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LOAN APPLICATION FORM.

Vexocap(Pty)Ltd 2012/048255/07 ta/Eminent Finance

info@efin.co.za Customer Centre Tel: Customer Centre Fax: www.efin.co.za 086 101 8888 012 667 5964 086 529 2825 086 612 1735

PLEASE FAX THE COMPLETED AND SIGNED PAGE 2, 3 AND 5 (DON'T LEAVE OPEN SPACES) OF THE APPLICATION, TOGETHER WITH THE FOLLOWING:

- 1. Copy of your ID.
- 2. Latest 3 months payslips.
- 3. Latest 3 months bank statements.
- 4. Settlements:

If you need Eminent to settle another company or garnishee, attach the settlement letter from the company to your application.

VERY IMPORTANT

- By signing the Pre-agreement Statement & Quotation (page 3) at the black cross (X), you as the Borrower confirms your acceptance of the Quotation.
- > Please read the Small Agreement (Part B) Terms and Conditions on page 4.
- > Ensure page 2 is fully completed, with your details and full family/friend details.
- > Ensure page 5 is fully completed with all of your monthly expenses.

V211

EMINENT SMALL AGREEMENT IN TERMS OF SECTION 93(2) OF THE	Employment details - Applicant
NATIONAL CREDIT ACT 34 OF 2005 BETWEEN National Credit Regulator NCRCP 6054	Employer
Vexocap(Pty)Ltd 2012/048255/07 t/a Eminent Finance Eminent Corner, 168 Louise Street, Doringkloof, Centurion	Site/Department/Unit
PO Box 8870, Centurion, 0046 www.efin.co.za Tel: 086 101 8888	Occupation
FINANCE Tel: 086 101 8888 experience excellence Fax: 012 667 5964 / 086 529 2825 / 086 612 1735 e-mail: info@efin.co.za e-mail: info@efin.co.za	Company/Salary No.
FOR OFFICE USE	Contact Person
Name of Agent/Employee/Intermediary	Tel No. (W)
ID No.	Work address
Agent Code Agent Commission for this Ioan YES NO	
AND APPLICANT PART A	Pay date Period employed years months
Details of applicant	Date of employment D D M Y Y Y Retirement age
	Bank details - Applicant
Mr Mrs Miss Date of birth	Name of bank
Surname	Account No.
Full names	Branch name
Residential address	Branch code
	Account type Cheque Savings
City/Town Code	Stop order and repayment details
Postal address Code	Repayment method:
	The Borrower gives his consent that until all monies owing are paid, the lender may either: arrange with the employer (and all subsequent employers) of the borrower
	that the scheduled payments are deducted from the borrower's salary and paid by the employer directly to the lender or; that the appropriate debit order be placed on
Cell E-mail Race: African: Coloured: Indian: Other:	the borrower's bank account (and all subsequent bank accounts) as will meet the scheduled payments as per money lending agreement.
Race: African: Coloured: Indian: Other:	Purpose of Ioan
Spouse's details if applicable (if not applicable draw a line)	Housing Education Business
Surname	
Full names	Furniture Consumption Other
Residential address	Declaration & Signature
	Payment Schedule - The payment schedule attached hereto in the form of the pre- agreement statement and quotation (Part A - Continued/Annexure A) sets out the payment information relating to this agreement and must be read as part of this
City/Town	agreement. Declaration & Signature - I declare that: I have applied for a loan as fully disclose in the pre-agreement statement and quotation (Part A -
Tel No. (H)	Continued/Annexure A). I confirmed that I have noted rate of interest, cost and repayment detail. All information in this agreement is true and correct. I understand, and have been allowed to read the Money Lending Agreement part A and B. I hereby
Tel No. (W)	authorize my employer on termination of employment to deduct the balance outstanding to Eminent Finance on that date from my final salary payment, leave or
Cell	bony pay as the case may be. Are you under administration/sequestration/
Employer	Debt Restructuring?
Family / Friend (Not living at the same address)	Signed at (place)
Name	
Residential address	Date / /
City/Town	
Tel No.	Signature of Borrower Signature on behalf of Eminent Finance
Cell	Signature of Witness V211
Relationship	PLEASE FAX THIS PAGE 2



EMINENT FINANCE

Part A Continued (Annexure A)

Call Centre : 086 101 8888 Fax : '012 667 5964

> 086 529 2825 086 612 1735

Product Code DP10A02

Name of Consumer

31/03/2023 ID No of Consumer

Vexocap(Pty)Ltd Reg. No: 2012/048255/07 t/a Eminent Finance NCRCP 6054

O Mantha Tama Laga

Company/Salary No.

