Stellenbosch University is registered with the National Credit Regulator NCR CP1154.

APPLICATION REQUIREMENTS (Please note: Only fully completed applications will be considered.)

The following documents need to be attached to the application.

☐ 1. Colour ID – clear and enlarged copy (both sides of ID if it is an ID card).

☐ 2. Colour driver's licence – clear and enlarged copy (both sides).

☐ 3. Latest 3 payslips and 3 months' bank statements.

☐ 4. If you earn commission, provide 3 months' proof of income and 3 months' bank statements.

☐ 5. Proof of physical address in your name – not older than 3 months.

☐ 6. Confirmation by HR of your appointment and indicate whether permanent or duration of contract.

☐ 7. If married:

- ☐ *7.1* Civil marriage (M*atri*monial Property Act 88/1984):
- ☐ *7.1.1* In community of property ("COP"): Provide copy of your spouse's ID and the last 3 months of salary slips/proof of income and latest 3 months' bank statements (if spouse's ID is still in maiden name, a copy of the marriage certificate must be attached);
- ☐ *7.1.2* Out of community of property/with antenuptial contract ("ANC"): No supporting documents of spouse required.
- ☐ *7.2* Customary Marriage (recognition of Customary Marriage Act 120/1998):
- ☐ *7.2.1* Pre-15 November 2000: Generally treated as in community of property, unless agreement states otherwise: Provide spouse supporting documents;
- ☐ *7.2.2* Post-15 November 2000: Treated as In community of property unless excluded by ANC: Provide spouse supporting documents;
- ☐ *7.2.3* Polygamous marriage: Court approved contract required. Review contract to determine whether spouse supporting documents required or not.
- ☐ *7.3* Black Administration Act marriage (as amended by the Marriage and Matrimonial Property Law Amendment Act 3/1988):
- ☐ *7.3.1* Pre-2 December 1988: Treated as Out of community of property, unless opted in: No supporting documents of spouse required;
- ☐ *7.3.2* Post-2 December 1988: Treated as In community of property, unless registered ANC. If no ANC, provide spouse supporting documents.
- ☐ *7.4* Muslim and Hindu marriages: If registered and civil marriage certificate issued, treated as in community of property, unless excluded by ANC: If no ANC, provide spouse supporting documents.
- ☐ *7.5* Other: If registered under the Matrimonial Property Act without ANC: Provide spouse supporting documents.

☐ 8. If unmarried, complete section C with regard to marriage status.

☐ 9. Offer to purchase (OTP) – delivered price.

☐ 10. Copy of vehicle's NaTIS/ registration document.

☐ 11. Banking details of dealer on an official letterhead.

☐ 12. Private sellers must provide a certified copy of their ID and a bank statement confirming banking details.

☐ 13. Points 2, 3 and 4 of the application form must be completed by the dealer of the private transaction.

☐ 14. Dekra Multipoint (80) test and Roadworthy certificate are required if private transaction.

☐ 15. Initiation fee of R1207.50 (VAT inclusive) is payable when loan has been approved.

If the application is approved the following will happen:

1. Contract and projection must be signed.
2. Proof of comprehensive insurance must be emailed to llang@sun.ac.za
3. The deposit must be paid to the dealer. If it is a private sale, the deposit must be paid at the cashier or directly deposited into the SU bank account. Bank details are available from the Vehicle Fleet.
4. The vehicle must be registered as follows:
   a. Title holder: Stellenbosch University
   b. Applicant: Owner
5. Payment will be made only after the original invoice, registration document and proof of insurance have been provided to Vehicle Fleet and also after delivery.

The application will be finalised within five working days.

