

Debt Review Application Form



We have started new beginnings for **more than 25 000** South Africans and your **new beginning starts here.**



So well done for doing that...and welcome to DebtSafe.



Here's a quick reminder of the benefits you'll be receiving now that you've joined our award-winning Debt Review Program:

- ▶ Consolidate your debt into one affordable repayment.
- ▶ No repossession, no legal action from your creditors - your assets stay safe.
- ▶ Your family's essential expenses are protected by your personalised budget.
- ▶ Reduce monthly debt instalments by up to 60%.
- ▶ Much-needed cash flow relief.
- ▶ Completely repair your credit score.

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Additional Benefits:

- ▶ Track your program, and progress online via the Client Portal.
- ▶ Personalised guidance from the highly skilled Client Care team.
- ▶ A free annual Credit Check that shows your progress.



INCOME RESCUE

we pay when you can't

An income rescue plan exclusive to DebtSafe clients.

- ✓ **Retrenchment benefit** - (up to 12 months)
- ✓ **Maternity benefit** - (up to 3 months)
- ✓ **Temporary Disability** - (up to 12 months)
- ✓ **Permanent Disability** - (settle up to R 1 000 000)
- ✓ **Death Cover** - (settle up to R 1 000 000)
- ✓ **ID Theft** - (lump Sum up to R 10 000)



Consultant Name

Personal Information

Full Name & Surname:

ID Number:

Race:

Gender:

Home Language:

Marital Status:

Number of Dependants:

Age of Dependants:

Physical Address:

E-mail Address:

Cell phone No.:

Tel. No. (Home):

Tel. No. (Work):

Name of Employer:

Employee No.:

Address of Employer:

Have you previously been under debt review?

YES

NO

Name of Debt Counsellor:

Contact No.:

Reason for withdrawal or termination of debt review:

Spouse/Partner's Information (Complete this section ONLY if this is a joint application for Debt Review)

Full Name & Surname:

ID Number:

Cell phone No.:

Tel. No. (Home):

Tel. No. (Work):

Employment Details:

Creditor Information (Please provide most recent copies of all outstanding balances due)

Name of Creditor	Account Number	Total Amount Outstanding (Capital)	Current Instalment
Total:			

I		and	
hereby confirm that these are the only outstanding creditors for my Debt Review application.			
I/We instruct Debtsafe to proceed with a Reckless Lending Investigation on all my loan agreements.			
I understand that this service is optional and that I can exclude this if not needed.			
Exclude Reckless Lending Investigation			<input type="checkbox"/>

Factors Contributing to Over-Indebtedness

Cause:

Supporting Documents

I understand that in terms of Section 86 of the National Credit Act no.34 of 2005, the following documents must be submitted to ensure that my debt review program will be successful.

1. Payslip / Proof of income
2. Copy of your South African Identity Document (*please attach*)
3. Proof of Residence (*not older than 3 months*)
4. Power of Attorney
5. Debt Order Authorisation
6. Agreement in Respect of Legal Fees

Please note the following:

The National Credit Act prohibits any person who is not registered as a Debt Counsellor to do the following:

- To engage in the services of a debt counsellor and hold them out to consumers as being authorised to offer such a service;
- To make a determination that a consumer is over-indebted
- To re-arrange a consumer's debt obligations

Please note that Debtsafe employs a number of registered debt counsellors and administrative staff. Any or/all advise and calculations is the function of a registered debt counsellor and support staff may only assist with typical examples of such calculations. Final calculations and recommendations will be attended to by a registered debt counsellor.

I/we understand that if my/our application for debt review is successful, my/our debt counsellor will have to approach the Court for a Court Order and serve a copy of the application on me/us. I/we consent to service of said application by the way of email on the following email address:

Signed at		on this		day of		20	
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Applicant Signature

Spouse Signature