Pre Agreement Statement & Quotation for Small Credit Agreements

In terms of section 92(2) of the National Credit Act 34 of 2005

PRODUCT SCHEDULE PB10A-775

Please indicate (1) your selection in the "Option" column or circle the Loan No. and sign at bottom of page

1 Month Advance Product Code PB10						B10A01	
		Initiation Fee	Monthly service fee	60% Pa Interest	1 Monthly Instalment		
Loan	Loan	Charged	Included in	Included in	including	Total	Option
No.	Amount	Upfront	Installment	Instalment	Fees	RePayable	· 🗸
1	R 300.00	R 51.75	R 54.05	R 15.00	R 420.80	R 420.80	
2	R 400.00	R 69.00	R 54.05	R 20.00	R 543.05	R 543.05	
3	R 500.00	R 86.25	R 54.05	R 25.00	R 665.30	R 665.30	
4	R 600.00	R 103.50	R 54.05	R 30.00	R 787.55	R 787.55	
5	R 700.00	R 120.75	R 54.05	R 35.00	R 909.80	R 909.80	
6	R 800.00	R 138.00	R 54.05	R 40.00	R 1 032.05	R 1 032.05	
7	R 900.00	R 155.25	R 54.05	R 45.00	R 1 154.30	R 1 154.30	
8	R 1 000.00	R 172.50	R 54.05	R 50.00	R 1 276.55	R 1 276.55	
9	R 1 100.00	R 189.75	R 54.05	R 55.00	R 1 398.80	R 1 398.80	
10	R 1 200.00	R 207.00	R 54.05	R 60.00	R 1 521.05	R 1 521.05	
11	R 1 300.00	R 224.25	R 54.05	R 65.00	R 1 643.30	R 1 643.30	
12	R 1 400.00	R 235.75	R 54.05	R 70.00	R 1 759.80	R 1 759.80	
13	R 1 500.00	R 247.25	R 54.05	R 74.99	R 1 876.29	R 1 876.29	
14	R 1 600.00	R 258.75	R 54.05	R 80.00	R 1 992.80	R 1 992.80	
15	R 1 700.00	R 270.25	R 54.05	R 85.00	R 2 109.30	R 2 109.30	

6 Mor	6 Months Term Loan Product Code PB						B10A06
		Initiation	Monthly	60% Pa	6 Monthly		
		Fee	service fee	Interest	Instalments		
Loan	Loan	Charged	Included in	Included in	including	Total	Option
No.	Amount	Upfront	Installment	Instalment	Fees	Repayable	· 🗸
27	R 1 000.00	R 172.50	R 414.00	R 299.98	R 314.41	R 1 886.48	
28	R 1 250.00	R 215.63	R 414.00	R 374.98	R 375.77	R 2 254.61	
29	R 1 500.00	R 247.25	R 414.00	R 450.00	R 435.21	R 2 611.25	
30	R 1 750.00	R 276.00	R 414.00	R 524.94	R 494.16	R 2 964.94	
31	R 2 000.00	R 304.75	R 414.00	R 599.93	R 553.11	R 3 318.68	
32	R 2 250.00	R 333.50	R 414.00	R 674.94	R 612.07	R 3 672.44	
33	R 2 500.00	R 362.25	R 414.00	R 749.91	R 671.03	R 4 026.16	
34	R 2 750.00	R 391.00	R 414.00	R 824.98	R 730.00	R 4 379.98	
35	R 3 000.00	R 419.75	R 414.00	R 899.91	R 788.94	R 4 733.66	
36	R 3 500.00	R 477.25	R 414.00	R 1 049.99	R 906.87	R 5 441.24	
37	R 4 000.00	R 534.75	R 414.00	R 1 199.89	R 1 024.77	R 6 148.64	