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saam vorentoe

- [ ] CONTRACT SIGNED
- [ ] INSURANCE
- [ ] INVOICE
- [ ] PRIVATE SALE
- [ ] DEPOSIT
- [ ] REGISTRATION DOCUMENT
- [ ] TRADE-IN SETTLED

MOTOR VEHICLE FINANCE SCHEME (FOR PRIVATE USE ONLY): APPLICATION FORM

1. PERSONAL DETAILS

UT NO: ______________________ ID NO: ______________________

LANGUAGE PREFERENCE: E / A AGE: __________

EMPLOYED: Permanent / Contract END DATE OF CONTRACT: ______________________

SURNAME AND FULL NAMES: ______________________

STREET ADDRESS: ______________________ POSTAL CODE: __________

RES TYPE: Lodger / Tenant / Owner Bonded / Owner Bond free BONDED VIA: ABSA / Std Bank / Nedbank / FNB / Capitec / Other

PROPERTY VALUE: ______________________ OUTSTANDING BOND VALUE: ______________________

DEPT. / DIV. ______________________ OCCUPATION: ______________________

CONTACT NUMBER: (WORK): ______________________ (CELL): ______________________

SU E-MAIL ADDRESS: ______________________ PRIVATE E-MAIL ADDRESS: ______________________

MARITAL STATUS: Single / Married / Divorced / Widower / Widow DATE MARRIED: ______________________

MARITAL CONTRACT: CIVIL: ANC / COP / Customary / Other (if "Other", provide further detail) ______________________

(If spouses are married in COP or are treated as married in community of property and/or the spouse's income is used in no 5, please complete no 9)

(ATTACH A COPY OF YOUR ID, DRIVER'S LICENCE AND YOUR LATEST SALARY SLIP)

2. PARTICULARS OF VEHICLE (To be completed by the seller/dealer)

M&M CODE: ______________________ COLOUR OF THE VEHICLE: ______________________

MAKE: ______________________ MODEL: ______________________

YEAR OF FIRST REGISTRATION: ______________________ ENGINE NO: ______________________

KILOMETRES TRAVELLED: ______________ km VIN NO: ______________________

PURCHASE PRICE (delivery costs and VAT included): R ______________________

(ATTACH A COPY OF THE REGISTRATION DOCUMENT AND OFFER TO PURCHASE)

3. BANK DETAILS OF SELLER / DEALER (To be completed by seller/dealer or attach banking details on letterhead)

ACCOUNT HOLDER: ______________________

BANK: ______________________ TYPE OF ACCOUNT: SAVINGS / CHEQUE

ACCOUNT NO: ______________________ BRANCH CODE: ______________________

4. DECLARATION BY SELLER/DEALER OF THE VEHICLE (To be completed by seller/dealer)

I, the undersigned hereby declare that:

a. The information in 2 is true and correct;

b. I am the owner of the said vehicle and no other person or body has any instalment plan, hire-purchase or any other claim to the vehicle in question, and that

c. I undertake, should the above statements prove to be true at any stage, the full purchase price will be reimbursed to the applicant in 1 above.

SALES PERSON: ______________________ TELEPHONE NO: ______________________

NAME OF DEALER (in block letters please): ______________________ E-MAIL ADRESS: ______________________

ADDRESS OR STAMP: ______________________

____

____

____
SIGNATURE OF SELLER (or proxy in the case of a car dealer)

5. FINANCIAL DETAILS

(IF YOU ARE MARRIED IN COMMUNITY OF PROPERTY OR ARE TREATED AS MARRIED IN COMMUNITY OF PROPERTY THE INCOME OF BOTH THE SPOUSES MUST BE PROVIDED. IF YOU USE YOUR SPOUSE'S INCOME, HIS/HER EXPENSES MUST ALSO BE PROVIDED. ALSO COMPLETE NO 9)

TOTAL INCOME :	
NETT TAKE-HOME PAY	

(IF YOU USE YOUR SPOUSE'S INCOME PLEASE COMPLETE NO.9)

OTHER INCOME: (PLEASE PROVIDE PROOF)	
OTHER INCOME: (PLEASE PROVIDE PROOF)	
OTHER INCOME: (PLEASE PROVIDE PROOF)	

TOTAL EXPENSES:	
MONTHLY DEDUCTIONS:	

