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ANNEXURE A FEE STRUCTURE

Debt Counselling Association of South Africa.
P O Box 2256
Northriding
2162
Tel: 086 111 3967



Debt Counseling Fee Guidelines

1. The Debt Counsellor may receive the following amounts in respect of consumers with an individual gross income of more than R2 500.00 per month or household income of more than R3 500.00 per month:
 - 1.1. An application fee, recoverable directly from the consumer upon receiving an application for debt review, limited to the amount prescribed in terms of Schedule 2 (2) of the Act;
 - 1.2. A rejection fee of R300.00 (excluding Vat) in respect of consumers whose applications have been rejected in terms of section 86(7)(a);
 - 1.3. A restructuring fee of the lesser of the first instalment of the debt re-arrangement plan or R3000.00 (excluding Vat), in respect of a consumer whose applications have been accepted in terms of 86(7) (b) or 86(7) (c). (Should a joint application be required the fee can be increased to R4000.00 (excluding Vat)).

The fee is payable as follows:

 - 1.3.1 100 percent of the fee is payable at the first instalment.
 - 1.4. Should a Debt Counsellor fail to submit proposals to Credit Providers or refer the matter to a Tribunal or a Magistrate Court within 60 business days from date of the debt review application the Debt Counsellor has to refund 100% percent of the fee paid by the consumer.
 - 1.5. A monthly after-care fee of 5 percent (excluding Vat) of the monthly instalment of the debt re-arrangement plan up to a maximum of R300 (excluding Vat), for a period of 24 months, thereafter reducing to 3 percent (excluding Vat) of the monthly instalment, to a maximum of R300 (excluding Vat), for the remaining period of the debt re-arrangement plan.
 - 1.5.1. Payment of the monthly after-care fee is to commence in the 2nd month after the amount in 1.3.1 above has been paid.
 - 1.6. Should the consumer withdraw from the process after completing stages 1.3 above a fee equal to 75 percent of the restructuring fee as per 1.3 above is payable by the consumer;
 - 1.7. Legal fees, if and when they occur, may be recovered from the consumer provided the amount of such fees are disclosed up-front to the consumer and agreed to in writing by the consumer.
 - 1.8. The fee structure will be reviewed in January 2009.

**ANNEXURE B
RECEIPT**

Letter Head

To: _____

Our Ref: _____

**Address
Tel / Fax / E-mail**

**Debt counsellor
Debt Counsellors Reg Number**

Date: _____

**RECEIPT APPLICATION FOR DEBT REVIEW
(SEC 86)**

I _____, Debt Counsellor, registration number
_____ hereby declare that the consumer as stated below
applied for debt review at our offices on ____/_____/200__.

CONSUMER PARTICULARS

Surname: _____

Full Names: _____

ID: _____

Signed at _____ **on this** _____ **day of** _____ **200**__.

Debt Counsellor : _____

Consumer: _____

**ANNEXURE C.1
FORM 17.1 (ELECTRONIC)**

(On the letterhead of the registered debt counsellor)

To: (An individually addressed notification must be sent to the debt review department of each credit provider listed in the application for debt review)

And to: (An individually addressed notification must be sent to each registered Credit Bureaux or via the NCRDEBTHELP system)

From: Name of Debt Counsellor
NCR Registration Number
Address
Contact Details

Date: dd/mm/yyyy

NOTIFICATION TO ALL CREDIT PROVIDERS AND REGISTERED CREDIT BIUREAUS IN TERMS OF SECTION 86(4) (b) (i) (ii) OF THE NATIONAL CREDIT ACT 34 OF 2005

Date Form 16 signed: dd/mm/yyyy (Optional)

Consumer details: Full names and surname
Identity number
Address
Contact details
Account number of the credit agreement(s)

The notice serves to advise you that the abovementioned consumer has applied for debt review in terms of Section 86 of the National Credit Act, 34 of 2005 on dd/mm/yyyy (date as per the NCR form 16).

All credit bureaus are advised to list the abovementioned consumer within 5 days of receipt of this notice, as having applied for debt review.

Signed at (place) on the (day) of (month)
of (year)

.....
(Signature of Debt Counsellor)

**ANNEXURE C.2
FORM 17.1 (MANUAL)**

(On the letterhead of the registered debt counsellor)

Name of Credit Provider:

Fax Nr:

And to: (An individually addressed notification must be sent to each registered Credit Bureau or via NCRDEBT HELP system)

Name of Debt Counsellor:

Registration number:

Address:

Code:

Telephone Number:

Fax Number:

E-mail Address:

NOTIFICATION TO ALL CREDIT PROVIDERS AND REGISTERED CREDIT BIUREAUS IN TERMS OF SECTION 86(4) (b) (i) (ii) OF THE NATIONAL CREDIT ACT 34 OF 2005

Date NCR Form 16 signed: (Optional)

Consumer surname:

Consumer Name:

Identity number:

Account number:

Address:

Telephone Number:

The notice serves to advise you that the abovementioned consumer has applied for debt review in terms of Section 86 of the National Credit Act, 34 of 2005 on dd/mm/yyyy (date as per the NCR form 16).

All credit bureaus are advised to list the abovementioned consumer within 5 days of receipt of this notice, as having applied for debt review.

Signed at (place) on the (day) of (month) of (year)