12 Months Term Loan Product Code PB					B10A12		
		Initiation Fee	Monthly service fee	28.75% Pa Interest	12 Monthly Instalments		
Loan	Loan	Charged	Included in	Included in	including	Total	Option
No.	Amount	Upfront	Installment	Instalment	Fees	Repayable	· 🗸
51	R 1 000.00	R 172.50	R 828.00	R 287.50	R 190.67	R 2 288.00	
52	R 1 250.00	R 215.63	R 828.00	R 359.37	R 221.08	R 2 653.00	
53	R 1 500.00	R 247.25	R 828.00	R 431.22	R 250.54	R 3 006.47	
54	R 1 750.00	R 276.00	R 828.00	R 503.06	R 279.75	R 3 357.06	
55	R 2 000.00	R 304.75	R 828.00	R 574.80	R 308.96	R 3 707.55	
56	R 2 250.00	R 333.50	R 828.00	R 646.65	R 338.18	R 4 058.15	
57	R 2 500.00	R 362.25	R 828.00	R 718.71	R 367.41	R 4 408.96	
58	R 2 750.00	R 391.00	R 828.00	R 790.59	R 396.63	R 4 759.59	
59	R 3 000.00	R 419.75	R 828.00	R 862.46	R 425.85	R 5 110.21	
60	R 3 500.00	R 477.25	R 828.00	R 1 006.24	R 484.29	R 5 811.49	
61	R 4 000.00	R 534.75	R 828.00	R 1 149.56	R 542.69	R 6 512.31	
62	R 4 500.00	R 592.25	R 828.00	R 1 293.43	R 601.14	R 7 213.68	
63	R 5 000.00	R 649.75	R 828.00	R 1 437.30	R 659.59	R 7 915.05	
64	R 5 500.00	R 707.25	R 828.00	R 1 580.99	R 718.02	R 8 616.24	
65	R 6 000.00			R 1 724.67	R 776.45	R 9 317.42	
66	R 6 500.00			R 1 868.64	R 834.91	R 10 018.89	
67	R 7 000.00	R 879.75		R 2 012.49	R 893.35	R 10 720.24	
68	R 7 500.00	R 937.25	R 828.00	R 2 156.56	R 951.82	R 11 421.81	
69	R 8 000.00	R 994.75	R 828.00	R 2 299.96	R 1 010.23	R 12 122.71	
70	R 8 500.00	R 1 052.25	R 828.00	R 2 443.47	R 1 068.64	R 12 823.72	
71	R 9 000.00	R 1 109.75	R 828.00	R 2 587.09	R 1 127.07	R 13 524.84	
72	R 9 500.00	R 1 167.25	R 828.00	R 2 730.82	R 1 185.51	R 14 226.07	
73	R 10 000.00	R 1 207.50	R 828.00	R 2 874.72	R 1 242.52	R 14 910.22	

3 Months Term Loan					Proc	duct Code Pl	310A03
		Initiation	Monthly	60% Pa	3 Monthly		
		Fee	service fee	Interest	Instalments		
Loan	Loan	Charged	Included in	Included in	including	Total	Option
No.	Amount	Upfront	Installment	Instalment	Fees	Repayable	✓
16	R 500.00	R 86.25	R 207.00	R 75.00	R 289.42	R 868.25	
17	R 750.00	R 129.38	R 207.00	R 112.49	R 399.62	R 1 198.87	
18	R 1 000.00	R 172.50	R 207.00	R 149.99	R 509.83	R 1 529.49	
19	R 1 250.00	R 215.63	R 207.00	R 187.49	R 620.04	R 1 860.12	
20	R 1 500.00	R 247.25	R 207.00	R 225.00	R 726.42	R 2 179.25	
21	R 1 750.00	R 276.00	R 207.00	R 262.47	R 831.82	R 2 495.47	
22	R 2 000.00	R 304.75	R 207.00	R 299.96	R 937.24	R 2 811.71	
23	R 2 250.00	R 333.50	R 207.00	R 337.47	R 1 042.66	R 3 127.97	
24	R 2 500.00	R 362.25	R 207.00	R 374.95	R 1 148.07	R 3 444.20	
25	R 2 750.00	R 391.00	R 207.00	R 412.49	R 1 253.50	R 3 760.49	
26	R 3 000.00	R 419.75	R 207.00	R 449.95	R 1 358.90	R 4 076.70	

