

APPLICATION FOR VEHICLE FINANCE – INDIVIDUAL



A division of NEDBANK

Goods description	☐ New ☐ Used	Model		Make		M&M code								
Dealer/Supplier						Tel no								
F&I Contact person						MFC Marketer		Fax no						
Cash price (VAT incl.)	R		Vatable extras (VAT excl.)		R		☐ Instalment Sale	☐ Lease						
Fuelling	R		Finance amount		R		Initiation fee	☐ Include	☐ Exclude					
Licence/Registration fee	R		Term				Balloon	R						
Delivery fee	R		Rate				Instalment	R						
Deposit/Trade-in	R													

PERSONAL DETAILS

Client subtype	☐ SA citizen residing in SA		☐ Foreign national residing in SA		
	☐ Asylum seeker		☐ Refugee		
			☐ SA citizen residing abroad		
Title		Surname		Identity no	
Full names			Initials		
Place of birth		Nationality		☐ Male	☐ Female
Ethnic group	☐ African	☐ Coloured	☐ Indian	☐ White	
Language preference	☐ English	☐ Afrikaans	☐ Other		
Marital status	☐ Single	☐ Married	☐ Divorced	☐ Widowed	
If married, how married?	☐ COP	☐ OCOP	☐ Customary/Tribal law	☐ Married under foreign law	Date married

ADDRESS AND CONTACT INFORMATION

Home address		Postcode		Period at address	
Postal address		Postcode		Residential status	
Country of residence		Residential address/Geographic location			
Tel (h)		Tel (w)		Cell	
Do you have tax obligations, tax liabilities or tax residencies outside SA?			☐ Yes	☐ No	
Are you a US citizen, a US person or a US national?			☐ Yes	☐ No	
Are you a registered VAT vendor?	☐ Yes	☐ No	If 'Yes', VAT reg no		
For what purpose will the goods be used?	☐ Taxable	☐ Non-taxable			

SPOUSE AND NEXT OF KIN INFORMATION

Spouse name		Spouse identity no	
Next of kin		Relationship	
Address		Tel	

EMPLOYER DETAILS

Current employer		No of years with employer	
Industry type		Occupation	
Salary date			

BANKING DETAILS

Bank name		Branch name		Branch code	
Name of accountholder				Account no	
Type of account:	☐ Savings	☐ Current			
Source of income	☐ Salary earner	☐ Self-employed	☐ Commission	☐ Director	
	☐ Pension	☐ Maintenance	☐ Court order	☐ Member of a corporation	

Applicant initials _____

MONTHLY INCOME AND EXPENSES			
Applicant income details		Spouse/Partner income details	
Basic salary	R	Basic salary	R
Car allowance	R	Car allowance	R
Commission	R	Commission	R
Overtime	R	Overtime	R
Other	R	Other	R
Source of other income (eg maintenance)		Other household income	
Total salary	R	Total salary	R
Net salary	R	Net salary	R
Total monthly income	R	Total monthly income	R

Household expense details			
Bond payment	R	Rates, water and electricity	R
Vehicle instalments (excl.those to be settled)	R	Personal-loan repayments	R
Credit card payments	R	Furniture accounts	R
Clothing accounts	R	Overdraft payments	R
Policy/Insurance premiums	R	Telephone payments	R
Transport costs	R	Food and entertainment	R
Education costs	R	Maintenance	R
Property rent	R	Other	R
		Total monthly household expenses	R
		Total monthly income	R
		Less: Total monthly household expenses	R
		Total monthly disposable income	R

EXPLICIT CONSENT			
I give my express consent to you to make enquiries about my record with any credit agency. I also give you consent to share my payment behaviour with any credit agency.		☐ Yes	☐ No
I give my express consent to you to request my payslips from my employer, for the purpose of applying for vehicle finance.		☐ Yes	☐ No
I give my express consent to you to get bank statements for the bank account(s) detailed below, for the purpose of applying for vehicle finance.		☐ Yes	☐ No

