EMPLOYMENT CONFIRMATION CHECKLIST

Read / ask the following questions to the HR department

Branch: LETSATSI FINANCE - DE AAR

1. With whom am I speaking? GAYNOR DE WEE
2. What is your position in the company? PAYROLL CLERK
3. What is your direct telephone number? 053 382 3012
4. May I confirm the employment of [NAME]? Yes / No
5. Can you confirm the ID number of [NAME] 8 1 0 4 2 3 5 0 8 0 0 8 4
6. Can you confirm the employee number of [NAME]
7. Is the employee employed ..... Full-time / Probation / Temporary / Contract
8. At which Department is [NAME] working? GENERAL WORKER
9. Can you confirm [NAME] gross and net salary? Gross R22,965-86 Net R12,980-64
10. Can I confirm the bank and the account number to you? Yes / No
11. How long has [NAME] been working for your company? years / months
12. What is the pay date? 25 If the pay date is on the weekend, when to you pay? Friday / Monday
13. Is [NAME] under administration or debt review? Yes / No
14. Is there any indication that [NAME] will be retrenched or relieved from his/her duties? Yes / No
15. How many permanent Staff is employed by your company? 250 +
16. What is the physical address of company / Head Office 10 HANAU STR, CARNARVON, 8925
17. What is your company's registration number?

PRE-DISBURSEMENT OF LOAN CHECKLIST

1.	Original client ID copies and checked (– fraud)			Yes	No
2.	The latest 3 months bank statements and checked (- fraud)			Yes	No
3.	The latest 2 payslips and employment confirmed (– fraud)			Yes	No
4.	Name of employer listed in local telephone directory? Made a copy?	Yes	No	Page Nr	
5.	Debit orders specified on affordability report			Yes	No
6.	Affordability correctly done to arrive at net disposable income.			Yes	No
7.	Checked any existing loan balances for arrears and net disposable income reduction.			Yes	No
8.	ITC/Compuscan/NLR checked and corresponds with ID & payslip			Yes	No
9.	Referrals asked from client and phoned?			Yes	No

Credit criteria

10.	Does the client qualify in terms of the company criteria	Government	Banks	JSE list	Pvt (Big)	Pvt (small)	
11	Does the client qualify in terms of the amount	1 month	2 months	3 months	4 months	5 months	6 months
					13 months	24 months	36 months
12	Does the client qualify in terms of his /her work and years employed?					Yes	No
13	Does the client qualify in terms of his /her credit bureau enquiry/NLR? X X X v					Yes	No
14	Is the net salary sufficient in terms of affordability					Yes	No
15	Settlement letter received from Head office?					Yes	No

Contract

16	Names and address correct	Yes	No
17	All documents signed by client and witnessed?	Yes	No
18	Letsatsi rules followed with the capturing?	Yes	No

Client Name:	DENZIL CLAASEN		Client No.:	NEW	
Amount approved	R 7000	Repayment period	6 monthly	weekly	forthnightly
Employment confirmed by		Loan Approved and Checked by		slmnyabiso	
Date	..... / ..... / 20	Commision Payable		Yes	No
Time Approved		Commision Payable to			
✓ Approved	Declined	If Declined, State Reason		Approved	
Accounts to be settled	Zenowethu				

Manager's Signature: _____ Print Name in Full: THERISIA

Area's Manager's Signature slmnyabiso Print Name in Full: Sbongile 09/06/2024

LETSATSI FINANCE AND LOAN (PTY) LTD

CLIENT AFFORDABILITY CALCULATION FOR PAYROLL CLIENTS

(Version March 2021)

Client Name:	Denzil Claasen
Client ID Number:	8104235080084
Client Number:	new client

Date:	07/06/24	
Branch:	De Aar	
Consultant Name:	Mary-ann Botha	

	Previous 2 Month	Previous Month	Current Month	This Loan	
	March	Apr	May	New Loan	Notes
GROSS INCOME (Salary + Other income)	R 27,906.55	R 23,640.81	R 22,965.86	R 22,965.86	
Gross Salary (on Payslip)	R 27,906.55	R 23,640.81	R 22,965.86	R 22,965.86	
Less: All Deductions on payslip	R 12,329.74	R 11,145.51	R 9,985.22	R 9,985.22	
Nett Salary (as per payslip & bank statement)	R 15,576.81	R 12,495.30	R 12,980.64	R 12,980.64	
Add: Other Income (Second Job, Rental, Spouse...)		R -	R -	R -	
Income (before NE and OS)	R 15,576.81	R 12,495.30	R 12,980.64	R 12,980.64	
Less: Necessary Expenses	R 3,093.72	R 2,733.05	R 2,672.31	R 2,672.31	
Housing (Rent, Accommodation, Water & Electricity)		R -	R -	R -	
Groceries (Food)		R -	R -	R -	
Transport		R -	R -	R -	
Other (Medical, Education, Maintenance & Other)		R -	R -	R -	
Minimum Expense Norms shortfall (If Applicable)	R 3,093.72	R 2,733.05	R 2,672.31	R 2,672.31	
Minimum Expense Norms Calc	R 3,093.72	R 2,733.05	R 2,672.31	R 2,672.31	Minimum Expences
Loans done BUT not on payslip yet				R 0.00	
Loans on payslip not to be revolved / settled				R-	
Loan number				R -	
Loan number				R -	
Add: Other Settlements - ONLY FROM PAYSLIP	R -	R -	R -	R -	
Add: External Settlements FROM PAYSLIP			R -	R -	
Add: Letsatsi Settlements FROM PAYSLIP			R -	R -	
NET INCOME	R 12,483.09	R 9,762.25	R 10,308.33	R 10,308.33	

LOAN DETAILS

Amount Required	R-
Period of Loan	0
Instalment Frequency	Monthly
Estimated Instalment	R -
70% of DI Instalment	R 7,215.83
Loan Allowed	Yes
30% of Nett Salary	R3,894.19
Loan Allowed	Yes
Ultimate Decision	Yes
Maximum Instalment Available on 30%	R 3,894.19

40% of DI	4,123.33

Bank Statements

# Unpaid items per month:	0
# Disputed items per month:	0

If have no reason - then Short Term loan only

New Net Salary	12,980.64
Loan Approved	Yes

Credit Bureau Report & Bank Statement

Debt Repayment & Any Other Obligations	March	Apr	May	New Loan	Notes		CONSOLIDATION / SUBSTITUTIONARY Instalment	Settlement	Y / N
1. DPP- decorder	R -	R -	R -	R49.00			R -	R -	
2. Inperelspa (bank statement)	R -	R -	R -	R923.24			R -	R -	
3. Multichoice (bank statement)	R -	R -	R -	R459.63			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
	R -	R -	R -	R -			R -	R -	
Total All Obligations	R -	R -	R -	R -			R -	R -	

DISCRETIONARY INCOME (DI)	R 12,483.09	R 9,762.25	R 10,308.33	R 10,308.33

Credit repair Approved 09/06/2024

	Name	Signature	Date
Client			
Consultant	MARY-ANN		07/06/24

Application Reason & Additional Notes:

Branch Manager Name and Signature:

Area Manager Name and Signature (if applicable): slmnyabiso

LETSATSI
Finance and Loan

CREDIT REPAIR SERVICES AGREEMENT

(this agreement is called this **"Agreement"**)
entered into between
Letsatsi Finance and Loan (Pty) Ltd.
(called "**Letsatsi**" in this Agreement)
and

Customer Name:	DENZIL BRANDON CLAASEN
(called "**the Customer**", "**Me**", "**My**" or "**I**" in this Agreement)	
Customer's ID Number: 810423 5080 084	**Customer's cell phone number:** 064 824 6878

My Physical Address:

My current physical address, and the address that I choose as My service address, is:
06 DANIEL STREET CARNARVON 8925
(That address is called "**My Domicilium Address**" in this Agreement.)

My Employer Details:

Employer/Company Name:	KAREEBERG LOCAL MUNICIPALITY
Physical Address:	10 HANAY STREET CARNARVON 8925
Employee Salary Pay Date:	25TH

The Details Of My Bank Account are set out in Section B of the document that is attached at the back of this Agreement under the heading "**Schedule 4**". That bank account is called "**My Bank Account**" in this Agreement.

My Credit Check and Credit Report
I have given Letsatsi consent to do a credit check / credit enquiry in respect of Me.
A copy of the credit report in respect of Me is one of the documents that I had to provide to Letsatsi in accordance with the list that is attached at the back of this Agreement under the heading "**Schedule 1**". That credit report is called the "**Credit Report**" in this Agreement.
Here is a table (called the "**Credit Report Table**" in this Agreement) that sums up what the Credit Report shows in respect of Me:

Credit Report Item	Yes	No	Detail	Must Letsatsi Repair This?
I am under administration		✓		
I am under debt review	✓			YES
I have the following judgments against Me		✓		
I have the following payment defaults against Me		✓		
I have the following garnishee order/s against Me		✓		

The Fees that I must pay under this Agreement
What I have instructed Letsatsi in this Agreement to do on My behalf (in other words, in My place) is called "**the Services**" in this Agreement.

The money that I have to pay to Letsatsi in return for Letsatsi having fully provided the Services to Me (or for Letsatsi having gotten someone else to fully provide the Services to Me), and thus for the relevant Intended Outcomes (as "Intended Outcome" is detailed later on in this Agreement) having been achieved is called the "Fees" in this Agreement.
I can choose to pay the relevant Fees to Letsatsi:

- **In full in cash once-off once the relevant Services component/s have been fully provided to Me and the relevant Intended Outcome/s (as "Intended Outcome" is detailed later on in this Agreement) have been achieved (called the "1 Instalment" in this Agreement); or**
- **Over 6 months once the relevant Services component/s have been fully provided to Me and the relevant Intended Outcome/s (as "Intended Outcome" is detailed later on in this Agreement) have been achieved (called the "6 Instalments" in this Agreement); or**
- **Over 9 months once the relevant Services component/s have been fully provided to Me and the relevant Intended Outcome/s (as "Intended Outcome" is detailed later on in this Agreement) have been achieved (called the "9 Instalments" in this Agreement).**

I choose to pay the Fees to Letsatsi in the way that the boxes are ticked in the table that is attached at the back of this Agreement under the heading "Schedule 2".

Signed by the Customer

Signed on behalf of Letsatsi

What this Agreement consists of
This Agreement includes all of the schedules to this Agreement and the documents headed "Schedule 1" to "Schedule 7" also form part of this Agreement.

Documents and Information that I must provide to Letsatsi
Letsatsi can only properly provide the Services to Me if I am honest with Letsatsi and if I provide Letsatsi with all of the information and documents that Letsatsi asks of Me. The document that is attached at the back of this Agreement under the heading **"Schedule 1"** has a list of the documents and information that I must provide to Letsatsi for the Services Components. Letsatsi cannot try to achieve the Intended Outcomes unless I have provided all of those documents and that information to Letsatsi.