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9 Months Term Loan Product Code PB10A0						B10A09	
Loan No.	Loan Amount	Initiation Fee Charged Upfront	Monthly service fee Included in Installment	28.75% Pa Interest Included in Instalment	9 Monthly Instalments including Fees	Total Repayable	Option
	R 1 000.00		R 621.00		R 223.24		-
39	R 1 250.00	R 215.63	R 621.00	R 269.53	R 261.79	R 2 356.15	
40	R 1 500.00	R 247.25	R 621.00	R 323.42	R 299.07	R 2 691.67	
41	R 1 750.00	R 276.00	R 621.00	R 377.29	R 336.03	R 3 024.29	
42	R 2 000.00	R 304.75	R 621.00	R 431.10	R 372.98	R 3 356.85	
43	R 2 250.00	R 333.50	R 621.00	R 484.99	R 409.94	R 3 689.49	
44	R 2 500.00	R 362.25	R 621.00	R 539.03	R 446.92	R 4 022.28	
45	R 2 750.00	R 391.00	R 621.00	R 592.94	R 483.88	R 4 354.94	
46	R 3 000.00	R 419.75	R 621.00	R 646.85	R 520.84	R 4 687.60	
47	R 3 500.00	R 477.25	R 621.00	R 754.68	R 594.77	R 5 352.93	
48	R 4 000.00	R 534.75	R 621.00	R 862.17	R 668.66	R 6 017.92	
49	R 4 500.00	R 592.25	R 621.00	R 970.07	R 742.59	R 6 683.32	
50	R 5 000.00	R 649.75	R 621.00	R 1 077.97	R 816.52	R 7 348.72	

If I do not qualify for the loan that I have applied for and a lesser amount is granted to me, I accept such an amount





I accept any amendment to the term and/or installment of the loan. I confirm that all the terms and conditions, as on the reverse side of this loan agreement will be applicable to such an amount and term as if the amount that I originally applied for was granted.

Repayment

The first installment deduction will coincide with your next salary date, if it is more than 10 day granting of the loan otherwise it will be collected on the following salary date.

Arrears Interest

INTEREST ON ARREARS WILL BE CHARGED AT THE INTEREST RATES PRESCRIBED BY THE NATIONAL CREDIT ACT

I declare that I have read through the loan schedule above and have indicated my selection in terms of the loan amount and loan term by indicating next to my preference.

This quote is valid for 5 (five) business days. By signing this document this quote becomes an application and on approval by the lender becomes a binding agreement.

I understand, and have been allowed the opportunity to read the Money Lending Agreement. I have been issued with a copy of the Money Lending Agreement.

Signed at

On behalf of Eminent Finance



Signature of Consumer

Signature of Witness

Definitions and Interpretation

"the Act" means the National Credit Act no.34 of 2005 as amended from time to time. "the **Agreement**" means your personal loan agreement with the Credit Provider. This Agreement is made up of the verbal and voice-recorded Quotation, recorded and concluded by Eminent Finance, the Pre-Agreement Statement, and your written or verbal and voice-recorded acceptance of both of these.

"Annual Interest Rate" means the fixed annual nominal rate at which interest is calculated on the balance of the Principle Debt.

"Credit Provider" means Vexocap(PTY)Ltd ta Eminent Finance "Principle Debt" means the amount that is deferred and on which interest is calculated. It comprises the loan amount advanced, the initiation fee if not paid upfront, and any other costs including interest which are added as and when they

become payable.

Any reference to "Lender" shall refer to the Credit Provider. Any reference to "Borrower" means the credit receiver being the holder of this personal loan account.

Application and Agreement

By making an application to us, the applicant applies for credit and by doing so offers to enter into an agreement with us. We have no obligation to approve the application or to accept your offer. Any application is subject to our credit approval criteria and to the conditions for granting credit as set out in the Act. We have the discretion to decline your application at any time and to determine any loan amount.

