

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							
Finance and insurance (F&I) contact person											MFC marketer				Fax no			
Cash price (VAT included)	R		Vatable extras (VAT excluded)		R		<input type="checkbox"/> Instalment agreement		<input type="checkbox"/> Lease agreement									
Fuelling	R		Finance amount		R		Initiation fee		<input type="checkbox"/> Include		<input type="checkbox"/> Exclude							
Licence/Registration fee	R		Number of instalments															
Delivery fee	R		Rate															
Deposit/Trade-in	R																	

PERSONAL DETAILS													
Client subtype		<input type="checkbox"/> South African citizen living in South Africa						<input type="checkbox"/> Foreign national residing in South Africa					
		<input type="checkbox"/> Asylum seeker						<input type="checkbox"/> Refugee					
		<input type="checkbox"/> South African citizen living 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?		<input type="checkbox"/> COP		<input type="checkbox"/> OCOP		<input type="checkbox"/> Customary/Tribal law		<input type="checkbox"/> 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				Email			
Do you have tax obligations, tax liabilities or tax residencies outside of South Africa?								<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									

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:		<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

COMMUNICATION AND MARKETING					
•	I would like you to inform me of new products and special offers.	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
•	I would like you to present exclusive offers from other organisations to me.	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
•	Nedbank may request reputable research organisations to contact me.	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
•	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
		<input type="checkbox"/>	All		
•	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

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)	R	Other household income	R
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 (excluding 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

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.	<input type="checkbox"/> Yes <input type="checkbox"/> No
•	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
•	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	

GENERAL INFORMATION

- 1 Your privacy is very important to Nedbank and we will make all reasonable efforts to ensure that any information, including personal information that you provided, or information that is collected from you or from third parties, is processed, transferred and stored in a secure manner.
- 2 Apart from the information that you will provide in your application, Nedbank may require additional documents and information from you.
- 3 Where the words **I, me, my, you** and **your** are used, they refer to the party giving consent to Nedbank (including all its affiliates, cessionaries and associates) in terms of this Standard Declaration document.

PRIVACY CONSENT

- 1 I give consent to Nedbank to process my personal information in terms of 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 conducting affordability assessments, credit scores and any other profile-building information that can assist Nedbank to appropriately allocate a product or service offering that suits my needs. The consent will also extend to Nedbank processing my personal information as Nedbank may deem fit for my and/or Nedbank's legitimate interest.
- 2 I also give Nedbank the right to:
 - 2.1 collect my personal information from third parties when reasonably necessary and/or, if it is impracticable, to collect the data directly from me;
 - 2.2 share my personal information with third parties, if necessary, to help them provide me with financial products or services;
 - 2.3 process my personal information to comply with any legislative or regulatory requirements;

- 2.4 transfer and process my personal information outside the Republic of South Africa, where necessary, on the condition that the transfer and/or processing is subject to applicable laws binding corporate rules or binding agreement; and
- 2.5 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;
- 4 request that we correct or delete your personal information;
- 5 request Nedbank to withdraw your consent at any time;
- 6 object to your personal information being held by Nedbank;
- 7 lay a complaint with the Information Regulator about your personal information in terms of the Protection of Personal Information Act, 4 of 2013.

CONFIRMATION

- 1 Nedbank has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the content hereof and that I am completing it out of my own free will.
- 2 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.
- 3 Nedbank may undertake identity and fraud prevention checks and share information about this application with the Southern African Fraud Prevention Service.
- 4 All consents provided in this document will survive any contractual relationship that I have with Nedbank, unless I withdraw such consent in line with the various communication methods that Nedbank provides.

I hereby declare that:

- 1 I have never been declared mentally unfit by a South African court;
- 2 I am not subject to an administration order;
- 3 I do not have any current application pending for debt restructuring or alleviation;
- 4 I have not applied for any debt restructuring;
- 5 I am not under sequestration; and
- 6 I do not have any application for credit pending, nor do I have any 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