

CREDIT APPLICATION

FULL NAME OF CUSTOMER:		
REGISTRATION NO:	DATE ESTABLISHED:	
VAT REGISTRATION NO:	KINDLY ATTACH COPY OF VAT REGISTRATION CERTIFICATE	
DELIVERY ADDRESS:	POSTAL ADDRESS:	
	CODE:	
TELEPHONE NO:	FAX NO:	ACCOUNTS TEL. NO:
CONTACT:	E-MAIL:	ACCOUNTS CONTACT:
SHOULD YOU HAVE YOUR OWN COVER ON VEHICLES, PLEASE SUPPLY US WITH A LETTER, IF A LETTER IS NOT ATTACHED YOU WILL AUTOMATICALLY BE CHARGED.		
BUSINESS OWNERSHIP:	<input type="checkbox"/> SOLE TRADER <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> (PTY) LTD <input type="checkbox"/> CC <input type="checkbox"/> OTHER	
NATURE OF BUSINESS (BRIEF DESCRIPTION):		
BANKERS:	BRANCH:	
ACCOUNT NO:		
AUDITORS:		
TELEPHONE NO:	CONTACT PERSON:	
DIRECTORS, PARTNERS, OWNERS:		
1) NAME:	ID NO:	TEL A/H:
2) NAME:	ID NO:	TEL A/H:
3) NAME:	ID NO:	TEL A/H:
PLEASE SUPPLY FOUR TRADE REFERENCES:		
COMPANY NAME		TELEPHONE NUMBER
1)		
2)		
3)		
4)		
NAME:	DATE:	
POSITION:	SIGNATURE:	
MONTHLY PURCHASES (ESTIMATED)		
CREDIT LIMIT REQUIRED		
THE ABOVE CREDIT APPLICATION IS FOR ACCOUNTS STRICTLY 30 DAYS. FIRST TIME PURCHASERS WILL BE REQUIRED TO PAY COD UNTIL THEIR CREDIT APPLICATIONS ARE APPROVED.		
REPRESENTATIVES CODE		

WARRANTY

IMPORTANT – YOUR PERSONAL CREDIT INFORMATION

For credit decisions, the prevention of fraud and money laundering, and risk management:

We may use credit bureaux to help us make decisions. What we (the subscriber) do and how both we and the credit bureaux use your information, is detailed below.
By confirming your agreement to proceed you are accepting that we may each use your information in this way.