The Services that I will receive under this Agreement
Where a right hand box in the Credit Report Table has been ticked in respect of Me because:

- I am under administration, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to take Me out of administration.
- I am under debt review, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to take Me out of debt review.
- I have the judgment/s set out in the Credit Report Table against Me, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to end those judgments against Me.
- I have the payment default/s set out in the Credit Report Table against Me, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to end those payment defaults against Me.
- I have the garnishee order/s set out in the Credit Report Table against Me, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to end those garnishee orders against Me.

Each separate item of the Services that is ticked in the Credit Report Table is called a **"Services Component"** in this Agreement. The result that I have instructed Letsatsi to try to achieve in respect of a particular Services Component is called the **"Intended Outcome"** in this Agreement.

If Letsatsi gives Me a written notice, that has been signed by a director or manager of Letsatsi on behalf of Letsatsi, in which Letsatsi:

(a) confirms to Me that the relevant Services in respect of the one or more Services components listed in that notice have been fully performed and the Intended Outcomes in respect of those Services Components have been achieved; and
(b) sets out the broad steps and actions that it, or its Sub-Contractors and/or Attorneys, have taken so that those Services Components have become fully performed and a confirmation that the Intended Outcomes have been achieved.

then that notice will, on the face of it, be proof that those Services Components have been so fully performed and those Intended Outcomes have been achieved. If I do not agree that those Services Components have been so fully performed and those Intended Outcomes have been achieved. I am welcome to inspect Letsatsi's file in respect of Me during normal South African business hours at Letsatsi's head office within 7 business days after the date of that notice so that I can check for Myself what Services Components have been provided to Me and what Intended Outcomes have been achieved. If I do not so inspect the file, or if after I have so inspected the file I still do not agree that those Service Components have been fully performed and those Intended Outcomes have been achieved, then I am free to so disagree that those Service Components have been fully performed and those Intended Outcomes have been achieved but then I will have to prove that those Services Components have not been fully performed and that those Intended Outcomes have not been achieved, Letsatsi will not have to prove that those Service Components have been fully performed and those Intended Outcomes have been achieved.

This clause is called a "face value proof" clause. That is so because such a written notice given by Letsatsi to Me will, on the face of it, be proof that the Services Components stated in that notice have been so fully performed and those Intended Outcomes have been achieved.

However, such a notice is not final and binding proof that the Services Components stated therein have been so fully performed and that the Intended Outcomes have been achieved – I can still prove that the notice is not correct and that the Services Components stated in the notice have not actually been so fully performed and that those Intended Outcomes have not been achieved.

The effect of this clause is that if Letsatsi give such a notice to Me, Letsatsi will not have to prove that the Services Components concerned have been fully performed and what Intended Outcomes have been achieved. Instead, if I disagree with the notice I will have to prove that the Services Components concerned have not been fully performed and that those Intended Outcomes have not been achieved

In legal terms this means that once Letsatsi has given such a notice to Me, I carry the onus or burden of proving that the notice is incorrect – Letsatsi does not carry the onus or burden of having to prove that the Services Components stated in that notice have been fully performed and that the Intended Outcomes have been achieved.

Credit Search
I agree that Letsatsi may at any time while this Agreement is in place perform a credit search or a credit investigation into My credit status with any registered credit bureau, court or other entity.

Signed by the Customer

I agree that Letsatsi may at any time while this Agreement is in place monitor My payment behaviour by researching My credit record or credit status at any registered credit bureau, court or other entity. I consent that Letsatsi may at any time while this Agreement is in place use any information that it obtains from performing a credit search or credit investigation in respect of Me to provide the Services. I consent that Letsatsi may at any time while this Agreement is in place use any information that it obtains by researching My credit record to provide the Services.

I agree that if an Intended Outcome is achieved, Letsatsi, any Sub-Contractor (as "Sub Contractor"is defined later on in this Agreement or Attorney (as "Attorney" is defined later on in this Agreement) may notify all relevant credit bureaus and other relevant institutions of that change in My credit history and My credit status.

Some of the things I must do in terms of this Agreement

- I must comply with all instructions given to Me by Letsatsi in respect of or relating to the Services.
- I must provide Letsatsi with all information that Letsatsi requests from Me.
- I must make sure that there is always enough money in My Bank Account so that when I have to pay any Chosen Fees (as "Chosen Fees" is defined later on in this Agreement) to Letsatsi in terms of this Agreement, those Chosen Fees (as "Chosen Fees" is defined later on in this Agreement) can and will be paid by way of the Debit Order.

My consent that Letsatsi may disclose certain of My information to other persons or entities
I consent that Letsatsi may, insofar as the law allows it to do so, receive and disclose My personal information, documents, credit profile information and/or any other credit information from or to:

- any credit providers, credit bureaus, credit reporting agencies, courts or other relevant persons or entities; and
- any law enforcement agencies that require the information for the prevention or investigation of criminal activities.

Letsatsi can act on My behalf and Letsatsi can instruct others to act on My behalf.
Letsatsi will provide the Services on My behalf (in other words, in My place).
Letsatsi can in My name and in My place take any steps and do anything that Letsatsi thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes. Letsatsi may, on My behalf, instruct other persons or entities (those persons or entities are called the **"Sub-Contractors"** in this Agreement) to provide some or all of the Services on My behalf.
The Sub-Contractors may also, on My behalf, instruct other persons or entities (those persons or entities are called the **"Attorneys"** in this Agreement) to provide some or all of the Services on My behalf.
The Sub-Contractors and the Attorneys can in My name and in My place take any steps and do anything that they think is relevant, reasonable and lawful to try to achieve the Intended Outcomes.
To make these instructions work, I have signed:

- A "power of attorney" in favour of Letsatsi. A copy of that power of attorney is attached at the back of this Agreement under the heading **"Schedule 5"**.
- A "power of attorney" in favour of Zenowethu Credit Repair (Pty) Ltd. (Zenowethu Credit Repair (Pty) Ltd. is called **"Zenowethu"** in this Agreement).
  Zenowethu is one of the Sub-Contractors. A copy of that power of attorney is attached at the back of this Agreement under the heading **"Schedule 6"**.

The way that the Fees will be paid and the Debit Order
The way that I have chosen to pay the Fees to Letsatsi is called the "Chosen Fees" in this Agreement.
The Chosen Fees will, once the Services have been fully provided and the Intended Outcomes has been achieved, be paid directly from My Bank Account into Letsatsi's bank account in terms of the "Debit Order Authorisation" of which a copy is attached at the back of this Agreement under the heading "Schedule 4". (That debit order authorisation is called the "Debit Order" in this Agreement). This means that when the dates on which I must pay a particular Chosen Fee to Letsatsi arrive, that Chosen Fee will automatically be taken from My Bank Account and will be transferred to Letsatsi's bank account.

When I "authorise" Letsatsi or someone else to do something (that "to do something" is called an "Action" in this Agreement), I agree that Letsatsi or that someone else may take that particular Action.

I authorise Letsatsi to:

- issue and deliver debit order payment instructions to My bank for the collection of the Chosen Fees from My Bank Account;
- deduct (or let my bank deduct) the Chosen Fees automatically from My Bank Account and transfer it to Letsatsi's bank account in terms of the Debit Order; and
- access and monitor My Bank Account and any movements on it. I agree that Letsatsi and anyone authorised by Letsatsi can access and monitor My Bank Account.

If, for whatever reason, any Chosen Fees have become payable under this Agreement but are not paid by Me to Letsatsi under the Debit Order, I must still pay those Chosen Fees to Letsatsi.

My consent that my employer may deduct the Chosen Fees from my salary and pay it to Letsatsi.
I have authorised My current employer (that current employer is called the "Employer" in this Agreement) to deduct the Chosen Fees, as and when I have to pay them to Letsatsi, from My salary and to pay those Chosen Fees (so deducted from my salary) to Letsatsi. (Those Chosen Fees are called the "Credit Repair Repayment Schedule Details amounts" in this Agreement). A copy of that written authorisation by Me to the Employer is attached at the back of this Agreement under the heading "Schedule 7". That written authorisation is called the

Signed on behalf of Letsatsi

"Authorisation" in this Agreement.
If:

- My employment with the Employer ends for any reason; and
- Letsatsi lets me know in writing that I must immediately pay to Letsatsi the total amount of all the then unpaid Credit Repair Repayment Schedule Details amounts, up to (and thus limited to, the total amount that is owing by the Employer to Me from which the Employer can make such a deduction) (that limited amount is called the "Final Deduction" in this Agreement),

then:

- I must immediately pay the "Final Deduction" to Letsatsi; and
- the Employer can, under the Authorisation, deduct the Final Deduction from the total amount that is owing by the Employer to Me and pay it to Letsatsi in order to settle my obligation to pay the Final Deduction to Letsatsi.

This clause is called an "acceleration" and "consent to deduction" clause.
This clause means that:

- if My employment with the Employer ends for any reason; and
- Letsatsi gives Me a written notice as described in this clause, then:
- I must immediately pay the Final Deduction (as described in this clause) to Letsatsi; and
- the Employer can deduct the Final Deduction from the total amount that is owed by the Employer to Me and pay it to Letsatsi in settlement of My obligation to pay the Final Deduction to Letsatsi.

If I do not pay the Chosen Fees

(1) If (a) I do not pay any of the Chosen Fees at any time that I have to pay those Chosen Fees to Letsatsi (those Chosen Fees that I have not paid when I should have are called the "Overdue Fees" in this Agreement) and (b) Letsatsi has given a written notice to Me in which Letsatsi told Me that I have not paid those Overdue Fees and that I must pay these Overdue Fees to Letsatsi within 20 (twenty) business days after the date of that written notice and (c) I have not paid those Overdue Fees to Letsatsi within those 20 (twenty) business day, then the following will apply:

(i) If Letsatsi so lets Me know, I must immediately pay the full outstanding amount of the Overdue Fees to Letsatsi.

(ii) Letsatsi can also claim from Me the damages that it has suffered as a result of My having breached the Agreement because I did not pay to Letsatsi any Overdue Fees when I should have paid those Overdue Fees to Letsatsi under this Agreement.

(2) Also, in addition to clause (1) above (in other words on top of clause (1) above),

(a) if I do not pay any of the Chosen Fees at any time that I have to pay those Chosen Fees to Letsatsi (those unpaid Chosen Fees that I have not paid when I should have are called the "Arrear Fees" in this Agreement) and,

(b) if Letsatsi has given Me a written notice saying that I must pay interest on those Arrear Fees,

then I must pay to Letsatsi interest on those Arrear Fees from the date on which I should have paid those Arrear Fees to Letsatsi under this Agreement until the day on which I actually pay those Arrear Fees to Letsatsi. If Letsatsi has given such a written notice to Me, then I must so pay interest on those Arrear Fees at the maximum interest rate that Letsatsi is entitled to receive on those Arrear Fees from Me under the National Credit Act, No. 34 of 2005 and the Regulations made under that Act. As at the date on which I sign this Agreement that maximum interest rate is 2% per month but if the applicable maximum interest rate under the National Credit Act and its Regulations changes, then the interest rate at which I must pay that interest to Letsatsi will automatically change to the changed applicable maximum interest rate under the National Credit Act and its Regulations. If, however, Letsatsi does not give Me such a written notice (Letsatsi can choose whether or not it will give Me such a written notice), then I do not have to pay that interest on the Arrear Fees.