ELECTRONIC BANK STATEMENT DETAILS			
Bank name		Branch name	
Name of accountholder		Branch code	
Account no		Account type	

COMMUNICATION AND MARKETING			
1	I would like Nedbank to inform me of new Nedbank products and special offers.	☐ Yes	☐ No
2	I would like Nedbank to present exclusive offers from other organisations to me.	☐ Yes	☐ No
3	Nedbank may request reputable research organisations to contact me.	☐ Yes	☐ No
4	My preferred method of communication is as follows:	☐ Email	☐ SMS
		☐ Direct mail	☐ Telephone
5	Nedbank may use a method of communication other than that preferred by me as well as my personal information to market its products to me, including electronic marketing and telesales, until I give an instruction to the contrary.	☐ Yes	☐ No

GENERAL INFORMATION

Your privacy is very important to Nedbank and we will use all reasonable efforts in order to ensure that any information, including personal information provided by you, or which is collected from you or from third parties is processed, transferred and stored in a secure manner.

Apart from the information you will provide in your application, Nedbank may require additional documentation and information from you.

Where the words 'I', 'me', 'my', 'you' and 'your' are used, these refer to the party giving consent to Nedbank (including all its affiliates, cessionaries and associates) in terms of this Standard Declaration document.

PRIVACY CONSENT

I give consent to Nedbank to process my personal information in relation to my applications for financial products and/or services from Nedbank, subject to Nedbank's privacy policies and within the parameters of applicable laws. The processing will include without limitation conducting affordability assessments, credit scorings and any other profile building, that can assist Nedbank to appropriately allocate a product or service offering that is suited to your needs. The consent will also extend to Nedbank processing my personal information as Nedbank may deem fit for my and/or Nedbank legitimate interest.

Applicant initials _____

I also give Nedbank the right to:

1. collect my personal information from a third parties when reasonably necessary and/or if it is impracticable to collect the data directly from me;
2. share my personal information with third parties if necessary, to provide financial products or services to me;
3. process my personal information for purposes of complying with any legislative or regulatory requirements;
4. transfer and/process my personal information outside the Republic of South Africa, where necessary, on condition that such transfer and/or processing is subject to applicable laws binding corporate rules or binding agreement;
5. process my special personal information (such as race, ethnic origin, biometric information or alleged criminal behaviour), only where necessary and subject to Nedbank's Privacy Policy and applicable laws.

YOUR RIGHTS

You have the right to:

1. request confirmation from Nedbank, free of charge, whether or not we hold your personal information;
2. request the record or a description of your personal information held by Nedbank;
3. request information about all third parties who have, or have had, access to your personal information; and
4. to correct or delete your personal information.
5. withdraw your consent at any time by providing notice to Nedbank;
6. object to your personal information to be held by Nedbank;
7. lay a complaint at the Information Regulator regarding your personal information in terms of the Protection of Personal Information Act.

CONFIRMATION

- i. Nedbank has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the contents and that I am completing it of my own free will.
- ii. I warrant that I have fully answered all questions and responded to requests for information truthfully as part of the assessment process, and that I am not aware of any other information that may affect this application negatively.
- iii. Nedbank may undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services.
- iv. All consents provided in this document, will survive any contractual relationship that I have with Nedbank, unless I withdraw such consent in accordance with the various methods of communication provided by Nedbank...

I hereby declare that:

- i. I have never been declared mentally unfit by a South African court.
- ii. I am not subject to administrator order.
- iii. I do not have any current application pending for debt restructuring or alleviation;
- iv. I have not applied for any debt re-arrangement.
- v. I am not under sequestration; and
- vi. I do not have applications for credit pending, nor open quotations as envisaged in section 92 of the National Credit Act, 34 of 2005.

I hereby declare that all of the above information is true and correct.

Applicant's signature

Date

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