INSURANCE	NAME OF SERVICE PROVIDER	INSTALMENT
SHORT-TERM (Household/Vehicle)		
LONG TERM (Life insurance/Annuities/Funeral cover)		
OTHER:		

MONTHLY CREDIT EXPENSES:	

NAME OF SERVICE PROVIDER	LIMITS	CURRENT BALANCE	INSTALMENT
HOME LOAN/RENT:			
HOME LOAN/RENT:			
SURETYSHIP ON HOME LOAN:			
VEHICLE FINANCE:			
1.			
PERSONAL LOANS:			
1.			
2.			
CREDIT CARD FACILITIES:			
1.			
2.			
OVERDRAFT/REVOLVING CREDIT FACILITY:			
1.			
FURNITURE:			
1.			
CLOTHING:			
1.			
2.			
CELL PHONE:			
1.			

MONTHLY EXPENSES:	

	AMOUNT
VEHICLE MAINTENANCE	
FUEL	
TRANSPORT COST (e.g. Uber/Scholar Transport)	
DUCATION / SCHOOL FEES	
GROCERIES	
ELECTRICITY	
WATER, RATES & TAXES	
SUBSCRIPTIONS (e,g. Netflix, DSTV, Showmax, Disney+,YouTube,Apple, Internet, Virgin Active etc.)	
ONLINE SHOPPING - (e.g. Clothes, Food, etc if not declared above)	
DOMESTIC HELP	
DONATIONS	
MAINTENANCE / ALIMONY	

OTHER:	LIMITS	CURRENT BALANCE	INSTALMENT
1.			
2.			

EXPOSURE: SURETY OBLIGATIONS	
DISPOSABLE INCOME	

6. PARTICULARS OF LOAN

6.1 PURCHASE PRICE OF VEHICLE (VAT INCLUDED): R ____________

MARKET VALUE: R ____________

LESS: COMPULSORY CONTRIBUTION (10 % OF MARKET VALUE): R ____________

LESS: ADDITIONAL AMOUNTS R ____________ R ____________

AMOUNT OF LOAN BEING REQUESTED (Maximum loan amount: R250 000) R ____________

6.2 MONTHLY REPAYMENT PERIOD (Please mark your choice with an X):

TERM					
12	24	36	48	60	72

PLEASE NOTE:

The repayment term of 72 months will only apply to vehicles younger than two years and with mileage of less than 40 000 km.

7. FINANCING COSTS/QUOTE

TRADE VALUE: ____________ RETAIL VALUE: ____________

EVALUATION REQUIRED: Y / N

LOAN AMOUNT: R ____________ TERM: ______ MONTHS LINKED INTEREST RATE: ______ % / YEAR

(0,65% below prime)

7.1 INTEREST & AMORTISATION PAYMENT: R ____________ P/M

7.2 PROCESSING FEE (1,5% OF 7.1): R ____________ P/M

7.3 INSTALMENT (7.1 + 7.2): R ____________ P/M

CURRENT INSTALMENT: R ____________ P/M

TOTAL: R ____________ P/M

7.4 **TOTAL INSTALMENTS, INCLUDING INTEREST & FEES**: R ____________

TOTAL INSTALMENTS AS PERCENTAGE OF GROSS MONTHLY PENSION-BEARING SALARY: ____________ % (MAX. 25%)

This quote is valid for five business days.

8. AUTHORISATION

I CONFIRM THAT:

a. I am not a minor.
b. I have never been declared mentally unfit by a court.
c. I am not subject to an administration order.
d. I do not have any current application pending for debt restructuring or alleviation.
e. I do not have any current debt restructuring.
f. I have not previously applied for a debt restructuring.
g. I am not under sequestration.
h. I do not have applications pending for credit, nor open quotations as envisaged in Section 92 of the National Credit Act.