(3) I consent in terms of section 45 of the Magistrate's Court Act, No. 32 of 1944 that any legal proceedings by Letsatsi against Me in respect of or relating to this Agreement may be instituted by Letsatsi against Me in the Magistrate's Court of any district that has jurisdiction in terms of section 28 of that Act.

(4) If a party (that party is called the "Breaching Party" in this Agreement) breaches this Agreement, then that Breaching Party must pay to the other party to this Agreement (that party is called the "Innocent Party" in this Agreement) all reasonable costs of whatever nature (including legal costs calculated on the scale as between attorney and own client, disbursements and collection commission) incurred by the Innocent Party in exercising any remedy or taking any legal steps against the Breaching Party as a result of that breach.

What if an Intended Outcome is not achieved in respect of a particular Services Component?

Letsatsi will try very hard to achieve the Intended Outcomes. But Letsatsi does not control if the Intended Outcomes are achieved or not.
Letsatsi does not promise or guarantee that the Intended Outcomes will be achieved.
I must pay the Chosen Fees to Letsatsi once the Intended Outcome/s have been achieved.

My Waiver of Rights.

- If Letsatsi, any Sub-Contractor or any Attorney (those parties are together called the "Relevant Parties" in this Agreement) provide the Services in accordance with this Agreement (in other words, whatever the Relevant Parties concerned have done is what they are allowed to do under this Agreement), and
- as a result of what the Relevant Parties have so done in accordance with this Agreement, (a) I suffer any damages, or (b) anyone brings any claim against Me, or (c) I have to pay anything to anyone except to Letsatsi, or (d) I become liable to anyone or (e) anything else bad happens to Me (these results are together called the "Results" in this Agreement), I now in advance waive (in other words I now already give up and let go of) any claim that I may have or in the future get against any of the Relevant Parties because a Result has happened to Me.

This clause is called an "exclusion of liability" clause.
This clause means that:

- if the Relevant Parties only did what they were allowed to do under the Agreement and no Relevant Party did anything that it is not allowed to do under this Agreement;
- and as a result of that I have suffered a Result;
- then I will not be able to sue any of the Relevant Parties because a Result has happened to Me.

Warranties by Me

- I warrant (in other words, I promise as a legally binding promise) to Letsatsi that I have the necessary legal capacity to enter into this Agreement and that no court has declared Me mentally unfit.
- I warrant (in other words, I promise as a legally binding promise) to Letsatsi that My agreeing to pay the Chosen Fees to Letsatsi in the way set out in this Agreement will not make Me unable to pay any of my debts as and when I have to pay them in the future.

My and Letsatsi's Domicilium Addresses

I have chosen the physical address set out on the front page of this Agreement as My Domicilium Address.
I may change My Domicilium Address to any other physical address within the Republic of South Africa provided that that change will only take effect on Letsatsi 10 days after I have given written notice of that change to Letsatsi at Letsatsi's Domicilium Address.
Letsatsi chooses as its service address the following physical address: 222 Rivonia Road, Unit F, 1st Floor, Morningside Close Office Park, Morningside Side, Sandton 2196 (That address is called "Letsatsi's Domicilium Address" in this Agreement). Letsatsi may change Letsatsi's Domicilium Address to any other physical address within the Republic of South Africa provided that that change will only take effect on Me 10 days after Letsatsi has given written notice of that change to Me at My Domicilium Address.
All notices, legal documentation and court documents which in any way relate to this Agreement may be validly given, delivered and served to or on (a) Me at My Domicilium Address or (b) Letsatsi at Letsatsi's Domicilium Address.
Any notice given in terms of this Agreement must be in writing in order to be valid.

General

Invalidity: If any part of this Agreement is invalid or unenforceable, the rest of this Agreement will stay valid and enforceable and the invalid or unenforceable part of this Agreement will be deemed to have been deleted.
Entire Agreement: This Agreement contains the whole understanding of the parties regarding the matters that are dealt with in this Agreement.
No Representations: None of the parties may rely on any representation (in other words, anything that was said or written to that Party) which allegedly caused or encouraged that Party to enter into this Agreement unless that representation is recorded in this Agreement.
Variation, Termination and Waiver: This Agreement (including this particular part) can only be changed or ended voluntarily by both Parties if that change or end is made in a written document signed by both parties. A party will only have waived (in other words, have let go of) any of its rights under this Agreement if that party specifically waives that right in a written document and that party signs that written document.
Transfer: No party may transfer any of its rights or obligations under this Agreement unless the other party has consented to that transfer in a written document signed by that other party.

SIGNED at CARNARVON on 6 JUNE 2024

the Customer

For and on behalf of:
Letsatsi Finance and Loan (Pty) Ltd.

SCHEDULE 1 – LIST OF DOCUMENTS THAT MUST BE PROVIDED TO LETSATSI

DOCUMENTS REQUIRED: CHECKLIST	✓	NOTES
Copy of Credit Report		
ID Document	✓	
2 Latest Payslips	✓	
3 Months Latest Bank Statements (Very Important)	✓	
Signed Power of Attorney for LETSATSI	✓	
Signed Power of Attorney for Zenowethu	✓	

DETAILS OF ATTORNEYS FOR GARNISHEE ORDER You can get copies of the Garnishee Order from your Payroll Department		
Attorneys Company Name (1)		
Attorneys Contact Details (1)		
Attorneys Company Name (2)		
Attorneys Contact Details (2)		
Copy Of Garnishee Order		
Settlement Letters Of All Creditors		

DETAILS OF DEBT COUNSELLOR / ADMINISTRATOR	
Debt Review / Under Administration	
Company Name	
Contact Details	
List Of Creditors From Administrator	
Settlement Letters Of All Creditors	

*

Please ensure that you have all relevant documents before sending the applications

Client must get settlement letters from all institutions, especially Banks, Old Mutual & JDG

Signed by the Customer

Signed on behalf of Letsatsi

SCHEDULE 2 – REPAYMENT SCHEDULE

PAYROLL REPAYMENT AMOUNTS

The Fee in a ticked box becomes payable once the Services to which that Fee relates have been provided in full and the Intended Outcome in respect thereof has been achieved.

✓ Please tick the applicable box/es

	Services Component	1 Instalment	6 Instalments	9 Instalments	Instalments 1 / 6 / 9			Number of Cases	Monthly Instalments
EG.	SELECTED SERVICE e.g. To end the judgment against Me.	R2,800 once-off	R 466.67 per month	R 311.11 per month		6		2	2 x R300 = R600
1.	To end My being under administration.	R 5,200 once-off	R866.67 per month	R577.77 per month					
2.	To end My being under debt review.	R 4.950 once-off	R 825.00 per month	R550.00 per month		✓			R825 X6 =R4,950
3.	To end the judgment/s against Me.	R 2.800 once-off	R 466.67 per month	R 311.11 per month					
4.	To end the payment default/s against Me.	R 2.8800 once-off	R 466.67 per month	R 311.11 per month					
5.	To end the garnishee order/s against Me.	R 2.800 once-off	R 466.67 per month	R 311.11 per month					

CASH PAYMENTS: Account Name: Letsatsi Credit Repair, Bank: ABSA, Account Number: 4093287235

SCHEDULE 3 – REASONS

	REASON TO HAVE MY ADMINISTRATION RESCINDED	✓
1.	I have paid up all my creditors in full	
2.	I am no longer over indebted	
3.	Other: (please specify)	

	REASON TO HAVE MY DEBT REVIEW RESCINDED	✓
1.	I cannot find my Debt Counsellor	
2.	I don't know the Debt Counsellor who listed Me under debt review	
3.	I was not aware that I was going under debt review	✓
4.	I have paid up all my creditors in full	
5.	Other: (please specify)	

Signed by the Customer

Signed on behalf of Letsatsi

SCHEDULE 4 – THE DEBIT ORDER AUTHORISATION

Letsatsi Finance and Loan (Pty) Ltd.
Address of Beneficiary: 222 Rivonia Road, cnr Alon Road & Michelle Street, Unit F, Morningside Close Office Park, 1st Floor, Morningside
Postal Address: P O BOX 1207, Gallo Manor, 2052
Telephonic Contact Details: 011 802 4073
E-Mail: info@letsatsifinance.co.za

DEBIT ORDER AUTHORISATION

SECTION A – PAYER DETAILS:			
ID Number	8104235080 087		
Name	DENZIL BRANDON CLAASEN		
Cell Number:	064 824 6878	Client Number:	NEW

SECTION B – PAYER BANKING DETAILS:	
Name of Bank	CAPITEC
Bank Code	470010
Account Type	SAVINGS
Account number	1805540643
Inscription on Bank Statement	

SECTION C – PAYMENT DETAILS:			
Amount as defined in Agreement excluding Arrears		Agreement Reference	
Repayment Amount		Number of Instalments	
Payment Cycle / Frequency			
Payment Streams		EDO	EFT	Both

SECTION D – ACTIVE DATE: Three days after date of signature
SECTION E – ACTION DATE: Variable to coincide with my salary /wage deposits
SECTION F – AUTHORIZATION

I hereby authorise **Letsatsi Finance and Loan (Pty) Ltd.** ("you" or "your") to issue and deliver debit order payment instructions to your banker for collection against my Account and Bank used by my employer to deposit my salaries / wages, which account may differ from the account specified above on condition that the sum of each payment instruction and frequency of payment requests will never exceed the obligations as agreed and defined in the Agreement specified.
My bank's participation in the relevant payment stream, the authentication mechanism used by Me and the relevant rules applicable to the payment streams will determine per repayment cycle the most suitable payment stream in order to fulfil the obligations as defined in the Agreement. My authorisation is subject thereto that the same payment instruction may never be presented simultaneously in more than one payment stream during the same repayment cycle or, if unpaid in a payment stream selected be represented in the same cycle in another payment stream. I can only service the obligations defined in here if the payment instructions are executed as close as possible to when I receive my salary or wages which dates vary from month to month, especially during December of each year. To curb against (1) unpaid bank charges (2) losing the benefits described in the Agreement quoted (3) incurring penalties due to non-payment; I explicitly authorise **Letsatsi Finance and Loan (Pty) Ltd.** to utilise the functionality of Tracking supported on the EDO Payment Streams especially after unsuccessful attempts on the EFT Payment Stream. Tracking supported on the EDO Payment Streams has been explained to Me and I acknowledge that my above-mentioned account will be interrogated for a defined period until this period has lapsed or until payment was received. I hereby agree that subsequent payment instructions will continue to be delivered in terms of the authority until all obligations have been paid. This authorisation will remain in force until cancelled by Me in writing. I hereby acknowledge that my bank will charge fees to my account as agreed with them once they process this instruction.

