

Agent of DCN CREDIT MANAGEMENT

Tel: (031) 709 1264

Email: gideons@vodamail.co.za

Address: 6 Jocelyn Mews, 40 Ladd Road, Escombe 4093

Registered with the National Credit Regulator

NCRDC 865

26 Zandra Avenue

Florida Glen

Roodepoort

Tel: (011) 022 0887

Fax: 086 517 9501

Cell: 083 647 8758

Email: cscheepers@meijerattorneys.co.za

FORM 16: APPLICATION BY CONSUMER FOR DEBT REVIEW.

IMPORTANT:

- Please take note that if you received a Section 129 Letter from any Creditor, there is a possibility that the account would be excluded from the Debt Review Process.
- Furthermore, if you fail to pay according to the arranged proposal or miss a payment, the Creditor has the right to terminate the account, and then you as Consumer have to pay the full instalment as arranged between you and your Creditor.

SECTION 1: PERSONAL INFORMATION

- ◆ Please complete the information below **IN FULL** – **NO** application will be processed if information is missing!
- ◆ If you are married COP, then you spouse **MUST** fill out the 2nd Applicant Section!

	MAIN (1 ST) APPLICANT	2 ND (SPOUSE) APPLICANT
Surname		
Full Names		
Identity Number		
Physical Address		
	Code	Code
Time lived at current address		
Postal Address		
	Code	Code
Marital Status		
If married, how (ANC, COP)		
Number of Dependents		
Do you have any Judgements?	Yes/ No How Many?	Yes/ No How Many?
Telephone Number: Work		
Fax Number		
Telephone Number: Home		
Cell Phone Number		
E-Mail Address		
Occupation		

Employer's Name		
Employer's Physical Address		
Time with Employer		
Pay Date		
Personnel Number		

SECTION 2: YOU'RE DEPENDENTS (Including Children and Parents)

NAME	AGE	RELATIONSHIP

SECTION 3: ASSETS

- ◆ This is for protection purposes so that the Sheriff does not sell these assets as you have applied for legal assistance.

TYPE OF ASSEST	HOW MANY	VALUE
Property		R
Motor Vehicles		R
Motor Bikes		R
Other Vehicles (e.g. Jet skis, Boats, Trailers, Caravans, etc.)		R
All Household Content (All Furniture, Electrical Appliances, ect.)		R
Jewellery		R
Art		R
Other 1:		R
Other 2:		R

SECTION 4: INCOME AND EXPENSES

- ◆ Please be honest and list **ALL** your monthly expenses – a proper assessment can't be done without it.
- ◆ Any debts not listed will be picked up on the credit report!

INCOME	MAIN (1 ST) APPLICANT	2 ND (SPOUSE) APPLICANT
GROSS Income (Before deductions)	R	R
Housing Subsidy	R	R
Car Allowance	R	R
Commission	R	R
Overtime	R	R
Service Allowance	R	R
Rental Income	R	R
Maintenance	R	R
Other 1:	R	R
Other 2:	R	R
TOTAL GROSS INCOME	R	R
EXPENSES		
STATUTORY DEDUCTIONS		

8. I / we declare that all Debt Relief Measures were explained to me / us, the consumer(s) in writing in and understandable language.
9. I / we, the undersigned, hereby declare that all costs involved were explained to me / us in writing in an understandable language.

Signed on this _____ day of _____ 20__ at _____

Signature of Main Applicant _____ Signature of Spouse _____

Name of Main Applicant _____ Name of Spouse printed _____

SECTION 8: CONFIRMATION

I / We, the undersigned, confirm that the Debt Counsellor (or agent) informed me of the following:

1. My / Our applications for Debt Review DOES NOT stop my / our liability for payment of my / our accounts.
2. I / We have to pay my / our creditors myself / ourselves (even if it is not the full instalment), until such time as NPDA deducts the total payment from my / our bank accounts(s) or I / we sign a debit order or stop order from my / our bank account(s) or salary(ies).
3. The Debt Counsellor deal with the Debt Review Centres of the Creditors and all documentation are sent to them. This means that the local branches may still phone me/ us and that I / we have to refer them back to their respective Debt Review Centres, or to the offices of my / our Debt Counsellor.
4. With reference to item (3) above, I / we may not enter into negotiations with my / our creditors myself/ ourselves or sign any documentation which was not approved by the Debt Counsellor.
5. Once I / we have applied for Debt Review, I / we may **NOT** under any circumstances use my / our credit cards or buy on my / our accounts. If I/ we do so, my / our creditors **will** cancel my / our Debt Review.
6. I / we was / were advised to open a new bank account at any bank of my / our choice, specifically a savings account, and arrange for my / our salary to be paid into that account. The details of the account must then be submitted in writing to my / our Debt Counsellor for completion of the NPDA contract.
7. I / we was / were advised that a cheque account with an overdraft facility will automatically be closed by the bank, which may cause a situation in which I / we will not have access to any available monies, even if it is a salary payment.
8. It is not the duty of my / our Debt Counsellor to negotiate repayment of money deducted from my / our bank account by means of debit orders which I / we did not stop or which was authorized due to the fact that I / we refused to change my / our bank account.
9. I / We acknowledge that, although Mr. G. G. Scheepers is the appointed Debt Counsellor, and Ms C Scheepers the appointed consultant, certain aspects of my / our file(s) and / or application will handled by other consultants and I / we do agree to also co- operate with all staff members.

Signed on this _____ day of _____ 20__ at _____

Signature of Main Applicant _____ Signature of Spouse _____

Name of Main Applicant _____ Name of Spouse _____

Street adress: 530 Ontdekkers Street, Tel nr: (011) - 022 0887, Faks nr: 086 517 9501, Postbox: 502 Parklands, 2121