

**NOTE: Please complete in BLOCK LETTERS**
 New application Preapproval

Tick (✓) applicable block(s) and complete where necessary

 Increase in an existing loan Takeover loan
PART A: STUDENT DETAILS

Title (Mr/Mrs/Miss/Dr, etc) Surname

Identity no First name(s)

Date of birth (ddmmyyyy)

Gender: Male Female Race (for statistical purposes): Black Coloured Indian WhiteRSA resident? Yes No If 'No', country of residenceDo you have tax obligations, tax liabilities or tax residencies outside of South Africa? Yes NoAre you a US citizen, a US person or a US national? Yes NoMarital status: Single Married out of community of property Married in community of property
 Divorced Widowed

Contact details Tel (w) Tel (h) Cell

Fax Email address

Preferred contact no: Home Work CellAre you an emancipated minor? Yes No If 'No', are you assisted by your guardian? Yes No**ADDRESS DETAILS**

Residential address Postcode

Postal address Postcode

Period at this address (years) Period at previous address (years)

Residential status: Live with partner Live with parents Own property Rent property**EMPLOYMENT DETAILS**Income category: Salary earner Contract worker Student Other

Present employer Occupation

Employed since Number of years at previous employer

Industry

SPOUSE DETAILS

(Please complete if married in community of property.)

Title (Mr/Mrs/Miss/Dr, etc) Surname

Identity no First name(s)

LOAN DETAILS

Total loan amount R Indicate the total loan amount paid to you to date in terms of the student loan agreement: R

Additional amount required R

Please provide a breakdown of the loan amount required in the budget table below:

	Tuition fees	Books	Accommodation	Equipment	Total	Less own resources	Loan amount
Total for the year	R	R	R	R	R	R	R

Note

- **Fulltime students:** Monthly payments for interest, fees and, if applicable, insurance on the loan amount are payable from the month following disbursement of the loan amount.
- **Parttime students:** Monthly instalments (calculated on the loan amount, interest, fees and, if applicable, insurance) are payable from the month following disbursement of the loan amount.

INITIATION FEE (complete only if first loan)Do you wish to pay the initiation fee upfront or do you wish to include it in the loan? Upfront Include in loan

ACADEMIC DETAILS

Student status: Parttime Fulltime Accommodation: Residence Private
 Student no Educational institution
 Field of study Major subject
 Year of study Expected final year

If the applicant is a fulltime student, the income and expenditure table (part C) must be completed by the surety. If the applicant is a parttime student without a surety and is employed, the income and expenditure table (part C) must be completed by the applicant.

OTHER STUDY LOANS

Institution Loan amount R
 Balance outstanding R

CREDIT LIFE INSURANCE

Credit life insurance is optional.

Do you choose to have credit life insurance? Yes No

If 'Yes', please tick the appropriate option:

We will arrange this for you.

You will arrange your own insurance.

Note: Ensure that the insurance option was discussed with the applicant and hand the last two pages of this application form to the client.

PAYMENT HISTORY (Student)

Are you currently under or have you applied for debt review? Yes No
 Do you have any rearrangement in place with a credit provider as a result of debt counselling? Yes No
 Do you have any dispute in progress with a credit bureau? Yes No
 Do you have a *curator bonis*? Yes No
 Are you under administration? Yes No
 If you are married in community of property, is your spouse currently under or has he/she ever applied for debt review? Yes No

PART B: SURETY DETAILS

Title (Mr/Mrs/Miss/Dr, etc) Surname
 Identity no First name(s)
 Date of birth (ddmmyyyy)
 Gender: Male Female Race (for statistical purposes): Black Coloured Indian White
 RSA resident? Yes No
 Marital status: Single Married out of community of property Married in community of property
 Divorced Widowed
 Contact details Tel (w) Tel (h) Cell
 Fax Email address
 Preferred contact no Home Work Cell
 Are you an emancipated minor? Yes No If 'No', are you assisted by your guardian? Yes No

ADDRESS DETAILS

Residential address Postcode
 Postal address Postcode
 Period at this address (years) Period at previous address (years)
 Residential status: Live with partner Live with parents Own property Rent property

EMPLOYMENT DETAILS

Income category: Salary earner Contract worker Student Other
 Present employer Occupation
 Employed since Number of years at previous employer
 Industry

BANKING DETAILS

Bank Branch
 Type of account Account no

SPOUSE DETAILS

(Please complete if married in community of property.)