I foresee that I may change my bank and bank account particulars reflected in here, in which instance I will notify the beneficiaries specified, or any new beneficiary, should the Agreement be ceded or assigned to any third party. Should I however forget to notify you, or the assigned third party and if you or the assigned third party obtain my new bank particulars, on own account, this mandate will not lapse. This issued mandate will cover the obtained bank information, and you and the assigned third party may attach such new information, to this signed document as annexure, and the attached annexure must be read together with this mandate, by my new bank.

Signed by the Payer/Customer

Signed on behalf of Letsatsi

06/06/24
Date

SCHEDULE 5 – POWER OF ATTORNEY IN FAVOUR OF LETSATSI

POWER OF ATTORNEY

I, the undersigned

NAME:	NENDIL BRANDON		
SURNAME:	CLAASEN		
IDENTITY NUMBER:	8104235080084		
PHYSICAL ADDRESS:	6 DANIEL STREET		
CELL NUMBER:	064 884 6878	WORK TELEPHONE NUMBER:	053 382 3012

want Letsatsi Finance and Loan (Pty) Ltd. (that company is called **"Letsatsi"** in this Power of Attorney), and if applicable, also Letsatsi's sub-contractors (Letsatsi's sub-contractors are called **"Contractors"** in this Power of Attorney) and, if applicable, also those Contractors' sub-contractors (those Contractors' sub-contractors are called **"Attorneys"** in this Power of Attorney), to take and do all relevant, reasonable and lawful actions, steps and other things, and sign all relevant, reasonable and lawful documents, (those actions, steps, things and signing of documents are together called the **"Authorised Actions"** in this Power of Attorney) for and on my behalf (and thus in my place), in order to try to repair my credit record in the way/s set out in the Credit Repair Services Agreement between Letsatsi and Me (that agreement is called the **"Agreement"** in this Power of Attorney) and to achieve the Indended Outcomes (as the term "Intended Outcomes" is defined in the Agreement).

1. I nominate, appoint and authorise Letsatsi, with full power of substitution (in other words, Letsatsi can transfer the powers and authorities given to it in this Power of Attorney to someone else, such as to a Contractor) to be my agent, and in my name and place, and thus on my behalf, to take all of the Authorised Actions.
2. Without making the nomination, appointment and authority that I have given to Letsatsi under paragraph 1 of this Power of Attorney any narrower, I specifically authorise Letsatsi to, on my behalf (and thus in my name and place):
   - 2.1. issue and deliver debit order payment instructions to My bank for the collection of the Chosen Fees (as the term "Chosen Fees" is defined in the Agreement) from My Bank Account (as the term "My Bank Account" is defined in the Agreement);
   - 2.2. deduct (or let my bank deduct) the Chosen Fees (as the term "Chosen Fees" is defined in the Agreement) automatically from My Bank Account (as the term "My Bank Account" is defined in the Agreement) and transfer it to Letsatsi's bank account in terms of the Debit Order (as the term "Debit Order" is defined in the Agreement);
   - 2.3. access and monitor My Bank Account (as the term "My Bank Account" is defined in the Agreement) and any movements on it;
   - 2.4. take any steps and do anything that Letsatsi thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes (as the term "Intended Outcomes" is defined in the Agreement);
   - 2.5. instruct and authorise any Contractors to take any of the Authorised Actions on my behalf (and thus in my name and place);
   - 2.6. instruct and authorise any Contractors to, on my behalf (and thus in my name and place), take any steps and do, on my behalf (and thus in my name and place), anything that that Contractor thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes (as the term "Intended Outcomes" is defined in the Agreement); and
   - 2.7. instruct or authorise any Contractors to instruct and authorise any Attorneys to take, on my behalf (and thus in my name and place), any of the Authorised Actions and, on my behalf (and thus in my name and place); take any steps and do anything that the Attorney thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes (as the term "Intended Outcomes" is defined in the Agreement).
3. Without making the nomination, appointment and authority that I have given to Letsatsi under paragraphs 1 and 2 of this Power of Attorney any narrower, I specifically authorise Letsatsi:
   - 3.1. to create a credit profile of Me, including of my creditors, judgments, standing liabilities and my overall credit ratings and scoring;
   - 3.2. to engage with my creditors to determine and agree full and final settlement amounts;
   - 3.3. to receive certified balances of the amounts that I owe to my creditors;
   - 3.4. to request or otherwise obtain a report in respect of Me from any registered credit bureau;
   - 3.5. to institute any legal proceedings in my name so as to rescind any judgment or debt review order against Me;
   - 3.6. to nominate and instruct, on my behalf, any firm of attorneys to act as my attorneys in any of the legal proceedings set out in paragraph 3.5 of this Power of Attorney above;
   - 3.7. to receive, hold and deal with any amount received by Letsatsi on my behalf and to pay any of my creditors from that amount/s as Letsatsi believes is best;
   - 3.8. to request and obtain from my bank/s the bank statements for my bank accounts for the 90 days that end on the day that I sign this Power of Attorney;
   - 3.9. to perform, at any time while the Agreement is in place, a credit search or a credit investigation into my credit status with any registered credit bureau, court or other institution;
   - 3.10. to monitor, at any time while the Agreement is in place, my payment behaviour by researching my credit record or credit status at any registered credit bureau, court or other institution;
   - 3.11. to use, at any time while the Agreement is in place, any information that it obtains from performing a credit search or credit investigation in respect of Me to provide the Services (as the term "Services" is defined in the Agreement);
   - 3.12. to use, at any time while the Agreement is in place, any information that it obtains by researching my credit record to provide the Services (as the term "Services" is defined in the Agreement);
   - 3.13. if an Intended Outcome is achieved, to notify (or to tell any Contractor or Attorney to notify) all relevant credit bureaus and other relevant institutions of that change in my credit history and my credit status; and
   - 3.14. to, insofar as the law allows it to do so, receive and disclose my personal information, documents, credit profile information and/or any other credit information from or to:
     - 3.14.1. any credit providers, credit bureaus, credit reporting agencies, courts or other relevant persons or entities; and
     - 3.14.2. any law enforcement agencies that require the information for the prevention or investigation of criminal activities.
4. I can only cancel this Power of Attorney by giving a written notice to Letsatsi that I have cancelled this Power of Attorney.

Signed at CARNARVON on this the 6TH day of JUNE 2024

CUSTOMER: _____ AS WITNESS: 1. _____

NAME: NENDIL CLAASEN 2. _____

SCHEDULE 6 – POWER OF ATTORNEY IN FAVOUR OF ZENOWETHU

POWER OF ATTORNEY

I, the undersigned

NAME:	DENZIL BRANDON		
SURNAME:	CLASSEN		
IDENTITY NUMBER:	8104235080084		
PHYSICAL ADDRESS:	6 DANIEL STREET		
CELL NUMBER:	064 824 6878	**WORK TELEPHONE NUMBER:**	053 382 3012

Want Zenowethu Credit Repair (Pty) Ltd. (that company is called **Zenowethu"** in this Power of Attorney), and if applicable, also Zenowethus sub-contractors and/or other entities or persons instructed by Zenowethu on my behalf are called **"Attorneys"** in this Power of Attorney), to take all relevant, reasonable and lawful actions, steps and other things, and sign all relevant, reasonable and lawful documents, (those actions, steps, things and signing of documents are together called the **"Authorised Actions"** in this Power of Attorney) for and on my behalf (and thus in my place), in order to try to repair my credit record in the following way/s

Credit Record Repair Item	Yes?	No?	Details	Must ZENOWETHU try to repair this?
I am under administration				
I am under debt review	✓			YES
I have the following judgments against Me				
I have the following payment defaults against Me				
I have the following garnishee orders against Me				

, and to try to achieve the particular repair results in respect of my credit record indicated in the table above (those results are called the **"Intended Outcomes"** in this Power of Attorney.

1. I nominate, appoint and authorise Zenowethu with full power of substitution (in other words,Zenowethu can transfer the powers and authorities given to it in this Power of Attorney to someone else, such as to an Attorney) to be my agent, and in my name and place, and thus on my behalf, to take all of the Authorised Act
2. Without making the nomination, appointment and authority that I have given to Zenowethu under paragraph 1 of this Power of Attorney any narrower, I specifically authorise **Zenowethu** to, on my behalf (and thus in my name and place):
   - 2.1. access and monitor all of my bank accounts and any **movements** thereon;
   - 2.2. take any steps and do anything that Zenowethu thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes; 2.3. instruct and authorise any Attorneys to take any of the Authorised Actions on my behalf (and thus in my name and place);
   - 2.4. instruct and authorise any Attorneys to, on my behalf (and thus in my name and place), take any steps and do, on my behalf (and thus in my name and place), anything that that Attorney thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes; and
   - 2.5. instruct and authorise any Attorneys to take, on my behalf (and thus in my name and place), any of the Authorised Actions and, on my behalf (and thus in my name and place); take any steps and do anything that the Attorney thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes;
3. Without making the **nomination, appointment** and authority that I have given to **Zenowethu** under **paragraphs** 1 and 2 of this Power of Attorney any narrower, I specifically authorise Letsatsi:
   - 3.1. to create a credit profile of Me, including my creditors, judgments, standing liabilities and my overall credit ratings and scoring;
   - 3.2. to engage with my creditors to determine and agree full and final settlement amounts;
   - 3.3. to receive certified balances of the amounts that I owe to my creditors;
   - 3.4. to request or otherwise obtain a report in respect of Me from any registered credit bureau;
   - 3.5. to institute any legal proceedings in my name so as to rescind any judgment, debt review order or garnishee order against Me;
   - 3.6. to nominate and instruct, on my behalf, any firm of attorneys to act as my attorneys in any of the legal **proceedings** set out in **paragraph**
   - 3.5 of this Power of Attorney above;
   - 3.7. to receive, hold and deal with any amount received by Zenowethu on my behalf and to pay any of my creditors from that amount/s as Zenowethu believes is best; 3.8. to request and obtain from my bank/s the bank statements for my bank accounts for the 90 days that end on the day that I sign this Power of Attorney;
   - 3.9. to perform, at any time while this Power of Attorney is in place, a credit search or a credit investigation into my credit status with any registered credit bureau, court or other institution;
   - 3.10. to monitor, at any time while this Power of Attorney is in place, my payment behaviour by researching my credit record or credit status at any registered credit bureau, court or other institution;
   - 3.11. to use, at any time while this Power of Attorney is in place, any information that it obtains from performing a credit search or credit investigation in respect of Me to do anything that is authorised to do under this Power of Attorney;
   - 3.12. to use, at any time while this Power of Attorney is in place, any information that it obtains by researching my credit record to do anything that is authorised to do under this Power of Attorney
   - 3.13. if an Intended Outcome is achieved, to notify (or get any Attorney to notify) all relevant credit bureaus and other relevant institutions of that change in my credit history and my credit status; and
   - 3.14. to, insofar as the law allows it to do so, receive and disclose my personal information, documents, credit profile information and/or any other credit information from or to:
     - 3.14.1. any credit providers, credit bureaus, credit reporting agencies, courts or other relevant persons or entities; and
     - 3.14.2. any law enforcement agencies that require the information for the prevention or investigation of criminal activities.
4. I can only cancel this Power of Attorney by giving a written notice to Zenowethu that I have cancelled this Power of Attorney.

