

**TRUCK & FINANCE CORPORATION (PTY) LTD**

Registration No: 2004/029733/07

V.A.T. No: 4340172982

Cnr Beyers Naudè & Ibis lane, Honeydew, 2040

NCR reg no : NCRP4011

PO Box 1978, Honeydew, 2040

Tel : (011) 795-1944 Fax : (011) 794-6079

INDIVIDUAL APPLICATION**When applying for finance the following documentation is required :**

Offer to purchase	Edan Traders Salesman must complete an offer to purchase i.r.o the vehicle you wish to purchase.
Application Form	Complete in full, and sign the attached application form.
Certified I.D. Document	We require an original certified ID of yourself or the Company Proxy.
Salary Advise Slip	Latest 3 months salary advise slip.
Bank Statements	Latest 3 months bank statements.
VAT Number	Copy of your VAT Registration Certificate.
Proof of Residence	Copy of water & lights or rates and taxes account.
Cancelled cheque	A copy of a cancelled cheque.
Business Plan	A copy of the contract or a business plan.
Assets & Liabilities	A list of your Assets & Liabilities (See form attached).
Income Tax Assessment	A copy of the latest income tax assessment.
PDP	A copy of a drivers valid Public drivers permit.
Credit References	Statement of 3 different account being paid monthly.

For your information

- 1) A holding deposit of R10,000.00 (Ten thousand Rand) is required, should you be interested in the vehicle. This means that the vehicle will not be sold while the necessary paper work is prepared.
- 2) When we receive all the information from you we will do an ITC check.
- 3) Should your application be successful we require a 50% deposit (Not negotiable) on the value of the vehicle exclusive of VAT that will be subject to finance.
- 4) An Instalment Agreement will be drawn up for a maximum period of 24 months. Interest rates, which are linked to the prime overdraft rate, and set at prime plus six percent per annum.
- 5) You may elect to insure the vehicle yourself. However, should you wish we will insure the vehicle on your behalf.
- 6) The Instalment Agreement is subject to a Matrix / Startrac unit being fitted to the applicable. The cost of the Matrix / Startrac unit will be included in the Instalment Agreement.
- 7) A documentation fee of R2,850.00 per Agreement will be levied to cover the cost of registration, and drawing up of the Instalment Agreement.
- 8) **Licence fees are the responsibility of the client.**
- 9) **KINDLY NOTE THESE OFFICES WILL BE OPEN FOR BUSINESS BETWEEN 10h00 AND 16H00, MONDAY TO FRIDAY ONLY**

DIRECTORS : Mr. EJ Reimeringer Visser / Mr. MCR Petty



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COMPANY APPLICATION

When applying for finance the following documentation is required :

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Application Form	Complete in full, and sign the attached application form.
Certified I.D. Document	We require an original certified ID of yourself or the Company Proxy.
Bank Statements	Latest 3 months bank statements.
VAT Number	Copy of your VAT Registration Certificate.
Proof of Residence	Copy of water & lights or rates and taxes account.
Cancelled cheque	A copy of a cancelled cheque.
Business Plan	A copy of the contract or a business plan.
Assets & Liabilities	A list of your Assets & Liabilities, and that of the company.
Income Tax Assessment	A copy of the latest income tax assessment or Tax Clearance Certificate
PDP	A copy of a drivers valid Public drivers permit.
Credit References	Statement of 3 different account being paid monthly.
Financial Statements	A copy of the latest financial statements AND management statements
Certificate of Incorporation	A copy of CM1 & CM2, Register of directors and offices (CM29) Certificate to Commence Business (CM46)
Natis Number	A copy of a registration certificate of a vehicle which is registered in the company name.
Resolution	Resolution of Directors/Members authorising a representative to sign all documentation pertaining to the Instalment Agreement, and Bank debit order.