1. I,..... by my signature hereto do warrant that:
 - 1.1 All the information in this application is true, correct and up to date;
 - 1.2 I am a Director / Partner / the sole Proprietor of the Applicant;
 - 1.3 I am duly authorised to seek credit facilities for the Applicant and to pledge Applicant's credit;
 - 1.4 I am duly authorised generally to represent and to act for and bind Applicant.
 2. Applicant undertakes to:
 - 2.1 Make payment for all purchases within 30 (thirty) days of the date of the statement (which is the 25th of each month);
 - 2.2 Be liable for all legal costs as between attorney and client as well as collection commission should it be necessary for legal action to be taken for recovery of any amounts owing arising out of purchases made.
 3. Suretyship
I, the undersigned hereby bind myself as surety and co-principal debtor *in solidum* with the Purchaser in favour of the Supplier in respect of any amount that may now or in the future be due and owing by the Purchaser to the Supplier in respect of any cause arising of this document, and hereby renounce the benefits of excision and division, and choose as my *domicilium citandi et executandi* for the purposes of this surety my address as set out hereunder.
 4. Applicant acknowledges that:
 - 4.1 Spartan Truck Hire has the authority to do a credit enquiry into the company and/or its directors' credit status with any of the registered credit bureaux before this credit application can be assessed.
 - 4.2 In the event that credit facilities being granted it will be on the basis of the information made available by it in this application.
 - 4.3 Spartan Truck Hire may disclose and record any information regarding the non performance of his/her/its obligations in terms of any agreement between the applicant and S.T.B. to a credit bureau.
 - 4.4 Whether or not the information made available in this document is true and correct, it shall nevertheless be deemed to be true and correct in all respects.
 - 4.5 In the event of any information made available in this document proving to be inaccurate or incorrect, no further credit facilities will be allowed and will forthwith be entitled to institute recovery proceedings for any or all sums then owing by the Applicant arising out of facilities already given.
 5. The above is warranted true in all particulars. The approval and establishment of this account is subject to confirmation of our Credit Department / Financial Manager.
 6. It is being understood the client hereby chooses the address set out in the main part of any agreement entered into between it and Spartan Truck Hire as its chosen *domicilium citandi et executandi* and further, expressly acknowledges that it will accept service of any document or process at such address.
- The use of your credit information by (name of subscriber/lender)
7. When you apply to us to open an account, this company will-
 - a) Check our own records for information on-
 - i. If you are a director, member, shareholder or partner in a small business we may check on your business accounts.
 - ii. Your personal accounts, and if relevant, your spouse or partner's accounts or the accounts of any other person with whom you share income and mutually bear obligations; and
 - b) Search credit bureaux for information on-
 - i. If you are a director, member, shareholder or partner in a small business we may check on your business accounts.
 - ii. Your personal accounts, and if relevant, your spouse or partner's accounts or the accounts of any other person with whom you share income and mutually bear obligations; and
 - c) Check trade references:-
 - i. If you are a director, member, shareholder or partner in a small business we may check on your business accounts.
 - ii. Your personal accounts, and if relevant the personal accounts of your spouse or any other person with whom you share income and mutually bear obligations.
 8. What we do with the information you supply to us as part of the application-
 - a) Information that is supplied to us may be sent to a credit bureau.
 9. In the processing of your application for credit we will obtain information from credit bureaux for the following purposes:-
 - a) To assess your application for credit, and your level of indebtedness and debt repayment history as required by the NCA; and/or;
 - b) Assess risk, and/or;
 - c) Validate and verify the information which you provide to us including your identity and the identity of your spouse, partner or other directors/partners and/or;
 - d) Undertake checks for the prevention on and detection of fraud and/or money laundering; and/or;
 - e) We may use scoring methods to assess this application and to verify your identity;
 - f) Any or all of these processes may be automated.
 10. Account management:-
 - a) Once you have an account with us we will supply information to a credit bureau about how you conduct that account.
 - b) If you borrow or make use of our payment terms and do not repay in full and on time, this information will be provided to credit bureaux, after we have given you 20 business days notice of our intention to send this information to the credit bureaux.
 - c) We may make periodic searches of credit bureaux information to manage your account with us, and to take decisions regarding affordability and/or the risks involved in offering you payment terms.
 - d) If you have borrowed from us or made use of our payment terms and do not make payments that you owe us, we will trace your whereabouts using credit bureau information and recover payment.
 - e) Supply trade references to credit bureaux.
- The use of your credit information by credit bureaux:
11. How your data will NOT be used by credit bureaux:-
 - a) It will not be used to create a blacklist.
 - b) It will not be used by the credit bureaux to make a decision.
 12. Your data held by credit bureaux may be used for the following purposes according to the NCA:-
 - a) to do an affordability assessment when you apply for credit;
 - b) to do an assessment of your propensity to repay your debt, when you apply for credit;
 - c) to do a general credit assessment which includes pre-screening for marketing purposes;
 - d) an investigation into fraud, corruption or theft by the SAPS or other statutory enforcement agency;
 - e) fraud detection and fraud prevention services;
 - f) the assessment of the debtor's book of a person for providing insurance, the sale of business; or any other transaction that is dependent on determining the value of the debtors book;
 - g) setting a limit for the provision of a continuous service;
 - h) assessing an application for insurance;
 - i) verifying qualifications and employment;
 - j) considering an application for employment in a position that requires trust and honesty and entails the handling of cash or finances;
 - k) obtaining information for distributing unclaimed funds, including pension funds and insurance claims;
 - l) tracing by a credit provider in respect of a credit agreement with your consent;
 - m) for developing credit scoring models;
 - n) for statistical analysis and system testing and evaluations;
 - o) Additional uses of data – may vary from subscriber to subscriber.
 13. Sharing your credit information with third parties:-
In addition credit bureaux may report or release your credit and other information to third parties, for any of the purposes listed above provided for in the NCA, and to assist parties in risk management in general and in making decisions on credit.

SIGNED AT on this the day of 20.....

AS WITNESS:

1. _____

2. _____

DIRECTOR / PARTNER / PROPRIETOR