JABALI AUTO SERVICES

Fikizulu Consulting T/A Jabali Auto Services

CREDIT APPLICATION FORM

Private & Business Clients

Registration No: 2016/539231/07 | VAT No: 4210302503

8798 Monyaka Street, Vanderbijlpark | Tel: 062 007 0847 | Email: info@jabaliservices.co.za

Important: *This form is an application for credit. Submission of this form does not constitute approval or a credit agreement. Any approved facility remains subject to the applicable credit assessment, pre-agreement quotation/statement, final credit agreement and applicable law.*

1. APPLICANT TYPE

■ Private Individual ■ Sole Proprietor ■ Partnership ■ Pty Ltd / Company ■ Other: _____

2. APPLICANT DETAILS

Registered Full Name / Company Name: _____	Trading Name: _____
ID Number / Company Registration No.: _____	VAT No. (if applicable): _____
Physical Address: _____ _____	Postal Address: _____
Contact Person: _____ _____	Designation / Capacity: _____
Telephone / Mobile: _____	Email Address: _____

3. PRIVATE CLIENT INFORMATION (COMPLETE IF APPLICABLE)

Employer: _____ _____	Position: _____ _____
Length of Employment: _____	Gross Monthly Income (R): _____
Net Monthly Income (R): _____	Other Monthly Income (R): _____
Monthly Living / Other Expenses (R): _____	Existing Credit Commitments (R): _____

Applicant must provide supporting documents requested by Jabali Auto Services or the applicable credit partner for lawful verification and affordability assessment.

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4. BUSINESS INFORMATION (COMPLETE IF APPLICABLE)

Nature of Business: _____	Years in Operation: _____
Number of Employees: _____	Number of Vehicles / Fleet: _____
Estimated Monthly Turnover (R): _____	Estimated Monthly Operating Costs (R): _____
Estimated Monthly Net Income (R): _____	Existing Credit Facilities (R): _____

Vehicle / Fleet Type: ■ Passenger ■ LDV ■ SUV ■ Truck ■ Yellow Plant ■ Other

5. CREDIT REQUEST DETAILS

Credit Amount Requested (R): _____	Deposit / Upfront Contribution (R): _____
Preferred Repayment Period: _____	Requested Payment Terms: _____
Estimated Monthly Spend with Jabali (R): _____	Purpose of Credit: _____

Vehicle details, where applicable:

Registration No.: _____	Make / Model: _____
VIN / Chassis No.: _____	Odometer Reading: _____

Preferred payment method: ■ EFT ■ Debit Order ■ Other: _____

6. BANKING DETAILS

Bank Name: _____	Account Holder: _____
Account Number: _____	Branch Code: _____

7. TRADE / CREDIT REFERENCES — BUSINESS APPLICANTS

Reference 1 – Company: _____	Contact Person: _____
Telephone / Email: _____	Account / Relationship: _____
Reference 2 – Company: _____	Contact Person: _____
Telephone / Email: _____	Account / Relationship: _____

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8. SURETY / GUARANTOR DETAILS — WHERE REQUIRED

Where Jabali Auto Services or the applicable credit provider requires a surety/guarantor, the person below must complete the relevant surety/guarantee documentation. A separate suretyship may be required and must be signed before credit is activated.

Full Name: _____	ID Number: _____
Residential Address: _____	Contact Number: _____
Email Address: _____	Relationship to Applicant: _____
Surety / Guarantor Signature: _____	Date: _____

9. CREDIT VERIFICATION & CREDIT PARTNER CONSENT

I/We authorise Jabali Auto Services and, where applicable, its appointed credit partners to collect, verify and process information reasonably required to assess, administer and manage this credit application, subject to applicable law. This may include lawful verification of identity, business information, banking information, affordability and creditworthiness and, where legally permitted and applicable, obtaining information from relevant credit bureaux or other lawful information sources.