If any of the above is incorrect, state which and give details: ____________

MARKETING OPTIONS

Indicate your marketing option for each of the following items. (You have the right to be excluded from marketing).

a. I would like to be included in any telemarketing campaign. Y / N
b. I would like to be included on any marketing list that you may sell or distribute. Y / N
c. I would like to be included in any mass distribution of e-mails or SMSes. Y / N

I understand that I will be liable for an entry fee and also a monthly service fee.
I hereby authorise SU to check my credit record with any credit bureau. I authorise SU to report my credit agreement to the National Loans Register.
SU is subject to the National Credit Act. I hereby declare that the information provided by me in this application is true and correct.

____
APPLICANT

APPLICATION		CONTRACT
RECOMMENDED	APPROVED	SIGNED
____________ ADMIN. OFFICIAL	____________ DIRECTOR. TRANSPORT SERVICES	____________ CHIEF DIR. FINANCE
DATE: ____/____/ 20____	DATE: ____/____/ 20____	DATE: ____/____/ 20____

9. PERSONAL DETAILS OF SPOUSE

(ATTACH A COPY OF YOUR ID, DRIVERS LICENCE AND YOUR LATEST THREE SALARY SLIPS)

ID NO: ______________________________

SURNAME AND FULL NAMES: ______________________________

STREET ADDRESS: ______________________________

PERMANENTLY EMPLOYED: Y / N

EMPLOYER'S NAME: ______________________________

DEPT/ DIV: ______________________________

OCCUPATION: ______________________________

CONTACT NUMBER: (WORK): ______________________________ (CELL): ______________________________

CONTACT NUMBER (HOME): ______________________________

I HEREBY CONFIRM THAT:

a. I am not a minor.
b. I have never been declared mentally unfit.
c. I am not subject to an administration order.
d. I have no application pending against me to restructure or pay my debts..
e. I have no pending debt restructuring agreement in place.
f. I have not previously applied for debt restructuring..
g. I am not under sequestration.
h. I have no pending applications for debt and also no pending quote in terms of Section 92 of the National Credit Act.

Indicate if any of the above statements are incorrect and give further details: ______________________________

____

I understand that I am liable to pay an entry fee as well as a monthly service fee.

I hereby authorise SU to check my credit record with any credit bureau..

I hereby authorise SU to report about my credit agreement to the National Loan Register.

SU is subject to the National Credit Act.

I hereby declare that the information provided by me is true and correct.

____
SPOUSE

TERMINATION OF EMPLOYMENT WITH THE STELLENBOSCH UNIVERSITY

ACKNOWLEDGEMENT AND AGREEMENT

I, the undersigned, acknowledge and agree to the following terms regarding the vehicle loan provided by the Stellenbosch University:

1. Loan Repayment upon Termination
   In the event of termination of employment with the University, whether due to dismissal, retirement or resignation, I understand and agree that the outstanding loan balance for the vehicle becomes due immediately upon termination.
2. Options for Settlement
   Upon termination, I have the following options to settle the loan:
   - Return the Vehicle: I may choose to return the vehicle to the University.
   - Settle the Loan via USAF: I may settle the outstanding loan balance using my available USAF (University Salary Adjustment Fund).
   - External Refinancing: I may choose to refinance the loan through an external financial institution.

SIGNATURE

By signing below, I acknowledge that I have read, understood, and agreed to the above terms and conditions regarding the repayment of the loan upon termination of my employment with the University.

STAFF MEMBER NAME: ____

____
SIGNATURE

DATE: ________ /________ /________

CONFIRMATION OF MARITAL STATUS AND SPOUSE'S CONSENT

SECTION A

CONSENT OF SPOUSE: MARRIED IN COMMUNITY OF PROPERTY I.T.O. MATRIMONIAL PROPERTY ACT, NO 88 OF 1984; or treated as married in community of property i.t.o.