Signed at CARNARVON on this the 6TH day of JUNE 2024

CUSTOMER: _____

AS WITNESS: 1. _____

SCHEDULE 7
LETSATSI FINANCE AND LOAN (PTY) LTD ("Letsatsi Finance")

REGISTRATION NO: 2004/029710/07 – NCRCP 895

AUTHORISATION FOR COMPANY PAYROLL / STOP ORDER DEDUCTION

I, the undersigned whose identity details are as follows:- "The Employee"

Full Names: DENZIL BRANDON	**Surname:** CLAASEN
Identity Number: 8104235080 084	**Salary / Employee number:** 1045

Do hereby irrevocably authorise the payroll officer/ authorised officer of:- "The Company"

Full Name & Registration Number of Employer: KAREEBERG LOCAL MUNICIPALITY

To effect transfer from my salary of the amount equal to the monthly instalment as stipulated below and when the same falls due and is payable by Me to Letsatsi Finance and that such amount falling due shall be paid into the said bank account of Letsatsi Finance of which the details are stated below.

Bank Account**Bank Account Details:**

Beneficiary Name: Letsatsi Finance and Loan (Pty) Ltd
Beneficiary Bank: Absa Bank
Branch: Eastgate
Branch Code: 632 005
Account No: 404 9133 125
Type of account: Cheque
Client Ref No: Employee ID Number 8104235080 084

Credit Repair Repayment Schedule Details:

Monthly Instalment: R_____ X _____Months

First Date of the Instalment: Date_____ Month_____ Year _____

I hereby authorise the Company to deduct all amounts, according to the Credit Repair Repayment Schedule Detail above, due and owing or which may become due and owing by Me to Letsatsi Finance from my salary / wages and to pay such amounts into the above mentioned bank account of Letsatsi Finance, and to do so at all times for the full period set out under the Credit Repair Repayment Schedule Details above.

I agree and undertake to render all such assistance as may be necessary to Letsatsi Finance in order to give effect to the above. I hereby authorise the Company to give effect to this authorisation for the duration of the period set out under the Credit Repair Repayment Schedule Details detailed above for as long as I am employed by the Company until such time as the Company is notified in writing by Letsatsi Finance that all amounts payable by Me to Letsatsi are paid up in full.

I agree and understand that Letsatsi Finance has granted and / or will grant Me this service based on inter alia (among other things) the strength and security of this authorisation. I therefore undertake and agree to make no attempt to cancel this authorisation, until such time as all amounts that are due and payable, or which may become due and payable by Me to Letsatsi Finance have been paid in full.

I hereby authorise the Company to notify without delay Letsatsi Finance in the event of the termination of my employment with the Company for whatsoever reason. Upon termination of my employment, I further authorise the Company to deduct an amount equal to the combined total of all outstanding Credit Repair Repayment Schedule Details amounts that are owing by Me to Letsatsi Finance and to make that deduction from whatever amount is due to Me by the Company, and to effect immediate payment of the amount equal to that combined total of all my outstanding debt to Letsatsi Finance.

THUS SIGNED AT CARNARVON ON THIS 6TH DAY OF (MONTH) JUNE IN THE YEAR OF 2024

Signature of The Employee: _____ Witness: _____

I / We, the undersigned, duly authorised representative/s of the Company, hereby acknowledge and agree to give effect and to accept the above authorisation according to the terms and conditions as stipulated above.

I / We specifically agree to notify Letsatsi Finance of any attempt to cancel and / or change the above authorisation by the Company and in the case of the employment of the employee with the Company being terminated for whatever reason.

_____
Signature of Authorised Company representative:

Full Name & Surname: _____
Capacity: _____
Telephone Number: _____
Email Address: _____

Official Company stamp

Letsatsi Finance Contact Details	
Branch Name:	
Staff Name:	
Branch Tel:	
Fax:	
Email:	
Client Number:	
Reference Number:	
Confirmation with Company Representative when returned:	
Branch Manager Confirmed:	
Date:	

ZENOWETHU
Debt Management

POWER OF ATTORNEY

This Power of Attorney (the "Agreement") is made BETWEEN: Zenowethu Debt Management (PTY) LTD a Company managed by a sole director Aaron Nzotho Id No: 7809065687086 the company is registered under the laws of the Republic of South Africa, with registration number 2013/121120/07, and includes any exclusive Legal Practice or Legal Representative, subsidiary and or holding company having its registered head office at Suite 2 Second Floor, Central House, 17 Central Road, Mabopane, 0198.

AND:

DEMZIL BRAMOON CLARSEN an adult (Fe)Male with ID Number: 8104235680 084
I, the undersigned, do hereby nominate, constitute and appoint Zenowethu Debt Management with Power of Substitution to be my true and lawful agent in my name, place and stead to deal with any matter, sign all documents necessary, and to access my account information with any of my credit providers or credit bureaus and/or collection agents or any other agent of a credit provider/lender/collector/attorney or any third party that is needed to enable Zenowethu Debt Management to obtain credit data from any credit bureaus, manage credit information, provide financial advice, lodge disputes with the necessary credit bureau, negotiate settlement amounts and/or payment arrangements with credit providers and/or collectors pertaining to clearing my credit reports of all (and any) incorrect, irregular and/or unlawful listings and/or information pertained therein or to institute any legal action to ensure the correction and finalization thereof.

I further authorize Zenowethu Debt Management to disclose such any credit report information to the 3rd Party applicant to whom I have applied for finance.

Further to appoint an attorney, firm and/or legal professional on our behalf to appear in court to rescind and/or challenge any judgment(s) that may have been obtained against me/us and to appear on my/our behalf in any matter relating thereto and to proceed to the finalization of such.

Further to claim damages in terms of the laws of the Republic of South Africa, from any third party resulting from incorrect information, listings or any other matter relating to my credit report and/or score, which may or may not include, personal damages that I may have suffered as a result of the incorrect information on my credit reports.
I hereby confirm that this Power of Attorney was signed by me and not by any other person, freely and not under any
duress;

DATED AT CARNARVON ON THE 6TH DAY OF JUNE 2024.

SIGNATURE _____

Witness Signature

Witness Signature

ZENOWETHU
Debt Management

Registered Debt Counsellor. Registration number **NCRDC3693**
Member of Debt Counsellors Association of South Africa **DCASA 0863**
Telephone Number: **081 310 9585**

Authorization to transfer Files and all relevant documents from my current debt counsellor to Zenowethu Debt Management NCR No: NCRDC3693

I, the undersigned,

WENDIL BRAMDOM CLAASEN — 8104235080084
(Full Name and Surname) — (ID No)

I Consent that the Debt Counsellor may request my debt review file from my current debt counsellor,
Debt Counsellor Name: _____
Debt Counsellor Number: NCRDC_____

I hereby certify that the following documentation has been attached hereto:
1. Valid Proof of Residential Address; and
2. A Copy of My Identity Document

DATED AT CARNARVON ON THE 6TH DAY OF JUNE 2024.

Signature: _____

Credit Check

Consumer

CREDIT REPORT

Name & Surname:	DENZIL CLAASEN
Identification Number:	8104235080084
Bureau Enquiry Date:	07 JUNE 2024 14:30:48
Requested By:	27147-1
Enquiry Reference:	1050832516

Privacy Statement

Kindly note that this document contains personal information (as regulated by the Protection of Personal Information Act 4 of 2013) and consumer credit information (as regulated by the National Credit Act 34 of 2005) and should be dealt with according to privacy legislation in South Africa.

Specifically, it should only be used for the purpose for which it was provided, it should not be disclosed to any unauthorized third party and should be dealt with confidentially and should be discarded and expunged once it has been used.

Kindly report any unlawful use hereof to za.info@experian.com

experian™

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310423508000

experian.

Definite Match

Identification/Passport No.	Name	Surname	Identification Status	Deceased Date	Country
8104235080084	DENZIL	CLAASEN	VERIFIED	-	SOUTH AFRICA

Previous Enquiries

Enquiry Date	Service Provider	Contact	Contact No.
05-06-2024 14:14	SELECTCO.	THE MANAGER	0861863863

Sigma Unsecured

WARNING

-

VERY HIGH	HIGH	AVERAGE	LOW	MINIMUM	NO SCORE
<599	599-615	616-633	634-657	>657	-

NOT ENOUGH BUREAU DATA AVAILABLE TO ACCURATELY CALCULATE THE SCORE.

Warning(s)

NOTIFICATION OF DEBT RESTRUCTURING.

Codix Results

Application has been approved for further processing

Application has been referred for further processing

Application has been declined for a particular reason

Products	Outcome	Reasons

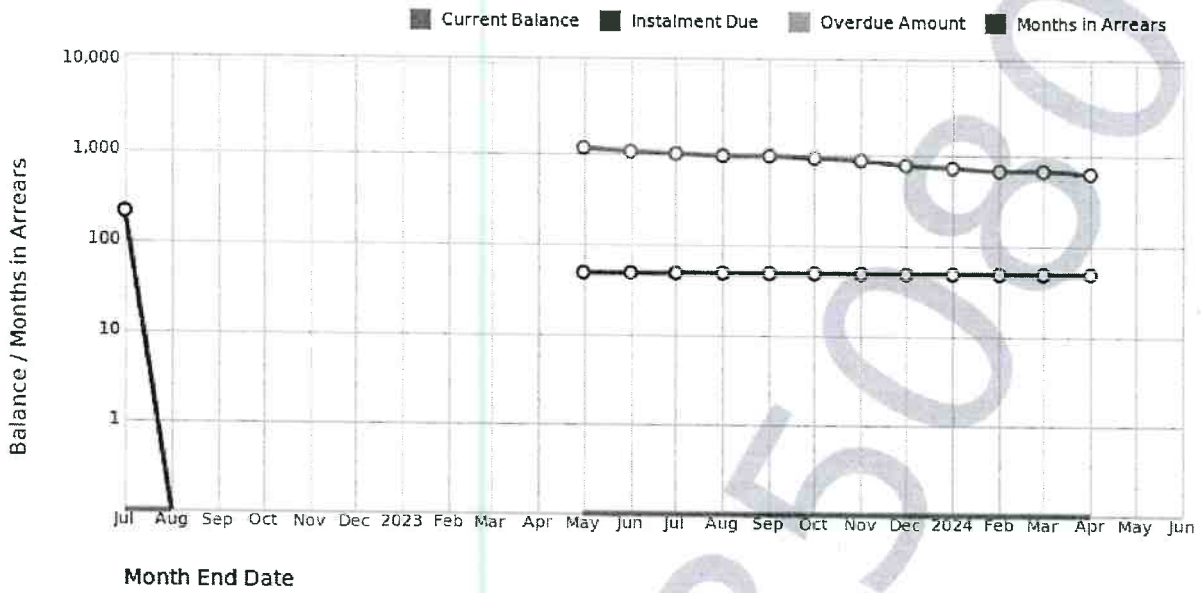
experian

1 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
2 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
3 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
4 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
5 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
6 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
9 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
13 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
24 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
36 MONTH	✕	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)

310423508002

experian.

