

FINANCE WIZARD

Tel : 087 808 6312
 Fax : 086 516 3612
 Email : applications@financewizard.co.za

PLEASE FAX OR EMAIL YOUR COMPLETE APPLICATION FORM TO applications@financewizard.co.za or 086 516 3612

Section 1 - Applicant Quick Check Details

Loan amount	Title			Ethnic Group	
Surname	First Name				
Second name	ID Number				
Home Tel Number	Cell Number				
Work Tel Number	Email address				
Marital Indicator	Never Married	Married	Divorced	Widowed	
How Married?	A.N.C	C.O.P	Single	Do you agree to be contacted for future products and services ?	Yes No
Are you under Administration, Sequestration, Liquidation or Debt Counselling?	Yes	No	Do you currently own a property ?	Yes	No
Do you currently have an investment policy, Endowment, Educational plans/policies, savings plans, fixed deposits or restricted policies ?	Yes	No			

Section 2 - Address Details

Address line 1				
Line 2				
Suburb				
City				
Postal Code	Status	Owner	Tenant	Live with parents

Section 3 - Employment details

Company name				
Occupation				
Status	Permenant	Temp		Fixed contract
Salary frequency	Monthly	Weekly		Bi-Weekly
Employment period	YY	MM	Salary pay date/day	

Section 4 - Bank details

Bank Name	Branch name	Account holder
Account type	branch code	account number

Section 5 - Income and expenses

Gross salary(before deductions)	Net salary(After deductions)
Total living expenses (Eg , Rent , board , lights and water , food etc)	
Total ITC Commitments(Eg : Bond, loans ,car loans credit cards etc)	

Section 6 - ACKNOWLEDGEMENT , CONSENT AND AUTHORISATION BY APPLICANT - TO BE READ & UNDERSTOOD BY THE APPLICANT BEFORE SUBMITTING

6.1) I "the Applicant" as set out in section one of this mandate hereby authorises Finance Wizard referred to as the "company" To act on my behalf in the procurement, facilitation & guidance of applying for a loan.

6.2) I the applicant hereby authorises Finance Wizard & its selected affiliates to make any reasonable enquires and access any files and information on any data base, credit bureau or 3rd party data base which may be relevent to this application & products.

6.3) I the applicant undertakes to provide the company and its selected affiliates with all the information and documentation as reasonably required to affect such loan services as set out in section 6.1.

6.4) The applicant acknowledges that the company may approach one or more credit providers in an effort to secure such services.

6.5) I the applicant acknowledges that this application is only for pre-approval purposes and does not guarantee or warranty that I will qualify for a loan. I understand that all loans are subject to credit vetting and affordability assessment and final approval is at the sole discretion of Finance Wizard and its selected affiliates.

6.6) As set out in section 1 of the National Credit Act 34 of 2005, both parties agree that this mandate does not constitute as a credit agreement.

6.7) I the applicant hereby acknowledges and consents to the purchase of the companies 3 in 1 package which includes our Free loan services,"DIY Credit Fix Toolkit" & "Consumer Credit Report". You get all this for a ONCE OFF payment of R155. This fee is NOT due upfront and will only be due and payable on or around my next salary date via debit order.

6.8) I the applicant acknowledges that I may cancel this package within a 5 working day cooling of period which must be done in writing either via letter or electronic communication. I understand that no telephonic cancellations will be entertained.

6.9) I the applicant understands that I may also cancel this package within A 40 period after A debit order has already been however The company has the right to recover the related fees at a rate of R20 from any refund. No refunds will be entertained after 40 days.

6.10) The Toolkit and Report will be delivered via email within 7 days after 40 day cancellation period.

I the applicant hereby confirms that the information provided is true and correct and that I have read, understood and accepted all of the terms and conditions as stated above.

Loan Reference : FWIZADMINF _____ (will be supplied after submission)	Date : (Day) (Month) (Year)
--	-----------------------------

Page 1 of 2

Applicant Signature

Account holder (Name and Surname) _____

- 7.1) I the account holder hereby Authorises and Instructs DVR Corporation (Pty) Ltd T/A Finance Wizard to draw against my bank account as per the bank details that has been completed in section 4 of this agreement and on or around my next salary date or day as I have stipulated in section 3 of this agreement.
- 7.2) I the account holder hereby authorises to issue and deliver payment instructions to the beneficiary bank for collection against my account at my bank on condition that the sum of such payment instructions will never differ from my obligations as agreed to in this agreement.
- 7.3) I the account holder acknowledge that all payment instructions issued by you shall be treated by my above mentioned bank as if instructions had been issued by me personally.
- 7.4) I agree that although this Authority and mandate may be cancelled by me, such cancellation will not cancel the agreement and I shall not be entitled to any refund of amounts which you have withdrawn while this authority was in force.
- 7.5) I agree that the first payment instruction will be issued and delivered by my next salary date or day as stipulated in section 3 of this mandate, if however the date of payment instruction falls on a non-processing day (Weekend or public holiday) I agree that the payment instruction may be debited against my account on the following business day.
- 7.6) I authorise the originator to make use of the tracking facility as provided for in the EDO system at NO additional cost to myself. Subsequent payment instructions will continue to be delivered in terms of this payment authority until the obligations in terms of this agreement have been paid. This authority may be cancelled by me by giving the company 30 days written or electronic notice only. Such cancellation must be confirmed by the company to make it valid.
- 7.7) In the event that the debit order has been rejected due to insuffeciant funds we will attempt to re-debit your account in the following month on condition that the amount is never to exceed the amount as per this agreement.
- 7.6) The company hereby confirms that all efforts have been paid to ensure that the information provided is as accurate as possible, the company will not be held liable for any losses or damages whatsoever that may arise from the use of such information.
- 7.7) The company undertakes to faciliate its services to the best of its abilities and will act in the interest of the consumer at all times.
- 7.8) The company undertakes to treat all applications in a confidential manner at all times, the company will NOT sell distribute or share the clients information to any 3rd party other then the credit providers themselves.

Agreement Reference information (will be supplied upon submission)

Agreement reference number : FWIZADMINF _____ Application date: _____

Agreed and signed on this _____ day of _____ Year _____

Page 2 of 2

Account holder signature