

**NCR Registered Debt Counsellors**

ALL CORRESPONDENCE TO BE E-MAILED OR FAXED

E-MAIL : [info@debtcounsellorssa.com](mailto:info@debtcounsellorssa.com)

FAX : 08666 31 831

OFFICE : 087 808 6176 / 7

WEBSITE : [www.debtcounsellorssa.com](http://www.debtcounsellorssa.com)

Form16 We will waive our registration fee, to help you.

**Complete ALL sections in full and provide requested docs, as soon as possible.****APPLICATION BY CONSUMER FOR DEBT REVIEW****In terms of Section 86 of the National Credit Act 34 of 2005**

E-mail or fax the following documents, together with your application, or as soon as available: Please tick off which documents you include now, so we can make sure we receive all documents.	
	In <b>Part 4</b> of Application, list <b>ALL</b> creditors and include ** <b>ONE</b> (only one – we do not more than one account statement for every creditor. • <b>PLEASE DO NOT INCLUDE PAID-UP ACCOUNTS.</b>
	When <b>handed over</b> to an attorney/ collector, list attorney/ collector <b>AND</b> original creditor in <b>Part 4</b> . We will try and override the attorney/collector, to save legal fees. Provide the <b>legal reference number</b> , as well as the <b>creditor account number</b> . Please <b>BRACKET TOGETHER</b> the accounts belonging together. ** Include copies of <b>ID documents</b> of yourself and spouse / co-applicant. ** <b>Marriage certificate</b> + Page from <b>Prenup agreement</b> , when married <b>OUT of COP</b> with or without accrual ** Include copies of <b>three (3) salary advises</b> for yourself and spouse / co-applicant ( most recent) ** If working <b>regular overtime</b> , or for <b>commission</b> , include <b>six (6) months'</b> salary slips and work on an average for 6 months, to determine income. You must be able to afford the monthly amount provided. ** Latest <b>three (3) months' bank statements</b> - same as your salary advises. Internet statements acceptable. ** When salary is garnished, get <b>emolument attachment order</b> from your HR/personnel office. ** <b>Credit Bureau Report – R20 (single) /R40 (combined), with your R50 application fee</b> , if we must draw a <b>Compuscan Credit Report</b> . There might be accounts, not showing on the report, or saying written off, which you must still include in Part 4. <b>You can draw your own, FREE REPORT</b> easily, by going to <a href="http://www.debtcounsellorssa.com">www.debtcounsellorssa.com</a> and provide us with your application – then you don't pay for the report. ** Proof of payment for <b>credit bureau report</b> . <b>Banking details</b> on page <b>Info 1, below</b> . Any contract signed after <b>1 June 2007</b> , where you suspect <b>reckless lending</b> – i.e. already over-indebted when more credit was granted, interest too high, no pre-agreement, costs too high, etc, mention in Part 4 – also an account <b>not paid for 3 years</b> , which might have <b>prescribed</b> . Provide information about this.

If you do not have all the documents, marked \*\* available right now, but your application is complete and the information requested in **Part 4**, as well as **all your other info** provided, you can send the application, and provide the outstanding documents, as soon as possible afterwards. The sooner we receive your application and inform your creditors you applied for debt counselling, the sooner you will get the protection of the Credit Act, and your creditors cannot proceed with further legal action. We will provide you with a Confirmation letter and more information, after we received your application.

- It is **not necessary** to provide us with **contact information** of bigger creditors, such as banks, clothing stores, furniture stores, etc. These creditors have Debt Review Centres and we have these details.
- In case of a micro lender, doctor, attorney, collector and other, smaller creditors, you must provide us with a **phone number and e-mail address in Part 4**. If you have an account for these creditors, please provide.
- All **debit orders** must be cancelled, but we will provide you with more information.
- If you have **money in any of your accounts**, going under debt counselling, please withdraw the money, before we inform your creditors, as we will be paying off these accounts now, and you will not be able to withdraw it later.

