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WINELAND
DEBT COUNCELLOR
Practice Number NCR DC 1058

**APPLICATION BY CONSUMER FOR DEBT REVIEW IN TERMS OF SECTION 86 OF THE
NATIONAL CREDIT ACT 34 OF 2005**

Please note that:

1. On receipt of this application the Debt Counselor will advise all credit providers and all registered credit bureaus that you have applied for debt review;
2. You will be listed with all registered credit bureaus that you have applied for debt review;
3. This form must be accompanied by a list of all credit providers as well as copies of all documents requested;
4. Should any documents not be submitted within 10 days of the Application being received by the Debt counselor, your application will not be accepted.

PART 1 – PERSONAL INFORMATION

Full names and surname.....

Identity number

Physical Address

.....Postal Code

How long at current address (years / months)

Postal Address

.....Postal Code

Telephone number (Home) ()

Telephone number (Work) ()

Cell Phone number ()

E-mail address (if any)

Name of employer

Address of employer

How long at current work place (years/months) Increase month

Number of dependents Spouse maiden name

Age and gender of dependents.....

Marital Status: Ante Nuptial ContractCivil Union Community of Property Divorced.....
 Single Tribal Law not Registered Tribal Law Registered Widowed.....

(If married in Community of Property both parties must sign.)

PART 2 – INCOME

(Please attach a copy of your salary slip)

Gross salary
 Deductions
 PAYE:
 SITE:
 UIF:
 Provident Fund:
 Other deductions (specify)

Total Deductions: =====

Other income (specify the source):

.....

Total Income: =====

PART 3 – MONTHLY COMMITMENTS

(Please list all monthly commitments other than outstanding debt, i.e. school fees, traveling costs, medical expenses, etc.)

Bank Charges.....Clothing.....Contingency.....
 Cleaning Services.....Water and lights.....Education Fees.....
 Entertainment.....Food.....Funeral Cover.....
 Gardening Services.....Household Insurance.....Household Maintenance.....
 Insurance Premies.....Levies.....Licence fees.....
 Life Insurance.....Medical Aid.....Mobile Phone.....
 Municipal Rates and Tax.....Pension.....Petrol.....
 Property Rental.....Retirement Annuities.....Telephone and Internet Costs.....
 Tithes.....Transport Costs.....Vehicle Insurance.....
 Vehicle Maintenance.....

PART 4 – DEBT OBLIGATIONS

(Please provide copies of all outstanding balances due)

Name of creditor	Account Number

PART 5 – DECLARATION BY THE CONSUMER

I declare as follows:

1. I undertake to comply with all requests from the debt counselor to assist him/her to evaluate my state of indebtedness and the prospects for responsible debt restructuring;
2. I hereby consent to the submission of my information to all registered credit bureaus by the debt counselor;
3. I also consent that the debt counselor may obtain my credit record from any/all registered credit bureaus and any other registers which may contain any of my credit information;
4. I undertake not to enter into any further credit agreements, other than a consolidated agreement, with any credit provider until one of the following events has occurred:
 - a) The debt counselor rejects my application;
 - b) The court determines that I am not over-indebted; or
 - c) All my obligations under credit agreements as re-arranged are fulfilled;
5. I confirm that the information contained in this document is, to the best of my knowledge, true and correct.

Signed at (place) on this (day) of (month)2010

SignatureSignature.....

Full name/s:

BELANGRIKE NOTA:

ONTHOU ASSEBLIEF OM ALLE DEBIET ORDERS BETYDS TE KANSELLEER.

- BEVESTIG ASSEBLIEF SELF MET BANKE DAT DEBIET ORDERS WEL GEKANSELLEER IS VOOR DIE VOLGENDE BETAAL DATUM.
- KONSULTASIE FOOI VAN R50.00 IS BETAALBAAR MET KONSULTASIE.

Bankbesonderhede:

ABSA Bank Wellington

Rekening naam: Wineland Debt Councillor

Takkode: 632 005

Rekeningnr.: 40 7421 6908

- FAKS INBETAAL BEWYS NA NPDA VIR ONS BY 086 6617 6515.

- NPDA Bank Besonderhede:

Nedbank

Rekening naam: NPDA

Takkode: 149 745

Rekening nr.: 149 71 87 125

Verwysingsnr.: Klient se I.D. nommer

Kostes vir Klient

Maksimum R 3000.00- R4000.00 eenmalig

Prokureurs koste maksimum R1800.00

Maandeliks 5% van oorbetalings

Alle koste is ingesluit by maandelikse oorbetalings, geen addisionele betalings nie.