ANNEXURE D CREDIT PROVIDER LIST

Creditor Name	Address	Fax	Phone
@ Home	P O Box 6020. Parrow East. 7460	0312514252	0219387398
123 Loans	12 Oxford Drive, Durban North, Durban, 4051.	0315647789	0315646692
A Plus Card	100 Main Street Johannesburg 2001	0116306420	0860109279
ABSA	P O Box 8686, Johannesburg. 2000	0112217864	0112216196
African Bank	Private Bag X170, Midrand, 1685	0866030951	0112569323
Akasia Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Albaraka Bank			0860225786
Alliance Finance		0116722972	0116729009
Alphera Financial Services		0125224525	0861111333
American Express	100 Main Street Johannesburg 2001	0116306420	0860109279
American Swiss	P O Box 6020. Parrow East. 7460	0312514252	0219387398
Atlas Finance	7th Floor, CCMA house, 22 Loveday str, Jhb	0118331004	0118331280
Bagleystone Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Barclays Credit Card	P O Box 8686, Johannesburg. 2000	0112217864	0112216196
Barnetts		0866861102	0117186016
Bayport Financial Services		0866315579	0861456456
Bears		0865218955	0116071203
Bell Street Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Bertmed Credit Card	P O Box 8686, Johannesburg. 2000	0112217864	0112216196
Best Debt		0126648944	0126643118
Blue Bean		0112274821	
Blue Finance		0116729910	0116728810
BMW Financial Services		0125224525	0861111333
Boston Finance		0113310982	0113312810
Bradlows		0866861102	0117186016
Bronkhorstpruit Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Busnet		0114352925	0114352922
Capitec		0218801130	0218099575
Cell C		0841676311	0116973248
City of Johannesburg		0113583267	0113583033
Clicks Credit Card		0113527398	0860362002
Clinton Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Constantia Clinic/Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Crestfin		0866186217	0114578092
DaimlerChrysler Financial Serv	PO Box 10829 Centurion 0046	0126607219	0861324653
Damelin	PO Box 3199, Cape Town, 8000	0214052716	0214052730
Dial-a-bed		0865218955	0116071203
Diners Club		0112274821	
Dion		0118981602	0118981600
Dions		0118981602	0118981600
Direct Axis		0113527398	0860362002
Dischem Card Account		0113527398	0860362002
Discovery Card	P O Box 1420. Johannesburg. 2000	0115392273	0860112273
Discovery Credit Card	PO Box 1420, Johannesburg, 2000	0113527398	0860362002
DMC Debt Management (Pty) Ltd	PO Box 1960, Tecoma, East London, 5214	0866206878	0437023827
Donna Claire	P O Box 6020. Parrow East. 7460	0312514252	0219387398
Early Bird		0865218955	0116071203
Eastern Berry		0312514250	0312514011
easton berry		0219374528	0219387398
Edcon		0865226403	0114989377
Edgars		865233940	0865233940
Edgars Credit Card		0866599646	
Ekurhuleni			
Electric Express		0866861102	0117186016
Ellerines		0865218955	0116071203
Exact	P O Box 6020. Parrow East. 7460	0312514252	0219387398
Fair Deal		0865218955	0116071203
Fashion Express	P O Box 6020. Parrow East. 7460	0312514252	0219387398
Femina Clinic/Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Ferncrest Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
First Choice		0114031238	0113378004
First National Bank		0113527398	0860362002
First National Bank		0113527398	0860362002
first rand bank	Box4365 Johannesburg 2001	0113527398	0860362002
Foschini	P O Box 6020. Parrow East. 7460	0312514252	0219387398
Fourways Financial Services		0114654225	0114655437
Fourways Veterinary Hospital		0114659120	0117053411
Furn City		0865218955	0116071203
Furniture City		0865218955	0116071203
Galaxy	PO Box 4996, Durban, 4000	0313284499	0860066639
Game		0118981602	0118981600
Garden City Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
GBS Bank		0466228855	0466227109
Geen & Richards		0865218955	0116071203
Health Worx	Shop 40, Carlswald Lifestyle Centre, New Road, Midrand	0116970878	0116970840
Heritage Home and Leisure (Pty)		0214246299	0214246120
Hi Finance	Postnet Suite 504, Rivonia 2128	0866861102	0117186016

Debt Counselling – Principles & Guidelines: ANNEXURES

Creditor Name	Address	Fax	Phone
Home Choice	200 Main Road, Clatemon, 7700	0216808270	0860466324
HSBC Bank			0116764203
Hyperama		0866331132	0116684000
Identity	PO Box 600, Cape Town, 8000	0214607176	0214607811
Inperial Bank			0112753000
Intec	Po Box 3199, Cape Town, 8000	0214052716	0214052720
Investec			0112869360
Investec			0112869041
Investec			0112869243
Jakaranda Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
JD Group		0866861102	0117186016
JDG Trading	P.O. Box 4208, JHB, 2000	0866861102	0117186016/9
Joburg		0113583922	0113583166
Johannesburg City		0113583267	0113583033
Joshua Doore		0866861102	0117186016
Kagisano		0866029197	0126767464
Krugersdorp Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Kulula Credit Card		0113527398	0113525369
Leisure Books		0215958699	0215958686
Letsatsi Cash Loan		0114921589	0114921588
Lewis Store		0219489226	021948222
Linksfeld-Bagleyston Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Linmed Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Lubners		0865218955	0116071203
Maravedi Credit card	P O Box 8686, Johannesburg, 2000	0112217864	0112216196
Markhams	P O Box 6020, Parrow East, 7460	0312514252	0219387398
Mass Stores		0118981602	0118981600
Matress Factory		0865218955	0116071203
Matrix	P O Box 6020, Parrow East, 7460	0312514252	0219387398
MBD Atomeys	CR Republic Rd & Jan Smust Ave, Rendburg, 2125	0115606598	0115606410
Media 24		0214461167	0860105000
Megg bank	P O Box 8686, Johannesburg, 2000	0112217864	0112216196
Mercantile Bank			0113020531
Metropolitan Goal Card		0219404038	0219448048
MFC	Cnr Schoeman and Grosvenor, Hatfield, Pretoria. PO Box 14415, Hatfield 0028	0119971311	0124825628
Miladys	PO Box 4996, Durban, 4000	0313284499	0860066639
Miladys	Box 4996 Durban 4000	0313011266	0313676400
Milpark Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Moot Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Morkels		0866861102	0117186016
Motor Finance	100 Main Street Johannesburg 2001	0116306420	0860109279
Mr Price	PO Box 4996, Durban, 4000	0313284499	0860066639
Mr Pricemoney	PO Box 4996, Durban, 4000	0313284499	0860066639
MTN Banking		0866599646	
MTN Service Provider Co	Legal Dept.	0119124510	0831808
Mulbarton Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Multichoice		0865204015	
Munnik Basson Dagama Inc	CR Republic Rd & Jan Smust Ave, Rendburg, 2125	0115606598	0115606410
Nampak Provident Fun Loan		0115201923	0115201923
National Student Fund	PO Box 18745, Wynberg, 7824	0217626386	0217978138
Nedbank	100 Main Street Johannesburg 2001	0116306420	0860109279
NetCare Legal Collections	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Nu Debt Collect		0866882002	0117245600
O Hammond Credit Control Consu	15 Huguenot Ave, Bordeaux, Randburg 2123	0117873838	0117873625
Old Mutual Bank	PO Box 1777, Johannesburg, 2000	0116306420	0860109279
Olivedale Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
OneCor		0123651691	0123651537
Optiklin Clinic/Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Optimed Clinic/Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Osiers		0865218955	0116071203
Parklane Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Perel Sport	Capture Persol number as account number	0218729680	0218729661/2
Perlonomi Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Pick n Pay Credit Card	P O Box 8686, Johannesburg, 2000	0112217864	0112216196
Pres Les (Pty) Ltd		0217979067	0860773753
Price n Pride		0866861102	0117186016
PTA East Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Rainbow Finance		0866331132	0116684000
Rand Clinic	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
RCS	P O Box 6020, Parrow East, 7460	0312514252	0116373248
RCS		0215974726	0216103530
RCS Personal Loans	P O Box 6020, Parrow East, 7460	0215974726	0215974550
RCS Stores	P O Box 6020, Parrow East, 7460	0312514252	0219387398
Readers Digest		0214461167	0860105000
Real People	PO Box 1960, Tecoma, East London, 5214	0866206878	0437023827
Rehab Clinic	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Relyant		0865218955	0116071203