Fax your complete application to **08666 31 831** or e-mail to [info@debtcounsellorssa.com](mailto:info@debtcounsellorssa.com)  
Phone or e-mail us afterwards, to make sure we received your application

**FIRST READ THE INSTRUCTIONS, AT THE TOP OF EACH PART, TO MAKE SURE YOU  
PROVIDE THE CORRECT INFORMATION**

<b>PART 1 : PERSONAL DETAILS</b>						
Surname			Full names			
Maiden name			Known as			
ID number			Trust registration nr			
Male	Female	White	Black	Coloured	Asian	
SINGLE	DIVORCED	WIDOW (ER)	LIVING IN CO HABITATION	MARRIED IN COP	MARRIED OUT OF COP	MARRIED OUT OF COP
					<u>With accrual</u>	<u>Without accrual</u>
Physical address						
				Town/ City		
Province				Postal code		
Postal address <i>If different from above</i>						
					Postal code	
How long at address			Tenant	Owner		
Phone Home			Cellphone			
Fax		E-mail address				
<b>EMPLOYMENT</b>						
Employer			Occupation			
Physical Address						
					Postal code	
Postal address:						
					Postal code	
Phone		Fax		Employment date		
Monthly pay date		December pay date		Yearly increase date		
Bonus date(s)						
<b>DEPENDANTS</b>						
Full names		Date of birth / ID		Age	Live with?	Child pre-school/school
Relationship son/daughter						
1.						
2.						
3.						
<b>If dependant(s) is not in pre-school/ school going child, explain why you are responsible for other dependants:</b>						
<b>INDICATE: This is a:</b>		<b>Single application</b>		<b>Joint application</b>		
<b>I am part of a:</b>		<b>1 Income household</b>		<b>2 Income household</b>		

\* Even if **ONLY YOU apply**, indicate above if your spouse/ life partner is also earning an income (2 Income household).

**SPOUSE / PARTNER / CO-APPLICANT**

YOU MUST COMPLETE THIS PAGE, WHEN:

- **MARRIED IN COMMUNITY OF PROPERTY – BOTH SPOUSES MUST APPLY;**
- **IF MARRIED OUT OF COP / CO-INHABITED AND BOTH PARTIES APPLY;**
- **When married OUT OF COP/ CO-INHABITED, one or both parties can apply.**

**When married OUT OF COMMUNITY OF PROPERTY / CO-INHABITED AND ONLY ONE (1) PERSON APPLIES, DO NOT COMPLETE THE DETAILS OF THE PERSON NOT APPLYING ON THIS PAGE, OR HE/ SHE WILL ALSO BE PLACED UNDER DEBT COUNSELLING.**

Surname				Full names		
Maiden name				Known as		
ID number				Trust registration nr		
Male		Female		White		Black
				Coloured		Asian
SINGLE	DIVORCED	WIDOW (ER)	LIVING IN CO-HABITATION	MARRIED IN COP	MARRIED OUT OF COP With accrual	MARRIED OUT OF COP Without accrual
Physical address: <i>If different from Applicant 1</i>						
					Town/City	
Province					Postal code	
Postal address: <i>If different from above</i>						
					Postal code	
How long at address <i>If different</i>				Tenant		Owner
Phone Home <i>If different</i>				CELL		
Fax			E-MAIL ADDRESS			
<b><i>If living apart from spouse/ co-applicant, please give reason:</i></b>						
<b>EMPLOYMENT</b>						
Employer				Occupation		
Address						
					Postal code	
Postal address						
					Postal code	
Phone:			Fax		Employment date:	
Monthly pay date			December pay date		Yearly increase date:	
Bonus date(s):						
<b><i>If spouse / partner is unemployed, please give reason/ how long/ where previously employed/ possibility of new job:</i></b>						

- YOU **MUST** COMPLETE THIS PART, ***EVEN IF YOU PROVIDE YOUR SALARY SLIPS***
- PLEASE EXPLAIN ABBRIVIATIONS (LIKE GOVERNMENT PAYSLEIPS) – I.E. ABC = MEDICAL AID

**PART 2 – MONTHLY INCOME**

			SELF	SPOUSE/ PARTNER	REMARKS
<b>Basic Salary Before deductions, excluding below income</b>					<i>Also salary drawn from <u>own business.</u></i>
Additional company income					Specify:
Alimony	Dependant maintenance	Allowance			From:
Car allowance					
Bonus /Allowance – Regular – i.e. shift allowance					For:
Cellphone allowance					
Contribution - any person <i>i.e. parents</i>					From:
*Commission regular <b>6 month's average</b>					
Housing subsidy					
Interest from any source					From: Value:
Investment	Dividends	Shares			From: Value:
<i>Indicate which you receive</i>					
Medical Aid Subsidy					
*Overtime <b>6 month's average</b>					
Pension – Any <i>Specify</i>					
Petrol allowance					
Profit sharing					Specify:
Rental income <i>Give address(es)</i>					Address(es):
Other <i>Specify</i>					
<b>TOTAL</b>					
<b><i>Do not add the following, if this is not regular income</i></b>					
<b><i>BONUS / IRREGULAR OVERTIME – GIVE INFORMATION, BUT DON'T ADD TO ABOVE</i></b>					
**BONUS – Yearly / Monthly					Date(s)
**BONUS – Incentive/ Achievement / Other					Date(s)
**Irregular overtime					How irregular?
**Irregular commission					How irregular?
<b>TOTAL</b>					
* Regular commission or overtime, use 6 months' average. We must have the minimum amount to work with.					
* If you receive a fixed salary, plus commission, please indicate how often commission is paid.					
** Bonus and irregular overtime do not form part of restructuring income, but must be declared.					