Your application will be considered on the information that you provide to us. All information must be truthful, accurate, correct and complete.

You must have the required legal capacity to enter into and be bound by these terms and conditions. We may require proof of identification.

Should we elect to accept your offer as referred above and grant you credit, the fact that we have entered into an agreement with you now does not mean that we will do so in the future. We have the right to refuse to enter into any further agreements with you. The pre-agreement quotation and disclosure notice ("the pre-agreement") will be provided to

you according to the provisions of the Act either in-store or telephonically. If the pre-agreement is provided to you telephonically, the telephone call will be recorded and once finalised and

accepted by you, a written copy thereof will be delivered to you by fax, e-mail or by post. Should the agreement between us be concluded telephonically, it will be recorded and once concluded, a written copy of the agreement will be delivered to you by fax, e-mail or by post. The telephonic receipt at our offices of your acceptance of the terms of this agreement shall constitute the conclusion of this agreement at our offices in Centurion. Furthermore, you are required to perform your obligations in terms of this agreement at our offices. It is also agreed that payments made by us are paid out in Centurion, and that payments received by us, shall only constitute performance when these are affected at our offices and you bear the risk of the payment method you may elect to use.

As soon as you receive the written agreement, you must sign this with a ballpoint pen and ensure that you keep it in a safe place.

INTEREST RATE

All interest charged against the loan shall be calculated on the principal debt at a fixed flat rate over the repayment period. This rate shall be the rate agreed upon by the parties. In the event of early settlement, the interest payable on the date of settlement will be calculated at the rate set out in this agreement.

Should the Borrower fail to pay any amount on due date or where the Lender grants an extension for payment of any amount, the interest that accrues on the full outstanding amount will be capitalised FAM (flat, annually, monthly) at the discretion of the Lender and interest will be charged on the total amount then outstanding at the rate as set out in this agreement at that time

Should it become necessary for the Lender to institute legal action for the recovery of any amount in terms of this agreement, interest will be charged at the discretion of the Lender and interest will be charged on the total amount then outstanding at the rate as set out in of this agreement or at the maximum rate prescribed by the Act and Regulations.

REPAYMENT

The first installment deduction will coincide with your next salary date, if it is more than 10 days from granting of the loan, otherwise it will be collected on the following salary date. The Borrower hereby agrees that: • he/she shall be lawfully indebted to the Lender for the payment of the total contractual

- amount, once the loan amount has been paid into the account/s as indicated by him/her.
- the full contractual amount is repayable in equal monthly installments.
 Should I have more than one loan account with the Lender I hereby authorise the Lender to
- Instant and the second account with the balance interest and the balance interest and the balance that I may have on a particular account to any other account of mine, which may be in arrears or have an outstanding balance.
 notwithstanding the deductions from the salary of the Borrower, or the deduction from a banking account of the Borrower, it shall remain the sole responsibility of the Borrower to account to any other account to any other account to account to the thet remainstence of factod fibration. see to it that repayments are effected timeously
- · all repayments in terms hereof shall be made at the address of the Lender as recorded in the agreement.
- repayments will be used firstly to pay legal costs (if any), the additional interest (if any), then the total cost of credit, and thereafter to reduce the balance of the outstanding amount which was originally advanced to the Borrower

STATEMENTS

A statement of account will be delivered electronically every 3 months to the Borrower. PAYMENT,SETTLEMENT AND TERMINATION The Borrower may make additional payments or settle the outstanding amount in one

payment, at any time, with or without notice to the Lender. The amount required to settle the agreement is the total of the unpaid balance of the principal debt at that time plus the unpaid interest charges and all other fees and charges payable by the Borrower to the Lender up to the settlement date.