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Creditor Name	Address	Fax	Phone
Rennie Bank		0865182505	0114072049
Roodefurn		0865218955	0116071203
Rosebank Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Rosewood Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Russells		0866861102	0117186016
SA Home Loans		0866817615	0315605300
SA Motor Loans	Private Bag X51, Bryanston, 2021	0113677000	0117457800
Sakha Isizwe		0116750330	0116754303
Sanlam	Po Box 44319, Claremont, 7735	0216735519	0216703530
Sanlam personal loan	PO Box 44319, Claremont, 7735	0216735519	0216703530
Savells		0865218955	0116071203
Sheet Street	PO Box 4996, Durban, 4000	0313284499	0860066639
Standard Bank		0112274821	
Standard Chartered Bank		0112525906	0112176823
Star Cash Loans		0217826887	0217826887
State bank of India		0117784500	0117784533
Sterns	P O Box 6020, Parrow East. 7460	0312514252	0219387398
Strydom Botha Attorneys		0117533800	0117532246
Stuttafords		0116168444	0118791111
Sunninghill Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Sunwood Park Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Teba bank			0115185150
Tiger Wheel & Tyre		865233940	0865233940
TM Financial services		0117945167	0117945166
Town Talk		0865218955	0116071203
Tracker	PO Box 2492, Cresta 2118	0113800399	0119984018
Truworths	PO Box 600, Cape Town, 8000	0214607176	0214607811
Union Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Universitas Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Vaalpark Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Virgin Mobile		0116765408	
Virgin Money	P O Box 8686, Johannesburg. 2000	0112117864	0112216196
Vodacom Credit Card		0113527398	0860362002
Vodacom Service Provider		0860082082	
WaBona Africa		0000000000	0117926679
Wesbank		0113527398	0860362002
Wetherlys		0865218955	0116071203
Wierdapark Clinic/Hospital	NetCare Rehab Hospital, 2 bunting road, Auckland Park, 2092. PO Box 150, Auckland Park, 2006	0866873917	0114891420
Woolworths	PO Box 5553, Cape Town, 8000	0312514252	0214075020
Woolworths Credit Card	PO Box 5553, Cape Town, 8000	0312514252	0214075020
Woolworths Personal Loan	PO Box 5553, Cape Town, 8000	0312514252	0214075020
Young Designers Emporium	1 Mostert Street, Cape Town, 8001	0214607070	021460770

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RESPONSIBILITY MATRIX						
	AFRICAN BANK	ABSA BANK	FIRSTRAND BANK / FNB & WESBANK	NEDBANK	STANDARD BANK	MFC
General office + Form 17 application	Debt Counselling Department	Debt Rehabilitation & Counselling Unit	FirstRand Bank DR Centre	Debt Rehabilitation & Recovery Services	Debt Review Department	Debt Review Department
Address	59 Sixteenth (16th) Road, Midrand	8th Floor Marble Towers, cnr Jeppe & Von Wielligh Str Johannesburg	3 First Place 4th Floor Bankcity Simmonds Street Johannesburg	9th Floor, 100 Main str Johannesburg	9th Floor, 45 Commissioner Str Johannesburg	Cnr Herman / Corobrick Road Meadowdale
e-mail address	debtcounselling@africanbank.co.za	drc@absa.co.za	frbdebtreviewcentre@firstrandbank.co.za	N/A	Debt_Review@standardbank.co.za Debt_Counselling@standardbank.co.za	NCADISPUTE@MFC.CO.ZA
Telephone	011 256-9323	011 221-6047	0860 362 002	0860 109 279	0861 111 402	011 879-9222
Cell phone	N/A	N/A	N/A	N/A	N/A	N/A
Fax number	086 603 0951	011 221-7864/5	011 352-7398	011 630-6420	011 227-4821	011 997-1195
Call centre number	N/A	N/A	N/A	N/A	N/A	N/A
Head	Dlamani Mavangwa	Louis Reynders	Bev Pirrie	Diane Lodewyks	Vacant	Keyam Suliman
e mail address	dmavangwa@africanbank.co.za	louisre@absa.co.za	bpirrie@fnb.co.za	diane@nedbank.co.za	vacant	ksuliman@mfc.co.za
Telephone	011 256-9535	011 221-6229	011 371-4194	011 630-6906	011 227-4848	012 462-5781
Cell phone	N/A	N/A	N/A	N/A	N/A	N/A
Fax number	086 606 2417	011 221-7864/5	011 352-4745	011 630-6420	011 227-4821	011 879-9434
Other Contacts	Richard Mkhatswhwa	Ingrid Mulder-de Does	Benjamin Wiid	Laurien Kemp	Cheryl Jordaan	Izak Badenhorst
e-mail address	rmkhatshwa@africanbank.co.za	ingrid@absa.co.za	Bwiid@fnb.co.za	laurien@nedbank.co.za	Cheryl_Jordaan@standardbank.co.za	izakbadenhorst@mfc.co.za
Telephone	011 256-9836	011 221-6047	011 371-1677	011 630-7914	011 227-4851	011 879-9118
Cell phone	N/A	N/A	N/A	N/A	N/A	N/A
Fax number	086 606 2417	011 221-7864/5	011 352-7398	011 630-6420	011 227-4821	011 879-9931
Court notifications	Chanel van der Walt	Ingrid Mulder-de Does			Reginald Sema / Dalene Cilliers	
e-mail address	debtcounselling@africanbank.co.za cvdwalt1@africanbank.co.za	ingrid@absa.co.za	frbdebtreviewcentre@firstrandbank.co.za	N/A	Reginald_Sema@standardbank.co.za Dalene_Cilliers@standardbank.co.za	NCADISPUTE@MFC.CO.ZA
Telephone	(011) 256-9393	011 221-6047	0860 362 002	0860 109 279	011 227-4850 / 4813	011 879-9222
Cell phone	N/A	N/A	N/A	N/A	N/A	N/A
Fax number	086 606 2417	011 221-7864/5	011 352-7398	011 630-6420	011 227-4821	011 997-1195
Customers complaints			Bev Pirrie		Elvene Julius	
e-mail address	debtcounselling@africanbank.co.za	drc@absa.co.za	bpirrie@fnb.co.za	debtcounselling@nedbank.co.za	Elvene.Julius@standardbank.co.za	NCADISPUTE@MFC.CO.ZA
Telephone	011 256-9323	011 221-6196	011 371-4194	0860 109 279	011 227-4824	011 879-9222
Cell phone	N/A	N/A	N/A	N/A	N/A	N/A
Fax number	086 603 0951	011 221-7864/5	N/A	N/A	011 227-4821	011 997-1195
Additional Contacts (if any)		Elias Shamatia			Colleen Platjes / Carla McMahon	
e-mail address		Tsoete_Shamatia@absa.co.za			Colleen.Platjes@standardbank.co.za/ CarlaC.McMahon@standardbank.co.za	
Telephone		011 221-6196			011 227-4840 / 4830	
Cell phone		N/A			N/A	
Fax number		011 221-7864/5			011 227-4821	

**ANNEXURE E
FORM 17.4**

(On the letterhead of the registered debt counsellor)

To: (An individually addressed notification must be sent to the debt review department of each credit provider listed in the application for debt review)

And to: (An individually addressed notification must be sent to each registered Credit Bureaux)

From: Name of Debt Counsellor
NCR Registration Number
Address
Contact Details

Date: dd/mm/yyyy

NOTIFICATION TO ALL CREDIT PROVIDERS AND REGISTERED CREDIT BIUREAUS IN TERMS OF SECTION 86(4) (b) (i) (ii) OF THE NATIONAL CREDIT ACT 34 OF 2005

Date Form 16 signed: dd/mm/yyyy (Optional)

Consumer details: Full names and surname
Identity number
Address
Contact details
Account number of the credit agreement(s)

This notice serves to advise you that:

1. The application for Debt Counselling dated (YYYYMMDD) has been withdrawn by Debt Counsellor (State Debt Counsellor Name) as no co-operation has been received from the consumer with regards to the matter.
2. The application for Debt Counselling dated (YYYYMMDD) has been cancelled by Debt Counsellor (State Debt Counsellor Name) as there has been no payment received from the consumer in respect of the debt counsellor's fee.
3. The application for Debt Counselling dated (YYYYMMDD) has been voluntarily withdrawn by the consumer.
4. The application for Debt Counselling dated (YYYYMMDD) has been voluntarily withdrawn by the consumer due to dissatisfaction with the Debt Counsellor (State the Debt Counsellor's name).