**CANCEL ALL DEBT DEDUCTIONS FROM SALARY – ALSO HOME LOAN – ADD TO PART 4.**

### **PART 3 - EXPENSES**

#### **3.1 PAYSLIP DEDUCTIONS**

- **Must complete – even if you provide payslips.**
- **Do not leave out any deductions, even if it is 0.50c.**

*Explain abbreviations on payslip – i.e. ABCD = Medical aid at remarks*

	SELF	SPOUSE/ PARTNER	REMARKS
Administration Orders <i>Provide order</i>			Administrator: Phone:                      E-mail:
Company loans <i>E-mail address of HR</i>			Amount outstanding Last payment date:
Funeral policy			
Garnishees <i>Provide garnishee order</i>			Attorney Phone:                      E-mail
Group life			
Insurance			
Medical aid			
Pension / Provident fund			
Policy(s) <i>Specify / Review</i>			Company Policy nr
RA'S / Endowment			Company Policy nr
Tax PAYE			
Tax SITE			
Savings plan			Amount in plan Institution
Tea club fees			
UIF			
Union subscription			Union:
Other <i>Specify</i>			
<b>TOTAL</b>			

**VERY IMPORTANT: DO NOT DEDUCT PAYSLIP DEDUCTIONS AGAIN IN PART 3**

**3.1 MONTHLY LIVING EXPENSES (BUDGET)**

- DO NOT DUPLICATE SALARY DEDUCTIONS BELOW –OR DEDUCT LIVING EXPENSES AT YOUR SALARY DEDUCTIONS.
- If married IN COMMUNITY OF PROPERTY / CO-HABITATED, in a TWO-INCOME HOUSEHOLD, but **ONLY YOU APPLY** – you cannot declare only your Income and declare all the expenses, as if you are liable for everything. Even if your spouse/ life partner does not apply, expenses must be shared and you can ONLY declare what you are responsible to pay every month.
- Creditors want to see that you are prepared to REDUCE YOUR MONTHLY EXPENSES.
- NO LUXURIES, except if you can motivate the luxury expense. No DSTV.
- Arrears SERVICE AGREEMENTS, such as the municipality, levies, school fee, etc: Indicate the monthly expense below – and if you already have an agreement with the service provider in place, provide the written agreement and indicate the arrears in the Remarks Column.

DO NOT LIST DEBT (CREDIT AGREEMENTS) HERE –	R per month	REMARKS
<ul style="list-style-type: none"> <li>• If accounts are in arrears or up to date, list ALL accounts in PART 4 – Pages 9.1/ 9.2</li> </ul>		<ul style="list-style-type: none"> <li>• The more information you provide, the easier it will be to do your application correct.</li> </ul>
Alimony / Allowance		To: For:
Bank charges <i>Only for a SAVINGS account now</i>		
Annuity/ Pension <i>If not deducted from salary</i>		
Boarding fees		How many people
Body Corporate Levies		Arrears /Arrangement R /R
CELLPHONE    Prepaid    Contract type:		
<i>Do not include cell in Part 4 if not in arrears and you are using it – or your service will be suspended.</i>		Contract expires: Type of contract
Clothing <i>NOT clothing accounts (List accounts Part 4)</i>		
Crèche            Day care            After school care		How many children:
Credit Life Insurance <i>Only if not part of instalment</i>		
Domestic worker <i>If looking after children, otherwise a luxury</i>		Motivate
*Electricity    Gas            Water            Sewerage		
Funeral policies – <i>Only if not deducted from payslip</i>		
Groceries / Household expenses		How many children How many adults
Guarantees / Extended warrantees/ Covers, etc <i>Only if not part of instalment</i>		Specify
* Gym <i>Include arrears in Part 4</i>		Contract expires:
Insurance -Building/Content - <i>Make sure building is not already insured with bond (HOC – Home Owners Cover)</i>		
Insurance –Vehicle <i>Make sure short term insurance is not Included in vehicle instalment.</i>		