Consolidated Payment Matrix



Debt Restructuring

Registration No.	Contact	Contact No.	Application Date	Status Description	Status Date
NCRDC595	VAN DER POEL ANNALINE	0861123644	30-06-2021	CONSENT ORDER FOR STATUTORY DEBT RESTRUCTURING.	27-08-2021

Accounts Summary

Worst Months Arrears (Last 36 Months)	Balance Exposure	Monthly Instalment	Cumulative Arrears	Active Accounts	Closed Accounts
0	R 637.00	R 49.00	R 0.00	1	1

CPA Summary

Highest Judgment Amount	Worst Months Arrears (Last 36 Months)	Balance Exposure	Monthly Instalment	Cumulative Arrears	Active Accounts	Closed Accounts
R 0.00	0	R 637.00	R 49.00	R 0.00	1	1

Past 12 Months

Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	0

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Past 24 Months

Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	0

Past 36 Months

Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	0

Account Detail

Adverse Accounts	0	Instalment Accounts	1
Revolving Accounts	0	Open Accounts	0

Adverse Accounts	Revolving Accounts	Instalment Accounts	Open Accounts
0	0	1	0

NLR Summary

Worst Months Arrears (Last 36 Months)	Balance Exposure	Monthly Instalment	Cumulative Arrears	Active Accounts	Closed Accounts
0	R 0.00	R 0.00	R 0.00	0	0

Past 12 Months

Enquiries by Client	1	Positive Loans	0
Enquiries by Other	1	Highest Months in Arrears	0

Past 24 Months

Enquiries by Client	1	Positive Loans	0
Enquiries by Other	1	Highest Months in Arrears	0

Past 36 Months

Enquiries by Client	1	Positive Loans	0
Enquiries by Other	1	Highest Months in Arrears	0

CPA Accounts

Data Provider	Account Type	Status	Instalment Amount	Current Balance	Opening Balance/ Credit Limit	Payment History	Last Payment
DPP: DECODER PAYMENT PLAN	INSTALMENT	OPEN/CURRENT	R 49.00	R 637.00	R 1,176.00	000000000000	30-04-2024

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IMATU	PERSONAL CASH LOANS	ACCOUNT CLOSED	R 0.00	R 0.00	R 15,000.00	00000000000000000?000000	30-08-2022

Properties Owned (Credit Check V1)

ERF No.	Property Type	Deed Town/ Registration Division	Portion	Unit No.	Section Scheme Name

Addresses

Address Type	Address	Postal Code	Date Created
RESIDENTIAL	11 JOHANNA STREET CARNARVON--	8925	31-01-2023
RESIDENTIAL	11 JOHANNA STREET JOHANNA STREET--	8923	31-08-2022
RESIDENTIAL	10 VAN RIEBEECK STREET CARNARVON--	8925	30-11-2021
RESIDENTIAL	562 KWARTSIET STREET LUTZVILLE--	8165	11-11-2017
RESIDENTIAL	VAN RIEBEECK STREET CARNARVON--	8925	08-01-2017

Contact Numbers

Number Type	Contact No.	Date Created
CELLPHONE	0648246878	31-03-2024
CELLPHONE	0786540366	16-07-2019
WORK	0533823090	31-05-2023
HOME	0533823457	31-05-2023
WORK	0533823012	31-01-2023

Employers

Employer Name	Occupation	Employer Type	Salary Freq.	Payslip Ref.	Employee No.	Active Date
KAREEBERG MUNICIPAL - CARNARVON						30-09-2020
KAREEBERG MUNICIPAL						30-06-2020
PEP SALES ASSISTANT	GENERAL WORKER					12-03-2017
PEP STORES	ASSISTANT					08-01-2017
PEP	STORE ASSISTANT					31-12-2014

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Appendix

CPA Accounts – Detailed Information

Data Provider	Account Type	Status	Instalment Amount	Current Balance	Opening Balance/ Credit Limit	Last Payment
DPP: DECODER PAYMENT PLAN	INSTALMENT	OPEN/CURRENT	R 49.00	R 637.00	R 1,176.00	30-04-2024

Supplier ID	6612	No. of Instalments (Terms)	24
Branch Code	-	Data Provider	DPP: DECODER PAYMENT PLAN
Sub. Account No.	-	Account No.	75975762-1026017
Months in Arrears	0	Payment History Status	----------
Account Open Date	25-05-2023	Payment History	000000000000
Last Payment Date	30-04-2024	Deferred Payment Date	-
Open Balance	R 1,176.00	Date of Last Update	30-04-2024
Current Balance	R 637.00	Overdue Balance	R 0.00
Status Date	-	Instalment Amount	R 49.00
Account Type	INSTALMENT	Status Code	OPEN/CURRENT
Ownership Type	OTHER	Loan Reason Code	OTHER
Account Sold to Third Party	-	No Joint Loan Participants	-
Payment Type	OTHER	Third Party Name	-
Repayment Frequency	MONTHLY		

IMATU	PERSONAL CASH LOANS	ACCOUNT CLOSED	R 0.00	R 0.00	R 15,000.00	30-08-2022

Supplier ID	9569	No. of Instalments (Terms)	24
Branch Code	55	Data Provider	IMATU
Sub. Account No.	-	Account No.	L0000001970
Months in Arrears	0	Payment History Status	C----------?-------
Account Open Date	15-01-2020	Payment History	000000000000000000?000000
Last Payment Date	30-08-2022	Deferred Payment Date	-
Open Balance	R 15,000.00	Date of Last Update	31-08-2022
Current Balance	R 0.00	Overdue Balance	R 0.00
Status Date	30-08-2022	Instalment Amount	R 0.00
Account Type	PERSONAL CASH LOANS	Status Code	ACCOUNT CLOSED
Ownership Type	OTHER	Loan Reason Code	OTHER
Account Sold to Third Party	-	No Joint Loan Participants	0
Payment Type	PAYROLL DEDUCTION	Third Party Name	-
Repayment Frequency	MONTHLY		

3104235308

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REPUBLIC OF SOUTH AFRICA
NATIONAL IDENTITY CARD

Surname:
CLAASEN
Names:
DENZIL BRANDON
Sex:
M
Nationality:
RSA
Identity Number:
8104235080084
Date of Birth:
23 APR 1981
Country of Birth:
RSA
Status:
CITIZEN

Signature:

Conditions:

This card has been issued by the Department of Home Affairs in terms of the Identification Act, Act 68 of 1997

If found please return to the Department of Home Affairs
For enquiry or verification purposes contact 0800 60 11 90

Date of Issue:
07 MAR 2022

RSA

118397925

Letsatsi Finance and Loan FSP 43543
FICA
Original Sighted

Employee Name: Macy Ann Botes
Name of Branch: DE Aar
Date: 06/06/24
Signature:

Co. Name	KAREEBERG LOCAL MUNICIPALITY	Co. Address	P.O Box 10 CARNARVON 8925	Payment Dt	2024/05/31
				Dt Engaged	2019/01/03
Emp Code	1045			Account No	1805540643
Emp Name	Mr D Claasen			Branch Code	470010
Emp Address	24 Mark street Carnarvon 8925			Med Benef.	01

ADDITIONAL INFO	EARNINGS		DEDUCTIONS	
ADDITIONAL INFO	Basic Salary	17998.17	Tax	3386.79
	Overtime 1.5	1943.88	U.I.F.	177.12
	Public Holiday	3023.81	Pension	1349.86
			Pension Non	269.97
			Medical Aid	2122.40
			Bargain/Council	11.38
			SAMWU	80.00
			Insurance	1616.40
			Rent/Services	750.80
			Doctor	220.50

YEAR TO DATE TOTALS	
Taxable Earnings	74513.22
Taxable Perks	18703.41
Medical Aid	5989.60
Pension Fund	4859.49
Tax Paid	11473.18

CURRENT PERIOD					
Total Perks	6423.27	Total Earnings	22965.86	Total Deductions	9985.22
Co. Contributions	6857.06				

Sage

NETT PAY *12,980.64*

Co. Name	KAREEBERG LOCAL MUNICIPALITY	Co. Address	P.O Box 10 CARNARVON 8925	Payment Dt	2024/04/30
				Dt Engaged	2019/01/03
Emp Code	1045			Account No	1805540643
Emp Name	Mr D Claasen			Branch Code	470010
Emp Address	24 Mark street Carnarvon 8925			Med Benef.	01

Co. Name	KAREEBERG LOCAL MUNICIPALITY	Co. Address	P.O Box 10 CARNARVON 8925	Payment Dt	2024/04/30
				Dt Engaged	2019/01/03
Emp Code	1045			Account No	1805540643
Emp Name	Mr D Claasen			Branch Code	470010
Emp Address	24 Mark street Carnarvon 8925			Med Benef.	01

ADDITIONAL INFO

ADDITIONAL INFO

EARNINGS		DEDUCTIONS	
Basic Salary	17998.17	Tax	3562.28
Overtime 1.5	4130.74	U.I.F.	177.12
Overtime 2.0	431.97	Pension	1349.86
Public Holiday	1079.93	Pension Non	269.97
		Medical Aid	2122.40
		Bargain/Council	11.38
		SAMWU	80.00
		Insurance	1616.40
		Rent/Services	756.10
		STOK 2	1200.00

YEAR TO DATE TOTALS

Taxable Earnings	51547.36
Taxable Perks	12280.14
Medical Aid	3867.20
Pension Fund	3239.66
Tax Paid	8086.39

CURRENT PERIOD					
Total Perks	6423.27	Total Earnings	23640.81	Total Deductions	11145.51
Co. Contributions	6863.82				

Sage

NETT PAY *12,495.30*

Co. Name	KAREEBERG LOCAL MUNICIPALITY	Co. Address	P.O Box 10 CARNARVON 8925	Payment Dt	2024/03/31
				Dt Engaged	2019/01/03
Emp Code	1045			Account No	1805540643
Emp Name	Mr D Claasen			Branch Code	470010
Emp Address	24 Mark street Carnarvon 8925			Med Benef.	01

ADDITIONAL INFO	EARNINGS		DEDUCTIONS	
ADDITIONAL INFO	Basic Salary	17998.17	Tax	4524.11
	Overtime 1.5	6884.57	U.I.F.	177.12
	Overtime 2.0	1727.89	Pension	1349.86
	Public Holiday	1295.92	Pension Non	269.97
			Medical Aid	1744.80
			Bargain/Council	11.38
			SAMWU	80.00
			Insurance	1616.40
			Rent/Services	756.10
			STOK 2	1800.00

