

APPLICATION FORM - GETBUCKS/CASHCORP - BOTSWANA

SECTION A

This loan application form constitutes a legally binding agreement between the loan applicant ("The Borrower") and GetBucks/CashCorp ("The Lender")

PERSONAL INFORMATION

ID NUMBER				PAY SLIP <input type="checkbox"/>	ID <input type="checkbox"/>					
SURNAME				BANK CARD	<input type="checkbox"/>					
FULL NAMES				BANK STATEMENT	<input type="checkbox"/>					
ID NUMBER										
DATE OF BIRTH	Y	Y	Y	Y	M	M	D	D		
GENDER	<input type="checkbox"/> MALE	<input type="checkbox"/> FEMALE								

ADDRESS DETAILS

PHYSICAL ADDRESS	POSTAL ADDRESS
CITY/TOWN	CITY/TOWN
REGION	REGION

CONTACT DETAILS

WORK TEL NO		MOBILE TEL NO	
HOME TEL NO		MOBILE TEL NO 2	
EMAIL ADDRESS			

EMPLOYMENT DETAILS

EMPLOYER NAME	
BRANCH	DEPARTMENT
OCCUPATION	POSITION
SUPERVISOR'S OR MANAGER'S NAME	TEL
EMPLOYEE NO	DATE APPOINTED
PAY DATE	PAY POINT
NET SALARY AS PER CALCULATION SHEET	DAY OF SALARY (FOR EXAMPLE: 25TH)
EMPLOYMENT CONFIRMED	SPOKEN TO
YES <input type="checkbox"/>	NO <input type="checkbox"/>

BANKING INFORMATION

BANK NAME	
BRANCH	ACCOUNT NUMBER ON PAY SLIP
BRANCH CODE	BANK STATEMENT
	MINI STATEMENT
ACCOUNT NUMBER	TYPE OF ACCOUNT

BANK CARD VERIFICATION

CARD NUMBER	DATE					
NAME	TIME					
CARD VERIFIED BY:	Y	Y	Y	Y	M	M
SIGNATURE						

ADDITIONAL CONTACT PERSON

NAME	RELATION TO CLIENT
ADDRESS	
TELEPHONE NUMBER	

APPLICANT DECLARATION

I confirm that the above information is true and complete. I grant approval that any source regarding this application may be investigated. I hereby grant approval that my credit report may be obtained from any credit bureau. I further grant that any information arising from any agreement entered into with the lender may be submitted to any credit bureau. The information transferred to the credit bureau is used for credit analysis and fraud prevention. I am fully aware of the terms and conditions of this loan application.

My signature hereto signifies my consent as aforesaid and my agreement to hold you and any credit bureau and other credit provider to whom you may provide my credit information in terms of my aforesaid consent harmless against any and all liability, loss, claim, demand, cost, fees and expenses arising out of or from or in connection with my aforesaid consent.

SIGNATURE	DATE							
	Y	Y	Y	Y	M	M	D	D

FOR OFFICE USE ONLY

THREE MONTH LOANS CHECKLIST	YES	NO	FORM COMPLETED AND MONITORED BY
IS THE CLIENT OLDER THAN 18 YEARS?	<input type="checkbox"/>	<input type="checkbox"/>	NAME
IS THE CLIENT EMPLOYED BY THE SAME EMPLOYER FOR THREE YEARS OR LONGER?	<input type="checkbox"/>	<input type="checkbox"/>	
IS THE BANK STATEMENT COVERING AT LEAST 90 DAYS AND NOT OLDER THAN ONE WEEK?	<input type="checkbox"/>	<input type="checkbox"/>	
IS THERE NO RD CHEQUES ON THE CLIENT'S ACCOUNT?	<input type="checkbox"/>	<input type="checkbox"/>	
THE CLIENT'S BANK CARD IS VALID UNTIL AFTER THE LAST PAYMENT IS DUE?	<input type="checkbox"/>	<input type="checkbox"/>	
IS THE CLIENT'S LOAN REQUIREMENTS WITHIN 60% OF HIS THP?	<input type="checkbox"/>	<input type="checkbox"/>	
DOES THE CLIENT HAVE A CLEAN RECORD OR HAS HE BEEN A BAD DEBT BEFORE?	<input type="checkbox"/>	<input type="checkbox"/>	
IS THE CLIENT WORKING AT A RECOGNIZED LARGE ORGANIZATION?	<input type="checkbox"/>	<input type="checkbox"/>	
CAN THE CLIENT BE LOADED ON TOUCH PAY?	<input type="checkbox"/>	<input type="checkbox"/>	
HAS THE CALCULATION SHEET BEEN COMPLETED?	<input type="checkbox"/>	<input type="checkbox"/>	