EXPENSE			R per month	REMARKS
*INTERNET	Pre-paid	Contract: Type		Contract expires:
Life Insurance/ Policy(s) – If not deducted from payslip				
Maintenance - I.e. child support				To For
Maintenance – Other Specify				
Medical Aid - If not deducted from payslip				
Medical expenses Chronic / Not paid by Medical Aid				For what condition?
Petrol / fuel Motivate if high				
Pocket money children Realistic and age appropriate				Age and amount for every child
* Rates and taxes –Provide arrangement, if in place				Arrears R Arrangement /R
Rent				How many people
* School Fees Include arrear in Part 4.				How many children
*Security				
Study policy				How old is policy?
Tax - Not payslip deduction – i.e. for rental income / interest received, etc				For
Telephone Landline / ADSL				Motivate
Transport For:				Type i.e. bus
Other: Specify – Accounts Part 4 – NOT HERE				
<b>TOTAL EXPENSES</b>				

\* For more expenses – list on a separate page and motivate very well.

\* When self-employed, provide bookkeeper report, or list of income and expenses. Indicate business taxes in report and personal taxes here, if applicable.

**THIS PAGE IS ONLY INFORMATION – MUST READ**

**INCLUDE ALL EXPENSES.** This must be a **sustainable budget** and **realistic**.

1. **SERVICE agreements** (cellphones, gym contracts, municipalities, body corporates, school fees, etc) are **not CREDIT agreements**. Only **CREDIT agreements** are ruled by the National Credit Act – and a **service provider** has **no obligation** to include these accounts. It might be necessary that you negotiate directly with a service provider, regarding **arrear SERVICE AGREEMENTS**, as less service provider want to include these accounts under dc. However, provide us with the information, and we will first try to include the account(s). If you already have an **arrangement in place**, provide us with the agreement.
2. Make provision in your monthly expenses (budget), to keep your service accounts **UP TO DATE** in future. **YOU MUST KEEP YOUR FUTURE MONTHLY PAYMENTS UP TO DATE, AS YOU CAN ONLY MAKE AN ARRANGEMENT ON YOUR ARREARS.** If your accounts fall in arrears again, we will not be able to include the arrears again, and your services will be discontinued. The municipality/ body corporate can sell your home, for arrear municipal accounts/ levies.
3. With the **CONSUMER PROTECTION ACT**, you can cancel a contract, entered into after **1 April 2011** before it expires, with **only 20 days notice**. We will provide more information about this, once we received your application back. If a cellphone service is discontinued, or you cannot afford it any longer - or any other service agreements are in arrears, and you cannot use the service any longer, rather give notice, so you can pay the cancellation fee , and not be held responsible to pay for the full term of the contract, you are not using any longer.

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**YOUR EXPENSES CANNOT EXCEED YOUR NETT INCOME. THERE MUST BE AN ACCEPTABLE AMOUNT LEFT, WITHIN THE INDUSTRY RULES LEFT, TO PAY CREDITORS WITH  
MAKE SURE YOUR BALANCE DOES NOT END IN A MINUS!**

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*Below is how we determine your repayments to creditors. YOU CAN ROUGHTLY WORK ON 50% OF YOUR NORMAL INSTALMENT, as the minimum, first payment - until we got all the account balances from your creditors, to work out your correct, restructured payment. You can work it out for yourself:*

<b>Income:</b> R	<b>Minus</b> <b>Salary deductions: R</b>	<b>Minus</b> <b>Living expenses : R</b>	<b>Amount to</b> <b>Creditors: R</b>
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**PART 4**