All credit bureaus are advised to list the abovementioned consumer within 5 days of receipt of this notice, as having applied for debt review.

Signed at (place) on the (day) of (month) of (year)
(Signature of Debt Counsellor)

**ANNEXURE F
FORM 17.3**

To the departement *Credit provider's name*
Address/ fax number

From *Training / Debt counsellor*
Registered debt counsellor Registration Number: NCR DC

999999

Address
Address
Address
Tel / Fax /
E-mail

Date *Date of Notice*
Date From 16 signed *Date Form 16*

NOTIFICATION TO ALL CREDIT PROVIDERS AND ALL REGISTERED CREDIT BUREAUS

Name and Surname of the consumer: *Name of Consumer*
Account Number *Account Number*
Identification number of Consumer: *ID number of Consumer*

This notices serves to advice you that:

The abovementioned consumer/s is under debt review and cannot meet the obligations as agreed upon in the debt review arrangement order. The reasons are as follows:

- a) **Change in the employment status of the consumer**
- b) **Change in the personal circumstances of the consumer**

Signed at _____ on this _____ Day of

Debt Counsellor

**ANNEXURE G
CERTIFICATE OF BALANCE**

Customer Name:			Identity Number:						Date:					
All Other Products														
No	Account Number	Account Type	Opening Date	Expiry Date	Credit Limit	Outstanding Balance (Incl Arrears)	Arrear amount	Monthly Instalment Incl charges & insurance	Monthly charges (costs/ insurance)	Insurance/ Assurance Premiums	Method of Payment	Interest Rate	Type of Rate	Status of Account
1														
2														
Vehicle & Asset Finance Agreements														
No	Account Number	Account Type	Opening Date	Expiry Date	Goods Description	Outstanding Balance (Incl Arrears)	Arrear amount	Monthly Instalment Incl charges & insurance	Monthly charges (costs/ insurance)	Insurance/ Assurance Premiums	Method of Payment	Interest Rate	Type of Rate	Status of Account
1														
2														
Mortgage Home Loan Agreements														
No	Account Number	Account Type	Opening Date	Expiry Date	Registered Bond amount	Outstanding Balance (Incl Arrears)	Arrear amount	Monthly Instalment (Incl charges & insurance)	Monthly charges (costs/ insurance)	Insurance/ Assurance Premiums	Method of Payment	Interest Rate	Type of Rate	Status of Account
1														
2														

Official's Name & Surname:

Mandate Holder's Name & Surname:

Official's Contact Number:

Please note: The amount(s) owed and payable by the customer will change from month to month, due to interest and reasonable cost(s) incurred. The variation in the outstanding balance

ANNEXURE H

An example of a notice of motion in terms of section 86 of the National Credit Act

IN THE MAGISTRATE’S COURT FOR THE DISTRICT OF.....
HELD AT

CASE NUMBER:

In the matter between

.....
APPLICANT
(ID:))

and

A FIRST RESPONDENT
B SECOND RESPONDENT
C THIRD RESPONDENT

**APPLICATION IN TERMS OF SECTION 86 OF
THE NATIONAL CREDIT ACT 34 OF 2005**

PLEASE TO TAKE NOTE THAT application will be made on behalf of the Applicant to the Honourable Court on the _____ at 09H00 or as soon thereafter as the matter may be heard for an order in the following terms:

1. That the Applicant is over-indebted as set out in section 79 of the National Credit Act 34 of 2005;
2. The Applicant’s debt obligations be restructured as set out in Annexure A.
3. Cost of the application.

TAKE FURTHER NOTICE THAT the founding affidavit of _____ as well as the confirmatory affidavit of

_____ attached hereto will be used in support of this application.

SIGNED at _____ on this the ____ day of _____
2008

ATTORNEY OF THE APPLICANT
Address

TO: CLERK OF COURT

AND TO: FIRST RESPONDENT
By fax (if consent was obtained)

AND TO: SECOND RESPONDENT
By fax (if consent was obtained)

AND TO: THIRD RESPONDENT
By fax (if consent was obtained)

**ANNEXURE I
CONSENT ORDER**

IN THE MAGISTRATE’S COURT FOR THE DISTRICT OF.....

HELD AT

CASE NUMBER:

In the matter between

.....

APPLICANT

(ID:))

and

.....

.....

.....

FIRST RESPONDENT
SECOND RESPONDENT
THIRD RESPONDENT

CONCEPT ORDER

1. That the Applicant is over-indebted in terms of section 79 of the National Credit Act 34 of 2005;
2. The Applicant’s debt obligations be restructured as follows:

Credit provider	Account number	Balance	Interest rate	Instalment	Repayment term
A					
B					
C					

3. That an emoluments attachment order be issued in favour of _____ (PDA) in the amount of _____ with first instalment to be paid on or before the _____ and thereafter on the _____ of every following month;
4. Cost of application (in the case of opposition)
Each party to pay their own costs (in case of consensus)

DATED ON THIS THE ____ DAY OF _____ 2008

MAGISTRATE

ANNEXURE J
BANKING PRODUCTS GUIDE

Module 6: Banking products guide

- **Personal cheque accounts / current accounts / transaction accounts**
 - Description
- **Useful definitions**
- **Personal loan products - description**
- **Standard bank personal loan products and description**
- **Business loan products**
 - Description
- **Standard bank business loan products**
- **Credit cards**
 - Description
 - Useful definitions
- **Standard bank credit cards**
- **Vehicle and asset finance (vaf)**
 - Description
 - Useful definitions
- **Standard bank vehicle and asset finance products**
- **Home loans**
 - Description
 - Useful definitions
- **Standard bank home loan products**
- **Credit life protection plan on sbsa products**
- **OTHER USEFUL DEFINITIONS AND INFORMATION**

Continued on next page

Banking products guide

Personal cheque accounts / current accounts / transaction accounts – description Useful definitions

A cheque/current account is a transactional account that offers an individual or entity the ability to deposit, transfer and withdraw funds using various channels such as direct banking (internet, telephone and cell phone banking including the ATM infrastructure and Points of Representation POR).

1. A cheque

Is a written order instructing the bank to pay a stated amount from the drawer's account to the person he wants to pay.

2. An overdraft facility

Is an unsecured credit facility connected to a customer's current account on conditions that the customer pays his salary into the account every month. An overdraft is primarily used by customers to assist with cash flow; finance small recurring expenses; or for unforeseen expenses. The customer can use as much of the agreed overdraft limit as required, and the interest is only charged on the portion of the limit that is used. The overdraft limit remains available even if it is not used. The customer's overdraft is reviewed annually and if required is repayable by the customer on demand of the bank.

Standard Bank cheque accounts

Standard Bank Cheque Accounts

- Classic Cheque account
 - Achiever Cheque account
 - Student Achiever
 - Prestige account
 - Consolidator
 - Private Banking Cheque account
 - Classic Transaction account (transacting component without cheque book or overdraft facility)
-

Personal loan products - description

Personal loans are unsecured credit facilities, which have different features depending on the type of product chosen by the customer.

