

NOTE: Please complete in BLOCK LETTERS

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

New application
 Preapproval
 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 Colored Indian White
 RSA resident? Yes No
 If 'No', country of residence
 Do you have tax obligations, tax liabilities or tax residencies outside of South Africa? Yes No
 Are you a US citizen, a US person or a US national? 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 I 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.

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

LEGAL AND GENERAL INFORMATION

While Life Guard Finance Group Limited and all its subsidiaries, associates, cessionaries, delegates and successors in title (collectively 'Life Guard Finance') 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, Life Guard Finance may therefore require additional documentation and information from you.

PRIVACY CONSENT

I provide Life Guard Finance 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 Life Guard Finance 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, Life Guard Finance* may contact me from time to time with information that meet my needs. Yes No
- 2 I would like Life Guard Finance to present exclusive offers from other organisations to me. Yes No
- 3 Life Guard Finance 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
- 5 Life Guard Finance 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

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

FURTHER PROCESSING

- 1 Life Guard Finance 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 Life Guard Finance 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.
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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. Life Guard Finance will store and archive the electronically signed agreement.

CONFIRMATION

- 1 Life Guard Finance 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 Life Guard Finance 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 Life Guard Finance, unless I provide Life Guard Finance with written notice that I have cancelled such consent.
- 5 Life Guard Finance may obtain my account statements from financial institutions for the purpose of assessing this loan application, whether electronically or otherwise.

Signed at on
Place Day / Month / Year

By student
Signature