

Please Complete and return to us with all supporting documents attached

Personal Information (applicant)	
Title	
Initials	
Surname	
Name	
ID No.:	
Gender	
Marital Status	
No. of Dependants	
Ages of Dependants	
Contact Details (Applicant)	
Telephone Number (H)	
(Cell)	
(email)	
PhysicalAddress:	
Province	
Postal Code	
Employment Details (applicant)	
Employment Type	
Company Name	
Company Address	
Province	
Postal Code	
Tel. No.:	
email	
Job Description	
Pay day	
December Pay day	
Income (Applicant)	
Gross Pay	
Commission	
Other Income	
Total	
Payslip Deductions(Applicant)	
Tax (Site & PAYE)	
UIF	
Pension	
Medical Aid	
Union	
Insurance	
Funeral Policy	
Group Life	
Garnishee	
Admin Order	
Total Deductions	
Nett Income (Applicant)	
Gross Pay	
Less Statutory Deductions	
Total Nett	

If you are married in Community of Property then you must complete your spouse's details here.

<u>Personal Info (Spouse)</u>	
Title	
Initials	
Surname	
Name	
ID No.:	
Gender	
No. of Dependants	
Ages of Dependants	
<u>Contact Details (Spouse)</u>	
Telephone Number (H)	
(Cell)	
(email)	
PhysicalAddress:	
Province	
Postal Code	
<u>Employment Details (Spouse)</u>	
Employment Type	
Company Name	
Company Address	
Province	
Postal Code	
Tel. No.:	
email	
Job Description	
Pay day	
December Pay day	
<u>Income (Spouse)</u>	
Gross Pay	
Commission	
Other Income	
Total	
<u>Payslip Deductions (Spouse)</u>	
Tax (Site & PAYE)	
UIF	
Pension	
Medical Aid	
Union	
Insurance	
Funeral Policy	
Group Life	
Garnishee	
Admin Order	
Total Deductions	
Nett Income	
Gross Pay	
Less Statutory Deductions	
Total Nett	

Living Expenses

How do you spend your money?

Living Expenses	Adjusted living expenses
Domestic Worker:	
Gardener/Service:	
Meat:	
Bread & Milk:	
Vegetables & Fruit:	
Pool Chemicals:	
Other Groceries:	
Water & Electricity:	
Land Line Phone:	
Cell Phone:	
Internet:	
Security:	
Going Out:	
Sports:	
Gambling:	
Entertaining at home:	
Cigarettes & Liquor:	
Other Entertainment:	
Bus/Taxi/Train:	
Petrol:	
Parking:	
Car Maintenance:	
Rates & Taxes:	
Home Maintenance:	
Body Corporate Levies:	
School Fees:	
University/Tech Fees:	
Crèche:	
Hostel Fees:	
After School Care:	
Alimony / Maintenance:	
Chemist:	
Church:	
Bank Charges:	
Social Club:	
Provision for Savings:	
Doctors:	
Clothing:	
Rent/Board:	
Assurance:	
Insurance:	
Medical Aid:	
Pension:	
Other Financial Services:	
Total Living Expenses	

Explanation of the Debt Review Process

1. On receipt of your application the Debt Counsellor will advise all Credit Providers and all registered Credit Bureaus that you have applied for Debt Review.
2. You will be listed with all of the Credit Bureaus and must not incur more debt.
3. You must submit proof of income, proof of address and copies of creditor statements.
4. By submitting this form you are authorising us to obtain a Credit Report on you.
5. Debt Counselling involves negotiations which requires your willingness to compromise and consider any counter proposal received from creditors.
The Debt Counsellor will follow a legal process to rearrange your debt.
An attorney will be appointed to assist with this and you may have to appear in Court.
This is a long term commitment aimed at enabling you to rehabilitate your financial position
You will not have access to credit until such time as a Clearance Certificate is issued to you.
6. Should you fail to honour your obligations under the Debt Counselling process, your the Credit Providers will take legal action against you.
7. You agree to pay the debt counselling fees as well as all legal fees to take your matter to court.

By signing this application I/we hereby undertake to comply with all the requirement of debt review

Signed at

on

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Applicant

Signature

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Spouse

Signature