Continued on next page

Banking products guide, Continued

Useful definitions

a) Fixed-term loan

Is a loan repayable within a certain fixed period.

b) Micro loan

Is a loan less than R10 000;

c) Revolving loan

Is a loan which is repayable through a fixed monthly instalment but has no fixed repayment period. A customer can use the facility and pay is down as many times as he likes.

Standard Bank personal loan products and description

- Revolving Credit Plan: A personal loan aimed at providing customers with a revolving line of credit within an agreed limit.
 - Way to Pay: A fixed term loan limited to a specific small amount payable in monthly instalments.
 - E-Loans: A micro loan, which caters for low income earners who have in the past been unable to obtain traditional credit facilities.
 - Medium Term Loan: A fixed term loan with a higher limit than the e-loan or way to pay products.
 - Advance Account: this is a fixed term loan provided to the customer for a specific agreed purpose.
 - Student Loans: this is a fixed term loan provided to fund education/studies.
-

Business loan products – description

A Business loan is a range of products available to small and medium enterprises and other corporate. The loans provided in this segment may be secured or unsecured.

Standard Bank business loan products

- Cheque/current accounts
- Business Cheque Account
- Overdraft
- Business Revolving Credit Plan
- Medium Term Loan
- Business Advance Account
- Agricultural Loans
- Business Transaction account (transacting component without cheque book or overdraft facility)

Banking products guide, Continued

Credit Cards – description A credit card is a credit facility which has an allocated credit limit, which the customer can use as a revolving facility or as a budget facility.

Useful definitions

a) Revolving credit card facility

Is a revolving facility that has an agreed maximum limit. The customer may use the maximum limit and pay it down as often as s/he likes.

b) Budget facility

Allows the customer to purchase an item and then repay the outstanding amount over a period of between 6 and 60 months, depending on the transaction amount.

c) A Garage card

Is a convenient way to pay for motor vehicle repairs, maintenance and spares, daily oil, petrol and other car related expenses, as well as tollgate fees. Garage cards usually have an option to be linked to Credit card or Current (transacting) Account.

d) Co-branded cards

Are credit cards offered by the Bank in conjunction with other well known companies (brands). It is a mutually beneficial relationship which makes use of the bank's infrastructure, while advancing credit to a new spectrum of customers.

e) Private Label cards

These cards are similar to co-brand cards, except these cards can only be used at one particular store or group of stores.

f) Charge Cards

A charge card has a credit limit based on the customer's creditworthiness. Whatever the cardholder spends on the card needs to be paid in full by the payment due date (no terms as with Credit Cards)

g) Debit Cards

This is not a credit card at all, but rather each transaction is debited to the customer's nominated cheque / transaction account.

Useful definitions, continued

Banking products guide, Continued
Standard Bank Credit Cards

MasterCard credit cards	Charge cards	Co-branded cards	Private Label cards	Other
<ul style="list-style-type: none"> - Blue Online, - Ordinary Blue, - Staff, - Achiever, - Gold, - Platinum, - Business, - Corporate Executive, - Corporate Cards, - Travel Lodged, - Aviation Fuel, - Med Elite, - Priority, - Consolidator, 	<ul style="list-style-type: none"> - MasterCard Cheque cards; - Diners Club Charge cards; - American Express 	<ul style="list-style-type: none"> - British Airways - Orlando Pirates - Kaizer Chiefs - Manchester United - MTN - Edgars - Jet - Mozambique Card - Botswana Visa Card - MTC Namibia - Namibia - South African Airways - SAICA - Isasa - Athens - Lisbon - Saambou Company - Barclay Kaizer Chief - Allied - Daimler Chrysler - Lotus Gold - Siyathenga - Barloworld - Mercantile Lisbon - Lotus - Round Table - FDR Smart Card 	<ul style="list-style-type: none"> - Queenspark; - Cape Union Mart; - Game - Kays - Loads of Living - Hirsch's 	<ul style="list-style-type: none"> - Visa Cards; - Blue Bean Cards; - Garage Cards
		<ul style="list-style-type: none"> -Medi Card - Toyota Drivers Circle - World Cup Card - One2One - SA Home Loans 		

Vehicle and Asset Finance (VAF) – description

Vehicle and asset finance consist of loans to customers in order to facilitate the purchase of motor vehicles and other movable assets. Vehicles and assets are traditionally financed by means of an instalment sale, but recently the finance of these assets is financed in many different ways.

Useful definitions

a) Movable assets

A movable asset includes all assets other than fixed property (houses).

b) Instalment Sale

Is a fixed term loan in terms of which ownership will pass to the customer automatically once the final instalment (payment) has been made.

c) Financial Lease

Is a fixed term lease in terms of which the customer has the full use and enjoyment of the asset. Ownership does not automatically pass to the customer upon the last payment, but rather the customer has as option at that time to become the owner of the asset.

Standard Bank Vehicle and Asset Finance products

- Instalment Sale
- Financial Rental
- Financial Lease
- Finrent Consumer
- Operating rental

Home Loans - description

A Home loan is a loan provided to the Customer in order to facilitate the purchase of immovable Property. The loan is secured by a Mortgage Bond registered by the Customer in favour of the Bank;

Useful definitions

a) Immovable property

Is property that is fixed to the ground. For example, houses, sectional titles, flats and vacant land.

b) Building bonds

Are home loans available to customers who are building a new property or renovating an existing property. In this instance the facility is paid out in stages as required and as the renovations or additions to the property increases the value of the property.

c) Revolving home loans

(Known as **Access bond** in the SBSA environment) are home loans with a maximum facility amount. As soon as the customer pays the loan down he is able to access those funds. In the case of revolving home loan facilities, the term of the loan usually stays the same; however the outstanding balance or the principle debt fluctuates.

Standard Bank Home Loans products

- Jump Start
- Dream Start
- Ordinary Home Loan
- Liberator
- Business Mortgage
- SBSA Staff bonds
- Corporate and Investment Banking (CIB) staff bonds
- Building Loans/Further Advances

Credit Life Protection Plan on SBSA products

Clients have the option of taking out credit life protection cover on any of the facilities offered by SBSA. In the event of death, permanent disablement or diagnosis of a dread disease in some cases, a claim is made to the underwriter and the insured debt will be settled. Payments are made monthly by way of a Debt Order processed by the underwriter. Should the debtor choose to cancel the cover at any stage they need to cancel it with the insurance company.

That having being said, we do not recommend that any Insurance be cancelled while the consumer is under debt review, without first consulting the insurance broker and/or credit provider.

Credit Life Protection Plan on SBSA products, continued

Product type	Underwrite	Address	Tel. no	Fax no
Home Loans	Liberty Life	PO Box 2094, Jhb, 2000	0860102013	011 4085200
Cheque accounts and Personal loans	Liberty Life	PO Box 3329, Jhb, 2000	0860102013, 011 4085511	011 4085608
VAF	Liberty Life	4 Ellis Str, Block A, Constantia Kloof, 1709	0860123911	011 8587280
Card	Liberty Life	4 Ellis Str, Block A, Constantia Kloof, 1709	0860123911	011 8587280

Other useful definitions and information

What is a debit order?

A debit order is an agreement between a company (eg. an insurance company or another bank) and its customers (“external debit orders”) in place to facilitate the payment from the customer to the company. A debit order can also be an agreement between the Bank (SBSA) and its customers in order to facilitate repayment of credit agreements, eg. home loan (“internal debit orders”) A debit order is a means by which the company/bank/SBSA, as the case may be, is able to debit the customers’ bank accounts via the ACB – Electronic Funds transfer magnetic tape service.