Title (Mr/Mrs/Miss/Dr, etc) Surname

Identity no First name(s)

As the spouse of the aforementioned surety, I consent to my spouse (the surety) binding himself/herself as surety and coprincipal debtor to Nedbank Limited for the amount specified in the suretyship for facilities granted to the principal debtor on the form usually used by Nedbank for this purpose.

Signed by spouse at on / /
Signature Place Day Month Year

Witness 1

Witness 2

Signature

Signature

Name

Name

PAYMENT HISTORY (Surety)

Are you currently under or have you applied for debt review? Yes No

Do you have any rearrangement in place with a credit provider as a result of debt counselling? Yes No

Do you have any dispute in progress with a credit bureau? Yes No

Do you have a *curator bonis*? Yes No

Are you under administration? Yes No

If you are married in community of property, is your spouse currently under or has he/she ever applied for debt review? Yes No

PART C: INCOME AND EXPENDITURE TABLE**INCOME**

Gross monthly basic salary R

Estimated future revenue from business (if sole proprietor) R

Travel/Car allowance R

Housing subsidy/allowance R

Medical aid allowance R

Reimbursements

Fuel R

Cellphone/Telephone R

Other R

Commission

Month 1 R

Month 2 R

Month 3 R

Overtime R

Sick pay R

Leave pay R

Bonus R

Other income

Maintenance R

Additional income

Net pension R

Net disability grant R

Other (specify) R

Gross property rental income R

Total income R**EXPENDITURE (Household)**

Total property rental/home loan instalment* R

Vehicle R

Personal loans R

Overdraft R

Credit cards R

Clothing accounts R

Furniture accounts R

Other loans R

Rates, taxes, water and electricity R

Groceries and clothing R

Domestic wages R

Telephone and cellphone(s) R

Entertainment and DStv R

Fuel and maintenance R

Short-term insurance R

Life insurance and annuities R

Investments and savings R

Education and school fees R

Medical expenses (excluding medical aid contribution) R

Other R

R

R

R

R

Total monthly expenditure R**Deductions**

PAYE R

UIF R

Medical aid R

Pension/Provident fund R

* Where the declared amount is less than the monthly home loan instalment reflected in the credit bureau data/home loan agreement, I warrant that the amount is my contribution to the monthly instalment and that my spouse/the other party or parties to the joint home loan is/are responsible for the remaining part of the instalment.

Group insurance	R
Industrial Council contributions	R
Union fees	R
Total deductions	R
Net salary	R
Total income	R
Less total expenditure	R
Surplus/Deficit	R

LEGAL AND GENERAL INFORMATION

While Nedbank Group Limited and all its subsidiaries, associates, cessionaries, delegates and successors in title (collectively 'Nedbank') are constantly striving to provide a service that is intended to make your banking as easy and convenient as possible, all South African banks are legally obliged to verify and retain information received from you. This includes identity verification with statutory bodies. Apart from the information you will provide in this form, Nedbank may therefore require additional documentation and information from you.

PRIVACY CONSENT

I provide Nedbank with my express consent to process my personal information as defined in legislation, including fingerprints, biometric personal identification details, photographs and identity verification in terms of the Financial Intelligence Centre Act, 38 of 2001, for purposes of providing financial services and preventing fraud and money laundering, and to send my personal information to third parties in order to provide a service to me, and also to send such information to foreign countries, when necessary, by electronic or other means for processing. I understand that such countries may not have specific data privacy laws. I further consent to Nedbank using my personal information to monitor and analyse my consumer behaviour.

