AMENDED – 22/06/2006

LETSATSI FINANCE & LOANS CC

(Herein referred to as the "Lender")
Registered Number CK 99/03781/23
Head Office: Medical Centre, 12th Floor, 209 Jeppe Street, JHB.
Tel: (011) 336 8181 Facsimile (011) 337 9467

CLIENT CREDIBILITY AND CASH LOAN APPLICATION FORM

How were you introduced into Letsatsi? (Please Tick) Confirmed by ..... Manager/Cashier

Which Newspaper ..... Sign Board ☐ Walk Past Shop ☐ Pamphlet ☐ Agent ☐ Other .....

FOR OFFICE USE ONLY:

Branch: ..... Date: ..... Time In: ..... Staff Name:: .....

Date & Time Approved: ..... Client No: .....

1) **PERSONAL DETAILS**

Tick (✔) →	Mr	Mrs	Miss
Name:			
Surname:			
ID Number:			
Date of Birth:			
Telephone no: (H)			
Cell No.			
Marital Status: (✔)	Single	COP / ANC	Common Law
Dependants – ages			

2) **HOME ADDRESS**

Street no. & Name:	
Suburb:	
Town / City:	
Province:	Code:
Own/Rent:	

3) **EMPLOYMENT DETAILS (Head Office)**

Company Name:	
Street No. & Name:	
Building Name:	
Floor Number:	
Room Number:	
Suburb:	
Town / City:	
Province:	Code:
Telephone No:	Ext:
Fax No:	
Staff No:	
Occupation:	
Department:	
Supervisor Name:	
How long have you been employed?	
How long has company been registered?	
How many employees in your Company?	

4) **NAME & ADDRESS OF PHYSICAL LOCATION WHERE YOU ARE ACTUALLY WORKING IF DIFFERENT FROM ABOVE:**

Street No. & Name:	
Suburb:	
Town / City:	
Province:	Code:
Building Name:	
Floor Number:	
Room Number:	
Telephone No:	Ext:

5) **TELKOM DIRECTORY DETAILS:**

Page No.		Tel: 10118	
Tel. No. Found:			

6) ARE YOU UNDER ADMINISTRATION? YES/NO_____

HAS AN APPLICATION FOR YOU TO GO UNDER ADMINISTRATION BEEN COMPLETED? YES/NO_____

DO YOU HAVE INTENTIONS OF GOING UNDER ADMINISTRATION? YES/NO_____

7) LOAN AMOUNT REQUESTED REPAYMENT PERIOD

8) REASON FOR LOAN

9) **AFFORDABILITY ESTIMATION:**

Monthly Nett Salary (Pay Slip)	R	
Spouse's Income	R	
Other Income	R	
Total Income	**R**	

To Subtract the Following:

Sunday, Public Holiday, Overime Pay	R	
Travel Allowance	R	
Sales Commission, Any Bonuses	R	
Debit Orders	R	
Micro Loan Instalments	R	
Other Accounts	R	
Total General Expenses	**R**	

General Expenses:

Rent	R	
Water & Electricity	R	
Rates and Taxes	R	
Food & Clothing	R	
Education Fees	R	
Medical Expenses	R	
Transportation Fees	R	
Maintenance	R	

← **Total General Expenses** **R**

Final Net Disposable Income → R

Applicant's Signature: **X** .....

EMPLOYMENT CONFIRMATION CHECKLIST

1) Is the employee employed on a full-time permanent basis? (Not casual / on probation / temporary / on contract) .....
2) How long is the employee working for the company? .....
3) How long has the company been registered? .....
4) How many permanent staff members are employed by the company? .....
5) Is the employee is any way under administration? .....
6) Is there any indication of retrenchmet at all? .....
7) With whom am I speaking and what is your position in the company? .....
8) To confirm the salary on the pay slip and personnel number. .....
9) To confirm the ID number. .....

SEE PAGE 2

10) **WHICH BANK DOES YOUR SALARY GET PAID INTO?**

Bank Name:	
Branch Name:	
Branch Number:	
Account No.:	
Salary Pay Date:	
Weekly/Fortnightly/Monthly:	
Savings/Transmission/Cheque/Other:	
Single/Joint Account:	

11) **INFORMATION OF ANY ACCOUNTS OR CREDITORS OR LOANS (SHORT/LONG TERM) TO WHOM YOU STILL OWE MONEY**

	Name of Company	Branch Location	Account Number:	Telephone No.:	Monthly Payment:	Outstanding Balance
1						
2						
3						
4						
5						
6						

12) **SPOUSE DETAILS** **(Husband/Wife)**

Name & Surname:	
Employed by:	
ID Number:	
Work Address:	
Telephone No: (W)	Ext:
Cell No:	