Acknowledgement of Debt and conditions of agreement

1. In this loan Application, unless expressly otherwise stipulated, the following words shall bear the meanings ascribed to them hereunder,
 - 1.1 "Application" – the application from to which this forms "Annexure A".
 - 1.2 "Employer" – the Borrower's employer stated in the personal loan application.
 - 1.3 "Bank" – the Borrower's bank, mentioned on the application, and which bank has been instructed to debit the Borrowers account with the Loan Amount by medium of the electronic banking network system.
 - 1.4 "Borrower" – the application in terms of the application form to which this forms Annexure "A".
 - 1.5 "Collection Date" – the time and date granted by the Lender to the Borrower for the repayment of the Total Amount Due after which the Lender will institute civil action for the recovery of the Total Amount Due.
 - 1.6 "Cooling off Period" – Periods in which the Borrower qualifies for Pro-Rata discount on interest, based on the number of days from signing the Application form and the Loan Agreement to when the loan is payable as specified under Point A of the Loan Application document.
 - 1.7 "Financial Consultant" – the financial consultant and life insurance broker appointed by the Borrower, as indicated hereunder, the details of whom the Borrower will notify the Lender.
 - 1.8 "Lender" – Cashcorp (Pty) Limited, a division of GetBucks.
 - 1.9 "Loan Amount" – the sum of money the Lender has lent and advanced to the Borrower, and which the Borrower received from the Lender.
 - 1.10 "Parties" – the Lender and the applicant described herein.
 - 1.11 "Qualified Loan Amount" – the sum as set out in the Application, being the total sum of money the Borrower qualifies to borrow from the Lender for the following 12 months, from the date indicated on the Application.
 - 1.12 "Total Amount Due" – the total of the Loan Amount, stamp duty, interest, finance and administration costs described on the Application, which amount shall not exceed the Qualified Loan Amount at any time, and which shall be due on the Collection Date.
2. The Borrower chooses as his domicilium citandi et executandi for purpose of serving all notices and documents relating hereto, the address mentioned in the Application.
3. The Borrower shall be entitled to, at any time during the subsistence of this agreement, and during the period for which the Qualification Amount shall be valid, request for disbursement of an additional Loan Amount, which shall increase the Total Amount Due. The process and method to request for disbursement of an additional Loan Amount, which shall increase the Total Amount Due shall be done as advised by the Financial Consultant. All disbursements in order to effect an increase of the Total Amount Due, shall incur Finance and Administration costs as indicated on the Application.
4. Any request for disbursement of an additional Loan Amount, which shall increase the Total Amount Due shall be subject thereto the Borrower not be in default with any amount due by him to the Lender as at date of such request.
5. No request for disbursement of an additional Loan Amount, which shall increase the Total Amount Due shall require further application or approval, unless such increase of the Total Amount Due exceeds the Qualified Loan Amount.
6. The Borrower shall be entitled to apply for an increased Qualified Loan Amount at any time, which approval shall be within the sole discretion of the Lender at all times. All applications for increase of Qualified Loan Amounts as well as annual review of Qualified Loan Amounts shall be subject to the complete application process.
7. The Borrower herewith acknowledges his true and lawful indebtedness to the Lender for the Loan Amount from the date of each disbursement made in terms of the Application and acknowledges that the Total Amount Due is immediately due and payable.
8. The Lender acknowledges that he would not institute any civil proceedings against the Borrower for the recovery of the Total Amount Due before the Collection Date.
9. The Borrower acknowledges that he will be responsible for payment of interest at the rate as indicated on the Application, calculated and capitalized monthly in advance on all outstanding Total Amounts Due from time to time, including legal and related costs from the Collection Date.
10. In the event of the Lender having to institute any legal action against the Borrower for failure to comply with any of the terms and conditions hereof, the Borrower acknowledges that he will be liable for payment of all legal and related costs on all attorney and own client scale, including collection fees as well as tracing fees, where applicable, and agrees to pay such costs immediately upon demand.
11. The Lender hereby also acknowledges that if the Borrower settles the Loan Amount in "Cash" before the date for final settlement of the Loan Amount, the Borrower will automatically qualify for the discount as specified under "Cooling off Period".
12. The Lender hereby acknowledges that if the Borrower settles the Loan Amount within 2 days (excluding Sundays) from signing the Application, no interest will be charged, but the Borrower will still be liable for the Contract fees, Finance and Administration costs per disbursement charged.
13. The Borrower specifically renounces the legal exceptions "beneficium ordinis seu excussionis", "non causa debiti", "errore callculi" and revisions of accounts, no value received, "de decubus vel pluribus reis debendi" and all other exceptions which might or could be pleaded to the validity of said indebtedness, whether capital, finance charges or legal costs, or any part thereof, and declare that he is fully acquainted with the force and effect and meaning thereof.
14. The Borrower agrees that this document has been drawn up in a language he understands and that he is fully aware of the meaning thereof.
15. This acknowledgment of Debt and Terms and Conditions of Agreement constitute the entire contract between the Parties and it is recorded that no conditions, stipulations, warranties or representations, whatsoever, other than those contained herein, shall be binding upon the Lender, and no such variation shall be binding upon the Parties unless reduced to writing and signed by the Parties hereto.
16. The Borrower confirms that he has appointed the Lender or his agent as his Financial Consultant and life assurance broker. The Borrower herewith authorizes the Financial Consultant to request on the Borrower's behalf any information with regard to life assurance policies, short term policies, pension fund, provident fund contributions, benefits, medical aid funds and/or any other benefits or investments with financial institutions of life assurance companies or short terms assurance companies for purposes of analyzing and preparing a reference. This appointment is valid from the date of signing hereof until the Borrower recalls it in writing, and/or settles the Loan Amount in full.
17. The Borrower herewith undertakes to notify the Lender immediately should he resign from his current Employer or of any changes to his bank account or physical address.
18. The Lender shall at all times have the right to cede, exchange or otherwise dispose of any amount due in terms of this agreement, upon such terms and conditions as the Lender may deem fit, in which case the third party will acquire the same rights against the Borrower as the Lender may have had by virtue of this agreement.
19. The Borrower acknowledges that should he change any of his banking details which may nullify the use of the bank card, without prior notification to the lender, such an action will constitute fraud as the Lender will be willfully misled by granting the loan to the Borrower.
20. The Borrower hereby authorizes the lender or his appointed agents, "Real Pay" and "Touch Pay", to see to it that his bank account, held at the bank indicated on the Application, be debited with an amount equal to the amount due in order to discharge his liability against the Lender.
21. The Borrower acknowledges that he will, except for the total amount due, also be liable for payment of the transaction costs for using the electronic banking network system and authorize the Lender or his agent to debit his account therewith.
22. The Borrower further accepts all costs that are placed on him by his bank to facilitate this transaction including, possible penalties due to insufficient funds.