COMMUNICATION AND MARKETING

- 1 In order to assist me to achieve my financial goals, Nedbank* may contact me from time to time with information that meet my needs. Yes No
- 2 I would like Nedbank to present exclusive offers from other organisations to me. Yes No
- 3 Nedbank may request reputable research organisations to contact me. Yes No
- 4 My preferred method(s) of communication is/are: Email SMS Direct mail Telephone All All
- 5 Nedbank may use a method of communication other than that preferred by me as well as my personal information to market its products to me, including electronic marketing and telesales, until I give an instruction to the contrary. Yes No

* 'Nedbank' refers to Nedbank Group Limited and all its subsidiaries and associates and its cessionaries, delegates and successors in title.

FURTHER PROCESSING

- 1 Nedbank may search, update or place my records at credit reference bureaus and government agencies in order to verify my identity, assess my ability to obtain credit or to provide collateral of any kind, including guarantees or suretyships, and may, on request from another credit provider with whom I have applied for credit, give my personal information, including my credit reference data, to such credit provider and also make any enquiries that it deems necessary to confirm the details on this form for marketing purposes and to assess my creditworthiness.
- 2 Nedbank may use my personal information for debt enforcement, including recovery, collection, repayment, surrender, enforcement and cession of debts.
- 3 I confirm that I have fully disclosed my debt repayment history.

ELECTRONIC SIGNATURE CONSENT

I acknowledge and agree to be bound by the agreement by my electronic signature and I am uniquely identified by my signature. A copy of the signed agreement will be emailed and/or handed to me for my record. Nedbank will store and archive the electronically signed agreement.

CONFIRMATION

- 1 Nedbank has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the contents thereof and that I am completing it of my own free will.
- 2 I warrant that I have fully and truthfully answered all questions and responded to requests for information as part of the assessment process, and that I am not aware of any other information that may affect this application negatively.
- 3 Nedbank may undertake identity and fraud prevention checks and share information relating to this application with the Southern African Fraud Prevention Service.
- 4 All consent provided in this document will survive any contractual relationship that I have with Nedbank, unless I provide Nedbank with written notice that I have cancelled such consent.
- 5 Nedbank may obtain my account statements from financial institutions for the purpose of assessing this loan application, whether electronically or otherwise.

Note: The consultant who assisted you with this loan application is not entitled to charge you any fees or commission.

Signed at on / /
Place Day Month Year

By student
Signature

By legal guardian
(If student is under
the age of 18)

.....
Signature

By surety

.....
Signature

Witness

.....
Signature

.....
Name



This document is a summary of the Student Loan Protection Plan. For any additional information please refer to the full policy document.

In simple terms, it will give you important contract information and help you understand:

- Why you should take credit life insurance
- what you are covered for;
- how much it will cost you;
- what your responsibilities are;
- how the claims process works;
- when this insurance policy will not pay out; and
- what your rights are.

Why you should take credit life insurance

This insurance product is specifically designed to cover the cost of your student loan debt if you are no longer able to pay your instalments due to death or disability. The cover protects your loved ones from the strain of having to settle your debt.

What am I covered for?

The Student Loan Protection Plan provides credit life cover. This means that should you be unable to complete your studies or earn an income after you have completed your studies, Nedbank Insurance will pay back your student loan, so your family wouldn't have to worry about it.

- The claim amount will be paid to Nedbank to settle your outstanding loan if you:
 - die; or
 - become totally and permanently disabled.

You will be regarded as disabled if:

you are prevented, due to injury, surgical operation or disease, from:

- completing your studies; or
- following the occupation for which you have qualified (if you have completed your studies, but have not yet repaid the full outstanding loan amount)

for six consecutive months after the disabling event. Your premiums must still be paid during these six months, and at the end of this period, we must be convinced that your disablement is total and permanent.

OR

you have suffered the loss of:

- the use of both hands or both feet or one of each; or
- the sight of both eyes

for six consecutive months after the event having caused the loss. Your premiums must still be paid during these six months, and at the end of this period, we must be convinced that your disablement is total and permanent.