External Debit Orders

Basic principals of external debit order agreements

As mentioned above an external debit order arises as the result of an agreement between a company and its customer and SBSA is therefore not directly involved in negotiating debit order agreements. Therefore, the following applies:

- The company debiting the customer’s account holds the debit order mandate – authorising them to debit the nominated account. Only they may terminate or affect the debit order. The bank merely acts as an agent to process the entry;
- The bank will accept any debits put through the system in good faith and cannot be held responsible for the validity or correctness of the debit order; and
- Requests by customers to change or cancel instructions are to be directed to the company and not to the bank.

Other useful definitions and information, continued

Changes to debit order details for external debit order agreements

SBSA cannot amend an external debit order in any way. The customer must advise the company directly in writing of the changes required. However, SBSA must assist when the:

- Debit order needs to be stopped; or
- Customer wishes to return a disputed entry for any reason.

It is worthy to note that for internal debit orders the Bank can assist the customer to change the debit order details.

Stopping a debit order

When a customer wants to stop a debit order, it must be done in writing to the company and SBSA / or other bank as the case might be. SBSA / Bank use a Stop Payment notice for this purpose. Once the stop payment has been loaded, the bank will accept that the customer does not want the debit order to go through the system in future. If the customer wants the debit order to continue, the customer will have to sign a new authority with the company and cancel the stop payment notice.

Note: The system will only stop the amount that is captured using the stop payment function. Therefore, the bank cannot guarantee that the debit will be stopped. For example, if there are changes to

the amount and/or other details, the resulting debit will look like a new debit order and will pass through the system. Since many debit orders have varying monthly amounts, the bank's mechanism to stop such debits is usually ineffective. Therefore, it is very important that the customer advises the company directly preferably by registered mail, to terminate / cancel the debit order.

Disputes The bank does not get involved with disputed items. The customer is to resolve the matter directly with the company.

Stop payments In order to effect a Stop Payment the customer is required to sign a stop payment notice at his/her branch. Once the stop payment has been loaded, SBSA will accept that the customer does not want the debit order to go through the system in future. If the customer wants the debit order to continue, the customer will have to sign a new authority with the company and cancel the stop payment notice.

Note: The system will only stop the amount that is captured using the stop payment function. Therefore, the bank cannot guarantee that the debit will be stopped. For example, if there are changes to the amount and/or other details, the resulting debit will look like a new debit order and will pass through the system. Since many debit orders have varying monthly amounts, the bank's mechanism to stop such debits is usually ineffective. Therefore, it is very important that the customer advises the company directly preferably by registered mail, to terminate / cancel the debit order.

Stop Orders / Standing Payment Orders A standing payment order is a request from a customer to the bank for a series of payments of a stated amount to be made to a nominated beneficiary on a specified date or day each month or other stated period. Standing payment orders operate on a customer's cheque account and savings account (under restricted circumstances). Should any amendments or cancellation be required, the customer needs to visit his branch and complete the required documents. This is not to be confused with the stop payment option.

Continued oxt page

Module 7: Nedbank

- Property finance
- Sbs
- Vaf
- Pvt / npb bank
- Credit card
- Home loans
- Business banking
- Personal loans
- Classic loan
- Premier loan
- Nedbank personal loans – auto account
- Nedbank personal loans – home account essential – Durban
- Nedbank personal loans – home account prestige

Property finance Property Finance commercial and industrial loans secured by mortgage bonds as well as development loans secured by mortgage bonds
We finance loans which are secured by mortgage bonds over commercial (for e.g., offices, retail) or industrial properties, as well as short term development loans (i.e., we provide the financing for developers who build commercial, industrial, residential or retail developments, which are secured also by mortgage bonds over the properties, and are usually settled by way of presales (the ave loan is about 12 - 24 months)

SBS Small business services SBS current accounts that go over the O/D limit and accounts that has no O/D limit

VAF VAF stands for Vehicle and Asset Fianance (vehicles,computers,boats,etc)

PVT / NPB Bank Short Term or Long Term Lending of Mortgage Bonds. Development Loans when a client purchases a property and then they build a property on the vacant land or change an existing property. Bearing in mind these are all Commercial and Industrial Properties

Credit Card Master card – a Master credit card product
 Visa card – a Visa credit card product
 AMEX – an American Express credit card product

These have different account types – under the various products

AMX	CGE	Amex Corporate Gold Exec Cross Reference
AMX	CGI	Amex Corporate Gold Exec Individual
AMX	IFH	Amex Franchise Individual Charge
AMX	IMH	Amex Company Individual Charge Card
AMX	IOH	Amex Corporate Individual Charge
AMX	ISH	Amex Small Business Individual
AMX	ITH	BTA Individual Charge Card
AMX	P1G	BOE Amex Gold Staff Half Price Annual Fee
AMX	PAS	Amex Peoples Bank Staff
AMX	PB1	BOE Amex Platinum Staff Half Price
AMX	PBC	Amex Personal Blue Credit
AMX	PBG	BOE Amex Gold
AMX	PBN	Amex Peoples Bank Normal
AMX	PBO	BOE Amex Platinum

Credit Card

AMX	PBS	Amex Blue Credit Staff
AMX	PGC	Amex Gold Credit Card
AMX	PGH	Personal Gold Charge
AMX	PPH	Personal Platinum Charge Card
AMX	PRH	Personal Green Charge Card
AMX	XFH	Franchise X-Ref Charge Card
AMX	XMH	Company X-Ref Charge Card
AMX	XOH	Amex Corporate X-Ref Charge Card
AMX	XSH	Amex Small Business X-Ref
AMX	XTH	BTA X-Ref Charge Card

TIP

This is all your current accounts all you (Cheque accounts, Saving accounts)

Home Loans THIS IS A LOAN FOR WHEN A CLIENT APPLIES TO BUY A HOUSE HE / SHE CAN APPLY FOR A HOME LOAN.

Homeloan - A home loan is a loan, referred to as a mortgage bond, issued by the bank (the Mortgagor) to the customer(The Mortgagee)

to :

- purchase a home
- build a home
- or make improvements to an existing home.

The different products within home loans are as follows:

- **Ordinary Homeloan** - flexible residential HL product to purchase an established residential property, vacant residential land and minor improvements.
- **Nedbank Alpha bond** - Register a mortgage loan of up to 108% to cover registration & transfer costs+cash back / A 3 month start-up payment breather
- **108% Home loan offering** - Register a mortgage loan of up to 108% to cover registration & transfer costs.
- **Nedbank icon** - Use the equity in the residential property to consolidate all loan debt requirements
- **Buy to let** - to purchase residential property with the intention of letting
- **Building loan** - to build new residential property or to upgrade existing residential property

Business banking

This would be a Division of the bank. That Deals clients who have businesses that bank with Nedbank .Business Clients EG client that have businesses and want to invest in the bank.

BOE & RISK COMPLIANCE

BOE & RISK COMPLIANCE deals with the following:

BOE Private Bank facility

Monitor arrears, over limits, equity secured loans and expired facilities.

BOE branded current accounts:

Follow up on excesses, reviews.

VAF & Home loans:

Follow up on arrears.