For your information

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DIRECTORS : Mr. EJ Reimeringer Visser / Mr. MCR Petty

ITC Check

(A) The use of your credit information (Truck & Finance Corporation (Pty) Ltd

1 When you apply to us to open an account, this company will: -

- a) Check our own records for information on: -
 - i. If you are a director, member, shareholder or partner in a small business we may check on your business accounts.
 - ii. Your personal account; and if relevant, your spouse or partner's accounts or the accounts of any other person with whom you share income and mutually bear obligations; and
- b) Search credit bureau for information on: -
 - i. If you are a director, member, shareholder or partner in a small business we may check on your business accounts,
 - ii. Your personal accounts; and if relevant, the personal accounts of your spouse or any other person with whom you share income and mutually bear obligations; and
- c) Check trade references: -
 - i. If you are a director, member, shareholder or partner in a small business we may check on you business accounts.
 - ii. Your personal accounts; and if relevant the personal accounts of your spouse or any other person with whom you share income and mutually bear obligations.

2 What we do with the information you supply to us as part of the application : -

- a) Information that is supplied to us may be sent to a credit bureau.

3 In the processing of your application for credit we will obtain information form credit bureau for the following purposes: -

- a) To assess your application for credit, and your level of indebtedness and debt repayment history as required by the NCA; and/or;
- b) Assess risk; and/or
- c) Validate and verify the information which you provide to us including your identity and the identity of your spouse, partner or other directors/partners and/or;
- d) Undertake checks for the prevention and detection of fraud and/or money laundering; and/or
- e) We may use scoring methods to assess this application and to verify your identity;
- f) Any or all of these processes may be automated.

4 Account Management: -

- a) Once you have an account with us we will supply information to a credit bureau about how you conduct that account.
- b) If you borrow or make use of our payment terms and do not repay in full and on time, this information will be provided to credit bureau, after we have given you 20 business days notice of our intention to send this information to the credit bureau.
- c) We may make periodic searches of credit bureau information to manage your account with us, and to take decisions regarding affordability and/or the risks involved in offering you payment terms.
- d) If you have borrowed from us or made use of our payment terms and do not make payments that you owe us, we will trace your whereabouts using credit bureau information and recover payments.
- e) Supply trade references to credit bureau.

(B) The use of your credit information be credit bureau: -

1 How your data will NOT be used by credit bureau: -

- a) It will **not** be used to create a blacklist.
- b) It will **not** be used by the credit bureau to make a decision.

2 Your data held by credit bureau may be used for the following purposes according to the NCA: -

- a) to do an affordability assessment when you apply for credit;
- b) to do an assessment of your propensity to repay your debt, when you apply for credit;
- c) to do a general credit assessment which includes pre-screening for marketing purposes;
- d) an investigation into fraud, corruption or theft by the SAPS or other statutory enforcement agency;
- e) fraud detection and fraud prevention services;
- f) the assessment of the debtor's book of a person for providing insurance, the sale of a business; or any other transaction that is dependent on determining the value of the debtors book'
- g) setting a limit for the provision of a continuous service;
- h) assessing an application for insurance;
- i) verifying qualifications and employment;
- j) considering an application for employment in a position that requires trust and honesty and entails the handling of cash or finances;
- k) obtaining information for distributing unclaimed funds, including pension funds and insurance claims;
- l) tracing by a credit provider in respect of a credit agreement, with your consent;
- m) for developing credit scoring models;
- n) for statistical analysis and system testing and evaluations;
- o) Additional uses of data - may vary from subscriber to subscriber

I, _____ ID number : _____

hereby acknowledge that I have read the above and understand its contents. I hereby give permission to Truck & Finance Corporation (Pty) Ltd to make enquiries at a credit bureau in respect of my personal credit affairs, and I acknowledge that such information will be used to assess my application.

