other  (Name……………………………) | $......................  $......................  $......................  $......................  $...................... |
| 1. Pension 2. Mutual Funds | $......................  $...................... | Real Estate Mortgages | $...................... $...................... $...................... $...................... |
| 1. Vehicle (REG………………….) | $...................... | Other Debts –  Description | $...................... |
| 1. Vehicle (REG………………….) | $...................... |  |  |
| 1. Other Assets   Furniture  Machinery  Artwork | $......................  $......................  $...................... |  |  |
| **Total Assets** | $...................... | **Total Liabilities** | $...................... |
| **Net Assets/Liabilities** | $.................................................................................................................... | | |

**Spouse**

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| --- | --- | --- | --- |
| 1. **Asset** | **Value** | **Liabilities** | **Total** |
| 1. Property 2. Address…………………………… | $...................... | Loans (Bank………………………) | $...................... |
| 1. Property 2. Address…………………………… | $...................... | Loans (Bank………………………) | $...................... |
| 1. Stocks and Shares   Company …………………………  Company …………………………  Company …………………………  Company …………………………  Company ………………………… | $......................  $......................  $......................  $......................  $...................... | Retail Loans (Total Outstanding Balance)  TV Sales and Home  Edgars  Truworths  Other  (Name……………………………) | $......................  $......................  $......................  $......................  $...................... |
| 1. Pension 2. Mutual Funds | $......................  $...................... | Real Estate Mortgages | $...................... $...................... $...................... $...................... |
| 1. Vehicle (REG………………….) | $...................... | Other Debts –  Description | $...................... |
| 1. Vehicle (REG………………….) | $...................... |  |  |
| 1. Other Assets   Furniture  Machinery  Artwork | $......................  $......................  $...................... |  |  |
| **Total Assets** |  | **Total Liabilities** |  |
| **Net Assets/Liabilities** | $.................................................................................................................... | | |

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| --- | --- | --- | --- |
| 1. **Bank References** | | | |
| Institution Name: | Institution Name: | Institution Name: | |
| Current Account # | Savings Account # | Loan # | Loan Balance: |
| Branch | Branch | Branch | |

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| 1. **Bankruptcy** |  |  |
| Have you gone bankrupt in the last five years? Yes No  If yes, give date of assignment: | | |

I hereby certify that the information contained herein is complete and accurate. This information has been furnished with the understanding that it is to be used to determine the amount and conditions of the credit to be extended. Furthermore, I hereby authorize the financial institutions listed in this credit application to release necessary information to the company for which credit is being applied for to verify the information contained herein.

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| **Borrower** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  | Signature | Location | Date |
| **Spouse** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  | Signature | Location | Date |
| **Witness** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  | Signature | Location | Date |
| **Witness** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  | Signature | Location | Date |