1. **Include ALL accounts.** Your creditors will not allow that you pay one creditor outside debt review, while the others must be satisfied with lower instalments, reduced interest, fees etc. The process must be **fair and transparent**, and can lead to the termination of your accounts, if all accounts are not included.
2. Please include **ONLY ONE ACCOUNT STATEMENT**, for every account. Do not include more, we don't use it. Please make sure the names of your creditors, type of accounts and account numbers are correct. If the information you provide is complete, then statements are optional.
3. If you don't have your **ACCOUNT NUMBER**, you can phone the creditor, who will provide the information immediately, if you provide your ID number. You will also get most account info on your **CREDIT BUREAU REPORT**. If you really cannot get the account number, we will try to get it with your ID number.
4. Provide your **ACCOUNT NUMBER, and NOT your card number**.
5. Include letters from **ATTORNEYS/ COLLECTORS**, if applicable, and provide the reference. Link it to the original creditor, with the creditor's account number. We will try to withdraw the account from the attorney, and place it under debt counselling with the creditor, to save attorney fees. **BRACKET TOGETHER**.
6. If you have not paid any account for at least **3 YEARS**, and you did not sign any agreement for repayment it, and the creditor did not obtain a judgment, the debt has **PRESCRIBED** and you don't have to pay this account. Indicate if you suspect an account prescribed. If you suspect prescription, do not admit to the creditor you owe money – just say the account has prescribed, and they must provide information to the contrary. If you admit you owe money or pay anything, the account will revive, and you will be responsible to repay the full account.
7. Indicate accounts which you think might be **RECKLESS CREDIT**, where you opened an account after **1 June 2007** and could not afford the account, interest or cost were wrong, or no pre-agreement, when granted.
8. Only include your **OWN** accounts.
9. **DO NOT INCLUDE PAID-UP ACCOUNTS**.
10. You **MUST** provide a **PHONE NUMBER AND E-MAIL ADDRESS for all smaller creditors**, or we will only refer it back, holding up the process, as we need the info, to inform the creditor of your application - to provide us with their banking details, and your correct balances. Creditors like banks, clothing stores, furniture stores, etc have **Debt Review Centres** and you do not have to provide their contact details.



WE ONLY WORK WITH DEBT REVIEW CENTRES OF ALL WELL KNOWN CREDITORS. DON'T PROVIDE CONTACT DETAILS. YOU MUST PROVIDE INFORMATION FOR SMALLER, UNKNOWN CREDITORS – PHONE AND E-MAIL ADDRESS.

**PART 4 – DEBT OBLIGATIONS – ALL CREDITORS (LOANS, STORE/CREDIT CARDS)  
THIS MUST BE COMPLETED. OR NO BALANCES CAN BE OBTAINED**

Creditor / Attorney / Collector	Account Type (*)	Outstanding balance	Normal Monthly Instalment <b>MUST PROVIDE</b>	ACCOUNT number ((Not card number) Compulsory. Provide <u>one</u> account statement for every account	TELEPHONE - compulsory for all smaller / unknown creditors	E-MAIL - Compulsory – for all small/ unknown creditors
<b>EXAMPLE WHERE AN ACCOUNT WAS HANDED OVER FOR LEGAL ACTION OR COLLECTION. PLEASE BRACKET TOGETHER</b>						
{1. Absa	PL	20 000	1 800	ABSA <u>ACCOUNT number</u>	Not necessary for contact details	
{2. Give me More Attorneys				Attorney <u>RERERENCE number</u>	PROVIDE phone and e-mail	
1.	*					
2.	*					
3.	*					
4.	*					
5.	*					
6.	*					
7.	*					
8.	*					
9.	*					
10.	*					
11.						
12						
13						
14.						
15.						

\*ACCOUNT TYPE:; Clothing Account = CA; Credit Card = CC ; Collectors Debt = CD; Facility Loan = FL; Furniture Account = FA; Home Loan = HL, Legal Debt = LD; Medical Debt = MD; Mobile Account = MA; Retail Debt = RD; Medical debt = MD; Micro Loan = ML; Pension Loan = PensL; Personal Loan = PL; Revolving Credit = RCP; Store Card = SC; Vehicle Finance = VF

**PART 4 – DEBT OBLIGATIONS – ALL CREDITORS (LOANS, STORE/CREDIT CARDS)  
THIS MUST BE COMPLETED. OR NO BALANCES CAN BE OBTAINED**

Creditor / Attorney / Collector	Account Type (*)	Outstanding balance	Normal Monthly Instalment <b>MUST PROVIDE</b>	ACCOUNT Number ((Not card number) Compulsory. Provide <u>one</u> account statement for every account	TELEPHONE - Compulsory for all smaller creditors	E-MAIL – Compulsory - for all smaller creditors.
16.	*					
17.	*					
18.	*					
19.	*					
20.	*					
21.	*					
22.	*					
23.	*					
24.	*					
25.	*					
26.	*					
27.	*					
28.	*					
29.						
30.						
31.						
32.						
33.						
34.						
35.						