BOE Credit cards:

Follow up on outstanding payments.

SPECIALIZED COLLECTIONS

This would be all account Micro Loans were we could not collect on. The different departments hand over the accounts to Specialized Collection for Legal actions to taken e.g:

ADMIN ORDERS, SEQUASTRATED, JUDGEMENTS AND GARNISHEE ORDER EAO TO BE IMPLEMENTED ON A CLIENTS SALARY THE BANKS ATTORNEYS WILL DO A COLLECTION FOR THE BANK.

Personal Loans – Classic Loan

Nedbank Classic Loans offer general purpose, unsecured loans from R1500 to R20 000.

- Terms of the loan: 12, 24 or 36 months to pay.
 - Maximum Loan Amount - R20 000.
 - Minimum Loan Amount - R1 500 for 24 or 36 months and R2 000 for 12 months.
 - Pricing is in accordance with the requirements of the National Credit Act.
 - Insurance, up to the loan amount is compulsory, to ensure that you have cover in the event of death, disability or retrenchment
 - Monthly statements keep you updated on the progress of your loan repayment
-

Premier Loan

Nedbank Premier Loans offer general purpose, unsecured loans from R5 000 to R100 000

- Terms of the loan: 24, 36, 48 and 60 months to pay.
- Maximum Loan Amount - R100 000.
- Minimum Loan Amount - R5 000.
- Pricing is in accordance with the requirements of the National Credit Act.
- Insurance, up to the outstanding loan amount is compulsory, to ensure that you have cover in the event of death, disability or retrenchment.
- Monthly statements keep you updated on the progress of your loan repayment

Nedbank personal accounts – Auto account

Auto Account provides access to finance for second hand vehicles that are 5 years old to 20 years old.

- Terms of the loan: 6, 12, 18, 24, 36 or 48 months to pay.
- Maximum Loan Amount - R100 000.
- Minimum Loan Amount - R20 000.
- Pricing is in accordance with the requirements of the National Credit Act.
- Insurance, up to the loan amount is compulsory, to ensure that you have cover in the event of death, disability or retrenchment.

Finance for older vehicles. You can purchase a vehicle from 5 years old up to 20 years old.

- Nedbank is a registered and authorised Financial Services

- and Credit provider.
 - Sold through a distribution channel of approved used vehicle dealers.
 - No deposit required.
 - No collateral is required.
- Nedbank personal loans – Home account Essential – Durban**
- Terms of the loan: 6, 12, 18, 24, or 36 months to pay.
 - Maximum Loan Amount - R19 999.
 - Minimum Loan Amount for new customers:
 - R750 for 6 months
 - R990 for 12 months
 - R1 200 for 18 months
 - R1 490 for 24 months
 - R4 000 for 36 months
 - Minimum Loan Amount for repeat customers:
 - R500 for 6 months
 - R990 for 12 months
 - R1 200 for 18 months
 - R1 490 for 24 months
 - R4 000 for 36 months
- Nedbank personal loans – Home account Essential – Durban, continued**
- Pricing is in accordance with the requirements of the National Credit Act.
 - Insurance, up to the loan amount is compulsory, to ensure that you have cover in the event of death, disability or retrenchment.
- Enjoy the convenience and benefits with an account that allows you to:
- Buy building materials to build or extend your house;
 - Buy general supplies you need to fix or finish your home;
 - Buy furniture and appliances you want or need;
 - Do home improvements step-by-step at a pace you can afford;
 - You can shop at over 3500 retail stores in South Africa, using once account
 - As an added benefit we offer you, Credit Life. This ensures peace of mind in the event of your death, disability or retrenchment where your outstanding balance on your home account will be covered.
 - No security required.
 - Nedbank is a registered and authorised Financial Services and Credit provider.
 - Easy application process
- Nedbank personal loans – Home account prestige**
- Terms of the loan: 6, 12, 18, 24, or 36 months to pay.
 - Maximum Loan Amount - R50 000.
 - Minimum Loan Amount - R20 000
 - Pricing is in accordance with the requirements of the National Credit Act.
 - Insurance, up to the outstanding loan amount is compulsory, to ensure that you have cover in the event of death,

disability or retrenchment.

Enjoy the convenience and benefits with an account that allows you to:

- Buy building materials to build or extend your house;
- Buy general supplies you need to fix or finish your home;
- Buy furniture and appliances you want or need;
- Do home improvements step-by-step at a pace you can afford;
- You can use your card at over 3500 merchant stores in South Africa including national big brands as well as local regional stores in your area.
- As an added benefit we offer you, Credit Life. This ensures peace of mind in the event of your death, disability or retrenchment where your outstanding balance on your home account will be covered.
- No security required.
- Nedbank is a registered and authorised Financial Services and Credit provider.
- Easy application process

Module 8: African bank

- Personal credit: debit order loans
- Personal credit: payroll deducted loans
- Personal credit: cash repayment loans
- African bank visa blue credit card

African Bank

Personal credit: Debit order loans

A debit order loan is for customers who have a transactional account that can be debited for the repayment. African Bank deducts repayment amounts from customer **bank accounts at the end of each month.**

Features:

Loan size	African Bank offers debit order loans from R500 to R30, 000
Interest and Fees	<ul style="list-style-type: none"> • Interest rates are based on the customers individual profile • An initiation fee is charged based on the loan size. • A monthly service fee is charged
Term of Loan	<ul style="list-style-type: none"> • 3 to 9 month short term debit order loans • 12 to 60 month long term debit order loans
Repayment Frequency	Monthly, fortnightly or weekly
Credit Life Insurance	Credit Life insurance is available to cover outstanding debt in the event of death, disability or job loss. Premiums at 10% of outstanding loan obligation per annum

Personal credit: payroll deducted loans

A payroll-deducted loan is like a debit order loan except the repayment of the loan is directly from the customer's salary as apposed to transactional account.

Features:

Loan size	African Bank offers payroll deducted loans from R2, 500 to R25, 000
Interest and Fees	<ul style="list-style-type: none"> • An initiation fee is charged based on the loan size. • A monthly service fee is charged
Term of Loan	<ul style="list-style-type: none"> • 12 to 36 month long term payroll deducted loan
Credit Life Insurance	Settles any outstanding balances in the event of death or permanent disability. Covers installments in the event of retrenchment and temporary disability. Premiums at 10% of outstanding loan obligation per annum.

Personal credit: cash repayment loans

A cash loan caters for customers who do not have a bank account. The loan is repaid, based on the customer’s repayment frequency, in cash.