Credit partners: Jabali Auto Services works with **Credidata** and **Nupay** as external credit partners where applicable. I/We understand that information relevant to this application may be shared with the relevant credit partner for lawful credit assessment, verification, administration and related services, subject to applicable legislation and the terms provided to me/us.

■ I/We consent to the above processing and verification for purposes connected with this credit application and any resulting credit facility. ■ I/We have read and understood this section.

10. POPIA — PRIVACY NOTICE & CONSENT

Jabali Auto Services will process personal and, where applicable, business-related information for legitimate purposes connected with receiving, assessing, verifying, administering and enforcing a credit application or facility; communicating with the applicant; preventing fraud; maintaining records; and complying with legal or regulatory obligations. Information may be shared with service providers, credit partners, credit bureaux, professional advisers and other recipients where permitted or required by law and where necessary for the stated purposes.

The applicant may request information about the processing of personal information and may exercise applicable rights under POPIA, subject to lawful limitations. The applicant confirms that information supplied is accurate and that information relating to third parties has been provided lawfully or with the necessary authority.

■ I/We consent to the processing of my/our personal information for the purposes described above and acknowledge the POPIA notice.

11. APPLICANT DECLARATION

I/We declare that the information and documents supplied in this application are true, accurate and complete to the best of my/our knowledge. I/We understand that Jabali Auto Services may verify the information supplied and may request additional documents. I/We understand that submission of this application does not guarantee approval. Any approved credit facility is subject to the approved terms and the applicable final credit agreement. I/We undertake to notify Jabali Auto Services of any material change that may affect the application or facility.

Authorised Applicant Name: _____	Designation / Capacity: _____
Signature: _____	Date: _____

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12. SUPPORTING DOCUMENTS — SUBMISSION CHECKLIST

■ Certified / acceptable copy of company registration or founding documents, where applicable
■ VAT registration certificate, where applicable
■ Latest 3 months bank statements
■ Latest management accounts / financial statements, where requested
■ Proof of physical address
■ ID copy of applicant / authorised signatory
■ Proof of income / employment, for private clients
■ Director / member / owner identification, where applicable
■ Surety / guarantor documents, where required
■ Trade references, where applicable
■ Any additional documents requested for verification or affordability assessment

13. CREDIT ASSESSMENT — JABALI AUTO SERVICES / CREDIT PARTNER USE ONLY

Application Reference No.: _____	Date Received: _____
Identity / Business Verification: ■ Passed ■ Failed ■ Pending	Credit / Bureau Check: ■ Passed ■ Failed ■ Pending
Affordability / Risk Assessment: ■ Passed ■ Failed ■ Pending	Documents: ■ Complete ■ Incomplete
Recommended Credit Limit (R): _____	Recommended Terms: _____
Risk Rating / Score: _____	Deposit Required (R): _____

14. CREDIT DECISION

■ APPROVED ■ APPROVED WITH CONDITIONS ■ DECLINED ■ FURTHER INFORMATION REQUIRED

Approved Credit Limit (R): _____	Approved Payment Terms: _____
Conditions / Special Requirements: _____ _____	Approval Date: _____
Reason / Notes (where applicable): _____ _____ __	Reference / Decision No.: _____

15. AUTHORISATION & SIGN-OFF

Assessed By: _____ _____	Designation: _____
Signature: _____ _____	Date: _____ _____
Recommended By: _____ _____	Designation: _____
Signature: _____ _____	Date: _____ _____
Final Approval By: _____	Designation: _____

Signature: _____	Date: _____

16. CREDIT FACILITY ADMINISTRATION — OFFICE USE ONLY

■ Approved documents filed ■ Credit facility activated ■ Customer account created ■ Credit limit captured ■ Payment method confirmed ■ Final credit agreement / relevant documents signed

Important compliance note: *The application form should be used together with the applicable pre-agreement statement/quotation and final credit agreement. Credit terms, charges, interest and enforcement provisions should be those contained in the applicable agreement and must comply with the National Credit Act and other applicable legislation.*