OR

you have suffered the loss of the use of one hand or one foot or the sight of one eye by external, violent means or due to an accident.

- The amount paid out for each of these events will be the lump sum benefit equal to your outstanding loan amount.
- The insurance cover starts on the day your student loan is approved.
- Your cover will come to an end when your loan is settled or the policy is discontinued.
- The disability cover will automatically come to an end when you turn 33.
- The death cover will automatically come to an end when you turn 75.

How much will it cost me?

The premium payable is calculated at a rate of R0,35 per R1 000 of the outstanding balance of the student loan. So, the more you pay off on your loan, the less you pay for insurance.

What are my responsibilities?

Nedbank Limited will deduct the premium automatically from your account and pay it to Nedgroup Life Assurance Company Limited. However, it is your responsibility to check your bank statements to make sure that the premiums are paid correctly.

How does the claims process work?

- Should you have a claim under your policy, you must notify our Claims Department within 180 days of the claim event:

Tel: 0860 333 111
Fax: 0860 065 437
Email: claims@nedgrouplife.co.za

- The necessary forms can be collected from the Nedbank branch where your account is held.
- Claims must be submitted in writing.
- All necessary proof must be submitted with your claim (this may not necessarily be restricted to proof of death or disablement). Nedgroup Life Assurance Company Limited may require further medical examinations at its expense.

Claim payments

In the event of a claim the outstanding balance of your student loan will be paid into your student loan account.

When will this insurance not pay out?

We will not consider claims arising (directly or indirectly) from or traceable to:

- your being affected (temporarily or otherwise) by alcohol or drugs (unless prescribed by a medical practitioner); or
- your committing a criminal offence; or
- intentional self-inflicted injury; or
- your committing suicide in the first 12 months of the policy; or
- any condition, physical defect, illness, bodily injury or disability that you were aware of and received medical advice or treatment for in the 12 months before taking out this policy; or
- your participating in war, riots, civil commotion, terrorism or military action.

What are my rights?

- You have a 'cooling-off period' of 31 days from the date on which you receive your policy documents during which you may cancel this policy and receive a refund of all premiums that have already been paid. However, this will be allowed only if no benefit has been claimed or paid in terms of this policy.
- If you have any complaints, please submit it in writing to our Client Services Centre. The contact details are provided below.

Important contact information

Nature of enquiry	Contact	Company	Telephone	Fax	Email address or website
General enquiries	Client Services Contact Centre	Nedgroup Life PO Box 149175 East End 4018	0860 333 111	0860 065 435	clientservices@nedgrouplife.co.za
Claims	Claims department	Nedgroup Life PO Box 149175 East End 4018	0860 333 111	0860 065 437	claims@nedgrouplife.co.za
Compliance	Compliance officer	Nedgroup Life PO Box 149175 East End 4018	031 536 5010	0860 066 641	compliance@nedbankinsurance.co.za
Regulatory enquiry	Public officer	Nedgroup Life PO Box 149175 East End 4018	0860 333 111	0860 065 435	publicofficer@nedbankinsurance.co.za
Complaints in respect of claims or other matters not resolved satisfactorily	Long-term Insurance Ombudsman	Long-term Insurance Ombud Office Private Bag X45 Claremont 7735	086 010 3236	021 674 0951	info@ombud.co.za
FAIS complaints (relating to financial service provided)	FAIS Ombudsman	FAIS Ombud Office PO Box 74571 Lynnwood Ridge Pretoria 0040	012 348 3447	0860 324 766	www.faisombud.co.za

Disclaimers:

This document serves as a guide only and does not replace the policy document. Please refer to the policy document for the full terms and conditions.

Nedbank Limited (Reg No 1951/000009/06) is the proposer and policyholder, and you – the person who has taken out a loan for which this policy provides cover – are the insured person.

Nedgroup Life Assurance Company Limited is an authorised financial services provider.