YEAR TO DATE TOTALS	
Taxable Earnings	27906.55
Taxable Perks	5856.87
Medical Aid	1744.80
Pension Fund	1619.83
Tax Paid	4524.11

CURRENT PERIOD					
Total Perks	5856.87	Total Earnings	27906.55	Total Deductions	12329.74
Co. Contributions	6334.41				

Sage

NETT PAY *15,576.81*

One of the Global One money management products or services

Savings Account Statement

CAPITEC

MR DENZIL BRANDON CLAASEN
6 DANIEL STREET
DORP
CARNARVON
8925

Capitec Bank
04/06/2024
Branch:
Device: 9003

SkyQR
Validate this document using SkyQR

Tax Invoice

VAT Registration Number
4680173723

Capitec Bank Limited
5 Neutron Road
Techno Park
Stellenbosch
7600

From Date: 01/03/2024
To Date: 04/06/2024
Print Date: 04/06/2024

Account Number: 1805540643

Posting Date	Transaction Date	Description	Money In (R)	Money Out (R)	Balance (R)
22/03/2024	22/03/2024	Payment Received: Cashfocus Salaris / Salary Transfer 1653684160	15 576.81		15 597.48
22/03/2024	22/03/2024	ATM Cash Withdrawal: Carnarvon Sc 1 Carnarvon Ncza		-2 000.00	13 597.48
22/03/2024	22/03/2024	ATM Cash Withdrawal Fee		-20.00	13 577.48
22/03/2024	22/03/2024	ATM Cash Withdrawal: Carnarvon Sc 1 Carnarvon Ncza		-2 000.00	11 577.48
22/03/2024	22/03/2024	ATM Cash Withdrawal Fee		-20.00	11 557.48
23/03/2024	23/03/2024	Sim Card Issued 8927077220002086990			0.00
23/03/2024	23/03/2024	Capitec Connect Sim Issue Fee		-10.00	11 547.48
23/03/2024	23/03/2024	Banking App Capitec Connect Prepaid Purchase (Airtime): 0622559905		-50.00	11 497.48
23/03/2024	23/03/2024	Banking App Immediate Payment Manny		-3 080.00	8 417.48
23/03/2024	23/03/2024	Immediate Payment Fee		-1.00	8 416.48
23/03/2024	23/03/2024	Banking App External Payment: Lynnette		-3 000.00	5 416.48
23/03/2024	23/03/2024	External Payment Fee		-2.00	5 414.48
23/03/2024	23/03/2024	Banking App Immediate Payment Bernadette		-150.00	5 264.48
23/03/2024	23/03/2024	Immediate Payment Fee		-1.00	5 263.48
23/03/2024	23/03/2024	Banking App Cash Sent C*******596		-100.00	5 163.48
23/03/2024	23/03/2024	Cash Sent Fee		-10.00	5 153.48
23/03/2024	23/03/2024	Payment Received Manny	1 500.00		6 653.48
23/03/2024	23/03/2024	Banking App Cash Sent C*******775		-600.00	6 053.48
23/03/2024	23/03/2024	Cash Sent Fee		-10.00	6 043.48
23/03/2024	23/03/2024	ATM Cash Withdrawal: Absa Carnarvon Branch Carnarvon Ncza		-300.00	5 743.48
23/03/2024	23/03/2024	ATM Cash Withdrawal Fee		-10.00	5 733.48
24/03/2024	24/03/2024	Banking App Capitec Connect Prepaid Purchase (500mb): Capitec		-22.50	5 710.98
25/03/2024	24/03/2024	DebiCheck Debit Order (1655378607): Inperelspa (35474)		-923.24	4 787.74
25/03/2024	24/03/2024	DebiCheck Collection Fee		-3.50	4 784.24
25/03/2024	23/03/2024	Ackermans De Aar (Card 3117)		-732.55	4 051.69
25/03/2024	23/03/2024	Mr Price De Aar (Card 3117)		-1 053.54	2 998.15
25/03/2024	23/03/2024	KFC De Aar (Card 3117)		-312.40	2 685.75
25/03/2024	25/03/2024	ATM Cash Withdrawal: Absa Carnarvon Branch Carnarvon Ncza		-240.00	2 445.75
25/03/2024	25/03/2024	ATM Cash Withdrawal Fee		-10.00	2 435.75
26/03/2024	24/03/2024	Card Purchase & Cashback (R100.00) Spar Carnarvon (Card 3117)		-255.66	2 180.09
26/03/2024	24/03/2024	Till Cash Withdrawal Fee		-2.00	2 178.09
26/03/2024	24/03/2024	Yoco *star Gade 1 Calvinia (Card 3117)		-224.00	1 954.09
26/03/2024	24/03/2024	Yoco *star Gade 1 Calvinia (Card 3117)		-60.00	1 894.09
27/03/2024	23/03/2024	Checkers De Aar (Card 3117)		-1 631.23	262.86
27/03/2024	23/03/2024	Carnarvon Wholesale Li Carnarvon (Card 3117)		-242.46	20.40

Letsatsi Finance and Loan FSP 43543
FICA
Original Sighted

Employee Name
Name of Branch
Date 06/06/24
Signature 06/06/24

31/03/2024	31/03/2024	Interest Received		2.67		23.07
31/03/2024	31/03/2024	Monthly Account Admin Fee			-7.50	15.57
01/04/2024	01/04/2024	Payment Received Manny		300.00		315.57
01/04/2024	01/04/2024	ATM Cash Withdrawal: Absa Carnarvon Branch Carnarvon Ncza			-280.00	35.57
01/04/2024	01/04/2024	ATM Cash Withdrawal Fee			-10.00	25.57
08/04/2024	08/04/2024	Payment Received: Cashfocus Kareeberg Mun 1695084691	Transfer	1 813.00		1 838.57
08/04/2024	08/04/2024	Banking App Immediate Payment R Maele			-500.00	1 338.57
08/04/2024	08/04/2024	Immediate Payment Fee			-1.00	1 337.57
09/04/2024	09/04/2024	Banking App Immediate Payment R Maele			-500.00	837.57
09/04/2024	09/04/2024	Immediate Payment Fee			-1.00	836.57
09/04/2024	09/04/2024	Banking App Prepaid Purchase Vodacom			-30.00	806.57
09/04/2024	09/04/2024	Prepaid Mobile Purchase Fee			-0.50	806.07
09/04/2024	09/04/2024	Banking App Prepaid Purchase Vodacom			-30.00	776.07
09/04/2024	09/04/2024	Prepaid Mobile Purchase Fee			-0.50	775.57
09/04/2024	09/04/2024	Banking App Cash Sent C*******670			-100.00	675.57
09/04/2024	09/04/2024	Cash Sent Fee			-10.00	665.57
10/04/2024	10/04/2024	Banking App Prepaid Purchase Vodacom			-25.00	640.57
10/04/2024	10/04/2024	Prepaid Mobile Purchase Fee			-0.50	640.07
10/04/2024	10/04/2024	Branch Card Replacement Fee (Card ***0)			-70.00	570.07
11/04/2024	11/04/2024	ATM Cash Withdrawal: Dnr Kimberley Monument Kimberley Nwza			-420.00	150.07
11/04/2024	11/04/2024	ATM Cash Withdrawal Fee			-10.00	140.07
13/04/2024	10/04/2024	Checkers Kimberley (Card 7012)			-116.16	23.91
22/04/2024	22/04/2024	Payment Received: Cashfocus Kareeberg Mun 1709752711	Transfer	3 457.00		3 480.91
22/04/2024	22/04/2024	Banking App External Payment: E Claasen			-400.00	3 080.91
22/04/2024	22/04/2024	External Payment Fee			-2.00	3 078.91
22/04/2024	22/04/2024	Banking App Immediate Payment Lusanda M			-100.00	2 978.91
22/04/2024	22/04/2024	Immediate Payment Fee			-1.00	2 977.91
22/04/2024	22/04/2024	Banking App Prepaid Purchase Vodacom			-50.00	2 927.91
22/04/2024	22/04/2024	Prepaid Mobile Purchase Fee			-0.50	2 927.41
23/04/2024	23/04/2024	Banking App Cash Sent C*******351			-200.00	2 727.41
23/04/2024	23/04/2024	Cash Sent Fee			-10.00	2 717.41
23/04/2024	23/04/2024	Banking App Prepaid Purchase Electricity			-50.00	2 667.41
23/04/2024	23/04/2024	Prepaid Electricity Purchase Fee			-1.00	2 666.41
23/04/2024	23/04/2024	Kby Sound And Audi99571 Kimberley (Card 7012)			-220.00	2 446.41
24/04/2024	22/04/2024	Horseshoe Drankwinkel Kimberley (Card 7012)			-26.90	2 419.51
24/04/2024	24/04/2024	The Braai House 133484 Kimberley (Card 7012)			-65.00	2 354.51
24/04/2024	24/04/2024	Payment Received: Cashfocus Salaris / Salary 1716591366	Transfer	12 495.30		14 849.81
24/04/2024	24/04/2024	Banking App External Payment: Lynnette			-3 000.00	11 849.81
24/04/2024	24/04/2024	External Payment Fee			-2.00	11 847.81
24/04/2024	24/04/2024	Banking App Immediate Payment Manny			-2 800.00	9 047.81
24/04/2024	24/04/2024	Immediate Payment Fee			-1.00	9 046.81
24/04/2024	24/04/2024	Banking App Immediate Payment Bernadette			-510.00	8 536.81
24/04/2024	24/04/2024	Immediate Payment Fee			-1.00	8 535.81
24/04/2024	24/04/2024	Banking App Cash Sent C*******340			-800.00	7 735.81
24/04/2024	24/04/2024	Cash Sent Fee			-10.00	7 725.81
24/04/2024	24/04/2024	Banking App Cash Sent C*******598			-1 500.00	6 225.81
24/04/2024	24/04/2024	Cash Sent Fee			-16.00	6 209.81
25/04/2024	24/04/2024	Banking App Cash Sent C*******860			-360.00	5 849.81
25/04/2024	24/04/2024	Cash Sent Fee			-10.00	5 839.81
25/04/2024	24/04/2024	Banking App Cash Sent C*******290			-200.00	5 639.81
25/04/2024	24/04/2024	Cash Sent Fee			-10.00	5 629.81
25/04/2024	25/04/2024	DebiCheck Debit Order (1714543497): Inperelspa (35474)			-923.24	4 706.57
25/04/2024	25/04/2024	DebiCheck Collection Fee			-3.50	4 703.07
25/04/2024	22/04/2024	Horseshoe Motel Kimberley (Card 7012)			-80.00	4 623.07
25/04/2024	23/04/2024	KFC Kimberley (Card 7012)			-40.80	4 582.27
25/04/2024	25/04/2024	Live Better Round-up Transfer			-8.10	4 574.17
25/04/2024	25/04/2024	Payment Received Manny		2 000.00		6 574.17
25/04/2024	25/04/2024	Banking App External Payment: Eye-catchers			-300.00	6 274.17
25/04/2024	25/04/2024	External Payment Fee			-2.00	6 272.17
25/04/2024	25/04/2024	Banking App External Payment: E Claasen			-1 000.00	5 272.17
25/04/2024	25/04/2024	External Payment Fee			-2.00	5 270.17
25/04/2024	25/04/2024	Banking App Cash Sent C*******288			-250.00	5 020.17
25/04/2024	25/04/2024	Cash Sent Fee			-10.00	5 010.17
25/04/2024	25/04/2024	Banking App Prepaid Purchase Vodacom			-50.00	4 960.17
25/04/2024	25/04/2024	Prepaid Mobile Purchase Fee			-0.50	4 959.67
25/04/2024	25/04/2024	Banking App Cash Sent C*******242			-1 300.00	3 659.67
25/04/2024	25/04/2024	Cash Sent Fee			-16.00	3 643.67
25/04/2024	25/04/2024	Payment Received: Lusanda Manciya 1722534222	Transfer	1 300.00		4 943.67

