

Customer Declaration Form

What is the purpose of this declaration?

This will assist you in calculating your regular Monthly Living Expenses that you are required to provide to African Bank when applying for credit. To serve as an authorisation by you for retrieval of Online Bank Statements (OBS) by the Bank on your behalf.

How does it work?

Please consider and record your monthly expenses under the headings below. You should however not include repayments on loans and/or credit accounts with registered credit providers for example, credit cards, clothing accounts, store cards etc, as African Bank will obtain these details from the Credit Bureaus and will take these obligations into account separately.

It is extremely important that you fully, accurately and truthfully determine and disclose your Total Monthly Expenses to African Bank. This will help ensure that you can afford the loan and/or credit card limit that you are applying for.

| Total Monthly Expenses Also include any expenses paid on behalf of dependants. List amount spent monthly in Rands regardless of whether you are a monthly, weekly or fortnightly earner. | Amount spent monthly | Comment (to be included if value is zero) |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|----------------------------------------------|
| Housing rent (excluding Bond) – the Rand value amount that you contribute towards rent | R | |
| Municipal expenses (water, electricity, rates & taxes) | R | |
| Medical expenses (not included on pay slip) | R | |
| Education (School fees, school clothes, school books, stationery, after care, day care, boarding school, university accommodation fees) | R | |
| Domestic Worker and/or Gardener | R | |
| Groceries, household supplies, clothing and toiletries | R | |
| Monthly satellite payments (e.g. DSTV, Top TV) | R | |
| Eating out, movies, gym, entertainment | R | |
| Telephone, cellphone (Prepaid airtime and Contract) | R | |
| Car expenses and transportation (petrol, Tracker, public transport, lift club) | R | |
| Insurance: Life | R | |
| Insurance: Accident | R | |
| Insurance: Funeral | R | |
| Insurance: Car | R | |
| Insurance: Home, household | R | |
| Maintenance: Child support | R | |
| Other: (specify for example; Court Orders, financially support of other dependents, bank charges) | R | |
| Total Monthly Living Expenses | R | |
| Non-Salary Income | (Indicate what proof of income will be provided.) | |
| Investments | R | |
| Rental Income | R | |
| Maintenance Income: Child support | R | |
| Government Grants and Pensions | R | |

I give African Bank permission to obtain my bank statements from my bank for the purpose of my credit application.

Please tick the applicable answer block. Yes No

I [Name of a customer] _____ hereby declare that the above mentioned information in relation to my regular living expenses is both true and correct. I understand that this Declaration, together with other documents, will be used to determine whether I can afford the credit I have applied for.

Further, I understand that African Bank will require a bank statement from me (up to three months). I consent to African Bank obtaining such bank statements from my transactional bank electronically. I understand that such bank statements shall be utilized by African Bank solely for the purposes of my credit application.

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|---------------------|-------------------------------|
| Customer Signature: | Sales Consultant Signature: |
| Date: | Sales Consultant Employee No: |

Terms, conditions and affordability rules apply and can be found on www.africanbank.co.za.
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