Signature

TRUCK AND FINANCE CORPORATION (PTY) LTD

Application for Individual/Sole Proprietor Finance

Head Office : (011) 795-1944

Reg No. 2004/029733/07 - V.A.T. No. 4340172982

Mr. Z.M. Zambri & Mrs. B. Kleinhans

In terms of FICA 38 of identify yourself and provide us with documents that will enable us to verify your personal and/or business details, failing which we will be unable by law, to enter into a business relationship with you.

NOTE: Please complete in BLOCK LETTERS (✓) Tick applicable block(s) and complete where necessary

NCA Determinations Credit Transaction Large > R250,000 Intermediate > R15,000 & < R250,000

PERSONAL DETAILS

SURNAME: _____ FIRST Names (S) _____ Title (Mr/Mrs/Miss/Dr) _____

Identity/Passport/Temporary resident number: _____ Date of birth (ddmmYYYY) _____

What is your preferred language? English Afrikaans Sepedi Sesotho Setswana Xhosa Zulu

If for some reason it is not possible for Truck & Finance Corp to communicate with you in your preferred language, which other language would you prefer English Afrikaans Residential Type SA citizen Permanent Resident

Gender Male Female Race (for statistical purposes) Black Coloured Indian White

Marital Status Single (incl. Accrual System) (excl. Accrual System) COP Divorced
 Widowed Customary Law Foreign Civil union

Residential address _____ Postal Address _____

_____ Postcode _____

Period at this address (years) _____ Period at previous address (years) _____

Property Ownership Living with Partner Living with Parents Owner of Property Rent Property

Do you own the Home Yes No In your name In your spouse's Stand No. _____

Payment per Month _____ Purchase Price _____ Date of Purchase _____ Suburb _____

R _____ R _____ R _____ Bondholder _____

Current Value R _____ Current Bond R _____

Contact details Tel (w) _____ Tel (h) _____ Cell _____ Email address _____

Have you ever been declared insolvent Yes No If yes, state the date of insolvency _____ Date of rehabilitation, if applicable _____

Do you have a curator bonus? Yes No

Next of Kin _____ Next of Kin _____

Address _____ Address _____

Contact _____ Work Telephone No. _____ Home Telephone No. _____

Type of employment Self-Employed Unemployed Casual Worker Salary Earner Pensioner

Present Employer _____ Occupation _____

Employed since _____ Number of years at previous employer _____

Employee number _____ Address of present employer _____

SPOUSE DETAILS (please complete if married in community of property)

SURNAME: _____ FIRST Names (S) _____ Title (Mr/Mrs/Miss/Dr) _____

Identity/Passport/Temporary resident number: _____ Date of birth (ddmmYYYY) _____

Contact details Tel (w) _____ Tel (h) _____ Cell _____ Email address _____

Residential address _____ Postal Address _____

_____ Postcode _____

Type of employment Self-Employed Commission Earner Casual Worker Contract Worker Pensioner
 Unemployed Salary Earner

Present Employer _____ Occupation _____

Employed since _____ Number of years at previous employer _____

Employee number _____ Address of present employer _____

BANKER'S DETAILS

	Bank Name	Branch Name	Account Number	Branch No.	Balance
Credit Card <input type="checkbox"/>					
Savings Acc <input type="checkbox"/>					
Cheque Acc <input type="checkbox"/>					

Debit order to go of which account : Savings: Cheque:

INSURANCE

Short term insurance is a requirement for an Instalment Agreement:- The granting of this loan is therefore conditional upon your compliance with our insurance requirements.

