

INDIVIDUAL FINANCE APPLICATION



A. Vehicle/Finance Information	Make & Model:													
	Stock number:													
	Deposit: R													
	Trade-in:		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>								
	Is the trade-in currently under finance?		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>								
	If so, with which bank?						Account nr:							
	Settlement amount: R													
	Interest rate:		Fixed	<input type="checkbox"/>	Linked	<input type="checkbox"/>								
	Term (in months):													
B. Personal Details	ID no:						Gender:	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>			
	Title:	Surname:						Graduate:	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
	Full names:								Number of dependants:					
	Ethnic group:	Asian	<input type="checkbox"/>	Black	<input type="checkbox"/>	Coloured	<input type="checkbox"/>	White	<input type="checkbox"/>					
	Marital status:	Single/Never married	<input type="checkbox"/>	Married	<input type="checkbox"/>	Single/Divorced	<input type="checkbox"/>	Widowed	<input type="checkbox"/>					
	Marriage contract:	ANC	<input type="checkbox"/>	In community of property*	<input type="checkbox"/>	Outside SA*	<input type="checkbox"/>	Tribal Law* / Customary	<input type="checkbox"/>	*Spouse's consent may be required at contract stage				
	Date married:			Nationality:	South African	<input type="checkbox"/>	Other							
	Permit type:			Permit no:					Exp. date					
	Cell no:					Home no:								
	Email address:													
	Physical address:					Postal address:								
	Suburb:		Code:				Suburb:		Code:					
	Period at address:	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>	Period at previous address:	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>				
	Type of house:	House	<input type="checkbox"/>	Flat	<input type="checkbox"/>	Townhouse	<input type="checkbox"/>	Farm	<input type="checkbox"/>	Plot	<input type="checkbox"/>	Boarding house/Hostel/Hotel <input type="checkbox"/>		
	Residential status:	Owner	<input type="checkbox"/>	Renter	<input type="checkbox"/>	Living with family	<input type="checkbox"/>	Other	<input type="checkbox"/>	Do you currently own other property?		Yes	No	
	Registered owner:	Self	<input type="checkbox"/>	Spouse	<input type="checkbox"/>	Both	<input type="checkbox"/>	Other	<input type="checkbox"/>					
	Home status:	Bonded	<input type="checkbox"/>	Bond-free	<input type="checkbox"/>	N/A	<input type="checkbox"/>							
	Current value of owned residence:		R											
	Purchase price:	R				Balance owing:	R							
	Bond with which bank:													
C. Employment	Present employer:						Phone number:							
	Address:						Occupation:							
							Industry:							
							Period with current employer:		Years	<input type="checkbox"/>	Months	<input type="checkbox"/>		
	Suburb:		Code:				Period with previous employer:		Years	<input type="checkbox"/>	Months	<input type="checkbox"/>		
	Employment	Full time	<input type="checkbox"/>	Part time	<input type="checkbox"/>	Self employed	<input type="checkbox"/>	Retired	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>			

D. Next of kin	Next of kin not living with you:			
	Cellphone:		Relationship:	
	Address:			

E Banking details	Bank:		Account type:	
	Account no:			
	Branch name:		Branch code:	
	Account holder name:		Overdraft facility:	

F. Income & expenses	INCOME PER MONTH		EXPENSES			
	Gross remuneration:	R	Bond payment/rent:	R	Rates, water & electricity:	R
	Monthly commission: (3 months average)	R	Vehicle installments: (excl. those to be settled)	R	Personal loan repayments:	R
	Car allowance included in Gross:	R	Credit card repayments:	R	Furniture accounts:	R
	Net salary:	R	Clothing accounts:	R	Overdraft repayments:	R
	Additional income: (proof required)	R	Policy/Insurance payments:	R	Telephone payments:	R
	Source of additional income:		Transport costs:	R	Food & entertainment:	R
			Education costs:	R	Maintenance:	R
			Household expenses:	R	Other:	R
	Total monthly Net income:	R	Total monthly expenses:	R		
Applicant's disposable income:		R				
Salary payment date:						

I confirm that:

1. I am not a minor
2. I have never been declared mentally unfit by a court.
3. I am not subject to an Administration Order.
4. I do not have any current application/s pending for debt restructuring or alleviation.
5. I do not have any current debt re-arrangement in existence.
6. I have not previously applied for a debt re-arrangement.
7. I am not under sequestration.
8. I do not have applications pending for credit, nor open quotations as envisaged in section 92 of the National Credit Act.

If any of the above is incorrect, state which and give details: _____

We will not disclose any personal information to any unauthorised party outside of We Buy Cars (Pty) Ltd.

- We Buy Cars (Pty) Ltd consistently reviews products in order to offer exclusive deals to our customers. May we contact you to inform you of these offers?

Yes ☐ No ☐

- In order to provide outstanding service to you, would you like to be included in any We Buy Cars (Pty) Ltd surveys and telemarketing?

Yes ☐ No ☐

- Do you consent that We Buy Cars (Pty) Ltd apply for finance on your behalf at all of the Credit Providers currently supported by We Buy Cars (Pty) Ltd?

Yes ☐ No ☐

- If you selected "No", please specify your preferred Credit Provider(s).

I understand that I will be liable for a monthly service fee.

I hereby consent that the relevant Credit Provider(s) make enquiries regarding my credit history with any credit bureau.

I consent that the relevant Credit Provider reports the conclusion of any credit agreement with me to the National Loans Register in compliance with the relevant Credit Provider's obligation under the National Credit Act.

I hereby declare that the information provided by me is true and correct.

Signature of Applicant: _____

Date: _____

I, _____ an accredited Finance and Insurance Manager acting as an agent on behalf of We Buy Cars (Pty) Ltd, confirm that the applicant has telephonically confirmed the information to be true and correct, and that permission has been obtained telephonically from the applicant to perform the necessary credit bureaus checks.

Signature of Applicant: _____

Date: _____