

APPLICATION FOR VEHICLE FINANCE – INDIVIDUAL



A division of NEDBANK

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

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

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

<b>SPOUSE AND NEXT OF KIN INFORMATION</b>												
Spouse name							Spouse identity no					
Next of kin							Relationship					
Address							Tel					

<b>EMPLOYER DETAILS</b>												
Current employer							No of years with employer					
Industry type							Occupation					
Salary date												

<b>BANKING DETAILS</b>													
Bank name						Branch name				Branch code			
Name of accountholder						Account no							
Type of account:	<input type="checkbox"/> Savings			<input type="checkbox"/> Current									
Source of income	<input type="checkbox"/> Salary earner			<input type="checkbox"/> Self-employed			<input type="checkbox"/> Commission			<input type="checkbox"/> Director			
	<input type="checkbox"/> Pension			<input type="checkbox"/> Maintenance			<input type="checkbox"/> Court order			<input type="checkbox"/> 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
<b>Total monthly income</b>	<b>R</b>	<b>Total monthly income</b>	<b>R</b>

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
		<b>Total monthly household expenses</b>	<b>R</b>
		Total monthly income	R
		Less: Total monthly household expenses	R
		<b>Total monthly disposable income</b>	<b>R</b>

EXPLICIT CONSENT			
<input type="checkbox"/>	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.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/>	I give my express consent to you to request my payslips from my employer, for the purpose of applying for vehicle finance.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/>	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.	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
2	I would like Nedbank to present exclusive offers from other organisations to me.	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
3	Nedbank may request reputable research organisations to contact me.	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
4	My preferred method of communication is as follows:	<input type="checkbox"/> Email	<input type="checkbox"/> SMS	<input type="checkbox"/> Direct mail	<input type="checkbox"/> 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.	<input type="checkbox"/> Yes	<input type="checkbox"/> 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 .....