



FORM 16

**Debtcor Professional Debt Consultants – National Credit Regulator
Application in terms of Section 86 of the National Credit Act, 34 of 2005**

Marital Status	COP (In Community of Property)		ANC (Out of Community of Property)	
	Divorced		Not Married	
PERSONAL DETAILS	1st APPLICANT		2nd APPLICANT	
Title				
Surname				
Full Names				
ID Number				
ID Type	South African ID	Passport	South African ID	Passport
E-mail address				
Telephone number (Work)				
Telephone number (Home)				
Cell phone number				
Fax Number				
Ethnic group	African		African	
	Coloured		Coloured	
	Indian		Indian	
	White		White	
Physical address:				
	Code		Code	
Period at residence (years & months)				
Postal Address:				
	Code		Code	
Number of dependents				
Ages of dependants				
Do you own any properties?	YES	NO	YES	NO

How many properties do you own?				
Next of kin Name				
Next of kin Relationship				
Next of kin telephone (Home)				
Next of kin telephone (Work)				
Have you been under debt counselling before?	YES	NO	YES	NO
Have you been under administration before?	YES	NO	YES	NO

EMPLOYMENT	1 st APPLICANT		2 nd APPLICANT	
Employer				
Job title				
Physical address of employer:				
	Code		Code	
Employer telephone number				
Salary Date				
December salary date				
If unemployed, please state reason				

INCOME	1 st APPLICANT	2 nd APPLICANT
Gross Salary	R	R
Commission (average of 6 months)	R	R
Overtime (average of 6 months)	R	R
TOTAL SALARY:	R	R

DEDUCTIONS	1 st APPLICANT	2 nd APPLICANT
Tax	R	R
UIF	R	R
Pension	R	R
Medical Aid	R	R
Funeral policies	R	R
Loans (with employer)	R	R
Other (please specify)	R	R
Other (please specify)	R	R
Other (please specify)	R	R
NETT INCOME:	R	R

OTHER INCOME	1st APPLICANT	2nd APPLICANT
Rental	R	R
Child Maintenance (Order to be submitted)	R	R
Other (please specify)	R	R
Other (please specify)	R	R
TOTAL INCOME:	R	R

LIVING EXPENSES	1st APPLICANT	2nd APPLICANT
Rent (if no mortgage bond)	R	R
Energy & Utilities	R	R
Rates & Taxes	R	R
Groceries	R	R
Medical (doctor, medical aid, etc. – not deducted from salary)	R	R
Transport	R	R
Maintenance	R	R
Education Fees (school, college, university, crèche, day care)	R	R
Telephone (contract, prepaid, internet)	R	R
Domestic (please give reason)	R	R
Clothing (not clothing accounts)	R	R
Entertainment	R	R
DSTV / M-Net	R	R
INSURANCE	1st APPLICANT	2nd APPLICANT
• Short term Insurance	R	R
• Vehicle Insurance	R	R
• House Insurance	R	R
• Life Insurance	R	R
TOTAL LIVING EXPENSES	R	R

CLOTHING ACCOUNTS		1st APPLICANT	2nd APPLICANT
• Ackermans		R	R
• Donna Clair		R	R
• Edgars		R	R
• Exact		R	R
• Fashion Express		R	R
• Foschini		R	R
• Identity		R	R
• Jet		R	R
• Legit		R	R
• Luella		R	R
• Markhams		R	R
• Milday's		R	R
• Mr. Price & Sport		R	R
• Queenspark		R	R
• Rage Shoes		R	R
• Sport scene		R	R
• Truworths		R	R
• Woolworths		R	R
• YDE		R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
RETAIL ACCOUNTS		1st APPLICANT	2nd APPLICANT
• American Swiss		R	R
• Barnetts		R	R
• Bears		R	R
• Best Electric		R	R
• Boardmans		R	R
• Bradlows		R	R
• Cape Union Mart		R	R
• Dions		R	R
• Electric Express		R	R
• Ellerine Furniture		R	R
• Furniture City		R	R
• Galaxy and Co		R	R
• Game Stores		R	R

• Hi-Fi Corporation		R	R
• Home Choice		R	R
• House and Home		R	R
• Incredible Connection		R	R
• Joshua Doore		R	R
• Lewis Stores		R	R
• Lubners		R	R
• Makro		R	R
• Morkels		R	R
• Price and Pride		R	R
• Rainbow Finance		R	R
• Russels		R	R
• Sheet Street		R	R
• Sterns		R	R
• Wetherlys		R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
CREDIT CARDS		1st APPLICANT	2nd APPLICANT
• A Plus Nedbank Card		R	R
• Absa Barclays Card		R	R
• Absa Credit Card		R	R
• Absa Virgin Card		R	R
• Africanbank Credit Card		R	R
• American Express Nedbank Card		R	R
• Blue Bean Standardbank Card		R	R
• Edgars Credit Card		R	R
• FNB Click Credit Card		R	R
• FNB Credit Card		R	R
• FNB Discovery Card		R	R
• FNB Kulula Card		R	R
• FNB Vodacom Credit Card		R	R
• Nedbank MasterCard		R	R
• RCS Credit Card		R	R
• Standardbank Std Credit Card		R	R
• Other	Please specify	R	R

• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
VEHICLE AND ASSET FINANCE		1st APPLICANT	2nd APPLICANT
• AA Asset Finance		R	R
• ABSA VAF		R	R
• Alphera Finance (BMW)		R	R
• Mercedes Benz Finance		R	R
• MFC (Nedbank)		R	R
• Smart Credit – BikeFin		R	R
• Standardbank VAF		R	R
• Toyota Finance		R	R
• Wesbank		R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
MORTGAGE LOANS (HOME LOANS)		1st APPLICANT	2nd APPLICANT
• ABSA Home Loans		R	R
• Alphera Home Loans		R	R
• FNB Home Loans		R	R
• Nedbank Home Loans		R	R
• SA Home Loans		R	R
• Standardbank Home Loan		R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
OVERDRAFT INSTALMENTS		1st APPLICANT	2nd APPLICANT
• ABSA		R	R
• FNB (First National Bank)		R	R
• Standard Bank		R	R
• Nedbank		R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
• Other	Please specify	R	R
TOTAL OBLIGATIONS		R	R

Please take note of the following debts that cannot be included in the debt counseling process:

- Gym contracts
- Cell phone contracts
- SARS
- Municipality accounts

Please indicate below if legal action has commenced on any accounts so that we can assist and advise accordingly. Kindly submit any legal documents.

Creditors Name	Account Number	Balance Outstanding

Kindly note that by completing this application, you and your spouse give **Debtcor Professional Debt Consultants** consent to do a credit enquiry (ITC check) on your behalf to start the application process. A copy of your credit report will be sent to you.

MAIN APPLICANT NAME AND SURNAME

SPOUSE NAME AND SURNAME

DATE

DATE

IMPORTANT: Please submit the following documents with this application for both the 1st applicant and 2nd applicant, if applicable.

- Copy of ID document
- Copy of recent payslip
- Proof of residence
- Copy of marriage certificate if marital status is COP (in Community of Property)
- Recent creditors statement
- Last three months bank statements (only required if self-employed)
- Any legal documents from creditors
- Termination 17.4, document from previous debt counsellor if applicable.

**KINDLY FAX THE COMPLETED FORM AND DOCUMENTS TO 086 583 8329
OR E-MAIL TO info@debtcor.co.za**

Contact Details:

Telephone: 010 594 0319

Fax: 086 583 8329

Website: www.debtcor.co.za

E-mail: info@debtcor.co.za