Capitec Bank
04/06/2024
Branch:
Device: 9003

25/04/2024	25/04/2024	ATM Cash Withdrawal: Sparkatm Caltex Ranch Motors Kimberley Nwza		-100.00	4 843.67
25/04/2024	25/04/2024	ATM Cash Withdrawal Fee		-10.00	4 833.67
26/04/2024	23/04/2024	Horseshoe Motel Kimberley (Card 7012)		-52.00	4 781.67
26/04/2024	23/04/2024	Horseshoe Motel Kimberley (Card 7012)		-45.00	4 736.67
26/04/2024	23/04/2024	Horseshoe Motel Kimberley (Card 7012)		-52.00	4 684.67
26/04/2024	26/04/2024	Live Better Round-up Transfer		-9.20	4 675.47
26/04/2024	26/04/2024	Payment Received: Cashfocus Kareeberg Mun Transfer 1728211269	29.00		4 704.47
27/04/2024	27/04/2024	Live Better Round-up Transfer		-21.00	4 683.47
27/04/2024	25/04/2024	Horseshoe Drankwinkel Kimberley (Card 7012)		-102.85	4 580.62
27/04/2024	27/04/2024	Banking App Prepaid Purchase Electricity		-100.00	4 480.62
27/04/2024	27/04/2024	Prepaid Electricity Purchase Fee		-1.00	4 479.62
27/04/2024	27/04/2024	ATM Cash Withdrawal: Absa Carnarvon Branch Carnarvon Ncza		-550.00	3 929.62
27/04/2024	27/04/2024	ATM Cash Withdrawal Fee		-10.00	3 919.62
27/04/2024	27/04/2024	ATM Cash Withdrawal: Carnarvon Sc 1 Carnarvon Ncza		-320.00	3 599.62
27/04/2024	27/04/2024	ATM Cash Withdrawal Fee		-10.00	3 589.62
28/04/2024	25/04/2024	Total Kimberley (Card 7012)		-66.50	3 523.12
28/04/2024	26/04/2024	Expressmark Kimberley (Card 7012)		-79.00	3 444.12
28/04/2024	26/04/2024	Pick n Pay Kimberley (Card 7012)		-1 057.12	2 387.00
28/04/2024	26/04/2024	KFC Kimberley (Card 7012)		-189.80	2 197.20
28/04/2024	26/04/2024	Crazy Store Royldene (Card 7012)		-252.15	1 945.05
28/04/2024	26/04/2024	West Pack Lifestyle Ki Kimberley (Card 7012)		-81.20	1 863.85
29/04/2024	27/04/2024	Spar Carnarvon (Card 7012)		-1 054.37	809.48
29/04/2024	27/04/2024	Card Purchase & Cashback (R400.00) Spar Carnarvon (Card 7012)		-592.88	216.60
29/04/2024	27/04/2024	Till Cash Withdrawal Fee		-2.00	214.60
29/04/2024	27/04/2024	Pep Stores Carnarvon (Card 7012)		-128.79	85.81
30/04/2024	30/04/2024	Banking App Transfer Received from Live Better Savings Account from Live Better Savings Account (1812063707)	40.00		125.81
30/04/2024	30/04/2024	Interest Received	2.63		128.44
30/04/2024	30/04/2024	Monthly Account Admin Fee		-7.50	120.94
01/05/2024	01/05/2024	Live Better Interest Sweep		-2.63	118.31
01/05/2024	27/04/2024	Carnarvon Liquorland Carnarvon (Card 7012)		-58.27	60.04
02/05/2024	02/05/2024	Live Better Round-up Transfer		-1.73	58.31
02/05/2024	02/05/2024	Banking App Voucher Purchase: Ott (MZNJORBBERC4)		-20.00	38.31
02/05/2024	02/05/2024	Voucher Purchase Fee		-1.50	36.81
02/05/2024	02/05/2024	Banking App Capitec Connect Prepaid Purchase (Airtime): Capitec		-6.00	30.81
23/05/2024	23/05/2024	Payment Received: Cashfocus Salaris / Salary Transfer 1771265713	12 980.64		13 011.45
23/05/2024	23/05/2024	ATM Cash Withdrawal: Carnarvon Sc 1 Carnarvon Ncza		-2 000.00	11 011.45
23/05/2024	23/05/2024	ATM Cash Withdrawal Fee		-20.00	10 991.45
23/05/2024	23/05/2024	ATM Cash Withdrawal: Carnarvon Sc 1 Carnarvon Ncza		-2 000.00	8 991.45
23/05/2024	23/05/2024	ATM Cash Withdrawal Fee		-20.00	8 971.45
23/05/2024	23/05/2024	Banking App External Payment: Lynnette		-3 000.00	5 971.45
23/05/2024	23/05/2024	External Payment Fee		-2.00	5 969.45
23/05/2024	23/05/2024	Banking App Immediate Payment Manny		-3 080.00	2 889.45
23/05/2024	23/05/2024	Immediate Payment Fee		-1.00	2 888.45
23/05/2024	23/05/2024	Banking App Cash Sent C*******033		-600.00	2 288.45
23/05/2024	23/05/2024	Cash Sent Fee		-10.00	2 278.45
23/05/2024	23/05/2024	Banking App Cash Sent C*******467		-750.00	1 528.45
23/05/2024	23/05/2024	Cash Sent Fee		-10.00	1 518.45
23/05/2024	23/05/2024	Banking App Cash Sent C*******224		-420.00	1 098.45
23/05/2024	23/05/2024	Cash Sent Fee		-10.00	1 088.45
24/05/2024	24/05/2024	Banking App External Payment: Eye-catchers		-300.00	788.45
24/05/2024	24/05/2024	External Payment Fee		-2.00	786.45
24/05/2024	24/05/2024	Payment Received Manny	2 000.00		2 786.45
24/05/2024	24/05/2024	Banking App Prepaid Purchase Electricity		-100.00	2 686.45
24/05/2024	24/05/2024	Prepaid Electricity Purchase Fee		-1.00	2 685.45
24/05/2024	24/05/2024	Banking App External Payment: E Claasen		-500.00	2 185.45
24/05/2024	24/05/2024	External Payment Fee		-2.00	2 183.45
24/05/2024	24/05/2024	Banking App Bill Payment (YBYJDUIVCI79): MultiChoiceDStv		-459.63	1 723.82
24/05/2024	24/05/2024	Bill Payment Fee		-1.50	1 722.32
24/05/2024	24/05/2024	ATM Cash Withdrawal: Absa Carnarvon Branch Carnarvon Ncza		-600.00	1 122.32
24/05/2024	24/05/2024	ATM Cash Withdrawal Fee		-10.00	1 112.32
24/05/2024	24/05/2024	Nibo 143294 Carnarvon (Card 7012)		-83.00	1 029.32
24/05/2024	24/05/2024	Nibo 143294 Carnarvon (Card 7012)		-125.00	904.32

Capitec Bank
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25/05/2024	24/05/2024	Nibo 143294 Carnarvon (Card 7012)		-129.00	775.32
25/05/2024	24/05/2024	Nibo 143294 Carnarvon (Card 7012)		-52.00	723.32
25/05/2024	24/05/2024	Nibo 143294 Carnarvon (Card 7012)		-116.00	607.32
25/05/2024	25/05/2024	Live Better Round-up Transfer		-25.00	582.32
25/05/2024	25/05/2024	ATM Balance Enquiry Fee		-9.00	573.32
25/05/2024	25/05/2024	ATM Cash Withdrawal: Absa Carnarvon Branch Carnarvon Ncza		-480.00	93.32
25/05/2024	25/05/2024	ATM Cash Withdrawal Fee		-10.00	83.32
28/05/2024	24/05/2024	Club Henshup Carnarvon (Card 7012)		-54.00	29.32
28/05/2024	28/05/2024	Banking App Transfer Received from Live Better Savings Account from Live Better Savings Account (1812063707)	30.00		59.32
28/05/2024	28/05/2024	Banking App Voucher Purchase: Blu (GSCQIEAQJCF0)		-20.00	39.32
28/05/2024	28/05/2024	Voucher Purchase Fee		-1.50	37.82
28/05/2024	28/05/2024	Banking App Prepaid Purchase Vodacom		-7.00	30.82
28/05/2024	28/05/2024	Prepaid Mobile Purchase Fee		-0.50	30.32
30/05/2024	30/05/2024	Payment Received Manny	200.00		230.32
30/05/2024	30/05/2024	Banking App Prepaid Purchase Electricity		-100.00	130.32
30/05/2024	30/05/2024	Prepaid Electricity Purchase Fee		-1.00	129.32
31/05/2024	31/05/2024	Banking App Transfer Received from Live Better Savings Account from Live Better Savings Account (1812063707)	2.00		131.32
31/05/2024	31/05/2024	Banking App Prepaid Purchase Vodacom		-30.00	101.32
31/05/2024	31/05/2024	Prepaid Mobile Purchase Fee		-0.50	100.82
31/05/2024	31/05/2024	Interest Received	0.28		101.10
31/05/2024	31/05/2024	Monthly Account Admin Fee		-7.50	93.60
01/06/2024	01/06/2024	ATM Declined Withdrawal Fee		-9.00	84.60
01/06/2024	01/06/2024	Banking App Prepaid Purchase Electricity		-30.00	54.60
01/06/2024	01/06/2024	Prepaid Electricity Purchase Fee		-1.00	53.60
01/06/2024	01/06/2024	Live Better Interest Sweep		-0.28	53.32
02/06/2024	31/05/2024	Shell Carnarvon (Card 7012)		-19.25	34.07
03/06/2024	03/06/2024	Live Better Round-up Transfer		-0.75	33.32

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End

Transactions not yet processed on your account up to 04/06/2024
There are no Unprocessed Transaction Items

*** Transactions before 1 April 2018: amount inclusive of 14% VAT**
*** Transactions from 1 April 2018: amount inclusive of 15% VAT**

Cheques not yet processed on your account up to 04/06/2024
There are no Unprocessed Cheque Items

Available Balance: 3.32