13) **FAMILY DETAILS** **(Not living at same address)**

Name & Surname:	
Street No. & Name:	
Town / City:	
Occupation/Dept:	
Telephone No: (W)	Ext:
Cell/Home No:	

14) **DETAILS OF FRIEND** **(Not related or staying with you)**

Name & Surname:	
Street No. & Name:	
Town/City:	
Telephone No: (W)	Ext:
Telephone No: (H)	
Cell No:	

15) **FIXED PROPERTY**

Do you own any fixed property? YES ☐ NO ☐

If yes, which Bank is your Bond with?	
Address of Fixed Property:	

THE BORROWER WARRANTS THAT ANY CHANGE IN RESPECT OF HIS/HER INFORMATION RELATING TO HIS/HER EMPLOYMENT DETAILS; RESIDENTIAL ADDRESS AND PERSONAL FINANCIAL SITUATION, SHALL BE SIGNED BY HIM/HER AND CONVEYED IN WRITING TO THE LENDER AT THE LENDERS PREMISES WITH IMMEDIATE EFFECT. UPON RECEIPT OF SUCH INFORMATION; THE LENDER SHALL SIGN ACKNOWLEDGEMENT THEREOF AND A COPY OF SUCH ACKNOWLEDGEMENT SHALL BE GIVEN TO THE BORROWER.

THE BORROWER AGREES AND ACCEPTS THAT REGARDLESS OF THE NATURE OF ELECTRONIC PAYMENT/DEBT COLLECTING METHODS THAT MAYBE IN EFFECT FROM TIME TO TIME IN RESPECT OF BEING UTILISED BY THE LENDER: THE BORROWER SHALL BE AND REMAIN FULLY AND SOLELY RESPONSIBLE FOR THE PAYMENT OF ALL THE REPAYMENT AMOUNT/S REFLECTED IN THE REPAYMENT SCHEDULE AND LOAN AGREEMENT.

I HEREBY CERTIFY THAT HAVING UNDERSTOOD ALL THE AFOREMENTIONED QUESTIONS ALL OF WHICH WERE EXPLAINED TO ME IN A LANGUAGE THAT I UNDERSTOOD, ALL OF THE INFORMATION THAT I HAVE GIVEN IS TRUE AND CORRECT AND THAT ABSOLUTELY NO CONCEALMENT OF DEBT OR OMISSIONS OF INFORMATION HAVE OCCURRED, AND I AGREE IN FULL TO ABIDE BY ALL OF THE TERMS AND CONDITIONS SET OUT IN THE LOAN CONTRACT AND PAYMENT SCHEDULE. I FURTHER CERTIFY MY AGREEMENT TO A LETSATSI FINANCE CONSULTANT FILLING IN THIS CASH LOAN CREDIT APPLICATION ON MY BEHALF WHILST UNDER MY SUPERVISION. (MANAGEMENT RESERVES THE RIGHT TO FUTURE AMENDMENTS)

Signed at Johannesburg on this ..... day of ..... (month) in the year of 20 .....

Applicant's Signature: **X** ..... Witness 1: .....

FOR OFFICE USE ONLY:

1)	ORIGINAL CLIENT ID COPIED AND CHECKED	9)	DEBIT ORDERS TOTAL IS ENTERED
2)	TWO MONTHS' MOST RECENT BANK STATEMENTS SUPPLIED	10)	CLIENT'S FINAL NETT DISPOSABLE INCOME IS NOT LESS THAN R1000.00
3)	TWO MOST RECENT PAYSLIPS SUPPLIED	11)	EMPLOYMENT CONFIRMATION DONE
4)	EMPLOYER REGISTERED FOR MORE THAN 5 YEARS	12)	CLIENT'S REGULAR SET INCOME IS ESTABLISHED AND ENTERED
5)	EMPLOYER EMPLOYS MORE THAN 100 PERMANENT STAFF	13)	CHECKED IF CLIENT IS UNDER ADMINISTRATION
6)	CLIENT EMPLOYED ON PERMANENT BASIS FOR 1 YEAR OR MORE	14)	CHECKED IF THERE IS POSSIBILITY OF RETRENCHMENT
7)	NAME OF COMPANY IS LISTED IN LOCAL TELEPHONE DIRECTORY	15)	CHECKED FOR POSSIBLE FRAUD
8)	PAGE NUMBER OF TELEPHONE DIRECTORY WHERE COMPANY IS LISTED IS WRITTEN DOWN	16)	ITC / COMPUSCAN / NATIONAL LOANS REGISTER CHECKED

Approved or Declined: .....
If approved then:

a) Loan Amount Granted: ..... Control Manager's Signature: .....

b) Repayment period Granted: ..... Print Name in Full: .....