SIGNATURE

DATE

PRODUCT AGREEMENT - PART E - CONSENT OF SPOUSE

CONSENTING SPOUSE

ADDRESS DETAILS													SIGNATURE									
DISTRICT													<div style="border: 1px solid black; height: 40px; width: 100%;"></div>									
CITY/TOWN																						
HEADMAN																						
													DATE	Y	Y	Y	Y	M	M	D	D	

1. with ID

the undersigned, married in community of property to:

hereby consent to my spouse binding himself/herself to this

PERSONAL LOAN APPLICATION

AFFORDABILITY

INCOME SUMMARY

BASIC SALARY																				
MINUS PAYSIP EDUCATION																				
MINUS INSURANCE DEDUCTIONS ON BANK STATEMENTS																				
MINUS LOAN DEDUCTIONS ON BANK STATEMENTS																				
NETT PAY																				
1 MONTH - 60% OF NETT PAY. MAX. ALLOWED INSTALMENT																				
3 MONTHS - MINUS P700 (PRIVATE) ,P1300 (SINGLE) P 1500 (MARRIED)																				
MAXIMUM ALLOWED INSTALMENT																				

DISBURSEMENT METHOD

EFT CHEQUE OTHER SPECIFY

LOAN DETAILS

TOTAL AMOUNT DISBURSED	P																				COMPANIES SETTLED FROM THIS LOAN																			
LOAN PERIOD		MONTHS																		P																				
CREDIT LIFE																					P																			
ADMIN FEE																				P																				
INTEREST																				P																				
TOTAL COLLECTABLE																				P																				
INSTALMENT PER MONTH	P																			P																				

I, the applicant hereby declares that:

1. The above mentioned information has been furnished to the Lender in order to consider my application for a personal loan. I guarantee the correctness of the above mentioned information and acknowledge that the Lender regards the information for the consideration of the Application.
2. From date of receipt of the Loan Amount, a loan agreement and acknowledgement of debt in accordance with annexure "A" will be affected between myself and Lender, should the Lender approve of my application and notify accordingly.
3. This application and annexure "A" attached hereto will be the full loan agreement and acknowledgment of debt between myself and the Lender.
4. I herewith instruct my bank to allow the Lender, or his agent appointed for this purpose, access to my above mentioned account through medium of the electronic banking network in order to debit my account with the total amount due mentioned above.
5. I acknowledge that I am responsible for payment of the transaction costs of the electronic banking network system and herewith give my consent to debit my account therewith.
6. This authorization and instructions to my bank is irrevocable until all amounts due has been paid. Where after it will mature and will be of no further value.
7. I herewith indemnify my bank against any claim for damages eventuating from my authorization and instructions to the Lender or his agent or my instruction to my bank that I, my executor or successor in title may have, if not for this indemnification.

DECLARATION AND SIGNATURE

I have hereby applied for a loan in the amount fully disclosed herein, and have received payment in full. I confirm that I have studied all the documentation and that I have noted all cost and repayment details

DATE YYYYMMDD

CONSULTANT NAME

CLIENT SIGNATURE

CLIENT SIGNATURE

PURPOSE OF THE LOAN

EDUCATION HOUSING DEBT PAYMENT FUNERAL WEDDING OTHER SPECIFY