- Recognition of Customary Marriages Act, No 120 of 1998 pre-15 November 2000 or post-15 November 2000 if no antenuptial contract (if monogamous marriage)
- Black Administration Act, No 38 of 1927 (unless excluded by antenuptial contract)
- Muslim marriage registered with the Department of Home Affairs, and civil marriage certificate issued
- Hindu marriage, registered civil marriage certificate

DATE: ________ /________ /________

I, THE UNDERSIGNED (FULL NAME), ______________________________ DECLARE THAT

1. I was married in community of property to ______________________ at (town) ____________________ on (date) ____________________
2. I undertake to advise Stellenbosch University immediately of a change to my matrimonial property status.
3. I hereby give consent that my spouse and i are bound by an instalment contract or lease contract with Stellenbosch University.

______________________ CREDIT RECEIVER

______________________ SPOUSE

______________________ WITNESS

______________________ WITNESS

SECTION B

CONFIRMATION OF MARRIAGE OUT OF COMMUNITY OF PROPERTY / ANTENUPTIAL CONTRACT

DATE: ________ /________ /________

I, THE UNDERSIGNED (FULL NAME), ______________________________ DECLARE THAT

1. I was married out of community of property to ______________________ at (town) ____________________ on (date) ____________________
2. I undertake to advise Stellenbosch University immediately if my matrimonial property system changes.

______________________ CREDIT RECEIVER

______________________ WITNESS

SECTION C: UNMARRIED

CONFIRMATION OF MARITAL STATUS: SINGLE

DATE: ________ /________ /________

I, THE UNDERSIGNED (FULL NAME), ______________________________ HEREBY CONFIRM THAT I AM NOT MARRIED.

______________________ CREDIT RECEIVER

______________________ WITNESS

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A) The use of your credit information by Stellenbosch University

1. 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 bureau 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, the personal accounts of your spouse or any other person with whom you share income and mutually bear obligations; and

c) Check trade reference: -
   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; and

2. What we do with the information you supply to use as part of the application: -

a) Information that is supplied to us may be sent to a credit bureau.

3. In the processing of your application for credit we will obtain information from credit bureau for the following purposes: -

a) To assess your application for credit, and your level of indebtedness and debt repayment history as required by die 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 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.

4. 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 bureau, after we have given you 20 business days notice of our intention to send this information to the credit bureau.
c) We may make periodic searches of credit bureau 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 bureau.

B) The use of your credit information by credit bureau:

1. How your data will NOT be used by credit bureau: -

a) It will not be used to create a blacklist.

2. Your data held by credit bureau 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 die 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 a 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 our 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

3. Sharing your credit information with third parties:

In addition credit bureau 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 Stellenbosch on this __________ day of __________________ 20 _______

____
Signature Applicant

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INFORMATION REQUIRED BY STELLENBOSCH UNIVERSITY FOR IDENTIFICATION PROCESS

Processing of Personal Information: Consent

Certain personal information and data will be required and processed by Stellenbosch University for the purpose of evaluating and administering your application for vehicle finance.

In terms of the Financial Intelligence Centre Act 38 of 2001, as amended ('the FIC Act'), financial accountable institution are required to establish and verify the identities of their clients, to keep certain records, to report certain information, and to implement measures that will assist them in complying with the FIC Act.

To comply with our duties as an accountable institution to verify and report certain information in terms of the FIC Act, we engage the services of an outside service provider, ____ , who stores this information electronically.

Please note that certain of the information you will provide to us, constitutes information defined as personal information in the Protection of Personal Information Act 4 of 2013 ('the POPI Act'). Stellenbosch University processes personal information in accordance with the provisions of the POPI Act.

By signing this document, you consent to Stellenbosch University processing your personal information. This consent is required in order for us to comply with our obligations in terms of the FIC Act and will be acted on by us on the understanding that we shall comply with the provisions of all laws which regulate the protection of personal information/data, including the POPI Act.

SIGNED at ____ on this ______ day of ___________________________ 20_____.

SIGNATURE: ____

FULL NAMES AND SURNAME: ____

[1] Section 1 of the POPI Act defines "processing" as any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including—

(a) the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;

(b) dissemination by means of transmission, distribution or making available in any other form; or

(c) merging, linking, as well as restriction, degradation, erasure or destruction of information;