The Borrower may terminate this agreement within 5 business days after the agreement was signed by the Borrower, by delivering a notice in the prescribed manner to the lender and tendering the return of any money received by the Borrower in respect of the agreement. DEFAULT AND ACCELERATION

The Lender is entitled (but not obliged) to demand payment of the total amount outstanding in terms of this agreement at any time if the Borrower fails or neglects to strictly observe any of the terms or conditions of this agreement, or in any other way commits breach of agreement contract, or assigns his/her estate in favour of his/her creditors, or compromises with any creditor, or the Borrower's estate is sequestrated or wound up, or the Borrower dies, or the

Borrower has made a false representation at the time of applying for the loan in terms of this agreement, or if an order in terms of Section 65 of the. Magistrates Court Act has been

granted against the Borrower, or if he/she commits an act or deed which hav prejudice the rights of the Lender in terms hereof. Should any circumstances or event of whatsoever nature occur during the currency of this agreement, which event or circumstances if having prevailed at the time of loan application could have caused the Lender not to grant the loan, the Lender shall be entitled to, but not obliged to, cancel this agreement and to summarily claim repayments of all amounts. The exercising of its rights as described will not prejudice or limit in any way other rights which the Lender may legally have. ARREARS INTEREST

Interest on arrears will be charged in accordance with the rates set out in the quotation and which applies to the Agreement.

CERTIFICATE

The Borrower agrees that a document signed by any manager of the Lender stating any amount owing in terms of the agreement shall be sufficient proof of the outstanding amount, unless the Borrower proves the contrary.

CONCESSIONS

If the Borrower fails to make any payments on due date or fails to discharge any of its obligations in terms of this agreement and the Lender takes no action against him/her, this shall not mean that the Lender has given up the right to take legal action. AMENDMENTS

This agreement shall be the only agreement between the parties in respect of the loan. Any amendment thereof must be in writing and signed by both parties. LEGAL COSTS

The Borrower acknowledges that should it become necessary for the Lender to institute legal action due to the non-compliance of the Borrower with the terms and conditions of this

agreement, that he/she shall be liable for all such costs, including tracing fees, collection commissions and all other legal costs as calculated between attorney and own client. JURISDICTION

The parties hereto consent to the jurisdiction of the Magistrates Court in terms in terms of Section 45 of the Magistrates Court Act, Act 32 of 1944. This will however not preclude any of the parties to institute legal action in a division of the Supreme Court, which may have iurisdiction

ADDRESSES FOR NOTICE

It is recorded that the addresses as indicated by both the Lender and the Borrower in the agreement shall be considered to be the addresses which each such party has chosen for the delivery of all notices, documents or letters and if delivered at such address the party to which it was addressed will not be entitled to claim that the notice, document or letter was not received. A party to this agreement may change their address by delivering to the other party a written notice of the new address by hand, registered mail, or electronic mail, if provided.

CONSENT TO THE DISLCOSURE OF CONFIDENTIAL INFORMATION

The Borrower specifically authorises the Lender to obtain from or disclose to a third party, the Borrower credit record and payment history; provided that should the Lender wish to forward adverse information to any credit bureau, the Borrower shall be notified in writing at least 28 (twenty-eight) calendar days beforehand by way of a notice to the domicillium of the Borrower. **STOP ORDER INSTRUCTION** (Section 34, Act 75, of 1971)

- To: Financial authority of my employer as indicated in the agreement: I, irrevocably instruct the financial authority of my employer to deduct the equal monthly installments in the amount as indicated in the agreement from my salary and to pay these amounts to Eminent Finance on or before the last day of the month, until such time as the full amount (total repayable amount to which I am indebted to Eminent Finance has been paid in full.
- I hereby instruct my employer that unless all amounts owing in terms of the agreement between myself and Eminent Finance have been paid in full, this instruction may only be cancelled after I have obtained the prior written consent of Eminent Finance . I consent thereto that Eminent Finance may increase or decrease the amount to be deducted monthly or to extend the repayment period in the event of general increase/decreases in the rates applicable to the loan, or where additional amounts need to be deducted due to the fact that my repayments are in arrears
- I hereby authorise my employer on termination of my employment to deduct the balance outstanding to Eminent Finance on that date from my final salary payment, leave or bonus pay as the case may be.

DEBIT ORDER INSTRUCTION

If I fail to pay any outstanding amount by means of a payroll deduction, this debit order comes into effect.

Into errect. I, hereby request, "instruct" and authorise you to draw against my bank account (or any other bank or branch to which I may transfer my account) in accordance with the bank details furnished in the Loan Agreement, the full outstanding balance of the capital together with finance charges if I fail to pay any amount on the due date thereof in terms of the above-mentioned the extension of the abovementioned loan agreement.