\*ACCOUNT TYPE; Clothing Account = CA; Credit Card = CC ; Collectors Debt = CD; Facility Loan = FL; Furniture Account = FA; Home Loan = HL, Legal Debt = LD; Medical Debt = MD; Mobile Account = MA; Retail Debt = RD; Medical debt = MD; Micro Loan = ML; Pension Loan = PensL; Personal Loan = PL; Revolving Credit = RCP; Store Card = SC; Vehicle Finance = VF

<b>PART 5 – ASSETS</b> (Paid-up, or still under hire purchase – recent value). <b>ALSO TO PROTECT YOU, SO THE SHERIFF OF COURT CANNOT ATTACH THESE ASSETS, AFTER YOU APPLIED</b>					
ASSET	VALUE	ASSET	VALUE	ASSET	VALUE
Antiques/Coins		DVD/ Video players		Ornaments	
Art/ Paintings		Electrical appliances		Property(s)	
Bedroom suite(s) Beds		Electronic equipment/ games		Shares	
Bicycle(s)		Fridge		Stove	
Boat		Garden Furniture/ Tools		Study	
Caravan/Trailer		Hi Fi(s) / Radio's		Surround sound	
Cellphones		Investments		Toys	
Clothing/ Shoes		Jet ski's		Tumble drier	
Coffee table		Jewelry		TV(s)	
Collectables		Kitchen appliances		TV Cabinet/ Wall unit	
Computer(s)/ I-Pad(s)		Kitchen units		Vehicle(s)	
Cutlery / Kitchenware		Living room suit		Washing machine	
Deepfreeze		Lounge suite		*	
Dining room suite		Microwave		*	
Dish washer		DSTV/ M-Net decoder		*	

\*Specify other

## **PART 6 – Must be completed**

(6.1 THIS IS NOT A TEST – PLEASE JUST ANSWER TO THE BEST OF YOUR ABILITY.)

6.1 **What is interest?** \_\_\_\_\_

6.2 **What is your home language?** \_\_\_\_\_

6.3 **What other languages do you read and write?** \_\_\_\_\_

6.4 **Language preferred for communication?** \_\_\_\_\_

6.5 **Was the process and fee structure explained to you? Do you understand it** \_\_\_\_\_

(If NO, make sure you get this information from your debt counsellor. Detailed information will be provided of all aspects regarding debt counselling, after we have received your application.)

6.6 Have you previously been with **another debt counsellor**? 

YES	NO
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 If **YES**:

Name of debt counsellor: \_\_\_\_\_ NCR Number: NCRDC \_\_\_\_\_

Company: \_\_\_\_\_ E-mail: \_\_\_\_\_

Telephone: \_\_\_\_\_ Reason: \_\_\_\_\_

If previously with another debt counsellor, please get a F17W from previous counsellor and provide.

<b>Where did you hear about us? Please indicate if it was an ad, referral, where, etc.</b>	Debt Counsellors SA Website	Facebook – which page?	Referred by: E-mail: Phone:	
Other advertisement – Where?	NCR	Name of bank/ other creditor:	Other – Please indicate:	Other internet

## **PART 7 – DECLARATION BY THE CONSUMER**

### **INITIAL OR SIGN, AND SEND THIS PAGE, WITH YOUR APPLICATION**

#### **I declare and understand as follows:**

1. I am not able to meet my financial obligations and therefore I am over-indebted.
2. I will comply with all reasonable requests from my debt counsellor, to assist him/ her to evaluate my state of indebtedness and the prospects for responsible debt restructuring;
3. I consent that the debt counsellor may obtain my credit record from any registered credit bureau and any other registers, which may contain any of my credit information.
4. I hereby consent to the submission of my information to all registered credit bureaus by my debt counsellor. This information will be removed, after I have paid off my accounts under debt counselling, and a clearance certificate was issued.
5. I undertake not to enter into any further credit agreements, other than a consolidation agreement, with any credit provider, until one of the following events has occurred:
  - (a) The debt counsellor rejects my application;
  - (b) The court determines that I am not over-indebted;
  - (c) All my obligations under credit agreements, as re-arranged, are fulfilled.
6. Debt counselling fees, legal fees and PDA (Payment Distribution Agency) fees are applicable, as set out in the “Fee Guidelines” on the last page of this application, and also at [www.ncr.org.za](http://www.ncr.org.za). I understand and accept these fees. Fees can change during the process, as prescribed by the NCR.
7. I understand that my personal responsibility towards the process does not cease with my application. I will do everything reasonably requested from me, to make sure the process is successful.
8. I understand a consumer cannot be under debt review without a Debt Counsellor.
9. I understand that a consumer, after application, can withdraw from the process before the declaration of over-indebtedness by the debt counsellor (F17.2); or where the Consumer was issued with a Clearance Certificate by his debt counsellor; or where the court order was obtained, indicating that the Consumer is no longer over-indebted.
10. The debt counselling process was explained to me and I understand the process.
11. I declare that all the information I provided is true and correct, to the best of my knowledge.
12. I accept that my debt counsellor or creditors can cancel the process, should any of the information provided not be true and correct, or if any income or accounts were withheld.