TELL US ABOUT YOUR TRANSPORT CONTRACT

Do you have a contract presently ? YES NO With whom ? _____

What will you be transporting ? _____ Person Telephone Number Period

Address of premises where goods will be kept _____ Name & Address of Landlord of Premises where goods will be kept

INVESTMENT\SHARES (in listed and private institutions)		Market Value
Type of Investment	Institution held with	
		R
		R

LIFE/RETIREMENT POLICIES				
Name of Assurance Company	Cover (eg. Life, RA endowment)	Amount of cover	Maturity Date	Surrender value
		R		R
		R		R
		R		R

Short Term Liabilities	Total Limit	Amount Outstanding	Monthly Instalments
Total Overdraft limits including other	R	R	R
Total Credit Card limit (total liability)	R	R	R

TRUCK AND FINANCE CORPORATION (PTY) LTD

Application for (Company, Close Corporation, Partnership, Trust)

Head Office : (011) 795-1944

Reg No. 2004/029733/07 - V.A.T. No. 4340172982

Mr. Z.M. Zambri & Mrs. B. Kleinhans

NAME OF JURISTIC PERSON

Registered name of business _____ Financial year end _____
 Registration number _____ V.A.T. No. _____
 Industry Type _____ Business email address _____
 Contact person _____ Business tel no _____ Business fax no _____

Locally controlled Yes No Hom long has business been trading _____ Project start _____
 Is the business currently under judicial management Yes No If yes, please provide name and contact details of judicial manager _____
 What is your preferred language? English Afrikaans Sepedi Sesotho Setswana Xhosa Zulu
 If for some reason it is not possible for Truck & Finance Corp to communicate with you in your preferred language, which other language would you prefer English Afrikaans

DETAILS OF SHAREHOLDERS\MEMBERS\PARTNERS\TRUSTEES

Name	ID No	% shareholding\interest

ADDRESS DETAILS

Residential address _____ Postal Address _____

 _____ Postcode _____ Postcode _____

TRADE REFERENCE

COMPANY	CONTACT PERSON	ADDRESS	TELEPHONE NUMBER

VEHICLE ASSET DETAILS

Supplier _____ Total Value R _____
 Contact person _____ Tel No _____ Extras R _____
 Merchandise make and model _____ Deposit\Trade In R _____
 New Used Year _____ Km _____ Reg No _____ Net Amount R _____
 Repayment Period (maximum) _____ Repayment Date _____

INSURANCE

Short term insurance is a requirement for an Instalment Agreement:- The granting of this loan is therefore conditional upon your compliance with our insurance requirements.

BANKER'S DETAILS

	Bank Name	Branch Name	Account Number	Branch No.	Balance
Credit Card					
Savings Acc					
Cheque Acc					

Debit order to go of which account : Savings: _____ Cheque: _____

DECLARATION

I/we hereby warrant that I/we are duly authorised to sign this application form on behalf of the juristic person in terms of an extract of minutes of a meeting of the juristic person, a copy of which extract of minutes is attached hereto.

I/we hereby warrant that I/we have answered all your questions and request for information fully and truthfully as part of this assessment process.

AUTHORISED SIGNATORIES OF BUSINESS

Signed by _____ In his capacity as _____ on _____ / _____ / _____
(full name 1) (position held) (day) (month) (year)

Signature 1 _____

Signed by _____ In his capacity as _____ on _____ / _____ / _____
(full name 2) (position held) (day) (month) (year)

Signature 2 _____

1. Please attach a copy of your latest Annual Financial Statements.
 2. Should the Annual Financial Statements referred to in (1) above be older than 6 months, kindly attached a copy of your latest annual Management Accounts
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PAYMENT HISTORY

Are you currently under or have you ever applied for debt review? Yes No
Do you have a re-arrangement agreement in place with any credit provider as a result of any debt Counselling? Yes No
Do you have any dispute in process with a Credit Bureau? Yes No

CONFIRMATION

I/we hereby warrant that I/we have answered all you questions and request for information fully and truthfully as part of this assessment process
I/we hereby confirm that I/we have fully disclosed my/our debt re-payment history.

Signed at _____ on _____ / _____ / _____
(place) (day) (month) (year)

By applicant _____ Spouse (if married in community of property) _____
(signature) (signature)

Assisted by/consented to be legal guardian (if unemancipated minor) _____ If under administration consent by administrator _____
(signature) (signature)