Personal credit: cash repayment loans, continued

Features:

Loan size	African Bank offers cash loans from R500 to R10, 000
Interest and Fees	Interest rates are tailor made on individual profile and repayment behavior
Term of Loan	<ul style="list-style-type: none"> • 3 and 6 months for new customers • Up to 18 months for existing customers
Repayment Frequency	Monthly, fortnightly or weekly
Credit Life Insurance	Credit Life insurance is available to cover outstanding debt in the event of death, disability or job loss. Premiums at 10% of outstanding loan obligation per annum

African Bank Visa Blue Classic credit Card

Features:

Size of facility	<ul style="list-style-type: none"> • Determined on the basis of affordability and credit risk profile of customer • Credit Card limits range from R2, 000 to R8, 000
Interest and Fees	<ul style="list-style-type: none"> • Interest rate is prime linked and currently set at 24% • There are fixed monthly fees as well as transaction fees which are charged per transaction
Term of Loan	<ul style="list-style-type: none"> • There is no fixed term as this is a revolving facility.
Credit Life Insurance	Cardholders may choose to take up insurance that offers protection and settlement on any

	outstanding balances in the event of death, and will pay the monthly installments in the event of disability or retrenchment. Premiums at 10% of outstanding loan obligation per annum.
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Module 9: First National Bank

➤ Fnb products

➤ Store cards

Continued on next page

First National Bank

- FNB products**
- Wesbank-vehicle and assets finance, personal loans
 - Card-FNB Credit Cards, Wesbank Credit Cards, Discovery Credit Cards, Kulula Credit Cards, Clicks Credit Cards and Vodacom Credit Cards.
 - Private Label Cards
 - Direct Axis-personal loans
 - Call Direct-personal loans
 - FNB personal loans and student loans
 - Homeloans and One Accounts
 - Housing finance
 - Edgars loans

- Store cards**
- San Marina
 - Pen & Art
 - Shimansky
 - Spar
 - Hyperama
 - Levi's
 - Dischem
 - Spitz
 - Incredible Connection
 - Sportsmans Warehouse
 - Europa Art
 - Jewel Card
 - Numtec
 - Dunns
 - Garden Shop
 - Nine west
 - Guess
 - Aldo
 - Cape union mart
 - Old Khaki

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Module 10: Absa Bank

- **Personal loans: features and benefits**
- **Retail bank overdrafts**
- **Individual revolving loan: features and benefits**
- **Student loan: features and benefits**
- **Mortgage home loans**
- **Meeg bank**
- **Credit card products**
- **Absa vehicle and asset finance (avaf)**
- **Maravedi credit solutions**

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ABSA Bank

Personal loans: features and benefits

This is a once-off loan with a structured monthly repayment targeted at individuals who earn a stable income. (Applicant need not have an account with Absa).

Retail Bank Overdarfts

An Overdraft facility is a fluctuating, short-term, limited credit facility available on cheque accounts. A number of different overdraft facilities are available:

- **Standard Overdraft**
- Granted for a period of 12 months, the overdraft facility is reviewed annually.
- **Reducing Limit Overdraft**
- The limit of the overdraft facility is reduced on a monthly basis until the loan or overdraft amount is settled.
- **Temporary or Bridging Overdraft**
- Granted for a fixed period of time only, the overdraft is to be settled in full upon expiry of the agreed overdraft period.

Individual revolving loan: features and benefits

All customers, including employees, who earn a monthly salary of R5, 000 or greater and have a transactional account (only cheque or savings) with Absa, will be eligible to apply for this product. Where a customer does not have a transactional account with Absa, the consultant must first sell a transactional account and

then the Individual Revolving Loan application can take place.

Student loan: features and benefits The ABSA Student loan is a product offered to full or part time, under or post graduate students to further their studies.

Mortgage Home Loans Finance of fixed assets. A number of different products are available:

- **Ordinary Mortgage Home Loan**
 - **Sanlam Home Loan**
 - **Building Home Loan**
-

Meeg Bank This is a joint venture with the bank in Umtata. A number of different products are available:

- **Personal Loan**
- **Overdraft facility**
- **Mortgage Home Loan**
- **Asset and Vehicle Finance Loan (AVAF)**

Credit card products

- Barclays Card (VISA)
- ✓ Barclays Gold Card
 - ✓ Barclays Premium Card
 - ✓ Barclays Sliver Card
- Visa Electron
- ✓ Mediboost Visa Electron
 - ✓ Student Electron
- Ordinary Affinity
- ✓ SA Rugby Onders
 - ✓ Natal Rugby
 - ✓ NTVL Rugby
 - ✓ OFS Rugby
 - ✓ SA Rugby Onders
 - ✓ TVR Rugby
 - ✓ WP Rugby
- Gold Affinity
- ✓ SA Rugby Onders
 - ✓ Argus
 - ✓ Comrades
 - ✓ Kovies Gold
 - ✓ Potch University Gold
 - ✓ RAU Gold
 - ✓ Radio Pulpit Gold
 - ✓ Tukkies Gold
 - ✓ Unisa Gold
 - ✓ Natal University Gold
 - ✓ Maties Gold
 - ✓ Absa Superior Gold

- ✓ Gold Graduate
- Unibank
 - ✓ Unibank Electron (Ordinary)
 - ✓ Unibank Ordinary
 - ✓ Unibank Gold
- Electron Medical
 - ✓ Selfmed
 - ✓ Bestmed
 - ✓ Telemed
- Business Electron
- Corporate Card
 - ✓ ABSA Travel Card
 - ✓ Gold Card
 - ✓ Silver Card
- Corporate Loyalty Card

Credit card products, continued

- Business Card
 - ✓ Visa Aviation
 - ✓ Gold Absa Corporate Card
- Platinum Card
- Private Bank
 - ✓ Platinum Credit Card
- Master Platinum Card
- Meeg Bank
 - ✓ Meeg Ordinary Card
 - ✓ Meeg Gold Card
 - ✓ Cointel / Autopage
 - ✓ Zigi (Cointel Individual)
 - ✓ Auto Page
 - ✓ Cointel Business Card
 - ✓ Cointel Simtran
 - ✓ Cointel Autocharge
- Absa Purchase Cards
- Business Cards
 - ✓ Silver Business Cards
- Vanilla Cards
 - ✓ Visa Aviation
 - ✓ Premier credit card
 - ✓ Absa Gold
 - ✓ MLS Gold
 - ✓ Classic Credit Card
 - ✓ Absa Ordinary
 - ✓ Master Card Electronic Vanilla
- Absolute Winners
 - ✓ Absa Reward Gold
 - ✓ Premier Credit Card
- Absa Rewards
 - ✓ Classic Credit Card
 - ✓ Silver Shine One Reward
 - ✓ Argus
 - ✓ Comrades

- ✓ EP Rugby
- ✓ Golden Product
- ✓ Natal Rugby
- ✓ NTVL Rugby
- ✓ OFS Rugby
- ✓ TVL Rugby
- ✓ WP Rugby
- ✓ Kovies Gold

Credit card products, continued

- ✓ Potch University Gold
- ✓ RAU Gold
- ✓ Radio Pulpit Gold
- ✓ Tukkies Gold
- ✓ Unisa Gold
- ✓ Natal University Gold
- ✓ Maties Gold

Private Bank

- ✓ Gold Credit Card
- ✓ Premier Credit Card

Medical & Private Lable

- ✓ Pick 'n Pay
- ✓ Medi Boost
- ✓ Absa Medical Altron

ABSA Vehicle and Asset Finance (AVAF)

A number of different products are available:

- **Rent-2-Buy (Individuals)**
 - ✓ This plan includes an initial rental agreement of 54 months, followed by an option to purchase the vehicle, refinance it, or return it at the end of the period.
- **Lease**
 - ✓ Negotiable for a maximum of sixty (60) months and ownership vests in AVAF. The customer may purchase the vehicle or refinance it for a further period, subject to negotiations.
- **Installment Sale Agreement (ISA)**
 - ✓ Negotiable for a maximum of sixty (60) months and ownership vests in AVAF

Maravedi Credit Solutions

This is a joint venture with Unifer Bank, now known as Maravedi.