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**NEVER SIGN ANYTHING, BEFORE YOU ARE SURE YOU UNDERSTAND EVERYTHING.  
IF UNCERTAIN, FIRST ASK YOUR DEBT COUNSELLOR AGAIN.**

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INITIAL OR SIGN \_\_\_\_\_

\_\_\_\_\_

**PART 8 – MOTIVATION: PROVIDE A SHORT SUMMARY OF VALID REASONS WHY YOU ARE OVER-INDEBTED. THIS IS COMPULSORY – AS THE INFORMATION IS USED FOR MOTIVATION TO THE COURT AND CREDITORS. ALSO MOTIVATE HERE, IF THERE IS A POSSIBILITY OF A BETTER INCOME IN THE NEAR FUTURE, I.E. SALARY INCREASE, PROMOTION, ETC.**

- Use relevant information, DATES, TIME FRAMES and anything relevant which contributed to your over-indebtedness – i.e. “I was retrenched in June 2013, and was unemployed for 3 months.”
- Please do not write one line – we need to do a decent motivation.

THE FOLLOWING CAUSED MY OVER-INDEBTEDNESS:

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***INDICATE:*** You can very *easily* draw your own **free credit bureau report**. Go to [www.debtcounsellorssa.com](http://www.debtcounsellorssa.com) - then go to the tab CREDIT BUREAUS and then to the link for Experien or ITC. Complete your information and you will receive your free credit bureau report, within a few hours. Please provide to us, asap.

I will provide my own, free credit report / Find attached my free credit bureau report

Draw my report, at a cost of R20 per report (R40 combined), which I will pay/ have paid, together with my R50 application fee.

**INITIAL BOTTOM OF ALL PAGES AND SIGN THIS PAGE IN FULL  
MAKE SURE ALL INFORMATION ABOVE WAS COMPLETED, AND DOCUMENTATION PROVIDED**

SIGNED AT.....ON..... 20.....

\_\_\_\_\_  
FIRST APPLICANT SIGNATURE

\_\_\_\_\_  
SECOND APPLICANT / SPOUSE SIGNATURE

\_\_\_\_\_  
FIRST APPLICANT FULL NAME

\_\_\_\_\_  
SECOND APPLICANT / SPOUSE FULL NAME

\_\_\_\_\_  
FIRST APPLICANT ID NUMBER

\_\_\_\_\_  
SECOND APPLICANT / SPOUSE ID NUMBER

Received by Debt Counsellor on \_\_\_\_\_

60 Days expire \_\_\_\_\_

Application complete and F17.1 sent \_\_\_\_\_

F17.2 sent \_\_\_\_\_

First payment made and proof sent to creditors \_\_\_\_\_

## SIGN THIS PAGE, AND SEND WITH YOUR APPLICATION

### FEES AND PAYMENTS

You will pay one, consolidated payment every month, to the Payment Distribution Agency (PDA) of the National Credit Regulator (NCR), who will distribute the money to your different accounts. We make use of the NPDA (National Payment Distribution Agency). Make sure we have your correct e-mail address, for distribution statements to be sent monthly.