All such withdrawals from my bank account by you shall be treated as though they had been signed by me personally.

I understand that the withdrawals hereby authorised will be processed through the Early Debit Order System(EDO) with two payment streams known as AEDOS /NAEDOS available to the Credit Provider, and I also understand that details of each withdrawal will be printed on my

bank statement or accompanying voucher. I agree to pay any bank charges relating to this debit instruction

This authority may be cancelled by me by giving thirty (30) days' notice in writing, sent by prepaid registered post, but I understand that I shall not be entitled to any refund of amounts which you have withdrawn while this authority was in force if such amounts were legally owing to you. Receipt of this instruction by you shall be regarded as receipt thereof by my bank (whichever it is or will be)

ASSIGNMENT

I acknowledge that the party hereby authorised to effect the drawing(s) against my account may not cede or assign any of its rights to any third party without my prior written consent and that I am not delegating any of my obligations in terms of this contract/authority to any third party

Your verbal and voice-recorded acceptance of the verbal or written Quotation and written Pre-Agreement Statement, or alternatively your signed acceptance of the written Quotation and Pre-Agreement statement, shall constitute the Agreement and be binding until you have paid all the amounts due under the Agreement. No changes may be made to the Agreement unless these changes are agreed to in writing or alternatively are agreed verbally and voice-recorded, and subsequently reduced to writing

ANY ENQUIRIES, PHONE 086 101 8888

4

Ver.130102





Vexocap(Pty)Ltd 2012/048255/07 t/a Eminent Finance Eminent Corner, 168 Louise Street, Doringkloof, Centurion PO Box 8870, Centurion, 0046 www.efin.co.za

Tel: 086 101 8888 Fax: 012 667 5964 / 086 529 2825 / 086 612 1735 e-mail: info@efin.co.za

lator	Surname
	ID Number:
ce on	Company / Salary No:

LIVING EXPENSES BUDGET

As required by terms of section 81(2)(a)(ii) and (iii) of the National Credit Act

MONTHLY LIVING EXPENSES				
Description	Amount	MARK THE CORRECT BLOCK WHERE APPLICABLE AND COMPLETE THE OPEN SPACES		
Housing / rent	R	RDP SHACK FAMILY HOME OWN HOSTEL		
Municipal services	R	INCLUDED EXCLUDED		
Food	R			
Transport	R	WALK BICYCLE TRAIN TAXI OWN COMPANY		
Clothing	R			
School fees	R			
Maintenance payment	R			
Instalment on furniture	R			
Vehicle finance	R			
Insurance premiums	R			
Telephone / cell phone	R			
Credit cards	R			
Micro- and other loans	R			
-				
-	R			
-	R			
Study loans	R			
Other debt / expenses	R			
_	R			
Total expenses	R	1		
Total expenses	R	J		
I declare that the above information i	s both true and correct.			
I agree to notify Eminent Finance in	writing if any of the information s	supplied above changes, otherwise these can be considered to be my normal monthly expenses.		
Select the marketing options belo	•	DRM PART OF SMALL AGREEMENT PART A) led from:		
	/ or on behalf of Eminent Financ	ce.		
Marketing or customer list tl	nat may be sold or distributed by	y Eminent Finance. OF THE NATIONAL CREDIT ACT 34 OF 2005		
Marketing of our products to	you by SMS or email.			
	AUTHOR	RITY TO SETTLE EXISTING FINANCE (If applicable)		
I hereby authorise and instr	uct Eminent Finance to settle the	ne outstanding amount with the following Companies:		
Name of Company:		Company Tel no:		
L boroby authorica and instruct Emin		nce after the settlement amount has been calculated, into my bank account.		
Terms and Conditions:	and i mance to deposit the balance	ice aller the settlement amount has been calculated, into my bank account.		
It remains the discretion of Eminent F	Finance to settle the debt with ot	ther Companies.		
The client must supply Eminent Fi	nance with the correct docum	nentation to settle the above mentioned Companies.		
V				
*		/ /20		
Signature		Date V211		
		PLEASE FAX THIS PAGE 5		