#### Debt Counselling Fees

1. All debt counselling fees are prescribed by the National Credit Regulator (NCR) and debt counsellors are not allowed to receive more than these prescribed fees.
2. A **R50 registration fee** must accompany your application (this is all you pay now). *Speak to us if you cannot pay the fee, before the end of the month. See above information regarding Credit Bureau Reports.*
3. Your payment to your creditors is worked out, according to your affordability. Shortly: Income, minus payslip deductions, minus living expenses = what is left, is what you can afford to pay off your debt with.
  - o The creditors allow the debt counsellor to take the first of the lower instalments for the debt counselling fee. If you can afford to repay **R1 000**, the debt counsellor is allowed to take the first **R1 000, once off.**
  - o There is a maximum fee of R6 000, and if you can afford to repay R20 000, the debt counsellor is allowed to take R6 000, and the rest will be paid to the Payment Distribution Agency, to be distributed to your creditors.
  - o The debt counselling fee is **ONCE-OFF** and ONLY in month 1.
  - o You will not pay your creditors and the debt counsellor in month one (1) – only the one, restructured payment.
4. This fee includes all normal services by the debt counsellor, to obtain a consent order. You will pay extra for services which are not part of the debt counselling process, such as reckless credit, rescinding of judgments, etc.
5. A 5% monthly aftercare fee is applicable for 24 months, thereafter 3%, up to a maximum fee of R400. This will be deducted from your payment to the PDA. If you repay R1 000 per month, your aftercare fee will be R50. This includes all future services rendered by your debt counsellor, as well as the yearly reviews of your application.
6. A rejection fee of R300 is payable, if you are not found over-indebted. The cancellation fee, depending on the work your debt counsellor has done, is payable, if you have not made your first payment yet.
7. A fee of 75% of the full fee is payable, if the debt counsellor has done a proposal, and you do not proceed.

#### Legal Fees

1. All consent orders by creditors must be made an order of court, as prescribed by the Credit Act. When unopposed, it is an easier process than when there are creditors who object to the proposal and must be defended in court. Depending on the number of opposed cases, the fee will be higher. There will also be a fee applicable, if the case is postponed. The fees may vary in different jurisdictions.
2. You will be responsible for additional attorney fees, such as travelling, rescinding of garnishees or judgments, application for reckless credit, or other urgent interventions, should it be necessary.
3. You must apply as soon as possible and never skip payments, when under debt counselling, as creditors summons from the High Court, and you will then need an advocate to defend you, which will cost R6 000 + per day.
4. Depending on opposed cases, between R750 + R100 Tribunal Fee, to R3 995.46 (see complete Fee Guidelines). We use the DCASA (Debt Counsellors Association of SA) guidelines for legal fees, accepted by the NCR.
5. We will in all cases first only collect a Tribunal fee, and will do everything we can, to get a Tribunal Consent Order.

#### PDA Fees

1. The PDA will charge a 3% fee on the amount distributed, with a minimum of R50 and a maximum of R500 + VAT.
2. Please try to make only one payment every month, even if you are paid weekly, as fees will automatically be added by the distribution program, to every distribution. Arrange with your Debt Counsellor for weekly payments.

The NCR can increase or change fees, during your debt counselling.

SIGNATURE: \_\_\_\_\_

\_\_\_\_\_

## Do not send this page with application – only info

### **DebtCounsellorsSA BANKING DETAILS**

Bank	Standard Bank
Account holder	J Grobler T/A DebtCounsellorsSA
Account number	420809562
Branch code	051001
Type of account	Current

#### **1. FEES NOW PAYABLE**

- **R50 Registration Fee – We will waive this fee, in order to help you.**
- **R20 for a Compuscan Report for a single application**
- **R40 for a Compuscan Report for a combined application**
- A credit report is compulsory. You can draw your own, free credit bureau report from [www.debtcounsellorssa.com](http://www.debtcounsellorssa.com) – where the payment for a credit report is not applicable.

#### **2. CASH DEPOSITS**

- If you make cash deposit at a bank teller, inside Standard Bank, **please add R15 for cash deposit fees.**
- No additional costs on **EFT** (internet) payments.
- You can ask your bank to do an EFT, if you do not have internet facilities, or make a payment via an ATM.
- PLEASE USE YOUR **SURNAME AND INITIALS AS REFERENCE**.
- Fax proof of payment, together with your application. If you cannot pay this now, speak to us.

#### **3. SCAN AND SENDING OF DOCUMENTS**

- **When you scan documents to send to us, please make sure of the size.** There will be a setting on the scan program (usually Options) where you should choose A4 and not higher than 300 dpi, **otherwise the mails are enormous and cannot download.**
- **BEFORE SENDING THE DOCUMENT**, please open the attachments, to make sure it was correctly and all scanned.

**Fax your complete application to 08666 31 831 or  
e-mail to info@debtcounsellorssa.com**

**Phone or e-mail us, afterwards, to make sure we received your application**

- ❖ More information, about what you can expect of the debt counselling process, and what is expected from you, as well as a Confirmation letter, will be send to you, as soon as we receive your application form.

**Office : 087 8086176 / 7**  
**Cell : 082 5988 726**  
**Fax : 08666 31831**  
**E-mail : info@debtcounsellorssa.com**